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

**(Rs. crore)**

#### Liabilities to the Banking System
- **Demand and time deposits from Banks**
  - Outstanding as on Aug. 25# 33,107
  - Variation over Month
    - Financial year so far 1,588
    - Year-on-year -4,964
- **Borrowings from Banks**
  - Outstanding as on Aug. 25# 33,121
  - Variation over Month
    - Financial year so far 3,806
    - Year-on-year -1,145
- **Other demand and time liabilities**
  - Outstanding as on Aug. 25# 7,964
  - Variation over Month
    - Financial year so far 7,471
    - Year-on-year -926

#### Liabilities to Others
- **Aggregate deposits@**
  - Outstanding as on Aug. 25# 22,34,660
  - Variation over Month
    - Financial year so far 29,142
    - Year-on-year 59,281
- **Demand**
  - Outstanding as on Aug. 25# 3,31,394
  - Variation over Month
    - Financial year so far 60
    - Year-on-year -9,416
- **Time@**
  - Outstanding as on Aug. 25# 19,03,267
  - Variation over Month
    - Financial year so far 179
    - Year-on-year -25,656

#### Borrowings from Reserve Bank
- **Outstanding as on Aug. 25# 30**
  - Variation over Month
    - Financial year so far —
    - Year-on-year -95

#### Cash in hand and Balances with Reserve Bank
- **Outstanding as on Aug. 25# 1,39,117**
  - Variation over Month
    - Financial year so far 6,542
    - Year-on-year 11,163

#### Assets with the Banking System
- **Balance with other Banks**
  - Outstanding as on Aug. 25# 15,86,119
  - Variation over Month
    - Financial year so far 29,202
    - Year-on-year 49,622
- **Money at call and short notice**
  - Outstanding as on Aug. 25# 15,12,459
  - Variation over Month
    - Financial year so far 28,916
    - Year-on-year 56,599

#### Borrowings from Reserve Bank
- **Outstanding as on Aug. 25# 30**
  - Variation over Month
    - Financial year so far —
    - Year-on-year -95

**Cash in hand and Balances with Reserve Bank**
- Outstanding as on Aug. 25# 1,39,117
  - Variation over Month
    - Financial year so far 6,542
    - Year-on-year 11,163

**Balances with Reserve Bank**
- Outstanding as on Aug. 25# 1,26,725
  - Variation over Month
    - Financial year so far 6,349
    - Year-on-year 11,085

**Cash Reserve Ratio (per cent) (1)**
- **Bank Rate**
  - Outstanding as on Aug. 25# 5.00
  - Variation over Month
    - Financial year so far 5.00
    - Year-on-year 5.00
- **I.D.B.I.**
  - Outstanding as on Aug. 25# 6.00
  - Variation over Month
    - Financial year so far 6.00
    - Year-on-year 6.00
- **Prime Lending Rate**
  - Outstanding as on Aug. 25# 10.25
  - Variation over Month
    - Financial year so far 10.25
    - Year-on-year 10.25
- **Deposit Rate**
  - Outstanding as on Aug. 25# 5.25-6.25
  - Variation over Month
    - Financial year so far 5.25-6.25
    - Year-on-year 5.25-6.25

**Cash-Deposit Ratio**
- Outstanding as on Aug. 25# 87.024
  - Variation over Month
    - Financial year so far 87.024
    - Year-on-year 87.024

**Investment-Deposit Ratio**
- Outstanding as on Aug. 25# 70.98
  - Variation over Month
    - Financial year so far 70.98
    - Year-on-year 70.98

**Credit-Deposit Ratio**
- Outstanding as on Aug. 25# 6.23
  - Variation over Month
    - Financial year so far 6.23
    - Year-on-year 6.23

### 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 financial year variation during 2005-06 is worked out from April 1, 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

**Item / week ended**

<table>
<thead>
<tr>
<th>Item / week ended</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Aug. 26</td>
<td>Jul. 21</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)</td>
<td>5.00</td>
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</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>I.D.B.I.</td>
<td>10.25</td>
<td>10.25</td>
</tr>
<tr>
<td>Prime Lending Rate</td>
<td>10.25</td>
<td>10.25</td>
</tr>
<tr>
<td>Deposit Rate</td>
<td>5.25-6.25</td>
<td>6.25-7.00</td>
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<tr>
<td>Call Money Rate (Low / High)</td>
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<td>6.25</td>
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<tr>
<td>- Borrowings</td>
<td>0.60/6.15</td>
<td>4.65/6.25</td>
</tr>
<tr>
<td>- Lendings</td>
<td>0.60/6.15</td>
<td>4.65/6.25</td>
</tr>
</tbody>
</table>

**Notes:**
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 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.