

## 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					
				May	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May 11	May 25
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>15,515</b>	<b>16,212</b>	<b>16,512</b>	<b>16,545</b>	<b>16,276</b>	<b>17,105</b>	<b>16,831</b>	<b>16,892</b>	<b>16,804</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,065</b>	<b>7,324</b>	<b>5,173</b>	<b>5,735</b>	<b>6,132</b>	<b>5,616</b>	<b>6,122</b>	<b>7,324</b>	<b>6,835</b>	<b>6,633</b>	<b>6,832</b>
<b>Deposits</b>												
Inter-bank	718	1,457	1,921	893	858	911	955	933	1,921	956	990	893
Others	794	3,101	3,571	3,051	3,176	3,264	3,245	3,203	3,571	3,354	3,395	3,437
Borrowings from banks	181	464	914	325	795	1,062	501	1,147	914	1,533	1,279	1,545
Others	139	1,043	918	904	907	895	915	840	918	992	969	957
<b>Time Liabilities</b>	<b>3,963</b>	<b>38,464</b>	<b>39,425</b>	<b>37,992</b>	<b>36,565</b>	<b>36,996</b>	<b>37,307</b>	<b>37,181</b>	<b>39,425</b>	<b>39,640</b>	<b>39,320</b>	<b>38,790</b>
<b>Deposits</b>												
Inter-bank	2,545	25,561	25,540	25,202	23,210	23,433	23,705	23,818	25,540	25,720	25,378	24,981
Others	1,359	12,564	13,534	12,464	13,037	13,248	13,300	13,074	13,534	13,477	13,497	13,366
Borrowings from banks	–	12	10	12	10	10	10	10	10	10	10	10
Others	59	327	341	314	307	305	292	280	341	432	435	433
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>–</b>	<b>–</b>	<b>15</b>	<b>15</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>–</b>	<b>6</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>9,768</b>	<b>13,639</b>	<b>8,757</b>	<b>10,836</b>	<b>11,469</b>	<b>12,361</b>	<b>12,715</b>	<b>13,639</b>	<b>13,360</b>	<b>12,964</b>	<b>12,887</b>
Demand	116	2,021	3,292	1,634	1,888	2,335	2,630	2,979	3,292	2,999	2,856	2,718
Time	1,745	7,747	10,347	7,123	8,948	9,134	9,730	9,736	10,347	10,361	10,107	10,169
<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>2,040</b>	<b>1,934</b>	<b>2,132</b>	<b>2,176</b>	<b>2,217</b>	<b>3,054</b>	<b>2,693</b>	<b>2,557</b>	<b>2,632</b>
Cash in hand	24	146	153	139	130	140	121	139	153	136	137	139
Balance with Reserve Bank	310	2,353	2,900	1,901	1,804	1,992	2,055	2,078	2,900	2,557	2,420	2,492
Balances with other banks in current account	93	575	486	365	326	320	315	329	486	612	615	651
Investments in Government securities (3)	1,058	16,472	14,146	16,415	15,400	14,914	15,744	14,895	14,146	14,351	14,670	14,011
Money at call and short notice	498	5,899	6,749	5,629	5,899	6,952	6,190	5,246	6,749	6,079	5,791	5,831
<b>Bank credit (4)</b>	<b>2,553</b>	<b>15,589</b>	<b>17,017</b>	<b>14,869</b>	<b>14,715</b>	<b>14,631</b>	<b>15,193</b>	<b>15,918</b>	<b>17,017</b>	<b>17,367</b>	<b>17,524</b>	<b>17,428</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	15,568	17,001	14,857	14,702	14,617	15,178	15,904	17,001	17,357	17,514	17,421
Due from banks (5)	5,560	24,167	30,098	23,124	27,238	28,697	29,202	29,562	30,098	29,257	28,984	29,332
Bills purchased and discounted	25	21	16	12	14	14	15	13	16	9	10	7
Cash - Deposit Ratio	15.5	16.0	17.9	13.1	11.9	12.9	13.2	13.6	17.9	16.0	15.1	15.7
Investment - Deposit Ratio	49.2	105.2	82.7	105.8	95.0	90.3	95.2	91.5	82.7	85.3	86.8	83.4
Credit - Deposit Ratio	118.6	99.5	99.5	95.8	90.8	88.6	91.8	97.8	99.5	103.2	103.7	103.7

See 'Notes on Tables'.