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

#### Liabilities to the Banking System
- **Demand and Time Deposits from Banks**: 66,538
- **Borrowings from Banks** (1): 22,586
- **Other Demand and Time Liabilities** (1): 7,018

#### Liabilities to Others
- **Aggregate Deposits**: 48,37,906
- **Borrowings from Reserve Bank**: 3,387
- **Cash in Hand and Balances with Reserve Bank**: 3,34,088

#### Assets with the Banking System
- **Balance with Other Banks** (4): 30,781
- **Money at Call and Short Notice**: 4,217

#### Borrowings
- **Other Borrowings**: 3,36,072

#### Investments
- **Government Securities**: 14,82,340
- **Other Approved Securities**: 35,94,559

#### Other Assets
- **Inland Bills - Purchased Discounted**: 3,347

#### Cash and Deposits Ratio
- **Cash Reserve Ratio (per cent)**: 6.9

#### Credit-Deposit Ratio
- **Credit-Deposit Ratio**: 7.3

#### Deposit Rate
- **Other Demand and Time Liabilities** (2): 11.00-12.00

#### Note
- Includes the impact of mergers since May 3, 2002.

### 4. Cash Reserve Ratio and Interest Rates

#### Cash Reserve Ratio
- **Cash Reserve Ratio (per cent)**: 5.0

#### Bank Rate
- **Bank Rate**: 6.0

#### I.D.B.I.
- **Minimum Term Lending Rate (MTLR)**: 10.25

#### Base Rate
- **Base Rate** (5): 11.00-12.00

#### Deposit Rate
- **Deposit Rate**: 6.00

#### Call Money Rate (Low/High)
- **Call Money Rate (Low)**: 1.50/3.40

#### Item/Week Ended

#### 2009

<table>
<thead>
<tr>
<th>Item/Week Ended</th>
<th>Dec. 11</th>
<th>Nov. 5</th>
<th>Nov. 12</th>
<th>Nov. 19</th>
<th>Nov. 26</th>
<th>Dec. 3</th>
<th>Dec. 10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)<strong>(1)</strong></td>
<td>5.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Base Rate**(3)**</td>
<td>11.00-12.00</td>
<td>7.50-8.50</td>
<td>7.50-8.50</td>
<td>7.50-8.50</td>
<td>7.50-8.50</td>
<td>7.50-8.50</td>
<td>7.50-8.50</td>
</tr>
<tr>
<td>Deposit Rate**(4)**</td>
<td>6.00-7.50</td>
<td>7.00-8.00</td>
<td>7.00-8.00</td>
<td>7.00-8.00</td>
<td>7.00-8.00</td>
<td>7.00-8.00</td>
<td>7.00-8.00</td>
</tr>
<tr>
<td>Call Money Rate (Low/High)<strong>(5)</strong></td>
<td>1.50/3.40</td>
<td>3.25/8.00</td>
<td>3.25/7.50</td>
<td>3.25/7.50</td>
<td>3.30/7.15</td>
<td>3.30/7.05</td>
<td>3.00/9.00</td>
</tr>
<tr>
<td>- Borrowings</td>
<td>1.50/3.40</td>
<td>3.25/8.00</td>
<td>3.25/7.50</td>
<td>3.25/7.50</td>
<td>3.30/7.15</td>
<td>3.30/7.05</td>
<td>3.00/9.00</td>
</tr>
<tr>
<td>- Lendings</td>
<td>1.50/3.40</td>
<td>3.25/8.00</td>
<td>3.25/7.50</td>
<td>3.25/7.50</td>
<td>3.30/7.15</td>
<td>3.30/7.05</td>
<td>3.00/9.00</td>
</tr>
</tbody>
</table>

(1) Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks). (2) Minimum Term Lending Rate (MTLR). (3) Base Rate relates to five major banks since July 1, 2010. Earlier figures relate to Benchmark Prime Lending Rate (BPLR). (4) Deposit Rate relates to major banks for term deposits of more than one year maturity. (5) Data cover 90-95 per cent of total transactions reported by participants.