### Liabilities to the Banking System

- **Demand and time deposits from Banks**: 31,788
- **Borrowings from Banks**
  - 31,543
  - 7,781
- **Other demand and time liabilities**
  - 2,103

### Liabilities to Others

- **Aggregate deposits@**: 21,82,144
- **Demand@**: 3,42,659
- **Time@**: 18,39,484

### Borrowings from Reserve Bank

- **2**: 1,89,396

### Cash in hand and Balances with Reserve Bank

- **Cash in hand**: 1,39,112
- **Balances with Reserve Bank**: 1,26,130

### Assets with the Banking System

- **Balance with other Banks**
  - 11,382
- **Money at call and short notice**
  - 3,348

### Investments

- **Government securities**: 7,34,968
- **Other approved securities**: 15,45,084

### Bank Credit

- **Food Credit**: 12,683
- **Non-food credit**: 21,735

### Outstanding as on Jun. 30#

- **Liabilities to the Banking System**: 31,788
- **Borrowings from Banks**: 31,543
- **Other demand and time liabilities**: 7,781
- **Liabilities to Others**: 21,82,144
- **Borrowings from Reserve Bank**: 2
- **Cash in hand and Balances with Reserve Bank**: 1,39,112
- **Assets with the Banking System**: 15,45,084
- **Investments**: 7,34,968
- **Bank Credit**: 12,683
- **Outstanding as on Jun. 30#: 32,10,168

### Variation over Financial year so far Year-on-year

- **2005-2006**: -5,290 -5,860 -567 -5,552
- **2006-2007**: -5,290 -5,552 -567 -5,552
- **2005**: -567 -5,552 -567 -5,552
- **2006**: -567 -5,552 -567 -5,552

### Notes:

1. Includes the impact of mergers since May 3, 2002.
2. Figures in [ ] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.
3. Financial year variation during 2006-07 so far is worked out from March 31, 2006 whereas the corresponding variation during 2005-06 is worked out from March 18, 2005 (which were the last reporting Fridays for the respective years). Year-on-year variation for the current week are over the levels of reporting Friday of the previous year i.e. June 24, 2005.
4. 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.

### 4. Cash Reserve Ratio and Interest Rates (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>May 26</td>
<td>Jun. 9</td>
</tr>
<tr>
<td>1</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>10.25</td>
<td>10.25</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)</td>
<td>4.00/5.50</td>
<td>4.00/5.50</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.