

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 1997-98 1998-99			1998				1999			
	2	3	4	Feb.	Mar.	Dec.	Jan.	Feb.12	Feb.26	Mar.12	Mar.26
1	2	3	4	5	6	7	8	9	10	11	12
Number of reporting banks	28	28	28	28	28	28	28	28	28	28	28
Demand and Time Liabilities											
Aggregate Deposits(1)	2,152	6,210	7,092	6,015	6,210	7,085	6,948	6,394	6,970	6,939	7,092
Demand Liabilities	1,831	2,883	3,065	2,715	2,883	3,211	3,160	3,073	3,123	3,052	3,065
Deposits											
Inter-bank	718	964	1,112	1,012	964	1,220	1,215	1,208	1,249	1,169	1,112
Others	794	1,301	1,517	1,280	1,301	1,530	1,491	1,453	1,444	1,445	1,517
Borrowings from banks	181	118	70	122	118	80	82	81	80	84	70
Others	139	500	366	301	500	380	371	332	350	354	366
Time liabilities	3,963	17,627	21,997	18,416	17,627	22,070	20,421	21,370	21,983	21,875	21,997
Deposits											
Inter-bank	2,545	12,623	16,291	13,588	12,623	16,388	14,837	16,303	16,321	16,258	16,291
Others	1,359	4,910	5,575	4,735	4,910	5,555	5,457	4,942	5,525	5,494	5,575
Borrowings from banks	-	12	18	12	12	16	16	16	17	17	18
Others	59	82	113	81	82	111	111	108	119	106	113
Borrowings from Reserve Bank	15	-	3	2	-	11	11	11	-	-	3
Borrowings from the State Bank and/ or anotified bank (2) and State Government	1,861	3,740	5,102	3,731	3,740	3,023	5,018	5,128	5,257	5,242	5,102
Demand	116	1,017	795	1,124	1,017	437	608	701	747	607	795
Time	1,745	2,723	4,307	2,607	2,723	2,586	4,410	4,427	4,510	4,635	4,307

(Rs. crore)

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	2	3	4	Feb.	Mar.	Dec.	Jan.	Feb.12	Feb.26	Mar.12	Mar.26
1	2	3	4	5	6	7	8	9	10	11	12
Assets											
Cash in hand and balances with Reserve Bank	334	791	788	768	791	820	815	903	824	715	788
Cash in hand	24	64	77	61	64	79	85	74	89	76	77
Balance with Reserve Bank	310	727	711	707	727	742	731	829	735	639	711
Balances with other banks in current account	93	208	268	217	208	233	272	274	224	208	268

Investments in Government securities (3)	1,058	4,941	5,841	5,012	4,941	5,849	5,959	5,926	5,935	5,903	5,841
Money at call and short notice	498	2,736	3,972	2,820	2,736	4,895	3,418	3,928	3,995	3,814	3,972
Bank credit (4)	2,553	7,748	8,869	7,299	7,748	7,152	7,837	8,136	8,356	8,618	8,869
Advances											
Loans, cash-credits and overdrafts	2,528	7,729	8,851	7,282	7,729	7,119	7,818	8,119	8,338	8,601	8,851
Due from banks (5)	5,560	9,650	15,459	9,538	9,650	9,982	11,438	12,101	12,170	12,237	15,459
Bills purchased and discounted	25	18	17	17	18	33	18	17	18	17	17
Cash - Deposit Ratio	15.5	12.7	11.1	12.8	12.7	11.6	11.7	14.1	11.8	10.3	11.1
Investment - Deposit Ratio	49.2	79.6	82.4	83.3	79.6	82.6	85.8	92.7	85.2	85.1	82.4
<u>Credit - Deposit Ratio</u>	<u>118.6</u>	<u>124.8</u>	<u>125.1</u>	<u>121.3</u>	<u>124.8</u>	<u>100.9</u>	<u>112.8</u>	<u>127.2</u>	<u>119.9</u>	<u>124.2</u>	<u>125.1</u>

See 'Notes on Table'.