

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

(₹ crore)

Last Reporting Friday (in case of March)/Last Friday/ Reporting Friday	1990-91	2008-09	2009-10	2009	2010								
				Nov.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.5	Nov.19	Nov.26
1	2	3	4	5	6	7	8	9	10	11	12	13	14
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>22,588</b>	<b>26,896</b>	<b>25,960</b>	<b>27,383</b>	<b>26,917</b>	<b>28,023</b>	<b>27,757</b>	<b>28,085</b>	<b>28,295</b>	<b>28,437</b>	<b>28,357</b>	<b>28,235</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>8,051</b>	<b>9,746</b>	<b>8,231</b>	<b>9,299</b>	<b>9,651</b>	<b>10,368</b>	<b>9,890</b>	<b>9,710</b>	<b>9,926</b>	<b>10,185</b>	<b>10,018</b>	<b>9,764</b>
<b>Deposits</b>													
Inter-Bank	718	1,936	2,021	1,562	1,395	1,487	1,438	1,457	1,370	1,385	1,431	1,289	1,253
Others	794	4,058	4,887	4,586	5,335	5,421	5,832	5,740	5,892	5,780	5,815	6,046	5,847
Borrowings from Banks	181	367	905	481	783	806	804	830	647	687	796	810	786
Others	139	1,689	1,933	1,603	1,785	1,936	2,293	1,862	1,801	2,074	2,142	1,873	1,878
<b>Time Liabilities</b>	<b>3,963</b>	<b>59,625</b>	<b>71,485</b>	<b>69,719</b>	<b>72,239</b>	<b>70,953</b>	<b>70,478</b>	<b>69,242</b>	<b>68,478</b>	<b>66,994</b>	<b>66,715</b>	<b>66,526</b>	<b>66,505</b>
<b>Deposits</b>													
Inter-Bank	2,545	40,589	48,489	47,820	49,489	48,747	47,625	46,657	45,755	43,933	43,523	43,651	43,551
Others	1,359	18,530	22,010	21,374	22,048	21,496	22,191	22,017	22,193	22,515	22,622	22,311	22,388
Borrowings from Banks	-	7	205	73	205	205	155	63	5	5	5	5	9
Others	59	500	780	451	497	505	507	504	525	540	565	559	556
<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>11,879</b>	<b>13,505</b>	<b>9,242</b>	<b>12,037</b>	<b>12,685</b>	<b>13,551</b>	<b>12,965</b>	<b>13,365</b>	<b>14,286</b>	<b>13,722</b>	<b>13,829</b>	<b>14,190</b>
Demand	116	3,057	3,687	2,433	3,708	3,701	3,974	4,093	4,263	4,499	4,118	4,206	4,260
Time	1,745	8,822	9,817	6,808	8,328	8,984	9,577	8,873	9,101	9,786	9,603	9,622	9,929
<b>Assets</b>													
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>334</b>	<b>3,387</b>	<b>4,140</b>	<b>3,633</b>	<b>4,562</b>	<b>4,464</b>	<b>4,225</b>	<b>4,179</b>	<b>3,961</b>	<b>4,087</b>	<b>3,982</b>	<b>4,214</b>	<b>4,108</b>
Cash in Hand	24	149	151	148	151	154	173	163	178	162	160	175	182
Balance with Reserve Bank	310	3,238	3,988	3,484	4,410	4,310	4,052	4,017	3,784	3,924	3,822	4,039	3,926
Balances with Other Banks in Current Account	93	554	683	458	572	568	571	496	465	453	565	578	540
Investments in Government Securities (3)	1,058	18,432	24,896	22,510	25,627	25,893	25,952	25,555	26,049	25,953	25,883	25,906	25,784
Money at Call and Short Notice	498	15,801	19,010	17,539	15,991	16,126	15,776	14,668	14,662	14,499	13,958	14,313	14,806
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>18,501</b>	<b>19,449</b>	<b>17,129</b>	<b>21,630</b>	<b>21,574</b>	<b>22,070</b>	<b>22,095</b>	<b>21,947</b>	<b>21,447</b>	<b>20,838</b>	<b>21,303</b>	<b>21,234</b>
<b>Advances</b>													
Loans, Cash-Credits and Overdrafts	2,528	18,490	19,436	17,122	21,616	21,560	22,057	22,081	21,935	21,433	20,820	21,288	21,218
Due from Banks (5)	5,560	27,239	28,288	24,508	27,458	28,741	30,820	31,771	32,808	34,542	34,915	34,629	34,730
Bills Purchased and Discounted	25	10	13	8	15	14	14	14	11	14	18	15	16
Cash - Deposit Ratio	15.5	15.0	15.4	14.0	16.7	16.6	15.1	15.1	14.1	14.4	14.0	14.9	14.5
Investment - Deposit Ratio	49.2	81.6	92.6	86.7	93.6	96.2	92.6	92.1	92.7	91.7	91.0	91.4	91.3
Credit - Deposit Ratio	118.6	81.9	72.3	66.0	79.0	80.2	78.8	79.6	78.1	75.8	73.3	75.1	75.2

See 'Notes on Tables'.