

MONEY, CREDIT AND PRICES

APPENDIX TABLE III.7 : COMMERCIAL BANK SURVEY

(Amount in Rupees crore)

Item	Outstanding as on March 19, 2004	Variations								
		Financial year				April-June				
		2003-04		2002-03		2004-05		2003-04		
		Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	Absolute	Per cent	
1	2	3	4	5	6	7	8	9	10	
Components										
C.I	Aggregate Deposits of Residents (C.I.1+C.I.2)	14,29,080	2,40,732	20.3	1,75,838 (1,46,167)	17.4 (14.4)	54,282	3.8	65,724	5.5
C.I.1	Demand Deposits	2,25,022	54,733	32.1	17,241	11.3	-12,469	-5.5	11,366	6.7
C.I.2	Time Deposits of Residents (C.I.2.1+C.I.2.2)	12,04,058	1,86,000	18.3	1,58,596	18.5	66,751	5.5	54,359	5.3
C.I.2.1	Short-term Time Deposits	5,41,826	83,700	18.3	71,368	18.5	30,038	5.5	24,461	5.3
C.I.2.1.1	Certificates of Deposits (CDs)	6,911	6,177	840.9	-1,499	-67.1	-1,472	-21.3	574	78.2
C.I.2.2	Long-term Time Deposits	6,62,232	1,02,300	18.3	87,228	18.5	36,713	5.5	29,897	5.3
C.II	Call/Term Funding from Financial Institutions	24,670	12,032	95.2	9,609	317.3	5,393	21.9	2,526	20.0
Sources										
S.I	Domestic Credit (S.I.1+S.I.2)	16,57,237	2,42,782	17.2	2,67,294	23.3	73,618	4.4	45,933	3.2
S.I.1	Credit to the Government	6,54,758	1,31,341	25.1	1,12,241	27.3	39,276	6.0	35,534	6.8
S.I.2	Credit to the Commercial Sector (S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	10,02,479	1,11,441	12.5	1,55,053	21.1	34,342	3.4	10,400	1.2
S.I.2.1	Bank Credit	8,40,785	1,11,570	15.3	1,39,493	23.7	36,623	4.4	3,678	0.5
S.I.2.1.1	Non-food Credit	8,04,824	1,25,088	18.4	1,43,992	26.9	29,523	3.7	3,091	0.5
S.I.2.2	Net Credit to Primary Dealers	1,946	-2,147	-52.5	3,765	1,148.9	-678	-34.8	5,557	135.8
S.I.2.3	Investments in Other Approved Securities	22,830	-1,299	-5.4	-2,964	-10.9	545	2.4	-13	-0.1
S.I.2.4	Other Investments (in non-SLR Securities)	1,36,918	3,317	2.5	14,759	12.4	-2,148	-1.6	1,178	0.9
S.II	Net Foreign Currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	-58,531	10,101	-14.7	-30,501	80.0	-7,807	13.3	1,235	-1.8
S.II.1	Foreign Currency Assets	33,833	2,752	8.9	-22,994	-42.5	-3,507	-10.4	-377	-1.2
S.II.2	Non-resident Foreign Currency Repatriable Fixed Deposits	75,336	-17,170	-18.6	1,656	1.8	1,235	1.6	-2,103	-2.3
S.II.3	Overseas Foreign Currency Borrowings	17,028	9,820	136.2	5,851	431.0	3,065	18.0	491	6.8
S.III	Net Bank Reserves (S.III.1+S.III.2-S.III.3)	76,895	11,072	16.8	792	1.2	10,016	13.0	20,149	30.6
S.III.1	Balances with the RBI	68,997	10,662	18.3	-4,068	-6.5	9,391	13.6	17,630	30.2
S.III.2	Cash in Hand	7,898	331	4.4	1,322	21.2	625	7.9	2,441	32.3
S.III.3	Loans and Advances from the RBI	0	-79	-100.0	-3,537	-97.8	0	-	-78	-98.7
S.IV	Capital Account	1,03,108	16,568	19.1	14,221	19.7	16,199	15.7	15,349	17.7
S.V	Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)	1,18,743	-5,377	-4.3	37,917	44.0	-47	0.0	-16,283	-13.1
S.V.1	Other Demand and Time Liabilities (net of S.II.3)	1,31,056	8,458	6.9	12,072	10.9	-8,111	-6.2	319	0.3
S.V.2	Net Inter-Bank Liabilities (other than to PDs)	8,254	834	11.2	6,054	443.2	435	5.3	10,753	144.9

Note : 1. Data are provisional.

2. Figures in parentheses exclude the impact of mergers since May 3, 2002.

3. Time deposits and broad money include India Millennium Deposits (IMDs) aggregating Rs.25,662 crore since November 17, 2000 and the impact of redemption of the Resurgent India Bonds (RIBs) of Rs. 22,693 crore since October 1, 2003.