### 4. Scheduled Commercial Banks - Business in India

($ Billion)

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Sep. 2, 2016</th>
<th>Fortnight</th>
<th>Financial year so far</th>
<th>Year-on-Year</th>
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<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
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<tr>
<td><strong>1 Liabilities to the Banking System</strong></td>
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<tr>
<td>1.1 Demand and Time Deposits from Banks</td>
<td>1,461.0</td>
<td>1.3</td>
<td>166.2</td>
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<td>1.2 Borrowings from Banks</td>
<td>607.2</td>
<td>32.9</td>
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<td>–36.7</td>
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<td>1.3 Other Demand and Time Liabilities</td>
<td>55.3</td>
<td>0.3</td>
<td>6.7</td>
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<tr>
<td><strong>2 Liabilities to Others</strong></td>
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<tr>
<td>2.1 Aggregate Deposits</td>
<td>98,559.6</td>
<td>1,297.0</td>
<td>4,422.8</td>
<td>5,286.7</td>
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<tr>
<td>2.1.1 Demand and Time Deposits from Banks</td>
<td>1,316.0</td>
<td>1.3</td>
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<td>2.1.2 Borrowings from Banks</td>
<td>607.2</td>
<td>32.9</td>
<td>69.0</td>
<td>–36.7</td>
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<td>2.1.3 Other Demand and Time Liabilities</td>
<td>55.3</td>
<td>0.3</td>
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<td>–30.9</td>
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<td><strong>3 Liabilities to Others</strong></td>
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<tr>
<td>3.1 Liabilities to Others</td>
<td>98,559.6</td>
<td>1,297.0</td>
<td>4,422.8</td>
<td>5,286.7</td>
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<td>3.1.1 Demand and Time Deposits from Banks</td>
<td>1,316.0</td>
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<td>166.2</td>
<td>–61.2</td>
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<td>3.1.2 Borrowings from Banks</td>
<td>607.2</td>
<td>32.9</td>
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<td>–36.7</td>
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<td>3.1.3 Other Demand and Time Liabilities</td>
<td>55.3</td>
<td>0.3</td>
<td>6.7</td>
<td>–30.9</td>
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<tr>
<td><strong>4. Borrowings from Reserve Bank</strong></td>
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<tr>
<td>4.1 Borrowings from Reserve Bank</td>
<td>164.3</td>
<td>62.1</td>
<td>–1,488.2</td>
<td>–2,160.4</td>
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<tr>
<td>4.1.1 Borrowings from Reserve Bank</td>
<td>164.3</td>
<td>62.1</td>
<td>–1,488.2</td>
<td>–2,160.4</td>
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<td><strong>5. Ratios and Rates</strong></td>
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<tr>
<td><strong>Ratios</strong></td>
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<td>Cash Reserve Ratio</td>
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<td>Cash-Deposit Ratio</td>
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<td>Credit-Deposit Ratio</td>
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<td>Incremental Credit-Deposit Ratio</td>
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<td>Investment-Deposit Ratio</td>
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<td>Incremental Investment-Deposit Ratio</td>
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<td>Policy Repo Rate</td>
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<td>Reverse Repo Rate</td>
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<td>Marginal Standing Facility (MSF) Rate</td>
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<td>Bank Rate</td>
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<tr>
<td>Base Rate</td>
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<td>9.30</td>
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<td>MCLR (Overnight)</td>
<td>8.85</td>
<td>8.85</td>
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<td>Term Deposit Rate &gt;1 Year</td>
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<td>Savings Deposit Rate</td>
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<td>Call Money Rate (Weighted Average)</td>
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<td>91-Day Treasury Bill (Primary) Yield</td>
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<td>364-Day Treasury Bill (Primary) Yield</td>
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<td>10-Year Government Securities Yield</td>
<td>7.77</td>
<td>7.11</td>
<td>7.13</td>
<td>7.13</td>
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<tr>
<td><strong>RBI Reference Rate and Forward Premia</strong></td>
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<tr>
<td>INR-US$ Spot Rate (Per Foreign Currency)</td>
<td>66.39</td>
<td>66.83</td>
<td>66.93</td>
<td>67.03</td>
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<tr>
<td>INR-Euro Spot Rate (Per Foreign Currency)</td>
<td>74.90</td>
<td>74.46</td>
<td>75.87</td>
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<td>Forward Premia of US$ 1-month</td>
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<td>6.64</td>
<td>6.45</td>
<td>6.44</td>
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<td>3-month</td>
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<td>6-month</td>
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<td>6.20</td>
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### 5. Ratios and Rates

(Per cent)