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

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Jun. 22, 2018</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>
<td></td>
</tr>
<tr>
<td>1.1 Demand and Time Deposits from Banks</td>
<td>1,527.3</td>
<td>-3.5</td>
<td>-156.3</td>
</tr>
<tr>
<td>1.2 Borrowings from Banks</td>
<td>703.1</td>
<td>-118.8</td>
<td>-42.5</td>
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<tr>
<td>1.3 Other Demand and Time Liabilities</td>
<td>816.7</td>
<td>81.2</td>
<td>8.9</td>
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<tr>
<td>2 Liabilities to Others</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2.1 Aggregate Deposits</td>
<td>113,535.3</td>
<td>-548.2</td>
<td>-2,057.5</td>
</tr>
<tr>
<td>2.1a Growth (Per cent)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1.1 Demand</td>
<td>11,767.5</td>
<td>-693.9</td>
<td>-393.9</td>
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<tr>
<td>2.1.2 Time</td>
<td>101,767.8</td>
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<tr>
<td>2.2 Borrowings</td>
<td>3,834.4</td>
<td>51.6</td>
<td>253.4</td>
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<tr>
<td>2.3 Other Demand and Time Liabilities</td>
<td>4,780.4</td>
<td>-150.5</td>
<td>193.3</td>
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<tr>
<td>3. Borrowings from Reserve Bank</td>
<td>998.9</td>
<td>500.9</td>
<td>-202.7</td>
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<tr>
<td>4 Cash in Hand and Balances with Reserve Bank</td>
<td>5,588.4</td>
<td>369.0</td>
<td>-703.8</td>
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<tr>
<td>4.1 Cash in hand</td>
<td>707.2</td>
<td>53.2</td>
<td>88.8</td>
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<tr>
<td>4.2 Balances with Reserve Bank</td>
<td>4,851.3</td>
<td>315.9</td>
<td>-792.6</td>
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<tr>
<td>5 Assets with the Banking System</td>
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<td></td>
</tr>
<tr>
<td>5.1 Balances with Other Banks</td>
<td>1,974.3</td>
<td>5.7</td>
<td>11.5</td>
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<tr>
<td>5.2 Money at Call and Short Notice</td>
<td>323.2</td>
<td>-95.5</td>
<td>152.5</td>
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<tr>
<td>5.3 Advances to Banks</td>
<td>295.9</td>
<td>20.0</td>
<td>-52.4</td>
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<tr>
<td>5.4 Other Assets</td>
<td>253.4</td>
<td>21.2</td>
<td>-44.1</td>
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<tr>
<td>6 Investments</td>
<td>33,965.6</td>
<td>-491.7</td>
<td>-1,887.0</td>
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<tr>
<td>6.1a Growth (Per cent)</td>
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<td></td>
<td></td>
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<tr>
<td>6.1 Government Securities</td>
<td>253.4</td>
<td>21.2</td>
<td>-44.1</td>
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<tr>
<td>6.2 Other Approved Securities</td>
<td>10.6</td>
<td>2.0</td>
<td>-52.4</td>
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<td>7 Bank Credit</td>
<td>86,164.0</td>
<td>225.6</td>
<td>-2,057.8</td>
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<tr>
<td>7.1a Growth (Per cent)</td>
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<td></td>
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<tr>
<td>7.1.1 Demand</td>
<td>295.9</td>
<td>20.0</td>
<td>-52.4</td>
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<tr>
<td>7.1.2 Time</td>
<td>85,538.7</td>
<td>257.0</td>
<td>-2,101.9</td>
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<tr>
<td>7b.1 Loans, Cash credit and Overdrafts</td>
<td>197.9</td>
<td>-0.6</td>
<td>-48.7</td>
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<td>7b.3 Discounted</td>
<td>1,338.1</td>
<td>-19.4</td>
<td>-104.0</td>
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<td>7b.5 Discounted</td>
<td>375.5</td>
<td>-35.5</td>
<td>13.3</td>
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</table>

#### 5. Ratios and Rates

<table>
<thead>
<tr>
<th>Item/Week Ended</th>
<th>July 7</th>
<th>Jun. 8</th>
<th>Jun. 15</th>
<th>Jun. 22</th>
<th>Jun. 29</th>
<th>Jul. 6</th>
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<tbody>
<tr>
<td>Ratios</td>
<td>4.00</td>
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<td>4.00</td>
<td>4.00</td>
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<tr>
<td>Cash Reserve Ratio</td>
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<tr>
<td>Statutory Liquidity Ratio</td>
<td>20.00</td>
<td>19.50</td>
<td>19.50</td>
<td>19.50</td>
<td>19.50</td>
<td>19.50</td>
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<tr>
<td>Cash-Deposit Ratio</td>
<td>4.65</td>
<td>4.55</td>
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<td>Credit-Deposit Ratio</td>
<td>72.34</td>
<td>75.33</td>
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<td>Incremental Credit-Deposit Ratio</td>
<td>129.34</td>
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<tr>
<td>Investment-Deposit Ratio</td>
<td>30.71</td>
<td>30.20</td>
<td>..</td>
<td>..</td>
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<td>..</td>
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<tr>
<td>Incremental Investment-Deposit Ratio</td>
<td>-230.15</td>
<td>*</td>
<td>..</td>
<td>..</td>
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</tr>
</tbody>
</table>

#### Rates

| Policy Repo Rate | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| Reverse Repo Rate | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Marginal Standing Facility (MSF) Rate | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| Bank Rate | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 |
| Base Rate | 9.00 | 8.70 | 8.70 | 8.70 | 8.70 | 8.70 |
| MCLR (Overnight) | 7.75 | 7.80 | 7.80 | 7.80 | 7.80 | 7.80 |
| Term Deposit Rate -1 Year | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| Savings Deposit Rate | 4.00 | 3.50 | 3.50 | 3.50 | 3.50 | 3.50 |
| Call Money Rate (Weighted Average) | 6.05 | 5.95 | 6.09 | 6.22 | 6.17 | 6.12 |
| 91-Day Treasury Bill (Primary) Yield | 6.31 | 6.52 | 6.52 | 6.52 | 6.52 | 6.52 |
| 182-Day Treasury Bill (Primary) Yield | 6.38 | 6.99 | 7.09 | 7.10 | 7.13 | 7.17 |
| 10-Year G-Sec Par Yield (FBIL) | 6.59 | 7.95 | 7.89 | 7.92 | 7.98 | 7.87 |

** Denominator and numerator negative.
* Denominator negative.