

## 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	2004-05	2005-06	2005			2006					
				Jun.	Jan.	Feb.	Mar.	Apr.	May	Jun. 9	Jun. 23	Jun. 30
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>13,807</b>	<b>15,665</b>	<b>14,176</b>	<b>14,969</b>	<b>15,196</b>	<b>15,665</b>	<b>15,636</b>	<b>15,515</b>	<b>15,485</b>	<b>15,436</b>	<b>15,525</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>4,871</b>	<b>6,065</b>	<b>5,400</b>	<b>5,638</b>	<b>5,664</b>	<b>6,065</b>	<b>5,210</b>	<b>5,173</b>	<b>5,072</b>	<b>5,263</b>	<b>5,207</b>
<b>Deposits</b>												
Inter-bank	718	999	1,457	1,098	1,048	993	1,457	948	893	945	1,001	1,009
Others	794	2,586	3,101	2,749	2,877	2,908	3,101	3,094	3,051	2,978	3,005	3,079
Borrowings from banks	181	349	464	691	830	940	464	268	325	252	370	248
Others	139	938	1,043	863	882	823	1,043	901	904	897	886	870
<b>Time Liabilities</b>	<b>3,963</b>	<b>36,325</b>	<b>38,464</b>	<b>36,839</b>	<b>37,172</b>	<b>37,207</b>	<b>38,464</b>	<b>38,821</b>	<b>37,992</b>	<b>37,973</b>	<b>37,671</b>	<b>37,719</b>
<b>Deposits</b>												
Inter-bank	2,545	24,825	25,561	25,103	24,774	24,617	25,561	25,949	25,202	25,134	25,000	25,031
Others	1,359	11,221	12,564	11,427	12,092	12,288	12,564	12,542	12,464	12,507	12,431	12,446
Borrowings from banks	—	11	12	11	12	12	12	12	12	12	12	12
Others	59	267	327	298	293	290	327	317	314	320	228	230
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>32</b>	<b>—</b>	<b>15</b>	<b>17</b>	<b>29</b>	<b>—</b>	<b>15</b>	<b>15</b>	<b>22</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>8,320</b>	<b>9,768</b>	<b>8,157</b>	<b>9,109</b>	<b>9,321</b>	<b>9,768</b>	<b>9,217</b>	<b>8,757</b>	<b>8,740</b>	<b>9,058</b>	<b>9,842</b>
Demand	116	1,623	2,021	1,313	1,741	1,917	2,021	1,786	1,634	1,541	1,689	1,908
Time	1,745	6,696	7,747	6,844	7,368	7,404	7,747	7,431	7,123	7,199	7,369	7,934
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>2,001</b>	<b>2,499</b>	<b>2,020</b>	<b>1,954</b>	<b>2,069</b>	<b>2,499</b>	<b>2,154</b>	<b>2,040</b>	<b>2,070</b>	<b>1,994</b>	<b>2,020</b>
Cash in hand	24	109	146	124	127	132	146	141	139	132	135	145
Balance with Reserve Bank	310	1,892	2,353	1,896	1,827	1,937	2,353	2,013	1,901	1,938	1,860	1,875
Balances with other banks in current account	93	333	575	306	329	352	575	365	365	306	280	292
Investments in Government securities (3)	1,058	16,602	16,472	16,098	16,086	16,067	16,472	16,455	16,415	16,496	16,451	16,546
Money at call and short notice	498	3,777	5,899	4,760	5,297	5,222	5,899	6,696	5,629	5,628	5,751	5,888
<b>Bank credit (4)</b>	<b>2,553</b>	<b>14,529</b>	<b>15,589</b>	<b>14,674</b>	<b>14,462</b>	<b>15,111</b>	<b>15,589</b>	<b>15,183</b>	<b>14,869</b>	<b>14,645</b>	<b>14,594</b>	<b>14,563</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	14,508	15,568	14,656	14,442	15,094	15,568	15,167	14,857	14,633	14,583	14,553
Due from banks (5)	5,560	21,945	24,167	22,073	24,011	23,996	24,167	23,352	23,124	23,483	24,024	24,575
Bills purchased and discounted	25	21	21	18	20	17	21	16	12	11	11	11
Cash - Deposit Ratio	15.5	14.5	16.0	14.2	13.1	13.6	16.0	13.8	13.1	13.4	12.9	13.0
Investment - Deposit Ratio	49.2	120.2	105.2	113.6	107.5	105.7	105.2	105.2	105.8	106.5	106.6	106.6
Credit - Deposit Ratio	118.6	105.2	99.5	103.5	96.6	99.4	99.5	97.1	95.8	94.6	94.5	93.8

See 'Notes on Tables'.