

TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES — 2004-05

(in per cent)

Items	April 2004	May 2004	June 2004	July 2004	August 2004	September 2004	October 2004	November 2004	December 2004	January 2005	February 2005	March 2005
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
a. Cash Reserve Ratio (per cent) ⁽¹⁾	4.50	4.50	4.50	4.50	4.50	4.75	5.00	5.00	5.00	5.00	5.00	5.00
b. Bank Rate	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
c. Prime Lending Rate ⁽²⁾	10.25-11.00	10.25-11.00	10.25-11.00	10.25-11.00	10.25-11.00	10.25-10.75	10.25-10.75	10.25-10.75	10.25-10.75	10.25-10.75	10.25-10.75	10.25-10.75
d. Deposit Rate ⁽³⁾	5.00-5.50	5.00-5.50	5.00-5.50	5.00-5.50	5.00-5.50	5.00-5.50	5.00-5.50	5.00-5.75	5.25-6.25	5.25-6.25	5.25-6.25	5.25-6.25
e. Call Money Rate ⁽⁴⁾												
— Borrowings												
(i) High	4.50	7.50	4.60	4.55	5.41	6.12	5.25	6.25	6.30	5.25	5.30	5.60
(ii) Low	2.00	3.00	3.00	3.00	1.50	3.85	3.00	4.00	3.50	3.30	3.00	3.85
— Lendings												
(i) High	4.50	7.50	4.60	10.95	10.95	6.12	5.25	6.25	6.30	5.25	5.30	5.60
(ii) Low	2.00	2.50	3.00	2.10	1.50	3.85	3.00	4.00	3.50	3.30	3.00	3.85

Notes

1. As applicable to Scheduled Commercial Banks (excluding Regional Rural Banks) as on last Friday of Month.
 2. Prime Lending Rate (PLR) relates to five major banks.
 3. Deposit rate relates to major banks for term deposits of more than one year maturity.
 4. Data cover 90-95 per cent of total transactions reported by major participants. Based on highs/lows of the the weeks ending on Fridays of the month.
- Source: Weekly Statistical Supplement, various issues.