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

#### (Rs. crore)

<table>
<thead>
<tr>
<th>Item</th>
<th>Variation over Financial year so far</th>
<th>Year-on-year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2009-2010</td>
<td>2010-2011</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Liabilities to the Banking System**

- **Demand and Time Deposits from Banks**: 62,087 –3,215 3,401 –2,844 12,581 9,831
- **Borrowings from Banks**\( ^{(2)} \): 31,810 5,653 –8,585 –548 –9,264 10,908
- **Other Demand and Time Liabilities**\( ^{(2)} \): 7,754 –37 –6,575 1,776 –15,782 –7,444
- **Aggregate Deposits**: 45,91,836 –40,868 1,74,473 99,010 7,15,834 5,83,253
- **Borrowings from Reserve Bank**: 2,718 520 –11,269 2,076 –69,057 48,727 82,483
- **Cash in Hand and Balances with Reserve Bank**: 28,740 151 4,232 3,163 5,091 4,227
- **Balances with Reserve Bank**: 2,89,397 –2,866 –25,306 8,007 –88,935 76,508
- **Liabilities to Others**
  - **Balance with Other Banks**\( ^{(3)} \): 50,888 –5,874 –4,125 –11,533 15,463 2,103
  - **Other Assets**: 47,948 –2,364 –14,420 3,484 –4,621 10,647
- **Investments**\( ^{(5)} \)
  - **Government Securities**: 14,39,883 8,542 1,51,696 55,131 3,36,010 1,21,777
  - **Other Approved Securities**: 14,34,060 9,023 1,53,200 55,665 3,39,258 1,25,074
- **Bank Credit**
  - **Food Credit**: 33,63,477 –38,913 –2,048 1,18,688 3,66,193 5,89,976
  - **Non-Food credit**: 2,718 520 –11,269 2,076 –69,057 48,727 82,483
  - **Loans, Cash-credit and Overdrafts**: 32,40,864 –36,873 3,438 1,18,706 3,70,649 5,61,749
- **Cash-Deposit Ratio**: 6.93
- **Investment-Deposit Ratio**: 31.36
- **Credit-Deposit Ratio**: 73.25

#### 4. Cash Reserve Ratio and Interest Rates

#### (per cent per annum)

<table>
<thead>
<tr>
<th>Item / Week Ended</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>3</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.( ^{(2)} ):</td>
<td>10.25</td>
<td>10.25</td>
</tr>
<tr>
<td>Base Rate( ^{(3)} ):</td>
<td>11.00-12.00</td>
<td>11.00-12.00</td>
</tr>
<tr>
<td>Deposit Rate( ^{(4)} ):</td>
<td>6.50-8.00</td>
<td>6.00-7.50</td>
</tr>
</tbody>
</table>
| Call Money Rate (Low / High)\( ^{(5)} \):
  - Borrowings | 1.50/3.35 | 2.85/5.50 | 2.85/5.40 | 2.85/5.50 | 2.00/6.50 | 2.85/6.15 | 3.25/5.80 |
  - Lendings | 1.50/3.35 | 2.85/5.50 | 2.85/5.40 | 2.85/5.50 | 2.00/6.50 | 2.85/6.15 | 3.25/5.80 |

#### Notes

1. Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks).
2. Minimum Term Lending Rate (MTLR).
3. Base Rate relates to five major banks since July 1, 2010. Earlier figures relate to Benchmark Prime Lending Rate (BPLR).
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.

---

**Liabilities to the Banking System**

- **Demand and Time Deposits from Banks**
- **Borrowings from Banks**\( ^{(2)} \)
- **Other Demand and Time Liabilities**\( ^{(2)} \)

**Assets with the Banking System**

- **Balance with Other Banks**\( ^{(3)} \)
- **Other Assets**

**Investments**\( ^{(5)} \)

**Bank Credit**

- **Food Credit**
- **Non-Food credit**
- **Loans, Cash-credit and Overdrafts**

**Cash-Deposit Ratio**

**Investment-Deposit Ratio**

**Credit-Deposit Ratio**

---

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