

## 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								
				Jun.	Jan.	Feb.	Mar.	Apr.	May	Jun.6	Jun.20	Jun.27
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>17,105</b>	<b>19,611</b>	<b>17,219</b>	<b>19,634</b>	<b>19,421</b>	<b>19,611</b>	<b>20,346</b>	<b>20,356</b>	<b>20,325</b>	<b>20,355</b>	<b>20,395</b>
<b>Demand Liabilities</b>	1,831	7,324	6,636	6,998	6,664	6,379	6,636	7,762	6,873	6,817	6,783	6,616
<b>Deposits</b>												
Inter-Bank	718	1,921	1,539	1,104	1,176	1,437	1,539	2,379	1,710	1,616	1,663	1,567
Others	794	3,571	3,628	3,497	3,885	3,517	3,628	3,754	3,759	3,788	3,644	3,604
Borrowings from Banks	181	914	428	1,609	493	475	428	380	222	224	224	230
Others	139	918	1,041	788	1,110	951	1,041	1,250	1,183	1,189	1,252	1,215
<b>Time Liabilities</b>	<b>3,963</b>	<b>39,425</b>	<b>47,523</b>	<b>38,440</b>	<b>44,807</b>	<b>46,141</b>	<b>47,523</b>	<b>49,846</b>	<b>50,314</b>	<b>50,251</b>	<b>50,328</b>	<b>50,410</b>
<b>Deposits</b>												
Inter-Bank	2,545	25,540	31,111	24,261	28,635	29,794	31,111	32,804	33,279	33,241	33,151	33,149
Others	1,359	13,534	15,983	13,721	15,748	15,904	15,983	16,592	16,598	16,538	16,712	16,791
Borrowings from Banks	-	10	8	10	9	8	8	8	8	8	8	8
Others	59	341	421	447	414	435	421	441	428	464	458	461
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>7</b>	<b>-</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>13,639</b>	<b>13,988</b>	<b>12,798</b>	<b>13,075</b>	<b>13,024</b>	<b>13,988</b>	<b>13,830</b>	<b>12,885</b>	<b>12,831</b>	<b>12,782</b>	<b>12,703</b>
Demand	116	3,292	3,378	2,522	2,988	2,854	3,378	3,506	3,368	3,332	3,281	3,130
Time	1,745	10,347	10,610	10,276	10,087	10,170	10,610	10,324	9,518	9,498	9,501	9,573
<b>Assets</b>												
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>334</b>	<b>3,054</b>	<b>3,639</b>	<b>2,801</b>	<b>3,450</b>	<b>3,605</b>	<b>3,639</b>	<b>3,811</b>	<b>4,308</b>	<b>4,415</b>	<b>4,076</b>	<b>4,215</b>
Cash in Hand	24	153	143	147	148	146	143	155	150	149	149	149
Balance with Reserve Bank	310	2,900	3,496	2,654	3,302	3,459	3,496	3,656	4,158	4,266	3,928	4,066
Balances with Other Banks in Current Account	93	486	486	644	379	406	486	490	366	423	420	363
Investments in Government Securities (3)	1,058	14,146	16,806	12,959	16,424	16,808	16,806	17,822	18,452	18,812	19,202	19,214
Money at Call and Short Notice	498	6,749	7,855	5,315	8,892	7,967	7,855	9,664	8,138	7,788	7,558	7,350
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>17,017</b>	<b>17,345</b>	<b>17,101</b>	<b>15,782</b>	<b>16,173</b>	<b>17,345</b>	<b>17,476</b>	<b>17,871</b>	<b>17,943</b>	<b>17,952</b>	<b>17,832</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	17,001	17,336	17,093	15,774	16,164	17,336	17,443	17,861	17,931	17,941	17,822
Due from Banks (5)	5,560	30,098	32,466	30,207	31,761	31,395	32,466	31,869	30,605	30,634	30,673	30,702
Bills Purchased and Discounted	25	16	9	8	8	9	9	33	11	12	11	10
Cash - Deposit Ratio	15.5	17.9	18.6	16.3	17.6	18.6	18.6	18.7	21.2	21.7	20.0	20.7
Investment - Deposit Ratio	49.2	82.7	85.7	75.3	83.7	86.5	85.7	87.6	90.6	92.6	94.3	94.2
Credit - Deposit Ratio	118.6	99.5	88.4	99.3	80.4	83.3	88.4	85.9	87.8	88.3	88.2	87.4

See 'Notes on Tables'.