

TABLE 171 : COMMERCIAL BANK SURVEY

(₹ Crore)

Item/Month	Amount outstanding as on							
	Oct 20 , 2023	Nov 17 , 2023	Dec 29 , 2023	Jan 26 , 2024	Feb 23 , 2024	Mar 22 , 2024	Apr 19 , 2024	May 31 , 2024
1	2	3	4	5	6	7	8	9
Components								
C.I Aggregate Deposits of Residents(C.I.1+C.I.2)	19196756	19336816	19769396	19740368	19876895	20145188	20420942	20759181
	(19330951)	(19465050)	(19890683)	(19856670)	(19989682)	(20253430)	(20526924)	(20854359)
C.I.1 Demand Deposits	2248738	2307178	2437504	2355015	2368307	2443853	2461947	2506493
C.I.2 Time Deposits of Residents(C.I.2.1+C.I.2.2)	16948018	17029637	17331892	17385354	17508587	17701334	17958995	18252688
	(17082213)	(17157872)	(17453179)	(17501655)	(17621374)	(17809577)	(18064977)	(18347866)
C.I.2.1 Short-term Time Deposits	7626608	7663337	7799351	7823409	7878864	7965600	8081548	8213709
C.I.2.1.1 Certificates of Deposits (CDs)	306354	304261	342514	353658	368278	369399	370047	364274
C.I.2.2 Long-term Time Deposits	9321410	9366301	9532541	9561944	9629723	9735734	9877447	10038978
C.II Call/Term Funding from Financial Institutions	823882	842517	759065	810828	779019	777942	775338	738925
Sources								
S.I Domestic Credit(S.I.1+S.I.2)	21908853	22112029	22357890	22467590	22748921	23019606	23118372	23482493
	(22606540)	(22799131)	(23031773)	(23114313)	(23376999)	(23641847)	(23726494)	(24078453)
S.I.1 Credit to the Government	5941476	5962543	5888955	5879874	5956167	6014054	6059797	6097590
	(6052733)	(6069047)	(5989765)	(5973361)	(6047841)	(6105610)	(6147101)	(6182473)
S.I.2 Credit to the Commercial Sector(S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	15967377	16149486	16468935	16587716	16792754	17005551	17058575	17384902
	(16553808)	(16730084)	(17042007)	(17140952)	(17329159)	(17536238)	(17579393)	(17895981)
S.I.2.1 Bank Credit	14871457	15040209	15388871	15490356	15677730	15901477	15970978	16271803
	(15457887)	(15620807)	(15961944)	(16043592)	(16214135)	(16432164)	(16491796)	(16782882)
S.I.2.1.1 Non-food Credit	14851616	14999948	15345733	15444737	15637228	15878397	15952888	16231544
	(15438046)	(15580546)	(15918805)	(15997973)	(16173633)	(16409083)	(16473706)	(16742623)
S.I.2.2 Net credit to Primary Dealers	14953	16921	14127	18260	21566	22904	15910	19488
S.I.2.3 Investments in Other Approved Securities	696	820	737	807	825	949	1110	1029
S.I.2.4 Other Investments (in non-SLR Securities)	1080272	1091535	1065199	1078293	1092632	1080222	1070577	1092582
S.II Net Foreign currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	9214	-55802	-60896	-22951	-77678	-130004	-87416	-131107
S.II.1 Foreign Currency Assets	307346	246465	258410	300706	269656	241661	288100	259269
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	184860	186810	197358	202482	215148	221796	226470	232847
S.II.3 Overseas Foreign Currency Borrowings	113272	115457	121947	121175	132186	149868	149045	157529
S.III Net Bank Reserves(S.III.1+S.III.2-S.III.3)	921868	940579	852099	751085	775943	893350	1091678	1055398
S.III.1 Balances with the RBI	917856	910823	939847	933808	909400	931483	944236	951109
S.III.2 Cash in Hand	90803	88879	95082	84097	83045	89433	100321	90895
S.III.3 Loans and Advances from the RBI	86791	59123	182830	266820	216502	127566	-47122	-13394
S.IV Capital Account	2249532	2256048	2268729	2282726	2290436	2299592	2336884	2476644
S.V Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)	569765	561425	351904	361801	500838	560230	589471	432034
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	786851	771776	815183	769739	789201	787560	748203	809832
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	171368	158168	174722	194211	180617	197781	196397	180513

(Continued)

TABLE 171 : COMMERCIAL BANK SURVEY (Contd.)

