

## 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	2008									
				Nov	May	Jun.	Jul.	Aug .	Sep.	Oct.	Nov. 6	Nov. 20	Nov. 27
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>21,010</b>	<b>23,812</b>	<b>24,030</b>	<b>24,112</b>	<b>24,179</b>	<b>24,676</b>	<b>25,775</b>	<b>25,657</b>	<b>25,456</b>	<b>25,960</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,636</b>	<b>8,051</b>	<b>7,105</b>	<b>7,138</b>	<b>7,442</b>	<b>7,478</b>	<b>7,366</b>	<b>7,704</b>	<b>7,703</b>	<b>8,261</b>	<b>8,043</b>	<b>8,231</b>
<b>Deposits</b>													
Inter-Bank	718	1,539	1,936	1,727	1,126	1,299	1,332	1,397	1,497	1,336	1,434	1,503	1,562
Others	794	3,628	4,058	3,758	4,066	4,198	4,270	4,056	4,323	4,430	4,457	4,403	4,586
Borrowings from Banks	181	428	367	338	399	346	237	240	321	299	580	509	481
Others	139	1,041	1,689	1,282	1,547	1,599	1,639	1,672	1,562	1,638	1,791	1,628	1,603
<b>Time Liabilities</b>	<b>3,963</b>	<b>47,523</b>	<b>59,625</b>	<b>51,749</b>	<b>64,608</b>	<b>64,472</b>	<b>65,484</b>	<b>65,699</b>	<b>66,425</b>	<b>69,093</b>	<b>69,132</b>	<b>69,369</b>	<b>69,719</b>
<b>Deposits</b>													
Inter-Bank	2,545	31,111	40,589	34,004	44,368	44,164	45,110	45,123	45,533	47,222	47,390	47,724	47,820
Others	1,359	15,983	18,530	17,252	19,746	19,832	19,842	20,123	20,353	21,345	21,200	21,054	21,374
Borrowings from Banks	–	8	7	8	7	10	80	7	73	73	73	73	73
Others	59	421	500	486	488	466	452	447	466	453	468	518	451
Borrowing from Reserve Bank	15	–	–	22	10	10	–	–	–	–	–	–	–
<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>11,639</b>	<b>11,165</b>	<b>11,309</b>	<b>9,930</b>	<b>10,525</b>	<b>10,363</b>	<b>10,101</b>	<b>10,059</b>	<b>9,332</b>	<b>9,242</b>
Demand	116	3,378	3,057	3,189	2,715	2,646	2,448	2,538	2,368	2,192	2,563	2,468	2,433
Time	1,745	10,610	8,822	8,450	8,450	8,663	7,482	7,988	7,995	7,909	7,496	6,864	6,808
<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>3,089</b>	<b>3,247</b>	<b>3,496</b>	<b>3,381</b>	<b>3,306</b>	<b>3,325</b>	<b>3,490</b>	<b>3,474</b>	<b>3,774</b>	<b>3,633</b>
Cash in Hand	24	143	149	149	156	161	150	149	152	176	166	162	148
Balance with Reserve Bank	310	3,496	3,238	2,941	3,091	3,335	3,230	3,157	3,174	3,314	3,308	3,612	3,484
Balances with Other Banks in Current Account	93	486	554	514	435	498	473	474	508	492	527	527	458
Investments in Government Securities (3)	1,058	16,806	18,432	17,970	20,561	21,148	21,516	22,302	22,308	22,113	22,257	22,386	22,510
Money at Call and Short Notice	498	7,855	15,801	12,005	17,292	17,620	16,378	16,637	16,317	17,707	17,787	17,542	17,539
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>17,345</b>	<b>18,501</b>	<b>16,563</b>	<b>17,956</b>	<b>17,451</b>	<b>16,767</b>	<b>16,923</b>	<b>16,865</b>	<b>16,272</b>	<b>17,081</b>	<b>17,051</b>	<b>17,129</b>
<b>Advances</b>													
Loans, Cash-Credits and Overdrafts	2,528	17,336	18,490	16,555	17,947	17,441	16,761	16,917	16,858	16,266	17,074	17,045	17,122
Due from Banks (5)	5,560	32,466	27,239	28,620	25,339	25,416	24,770	25,742	25,925	25,657	24,708	24,535	24,508
Bills Purchased and Discounted	25	9	10	7	8	10	7	6	7	7	7	7	8
Cash - Deposit Ratio	15.5	18.6	15.0	14.7	13.6	14.5	14.0	13.7	13.5	13.5	13.5	14.8	14.0
Investment - Deposit Ratio	49.2	85.7	81.6	85.5	86.3	88.0	89.2	92.2	90.4	85.8	86.7	87.9	86.7
Credit - Deposit Ratio	118.6	88.4	81.9	78.8	75.4	72.6	69.5	70.0	68.3	63.1	66.6	67.0	66.0

See 'Notes on Tables'.