

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	2004-05	2005-06	2006						2007		
				Jan.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan. 5	Jan. 19	Jan. 26
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
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	13,807	15,665	14,969	15,608	15,850	15,887	16,212	16,512	16,486	16,622	16,545
Demand Liabilities	1,831	4,871	6,065	5,638	5,353	5,863	5,761	5,735	6,132	5,812	5,932	5,616
Deposits												
Inter-bank	718	999	1,457	1,048	960	887	938	858	911	1,077	975	955
Others	794	2,586	3,101	2,877	3,104	3,214	3,243	3,176	3,264	3,301	3,265	3,245
Borrowings from banks	181	349	464	830	446	886	661	795	1,062	503	742	501
Others	139	938	1,043	882	844	877	918	907	895	931	949	915
Time Liabilities	3,963	36,325	38,464	37,172	37,539	36,859	36,490	36,565	36,996	37,193	37,401	37,307
Deposits												
Inter-bank	2,545	24,825	25,561	24,774	24,787	23,974	23,526	23,210	23,433	23,705	23,761	23,705
Others	1,359	11,221	12,564	12,092	12,504	12,637	12,643	13,037	13,248	13,185	13,356	13,300
Borrowings from banks	–	11	12	12	11	11	10	10	10	10	10	10
Others	59	267	327	293	237	237	311	307	305	293	274	292
Borrowing from Reserve Bank	15	32	–	17	21	–	–	15	21	–	1	21
Borrowings from the State Bank and / or notified bank (2) and State Government	1,861	8,320	9,768	9,109	9,997	10,882	10,884	10,836	11,469	11,952	12,216	12,361
Demand	116	1,623	2,021	1,741	1,855	1,901	1,809	1,888	2,335	2,470	2,600	2,630
Time	1,745	6,696	7,747	7,368	8,142	8,981	9,075	8,948	9,134	9,482	9,616	9,730
Assets												
Cash in hand and balances with Reserve Bank	334	2,001	2,499	1,954	2,020	1,998	2,048	1,934	2,132	1,933	2,103	2,176
Cash in hand	24	109	146	127	137	129	168	130	140	127	126	121
Balance with Reserve Bank	310	1,892	2,353	1,827	1,883	1,869	1,880	1,804	1,992	1,806	1,977	2,055
Balances with other banks in current account	93	333	575	329	282	308	285	326	320	395	363	315
Investments in Government securities (3)	1,058	16,602	16,472	16,086	16,285	15,323	15,622	15,400	14,914	15,573	15,581	15,744
Money at call and short notice	498	3,777	5,899	5,297	5,493	5,299	5,619	5,899	6,952	6,923	6,277	6,190
Bank credit (4)	2,553	14,529	15,589	14,462	14,240	14,359	14,556	14,715	14,631	14,431	14,700	15,193
Advances												
Loans, cash-credits and overdrafts	2,528	14,508	15,568	14,442	14,229	14,345	14,540	14,702	14,617	14,416	14,686	15,178
Due from banks (5)	5,560	21,945	24,167	24,011	25,691	27,419	27,187	27,238	28,697	28,966	29,488	29,202
Bills purchased and discounted	25	21	21	20	11	13	16	14	14	15	14	15
Cash - Deposit Ratio	15.5	14.5	16.0	13.1	12.9	12.6	12.9	11.9	12.9	11.7	12.7	13.2
Investment - Deposit Ratio	49.2	120.2	105.2	107.5	104.3	96.7	98.3	95.0	90.3	94.5	93.7	95.2
Credit - Deposit Ratio	118.6	105.2	99.5	96.6	91.2	90.6	91.6	90.8	88.6	87.5	88.4	91.8

See 'Notes on Tables'.