

## 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	2009 Oct.	2010								
					Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.8	Oct.22	Oct.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>22,588</b>	<b>26,896</b>	<b>25,775</b>	<b>27,646</b>	<b>27,383</b>	<b>26,917</b>	<b>28,023</b>	<b>27,757</b>	<b>28,085</b>	<b>28,473</b>	<b>28,289</b>	<b>28,295</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>8,051</b>	<b>9,746</b>	<b>7,703</b>	<b>10,025</b>	<b>9,299</b>	<b>9,651</b>	<b>10,368</b>	<b>9,890</b>	<b>9,710</b>	<b>10,046</b>	<b>9,770</b>	<b>9,926</b>
<b>Deposits</b>													
Inter-Bank	718	1,936	2,021	1,336	1,502	1,395	1,487	1,438	1,457	1,370	1,444	1,400	1,385
Others	794	4,058	4,887	4,430	5,586	5,335	5,421	5,832	5,740	5,892	6,023	5,776	5,780
Borrowings from Banks	181	367	905	299	1,084	783	806	804	830	647	679	759	687
Others	139	1,689	1,933	1,638	1,853	1,785	1,936	2,293	1,862	1,801	1,901	1,834	2,074
<b>Time Liabilities</b>	<b>3,963</b>	<b>59,625</b>	<b>71,485</b>	<b>69,093</b>	<b>73,718</b>	<b>72,239</b>	<b>70,953</b>	<b>70,478</b>	<b>69,242</b>	<b>68,478</b>	<b>68,154</b>	<b>67,652</b>	<b>66,994</b>
<b>Deposits</b>													
Inter-Bank	2,545	40,589	48,489	47,222	50,947	49,489	48,747	47,625	46,657	45,755	45,154	44,602	43,933
Others	1,359	18,530	22,010	21,345	22,060	22,048	21,496	22,191	22,017	22,193	22,450	22,514	22,515
Borrowings from Banks	-	7	205	73	205	205	205	155	63	5	5	5	5
Others	59	500	780	453	505	497	505	507	504	525	545	531	540
<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>11,879</b>	<b>13,505</b>	<b>10,101</b>	<b>12,198</b>	<b>12,037</b>	<b>12,685</b>	<b>13,551</b>	<b>12,965</b>	<b>13,365</b>	<b>13,391</b>	<b>13,947</b>	<b>14,286</b>
Demand	116	3,057	3,687	2,192	3,707	3,708	3,701	3,974	4,093	4,263	4,242	4,439	4,499
Time	1,745	8,822	9,817	7,909	8,491	8,328	8,984	9,577	8,873	9,101	9,149	9,507	9,786
<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>3,490</b>	<b>4,539</b>	<b>4,562</b>	<b>4,464</b>	<b>4,225</b>	<b>4,179</b>	<b>3,961</b>	<b>3,977</b>	<b>3,989</b>	<b>4,087</b>
Cash in Hand	24	149	151	176	155	151	154	173	163	178	157	170	162
Balance with Reserve Bank	310	3,238	3,988	3,314	4,384	4,410	4,310	4,052	4,017	3,784	3,820	3,819	3,924
Balances with Other Banks in Current Account	93	554	683	492	1,237	572	568	571	496	465	509	514	453
Investments in Government Securities (3)	1,058	18,432	24,896	22,113	25,260	25,627	25,893	25,952	25,555	26,049	25,562	25,372	25,953
Money at Call and Short Notice	498	15,801	19,010	17,707	17,383	15,991	16,126	15,776	14,668	14,662	14,346	14,449	14,499
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>18,501</b>	<b>19,449</b>	<b>16,272</b>	<b>22,238</b>	<b>21,630</b>	<b>21,574</b>	<b>22,070</b>	<b>22,095</b>	<b>21,947</b>	<b>21,888</b>	<b>21,542</b>	<b>21,447</b>
<b>Advances</b>													
Loans, Cash-Credits and Overdrafts	2,528	18,490	19,436	16,266	22,224	21,616	21,560	22,057	22,081	21,935	21,872	21,526	21,433
Due from Banks (5)	5,560	27,239	28,288	25,657	27,020	27,458	28,741	30,820	31,771	32,808	33,510	34,285	34,542
Bills Purchased and Discounted	25	10	13	7	14	15	14	14	14	11	16	16	14
Cash - Deposit Ratio	15.5	15.0	15.4	13.5	16.4	16.7	16.6	15.1	15.1	14.1	14.0	14.1	14.4
Investment - Deposit Ratio	49.2	81.6	92.6	85.8	91.4	93.6	96.2	92.6	92.1	92.7	89.8	89.7	91.7
Credit - Deposit Ratio	118.6	81.9	72.3	63.1	80.4	79.0	80.2	78.8	79.6	78.1	76.9	76.1	75.8

See 'Notes on Tables'.