

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			
				Feb.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb. 2	Feb. 16	Feb. 23
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	15,196	15,850	15,887	16,212	16,512	16,545	16,400	16,304	16,276
Demand Liabilities	1,831	4,871	6,065	5,664	5,863	5,761	5,735	6,132	5,616	5,666	5,967	6,122
Deposits												
Inter-bank	718	999	1,457	993	887	938	858	911	955	939	955	933
Others	794	2,586	3,101	2,908	3,214	3,243	3,176	3,264	3,245	3,274	3,239	3,203
Borrowings from banks	181	349	464	940	886	661	795	1,062	501	537	930	1,147
Others	139	938	1,043	823	877	918	907	895	915	916	842	840
Time Liabilities	3,963	36,325	38,464	37,207	36,859	36,490	36,565	36,996	37,307	37,118	37,145	37,181
Deposits												
Inter-bank	2,545	24,825	25,561	24,617	23,974	23,526	23,210	23,433	23,705	23,685	23,784	23,818
Others	1,359	11,221	12,564	12,288	12,637	12,643	13,037	13,248	13,300	13,126	13,066	13,074
Borrowings from banks	–	11	12	12	11	10	10	10	10	10	10	10
Others	59	267	327	290	237	311	307	305	292	297	286	280
Borrowing from Reserve Bank	15	32	–	29	–	–	15	21	21	21	21	21
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	8,320	9,768	9,321	10,882	10,884	10,836	11,469	12,361	12,265	12,639	12,715
Demand	116	1,623	2,021	1,917	1,901	1,809	1,888	2,335	2,630	2,731	2,966	2,979
Time	1,745	6,696	7,747	7,404	8,981	9,075	8,948	9,134	9,730	9,533	9,673	9,736
Assets												
Cash in hand and balances with Reserve Bank	334	2,001	2,499	2,069	1,998	2,048	1,934	2,132	2,176	2,217	2,175	2,217
Cash in hand	24	109	146	132	129	168	130	140	121	124	125	139
Balance with Reserve Bank	310	1,892	2,353	1,937	1,869	1,880	1,804	1,992	2,055	2,093	2,051	2,078
Balances with other banks in current account	93	333	575	352	308	285	326	320	315	398	356	329
Investments in Government securities (3)	1,058	16,602	16,472	16,067	15,323	15,622	15,400	14,914	15,744	15,766	15,168	14,895
Money at call and short notice	498	3,777	5,899	5,222	5,299	5,619	5,899	6,952	6,190	5,584	5,503	5,246
Bank credit (4)	2,553	14,529	15,589	15,111	14,359	14,556	14,715	14,631	15,193	15,394	15,537	15,918
Advances												
Loans, cash-credits and overdrafts	2,528	14,508	15,568	15,094	14,345	14,540	14,702	14,617	15,178	15,380	15,523	15,904
Due from banks (5)	5,560	21,945	24,167	23,996	27,419	27,187	27,238	28,697	29,202	29,233	29,377	29,562
Bills purchased and discounted	25	21	21	17	13	16	14	14	15	14	14	13
Cash - Deposit Ratio	15.5	14.5	16.0	13.6	12.6	12.9	11.9	12.9	13.2	13.5	13.3	13.6
Investment - Deposit Ratio	49.2	120.2	105.2	105.7	96.7	98.3	95.0	90.3	95.2	96.1	93.0	91.5
Credit - Deposit Ratio	118.6	105.2	99.5	99.4	90.6	91.6	90.8	88.6	91.8	93.9	95.3	97.8

See 'Notes on Tables'.