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

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on 2009 Nov. 20#</th>
<th>Variation over Financial year so far Year-on-year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2008-2009</td>
<td>2009-2010</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

#### Liabilities to the Banking System
- **Demand and Time Deposits from Banks**: 51,297
- **Borrowings from Banks**<sup>(1)</sup>: 16,677
- **Other Demand and Time Liabilities**<sup>(2)</sup>: 5,645

#### Liabilities to Others
- **Aggregate Deposits**: 41,85,923
- **Borrowings from Reserve Bank**: —
- **Cash in Hand and Balances with Reserve Bank**: 2,56,029
- **Assets with the Banking System**
  - **Balance with Other Banks**
  - **Money at Call and Short Notice**: 7,057
  - **Advances to Banks**: 2,918
  - **Other Assets**: 14,188
- **Investments**<sup>(5)</sup>: 13,61,199
- **Cash in Hand**: 23,548
- **Borrowings from Reserve Bank**: —
- **Cash in Hand and Balances with Reserve Bank**: 2,32,481
- **Liabilities to Others**
  - **Liabilities to the Banking System**: 31,400
  - **Cash in Hand**: 23,548
  - **Banks**
  - **Other liabilities**

### 4. Cash Reserve Ratio and Interest Rates

<table>
<thead>
<tr>
<th>Item / Week Ended</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nov. 21</td>
<td>Oct. 16</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

#### Cash Reserve Ratio
- **Cash Reserve Ratio (per cent)**<sup>(1)</sup>: 5.50
- **Bank Rate**: 6.00
- **I.D.B.I.**<sup>(2)</sup>: 10.25

#### Prime Lending Rate
- **Prime Lending Rate**<sup>(3)</sup>: 13.00-15.50
- **Deposit Rate**<sup>(4)</sup>: 6.75-10.50
- **Call Money Rate (Low / High)**<sup>(5)</sup>:
  - **Borrowings**: 3.00/9.84
  - **Lendings**: 3.00/9.84

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

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<sup>(1)</sup> Excluding borrowings of Regional Rural Banks from their sponsor banks.  
<sup>(2)</sup> Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'liabilities to others'.  
<sup>(3)</sup> Other than from Reserve Bank of India, NABARD and EXIM Bank.  
<sup>(4)</sup> In current account and in other account.  
<sup>(5)</sup> Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5.  
<sup>(6)</sup> Excludes bills rediscounted with the Reserve Bank of India.  

Figures in brackets denote percentage variation in the relevant period.