

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	52630	52630	5000	5000	1725	1725	1750	1750	3600	3600
	(0.3)	(0.2)	(0.6)	(0.5)	(0.2)	(0.1)	(0.4)	(0.4)	(0.6)	(0.5)
2. Reserves and Surplus	908188	987601	29412	36935	37205	47884	15024	17643	18170	20649
	(5.1)	(4.4)	(3.5)	(3.6)	(3.5)	(3.6)	(3.7)	(3.6)	(3.1)	(3.0)
2.1. Statutory Reserves	432146	510877	6737	9494	10236	13582	6444	8968	4751	5686
2.2. Capital Reserves	17217	5310	1056	76	1018	—	213	—	833	—
2.3. Share Premium	351057	351057	10664	10664	—	12125	4375	4375	6000	6000
2.4. Revenue and other Reserves	107735	120323	10954	16700	25951	22176	3991	4298	6586	8963
2.5. Balance of Profit	33	34	—	1	—	—	1	1	—	—
3. Deposits	13109132	16904193	652536	774082	864862	1061488	336878	402790	476857	557483
	(73.0)	(76.0)	(76.6)	(75.7)	(81.5)	(80.5)	(82.3)	(81.2)	(81.3)	(81.1)
3.1. Demand deposits	2781365	3069203	111666	131744	168324	218094	62030	73560	74548	79520
(i) From banks	440039	452090	14084	17826	21082	28504	13202	15518	11696	13434
(ii) From others	2341326	2617113	97582	113919	147242	189590	48828	58042	62852	66086
3.2. Savings bank deposits	2920785	3432125	169793	206471	171588	204792	87009	102601	106049	125538
3.3. Term deposits	7406983	10402865	371077	435867	524950	638602	187840	226630	296260	352425
(i) From banks	347018	579373	10719	13117	18745	24505	1356	7535	5458	5718
(ii) From others	7059964	9823492	360358	422750	506205	614097	186484	219095	290802	346707
3.A. Deposits of branches in India	12354874	16025484	652536	774082	864862	1061488	336878	402790	476857	557483
3.B. Deposits of branches outside India	754258	878709	—	—	—	—	—	—	—	—
4. Borrowings	809345	907906	11163	10090	14247	13690	4121	5375	9682	32323
	(4.5)	(4.1)	(1.3)	(1.0)	(1.3)	(1.0)	(1.0)	(1.1)	(1.7)	(4.7)
4.1. Borrowings in India	83757	107639	1363	1252	13011	13537	3368	3877	5893	22960
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	16200
(ii) From other banks	80	—	76	229	—	—	—	—	2529	3131
(iii) From other institutions and agencies	83677	107639	1287	1023	13011	13537	3368	3877	3364	3629
4.2. Borrowings outside India	725587	800267	9799	8838	1237	153	752	1498	3789	9363
5. Other liabilities	3087972	3398573	154182	196741	143764	193911	51548	68409	77986	73559
	(17.2)	(15.3)	(18.1)	(19.2)	(13.5)	(14.7)	(12.6)	(13.8)	(13.3)	(10.7)
5.1. Bills payable	875494	1079643	45348	80079	37603	66964	14743	16831	30861	16522
5.2. Inter-office adjustments	—	55540	6868	2054	12325	223	4929	4280	—	3805
5.3. Interest accrued	761988	1010069	51982	63970	51618	70074	24290	27350	28930	35306
5.4. Others (including provisions)	1450490	1253320	49984	50639	42218	56650	7587	19949	18195	17926
Total Liabilities	17967267	22250902	852292	1022848	1061804	1318698	409321	495968	586296	687614
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	50815	49797	2259	2698	3309	4123	1477	1760	3520	2988
	(0.3)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)	(0.4)	(0.6)	(0.4)
2. Balances with RBI	1290642	1689432	74452	123523	165406	111725	41491	51924	56339	68533
	(7.2)	(7.6)	(8.7)	(12.1)	(15.6)	(8.5)	(10.1)	(10.5)	(9.6)	(10.0)
3. Balances with banks in India	110444	177963	53918	22138	1846	3330	2820	2383	7042	13467
	(0.6)	(0.8)	(6.3)	(2.2)	(0.2)	(0.3)	(0.7)	(0.5)	(1.2)	(2.0)
4. Money at call and short notice	1645094	2952816	—	—	—	—	—	9000	—	8500
	(9.2)	(13.3)	(—)	(—)	(—)	(—)	(—)	(1.8)	(—)	(1.2)
5. Balances with banks outside India	167588	451251	8600	15709	18198	23384	3145	6603	16094	20258
	(0.9)	(2.0)	(1.0)	(1.5)	(1.7)	(1.8)	(0.8)	(1.3)	(2.7)	(2.9)
6. Investments	5498224	7128652	282716	380170	369460	591086	149850	188145	191152	228293
	(30.6)	(32.0)	(33.2)	(37.2)	(34.8)	(44.8)	(36.6)	(37.9)	(32.6)	(33.2)
6.A. Investments in India	5276078	6859607	282716	380170	369460	591086	149850	188145	191152	228293
(i) Government securities	3902451	5156753	204993	293157	287973	468615	120905	151683	138578	161549
(ii) Other approved securities	715797	646439	39097	36419	25403	25352	13999	13642	22664	22212
(iii) Shares	69383	101410	5560	2013	2087	3736	1056	1428	1359	1306
(iv) Debentures and bonds	413231	665813	32956	41328	33872	57953	11265	17383	24117	37677
(v) Subsidiaries and joint ventures	98701	104335	105	105	500	633	—	184	975	975
(vi) Others	76515	184858	5	7149	19624	34798	2625	3825	3459	4574
6.B. Investments outside India	222146	269045	—	—	—	—	—	—	—	—
(i) Government securities	15276	18524	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	43740	49677	—	—	—	—	—	—	—	—
(iii) Others	163130	200844	—	—	—	—	—	—	—	—
7. Advances	7423733	8235984	366048	384082	463019	533197	190165	212029	263199	298609
	(41.3)	(37.0)	(42.9)	(37.6)	(43.6)	(40.4)	(46.5)	(42.8)	(44.9)	(43.4)
7.1. Bills purchased and discounted	793347	774125	30362	23969	39749	47451	20451	17012	30333	33533
7.2. Cash credits, overdrafts & loans	4355346	4599124	248937	268752	315085	357893	114531	127800	177888	190901
7.3. Term loans	2275040	2862735	86750	91361	108186	127852	55184	67217	54978	74176
Priority sector advances included in 7.	1952282	2309038	143781	162861	159437	188155	79837	91993	94661	111973
8. Fixed Assets	150632	219366	4587	9516	7811	8361	2737	6073	2954	3217
	(0.8)	(1.0)	(0.5)	(0.9)	(0.7)	(0.6)	(0.7)	(1.2)	(0.5)	(0.5)
8.1. Premises	49229	142710	1921	6536	2399	2521	838	921	1060	1323
8.2. Fixed assets under construction	20508	22493	—	—	—	928	211	90	—	—
8.3. Other fixed assets	80895	54163	2666	2980	5411	4912	1689	5062	1894	1894
9. Other Assets	1630096	1345641	59712	85012	32755	43491	17635	18051	45996	43750
	(9.1)	(6.0)	(7.0)	(8.3)	(3.1)	(3.3)	(4.3)	(3.6)	(7.8)	(6.4)
9.1. Inter - office adjustments (net)	292435	—	—	—	—	—	—	—	9271	—
9.2. Interest accrued	300548	334896	16325	21207	17837	25237	6047	7072	12952	16788
9.3. Tax paid	164734	240395	3920	11193	1219	5366	4281	5199	2855	2684
9.4. Stationery and stamps	7254	6967	426	437	494	559	208	265	303	371
9.5. Others	865124	763384	39042	52175	13206	12329	7100	5515	20614	23907
Total Assets	17967267	22250902	852292	1022848	1061804	1318698	409321	495968	586296	687614
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1998 (11)	1999 (12)	1998 (13)	1999 (14)	1998 (15)	1999 (16)
1. Capital	2475 (0.3)	2475 (0.2)	31400 (6.0)	31400 (4.9)	5000 (0.5)	5000 (0.5)
2. Reserves and Surplus	54192 (5.6)	63295 (5.8)	7617 (1.5)	9812 (1.5)	30159 (3.3)	33110 (3.0)
2.1. Statutory Reserves	29770	34958	3739	4246	11419	14018
2.2. Capital Reserves	9522	—	439	—	2904	—
2.3. Share Premium	—	9938	—	—	14250	14250
2.4. Revenue and other Reserves	14900	18400	3440	5566	1567	4841
2.5. Balance of Profit	—	—	—	—	18	1
3. Deposits	773743 (80.3)	884727 (81.5)	399470 (76.8)	477905 (75.0)	746806 (81.8)	865030 (79.3)
3.1. Demand deposits	159939 (100.89)	182515 (112.17)	72939 (125.79)	74002 (117.33)	96868 (27.261)	93062 (245.38)
(i) From banks	10089	11217	12579	11733	27261	24538
(ii) From others	149850	171298	60360	62269	69607	68524
3.2. Savings bank deposits	180490	224778	82460	96095	158238	199479
3.3. Term deposits	433313 (925)	477434 (1609)	244071 (8526)	307807 (16492)	491700 (15580)	572489 (17556)
(i) From banks	925	1609	8526	16492	15580	17556
(ii) From others	432388	475825	235546	291315	476120	554933
3.A. Deposits of branches in India	773743	884727	399470	477905	746806	865030
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	2404 (0.2)	16131 (1.5)	21529 (4.1)	22166 (3.5)	12600 (1.4)	14028 (1.3)
4.1. Borrowings in India	2404	2036	1890	5562	7053	6125
(i) From Reserve Bank of India	—	—	—	3684	—	—
(ii) From other banks	—	—	—	—	4	—
(iii) From other institutions and agencies	2404	2036	1890	1878	7049	6125
4.2. Borrowings outside India	—	14095	19639	16604	5547	7903
5. Other liabilities	131244 (13.6)	118718 (10.9)	60352 (11.6)	96301 (15.1)	118745 (13.0)	174250 (16.0)
5.1. Bills payable	38837	46052	8710	10100	33407	37571
5.2. Inter-office adjustments	—	—	13923	23346	1779	32756
5.3. Interest accrued	54893	64233	30784	39901	54487	69350
5.4. Others (including provisions)	37513	8433	6935	22955	29072	34574
Total Liabilities	964057 (100.0)	1085346 (100.0)	520368 (100.0)	637584 (100.0)	913310 (100.0)	1091418 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	2866	2782	1500	1412	3341	3395
	(0.3)	(0.3)	(0.3)	(0.2)	(0.4)	(0.3)
2. Balances with RBI	144853	108134	47458	56027	60876	59669
	(15.0)	(10.0)	(9.1)	(8.8)	(6.7)	(5.5)
3. Balances with banks in India	5802	3816	8507	14582	9848	13773
	(0.6)	(0.4)	(1.6)	(2.3)	(1.1)	(1.3)
4. Money at call and short notice	16500	—	32168	44563	26500	40000
	(1.7)	(—)	(6.2)	(7.0)	(2.9)	(3.7)
5. Balances with banks outside India	16528	27464	14745	13911	45503	59417
	(1.7)	(2.5)	(2.8)	(2.2)	(5.0)	(5.4)
6. Investments	295087	358941	153773	203538	330078	438401
	(30.6)	(33.1)	(29.6)	(31.9)	(36.1)	(40.2)
6.A. Investments in India	295087	358941	153773	203538	330078	438401
(i) Government securities	203305	260118	119936	142025	271071	382401
(ii) Other approved securities	48550	46620	9436	8838	29320	25903
(iii) Shares	1859	2986	1734	1914	2416	3139
(iv) Debentures and bonds	31675	43658	20049	34278	15843	19995
(v) Subsidiaries and joint ventures	35	35	665	771	—	—
(vi) Others	9662	5524	1952	15713	11428	6963
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	410542	481362	239875	272058	400082	425190
	(42.6)	(44.4)	(46.1)	(42.7)	(43.8)	(39.0)
7.1. Bills purchased and discounted	31057	33410	17000	20663	35771	42786
7.2. Cash credits, overdrafts & loans	293315	331043	184873	192247	282222	289592
7.3. Term loans	86170	116909	38002	59148	82089	92811
Priority sector advances included in 7.	152888	185734	97939	117968	130244	140855
8. Fixed Assets	4986	4960	2764	2893	4719	4540
	(0.5)	(0.5)	(0.5)	(0.5)	(0.5)	(0.4)
8.1. Premises	2224	2270	1125	1172	1527	1792
8.2. Fixed assets under construction	—	—	56	38	—	—
8.3. Other fixed assets	2762	2690	1584	1684	3191	2748
9. Other Assets	66893	97887	19579	28599	32362	47033
	(6.9)	(9.0)	(3.8)	(4.5)	(3.5)	(4.3)
9.1. Inter - office adjustments (net)	14578	15932	—	—	—	24795
9.2. Interest accrued	20190	18715	8500	10342	21227	10297
9.3. Tax paid	4147	7047	6848	8385	5161	379
9.4. Stationery and stamps	334	309	225	239	390	15
9.5. Others	27644	55883	4007	9633	5584	11547
Total Assets	964057	1085346	520368	637584	913310	1091418
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	24670	24670	59132	34795	29303	29414	63797	63833	74869	33051
	(1.6)	(1.4)	(6.4)	(3.0)	(0.6)	(0.6)	(1.4)	(1.2)	(7.0)	(2.7)
2. Reserves and Surplus	50452	60237	7367	14362	237034	260430	167715	176833	10925	14774
	(3.3)	(3.5)	(0.8)	(1.2)	(5.2)	(5.0)	(3.6)	(3.3)	(1.0)	(1.2)
2.1. Statutory Reserves	11752	15802	5520	7820	36083	46619	68917	74017	1375	2415
2.2. Capital Reserves	30401	23671	1847	—	61149	66438	30711	20835	5394	—
2.3. Share Premium	—	7076	—	—	72732	73582	52192	57864	—	5283
2.4. Revenue and other Reserves	6210	13210	—	2568	67070	73791	15896	24117	4155	7076
2.5. Balance of Profit	2088	478	—	3974	—	—	—	—	—	1
3. Deposits	1354076	1551036	792073	1043874	3912583	4461404	3933862	4443023	913430	1092852
	(89.4)	(89.0)	(85.8)	(90.3)	(85.3)	(85.4)	(84.9)	(82.4)	(85.7)	(89.7)
3.1. Demand deposits	127649	150342	88734	91712	468926	524309	509419	597628	113763	145214
(i) From banks	4726	4930	1784	2192	35438	42915	16001	16711	2066	1875
(ii) From others	122923	145412	86950	89520	433488	481394	493418	580917	111698	143339
3.2. Savings bank deposits	426080	497001	189017	225903	780183	910679	730338	851584	270658	312106
3.3. Term deposits	800347	903692	514322	726259	2663475	3026416	2694105	2993811	529009	635532
(i) From banks	45022	52723	6285	9262	156905	196473	175323	256833	9501	14992
(ii) From others	755325	850969	508038	716997	2506569	2829943	2518782	2736978	519508	620541
3.A. Deposits of branches in India	1354076	1551036	792073	1043874	3353608	4461404	3136863	3508937	913430	1092852
3.B. Deposits of branches outside India	—	—	—	—	558976	—	796999	934086	—	—
4. Borrowings	8569	7046	19834	16361	47646	47929	155748	297910	13720	13620
	(0.6)	(0.4)	(2.1)	(1.4)	(1.0)	(0.9)	(3.4)	(5.5)	(1.3)	(1.1)
4.1. Borrowings in India	7176	7036	19834	16361	47646	45041	121976	249592	8579	9440
(i) From Reserve Bank of India	—	—	1500	—	—	—	23500	58600	—	—
(ii) From other banks	—	—	2687	2157	379	1698	19142	21952	3	—
(iii) From other institutions and agencies	7176	7036	15648	14204	47267	43342	79335	169040	8576	9440
4.2. Borrowings outside India	1393	11	—	—	—	2888	33772	48318	5141	4180
5. Other liabilities	77576	99286	44680	46281	357620	424063	312678	410737	52617	64206
	(5.1)	(5.7)	(4.8)	(4.0)	(7.8)	(8.1)	(6.7)	(7.6)	(4.9)	(5.3)
5.1. Bills payable	32116	32817	18534	22174	87278	87162	114709	83792	21434	26657
5.2. Inter-office adjustments	—	—	—	—	—	—	—	62993	2862	—
5.3. Interest accrued	5738	6150	3116	4185	33998	41771	13962	15347	7351	8294
5.4. Others (including provisions)	39722	60319	23029	19922	236345	295131	184007	248605	20970	29255
Total Liabilities	1515343	1742275	923086	1155673	4584187	5223240	4633801	5392336	1065561	1218504
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	11048	12035	8794	11210	21673	24772	19935	20219	11597	13238
	(0.7)	(0.7)	(1.0)	(1.0)	(0.5)	(0.5)	(0.4)	(0.4)	(1.1)	(1.1)
2. Balances with RBI	177093	197610	87066	119711	344848	343678	293207	343682	122941	142904
	(11.7)	(11.3)	(9.4)	(10.4)	(7.5)	(6.6)	(6.3)	(6.4)	(11.5)	(11.7)
3. Balances with banks in India	24372	10441	26850	23778	15876	23886	13830	11096	9140	10870
	(1.6)	(0.6)	(2.9)	(2.1)	(0.3)	(0.5)	(0.3)	(0.2)	(0.9)	(0.9)
4. Money at call and short notice	—	—	6997	1000	468455	545493	127418	242822	—	—
	(—)	(—)	(0.8)	(0.1)	(10.4)	(10.4)	(2.7)	(4.5)	(—)	(—)
5. Balances with banks outside India	7747	10504	6489	11116	187739	264104	223412	466633	8929	15226
	(0.5)	(0.6)	(0.7)	(1.0)	(4.1)	(5.1)	(4.8)	(8.7)	(0.8)	(1.2)
6. Investments	646233	716106	394662	495161	1335894	1590533	1303031	1528200	472222	568665
	(42.6)	(41.1)	(42.8)	(42.8)	(29.1)	(30.5)	(28.1)	(28.3)	(44.3)	(46.7)
6.A. Investments in India	646233	716106	394662	495161	1274922	1499710	1082511	1257465	472222	568665
(i) Government securities	418751	487607	268265	329770	834195	971924	792870	948205	344646	415719
(ii) Other approved securities	106311	104270	44754	39257	177766	171728	127728	120448	42448	42393
(iii) Shares	3692	3499	3557	3405	23526	22248	29922	26689	2555	3364
(iv) Debentures and bonds	101114	104114	64133	107921	192133	255258	120502	151674	69340	89514
(v) Subsidiaries and joint ventures	7938	8412	510	510	15236	17422	2122	2146	326	326
(vi) Others	8427	8204	13442	14299	32068	61130	9368	8304	12907	17349
6.B. Investments outside India	—	—	—	—	60972	90823	220520	270734	—	—
(i) Government securities	—	—	—	—	31832	34356	98703	108861	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	2787	9985	124	217	—	—
(iii) Others	—	—	—	—	26352	46482	121693	161656	—	—
7. Advances	572392	698480	329627	452393	1980349	2109153	2202072	2432702	362045	406184
	(37.8)	(40.1)	(35.7)	(39.1)	(43.2)	(40.4)	(47.5)	(45.1)	(34.0)	(33.3)
7.1. Bills purchased and discounted	57662	52934	26785	38458	142210	136451	177392	164233	33344	31521
7.2. Cash credits, overdrafts & loans	310891	315546	208998	245778	1337023	1317658	1370365	1341009	206609	226200
7.3. Term loans	203840	330001	93844	168157	501117	655045	654315	927460	122092	148462
Priority sector advances included in 7.	174978	235876	132054	176019	573927	605704	576112	627222	134113	169502
8. Fixed Assets	30761	32018	4627	5236	58107	59724	69575	71015	9176	9321
	(2.0)	(1.8)	(0.5)	(0.5)	(1.3)	(1.1)	(1.5)	(1.3)	(0.9)	(0.8)
8.1. Premises	26454	26397	1451	1516	47073	46756	46228	55917	6348	6479
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.3. Other fixed assets	4307	5620	3176	3720	11034	12968	23347	15098	2828	2842
9. Other Assets	45696	65082	57976	36067	171247	261899	381321	275968	69510	52096
	(3.0)	(3.7)	(3.0)	(3.1)	(3.7)	(5.0)	(8.2)	(5.1)	(6.5)	(4.3)
9.1. Inter - office adjustments (net)	3565	12183	914	1648	2106	49464	137154	—	—	13720
9.2. Interest accrued	21697	26170	13397	18718	58777	85283	34618	42627	18908	22424
9.3. Tax paid	12375	12966	2399	3002	63340	90153	88916	96257	1264	3651
9.4. Stationery and stamps	449	412	406	472	404	387	130	141	283	279
9.5. Others	7611	13350	40859	12226	46620	36612	120504	136943	49055	12021
Total Assets	1515343	1742275	923086	1155673	4584187	5223240	4633801	5392336	1065560	1218504
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	57772	57787	180545	180545	11993	11999	20682	20682	240396	250396
	(1.3)	(1.2)	(5.9)	(5.1)	(1.1)	(0.8)	(1.7)	(1.4)	(12.4)	(11.7)
2. Reserves and Surplus	172518	183494	83463	78939	72903	85462	33901	48987	39908	39467
	(4.0)	(3.8)	(2.7)	(2.2)	(6.5)	(5.7)	(2.8)	(3.3)	(2.1)	(1.8)
2.1. Statutory Reserves	42400	59968	7490	7490	16239	21274	9673	12976	6741	6741
2.2. Capital Reserves	32866	14280	75910	64768	2861	2861	4190	14771	26090	25649
2.3. Share Premium	—	995	—	858	26555	26593	12001	12001	—	—
2.4. Revenue and other Reserves	97252	108252	62	5761	27248	34734	8037	9239	7078	7078
2.5. Balance of Profit	—	—	—	62	—	—	—	—	—	—
3. Deposits	3804502	4195861	2637349	3064931	935156	1260143	1011528	1179535	1542273	1715592
	(88.2)	(87.2)	(86.4)	(86.8)	(83.4)	(84.1)	(82.5)	(79.5)	(79.3)	(80.0)
3.1. Demand deposits	628256	589729	300542	363549	144319	164728	110150	121895	167784	197717
(i) From banks	44532	52954	13072	16184	2384	2526	4376	6649	6582	8882
(ii) From others	583723	536775	287470	347365	141934	162202	105774	115246	161202	188835
3.2. Savings bank deposits	807661	954293	781151	911762	131569	159958	248341	291006	307470	350922
3.3. Term deposits	2368585	2651840	1555656	1789620	659269	935457	653038	766634	1067019	1166953
(i) From banks	96029	117201	106810	136463	2134	2066	44057	43824	54124	49208
(ii) From others	2272556	2534639	1448846	1653157	657135	933391	608981	722811	1012895	1117745
3.A. Deposits of branches in India	3698081	4089499	2637349	3064931	935156	1260143	1011528	1179535	1412017	1715592
3.B. Deposits of branches outside India	106422	106362	—	—	—	—	—	—	130256	—
4. Borrowings	49791	138239	11788	15129	7035	19763	17884	58556	25639	35783
	(1.2)	(2.9)	(0.4)	(0.4)	(0.6)	(1.3)	(1.5)	(3.9)	(1.3)	(1.7)
4.1. Borrowings in India	49791	138239	11431	10570	7035	19741	17884	58556	14605	27997
(i) From Reserve Bank of India	—	37500	—	—	—	13436	—	23021	—	16024
(ii) From other banks	—	—	1288	2109	1	2	—	16905	110	50
(iii) From other institutions and agencies	49791	100739	10143	8461	7033	6302	17884	18629	14495	11923
4.2. Borrowings outside India	—	—	358	4559	—	22	—	—	11034	7786
5. Other liabilities	226652	236583	138712	193336	94272	120943	142417	176593	97137	103593
	(5.3)	(4.9)	(4.5)	(5.5)	(8.4)	(8.1)	(11.6)	(11.9)	(5.0)	(4.8)
5.1. Bills payable	126948	102545	36918	47734	34732	50873	27196	33177	19153	10543
5.2. Inter-office adjustments	—	—	5309	4421	20526	23917	—	73547	25354	40008
5.3. Interest accrued	3094	5296	12615	14027	4046	5116	55245	69870	11240	9927
5.4. Others (including provisions)	96610	128742	83870	127154	34968	41038	59977	—	41390	43116
Total Liabilities	4311235	4811964	3051857	3532881	1121360	1498309	1226413	1484353	1945353	2144831
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	27222	29769	23984	26630	6796	9107	8528	9225	6504	6618
	(0.6)	(0.6)	(0.8)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.3)	(0.3)
2. Balances with RBI	378141	379671	341444	295445	93603	112861	130993	122204	145557	166994
	(8.8)	(7.9)	(11.2)	(8.4)	(8.3)	(7.5)	(10.7)	(8.2)	(7.5)	(7.8)
3. Balances with banks in India	45778	37996	7577	8558	27956	34751	17591	15853	7045	5927
	(1.1)	(0.8)	(0.2)	(0.2)	(2.5)	(2.3)	(1.4)	(1.1)	(0.4)	(0.3)
4. Money at call and short notice	81316	90750	—	—	37500	—	7000	—	6823	—
	(1.9)	(1.9)	(—)	(—)	(3.3)	(—)	(0.6)	(—)	(0.4)	(—)
5. Balances with banks outside India	239580	279773	44656	93605	50129	88060	23203	32885	11749	11973
	(5.6)	(5.8)	(1.5)	(2.6)	(4.5)	(5.9)	(1.9)	(2.2)	(0.6)	(0.6)
6. Investments	1603099	1735650	1276718	1526257	415416	551069	460138	564674	699054	772793
	(37.2)	(36.1)	(41.8)	(43.2)	(37.0)	(36.8)	(37.5)	(38.0)	(35.9)	(36.0)
6.A. Investments in India	1594045	1705629	1276652	1526191	415416	551069	460138	564674	684142	760935
(i) Government securities	939416	995545	953731	1120902	211403	294519	297570	340928	560817	589027
(ii) Other approved securities	180877	168320	159871	142759	35142	33473	34430	60543	91820	81923
(iii) Shares	20449	24642	13726	12051	8117	7201	5775	4271	5349	4500
(iv) Debentures and bonds	360000	397788	139886	231495	106487	160261	120165	152347	15082	70113
(v) Subsidiaries and joint ventures	13753	13428	3511	4468	264	—	1558	1934	9855	12998
(vi) Others	79550	105906	5927	14515	54002	55616	640	4650	1219	2375
6.B. Investments outside India	9053	30021	66	66	—	—	—	—	14912	11859
(i) Government securities	3406	3395	—	—	—	—	—	—	11264	11717
(ii) Subsidiaries and joint ventures	2513	2513	66	66	—	—	—	—	—	—
(iii) Others	3134	24112	—	—	—	—	—	—	3648	142
7. Advances	1682468	1953011	1067794	1279984	430279	628620	514724	639570	726043	749652
	(39.0)	(40.6)	(35.0)	(36.2)	(38.4)	(42.0)	(42.0)	(43.1)	(37.3)	(35.0)
7.1. Bills purchased and discounted	148030	233857	78037	79338	54695	44123	58795	56342	50215	44526
7.2. Cash credits, overdrafts & loans	1090123	1141466	629838	743327	218710	288790	278755	342980	548251	571857
7.3. Term loans	444315	577688	359919	457319	156874	295707	177174	240248	127577	133269
Priority sector advances included in 7.	600589	627067	365514	415268	125699	187311	218276	266939	189351	178104
