

No. 6 : STATE CO-OPERATIVE BANKS – MAINTAINING ACCOUNTS WITH THE RESERVE BANK OF INDIA

(Amount in Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	1990-91	2003-04	2004-05	2004	2005							
				Aug.	Mar.	Apr.	May	Jun.	Jul.	Aug. 5	Aug. 19	Aug. 26
1	2	3	4	5	6	7	8	9	10	11	12	13
Number of reporting banks	28	28	31	28	31	31	31	31	31	31	31	31
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	12,972	13,807	13,502	13,807	14,171	14,167	14,176	14,146	13,860	14,168	14,187
Demand Liabilities	1,831	4,454	4,871	4,623	4,871	5,037	5,193	5,400	5,766	5,224	5,160	5,138
Deposits												
Inter-bank	718	1,032	999	1,028	999	1,085	1,011	1,098	1,645	1,282	1,124	1,317
Others	794	2,289	2,586	2,414	2,586	2,708	2,798	2,749	2,797	2,692	2,711	2,700
Borrowings from banks	181	206	349	228	349	362	499	691	459	378	471	267
Others	139	927	938	953	938	881	885	863	865	872	855	854
Time Liabilities	3,963	35,346	36,325	37,523	36,325	37,409	37,199	36,839	36,208	36,461	36,549	36,298
Deposits												
Inter-bank	2,545	24,420	24,825	26,172	24,825	25,652	25,525	25,103	24,553	24,966	24,794	24,513
Others	1,359	10,682	11,221	11,088	11,221	11,462	11,370	11,427	11,349	11,168	11,457	11,487
Borrowings from banks	—	13	11	12	11	11	11	11	10	11	11	11
Others	59	231	267	250	267	283	292	298	296	316	286	287
Borrowing from Reserve Bank	15	2	32	3	32	33	7	15	2	2	2	2
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,986	8,320	6,922	8,320	8,281	7,915	8,157	8,486	8,354	8,526	8,574
Demand	116	1,139	1,623	1,176	1,623	1,583	1,340	1,313	1,468	1,513	1,514	1,512
Time	1,745	5,847	6,696	5,746	6,696	6,698	6,575	6,844	7,017	6,841	7,012	7,062
Assets												
Cash in hand and balances with Reserve Bank	334	1,921	2,001	1,804	2,001	2,037	1,843	2,020	2,519	1,951	1,973	2,043
Cash in hand	24	113	109	111	109	118	123	124	126	120	119	120
Balance with Reserve Bank	310	1,808	1,892	1,693	1,892	1,919	1,720	1,896	2,393	1,831	1,854	1,924
Balances with other banks in current account	93	272	333	242	333	286	270	306	303	317	269	290
Investments in Government securities (3)	1,058	14,115	16,602	15,871	16,602	16,932	16,633	16,098	16,228	15,984	15,844	15,631
Money at call and short notice	498	3,288	3,777	3,971	3,777	4,849	4,383	4,760	4,400	4,450	4,565	4,592
Bank credit (4)	2,553	14,404	14,529	13,509	14,529	14,517	14,762	14,674	14,631	14,503	14,443	14,362
Advances												
Loans, cash-credits and overdrafts	2,528	14,378	14,508	13,492	14,508	14,498	14,745	14,656	14,615	14,488	14,427	14,346
Due from banks (5)	5,560	19,127	21,945	19,192	21,945	21,547	21,329	22,073	22,470	22,586	22,789	22,975
Bills purchased and discounted	25	26	21	17	21	19	18	18	16	15	16	16
Cash - Deposit Ratio	15.5	14.8	14.5	13.4	14.5	14.4	13.0	14.2	17.8	14.1	13.9	14.4
Investment - Deposit Ratio	49.2	108.8	120.2	117.5	120.2	119.5	117.4	113.6	114.7	115.3	111.8	110.2
Credit - Deposit Ratio	118.6	111.0	105.2	100.1	105.2	102.4	104.2	103.5	103.4	104.6	101.9	101.2

See 'Notes on Tables'.