## 3. Scheduled Commercial Banks - Business in India

### Liabilities to the Banking System
- **Demand and time deposits from Banks**: 36,028
- **Borrowings from Banks**(1): 28,818
- **Other demand and time liabilities**(2): 16,751

### Liabilities to Others
- **Aggregate deposits@**: 26,08,665
- **Demand**: 3,69,043
- **Time@**: 22,39,622
- **Borrowings from Reserve Bank**: 5,139

### Assets with the Banking System
- **Balance with other Banks**(4): 18,86,520
- **Money at call and short notice**: 4,321
- **Advances to Banks**: 22,924
- **Other assets**: 3,139

### Borrowings from Reserve Bank
- **Cash in hand and Balances with Reserve Bank**: 7,96,292
- **Cash in hand**: 7,73
- **Balances with Reserve Bank**: 31.32

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### Cash-Deposit Ratio
- **Investment-Deposit Ratio**: 72.32
- **Credit-Deposit Ratio**: 72.32

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### Note:
- Includes the impact of mergers since May 3, 2002.

### 4. Cash Reserve Ratio and Interest Rates

### Cash Reserve Ratio and Interest Rates

<table>
<thead>
<tr>
<th>Item / week ended</th>
<th>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Jun. 2</td>
<td>Apr. 27</td>
</tr>
<tr>
<td>Cash Reserve Ratio (per cent)<strong>(1)</strong></td>
<td>5.00</td>
<td>6.25</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>6.00</td>
<td>6.00</td>
</tr>
<tr>
<td>Deposit Rate**(4)**</td>
<td>6.25-7.00</td>
<td>7.50-9.00</td>
</tr>
<tr>
<td>Call Money Rate (Low / High)<strong>(5)</strong></td>
<td>- Borrowings: 4.00/5.05</td>
<td>- Lendings: 4.00/5.05</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 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.