

## 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								
				Sep.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep. 14	Sep. 28
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>15,850</b>	<b>17,105</b>	<b>16,831</b>	<b>16,804</b>	<b>17,219</b>	<b>17,393</b>	<b>17,635</b>	<b>17,677</b>	<b>17,825</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,065</b>	<b>7,324</b>	<b>5,863</b>	<b>7,324</b>	<b>6,835</b>	<b>6,832</b>	<b>6,998</b>	<b>7,396</b>	<b>6,279</b>	<b>6,157</b>	<b>6,112</b>
<b>Deposits</b>												
Inter-bank	718	1,457	1,921	887	1,921	956	893	1,104	1,427	1,438	1,414	1,405
Others	794	3,101	3,571	3,214	3,571	3,354	3,437	3,497	3,475	3,529	3,433	3,498
Borrowings from Banks	181	464	914	886	914	1,533	1,545	1,609	1,640	494	387	260
Others	139	1,043	918	877	918	992	957	788	853	818	924	949
<b>Time Liabilities</b>	<b>3,963</b>	<b>38,464</b>	<b>39,425</b>	<b>36,859</b>	<b>39,425</b>	<b>39,640</b>	<b>38,790</b>	<b>38,440</b>	<b>38,889</b>	<b>38,915</b>	<b>39,507</b>	<b>39,700</b>
<b>Deposits</b>												
Inter-bank	2,545	25,561	25,540	23,974	25,540	25,720	24,981	24,261	24,547	24,371	24,824	24,925
Others	1,359	12,564	13,534	12,637	13,534	13,477	13,366	13,721	13,918	14,106	14,245	14,327
Borrowings from Banks	–	12	10	11	10	10	10	10	10	9	9	9
Others	59	327	341	237	341	432	433	447	415	428	429	438
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>6</b>	<b>–</b>	<b>–</b>	<b>10</b>	<b>–</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>10,882</b>	<b>13,639</b>	<b>13,360</b>	<b>12,887</b>	<b>12,798</b>	<b>13,086</b>	<b>13,539</b>	<b>13,365</b>	<b>13,300</b>
Demand	116	2,021	3,292	1,901	3,292	2,999	2,718	2,522	2,561	2,825	2,860	2,924
Time	1,745	7,747	10,347	8,981	10,347	10,361	10,169	10,276	10,525	10,714	10,505	10,376
<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>1,998</b>	<b>3,054</b>	<b>2,693</b>	<b>2,632</b>	<b>2,801</b>	<b>2,602</b>	<b>2,808</b>	<b>2,869</b>	<b>2,924</b>
Cash in hand	24	146	153	129	153	136	139	147	152	157	137	153
Balance with Reserve Bank	310	2,353	2,900	1,869	2,900	2,557	2,492	2,654	2,450	2,652	2,732	2,772
Balances with Other Banks in Current account	93	575	486	308	486	612	651	644	695	403	372	357
Investments in Government Securities (3)	1,058	16,472	14,146	15,323	14,146	14,351	14,011	12,959	13,860	14,723	14,779	15,044
Money at Call and Short Notice	498	5,899	6,749	5,299	6,749	6,079	5,831	5,315	6,259	5,418	5,923	5,710
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>15,589</b>	<b>17,017</b>	<b>14,359</b>	<b>17,017</b>	<b>17,367</b>	<b>17,428</b>	<b>17,101</b>	<b>16,380</b>	<b>16,292</b>	<b>16,441</b>	<b>16,241</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	15,568	17,001	14,345	17,001	17,357	17,421	17,093	16,371	16,283	16,432	16,230
Due from banks (5)	5,560	24,167	30,098	27,419	30,098	29,257	29,332	30,207	31,136	32,018	32,114	32,581
Bills Purchased and Discounted	25	21	16	13	16	9	7	8	8	8	8	11
Cash - Deposit Ratio	15.5	16.0	17.9	12.6	17.9	16.0	15.7	16.3	15.0	15.9	16.2	16.4
Investment - Deposit Ratio	49.2	105.2	82.7	96.7	82.7	85.3	83.4	75.3	79.7	83.5	83.6	84.4
Credit - Deposit Ratio	118.6	99.5	99.5	90.6	99.5	103.2	103.7	99.3	94.2	92.4	93.0	91.1

See 'Notes on Tables'.