

## 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			
1	2	3	4	Oct.	Jun.	Jul.	Aug.	Sep.	Oct. 8	Oct. 22	Oct. 29
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
<b>Demand and Time Liabilities</b>											
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>6,210</b>	<b>7,092</b>	<b>6,848</b>	<b>7,614</b>	<b>7,941</b>	<b>7,695</b>	<b>8,241</b>	<b>8,444</b>	<b>8,519</b>	<b>8,587</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>2,883</b>	<b>3,065</b>	<b>3,041</b>	<b>3,186</b>	<b>3,525</b>	<b>5,216</b>	<b>3,332</b>	<b>3,539</b>	<b>3,480</b>	<b>3,663</b>
<b>Deposits</b>											
Inter-bank	718	964	1,112	1,137	1,141	1,300	1,250	1,165	1,216	1,195	1,356
Others	794	1,301	1,517	1,453	1,562	1,765	1,684	1,683	1,774	1,741	1,764
Borrowings from banks	181	118	70	86	69	79	75	79	81	82	80
Others	139	500	366	366	414	382	2,208	404	469	462	463
<b>Time liabilities</b>	<b>3,963</b>	<b>17,627</b>	<b>21,997</b>	<b>21,565</b>	<b>22,971</b>	<b>23,476</b>	<b>21,533</b>	<b>23,709</b>	<b>23,966</b>	<b>24,077</b>	<b>24,316</b>
<b>Deposits</b>											
Inter-bank	2,545	12,623	16,291	16,051	16,770	17,148	15,377	16,988	17,128	17,126	17,267
Others	1,359	4,910	5,575	5,395	6,052	6,176	6,012	6,557	6,670	6,779	6,823
Borrowings from banks	-	12	18	16	19	18	18	18	18	18	18
Others	59	82	113	103	130	134	126	146	150	155	209
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>3</b>
<b>Borrowings from the State Bank and / or a notified bank (2) and State Government</b>	<b>1,861</b>	<b>3,740</b>	<b>5,102</b>	<b>3,266</b>	<b>5,542</b>	<b>5,531</b>	<b>5,253</b>	<b>5,416</b>	<b>5,757</b>	<b>5,621</b>	<b>5,352</b>
Demand	116	1,017	795	613	832	637	574	642	892	847	644
Time	1,745	2,723	4,307	2,653	4,710	4,894	4,679	4,774	4,865	4,774	4,709
<b>Assets</b>											
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>791</b>	<b>788</b>	<b>893</b>	<b>942</b>	<b>789</b>	<b>852</b>	<b>852</b>	<b>875</b>	<b>787</b>	<b>881</b>
Cash in hand	24	64	77	91	103	96	91	37	95	109	90
Balance with Reserve Bank	310	727	711	802	839	693	761	816	780	678	791
Balances with other banks in current account	93	208	268	181	206	202	425	420	154	144	161
Investments in Government securities (3)	1,058	4,941	5,841	5,810	5,949	5,793	5,849	6,246	6,272	6,421	6,324
Money at call and short notice	498	2,736	3,972	4,041	4,591	3,925	4,564	4,805	5,061	5,345	5,662
<b>Bank credit (4)</b>	<b>2,553</b>	<b>7,748</b>	<b>8,869</b>	<b>7,118</b>	<b>9,043</b>	<b>8,991</b>	<b>8,651</b>	<b>8,479</b>	<b>8,696</b>	<b>9,069</b>	<b>9,214</b>

**Advances**

Loans, cash-credits and overdrafts	2,528	7,729	8,851	7,095	9,025	8,970	8,631	8,461	8,678	9,051	9,196
Due from banks (5)	5,560	9,650	15,459	10,266	12,533	12,913	13,059	13,457	13,472	12,926	12,769
Bills purchased and discounted	25	18	17	23	19	20	19	18	18	19	18
Cash - Deposit Ratio	15.5	12.7	11.1	13.0	12.4	9.9	11.1	10.3	10.4	9.2	10.3
Investment - Deposit Ratio	49.2	79.6	82.4	84.8	78.1	73.0	76.0	75.8	74.3	75.4	73.6
Credit - Deposit Ratio	118.6	124.8	125.1	103.9	118.8	113.2	112.4	102.9	103.0	106.5	107.3

See [Notes on Tables](#)'.