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

#### Liabilities to the Banking System
- **Demand and Time Deposits from Banks**:
  - May 7: 61,710
  - Variations:
    - Financial year so far: 2,958
    - Year-on-year: 8,569
- **Borrowings from Banks**:
  - May 8: 20,907
  - Variations:
    - Financial year so far: –4,960
    - Year-on-year: 40,868
- **Other Demand and Time Liabilities**:
  - May 7: 7,483
  - Variations:
    - Financial year so far: –2,793
    - Year-on-year: 7,189

#### Liabilities to Others
- **Aggregate Deposits**:
  - May 7: 45,31,217
  - Variations:
    - Financial year so far: 14,28,143
    - Year-on-year: 14,21,854

#### Assets with the Banking System
- **Balance with Other Banks**:
  - May 7: 2,93,371
  - Variations:
    - Financial year so far: 14,28,143
    - Year-on-year: 14,21,854

#### Bank Credit
- **Food Credit**:
  - May 7: 52,627
  - Variations:
    - Financial year so far: 14,28,143
    - Year-on-year: 14,21,854
- **Non-Food credit**:
  - May 7: 31,999
  - Variations:
    - Financial year so far: 7.0
    - Year-on-year: 7.0

#### Cash-Deposit Ratio
- May 7: 7.04
- Variations:
  - Financial year so far: 4.0
  - Year-on-year: 4.0

#### Investment-Deposit Ratio
- May 7: 31.52
- Variations:
  - Financial year so far: 31.5
  - Year-on-year: 31.5

### 4. Cash Reserve Ratio and Interest Rates

#### Cash Reserve Ratio and Interest Rates
- **Cash Reserve Ratio (per cent)**:
  - May 8: 5.00
  - Variations:
    - April 2: 5.75
    - April 9: 5.75
    - April 16: 5.75
    - April 23: 5.75
    - April 30: 6.00
    - May 7: 6.00
- **Bank Rate**:
  - May 8: 6.00
  - Variations:
    - April 2: 6.00
    - April 9: 6.00
    - April 16: 6.00
    - April 23: 6.00
    - April 30: 6.00
    - May 7: 6.00
- **I.D.B.I.**
  - May 8: 10.25
  - Variations:
    - April 2: 10.25
    - April 9: 10.25
    - April 16: 10.25
    - April 23: 10.25
    - April 30: 10.25
    - May 7: 10.25
- **Prime Lending Rate**
  - May 8: 10.25
  - Variations:
    - April 2: 10.25
    - April 9: 10.25
    - April 16: 10.25
    - April 23: 10.25
    - April 30: 10.25
    - May 7: 10.25
- **Deposit Rate**
  - May 8: 6.00
  - Variations:
    - April 2: 6.00
    - April 9: 6.00
    - April 16: 6.00
    - April 23: 6.00
    - April 30: 6.00
    - May 7: 6.00
- **Call Money Rate (Low / High)**
  - May 8: 0.75/3.35
  - Variations:
    - April 2: 1.75/5.75
    - April 9: 1.75/5.75
    - April 16: 1.75/5.75
    - April 23: 1.75/5.75
    - April 30: 2.20/4.10
    - May 7: 2.20/4.10

### Notes
- 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

#### 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>May 8</td>
<td>Apr. 2</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)**</td>
<td>5.00</td>
<td>5.75</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Prime Lending Rate**</td>
<td>11.00-12.25</td>
<td>11.00-12.00</td>
</tr>
<tr>
<td>Deposit Rate**</td>
<td>6.50-8.25</td>
<td>6.00-7.50</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)**</td>
<td>0.75/3.35</td>
<td>1.75/5.75</td>
</tr>
<tr>
<td>Borrowings</td>
<td>0.75/3.35</td>
<td>1.75/5.75</td>
</tr>
<tr>
<td>Lendings</td>
<td>0.75/3.35</td>
<td>1.75/5.75</td>
</tr>
</tbody>
</table>

(1) Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks). (2) Minimum Term Lending Rate (M TLR). (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.

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