

## 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							
					Dec.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec. 5	Dec. 19
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>19,448</b>	<b>20,602</b>	<b>20,563</b>	<b>20,827</b>	<b>20,805</b>	<b>21,010</b>	<b>20,821</b>	<b>20,834</b>	<b>21,001</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>7,324</b>	<b>6,636</b>	<b>6,863</b>	<b>7,081</b>	<b>7,261</b>	<b>7,566</b>	<b>6,880</b>	<b>7,105</b>	<b>7,216</b>	<b>7,135</b>	<b>7,035</b>
<b>Deposits</b>												
Inter-Bank	718	1,921	1,539	1,441	1,383	1,408	1,204	1,371	1,727	1,849	1,909	1,872
Others	794	3,571	3,628	3,971	3,691	3,675	3,721	3,849	3,758	3,768	3,660	3,718
Borrowings from Banks	181	914	428	309	272	807	1,333	303	338	332	303	242
Others	139	918	1,041	1,141	1,736	1,371	1,309	1,356	1,282	1,267	1,262	1,202
<b>Time Liabilities</b>	<b>3,963</b>	<b>39,425</b>	<b>47,523</b>	<b>42,972</b>	<b>50,572</b>	<b>50,096</b>	<b>50,353</b>	<b>51,261</b>	<b>51,749</b>	<b>51,781</b>	<b>52,072</b>	<b>52,513</b>
<b>Deposits</b>												
Inter-Bank	2,545	25,540	31,111	27,050	33,220	32,754	32,764	33,769	34,004	34,239	34,410	34,732
Others	1,359	13,534	15,983	15,477	16,911	16,888	17,106	16,955	17,252	17,053	17,174	17,283
Borrowings from Banks	–	10	8	9	8	8	16	8	8	7	7	7
Others	59	341	421	436	432	446	467	529	486	481	481	490
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>–</b>	<b>–</b>	<b>29</b>	<b>9</b>	<b>2</b>	<b>22</b>	<b>–</b>	<b>–</b>	<b>–</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>13,065</b>	<b>13,024</b>	<b>12,735</b>	<b>13,340</b>	<b>11,214</b>	<b>11,639</b>	<b>11,521</b>	<b>11,348</b>	<b>11,322</b>
Demand	116	3,292	3,378	2,822	3,154	3,314	3,279	3,120	3,189	3,143	2,967	2,922
Time	1,745	10,347	10,610	10,243	9,870	9,421	10,061	8,094	8,450	8,378	8,381	8,400
<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>3,225</b>	<b>4,501</b>	<b>4,495</b>	<b>4,453</b>	<b>3,687</b>	<b>3,089</b>	<b>2,952</b>	<b>2,860</b>	<b>2,962</b>
Cash in Hand	24	153	143	156	156	149	154	158	149	145	153	156
Balance with Reserve Bank	310	2,900	3,496	3,069	4,345	4,346	4,299	3,529	2,941	2,807	2,707	2,806
Balances with Other Banks in Current Account	93	486	486	352	440	424	440	449	514	414	428	377
Investments in Government Securities (3)	1,058	14,146	16,806	16,142	19,123	18,907	17,401	17,996	17,970	17,345	18,008	18,053
Money at Call and Short Notice	498	6,749	7,855	8,056	7,408	7,280	7,723	10,410	12,005	12,147	12,009	11,939
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>17,017</b>	<b>17,345</b>	<b>15,768</b>	<b>17,486</b>	<b>17,306</b>	<b>17,169</b>	<b>16,855</b>	<b>16,563</b>	<b>16,786</b>	<b>16,877</b>	<b>17,201</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	17,001	17,336	15,756	17,478	17,298	17,163	16,846	16,555	16,779	16,870	17,194
Due from Banks (5)	5,560	30,098	32,466	31,701	30,942	31,717	32,976	29,357	28,620	28,594	28,450	28,443
Bills Purchased and Discounted	25	16	9	12	8	8	6	9	7	7	7	7
Cash - Deposit Ratio	15.5	17.9	18.6	16.6	21.8	21.9	21.4	17.7	14.7	14.2	13.7	14.1
Investment - Deposit Ratio	49.2	82.7	85.7	83.0	92.8	91.9	83.5	86.5	85.5	83.3	86.4	86.0
Credit - Deposit Ratio	118.6	99.5	88.4	81.1	84.9	84.2	82.4	81.0	78.8	80.6	81.0	81.9

See 'Notes on Tables'.