3. Scheduled Commercial Banks - Business in India

<table>
<thead>
<tr>
<th>Item</th>
<th>Outstanding as on 2007 Mar. 16 #</th>
<th>Variation over 2005-2006</th>
<th>Financial year so far 2006-2007</th>
<th>Year-on-year 2006-07</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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</tbody>
</table>

**Liabilities to the Banking System**
- Demand and time deposits from Banks: 35,974
- Borrowings from Banks\(^{[1]}\): 36,730
- Other demand and time liabilities\(^{[2]}\): 9,700

**Liabilities to Others**
- Aggregate deposits\(^{[3]}\): 25,046,521
- Demand: 3,748,075
- Time\(^{[4]}\): 21,298,455
- Borrowings\(^{[5]}\): 88,391
- Other demand and time liabilities: 2,389,943

**Borrowings from Reserve Bank**
- 3,027

**Cash in hand and Balances with Reserve Bank**
- 1.801,596

**Assets with the Banking System**
- Balance with other Banks\(^{[6]}\): 25,380
- Money at call and short notice: 20,087
- Advances to Banks: 5,422
- Other assets: 19,532

**Investments\(^{[7]}\)**
- Government securities: 7,648,485
- Other approved securities: 21,243

**Bank Credit**
- 18,86,956

**Cash-Deposit Ratio**
- 7.19

**Investment-Deposit Ratio**
- 31.39

**Credit-Deposit Ratio**
- 74.54

\(^{[1]}\) Data reflect redemption of India Millennium Deposits (IMDs) on December 29, 2005.
\(^{[2]}\) Excluding Regional Rural Banks.
\(^{[3]}\) Minimum Term Lending Rate (MTLR).
\(^{[4]}\) Prime Lending Rate relates to five major Banks.
\(^{[5]}\) Deposit Rate relates to major Banks for term deposits of more than one year maturity.
\(^{[6]}\) Data cover 90-95 per cent of total transactions reported by participants.

4. Cash Reserve Ratio and Interest Rates (per cent per annum)

<table>
<thead>
<tr>
<th>Item / week ended</th>
<th>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mar. 24</td>
<td>Feb. 16</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)(^{[3]})</td>
<td>5.00</td>
<td>5.50</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>11.50-12.50</td>
</tr>
<tr>
<td>Deposit Rate(^{[3]})</td>
<td>6.00-7.00</td>
<td>7.50-9.00</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)(^{[3]})</td>
<td>- Borrowings: 4.75-8.25</td>
<td>4.40-8.45</td>
</tr>
<tr>
<td>- Lendings: 4.75-8.25</td>
<td>4.40-8.45</td>
<td>3.00-8.25</td>
</tr>
</tbody>
</table>

\(^{[3]}\) Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks).
\(^{[4]}\) Minimum Term Lending Rate (MTLR).
\(^{[5]}\) Prime Lending Rate relates to five major Banks.
\(^{[6]}\) Deposit Rate relates to major Banks for term deposits of more than one year maturity.
\(^{[7]}\) Data cover 90-95 per cent of total transactions reported by participants.