

No. 6 : State Co-Operative Banks - Maintaining Accounts with the Reserve Bank of India

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday				1998					1999			
	1990-91	1997-98	1998-99	Apr.	Dec.	Jan.	Feb.	Mar.	Apr. 9	Apr. 23	Apr. 30	
	2	3	4	5	6	7	8	9	10	11	12	
Number of reporting banks	28	28	28	28	28	28	28	28	28	28	28	
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	6,210	7,092	6,344	7,085	6,948	6,970	7,092	7,071	7,348	7,350	
Demand Liabilities	1,831	2,883	3,065	2,786	3,211	3,160	3,123	3,065	3,170	3,083	3,108	
Deposits												
Inter-bank	718	964	1,112	977	1,220	1,215	1,249	1,112	1,238	1,123	1,021	
Others	794	1,301	1,517	1,325	1,530	1,491	1,444	1,517	1,474	1,499	1,601	
Borrowings from banks	181	118	70	110	80	82	80	70	72	69	69	
Others	139	500	366	374	380	371	350	366	387	393	417	
Time liabilities	3,963	17,627	21,997	18,861	22,070	20,421	21,983	21,997	22,225	22,459	17,237	
Deposits												
Inter-bank	2,545	12,623	16,291	13,739	16,388	14,837	16,321	16,291	16,483	16,457	11,338	
Others	1,359	4,910	5,575	5,018	5,555	5,457	5,525	5,575	5,598	5,849	5,748	
Borrowings from banks	-	12	18	12	16	16	17	18	35	19	19	
Others	59	82	113	92	111	111	119	113	109	134	132	
Borrowings from Reserve Bank	15	-	3	-	11	11	-	3	3	3	3	
Borrowings from the State Bank and / or a notified bank (2) and State Government												
Demand	116	1,017	795	864	437	608	747	795	717	868	960	
Time	1,745	2,723	4,307	2,798	2,586	4,410	4,510	4,307	4,864	4,847	4,619	
(Rs. crore)												
Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday				1998					1999			
	1990-91	1997-98	1998-99	Apr.	Dec.	Jan.	Feb.	Mar.	Apr.9	Apr.23	Apr.30	
	2	3	4	5	6	7	8	9	10	11	12	
Assets												
Cash in hand and balances with Reserve Bank	334	791	788	800	820	815	824	788	826	711	833	
Cash in hand	24	64	77	69	79	85	89	77	71	80	79	
Balance with Reserve Bank	310	727	711	731	742	731	735	711	755	631	755	
Balances with other banks in current account	93	208	268	259	233	272	224	268	299	233	197	
Investments in Government securities (3)	1,058	4,941	5,841	5,291	5,849	5,959	5,935	5,841	5,768	5,856	5,851	

Money at call and short notice	498	2,736	3,972	3,449	4,895	3,418	3,995	3,972	4,040	4,207	4,400
Bank credit (4)	2,553	7,748	8,869	7,861	7,152	7,837	8,356	8,869	9,191	9,143	9,281
Advances											
Loans, cash-credits and overdrafts	2,528	7,729	8,851	7,844	7,119	7,818	8,338	8,851	9,174	9,126	9,263
Due from banks (5)	5,560	9,650	15,459	9,307	9,982	11,438	12,170	15,459	11,991	12,033	12,164
Bills purchased and discounted	25	18	17	18	33	18	18	17	17	17	18
Cash - Deposit Ratio	15.5	12.7	11.1	12.6	11.6	11.7	11.8	11.1	11.7	9.7	11.3
Investment - Deposit Ratio	49.2	79.6	82.4	83.4	82.6	85.8	85.2	82.4	81.6	79.7	79.6
<u>Credit - Deposit Ratio</u>	<u>118.6</u>	<u>124.8</u>	<u>125.1</u>	<u>123.9</u>	<u>100.9</u>	<u>112.8</u>	<u>119.9</u>	<u>125.1</u>	<u>130.0</u>	<u>124.4</u>	<u>126.3</u>
See 'Notes on Table'.											