

#### 4. Cash Reserve Ratio and Interest Rates

(per cent per annum)

| <i>Item / week ended</i>                     | 2003        |             |             | 2004        |             |             |             |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|  | Nov. 7      | Oct. 1      | Oct. 8      | Oct. 15     | Oct. 22     | Oct. 29     | Nov. 5      |
| <b>1</b>                                     | <b>2</b>    | <b>3</b>    | <b>4</b>    | <b>5</b>    | <b>6</b>    | <b>7</b>    | <b>8</b>    |
| Cash Reserve Ratio (per cent) <sup>(1)</sup> | 4.50        | 4.75        | 5.00        | 5.00        | 5.00        | 5.00        | 5.00        |
| Bank Rate                                    | 6.00        | 6.00        | 6.00        | 6.00        | 6.00        | 6.00        | 6.00        |
| I.D.B.I. <sup>(2)</sup>                      | 12.50       | 10.25       | 10.25       | 10.25       | 10.25       | 10.25       | 10.25       |
| Prime Lending Rate <sup>(3)</sup>            | 10.50-11.50 | 10.25-10.75 | 10.25-10.75 | 10.25-10.75 | 10.25-10.75 | 10.25-10.75 | 10.25-10.75 |
| Deposit Rate <sup>(4)</sup>                  | 5.00-6.00   | 5.00-5.50   | 5.00-5.50   | 5.00-5.50   | 5.00-5.50   | 5.00-5.50   | 5.00-5.50   |
| Call Money Rate (Low / High) <sup>(5)</sup>  |             |             |             |             |             |             |             |
| - Borrowings                                 | 2.00/4.70   | 2.00/5.00   | 2.00/4.95   | 2.60/5.00   | 3.50/6.10   | 3.00/5.25   | 3.50/6.30   |
| - Lendings                                   | 2.00/4.78   | 2.00/5.00   | 2.00/4.95   | 2.60/5.00   | 3.50/6.10   | 3.00/5.25   | 3.50/6.30   |

(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.