

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						
				Dec.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec. 7	Dec. 21	Dec. 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
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	15,665	17,105	16,512	17,393	17,635	17,825	18,442	19,063	18,775	19,005	19,448
Demand Liabilities	1,831	6,065	7,324	6,132	7,396	6,279	6,112	6,142	6,394	6,217	6,401	6,863
Deposits												
Inter-Bank	718	1,457	1,921	911	1,427	1,438	1,405	1,402	1,378	1,414	1,465	1,441
Others	794	3,101	3,571	3,264	3,475	3,529	3,498	3,565	3,525	3,524	3,493	3,971
Borrowings from Banks	181	464	914	1,062	1,640	494	260	339	531	327	316	309
Others	139	1,043	918	895	853	818	949	836	960	953	1,127	1,141
Time Liabilities	3,963	38,464	39,425	36,996	38,889	38,915	39,700	40,746	41,337	41,699	42,586	42,972
Deposits												
Inter-Bank	2,545	25,561	25,540	23,433	24,547	24,371	24,925	25,423	25,376	26,020	26,641	27,050
Others	1,359	12,564	13,534	13,248	13,918	14,106	14,327	14,876	15,538	15,251	15,512	15,477
Borrowings from Banks	–	12	10	10	10	9	9	9	9	9	9	9
Others	59	327	341	305	415	428	438	438	414	419	424	436
Borrowing from Reserve Bank	15	–	–	21	10	–	–	–	19	10	–	29
Borrowings from the State Bank and / or a Notified bank (2) and State Government	1,861	9,768	13,639	11,469	13,086	13,539	13,300	13,100	13,187	13,145	13,073	13,065
Demand	116	2,021	3,292	2,335	2,561	2,825	2,924	2,994	2,991	2,942	2,851	2,822
Time	1,745	7,747	10,347	9,134	10,525	10,714	10,376	10,106	10,196	10,204	10,222	10,243
Assets												
Cash in Hand and Balances with Reserve Bank	334	2,499	3,054	2,132	2,602	2,808	2,924	2,890	3,297	3,205	3,348	3,225
Cash in Hand	24	146	153	140	152	157	153	149	150	145	139	156
Balance with Reserve Bank	310	2,353	2,900	1,992	2,450	2,652	2,772	2,741	3,147	3,060	3,209	3,069
Balances with Other Banks in Current Account	93	575	486	320	695	403	357	333	366	396	362	352
Investments in Government Securities (3)	1,058	16,472	14,146	14,914	13,860	14,723	15,044	15,615	15,897	15,962	16,084	16,142
Money at Call and Short Notice	498	5,899	6,749	6,952	6,259	5,418	5,710	6,571	7,260	7,849	7,849	8,056
Bank Credit (4)	2,553	15,589	17,017	14,631	16,380	16,292	16,241	15,585	15,420	15,676	15,333	15,768
Advances												
Loans, Cash-Credits and Overdrafts	2,528	15,568	17,001	14,617	16,371	16,283	16,230	15,575	15,409	15,664	15,321	15,756
Due from Banks (5)	5,560	24,167	30,098	28,697	31,136	32,018	32,581	32,442	32,445	31,851	31,998	31,701
Bills Purchased and Discounted	25	21	16	14	8	8	11	10	11	12	12	12
Cash - Deposit Ratio	15.5	16.0	17.9	12.9	15.0	15.9	16.4	15.7	17.3	17.1	17.6	16.6
Investment - Deposit Ratio	49.2	105.2	82.7	90.3	79.7	83.5	84.4	84.7	83.4	85.0	84.6	83.0
Credit - Deposit Ratio	118.6	99.5	99.5	88.6	94.2	92.4	91.1	84.5	80.9	83.5	80.7	81.1

See 'Notes on Tables'.