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

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Aug. 21, 2015</th>
<th>Fortnight</th>
<th>Financial year so far</th>
<th>Variation over Year-on-Year</th>
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<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
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<tr>
<td>1 Liabilities to the Banking System</td>
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<tr>
<td>1.1 Demand and Time Deposits from Banks</td>
<td>1,292.2</td>
<td>15.3</td>
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<td>1.2 Borrowings from Banks</td>
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<td>1.3 Other Demand and Time Liabilities</td>
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<td>2 Liabilities to Others</td>
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<td>2.1 Aggregate Deposits</td>
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<td>2.1a Growth (Per cent)</td>
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<td>3.9</td>
<td>5.0</td>
<td>13.0</td>
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<td>2.1.1 Demand</td>
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<td>202.3</td>
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<td>63.1</td>
<td>2,948.9</td>
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<td>2.2 Borrowings</td>
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<td>2.3 Other Demand and Time Liabilities</td>
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<td>3. Borrowings from Reserve Bank</td>
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<td>4 Cash in Hand and Balances with Reserve Bank</td>
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<td>24.8</td>
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<td>5.1 Balances with Other Banks</td>
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<td>5.2 Money at Call and Short Notice</td>
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<td>5.3 Advances to Banks</td>
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<td>6 Investments</td>
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<td>6.1a Growth (Per cent)</td>
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<td>6.1 Government Securities</td>
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<td>6.2 Other Approved Securities</td>
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<td>66,662.5</td>
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<td>7.1a Growth (Per cent)</td>
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<td>1.5</td>
<td>2.0</td>
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<td>7a.1 Food Credit</td>
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<td>7a.2 Non-food credit</td>
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<td>7b.1 Loans, Cash credit and Overdrafts</td>
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<td>-46.6</td>
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<td>7b.2 Inland Bills – Purchased</td>
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<td>-2.6</td>
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<td>7b.3 Discounted</td>
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<td>7b.4 Foreign Bills – Purchased</td>
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<td>5.8</td>
<td>32.8</td>
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<td>7b.5 Discounted</td>
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### 5. Ratios and Rates

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<td>Aug. 7</td>
<td>Aug. 14</td>
<td>Aug. 21</td>
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<td>Cash-Deposit Ratio</td>
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<td>Reverse Repo Rate</td>
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<td>Base Rate</td>
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<td>9.70/10.00</td>
<td>9.70/10.00</td>
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<td>Term Deposit Rate &gt;1 Year</td>
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<td>7.75/8.25</td>
<td>7.50/8.25</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>10-Year Government Securities Yield</td>
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<td>7.75</td>
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<td>RBI Reference Rate and Forward Premia</td>
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<td>INR-US$ Spot Rate ( ₹ Per Foreign Currency)</td>
<td>60.47</td>
<td>64.01</td>
<td>63.81</td>
<td>65.12</td>
<td>65.83</td>
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<td>INR-Euro Spot Rate ( ₹ Per Foreign Currency)</td>
<td>79.86</td>
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<td>69.66</td>
<td>72.56</td>
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<td>Forward Premia of US$ 1-month</td>
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