

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	2002-03	2003-04	2003				2004				
				Mar.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. 5	Mar. 19	Mar. 26
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	12,016	12,972	12,016	12,356	12,583	12,701	12,966	12,895	12,792	12,972	13,204
Demand Liabilities	1,831	4,236	4,454	4,236	4,334	4,366	4,357	4,560	4,439	4,463	4,454	5,048
Deposits												
Inter-bank	718	992	1,032	992	885	863	963	1,024	959	965	1,032	1,532
Others	794	2,127	2,289	2,127	2,300	2,346	2,260	2,408	2,347	2,361	2,289	2,310
Borrowings from banks	181	157	206	157	147	160	170	173	235	221	206	219
Others	139	960	927	960	1,001	996	965	955	898	916	927	987
Time Liabilities	3,963	32,825	35,346	32,825	33,462	33,709	33,998	34,405	34,774	34,648	35,346	36,135
Deposits												
Inter-bank	2,545	22,728	24,420	22,728	23,172	23,209	23,317	23,581	23,984	23,969	24,420	24,949
Others	1,359	9,889	10,682	9,889	10,056	10,237	10,440	10,558	10,548	10,431	10,682	10,894
Borrowings from banks	—	15	13	15	14	14	14	14	13	13	13	13
Others	59	194	231	194	221	250	227	252	228	235	231	279
Borrowing from Reserve Bank	15	37	2	37	28	28	5	6	17	4	2	—
Borrowings from the State Bank and / or a notified bank (2) and State Government	1,861	6,983	6,986	6,983	6,991	6,709	6,817	6,981	6,978	6,962	6,986	7,212
Demand	116	1,359	1,139	1,359	1,141	932	1,052	1,070	1,265	1,234	1,139	1,299
Time	1,745	5,624	5,847	5,624	5,850	5,776	5,765	5,912	5,713	5,729	5,847	5,913
Assets												
Cash in hand and balances with Reserve Bank	334	1,763	1,921	1,763	1,760	1,603	1,852	1,979	1,766	1,574	1,921	2,245
Cash in hand	24	100	113	100	122	112	107	105	109	107	113	109
Balance with Reserve Bank	310	1,663	1,808	1,663	1,638	1,490	1,744	1,874	1,657	1,467	1,808	2,136
Balances with other banks in current account	93	253	272	253	261	267	240	275	261	262	272	348
Investments in Government securities (3)	1,058	10,047	14,115	10,047	12,365	12,923	13,263	13,444	14,033	14,104	14,115	13,956
Money at call and short notice	498	3,958	3,288	3,958	2,980	2,905	3,053	3,264	3,097	3,129	3,288	3,931
Bank credit (4)	2,553	14,338	14,404	14,338	13,943	13,710	13,764	13,993	14,165	13,860	14,404	14,660
Advances												
Loans, cash-credits and overdrafts	2,528	14,310	14,378	14,310	13,922	13,688	13,742	13,971	14,145	13,837	14,378	14,640
Due from banks (5)	5,560	18,813	19,127	18,813	20,155	19,953	19,819	19,499	19,276	19,373	19,127	19,450
Bills purchased and discounted	25	29	26	29	21	21	22	22	20	23	26	20
Cash - Deposit Ratio	15.5	14.7	14.8	14.7	14.2	12.7	14.6	15.3	13.7	12.3	14.8	17.0
Investment - Deposit Ratio	49.2	83.6	108.8	83.6	100.1	102.7	104.4	103.7	108.8	110.3	108.8	105.7
Credit - Deposit Ratio	118.6	119.3	111.0	119.3	112.8	108.9	108.4	107.9	109.8	108.3	111.0	111.0

See 'Notes on Tables'.