

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

(Rs. crore)

	1990-91	1997-98	1998-99	1998				1999			
Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday				Jul.	Mar.	Apr.	May	Jun.	Jul. 2	Jul. 16	Jul. 30
1	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	6,495	7,092	7,350	7,604	7,614	7,626	7,694	7,941
Demand Liabilities	1,831	2,883	3,065	2,946	3,065	3,108	3,083	3,186	3,310	3,257	3,525
Deposits											
Inter-bank	718	964	1,112	1,080	1,112	1,021	1,006	1,141	1,236	1,209	1,300
Others	794	1,301	1,517	1,425	1,517	1,601	1,609	1,562	1,603	1,584	1,765
Borrowings from banks	181	118	70	104	70	69	69	69	75	78	79
Others	139	500	366	337	366	417	400	414	396	387	382
Time liabilities	3,963	17,627	21,997	20,956	21,997	17,237	22,484	22,971	23,072	23,238	23,476
Deposits											
Inter-bank	2,545	12,623	16,291	15,766	16,291	11,338	16,343	16,770	16,890	16,973	17,148
Others	1,359	4,910	5,575	5,070	5,575	5,748	5,996	6,052	6,024	6,110	6,176
Borrowings from banks	-	12	18	16	18	19	19	19	19	18	18
Others	59	82	113	105	113	132	127	130	140	136	134
Borrowings from Reserve Bank	15	-	3	-	3	3	13	3	3	3	3
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	3,740	5,102	2,781	5,102	5,579	5,184	5,542	5,314	5,455	5,531
Demand	116	1,017	795	309	795	960	857	832	528	554	637
Time	1,745	2,723	4,307	2,472	4,307	4,619	4,327	4,710	4,786	4,901	4,894

(Rs. crore)

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1	2	3	4	5	6	7	8	9	10	11	12
Assets											
Cash in hand and balances with Reserve Bank	334	791	788	913	788	833	847	942	641	723	789
Cash in hand	24	64	77	84	77	79	82	103	90	87	96
Balance with Reserve Bank	310	727	711	829	711	755	765	839	551	637	693

Balances with other banks in current account	93	208	268	181	268	197	215	206	176	196	202
Investments in Government securities (3)	1,058	4,941	5,841	5,398	5,841	5,851	5,782	5,949	5,902	5,869	5,793
Money at call and short notice	498	2,736	3,972	3,737	3,972	4,400	4,535	4,591	4,763	4,615	3,925
Bank credit (4)	2,553	7,748	8,869	7,544	8,869	9,281	9,089	9,043	9,066	8,962	8,991
Advances											
Loans, cash-credits and overdrafts	2,528	7,729	8,851	7,514	8,851	9,263	9,069	9,025	9,047	8,942	8,970
Due from banks (5)	5,560	9,650	15,459	9,217	15,459	12,164	11,745	12,533	12,255	12,227	12,913
Bills purchased and discounted	25	18	17	30	17	18	20	19	19	20	20
Cash - Deposit Ratio	15.5	12.7	11.1	14.1	11.1	11.3	11.1	12.4	8.4	9.4	9.9
Investment - Deposit Ratio	49.2	79.6	82.4	83.1	82.4	79.6	76.0	78.1	77.4	76.3	73.0
Credit - Deposit Ratio	118.6	124.8	125.1	116.2	125.1	126.3	119.5	118.8	118.9	116.5	113.2

See 'Notes on Tables'.