(₹ Crore)

Item/Month	Amount outstanding as on							
	Jun 28 , 2024	Jul 26 , 2024	Aug 23 , 2024	Sep 20 , 2024	Oct 18 , 2024	Nov 29 , 2024	Dec 27 , 2024	Jan 24 , 2025
1	10	11	12	13	14	15	16	17
Components								
C.I Aggregate Deposits of Residents(C.I.1+C.I.2)	20954884	20862681	20991067	21163509	21461667	21671501	21711317	21774443
	(21044281)	(20945882)	(21070014)	(21238985)	(21534239)	(21740662)	(21778008)	(21838682)
C.I.1 Demand Deposits	2601677	2444220	2446039	2498373	2544608	2576789	2569573	2510913
C.I.2 Time Deposits of Residents(C.I.2.1+C.I.2.2)	18353206	18418460	18545028	18665136	18917060	19094713	19141745	19263530
	(18442603)	(18501662)	(18623975)	(18740611)	(18989631)	(19163873)	(19208435)	(19327769)
C.I.2.1 Short-term Time Deposits	8258943	8288307	8345262	8399311	8512677	8592621	8613785	8668588
C.I.2.1.1 Certificates of Deposits (CDs)	407354	420069	441388	467853	1138455	493598	499061	503843
C.I.2.2 Long-term Time Deposits	10094264	10130153	10199765	10265825	10404383	10502092	10527960	10594941
C.II Call/Term Funding from Financial Institutions	764461	935190	911377	879626	865397	951023	955100	953980
Sources								
S.I Domestic Credit(S.I.1+S.I.2)	23918212	23688947	23918044	24156294	24376281	24722191	25002766	25219289
	(24483787)	(24247935)	(24468278)	(24696244)	(24903515)	(25229423)	(25492177)	(25711754)
S.I.1 Credit to the Government	6091725	6247305	6300226	6338211	6428677	6487132	6544381	6584147
	(6157070)	(6312657)	(6365128)	(6401753)	(6490267)	(6538351)	(6595249)	(6635022)
S.I.2 Credit to the Commercial Sector(S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	17826487	17441642	17617818	17818082	17947603	18235059	18458385	18635143
	(18326718)	(17935278)	(18103150)	(18294491)	(18413248)	(18691073)	(18896928)	(19076731)
S.I.2.1 Bank Credit	16385798	16320298	16459977	16648643	16772030	17052942	17304495	17426890
	(16886029)	(16813935)	(16945309)	(17125052)	(17237674)	(17508956)	(17743037)	(17868479)
S.I.2.1.1 Non-food Credit	16351894	16292108	16435616	16628718	16753376	17001688	17248356	17370711
	(16852125)	(16785745)	(16920948)	(17105126)	(17219020)	(17457702)	(17686899)	(17812300)
S.I.2.2 Net credit to Primary Dealers	16136	16966	16000	15588	12311	13498	15378	14744
S.I.2.3 Investments in Other Approved Securities	1137	1111	358	649	741	565	498	504
S.I.2.4 Other Investments (in non-SLR Securities)	1423416	1103267	1141482	1153202	1162522	1168055	1138015	1193005
S.II Net Foreign currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	-106593	-129622	-143320	-82683	-135266	-119661	-24011	49737
S.II.1 Foreign Currency Assets	304848	284197	283039	358411	312870	339002	443646	520849
S.II.2 Non-resident Foreign Currency Repatriable Fixed Deposits	241215	247686	255112	266682	274093	276804	284584	287890
S.II.3 Overseas Foreign Currency Borrowings	170226	166133	171247	174411	174043	181858	183074	183222
S.III Net Bank Reserves(S.III.1+S.III.2-S.III.3)	1109609	1229518	1168575	1077119	1291615	1172693	845902	713399
S.III.1 Balances with the RBI	973455	976073	960220	956255	984541	1023815	939428	889895
S.III.2 Cash in Hand	104977	99350	96191	86246	91269	90867	89267	84829
S.III.3 Loans and Advances from the RBI	-31176	-154094	-112164	-34618	-215806	-58011	182792	261325
S.IV Capital Account	2506141	2518965	2533660	2538975	2557377	2564679	2568998	2572565
S.V Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)	695742	472008	507195	568620	648189	588020	589242	681437
S.V.1 Other Demand & Time Liabilities (net of S.II.3)	759345	732752	759393	856786	776573	839923	813552	807699
S.V.2 Net Inter-Bank Liabilities (other than to PDs)	148564	149498	122730	131836	120447	135045	132284	153034

(Continued)

TABLE 171 : COMMERCIAL BANK SURVEY (Concl'd.)

