

## No. 6: State Co-operative Banks Maintaining Accounts with the Reserve Bank of India

(₹ crore)

| Last Reporting Friday<br>(in case of March)/Last Friday/<br>Reporting Friday            | 1990-91      | 2009-10       | 2010-11       | 2010          |               |               |               | 2011          |               |               |               |               |               |
|---|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|   |              |               |               | Apr.          | Oct.          | Nov.          | Dec.          | Jan.          | Feb.          | Mar.          | Apr. 8        | Apr. 22       | Apr. 29       |
|   | 1            | 2             | 3             | 4             | 5             | 6             | 7             | 8             | 9             | 10            | 11            | 12            | 13            |
| Number of Reporting Banks   | 28           | 31            | 31            | 31            | 31            | 31            | 31            | 31            | 31            | 31            | 31            | 31            | 31            |
| <b>Demand and Time Liabilities</b>  |              |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Aggregate Deposits (1)</b>   | <b>2,152</b> | <b>26,896</b> | <b>28,559</b> | <b>27,646</b> | <b>28,295</b> | <b>28,235</b> | <b>28,044</b> | <b>28,202</b> | <b>27,938</b> | <b>28,559</b> | <b>28,487</b> | <b>28,629</b> | <b>28,703</b> |
| <b>Demand Liabilities</b>   | <b>1,831</b> | <b>9,746</b>  | <b>11,672</b> | <b>10,024</b> | <b>9,926</b>  | <b>9,764</b>  | <b>10,692</b> | <b>10,708</b> | <b>11,041</b> | <b>11,672</b> | <b>11,482</b> | <b>11,303</b> | <b>11,328</b> |
| <b>Deposits</b>   |              |               |               |               |               |               |               |               |               |               |               |               |               |
| Inter-Bank  | 718          | 2,021         | 1,656         | 1,502         | 1,385         | 1,253         | 1,557         | 1,404         | 1,364         | 1,656         | 1,640         | 1,482         | 1,257         |
| Others  | 794          | 4,887         | 6,234         | 5,586         | 5,780         | 5,847         | 5,862         | 5,907         | 5,871         | 6,234         | 6,305         | 6,253         | 6,268         |
| Borrowings from Banks   | 181          | 905           | 1,088         | 1,084         | 687           | 786           | 1,244         | 1,012         | 1,065         | 1,088         | 1,142         | 1,147         | 1,226         |
| Others  | 139          | 1,933         | 2,694         | 1,853         | 2,074         | 1,878         | 2,030         | 2,385         | 2,741         | 2,694         | 2,394         | 2,421         | 2,577         |
| <b>Time Liabilities</b>   | <b>3,963</b> | <b>71,485</b> | <b>65,905</b> | <b>73,718</b> | <b>66,994</b> | <b>66,505</b> | <b>65,593</b> | <b>65,570</b> | <b>65,210</b> | <b>65,905</b> | <b>67,891</b> | <b>67,797</b> | <b>67,333</b> |
| <b>Deposits</b>   |              |               |               |               |               |               |               |               |               |               |               |               |               |
| Inter-Bank  | 2,545        | 48,489        | 42,724        | 50,947        | 43,933        | 43,551        | 42,802        | 42,554        | 42,470        | 42,724        | 44,910        | 44,616        | 44,140        |
| Others  | 1,359        | 22,010        | 22,325        | 22,060        | 22,515        | 22,388        | 22,183        | 22,294        | 22,067        | 22,325        | 22,182        | 22,376        | 22,435        |
| Borrowings from Banks   | -            | 205           | 315           | 205           | 5             | 9             | 41            | 178           | 72            | 315           | 246           | 250           | 204           |
| Others  | 59           | 780           | 541           | 505           | 540           | 556           | 568           | 544           | 602           | 541           | 553           | 555           | 554           |
| <b>Borrowing from Reserve Bank</b>  | <b>15</b>    | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      |
