

## 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						
				Nov.	Jun.	Jul.	Aug.	Sep.	Oct.	Nov. 9	Nov. 23	Nov. 30
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>16,212</b>	<b>17,219</b>	<b>17,393</b>	<b>17,635</b>	<b>17,825</b>	<b>18,442</b>	<b>18,402</b>	<b>18,573</b>	<b>19,063</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>6,065</b>	<b>7,324</b>	<b>5,735</b>	<b>6,998</b>	<b>7,396</b>	<b>6,279</b>	<b>6,112</b>	<b>6,142</b>	<b>6,637</b>	<b>6,440</b>	<b>6,394</b>
<b>Deposits</b>												
Inter-Bank	718	1,457	1,921	858	1,104	1,427	1,438	1,405	1,402	1,452	1,370	1,378
Others	794	3,101	3,571	3,176	3,497	3,475	3,529	3,498	3,565	3,580	3,570	3,525
Borrowings from Banks	181	464	914	795	1,609	1,640	494	260	339	651	562	531
Others	139	1,043	918	907	788	853	818	949	836	955	939	960
<b>Time Liabilities</b>	<b>3,963</b>	<b>38,464</b>	<b>39,425</b>	<b>36,565</b>	<b>38,440</b>	<b>38,889</b>	<b>38,915</b>	<b>39,700</b>	<b>40,746</b>	<b>40,577</b>	<b>40,926</b>	<b>41,337</b>
<b>Deposits</b>												
Inter-Bank	2,545	25,561	25,540	23,210	24,261	24,547	24,371	24,925	25,423	25,313	25,492	25,376
Others	1,359	12,564	13,534	13,037	13,721	13,918	14,106	14,327	14,876	14,822	15,003	15,538
Borrowings from Banks	–	12	10	10	10	10	9	9	9	9	9	9
Others	59	327	341	307	447	415	428	438	438	433	421	414
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>–</b>	<b>–</b>	<b>15</b>	<b>–</b>	<b>10</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>6</b>	<b>5</b>	<b>19</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>10,836</b>	<b>12,798</b>	<b>13,086</b>	<b>13,539</b>	<b>13,300</b>	<b>13,100</b>	<b>13,038</b>	<b>13,195</b>	<b>13,187</b>
Demand	116	2,021	3,292	1,888	2,522	2,561	2,825	2,924	2,994	3,113	3,005	2,991
Time	1,745	7,747	10,347	8,948	10,276	10,525	10,714	10,376	10,106	9,925	10,190	10,196
<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>1,934</b>	<b>2,801</b>	<b>2,602</b>	<b>2,808</b>	<b>2,924</b>	<b>2,890</b>	<b>3,211</b>	<b>3,203</b>	<b>3,297</b>
Cash in Hand	24	146	153	130	147	152	157	153	149	130	162	150
Balance with Reserve Bank	310	2,353	2,900	1,804	2,654	2,450	2,652	2,772	2,741	3,082	3,041	3,147
Balances with Other Banks in Current Account	93	575	486	326	644	695	403	357	333	377	353	366
Investments in Government Securities (3)	1,058	16,472	14,146	15,400	12,959	13,860	14,723	15,044	15,615	15,398	15,783	15,897
Money at Call and Short Notice	498	5,899	6,749	5,899	5,315	6,259	5,418	5,710	6,571	6,266	6,898	7,260
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>15,589</b>	<b>17,017</b>	<b>14,715</b>	<b>17,101</b>	<b>16,380</b>	<b>16,292</b>	<b>16,241</b>	<b>15,585</b>	<b>15,472</b>	<b>15,436</b>	<b>15,420</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	15,568	17,001	14,702	17,093	16,371	16,283	16,230	15,575	15,463	15,425	15,409
Due from Banks (5)	5,560	24,167	30,098	27,238	30,207	31,136	32,018	32,581	32,442	32,700	32,664	32,445
Bills Purchased and Discounted	25	21	16	14	8	8	8	11	10	9	12	11
Cash - Deposit Ratio	15.5	16.0	17.9	11.9	16.3	15.0	15.9	16.4	15.7	17.5	17.2	17.3
Investment - Deposit Ratio	49.2	105.2	82.7	95.0	75.3	79.7	83.5	84.4	84.7	83.7	85.0	83.4
Credit - Deposit Ratio	118.6	99.5	99.5	90.8	99.3	94.2	92.4	91.1	84.5	84.1	83.1	80.9

See 'Notes on Tables'.