8. Fixed Assets	43016	54978	80415	79335	9166	11669	16264	28918	45384	44857
	(1.0)	(1.1)	(2.6)	(2.2)	(0.8)	(0.8)	(1.3)	(1.9)	(2.3)	(2.1)
8.1. Premises	24422	40091	72395	69495	3362	5401	11132	21372	35359	35004
8.2. Fixed assets under construction	—	—	—	—	—	—	—	545	978	798
8.3. Other fixed assets	18594	14887	8020	9840	5804	6269	5132	7001	9048	9055
9. Other Assets	210615	250367	209271	223067	50515	62172	47972	71025	297194	386016
	(4.9)	(5.2)	(6.9)	(6.3)	(4.5)	(4.1)	(3.9)	(4.8)	(15.3)	(18.0)
9.1. Inter - office adjustments (net)	11227	16315	—	—	—	—	114	927	—	—
9.2. Interest accrued	58230	55011	42659	51013	16384	22334	18728	23219	19971	24692
9.3. Tax paid	26260	25535	30429	24518	25124	—	7850	13837	11940	16750
9.4. Stationery and stamps	789	572	986	1043	121	23034	397	359	768	753
9.5. Others	114108	152933	135197	146493	8885	16803	20883	32683	264515	343820
Total Assets	4311235	4811964	3051857	3532881	1121360	1498309	1226413	1484353	1945353	2144831
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	33360	33360	19254	19254	70553	24306	21224	21224	128959	34697
	(1.6)	(1.4)	(1.3)	(1.0)	(7.8)	(2.3)	(0.5)	(0.5)	(6.6)	(1.6)
2. Reserves and Surplus	33703	38503	88992	103894	8328	13074	144190	171751	22175	35143
	(1.6)	(1.6)	(6.0)	(5.5)	(0.9)	(1.2)	(3.6)	(3.7)	(1.1)	(1.6)
2.1. Statutory Reserves	5028	6688	32200	39100	659	1960	27035	34477	2720	5572
2.2. Capital Reserves	19605	17647	2714	2714	5764	4142	56182	1305	5114	—
2.3. Share Premium	—	1845	32270	32270	—	—	—	—	—	7219
2.4. Revenue and other Reserves	9071	12324	21345	29745	—	2781	60973	135969	14341	15235
2.5. Balance of Profit	—	—	463	65	1905	4190	—	—	—	7118
3. Deposits	1932864	2191431	1305802	1680488	760956	949660	3517356	4077713	1681615	1991434
	(90.2)	(89.6)	(88.3)	(89.5)	(84.3)	(89.5)	(88.4)	(88.0)	(86.3)	(91.0)
3.1. Demand deposits	246771	283044	137942	153652	61530	78690	377179	484615	205369	219901
(i) From banks	6194	1995	2797	1460	2180	2629	9970	11796	12387	12713
(ii) From others	240578	281050	135145	152192	59350	76061	367208	472819	192982	207187
3.2. Savings bank deposits	462584	433123	241755	298129	178308	210521	1156483	1367905	394346	477250
3.3. Term deposits	1223508	1475264	926105	1228707	521118	660449	1983694	2225193	1081900	1294284
(i) From banks	59789	33554	15585	54615	17922	65137	70102	84797	168903	165004
(ii) From others	1163719	1441710	910520	1174092	503197	595311	1913592	2140395	912997	1129279
3.A. Deposits of branches in India	1826342	2109253	1305802	1680488	760956	949660	3517356	4077713	1550960	1874102
3.B. Deposits of branches outside India	106552	82178	—	—	—	—	—	—	130655	117333
4. Borrowings	35603	44520	9940	10812	9110	15007	26482	19749	6451	9930
	(1.7)	(1.8)	(0.7)	(0.6)	(1.0)	(1.4)	(0.7)	(0.4)	(0.3)	(0.5)
4.1. Borrowings in India	30749	42363	6119	5614	9110	15007	25237	17817	4628	7805
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other banks	67	317	152	29	622	1674	655	546	100	403
(iii) From other institutions and agencies	30682	42046	5967	5585	8489	13332	24582	17271	4528	7402
4.2. Borrowings outside India	4854	2157	3821	5198	—	—	1245	1932	1823	2125
5. Other liabilities	107712	138389	54165	63968	54163	59446	267594	341911	108334	118250
	(5.0)	(5.7)	(3.7)	(3.4)	(6.0)	(5.6)	(6.7)	(7.4)	(5.6)	(5.4)
5.1. Bills payable	50024	54984	10510	14998	28661	29182	87807	63188	35050	30587
5.2. Inter-office adjustments	—	8522	22986	24902	—	—	13833	46261	5067	—
5.3. Interest accrued	6585	7747	5650	5956	4853	5053	45896	69578	12611	15504
5.4. Others (including provisions)	51104	67137	15020	18112	20650	25211	120058	162884	55606	72159
Total Liabilities	2143242	2446204	1478152	1878416	903111	1061492	3976846	4632348	1947534	2189455
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	15514	21692	14823	20461	4842	6546	30971	33831	9288	8772
	(0.7)	(0.9)	(1.0)	(1.1)	(0.5)	(0.6)	(0.8)	(0.7)	(0.5)	(0.4)
2. Balances with RBI	207259	264899	143226	181780	79841	97039	459025	467761	151687	209633
	(9.7)	(10.8)	(9.7)	(9.7)	(8.8)	(9.1)	(11.5)	(10.1)	(7.8)	(9.6)
3. Balances with banks in India	13222	10580	10028	13943	4522	13175	8425	11818	16461	14384
	(0.6)	(0.4)	(0.7)	(0.7)	(0.5)	(1.2)	(0.2)	(0.3)	(0.8)	(0.7)
4. Money at call and short notice	623	671	1908	421	—	18000	596	—	—	—
	(—)	(—)	(0.1)	(—)	(—)	(1.7)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	221145	208111	20282	22677	18660	21195	47037	70538	124077	74775
	(10.3)	(8.5)	(1.4)	(1.2)	(2.1)	(2.0)	(1.2)	(1.5)	(6.4)	(3.4)
6. Investments	738199	831606	595725	783915	375478	427361	1590773	1857316	765961	792565
	(34.4)	(34.0)	(40.3)	(41.7)	(41.6)	(40.3)	(40.0)	(40.1)	(39.3)	(36.2)
6.A. Investments in India	719103	815136	595725	783915	375478	427361	1590623	1856420	755461	775851
(i) Government securities	562547	636534	296510	406942	224595	256727	1010570	1232631	532035	540032
(ii) Other approved securities	68447	62747	44436	49847	61620	62224	304160	282729	58745	54288
(iii) Shares	8970	9479	12667	17617	1356	1123	9912	36374	9844	9218
(iv) Debentures and bonds	64735	83777	232302	299019	80925	102732	231650	269816	72464	158075
(v) Subsidiaries and joint ventures	25	25	—	—	561	611	18898	22719	3234	3395
(vi) Others	14380	22575	9810	10491	6419	3945	15433	12151	79139	10843
6.B. Investments outside India	19096	16470	—	—	—	—	150	897	10499	16714
(i) Government securities	9035	6205	—	—	—	—	—	747	—	16714
(ii) Subsidiaries and joint ventures	4497	4500	—	—	—	—	150	150	—	—
(iii) Others	5565	5765	—	—	—	—	—	—	10499	—
7. Advances	866718	1011747	631846	770756	318642	409993	1604264	1904737	695998	931283
	(40.4)	(41.4)	(42.7)	(41.0)	(35.3)	(38.6)	(40.3)	(41.1)	(35.7)	(42.5)
7.1. Bills purchased and discounted	101599	106612	61096	75116	28497	31988	136381	148954	32160	39609
7.2. Cash credits, overdrafts & loans	637883	692061	390194	463728	169937	210617	984517	1082383	262244	319588
7.3. Term loans	127236	213074	180556	231912	120208	167388	483366	673400	401594	572086
Priority sector advances included in 7.	255586	295101	247413	306104	121061	144111	527535	659505	180051	281068
8. Fixed Assets	25588	27806	12071	13961	8259	8277	59526	61710	21540	22713
	(1.2)	(1.1)	(0.8)	(0.7)	(0.9)	(0.8)	(1.5)	(1.3)	(1.1)	(1.0)
8.1. Premises	20435	20193	5586	5873	5350	5006	46312	47185	17276	17149
8.2. Fixed assets under construction	305	512	668	308	—	—	—	265	285	—
8.3. Other fixed assets	4849	7102	5817	7780	2909	3272	13214	14525	3999	5279
9. Other Assets	54974	69093	48244	70500	92867	59907	176229	224637	162522	135329
	(2.6)	(2.8)	(3.3)	(3.8)	(10.3)	(5.6)	(4.4)	(4.8)	(8.3)	(6.2)
9.1. Inter - office adjustments (net)	3103	34017	—	—	7056	5922	—	—	—	54502
9.2. Interest accrued	28355	3979	26432	36167	12796	17075	66282	70860	33951	40207
9.3. Tax paid	5496	—	14704	20320	12143	9626	52320	72315	7923	5616
9.4. Stationery and stamps	469	428	27	19	120	220	2359	2469	820	795
9.5. Others	17551	30669	7082	13995	60751	27064	55267	78993	119827	34209
Total Assets	2143242	2446204	1478152	1878416	903111	1061492	3976846	4632348	1947534	2189455
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on 31st March							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	33800	33800	171087	181087	206452	226452	55631	55631
	(1.3)	(1.1)	(11.9)	(10.5)	(11.1)	(10.9)	(5.9)	(5.0)
2. Reserves and Surplus	123916	134462	16510	16181	39391	36968	16475	14771
	(4.8)	(4.3)	(1.1)	(0.9)	(2.1)	(1.8)	(1.7)	(1.3)
2.1. Statutory Reserves	40000	47210	1087	1087	1474	1474	1578	1656
2.2. Capital Reserves	5895	5895	15423	15094	117	117	5334	5654
2.3. Share Premium	4	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	78017	81357	—	—	37800	35377	9563	7461
2.5. Balance of Profit	—	—	—	—	—	—	—	—
3. Deposits	2305563	2813566	1203756	1451628	1446246	1625121	821582	969023
	(89.5)	(90.1)	(83.7)	(84.3)	(77.8)	(78.3)	(87.0)	(87.3)
3.1. Demand deposits	325801	346281	113410	137347	191406	199190	145521	166291
(i) From banks	9101	11036	5852	5759	9547	9751	6090	7037
(ii) From others	316700	335245	107559	131587	181859	189439	139431	159255
3.2. Savings bank deposits	546653	631199	341732	397372	383414	441939	165046	198833
3.3. Term deposits	1433110	1836086	748613	916909	871426	983992	511015	603899
(i) From banks	49103	61772	44292	57888	91399	87429	3658	1279
(ii) From others	1384006	1774313	704321	859021	780028	896563	507357	602620
3.A. Deposits of branches in India	2305563	2813566	1203756	1451628	1263882	1625121	821582	969023
3.B. Deposits of branches outside India	—	—	—	—	182365	—	—	—
4. Borrowings	8332	7413	12037	10662	26890	31979	14371	14626
	(0.3)	(0.2)	(0.8)	(0.6)	(1.4)	(1.5)	(1.5)	(1.3)
4.1. Borrowings in India	8332	7413	9907	9855	24055	31208	8166	13284
(i) From Reserve Bank of India	—	—	—	—	—	14424	—	4500
(ii) From other banks	—	—	724	166	3403	764	1775	103
(iii) From other institutions and agencies	8332	7413	9183	9689	20652	16019	6392	8681
4.2. Borrowings outside India	—	—	2130	807	2835	772	6204	1342
5. Other liabilities	103710	133852	35527	61965	139613	154728	35956	55517
	(4.0)	(4.3)	(2.5)	(3.6)	(7.5)	(7.5)	(3.8)	(5.0)
5.1. Bills payable	47754	56679	11622	33666	18387	15619	25492	26128
5.2. Inter-office adjustments	6692	13352	—	—	3295	—	2405	—
5.3. Interest accrued	13883	14561	8823	9517	90464	113399	8059	2464
5.4. Others (including provisions)	35380	49260	15082	18781	27467	25710	—	26925
Total Liabilities	2575321	3123092	1438916	1721523	1858592	2075248	944014	1109567
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	13865	14519	10686	12076	14230	15989	7460	8198
	(0.5)	(0.5)	(0.7)	(0.7)	(0.8)	(0.8)	(0.8)	(0.7)
2. Balances with RBI	264009	346361	113472	156696	148352	153288	84485	107159
	(10.3)	(11.1)	(7.9)	(9.1)	(8.0)	(7.4)	(8.9)	(9.7)
3. Balances with banks in India	13009	27437	3947	5801	20306	15222	14919	10020
	(0.5)	(0.9)	(0.3)	(0.3)	(1.1)	(0.7)	(1.6)	(0.9)
4. Money at call and short notice	51200	11000	—	—	15127	32461	15000	12500
	(2.0)	(0.4)	(—)	(—)	(0.8)	(1.6)	(1.6)	(1.1)
5. Balances with banks outside India	129220	179118	4378	2538	65825	45848	14916	18160
	(5.0)	(5.7)	(0.3)	(0.1)	(3.5)	(2.2)	(1.6)	(1.6)
6. Investments	920504	1214013	717645	889112	750394	873882	378803	444115
	(35.7)	(38.9)	(49.9)	(51.6)	(40.4)	(42.1)	(40.1)	(40.0)
6.A. Investments in India	919269	1214011	717644	889111	714667	836986	378803	444115
(i) Government securities	614603	850174	522133	647892	469599	524959	287908	287562
(ii) Other approved securities	108916	105828	57168	55222	78404	73204	19598	19449
(iii) Shares	7208	6593	1371	1163	7636	6277	3030	1980
(iv) Debentures and bonds	150384	226849	131962	179570	148134	201879	52495	115091
(v) Subsidiaries and joint ventures	140	140	1445	1445	4066	4075	480	566
(vi) Others	38017	24428	3565	3819	6827	26591	15294	19466
6.B. Investments outside India	1235	2	1	1	35727	36896	—	—
(i) Government securities	—	—	—	—	16276	20590	—	—
(ii) Subsidiaries and joint ventures	1235	—	—	—	779	—	—	—
(iii) Others	—	2	1	1	19452	15527	—	—
7. Advances	1027619	1130877	337145	384432	561054	622221	322510	376720
	(39.9)	(36.2)	(23.4)	(22.3)	(30.2)	(30.0)	(34.2)	(34.0)
7.1. Bills purchased and discounted	92469	91840	34558	5872	93856	93726	27682	27726
7.2. Cash credits, overdrafts & loans	602992	679401	163391	219134	272807	305670	138396	152833
7.3. Term loans	332158	359636	139196	159427	194390	222825	156433	196161
Priority sector advances included in 7.	388463	425214	120811	128157	187125	181967	127635	152315
8. Fixed Assets	73740	75186	17744	17573	40488	40032	17290	17030
	(2.9)	(2.4)	(1.2)	(1.0)	(2.2)	(1.9)	(1.8)	(1.5)
8.1. Premises	59204	58617	15971	15673	38045	37167	12084	11941
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—
8.3. Other fixed assets	14536	16570	1773	1900	2443	2865	5205	5090
9. Other Assets	82156	124581	233900	253294	242817	276305	88631	115664
	(3.2)	(4.0)	(16.3)	(14.7)	(13.1)	(13.3)	(9.4)	(10.4)
9.1. Inter - office adjustments (net)	—	—	7370	23611	—	18297	18733	25634
9.2. Interest accrued	33690	45084	45275	49444	32581	40874	15840	23145
9.3. Tax paid	23969	48456	20731	17533	14772	16389	4771	2208
9.4. Stationery and stamps	203	107	387	431	346	413	418	346
9.5. Others	24294	30934	160137	162277	195119	200331	48869	64331
Total Assets	2575321	3123092	1438916	1721523	1858592	2075248	944014	1109567
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1177	1177	10500	10500	1794	1794	516		6211	6211
	(0.3)	(0.3)	(6.8)	(5.0)	(0.5)	(0.5)	(1.5)		(8.0)	(7.1)
2. Reserves and Surplus	17630	19956	3023	4648	17251	16904	132		375	365
	(5.2)	(5.5)	(2.0)	(2.2)	(5.1)	(4.6)	(0.4)		(0.5)	(0.4)
2.1. Statutory Reserves	5981	7939	1704	2676	4681	4681	95		103	103
2.2. Capital Reserves	162	3390	—	—	2745	2391	2		1	1
2.3. Share Premium	3551	3713	—	—	1544	1544	2		—	—
2.4. Revenue and other Reserves	7918	4879	—	—	8283	8288	33		271	260
2.5. Balance of Profit	19	35	1319	1971	—	—	—		—	—
3. Deposits	277271	301311	132069	176610	282673	298492	31936		68379	78430
	(81.7)	(83.0)	(85.3)	(83.4)	(82.9)	(81.3)	(94.4)		(87.8)	(89.7)
3.1. Demand deposits	44840	60860	16399	29278	47981	53392	3208		3609	3986
(i) From banks	298	2989	395	86	1313	1068	76		10	17
(ii) From others	44542	57872	16004	29192	46668	52324	3132		3599	3969
3.2. Savings bank deposits	32078	41308	14772	22614	51582	62162	10559		18320	21035
3.3. Term deposits	200354	199143	100898	124718	183110	182938	18169		46451	53409
(i) From banks	24766	28812	4038	6251	17178	12933	215		—	—
(ii) From others	175587	170331	96860	118467	165932	170005	17954		46451	53409
3.A. Deposits of branches in India	277271	301311	132069	176610	282673	298492	31936		68379	78430
3.B. Deposits of branches outside India	—	—	—	—	—	—	—		—	—
4. Borrowings	23823	21243	393	6398	4040	2824	8		620	69
	(7.0)	(5.9)	(0.3)	(3.0)	(1.2)	(0.8)	(—)		(0.8)	(0.1)
4.1. Borrowings in India	23823	21243	393	6398	3796	2566	8		510	69
(i) From Reserve Bank of India	—	—	—	6092	—	—	—		500	—
(ii) From other banks	1	7447	—	—	10	18	—		—	63
(iii) From other institutions and agencies	23822	13796	393	306	3786	2548	7		10	6
4.2. Borrowings outside India	—	—	—	—	244	258	—		110	—
5. Other liabilities	19446	19146	8919	13628	35318	47097	1221		2326	2392
	(5.7)	(5.3)	(5.8)	(6.4)	(10.4)	(12.8)	(3.6)		(3.0)	(2.7)
5.1. Bills payable	3210	3813	3956	5957	4609	5475	628		541	215
5.2. Inter-office adjustments	7884	6583	—	—	1940	3214	—		858	370
5.3. Interest accrued	2228	2194	2415	3109	21936	27955	194		483	706
5.4. Others (including provisions)	6125	6556	2548	4562	6833	10453	399		444	1101
Total Liabilities	339347	362833	154903	211784	341076	367111	33813		77911	87465
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	2378 (0.7)	2628 (0.7)	1169 (0.8)	1811 (0.9)	3451 (1.0)	3882 (1.1)	463 (1.4)		640 (0.8)	801 (0.9)
2. Balances with RBI	31602 (9.3)	32476 (9.0)	13271 (8.6)	17717 (8.4)	26701 (7.8)	30417 (8.3)	3576 (10.6)		6872 (8.8)	7877 (9.0)
3. Balances with banks in India	29116 (8.6)	23694 (6.5)	690 (0.4)	1764 (0.8)	14288 (4.2)	16310 (4.4)	3049 (9.0)		1114 (1.4)	1639 (1.9)
4. Money at call and short notice	56 (—)	— (—)	— (—)	3000 (1.4)	10298 (3.0)	8867 (2.4)	— (—)		— (—)	— (—)
5. Balances with banks outside India	24568 (7.2)	22596 (6.2)	8383 (5.4)	3656 (1.7)	499 (0.1)	1599 (0.4)	— (—)		— (—)	207 (0.2)
6. Investments	95812 (28.2)	113252 (31.2)	67887 (43.8)	82257 (38.8)	108934 (31.9)	109004 (29.7)	14228 (42.1)		34530 (44.3)	39907 (45.6)
6.A. Investments in India	95812	113252	67887	82257	108934	109004	14228		34530	39907
(i) Government securities	60113	66469	37087	46246	62936	70792	7626		16538	19764
(ii) Other approved securities	5216	4845	—	—	23718	23044	2342		2999	3180
(iii) Shares	3714	4570	1913	4045	768	427	9		227	151
(iv) Debentures and bonds	26009	35337	28406	27924	11184	12212	1065		731	1121
(v) Subsidiaries and joint ventures	760	—	—	—	279	447	—		—	—
(vi) Others	—	2031	481	4042	10050	2084	3186		14035	15691
6.B. Investments outside India	—	—	—	—	—	—	—		—	—
(i) Government securities	—	—	—	—	—	—	—		—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—		—	—
(iii) Others	—	—	—	—	—	—	—		—	—
7. Advances	127796 (37.7)	139392 (38.4)	51878 (33.5)	84230 (39.8)	148029 (43.4)	148746 (40.5)	9773 (28.9)		24675 (31.7)	20582 (23.5)
7.1. Bills purchased and discounted	32857	20374	18660	24682	15811	17787	122		3850	3464
7.2. Cash credits, overdrafts & loans	50128	70224	22173	31826	88400	80082	9651		16419	12592
7.3. Term loans	44810	48794	11045	27722	43817	50877	—		4406	4526
Priority sector advances included in 7.	29879	37072	9823	14465	48963	53151	4850		9432	10196
8. Fixed Assets	20240 (6.0)	18242 (5.0)	6893 (4.5)	7938 (3.7)	8432 (2.5)	7952 (2.2)	77 (0.2)		1148 (1.5)	1081 (1.2)
8.1. Premises	5027	15226	252	248	3050	3225	8		794	760
8.2. Fixed assets under construction	340	322	—	—	—	—	—		—	—
8.3. Other fixed assets	14872	2693	6641	7689	5382	4727	69		353	322
9. Other Assets	7781 (2.3)	10553 (2.9)	4733 (3.1)	9410 (4.4)	20445 (6.0)	40332 (11.0)	2647 (7.8)		8931 (11.5)	15371 (17.6)
9.1. Inter - office adjustments (net)	—	—	1234	2384	—	—	24		—	—
9.2. Interest accrued	3915	5738	1801	2719	2956	4124	1222		1883	2309
9.3. Tax paid	1461	2495	240	489	5556	1947	673		1135	1114
9.4. Stationery and stamps	72	55	52	67	144	152	22		39	44
9.5. Others	2333	2265	1406	3751	11789	34109	707		5873	11904
Total Assets	339347 (100.0)	362833 (100.0)	154903 (100.0)	211784 (100.0)	341076 (100.0)	367111 (100.0)	33813 (100.0)		77911 (100.0)	87465 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	525	1575	541	1000	10125	11872	1800	2400	1661	1661
	(0.4)	(1.0)	(0.3)	(0.4)	(6.4)	(3.8)	(1.6)	(1.7)	(0.9)	(0.7)
2. Reserves and Surplus	5799	6796	3034	4019	3005	5538	4467	6700	19709	21162
	(4.6)	(4.5)	(1.5)	(1.7)	(1.9)	(1.8)	(3.9)	(4.7)	(10.9)	(9.0)
2.1. Statutory Reserves	1709	2059	1434	1465	943	1472	3414	4147	3425	4075
2.2. Capital Reserves	205	—	1211	1292	—	—	2	2	2691	2507
2.3. Share Premium	—	236	—	1009	—	—	518	2018	2782	2782
2.4. Revenue and other Reserves	3828	4453	298	251	—	1612	533	533	10800	11785
2.5. Balance of Profit	57	48	90	1	2062	2454	—	—	11	14
3. Deposits	109146	128617	184865	213916	124705	214081	102182	122696	143637	188339
	(85.7)	(84.6)	(91.1)	(92.1)	(78.7)	(69.0)	(89.2)	(86.7)	(79.7)	(79.8)
3.1. Demand deposits	8111	10197	12846	17195	9747	19045	11326	11049	11906	15741
(i) From banks	34	39	89	233	220	546	20	25	96	107
(ii) From others	8077	10159	12756	16962	9528	18499	11306	11024	11810	15634
3.2. Savings bank deposits	12894	16518	26346	32669	3939	7548	10444	13090	16242	18667
3.3. Term deposits	88141	101902	145674	164052	111019	187488	80412	98557	115489	153930
(i) From banks	1112	1581	3471	697	33865	56021	1884	1119	44422	44636
(ii) From others	87028	100321	142203	163355	77154	131467	78528	97438	71067	109294
3.A. Deposits of branches in India	109146	104281	184865	213916	124705	214081	102182	122696	143637	188339
3.B. Deposits of branches outside India	—	24337	—	—	—	—	—	—	—	—
4. Borrowings	4299	6379	4845	6382	9848	61604	2201	3685	8442	15833
	(3.4)	(4.2)	(2.4)	(2.7)	(6.2)	(19.8)	(1.9)	(2.6)	(4.7)	(6.7)
4.1. Borrowings in India	882	4950	4845	—	9794	61148	1944	3685	8442	15833
(i) From Reserve Bank of India	—	4900	—	955	—	6800	—	2350	2711	8175
(ii) From other banks	800	—	1	100	500	33159	—	—	2500	5000
(iii) From other institutions and agencies	82	50	4844	3659	9294	21189	1944	1335	3231	2659
4.2. Borrowings outside India	3417	1429	—	767	54	456	257	—	—	—
5. Other liabilities	7642	8692	9641	6791	10830	17339	3968	6018	6785	8968
	(6.0)	(5.7)	(4.8)	(2.9)	(6.8)	(5.6)	(3.5)	(4.3)	(3.8)	(3.8)
5.1. Bills payable	755	870	826	576	4509	3646	2196	2530	1547	1938
5.2. Inter-office adjustments	407	1508	1707	537	—	—	405	1346	166	—
5.3. Interest accrued	909	821	1476	1608	1959	5597	621	907	1787	2039
5.4. Others (including provisions)	5571	5492	5632	4069	4362	8096	746	1234	3285	4991
Total Liabilities	127411	152060	202926	232107	158513	310434	114618	141499	180235	235964
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	494	680	2139	2342	400	692	2947	2418	1323	1158
	(0.4)	(0.4)	(1.1)	(1.0)	(0.3)	(0.2)	(2.6)	(1.7)	(0.7)	(0.5)
2. Balances with RBI	6401	8718	13490	15878	10133	11956	11371	12199	11816	19545
	(5.0)	(5.7)	(6.6)	(6.8)	(6.4)	(3.9)	(9.9)	(8.6)	(6.6)	(8.3)
3. Balances with banks in India	6336	2934	10970	22973	7705	10081	3745	2072	1495	2149
	(5.0)	(1.9)	(5.4)	(9.9)	(4.9)	(3.2)	(3.3)	(1.5)	(0.8)	(0.9)
4. Money at call and short notice	—	7980	—	—	2648	10938	1000	—	—	—
	(—)	(5.2)	(—)	(—)	(1.7)	(3.5)	(0.9)	(—)	(—)	(—)
5. Balances with banks outside India	17528	19782	3319	4129	155	27	926	4534	3532	3714
	(13.8)	(13.0)	(1.6)	(1.8)	(0.1)	(—)	(0.8)	(3.2)	(2.0)	(1.6)
6. Investments	38479	40887	60743	80716	38381	94923	32752	47528	67494	86228
	(30.2)	(26.9)	(29.9)	(34.8)	(24.2)	(30.6)	(28.6)	(33.6)	(37.4)	(36.5)
6.A. Investments in India	25495	30364	60743	80716	38381	94923	32752	47528	67493	86228
(i) Government securities	18490	23009	42085	55381	30787	47230	19724	35013	47337	58098
(ii) Other approved securities	2406	2226	6498	5858	25	25	3753	3499	1357	1249
(iii) Shares	—	17	984	660	117	80	374	632	3163	3388
(iv) Debentures and bonds	4219	5015	7467	14465	4382	29113	8234	8131	15198	23493
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	380	98	3708	4352	3071	18475	666	253	438	—
6.B. Investments outside India	12984	10523	—	—	—	—	—	—	1	1
(i) Government securities	12879	10439	—	—	—	—	—	—	—	1
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	106	84	—	—	—	—	—	—	1	—
