

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	2001-02	2002-03	2002		
				Apr.	Nov.	Dec.
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	11,219	12,016	11,925	12,024	12,133
Demand Liabilities	1,831	4,271	4,236	4,448	4,030	4,184
Deposits						
Inter-bank	718	1,241	992	1,253	860	951
Others	794	2,017	2,127	2,227	2,092	2,073
Borrowings from banks	181	326	157	142	158	169
Others	139	687	960	825	919	991
Time Liabilities	3,963	30,132	32,825	30,815	32,637	32,737
Deposits						
Inter-bank	2,545	20,626	22,728	20,807	22,480	22,471
Others	1,359	9,202	9,889	9,698	9,932	10,060
Borrowings from banks	—	103	15	100	16	16
Others	59	201	194	210	210	190
Borrowing from Reserve Bank	15	10	37	16	47	34
Borrowings from the State						
Bank and / or a notified bank (2)						
And State Government	1,861	6,903	6,983	7,125	6,249	6,306
Demand	116	1,629	1,359	1,520	1,189	1,120
Time	1,745	5,274	5,624	5,606	5,060	5,186
Assets						
Cash in hand and balances						
with Reserve Bank	334	2,024	1,763	1,907	1,617	1,799
Cash in hand	24	101	100	101	97	101
Balance with Reserve Bank	310	1,923	1,663	1,806	1,520	1,698
Balances with other banks in						
Current account	93	264	253	292	273	317
Investments in Government						
Securities (3)	1,058	8,523	10,047	8,977	9,963	10,117
Money at call and short notice	498	3,728	3,958	4,225	4,174	3,951
Bank credit (4)	2,553	12,763	14,338	12,902	12,302	12,279
Advances						
Loans, cash-credits and overdrafts	2,528	12,728	14,310	12,872	12,276	12,253
Due from banks (5)	5,560	18,724	18,813	19,063	18,469	19,026
Bills purchased and discounted	25	35	29	30	27	26
Cash - Deposit Ratio	15.5	18.0	14.7	16.0	13.4	14.8
Investment - Deposit Ratio	49.2	76.0	83.6	75.3	82.9	83.4
Credit - Deposit Ratio	118.6	113.8	119.3	108.2	102.3	101.2

(Amount in Rs. crore)

Last Reporting Friday (in case of March)/ Last Friday/ Reporting Friday	2003					
	Jan.	Feb.	Mar.	Apr. 4	Apr. 18	Apr. 25
1	8	9	10	11	12	13
Number of reporting banks	28	28	28	28	28	28
Demand and Time Liabilities						
Aggregate Deposits (1)	12,068	12,139	12,016	12,193	12,202	12,140

Demand Liabilities	4,211	4,058	4,236	4,657	4,532	4,463
Deposits						
Inter-bank	781	777	992	1,224	1,060	992
Others	2,085	2,163	2,127	2,272	2,332	2,311
Borrowings from banks	366	142	157	161	165	176
Others	978	976	960	1,000	975	985
Time Liabilities	32,611	32,607	32,825	33,739	33,977	33,971
Deposits						
Inter-bank	22,402	22,427	22,728	23,581	23,870	23,893
Others	9,984	9,976	9,889	9,921	9,870	9,829
Borrowings from banks	15	15	15	15	15	15
Others	211	189	194	221	222	234
Borrowing from Reserve Bank	31	35	37	10	34	21
Borrowings from the State						
Bank and / or a notified bank (2)						
and State Government	6,602	6,707	6,983	7,401	7,443	7,308
Demand	1,373	1,373	1,359	1,414	1,420	1,388
Time	5,229	5,335	5,624	5,987	6,023	5,921
Assets						
Cash in hand and balances						
with Reserve Bank	2,072	1,885	1,763	1,684	1,672	1,833
Cash in hand	94	90	100	96	97	103
Balance with Reserve Bank	1,978	1,795	1,663	1,587	1,575	1,729
Balances with other banks in current account	327	263	253	275	289	260
Investments in Government securities (3)	9,573	9,791	10,047	10,776	11,328	11,312
Money at call and short notice	3,909	3,754	3,958	4,567	4,345	4,075
Bank credit (4)	13,077	13,733	14,338	14,399	14,891	14,703
Advances						
Loans, cash-credits and overdrafts	13,051	13,706	14,310	14,372	14,862	14,676
Due from banks (5)	19,069	18,861	18,813	19,003	18,852	19,045
Bills purchased and discounted	26	27	29	26	29	27
Cash - Deposit Ratio	17.2	15.5	14.7	13.8	13.7	15.1
Investment - Deposit Ratio	79.3	80.7	83.6	88.4	92.8	93.2
Credit - Deposit Ratio	108.4	113.1	119.3	118.1	122.0	121.1

See 'Notes on Tables'.