

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 1997-98 1998-99			1998		1999					
	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	6,494	6,970	7,092	7,350	7,604	7,519	7,650	7,614
Demand Liabilities	1,831	2,883	3,065	3,051	3,123	3,065	3,108	3,083	3,258	3,199	3,186
Deposits											
Inter-bank	718	964	1,112	1,154	1,249	1,112	1,021	1,006	1,179	1,082	1,141
Others	794	1,301	1,517	1,435	1,444	1,517	1,601	1,609	1,563	1,628	1,562
Borrowings from banks	181	118	70	99	80	70	69	69	67	68	69
Others	139	500	366	363	350	366	417	400	448	421	414
Time liabilities	3,963	17,627	21,997	20,460	21,983	21,997	17,237	22,484	22,621	22,870	22,971
Deposits											
Inter-bank	2,545	12,623	16,291	15,293	16,321	16,291	11,338	16,343	16,518	16,698	16,770
Others	1,359	4,910	5,575	5,059	5,525	5,575	5,748	5,996	5,955	6,022	6,052
Borrowings from banks	-	12	18	16	17	18	19	19	19	19	19
Others	59	82	113	92	119	113	132	127	128	131	130
Borrowings from Reserve Bank	15	-	3	-	-	3	3	13	13	13	3
Borrowings from the State Bank and / or a notified bank (2) and State Government											
Demand	1,861	3,740	5,102	2,696	5,257	5,102	5,579	5,184	5,095	5,403	5,542
Time	116	1,017	795	391	747	795	960	857	694	773	832
Time	1,745	2,723	4,307	2,305	4,510	4,307	4,619	4,327	4,400	4,630	4,710
Assets											
Cash in hand and balances with Reserve Bank											
Cash in hand	334	791	788	911	824	788	833	847	752	867	942
Balance with Reserve Bank	24	64	77	78	89	77	79	82	82	95	103
Balances with other banks in current account	310	727	711	833	735	711	755	765	669	772	839
Investments in Government securities (3)	93	208	268	180	224	268	197	215	229	254	206
Money at call and short notice	1,058	4,941	5,841	5,391	5,935	5,841	5,851	5,782	5,764	5,928	5,949
	498	2,736	3,972	3,618	3,995	3,972	4,400	4,535	4,518	4,528	4,591
Bank credit (4)	2,553	7,748	8,869	8,011	8,356	8,869	9,281	9,089	9,054	9,046	9,043
Advances											
Loans, cash-credits and overdrafts	2,528	7,729	8,851	7,990	8,338	8,851	9,263	9,069	9,037	9,029	9,025
Due from banks (5)	5,560	9,650	15,459	8,846	12,170	15,459	12,164	11,745	11,831	12,147	12,533
Bills purchased and discounted	25	18	17	21	18	17	18	20	17	17	19
Cash - Deposit Ratio	15.5	12.7	11.1	14.0	11.8	11.1	11.3	11.1	10.0	11.3	12.4
Investment - Deposit Ratio	49.2	79.6	82.4	83.0	85.2	82.4	79.6	76.0	76.7	77.5	78.1
Credit - Deposit Ratio	118.6	124.8	125.1	123.4	119.9	125.1	126.3	119.5	120.4	118.2	118.8

See 'Notes on Table'.