7. Advances	52151	63739	101036	94998	84483	135039	57552	66644	76283	102133
	(40.9)	(41.9)	(49.8)	(40.9)	(53.3)	(43.5)	(50.2)	(47.1)	(42.3)	(43.3)
7.1. Bills purchased and discounted	10081	15597	8339	5824	45323	35581	6064	5405	22988	27873
7.2. Cash credits, overdrafts & loans	32156	37046	48184	49921	24032	38472	37883	44637	26652	35845
7.3. Term loans	9915	11096	44512	39253	15128	60986	13605	16601	26643	38416
Priority sector advances included in 7.	14324	17140	31037	30045	14511	11285	21647	23585	23867	34584
8. Fixed Assets	759	974	3422	3649	10541	36287	1572	1791	14393	14581
	(0.6)	(0.6)	(1.7)	(1.6)	(6.6)	(11.7)	(1.4)	(1.3)	(8.0)	(6.2)
8.1. Premises	334	431	849	1522	4779	15995	825	1078	5964	13040
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.3. Other fixed assets	425	544	2573	2126	5762	20292	747	714	8429	1541
9. Other Assets	5262	6366	7808	7424	4067	10491	2754	4314	3898	6455
	(4.1)	(4.2)	(3.8)	(3.2)	(2.6)	(3.4)	(2.4)	(3.0)	(2.2)	(2.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	—	—	13
9.2. Interest accrued	856	1035	5032	4386	1112	4141	1248	1931	2279	2954
9.3. Tax paid	2635	3008	1225	1227	1588	2572	776	826	92	796
9.4. Stationery and stamps	89	112	100	104	11	13	25	25	33	49
9.5. Others	1683	2211	1451	1708	1356	3765	705	1533	1494	2644
Total Assets	127411	152060	202926	232107	158513	310434	114618	141499	180235	235964
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	1451	1466	2171	2171	3	27	10400	10400	20000	20000
	(1.2)	(1.1)	(0.3)	(0.3)	(—)	(0.2)	(2.8)	(2.0)	(10.6)	(4.6)
2. Reserves and Surplus	4952	5179	35238	30090	479	533	13772	18625	8513	13893
	(4.1)	(3.8)	(4.8)	(3.7)	(4.6)	(4.3)	(3.6)	(3.6)	(3.0)	(3.2)
2.1. Statutory Reserves	954	1070	11032	11916	201	205	4748	6519	3014	5074
2.2. Capital Reserves	620	533	1499	961	—	—	—	—	—	—
2.3. Share Premium	2731	2823	14885	14891	—	10	—	—	—	—
2.4. Revenue and other Reserves	646	754	7684	2315	278	319	9021	12076	—	—
2.5. Balance of Profit	2	—	138	8	—	—	3	30	5499	8819
3. Deposits	104029	123594	642442	678207	9226	11332	328537	409680	219174	291511
	(85.9)	(89.5)	(87.9)	(84.0)	(88.1)	(90.9)	(86.9)	(78.8)	(77.4)	(67.0)
3.1. Demand deposits	6779	8463	32756	43190	606	627	21381	37954	67321	98152
(i) From banks	3	158	3860	9269	65	101	1	54	76	306
(ii) From others	6777	8305	28896	33921	541	526	21380	37901	67245	97846
3.2. Savings bank deposits	9676	12968	66335	84684	1557	1919	4742	12365	17735	34651
3.3. Term deposits	87573	102163	543351	550334	7063	8786	302413	359361	134118	158708
(i) From banks	12402	9733	157964	131671	321	419	73692	105627	—	—
(ii) From others	75171	92430	385387	418663	6742	8367	228722	253734	134118	158708
3.A. Deposits of branches in India	104029	123594	642442	678207	9226	11332	328537	409680	219174	291511
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2419	2396	23155	48833	334	233	3638	48304	5470	44788
	(2.0)	(1.7)	(3.2)	(6.0)	(3.2)	(1.9)	(1.0)	(9.3)	(1.9)	(10.3)
4.1. Borrowings in India	2419	2396	23155	48833	334	233	1533	45778	4759	42649
(i) From Reserve Bank of India	39	813	825	3325	—	—	—	10000	—	12368
(ii) From other banks	—	—	5500	16131	—	—	—	18500	9	9788
(iii) From other institutions and agencies	2380	1583	16830	29377	334	233	1533	17278	4750	20493
4.2. Borrowings outside India	—	—	—	—	—	—	2106	2526	711	2139
5. Other liabilities	8243	5449	28068	48142	429	336	21802	33024	19841	64804
	(6.8)	(3.9)	(3.8)	(6.0)	(4.1)	(2.7)	(5.8)	(6.4)	(7.0)	(14.9)
5.1. Bills payable	76	69	11232	15008	42	66	3987	5479	5803	24397
5.2. Inter-office adjustments	2375	2331	—	—	—	64	—	—	—	—
5.3. Interest accrued	927	819	4489	3432	62	90	4925	4128	3701	4951
5.4. Others (including provisions)	4865	2229	12348	29702	325	117	12890	23416	10337	35456
Total Liabilities	121093	138084	731074	807443	10471	12461	378149	520033	282998	434996
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	1181	1526	5867	5717	245	261	516	725	1126	1591
	(1.0)	(1.1)	(0.8)	(0.7)	(2.3)	(2.1)	(0.1)	(0.1)	(0.4)	(0.4)
2. Balances with RBI	8687	15147	36458	38874	905	1117	30109	46648	20084	27574
	(7.2)	(11.0)	(5.0)	(4.8)	(8.6)	(9.0)	(8.0)	(9.0)	(7.1)	(6.3)
3. Balances with banks in India	7580	10105	12250	27150	388	412	1083	1273	839	865
	(6.3)	(7.3)	(1.7)	(3.4)	(3.7)	(3.3)	(0.3)	(0.2)	(0.3)	(1.0)
4. Money at call and short notice	4825	—	—	—	244	287	7562	8878	31634	3609
	(4.0)	(—)	(—)	(—)	(2.3)	(2.3)	(2.0)	(1.7)	(11.2)	(—)
5. Balances with banks outside India	58	1099	10581	295	—	—	90	512	426	2025
	(—)	(0.8)	(1.4)	(—)	(—)	(—)	(—)	(0.1)	(0.2)	(4.7)
6. Investments	35453	42723	236595	260172	1964	2619	121511	196187	112133	190380
	(29.3)	(30.9)	(32.4)	(32.2)	(18.8)	(21.0)	(32.1)	(37.7)	(39.6)	(43.8)
6.A. Investments in India	35453	42723	236595	260172	1964	2619	121511	196187	112133	190380
(i) Government securities	24292	27577	153444	173157	1592	2049	82433	105297	57329	86760
(ii) Other approved securities	1073	1012	7784	7471	362	459	585	585	—	—
(iii) Shares	951	1091	12536	14033	10	—	3375	18882	2153	14666
(iv) Debentures and bonds	8618	12338	60171	62553	10	110	33417	70257	48187	85895
(v) Subsidiaries and joint ventures	—	—	1500	1500	—	—	—	—	—	—
(vi) Others	519	706	1160	1458	1	1	1701	1166	4464	3059
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	57606	60523	392117	422777	5639	6640	175585	211844	84198	140056
	(47.6)	(43.8)	(53.6)	(52.4)	(53.3)	(53.3)	(46.4)	(40.7)	(29.8)	(32.2)
7.1. Bills purchased and discounted	5796	4919	140433	129705	93	168	42036	51033	27495	29455
7.2. Cash credits, overdrafts & loans	30454	35050	174111	193187	2351	2220	91143	105088	23502	50327
7.3. Term loans	21357	20554	77573	99885	3195	4252	42406	55723	33201	60274
Priority sector advances included in 7.	19666	17419	94344	122755	2694	3068	55539	51292	12587	19947
8. Fixed Assets	1373	1271	15559	15482	894	954	27563	32451	11031	13155
	(1.1)	(0.9)	(2.1)	(1.9)	(8.5)	(7.7)	(7.3)	(6.2)	(3.9)	(3.0)
8.1. Premises	628	650	6499	12540	700	726	10541	13402	4142	4799
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	388	352
8.3. Other fixed assets	745	621	9059	2942	193	228	17022	19049	6501	8004
9. Other Assets	4331	5689	21648	36978	191	171	14128	21514	21527	37454
	(3.6)	(4.1)	(3.0)	(4.6)	(1.8)	(1.4)	(3.7)	(4.1)	(7.6)	(8.6)
9.1. Inter - office adjustments (net)	—	—	1870	12765	40	—	—	—	—	—
9.2. Interest accrued	2097	2678	10446	11397	92	105	5189	5413	3204	4401
9.3. Tax paid	598	1449	5739	7125	16	26	—	548	398	1361
9.4. Stationery and stamps	34	25	181	209	20	20	5	15	3	42
9.5. Others	1602	1537	3412	5481	23	20	8934	15538	17922	31650
Total Assets	121093	138084	731074	807443	10471	12461	378149	520033	282998	434996
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	16500	16500	10000	14000	15786	15891	3000	4784	1350	1350
	(5.0)	(2.4)	(4.5)	(4.1)	(3.1)	(2.6)	(0.5)	(0.6)	(0.3)	(0.3)
2. Reserves and Surplus	10175	14333	2467	7723	35482	37073	24537	38055	21447	24821
	(3.1)	(2.1)	(1.1)	(2.3)	(7.1)	(6.0)	(4.4)	(5.1)	(5.6)	(5.1)
2.1. Statutory Reserves	5886	7886	493	1108	6490	7410	4389	6535	9617	12042
2.2. Capital Reserves	—	—	—	—	—	—	33	33	232	—
2.3. Share Premium	3750	3750	—	3200	21251	21617	3500	8627	7198	7198
2.4. Revenue and other Reserves	500	2684	—	—	7630	5091	16615	22860	4400	5580
2.5. Balance of Profit	39	13	1974	3414	111	2955	—	—	1	1
3. Deposits	262902	607294	184553	275128	427334	501842	488246	644403	340835	438211
	(80.2)	(87.0)	(83.8)	(80.5)	(85.0)	(81.4)	(87.3)	(85.7)	(88.3)	(89.9)
3.1. Demand deposits	36317	57662	56348	62484	34203	56005	80164	114290	25167	29858
(i) From banks	372	740	5	7	1428	1604	6928	3911	366	701
(ii) From others	35945	56922	56343	62478	32775	54401	73236	110378	24801	29157
3.2. Savings bank deposits	10374	22712	1619	7572	4384	9397	104191	121608	45189	55693
3.3. Term deposits	216211	526920	126586	205072	388747	436440	303891	408505	270479	352660
(i) From banks	25856	131415	17278	11132	61959	125638	36121	79016	21964	28060
(ii) From others	190356	395505	109307	193940	326787	310801	267771	329489	248515	324600
3.A. Deposits of branches in India	262902	607294	184553	275128	427334	501842	488246	644403	340835	438211
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	19223	19989	16081	35957	6262	40542	1232	20931	9200	12477
	(5.9)	(2.9)	(7.3)	(10.5)	(1.2)	(6.6)	(0.2)	(2.8)	(2.4)	(2.6)
4.1. Borrowings in India	19223	19989	16081	35957	6262	40542	1190	20763	9200	12477
(i) From Reserve Bank of India	—	14848	2581	11977	—	26300	—	—	—	4861
(ii) From other banks	2929	4177	10800	7000	1981	3078	178	163	—	—
(iii) From other institutions and agencies	16294	964	2700	16980	4281	11164	1011	20600	9200	7616
4.2. Borrowings outside India	—	—	—	—	—	—	43	168	—	—
5. Other liabilities	19143	40051	7051	9114	17697	21466	42544	43776	13138	10416
	(5.8)	(5.7)	(3.2)	(2.7)	(3.5)	(3.5)	(7.6)	(5.8)	(3.4)	(2.1)
5.1. Bills payable	10781	11219	3065	4211	4828	4777	18412	18945	2578	4346
5.2. Inter-office adjustments	—	—	—	7	209	155	6053	3739	884	1179
5.3. Interest accrued	1756	2349	2280	1311	6330	6634	3209	4487	1392	913
5.4. Others (including provisions)	6606	26483	1705	3586	6330	9900	14868	16604	8284	3978
Total Liabilities	327943	698167	220153	341922	502560	616813	559559	751948	385969	487274
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	700	926	168	374	407	740	4571	5702	3240	4526
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.8)	(0.8)	(0.8)	(0.9)
2. Balances with RBI	30310	45654	33138	25175	32604	36790	83748	71643	38435	40999
	(9.2)	(6.5)	(15.1)	(7.4)	(6.5)	(6.0)	(15.0)	(9.5)	(10.0)	(8.4)
3. Balances with banks in India	2525	24197	4176	17969	2138	9958	23284	51352	11796	39137
	(0.8)	(3.5)	(1.9)	(5.3)	(0.4)	(1.6)	(4.2)	(6.8)	(3.1)	(8.0)
4. Money at call and short notice	51105	91012	—	10700	2500	10600	—	—	—	—
	(15.6)	(13.0)	(—)	(3.1)	(0.5)	(1.7)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	2648	2035	3323	3303	21066	36116	2819	5370	8968	2175
	(0.8)	(0.3)	(1.5)	(1.0)	(4.2)	(5.9)	(0.5)	(0.7)	(2.3)	(0.4)
6. Investments	102339	286123	84764	161706	169625	209507	206068	295063	125826	177506
	(31.2)	(41.0)	(38.5)	(47.3)	(33.8)	(34.0)	(36.8)	(39.2)	(32.6)	(36.4)
6.A. Investments in India	102339	286123	84764	161706	169625	209507	206068	295063	125826	177506
(i) Government securities	70467	152736	38150	76495	126411	149670	141790	191311	94577	114872
(ii) Other approved securities	—	—	—	—	2615	2620	17740	24988	6108	6442
(iii) Shares	4703	13800	5100	15375	922	1747	1074	2420	1763	2844
(iv) Debentures and bonds	21651	66661	31208	64157	38243	53343	39108	70158	18939	48411
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	583	—	—	—
(vi) Others	5518	52925	10306	5680	1434	2127	5772	6186	4438	4938
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	112787	211012	84305	107444	245083	266227	215824	295096	181829	204663
	(34.4)	(30.2)	(38.3)	(31.4)	(48.8)	(43.2)	(38.6)	(39.2)	(47.1)	(42.0)
7.1. Bills purchased and discounted	14092	45496	26981	42393	31087	45707	6806	16056	21033	22983
7.2. Cash credits, overdrafts & loans	84159	138351	25300	36150	180958	173182	148482	169479	122275	136752
7.3. Term loans	14536	27166	32025	28902	33038	47338	60536	109561	38522	44929
Priority sector advances included in 7.	32867	47782	17683	25699	58400	65381	35630	60994	69412	78146
8. Fixed Assets	18370	19963	6336	7792	12660	12446	3794	6339	6510	7818
	(5.6)	(2.9)	(2.9)	(2.3)	(2.5)	(2.0)	(0.7)	(0.8)	(1.7)	(1.6)
8.1. Premises	10249	15828	1210	3303	2461	2818	1149	3027	2175	5819
8.2. Fixed assets under construction	—	—	854	105	—	—	947	1319	—	—
8.3. Other fixed assets	8121	4135	4273	4384	10199	9628	1697	1993	4335	1999
9. Other Assets	7158	17245	3941	7459	16476	34429	19451	21384	9365	10450
	(2.2)	(2.5)	(1.8)	(2.2)	(3.3)	(5.6)	(3.5)	(2.8)	(2.4)	(2.1)
9.1. Inter - office adjustments (net)	—	1	49	—	—	—	—	—	—	—
9.2. Interest accrued	2736	6615	1667	3450	4445	7039	8040	10149	4329	5582
9.3. Tax paid	55	224	619	1709	476	3150	—	701	3374	2120
9.4. Stationery and stamps	1	2	14	4	—	3	—	—	115	130
9.5. Others	4366	10403	1591	2296	11556	24236	11411	10533	1546	2618
Total Assets	327943	698167	220153	341922	502560	616813	559559	751948	385969	487274
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	600	600	1151	1151	1372	1947	100	250	1020	1020
	(0.2)	(0.2)	(0.7)	(0.6)	(1.7)	(2.5)	(0.3)	(0.6)	(1.1)	(0.8)
2. Reserves and Surplus	15529	18866	8361	8972	1470	2039	945	1411	2667	3053
	(6.2)	(6.0)	(5.1)	(4.8)	(1.8)	(2.6)	(2.7)	(3.4)	(2.9)	(2.3)
2.1. Statutory Reserves	5303	6420	4397	5182	739	817	297	402	747	997
2.2. Capital Reserves	477	73	511	80	17	17	236	228	128	126
2.3. Share Premium	500	500	1442	1442	—	523	—	150	1360	1360
2.4. Revenue and other Reserves	9246	11869	1990	2240	674	674	411	614	408	540
2.5. Balance of Profit	3	4	22	29	41	9	1	16	24	29
3. Deposits	213785	253793	141893	159101	67280	66777	32819	38372	83456	118288
	(84.7)	(81.3)	(86.1)	(84.7)	(84.0)	(84.3)	(94.1)	(92.7)	(89.5)	(90.5)
3.1. Demand deposits	21344	28282	19728	24615	4515	4543	3648	4435	6152	7103
(i) From banks	916	1005	711	1574	650	321	126	152	4	5
(ii) From others	20428	27277	19018	23041	3865	4222	3522	4283	6148	7099
3.2. Savings bank deposits	16643	21660	14913	19024	5390	5958	11984	14734	12684	15395
3.3. Term deposits	175798	203851	107251	115462	57375	56276	17186	19203	64620	95790
(i) From banks	19210	30867	17776	4668	1632	1049	691	75	4053	16685
(ii) From others	156588	172984	89475	110793	55743	55227	16495	19128	60567	79105
3.A. Deposits of branches in India	213785	253793	141893	159101	67280	66777	32819	38372	83456	118288
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	8213	23532	4838	6944	4835	3239	4	2	1295	2496
	(3.3)	(7.5)	(2.9)	(3.7)	(6.0)	(4.1)	(—)	(—)	(1.4)	(1.9)
4.1. Borrowings in India	7463	20918	4826	6944	4835	3239	4	2	893	2496
(i) From Reserve Bank of India	—	5870	—	—	—	—	—	—	—	1903
(ii) From other banks	—	1001	—	1	24	—	—	—	11	1
(iii) From other institutions and agencies	7462	14047	4826	6943	4811	3239	4	2	882	592
4.2. Borrowings outside India	751	2614	12	—	—	—	—	—	402	—
5. Other liabilities	14275	15274	8530	11581	5161	5168	1018	1338	4784	5920
	(5.7)	(4.9)	(5.2)	(6.2)	(6.4)	(6.5)	(2.9)	(3.2)	(5.1)	(4.5)
5.1. Bills payable	4919	7955	2301	3032	887	528	461	477	742	756
5.2. Inter-office adjustments	3902	1602	1233	1230	1413	1818	—	2	325	1263
5.3. Interest accrued	1930	2346	458	3276	522	566	235	308	1019	1070
5.4. Others (including provisions)	3524	3372	4538	4043	2339	2257	321	551	2698	2831
Total Liabilities	252402	312065	164773	187749	80117	79170	34886	41373	93221	130777
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	2847	2409	2038	2483	698	704	408	438	1085	1337
	(1.1)	(0.8)	(1.2)	(1.3)	(0.9)	(0.9)	(1.2)	(1.1)	(1.2)	(1.0)
2. Balances with RBI	22114	23123	15637	17068	5767	10630	4187	4208	8546	10641
	(8.8)	(7.4)	(9.5)	(9.1)	(7.2)	(13.4)	(12.0)	(10.2)	(9.2)	(8.1)
3. Balances with banks in India	18710	22097	13700	7176	4204	2188	9551	9727	1806	954
	(7.4)	(7.1)	(8.3)	(3.8)	(5.2)	(2.8)	(27.4)	(23.5)	(1.9)	(0.7)
4. Money at call and short notice	4000	—	—	—	3000	1000	—	70	—	—
	(1.6)	(—)	(—)	(—)	(3.7)	(1.3)	(—)	(0.2)	(—)	(—)
5. Balances with banks outside India	350	2559	—	211	—	—	—	—	16	112
	(0.1)	(0.8)	(—)	(0.1)	(—)	(—)	(—)	(—)	(—)	(0.1)
6. Investments	76762	101904	49406	59209	24105	24685	11791	16421	28514	47744
	(30.4)	(32.7)	(30.0)	(31.5)	(30.1)	(31.2)	(33.8)	(39.7)	(30.6)	(36.5)
6.A. Investments in India	76762	101904	49406	59209	24105	24685	11791	16421	28514	47744
(i) Government securities	53731	69078	26109	33160	15362	14494	8680	11880	20651	35519
(ii) Other approved securities	5030	4853	5073	4603	2671	2660	499	532	2332	2452
(iii) Shares	1747	1857	718	1381	572	536	28	27	339	530
(iv) Debentures and bonds	16139	25993	17410	17936	5430	6990	1981	3408	4272	8110
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	920	—
(vi) Others	114	124	95	2130	70	6	603	574	—	1132
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	115470	144788	75791	90943	39361	36764	7341	8754	49291	64484
	(45.7)	(46.4)	(46.0)	(48.4)	(49.1)	(46.4)	(21.0)	(21.2)	(52.9)	(49.3)
7.1. Bills purchased and discounted	16959	21493	11837	16144	3047	2143	176	159	3660	5934
7.2. Cash credits, overdrafts & loans	62299	77066	41385	50371	28809	27833	7165	8595	32404	39274
7.3. Term loans	36212	46229	22569	24428	7505	6787	—	—	13227	19275
Priority sector advances included in 7.	44977	54986	24288	33038	8628	8618	3906	4416	15560	24536
8. Fixed Assets	4368	4389	2827	2866	1214	988	343	350	778	1300
	(1.7)	(1.4)	(1.7)	(1.5)	(1.5)	(1.2)	(1.0)	(0.8)	(0.8)	(1.0)
8.1. Premises	727	3221	1094	1235	2	518	266	261	378	541
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.3. Other fixed assets	3640	1168	1733	1631	1211	471	77	89	400	760
9. Other Assets	7781	10796	5374	7793	1770	2212	1265	1405	3185	4206
	(3.1)	(3.5)	(3.3)	(4.2)	(2.2)	(2.8)	(3.6)	(3.4)	(3.4)	(3.2)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	—	—	—
9.2. Interest accrued	2300	3715	1537	1820	791	776	744	1006	1174	2248
9.3. Tax paid	2992	2292	3082	4022	257	559	177	206	642	1031
9.4. Stationery and stamps	99	129	59	60	31	40	2	2	56	67
9.5. Others	2389	4660	696	1891	692	836	342	191	1313	860
Total Assets	252402	312065	164773	187749	80117	79170	34886	41373	93221	130777
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	239	295	857	876	10000	10000	1928	3548	28	28
	(0.7)	(0.8)	(0.7)	(0.7)	(15.8)	(16.6)	(0.6)	(1.0)	(—)	(—)
2. Reserves and Surplus	1080	1348	4421	4315	589	1570	9334	12802	15107	18587
	(3.3)	(3.4)	(3.8)	(3.4)	(0.9)	(2.6)	(3.0)	(3.6)	(7.9)	(7.6)
2.1. Statutory Reserves	610	735	818	925	283	480	2492	2644	4664	5771
2.2. Capital Reserves	21	2	130	3	—	—	1930	1277	206	—
2.3. Share Premium	40	65	—	—	—	—	2869	6426	—	—
2.4. Revenue and other Reserves	360	470	3469	3387	—	17	2027	2421	10224	12811
2.5. Balance of Profit	49	76	3	—	305	1074	16	34	13	5
3. Deposits	27407	33753	107058	116029	43262	43276	273827	312256	160445	205595
	(83.4)	(86.1)	(92.3)	(92.4)	(68.2)	(71.9)	(89.4)	(87.2)	(83.5)	(84.1)
3.1. Demand deposits	3092	3239	20396	16558	1770	1665	16882	19284	29984	39802
(i) From banks	63	146	440	457	244	244	137	253	92	380
(ii) From others	3029	3094	19956	16102	1526	1420	16745	19032	29893	39422
3.2. Savings bank deposits	3756	4677	25291	27740	638	839	37060	48270	17178	22993
3.3. Term deposits	20560	25837	61370	71730	40854	40773	219885	244702	113284	142800
(i) From banks	601	473	702	3000	—	532	1878	227	1191	858
(ii) From others	19958	25364	60668	68730	40854	40241	218007	244475	112093	141942
3.A. Deposits of branches in India	27407	33753	107058	116029	43262	43276	273827	312256	160445	205595
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1320	899	248	173	4500	2382	2993	10754	5374	5638
	(4.0)	(2.3)	(0.2)	(0.1)	(7.1)	(4.0)	(1.0)	(3.0)	(2.8)	(2.3)
4.1. Borrowings in India	1320	899	196	135	4500	2382	2821	10165	5374	5638
(i) From Reserve Bank of India	—	—	—	—	4500	2382	—	8375	—	—
(ii) From other banks	800	—	—	2	—	—	—	—	—	—
(iii) From other institutions and agencies	520	899	196	133	—	—	2821	1790	5374	5638
4.2. Borrowings outside India	—	—	52	38	—	—	172	590	—	—
5. Other liabilities	2829	2917	3427	4151	5118	2975	18327	18848	11292	14696
	(8.6)	(7.4)	(3.0)	(3.3)	(8.1)	(4.9)	(6.0)	(5.3)	(5.9)	(6.0)
5.1. Bills payable	1228	1211	1053	1020	170	108	3968	4258	7633	9848
5.2. Inter-office adjustments	—	—	—	678	—	—	1781	926	—	—
5.3. Interest accrued	317	421	831	981	573	635	2829	3521	1676	2927
5.4. Others (including provisions)	1284	1285	1543	1472	4376	2232	9749	10143	1983	1921
Total Liabilities	32875	39212	116009	125543	63469	60204	306409	358209	192247	244544
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	Ratnakar Bank		Sangli Bank		As on 31st March SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	592 (1.8)	441 (1.1)	3437 (3.0)	1960 (1.6)	81 (0.1)	65 (0.1)	3044 (1.0)	3189 (0.9)	3924 (2.0)	6125 (2.5)
2. Balances with RBI	3047 (9.3)	3559 (9.1)	13201 (11.4)	13341 (10.6)	2378 (3.7)	2019 (3.4)	23679 (7.7)	23274 (6.5)	20440 (10.6)	27882 (11.4)
3. Balances with banks in India	500 (1.5)	551 (1.4)	8522 (7.3)	5985 (4.8)	51 (0.1)	159 (0.3)	13831 (4.5)	2512 (0.7)	5738 (3.0)	3074 (1.3)
4. Money at call and short notice	1250 (3.8)	2 (—)	237 (0.2)	1000 (0.8)	— (—)	— (—)	5000 (1.6)	13000 (3.6)	— (—)	— (—)
5. Balances with banks outside India	— (—)	— (—)	527 (0.5)	473 (0.4)	8340 (13.1)	1940 (3.2)	1086 (0.4)	14962 (4.2)	1045 (0.5)	1630 (0.7)
6. Investments	9758 (29.7)	14741 (37.6)	42004 (36.2)	49416 (39.4)	15860 (25.0)	19736 (32.8)	100613 (32.8)	119971 (33.5)	66238 (34.5)	88605 (36.2)
6.A. Investments in India	9758	14741	42004	49416	15860	19736	100613	119971	66238	88605
(i) Government securities	6537	8263	35505	32520	13569	17693	65385	82437	39937	45251
(ii) Other approved securities	418	347	2609	2274	625	620	9873	9391	4174	4600
(iii) Shares	435	583	86	39	1037	1021	1904	2211	118	108
(iv) Debentures and bonds	2200	5032	3668	4440	397	401	20457	22564	21984	38094
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	177	282	—	—
(vi) Others	168	517	138	10144	232	—	2818	3086	26	552
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	14978 (45.6)	16367 (41.7)	38273 (33.0)	43912 (35.0)	24073 (37.9)	25660 (42.6)	146323 (47.8)	166466 (46.5)	82547 (42.9)	97147 (39.7)
7.1. Bills purchased and discounted	833	719	10463	16790	2041	914	17548	18480	9769	10886
7.2. Cash credits, overdrafts & loans	7695	9323	19954	20442	19795	21773	72829	82860	50901	58745
7.3. Term loans	6450	6325	7856	6680	2237	2973	55946	65126	21877	27517
