

## 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						2010			
				Jan.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.1	Jan.15	Jan.29
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>19,611</b>	<b>22,588</b>	<b>21,261</b>	<b>24,112</b>	<b>24,179</b>	<b>24,676</b>	<b>25,775</b>	<b>25,960</b>	<b>25,962</b>	<b>25,971</b>	<b>26,077</b>	<b>26,055</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,636</b>	<b>8,051</b>	<b>7,166</b>	<b>7,478</b>	<b>7,366</b>	<b>7,704</b>	<b>7,703</b>	<b>8,231</b>	<b>7,995</b>	<b>8,351</b>	<b>8,081</b>	<b>7,998</b>
<b>Deposits</b>													
Inter-Bank	718	1,539	1,936	1,805	1,332	1,397	1,497	1,336	1,562	1,404	1,591	1,380	1,400
Others	794	3,628	4,058	3,738	4,270	4,056	4,323	4,430	4,586	4,473	4,491	4,486	4,471
Borrowings from Banks	181	428	367	260	237	240	321	299	481	532	543	502	452
Others	139	1,041	1,689	1,362	1,639	1,672	1,562	1,638	1,603	1,586	1,726	1,713	1,675
<b>Time Liabilities</b>	<b>3,963</b>	<b>47,523</b>	<b>59,625</b>	<b>54,661</b>	<b>65,484</b>	<b>65,699</b>	<b>66,425</b>	<b>69,093</b>	<b>69,719</b>	<b>70,256</b>	<b>70,320</b>	<b>70,443</b>	<b>70,180</b>
<b>Deposits</b>													
Inter-Bank	2,545	31,111	40,589	36,619	45,110	45,123	45,533	47,222	47,820	48,298	48,389	48,403	48,087
Others	1,359	15,983	18,530	17,523	19,842	20,123	20,353	21,345	21,374	21,490	21,480	21,591	21,584
Borrowings from Banks	-	8	7	7	80	7	73	73	73	8	8	8	58
Others	59	421	500	512	452	447	466	453	451	460	444	441	452
<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>13,988</b>	<b>11,879</b>	<b>10,338</b>	<b>9,930</b>	<b>10,525</b>	<b>10,363</b>	<b>10,101</b>	<b>9,242</b>	<b>9,823</b>	<b>9,818</b>	<b>9,706</b>	<b>10,747</b>
Demand	116	3,378	3,057	2,769	2,448	2,538	2,368	2,192	2,433	2,507	2,514	2,538	2,877
Time	1,745	10,610	8,822	7,570	7,482	7,988	7,995	7,909	6,808	7,317	7,304	7,169	7,871
<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>2,824</b>	<b>3,381</b>	<b>3,306</b>	<b>3,325</b>	<b>3,490</b>	<b>3,633</b>	<b>3,780</b>	<b>3,413</b>	<b>3,375</b>	<b>3,427</b>
Cash in Hand	24	143	149	143	150	149	152	176	148	147	156	146	148
Balance with Reserve Bank	310	3,496	3,238	2,681	3,230	3,157	3,174	3,314	3,484	3,633	3,256	3,228	3,279
Balances with Other Banks in Current Account	93	486	554	473	473	474	508	492	458	460	613	581	608
Investments in Government Securities (3)	1,058	16,806	18,432	18,567	21,516	22,302	22,308	22,113	22,510	23,847	22,777	24,169	24,156
Money at Call and Short Notice	498	7,855	15,801	10,554	16,378	16,637	16,317	17,707	17,539	16,444	16,459	15,987	15,789
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>17,345</b>	<b>18,501</b>	<b>18,461</b>	<b>16,767</b>	<b>16,923</b>	<b>16,865</b>	<b>16,272</b>	<b>17,129</b>	<b>20,070</b>	<b>18,035</b>	<b>17,848</b>	<b>18,616</b>
<b>Advances</b>													
Loans, Cash-Credits and Overdrafts	2,528	17,336	18,490	18,451	16,761	16,917	16,858	16,266	17,122	20,060	18,021	17,833	18,604
Due from Banks (5)	5,560	32,466	27,239	27,674	24,770	25,742	25,925	25,657	24,508	27,409	25,224	25,793	25,744
Bills Purchased and Discounted	25	9	10	10	7	6	7	7	8	10	14	15	12
Cash - Deposit Ratio	15.5	18.6	15.0	13.3	14.0	13.7	13.5	13.5	14.0	14.6	13.1	12.9	13.2
Investment - Deposit Ratio	49.2	85.7	81.6	87.3	89.2	92.2	90.4	85.8	86.7	91.9	87.7	92.7	92.7
Credit - Deposit Ratio	118.6	88.4	81.9	86.8	69.5	70.0	68.3	63.1	66.0	77.3	69.4	68.4	71.4

See 'Notes on Tables'.