

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

(Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	1990-91	2007-08	2008-09	2009								
				Sep.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep. 11	Sep. 25
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
<b>Demand and Time Liabilities</b>												
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>19,611</b>	<b>22,588</b>	<b>20,827</b>	<b>22,588</b>	<b>23,282</b>	<b>23,812</b>	<b>24,030</b>	<b>24,112</b>	<b>24,179</b>	<b>24,404</b>	<b>24,676</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,636</b>	<b>8,051</b>	<b>7,566</b>	<b>8,051</b>	<b>7,865</b>	<b>7,138</b>	<b>7,442</b>	<b>7,478</b>	<b>7,366</b>	<b>8,271</b>	<b>7,704</b>
<b>Deposits</b>												
Inter-Bank	718	1,539	1,936	1,204	1,936	1,587	1,126	1,299	1,332	1,397	2,183	1,497
Others	794	3,628	4,058	3,721	4,058	4,185	4,066	4,198	4,270	4,056	4,229	4,323
Borrowings from Banks	181	428	367	1,333	367	350	399	346	237	240	271	321
Others	139	1,041	1,689	1,309	1,689	1,743	1,547	1,599	1,639	1,672	1,587	1,562
<b>Time Liabilities</b>	<b>3,963</b>	<b>47,523</b>	<b>59,625</b>	<b>50,353</b>	<b>59,625</b>	<b>63,846</b>	<b>64,608</b>	<b>64,472</b>	<b>65,484</b>	<b>65,699</b>	<b>65,542</b>	<b>66,425</b>
<b>Deposits</b>												
Inter-Bank	2,545	31,111	40,589	32,764	40,589	44,260	44,368	44,164	45,110	45,123	44,840	45,533
Others	1,359	15,983	18,530	17,106	18,530	19,097	19,746	19,832	19,842	20,123	20,175	20,353
Borrowings from Banks	—	8	7	16	7	7	7	10	80	7	73	73
Others	59	421	500	467	500	482	488	466	452	447	454	466
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>—</b>	<b>—</b>	<b>22</b>	<b>—</b>	<b>10</b>	<b>10</b>	<b>10</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>13,988</b>	<b>11,879</b>	<b>13,340</b>	<b>11,879</b>	<b>12,312</b>	<b>11,165</b>	<b>11,309</b>	<b>9,930</b>	<b>10,525</b>	<b>10,736</b>	<b>10,363</b>
Demand	116	3,378	3,057	3,279	3,057	3,161	2,715	2,646	2,448	2,538	2,468	2,368
Time	1,745	10,610	8,822	10,061	8,822	9,151	8,450	8,663	7,482	7,988	8,268	7,995
<b>Assets</b>												
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>334</b>	<b>3,639</b>	<b>3,387</b>	<b>4,453</b>	<b>3,387</b>	<b>3,339</b>	<b>3,247</b>	<b>3,496</b>	<b>3,381</b>	<b>3,306</b>	<b>3,351</b>	<b>3,325</b>
Cash in Hand	24	143	149	154	149	149	156	161	150	149	157	152
Balance with Reserve Bank	310	3,496	3,238	4,299	3,238	3,190	3,091	3,335	3,230	3,157	3,194	3,174
Balances with Other Banks in Current Account	93	486	554	440	554	557	435	498	473	474	560	508
Investments in Government Securities (3)	1,058	16,806	18,432	17,401	18,432	19,314	20,561	21,148	21,516	22,302	22,243	22,308
Money at Call and Short Notice	498	7,855	15,801	7,723	15,801	17,327	17,292	17,620	16,378	16,637	16,660	16,317
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>17,345</b>	<b>18,501</b>	<b>17,169</b>	<b>18,501</b>	<b>18,996</b>	<b>17,956</b>	<b>17,451</b>	<b>16,767</b>	<b>16,923</b>	<b>16,843</b>	<b>16,865</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	17,336	18,490	17,163	18,490	18,987	17,947	17,441	16,761	16,917	16,835	16,858
Due from Banks (5)	5,560	32,466	27,239	32,976	27,239	26,478	25,339	25,416	24,770	25,742	25,572	25,925
Bills Purchased and Discounted	25	9	10	6	10	9	8	10	7	6	8	7
Cash - Deposit Ratio	15.5	18.6	15.0	21.4	15.0	14.3	13.6	14.5	14.0	13.7	13.7	13.5
Investment - Deposit Ratio	49.2	85.7	81.6	83.5	81.6	83.0	86.3	88.0	89.2	92.2	91.1	90.4
Credit - Deposit Ratio	118.6	88.4	81.9	82.4	81.9	81.6	75.4	72.6	69.5	70.0	69.0	68.3

See 'Notes on Tables'.