Priority sector advances included in 7.	4740	5175	11512	11328	2221	3244	38846	47316	35383	43007
8. Fixed Assets	1100 (3.3)	1386 (3.5)	3633 (3.1)	3328 (2.6)	5329 (8.4)	5328 (8.8)	2415 (0.8)	2814 (0.7)	2752 (1.4)	3022 (1.2)
8.1. Premises	273	859	3309	3142	5252	5182	1742	2014	1820	1940
8.2. Fixed assets under construction	36	130	—	—	—	42	—	—	—	—
8.3. Other fixed assets	791	396	323	187	77	104	673	800	932	1082
9. Other Assets	1650 (5.0)	2166 (5.5)	6174 (5.3)	6129 (4.9)	7359 (11.6)	5297 (8.8)	10418 (3.4)	12021 (3.4)	9563 (5.0)	17058 (7.0)
9.1. Inter - office adjustments (net)	354	869	860	—	—	—	—	—	2	2
9.2. Interest accrued	385	572	1652	1544	451	467	6251	6830	2579	3970
9.3. Tax paid	741	517	1917	2462	6688	4723	3156	4370	—	—
9.4. Stationery and stamps	21	24	60	63	1	—	119	120	5	12
9.5. Others	149	183	1685	2059	219	106	892	701	6978	13075
Total Assets	32875 (100.0)	39212 (100.0)	116009 (100.0)	125543 (100.0)	63469 (100.0)	60204 (100.0)	306409 (100.0)	358209 (100.0)	192247 (100.0)	244544 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March							
	Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)
1. Capital	10000	10000	2989	2989	11500	13190	1608	1719
	(4.1)	(3.1)	(1.0)	(0.8)	(3.6)	(3.4)	(0.2)	(0.2)
2. Reserves and Surplus	4371	7079	13241	16088	4456	7415	46893	42060
	(1.8)	(2.2)	(4.5)	(4.1)	(1.4)	(1.9)	(7.1)	(5.5)
2.1. Statutory Reserves	837	1378	3478	4598	891	1513	11516	12280
2.2. Capital Reserves	—	—	—	—	494	—	1454	13524
2.3. Share Premium	—	—	5473	5473	—	1622	11970	12302
2.4. Revenue and other Reserves	3534	5701	4291	6017	—	81	21945	3946
2.5. Balance of Profit	—	—	—	—	3071	4199	7	8
3. Deposits	221439	301118	266838	343460	273055	304069	574873	651040
	(91.1)	(92.0)	(89.8)	(87.6)	(86.1)	(77.7)	(86.9)	(85.7)
3.1. Demand deposits	27842	84872	32711	35628	23465	36471	50112	65177
(i) From banks	102	210	1779	2872	18	254	3239	5504
(ii) From others	27741	84662	30932	32756	23447	36217	46874	59673
3.2. Savings bank deposits	10630	22795	41016	47561	6270	14707	46903	58890
3.3. Term deposits	182967	193450	193111	260272	243321	252891	477857	526973
(i) From banks	22280	14846	17098	31160	26768	47947	53821	63770
(ii) From others	160687	178604	176013	229112	216553	204945	424036	463204
3.A. Deposits of branches in India	221439	301118	266838	343460	273055	304069	574873	651040
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—
4. Borrowings	305	172	4621	10671	15593	52059	8827	34352
	(0.1)	(0.1)	(1.6)	(2.7)	(4.9)	(13.3)	(1.3)	(4.5)
4.1. Borrowings in India	305	172	4621	10671	15593	52059	8827	34352
(i) From Reserve Bank of India	—	—	—	5498	—	4300	—	10000
(ii) From other banks	—	—	—	—	13063	30627	1044	13675
(iii) From other institutions and agencies	305	172	4621	5173	2530	17133	7783	10676
4.2. Borrowings outside India	—	—	—	—	—	—	—	—
5. Other liabilities	6963	9078	9526	19092	12682	14757	29211	30740
	(2.9)	(2.8)	(3.2)	(4.9)	(4.0)	(3.8)	(4.4)	(4.0)
5.1. Bills payable	1888	4552	1212	4436	4250	4950	14136	6712
5.2. Inter-office adjustments	5	7	—	—	524	852	1469	12196
5.3. Interest accrued	3820	2465	2262	2872	198	1404	1161	228
5.4. Others (including provisions)	1250	2054	6052	11784	7711	7551	12445	11604
Total Liabilities	243079	327447	297215	392300	317287	391491	661411	759910
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)
1. Cash in hand	415	857	3675	3820	447	903	6662	6984
	(0.2)	(0.3)	(1.2)	(1.0)	(0.1)	(0.2)	(1.0)	(0.9)
2. Balances with RBI	22603	22307	31354	31196	27808	32924	50665	59175
	(9.3)	(6.8)	(10.5)	(8.0)	(8.8)	(8.4)	(7.7)	(7.8)
3. Balances with banks in India	7563	5430	11160	19482	1728	11672	62590	51298
	(3.1)	(1.7)	(3.8)	(5.0)	(0.5)	(3.0)	(9.5)	(6.8)
4. Money at call and short notice	1000	27100	3800	26000	11500	2000	—	—
	(0.4)	(8.3)	(1.3)	(6.6)	(3.6)	(0.5)	(—)	(—)
5. Balances with banks outside India	11590	15453	688	1126	1398	2100	15076	56857
	(4.8)	(4.7)	(0.2)	(0.3)	(0.4)	(0.5)	(2.3)	(7.5)
6. Investments	79569	104341	93075	116800	97138	110102	208612	245305
	(32.7)	(31.9)	(31.3)	(29.8)	(30.6)	(28.1)	(31.5)	(32.3)
6.A. Investments in India	79569	104341	93075	116800	96428	110102	208612	245305
(i) Government securities	48749	65837	60901	73839	62563	77058	121166	138312
(ii) Other approved securities	1204	1194	5017	4637	—	—	12100	11368
(iii) Shares	3133	3247	3490	5890	2117	7034	1743	3781
(iv) Debentures and bonds	24171	33574	19745	30321	7412	13761	38256	58010
(v) Subsidiaries and joint ventures	—	—	1	8	—	—	875	875
(vi) Others	2313	488	3922	2104	24336	12249	34471	32958
6.B. Investments outside India	—	—	—	—	710	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	710	—	—	—
7. Advances	105886	131196	136965	167863	162730	216979	257280	278212
	(43.6)	(40.1)	(46.1)	(42.8)	(51.3)	(55.4)	(38.9)	(36.6)
7.1. Bills purchased and discounted	36309	42500	21693	22706	91767	140075	48074	43417
7.2. Cash credits, overdrafts & loans	49523	50132	89395	104914	57617	58594	116745	121608
7.3. Term loans	20053	38564	25876	40242	13346	18310	92460	113186
Priority sector advances included in 7.	24226	33105	48969	71294	13064	23478	113659	117843
8. Fixed Assets	6249	8669	7538	8403	6000	6868	21952	20252
	(2.6)	(2.6)	(2.5)	(2.1)	(1.9)	(1.8)	(3.3)	(2.7)
8.1. Premises	3063	5417	3726	7263	704	1115	4556	16824
8.2. Fixed assets under construction	96	99	—	—	—	133	—	—
8.3. Other fixed assets	3090	3153	3812	1140	5296	5620	17396	3428
9. Other Assets	8204	12094	8961	17610	8539	7943	38576	41829
	(3.4)	(3.7)	(3.0)	(4.5)	(2.7)	(2.0)	(5.8)	(5.5)
9.1. Inter - office adjustments (net)	—	—	941	3237	—	—	—	—
9.2. Interest accrued	2115	2845	3597	3948	194	2489	7122	9384
9.3. Tax paid	127	523	1562	4200	1093	476	5628	6428
9.4. Stationery and stamps	14	12	227	227	21	32	93	153
9.5. Others	5948	8713	2635	5998	7231	4946	25733	25863
Total Assets	243079	327447	297215	392300	317287	391491	661411	759910
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1500	1500	20	20	1568	1568	2434	3698	4683	6082
	(0.5)	(0.4)	(—)	(—)	(0.5)	(0.5)	(54.4)	(59.7)	(18.5)	(44.6)
2. Reserves and Surplus	23436	32991	2395	2609	42887	23155	128	248	76	76
	(8.4)	(8.3)	(4.9)	(3.9)	(13.3)	(7.1)	(2.9)	(4.0)	(0.3)	(0.6)
2.1. Statutory Reserves	4151	5911	452	495	9221	9384	19	74	76	76
2.2. Capital Reserves	301	37	12	12	797	1538	—	—	—	—
2.3. Share Premium	—	275	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	3890	6776	1300	1300	741	—	—	—	—	—
2.5. Balance of Profit	15094	19992	631	802	32129	12233	109	174	—	—
3. Deposits	145874	188100	41163	48541	198111	173320	1848	2215	14095	3213
	(52.3)	(47.3)	(84.8)	(72.1)	(61.5)	(52.9)	(41.3)	(35.8)	(55.7)	(23.6)
3.1. Demand deposits	21330	40408	7493	6460	30392	39387	1382	1284	1932	81
(i) From banks	1393	615	310	335	3206	4021	799	728	—	7
(ii) From others	19938	39793	7183	6125	27186	35366	583	556	1932	74
3.2. Savings bank deposits	4861	8698	2654	2769	9874	11797	40	36	22	25
3.3 Term deposits	119683	138994	31017	39312	157846	122135	426	895	12141	3107
(i) From banks	—	30100	—	6386	1653	507	—	—	5405	200
(ii) From others	119683	108894	31017	32926	156193	121629	426	895	6736	2907
3.A. Deposits of branches in India	145874	188100	41163	48541	198111	173320	1848	2215	14095	3213
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	99559	162730	1000	10550	60025	107326	—	—	5753	3783
	(35.7)	(40.9)	(2.1)	(15.7)	(18.6)	(32.8)	(—)	(—)	(22.7)	(27.8)
4.1. Borrowings in India	65113	156459	1000	10550	60025	105612	—	—	1793	3783
(i) From Reserve Bank of India	6059	38302	—	—	4200	20780	—	—	1293	773
(ii) From other banks	34200	86937	1000	8500	40000	40568	—	—	500	3010
(iii) From other institutions and agencies	24854	31220	—	2050	15825	44264	—	—	—	—
4.2. Borrowings outside India	34446	6272	—	—	—	1714	—	—	3960	—
5. Other liabilities	8534	12405	3944	5572	19644	22193	61	34	681	470
	(3.1)	(3.1)	(8.1)	(8.3)	(6.1)	(6.8)	(1.4)	(0.6)	(2.7)	(3.4)
5.1. Bills payable	1829	4835	82	134	1800	2094	—	—	68	48
5.2. Inter-office adjustments	328	—	235	91	1417	1573	—	—	—	—
5.3. Interest accrued	2570	2351	2817	3619	8456	9646	34	19	351	122
5.4. Others (including provisions)	3806	5220	809	1729	7971	8880	27	16	262	299
Total Liabilities	278904	397727	48523	67292	322236	327562	4471	6195	25288	13624
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	244 (0.1)	428 (0.1)	36 (0.1)	39 (0.1)	653 (0.2)	847 (0.3)	22 (0.5)	8 (0.1)	15 (0.1)	25 (0.2)
2. Balances with RBI	13933 (5.0)	17536 (4.4)	1953 (4.0)	1749 (2.6)	23522 (7.3)	15321 (4.7)	150 (3.4)	116 (1.9)	2534 (10.0)	495 (3.6)
3. Balances with banks in India	114 (—)	243 (0.1)	1204 (2.5)	961 (1.4)	460 (0.1)	1967 (0.6)	1190 (26.6)	3079 (49.7)	21 (0.1)	213 (1.6)
4. Money at call and short notice	— (—)	50 (—)	— (—)	— (—)	57140 (17.7)	48544 (14.8)	1207 (27.0)	764 (12.3)	494 (2.0)	— (—)
5. Balances with banks outside India	33593 (12.0)	24955 (6.3)	9796 (20.2)	15414 (22.9)	6431 (2.0)	1459 (0.4)	92 (2.1)	78 (1.3)	1804 (7.1)	1438 (10.6)
6. Investments	58954 (21.1)	122855 (30.9)	11133 (22.9)	21805 (32.4)	98434 (30.5)	130222 (39.8)	512 (11.4)	660 (10.6)	7801 (30.8)	2961 (21.7)
6.A. Investments in India	58954	122855	11133	21805	98434	130222	512	660	7801	2961
(i) Government securities	51000	67949	9622	12772	67255	72625	413	660	5125	1961
(ii) Other approved securities	3353	3433	659	659	—	—	99	—	—	—
(iii) Shares	1501	1501	30	2400	213	213	—	—	—	—
(iv) Debentures and bonds	3100	38920	591	5743	29013	40157	—	—	2376	1000
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	11052	231	231	1954	17227	—	—	300	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	154758 (55.5)	207647 (52.2)	21625 (44.6)	22761 (33.8)	103041 (32.0)	96145 (29.4)	572 (12.8)	687 (11.1)	9081 (35.9)	4225 (31.0)
7.1. Bills purchased and discounted	24369	45805	5565	10167	8285	14106	—	435	2530	2078
7.2. Cash credits, overdrafts & loans	72108	110940	13591	10492	72216	67154	112	74	6153	1847
7.3. Term loans	58281	50903	2468	2102	22540	14885	303	178	398	299
Priority sector advances included in 7.	44616	83465	2595	3098	29184	28681	205	435	3573	1562
8. Fixed Assets	5234 (1.9)	6211 (1.6)	284 (0.6)	259 (0.4)	6701 (2.1)	7681 (2.3)	50 (1.1)	64 (1.0)	1206 (4.8)	1117 (8.2)
8.1. Premises	2879	3372	95	92	2582	2545	—	—	1085	1019
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.3. Other fixed assets	2356	2839	189	168	4119	5136	50	64	121	98
9. Other Assets	12073 (4.3)	17802 (4.5)	2492 (5.1)	4304 (6.4)	25855 (8.0)	25376 (7.7)	676 (15.1)	739 (11.9)	2332 (9.2)	3151 (23.1)
9.1. Inter - office adjustments (net)	—	2789	—	—	—	—	—	—	—	—
9.2. Interest accrued	2111	2985	620	860	3183	2680	26	93	222	106
9.3. Tax paid	525	2082	1460	1476	7905	7806	19	19	562	132
9.4. Stationery and stamps	—	—	—	—	—	—	1	1	—	—
9.5. Others	9436	9945	412	1967	14767	14890	631	626	1548	2913
Total Assets	278904 (100.0)	397727 (100.0)	48523 (100.0)	67292 (100.0)	322236 (100.0)	327562 (100.0)	4471 (100.0)	6195 (100.0)	25288 (100.0)	13624 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital		4280	20	20	1868	3441	3809	3809	6596	7867
		(62.1)	(—)	(—)	(4.5)	(7.3)	(31.6)	(31.7)	(7.8)	(8.3)
2. Reserves and Surplus		—	60260	63894	410	747	511	791	692	2251
		(—)	(8.7)	(8.8)	(1.0)	(1.6)	(4.2)	(6.6)	(0.8)	(2.4)
2.1. Statutory Reserves		—	12580	15465	478	546	153	237	462	876
2.2. Capital Reserves		—	33499	36891	52	—	—	—	8	—
2.3. Share Premium		—	—	—	—	100	—	—	—	—
2.4. Revenue and other Reserves		—	14181	11538	100	54	—	3	—	—
2.5. Balance of Profit		—	—	—	-220	48	358	551	223	1375
3. Deposits		2069	386030	350185	27604	28031	4705	4074	61175	59313
		(30.0)	(55.6)	(48.4)	(66.3)	(59.3)	(39.0)	(33.9)	(72.4)	(62.8)
3.1. Demand deposits		61	61736	64487	1068	2385	894	962	3634	7289
(i) From banks		5	680	683	6	68	446	301	410	3703
(ii) From others		57	61057	63804	1062	2317	448	661	3224	3585
3.2. Savings bank deposits		46	25624	29372	800	966	106	162	923	1008
3.3. Term deposits		1962	298670	256326	25735	24680	3706	2950	56617	51016
(i) From banks		200	—	—	—	—	—	—	18525	21150
(ii) From others		1762	298670	256326	25735	24680	3706	2950	38092	29866
3.A. Deposits of branches in India		2069	386030	350185	27604	28031	4705	4074	61175	59313
3.B. Deposits of branches outside India		—	—	—	—	—	—	—	—	—
4. Borrowings		450	201420	260528	6905	8680	2023	1803	13993	21599
		(6.5)	(29.0)	(36.0)	(16.6)	(18.4)	(16.8)	(15.0)	(16.6)	(22.9)
4.1. Borrowings in India		450	84316	190990	6905	8680	39	928	12959	21503
(i) From Reserve Bank of India		—	8183	25400	550	1500	39	928	5359	17588
(ii) From other banks		250	50923	135140	3725	5880	—	—	4000	15
(iii) From other institutions and agencies		200	25210	30450	2630	1300	—	—	3600	3900
4.2. Borrowings outside India		—	117104	69538	—	—	1984	875	1034	96
5. Other liabilities		90	46851	48894	4876	6355	1005	1525	2007	3409
		(1.3)	(6.7)	(6.8)	(11.7)	(13.4)	(8.3)	(12.7)	(2.4)	(3.6)
5.1. Bills payable		—	11199	10171	228	92	24	41	1001	1668
5.2. Inter-office adjustments		—	—	—	37	-1	—	79	20	—
5.3. Interest accrued		31	7852	6150	3098	4493	174	160	683	799
5.4. Others (including provisions)		59	27800	32573	1513	1770	808	1246	303	942
Total Liabilities		6889	694580	723522	41663	47254	12054	12003	84464	94439
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand		9	1465	1234	25	27	22	77	57	65
		(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.6)	(0.1)	(0.1)
2. Balances with RBI		162	44725	31265	1362	1418	286	234	6728	3010
		(2.4)	(6.4)	(4.3)	(3.3)	(3.0)	(2.4)	(2.0)	(8.0)	(3.2)
3. Balances with banks in India		2587	516	806	21	35	91	77	120	192
		(37.6)	(0.1)	(0.1)	(0.1)	(0.1)	(0.8)	(0.6)	(0.1)	(0.2)
4. Money at call and short notice		—	—	—	5101	2832	—	—	—	—
		(—)	(—)	(—)	(12.2)	(6.0)	(—)	(—)	(—)	(—)
5. Balances with banks outside India		1573	6393	54414	494	3494	1123	1401	5207	6265
		(22.8)	(0.9)	(7.5)	(1.2)	(7.4)	(9.3)	(11.7)	(6.2)	(6.6)
6. Investments		894	191697	220287	12578	15362	1221	1210	18104	17387
		(13.0)	(27.6)	(30.4)	(30.2)	(32.5)	(10.1)	(10.1)	(21.4)	(18.4)
6.A Investments in India		894	191697	220287	12578	15362	1221	1210	18104	17387
(i) Government securities		26	169374	148720	10085	11070	1221	1210	16684	16030
(ii) Other approved securities		—	—	—	91	89	—	—	20	5
(iii) Shares		—	6	6	713	1213	—	—	—	—
(iv) Debentures and bonds		300	17945	71561	1688	2990	—	—	1400	1352
(v) Subsidiaries and joint ventures		—	—	—	—	—	—	—	—	—
(vi) Others		568	4371	—	—	—	—	—	—	—
6.B. Investments outside India		—	—	—	—	—	—	—	—	—
(i) Government securities		—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures		—	—	—	—	—	—	—	—	—
(iii) Others		—	—	—	—	—	—	—	—	—
7. Advances		808	384409	363314	19910	21464	8157	7703	50479	61442
		(11.7)	(55.3)	(50.2)	(47.8)	(45.4)	(67.7)	(64.2)	(59.8)	(65.1)
7.1. Bills purchased and discounted		161	37660	72839	5760	7384	1937	998	4979	9911
7.2. Cash credits, overdrafts & loans		143	164224	158852	8261	8011	5854	6141	24687	27233
7.3. Term loans		504	182524	131623	5889	6069	367	564	20813	24299
Priority sector advances included in 7.		40	74160	85724	4467	6161	3641	2984	21857	28448
8. Fixed Assets		327	5454	5318	657	635	58	42	458	771
		(4.7)	(0.8)	(0.7)	(1.6)	(1.3)	(0.5)	(0.4)	(0.5)	(0.8)
8.1. Premises		102	2375	2239	455	432	—	—	205	273
8.2. Fixed assets under construction		—	236	238	—	—	—	—	—	—
8.3. Other fixed assets		225	2843	2841	202	203	58	42	253	498
9. Other Assets		530	59922	46884	1515	1986	1095	1258	3312	5306
		(7.7)	(8.6)	(6.5)	(3.6)	(4.2)	(9.1)	(10.5)	(3.9)	(5.6)
9.1. Inter - office adjustments (net)		—	3423	824	—	—	1	—	—	600
9.2. Interest accrued		51	6325	5758	365	418	328	16	694	1022
9.3. Tax paid		—	11065	3041	764	817	686	1155	368	321
9.4. Stationery and stamps		—	36	35	—	—	2	2	—	—
9.5. Others		479	39074	37227	386	752	78	85	2250	3363
Total Assets		6889	694580	723522	41663	47254	12054	12003	84464	94439
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Tokyo		Banque Nationale De Paris		Barclays Bank		British Bank of Middle East		Chase Manhattan Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	9978	9978	100	100	2060	2060	—	—	3156	3865
	(7.5)	(8.2)	(0.1)	(—)	(7.0)	(4.9)	(—)	(—)	(27.4)	(34.0)
2. Reserves and Surplus	2988	2988	16683	18817	2832	2970	10273	2746	341	303
	(2.3)	(2.4)	(9.0)	(8.8)	(9.6)	(7.0)	(8.1)	(2.1)	(3.0)	(2.7)
2.1. Statutory Reserves	2988	2988	2377	2827	509	537	2029	2029	68	111
2.2. Capital Reserves	—	—	—	7584	5	27	2210	—	8	—
2.3. Share Premium	—	—	—	—	—	—	—	100	—	—
2.4. Revenue and other Reserves	—	—	12072	6581	373	373	100	—	—	—
2.5. Balance of Profit	—	—	2234	1824	1945	2033	5934	617	265	192
3. Deposits	101409	99511	78175	92404	13562	16313	101458	97733	258	611
	(76.6)	(81.3)	(42.2)	(43.3)	(45.8)	(38.6)	(79.6)	(73.1)	(2.2)	(5.4)
3.1. Demand deposits	26700	36160	24785	25453	1465	855	3480	4937	147	251
(i) From banks	2888	4433	60	42	13	21	149	219	—	—
(ii) From others	23813	31727	24725	25411	1451	834	3331	4718	147	251
3.2. Savings bank deposits	4545	5294	1686	2866	186	158	2900	3813	—	—
3.3. Term deposits	70164	58057	51704	64085	11911	15300	95079	88982	110	360
(i) From banks	12924	13900	—	—	—	4257	—	—	—	—
(ii) From others	57240	44157	51704	64085	11911	11043	95079	88982	110	360
3.A Deposits of branches in India	101409	99511	78175	92404	13562	16313	101458	97733	258	611
3.B Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	8485	—	83341	96060	10002	20203	5000	21285	7125	6240
	(6.4)	(—)	(45.0)	(45.0)	(33.8)	(47.8)	(3.9)	(15.9)	(61.9)	(54.9)
4.1. Borrowings in India	2000	—	82717	93247	10000	20200	5000	21285	7125	6240
(i) From Reserve Bank of India	—	—	—	4076	—	—	—	—	—	—
(ii) From other banks	2000	—	50144	45625	10000	14700	3500	21285	5500	1000
(iii) From other institutions and agencies	—	—	32573	43546	—	5500	1500	—	1625	5240
4.2. Borrowings outside India	6485	—	624	2813	2	3	—	—	—	—
5. Other liabilities	9522	9942	6970	5919	1159	730	10698	11920	633	345
	(7.2)	(8.1)	(3.8)	(2.8)	(3.9)	(1.7)	(8.4)	(8.9)	(5.5)	(3.0)
5.1. Bills payable	1091	1651	1687	1380	114	79	279	287	—	—
5.2. Inter-office adjustments	297	679	519	416	—	—	1143	1335	—	—
5.3. Interest accrued	2312	2159	2450	1672	437	197	6068	5918	113	9
5.4. Others (including provisions)	5822	5453	2314	2451	607	454	3208	4380	520	336
Total Liabilities	132382	122419	185270	213301	29615	42275	127429	133684	11513	11363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Tokyo		Banque Nationale De Paris		Barclays Bank		British Bank of Middle East		Chase Manhattan Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	271	208	92	125	5	4	63	93	—	—
	(0.2)	(0.2)	(—)	(0.1)	(—)	(—)	(—)	(0.1)	(—)	(—)
2. Balances with RBI	10147	12511	9751	11092	701	901	4765	4007	113	175
	(7.7)	(10.2)	(5.3)	(5.2)	(2.4)	(2.1)	(3.7)	(3.0)	(1.0)	(1.5)
3. Balances with banks in India	5495	11081	90	488	106	57	365	1055	10	24
	(4.2)	(9.1)	(—)	(0.2)	(0.4)	(0.1)	(0.3)	(0.8)	(0.1)	(0.2)
4. Money at call and short notice	—	—	31991	22912	2000	5007	—	—	4226	—
	(—)	(—)	(17.3)	(10.7)	(6.8)	(11.8)	(—)	(—)	(36.7)	(—)
5. Balances with banks outside India	154	4116	3045	4943	178	284	11230	49134	9	1
	(0.1)	(3.4)	(1.6)	(2.3)	(0.6)	(0.7)	(8.8)	(36.8)	(0.1)	(—)
6. Investments	31158	30419	67347	96710	14320	26438	53121	50560	5150	6686
	(23.5)	(24.8)	(36.4)	(45.3)	(48.4)	(62.5)	(41.7)	(37.8)	(44.7)	(58.8)
6.A. Investments in India	31158	30419	67347	96710	14320	26438	53121	50560	5150	6686
(i) Government securities	28611	27878	38514	51561	6163	14163	30361	31649	5074	6607
(ii) Other approved securities	2351	2344	204	162	275	275	2752	2715	76	79
(iii) Shares	100	104	1002	1502	5922	—	1	1	—	—
(iv) Debentures and bonds	15	15	16086	41506	—	11500	18700	15204	—	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	81	79	11541	1980	1960	500	1308	992	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	70552	49786	58197	59539	7173	5093	46771	20539	—	461
	(53.3)	(40.7)	(31.4)	(27.9)	(24.2)	(12.0)	(36.7)	(15.4)	(—)	(4.1)
7.1. Bills purchased and discounted	5299	870	4020	6738	144	140	3731	3111	—	6
7.2. Cash credits, overdrafts & loans	43649	30784	43934	33754	2913	4723	4220	4049	—	454
7.3. Term loans	21604	18132	10243	19047	4116	230	38820	13379	—	—
Priority sector advances included in 7.	1924	2975	19892	17777	3397	2755	3174	4130	—	—
8. Fixed Assets	2408	2728	8040	8349	1835	1759	2637	540	143	177
	(1.8)	(2.2)	(4.3)	(3.9)	(6.2)	(4.2)	(2.1)	(0.4)	(1.2)	(1.6)
8.1. Premises	922	831	7221	7606	1537	1504	2505	286	—	—
8.2. Fixed assets under construction	447	22	42	31	—	—	—	—	—	—
8.3. Other fixed assets	1038	1876	777	713	299	256	132	254	143	177
9. Other Assets	12196	11571	6717	9142	3298	2732	8478	7756	1864	3841
	(9.2)	(9.5)	(3.6)	(4.3)	(11.1)	(6.5)	(6.7)	(5.8)	(16.2)	(33.8)
9.1. Inter - office adjustments (net)	—	—	—	1735	—	—	—	2382	106	41
9.2. Interest accrued	2688	2184	1201	—	249	334	2854	—	239	134
9.3. Tax paid	9508	—	955	1275	440	876	1495	970	375	139
9.4. Stationery and stamps	—	—	2	3	—	—	5	—	—	—
9.5. Others	—	9387	4558	6129	2608	1522	4124	4399	1144	3527
Total Assets	132382	122419	185270	213301	29615	42275	127429	133684	11513	11363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commercial Bank of Korea		Commerzbank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	3509	3509	3454	3454	—	20	3587		7435	7435
	(59.4)	(20.2)	(42.0)	(24.1)	(—)	(—)	(94.7)		(17.5)	(15.1)
2. Reserves and Surplus	11	2	530	647	98428	87900	85		-35	61
	(0.2)	(—)	(6.4)	(4.5)	(9.1)	(6.8)	(2.2)		(-0.1)	(0.1)
2.1. Statutory Reserves	2	2	106	212	18559	20907	31		10	37
2.2. Capital Reserves	—	—	—	—	130	1604	—		—	6
2.3. Share Premium	—	—	—	—	—	7020	—		—	—
