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

#### Liabilities to the Banking System

**Demand and time deposits from Banks**
- Outstanding as on June 30, 2006: 31,778 crore
- Financial year so far: 594 crore
- Year-on-year: 1,481 crore

**Borrowings from Banks**
- Outstanding as on June 30, 2006: 28,448 crore
- Financial year so far: –1,370 crore
- Year-on-year: 2,524 crore

**Other demand and time liabilities**
- Outstanding as on June 30, 2006: 7,601 crore
- Financial year so far: –1,043 crore
- Year-on-year: 8,554 crore

#### Liabilities to Others

**Aggregate deposits@**
- Outstanding as on June 30, 2006: 21,44,799 crore
- Financial year so far: 8,536 crore
- Year-on-year: 82,958 crore

**Demand**
- Outstanding as on June 30, 2006: 3,29,723 crore
- Financial year so far: –1,722 crore
- Year-on-year: 6,869 crore

**Time@**
- Outstanding as on June 30, 2006: 1,95,730 crore
- Financial year so far: 4,852 crore
- Year-on-year: –39,980 crore

**Borrowings from Reserve Bank**
- Outstanding as on June 30, 2006: 1,35,230 crore
- Financial year so far: 699 crore
- Year-on-year: 13,178 crore

#### Assets with the Banking System

**Balance with other Banks**
- Outstanding as on June 30, 2006: 24,451 crore
- Financial year so far: 2,047 crore
- Year-on-year: 17,452 crore

**Advance to Banks**
- Outstanding as on June 30, 2006: 15,10,567 crore
- Financial year so far: 17,452 crore
- Year-on-year: 53,308 crore

**Inland bills- purchased discounted**
- Outstanding as on June 30, 2006: 10,142 crore
- Financial year so far: 118 crore
- Year-on-year: 4,757 crore

**Cash Reserve Ratio (per cent)**
- Outstanding as on June 30, 2006: 5.00 per cent
- Financial year so far: 5.00 per cent
- Year-on-year: 5.00 per cent

**Bank Rate**
- Outstanding as on June 30, 2006: 6.00 per cent
- Financial year so far: 6.00 per cent
- Year-on-year: 6.00 per cent

**I.D.B.I.**
- Outstanding as on June 30, 2006: 10.25 per cent
- Financial year so far: 10.25 per cent
- Year-on-year: 10.25 per cent

**Prime Lending Rate**
- Outstanding as on June 30, 2006: 10.75-11.25 per cent
- Financial year so far: 10.75-11.25 per cent
- Year-on-year: 10.75-11.25 per cent

**Deposit Rate**
- Outstanding as on June 30, 2006: 5.25-6.25 per cent
- Financial year so far: 6.25/7.00 per cent
- Year-on-year: 6.25/7.00 per cent

**Call Money Rate**
- Outstanding as on June 30, 2006: 4.40/5.25 per cent
- Financial year so far: 4.00/5.95 per cent
- Year-on-year: 4.00/5.95 per cent

### 4. Cash Reserve Ratio and Interest Rates

#### Cash Reserve Ratio (per cent per annum)

<table>
<thead>
<tr>
<th>Item / week ended</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Jun. 17</td>
<td>May 12</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)<strong>(1)</strong></td>
<td>5.00%</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.<strong>(2)</strong></td>
<td>10.25%</td>
<td>10.25%</td>
</tr>
<tr>
<td>Prime Lending Rate**(3)**</td>
<td>10.25-10.75%</td>
<td>10.75-11.25%</td>
</tr>
<tr>
<td>Deposit Rate**(4)**</td>
<td>5.25-6.25%</td>
<td>6.25/7.00</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)<strong>(5)</strong></td>
<td>- Borrowings</td>
<td>4.40/5.25</td>
</tr>
<tr>
<td>- Lendings</td>
<td>4.40/5.25</td>
<td>3.00/6.05</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.