

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								
				Jun.	Jan.	Feb	Mar.	Apr.	May	Jun. 8	Jun. 22	Jun. 29
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	15,525	16,545	16,276	17,105	16,831	16,804	17,006	17,030	17,219
Demand Liabilities	1,831	6,065	7,324	5,207	5,616	6,122	7,324	6,835	6,832	6,592	6,973	6,998
Deposits												
Inter-bank	718	1,457	1,921	1,009	955	933	1,921	956	893	969	1,061	1,104
Others	794	3,101	3,571	3,079	3,245	3,203	3,571	3,354	3,437	3,420	3,428	3,497
Borrowings from banks	181	464	914	248	501	1,147	914	1,533	1,545	1,161	1,253	1,609
Others	139	1,043	918	870	915	840	918	992	957	1,041	1,231	788
Time Liabilities	3,963	38,464	39,425	37,719	37,307	37,181	39,425	39,640	38,790	38,736	38,501	38,440
Deposits												
Inter-bank	2,545	25,561	25,540	25,031	23,705	23,818	25,540	25,720	24,981	24,692	24,448	24,261
Others	1,359	12,564	13,534	12,446	13,300	13,074	13,534	13,477	13,366	13,586	13,602	13,721
Borrowings from banks	–	12	10	12	10	10	10	10	10	10	10	10
Others	59	327	341	230	292	280	341	432	433	447	442	447
Borrowing from Reserve Bank	15	–	–	–	21	21	–	6	–	–	–	–
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	9,768	13,639	9,842	12,361	12,715	13,639	13,360	12,887	12,919	13,113	12,798
Demand	116	2,021	3,292	1,908	2,630	2,979	3,292	2,999	2,718	2,681	2,532	2,522
Time	1,745	7,747	10,347	7,934	9,730	9,736	10,347	10,361	10,169	10,238	10,581	10,276
Assets												
Cash in hand and balances with Reserve Bank	334	2,499	3,054	2,020	2,176	2,217	3,054	2,693	2,632	2,716	2,899	2,801
Cash in hand	24	146	153	145	121	139	153	136	139	139	137	147
Balance with Reserve Bank	310	2,353	2,900	1,875	2,055	2,078	2,900	2,557	2,492	2,577	2,762	2,654
Balances with other banks in current account	93	575	486	292	315	329	486	612	651	660	934	644
Investments in Government securities (3)	1,058	16,472	14,146	16,546	15,744	14,895	14,146	14,351	14,011	14,090	13,411	12,959
Money at call and short notice	498	5,899	6,749	5,888	6,190	5,246	6,749	6,079	5,831	5,756	5,652	5,315
Bank credit (4)	2,553	15,589	17,017	14,563	15,193	15,918	17,017	17,367	17,428	17,013	17,053	17,101
Advances												
Loans, cash-credits and overdrafts	2,528	15,568	17,001	14,553	15,178	15,904	17,001	17,357	17,421	17,004	17,045	17,093
Due from banks (5)	5,560	24,167	30,098	24,575	29,202	29,562	30,098	29,257	29,332	29,475	30,153	30,207
Bills purchased and discounted	25	21	16	11	15	13	16	9	7	9	8	8
Cash - Deposit Ratio	15.5	16.0	17.9	13.1	13.2	13.6	17.9	16.0	15.7	16.0	17.0	16.3
Investment - Deposit Ratio	49.2	105.2	82.7	106.6	95.2	91.5	82.7	85.3	83.4	82.9	78.7	75.3
Credit - Deposit Ratio	118.6	99.5	99.5	93.8	91.8	97.8	99.5	103.2	103.7	100.0	100.1	99.3

See 'Notes on Tables'.