| <b>Borrowings from the State Bank and / or a Notified bank (2) and State Government</b> | <b>1,861</b> | <b>13,505</b> | <b>17,293</b> | <b>12,198</b> | <b>14,286</b> | <b>14,190</b> | <b>14,960</b> | <b>16,039</b> | <b>16,581</b> | <b>17,293</b> | <b>16,461</b> | <b>16,187</b> | <b>15,940</b> |
| Demand  | 116          | 3,687         | 8,113         | 3,707         | 4,499         | 4,260         | 4,762         | 7,861         | 8,356         | 8,113         | 7,183         | 6,924         | 6,806         |
| Time  | 1,745        | 9,817         | 9,180         | 8,491         | 9,786         | 9,929         | 10,198        | 8,178         | 8,224         | 9,180         | 9,278         | 9,263         | 9,135         |
| <b>Assets</b>   |              |               |               |               |               |               |               |               |               |               |               |               |               |
| <b>Cash in Hand and Balances with Reserve Bank</b>                                      | <b>334</b>   | <b>4,140</b>  | <b>3,750</b>  | <b>4,539</b>  | <b>4,087</b>  | <b>4,108</b>  | <b>3,920</b>  | <b>3,677</b>  | <b>3,786</b>  | <b>3,750</b>  | <b>3,705</b>  | <b>4,066</b>  | <b>4,176</b>  |
| Cash in Hand  | 24           | 151           | 172           | 155           | 162           | 182           | 172           | 163           | 161           | 172           | 160           | 163           | 162           |
| Balance with Reserve Bank   | 310          | 3,988         | 3,578         | 4,384         | 3,924         | 3,926         | 3,748         | 3,514         | 3,625         | 3,578         | 3,545         | 3,902         | 4,014         |
| Balances with Other Banks in Current Account  | 93           | 683           | 612           | 1,237         | 453           | 540           | 583           | 731           | 553           | 612           | 640           | 551           | 564           |
| Investments in Government Securities (3)  | 1,058        | 24,896        | 24,508        | 25,260        | 25,953        | 25,784        | 24,884        | 24,864        | 24,826        | 24,508        | 25,174        | 25,431        | 25,470        |
| Money at Call and Short Notice  | 498          | 19,010        | 13,105        | 17,383        | 14,499        | 14,806        | 14,300        | 14,140        | 13,375        | 13,105        | 15,724        | 15,507        | 15,146        |
| <b>Bank Credit (4)</b>  | <b>2,553</b> | <b>19,449</b> | <b>24,331</b> | <b>22,238</b> | <b>21,447</b> | <b>21,234</b> | <b>21,478</b> | <b>22,074</b> | <b>23,443</b> | <b>24,331</b> | <b>24,207</b> | <b>24,272</b> | <b>23,816</b> |
| <b>Advances</b>   |              |               |               |               |               |               |               |               |               |               |               |               |               |
| Loans, Cash-Credits and Overdrafts  | 2,528        | 19,436        | 24,318        | 22,224        | 21,433        | 21,218        | 21,463        | 22,058        | 23,426        | 24,318        | 24,190        | 24,252        | 23,796        |
| Due from Banks (5)  | 5,560        | 28,288        | 40,179        | 27,020        | 34,542        | 34,730        | 36,662        | 38,196        | 38,733        | 40,179        | 40,654        | 40,353        | 40,314        |
| Bills Purchased and Discounted  | 25           | 13            | 13            | 14            | 14            | 16            | 16            | 16            | 17            | 13            | 17            | 20            | 20            |
| Cash - Deposit Ratio  | 15.5         | 15.4          | 13.1          | 16.4          | 14.4          | 14.5          | 14.0          | 13.0          | 13.6          | 13.1          | 13.0          | 14.2          | 14.5          |
| Investment - Deposit Ratio  | 49.2         | 92.6          | 85.8          | 91.4          | 91.7          | 91.3          | 88.7          | 88.2          | 88.9          | 85.8          | 88.4          | 88.8          | 88.7          |
| Credit - Deposit Ratio  | 118.6        | 72.3          | 85.2          | 80.4          | 75.8          | 75.2          | 76.6          | 78.3          | 83.9          | 85.2          | 85.0          | 84.8          | 83.0          |

See 'Notes on Tables'.