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

#### Liabilities to the Banking System
- **Demand and Time Deposits from Banks**: 36.49,506
- **Borrowings from Banks\(^{(1)}\)**: 4.69,408
- **Other Demand and Time Liabilities\(^{(2)}\)**: 10,24,000

#### Loans to Others
- **Aggregate Deposits**: 38.1,409
- **Borrowings from Reserve Bank**: 6.08,450
- **Cash in Hand and Balances with Reserve Bank**: 26,71,339
- **Borrowings from Reserve Bank**: 27,21,732

#### Assets with the Banking System
- **Borrowings**: 27.21,732
- **Advances to Banks**: 12.75-13.25
- **Other Assets**: 7.50

#### Liquidity
- **Balance with Other Banks**: 21.00-21.00
- **Money at Call and Short Notice**: 4.00

#### Investment
- **Inland Bills-Purchased**: 600
- **Foreign Bills-Purchased**: 600

#### Notes
1. Includes the impact of mergers since May 3, 2002.
2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.
3. Year on year variation for the year 2007 are over the level of reporting Friday of the previous year.

### 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>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nov. 30</td>
<td>Oct. 24</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent(^{(1)}))</td>
<td>7.50</td>
<td>6.50</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>Prime Lending Rate(^{(3)})</td>
<td>12.75-13.25</td>
<td>13.75-14.00</td>
</tr>
<tr>
<td>Deposit Rate(^{(4)})</td>
<td>8.00-9.00</td>
<td>8.75-10.50</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)(^{(5)})</td>
<td>4.00/6.10</td>
<td>2.00/10.29</td>
</tr>
</tbody>
</table>

(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.