

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	Sep.	May	Jun.	Jul.	Aug.	Sep.11	Sep.25	
	1	2	3	4	5	6	7	8	9	10	11
Number of reporting banks	28	28	28	28	28	28	28	28	28	28	28
Demand and Time Liabilities											
Aggregate Deposits (1)	2,152	5,219	6,210	5,965	6,470	6,494	6,495	6,661	6,738	6,946	
Demand Liabilities	1,831	2,614	2,883	2,561	3,060	3,051	2,946	2,955	3,022	3,246	
Deposits											
Inter-bank	718	944	964	927	1,217	1,154	1,080	1,091	1,096	1,201	
Others	794	1,241	1,301	1,218	1,400	1,435	1,425	1,432	1,485	1,625	
Borrowings from banks	181	130	118	118	96	99	104	92	81	76	
Others	139	299	500	299	347	363	337	339	359	344	
Time liabilities	3,963	14,046	17,627	18,300	20,005	20,460	20,956	21,177	21,505	21,453	
Deposits											
Inter-bank	2,545	9,982	12,623	13,451	14,825	15,293	15,766	15,834	16,136	16,014	
Others	1,359	3,978	4,910	4,748	5,070	5,059	5,070	5,229	5,253	5,321	
Borrowings from banks	-	10	12	10	14	16	16	14	16	16	
Others	59	77	82	92	96	92	105	100	100	102	
Borrowings from Reserve Bank	15	-	-	2	-	-	-	-	-	-	
Borrowings from the State Bank and/or a notified bank (2) and State Government	1,861	3,391	3,740	2,891	2,542	2,696	2,781	3,128	3,301	3,105	
Demand	116	526	1,017	460	437	391	309	540	690	520	
Time	1,745	2,865	2,723	2,431	2,105	2,305	2,472	2,588	2,611	2,584	

Assets**Cash in hand and
balances with Reserve
Bank**

	334	1,177	791	848	768	911	913	114	963	915
Cash in hand	24	57	64	55	82	78	84	86	79	80
Balance with Reserve Bank	310	1,120	727	793	686	833	829	28	884	834
Balances with other banks in current account	93	255	208	213	218	180	181	179	170	190
Investments in Government securities (3)	1,058	2,942	4,941	4,303	5,326	5,391	5,398	5,504	5,560	5,578
Money at call and short notice	498	2,214	2,736	2,712	2,827	3,618	3,737	3,757	3,902	3,944
Bank credit(4)	2,553	7,142	7,748	6,505	5,906	8,011	7,544	7,346	7,289	7,213

Advances

Loans, cash-credits and overdrafts	2,528	7,107	7,729	6,436	5,887	7,990	7,514	7,329	7,263	7,190
Due from banks (5)	5,560	9,091	9,650	9,239	8,583	8,846	9,217	9,391	8,291	9,990
Bills purchased and discounted	25	35	18	68	20	21	30	16	26	23
Cash - Deposit Ratio	15.5	22.6	12.7	14.2	11.9	14.0	14.1	1.7	14.3	13.2
Investment - Deposit Ratio	49.2	56.4	79.6	72.1	82.3	83.0	83.1	82.6	82.5	80.3
Credit - Deposit Ratio	118.6	136.8	124.8	109.1	91.3	123.4	116.2	110.3	108.2	103.8

See 'Notes on Table'.