

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	1998					1999		
1	2	3	4	Jan. 5	Sep. 6	Oct. 7	Nov. 8	Dec. 9	Jan. 10	Jan. 15	Jan. 29
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	6,176	6,946	6,848	7,183	7,085	7,072	7,101	6,948
Demand Liabilities	1,831	2,614	2,883	2,893	3,246	3,041	3,240	3,211	3,380	3,089	3,160
Deposits											
Inter-bank	718	944	964	1,091	1,201	1,137	1,188	1,220	1,357	1,218	1,215
Others	794	1,241	1,301	1,357	1,625	1,453	1,611	1,530	1,494	1,405	1,491
Borrowings from banks	181	130	118	131	76	86	83	80	93	78	82
Others	139	299	500	313	344	366	359	380	435	388	371
Time liabilities	3,963	14,046	17,627	18,412	21,453	21,565	21,895	22,070	22,075	22,079	20,421
Deposits											
Inter-bank	2,545	9,982	12,623	13,499	16,014	16,051	16,204	16,388	16,375	16,255	14,837
Others	1,359	3,978	4,910	4,819	5,321	5,395	5,572	5,555	5,578	5,696	5,457
Borrowings from banks	-	10	12	14	16	16	16	16	16	16	16
Others	59	77	82	80	102	103	102	111	106	112	111
Borrowings from Reserve Bank	15	-	-	16	-	-	-	11	-	11	11
Borrowings from the State Bank and/ or a notified bank (2) and State Government	1,861	3,391	3,740	3,644	3,105	3,266	3,222	3,023	3,242	4,910	5,018
Demand	116	526	1,017	1,114	520	613	560	437	550	524	608
Time	1,745	2,865	2,723	2,530	2,584	2,653	2,662	2,586	2,692	4,386	4,410

(Rs. crore)						
Last Reporting Friday(in case of March)/ Last Friday/Reporting Friday	1990-91	1996-97	1997-98	1998		
1	2	3	4	Jan. 5	Sep. 6	
Assets						
Cash in hand and balances with Reserve Bank		334	1,177	791	1,558	915
Cash in hand		24	57	64	62	80
Balance with Reserve Bank		310	1,120	727	1,496	834
Balances with other banks in current account		93	255	208	219	190
Investments in Government securities(3)		1,058	2,942	4,941	5,001	5,578
Money at call and short notice		498	2,214	2,736	2,908	3,944
Bank credit(4)		2,553	7,142	7,748	7,129	7,213

Advances

Loans, cash-credits and overdrafts	2,528	7,107	7,729	7,112	7,190
Due from banks (5)	5,560	9,091	9,650	9,878	9,990
Bills purchased and discounted	25	35	18	16	23
Cash - Deposit Ratio	15.5	22.6	12.7	25.2	13.2
Investment - Deposit Ratio	49.2	56.4	79.6	81.0	80.3
Credit - Deposit Ratio	118.6	136.8	124.8	115.4	103.8

(Rs. crore)

Last Reporting Friday(in case of March)/ Last Friday/Reporting Friday	1998			1999		
	Oct.	Nov.	Dec.	Jan. 1	Jan. 15	Jan. 29
1	7	8	9	10	11	12

Assets

Cash in hand and balances with Reserve Bank	893	827	820	850	916	815
Cash in hand	91	75	79	78	69	85
Balance with Reserve Bank	802	752	742	772	848	731
Balances with other banks in current account	181	186	233	252	223	272
Investments in Government securities(3)	5,810	5,879	5,849	5,958	6,008	5,959
Money at call and short notice	4,041	4,684	4,895	4,693	4,577	3,418
Bank credit(4)	7,118	6,833	7,152	7,407	7,660	7,837
Advances						
Loans, cash-credits and overdrafts	7,095	6,810	7,119	7,376	7,639	7,818
Due from banks (5)	10,266	9,931	9,982	10,036	12,133	11,438
Bills purchased and discounted	23	24	33	31	20	18
Cash - Deposit Ratio	13.0	11.5	11.6	12.0	12.9	11.7
Investment - Deposit Ratio	84.8	81.8	82.6	84.2	84.6	85.8
Credit - Deposit Ratio	103.9	95.1	100.9	104.7	107.9	112.8

See 'Notes on Table'.