

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								
				Jul.	Feb.	Mar.	Apr.	May	Jun.	Jul. 6	Jul. 20	Jul. 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
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	15,665	17,105	15,635	16,276	17,105	16,831	16,804	17,219	17,092	17,334	17,393
Demand Liabilities	1,831	6,065	7,324	5,550	6,122	7,324	6,835	6,832	6,998	6,674	6,333	7,396
Deposits												
Inter-bank	718	1,457	1,921	985	933	1,921	956	893	1,104	1,050	896	1,427
Others	794	3,101	3,571	3,106	3,203	3,571	3,354	3,437	3,497	3,463	3,436	3,475
Borrowings from banks	181	464	914	580	1,147	914	1,533	1,545	1,609	1,276	1,199	1,640
Others	139	1,043	918	879	840	918	992	957	788	886	803	853
Time Liabilities	3,963	38,464	39,425	37,472	37,181	39,425	39,640	38,790	38,440	38,884	38,870	38,889
Deposits												
Inter-bank	2,545	25,561	25,540	24,711	23,818	25,540	25,720	24,981	24,261	24,821	24,555	24,547
Others	1,359	12,564	13,534	12,529	13,074	13,534	13,477	13,366	13,721	13,629	13,898	13,918
Borrowings from banks	–	12	10	12	10	10	10	10	10	10	10	10
Others	59	327	341	221	280	341	432	433	447	424	407	415
Borrowing from Reserve Bank	15	–	–	–	21	–	6	–	–	10	10	10
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	9,768	13,639	10,019	12,715	13,639	13,360	12,887	12,798	12,575	13,071	13,086
Demand	116	2,021	3,292	1,913	2,979	3,292	2,999	2,718	2,522	2,612	2,606	2,561
Time	1,745	7,747	10,347	8,106	9,736	10,347	10,361	10,169	10,276	9,964	10,465	10,525
Assets												
Cash in hand and balances with Reserve Bank	334	2,499	3,054	2,102	2,217	3,054	2,693	2,632	2,801	2,581	2,621	2,602
Cash in hand	24	146	153	133	139	153	136	139	147	140	145	152
Balances with Reserve Bank	310	2,353	2,900	1,969	2,078	2,900	2,557	2,492	2,654	2,442	2,477	2,450
Balances with other banks in current account	93	575	486	286	329	486	612	651	644	697	679	695
Investments in Government securities (3)	1,058	16,472	14,146	16,260	14,895	14,146	14,351	14,011	12,959	13,325	13,351	13,860
Money at call and short notice	498	5,899	6,749	6,010	5,246	6,749	6,079	5,831	5,315	5,493	5,655	6,259
Bank credit (4)	2,553	15,589	17,017	14,394	15,918	17,017	17,367	17,428	17,101	16,530	16,428	16,380
Advances												
Loans, cash-credits and overdrafts	2,528	15,568	17,001	14,382	15,904	17,001	17,357	17,421	17,093	16,522	16,420	16,371
Due from banks (5)	5,560	24,167	30,098	24,870	29,562	30,098	29,257	29,332	30,207	30,584	28,319	31,136
Bills purchased and discounted	25	21	16	12	13	16	9	7	8	8	8	8
Cash-Deposit Ratio	15.5	16.0	17.9	13.4	13.6	17.9	16.0	15.7	16.3	15.1	15.1	15.0
Investment-Deposit Ratio	49.2	105.2	82.7	104.0	91.5	82.7	85.3	83.4	75.3	78.0	77.0	79.7
Credit-Deposit Ratio	118.6	99.5	99.5	92.1	97.8	99.5	103.2	103.7	99.3	96.7	94.8	94.2

See 'Notes on Tables'.