2.4. Revenue and other Reserves	9	—	—	—	12854	6202	—		—	—
2.5. Balance of Profit	—	—	424	435	66886	52166	54		-45	18
3. Deposits	685	5311	3079	9086	755072	943663	4		13125	26645
	(11.6)	(30.6)	(37.4)	(63.4)	(69.9)	(73.2)	(0.1)		(30.9)	(54.0)
3.1. Demand deposits	215	271	2746	6339	126202	189002	2		1042	924
(i) From banks	—	—	—	—	4788	5060	—		99	14
(ii) From others	215	271	2746	6339	121414	183941	2		943	910
3.2. Savings bank deposits	71	111	11	16	23113	34230	1		185	191
3.3. Term deposits	399	4929	322	2730	605757	720431	—		11898	25530
(i) From banks	—	—	—	—	450	159942	—		500	—
(ii) From others	399	4929	322	2730	605307	560490	—		11398	25530
3.A. Deposits of branches in India	685	5311	3079	9086	755072	943663	4		13125	26645
3.B. Deposits of branches outside India	—	—	—	—	—	—	—		—	—
4. Borrowings	1500	7753	600	—	126493	141210	—		21393	14465
	(25.4)	(44.7)	(7.3)	(—)	(11.7)	(11.0)	(—)		(50.3)	(29.3)
4.1. Borrowings in India	1500	3510	600	—	125190	140032	—		21393	14465
(i) From Reserve Bank of India	—	100	—	—	14141	64360	—		1816	2265
(ii) From other banks	650	2000	400	—	84475	55899	—		17477	5000
(iii) From other institutions and agencies	850	1410	200	—	26574	19773	—		2100	7200
4.2. Borrowings outside India	—	4243	—	—	1303	1178	—		—	—
5. Other liabilities	199	787	563	1145	99799	115994	112		614	699
	(3.4)	(4.5)	(6.8)	(8.0)	(9.2)	(9.0)	(2.9)		(1.4)	(1.4)
5.1. Bills payable	19	42	—	—	26523	43548	—		—	94
5.2. Inter-office adjustments	61	71	—	—	31222	4045	—		229	—
5.3. Interest accrued	19	104	4	15	11897	10607	—		209	235
5.4. Others (including provisions)	100	571	559	1131	30157	57794	112		176	370
Total Liabilities	5904	17362	8226	14332	1079793	1288787	3787		42532	49305
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commercial Bank of Korea		Commerzbank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	18	25	15	15	2093	2884	2		35	35
	(0.3)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(—)		(0.1)	(0.1)
2. Balances with RBI	107	606	277	882	45385	63432	2		1605	2472
	(1.8)	(3.5)	(3.4)	(6.2)	(4.2)	(4.9)	(—)		(3.8)	(5.0)
3. Balances with banks in India	54	655	9	26	33242	42321	1849		21	293
	(0.9)	(3.8)	(0.1)	(0.2)	(3.1)	(3.3)	(48.8)		(0.1)	(0.6)
4. Money at call and short notice	—	—	—	5756	2010	—	—		—	—
	(—)	(—)	(—)	(40.2)	(0.2)	(—)	(—)		(—)	(—)
5. Balances with banks outside India	19	65	7	26	161928	179210	160		713	5641
	(0.3)	(0.4)	(0.1)	(0.2)	(15.0)	(13.9)	(4.2)		(1.7)	(11.4)
6. Investments	2826	7326	1883	2333	255652	377379	485		17145	21229
	(47.9)	(42.2)	(22.9)	(16.3)	(23.7)	(29.3)	(12.8)		(40.3)	(43.1)
6.A. Investments in India	2826	7326	1883	2333	255652	377379	485		17145	21229
(i) Government securities	1846	3766	1383	1833	210691	278738	485		9445	13529
(ii) Other approved securities	—	—	—	—	3584	4811	—		—	—
(iii) Shares	—	—	—	—	1	1	—		—	—
(iv) Debentures and bonds	—	3180	500	500	31984	85954	—		7700	7700
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—		—	—
(vi) Others	980	380	—	—	9393	7874	—		—	—
6.B. Investments outside India	—	—	—	—	—	—	—		—	—
(i) Government securities	—	—	—	—	—	—	—		—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—		—	—
(iii) Others	—	—	—	—	—	—	—		—	—
7. Advances	2117	7670	4616	3460	476683	499955	827		19050	15479
	(35.9)	(44.2)	(56.1)	(24.1)	(44.1)	(38.8)	(21.8)		(44.8)	(31.4)
7.1. Bills purchased and discounted	3	9	421	2	20046	26419	—		2975	3491
7.2. Cash credits, overdrafts & loans	418	221	3395	2925	71169	154311	800		4486	2133
7.3. Term loans	1696	7440	800	533	385467	319225	27		11589	9854
Priority sector advances included in 7.	—	1636	—	—	54364	75967	—		5891	5403
8. Fixed Assets	362	323	94	74	23729	44345	128		570	405
	(6.1)	(1.9)	(1.1)	(0.5)	(2.2)	(3.4)	(3.4)		(1.3)	(0.8)
8.1. Premises	83	71	—	—	8974	20315	—		—	—
8.2. Fixed assets under construction	—	—	—	—	—	3770	—		—	22
8.3. Other fixed assets	279	252	94	74	14755	20259	128		570	384
9. Other Assets	401	692	1325	1761	79072	79261	335		3394	3751
	(6.8)	(4.0)	(16.1)	(12.3)	(7.3)	(6.2)	(8.8)		(8.0)	(7.6)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—		—	29
9.2. Interest accrued	151	292	244	399	13488	16072	38		483	686
9.3. Tax paid	69	92	475	888	—	—	71		133	281
9.4. Stationery and stamps	—	—	—	—	179	104	—		—	—
9.5. Others	181	308	605	473	65405	63085	227		2778	2755
Total Assets	5904	17362	8226	14332	1079793	1288787	3787		42532	49305
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	—	—	3765	3765	29233	29233	4954	4954	5698	7180
	(—)	(—)	(4.0)	(4.2)	(8.9)	(6.6)	(32.2)	(22.6)	(13.1)	(20.0)
2. Reserves and Surplus	5774	5824	2069	3031	25890	19975	471	649	444	89
	(6.0)	(7.1)	(2.2)	(3.4)	(7.9)	(4.5)	(3.1)	(3.0)	(1.0)	(0.2)
2.1. Statutory Reserves	1174	1174	1427	1742	5226	6218	96	154	444	89
2.2. Capital Reserves	—	5666	25	—	25	25	7	7	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	5779	688	—	25	4410	4870	—	—	—	—
2.5. Balance of Profit	-1180	-1704	617	1265	16229	8862	368	489	—	—
3. Deposits	49802	22435	67278	77131	202499	212835	6353	11080	16169	19717
	(52.0)	(27.5)	(72.2)	(85.3)	(61.9)	(47.8)	(41.3)	(50.6)	(37.1)	(54.9)
3.1 Demand deposits	6217	4818	6263	5323	57673	95642	167	283	1591	3984
(i) From banks	91	406	35	93	231	180	—	67	—	3572
(ii) From others	6125	4411	6229	5230	57442	95462	167	216	1591	412
3.2. Savings bank deposits	1043	1611	70	110	6003	8121	32	46	6	51
3.3. Term deposits	42543	16006	60944	71698	138823	109071	6154	10751	14572	15681
(i) From banks	518	18	—	21285	—	—	1000	4000	—	—
(ii) From others	42026	15988	60944	50413	138823	109071	5154	6751	14572	15681
3.A. Deposits of branches in India	49802	22435	67278	77131	202499	212835	6353	11080	16169	19717
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	24186	50969	12987	1019	40627	147835	3000	4800	19509	5695
	(25.2)	(62.4)	(13.9)	(1.1)	(12.4)	(33.2)	(19.5)	(21.9)	(44.7)	(15.8)
4.1. Borrowings in India	24186	50969	12000	3	37120	141575	3000	4800	19509	5672
(i) From Reserve Bank of India	200	2400	—	3	—	—	—	—	—	2772
(ii) From other banks	20800	33674	12000	—	35898	124842	2200	2300	14319	1700
(iii) From other institutions and agencies	3186	14895	—	—	1222	16733	800	2500	5190	1200
4.2. Borrowings outside India	—	—	987	1016	3506	6260	—	—	—	23
5. Other liabilities	16026	2490	7063	5497	29037	35339	608	429	1807	3260
	(16.7)	(3.0)	(7.6)	(6.1)	(8.9)	(7.9)	(3.9)	(2.0)	(4.1)	(9.1)
5.1. Bills payable	140	274	384	692	3589	5136	26	30	380	1835
5.2. Inter-office adjustments	—	19	115	40	13160	6984	42	—	761	1090
5.3. Interest accrued	11340	1127	1981	945	8144	8276	143	233	410	219
5.4. Others (including provisions)	4546	1071	4584	3820	4145	14943	397	165	256	116
Total Liabilities	95788	81718	93162	90443	327286	445216	15386	21912	43626	35941
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1 Cash in hand	40	54	13	1	216	259	7	11	10	8
	(—)	(0.1)	(—)	(—)	(0.1)	(0.1)	(—)	(—)	(—)	(—)
2. Balances with RBI	5665	4540	4122	4393	16588	16880	274	456	1580	1733
	(5.9)	(5.6)	(4.4)	(4.9)	(5.1)	(3.8)	(1.8)	(2.1)	(3.6)	(4.8)
3. Balances with banks in India	81	102	166	2097	1131	5476	1029	47	2	41
	(0.1)	(0.1)	(0.2)	(2.3)	(0.3)	(1.2)	(6.7)	(0.2)	(—)	(0.1)
4. Money at call and short notice	—	—	—	—	671	52013	—	—	16746	136
	(—)	(—)	(—)	(—)	(0.2)	(11.7)	(—)	(—)	(38.4)	(0.4)
5. Balances with banks outside India	16505	8396	18049	777	9488	2990	244	3773	42	3475
	(17.2)	(10.3)	(19.4)	(0.9)	(2.9)	(0.7)	(1.6)	(17.2)	(0.1)	(9.7)
6. Investments	27292	32716	21913	43333	105836	166626	4771	11549	7509	12787
	(28.5)	(40.0)	(23.5)	(47.9)	(32.3)	(37.4)	(31.0)	(52.7)	(17.2)	(35.6)
6.A Investments in India	27292	32716	21913	43333	105836	166626	4771	11549	7509	12787
(i) Government securities	23372	21868	19162	31611	70339	91606	3371	5049	7259	9687
(ii) Other approved securities	—	2044	139	114	4	4	—	—	—	—
(iii) Shares	4	4	460	—	2404	2394	—	—	—	—
(iv) Debentures and bonds	3916	7600	1958	11608	30264	68851	1400	6500	250	3100
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	1200	194	—	2825	3771	—	—	—	—
6.B Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	28846	26625	42897	34463	164335	163514	7046	3811	15477	14306
	(30.1)	(32.6)	(46.0)	(38.1)	(50.2)	(36.7)	(45.8)	(17.4)	(35.5)	(39.8)
7.1 Bills purchased and discounted	1511	1644	2954	3678	16504	15719	280	864	2313	1770
7.2 Cash credits, overdrafts & loans	15954	14244	13533	20594	69327	78515	1144	1494	8797	9546
7.3 Term loans	11381	10737	26410	10192	78504	69280	5622	1453	4367	2991
Priority sector advances included in 7.	6626	9691	6383	3123	41902	45893	888	999	5501	6059
8. Fixed Assets	1272	1200	281	262	13225	13130	137	124	354	480
	(1.3)	(1.5)	(0.3)	(0.3)	(4.0)	(2.9)	(0.9)	(0.6)	(0.8)	(1.3)
8.1. Premises	996	946	281	—	10540	10550	135	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—	1	—	—	—
8.3. Other fixed assets	276	254	—	262	2684	2580	—	124	354	480
9. Other Assets	16087	8084	5721	5116	15795	24329	1879	2141	1907	2974
	(16.8)	(9.9)	(6.1)	(5.7)	(4.8)	(5.5)	(12.2)	(9.8)	(4.4)	(8.3)
9.1. Inter - office adjustments (net)	24	—	—	—	—	—	—	—	—	—
9.2. Interest accrued	8258	1005	1049	1486	3717	5528	175	261	232	341
9.3. Tax paid	2238	2422	—	—	5396	7112	8	30	65	381
9.4. Stationery and stamps	—	—	—	—	185	94	—	—	—	—
9.5. Others	5566	4657	4672	3630	6496	11595	1696	1851	1609	2253
Total Assets	95788	81718	93162	90443	327286	445216	15386	21912	43626	35941
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Grindlays Bank		Hanil Bank		Hongkong & Shanghai Bank		International Netherlandene Bank		KBC Bank	
	1998	1999	1998	1999@	1998	1999	1998	1999	1998	1999
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	8516	8516	3583	3583	—	—	6792	6792		5876
	(0.8)	(0.7)	(78.7)	(96.4)	(—)	(—)	(12.9)	(10.6)		(99.8)
2. Reserves and Surplus	94998	91132	113	74	84456	78167	1657	1679		—
	(9.4)	(7.7)	(2.5)	(2.0)	(11.4)	(8.5)	(3.1)	(2.6)		(—)
2.1. Statutory Reserves	13991	17509	23	23	9944	11019	501	505		—
2.2. Capital Reserves	32930	33444	—	—	55118	56195	—	—		—
2.3. Share Premium	—	5684	—	—	—	—	—	—		—
2.4. Revenue and other Reserves	20493	16895	91	51	26	814	—	—		—
2.5. Balance of Profit	27584	17600	—	—	19369	10139	1157	1174		—
3. Deposits	776383	869108	553	—	549293	638602	9617	19270		—
	(76.8)	(73.4)	(12.2)	(—)	(74.1)	(69.4)	(18.3)	(30.2)		(—)
3.1. Demand deposits	145088	134509	106	—	116708	125458	4283	1648		—
(i) From banks	4452	5851	—	—	1423	4782	12	5		—
(ii) From others	140636	128658	106	—	115286	120676	4270	1643		—
3.2. Savings bank deposits	111159	127479	—	—	65027	86318	376	1546		—
3.3. Term deposits	520137	607120	448	—	367557	426826	4958	16076		—
(i) From banks	680	63973	—	—	—	—	—	—		—
(ii) From others	519457	543146	448	—	367557	426826	4958	16076		—
3.A Deposits of branches in India	776383	869108	553	—	549293	638602	9617	19270		—
3.B Deposits of branches outside India	—	—	—	—	—	—	—	—		—
4. Borrowings	32727	121471	254	—	39810	111810	32334	33199		—
	(3.2)	(10.3)	(5.6)	(—)	(5.4)	(12.2)	(61.4)	(52.0)		(—)
4.1. Borrowings in India	27194	110520	254	—	38313	110439	30435	33199		—
(i) From Reserve Bank of India	—	27180	254	—	7200	32300	1186	1842		—
(ii) From other banks	16246	44685	—	—	22443	65554	17560	23575		—
(iii) From other institutions and agencies	10948	38655	—	—	8670	12585	11689	7782		—
4.2. Borrowings outside India	5534	10952	—	—	1497	1371	1899	—		—
5. Other liabilities	98801	93972	46	59	68218	91281	2281	2906		12
	(9.8)	(7.9)	(1.0)	(1.6)	(9.2)	(9.9)	(4.3)	(4.6)		(0.2)
5.1. Bills payable	21751	20208	6	—	13832	20995	199	334		—
5.2. Inter-office adjustments	—	—	—	—	5028	3907	—	—		—
5.3. Interest accrued	17375	15904	3	—	24109	24672	216	549		—
5.4. Others (including provisions)	59675	57861	37	59	25249	41707	1865	2023		12
Total Liabilities	1011425	1184199	4550	3716	741777	919860	52682	63846		5888
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. @ As on January 31, 1999.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Grindlays Bank		Hanil Bank		Hongkong & Shanghai Bank		International Netherlandene Bank		KBC Bank	
	1998	1999	1998	1999@	1998	1999	1998	1999	1998	1999
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	3172	2981	5	—	1448	2253	18	25		—
	(0.3)	(0.3)	(0.1)	(—)	(0.2)	(0.2)	(—)	(—)		(—)
2. Balances with RBI	81661	80528	69	82	48722	50186	1701	2956		22
	(8.1)	(6.8)	(1.5)	(2.2)	(6.6)	(5.5)	(3.2)	(4.6)		(0.4)
3. Balances with banks in India	1927	63353	23	3616	9094	10496	398	555		94
	(0.2)	(5.3)	(0.5)	(97.3)	(1.2)	(1.1)	(0.8)	(0.9)		(1.6)
4. Money at call and short notice	65751	79718	150	—	1000	6200	4680	636		575
	(6.5)	(6.7)	(3.3)	(—)	(0.1)	(0.7)	(8.9)	(1.0)		(9.8)
5. Balances with banks outside India	13463	—	22	—	67932	113429	546	322		—
	(1.3)	(—)	(0.5)	(—)	(9.2)	(12.3)	(1.0)	(0.5)		(—)
6. Investments	335469	450521	2541	—	222113	346477	24320	25106		4025
	(33.2)	(38.0)	(55.9)	(—)	(29.9)	(37.7)	(46.2)	(39.3)		(68.4)
6.A. Investments in India	335469	450521	2541	—	222113	346477	24320	25106		4025
(i) Government securities	236573	288960	541	—	166313	210443	10172	13106		25
(ii) Other approved securities	2116	2111	2000	—	6325	6280	—	—		—
(iii) Shares	434	434	—	—	89	24	—	—		—
(iv) Debentures and bonds	82251	156212	—	—	43480	119060	14148	12000		4000
(v) Subsidiaries and joint ventures	—	—	—	—	5	5	—	—		—
(vi) Others	14095	2803	—	—	5900	10664	—	—		—
6.B. Investments outside India	—	—	—	—	—	—	—	—		—
(i) Government securities	—	—	—	—	—	—	—	—		—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—		—
(iii) Others	—	—	—	—	—	—	—	—		—
7. Advances	418893	417903	734	—	280847	279481	14842	27238		—
	(41.4)	(35.3)	(16.1)	(—)	(37.9)	(30.4)	(28.2)	(42.7)		(—)
7.1. Bills purchased and discounted	45681	44392	59	—	28681	28573	109	1816		—
7.2. Cash credits, overdrafts & loans	72695	87212	675	—	113448	96912	3975	2535		—
7.3. Term loans	300516	286299	—	—	138718	153995	10758	22888		—
Priority sector advances included in 7.	30436	23619	—	—	58112	68264	6031	5133		—
8. Fixed Assets	44079	46644	132	—	41018	46560	535	586		238
	(4.4)	(3.9)	(2.9)	(—)	(5.5)	(5.1)	(1.0)	(0.9)		(4.0)
8.1. Premises	33235	32996	—	—	36683	39423	—	—		—
8.2. Fixed assets under construction	1523	1707	—	—	—	—	—	—		—
8.3. Other fixed assets	9320	11941	132	—	4334	7138	535	586		238
9. Other Assets	47011	42551	873	17	69604	64778	5640	6420		934
	(4.6)	(3.6)	(19.2)	(0.5)	(9.4)	(7.0)	(10.7)	(10.1)		(15.9)
9.1. Inter - office adjustments (net)	14753	8385	—	—	—	—	—	—		—
9.2. Interest accrued	12717	17539	204	—	8746	11740	667	1016		4
9.3. Tax paid	—	—	35	—	4776	4914	542	949		—
9.4. Stationery and stamps	—	—	—	—	219	103	—	—		—
9.5. Others	19541	16627	634	17	55864	48021	4431	4455	—	929
Total Assets	1011425	1184199	4550	3716	741777	919860	52682	63846		5888
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. @ As on January 31, 1999.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	3584	3584	3182	3182		11913	2642	3528	3776	3776
	(92.0)	(87.4)	(10.0)	(8.9)		(40.8)	(7.3)	(7.5)	(86.7)	(70.2)
2. Reserves and Surplus	100	147	1971	993		—	1269	569	-174	61
	(2.6)	(3.6)	(6.2)	(2.8)		—	(3.5)	(1.2)	(-4.0)	(1.1)
2.1. Statutory Reserves	46	81	713	713		—	569	569	8	55
2.2. Capital Reserves	—	—	—	—		—	—	—	—	—
2.3. Share Premium	—	6	—	—		—	—	—	—	—
2.4. Revenue and other Reserves	54	59	—	—		—	364	—	—	—
2.5. Balance of Profit	—	—	1259	280		—	336	—	-182	6
3. Deposits	32	224	23732	23634		—	29094	35276	703	1459
	(0.8)	(5.5)	(74.8)	(66.0)		—	(80.1)	(75.0)	(16.1)	(27.1)
3.1. Demand deposits	27	5	5567	2987		—	2834	3091	356	501
(i) From banks	—	—	147	149		—	55	77	—	—
(ii) From others	27	5	5421	2837		—	2779	3015	356	501
3.2 Savings bank deposits	—	—	895	521		—	1726	2109	9	14
3.3. Term deposits	5	219	17270	20127		—	24534	30075	337	944
(i) From banks	—	—	174	6572		—	118	1190	—	—
(ii) From others	5	219	17096	13555		—	24415	28886	337	944
3.A. Deposits of branches in India	32	224	23732	23634		—	29094	35276	703	1459
3.B. Deposits of branches outside India	—	—	—	—		—	—	—	—	—
4. Borrowings	—	—	1900	6576		16177	184	2741	—	—
	(—)	(—)	(6.0)	(18.4)		(55.4)	(0.5)	(5.8)	(—)	(—)
4.1. Borrowings in India	—	—	1900	6576		16177	131	2650	—	—
(i) From Reserve Bank of India	—	—	—	76		10034	—	—	—	—
(ii) From other banks	—	—	1000	2500		6143	102	2130	—	—
(iii) From other institutions and agencies	—	—	900	4000		—	29	520	—	—
4.2. Borrowings outside India	—	—	—	—		1120	53	91	—	—
5. Other liabilities	180	147	931	1417		(3.8)	3112	4928	53	84
	(4.6)	(3.6)	(2.9)	(4.0)		—	(8.6)	(10.5)	(1.2)	(1.6)
5.1. Bills payable	3	4	310	109		—	195	213	—	8
5.2. Inter-office adjustments	163	130	—	574		—	—	7	—	1
5.3. Interest accrued	—	3	95	176		37	2638	3887	6	11
5.4. Others (including provisions)	14	9	526	558		1083	278	820	47	64
Total Liabilities	3897	4102	31717	35803		29210	36300	47041	4358	5381
	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Cash in hand	—	—	59	61	—	—	156	61	3	2
	(—)	(—)	(0.2)	(0.2)	—	—	(0.4)	(0.1)	(0.1)	(—)
2. Balances with RBI	6	23	2023	1004	542	1339	1870	79	106	
	(0.2)	(0.6)	(6.4)	(2.8)	(1.8)	(3.7)	(4.0)	(1.8)	(2.0)	
3. Balances with banks in India	2574	1392	6	31	1	96	2586	508	1419	
	(66.1)	(33.9)	(—)	(0.1)	(0.2)	(0.3)	(5.5)	(11.7)	(26.4)	
4. Money at call and short notice	183	—	—	—	185	—	—	287	—	
	(4.7)	(—)	(—)	(—)	(83.7)	(—)	(—)	(6.6)	(—)	
5. Balances with banks outside India	23	1734	1430	994	—	443	3013	73	273	
	(0.6)	(42.3)	(4.5)	(2.8)	—	(1.2)	(6.4)	(1.7)	(5.1)	
6. Investments	91	207	8103	13159	24450	8582	13635	581	931	
	(2.3)	(5.0)	(25.5)	(36.8)	(83.7)	(23.6)	(29.0)	(13.3)	(17.3)	
6.A Investments in India	91	207	8103	13159	24450	8582	13635	581	931	
(i) Government securities	—	50	7679	7579	—	8382	12935	233	631	
(ii) Other approved securities	21	28	113	113	—	200	200	—	—	
(iii) Shares	—	—	16	16	—	—	500	—	—	
(iv) Debentures and bonds	70	70	295	5452	—	—	—	300	300	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	
(vi) Others	—	59	—	—	—	—	—	48	—	
6.B Investments outside India	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	
7. Advances	543	324	15108	16058	—	17119	20318	2270	2225	
	(13.9)	(7.9)	(47.6)	(44.9)	—	(47.2)	(43.2)	(52.1)	(41.4)	
7.1 Bills purchased and discounted	534	223	5010	4547	—	6479	3019	678	650	
7.2 Cash credits, overdrafts & loans	—	101	7132	10594	—	4397	9105	260	460	
7.3 Term loans	9	—	2966	917	—	6244	8194	1332	1115	
Priority sector advances included in 7.	69	36	1098	5404	—	3918	4356	1707	1775	
8. Fixed Assets	98	88	439	390	1317	2661	2239	71	63	
	(2.5)	(2.2)	(1.4)	(1.1)	(4.5)	(7.3)	(4.8)	(1.6)	(1.2)	
8.1 Premises	—	—	—	—	—	2428	2030	—	—	
8.2 Fixed assets under construction	—	—	—	—	—	21	—	—	—	
8.3 Other fixed assets	98	88	439	390	1317	212	209	71	63	
9. Other Assets	380	334	4549	4105	2715	5904	3319	486	361	
	(9.7)	(8.1)	(14.3)	(11.5)	(9.2)	(16.3)	(7.1)	(11.1)	(6.7)	
9.1. Inter - office adjustments (net)	—	—	—	—	—	3979	—	—	—	
9.2. Interest accrued	22	30	371	335	—	526	438	59	53	
9.3. Tax paid	46	48	1580	1912	321	842	797	7	47	
9.4. Stationery and stamps	—	—	2	1	3	—	—	—	—	
9.5. Others	312	257	2596	1856	2391	556	2084	420	262	
Total Assets	3897	4102	31717	35803	29210	36300	47041	4358	5381	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	8862	8862	5680	5680	4075	5988	20	20	—	—
	(11.1)	(12.9)	(17.8)	(20.4)	(4.3)	(8.5)	(0.6)	(0.6)	(—)	(—)
2. Reserves and Surplus	5125	1463	1314	1603	4506	2262	601	528	74196	58001
	(6.4)	(2.1)	(4.1)	(5.8)	(4.7)	(3.2)	(18.2)	(14.4)	(11.6)	(7.1)
2.1. Statutory Reserves	1493	1493	461	519	1267	1267	142	192	7601	7674
2.2. Capital Reserves	—	—	45	75	113	—	28	28	285	—
2.3. Share Premium	—	—	—	1008	—	—	—	—	—	690
2.4. Revenue and other Reserves	—	—	807	—	—	113	—	—	66310	18219
2.5. Balance of Profit	3633	-29	—	—	3127	882	430	308	—	31418
3. Deposits	11919	24697	20968	9189	65611	42157	2004	2182	480702	535265
	(14.9)	(36.0)	(65.8)	(33.0)	(69.1)	(59.5)	(60.5)	(59.4)	(75.1)	(65.6)
3.1. Demand deposits	7690	9039	2924	2159	2310	2932	1750	1875	69958	89404
(i) From banks	—	1	1	1	53	118	1108	1048	2180	1812
(ii) From others	7689	9039	2923	2157	2257	2813	642	827	67778	87592
3.2. Savings bank deposits	1008	1094	371	488	70	249	45	66	38584	56308
3.3. Term deposits	3221	14564	17674	6542	63232	38977	209	242	372160	389552
(i) From banks	—	10000	—	—	—	—	—	—	—	—
(ii) From others	3221	4564	17674	6542	63232	38977	209	242	372160	389552
3.A. Deposits of branches in India	11919	24697	20968	9189	65611	42157	2004	2182	480702	535265
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	51463	32558	1025	11200	18185	18728	—	—	35187	161643
	(64.4)	(47.4)	(3.2)	(40.3)	(19.2)	(26.5)	(—)	(—)	(5.5)	(19.8)
4.1. Borrowings in India	6043	7100	1025	11200	18185	18624	—	—	34475	160813
(i) From Reserve Bank of India	—	—	525	—	—	—	—	—	—	11139
(ii) From other banks	6043	7100	500	9500	16685	16824	—	—	26408	126355
(iii) From other institutions and agencies	—	—	—	1700	1500	1800	—	—	8067	23319
4.2. Borrowings outside India	45419	25458	—	—	—	103	—	—	711	830
5. Other liabilities	2483	1084	2888	150	2541	1666	684	945	49796	60807
	(3.1)	(1.6)	(9.1)	(0.5)	(2.7)	(2.4)	(20.7)	(25.7)	(7.8)	(7.5)
5.1. Bills payable	887	74	2750	50	253	291	—	—	6452	4710
5.2. Inter-office adjustments	—	—	—	—	1	—	3	36	—	—
5.3. Interest accrued	360	405	88	60	345	562	3	3	25668	34426
5.4. Others (including provisions)	1237	605	50	40	1943	814	679	907	17675	21670
Total Liabilities	79852	68665	31875	27822	94918	70801	3310	3676	639880	815716
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash in hand	58	40	17	24	8	13	56	64	1664	2082
	(0.1)	(0.1)	(0.1)	(0.1)	(—)	(—)	(1.7)	(1.8)	(0.3)	(0.3)
