

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	May	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May 8	May 22	May 29
	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	5,701	6,397	6,448	6,176	6,015	6,210	6,344	6,402	6,430	6,470
Demand Liabilities	1,831	2,614	2,883	2,736	2,802	2,751	2,893	2,715	2,883	2,786	2,922	2,943	3,060
Deposits													
Inter-bank	718	944	964	882	945	817	1,091	1,012	964	977	1,161	1,205	1,217
Others	794	1,241	1,301	1,386	1,392	1,462	1,357	1,280	1,301	1,325	1,318	1,293	1,400
Borrowings from banks	181	130	118	127	133	130	131	122	118	110	108	100	96
Others	139	299	500	342	331	341	313	301	500	374	335	346	347
Time liabilities	3,963	14,046	17,627	15,038	19,074	19,116	18,412	18,416	17,627	18,861	19,560	19,404	20,005
Deposits													
Inter-bank	2,545	9,982	12,623	10,542	13,972	14,050	13,499	13,588	12,623	13,739	14,374	14,153	14,825
Others	1,359	3,978	4,910	4,315	5,005	4,986	4,819	4,735	4,910	5,018	5,084	5,137	5,070
Borrowings from banks	-	10	12	10	12	1	14	12	12	12	14	14	14
Others	59	77	82	171	86	80	80	81	82	92	87	100	96
Borrowings from Reserve Bank	15	-	-	2	2	2	16	2	-	-	11	11	-
Borrowings from State Bank and/or a notified Bank (2) and State Government	1,861	3,391	3,740	2,737	2,778	3,001	3,644	3,731	3,740	3,662	3,273	2,772	2,542
Demand	116	526	1,017	433	509	617	1,114	1,124	1,017	864	595	489	437
Time	1,745	2,865	2,723	2,304	2,269	2,384	2,530	2,607	2,723	2,798	2,677	2,283	2,105
Assets													
Cash in hand and balances with Reserve Bank	334	1,177	791	589	711	729	1,558	768	791	800	707	757	768
Cash in hand	24	57	64	68	66	64	62	61	64	69	73	76	82
Balance with Reserve Bank	310	1,120	727	520	645	665	1,496	707	727	731	634	680	686
Balances with other banks in current account	93	255	208	204	207	240	219	217	208	259	194	586	218

Investments in Government securities(3)	1,058	2,942	4,941	3,428	4,719	4,930	5,001	5,012	4,941	5,291	5,302	5,299	5,326
Money at call and short notice	498	2,214	2,736	1,961	3,241	3,243	2,908	2,820	2,736	3,449	2,970	2,985	2,827
Bank credit(4)	2,553	7,142	7,748	6,917	6,328	6,302	7,129	7,299	7,748	7,861	8,134	8,243	5,906
Advances													
Loans, cash-credits and overdrafts	2,528	7,107	7,729	6,891	6,304	6,283	7,112	7,282	7,729	7,844	8,114	8,224	5,887
Due from banks(5)	5,560	9,091	9,650	8,444	9,273	9,509	9,878	9,538	9,650	9,307	9,004	8,612	8,583
Bills purchased and discounted	25	35	18	26	24	19	16	17	18	18	19	19	20
Cash -Deposit Ratio	15.5	22.6	12.7	10.3	11.1	11.3	25.2	12.8	12.7	12.6	11.0	11.8	11.9
Investment-Deposit Ratio	49.2	56.4	79.6	60.1	73.8	76.5	81.0	83.3	79.6	83.4	82.8	82.4	82.3
Credit- Deposit Ratio	118.6	136.8	124.8	121.3	98.9	97.7	115.4	121.3	124.8	123.9	127.1	128.2	91.3
See 'Notes on Tables.'													