

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	1990-91	1996-97	1997-98	1997				1998			
1	2	3	4	Oct.	Jun.	Jul.	Aug.	Sep.	Oct. 9	Oct. 23	Oct. 30
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	6,306	6,494	6,495	6,661	6,946	6,828	6,793	6,848
Demand Liabilities	1,831	2,614	2,883	2,747	3,051	2,946	2,955	3,246	3,153	3,320	3,041
Deposits											
Inter-bank	718	944	964	896	1,154	1,080	1,091	1,201	1,229	1,051	1,137
Others	794	1,241	1,301	1,374	1,435	1,425	1,432	1,625	1,454	1,459	1,453
Borrowings from banks	181	130	118	115	99	104	92	76	83	96	86
Others	139	299	500	363	363	337	339	344	387	714	366
Time liabilities	3,963	14,046	17,627	18,564	20,460	20,956	21,177	21,453	21,529	21,224	21,565
Deposits											
Inter-bank	2,545	9,982	12,623	13,533	15,293	15,766	15,834	16,014	16,037	15,581	16,051
Others	1,359	3,978	4,910	4,932	5,059	5,070	5,229	5,321	5,374	5,334	5,395
Borrowings from banks	-	10	12	10	16	16	14	16	16	204	16
Others	59	77	82	89	92	105	100	102	103	106	103
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	2,854	2,696	2,781	3,128	3,105	3,139	3,238	3,266
Demand	116	526	1,017	568	391	309	540	520	422	559	613
Time	1,745	2,865	2,723	2,286	2,305	2,472	2,588	2,584	2,717	2,679	2,653

Last Reporting Friday (in case of March)/ Last Friday/Reporting Friday	1990-91	1996-97	1997-98	1997
1	2	3	4	Oct.
Assets				
Cash in hand and balances with Reserve Bank		334	1,177	791
Cash in hand		21	24	57
Balance with Reserve Bank		310	1,120	727
Balances with other banks in current account		93	255	208

Investments in Government securities (3)	1,058	2,942	4,941	114
Money at call and short notice	498	2,214	2,736	3,031
Bank credit (4)	2,553	7,142	7,748	6,734
Advances				
Loans, cash-credits and overdrafts	2,528	7,107	7,729	6,732
Due from banks (5)	5,560	9,091	9,650	9,216
Bills purchased and discounted	25	35	18	2
Cash -Deposit Ratio	15.5	22.6	12.7	0.9
Investment-Deposit Ratio	49.2	56.4	79.6	1.8
Credit-Deposit Ratio	118.6	136.8	124.8	106.8

(Rs. crore)

Last Reporting Friday(in case of March)/ Last Friday/Reporting Friday	1998						
	Jun. 6	Jul. 7	Aug. 8	Sep. 9	Oct. 9 10	Oct. 23 11	Oct. 30 12
Assets							
Cash in hand and balances with Reserve Bank	911	913	114	915	663	595	893
Cash in hand	78	84	86	80	79	89	91
Balance with Reserve Bank	833	829	28	834	584	506	802
Balances with other banks in current account	180	181	179	190	205	167	181
Investments in Government securities (3)	5,391	5,398	5,504	5,578	5,513	5,864	5,810
Money at call and short notice	3,618	3,737	3,757	3,944	4,115	3,864	4,041
Bank credit (4)	8,011	7,544	7,346	7,213	7,424	7,092	7,118
Advances							
Loans, cash-credits and overdrafts	7,990	7,514	7,329	7,190	7,395	7,062	7,095
Due from banks (5)	8,846	9,217	9,391	9,990	10,143	10,257	10,266
Bills purchased and discounted	21	30	16	23	29	30	23
Cash -Deposit Ratio	14.0	14.1	1.7	13.2	9.7	8.8	13.0
Investment-Deposit Ratio	83.0	83.1	82.6	80.3	80.7	86.3	84.8
Credit-Deposit Ratio	123.4	116.2	110.3	103.8	108.7	104.4	103.9

See 'Notes on Table'.

