

No. 6 : State Co-Operative Banks – Maintaining Accounts with the Reserve Bank of India

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	1990-91 1999-00 2000-01 2000				2001								
					Apr.	May	Jan.	Feb.	Mar.	Apr.	May 4	May 18	May 25
	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	9,060	9,265	9,099	9,256	9,611	9,692	9,265	10,220	10,280	10,192	10,238	
Demand Liabilities	1,831	3,861	3,872	3,443	3,565	3,817	3,756	3,872	4,258	4,315	4,180	4,252	
Deposits													
Inter-bank	718	1,181	1,341	1,118	1,077	1,326	1,265	1,341	1,415	1,399	1,354	1,333	
Others	794	1,730	1,749	1,699	1,832	1,725	1,757	1,749	1,993	2,045	1,908	1,957	
Borrowings from banks	181	140	204	124	136	211	197	204	193	202	230	275	
Others	139	811	578	503	520	555	536	578	656	669	688	687	
Time Liabilities	3,963	25,640	27,296	25,900	26,099	26,962	27,244	27,296	27,620	27,682	27,850	27,813	
Deposits													
Inter-bank	2,545	18,146	19,598	18,346	18,511	18,893	19,126	19,598	19,198	19,254	19,372	19,341	
Others	1,359	7,330	7,516	7,400	7,424	7,886	7,935	7,516	8,227	8,236	8,284	8,281	
Borrowings from banks	-	18	25	17	19	25	23	25	25	25	25	23	
Others	59	146	157	138	145	158	159	157	171	167	170	169	
Borrowings from Reserve Bank	15	-	4	-	-	5	1	4	2	2	2	2	
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,304	7,162	6,329	5,731	6,718	6,855	7,162	6,803	6,963	6,262	6,298	
Demand	116	972	2,145	988	950	2,239	2,269	2,145	2,019	1,826	1,439	1,572	
Time	1,745	5,332	5,017	5,341	4,780	4,479	4,586	5,017	4,785	5,137	4,823	4,726	
Assets													
Cash in hand and balances with Reserve Bank	334	927	924	909	1,023	909	670	924	972	811	959	1,097	
Cash in hand	24	93	88	92	119	101	96	88	99	95	105	124	
Balances with Reserve Bank	310	834	836	817	904	807	573	836	872	716	854	972	
Balances with other banks in current account	93	212	250	191	180	212	246	250	256	260	266	233	
Investments in Government securities (3)	1,058	6,736	7,469	7,003	7,242	7,693	7,809	7,469	7,521	7,555	7,651	7,660	
Money at call and short notice	498	5,087	4,080	4,625	4,697	4,346	4,279	4,080	4,221	4,253	4,068	4,068	
Bank credit (4)	2,553	10,721	12,460	11,504	10,574	11,469	11,989	12,460	12,801	12,922	13,054	13,072	

Advances

Loans, cash-credits and overdrafts	2,528	10,702	12,436	11,486	10,555	11,448	11,967	12,436	12,776	12,896	13,030	13,048
Due from banks (5)	5,560	13,998	15,943	12,959	13,209	15,447	15,308	15,943	15,880	15,754	15,076	15,017
Bills purchased and discounted	25	20	24	19	19	21	22	24	25	26	24	24
Cash - Deposit Ratio	15.5	10.2	10.0	10.0	11.1	9.5	6.9	10.0	9.5	7.9	9.4	10.7
Investment - Deposit Ratio	49.2	74.3	80.6	77.0	78.2	80.0	80.6	80.6	73.6	73.5	75.1	74.8
Credit - Deposit Ratio	118.6	118.3	134.5	126.4	114.2	119.3	123.7	134.5	125.3	125.7	128.1	127.7

See 'Notes on Tables'.