

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	1999-00	2000-01	2000	2001							
				Sep.	Apr.	May	Jun.	Jul.	Aug.	Sep. 7	Sep. 21	Sep. 28
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
Demand and Time Liabilities												
Aggregate Deposits (1)	2,152	9,060	9,265	9,488	10,220	10,238	10,690	10,637	12,491	10,696	10,681	10,846
Demand Liabilities	1,831	3,861	3,872	3,843	4,258	4,252	4,357	4,143	4,238	4,250	4,084	4,447
Deposits												
Inter-bank	718	1,181	1,341	1,115	1,415	1,333	1,437	1,306	1,424	1,447	1,387	1,374
Others	794	1,730	1,749	1,858	1,993	1,957	2,043	1,976	1,931	1,935	1,884	2,025
Borrowings from banks	181	140	204	124	193	275	145	165	200	162	151	154
Others	139	811	578	746	656	687	732	696	683	707	663	894
Time Liabilities	3,963	25,640	27,296	26,536	27,620	27,813	28,283	28,710	30,702	28,931	29,139	29,209
Deposits												
Inter-bank	2,545	18,146	19,598	18,700	19,198	19,341	19,443	19,858	19,928	19,963	20,129	20,176
Others	1,359	7,330	7,516	7,630	8,227	8,281	8,648	8,661	10,560	8,762	8,797	8,820
Borrowings from banks	—	18	25	20	25	23	22	29	27	25	25	25
Others	59	146	157	186	171	169	170	161	187	182	188	188
Borrowings from Reserve Bank	15	—	4	1	2	2	2	5	4	4	6	6
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,304	7,162	6,549	6,803	6,298	6,775	6,831	6,354	6,223	6,506	6,402
Demand	116	972	2,145	1,329	2,019	1,572	1,758	1,760	1,609	1,453	1,665	1,494
Time	1,745	5,332	5,017	5,220	4,785	4,726	5,018	5,071	4,745	4,770	4,841	4,908
Assets												
Cash in hand and balances with Reserve Bank	334	927	924	1,166	972	1,097	1,063	1,059	1,002	1,013	960	1,357
Cash in hand	24	93	88	85	99	124	106	107	109	105	104	104
Balance with Reserve Bank	310	834	836	1,081	872	972	958	952	893	908	856	1,253
Balances with other banks in current account	93	212	250	203	256	233	357	276	282	274	307	325
Investments in Government securities (3)	1,058	6,736	7,469	7,698	7,521	7,660	7,814	8,459	8,552	8,576	8,884	8,809
Money at call and short notice	498	5,087	4,080	4,184	4,221	4,068	3,910	4,518	4,018	4,021	4,030	4,017
Bank credit (4)	2,553	10,721	12,460	10,756	12,801	13,072	12,760	12,738	12,256	12,084	11,974	12,092
Advances												
Loans, cash-credits and overdrafts	2,528	10,702	12,436	10,737	12,776	13,048	12,741	12,717	12,238	12,067	11,956	12,077
Due from banks (5)	5,560	13,998	15,943	14,808	15,880	15,017	15,982	15,791	16,067	16,161	16,386	16,451
Bills purchased and discounted	25	20	24	20	25	24	20	20	18	17	18	15
Cash-Deposit Ratio	15.5	10.2	10.0	12.3	9.5	10.7	9.9	10.0	8.0	9.5	9.0	12.5
Investment-Deposit Ratio	49.2	74.3	80.6	81.1	73.6	74.8	73.1	79.5	68.5	80.2	83.2	81.2
Credit-Deposit Ratio	118.6	118.3	134.5	113.4	125.3	127.7	119.4	119.8	98.1	113.0	112.1	111.5

See 'Notes on Tables'.