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

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Jul. 15 #2011</th>
<th>Variation over Financial year so far</th>
<th>Year-on-year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fortnight</td>
<td>2010-2011</td>
<td>2011-2012</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td><strong>Liabilities to the Banking System</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demand and Time Deposits from Banks</td>
<td>69,189</td>
<td>-7,544</td>
<td>-2,804</td>
</tr>
<tr>
<td>Borrowings from Banks(^{1})</td>
<td>34,985</td>
<td>9,925</td>
<td>-2,288</td>
</tr>
<tr>
<td>Other Demand and Time Liabilities(^{2})</td>
<td>9,912</td>
<td>-226</td>
<td>1,580</td>
</tr>
<tr>
<td><strong>Liabilities to Others</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate Deposits</td>
<td>54.17.244</td>
<td>-71.438</td>
<td>1.03.899</td>
</tr>
<tr>
<td>Demand</td>
<td>5.44.961</td>
<td>-58.074</td>
<td>-68.616</td>
</tr>
<tr>
<td>Time</td>
<td>48.72.283</td>
<td>-13.363</td>
<td>1.72.514</td>
</tr>
<tr>
<td>Borrowings from Reserve Bank</td>
<td>3.957</td>
<td>2.210</td>
<td>2.676</td>
</tr>
<tr>
<td>Cash in Hand and Balances with Reserve Bank</td>
<td>3.83.185</td>
<td>-33.003</td>
<td>10.808</td>
</tr>
<tr>
<td>Cash in Hand</td>
<td>34.147</td>
<td>-835</td>
<td>2.802</td>
</tr>
<tr>
<td>Balances with Reserve Bank</td>
<td>3.49.038</td>
<td>-32.168</td>
<td>8.007</td>
</tr>
<tr>
<td><strong>Assets with the Banking System</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance with Other Banks(^{4})</td>
<td>49.683</td>
<td>-8.430</td>
<td>-11.872</td>
</tr>
<tr>
<td>Money at Call and Short Notice</td>
<td>22.555</td>
<td>7.840</td>
<td>482</td>
</tr>
<tr>
<td>Other Assets</td>
<td>64.965</td>
<td>-11.174</td>
<td>3.763</td>
</tr>
<tr>
<td><strong>Investments(^{5})</strong></td>
<td>16.72.123</td>
<td>68.697</td>
<td>56.820</td>
</tr>
<tr>
<td>Non-Food credit</td>
<td>39.38.116</td>
<td>-68.603</td>
<td>1.22.464</td>
</tr>
<tr>
<td>Loans, Cash-credit and Overdrafts</td>
<td>38.67.855</td>
<td>-68.776</td>
<td>1.18.024</td>
</tr>
<tr>
<td>Inland Bills- Purchased</td>
<td>10.681</td>
<td>-1.646</td>
<td>-2.074</td>
</tr>
<tr>
<td>Discounted(^{6})</td>
<td>84.109</td>
<td>-400</td>
<td>3.231</td>
</tr>
<tr>
<td>Foreign Bills- Purchased</td>
<td>17.683</td>
<td>-740</td>
<td>313</td>
</tr>
<tr>
<td>Discounted</td>
<td>34.227</td>
<td>-209</td>
<td>-115</td>
</tr>
<tr>
<td><strong>Cash-Deposit Ratio</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Investment-Deposit Ratio</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Credit-Deposit Ratio</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cash Reserve Ratio</strong></td>
<td>7.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deposit-Deposit Ratio</strong></td>
<td>30.87</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Credit-Deposit Ratio</strong></td>
<td>74.11</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^{1}\) Excluding borrowings of Regional Rural Banks from their sponsor banks. \(^{2}\) 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’. \(^{3}\) Other than from Reserve Bank of India, NABARD and EXIM Bank. \(^{4}\) In current account and in other account. \(^{5}\) 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. \(^{6}\) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variation in the relevant period.

**Note**: Includes the impact of mergers since May 3, 2002.

### 4. Cash Reserve Ratio and Interest Rates

<table>
<thead>
<tr>
<th>Item/Week Ended</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Reserve Ratio (per cent)(^{1})</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Base Rate(^{2})</td>
<td>7.50/8.00</td>
<td>9.25/10.00</td>
</tr>
<tr>
<td>Deposit Rate(^{3})</td>
<td>6.00/7.50</td>
<td>8.25/9.10</td>
</tr>
<tr>
<td>Call Money Rate (Weighted Average)(^{4})</td>
<td>5.62</td>
<td>7.40</td>
</tr>
</tbody>
</table>

\(^{1}\) Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks). \(^{2}\) Base Rate relates to five major banks since July 1, 2010. Earlier figures relate to Benchmark Prime Lending Rate (BPLR). \(^{3}\) Deposit Rate relates to major banks for term deposits of more than one year maturity. \(^{4}\) Data cover 90-95 per cent of total transactions reported by participants. Call Money Rate (Weighted Average) is volume-weighted average of daily call money rate for the week (Saturday to Friday).