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

#### (Rs. crore)

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on Oct. 27</th>
<th>Variation over Fortnight</th>
<th>Financial year so far</th>
<th>Year-on-year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

#### Liabilities to the Banking System
- Demand and time deposits from Banks 40,363 7,331 –4,029 3,285 4,996 885
- Borrowings from Banks 34,943 –680 –1,184 5,746 4,794 2,962
- Other demand and time liabilities 8,591 308 1,754 –300 3,120 2,657

#### Liabilities to Others
- Aggregate deposits@ 22,92,525 –1,768 1,28,652 1,83,476 2,96,062 3,78,737
- Demand (–0.1) (7.2) (8.7) (18.3) (19.8)
- Time@ 3,55,612 –389 2,541 –9,028 42,666 67,054
- Borrowings (3) 19,36,913 –1,379 1,26,111 1,92,504 2,53,395 3,11,683
- Other demand and time liabilities 2,07,119 –4,374 6,946 18,339 28,181 13,156
- Borrowings from Reserve Bank 1,200 650 –95 –288 — 1,200
- Cash in hand and Balances with Reserve Bank 1,36,883 –1,139 12,483 –3,223 20,005 21,268
- Cash in hand 14,625 1,683 803 1,579 1,779 3,673
- Balances with Reserve Bank 1,22,259 –2,821 11,680 –4,802 18,226 17,595
- Borrowings from Reserve Bank 1,200 650 –95 –288 — 1,200

#### Assets with the Banking System
- Balance with other Banks(4) 27,603 –680 253 1,140 7,921 3,185
- Money at call and short notice 19,164 –467 –671 1,493 –6,007 2,324
- Advances to Banks 5,684 –264 –5,426 1,493 –6,007 2,324
- Other assets 11,656 –510 833 1,537 1,057 8,235
- Borrowings from Reserve Bank 1,200 650 –95 –288 — 1,200
- Cash in hand and Balances with Reserve Bank 1,36,883 –1,139 12,483 –3,223 20,005 21,268
- Cash in hand 14,625 1,683 803 1,579 1,779 3,673
- Balances with Reserve Bank 1,22,259 –2,821 11,680 –4,802 18,226 17,595

#### Investments(5)
- Government securities 7,38,643 –3,895 15,102 37,901 51,513 5,630
- Other approved securities 7,60,336 –4,032 14,443 42,882 49,117 3,285
- Other assets 11,656 –510 833 1,537 1,057 8,235

#### Bank Credit
- Balance with other Banks(4) 27,603 –680 253 1,140 7,921 3,185
- Money at call and short notice 19,164 –467 –671 1,493 –6,007 2,324
- Advances to Banks 5,684 –264 –5,426 1,493 –6,007 2,324
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#### Cash Reserve Ratio and Interest Rates

### Notes:
1. Includes the impact of mergers since May 3, 2002.
2. 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. 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>1</td>
<td>2</td>
</tr>
</tbody>
</table>

#### Cash Reserve Ratio (per cent)\(^{(1)}\)
- 5.00
- 5.00
- 5.00
- 5.00
- 5.00
- 5.00

#### Bank Rate
- 6.00
- 6.00
- 6.00
- 6.00
- 6.00
- 6.00

#### I.D.B.I.\(^{(2)}\)
- 10.25
- 10.25
- 10.25
- 10.25
- 10.25
- 10.25

#### Prime Lending Rate\(^{(3)}\)
- 5.25-6.25
- 6.75/8.00
- 6.75/8.00
- 6.75/8.00
- 6.75/8.00
- 6.75/8.00

#### Deposit Rate\(^{(5)}\)
- 3.50/5.90
- 5.55/7.10
- 5.55/7.10
- 1.90/7.50
- 5.25/6.95
- 5.65/7.30

#### Call Money Rate (Low / High)\(^{(5)}\)
- 3.50/5.90
- 5.55/7.10
- 5.55/7.10
- 1.90/7.50
- 5.25/6.95
- 5.65/7.30

\(^{(1)}\) Cash Reserve Ratio relates to Commercial Banks (excluding Regional Rural Banks). \(^{(2)}\) Minimum Term Lending Rate (M TLR).
\(^{(3)}\) 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.