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

#### Liabilities to the Banking System
- **Demand and Time Deposits from Banks**: 51,167, 308, -7,042, 2,311, 5,733, 11,430
- **Borrowings from Banks**
  - (1)
- **Other Demand and Time Liabilities**
  - (2)

#### Liabilities to Others
- **Aggregate Deposits**: 51,167, 308, -7,042, 2,311, 5,733, 11,430
- **Borrowings from Reserve Bank**
- **Cash in Hand and Balances with Reserve Bank**
- **Balances with Reserve Bank**: 2,10,431, 10,771, -27,764, 89,484, -1,00,786

#### Assets with the Banking System
- **Balance with Other Banks**
- **Money at Call and Short Notice**
- **Advances to Banks**
- **Other Assets**: 36,002, -221, -1,913, -11,728, 1,995, -2,087

#### Investments
- **Government Securities**: 13,53,376, 23,525, 45,329, 1,97,590, 1,14,562, 3,49,386
- **Other Approved Securities**: 10,085, -259, -1,247, 22,817, -1,00,786

#### Bank Credit
- **Food Credit**: 49,111, 241, -56, 2,900, 5,853, 4,768
- **Non-Food credit**: 27,58,471, 5,371, 98,896, 32,033, 4,98,445, 3,46,829
- **Loans, Cash-credit and Overdrafts**: 27,09,041, 2,737, 96,529, 33,365, 4,77,924, 3,50,936
- **Inland Bills- Purchased**: 45,762, 445, 2,986, 2,605, 5,258, 4,279
- **Foreign Bills- Purchased**: 15,543, 255, 1,381, -2,980, 5,917, -2,338
- **Discounted**: 25,688, 1,617, -1,537, -791, 4,094, -3,466

#### Cash-Deposit Ratio
- **Investment-Deposit Ratio**: 5.73
- **Credit-Deposit Ratio**: 6.87

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

### 4. Cash Reserve Ratio and Interest Rates

#### Cash Reserve Ratio and Interest Rates (per cent per annum)

<table>
<thead>
<tr>
<th>Item / Week Ended</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug. 29</td>
<td>Aug. 7</td>
<td>Aug. 14</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)</td>
<td>8.75</td>
<td>5.00</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>I.D.B.I.</td>
<td>10.25</td>
<td>10.25</td>
</tr>
<tr>
<td>Prime Lending Rate</td>
<td>13.25</td>
<td>11.00-12.00</td>
</tr>
<tr>
<td>Deposit Rate</td>
<td>6.75</td>
<td>6.50-8.00</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)</td>
<td>- Borrowings</td>
<td>4.55/10.04</td>
</tr>
<tr>
<td></td>
<td>- Lending</td>
<td>4.55/10.04</td>
</tr>
</tbody>
</table>

#### Note:
(1) Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks). (2) Minimum Term Lending Rate (MTLR). (3) Prime Lending Rate relates to five major Banks. (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.