2. Balances with RBI	2377	3153	5714	1819	4504	3083	585	345	50509	64100
	(3.0)	(4.6)	(17.9)	(6.5)	(4.7)	(4.4)	(17.7)	(9.4)	(7.9)	(7.9)
3. Balances with banks in India	2196	2705	2	2	89	133	27	12	2934	5668
	(2.8)	(3.9)	(—)	(—)	(0.1)	(0.2)	(0.8)	(0.3)	(0.5)	(0.7)
4. Money at call and short notice	—	1500	—	—	4344	5092	—	—	—	17200
	(—)	(2.2)	(—)	(—)	(4.6)	(7.2)	(—)	(—)	(—)	(2.1)
5. Balances with banks outside India	22	118	52	2223	682	1324	980	1259	104	247
	(—)	(0.2)	(0.2)	(8.0)	(0.7)	(1.9)	(29.6)	(34.2)	(—)	(—)
6. Investments	18453	15019	6608	4634	30253	23632	313	310	152760	271977
	(23.1)	(21.9)	(20.7)	(16.7)	(31.9)	(33.4)	(9.5)	(8.4)	(23.9)	(33.3)
6.A. Investments in India	18453	15019	6608	4634	30253	23632	313	310	152760	271977
(i) Government securities	17662	12734	6608	4634	23949	17866	220	310	121450	161273
(ii) Other approved securities	—	—	—	—	55	55	—	—	4127	4369
(iii) Shares	21	21	—	—	221	221	—	—	28	2528
(iv) Debentures and bonds	769	2264	—	—	2540	5490	—	—	22657	97751
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	5	—
(vi) Others	—	—	—	—	3488	—	93	—	4494	6055
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	50874	41926	17302	17994	45951	28954	566	631	317974	338122
	(63.7)	(61.1)	(54.3)	(64.7)	(48.4)	(40.9)	(17.1)	(17.2)	(49.7)	(41.5)
7.1. Bills purchased and discounted	11110	7768	1459	423	3400	2229	370	584	29749	19182
7.2. Cash credits, overdrafts & loans	29115	24552	14527	15427	22516	16306	195	48	139905	142667
7.3. Term loans	10648	9606	1317	2144	20035	10418	—	—	148319	176273
Priority sector advances included in 7.	16100	10921	5262	3846	6224	5709	4	1	67743	84089
8. Fixed Assets	740	635	365	393	5113	4879	17	36	25880	26598
	(0.9)	(0.9)	(1.1)	(1.4)	(5.4)	(6.9)	(0.5)	(1.0)	(4.0)	(3.3)
8.1. Premises	251	232	12	39	4836	4594	—	—	21010	20182
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.3. Other fixed assets	489	403	353	355	277	285	17	36	4869	6416
9. Other Assets	5131	3569	1815	732	3974	3691	765	1019	88055	89723
	(6.4)	(5.2)	(5.7)	(2.6)	(4.2)	(5.2)	(23.1)	(27.7)	(13.8)	(11.0)
9.1. Inter - office adjustments (net)	1286	688	829	—	—	6	29	29	28703	11485
9.2. Interest accrued	1463	1220	299	195	710	418	—	—	8049	24636
9.3. Tax paid	—	—	355	360	1910	1830	721	975	18133	20522
9.4. Stationery and stamps	—	—	—	—	1	2	—	—	59	22
9.5. Others	2383	1660	332	177	1354	1435	13	13	33112	33059
Total Assets	79852	68665	31875	27822	94918	70801	3310	3676	639880	815716
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1998 (81)	1999 (82)	1998 (83)	1999 (84)	1998 (85)	1999 (86)	1998 (87)	1999 (88)	1998 (89)	1999 (90)
1. Capital	8339 (42.8)	8339 (26.3)	5175 (26.3)	5175 (13.6)	7086 (36.7)	7086 (30.3)	3359 (21.2)	3359 (24.8)	3877 (96.0)	4104 (75.1)
2. Reserves and Surplus	1438 (7.4)	1427 (4.5)	201 (1.0)	652 (1.7)	92 (0.5)	120 (0.5)	1023 (6.4)	578 (4.3)	124 (3.1)	314 (5.7)
2.1. Statutory Reserves	327	441	40	158	92	120	206	280	42	80
2.2. Capital Reserves	20	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	20	—	21	—	—	—	8	—	—
2.5. Balance of Profit	1091	966	161	473	—	—	817	290	82	234
3. Deposits	7081 (36.4)	12712 (40.2)	12010 (61.1)	19306 (50.9)	1960 (10.1)	11966 (51.1)	6093 (38.4)	6753 (49.8)	— (—)	— (—)
3.1. Demand deposits	426	295	1898	4232	178	70	363	382	—	—
(i) From banks	4	—	—	2500	1	2	—	—	—	—
(ii) From others	421	295	1898	1732	177	67	363	382	—	—
3.2. Savings bank deposits	61	80	6	76	2	1	—	—	—	—
3.3. Term deposits	6595	12336	10106	14997	1780	11895	5730	6371	—	—
(i) From banks	—	—	1000	243	1000	7050	3550	1725	—	—
(ii) From others	6595	12336	9106	14754	780	4845	2180	4646	—	—
3.A. Deposits of branches in India	7081	12712	12010	19306	1960	11966	6093	6753	—	—
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1000 (5.1)	6156 (19.4)	2000 (10.2)	12300 (32.4)	10050 (52.0)	3800 (16.2)	4421 (27.8)	1559 (11.5)	— (—)	1000 (18.3)
4.1. Borrowings in India	1000	6156	2000	12300	10050	3800	3236	1559	—	1000
(i) From Reserve Bank of India	—	1656	—	2000	—	800	1203	1559	—	—
(ii) From other banks	1000	2000	2000	9700	9050	3000	—	—	—	1000
(iii) From other institutions and agencies	—	2500	—	600	1000	—	2033	—	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	1185	—	—	—
5. Other liabilities	1609 (8.3)	3025 (9.6)	269 (1.4)	503 (1.3)	124 (0.6)	444 (1.9)	979 (6.2)	1300 (9.6)	37 (0.9)	47 (0.9)
5.1. Bills payable	420	731	—	—	—	—	—	—	—	—
5.2. Inter-office adjustments	10	13	—	—	—	—	—	—	—	—
5.3. Interest accrued	84	344	239	341	6	216	70	94	—	—
5.4. Others (including provisions)	1095	1936	30	162	119	228	909	1206	37	47
Total Liabilities	19468 (100.0)	31658 (100.0)	19654 (100.0)	37936 (100.0)	19311 (100.0)	23415 (100.0)	15875 (100.0)	13548 (100.0)	4038 (100.0)	5465 (100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 1998-99 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)	(89)	(90)
1. Cash in hand	7	34	4	—	1	2	2	1	—	—
	(—)	(0.1)	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)
2. Balances with RBI	695	1403	1056	2031	357	521	726	747	2	8
	(3.6)	(4.4)	(5.4)	(5.4)	(1.8)	(2.2)	(4.6)	(5.5)	(—)	(0.1)
3. Balances with banks in India	772	53	568	735	7	2192	1040	893	468	1613
	(4.0)	(0.2)	(2.9)	(1.9)	(—)	(9.4)	(6.5)	(6.6)	(11.6)	(29.5)
4. Money at call and short notice	970	—	—	382	—	400	500	200	—	—
	(5.0)	(—)	(—)	(1.0)	(—)	(1.7)	(3.1)	(1.5)	(—)	(—)
5. Balances with banks outside India	1512	786	—	—	16	16	214	131	—	—
	(7.8)	(2.5)	(—)	(—)	(0.1)	(0.1)	(1.3)	(1.0)	(—)	(—)
6. Investments	2030	5600	3112	7226	3444	5014	2533	2041	21	46
	(10.4)	(17.7)	(15.8)	(19.0)	(17.8)	(21.4)	(16.0)	(15.1)	(0.5)	(0.8)
6.A. Investments in India	2030	5600	3112	7226	3444	5014	2533	2041	21	46
(i) Government securities	1450	3612	2170	4046	—	—	2300	1800	21	46
(ii) Other approved securities	570	379	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and bonds	10	1610	—	—	—	597	233	241	—	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	942	3180	3444	4417	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	10277	19012	12912	25259	13094	12777	9827	8014	3290	3540
	(52.8)	(60.1)	(65.7)	(66.6)	(67.8)	(54.6)	(61.9)	(59.1)	(81.5)	(64.8)
7.1. Bills purchased and discounted	4257	8710	—	1199	219	1014	1773	1341	—	—
7.2. Cash credits, overdrafts & loans	4152	5963	42	593	7425	5917	3997	2922	—	750
7.3. Term loans	1867	4339	12869	23467	5451	5846	4057	3751	3290	2790
Priority sector advances included in 7.	5121	9944	—	7839	1960	1270	3660	1660	—	750
8. Fixed Assets	1741	1995	324	307	161	169	71	48	64	55
	(8.9)	(6.3)	(1.6)	(0.8)	(0.8)	(0.7)	(0.4)	(0.4)	(1.6)	(1.0)
8.1. Premises	1602	1800	157	149	123	119	—	—	—	—
8.2. Fixed assets under construction	2	—	—	—	—	—	—	—	—	—
8.3. Other fixed assets	137	195	166	157	38	51	71	48	64	55
9. Other Assets	1463	2775	1678	1996	2232	2324	962	1475	193	203
	(7.5)	(8.8)	(8.5)	(5.3)	(11.6)	(9.9)	(6.1)	(10.9)	(4.8)	(3.7)
9.1. Inter - office adjustments (net)	—	—	85	82	—	—	—	—	—	—
9.2. Interest accrued	45	283	87	261	126	407	231	332	2	9
9.3. Tax paid	1296	1928	—	18	8	72	—	979	—	—
9.4. Stationery and stamps	1	—	—	—	—	—	—	—	—	—
9.5. Others	121	563	1507	1635	2097	1844	731	164	191	194
Total Assets	19468	31658	19654	37936	19311	23415	15875	13548	4038	5465
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99

(Amount in Rs. lakh)

Items	As on 31st March					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	100	100	100	100	100	100
	(2.3)	(2.1)	(2.0)	(1.9)	(1.6)	(1.4)
2. Reserves and Surplus	274	307	—	275	303	401
	(6.3)	(6.4)	(—)	(5.1)	(4.9)	(5.4)
3. Deposits	2920	3086	3290	4100	4732	5731
	(67.3)	(64.4)	(66.0)	(76.1)	(76.9)	(77.5)
3.1. Demand deposits	58	74	97	132	139	232
3.2. Savings bank deposits	1435	1340	1776	2410	2081	2433
3.3. Term deposits	1427	1672	1416	1558	2512	3066
4. Borrowings	792	948	659	640	430	480
	(18.3)	(19.8)	(13.2)	(11.9)	(7.0)	(6.5)
4.1. From banks*	187	219	117	113	27	31
4.2. From others	605	729	542	527	403	449
5. Other liabilities	251	353	935	273	588	687
	(5.8)	(7.4)	(18.8)	(5.1)	(9.6)	(9.3)
5.1. Bills Payable	—	—	5	8	16	16
5.2. Inter-office adjustments	14	25	—	—	15	—
5.3. Interest accrued	31	40	41	42	497	649
5.4. Others (including provisions)	207	289	888	224	60	22
Total Liabilities	4337	4794	4984	5388	6152	7400
1. Cash in hand	41	51	66	76	71	70
	(1.0)	(1.1)	(1.3)	(1.4)	(1.2)	(0.9)
2. Balances with RBI	89	108	102	114	155	191
	(2.0)	(2.3)	(2.0)	(2.1)	(2.5)	(2.6)
3. Balances with banks in India	1261	1551	1332	2088	3359	3809
	(29.1)	(32.4)	(26.7)	(38.7)	(54.6)	(51.5)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	187	425	—	—	632	632
	(4.3)	(8.9)	(—)	(—)	(10.3)	(8.5)
6. Advances	2514	2471	2040	1563	1001	1163
	(58.0)	(51.5)	(40.9)	(29.0)	(16.3)	(15.7)
6.1. Bills purchased and discounted	1	9	1	—	—	—
6.2. Cash credits, overdrafts & loans	1888	1728	481	527	290	340
6.3. Term loans	625	734	1559	1036	711	823
7. Fixed Assets	16	19	11	12	7	9
	(0.4)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	228	168	1432	1534	926	1525
	(5.3)	(3.5)	(28.7)	(28.5)	(15.1)	(20.6)
8.1. Inter - office adjustments (net)	—	—	24	4	—	176
8.2. Interest accrued	13	45	—	—	585	1054
8.3. Others	215	123	1409	1530	341	295
Total Assets	4337	4794	4984	5388	6152	7400
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.5)	(0.4)	(0.8)	(0.7)
2. Reserves and Surplus	1772	2450	—	—	—	—
	(6.3)	(7.1)	(—)	(—)	(—)	(—)
3. Deposits	21480	26548	18291	23394	10447	12304
	(76.1)	(76.8)	(87.5)	(91.7)	(86.8)	(84.9)
3.1. Demand deposits	482	605	898	2130	600	582
3.2. Savings bank deposits	7812	9360	8923	10962	3929	4717
3.3. Term deposits	13186	16582	8470	10302	5918	7005
4. Borrowings	3661	4039	723	774	900	1391
	(13.0)	(11.7)	(3.5)	(3.0)	(7.5)	(9.6)
4.1. From banks*	668	764	—	—	43	73
4.2. From others	2993	3275	723	774	857	1317
5. Other liabilities	1202	1453	1782	1256	586	700
	(4.3)	(4.2)	(8.5)	(4.9)	(4.9)	(4.8)
5.1. Bills Payable	205	223	26	105	46	46
5.2. Inter-office adjustments	205	389	790	—	57	118
5.3. Interest accrued	75	16	96	121	23	27
5.4. Others (including provisions)	717	826	870	1030	460	509
Total Liabilities	28214	34590	20896	25525	12033	14495
1. Cash in hand	501	616	208	201	220	244
	(1.8)	(1.8)	(1.0)	(0.8)	(1.8)	(1.7)
2. Balances with RBI	645	810	600	779	323	394
	(2.3)	(2.3)	(2.9)	(3.1)	(2.7)	(2.7)
3. Balances with banks in India	6822	11324	6062	10887	2980	3784
	(24.2)	(32.7)	(29.0)	(42.7)	(24.8)	(26.1)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	10190	9910	3814	3984	2363	2322
	(36.1)	(28.6)	(18.3)	(15.6)	(19.6)	(16.0)
6. Advances	8814	10845	4163	4601	3036	4061
	(31.2)	(31.4)	(19.9)	(18.0)	(25.2)	(28.0)
6.1. Bills purchased and discounted	—	—	1	—	1	12
6.2. Cash credits, overdrafts & loans	2863	4165	202	73	762	898
6.3. Term loans	5951	6680	3961	4528	2273	3151
7. Fixed Assets	35	38	33	36	18	21
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1207	1048	6016	5037	3094	3669
	(4.3)	(3.0)	(28.8)	(19.7)	(25.7)	(25.3)
8.1. Inter - office adjustments (net)	—	—	—	9	—	—
8.2. Interest accrued	572	861	—	792	165	338
8.3. Others	635	187	6016	4236	2928	3331
Total Assets	28214	34590	20896	25525	12033	14495
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Ambala Kurukshetra Gramin Bank		Aravalli Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank	
	1998	1999	1998	1999	1998	1999
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	96	96	100	100	100	100
	(1.0)	(0.9)	(1.1)	(0.9)	(3.5)	(2.9)
2. Reserves and Surplus	417	417	—	497	211	211
	(4.5)	(3.8)	(—)	(4.3)	(7.5)	(6.1)
3. Deposits	6832	8408	7669	9100	2019	2399
	(72.9)	(76.1)	(84.2)	(78.0)	(71.5)	(69.4)
3.1. Demand deposits	18	76	454	618	147	116
3.2. Savings bank deposits	1968	2527	2461	2840	1052	1214
3.3. Term deposits	4846	5805	4754	5642	820	1069
4. Borrowings	1500	1597	1091	1427	324	440
	(16.0)	(14.5)	(12.0)	(12.2)	(11.5)	(12.7)
4.1. From banks*	93	106	32	58	—	—
4.2. From others	1407	1491	1059	1369	324	440
5. Other liabilities	525	535	243	547	172	309
	(5.6)	(4.8)	(2.7)	(4.7)	(6.1)	(8.9)
5.1. Bills Payable	22	—	36	49	1	—
5.2. Inter-office adjustments	33	—	—	—	—	—
5.3. Interest accrued	6	7	54	66	94	138
5.4. Others (including provisions)	464	528	153	432	77	171
Total Liabilities	9370	11054	9103	11671	2826	3459
1. Cash in hand	150	253	187	158	49	89
	(1.6)	(2.3)	(2.0)	(1.4)	(1.7)	(2.6)
2. Balances with RBI	195	241	258	287	50	66
	(2.1)	(2.2)	(2.8)	(2.5)	(1.8)	(1.9)
3. Balances with banks in India	2397	2584	2434	3102	331	385
	(25.6)	(23.4)	(26.7)	(26.6)	(11.7)	(11.1)
4. Money at call and short notice	—	—	—	—	316	—
	(—)	(—)	(—)	(—)	(112)	(—)
5. Investments	1699	1946	505	1190	60	85
	(18.1)	(17.6)	(5.5)	(10.2)	(2.1)	(2.5)
6. Advances	4219	5506	3258	4237	1736	2375
	(45.0)	(49.8)	(35.8)	(36.3)	(61.4)	(68.7)
6.1. Bills purchased and discounted	4	161	11	42	—	—
6.2. Cash credits, overdrafts & loans	421	1444	933	1063	580	1116
6.3. Term loans	3794	3900	2314	3133	1156	1259
7. Fixed Assets	18	21	28	29	7	8
	(0.2)	(0.2)	(0.3)	(0.2)	(0.3)	(0.2)
8. Other Assets	692	504	2433	2668	277	451
	(7.4)	(4.6)	(26.7)	(22.9)	(9.8)	(13.0)
8.1. Inter - office adjustments (net)	—	4	6	28	39	205
8.2. Interest accrued	252	168	145	74	43	62
8.3. Others	440	331	2282	2566	195	182
Total Assets	9370	11054	9103	11671	2826	3459
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramya Bank	
	1998	1999	1998	1999	1998	1999
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	100	742	100	100	100	100
	(0.8)	(5.0)	(0.3)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	445	—	1050	1708	—	769
	(3.6)	(—)	(3.3)	(4.4)	(—)	(4.2)
3. Deposits	8091	10296	27424	33894	10501	13633
	(66.2)	(69.8)	(87.1)	(87.2)	(76.3)	(75.2)
3.1. Demand deposits	578	819	1603	2437	128	93
3.2. Savings bank deposits	5375	7058	13410	15966	4441	5749
3.3. Term deposits	2137	2419	12411	15491	5932	7791
4. Borrowings	2160	2184	1768	2017	1729	1945
	(17.7)	(14.8)	(5.6)	(5.2)	(12.6)	(10.7)
4.1. From banks*	299	340	143	136	136	130
4.2. From others	1860	1844	1626	1881	1593	1815
5. Other liabilities	1422	1527	1129	1147	1434	1671
	(11.6)	(10.4)	(3.6)	(3.0)	(10.4)	(9.2)
5.1. Bills Payable	237	348	68	83	176	130
5.2. Inter-office adjustments	125	35	22	13	—	—
5.3. Interest accrued	186	313	26	21	7	23
5.4. Others (including provisions)	874	830	1014	1030	1252	1519
Total Liabilities	12217	14749	31472	38865	13764	18119
1. Cash in hand	420	579	414	226	203	203
	(3.4)	(3.9)	(1.3)	(0.6)	(1.5)	(1.1)
2. Balances with RBI	248	255	815	1045	316	408
	(2.0)	(1.7)	(2.6)	(2.7)	(2.3)	(2.3)
3. Balances with banks in India	537	372	16140	20042	2894	3949
	(4.4)	(2.5)	(51.3)	(51.6)	(21.0)	(21.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	4726	5696	6731	7568	1834	3253
	(38.7)	(38.6)	(21.4)	(19.5)	(13.3)	(18.0)
6. Advances	4763	6565	5386	6799	4531	5554
	(39.0)	(44.5)	(17.1)	(17.5)	(32.9)	(30.7)
6.1. Bills purchased and discounted	698	1737	—	—	17	24
6.2. Cash credits, overdrafts & loans	828	372	1180	1613	969	1269
6.3. Term loans	3237	4457	4206	5186	3545	4261
7. Fixed Assets	24	23	45	58	18	17
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1500	1259	1939	3126	3967	4735
	(12.3)	(8.5)	(6.2)	(8.0)	(28.8)	(26.1)
8.1. Inter - office adjustments (net)	—	—	—	—	232	271
8.2. Interest accrued	108	116	1815	2977	—	—
8.3. Others	1392	1142	125	150	3736	4464
Total Assets	12217	14749	31472	38865	13764	18119
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	88	100	100	100	100	100
	(1.2)	(1.1)	(0.5)	(0.4)	(1.0)	(0.7)
2. Reserves and Surplus	—	—	1229	1711	642	1402
	(—)	(—)	(5.6)	(6.5)	(6.1)	(9.7)
3. Deposits	4608	5538	16629	20202	7047	9148
	(61.2)	(61.6)	(75.4)	(76.9)	(67.2)	(63.0)
3.1. Demand deposits	45	55	654	602	136	286
3.2. Savings bank deposits	1412	1656	7449	8822	2295	2543
3.3. Term deposits	3151	3827	8527	10778	4616	6320
4. Borrowings	1220	1084	1107	1382	1593	1860
	(16.2)	(12.1)	(5.0)	(5.3)	(15.2)	(12.8)
4.1. From banks*	119	119	49	—	190	228
4.2. From others	1101	966	1058	1382	1403	1633
5. Other liabilities	1611	2271	2952	2859	1104	2002
	(21.4)	(25.3)	(13.4)	(10.9)	(10.5)	(13.8)
5.1. Bills Payable	—	—	26	36	10	13
5.2. Inter-office adjustments	15	244	—	—	—	120
5.3. Interest accrued	817	1037	—	—	691	1063
5.4. Others (including provisions)	779	990	2925	2823	403	806
Total Liabilities	7527	8994	22053	26254	10485	14512
1. Cash in hand	66	65	101	135	120	150
	(0.9)	(0.7)	(0.5)	(0.5)	(1.1)	(1.0)
2. Balances with RBI	137	167	481	601	220	363
	(1.8)	(1.9)	(2.2)	(2.3)	(2.1)	(2.5)
3. Balances with banks in India	594	1043	10022	13749	2880	3510
	(7.9)	(11.6)	(45.4)	(52.4)	(27.5)	(24.2)
4. Money at call and short notice	—	—	—	—	—	560
	(—)	(—)	(—)	(—)	(—)	(3.9)
5. Investments	—	—	3352	3893	1716	2942
	(—)	(—)	(15.2)	(14.8)	(16.4)	(20.3)
6. Advances	2954	2980	5709	6236	2988	4273
	(39.2)	(33.1)	(25.9)	(23.8)	(28.5)	(29.4)
6.1. Bills purchased and discounted	2	5	—	—	—	—
6.2. Cash credits, overdrafts & loans	685	828	593	747	803	1087
6.3. Term loans	2267	2147	5116	5488	2185	3186
7. Fixed Assets	14	12	13	14	15	18
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3762	4726	2339	1626	2547	2696
	(50.0)	(52.5)	(10.6)	(6.2)	(24.3)	(18.6)
8.1. Inter - office adjustments (net)	—	—	—	—	12	—
8.2. Interest accrued	15	22	—	—	168	249
8.3. Others	3748	4704	2339	1626	2367	2448
Total Assets	7527	8994	22053	26254	10485	14512
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.5)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	828	1268	821	821	—	493
	(4.1)	(5.4)	(3.7)	(2.9)	(—)	(2.9)
3. Deposits	17092	20063	17176	22282	13125	14827
	(84.9)	(85.0)	(78.1)	(77.7)	(89.5)	(86.1)
3.1. Demand deposits	996	1300	124	166	426	409
3.2. Savings bank deposits	8910	10224	6714	8476	8045	8994
3.3. Term deposits	7186	8540	10338	13640	4654	5423
4. Borrowings	1314	1308	1028	989	1103	1443
	(6.5)	(5.5)	(4.7)	(3.5)	(7.5)	(8.4)
4.1. From banks*	147	118	26	43	200	—
4.2. From others	1167	1190	1003	946	903	1443
5. Other liabilities	809	851	2860	4468	333	355
	(4.0)	(3.6)	(13.0)	(15.6)	(2.3)	(2.1)
5.1. Bills Payable	38	36	5	164	68	—
5.2. Inter-office adjustments	64	17	23	—	28	1
5.3. Interest accrued	15	—	1733	2927	89	104
5.4. Others (including provisions)	692	798	1099	1377	148	250
Total Liabilities	20143	23590	21984	28660	14660	17219
1. Cash in hand	178	354	193	229	191	330
	(0.9)	(1.5)	(0.9)	(0.8)	(1.3)	(1.9)
2. Balances with RBI	522	603	541	716	400	450
	(2.6)	(2.6)	(2.5)	(2.5)	(2.7)	(2.6)
3. Balances with banks in India	4651	6093	6238	9075	5405	6098
	(23.1)	(25.8)	(28.4)	(31.7)	(36.9)	(35.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	8720	10680	6880	8887	2718	3140
	(43.3)	(45.3)	(31.3)	(31.0)	(18.5)	(18.2)
6. Advances	3017	3756	5422	6206	2760	3922
	(15.0)	(15.9)	(24.7)	(21.7)	(18.8)	(22.8)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	733	1002	341	423	—	3922
6.3. Term loans	2284	2754	5081	5783	2760	—
7. Fixed Assets	23	21	22	21	11	13
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3033	2082	2688	3526	3175	3266
	(15.1)	(8.8)	(12.2)	(12.3)	(21.7)	(19.0)
8.1. Inter - office adjustments (net)	—	—	—	44	—	—
8.2. Interest accrued	2950	1937	2033	2842	753	1097
8.3. Others	83	144	656	639	2422	2169
Total Assets	20143	23590	21984	28660	14660	17219
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.3)	(0.4)	(0.3)	(2.8)	(2.1)
2. Reserves and Surplus	—	—	160	653	77	200
	(—)	(—)	(0.7)	(2.3)	(2.1)	(4.2)
3. Deposits	4992	6028	17719	21291	2854	3819
	(81.6)	(77.2)	(75.4)	(73.5)	(79.3)	(80.6)
3.1. Demand deposits	580	675	642	1046	239	495
3.2. Savings bank deposits	1944	2294	10510	12521	1402	1683
3.3. Term deposits	2469	3058	6568	7724	1213	1641
4. Borrowings	277	291	1868	2038	118	137
	(4.5)	(3.7)	(7.9)	(7.0)	(3.3)	(2.9)
4.1. From banks*	—	—	120	132	—	—
4.2. From others	277	291	1748	1906	118	137
5. Other liabilities	750	1391	3652	4881	450	480
	(12.3)	(17.8)	(15.5)	(16.9)	(12.5)	(10.1)
5.1. Bills Payable	36	475	34	58	—	—
5.2. Inter-office adjustments	18	—	118	115	—	—
5.3. Interest accrued	449	584	1600	2282	166	256
5.4. Others (including provisions)	247	332	1900	2425	284	224
Total Liabilities	6120	7810	23499	28964	3599	4736
1. Cash in hand	40	49	158	201	52	105
	(0.7)	(0.6)	(0.7)	(0.7)	(1.4)	(2.2)
2. Balances with RBI	173	213	570	760	90	121
	(2.8)	(2.7)	(2.4)	(2.6)	(2.5)	(2.6)
3. Balances with banks in India	2131	2902	8923	1275	1770	2165
	(34.8)	(37.2)	(38.0)	(4.4)	(49.2)	(45.7)
4. Money at call and short notice	—	—	—	10043	—	—
	(—)	(—)	(—)	(34.7)	(—)	(—)
5. Investments	7	47	6979	8297	515	915
	(0.1)	(0.6)	(29.7)	(28.6)	(14.3)	(19.3)
6. Advances	1136	1421	5279	6344	700	706
	(18.6)	(18.2)	(22.5)	(21.9)	(19.4)	(14.9)
6.1. Bills purchased and discounted	—	—	—	—	—	1
6.2. Cash credits, overdrafts & loans	349	452	2111	1321	26	59
6.3. Term loans	787	969	3168	5023	674	646
7. Fixed Assets	6	6	14	17	10	11
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	2627	3173	1577	2027	463	712
	(42.9)	(40.6)	(6.7)	(7.0)	(12.9)	(15.0)
8.1. Inter - office adjustments (net)	—	159	—	—	28	7
8.2. Interest accrued	41	74	1508	1944	176	245
8.3. Others	2587	2940	68	83	259	460
Total Assets	6120	7810	23499	28964	3599	4736
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.0)	(0.3)	(0.3)	(1.8)	(1.4)
2. Reserves and Surplus	—	183	2446	3855	—	—
	(—)	(1.8)	(7.9)	(10.4)	(—)	(—)
3. Deposits	3928	4829	25668	29563	4673	6061
	(50.1)	(47.0)	(82.6)	(79.6)	(81.9)	(83.3)
3.1. Demand deposits	204	258	2844	3194	61	74
3.2. Savings bank deposits	1965	1984	14361	16956	1989	2580
3.3. Term deposits	1759	2586	8463	9413	2623	3407
4. Borrowings	467	361	1769	2082	514	669
	(6.0)	(3.5)	(5.7)	(5.6)	(9.0)	(9.2)
