

## No. 6 : State Co-operative Banks – Maintaining Accounts with The Reserve Bank of India

(Amount in Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	1990-	1999-	2000-	2001					2002			
	91	00	01	Jan.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan. 11	Jan. 25	
	1	2	3	4	5	6	7	8	9	10	11	12
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>9,060</b>	<b>9,265</b>	<b>9,611</b>	<b>12,491</b>	<b>10,846</b>	<b>10,971</b>	<b>11,127</b>	<b>11,113</b>	<b>11,127</b>	<b>11,174</b>	
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,861</b>	<b>3,872</b>	<b>3,817</b>	<b>4,238</b>	<b>4,447</b>	<b>4,827</b>	<b>4,379</b>	<b>3,923</b>	<b>4,461</b>	<b>4,121</b>	
<b>Deposits</b>												
Inter-bank	718	1,181	1,341	1,326	1,424	1,374	1,975	1,464	1,116	1,653	1,354	
Others	794	1,730	1,749	1,725	1,931	2,025	1,949	1,958	1,901	1,897	1,945	
Borrowings from banks	181	140	204	211	200	154	172	213	166	155	104	
Others	139	811	578	555	683	894	731	743	740	756	718	
<b>Time Liabilities</b>	<b>3,963</b>	<b>25,640</b>	<b>27,296</b>	<b>26,962</b>	<b>30,702</b>	<b>29,209</b>	<b>29,776</b>	<b>30,165</b>	<b>30,101</b>	<b>30,337</b>	<b>30,276</b>	
<b>Deposits</b>												
Inter-bank	2,545	18,146	19,598	18,893	19,928	20,176	20,541	20,785	20,670	20,895	20,832	
Others	1,359	7,330	7,516	7,886	10,560	8,820	9,022	9,168	9,212	9,231	9,229	
Borrowings from banks	—	18	25	25	27	25	25	23	23	23	23	
Others	59	146	157	158	187	188	188	189	196	189	192	
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>—</b>	<b>4</b>	<b>5</b>	<b>4</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>7</b>	
<b>Borrowings from the State Bank and / or a notified bank (2) and State Government</b>	<b>1,861</b>	<b>6,304</b>	<b>7,162</b>	<b>6,718</b>	<b>6,354</b>	<b>6,402</b>	<b>5,956</b>	<b>6,095</b>	<b>6,289</b>	<b>6,313</b>	<b>6,505</b>	
Demand	116	972	2,145	2,239	1,609	1,494	1,300	1,415	1,510	1,392	1,521	
Time	1,745	5,332	5,017	4,479	4,745	4,908	4,656	4,680	4,779	4,921	4,984	
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>927</b>	<b>924</b>	<b>909</b>	<b>1,002</b>	<b>1,357</b>	<b>1,067</b>	<b>1,054</b>	<b>1,035</b>	<b>1,236</b>	<b>2,023</b>	
Cash in hand	24	93	88	101	109	104	90	103	108	90	98	
Balance with Reserve Bank	310	834	836	807	893	1,253	976	951	926	1,147	1,924	
Balances with other banks in current account	93	212	250	212	282	325	291	395	350	315	321	
Investments in Government securities (3)	1,058	6,736	7,469	7,693	8,552	8,809	8,778	8,870	9,123	9,214	8,640	
Money at call and short notice	498	5,087	4,080	4,346	4,018	4,017	4,571	4,580	4,216	4,136	3,773	
<b>Bank credit (4)</b>	<b>2,553</b>	<b>10,721</b>	<b>12,460</b>	<b>11,469</b>	<b>12,256</b>	<b>12,092</b>	<b>12,056</b>	<b>12,143</b>	<b>12,115</b>	<b>12,302</b>	<b>12,009</b>	
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	10,702	12,436	11,448	12,238	12,077	12,039	12,119	12,090	12,276	11,982	
Due from banks (5)	5,560	13,998	15,943	15,447	16,067	16,451	16,417	16,859	17,111	16,911	17,744	
Bills purchased and discounted	25	20	24	21	18	15	17	23	25	26	27	
Cash - Deposit Ratio	15.5	10.2	10.0	9.5	8.0	12.5	9.7	9.5	9.3	11.1	18.1	
Investment - Deposit Ratio	49.2	74.3	80.6	80.0	68.5	81.2	80.0	79.7	82.1	82.8	77.3	
Credit - Deposit Ratio	118.6	118.3	134.5	119.3	98.1	111.5	109.9	109.1	109.0	110.6	107.5	

See 'Notes on Tables'.