## 4. Scheduled Commercial Banks – Business in India

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Dec. 22, 2017</th>
<th>Fortnight</th>
<th>Financial year so far</th>
<th>Year–on–Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1 2 3 4 5 6</td>
<td>2016-17 2017-18 2016 2017</td>
<td>2016 2017</td>
</tr>
<tr>
<td>1 Liabilities to the Banking System</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1 Demand and Time Deposits from Banks</td>
<td>1,429.8</td>
<td>39.7</td>
<td>223.9</td>
<td>–268.8</td>
</tr>
<tr>
<td>1.2 Borrowings from Banks</td>
<td>708.6</td>
<td>87.1</td>
<td>–105.8</td>
<td>135.1</td>
</tr>
<tr>
<td>1.3 Other Demand and Time Liabilities</td>
<td>116.5</td>
<td>7.5</td>
<td>14.1</td>
<td>57.8</td>
</tr>
<tr>
<td>2 Liabilities to Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1 Aggregate Deposits</td>
<td>108,851.2</td>
<td>–169.6</td>
<td>11,425.2</td>
<td>1,274.6</td>
</tr>
<tr>
<td>2.1a Growth (Per cent)</td>
<td></td>
<td></td>
<td>–0.2</td>
<td>12.2</td>
</tr>
<tr>
<td>2.1.1 Demand</td>
<td>11,569.0</td>
<td>358.5</td>
<td>1,895.3</td>
<td>–1,245.4</td>
</tr>
<tr>
<td>2.1.2 Time</td>
<td>97,282.2</td>
<td>–528.1</td>
<td>9,529.8</td>
<td>2,520.0</td>
</tr>
<tr>
<td>2.2 Borrowings</td>
<td>3,219.5</td>
<td>47.6</td>
<td>400.5</td>
<td>56.3</td>
</tr>
<tr>
<td>2.3 Other Demand and Time Liabilities</td>
<td>4,900.5</td>
<td>–1,412.8</td>
<td>45.8</td>
<td>353.3</td>
</tr>
<tr>
<td>3 Borrowings from Reserve Bank</td>
<td>1,203.2</td>
<td>991.6</td>
<td>–2,198.2</td>
<td>985.1</td>
</tr>
<tr>
<td>4 Cash in Hand and Balances with Reserve Bank</td>
<td>5,192.5</td>
<td>162.4</td>
<td>1,260.7</td>
<td>–508.8</td>
</tr>
<tr>
<td>4.1 Cash in hand</td>
<td>715.8</td>
<td>46.4</td>
<td>823.6</td>
<td>102.2</td>
</tr>
<tr>
<td>4.2 Balances with Reserve Bank</td>
<td>4,476.7</td>
<td>116.0</td>
<td>437.1</td>
<td>–610.1</td>
</tr>
<tr>
<td>5 Assets with the Banking System</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.1 Balances with Other Banks</td>
<td>1,852.9</td>
<td>27.3</td>
<td>228.2</td>
<td>152.8</td>
</tr>
<tr>
<td>5.2 Money at Call and Short Notice</td>
<td>281.0</td>
<td>–22.3</td>
<td>–134.7</td>
<td>204.0</td>
</tr>
<tr>
<td>5.3 Advances to Banks</td>
<td>244.9</td>
<td>0.5</td>
<td>58.7</td>
<td>–134.6</td>
</tr>
<tr>
<td>5.4 Other Assets</td>
<td>610.7</td>
<td>5.0</td>
<td>–70.0</td>
<td>101.8</td>
</tr>
<tr>
<td>6 Investments</td>
<td>33,439.8</td>
<td>–246.0</td>
<td>9,794.9</td>
<td>3,130.1</td>
</tr>
<tr>
<td>6.1a Growth (Per cent)</td>
<td></td>
<td></td>
<td>–0.7</td>
<td>37.3</td>
</tr>
<tr>
<td>6.1 Government Securities</td>
<td>33,422.9</td>
<td>–246.3</td>
<td>9,779.3</td>
<td>3,125.4</td>
</tr>
<tr>
<td>6.2 Other Approved Securities</td>
<td>16.9</td>
<td>0.3</td>
<td>15.7</td>
<td>4.7</td>
</tr>
<tr>
<td>7 Bank Credit</td>
<td>80,967.3</td>
<td>695.5</td>
<td>677.8</td>
<td>2,552.6</td>
</tr>
<tr>
<td>7.1a Growth (Per cent)</td>
<td></td>
<td></td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>7a.1 Food Credit</td>
<td>664.5</td>
<td>–23.3</td>
<td>–1.9</td>
<td>125.2</td>
</tr>
<tr>
<td>7a.2 Non–food credit</td>
<td>80,302.9</td>
<td>718.8</td>
<td>679.7</td>
<td>2,427.5</td>
</tr>
<tr>
<td>7b.1 Loans, Cash credit and Overdrafts</td>
<td>78,864.7</td>
<td>681.4</td>
<td>842.6</td>
<td>2,716.3</td>
</tr>
<tr>
<td>7b.2 Inland Bills – Purchased</td>
<td>190.6</td>
<td>4.3</td>
<td>–61.7</td>
<td>–55.4</td>
</tr>
<tr>
<td>7b.3 Discounted</td>
<td>1,290.0</td>
<td>2.4</td>
<td>–92.0</td>
<td>–76.0</td>
</tr>
<tr>
<td>7b.4 Foreign Bills – Purchased</td>
<td>229.4</td>
<td>4.1</td>
<td>18.4</td>
<td>–17.0</td>
</tr>
<tr>
<td>7b.5 Discounted</td>
<td>392.7</td>
<td>3.2</td>
<td>–29.5</td>
<td>–15.2</td>
</tr>
</tbody>
</table>

