

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				
				Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr. 11	Apr. 25
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	16,831	18,442	19,063	19,448	19,634	19,421	19,611	21,787	20,346
Demand Liabilities	1,831	7,324	6,636	6,835	6,142	6,394	6,863	6,664	6,379	6,636	7,806	7,762
Deposits												
Inter-Bank	718	1,921	1,539	956	1,402	1,378	1,441	1,176	1,437	1,539	2,108	2,379
Others	794	3,571	3,628	3,354	3,565	3,525	3,971	3,885	3,517	3,628	3,717	3,754
Borrowings from Banks	181	914	428	1,533	339	531	309	493	475	428	374	380
Others	139	918	1,041	992	836	960	1,141	1,110	951	1,041	1,608	1,250
Time Liabilities	3,963	39,425	47,523	39,640	40,746	41,337	42,972	44,807	46,141	47,523	49,945	49,846
Deposits												
Inter-Bank	2,545	25,540	31,111	25,720	25,423	25,376	27,050	28,635	29,794	31,111	31,427	32,804
Others	1,359	13,534	15,983	13,477	14,876	15,538	15,477	15,748	15,904	15,983	18,070	16,592
Borrowings from Banks	–	10	8	10	9	9	9	9	8	8	8	8
Others	59	341	421	432	438	414	436	414	435	421	440	441
Borrowing from Reserve Bank	15	–	–	6	–	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	13,360	13,100	13,187	13,065	13,075	13,024	13,988	13,999	13,830
Demand	116	3,292	3,378	2,999	2,994	2,991	2,822	2,988	2,854	3,378	3,518	3,506
Time	1,745	10,347	10,610	10,361	10,106	10,196	10,243	10,087	10,170	10,610	10,481	10,324
Assets												
Cash in Hand and Balances with Reserve Bank	334	3,054	3,639	2,693	2,890	3,297	3,225	3,450	3,605	3,639	3,760	3,811
Cash in Hand	24	153	143	136	149	150	156	148	146	143	132	155
Balances with Reserve Bank	310	2,900	3,496	2,557	2,741	3,147	3,069	3,302	3,459	3,496	3,628	3,656
Balances with Other Banks in Current Account	93	486	486	612	333	366	352	379	406	486	526	490
Investments in Government Securities (3)	1,058	14,146	16,806	14,351	15,615	15,897	16,142	16,424	16,808	16,806	17,107	17,822
Money at Call and Short Notice	498	6,749	7,855	6,079	6,571	7,260	8,056	8,892	7,967	7,855	10,753	9,664
Bank Credit (4)	2,553	17,017	17,345	17,367	15,585	15,420	15,768	15,782	16,173	17,345	17,284	17,476
Advances												
Loans, Cash-Credits and Overdrafts	2,528	17,001	17,336	17,357	15,575	15,409	15,756	15,774	16,164	17,336	17,248	17,443
Due from Banks (5)	5,560	30,098	32,466	29,257	32,442	32,445	31,701	31,761	31,395	32,466	31,974	31,869
Bills Purchased and Discounted	25	16	9	9	10	11	12	8	9	9	36	33
Cash-Deposit Ratio	15.5	17.9	18.6	16.0	15.7	17.3	16.6	17.6	18.6	18.6	17.3	18.7
Investment-Deposit Ratio	49.2	82.7	85.7	85.3	84.7	83.4	83.0	83.7	86.5	85.7	78.5	87.6
Credit-Deposit Ratio	118.6	99.5	88.4	103.2	84.5	80.9	81.1	80.4	83.3	88.4	79.3	85.9

See 'Notes on Tables'.