

No. 12: Commercial Bank Survey

(₹ Crore)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2024-25	2024	2025		
		Aug. 23	Jul. 25	Aug. 8	Aug. 22
	1	2	3	4	5
1 Components					
1.1 Aggregate Deposits of Residents	22288331	21070014	23054208	23171236	23205355
1.1.1 Demand Deposits	2698049	2446039	2876368	2846730	2889395
1.1.2 Time Deposits of Residents	19590283	18623975	20177840	20324506	20315960
1.1.2.1 Short-term Time Deposits	8788876	8345262	9057108	9123108	9119262
1.1.2.1.1 Certificates of Deposits (CDs)	527375	441388	507798	509055	494788
1.1.2.2 Long-term Time Deposits	10741960	10199765	11069799	11150465	11145765
1.2 Call/Term Funding from Financial Institutions	915248	911377	837554	839842	862409
2 Sources					
2.1 Domestic Credit	26156690	24468278	26502935	26634914	26664877
2.1.1 Credit to the Government	6697298	6365128	6726284	6749709	6756507
2.1.2 Credit to the Commercial Sector	19459392	18103150	19776651	19885205	19908370
2.1.2.1 Bank Credit	18243972	16945309	18501377	18606167	18646842
2.1.2.1.1 Non-food Credit	18207441	16920948	18444703	18553885	18596386
2.1.2.2 Net Credit to Primary Dealers	15458	16000	39782	16137	16319
2.1.2.3 Investments in Other Approved Securities	630	358	544	459	459
2.1.2.4 Other Investments (in non-SLR Securities)	1199332	1141482	1234948	1262442	1244750
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1+2.2.2+2.2.3)	54514	-143320	73784	124477	115008
2.2.1 Foreign Currency Assets	529621	283039	526520	575258	554451
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	292270	255112	295619	300901	299180
2.2.3 Overseas Foreign Currency Borrowings	182837	171247	157117	149880	140262
2.3 Net Bank Reserves (2.3.1+2.3.2+2.3.3)	791777	1168575	1298767	1327587	1246606
2.3.1 Balances with the RBI	882415	960220	918229	926802	932900
2.3.2 Cash in Hand	81874	96191	82475	77656	83854
2.3.3 Loans and Advances from the RBI	172512	-112164	-298063	-323129	-229852
2.4 Capital Account	2581908	2533660	2923604	2888088	2927326
2.5 Other items (net) (2.1+2.2+2.3-2.4-1.1-1.2)	807812	507195	685360	813051	656642
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	878795	759393	832554	875748	893063
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	118268	122730	140516	109423	115916