

## 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	1995-96	1996-97	1997					1998				
				Mar.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.13	Feb.27	Mar.12	Mar.27
1	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													
<b>Aggregate Deposits (1)</b>	<b>2,152</b>	<b>4,004</b>	<b>5,219</b>	<b>5,219</b>	<b>5,965</b>	<b>6,306</b>	<b>6,397</b>	<b>6,448</b>	<b>6,176</b>	<b>6,097</b>	<b>6,015</b>	<b>6,198</b>	<b>6,210</b>
<b>Demand Liabilities</b>	<b>1,831</b>	<b>2,880</b>	<b>2,614</b>	<b>2,614</b>	<b>2,561</b>	<b>2,747</b>	<b>2,802</b>	<b>2,751</b>	<b>2,893</b>	<b>2,808</b>	<b>2,715</b>	<b>2,796</b>	<b>2,883</b>
Deposits													
Inter-bank	718	1,213	944	944	927	896	945	817	1,091	1,035	1,012	1,027	964
Others	794	1,109	1,241	1,241	1,218	1,374	1,392	1,462	1,357	1,344	1,280	1,332	1,301
Borrowings from banks	181	103	130	130	118	115	133	130	131	131	122	117	118
Others	139	455	299	299	299	363	331	341	313	298	301	320	500
<b>Time liabilities</b>	<b>3,963</b>	<b>8,945</b>	<b>14,046</b>	<b>14,046</b>	<b>18,300</b>	<b>18,564</b>	<b>19,074</b>	<b>19,116</b>	<b>18,412</b>	<b>18,386</b>	<b>18,416</b>	<b>18,408</b>	<b>17,627</b>
Deposits													
Inter-bank	2,545	5,975	9,982	9,982	13,451	13,533	13,972	14,050	13,499	13,540	13,588	13,446	12,623
Others	1,359	2,894	3,978	3,978	4,748	4,932	5,005	4,986	4,819	4,754	4,735	4,866	4,910
Borrowings from banks	-	8	10	10	10	10	12	1	14	11	12	12	12
Others	59	67	77	77	92	89	86	80	80	81	81	83	82
<b>Borrowings from Reserve Bank</b>	<b>15</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>16</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>-</b>
<b>Borrowings from State Bank and/or a notified Bank (2) and State Government</b>	<b>1,861</b>	<b>3,688</b>	<b>3,391</b>	<b>3,391</b>	<b>2,891</b>	<b>2,854</b>	<b>2,778</b>	<b>3,001</b>	<b>3,644</b>	<b>3,674</b>	<b>3,731</b>	<b>3,688</b>	<b>3,740</b>
Demand	116	783	526	526	460	568	509	617	1,114	1,099	1,124	1,061	1,017
Time	1,745	2,905	2,865	2,865	2,431	2,286	2,269	2,384	2,530	2,575	2,607	2,627	2,723

See 'Notes on Tables.'

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Last Reporting Friday(in case of March)/ Last Friday/Reporting Friday	1990-91	1995-96	1996-97	1997		
				Mar.	Sep.	Oct.
1	2	3	4	5	6	7
<b>Assets</b>						
<b>Cash in hand and balances with Reserve Bank</b>	<b>334</b>	<b>788</b>	<b>1,177</b>	<b>1,177</b>	<b>848</b>	<b>54</b>
Cash in hand	24	52	57	57	55	21
Balance with Reserve Bank	310	736	1,120	1,120	793	33
Balances with other banks in current account	93	231	255	255	213	202
Investments in Government securities(3)	1,058	2,374	2,942	2,942	4,303	114
Money at call and short notice	498	1,406	2,214	2,214	2,712	3,031
<b>Bank credit(4)</b>	<b>2,553</b>	<b>5,872</b>	<b>7,142</b>	<b>7,142</b>	<b>6,505</b>	<b>6,734</b>
<b>Advances</b>						
Loans, cash-credits and overdrafts	2,528	5,847	7,107	7,107	6,436	6,732
Due from banks(5)	5,560	8,831	9,091	9,091	9,239	9,216
Bills purchased and discounted	25	25	35	35	68	2
Cash -Deposit Ratio	15.5	19.7	22.6	22.6	14.2	0.9
Investment-Deposit Ratio	49.2	59.3	56.4	56.4	72.1	1.8
Credit- Deposit Ratio	118.6	146.7	136.8	136.8	109.1	106.8

## MAINTAINING ACCOUNTS WITH THE RESERVE BANK OF INDIA

(Rs. crore)

1997		1998				
Nov.	Dec.	Jan.	Feb.13	Feb.27	Mar.12	Mar.27
8	9	10	11	12	13	14
711	729	1,558	634	768	707	791
66	64	62	56	61	54	64
645	665	1,496	578	707	653	727
207	240	219	207	217	216	208
4,719	4,930	5,001	5,360	5,012	4,965	4,941
3,241	3,243	2,908	2,980	2,820	2,822	2,736
<b>6,328</b>	<b>6,302</b>	<b>7,129</b>	<b>7,209</b>	<b>7,299</b>	<b>7,442</b>	<b>7,748</b>
6,304	6,283	7,112	7,191	7,282	7,424	7,729
9,273	9,509	9,878	9,686	9,538	9,676	9,650
24	19	16	17	17	18	18
11.1	11.3	25.2	10.4	12.8	11.4	12.7
73.8	76.5	81.0	87.9	83.3	80.1	79.6
98.9	97.7	115.4	118.2	121.3	120.1	124.8