

## No. 6 : State Co-Operative Banks - Maintaining Accounts with 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									
					Nov.	Dec.	Sep.	Oct.	Nov. 3,	Nov. 17,	Nov. 24,	Dec. 1,	Dec. 15,	Dec. 29,
					5	6	7	8	9	10	11	12	13	14
Number of reporting banks	28	28	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>10,087</b>	<b>8,692</b>	<b>9,488</b>	<b>9,539</b>	<b>9,205</b>	<b>9,560</b>	<b>9,669</b>	<b>9,684</b>	<b>9,643</b>	<b>9,681</b>	<b>9,681</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,065</b>	<b>3,861</b>	<b>3,564</b>	<b>3,301</b>	<b>3,843</b>	<b>3,575</b>	<b>3,562</b>	<b>3,612</b>	<b>3,621</b>	<b>3,765</b>	<b>3,784</b>	<b>3,716</b>	<b>3,716</b>
<b>Deposits</b>														
Inter-bank	718	1,112	1,181	1,278	1,011	1,115	1,015	1,025	1,030	1,007	1,145	1,286	1,152	1,152
Others	794	1,517	1,730	1,735	1,689	1,858	1,789	1,804	1,788	1,836	1,837	1,772	1,789	1,789
Borrowings from banks	181	70	140	82	68	124	182	141	211	215	197	159	196	196
Others	139	366	811	469	534	746	590	592	582	563	586	567	579	579
<b>Time Liabilities</b>	<b>3,963</b>	<b>21,997</b>	<b>25,640</b>	<b>24,473</b>	<b>24,808</b>	<b>26,536</b>	<b>26,423</b>	<b>26,349</b>	<b>26,276</b>	<b>26,341</b>	<b>26,341</b>	<b>26,558</b>	<b>26,641</b>	<b>26,641</b>
<b>Deposits</b>														
Inter-bank	2,545	16,291	18,146	15,965	17,649	18,700	18,483	18,761	18,312	18,318	18,299	18,490	18,555	18,555
Others	1,359	5,575	7,330	8,352	7,002	7,630	7,750	7,401	7,772	7,833	7,847	7,871	7,892	7,892
Borrowings from banks	-	18	18	19	19	20	20	20	20	20	20	23	25	25
Others	59	113	146	137	137	186	170	167	173	171	176	174	169	169
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>3</b>	<b>-</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>1</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>5,428</b>	<b>5,692</b>	<b>6,549</b>	<b>6,738</b>	<b>6,532</b>	<b>6,674</b>	<b>6,712</b>	<b>6,596</b>	<b>6,520</b>	<b>6,793</b>	<b>6,793</b>
Demand	116	795	972	671	825	1,329	2,165	2,045	2,339	2,320	2,189	2,043	2,272	2,272
Time	1,745	4,307	5,332	4,757	4,867	5,220	4,572	4,487	4,335	4,392	4,407	4,477	4,521	4,521

(Rs. crore)

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					Nov.	Dec.	Sep.	Oct.	Nov. 3,	Nov. 17,	Nov. 24,	Dec. 1,	Dec. 15,	Dec. 29,
					5	6	7	8	9	10	11	12	13	14
<b>Assets</b>														
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>788</b>	<b>927</b>	<b>930</b>	<b>847</b>	<b>1,166</b>	<b>939</b>	<b>736</b>	<b>957</b>	<b>953</b>	<b>885</b>	<b>795</b>	<b>747</b>	<b>747</b>
Cash in hand	24	77	93	92	99	85	99	128	122	126	118	105	121	121
Balance with Reserve Bank	310	711	834	838	748	1,081	840	608	835	827	767	690	625	625
Balances with other banks in current account	93	268	212	146	227	203	157	182	164	161	180	197	237	237
Investments in Government securities (3)	1,058	5,841	6,736	6,379	6,419	7,698	7,352	7,493	7,769	7,602	7,581	7,741	7,746	7,746

Money at call and short notice	498	3,972	5,087	5,501	5,122	4,184	3,885	4,348	4,201	4,232	4,106	4,454	4,356
<b>Bank credit (4)</b>	<b>2,553</b>	<b>8,869</b>	<b>10,721</b>	<b>8,323</b>	<b>8,913</b>	<b>10,756</b>	<b>10,918</b>	<b>10,943</b>	<b>10,602</b>	<b>10,719</b>	<b>10,683</b>	<b>10,978</b>	<b>11,048</b>
<b>Advances</b>													
Loans, cash-credits and overdrafts	2,528	8,851	10,702	8,305	8,897	10,737	10,894	10,920	10,580	10,697	10,660	10,955	11,025
Due from banks (5)	5,560	15,459	13,998	13,682	13,814	14,808	15,113	14,959	14,923	15,043	15,076	15,184	15,439
Bills purchased and discounted	25	17	20	18	17	20	23	23	22	22	23	24	22
Cash - Deposit Ratio	15.5	11.1	10.2	9.2	9.7	12.3	9.8	8.0	10.0	9.9	9.1	8.2	7.7
Investment - Deposit Ratio	49.2	82.4	74.3	63.2	73.8	81.1	77.1	81.4	81.3	78.6	78.3	80.3	80.0
<u>Credit - Deposit Ratio</u>	<u>118.6</u>	<u>125.1</u>	<u>118.3</u>	<u>82.5</u>	<u>102.5</u>	<u>113.4</u>	<u>114.5</u>	<u>118.9</u>	<u>110.9</u>	<u>110.9</u>	<u>110.3</u>	<u>113.8</u>	<u>114.1</u>

See 'Notes on Tables'.