

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 Nov. | 2002 | | | | | | | |
|---|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | | | | Jun. | Jul. | Aug. | Sep. | Oct. | Nov. 1 | Nov. 15 | Nov. 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 |
| Demand and Time Liabilities | | | | | | | | | | | | |
| Aggregate Deposits (1) | 2,152 | 9,265 | 11,219 | 11,127 | 11,220 | 11,473 | 11,461 | 11,703 | 11,117 | 11,794 | 11,823 | 12,024 |
| Demand Liabilities | 1,831 | 3,872 | 4,271 | 4,379 | 4,316 | 4,420 | 4,121 | 3,977 | 4,658 | 4,179 | 4,218 | 4,030 |
| Deposits | | | | | | | | | | | | |
| Inter-bank | 718 | 1,341 | 1,241 | 1,464 | 1,251 | 1,307 | 1,036 | 853 | 819 | 912 | 999 | 860 |
| Others | 794 | 1,749 | 2,017 | 1,958 | 2,129 | 2,146 | 2,106 | 2,151 | 2,121 | 2,159 | 2,125 | 2,092 |
| Borrowings from banks | 181 | 204 | 326 | 213 | 157 | 154 | 133 | 132 | 130 | 130 | 130 | 158 |
| Others | 139 | 578 | 687 | 743 | 778 | 814 | 845 | 842 | 1,587 | 978 | 964 | 919 |
| Time Liabilities | 3,963 | 27,296 | 30,132 | 30,165 | 31,084 | 31,418 | 31,698 | 31,977 | 31,682 | 32,316 | 32,547 | 32,637 |
| Deposits | | | | | | | | | | | | |
| Inter-bank | 2,545 | 19,598 | 20,626 | 20,785 | 21,701 | 21,775 | 22,061 | 22,141 | 22,390 | 22,373 | 22,545 | 22,480 |
| Others | 1,359 | 7,516 | 9,202 | 9,168 | 9,090 | 9,328 | 9,354 | 9,552 | 8,996 | 9,634 | 9,697 | 9,932 |
| Borrowings from banks | — | 25 | 103 | 23 | 97 | 95 | 93 | 93 | 91 | 91 | 91 | 16 |
| Others | 59 | 157 | 201 | 189 | 195 | 221 | 190 | 191 | 206 | 217 | 214 | 210 |
| Borrowings from Reserve Bank | 15 | 4 | 10 | 4 | 5 | 5 | 15 | 5 | 7 | 17 | 21 | 47 |
| Borrowings from the State Bank and / or a notified bank (2) and State Government | 1,861 | 7,162 | 6,903 | 6,095 | 7,225 | 7,258 | 7,044 | 6,888 | 6,532 | 6,336 | 6,211 | 6,249 |
| Demand | 116 | 2,145 | 1,629 | 1,415 | 1,645 | 1,697 | 1,727 | 1,510 | 1,275 | 1,221 | 1,179 | 1,189 |
| Time | 1,745 | 5,017 | 5,274 | 4,680 | 5,581 | 5,561 | 5,317 | 5,378 | 5,257 | 5,115 | 5,032 | 5,060 |
| Assets | | | | | | | | | | | | |
| Cash in hand and balances with Reserve Bank | 334 | 924 | 2,024 | 1,054 | 1,813 | 1,787 | 1,752 | 1,751 | 1,815 | 1,733 | 2,064 | 1,617 |
| Cash in hand | 24 | 88 | 101 | 103 | 109 | 112 | 103 | 105 | 113 | 96 | 99 | 97 |
| Balance with Reserve Bank | 310 | 836 | 1,923 | 951 | 1,704 | 1,675 | 1,649 | 1,646 | 1,702 | 1,637 | 1,965 | 1,520 |
| Balances with other banks in current account | 93 | 250 | 264 | 395 | 317 | 301 | 257 | 236 | 234 | 349 | 320 | 273 |
| Investments in Government securities(3) | 1,058 | 7,469 | 8,523 | 8,870 | 9,134 | 9,414 | 9,553 | 9,671 | 9,413 | 9,618 | 9,744 | 9,963 |
| Money at call and short notice | 498 | 4,080 | 3,728 | 4,580 | 4,027 | 4,035 | 3,787 | 3,913 | 3,906 | 3,892 | 3,924 | 4,174 |
| Bank credit (4) | 2,553 | 12,460 | 12,763 | 12,143 | 13,597 | 13,287 | 13,304 | 13,297 | 12,873 | 12,753 | 12,595 | 12,302 |
| Advances | | | | | | | | | | | | |
| Loans, cash-credits and overdrafts | 2,528 | 12,436 | 12,728 | 12,119 | 13,569 | 13,258 | 13,275 | 13,271 | 12,847 | 12,728 | 12,568 | 12,276 |
| Due from banks (5) | 5,560 | 15,943 | 18,724 | 16,859 | 18,045 | 18,053 | 17,976 | 18,161 | 18,631 | 18,524 | 18,440 | 18,469 |
| Bills purchased and discounted | 25 | 24 | 35 | 23 | 28 | 28 | 29 | 26 | 25 | 25 | 27 | 27 |
| Cash - Deposit Ratio | 15.5 | 10.0 | 18.0 | 9.5 | 16.2 | 15.6 | 15.3 | 15.0 | 16.3 | 14.7 | 17.5 | 13.4 |
| Investment - Deposit Ratio | 49.2 | 80.6 | 76.0 | 79.7 | 81.4 | 82.1 | 83.4 | 82.6 | 84.7 | 81.5 | 82.4 | 82.9 |
| Credit - Deposit Ratio | 118.6 | 134.5 | 113.8 | 109.1 | 121.2 | 115.8 | 116.1 | 113.6 | 115.8 | 108.1 | 106.5 | 102.3 |

See 'Notes on Tables'.