4. Scheduled Commercial Banks - Business in India

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Jul. 8, 2016</th>
<th>Financial year so far</th>
<th>Year-on-Year</th>
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</thead>
<tbody>
<tr>
<td>1 Liabilities to the Banking System</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>1.1 Demand and Time Deposits from Banks</td>
<td>1,373.0</td>
<td>–30.0</td>
<td>130.1</td>
</tr>
<tr>
<td>1.2 Borrowings from Banks</td>
<td>617.3</td>
<td>26.8</td>
<td>51.5</td>
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<tr>
<td>1.3 Other Demand and Time Liabilities</td>
<td>53.2</td>
<td>–49.6</td>
<td>–7.7</td>
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<tr>
<td>2 Liabilities to Others</td>
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</tr>
<tr>
<td>2.1 Aggregate Deposits</td>
<td>96,714.4</td>
<td>759.1</td>
<td>2,968.3</td>
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<tr>
<td>2.1.1 Demand</td>
<td>1,373.0</td>
<td>–30.0</td>
<td>130.1</td>
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<tr>
<td>2.1.2 Time</td>
<td>88,052.8</td>
<td>1,037.0</td>
<td>3,145.9</td>
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<tr>
<td>2.2 Borrowings</td>
<td>2,972.8</td>
<td>6.8</td>
<td>74.9</td>
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<tr>
<td>2.3 Other Demand and Time Liabilities</td>
<td>4,673.6</td>
<td>–148.6</td>
<td>–365.1</td>
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<tr>
<td>3. Borrowings from Reserve Bank</td>
<td>611.0</td>
<td>–216.4</td>
<td>–1,172.1</td>
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<tr>
<td>4 Cash in Hand and Balances with Reserve Bank</td>
<td>4,543.5</td>
<td>–77.6</td>
<td>–90.3</td>
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<tr>
<td>4.1 Cash in hand</td>
<td>659.0</td>
<td>–21.8</td>
<td>10.0</td>
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<tr>
<td>4.2 Balances with Reserve Bank</td>
<td>3,884.5</td>
<td>–55.8</td>
<td>–100.3</td>
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<tr>
<td>5 Assets with the Banking System</td>
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<tr>
<td>5.1 Balances with Other Banks</td>
<td>1,671.8</td>
<td>–5.9</td>
<td>129.1</td>
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<tr>
<td>5.2 Money at Call and Short Notice</td>
<td>312.0</td>
<td>–2.3</td>
<td>–21.0</td>
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<tr>
<td>5.3 Advances to Banks</td>
<td>300.3</td>
<td>37.7</td>
<td>29.7</td>
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<tr>
<td>5.4 Other Assets</td>
<td>297.1</td>
<td>–7.1</td>
<td>–89.6</td>
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<td>6 Investments</td>
<td>27,960.7</td>
<td>366.3</td>
<td>1,460.7</td>
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<tr>
<td>6.1a Growth (Per cent)</td>
<td>1.3</td>
<td>5.9</td>
<td>5.6</td>
</tr>
<tr>
<td>6.1.1 Government Securities</td>
<td>27,943.8</td>
<td>366.1</td>
<td>1,460.5</td>
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<tr>
<td>6.2 Other Approved Securities</td>
<td>16.8</td>
<td>0.3</td>
<td>0.1</td>
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<td>7 Bank Credit</td>
<td>72,923.0</td>
<td>363.5</td>
<td>1,055.4</td>
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<tr>
<td>7.1a Growth (Per cent)</td>
<td>0.5</td>
<td>1.6</td>
<td>0.6</td>
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<tr>
<td>7.1a Food Credit</td>
<td>1,033.8</td>
<td>30.0</td>
<td>134.5</td>
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<tr>
<td>7.2 Non-food credit</td>
<td>71,889.1</td>
<td>333.5</td>
<td>920.9</td>
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<tr>
<td>7.3 Loans, Cash credit and Overdrafts</td>
<td>70,758.9</td>
<td>282.4</td>
<td>1,089.5</td>
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<tr>
<td>7.3.1 Loans - Purchased</td>
<td>252.5</td>
<td>–1.5</td>
<td>13.3</td>
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<tr>
<td>7.3.2 Discounted</td>
<td>1,259.8</td>
<td>36.8</td>
<td>–0.5</td>
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<tr>
<td>7.4 Foreign Bills - Purchased</td>
<td>225.2</td>
<td>7.0</td>
<td>–11.5</td>
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<tr>
<td>7.5 Discounted</td>
<td>426.7</td>
<td>38.8</td>
<td>–35.5</td>
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5. Ratios and Rates

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<tr>
<th>Item/Week Ended</th>
<th>2015</th>
<th>2016</th>
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<tr>
<td>Ratios</td>
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<tr>
<td>Cash Reserve Ratio</td>
<td>4.00</td>
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<tr>
<td>Statutory Liquidity Ratio</td>
<td>21.50</td>
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<tr>
<td>Cash-Deposit Ratio</td>
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<tr>
<td>Credit-Deposit Ratio</td>
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<tr>
<td>Incremental Credit-Deposit Ratio</td>
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<tr>
<td>Investment-Deposit Ratio</td>
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<tr>
<td>Incremental Investment-Deposit Ratio</td>
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<td>Rates</td>
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<tr>
<td>Policy Repo Rate</td>
<td>7.25</td>
<td>6.50</td>
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<tr>
<td>Reverse Repo Rate</td>
<td>6.25</td>
<td>6.00</td>
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<tr>
<td>Marginal Standing Facility (MSF) Rate</td>
<td>8.25</td>
<td>7.00</td>
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<tr>
<td>Bank Rate</td>
<td>8.25</td>
<td>7.00</td>
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<tr>
<td>Base Rate</td>
<td>9.70/10.00</td>
<td>9.30/9.70</td>
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<td>MCLR (Overnight)</td>
<td>8.90/9.15</td>
<td>8.90/9.15</td>
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<td>Term Deposit Rate &gt;1 Year</td>
<td>8.00/8.50</td>
<td>7.00/7.60</td>
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<td>Savings Deposit Rate</td>
<td>4.00</td>
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<td>Call Money Rate (Weighted Average)</td>
<td>7.05</td>
<td>6.37</td>
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<tr>
<td>91-Day Treasury Bill (Primary) Yield</td>
<td>7.52</td>
<td>6.77</td>
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<td>182-Day Treasury Bill (Primary) Yield</td>
<td>7.60</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>7.84</td>
<td>7.49</td>
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<td>RBI Reference Rate and Forward Premia</td>
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<tr>
<td>INR-US$ Spot Rate (Per Foreign Currency)</td>
<td>63.49</td>
<td>67.17</td>
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<td>INR-Euro Spot Rate (Per Foreign Currency)</td>
<td>69.14</td>
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<td>Forward Premia of US$ 1-month</td>
<td>7.37</td>
<td>6.43</td>
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<td>3-month</td>
<td>7.31</td>
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<tr>
<td>6-month</td>
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