

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		
				Feb.	Sep.	Oct.
1	2	3	4	5	6	7
Number of reporting banks	28	28	28	28	28	28
Demand and Time Liabilities						
Aggregate Deposits (1)	2,152	9,265	11,219	10,923	11,703	11,117
Demand Liabilities	1,831	3,872	4,271	4,079	3,977	4,658
Deposits						
Inter-bank	718	1,341	1,241	1,359	853	819
Others	794	1,749	2,017	1,905	2,151	2,121
Borrowings from banks	181	204	326	113	132	130
Others	139	578	687	702	842	1,587
Time Liabilities	3,963	27,296	30,132	29,870	31,977	31,682
Deposits						
Inter-bank	2,545	19,598	20,626	20,635	22,141	22,390
Others	1,359	7,516	9,202	9,019	9,552	8,996
Borrowings from banks	—	25	103	21	93	91
Others	59	157	201	196	191	206
Borrowing from Reserve Bank	15	4	10	9	5	7
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	7,162	6,903	6,650	6,888	6,532
Demand	116	2,145	1,629	1,554	1,510	1,275
Time	1,745	5,017	5,274	5,096	5,378	5,257
Assets						
Cash in hand and balances with Reserve Bank	334	924	2,024	1,881	1,751	1,815
Cash in hand	24	88	101	90	105	113
Balance with Reserve Bank	310	836	1,923	1,791	1,646	1,702
Balances with other banks in current account	93	250	264	274	236	234
Investments in Government securities (3)	1,058	7,469	8,523	8,611	9,671	9,413
Money at call and short notice	498	4,080	3,728	3,709	3,913	3,906
Bank credit (4)	2,553	12,460	12,763	12,372	13,297	12,873
Advances						
Loans, cash-credits and overdrafts	2,528	12,436	12,728	12,337	13,271	12,847
Due from banks (5)	5,560	15,943	18,724	18,085	18,161	18,631
Bills purchased and discounted	25	24	35	34	26	25
Cash - Deposit Ratio	15.5	10.0	18.0	17.2	15.0	16.3
Investment - Deposit Ratio	49.2	80.6	76.0	78.8	82.6	84.7
Credit - Deposit Ratio	118.6	134.5	113.8	113.3	113.6	115.8

(Amount in Rs. crore)

Last Reporting Friday(in case of March)/ Last Friday/ Reporting Friday	2002			2003		
	Nov.	Dec.	Jan.	Feb. 7	Feb. 21	Feb. 28
1	8	9	10	11	12	13
Number of reporting banks	28	28	28	28	28	28
Demand and Time Liabilities						
Aggregate Deposits (1)	12,024	12,133	12,068	12,108	12,064	12,139
Demand Liabilities	4,030	4,184	4,211	3,909	3,958	4,058

Deposits						
Inter-bank	860	951	781	728	768	777
Others	2,092	2,073	2,085	2,087	2,081	2,163
Borrowings from banks	158	169	366	123	145	142
Others	919	991	978	972	964	976
Time Liabilities	32,637	32,737	32,611	32,622	32,702	32,607
Deposits						
Inter-bank	22,480	22,471	22,402	22,393	22,516	22,427
Others	9,932	10,060	9,984	10,022	9,982	9,976
Borrowings from banks	16	16	15	16	15	15
Others	210	190	211	192	188	189
Borrowing from Reserve Bank	47	34	31	28	28	35
Borrowings from the State Bank and / or a notified bank (2) and State Government	6,249	6,306	6,602	6,556	6,653	6,707
Demand	1,189	1,120	1,373	1,309	1,337	1,373
Time	5,060	5,186	5,229	5,247	5,315	5,335
Assets						
Cash in hand and balances with Reserve Bank	1,617	1,799	2,072	1,718	1,627	1,885
Cash in hand	97	101	94	87	97	90
Balance with Reserve Bank	1,520	1,698	1,978	1,631	1,530	1,795
Balances with other banks in current account	273	317	327	303	284	263
Investments in Government securities (3)	9,963	10,117	9,573	9,529	9,727	9,791
Money at call and short notice	4,174	3,951	3,909	3,847	3,848	3,754
Bank credit (4)	12,302	12,279	13,077	13,457	13,671	13,733
Advances						
Loans, cash-credits and overdrafts	12,276	12,253	13,051	13,430	13,645	13,706
Due from banks (5)	18,469	19,026	19,069	19,041	18,920	18,861
Bills purchased and discounted	27	26	26	26	26	27
Cash - Deposit Ratio	13.4	14.8	17.2	14.2	13.5	15.5
Investment - Deposit Ratio	82.9	83.4	79.3	78.7	80.6	80.7
Credit - Deposit Ratio	102.3	101.2	108.4	111.1	113.3	113.1

See 'Notes on Tables'.