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

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Aug, 18, 2017</th>
<th>Variation over Financial year so far</th>
<th>Year-on-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>1 Liabilities to the Banking System</td>
<td></td>
<td></td>
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<tr>
<td>1.1 Demand and Time Deposits from Banks</td>
<td>1,474.4</td>
<td>-95.8</td>
<td>-58.5</td>
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<tr>
<td>1.2 Borrowings from Banks</td>
<td>555.5</td>
<td>-58.8</td>
<td>-72.8</td>
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<tr>
<td>1.3 Other Demand and Time Liabilities</td>
<td>72.5</td>
<td>14.1</td>
<td>-31.2</td>
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<tr>
<td>2 Liabilities to Others</td>
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<tr>
<td>2.1 Aggregate Deposits</td>
<td>106,726.7</td>
<td>-822.8</td>
<td>3,509.6</td>
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<tr>
<td>2.1a Growth (Per cent)</td>
<td>-0.8</td>
<td>3.8</td>
<td>-0.8</td>
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<tr>
<td>2.1.1 Demand</td>
<td>11,128.2</td>
<td>-155.3</td>
<td>15.3</td>
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<tr>
<td>2.1.2 Time</td>
<td>95,598.5</td>
<td>-667.7</td>
<td>3,494.0</td>
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<td>2.2 Borrowings</td>
<td>2,972.9</td>
<td>40.4</td>
<td>53.5</td>
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<td>2.3 Other Demand and Time Liabilities</td>
<td>5,022.2</td>
<td>139.0</td>
<td>-268.9</td>
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<tr>
<td>3. Borrowings from Reserve Bank</td>
<td>37.1</td>
<td>-16.3</td>
<td>-2,222.5</td>
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<tr>
<td>4 Cash in Hand and Balances with Reserve Bank</td>
<td>5,127.3</td>
<td>75.7</td>
<td>56.5</td>
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<tr>
<td>4.1 Cash in hand</td>
<td>717.5</td>
<td>62.4</td>
<td>42.9</td>
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<td>4.2 Balances with Reserve Bank</td>
<td>4,409.8</td>
<td>13.3</td>
<td>13.6</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>1,871.8</td>
<td>-36.3</td>
<td>-185.1</td>
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<tr>
<td>5.2 Money at Call and Short Notice</td>
<td>254.5</td>
<td>-40.9</td>
<td>-115.1</td>
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<td>5.3 Advances to Banks</td>
<td>296.7</td>
<td>-33.4</td>
<td>4.3</td>
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<tr>
<td>5.4 Other Assets</td>
<td>215.7</td>
<td>-3.4</td>
<td>-69.3</td>
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<td>6 Investments</td>
<td>33,130.9</td>
<td>146.1</td>
<td>1,842.2</td>
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<tr>
<td>6.1a Growth (Per cent)</td>
<td>-0.4</td>
<td>7.0</td>
<td>9.3</td>
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<tr>
<td>6.1 Government Securities</td>
<td>33,113.7</td>
<td>143.6</td>
<td>1,841.3</td>
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<td>6.2 Other Approved Securities</td>
<td>17.2</td>
<td>2.5</td>
<td>0.9</td>
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<td>7 Bank Credit</td>
<td>77,042.2</td>
<td>-237.3</td>
<td>-19.0</td>
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<tr>
<td>7.1a Growth (Per cent)</td>
<td>-0.3</td>
<td>0.0</td>
<td>-1.8</td>
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<td>7.1a Food Credit</td>
<td>543.4</td>
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<td>-17.4</td>
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<td>7.2a Non-food credit</td>
<td>76,498.8</td>
<td>-229.3</td>
<td>-1.6</td>
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<tr>
<td>7.1 Loans, Cash credit and Overdrafts</td>
<td>75,054.6</td>
<td>-212.1</td>
<td>121.1</td>
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<td>7.2 Internal Bills – Purchased</td>
<td>185.6</td>
<td>-0.5</td>
<td>-32.4</td>
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<td>7.3 Discounted</td>
<td>1,246.9</td>
<td>-23.0</td>
<td>-91.4</td>
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<td>7.4 Foreign Bills – Purchased</td>
<td>198.9</td>
<td>-0.4</td>
<td>14.1</td>
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<td>7.5 Discounted</td>
<td>356.3</td>
<td>-1.3</td>
<td>-28.5</td>
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### 5. Ratios and Rates

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<th>Item/Week Ended</th>
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<th>2017</th>
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<td>Ratios</td>
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<tr>
<td>Cash Reserve Ratio</td>
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<td>Statutory Liquidity Ratio</td>
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<tr>
<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>Rates</td>
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<td>Policy Repo Rate</td>
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<tr>
<td>Reverse Repo Rate</td>
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<td>Marginal Standing Facility (MSF) Rate</td>
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<td>6.50</td>
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<td>Bank Rate</td>
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<tr>
<td>Base Rate</td>
<td>9.30/9.70</td>
<td>9.00/9.55</td>
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<td>MCLR (Overnight)</td>
<td>8.85/9.15</td>
<td>7.75/8.10</td>
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<td>Term Deposit Rate &gt;1 Year</td>
<td>7.00/7.50</td>
<td>6.25/6.75</td>
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<td>Savings Deposit Rate</td>
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<td>Call Money Rate (Weighted Average)</td>
<td>6.40</td>
<td>6.08</td>
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<td>91-Day Treasury Bill (Primary) Yield</td>
<td>6.56</td>
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<td>182-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 G-Sec Par Yield (FIMMDA)</td>
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<td>6.56</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>67.03</td>
<td>64.15</td>
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<td>INR-Euro Spot Rate ( ₹ Per Foreign Currency)</td>
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<td>Forward Premia of US$ 1-month</td>
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<td>3-month</td>
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<td>6-month</td>
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