

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	2002				2003				
				Jan.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan. 10	Jan. 24	Jan. 31
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	11,174	11,461	11,703	11,117	12,024	12,133	12,208	12,239	12,068
Demand Liabilities	1,831	3,872	4,271	4,121	4,121	3,977	4,658	4,030	4,184	4,177	4,040	4,211
Deposits												
Inter-bank	718	1,341	1,241	1,354	1,036	853	819	860	951	935	841	781
Others	794	1,749	2,017	1,945	2,106	2,151	2,121	2,092	2,073	2,112	2,088	2,085
Borrowings from banks	181	204	326	104	133	132	130	158	169	164	143	366
Others	139	578	687	718	845	842	1,587	919	991	966	967	978
Time Liabilities	3,963	27,296	30,132	30,276	31,698	31,977	31,682	32,637	32,737	32,901	32,909	32,611
Deposits												
Inter-bank	2,545	19,598	20,626	20,832	22,061	22,141	22,390	22,480	22,471	22,599	22,554	22,402
Others	1,359	7,516	9,202	9,229	9,354	9,552	8,996	9,932	10,060	10,096	10,151	9,984
Borrowings from banks	—	25	103	23	93	93	91	16	16	16	16	15
Others	59	157	201	192	190	191	206	210	190	190	187	211
Borrowing from Reserve Bank	15	4	10	7	15	5	7	47	34	9	11	31
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	7,162	6,903	6,505	7,044	6,888	6,532	6,249	6,306	6,452	6,530	6,602
Demand	116	2,145	1,629	1,521	1,727	1,510	1,275	1,189	1,120	1,199	1,220	1,373
Time	1,745	5,017	5,274	4,984	5,317	5,378	5,257	5,060	5,186	5,253	5,309	5,229
Assets												
Cash in hand and balances with Reserve Bank	334	924	2,024	2,023	1,752	1,751	1,815	1,617	1,799	1,681	1,699	2,072
Cash in hand	24	88	101	98	103	105	113	97	101	92	94	94
Balance with Reserve Bank	310	836	1,923	1,924	1,649	1,646	1,702	1,520	1,698	1,589	1,606	1,978
Balances with other banks in current account	93	250	264	321	257	236	234	273	317	300	275	327
Investments in Government securities (3)	1,058	7,469	8,523	8,640	9,553	9,671	9,413	9,963	10,117	9,928	9,693	9,573
Money at call and short notice	498	4,080	3,728	3,773	3,787	3,913	3,906	4,174	3,951	4,211	4,296	3,909
Bank credit (4)	2,553	12,460	12,763	12,009	13,304	13,297	12,873	12,302	12,279	12,879	12,914	13,077
Advances												
Loans, cash-credits and overdrafts	2,528	12,436	12,728	11,982	13,275	13,271	12,847	12,276	12,253	12,855	12,889	13,051
Due from banks (5)	5,560	15,943	18,724	17,744	17,976	18,161	18,631	18,469	19,026	18,973	19,205	19,069
Bills purchased and discounted	25	24	35	27	29	26	25	27	26	24	25	26
Cash - Deposit Ratio	15.5	10.0	18.0	18.1	15.3	15.0	16.3	13.4	14.8	13.8	13.9	17.2
Investment - Deposit Ratio	49.2	80.6	76.0	77.3	83.4	82.6	84.7	82.9	83.4	81.3	79.2	79.3
Credit - Deposit Ratio	118.6	134.5	113.8	107.5	116.1	113.6	115.8	102.3	101.2	105.5	105.5	108.4

See 'Notes on Tables'.