

## 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	2000-01	2001-02	2001					2002			
				Mar.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. 8	Mar. 22	Mar. 29
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
<b>Demand and Time Liabilities</b>												
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>9,265</b>	<b>11,219</b>	<b>9,265</b>	<b>10,971</b>	<b>11,127</b>	<b>11,113</b>	<b>11,174</b>	<b>10,923</b>	<b>11,018</b>	<b>11,219</b>	<b>11,268</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,872</b>	<b>4,271</b>	<b>3,872</b>	<b>4,827</b>	<b>4,379</b>	<b>3,923</b>	<b>4,121</b>	<b>4,079</b>	<b>4,005</b>	<b>4,271</b>	<b>4,323</b>
<b>Deposits</b>												
Inter-bank	718	1,341	1,241	1,341	1,975	1,464	1,116	1,354	1,359	1,245	1,241	1,344
Others	794	1,749	2,017	1,749	1,949	1,958	1,901	1,945	1,905	1,953	2,017	2,145
Borrowings from banks	181	204	326	204	172	213	166	104	113	120	326	149
Others	139	578	687	578	731	743	740	718	702	687	687	685
<b>Time Liabilities</b>	<b>3,963</b>	<b>27,296</b>	<b>30,132</b>	<b>27,296</b>	<b>29,776</b>	<b>30,165</b>	<b>30,101</b>	<b>30,276</b>	<b>29,870</b>	<b>29,895</b>	<b>30,132</b>	<b>30,176</b>
<b>Deposits</b>												
Inter-bank	2,545	19,598	20,626	19,598	20,541	20,785	20,670	20,832	20,635	20,613	20,626	20,726
Others	1,359	7,516	9,202	7,516	9,022	9,168	9,212	9,229	9,019	9,064	9,202	9,123
Borrowings from banks	-	25	103	25	25	23	23	23	21	21	103	133
Others	59	157	201	157	188	189	196	192	196	197	201	194
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>4</b>	<b>10</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>9</b>	<b>8</b>	<b>10</b>	<b>15</b>
<b>Borrowings from the State Bank and / or a notified bank (2) and State Government</b>	<b>1,861</b>	<b>7,162</b>	<b>6,903</b>	<b>7,162</b>	<b>5,956</b>	<b>6,095</b>	<b>6,289</b>	<b>6,505</b>	<b>6,650</b>	<b>6,642</b>	<b>6,903</b>	<b>7,067</b>
Demand	116	2,145	1,629	2,145	1,300	1,415	1,510	1,521	1,554	1,477	1,629	1,670
Time	1,745	5,017	5,274	5,017	4,656	4,680	4,779	4,984	5,096	5,165	5,274	5,398
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>924</b>	<b>2,024</b>	<b>924</b>	<b>1,067</b>	<b>1,054</b>	<b>1,035</b>	<b>2,023</b>	<b>1,881</b>	<b>1,818</b>	<b>2,024</b>	<b>1,989</b>
Cash in hand	24	88	101	88	90	103	108	98	90	94	101	94
Balance with Reserve Bank	310	836	1,923	836	976	951	926	1,924	1,791	1,724	1,923	1,895
Balances with other banks in current account	93	250	264	250	291	395	350	321	274	241	264	325
Investments in Government securities (3)	1,058	7,469	8,523	7,469	8,778	8,870	9,123	8,640	8,611	8,546	8,523	8,535
Money at call and short notice	498	4,080	3,728	4,080	4,571	4,580	4,216	3,773	3,709	3,393	3,728	3,866
<b>Bank credit (4)</b>	<b>2,553</b>	<b>12,460</b>	<b>12,763</b>	<b>12,460</b>	<b>12,056</b>	<b>12,143</b>	<b>12,115</b>	<b>12,009</b>	<b>12,372</b>	<b>12,685</b>	<b>12,763</b>	<b>13,049</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	12,436	12,728	12,436	12,039	12,119	12,090	11,982	12,337	12,651	12,728	13,012
Due from banks (5)	5,560	15,943	18,724	15,943	16,417	16,859	17,111	17,744	18,085	18,084	18,724	19,154
Bills purchased and discounted	25	24	35	24	17	23	25	27	34	34	35	37
Cash - Deposit Ratio	15.5	10.0	18.0	10.0	9.7	9.5	9.3	18.1	17.2	16.5	18.0	17.7
Investment - Deposit Ratio	49.2	80.6	76.0	80.6	80.0	79.7	82.1	77.3	78.8	77.6	76.0	75.7
Credit - Deposit Ratio	118.6	134.5	113.8	134.5	109.9	109.1	109.0	107.5	113.3	115.1	113.8	115.8

See 'Notes on Tables'.