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

#### Liabilities to the Banking System
- **Demand and time deposits from Banks**: 32,143
- **Borrowings from Banks**(1): 29,961
- **Other demand and time liabilities**(2): 8,027

#### Liabilities to Others
- **Aggregate deposits**(3)**: 22,51,701
- **Demand**: 19,11,498
- **Time**(3)**: 16,56,100
- **Borrowings from Reserve Bank**: 15,92,628
- **Cash in hand and Balances with Reserve Bank**: 1,36,500

#### Assets with the Banking System
- **Balance with other Banks**(4)**: 26,235
- **Money at call and short notice**: 15,314
- **Advances to Banks**: 3,289
- **Loans, cash-credit and overdrafts**: 15,17,086

#### Investments(5)
- **Government securities**: 7,68,491
- **Other approved securities**: 7,46,578

#### Bank Credit
- **Loans, cash-credit and overdrafts**: 15,17,086
- **Inland bills-purchased**: 9,532

#### Cash Reserve Ratio (per cent)
- **Reserve Bank of India**: 3.00
- **I.D.B.I.**(2)**: 6.00
- **Prime Lending Rate (3)**: 10.25

#### Investment-Deposit Ratio
- **Reserve Bank of India**: 34.13

#### Credit-Deposit Ratio
- **Reserve Bank of India**: 70.73

<table>
<thead>
<tr>
<th>Item / week ended</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sep. 2</td>
<td>Jul. 28</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)(1)**</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>Prime Lending Rate(3)**</td>
<td>10.25-10.75</td>
<td>10.25-10.75</td>
</tr>
<tr>
<td>Deposit Rate(5)**</td>
<td>5.25-6.25</td>
<td>6.25-7.00</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)(5)**</td>
<td>- Borrowings</td>
<td>5.00/5.25</td>
</tr>
<tr>
<td>- Lendings</td>
<td>5.00/5.25</td>
<td>5.00/5.25</td>
</tr>
</tbody>
</table>

### 4. Cash Reserve Ratio and Interest Rates

#### 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.

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(1) Excluding borrowings of Regional Rural Banks from their sponsor banks. (2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under liabilities to other. (3) Other than from Reserve Bank of India, NABARD and EXIM Bank. (4) In current account and in other account. (5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5. (6) Excludes bills rediscounted with the Reserve Bank of India.

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(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.