

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	2005-06	2006-07	2006				2007				
				Mar.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. 2	Mar. 16	Mar. 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
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	15,665	17,105	15,665	15,887	16,212	16,512	16,545	16,276	16,410	16,426	17,105
Demand Liabilities	1,831	6,065	7,324	6,065	5,761	5,735	6,132	5,616	6,122	5,860	6,021	7,324
Deposits												
Inter-bank	718	1,457	1,921	1,457	938	858	911	955	933	958	989	1,921
Others	794	3,101	3,571	3,101	3,243	3,176	3,264	3,245	3,203	3,232	3,244	3,571
Borrowings from banks	181	464	914	464	661	795	1,062	501	1,147	808	1,017	914
Others	139	1,043	918	1,043	918	907	895	915	840	863	771	918
Time Liabilities	3,963	38,464	39,425	38,464	36,490	36,565	36,996	37,307	37,181	37,773	38,512	39,425
Deposits												
Inter-bank	2,545	25,561	25,540	25,561	23,526	23,210	23,433	23,705	23,818	24,311	25,023	25,540
Others	1,359	12,564	13,534	12,564	12,643	13,037	13,248	13,300	13,074	13,178	13,182	13,534
Borrowings from banks	–	12	10	12	10	10	10	10	10	10	10	10
Others	59	327	341	327	311	307	305	292	280	275	297	341
Borrowing from Reserve Bank	15	–	–	–	–	15	21	21	21	–	–	–
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	9,768	13,639	9,768	10,884	10,836	11,469	12,361	12,715	12,891	13,454	13,639
Demand	116	2,021	3,292	2,021	1,809	1,888	2,335	2,630	2,979	3,113	3,267	3,292
Time	1,745	7,747	10,347	7,747	9,075	8,948	9,134	9,730	9,736	9,778	10,187	10,347
Assets												
Cash in hand and balances with Reserve Bank	334	2,499	3,054	2,499	2,048	1,934	2,132	2,176	2,217	2,316	2,203	3,054
Cash in hand	24	146	153	146	168	130	140	121	139	132	132	153
Balance with Reserve Bank	310	2,353	2,900	2,353	1,880	1,804	1,992	2,055	2,078	2,184	2,070	2,900
Balances with other banks in current account	93	575	486	575	285	326	320	315	329	341	393	486
Investments in Government securities (3)	1,058	16,472	14,146	16,472	15,622	15,400	14,914	15,744	14,895	14,744	14,526	14,146
Money at call and short notice	498	5,899	6,749	5,899	5,619	5,899	6,952	6,190	5,246	5,009	4,920	6,749
Bank credit (4)	2,553	15,589	17,017	15,589	14,556	14,715	14,631	15,193	15,918	16,075	16,520	17,017
Advances												
Loans, cash-credits and overdrafts	2,528	15,568	17,001	15,568	14,540	14,702	14,617	15,178	15,904	16,061	16,505	17,001
Due from banks (5)	5,560	24,167	30,098	24,167	27,187	27,238	28,697	29,202	29,562	30,057	29,816	30,098
Bills purchased and discounted	25	21	16	21	16	14	14	15	13	14	14	16
Cash - Deposit Ratio	15.5	16.0	17.9	16.0	12.9	11.9	12.9	13.2	13.6	14.1	13.4	17.9
Investment - Deposit Ratio	49.2	105.2	82.7	105.2	98.3	95.0	90.3	95.2	91.5	89.9	88.4	82.7
Credit - Deposit Ratio	118.6	99.5	99.5	99.5	91.6	90.8	88.6	91.8	97.8	98.0	100.6	99.5

See 'Notes on Tables'.