

## 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	2010						2011		
				Feb.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb. 11	Feb. 25
	1	2	3	4	5	6	7	8	9	10	11	12
Number of Reporting Banks	28	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>26,659</b>	<b>27,757</b>	<b>28,085</b>	<b>28,295</b>	<b>28,235</b>	<b>28,044</b>	<b>28,202</b>	<b>28,036</b>	<b>27,938</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>8,051</b>	<b>9,746</b>	<b>8,503</b>	<b>9,890</b>	<b>9,710</b>	<b>9,926</b>	<b>9,764</b>	<b>10,692</b>	<b>10,708</b>	<b>10,566</b>	<b>11,041</b>
<b>Deposits</b>												
Inter-Bank	718	1,936	2,021	1,493	1,457	1,370	1,385	1,253	1,557	1,404	1,311	1,364
Others	794	4,058	4,887	4,595	5,740	5,892	5,780	5,847	5,862	5,907	5,879	5,871
Borrowings from Banks	181	367	905	549	830	647	687	786	1,244	1,012	1,296	1,065
Others	139	1,689	1,933	1,866	1,862	1,801	2,074	1,878	2,030	2,385	2,080	2,741
<b>Time Liabilities</b>	<b>3,963</b>	<b>59,625</b>	<b>71,485</b>	<b>70,450</b>	<b>69,242</b>	<b>68,478</b>	<b>66,994</b>	<b>66,505</b>	<b>65,593</b>	<b>65,570</b>	<b>65,302</b>	<b>65,210</b>
<b>Deposits</b>												
Inter-Bank	2,545	40,589	48,489	47,799	46,657	45,755	43,933	43,551	42,802	42,554	42,570	42,470
Others	1,359	18,530	22,010	22,064	22,017	22,193	22,515	22,388	22,183	22,294	22,158	22,067
Borrowings from Banks	–	7	205	55	63	5	5	9	41	178	60	72
Others	59	500	780	532	504	525	540	556	568	544	514	602
<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>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>10,870</b>	<b>12,965</b>	<b>13,365</b>	<b>14,286</b>	<b>14,190</b>	<b>14,960</b>	<b>16,039</b>	<b>16,052</b>	<b>16,581</b>
Demand	116	3,057	3,687	3,084	4,093	4,263	4,499	4,260	4,762	7,861	7,815	8,356
Time	1,745	8,822	9,817	7,786	8,873	9,101	9,786	9,929	10,198	8,178	8,237	8,224
<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>4,087</b>	<b>4,179</b>	<b>3,961</b>	<b>4,087</b>	<b>4,108</b>	<b>3,920</b>	<b>3,677</b>	<b>3,879</b>	<b>3,786</b>
Cash in Hand	24	149	151	144	163	178	162	182	172	163	160	161
Balance with Reserve Bank	310	3,238	3,988	3,943	4,017	3,784	3,924	3,926	3,748	3,514	3,719	3,625
Balances with Other Banks in Current Account	93	554	683	590	496	465	453	540	583	731	495	553
Investments in Government Securities (3)	1,058	18,432	24,896	24,908	25,555	26,049	25,953	25,784	24,884	24,864	24,650	24,826
Money at Call and Short Notice	498	15,801	19,010	15,494	14,668	14,662	14,499	14,806	14,300	14,140	13,616	13,375
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>18,501</b>	<b>19,449</b>	<b>19,159</b>	<b>22,095</b>	<b>21,947</b>	<b>21,447</b>	<b>21,234</b>	<b>21,478</b>	<b>22,074</b>	<b>22,723</b>	<b>23,443</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	18,490	19,436	19,143	22,081	21,935	21,433	21,218	21,463	22,058	22,705	23,426
Due from Banks (5)	5,560	27,239	28,288	26,991	31,771	32,808	34,542	34,730	36,662	38,196	38,551	38,733
Bills Purchased and Discounted	25	10	13	16	14	11	14	16	16	16	18	17
Cash - Deposit Ratio	15.5	15.0	15.4	15.3	15.1	14.1	14.4	14.5	14.0	13.0	13.8	13.6
Investment - Deposit Ratio	49.2	81.6	92.6	93.4	92.1	92.7	91.7	91.3	88.7	88.2	87.9	88.9
Credit - Deposit Ratio	118.6	81.9	72.3	71.9	79.6	78.1	75.8	75.2	76.6	78.3	81.0	83.9

See 'Notes on Tables'.