4.1. From banks*	—	—	270	290	63	75
4.2. From others	467	361	1499	1792	451	594
5. Other liabilities	3342	4812	1106	1557	422	442
	(42.6)	(46.8)	(3.6)	(4.2)	(7.4)	(6.1)
5.1. Bills Payable	—	—	90	552	—	—
5.2. Inter-office adjustments	2774	4053	99	—	—	—
5.3. Interest accrued	234	411	19	19	—	—
5.4. Others (including provisions)	334	348	898	986	422	442
Total Liabilities	7837	10284	31090	37156	5709	7272
1. Cash in hand	54	42	432	496	82	69
	(0.7)	(0.4)	(1.4)	(1.3)	(1.4)	(0.9)
2. Balances with RBI	114	160	763	827	145	174
	(1.5)	(1.6)	(2.5)	(2.2)	(2.5)	(2.4)
3. Balances with banks in India	1996	2696	14598	17771	1278	1890
	(25.5)	(26.2)	(47.0)	(47.8)	(22.4)	(26.0)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	359	426	7705	8618	424	549
	(4.6)	(4.1)	(24.8)	(23.2)	(7.4)	(7.5)
6. Advances	1949	2109	4179	4888	2123	2767
	(24.9)	(20.5)	(13.4)	(13.2)	(37.2)	(38.1)
6.1. Bills purchased and discounted	3	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	109	160	4178	4887	823	1051
6.3. Term loans	1837	1946	—	—	1299	1716
7. Fixed Assets	22	27	24	31	19	27
	(0.3)	(0.3)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	3341	4824	3390	4525	1638	1796
	(42.6)	(46.9)	(10.9)	(12.2)	(28.7)	(24.7)
8.1. Inter - office adjustments (net)	2800	4070	—	419	68	90
8.2. Interest accrued	145	258	3304	4009	—	—
8.3. Others	396	495	86	97	1570	1706
Total Assets	7837	10284	31090	37156	5709	7272
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.2)	(0.2)	(0.5)	(0.4)
2. Reserves and Surplus	559	658	1702	2130	1374	1830
	(5.6)	(5.1)	(4.1)	(4.4)	(6.4)	(6.9)
3. Deposits	7250	9467	35115	40647	12597	16579
	(73.1)	(74.0)	(85.2)	(84.1)	(59.1)	(62.8)
3.1. Demand deposits	510	671	1803	1371	285	350
3.2. Savings bank deposits	1874	2722	16234	19173	4723	6140
3.3. Term deposits	4866	6074	17079	20104	7590	10088
4. Borrowings	1418	1618	1871	2504	5278	5145
	(14.3)	(12.7)	(4.5)	(5.2)	(24.8)	(19.5)
4.1. From banks*	81	98	—	2504	1034	1087
4.2. From others	1337	1520	1871	—	4244	4058
5. Other liabilities	587	942	2441	2956	1974	2739
	(5.9)	(7.4)	(5.9)	(6.1)	(9.3)	(10.4)
5.1. Bills Payable	17	26	—	—	202	369
5.2. Inter-office adjustments	—	—	—	—	235	295
5.3. Interest accrued	70	88	50	75	175	128
5.4. Others (including provisions)	499	828	2391	2882	1362	1947
Total Liabilities	9914	12785	41230	48337	21322	26393
1. Cash in hand	207	198	791	745	377	455
	(2.1)	(1.5)	(1.9)	(1.5)	(1.8)	(1.7)
2. Balances with RBI	215	274	1157	1302	394	500
	(2.2)	(2.1)	(2.8)	(2.7)	(1.8)	(1.9)
3. Balances with banks in India	2508	4371	1298	2797	365	1012
	(25.3)	(34.2)	(3.1)	(5.8)	(1.7)	(3.8)
4. Money at call and short notice	—	—	10164	12676	5792	7395
	(—)	(—)	(24.7)	(26.2)	(27.2)	(28.0)
5. Investments	1144	1579	12883	14610	2033	2808
	(11.5)	(12.3)	(31.2)	(30.2)	(9.5)	(10.6)
6. Advances	4973	5464	9319	11285	11705	13310
	(50.2)	(42.7)	(22.6)	(23.3)	(54.9)	(50.4)
6.1. Bills purchased and discounted	54	44	129	—	3	1
6.2. Cash credits, overdrafts & loans	1345	1217	1520	1834	5386	6550
6.3. Term loans	3575	4203	7670	9452	6316	6758
7. Fixed Assets	32	33	45	43	84	89
	(0.3)	(0.3)	(0.1)	(0.1)	(0.4)	(0.3)
8. Other Assets	835	867	5573	4879	572	823
	(8.4)	(6.8)	(13.5)	(10.1)	(2.7)	(3.1)
8.1. Inter - office adjustments (net)	67	159	1285	539	—	—
8.2. Interest accrued	210	279	2361	2788	477	660
8.3. Others	558	428	1928	1553	94	163
Total Assets	9914	12785	41230	48337	21322	26393
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Bikaner		Bilaspur Raipur		Bolangir Anchalik	
	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank
	1998	1999	1998	1999	1998	1999
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	100	100	100	100	100	100
	(4.2)	(3.1)	(0.5)	(0.4)	(0.5)	(0.4)
2. Reserves and Surplus	—	—	818	1545	—	—
	(—)	(—)	(4.0)	(6.8)	(—)	(—)
3. Deposits	1663	2177	16114	17228	13787	16664
	(69.7)	(68.0)	(79.8)	(75.8)	(72.7)	(74.2)
3.1. Demand deposits	61	92	1649	1334	1107	1500
3.2. Savings bank deposits	441	548	6253	6929	6869	8123
3.3. Term deposits	1160	1537	8211	8965	5811	7040
4. Borrowings	360	591	1158	1399	3002	3130
	(15.1)	(18.5)	(5.7)	(6.2)	(15.8)	(13.9)
4.1. From banks*	—	14	195	211	512	553
4.2. From others	360	577	963	1188	2491	2578
5. Other liabilities	263	331	2015	2444	2087	2577
	(11.0)	(10.4)	(10.0)	(10.8)	(11.0)	(11.5)
5.1. Bills Payable	3	4	—	—	206	316
5.2. Inter-office adjustments	5	7	—	—	—	—
5.3. Interest accrued	146	207	1468	1569	1098	1416
5.4. Others (including provisions)	109	114	547	875	782	845
Total Liabilities	2385	3199	20205	22716	18976	22472
1. Cash in hand	5	7	117	146	179	194
	(0.2)	(0.2)	(0.6)	(0.6)	(0.9)	(0.9)
2. Balances with RBI	59	80	528	576	474	550
	(2.5)	(2.5)	(2.6)	(2.5)	(2.5)	(2.4)
3. Balances with banks in India	8	38	9123	10272	579	906
	(0.3)	(1.2)	(45.2)	(45.2)	(3.1)	(4.0)
4. Money at call and short notice	657	1027	—	—	4069	5372
	(27.5)	(32.1)	(—)	(—)	(21.4)	(23.9)
5. Investments	65	105	1323	1633	480	555
	(2.7)	(3.3)	(6.5)	(7.2)	(2.5)	(2.5)
6. Advances	950	1247	4297	5041	4617	5183
	(39.8)	(39.0)	(21.3)	(22.2)	(24.3)	(23.1)
6.1. Bills purchased and discounted	—	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	231	358	1569	1938	2029	2213
6.3. Term loans	719	888	2728	3102	2588	2971
7. Fixed Assets	13	15	12	13	19	24
	(0.6)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	628	681	4804	5036	8561	9689
	(26.3)	(21.3)	(23.8)	(22.2)	(45.1)	(43.1)
8.1. Inter - office adjustments (net)	—	—	268	182	200	98
8.2. Interest accrued	33	54	673	1034	547	698
8.3. Others	595	626	3863	3820	7814	8894
Total Assets	2385	3199	20205	22716	18976	22472
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	100	100	100	100	100	100
	(2.7)	(2.2)	(0.7)	(0.6)	(1.1)	(0.8)
2. Reserves and Surplus	236	236	1712	2477	1545	1362
	(6.3)	(5.2)	(11.7)	(13.7)	(16.8)	(10.5)
3. Deposits	2312	2943	10747	13261	6899	8902
	(61.4)	(64.6)	(73.2)	(73.1)	(75.2)	(68.5)
3.1. Demand deposits	42	65	1026	1380	261	411
3.2. Savings bank deposits	1212	1588	3645	4364	2273	2829
3.3. Term deposits	1059	1290	6075	7517	4265	5662
4. Borrowings	795	867	624	719	1622	1986
	(21.1)	(19.0)	(4.2)	(4.0)	(17.7)	(15.3)
4.1. From banks*	121	142	41	52	108	105
4.2. From others	674	725	583	668	1515	1881
5. Other liabilities	322	409	1506	1577	555	646
	(8.6)	(9.0)	(10.3)	(8.7)	(6.0)	(5.0)
5.1. Bills Payable	8	14	—	—	61	33
5.2. Inter-office adjustments	—	—	18	93	—	—
5.3. Interest accrued	—	17	320	1386	35	48
5.4. Others (including provisions)	314	378	1168	97	459	566
Total Liabilities	3766	4555	14689	18135	9176	12995
1. Cash in hand	58	161	114	92	120	191
	(1.5)	(3.5)	(0.8)	(0.5)	(1.3)	(1.5)
2. Balances with RBI	69	—	337	420	210	275
	(1.8)	(—)	(2.3)	(2.3)	(2.3)	(2.1)
3. Balances with banks in India	985	1328	6208	9909	4193	4128
	(26.2)	(29.2)	(42.3)	(54.6)	(45.7)	(31.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	189	274	1726	727	97	1101
	(5.0)	(6.0)	(11.8)	(4.0)	(1.1)	(8.5)
6. Advances	2108	2397	2406	2657	3817	5213
	(56.0)	(52.6)	(16.4)	(14.7)	(41.6)	(40.1)
6.1. Bills purchased and discounted	75	116	—	—	5	8
6.2. Cash credits, overdrafts & loans	635	704	860	910	40	187
6.3. Term loans	1398	1577	1547	1748	3772	5017
7. Fixed Assets	18	17	9	9	15	15
	(0.5)	(0.4)	(0.1)	(—)	(0.2)	(0.1)
8. Other Assets	338	377	3888	4322	2271	2073
	(9.0)	(8.3)	(26.5)	(23.8)	(24.7)	(16.0)
8.1. Inter - office adjustments (net)	4	28	—	—	145	81
8.2. Interest accrued	—	12	1095	1724	16	24
8.3. Others	334	338	2794	2598	2109	1967
Total Assets	3766	4555	14689	18135	9176	12995
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	96	96	100	100	100	100
	(1.5)	(1.2)	(0.5)	(0.5)	(1.0)	(0.8)
2. Reserves and Surplus	859	1077	1330	1336	440	611
	(13.1)	(12.9)	(6.8)	(6.1)	(4.2)	(4.6)
3. Deposits	4718	6312	11117	12382	7171	9330
	(72.1)	(75.5)	(57.2)	(56.7)	(68.8)	(70.3)
3.1. Demand deposits	114	145	1044	1038	289	408
3.2. Savings bank deposits	2204	2791	2880	2944	1479	2206
3.3. Term deposits	2399	3376	7193	8401	5403	6717
4. Borrowings	323	452	3700	4070	2282	2691
	(4.9)	(5.4)	(19.0)	(18.6)	(21.9)	(20.3)
4.1. From banks*	—	—	779	844	559	636
4.2. From others	323	452	2921	3226	1723	2055
5. Other liabilities	542	423	3180	3969	433	536
	(8.3)	(5.1)	(16.4)	(18.2)	(4.2)	(4.0)
5.1. Bills Payable	—	—	—	—	25	25
5.2. Inter-office adjustments	—	—	100	109	58	204
5.3. Interest accrued	48	80	1263	1774	29	57
5.4. Others (including provisions)	494	343	1816	2087	321	250
Total Liabilities	6539	8359	19426	21857	10427	13268
1. Cash in hand	89	112	151	148	282	404
	(1.4)	(1.3)	(0.8)	(0.7)	(2.7)	(3.0)
2. Balances with RBI	135	189	326	465	229	293
	(2.1)	(2.3)	(1.7)	(2.1)	(2.2)	(2.2)
3. Balances with banks in India	2019	335	377	1215	4086	5005
	(30.9)	(4.0)	(1.9)	(5.6)	(39.2)	(37.7)
4. Money at call and short notice	—	2077	2855	3212	—	—
	(—)	(24.8)	(14.7)	(14.7)	(—)	(—)
5. Investments	1457	2604	4226	3366	1093	922
	(22.3)	(31.2)	(21.8)	(15.4)	(10.5)	(6.9)
6. Advances	1202	1414	9534	11540	4340	6264
	(18.4)	(16.9)	(49.1)	(52.8)	(41.6)	(47.2)
6.1. Bills purchased and discounted	—	—	141	198	23	38
6.2. Cash credits, overdrafts & loans	262	466	5483	7301	3169	4750
6.3. Term loans	941	949	3910	4041	1147	1476
7. Fixed Assets	8	8	15	29	22	27
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1629	1620	1942	1883	374	352
	(24.9)	(19.4)	(10.0)	(8.6)	(3.6)	(2.7)
8.1. Inter - office adjustments (net)	5	1	—	—	—	—
8.2. Interest accrued	92	179	439	537	67	68
8.3. Others	1531	1440	1503	1346	307	284
Total Assets	6539	8359	19426	21857	10427	13268
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Chambal Kshetriya Gramin Bank		Champaram Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.1)	(0.6)	(0.5)	(1.2)	(0.9)
2. Reserves and Surplus	—	—	—	—	—	—
	—	—	—	—	—	—
3. Deposits	5263	7805	14273	16391	6948	8753
	(83.2)	(89.7)	(86.3)	(87.8)	(86.4)	(86.7)
3.1. Demand deposits	199	431	280	408	118	311
3.2. Savings bank deposits	1585	2162	6806	7150	3522	4386
3.3. Term deposits	3479	5212	7186	8833	3308	4056
4. Borrowings	204	508	524	665	585	706
	(3.2)	(5.8)	(3.2)	(3.6)	(7.3)	(6.9)
4.1. From banks*	—	—	—	—	34	68
4.2. From others	204	508	524	665	551	637
5. Other liabilities	761	294	1650	1512	412	530
	(12.0)	(3.4)	(10.0)	(8.1)	(5.1)	(5.3)
5.1. Bills Payable	—	—	—	—	2	4
5.2. Inter-office adjustments	—	13	29	11	—	—
5.3. Interest accrued	22	35	7	9	7	33
5.4. Others (including provisions)	739	246	1614	1492	403	493
Total Liabilities	6328	8706	16546	18668	8045	10089
1. Cash in hand	53	157	317	290	148	180
	(0.8)	(1.8)	(1.9)	(1.6)	(1.8)	(0.2)
2. Balances with RBI	165	231	420	485	208	270
	(2.6)	(2.7)	(2.5)	(2.6)	(2.6)	(2.7)
3. Balances with banks in India	1116	3517	6208	7158	1839	2705
	(17.6)	(40.4)	(37.5)	(38.3)	(22.9)	(26.8)
4. Money at call and short notice	786	—	—	—	—	—
	(12.4)	—	—	—	—	—
5. Investments	309	504	109	2.9	1642	1778
	(4.9)	(5.8)	(0.7)	(0.2)	(20.4)	(17.6)
6. Advances	2458	2931	4021	4117	2323	2913
	(38.8)	(33.7)	(24.3)	(22.1)	(28.9)	(28.8)
6.1. Bills purchased and discounted	—	—	—	6	2	2
6.2. Cash credits, overdrafts & loans	319	474	593	779	844	378
6.3. Term loans	2138	2458	2428	3332	1476	2533
7. Fixed Assets	18	21	14	13	17	20
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1423	1345	5458	6577	1869	2223
	(22.5)	(15.4)	(15.4)	(35.2)	(23.2)	(22.0)
8.1. Inter - office adjustments (net)	—	—	—	—	91	270
8.2. Interest accrued	128	49	404	566	91	132
8.3. Others	1295	1296	5053	6011	1687	1821
Total Assets	6328	8706	16546	18668	8045	10089
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(1.2)	(0.9)	(1.2)	(1.1)
2. Reserves and Surplus	1155	1397	—	—	654	663
	(8.5)	(8.6)	(—)	(—)	(7.9)	(7.0)
3. Deposits	9861	11859	7569	9914	5318	6242
	(72.2)	(72.9)	(90.7)	(91.4)	(64.4)	(66.1)
3.1. Demand deposits	520	478	593	811	166	231
3.2. Savings bank deposits	5403	6757	3081	4238	1963	2095
3.3. Term deposits	3939	4624	3895	4865	3190	3916
4. Borrowings	1055	1175	187	255	1946	2130
	(7.7)	(7.2)	(2.2)	(2.4)	(23.6)	(22.5)
4.1. From banks*	106	118	—	—	422	401
4.2. From others	949	1057	187	255	1524	1729
5. Other liabilities	1497	1728	491	574	242	313
	(10.9)	(10.6)	(5.9)	(5.3)	(2.9)	(3.3)
5.1. Bills Payable	13	18	—	—	2	2
5.2. Inter-office adjustments	21	56	—	—	—	—
5.3. Interest accrued	10	12	—	—	12	14
5.4. Others (including provisions)	1453	1642	491	574	229	297
Total Liabilities	13668	16259	8347	10843	8260	9448
1. Cash in hand	132	141	171	213	249	255
	(1.0)	(0.9)	(2.0)	(2.0)	(3.0)	(2.7)
2. Balances with RBI	288	341	202	271	145	182
	(2.1)	(2.1)	(2.4)	(2.5)	(1.8)	(1.9)
3. Balances with banks in India	6048	7843	2628	3888	2194	2289
	(44.3)	(48.2)	(31.5)	(35.9)	(26.6)	(24.2)
4. Money at call and short notice	—	—	592	599	—	—
	(—)	(—)	(7.1)	(5.5)	(—)	(—)
5. Investments	2004	2004	—	—	547	871
	(14.7)	(12.3)	(—)	(—)	(6.6)	(9.2)
6. Advances	3485	4292	2541	3361	4790	5587
	(25.5)	(26.4)	(30.4)	(31.0)	(58.0)	(59.1)
6.1. Bills purchased and discounted	8	128	39	134	20	8
6.2. Cash credits, overdrafts & loans	596	662	845	1066	1481	1840
6.3. Term loans	2881	3487	1658	2160	3288	3739
7. Fixed Assets	19	15	18	22	31	42
	(0.1)	(0.1)	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	1692	1638	2196	2489	305	221
	(12.4)	(10.1)	(26.3)	(23.0)	(3.7)	(2.3)
8.1. Inter - office adjustments (net)	—	—	166	161	26	133
8.2. Interest accrued	338	407	—	—	37	64
8.3. Others	1354	1231	2030	2328	242	24
Total Assets	13668	16259	8347	10843	8260	9448
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.4)	(0.4)	(1.0)	(0.7)
2. Reserves and Surplus	1772	1772	3634	3634	704	1511
	(12.1)	(9.8)	(14.4)	(12.9)	(6.8)	(11.2)
3. Deposits	8975	11952	17108	19551	7939	10087
	(61.2)	(66.0)	(67.9)	(69.4)	(77.3)	(74.9)
3.1. Demand deposits	318	352	295	344	602	818
3.2. Savings bank deposits	2683	3507	7018	7857	2960	3812
3.3. Term deposits	5974	8093	9795	11349	4377	5456
4. Borrowings	3316	3623	2130	1876	621	715
	(22.6)	(20.0)	(8.5)	(6.7)	(6.0)	(5.3)
4.1. From banks*	652	704	267	267	72	60
4.2. From others	2664	2919	1863	1609	549	655
5. Other liabilities	503	664	2227	2991	910	1059
	(3.4)	(3.7)	(8.8)	(10.6)	(8.9)	(7.9)
5.1. Bills Payable	135	239	38	43	—	—
5.2. Inter-office adjustments	15	—	55	—	68	58
5.3. Interest accrued	88	102	1690	2277	702	878
5.4. Others (including provisions)	265	323	445	671	140	122
Total Liabilities	14666	18112	25200	28151	10273	13471
1. Cash in hand	129	192	266	343	83	117
	(0.9)	(1.1)	(1.1)	(1.2)	(0.8)	(0.9)
2. Balances with RBI	276	371	562	697	258	324
	(1.9)	(2.0)	(2.2)	(2.5)	(2.5)	(2.4)
3. Balances with banks in India	3269	5051	9010	9066	5284	7064
	(22.3)	(27.9)	(35.8)	(32.2)	(51.4)	(52.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	1837	2170	2146	2896	509	1109
	(12.5)	(12.0)	(8.5)	(10.3)	(5.0)	(8.2)
6. Advances	7247	8495	5279	6430	1380	1870
	(49.4)	(46.9)	(20.9)	(22.8)	(13.4)	(13.9)
6.1. Bills purchased and discounted	—	1	32	35	—	—
6.2. Cash credits, overdrafts & loans	4856	5655	425	510	581	794
6.3. Term loans	2391	2840	4822	5885	798	1075
7. Fixed Assets	36	36	48	49	11	10
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1872	1796	7889	8670	2748	2977
	(12.8)	(9.9)	(31.3)	(30.8)	(26.8)	(22.1)
8.1. Inter - office adjustments (net)	—	31	—	122	187	—
8.2. Interest accrued	189	345	234	450	—	488
8.3. Others	1683	1421	7655	8097	2562	2489
Total Assets	14666	18112	25200	28151	10273	13471
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.0)	(0.8)	(0.9)	(0.7)
2. Reserves and Surplus	1397	1397	—	286	773	775
	(7.0)	(5.6)	(—)	(2.4)	(6.7)	(5.3)
3. Deposits	16378	21230	8679	10168	7145	9486
	(81.9)	(84.5)	(89.0)	(86.0)	(61.7)	(64.3)
3.1. Demand deposits	2291	3669	259	356	186	119
3.2. Savings bank deposits	9269	11559	3422	3668	1704	2402
3.3. Term deposits	4818	6003	4999	6144	5256	6965
4. Borrowings	879	941	572	796	2489	3125
	(4.4)	(3.7)	(5.9)	(6.7)	(21.5)	(21.2)
4.1. From banks*	36	25	8	22	426	485
4.2. From others	843	916	563	774	2063	2640
5. Other liabilities	1245	1452	403	477	1075	1267
	(6.2)	(5.8)	(4.1)	(4.0)	(9.3)	(8.6)
5.1. Bills Payable	24	65	6	8	14	14
5.2. Inter-office adjustments	—	—	5	—	106	129
5.3. Interest accrued	27	34	11	15	142	193
5.4. Others (including provisions)	1194	1353	381	455	813	932
Total Liabilities	20000	25120	9754	11828	11581	14753
1. Cash in hand	230	355	124	204	123	151
	(1.2)	(1.4)	(1.3)	(1.7)	(1.1)	(1.0)
2. Balances with RBI	485	601	256	294	217	334
	(2.4)	(2.4)	(2.6)	(2.5)	(1.9)	(2.3)
3. Balances with banks in India	8983	12571	2490	2881	2240	3223
	(44.9)	(50.0)	(25.5)	(24.4)	(19.3)	(21.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	4288	5188	2378	2250	2186	2894
	(21.4)	(20.7)	(24.4)	(19.0)	(18.9)	(19.6)
6. Advances	3424	4109	2667	4165	5380	6765
	(17.1)	(16.4)	(27.3)	(35.2)	(46.5)	(45.9)
6.1. Bills purchased and discounted	—	—	—	—	1	17
6.2. Cash credits, overdrafts & loans	210	251	525	1088	799	1176
6.3. Term loans	3214	3858	2142	3077	4581	5572
7. Fixed Assets	29	37	12	15	18	21
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	2560	2260	1826	2018	1417	1365
	(12.8)	(9.0)	(18.7)	(17.1)	(12.2)	(9.3)
8.1. Inter - office adjustments (net)	38	125	—	105	—	—
8.2. Interest accrued	797	1489	307	463	183	317
8.3. Others	1725	646	1520	1450	1234	1049
Total Assets	20000	25120	9754	11828	11581	14753
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaqual Dehati Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.3)	(0.4)	(0.4)	(1.4)	(1.0)
2. Reserves and Surplus	790	884	2045	2521	—	433
	(12.9)	(11.9)	(9.0)	(10.1)	(—)	(4.5)
3. Deposits	4312	5574	16819	18208	5805	7357
	(70.5)	(74.9)	(74.0)	(73.2)	(78.5)	(77.1)
3.1. Demand deposits	166	411	1012	1256	212	232
3.2. Savings bank deposits	1608	1969	7425	7507	2485	3059
3.3. Term deposits	2538	3194	8382	9445	3107	4066
4. Borrowings	530	628	1804	1495	208	73
	(8.7)	(8.4)	(7.9)	(6.0)	(2.8)	(0.8)
4.1. From banks*	4	22	117	90	—	—
4.2. From others	527	606	1687	1405	208	73
5. Other liabilities	386	254	1954	2541	1282	1575
	(6.3)	(3.4)	(8.6)	(10.2)	(17.3)	(16.5)
5.1. Bills Payable	36	33	19	24	24	25
5.2. Inter-office adjustments	—	—	95	118	—	—
5.3. Interest accrued	28	34	1152	1592	665	986
5.4. Others (including provisions)	322	188	688	809	594	564
Total Liabilities	6119	7441	22722	24866	7395	9537
1. Cash in hand	57	60	204	277	45	89
	(0.9)	(0.8)	(0.9)	(1.1)	(0.6)	(0.9)
2. Balances with RBI	140	160	535	586	191	242
	(2.3)	(2.2)	(2.4)	(2.4)	(2.6)	(2.5)
3. Balances with banks in India	2378	2798	1185	1027	2268	542
	(38.9)	(37.6)	(5.2)	(4.1)	(30.7)	(5.7)
4. Money at call and short notice	—	—	6604	5672	—	3884
	(—)	(—)	(29.1)	(22.8)	(—)	(40.7)
5. Investments	443	748	5716	8569	—	25
	(7.2)	(10.1)	(25.2)	(34.5)	(—)	(0.3)
6. Advances	1755	2352	5309	5667	1252	737
	(28.7)	(31.6)	(23.4)	(22.8)	(16.9)	(7.7)
6.1. Bills purchased and discounted	5	67	—	1	—	—
6.2. Cash credits, overdrafts & loans	317	504	1139	1281	1044	514
6.3. Term loans	1434	1781	4170	4386	207	223
7. Fixed Assets	16	14	40	43	14	13
	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)
8. Other Assets	1332	1308	3130	3026	3626	4005
	(21.8)	(17.6)	(13.8)	(12.2)	(49.0)	(42.0)
8.1. Inter - office adjustments (net)	25	3	—	—	6	19
8.2. Interest accrued	228	223	419	509	25	60
8.3. Others	1079	1082	2711	2517	3595	3926
Total Assets	6119	7441	22722	24866	7395	9537
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.6)	(1.2)	(1.0)	(0.6)	(0.5)
2. Reserves and Surplus	1050	1050	687	1262	1124	1124
	(7.9)	(6.7)	(8.4)	(12.0)	(6.6)	(5.3)
3. Deposits	9630	11825	6035	7587	13745	17512
	(72.9)	(76.0)	(74.0)	(72.2)	(81.2)	(83.3)
3.1. Demand deposits	368	492	58	100	412	1253
3.2. Savings bank deposits	3814	4535	2880	3675	7545	9236
3.3. Term deposits	5449	6798	3097	3811	5788	7023
4. Borrowings	1723	1904	827	876	1011	1185
	(13.0)	(12.2)	(10.1)	(8.3)	(6.0)	(5.6)
4.1. From banks*	210	252	21	11	89	91
4.2. From others	1513	1652	806	865	921	1094
5. Other liabilities	703	688	505	677	951	1107
	(5.3)	(4.4)	(6.2)	(6.4)	(5.6)	(5.3)
5.1. Bills Payable	130	42	5	7	21	13
5.2. Inter-office adjustments	369	405	20	72	108	—
5.3. Interest accrued	82	94	43	58	—	994
5.4. Others (including provisions)	122	147	437	541	822	100
Total Liabilities	13205	15566	8154	10502	16930	21027
1. Cash in hand	220	334	68	68	139	198
	(1.7)	(2.1)	(0.8)	(0.6)	(0.8)	(0.9)
2. Balances with RBI	320	390	183	235	450	531
	(2.4)	(2.5)	(2.2)	(2.2)	(2.7)	(2.5)
3. Balances with banks in India	5304	6729	2722	4625	8992	1574
	(40.2)	(43.2)	(33.4)	(44.0)	(53.1)	(7.5)
4. Money at call and short notice	—	—	—	—	—	10217
	(—)	(—)	(—)	(—)	(—)	(48.6)
5. Investments	1447	1546	400	400	1740	1740
	(11.0)	(9.9)	(4.9)	(3.8)	(10.3)	(8.3)
6. Advances	4982	5957	2575	2740	2799	3181
	(37.7)	(38.3)	(31.6)	(26.1)	(16.5)	(15.1)
6.1. Bills purchased and discounted	—	—	—	—	20	9
6.2. Cash credits, overdrafts & loans	1529	1567	297	311	310	396
6.3. Term loans	3453	4390	2278	2429	2469	2777
7. Fixed Assets	17	17	10	10	14	13
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	915	593	2195	2425	2797	3574
	(6.9)	(3.8)	(26.9)	(23.1)	(16.5)	(17.0)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	154	192	402	726	1525	2650
8.3. Others	761	401	1793	1699	1271	924
Total Assets	13205	15566	8154	10502	16930	21027
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Faridkot Bhatinda Kshetriya Gramin Bank		Farukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(109)	(110)	(111)	(112)	(113)	(114)
1. Capital	100	100	100	100	100	100
	(2.0)	(1.9)	(0.5)	(0.4)	(0.9)	(0.8)
2. Reserves and Surplus	425	583	984	1631	1142	1604
	(8.6)	(11.0)	(4.7)	(6.2)	(10.4)	(12.2)
3. Deposits	3450	3606	17124	21420	7977	9520
