

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	2006-07	2007-08	2007					2008			
				Mar.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. 14	Mar. 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	17,105	19,611	17,105	17,825	18,442	19,063	19,448	19,634	19,421	19,605	19,611
Demand Liabilities	1,831	7,324	6,636	7,324	6,112	6,142	6,394	6,863	6,664	6,379	6,573	6,636
Deposits												
Inter-Bank	718	1,921	1,539	1,921	1,405	1,402	1,378	1,441	1,176	1,437	1,413	1,539
Others	794	3,571	3,628	3,571	3,498	3,565	3,525	3,971	3,885	3,517	3,605	3,628
Borrowings from Banks	181	914	428	914	260	339	531	309	493	475	459	428
Others	139	918	1,041	918	949	836	960	1,141	1,110	951	1,095	1,041
Time Liabilities	3,963	39,425	47,523	39,425	39,700	40,746	41,337	42,972	44,807	46,141	46,970	47,523
Deposits												
Inter-Bank	2,545	25,540	31,111	25,540	24,925	25,423	25,376	27,050	28,635	29,794	30,534	31,111
Others	1,359	13,534	15,983	13,534	14,327	14,876	15,538	15,477	15,748	15,904	16,000	15,983
Borrowings from Banks	–	10	8	10	9	9	9	9	9	8	8	8
Others	59	341	421	341	438	438	414	436	414	435	428	421
Borrowing from Reserve Bank	15	–	–	–	–	–	19	29	10	24	19	–
Borrowings from the State Bank and / or a Notified bank (2) and State Government	1,861	13,639	13,988	13,639	13,300	13,100	13,187	13,065	13,075	13,024	13,120	13,988
Demand	116	3,292	3,378	3,292	2,924	2,994	2,991	2,822	2,988	2,854	2,862	3,378
Time	1,745	10,347	10,610	10,347	10,376	10,106	10,196	10,243	10,087	10,170	10,258	10,610
Assets												
Cash in Hand and Balances with Reserve Bank	334	3,054	3,639	3,054	2,924	2,890	3,297	3,225	3,450	3,605	3,352	3,639
Cash in Hand	24	153	143	153	153	149	150	156	148	146	134	143
Balance with Reserve Bank	310	2,900	3,496	2,900	2,772	2,741	3,147	3,069	3,302	3,459	3,218	3,496
Balances with Other Banks in Current Account	93	486	486	486	357	333	366	352	379	406	413	486
Investments in Government Securities (3)	1,058	14,146	16,806	14,146	15,044	15,615	15,897	16,142	16,424	16,808	16,722	16,806
Money at Call and Short Notice	498	6,749	7,855	6,749	5,710	6,571	7,260	8,056	8,892	7,967	7,688	7,855
Bank Credit (4)	2,553	17,017	17,345	17,017	16,241	15,585	15,420	15,768	15,782	16,173	17,071	17,345
Advances												
Loans, Cash-Credits and Overdrafts	2,528	17,001	17,336	17,001	16,230	15,575	15,409	15,756	15,774	16,164	17,062	17,336
Due from Banks (5)	5,560	30,098	32,466	30,098	32,581	32,442	32,445	31,701	31,761	31,395	31,800	32,466
Bills Purchased and Discounted	25	16	9	16	11	10	11	12	8	9	9	9
Cash - Deposit Ratio	15.5	17.9	18.6	17.9	16.4	15.7	17.3	16.6	17.6	18.6	17.1	18.6
Investment - Deposit Ratio	49.2	82.7	85.7	82.7	84.4	84.7	83.4	83.0	83.7	86.5	85.3	85.7
Credit - Deposit Ratio	118.6	99.5	88.4	99.5	91.1	84.5	80.9	81.1	80.4	83.3	87.1	88.4

See 'Notes on Tables'.