

## 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	1990-91 1999-00 2000-01			2001					2002		
				Feb.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb. 8	Feb. 22
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
<b>Demand and Time Liabilities</b>											
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>9,060</b>	<b>9,265</b>	<b>9,692</b>	<b>10,846</b>	<b>10,971</b>	<b>11,127</b>	<b>11,113</b>	<b>11,174</b>	<b>11,039</b>	<b>10,923</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,861</b>	<b>3,872</b>	<b>3,756</b>	<b>4,447</b>	<b>4,827</b>	<b>4,379</b>	<b>3,923</b>	<b>4,121</b>	<b>4,271</b>	<b>4,079</b>
<b>Deposits</b>											
Inter-bank	718	1,181	1,341	1,265	1,374	1,975	1,464	1,116	1,354	1,433	1,359
Others	794	1,730	1,749	1,757	2,025	1,949	1,958	1,901	1,945	1,995	1,905
Borrowings from banks	181	140	204	197	154	172	213	166	104	108	113
Others	139	811	578	536	894	731	743	740	718	735	702
<b>Time Liabilities</b>	<b>3,963</b>	<b>25,640</b>	<b>27,296</b>	<b>27,244</b>	<b>29,209</b>	<b>29,776</b>	<b>30,165</b>	<b>30,101</b>	<b>30,276</b>	<b>29,780</b>	<b>29,870</b>
<b>Deposits</b>											
Inter-bank	2,545	18,146	19,598	19,126	20,176	20,541	20,785	20,670	20,832	20,517	20,635
Others	1,359	7,330	7,516	7,935	8,820	9,022	9,168	9,212	9,229	9,044	9,019
Borrowings from banks	-	18	25	23	25	25	23	23	23	21	21
Others	59	146	157	159	188	188	189	196	192	198	196
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>-</b>	<b>4</b>	<b>1</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>8</b>	<b>9</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>6,855</b>	<b>6,402</b>	<b>5,956</b>	<b>6,095</b>	<b>6,289</b>	<b>6,505</b>	<b>6,475</b>	<b>6,650</b>
Demand	116	972	2,145	2,269	1,494	1,300	1,415	1,510	1,521	1,457	1,554
Time	1,745	5,332	5,017	4,586	4,908	4,656	4,680	4,779	4,984	5,019	5,096
<b>Assets</b>											
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>927</b>	<b>924</b>	<b>670</b>	<b>1,357</b>	<b>1,067</b>	<b>1,054</b>	<b>1,035</b>	<b>2,023</b>	<b>1,705</b>	<b>1,881</b>
Cash in hand	24	93	88	96	104	90	103	108	98	91	90
Balance with Reserve Bank	310	834	836	573	1,253	976	951	926	1,924	1,614	1,791
Balances with other banks in current account	93	212	250	246	325	291	395	350	321	331	274
Investments in Government securities (3)	1,058	6,736	7,469	7,809	8,809	8,778	8,870	9,123	8,640	8,758	8,611
Money at call and short notice	498	5,087	4,080	4,279	4,017	4,571	4,580	4,216	3,773	3,647	3,709
<b>Bank credit (4)</b>	<b>2,553</b>	<b>10,721</b>	<b>12,460</b>	<b>11,989</b>	<b>12,092</b>	<b>12,056</b>	<b>12,143</b>	<b>12,115</b>	<b>12,009</b>	<b>12,311</b>	<b>12,372</b>
<b>Advances</b>											
Loans, cash-credits and overdrafts	2,528	10,702	12,436	11,967	12,077	12,039	12,119	12,090	11,982	12,284	12,337
Due from banks (5)	5,560	13,998	15,943	15,308	16,451	16,417	16,859	17,111	17,744	17,899	18,085
Bills purchased and discounted	25	20	24	22	15	17	23	25	27	28	34
Cash - Deposit Ratio	15.5	10.2	10.0	6.9	12.5	9.7	9.5	9.3	18.1	15.4	17.2
Investment - Deposit Ratio	49.2	74.3	80.6	80.6	81.2	80.0	79.7	82.1	77.3	79.3	78.8
Credit - Deposit Ratio	118.6	118.3	134.5	123.7	111.5	109.9	109.1	109.0	107.5	111.5	113.3

See 'Notes on Tables'.