

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					
				Sep.	Apr.	M a y	Jun.	Jul.	Aug.	Sep. 8	Sep. 22	Sep. 29	
	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	28
Demand and Time Liabilities													
Aggregate Deposits (1)	2,152	7,092	9,060	8,241	9,099	9,256	9,211	9,537	9,301	9,299	9,462	9,488	
Demand Liabilities	1,831	3,065	3,861	3,332	3,443	3,565	3,779	3,636	3,459	3,576	3,536	3,843	
Deposits													
Inter-bank	718	1,112	1,181	1,165	1,118	1,077	1,250	1,127	1,125	1,141	1,068	1,115	
Others	794	1,517	1,730	1,683	1,699	1,832	1,842	1,906	1,726	1,822	1,859	1,858	
Borrowings from banks	181	70	140	79	124	136	111	97	102	89	97	124	
Others	139	366	811	404	503	520	577	507	506	525	512	746	
Time liabilities	3,963	21,997	25,640	23,709	25,900	26,099	26,161	26,493	26,360	26,250	26,378	26,536	
Deposits													
Inter-bank	2,545	16,291	18,146	16,988	18,346	18,511	18,638	18,703	18,616	18,594	18,592	18,700	
Others	1,359	5,575	7,330	6,557	7,400	7,424	7,369	7,631	7,575	7,477	7,603	7,630	
Borrowings from banks	-	18	18	18	17	19	20	19	19	19	19	20	
Others	59	113	146	146	138	145	133	140	151	161	165	186	
Borrowings from Reserve Bank	15	3	-	2	-	-	-	-	-	1	1	1	
Borrowings from the State Bank and / or a notified bank (2) and State Governments	1,861	5,102	6,304	5,416	6,329	5,731	6,625	6,359	6,196	6,348	6,733	6,549	
Demand	116	795	972	642	988	950	1,193	879	864	975	1,346	1,329	
Time	1,745	4,307	5,332	4,774	5,341	4,780	5,432	5,480	5,333	5,373	5,387	5,220	
Assets													
Cash in hand and balances with Reserve Bank	334	788	927	852	909	1,023	975	775	786	841	897	1,166	
Cash in hand	24	77	93	37	92	119	99	117	104	111	114	85	
Balance with Reserve Bank	310	711	834	816	817	904	876	659	682	729	784	1,081	
Balances with other banks in current account	93	268	212	420	191	180	198	169	180	170	169	203	
Investments in Government securities (3)	1,058	5,841	6,736	6,246	7,003	7,242	7,388	7,179	7,296	7,287	7,558	7,698	
Money at call and short notice	498	3,972	5,087	4,805	4,625	4,697	4,901	4,748	4,777	4,575	4,629	4,184	
Bank credit (4)	2,553	8,869	10,721	8,479	11,504	10,574	10,744	10,785	10,814	10,522	10,715	10,756	

Advances

Loans, cash-credits and overdrafts	2,528	8,851	10,702	8,461	11,486	10,555	10,727	10,769	10,798	10,503	10,696	10,737
Due from banks (5)	5,560	15,459	13,998	13,457	12,959	13,209	14,002	14,089	14,219	14,491	14,520	14,808
Bills purchased and discounted	25	17	20	18	19	19	17	15	16	19	20	20
Cash - Deposit Ratio	15.5	11.1	10.2	10.3	10.0	11.1	10.6	8.1	8.5	9.0	9.5	12.3
Investment - Deposit Ratio	49.2	82.4	74.3	75.8	77.0	78.2	80.2	75.3	78.4	78.4	79.9	81.1
Credit - Deposit Ratio	118.6	125.1	118.3	102.9	126.4	114.2	116.6	113.1	116.3	113.2	113.2	113.4

See 'Notes on Tables'.