

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								
				Jul.	Feb.	Mar.	Apr.	May	Jun.	Jul. 4	Jul.18	Jul.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	17,393	19,421	19,611	20,346	20,356	20,395	20,478	20,470	20,602
Demand Liabilities	1,831	7,324	6,636	7,396	6,379	6,636	7,762	6,873	6,616	7,019	6,826	7,081
Deposits												
Inter-Bank	718	1,921	1,539	1,427	1,437	1,539	2,379	1,710	1,567	1,682	1,477	1,383
Others	794	3,571	3,628	3,475	3,517	3,628	3,754	3,759	3,604	3,751	3,722	3,691
Borrowings from Banks	181	914	428	1,640	475	428	380	222	230	235	259	272
Others	139	918	1,041	853	951	1,041	1,250	1,183	1,215	1,351	1,368	1,736
Time Liabilities	3,963	39,425	47,523	38,889	46,141	47,523	49,846	50,314	50,410	50,445	50,581	50,572
Deposits												
Inter-Bank	2,545	25,540	31,111	24,547	29,794	31,111	32,804	33,279	33,149	33,252	33,395	33,220
Others	1,359	13,534	15,983	13,918	15,904	15,983	16,592	16,598	16,791	16,727	16,748	16,911
Borrowings from Banks	-	10	8	10	8	8	8	8	8	8	8	8
Others	59	341	421	415	435	421	441	428	461	457	431	432
Borrowing from Reserve Bank	15	-	-	10	24	-	-	19	19	-	0	9
Borrowings from the State Bank and / or a Notified bank (2) and State Government	1,861	13,639	13,988	13,086	13,024	13,988	13,830	12,885	12,703	12,791	12,987	13,024
Demand	116	3,292	3,378	2,561	2,854	3,378	3,506	3,368	3,130	3,111	3,155	3,154
Time	1,745	10,347	10,610	10,525	10,170	10,610	10,324	9,518	9,573	9,680	9,832	9,870
Assets												
Cash in Hand and Balances with Reserve Bank	334	3,054	3,639	2,602	3,605	3,639	3,811	4,308	4,215	4,248	213	4,501
Cash in Hand	24	153	143	152	146	143	155	150	149	141	151	156
Balance with Reserve Bank	310	2,900	3,496	2,450	3,459	3,496	3,656	4,158	4,066	4,107	61	4,345
Balances with Other Banks in Current Account	93	486	486	695	406	486	490	366	363	403	445	440
Investments in Government Securities (3)	1,058	14,146	16,806	13,860	16,808	16,806	17,822	18,452	19,214	19,235	18,730	19,123
Money at Call and Short Notice	498	6,749	7,855	6,259	7,967	7,855	9,664	8,138	7,350	7,381	7,478	7,408
Bank Credit (4)	2,553	17,017	17,345	16,380	16,173	17,345	17,476	17,871	17,832	17,363	17,587	17,486
Advances												
Loans, Cash-Credits and Overdrafts	2,528	17,001	17,336	16,371	16,164	17,336	17,443	17,861	17,822	17,351	17,578	17,478
Due from Banks (5)	5,560	30,098	32,466	31,136	31,395	32,466	31,869	30,605	30,702	30,926	30,736	30,942
Bills Purchased and Discounted	25	16	9	8	9	9	33	11	10	11	9	8
Cash - Deposit Ratio	15.5	17.9	18.6	15.0	18.6	18.6	18.7	21.2	20.7	20.7	1.0	21.8
Investment - Deposit Ratio	49.2	82.7	85.7	79.7	86.5	85.7	87.6	90.6	94.2	93.9	91.5	92.8
Credit - Deposit Ratio	118.6	99.5	88.4	94.2	83.3	88.4	85.9	87.8	87.4	84.8	85.9	84.9

See 'Notes on Tables'.