

## 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				
				Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr. 13	Apr. 27
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>15,665</b>	<b>17,105</b>	<b>15,636</b>	<b>15,887</b>	<b>16,212</b>	<b>16,512</b>	<b>16,545</b>	<b>16,276</b>	<b>17,105</b>	<b>16,977</b>	<b>16,831</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,065</b>	<b>7,324</b>	<b>5,210</b>	<b>5,761</b>	<b>5,735</b>	<b>6,132</b>	<b>5,616</b>	<b>6,122</b>	<b>7,324</b>	<b>5,973</b>	<b>6,835</b>
<b>Deposits</b>												
Inter-bank	718	1,457	1,921	948	938	858	911	955	933	1,921	1,150	956
Others	794	3,101	3,571	3,094	3,243	3,176	3,264	3,245	3,203	3,571	3,373	3,354
Borrowings from banks	181	464	914	268	661	795	1,062	501	1,147	914	438	1,533
Others	139	1,043	918	901	918	907	895	915	840	918	1,013	992
<b>Time Liabilities</b>	<b>3,963</b>	<b>38,464</b>	<b>39,425</b>	<b>38,821</b>	<b>36,490</b>	<b>36,565</b>	<b>36,996</b>	<b>37,307</b>	<b>37,181</b>	<b>39,425</b>	<b>40,073</b>	<b>39,640</b>
<b>Deposits</b>												
Inter-bank	2,545	25,561	25,540	25,949	23,526	23,210	23,433	23,705	23,818	25,540	26,033	25,720
Others	1,359	12,564	13,534	12,542	12,643	13,037	13,248	13,300	13,074	13,534	13,604	13,477
Borrowings from banks	—	12	10	12	10	10	10	10	10	10	10	10
Others	59	327	341	317	311	307	305	292	280	341	426	432
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>—</b>	<b>—</b>	<b>15</b>	<b>—</b>	<b>15</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>—</b>	<b>—</b>	<b>6</b>
<b>Borrowings from the State Bank and / or a notified bank (2) and State Government</b>	<b>1,861</b>	<b>9,768</b>	<b>13,639</b>	<b>9,217</b>	<b>10,884</b>	<b>10,836</b>	<b>11,469</b>	<b>12,361</b>	<b>12,715</b>	<b>13,639</b>	<b>13,546</b>	<b>13,360</b>
Demand	116	2,021	3,292	1,786	1,809	1,888	2,335	2,630	2,979	3,292	3,144	2,999
Time	1,745	7,747	10,347	7,431	9,075	8,948	9,134	9,730	9,736	10,347	10,402	10,361
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>2,499</b>	<b>3,054</b>	<b>2,154</b>	<b>2,048</b>	<b>1,934</b>	<b>2,132</b>	<b>2,176</b>	<b>2,217</b>	<b>3,054</b>	<b>2,228</b>	<b>2,693</b>
Cash in hand	24	146	153	141	168	130	140	121	139	153	128	136
Balances with Reserve Bank	310	2,353	2,900	2,013	1,880	1,804	1,992	2,055	2,078	2,900	2,100	2,557
Balances with other banks in current account	93	575	486	365	285	326	320	315	329	486	647	612
Investments in Government securities (3)	1,058	16,472	14,146	16,455	15,622	15,400	14,914	15,744	14,895	14,146	14,853	14,351
Money at call and short notice	498	5,899	6,749	6,696	5,619	5,899	6,952	6,190	5,246	6,749	6,570	6,079
<b>Bank credit (4)</b>	<b>2,553</b>	<b>15,589</b>	<b>17,017</b>	<b>15,183</b>	<b>14,556</b>	<b>14,715</b>	<b>14,631</b>	<b>15,193</b>	<b>15,918</b>	<b>17,017</b>	<b>17,063</b>	<b>17,367</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	15,568	17,001	15,167	14,540	14,702	14,617	15,178	15,904	17,001	17,049	17,357
Due from banks (5)	5,560	24,167	30,098	23,352	27,187	27,238	28,697	29,202	29,562	30,098	29,467	29,257
Bills purchased and discounted	25	21	16	16	16	14	14	15	13	16	14	9
Cash - Deposit Ratio	15.5	16.0	17.9	13.8	12.9	11.9	12.9	13.2	13.6	17.9	13.1	16.0
Investment - Deposit Ratio	49.2	105.2	82.7	105.2	98.3	95.0	90.3	95.2	91.5	82.7	87.5	85.3
Credit - Deposit Ratio	118.6	99.5	99.5	97.1	91.6	90.8	88.6	91.8	97.8	99.5	100.5	103.2

See 'Notes on Tables'.