

No. 6 : STATE CO-OPERATIVE BANKS – MAINTAINING ACCOUNTS WITH THE RESERVE BANK OF INDIA

(Rs. crore)

Last Reporting Friday(in case of March)/Last Friday/Reporting Friday	1997							1998					
	1990-91	1996-97	1997-98	Jun.	Jul.	Apr.	May	Jun.5	Jun.19	Jun.26	Jul.3	Jul.17	Jul.31
	2	3	4	5	6	7	8	9	10	11	12	13	14
Number of reporting banks	28	28	28	28	28	28	28	28	28	28	28	28	28
Demand and Time Liabilities													
Aggregate Deposits (1)	2,152	5,219	6,210	5,740	5,867	6,344	6,470	6,396	6,453	6,494	6,571	6,626	6,495
Demand Liabilities	1,831	2,614	2,883	2,777	2,701	2,786	3,060	2,929	2,973	3,051	3,166	3,168	2,946
Deposits													
Inter-bank	718	944	964	897	905	977	1,217	1,176	1,118	1,154	1,186	1,137	1,080
Others	794	1,241	1,301	1,392	1,365	1,325	1,400	1,302	1,397	1,435	1,527	1,531	1,425
Borrowings from banks	181	130	118	145	144	110	96	89	104	99	115	159	104
Others	139	299	500	343	287	374	347	361	353	363	337	341	337
Time liabilities	3,963	14,046	17,627	15,807	16,720	18,861	20,005	20,071	20,376	20,460	20,572	20,861	20,956
Deposits													
Inter-bank	2,545	9,982	12,623	11,339	12,111	13,739	14,825	14,869	15,177	15,293	15,426	15,655	15,766
Others	1,359	3,978	4,910	4,349	4,503	5,018	5,070	5,093	5,056	5,059	5,044	5,095	5,070
Borrowings from banks	–	10	12	10	10	12	14	14	16	16	16	16	16
Others	59	77	82	110	97	92	96	94	127	92	87	96	105
Borrowings from Reserve Bank	15	-	-	2	2	-	-	11	11	-	-	-	-
Borrowings from the State Bank and/or a notified bank(2) and State Government	1,861	3,391	3,740	2,766	2,836	3,662	2,542	2,468	2,564	2,696	2,761	2,720	2,781
Demand	116	526	1,017	311	341	864	437	374	357	391	350	245	309
Time	1,745	2,865	2,723	2,455	2,495	2,798	2,105	2,094	2,207	2,305	2,411	2,475	2,472
See 'Notes on Table'.													
Assets													
Cash in hand and balances with Reserve Bank	334	1,177	791	664	700	800	768	150	678	911	920	740	913
Cash in hand	24	57	64	69	63	69	82	74	74	78	82	86	84
Balance with Reserve Bank	310	1,120	727	596	637	731	686	76	604	833	838	654	829
Balances with other banks in current account	93	255	208	241	206	259	218	183	171	180	248	186	181
Investments in Government securities(3)	1,058	2,942	4,941	3,594	4,099	5,291	5,326	5,379	5,321	5,391	5,381	5,456	5,398
Money at call and short notice	498	2,214	2,736	2,307	2,530	3,449	2,827	3,167	3,562	3,618	3,425	3,946	3,737

Bank credit(4)	2,553	7,142	7,748	6,657	6,738	7,861	5,906	8,288	7,183	8,011	7,953	7,982	7,544
Advances													
Loans, cash-credits and overdrafts	2,528	7,107	7,729	6,626	6,716	7,844	5,887	8,267	7,163	7,990	7,931	7,959	7,514
Due from banks(5)	5,560	9,091	9,650	8,640	8,461	9,307	8,583	8,432	9,516	8,846	8,933	8,776	9,217
Bills purchased and discounted	25	35	18	31	22	18	20	21	21	21	21	22	30
Cash -Deposit Ratio	15.5	22.6	12.7	11.6	11.9	12.6	11.9	2.3	10.5	14.0	14.0	11.2	14.1
Investment-Deposit Ratio	49.2	56.4	79.6	62.6	69.9	83.4	82.3	84.1	82.5	83.0	81.9	82.3	83.1
Credit-Deposit Ratio	118.6	136.8	124.8	116.0	114.8	123.9	91.3	129.6	111.3	123.4	121.0	120.5	116.2