

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	2000-02	2002-03	2002			
	1	2	3	4	5	6	7
Number of reporting banks	28	28	28	28	28	28	28
Demand and Time Liabilities							
Aggregate Deposits (1)	2,152	11,219	12,016	11,219	11,117	12,024	
Demand Liabilities	1,831	4,271	4,236	4,271	4,658	4,030	
Deposits							
Inter-bank	718	1,241	992	1,241	819	860	
Others	794	2,017	2,127	2,017	2,121	2,092	
Borrowings from banks	181	326	157	326	130	158	
Others	139	687	960	687	1,587	919	
Time Liabilities	3,963	30,132	32,825	30,132	31,682	32,637	
Deposits							
Inter-bank	2,545	20,626	22,728	20,626	22,390	22,480	
Others	1,359	9,202	9,889	9,202	8,996	9,932	
Borrowings from banks	—	103	15	103	91	16	
Others	59	201	194	201	206	210	
Borrowing from Reserve Bank	15	10	37	10	7	47	
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,903	6,983	6,903	6,532	6,249	
Demand	116	1,629	1,359	1,629	1,275	1,189	
Time	1,745	5,274	5,624	5,274	5,257	5,060	
Assets							
Cash in hand and balances with Reserve Bank	334	2,024	1,763	2,024	1,815	1,617	
Cash in hand	24	101	100	101	113	97	
Balance with Reserve Bank	310	1,923	1,663	1,923	1,702	1,520	
Balances with other banks in current account	93	264	253	264	234	273	
Investments in Government securities (3)	1,058	8,523	10,047	8,523	9,413	9,963	
Money at call and short notice	498	3,728	3,958	3,728	3,906	4,174	
Bank credit (4)	2,553	12,763	14,338	12,763	12,873	12,302	
Advances							
Loans, cash-credits and overdrafts	2,528	12,728	14,310	12,728	12,847	12,276	
Due from banks (5)	5,560	18,724	18,813	18,724	18,631	18,469	
Bills purchased and discounted	25	35	29	35	25	27	
Cash - Deposit Ratio	15.5	18.0	14.7	18.0	16.3	13.4	
Investment - Deposit Ratio	49.2	76.0	83.6	76.0	84.7	82.9	
Credit - Deposit Ratio	118.6	113.8	119.3	113.8	115.8	102.3	

See 'Notes on Tables'.

(Amount in Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	2002			2003		
	Dec.	Jan.	Feb.	Mar. 7	Mar. 21	Mar. 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)	12,133	12,068	12,139	11,938	12,016	12,029
Demand Liabilities	4,184	4,211	4,058	4,094	4,236	4,428
Deposits						
Inter-bank	951	781	777	901	992	1,085
Others	2,073	2,085	2,163	2,083	2,127	2,236
Borrowings from banks	169	366	142	143	157	151
Others	991	978	976	968	960	956
Time Liabilities	32,737	32,611	32,607	32,688	32,825	33,054
Deposits						
Inter-bank	22,471	22,402	22,427	22,629	22,728	23,032
Others	10,060	9,984	9,976	9,855	9,889	9,792
Borrowings from banks	16	15	15	15	15	15
Others	190	211	189	188	194	214
Borrowing from Reserve Bank	34	31	35	33	37	19
Borrowings from the State						
Bank and / or a notified bank (2)						
and State Government	6,306	6,602	6,707	6,670	6,983	7,422
Demand	1,120	1,373	1,373	1,354	1,359	1,417
Time	5,186	5,229	5,335	5,316	5,624	6,005
Assets						
Cash in hand and balances						
with Reserve Bank	1,799	2,072	1,885	1,592	1,763	1,901
Cash in hand	101	94	90	94	100	98
Balance with Reserve Bank	1,698	1,978	1,795	1,498	1,663	1,802
Balances with other banks in current account	317	327	263	263	253	310
Investments in Government securities (3)	10,117	9,573	9,791	10,048	10,047	10,080
Money at call and short notice	3,951	3,909	3,754	3,825	3,958	4,037
Bank credit (4)	12,279	13,077	13,733	13,833	14,338	14,630
Advances						
Loans, cash-credits and overdrafts	12,253	13,051	13,706	13,804	14,310	14,594
Due from banks (5)	19,026	19,069	18,861	18,775	18,813	19,174
Bills purchased and discounted	26	26	27	29	29	36
Cash - Deposit Ratio	14.8	17.2	15.5	13.3	14.7	15.8
Investment - Deposit Ratio	83.4	79.3	80.7	84.2	83.6	83.8
Credit - Deposit Ratio	101.2	108.4	113.1	115.9	119.3	121.6

See 'Notes on Tables'.