

## 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	1998-99	1999- 2000	1999				2000				
				Mar.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. 10	Mar. 24	Mar. 31
				5	6	7	8	9	10	11	12	13
Number of reporting banks	28	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>7,092</b>	<b>9,060</b>	<b>7,092</b>	<b>8,587</b>	<b>10,087</b>	<b>8,692</b>	<b>8,750</b>	<b>8,683</b>	<b>8,825</b>	<b>8,870</b>	<b>9,060</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,065</b>	<b>3,861</b>	<b>3,065</b>	<b>3,663</b>	<b>3,564</b>	<b>3,301</b>	<b>3,107</b>	<b>3,092</b>	<b>3,226</b>	<b>3,345</b>	<b>3,861</b>
<b>Deposits</b>												
Inter-bank	718	1,112	1,181	1,112	1,356	1,278	1,011	890	955	1,008	1,081	1,181
Others	794	1,517	1,730	1,517	1,764	1,735	1,689	1,667	1,588	1,651	1,693	1,730
Borrowings from banks	181	70	140	70	80	82	68	76	77	86	92	140
Others	139	366	811	366	463	469	534	473	472	481	478	811
<b>Time liabilities</b>	<b>3,963</b>	<b>21,997</b>	<b>25,640</b>	<b>21,997</b>	<b>24,316</b>	<b>24,473</b>	<b>24,808</b>	<b>25,071</b>	<b>25,068</b>	<b>24,485</b>	<b>25,294</b>	<b>25,640</b>
<b>Deposits</b>												
Inter-bank	2,545	16,291	18,146	16,291	17,267	15,965	17,649	17,834	17,822	17,165	17,960	18,146
Others	1,359	5,575	7,330	5,575	6,823	8,352	7,002	7,083	7,094	7,174	7,177	7,330
Borrowings from banks	—	18	18	18	18	19	19	19	16	16	17	18
Others	59	113	146	113	209	137	137	135	135	130	140	146
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>3</b>	<b>—</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>—</b>	<b>—</b>
<b>Borrowings from the State Bank and / or a notified bank (2) and State Government</b>	<b>1,861</b>	<b>5,102</b>	<b>6,304</b>	<b>5,102</b>	<b>5,352</b>	<b>5,428</b>	<b>5,692</b>	<b>5,706</b>	<b>6,026</b>	<b>6,124</b>	<b>6,200</b>	<b>6,304</b>
Demand	116	795	972	795	644	671	825	800	1,039	998	979	972
Time	1,745	4,307	5,332	4,307	4,709	4,757	4,867	4,906	4,987	5,126	5,221	5,332
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>788</b>	<b>927</b>	<b>788</b>	<b>881</b>	<b>930</b>	<b>847</b>	<b>807</b>	<b>872</b>	<b>784</b>	<b>802</b>	<b>927</b>
Cash in hand	24	77	93	77	90	92	99	100	102	95	108	93
Balance with Reserve Bank	310	711	834	711	791	838	748	707	771	689	693	834
Balances with other banks in current account	93	268	212	268	161	146	227	205	197	176	216	212
Investments in Government securities (3)	1,058	5,841	6,736	5,841	6,324	6,379	6,419	6,368	6,523	6,543	6,758	6,736
Money at call and short notice	498	3,972	5,087	3,972	5,662	5,501	5,122	4,903	4,869	5,220	4,768	5,087

<b>Bank credit (4)</b>	<b>2,553</b>	<b>8,869</b>	<b>10,721</b>	<b>8,869</b>	<b>9,214</b>	<b>8,323</b>	<b>8,913</b>	<b>9,383</b>	<b>9,809</b>	<b>9,822</b>	<b>10,242</b>	<b>10,721</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	8,851	10,702	8,851	9,196	8,305	8,897	9,367	9,792	9,804	10,224	10,702
Due from banks (5)	5,560	15,459	13,998	15,459	12,769	13,682	13,814	13,872	13,869	13,998	14,063	13,998
Bills purchased and discounted	25	17	20	17	18	18	17	16	17	18	18	20
Cash - Deposit Ratio	15.5	11.1	10.2	11.1	10.3	9.2	9.7	9.2	10.0	8.9	9.0	10.2
Investment - Deposit Ratio	49.2	82.4	74.3	82.4	73.6	63.2	73.8	72.8	75.1	74.1	76.2	74.3
<u>Credit - Deposit Ratio</u>	<u>118.6</u>	<u>125.1</u>	<u>118.3</u>	<u>125.1</u>	<u>107.3</u>	<u>82.5</u>	<u>102.5</u>	<u>107.2</u>	<u>113.0</u>	<u>111.3</u>	<u>115.5</u>	<u>118.3</u>

See 'Notes on Tables'.