

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

(Amount in Rs. crore)

	1990-91	2000-01	2001-02	2001			2002					
Last Reporting Friday (in case of March)/ Last Friday/Reporting Friday				Aug.	Sep.	Jul.	Aug. 9	Aug. 23	Aug. 30	Sep. 6	Sep. 20	Sep. 27
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>12,491</b>	<b>10,846</b>	<b>11,473</b>	<b>11,382</b>	<b>11,401</b>	<b>11,461</b>	<b>11,488</b>	<b>11,653</b>	<b>11,703</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>3,872</b>	<b>4,271</b>	<b>4,238</b>	<b>4,447</b>	<b>4,420</b>	<b>4,202</b>	<b>4,126</b>	<b>4,121</b>	<b>4,037</b>	<b>3,903</b>	<b>3,977</b>
<b>Deposits</b>												
Inter-bank	718	1,341	1,241	1,424	1,374	1,307	1,167	1,049	1,036	944	755	853
Others	794	1,749	2,017	1,931	2,025	2,146	2,129	2,107	2,106	2,116	2,175	2,151
Borrowings from banks	181	204	326	200	154	154	124	129	133	131	130	132
Others	139	578	687	683	894	814	782	840	845	847	843	842
<b>Time Liabilities</b>	<b>3,963</b>	<b>27,296</b>	<b>30,132</b>	<b>30,702</b>	<b>29,209</b>	<b>31,418</b>	<b>31,635</b>	<b>31,618</b>	<b>31,698</b>	<b>31,747</b>	<b>31,929</b>	<b>31,977</b>
<b>Deposits</b>												
Inter-bank	2,545	19,598	20,626	19,928	20,176	21,775	22,080	22,040	22,061	22,090	22,159	22,141
Others	1,359	7,516	9,202	10,560	8,820	9,328	9,253	9,294	9,354	9,373	9,478	9,552
Borrowings from banks	—	25	103	27	25	95	113	93	93	93	93	93
Others	59	157	201	187	188	221	189	191	190	191	198	191
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>4</b>	<b>10</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>17</b>	<b>15</b>	<b>21</b>	<b>11</b>	<b>5</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>6,354</b>	<b>6,402</b>	<b>7,258</b>	<b>6,800</b>	<b>7,051</b>	<b>7,044</b>	<b>6,976</b>	<b>6,914</b>	<b>6,888</b>
Demand	116	2,145	1,629	1,609	1,494	1,697	1,534	1,726	1,727	1,624	1,525	1,510
Time	1,745	5,017	5,274	4,745	4,908	5,561	5,266	5,325	5,317	5,352	5,389	5,378
<b>Assets</b>												
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>924</b>	<b>2,024</b>	<b>1,002</b>	<b>1,357</b>	<b>1,787</b>	<b>1,600</b>	<b>1,780</b>	<b>1,752</b>	<b>1,685</b>	<b>1,853</b>	<b>1,751</b>
Cash in hand	24	88	101	109	104	112	104	105	103	102	107	105
Balance with Reserve Bank	310	836	1,923	893	1,253	1,675	1,497	1,675	1,649	1,583	1,745	1,646
Balances with other banks in current account	93	250	264	282	325	301	259	225	257	238	257	236
Investments in Government securities (3)	1,058	7,469	8,523	8,552	8,809	9,414	9,360	9,562	9,553	9,791	9,668	9,671
Money at call and short notice	498	4,080	3,728	4,018	4,017	4,035	3,817	3,779	3,787	3,735	3,835	3,913
<b>Bank credit (4)</b>	<b>2,553</b>	<b>12,460</b>	<b>12,763</b>	<b>12,256</b>	<b>12,092</b>	<b>13,287</b>	<b>13,427</b>	<b>13,314</b>	<b>13,304</b>	<b>13,282</b>	<b>13,259</b>	<b>13,297</b>
<b>Advances</b>												
Loans, cash-credits and overdrafts	2,528	12,436	12,728	12,238	12,077	13,258	13,400	13,286	13,275	13,254	13,233	13,271
Due from banks (5)	5,560	15,943	18,724	16,067	16,451	18,053	17,752	17,939	17,976	17,870	18,121	18,161
Bills purchased and discounted	25	24	35	18	15	28	27	28	29	28	26	26
Cash - Deposit Ratio	15.5	10.0	18.0	8.0	12.5	15.6	14.1	15.6	15.3	14.7	15.9	15.0
Investment - Deposit Ratio	49.2	80.6	76.0	68.5	81.2	82.1	82.2	83.9	83.4	85.2	83.0	82.6
Credit - Deposit Ratio	118.6	134.5	113.8	98.1	111.5	115.8	118.0	116.8	116.1	115.6	113.8	113.6

See 'Notes on Tables'.