### 5. Ratios and Rates

<table>
<thead>
<tr>
<th>Item/Week Ended</th>
<th>Jan. 6</th>
<th>Dec. 8</th>
<th>Dec. 15</th>
<th>Dec. 22</th>
<th>Dec. 29</th>
<th>Jan. 5</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 2 3 4 5 6</td>
<td>2017 2018</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ratios</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Reserve Ratio</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Statutory Liquidity Ratio</td>
<td>20.75</td>
<td>19.50</td>
<td>19.50</td>
<td>19.50</td>
<td>19.50</td>
<td>19.50</td>
</tr>
<tr>
<td>Cash–Deposit Ratio</td>
<td>4.77</td>
<td>4.61</td>
<td>..</td>
<td>4.77</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Credit–Deposit Ratio</td>
<td>70.04</td>
<td>73.63</td>
<td>..</td>
<td>74.38</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Incremental Credit–Deposit Ratio</td>
<td>13.03</td>
<td>128.59</td>
<td>..</td>
<td>200.26</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Investment–Deposit Ratio</td>
<td>34.35</td>
<td>30.90</td>
<td>..</td>
<td>30.72</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Incremental Investment–Deposit Ratio</td>
<td>80.33</td>
<td>233.77</td>
<td>..</td>
<td>245.57</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Rates</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy Repo Rate</td>
<td>6.25</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Reverse Repo Rate</td>
<td>5.75</td>
<td>5.75</td>
<td>5.75</td>
<td>5.75</td>
<td>5.75</td>
<td>5.75</td>
</tr>
<tr>
<td>Marginal Standing Facility (MSF) Rate</td>
<td>6.75</td>
<td>6.25</td>
<td>6.25</td>
<td>6.25</td>
<td>6.25</td>
<td>6.25</td>
</tr>
<tr>
<td>Bank Rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Base Rate</td>
<td>9.25</td>
<td>8.85</td>
<td>8.85</td>
<td>8.85</td>
<td>8.85</td>
<td>8.85</td>
</tr>
<tr>
<td>MCLR (Overnight)</td>
<td>7.75</td>
<td>7.65</td>
<td>7.65</td>
<td>7.65</td>
<td>7.65</td>
<td>7.65</td>
</tr>
<tr>
<td>Term Deposit Rate &gt; 1 Year</td>
<td>6.50</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Savings Deposit Rate</td>
<td>4.00</td>
<td>3.50</td>
<td>3.50</td>
<td>3.50</td>
<td>3.50</td>
<td>3.50</td>
</tr>
<tr>
<td>Call Money Rate (Weighted Average)</td>
<td>6.07</td>
<td>5.83</td>
<td>5.86</td>
<td>5.84</td>
<td>5.84</td>
<td>5.84</td>
</tr>
<tr>
<td>182–Day Treasury Bill (Primary) Yield</td>
<td>6.27</td>
<td>6.31</td>
<td>6.33</td>
<td>6.33</td>
<td>6.33</td>
<td>6.33</td>
</tr>
<tr>
<td>10–Year Government Securities Yield</td>
<td>6.49</td>
<td>7.08</td>
<td>7.08</td>
<td>7.08</td>
<td>7.08</td>
<td>7.08</td>
</tr>
<tr>
<td>RBI Reference Rate and Forward Premia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INR–USS Spot Rate (Per Foreign Currency)</td>
<td>67.95</td>
<td>64.46</td>
<td>64.10</td>
<td>64.04</td>
<td>63.93</td>
<td>63.38</td>
</tr>
<tr>
<td>INR–Euro Spot Rate (Per Foreign Currency)</td>
<td>71.87</td>
<td>75.80</td>
<td>75.52</td>
<td>75.88</td>
<td>76.39</td>
<td>76.50</td>
</tr>
<tr>
<td>Forward Premia of USS 1-month</td>
<td>4.59</td>
<td>3.72</td>
<td>3.84</td>
<td>3.84</td>
<td>4.32</td>
<td>4.17</td>
</tr>
<tr>
<td>3–month</td>
<td>4.59</td>
<td>3.94</td>
<td>4.09</td>
<td>4.00</td>
<td>4.44</td>
<td>4.42</td>
</tr>
<tr>
<td>6–month</td>
<td>4.62</td>
<td>4.39</td>
<td>4.46</td>
<td>4.31</td>
<td>4.47</td>
<td>4.46</td>
</tr>
</tbody>
</table>