3. Scheduled Commercial Banks - Business in India

### Liabilities to the Banking System
- **Demand and Time Deposits from Banks**: 43,583
- **Borrowings from Banks**
  - **(1)**: 26,080
  - **(2)**: 15,215
- **Other Demand and Time Liabilities**
  - **(3)**: 31,96,566
  - **(4)**: 4,65,108
- **Borrowings from Reserve Bank**
  - **(5)**: 2,63,458
- **Cash in Hand and Balances with Reserve Bank**
  - **(6)**: 17,068
- **Balances with Reserve Bank**
  - **(7)**: 2,46,391

### Liabilities to Others
- **Aggregate Deposits**
  - **(8)**: 31,96,566
- **Borrowings from Reserve Bank**
  - **(9)**: 42,045
- **Cash in Hand**
  - **(10)**: 12,045
- **Balances with Reserve Bank**
  - **(11)**: 10,101

### Assets with the Banking System
- **Balance with Other Banks**
  - **(12)**: 24,241
- **Money at Call and Short Notice**
  - **(13)**: 4,65,108
- **Advances to Banks**
  - **(14)**: 1,02,939
- **Other Assets**
  - **(15)**: 41,323

### Borrowings and Other Liabilities
- **Government Securities**
  - **(16)**: 9,81,700
- **Other Approved Securities**
  - **(17)**: 23,41,030
- **Borrowings from Reserve Bank**
  - **(18)**: 459
- **Cash in Hand and Balances with Reserve Bank**
  - **(19)**: 3,02,149

### Other Liabilities
- **Liabilities to Others**
  - **(20)**: 10,0,819
- **Cash-Deposit Ratio**
  - **(21)**: 6.25

### Credit-Deposit Ratio
- **(22)**: 23.41

### Investment-Deposit Ratio
- **(23)**: 31.31

### Cash Reserve Ratio and Interest Rates

#### Item / Week Ended

<table>
<thead>
<tr>
<th>Item / Week Ended</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Apr. 20</td>
<td>Mar. 14</td>
</tr>
<tr>
<td><strong>Cash Reserve Ratio (per cent)&lt;sup&gt;(1)&lt;/sup&gt;</strong></td>
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<td><strong>Bank Rate</strong></td>
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**Note**:
- Includes the impact of mergers since May 3, 2002.

4. Cash Reserve Ratio and Interest Rates

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**Note**:
- 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) Discount 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.