

## No. 6 : STATE CO-OPERATIVE BANKS - MAINTAINING ACCOUNTS WITH THE RESERVE BANK OF INDIA

(Amount in Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	1990-91	2002-03	2003-04	2004			2005					
				Jan.	Feb.	Dec.	Jan. 7	Jan. 21	Jan. 28	Feb. 4	Feb. 18	Feb. 25
1	2	3	4	5	6	7	8	9	10	11	12	13
Number of reporting banks	28	28	28	28	28	28	28	28	28	28	28	28
<b>Demand and Time Liabilities</b>												
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>12,016</b>	<b>12,972</b>	<b>12,966</b>	<b>12,895</b>	<b>13,645</b>	<b>13,690</b>	<b>13,826</b>	<b>13,768</b>	<b>13,448</b>	<b>13,454</b>	<b>13,519</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>4,236</b>	<b>4,454</b>	<b>4,560</b>	<b>4,439</b>	<b>4,764</b>	<b>4,895</b>	<b>5,199</b>	<b>5,104</b>	<b>4,739</b>	<b>4,827</b>	<b>4,806</b>
<b>Deposits</b>												
Inter-bank	718	992	1,032	1,024	959	923	1,074	1,055	1,042	855	1,049	1,004
Others	794	2,127	2,289	2,408	2,347	2,533	2,550	2,553	2,560	2,542	2,528	2,531
Borrowings from banks	181	157	206	173	235	273	283	592	517	340	279	340
Others	139	960	927	955	898	1,036	987	999	985	1,002	972	931
<b>Time Liabilities</b>	<b>3,963</b>	<b>32,825</b>	<b>35,346</b>	<b>34,405</b>	<b>34,774</b>	<b>35,987</b>	<b>36,320</b>	<b>36,162</b>	<b>36,114</b>	<b>35,778</b>	<b>35,805</b>	<b>35,898</b>
<b>Deposits</b>												
Inter-bank	2,545	22,728	24,420	23,581	23,984	24,589	24,881	24,605	24,628	24,606	24,623	24,624
Others	1,359	9,889	10,682	10,558	10,548	11,112	11,140	11,273	11,208	10,906	10,926	10,988
Borrowings from banks	—	15	13	14	13	12	12	12	12	11	11	14
Others	59	194	231	252	228	274	287	272	266	255	245	271
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>37</b>	<b>2</b>	<b>6</b>	<b>17</b>	<b>42</b>	<b>14</b>	<b>2</b>	<b>2</b>	<b>21</b>	<b>24</b>	<b>27</b>
<b>Borrowings from the State Bank and / or a notified bank (2) and State Government</b>	<b>1,861</b>	<b>6,983</b>	<b>6,986</b>	<b>6,981</b>	<b>6,978</b>	<b>7,335</b>	<b>7,445</b>	<b>7,743</b>	<b>7,829</b>	<b>7,926</b>	<b>8,018</b>	<b>7,933</b>
Demand	116	1,359	1,139	1,070	1,265	1,449	1,497	1,533	1,550	1,580	1,604	1,625
Time	1,745	5,624	5,847	5,912	5,713	5,886	5,949	6,211	6,279	6,345	6,413	6,308
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>1,763</b>	<b>1,921</b>	<b>1,979</b>	<b>1,766</b>	<b>2,092</b>	<b>1,898</b>	<b>2,070</b>	<b>2,103</b>	<b>1,923</b>	<b>1,919</b>	<b>1,945</b>
Cash in hand	24	100	113	105	109	120	108	102	110	104	121	117
Balance with Reserve Bank	310	1,663	1,808	1,874	1,657	1,972	1,790	1,968	1,993	1,819	1,798	1,829
Balances with other banks in current account	93	253	272	275	261	373	443	389	346	385	266	284
Investments in Government securities (3)	1,058	10,047	14,115	13,444	14,033	16,088	16,155	16,331	16,218	16,157	15,971	15,994
Money at call and short notice	498	3,958	3,288	3,264	3,097	3,635	3,599	3,700	3,427	3,153	3,489	3,437
<b>Bank credit (4)</b>	<b>2,553</b>	<b>14,338</b>	<b>14,404</b>	<b>13,993</b>	<b>14,165</b>	<b>13,562</b>	<b>13,765</b>	<b>13,906</b>	<b>14,034</b>	<b>14,098</b>	<b>14,443</b>	<b>14,308</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	14,310	14,378	13,971	14,145	13,540	13,742	13,884	14,010	14,073	14,420	14,285
Due from banks (5)	5,560	18,813	19,127	19,499	19,276	21,134	21,144	21,389	21,506	21,484	21,703	20,774
Bills purchased and discounted	25	29	26	22	20	22	22	22	24	25	23	24
Cash - Deposit Ratio	15.5	14.7	14.8	15.3	13.7	15.3	13.9	15.0	15.3	14.3	14.3	14.4
Investment - Deposit Ratio	49.2	83.6	108.8	103.7	108.8	117.9	118.0	118.1	117.8	120.1	118.7	118.3
Credit - Deposit Ratio	118.6	119.3	111.0	107.9	109.8	99.4	100.5	100.6	101.9	104.8	107.4	105.8

See 'Notes on Tables'.