

APPENDIX TABLE 19 : COMMERCIAL BANK SURVEY

(Amount in Rupees crore)

Item	Outstanding as on March 30, 2007	Variations							
		Financial year				April-June			
		2005-06		2006-07		2006-07		2006-08	
		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)	25,41,201	3,40,789	19.9	4,91,427	24.0	30,677	1.5	64,405	2.5
C.I.1 Demand Deposits	4,29,137	78,623	27.5	64,497	17.7	-41,272	-11.3	-41,062	-9.6
C.I.2 Time Deposits of Residents (C.I.2.1 + C.I.2.2)	21,12,063	2,62,167	18.4	4,26,930	25.3	71,949	4.3	1,05,467	5.0
C.I.2.1 Short-term Time Deposits	9,50,429	1,17,975	18.4	1,92,119	25.3	32,377	4.3	47,460	5.0
C.I.2.1.1 Certificates of Deposits (CDs)	97,354	28,972	186.6	52,855	118.8	15,100	33.9	6,715	6.9
C.I.2.2 Long-term Time Deposits	11,61,635	1,44,192	18.4	2,34,812	25.3	39,572	4.3	58,007	5.0
C.II Call/Term Funding from Financial Institutions	85,836	11,224	15.6	2,692	3.2	3,118	3.8	-2,916	-3.4
Sources									
S.I Domestic Credit (S.I.1 + S.I.2)	28,62,491	3,22,807	15.8	4,98,250	21.1	45,844	1.9	41,654	1.5
S.I.1 Credit to the Government	7,74,980	-19,514	-2.7	74,238	10.6	23,238	3.3	45,288	5.8
S.I.2 Credit to the Commercial Sector (S.I.2.1 + S.I.2.2 + S.I.2.3 + S.I.2.4)	20,87,511	3,42,321	25.9	4,24,012	25.5	22,606	1.4	-3,634	-0.2
S.I.2.1 Bank Credit	19,28,913	3,54,868	30.8	4,21,836	28.0	14,050	0.9	-33,111	-1.7
S.I.2.1.1 Non-food Credit	18,82,392	3,54,193	31.8	4,16,006	28.4	13,443	0.9	-30,547	-1.6
S.I.2.2 Net Credit to Primary Dealers	2,799	2,586		-1,570		-1,963		-282	
S.I.2.3 Investments in Other Approved Securities	15,451	-3,295	-16.5	-1,262	-7.5	526	3.1	5,474	35.4
S.I.2.4 Other Investments (in non-SLR Securities)	1,40,347	-11,838	-8.0	5,007	3.7	9,993	7.4	24,286	17.3
S.II Net Foreign Currency Assets of Commercial Banks (S.II.1 - S.II.2 - S.II.3)	-40,259	29,640		5,356		-21,137		2,521	
S.II.1 Foreign Currency Assets	58,754	14,059	47.8	15,260	35.1	-13,919	-32.0	-8,671	-14.8
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	67,108	-16,876	-22.2	7,833	13.2	3,917	6.6	-4,527	-6.7
S.II.3 Overseas Foreign Currency Borrowings	31,905	1,295	4.5	2,071	6.9	3,301	11.1	-6,666	-20.9
S.III Net Bank Reserves (S.III.1 + S.III.2 - S.III.3)	1,90,086	35,581	34.5	51,467	37.1	-6,090	-4.4	6,199	3.3
S.III.1 Balances with the RBI	1,80,222	34,077	36.6	53,161	41.8	-6,738	-5.3	378	0.2
S.III.2 Cash in Hand	16,108	2,897	28.5	3,063	23.5	-837	-6.4	-324	-2.0
S.III.3 Loans and Advances from the RBI	6,245	1,393		4,757		-1,486		-6,144	
S.IV Capital Account	2,02,618	40,320	29.3	24,891	14.0	12,025	6.8	38,702	19.1
S.V Other items (net) (S.I + S.II + S.III - S.IV - C.I-C.II)	1,82,663	-4,304	-2.9	36,063	24.6	-27,203	-18.6	-49,817	-27.3
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	2,10,099	468	0.3	51,154	32.2	-7,656	-4.8	-14,669	-7.0
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	14,196	2,031	8.8	-10,945	-43.5	-6,886	-27.4	-180	-1.3

Note: 1. Data are provisional.

2. Data reflect redemption of India Millennium Deposits (IMDs) on December 29, 2005.

3. Financial year variation during 2006-07 is worked out from March 31, 2006, whereas the corresponding financial year variation during 2005-06 is worked out from April 1, 2005.