

## 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	2000								
				1999	2000							
				Apr.	May	Mar.	Apr. 7	Apr. 21	Apr. 28	May 5	May 19	May 26
1	2	3	4	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>7,350</b>	<b>7,604</b>	<b>9,060</b>	<b>9,294</b>	<b>9,261</b>	<b>9,099</b>	<b>9,126</b>	<b>9,265</b>	<b>9,256</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,065</b>	<b>3,861</b>	<b>3,108</b>	<b>3,083</b>	<b>3,861</b>	<b>3,862</b>	<b>3,574</b>	<b>3,443</b>	<b>3,619</b>	<b>3,617</b>	<b>3,565</b>
<b>Deposits</b>												
Inter-bank	718	1,112	1,181	1,021	1,006	1,181	1,246	1,066	1,118	1,206	1,093	1,077
Others	794	1,517	1,730	1,601	1,609	1,730	1,949	1,834	1,699	1,740	1,835	1,832
Borrowings from banks	181	70	140	69	69	140	114	120	124	137	151	136
Others	139	366	811	417	400	811	554	555	503	536	538	520
<b>Time liabilities</b>	<b>3,963</b>	<b>21,997</b>	<b>25,640</b>	<b>17,237</b>	<b>22,484</b>	<b>25,640</b>	<b>25,843</b>	<b>25,882</b>	<b>25,900</b>	<b>25,873</b>	<b>25,994</b>	<b>26,099</b>
<b>Deposits</b>												
Inter-bank	2,545	16,291	18,146	11,338	16,343	18,146	18,346	18,303	18,346	18,319	18,393	18,511
Others	1,359	5,575	7,330	5,748	5,996	7,330	7,345	7,427	7,400	7,386	7,430	7,424
Borrowings from banks	-	18	18	19	19	18	17	17	17	17	19	19
Others	59	113	146	132	127	146	135	135	138	151	152	145
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>3</b>	<b>-</b>	<b>3</b>	<b>13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>5,579</b>	<b>5,184</b>	<b>6,304</b>	<b>6,116</b>	<b>6,246</b>	<b>6,329</b>	<b>6,336</b>	<b>5,571</b>	<b>5,731</b>
Demand	116	795	972	960	857	972	809	769	988	1,013	737	950
Time	1,745	4,307	5,332	4,619	4,327	5,332	5,307	5,476	5,341	5,322	4,835	4,780

(Rs. crore)

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				1999	2000							
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1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>788</b>	<b>927</b>	<b>833</b>	<b>847</b>	<b>927</b>	<b>730</b>	<b>957</b>	<b>909</b>	<b>919</b>	<b>866</b>	<b>1,023</b>
Cash in hand	24	77	93	79	82	93	79	86	92	102	118	119
Balance with Reserve Bank	310	711	834	755	765	834	651	871	817	816	748	904
Balances with other banks in current account	93	268	212	197	215	212	229	193	191	190	194	180
Investments in Government securities (3)	1,058	5,841	6,736	5,851	5,782	6,736	6,780	6,681	7,003	7,348	7,155	7,242
Money at call and short notice	498	3,972	5,087	4,400	4,535	5,087	5,015	4,916	4,625	4,400	4,552	4,697

<b>Bank credit (4)</b>	<b>2,553</b>	<b>8,869</b>	<b>10,721</b>	<b>9,281</b>	<b>9,089</b>	<b>10,721</b>	<b>10,678</b>	<b>12,514</b>	<b>11,504</b>	<b>10,430</b>	<b>10,516</b>	<b>10,574</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	8,851	10,702	9,263	9,069	10,702	10,660	12,495	11,486	10,410	10,497	10,555
Due from banks (5)	5,560	15,459	13,998	12,164	11,745	13,998	13,724	11,954	12,959	13,717	13,204	13,209
Bills purchased and discounted	25	17	20	18	20	20	19	19	19	19	19	19
Cash - Deposit Ratio	15.5	11.1	10.2	11.3	11.1	10.2	7.9	10.3	10.0	10.1	9.3	11.1
Investment - Deposit Ratio	49.2	82.4	74.3	79.6	76.0	74.3	73.0	72.1	77.0	80.5	77.2	78.2
Credit - Deposit Ratio	118.6	125.1	118.3	126.3	119.5	118.3	114.9	135.1	126.4	114.3	113.5	114.2

See 'Notes on Tables'.