

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			
				Aug.	Mar.	Apr.	May	Jun.	Jul.	Aug. 13	Aug. 27
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	6,661	7,092	7,350	7,604	7,614	7,941	7,638	7,695
Demand Liabilities	1,831	2,883	3,065	2,955	3,065	3,108	3,083	3,186	3,525	3,180	5,216
Deposits											
Inter-bank	718	964	1,112	1,091	1,112	1,021	1,006	1,141	1,300	1,129	1,250
Others	794	1,301	1,517	1,432	1,517	1,601	1,609	1,562	1,765	1,590	1,684
Borrowings from banks	181	118	70	92	70	69	69	69	79	70	75
Others	139	500	366	339	366	417	400	414	382	392	2,208
Time liabilities	3,963	17,627	21,997	21,177	21,997	17,237	22,484	22,971	23,476	23,273	21,533
Deposits											
Inter-bank	2,545	12,623	16,291	15,834	16,291	11,338	16,343	16,770	17,148	17,075	15,377
Others	1,359	4,910	5,575	5,229	5,575	5,748	5,996	6,052	6,176	6,048	6,012
Borrowings from banks	-	12	18	14	18	19	19	19	18	18	18
Others	59	82	113	100	113	132	127	130	134	132	126
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											
Demand	116	1,017	795	540	795	960	857	832	637	837	574
Time	1,745	2,723	4,307	2,588	4,307	4,619	4,327	4,710	4,894	4,656	4,679
Assets											
Cash in hand and balances with Reserve Bank	334	791	788	114	788	833	847	942	789	926	852
Cash in hand	24	64	77	86	77	79	82	103	96	87	91
Balance with Reserve Bank	310	727	711	28	711	755	765	839	693	839	761
Balances with other banks in current account	93	208	268	179	268	197	215	206	202	337	425
Investments in Government securities (3)	1,058	4,941	5,841	5,504	5,841	5,851	5,782	5,949	5,793	5,851	5,849
Money at call and short notice	498	2,736	3,972	3,757	3,972	4,400	4,535	4,591	3,925	4,288	4,564

Bank credit (4)	2,553	7,748	8,869	7,346	8,869	9,281	9,089	9,043	8,991	8,850	8,651
Advances											
Loans, cash-credits and overdrafts	2,528	7,729	8,851	7,329	8,851	9,263	9,069	9,025	8,970	8,830	8,631
Due from banks (5)	5,560	9,650	15,459	9,391	15,459	12,164	11,745	12,533	12,913	12,971	13,059
Bills purchased and discounted	25	18	17	16	17	18	20	19	20	20	19
Cash - Deposit Ratio	15.5	12.7	11.1	1.7	11.1	11.3	11.1	12.4	9.9	12.1	11.1
Investment - Deposit Ratio	49.2	79.6	82.4	82.6	82.4	79.6	76.0	78.1	73.0	76.6	76.0
Credit - Deposit Ratio	118.6	124.8	125.1	110.3	125.1	126.3	119.5	118.8	113.2	115.9	112.4
See 'Notes on Tables'.											