

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					
				Jul.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul. 12	Jul. 26
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	9,265	11,219	10,637	11,174	10,923	11,219	11,925	11,321	11,220	11,419	11,473
Demand Liabilities	1,831	3,872	4,271	4,143	4,121	4,079	4,271	4,448	4,100	4,316	4,293	4,420
Deposits												
Inter-bank	718	1,341	1,241	1,306	1,354	1,359	1,241	1,253	1,020	1,251	1,230	1,307
Others	794	1,749	2,017	1,976	1,945	1,905	2,017	2,227	2,150	2,129	2,152	2,146
Borrowings from banks	181	204	326	165	104	113	326	142	143	157	149	154
Others	139	578	687	696	718	702	687	825	787	778	763	814
Time Liabilities	3,963	27,296	30,132	28,710	30,276	29,870	30,132	30,815	30,854	31,084	31,259	31,418
Deposits												
Inter-bank	2,545	19,598	20,626	19,858	20,832	20,635	20,626	20,807	21,382	21,701	21,706	21,775
Others	1,359	7,516	9,202	8,661	9,229	9,019	9,202	9,698	9,171	9,090	9,266	9,328
Borrowings from banks	—	25	103	29	23	21	103	100	100	97	95	95
Others	59	157	201	161	192	196	201	210	201	195	191	221
Borrowings from Reserve Bank	15	4	10	5	7	9	10	16	12	5	5	5
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	7,162	6,903	6,831	6,505	6,650	6,903	7,125	6,680	7,225	7,164	7,258
Demand	116	2,145	1,629	1,760	1,521	1,554	1,629	1,520	1,424	1,645	1,665	1,697
Time	1,745	5,017	5,274	5,071	4,984	5,096	5,274	5,606	5,256	5,581	5,498	5,561
Assets												
Cash in hand and balances with Reserve Bank	334	924	2,024	1,059	2,023	1,881	2,024	1,907	1,976	1,813	1,821	1,787
Cash in hand	24	88	101	107	98	90	101	101	108	109	106	112
Balance with Reserve Bank	310	836	1,923	952	1,924	1,791	1,923	1,806	1,869	1,704	1,715	1,675
Balances with other banks in current account	93	250	264	276	321	274	264	292	265	317	276	301
Investments in Government securities (3)	1,058	7,469	8,523	8,459	8,640	8,611	8,523	8,977	9,022	9,134	9,307	9,414
Money at call and short notice	498	4,080	3,728	4,518	3,773	3,709	3,728	4,225	3,834	4,027	4,012	4,035
Bank credit (4)	2,553	12,460	12,763	12,738	12,009	12,372	12,763	12,902	13,479	13,597	13,413	13,287
Advances												
Loans, cash-credits and overdrafts	2,528	12,436	12,728	12,717	11,982	12,337	12,728	12,872	13,450	13,569	13,385	13,258
Due from banks (5)	5,560	15,943	18,724	15,791	17,744	18,085	18,724	19,063	17,875	18,045	17,801	18,053
Bills purchased and discounted	25	24	35	20	27	34	35	30	29	28	28	28
Cash - Deposit Ratio	15.5	10.0	18.0	10.0	18.1	17.2	18.0	16.0	17.5	16.2	15.9	15.6
Investment - Deposit Ratio	49.2	80.6	76.0	79.5	77.3	78.8	76.0	75.3	79.7	81.4	81.5	82.1
Credit - Deposit Ratio	118.6	134.5	113.8	119.8	107.5	113.3	113.8	108.2	119.1	121.2	117.5	115.8

See 'Notes on Tables'.