

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							
				Sep.	Apr.	May	Jun.	Jul.	Aug.	Sep. 2	Sep. 16	Sep. 30
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	13,618	14,171	14,167	14,176	14,146	14,187	14,249	14,311	14,542
Demand Liabilities	1,831	4,454	4,871	4,666	5,037	5,193	5,400	5,766	5,138	4,740	4,722	5,077
Deposits												
Inter-bank	718	1,032	999	1,013	1,085	1,011	1,098	1,645	1,317	914	915	978
Others	794	2,289	2,586	2,459	2,708	2,798	2,749	2,797	2,700	2,728	2,715	2,792
Borrowings from banks	181	206	349	222	362	499	691	459	267	233	226	241
Others	139	927	938	972	881	885	863	865	854	865	866	1,066
Time Liabilities	3,963	35,346	36,325	37,228	37,409	37,199	36,839	36,208	36,298	36,546	36,533	36,634
Deposits												
Inter-bank	2,545	24,420	24,825	25,809	25,652	25,525	25,103	24,553	24,513	24,726	24,640	24,581
Others	1,359	10,682	11,221	11,159	11,462	11,370	11,427	11,349	11,487	11,521	11,596	11,750
Borrowings from banks	—	13	11	12	11	11	11	10	11	11	11	11
Others	59	231	267	248	283	292	298	296	287	288	285	292
Borrowing from Reserve Bank	15	2	32	29	33	7	15	2	2	2	2	2
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,986	8,320	7,187	8,281	7,915	8,157	8,486	8,574	8,699	8,780	8,878
Demand	116	1,139	1,623	1,266	1,583	1,340	1,313	1,468	1,512	1,513	1,510	1,537
Time	1,745	5,847	6,696	5,921	6,698	6,575	6,844	7,017	7,062	7,186	7,270	7,341
Assets												
Cash in hand and balances with Reserve Bank	334	1,921	2,001	2,009	2,037	1,843	2,020	2,519	2,043	1,988	1,945	1,948
Cash in hand	24	113	109	110	118	123	124	126	120	114	123	137
Balance with Reserve Bank	310	1,808	1,892	1,899	1,919	1,720	1,896	2,393	1,924	1,874	1,822	1,811
Balances with other banks in current account	93	272	333	279	286	270	306	303	290	275	289	301
Investments in Government securities (3)	1,058	14,115	16,602	16,765	16,932	16,633	16,098	16,228	15,631	15,641	15,601	15,877
Money at call and short notice	498	3,288	3,777	4,015	4,849	4,383	4,760	4,400	4,592	4,609	4,369	4,247
Bank credit (4)	2,553	14,404	14,529	13,294	14,517	14,762	14,674	14,631	14,362	14,172	14,267	14,202
Advances												
Loans, cash-credits and overdrafts	2,528	14,378	14,508	13,276	14,498	14,745	14,656	14,615	14,346	14,151	14,251	14,186
Due from banks (5)	5,560	19,127	21,945	19,600	21,547	21,329	22,073	22,470	22,975	23,138	23,392	23,773
Bills purchased and discounted	25	26	21	18	19	18	18	16	16	22	16	16
Cash - Deposit Ratio	15.5	14.8	14.5	14.8	14.4	13.0	14.2	17.8	14.4	14.0	13.6	13.4
Investment - Deposit Ratio	49.2	108.8	120.2	123.1	119.5	117.4	113.6	114.7	110.2	109.8	109.0	109.2
Credit - Deposit Ratio	118.6	111.0	105.2	97.6	102.4	104.2	103.5	103.4	101.2	99.5	99.7	97.7

See 'Notes on Tables'.