

## 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	2007								
				2006 Aug.	Mar.	Apr.	May	Jun.	Jul.	Aug. 3	Aug. 17	Aug. 31
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>15,608</b>	<b>17,105</b>	<b>16,831</b>	<b>16,804</b>	<b>17,219</b>	<b>17,393</b>	<b>17,206</b>	<b>17,391</b>	<b>17,635</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,065</b>	<b>7,324</b>	<b>5,353</b>	<b>7,324</b>	<b>6,835</b>	<b>6,832</b>	<b>6,998</b>	<b>7,396</b>	<b>6,791</b>	<b>6,013</b>	<b>6,279</b>
<b>Deposits</b>												
Inter-bank	718	1,457	1,921	960	1,921	956	893	1,104	1,427	1,415	1,466	1,438
Others	794	3,101	3,571	3,104	3,571	3,354	3,437	3,497	3,475	3,395	3,406	3,529
Borrowings from banks	181	464	914	446	914	1,533	1,545	1,609	1,640	1,129	322	494
Others	139	1,043	918	844	918	992	957	788	853	852	818	818
<b>Time Liabilities</b>	<b>3,963</b>	<b>38,464</b>	<b>39,425</b>	<b>37,539</b>	<b>39,425</b>	<b>39,640</b>	<b>38,790</b>	<b>38,440</b>	<b>38,889</b>	<b>38,550</b>	<b>38,675</b>	<b>38,915</b>
<b>Deposits</b>												
Inter-bank	2,545	25,561	25,540	24,787	25,540	25,720	24,981	24,261	24,547	24,303	24,251	24,371
Others	1,359	12,564	13,534	12,504	13,534	13,477	13,366	13,721	13,918	13,810	13,985	14,106
Borrowings from banks	—	12	10	11	10	10	10	10	10	9	9	9
Others	59	327	341	237	341	432	433	447	415	427	430	428
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>—</b>	<b>—</b>	<b>21</b>	<b>—</b>	<b>6</b>	<b>—</b>	<b>—</b>	<b>10</b>	<b>14</b>	<b>14</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>9,996</b>	<b>13,639</b>	<b>13,360</b>	<b>12,887</b>	<b>12,798</b>	<b>13,086</b>	<b>12,369</b>	<b>13,275</b>	<b>13,539</b>
Demand	116	2,021	3,292	1,855	3,292	2,999	2,718	2,522	2,561	2,664	2,739	2,825
Time	1,745	7,747	10,347	8,142	10,347	10,361	10,169	10,276	10,525	9,706	10,536	10,714
<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>2,020</b>	<b>3,054</b>	<b>2,693</b>	<b>2,632</b>	<b>2,801</b>	<b>2,602</b>	<b>2,863</b>	<b>2,665</b>	<b>2,808</b>
Cash in hand	24	146	153	137	153	136	139	147	152	142	137	157
Balance with Reserve Bank	310	2,353	2,900	1,883	2,900	2,557	2,492	2,654	2,450	2,721	2,527	2,652
Balances with other banks in current account	93	575	486	282	486	612	651	644	695	419	404	403
Investments in Government securities (3)	1,058	16,472	14,146	16,285	14,146	14,351	14,011	12,959	13,860	13,782	14,743	14,723
Money at call and short notice	498	5,899	6,749	5,493	6,749	6,079	5,831	5,315	6,259	5,297	5,674	5,418
<b>Bank credit (4)</b>	<b>2,553</b>	<b>15,589</b>	<b>17,017</b>	<b>14,241</b>	<b>17,017</b>	<b>17,367</b>	<b>17,428</b>	<b>17,101</b>	<b>16,380</b>	<b>16,335</b>	<b>16,449</b>	<b>16,292</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	15,568	17,001	14,229	17,001	17,357	17,421	17,093	16,371	16,325	16,441	16,283
Due from banks (5)	5,560	24,167	30,098	25,691	30,098	29,257	29,332	30,207	31,136	31,346	31,394	32,018
Bills purchased and discounted	25	21	16	11	16	9	7	8	8	10	8	8
Cash - Deposit Ratio	15.5	16.0	17.9	12.9	17.9	16.0	15.7	16.3	15.0	16.6	15.3	15.9
Investment - Deposit Ratio	49.2	105.2	82.7	104.3	82.7	85.3	83.4	75.3	79.7	80.1	84.8	8.3
Credit - Deposit Ratio	118.6	99.5	99.5	91.2	99.5	103.2	103.7	99.3	94.2	94.9	94.6	92.4

See 'Notes on Tables'.