### Liabilities to the Banking System

- **Demand and Time Deposits from Banks:**
  - 2010-2011: 65,737 crore
  - 2009: 3,233 crore
  - Year-on-year: 11,433 crore

- **Borrowings from Banks:**
  - 2010-2011: 21,702 crore
  - 2009: -1,439 crore
  - Year-on-year: -9,589 crore

- **Other Demand and Time Liabilities:**
  - 2010-2011: 8,839 crore
  - 2009: 987 crore
  - Year-on-year: -15,564 crore

### Liabilities to Others

- **Aggregate Deposits:**
  - 2010-2011: 47.07,293 crore
  - 2009: (0.4) crore
  - Year-on-year: 5.88,690 crore

### Assets with the Banking System

- **Balance with Other Banks:**
  - 2010-2011: 3,21,624 crore
  - 2009: -25,463 crore
  - Year-on-year: -7,996 crore

- **Cash in Hand:**
  - 2010-2011: 40,93,847 crore
  - 2009: -7,069 crore
  - Year-on-year: 2,52,918 crore

### Loans and Advances

- **Loans, Cash-credit and Overdrafts:**
  - 2010-2011: 28,960 crore
  - 2009: 122 crore
  - Year-on-year: 4,282 crore

### Investments

- **Government Securities:**
  - 2010-2011: 4,591 crore
  - 2009: 3,046 crore
  - Year-on-year: -7,425 crore

### Cash-Credit Ratio

- 2010-2011: 6.83

### Credit-Deposit Ratio

- 2010-2011: 31.28

### Cash Reserve Ratio and Interest Rates

<table>
<thead>
<tr>
<th>Item/Week Ended</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sep. 25</td>
<td>Aug. 20</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)(1)</td>
<td>5.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>I.D.B.I. Rate(2)</td>
<td>7.80-8.00</td>
<td>7.80-8.00</td>
</tr>
<tr>
<td>Base Rate(3)</td>
<td>6.75-7.75</td>
<td>6.75-7.75</td>
</tr>
<tr>
<td>Call Money Rate (Low/High)(4)</td>
<td>1.50/4.25</td>
<td>2.00/4.25</td>
</tr>
</tbody>
</table>

### Footnotes

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.
7. Figures in brackets denote percentage variation in the relevant period.
8. Note: Includes the impact of mergers since May 3, 2002.