

No. 6 : State Co-Operative Banks – Maintaining Accounts With The Reser Ve 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				2003				
1	2	3	4	May	Dec.	Jan.	Feb.	Mar.	Apr.	May 2	May 16	May 30
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	11,219	12,016	11,321	12,133	12,068	12,139	12,016	12,140	12,241	12,176	11,980
Demand Liabilities	1,831	4,271	4,236	4,100	4,184	4,211	4,058	4,236	4,463	4,360	4,330	4,498
Deposits												
Inter-bank	718	1,241	992	1,020	951	781	777	992	992	832	849	1,045
Others	794	2,017	2,127	2,150	2,073	2,085	2,163	2,127	2,311	2,348	2,297	2,254
Borrowings from banks	181	326	157	143	169	366	142	157	176	174	177	194
Others	139	687	960	787	991	978	976	960	985	1,005	1,007	1,005
Time Liabilities	3,963	30,132	32,825	30,854	32,737	32,611	32,607	32,825	33,971	33,955	33,837	33,920
Deposits												
Inter-bank	2,545	20,626	22,728	21,382	22,471	22,402	22,427	22,728	23,893	23,811	23,709	23,947
Others	1,359	9,202	9,889	9,171	10,060	9,984	9,976	9,889	9,829	9,892	9,879	9,726
Borrowings from banks	—	103	15	100	16	15	15	15	15	15	15	15
Others	59	201	194	201	190	211	189	194	234	236	234	233
Borrowing from Reserve Bank	15	10	37	12	34	31	35	37	21	40	46	30
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,903	6,983	6,680	6,306	6,602	6,707	6,983	7,308	7,275	6,854	6,727
Demand	116	1,629	1,359	1,424	1,120	1,373	1,373	1,359	1,388	1,431	1,288	1,101
Time	1,745	5,274	5,624	5,256	5,186	5,229	5,335	5,624	5,921	5,844	5,566	5,626
Assets												
Cash in hand and balances with Reserve Bank	334	2,024	1,763	1,976	1,799	2,072	1,885	1,763	1,833	1,911	1,877	1,946
Cash in hand	24	101	100	108	101	94	90	100	103	101	107	115
Balance with Reserve Bank	310	1,923	1,663	1,869	1,698	1,978	1,795	1,663	1,729	1,810	1,771	1,831
Balances with other banks in current account	93	264	253	265	317	327	263	253	260	301	279	292
Investments in Government securities (3)	1,058	8,523	10,047	9,022	10,117	9,573	9,791	10,047	11,312	11,413	11,482	11,531
Money at call and short notice	498	3,728	3,958	3,834	3,951	3,909	3,754	3,958	4,075	3,840	4,133	3,797
Bank credit (4)	2,553	12,763	14,338	13,479	12,279	13,077	13,733	14,338	14,703	14,822	14,555	14,351
Advances												
Loans, cash-credits and overdrafts	2,528	12,728	14,310	13,450	12,253	13,051	13,706	14,310	14,676	14,796	14,530	14,326
Due from banks (5)	5,560	18,724	18,813	17,875	19,026	19,069	18,861	18,813	19,045	18,721	18,473	18,779
Bills purchased and discounted	25	35	29	29	26	26	27	29	27	26	26	25
Cash - Deposit Ratio	15.5	18.0	14.7	17.5	14.8	17.2	15.5	14.7	15.1	15.6	15.4	16.2
Investment - Deposit Ratio	49.2	76.0	83.6	79.7	83.4	79.3	80.7	83.6	93.2	93.2	94.3	96.3
Credit - Deposit Ratio	118.6	113.8	119.3	119.1	101.2	108.4	113.1	119.3	121.1	121.1	119.5	119.8

See 'Notes on Tables'.