

## 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				
1	2	3	4	Jul. 5	Aug. 6	Apr. 7	May 8	Jun. 9	Jul. 14 10	Jul. 28 11	Aug. 11 12	Aug. 25 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>7,941</b>	<b>7,695</b>	<b>9,099</b>	<b>9,256</b>	<b>9,211</b>	<b>9,324</b>	<b>9,537</b>	<b>9,233</b>	<b>9,301</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,065</b>	<b>3,861</b>	<b>3,525</b>	<b>5,216</b>	<b>3,443</b>	<b>3,565</b>	<b>3,779</b>	<b>3,590</b>	<b>3,636</b>	<b>3,359</b>	<b>3,459</b>
<b>Deposits</b>												
Inter-bank	718	1,112	1,181	1,300	1,250	1,118	1,077	1,250	1,187	1,127	994	1,125
Others	794	1,517	1,730	1,765	1,684	1,699	1,832	1,842	1,778	1,906	1,774	1,726
Borrowings from banks	181	70	140	79	75	124	136	111	110	97	87	102
Others	139	366	811	382	2,208	503	520	577	515	507	503	506
<b>Time liabilities</b>	<b>3,963</b>	<b>21,997</b>	<b>25,640</b>	<b>23,476</b>	<b>21,533</b>	<b>25,900</b>	<b>26,099</b>	<b>26,161</b>	<b>26,416</b>	<b>26,493</b>	<b>26,420</b>	<b>26,360</b>
<b>Deposits</b>												
Inter-bank	2,545	16,291	18,146	17,148	15,377	18,346	18,511	18,638	18,707	18,703	18,792	18,616
Others	1,359	5,575	7,330	6,176	6,012	7,400	7,424	7,369	7,546	7,631	7,459	7,575
Borrowings from banks	-	18	18	18	18	17	19	20	18	19	19	19
Others	59	113	146	134	126	138	145	133	145	140	150	151
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>3</b>	<b>-</b>	<b>3</b>	<b>3</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>5,531</b>	<b>5,253</b>	<b>6,329</b>	<b>5,731</b>	<b>6,625</b>	<b>6,528</b>	<b>6,359</b>	<b>6,354</b>	<b>6,196</b>
Demand	116	795	972	637	574	988	950	1,193	1,103	879	1,071	864
Time	1,745	4,307	5,332	4,894	4,679	5,341	4,780	5,432	5,425	5,480	5,283	5,333
<b>Assets</b>												
<b>Cash in hand and balances</b>												
<b>with Reserve Bank</b>	<b>334</b>	<b>788</b>	<b>927</b>	<b>789</b>	<b>852</b>	<b>909</b>	<b>1,023</b>	<b>975</b>	<b>882</b>	<b>775</b>	<b>1,137</b>	<b>786</b>
Cash in hand	24	77	93	96	91	92	119	99	103	117	106	104
Balance with Reserve Bank	310	711	834	693	761	817	904	876	779	659	1,031	682
Balances with other banks in current account	93	268	212	202	425	191	180	198	176	169	177	180
Investments in Government securities (3)	1,058	5,841	6,736	5,793	5,849	7,003	7,242	7,388	7,277	7,179	7,284	7,296
Money at call and short notice	498	3,972	5,087	3,925	4,564	4,625	4,697	4,901	3,953	4,748	4,602	4,777

<b>Bank credit (4)</b>	<b>2,553</b>	<b>8,869</b>	<b>10,721</b>	<b>8,991</b>	<b>8,651</b>	<b>11,504</b>	<b>10,574</b>	<b>10,744</b>	<b>10,782</b>	<b>10,785</b>	<b>10,906</b>	<b>10,814</b>
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**Advances**

Loans, cash-credits and overdrafts	2,528	8,851	10,702	8,970	8,631	11,486	10,555	10,727	10,766	10,769	10,891	10,798
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Due from banks (5)	5,560	15,459	13,998	12,913	13,059	12,959	13,209	14,002	13,921	14,089	14,066	14,219
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Bills purchased and discounted	25	17	20	20	19	19	19	17	16	15	15	16
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Cash - Deposit Ratio	15.5	11.1	10.2	9.9	11.1	10.0	11.1	10.6	9.5	8.1	12.3	8.5
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Investment - Deposit Ratio	49.2	82.4	74.3	73.0	76.0	77.0	78.2	80.2	78.0	75.3	78.9	78.4
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Credit - Deposit Ratio	118.6	125.1	118.3	113.2	112.4	126.4	114.2	116.6	115.6	113.1	118.1	116.3
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See 'Notes on Tables'.