(₹ Crore)

Item/Month	Amount outstanding as on					
	Feb 21 , 2025	Mar 21 , 2025	Apr 18 , 2025	May 30 , 2025	Jun 27 , 2025	
1	18	19	20	21	22	
Components						
C.I	Aggregate Deposits of Residents(C.I.1+C.I.2)	21931190	22228885	22514062	22826770	23078766
		(21993052)	(22288331)	(22572594)	(22881810)	(23131393)
C.I.1	Demand Deposits	2524095	2698049	2638562	2988921	3072874
C.I.2	Time Deposits of Residents(C.I.2.1+C.I.2.2)	19407095	19530836	19875499	19837850	20005892
		(19468957)	(19590283)	(19934032)	(19892889)	(20058519)
C.I.2.1	Short-term Time Deposits	8733193	8788876	8943975	8927032	9002651
C.I.2.1.1	Certificates of Deposits (CDs)	513746	527375	521063	516544	516691
C.I.2.2	Long-term Time Deposits	10673902	10741960	10931525	10910817	11003241
C.II	Call/Term Funding from Financial Institutions	900975	915248	868605	895727	850218
Sources						
S.I	Domestic Credit(S.I.1+S.I.2)	25369193	25687563	25678284	25817693	25978666
		(25853278)	(26156690)	(26138539)	(26263254)	(26419739)
S.I.1	Credit to the Government	6599626	6649537	6645062	6659581	6649761
		(6650508)	(6697298)	(6692827)	(6706169)	(6696348)
S.I.2	Credit to the Commercial Sector(S.I.2.1+S.I.2.2+S.I.2.3+S.I.2.4)	18769567	19038025	19033223	19158112	19328905
		(19202770)	(19459392)	(19445712)	(19557085)	(19723391)
S.I.2.1	Bank Credit	17556777	17822605	17775378	17888404	18091714
		(17989979)	(18243972)	(18187868)	(18287377)	(18486200)
S.I.2.1.1	Non-food Credit	17509329	17786074	17743253	17817823	18027325
		(17942532)	(18207441)	(18155742)	(18216796)	(18421811)
S.I.2.2	Net credit to Primary Dealers	14744	15458	16537	18396	37618
S.I.2.3	Investments in Other Approved Securities	524	630	616	548	454
S.I.2.4	Other Investments (in non-SLR Securities)	1197522	1199332	1240692	1250763	1199119
S.II	Net Foreign currency Assets of Commercial Banks (S.II.1-S.II.2-S.II.3)	31756	54514	34794	67787	114326
S.II.1	Foreign Currency Assets	501065	529621	501919	530021	577466
S.II.2	Non-resident Foreign Currency Repatriable Fixed Deposits	291252	292270	288271	290733	294252
S.II.3	Overseas Foreign Currency Borrowings	178057	182837	178853	171501	168887
S.III	Net Bank Reserves(S.III.1+S.III.2-S.III.3)	804174	791777	1196674	1265837	1327882
S.III.1	Balances with the RBI	888462	882415	909269	956086	933483
S.III.2	Cash in Hand	81760	81874	81713	87179	86671
S.III.3	Loans and Advances from the RBI	166048	172512	-205693	-222572	-307728
S.IV	Capital Account	2576834	2581908	2655975	2840880	2888296
S.V	Other items (net) (S.I+S.II+S.III-S.IV-C.I-C.II)	796125	807812	871111	587940	603594
S.V.1	Other Demand & Time Liabilities (net of S.II.3)	843551	878795	836232	863072	877929
S.V.2	Net Inter-Bank Liabilities (other than to PDs)	117527	118268	120132	115343	135597

Note : Figures in parentheses include the impact of merger of a non-bank with a bank.

Also see Notes on Tables.