

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		2003						
				Jun.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun. 13	Jun. 27
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	11,220	12,133	12,068	12,139	12,016	12,140	11,980	12,378	12,287
Demand Liabilities	1,831	4,271	4,236	4,316	4,184	4,211	4,058	4,236	4,463	4,498	4,401	4,509
Deposits												
Inter-bank	718	1,241	992	1,251	951	781	777	992	992	1,045	907	1,042
Others	794	2,017	2,127	2,129	2,073	2,085	2,163	2,127	2,311	2,254	2,291	2,269
Borrowings from banks	181	326	157	157	169	366	142	157	176	194	183	182
Others	139	687	960	778	991	978	976	960	985	1,005	1,020	1,016
Time Liabilities	3,963	30,132	32,825	31,084	32,737	32,611	32,607	32,825	33,971	33,920	34,078	33,988
Deposits												
Inter-bank	2,545	20,626	22,728	21,701	22,471	22,402	22,427	22,728	23,893	23,947	23,745	23,723
Others	1,359	9,202	9,889	9,090	10,060	9,984	9,976	9,889	9,829	9,726	10,087	10,018
Borrowings from banks	—	103	15	97	16	15	15	15	15	15	15	15
Others	59	201	194	195	190	211	189	194	234	233	231	233
Borrowing from Reserve Bank	15	10	37	5	34	31	35	37	21	30	30	7
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,903	6,983	7,225	6,306	6,602	6,707	6,983	7,308	6,727	6,835	7,174
Demand	116	1,629	1,359	1,645	1,120	1,373	1,373	1,359	1,388	1,101	1,069	1,197
Time	1,745	5,274	5,624	5,581	5,186	5,229	5,335	5,624	5,921	5,626	5,766	5,977
Assets												
Cash in hand and balances with Reserve Bank	334	2,024	1,763	1,813	1,799	2,072	1,885	1,763	1,833	1,946	1,825	1,658
Cash in hand	24	101	100	109	101	94	90	100	103	115	105	109
Balance with Reserve Bank	310	1,923	1,663	1,704	1,698	1,978	1,795	1,663	1,729	1,831	1,720	1,548
Balances with other banks in current account	93	264	253	317	317	327	263	253	260	292	285	275
Investments in Government securities (3)	1,058	8,523	10,047	9,134	10,117	9,573	9,791	10,047	11,312	11,531	11,584	11,639
Money at call and short notice	498	3,728	3,958	4,027	3,951	3,909	3,754	3,958	4,075	3,797	3,566	3,738
Bank credit (4)	2,553	12,763	14,338	13,597	12,279	13,077	13,733	14,338	14,703	14,351	14,010	14,127
Advances												
Loans, cash-credits and overdrafts	2,528	12,728	14,310	13,569	12,253	13,051	13,706	14,310	14,676	14,326	13,986	14,104
Due from banks (5)	5,560	18,724	18,813	18,045	19,026	19,069	18,861	18,813	19,045	18,779	18,941	19,332
Bills purchased and discounted	25	35	29	28	26	26	27	29	27	25	24	24
Cash - Deposit Ratio	15.5	18.0	14.7	16.2	14.8	17.2	15.5	14.7	15.1	16.2	14.7	13.5
Investment - Deposit Ratio	49.2	76.0	83.6	81.4	83.4	79.3	80.7	83.6	93.2	96.3	93.6	94.7
Credit - Deposit Ratio	118.6	113.8	119.3	121.2	101.2	108.4	113.1	119.3	121.1	119.8	113.2	115.0

See 'Notes on Tables'.