

## 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	2008						2009		
				Jan.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan. 2	Jan. 16	Jan. 30
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>19,634</b>	<b>20,563</b>	<b>20,827</b>	<b>20,805</b>	<b>21,010</b>	<b>21,001</b>	<b>21,231</b>	<b>21,198</b>	<b>21,261</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>7,324</b>	<b>6,636</b>	<b>6,664</b>	<b>7,261</b>	<b>7,566</b>	<b>6,880</b>	<b>7,105</b>	<b>7,035</b>	<b>7,052</b>	<b>6,939</b>	<b>7,166</b>
<b>Deposits</b>												
Inter-Bank	718	1,921	1,539	1,176	1,408	1,204	1,371	1,727	1,872	1,748	1,569	1,805
Others	794	3,571	3,628	3,885	3,675	3,721	3,849	3,758	3,718	3,766	3,754	3,738
Borrowings from Banks	181	914	428	493	807	1,333	303	338	242	239	281	260
Others	139	918	1,041	1,110	1,371	1,309	1,356	1,282	1,202	1,299	1,335	1,362
<b>Time Liabilities</b>	<b>3,963</b>	<b>39,425</b>	<b>47,523</b>	<b>44,807</b>	<b>50,096</b>	<b>50,353</b>	<b>51,261</b>	<b>51,749</b>	<b>52,513</b>	<b>53,068</b>	<b>53,691</b>	<b>54,661</b>
<b>Deposits</b>												
Inter-Bank	2,545	25,540	31,111	28,635	32,754	32,764	33,769	34,004	34,732	35,118	35,768	36,619
Others	1,359	13,534	15,983	15,748	16,888	17,106	16,955	17,252	17,283	17,465	17,444	17,523
Borrowings from Banks	—	10	8	9	8	16	8	8	7	7	7	7
Others	59	341	421	414	446	467	529	486	490	477	471	512
<b>Borrowing from Reserve Bank</b>	<b>15</b>	<b>—</b>	<b>—</b>	<b>10</b>	<b>2</b>	<b>22</b>	<b>—</b>	<b>—</b>	<b>19</b>	<b>—</b>	<b>—</b>	<b>—</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>13,075</b>	<b>12,735</b>	<b>13,340</b>	<b>11,214</b>	<b>11,639</b>	<b>11,322</b>	<b>11,136</b>	<b>10,912</b>	<b>10,338</b>
Demand	116	3,292	3,378	2,988	3,314	3,279	3,120	3,189	2,922	2,903	2,680	2,769
Time	1,745	10,347	10,610	10,087	9,421	10,061	8,094	8,450	8,400	8,233	8,232	7,570
<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>3,450</b>	<b>4,495</b>	<b>4,453</b>	<b>3,687</b>	<b>3,089</b>	<b>2,962</b>	<b>2,783</b>	<b>3,002</b>	<b>2,824</b>
Cash in Hand	24	153	143	148	149	154	158	149	156	143	144	143
Balance with Reserve Bank	310	2,900	3,496	3,302	4,346	4,299	3,529	2,941	2,806	2,640	2,859	2,681
Balances with Other Banks in Current Account	93	486	486	379	424	440	449	514	377	473	444	473
Investments in Government Securities (3)	1,058	14,146	16,806	16,424	18,907	17,401	17,996	17,970	18,053	17,996	18,480	18,567
Money at Call and Short Notice	498	6,749	7,855	8,892	7,280	7,723	10,410	12,005	11,939	12,320	11,530	10,554
<b>Bank Credit (4)</b>	<b>2,553</b>	<b>17,017</b>	<b>17,345</b>	<b>15,782</b>	<b>17,306</b>	<b>17,169</b>	<b>16,855</b>	<b>16,563</b>	<b>17,201</b>	<b>17,364</b>	<b>17,721</b>	<b>18,461</b>
<b>Advances</b>												
Loans, Cash-Credits and Overdrafts	2,528	17,001	17,336	15,774	17,298	17,163	16,846	16,555	17,194	17,355	17,711	18,451
Due from Banks (5)	5,560	30,098	32,466	31,761	31,717	32,976	29,357	28,620	28,443	28,113	27,866	27,674
Bills Purchased and Discounted	25	16	9	8	8	6	9	7	7	9	10	10
Cash - Deposit Ratio	15.5	17.9	18.6	17.6	21.9	21.4	17.7	14.7	14.1	13.1	14.2	13.3
Investment - Deposit Ratio	49.2	82.7	85.7	83.7	91.9	83.5	86.5	85.5	86.0	84.8	87.2	87.3
Credit - Deposit Ratio	118.6	99.5	88.4	80.4	84.2	82.4	81.0	78.8	81.9	81.8	83.6	86.8

See 'Notes on Tables'.