	(70.0)	(67.9)	(82.0)	(81.9)	(72.8)	(72.3)
3.1. Demand deposits	249	67	1180	1216	183	266
3.2. Savings bank deposits	835	1001	8398	11142	4337	4963
3.3. Term deposits	2365	2538	7546	9063	3458	4292
4. Borrowings	594	649	1766	1969	889	936
	(12.1)	(12.2)	(8.5)	(7.5)	(8.1)	(7.1)
4.1. From banks*	81	109	285	269	57	52
4.2. From others	513	540	1481	1701	832	884
5. Other liabilities	361	369	908	1038	842	1010
	(7.3)	(7.0)	(4.3)	(4.0)	(7.7)	(7.7)
5.1. Bills Payable	10	4	31	53	19	25
5.2. Inter-office adjustments	—	5	—	—	19	27
5.3. Interest accrued	13	19	9	16	29	37
5.4. Others (including provisions)	338	341	868	969	775	922
Total Liabilities	4930	5307	20882	26159	10951	13171
1. Cash in hand	33	47	439	290	85	104
	(0.7)	(0.9)	(2.1)	(1.1)	(0.8)	(0.8)
2. Balances with RBI	96	114	540	645	256	302
	(1.9)	(2.2)	(2.6)	(2.5)	(2.3)	(2.3)
3. Balances with banks in India	1736	1532	6009	4735	4760	6118
	(35.2)	(28.9)	(28.8)	(18.1)	(43.5)	(46.5)
4. Money at call and short notice	—	—	4793	10666	—	—
	(—)	(—)	(23.0)	(40.8)	(—)	(—)
5. Investments	912	987	3529	3579	1119	1309
	(18.5)	(18.6)	(16.9)	(13.7)	(10.2)	(9.9)
6. Advances	1883	2184	4289	4833	2017	2394
	(38.2)	(41.2)	(20.5)	(18.5)	(18.4)	(18.2)
6.1. Bills purchased and discounted	1	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	807	821	935	1226	194	202
6.3. Term loans	1076	1362	3354	3607	1823	2192
7. Fixed Assets	15	19	18	28	18	21
	(0.3)	(0.4)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	255	423	1264	1381	2697	2923
	(5.2)	(8.0)	(6.1)	(5.3)	(24.6)	(22.2)
8.1. Inter - office adjustments (net)	4	—	75	206	—	—
8.2. Interest accrued	246	410	1120	1146	35	47
8.3. Others	4	14	69	29	2663	2876
Total Assets	4930	5307	20882	26159	10951	13171
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.4)	(0.4)	(0.3)	(2.0)	(1.6)
2. Reserves and Surplus	385	385	—	—	172	306
	(6.3)	(5.2)	(—)	(—)	(3.5)	(4.9)
3. Deposits	4458	5676	24099	28303	4032	5064
	(72.4)	(77.1)	(86.6)	(82.3)	(81.0)	(80.4)
3.1. Demand deposits	246	605	353	516	105	87
3.2. Savings bank deposits	1388	1765	8765	9589	1947	2416
3.3. Term deposits	2823	3306	14982	18197	1981	2561
4. Borrowings	539	566	2501	2482	266	336
	(8.7)	(7.7)	(9.0)	(7.2)	(5.3)	(5.3)
4.1. From banks*	76	67	—	—	—	—
4.2. From others	463	499	2501	2482	266	336
5. Other liabilities	676	631	1113	3519	408	494
	(11.0)	(8.6)	(4.0)	(10.2)	(8.2)	(7.8)
5.1. Bills Payable	46	30	—	1	40	31
5.2. Inter-office adjustments	—	—	—	27	—	—
5.3. Interest accrued	428	564	314	363	—	—
5.4. Others (including provisions)	202	37	798	3128	368	463
Total Liabilities	6158	7359	27813	34404	4979	6300
1. Cash in hand	55	60	393	513	37	53
	(0.9)	(0.8)	(1.4)	(1.5)	(0.8)	(0.8)
2. Balances with RBI	134	163	737	823	117	157
	(2.2)	(2.2)	(2.6)	(2.4)	(2.3)	(2.5)
3. Balances with banks in India	1174	1556	5233	3938	220	277
	(19.1)	(21.1)	(18.8)	(11.4)	(4.4)	(4.4)
4. Money at call and short notice	2000	2388	—	—	2321	3129
	(32.5)	(32.4)	(—)	(—)	(46.6)	(49.7)
5. Investments	534	734	4709	7884	583	765
	(8.7)	(10.0)	(16.9)	(22.9)	(11.7)	(12.1)
6. Advances	1470	1602	8924	12036	1256	1456
	(23.9)	(21.8)	(32.1)	(35.0)	(25.2)	(23.1)
6.1. Bills purchased and discounted	—	—	1	—	14	—
6.2. Cash credits, overdrafts & loans	457	475	1958	2596	249	311
6.3. Term loans	1014	1127	6965	9440	994	1145
7. Fixed Assets	6	7	45	46	12	12
	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
8. Other Assets	784	850	7773	9163	431	451
	(12.7)	(11.5)	(27.9)	(26.6)	(8.7)	(7.2)
8.1. Inter - office adjustments (net)	8	2	—	—	12	58
8.2. Interest accrued	225	294	469	434	—	—
8.3. Others	551	554	7304	8729	419	393
Total Assets	6158	7359	27813	34404	4979	6300
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(121)	(122)	(123)	(124)	(125)	(126)
1. Capital	100	100	100	100	100	100
	(1.5)	(1.3)	(2.3)	(1.7)	(0.4)	(0.3)
2. Reserves and Surplus	508	692	—	378	977	1468
	(7.9)	(8.9)	(—)	(6.3)	(4.2)	(5.0)
3. Deposits	3733	4899	3262	4151	19893	25164
	(57.7)	(62.7)	(76.1)	(69.6)	(85.6)	(86.1)
3.1. Demand deposits	73	169	440	380	840	1845
3.2. Savings bank deposits	759	866	961	1346	8349	9910
3.3. Term deposits	2901	3864	1861	2425	10705	13410
4. Borrowings	1764	1813	434	589	1973	2242
	(27.3)	(23.2)	(10.1)	(9.9)	(8.5)	(7.7)
4.1. From banks*	454	407	101	107	83	95
4.2. From others	1310	1406	333	482	1890	2148
5. Other liabilities	362	310	491	746	299	268
	(5.6)	(4.0)	(11.4)	(12.5)	(1.3)	(0.9)
5.1. Bills Payable	2	5	186	—	82	108
5.2. Inter-office adjustments	24	—	—	—	13	—
5.3. Interest accrued	—	31	—	288	27	37
5.4. Others (including provisions)	336	274	305	459	176	123
Total Liabilities	6466	7813	4287	5964	23242	29243
1. Cash in hand	120	87	35	110	220	303
	(1.8)	(1.1)	(0.8)	(1.8)	(0.9)	(1.0)
2. Balances with RBI	121	159	104	163	600	750
	(1.9)	(2.0)	(2.4)	(2.7)	(2.6)	(2.6)
3. Balances with banks in India	1264	1889	212	352	5590	9632
	(19.6)	(24.2)	(5.0)	(5.9)	(24.1)	(32.9)
4. Money at call and short notice	—	—	1290	2098	—	—
	(—)	(—)	(30.1)	(35.2)	(—)	(—)
5. Investments	775	984	595	760	8596	9196
	(12.0)	(12.6)	(13.9)	(12.7)	(37.0)	(31.4)
6. Advances	4036	4500	1491	1974	6007	7503
	(62.4)	(57.6)	(34.8)	(33.1)	(25.8)	(25.7)
6.1. Bills purchased and discounted	17	6	—	712	—	5
6.2. Cash credits, overdrafts & loans	2666	3108	918	—	266	331
6.3. Term loans	1353	1385	573	1263	5741	7167
7. Fixed Assets	32	34	15	17	26	42
	(0.5)	(0.4)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	118	160	546	489	2203	1817
	(1.8)	(2.1)	(12.7)	(8.2)	(9.5)	(6.2)
8.1. Inter - office adjustments (net)	22	17	201	35	—	35
8.2. Interest accrued	32	52	52	71	1028	1456
8.3. Others	63	91	293	383	1175	326
Total Assets	6466	7813	4287	5964	23242	29243
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Gopalganj Gramin Bank	Kshetriya Gramin Bank	Gorakhpur Gramin Bank	Kshetriya Gramin Bank	Gurdaspur Amritsar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.1)	(0.1)	(0.8)	(0.7)
2. Reserves and Surplus	497	864	8758	10832	737	867
	(4.0)	(5.9)	(11.7)	(11.6)	(6.0)	(5.7)
3. Deposits	10467	12605	52292	63640	9401	11762
	(84.8)	(85.7)	(69.6)	(68.2)	(76.7)	(77.0)
3.1. Demand deposits	522	553	2148	2860	197	257
3.2. Savings bank deposits	5719	6550	27498	33784	3752	4482
3.3. Term deposits	4226	5502	22646	26996	5452	7023
4. Borrowings	281	313	4417	6619	853	996
	(2.3)	(2.1)	(5.9)	(7.1)	(7.0)	(6.5)
4.1. From banks*	—	—	—	—	59	112
4.2. From others	281	313	4417	6619	794	884
5. Other liabilities	999	828	9572	12094	1158	1549
	(8.1)	(5.6)	(12.7)	(13.0)	(9.5)	(10.1)
5.1. Bills Payable	—	—	—	—	7	13
5.2. Inter-office adjustments	6	—	516	558	—	83
5.3. Interest accrued	—	—	6375	8061	11	232
5.4. Others (including provisions)	992	828	2681	3475	1140	1222
Total Liabilities	12343	14710	75139	93284	12250	15274
1. Cash in hand	85	107	495	590	88	81
	(0.7)	(0.7)	(0.7)	(0.6)	(0.7)	(0.5)
2. Balances with RBI	313	377	1739	2109	285	357
	(2.5)	(2.6)	(2.3)	(2.3)	(2.3)	(2.3)
3. Balances with banks in India	7471	9145	1173	2217	2329	4859
	(60.5)	(62.2)	(1.6)	(2.4)	(19.0)	(31.8)
4. Money at call and short notice	—	—	40468	50365	1035	63
	(—)	(—)	(53.9)	(54.0)	(8.4)	(0.4)
5. Investments	600	900	14447	16945	3655	4980
	(4.9)	(6.1)	(19.2)	(18.2)	(29.8)	(32.6)
6. Advances	2258	2201	12657	15200	3759	3871
	(18.3)	(15.0)	(16.8)	(16.3)	(30.7)	(25.3)
6.1. Bills purchased and discounted	—	—	8	4	—	—
6.2. Cash credits, overdrafts & loans	313	414	4677	5363	2196	2111
6.3. Term loans	1945	1787	7973	9833	1563	1760
7. Fixed Assets	10	14	37	57	29	37
	(0.1)	(0.1)	(—)	(0.1)	(0.2)	(0.2)
8. Other Assets	1605	1966	4122	5801	1069	1026
	(13.0)	(13.4)	(5.5)	(6.2)	(8.7)	(6.7)
8.1. Inter - office adjustments (net)	—	—	—	—	105	—
8.2. Interest accrued	1540	1950	4064	5720	296	522
8.3. Others	66	17	58	81	669	504
Total Assets	12343	14710	75139	93284	12250	15274
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(133)	(134)	(135)	(136)	(137)	(138)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(2.0)	(1.6)	(0.6)	(0.5)
2. Reserves and Surplus	1898	3254	361	428	—	—
	(4.2)	(6.1)	(7.2)	(6.9)	(—)	(—)
3. Deposits	35111	40349	3707	4678	12436	14780
	(78.0)	(75.3)	(73.5)	(75.7)	(76.9)	(77.5)
3.1. Demand deposits	559	525	174	230	801	1183
3.2. Savings bank deposits	13736	15198	1073	1449	4545	5275
3.3. Term deposits	20817	24626	2460	2999	7090	8323
4. Borrowings	5584	5113	476	466	1467	1918
	(12.4)	(9.5)	(9.5)	(7.5)	(9.1)	(10.1)
4.1. From banks*	1356	1221	22	—	137	139
4.2. From others	4228	3892	454	466	1330	1779
5. Other liabilities	2330	4775	397	510	2166	2267
	(5.2)	(8.9)	(7.9)	(8.2)	(13.4)	(11.9)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	86	131	13	—	—	—
5.3. Interest accrued	256	488	—	—	31	44
5.4. Others (including provisions)	1988	4157	384	510	2134	2223
Total Liabilities	45023	53591	5041	6182	16169	19065
1. Cash in hand	733	508	44	36	302	509
	(1.6)	(0.9)	(0.9)	(0.6)	(1.9)	(2.7)
2. Balances with RBI	1061	1231	113	143	376	437
	(2.4)	(2.3)	(2.2)	(2.3)	(2.3)	(2.3)
3. Balances with banks in India	19144	19551	73	2576	3574	984
	(42.5)	(36.5)	(1.4)	(41.7)	(22.1)	(5.2)
4. Money at call and short notice	—	—	2180	—	2192	5533
	(—)	(—)	(43.3)	(—)	(13.6)	(29.0)
5. Investments	8915	10586	—	515	400	425
	(19.8)	(19.8)	(—)	(8.3)	(2.5)	(2.2)
6. Advances	12523	15415	1755	1999	5582	6769
	(27.8)	(28.8)	(34.8)	(32.3)	(34.5)	(35.5)
6.1. Bills purchased and discounted	—	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	3380	4400	139	152	1194	1541
6.3. Term loans	9142	11013	1616	1847	4388	5228
7. Fixed Assets	55	57	11	10	23	29
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)
8. Other Assets	2592	6243	865	903	3720	4381
	(5.8)	(11.6)	(17.2)	(14.6)	(23.0)	(23.0)
8.1. Inter - office adjustments (net)	—	—	—	4	319	476
8.2. Interest accrued	2319	3462	216	234	274	672
8.3. Others	273	2781	649	664	3126	3233
Total Assets	45023	53591	5041	6182	16169	19065
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	96	96	100	100	100	100
	(0.4)	(0.4)	(1.4)	(1.1)	(0.4)	(0.3)
2. Reserves and Surplus	—	—	187	263	897	1040
	(—)	(—)	(2.6)	(3.0)	(3.6)	(3.3)
3. Deposits	17189	19937	5952	7267	22001	27675
	(77.9)	(81.6)	(84.1)	(83.3)	(87.5)	(88.3)
3.1. Demand deposits	91	81	152	193	498	649
3.2. Savings bank deposits	6400	7248	3437	4049	6345	8170
3.3. Term deposits	10698	12608	2363	3025	15158	18857
4. Borrowings	2146	2116	346	505	1292	1513
	(9.7)	(8.7)	(4.9)	(5.8)	(5.1)	(4.8)
4.1. From banks*	13	13	—	—	126	135
4.2. From others	2133	2102	346	505	1166	1378
5. Other liabilities	2625	2291	492	593	855	1001
	(11.9)	(9.4)	(7.0)	(6.8)	(3.4)	(3.2)
5.1. Bills Payable	—	—	—	7	8	23
5.2. Inter-office adjustments	—	—	—	—	90	161
5.3. Interest accrued	20	24	—	—	37	50
5.4. Others (including provisions)	2604	2267	492	586	721	767
Total Liabilities	22055	24440	7077	8728	25144	31330
1. Cash in hand	271	250	56	54	353	406
	(1.2)	(1.0)	(0.8)	(0.6)	(1.4)	(1.3)
2. Balances with RBI	540	600	164	181	675	855
	(2.5)	(2.5)	(2.3)	(2.1)	(2.7)	(2.7)
3. Balances with banks in India	286	331	2179	3439	7523	8964
	(1.3)	(1.4)	(30.8)	(39.4)	(29.9)	(28.6)
4. Money at call and short notice	5425	5780	—	—	—	—
	(24.6)	(23.7)	(—)	(—)	(—)	(—)
5. Investments	2786	3590	3019	3105	9560	11960
	(12.6)	(14.7)	(42.7)	(35.6)	(38.0)	(38.2)
6. Advances	8687	9809	1304	1581	4553	5653
	(39.4)	(40.1)	(18.4)	(18.1)	(18.1)	(18.0)
6.1. Bills purchased and discounted	—	—	—	—	454	475
6.2. Cash credits, overdrafts & loans	644	—	237	356	2138	2606
6.3. Term loans	8042	9809	1066	1225	1961	2572
7. Fixed Assets	32	32	12	12	21	39
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	4030	4048	343	356	2460	3453
	(18.3)	(16.6)	(4.8)	(4.1)	(9.8)	(11.0)
8.1. Inter - office adjustments (net)	38	—	32	25	—	—
8.2. Interest accrued	487	643	—	—	1392	2634
8.3. Others	3505	3405	311	331	1068	819
Total Assets	22055	24440	7077	8728	25144	31330
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	100	100	100	100	100	100
	(2.7)	(2.2)	(1.2)	(1.0)	(0.6)	(0.5)
2. Reserves and Surplus	287	314	356	476	565	565
	(7.6)	(7.0)	(4.1)	(4.9)	(3.5)	(2.7)
3. Deposits	3055	3597	6250	7005	12676	16017
	(81.2)	(79.9)	(72.4)	(71.8)	(77.8)	(77.0)
3.1. Demand deposits	65	89	242	208	258	224
3.2. Savings bank deposits	1711	1920	2029	2142	5181	6351
3.3. Term deposits	1279	1588	3979	4655	7236	9442
4. Borrowings	208	267	1571	1823	754	921
	(5.5)	(5.9)	(18.2)	(18.7)	(4.6)	(4.4)
4.1. From banks*	—	2	158	198	61	72
4.2. From others	208	265	1414	1625	693	849
5. Other liabilities	112	222	356	356	2195	3206
	(3.0)	(4.9)	(4.1)	(3.6)	(13.5)	(15.4)
5.1. Bills Payable	10	13	5	4	—	12
5.2. Inter-office adjustments	—	—	40	47	17	47
5.3. Interest accrued	6	8	5	7	1356	2111
5.4. Others (including provisions)	95	202	306	299	823	1036
Total Liabilities	3762	4500	8633	9759	16290	20809
1. Cash in hand	55	57	101	105	309	434
	(1.5)	(1.3)	(1.2)	(1.1)	(1.9)	(2.1)
2. Balances with RBI	91	114	190	217	415	537
	(2.4)	(2.5)	(2.2)	(2.2)	(2.5)	(2.6)
3. Balances with banks in India	134	104	2799	2823	3699	5523
	(3.6)	(2.3)	(32.4)	(28.9)	(22.7)	(26.5)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2021	2650	1347	1590	7098	8538
	(53.7)	(58.9)	(15.6)	(16.3)	(43.6)	(41.0)
6. Advances	699	912	3831	4515	3488	4238
	(18.6)	(20.3)	(44.4)	(46.3)	(21.4)	(20.4)
6.1. Bills purchased and discounted	—	—	101	174	—	5
6.2. Cash credits, overdrafts & loans	80	103	1335	1579	715	1246
6.3. Term loans	620	809	2395	2763	2773	2986
7. Fixed Assets	11	12	33	33	32	39
	(0.3)	(0.3)	(0.4)	(0.3)	(0.2)	(0.2)
8. Other Assets	750	651	333	475	1250	1501
	(19.9)	(14.5)	(3.9)	(4.9)	(7.7)	(7.2)
8.1. Inter - office adjustments (net)	2	7	—	—	—	—
8.2. Interest accrued	123	265	226	456	1110	1465
8.3. Others	625	379	107	18	140	36
Total Assets	3762	4500	8633	9759	16290	20809
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	1998	1999	1998	1999	1998	1999
	(151)	(152)	(153)	(154)	(155)	(156)
1. Capital	100	100	100	100	100	100
	(1.9)	(1.5)	(0.3)	(0.3)	(0.4)	(0.4)
2. Reserves and Surplus	377	528	850	1085	1372	1703
	(7.2)	(8.0)	(2.9)	(3.0)	(6.1)	(6.0)
3. Deposits	3988	4941	24346	28674	18003	22356
	(76.0)	(74.5)	(82.0)	(79.7)	(79.6)	(78.6)
3.1. Demand deposits	309	268	1479	1608	571	743
3.2. Savings bank deposits	1316	1418	9042	10801	6751	8197
3.3. Term deposits	2363	3255	13824	16265	10680	13415
4. Borrowings	520	721	1447	1772	993	1275
	(9.9)	(10.9)	(4.9)	(4.9)	(4.4)	(4.5)
4.1. From banks*	—	—	—	—	—	—
4.2. From others	520	721	1447	1772	993	1275
5. Other liabilities	259	338	2944	4361	2153	3003
	(4.9)	(5.1)	(9.9)	(12.1)	(9.5)	(10.6)
5.1. Bills Payable	13	24	400	555	19	27
5.2. Inter-office adjustments	—	11	—	—	31	60
5.3. Interest accrued	11	12	2023	2725	1567	2433
5.4. Others (including provisions)	235	291	522	1081	536	483
Total Liabilities	5244	6628	29686	35992	22621	28437
1. Cash in hand	29	53	742	950	115	181
	(0.6)	(0.8)	(2.5)	(2.6)	(0.5)	(0.6)
2. Balances with RBI	120	159	900	1020	586	740
	(2.3)	(2.4)	(3.0)	(2.8)	(2.6)	(2.6)
3. Balances with banks in India	1887	2134	12521	11769	17411	22430
	(36.0)	(32.2)	(42.2)	(32.7)	(77.0)	(78.9)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	736	1193	7921	13146	14	14
	(14.0)	(18.0)	(26.7)	(36.5)	(0.1)	(—)
6. Advances	1828	2469	5378	6661	3500	4152
	(34.9)	(37.3)	(18.1)	(18.5)	(15.5)	(14.6)
6.1. Bills purchased and discounted	—	—	92	10	38	111
6.2. Cash credits, overdrafts & loans	326	662	1391	1875	139	173
6.3. Term loans	1502	1808	3895	4777	3324	3868
7. Fixed Assets	14	17	14	16	42	47
	(0.3)	(0.2)	(—)	(—)	(0.2)	(0.2)
8. Other Assets	630	603	2210	2431	954	874
	(12.0)	(9.1)	(7.4)	(6.8)	(4.2)	(3.1)
8.1. Inter - office adjustments (net)	16	—	106	15	—	—
8.2. Interest accrued	34	54	739	1529	552	850
8.3. Others	580	549	1365	887	401	23
Total Assets	5244	6628	29686	35992	22621	28437
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabhua Dhar Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.8)	(0.6)	(0.8)	(0.7)
2. Reserves and Surplus	967	1101	805	948	—	—
	(9.2)	(8.4)	(6.3)	(5.6)	(—)	(—)
3. Deposits	6825	8556	10037	13066	10635	12361
	(65.0)	(65.0)	(78.4)	(77.7)	(82.5)	(82.3)
3.1. Demand deposits	43	58	347	743	507	546
3.2. Savings bank deposits	2440	2829	2874	3824	4131	4644
3.3. Term deposits	4342	5669	6816	8499	5997	7172
4. Borrowings	1846	2344	1439	1674	1462	1757
	(17.6)	(17.8)	(11.2)	(10.0)	(11.3)	(11.7)
4.1. From banks*	464	553	262	223	118	—
4.2. From others	1382	1792	1177	1452	1344	1757
5. Other liabilities	758	1061	420	1073	691	810
	(7.2)	(8.1)	(3.3)	(6.4)	(5.4)	(5.4)
5.1. Bills Payable	—	—	44	103	5	9
5.2. Inter-office adjustments	41	4	160	679	50	148
5.3. Interest accrued	586	932	28	28	69	76
5.4. Others (including provisions)	130	125	187	264	567	577
Total Liabilities	10495	13162	12801	16824	12889	15028
1. Cash in hand	64	72	343	715	185	344
	(0.6)	(0.5)	(2.7)	(4.2)	(1.4)	(2.3)
2. Balances with RBI	225	278	300	360	310	360
	(2.1)	(2.1)	(2.3)	(2.1)	(2.4)	(2.4)
3. Balances with banks in India	4099	4416	4056	7725	4589	4746
	(39.1)	(33.5)	(31.7)	(45.9)	(35.6)	(31.6)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	1281	2351	2615	2423	443	618
	(12.2)	(17.9)	(20.4)	(14.4)	(3.4)	(4.1)
6. Advances	3235	4224	4620	5026	4099	5613
	(30.8)	(32.1)	(36.1)	(29.9)	(31.8)	(37.4)
6.1. Bills purchased and discounted	1	2	20	13	1	1
6.2. Cash credits, overdrafts & loans	2591	3254	1335	953	56	127
6.3. Term loans	644	968	3265	4060	4041	5485
7. Fixed Assets	7	8	23	23	15	15
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1584	1814	845	553	3248	3333
	(15.1)	(13.8)	(6.6)	(3.3)	(25.2)	(22.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	586	1018	140	225	—	—
8.3. Others	998	796	704	328	3248	3333
Total Assets	10495	13162	12801	16824	12889	15028
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Junagadh Amreli Gramin Bank		Ka Bank Nangkyndong		Kakathiya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	100	100	100	100	100	100
	(1.7)	(1.4)	(1.1)	(0.9)	(1.4)	(1.0)
2. Reserves and Surplus	328	464	625	917	723	910
	(5.7)	(6.5)	(6.8)	(8.5)	(9.8)	(8.7)
3. Deposits	3897	4769	7163	8175	4301	6623
	(67.8)	(67.2)	(78.1)	(75.9)	(58.4)	(63.0)
3.1. Demand deposits	45	47	768	672	423	494
3.2. Savings bank deposits	1242	1299	3221	3596	1356	2041
3.3. Term deposits	2611	3423	3174	3907	2522	4087
4. Borrowings	987	1248	638	755	1744	1975
	(17.2)	(17.6)	(6.9)	(7.0)	(23.7)	(18.8)
4.1. From banks*	193	254	110	16	490	726
4.2. From others	793	994	528	739	1253	1249
5. Other liabilities	440	512	651	831	490	902
	(7.6)	(7.2)	(7.1)	(7.7)	(6.7)	(8.6)
5.1. Bills Payable	4	6	—	—	—	—
5.2. Inter-office adjustments	124	49	—	—	—	67
5.3. Interest accrued	249	370	363	556	345	555
5.4. Others (including provisions)	63	87	288	375	145	280
Total Liabilities	5752	7093	9177	10777	7358	10510
1. Cash in hand	136	146	47	56	162	314
	(2.4)	(2.1)	(0.5)	(0.5)	(2.2)	(3.0)
2. Balances with RBI	116	182	235	290	143	195
	(2.0)	(2.6)	(2.6)	(2.7)	(1.9)	(1.9)
3. Balances with banks in India	50	39	3167	4601	2486	4082
	(0.9)	(0.5)	(34.5)	(42.7)	(33.8)	(38.8)
4. Money at call and short notice	1761	1829	—	—	—	—
	(30.6)	(25.8)	(—)	(—)	(—)	(—)
5. Investments	1215	1977	3881	3835	18	118
	(21.1)	(27.9)	(42.3)	(35.6)	(0.2)	(1.1)
6. Advances	1695	2118	1352	1661	3208	4555
	(29.5)	(29.9)	(14.7)	(15.4)	(43.6)	(43.3)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1095	1351	577	652	2661	4211
6.3. Term loans	600	766	774	1009	547	344
7. Fixed Assets	10	11	12	13	21	36
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	769	791	483	323	1321	1209
	(13.4)	(11.2)	(5.3)	(3.0)	(18.0)	(11.5)
8.1. Inter - office adjustments (net)	130	67	9	—	73	—
8.2. Interest accrued	255	466	467	309	50	35
8.3. Others	384	259	7	14	1198	1174
Total Assets	5752	7093	9177	10777	7358	10510
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.8)	(0.8)	(0.6)	(0.9)	(0.6)
2. Reserves and Surplus	1178	2014	1257	1349	11	2784
	(12.6)	(15.8)	(9.5)	(8.5)	(0.1)	(17.9)
3. Deposits	5553	7796	8333	10817	10326	11666
	(59.6)	(61.2)	(63.3)	(68.1)	(91.6)	(75.0)
3.1. Demand deposits	692	1507	402	672	1741	1909
3.2. Savings bank deposits	2833	3655	3189	4337	4801	5244
3.3. Term deposits	2028	2635	4742	5808	3784	4513
4. Borrowings	1194	1905	2295	2215	465	546
	(12.8)	(15.0)	(17.4)	(13.9)	(4.1)	(3.5)
4.1. From banks*	124	195	239	234	89	113
4.2. From others	1070	1710	2056	1981	376	433
5. Other liabilities	1299	927	1184	1412	373	457
	(13.9)	(7.3)	(9.0)	(8.9)	(3.3)	(2.9)
5.1. Bills Payable	—	—	—	—	7	10
5.2. Inter-office adjustments	—	—	—	—	100	40
5.3. Interest accrued	345	462	686	917	107	139
5.4. Others (including provisions)	955	464	498	495	160	268
Total Liabilities	9324	12741	13169	15894	11275	15553
1. Cash in hand	184	188	229	221	45	38
	(2.0)	(1.5)	(1.7)	(1.4)	(0.4)	(0.2)
2. Balances with RBI	170	214	288	326	301	352
	(1.8)	(1.7)	(2.2)	(2.1)	(2.7)	(2.3)
3. Balances with banks in India	2723	3469	1533	1927	5895	7209
	(29.2)	(27.2)	(11.6)	(12.1)	(52.3)	(46.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	423	1326	3821	5447	692	692
	(4.5)	(10.4)	(29.0)	(34.3)	(6.1)	(4.4)
6. Advances	3307	4651	5476	6219	1616	1952
	(35.5)	(36.5)	(41.6)	(39.1)	(14.3)	(12.7)
6.1. Bills purchased and discounted	—	87	216	394	—	—
6.2. Cash credits, overdrafts & loans	—	1308	2186	2474	641	898
6.3. Term loans	3307	3256	3074	3351	975	1054
7. Fixed Assets	15	16	27	31	27	28
	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2502	2877	1796	1722	2701	5283
	(26.8)	(22.6)	(13.6)	(10.8)	(24.0)	(34.0)
8.1. Inter - office adjustments (net)	106	255	7	26	—	—
8.2. Interest accrued	98	328	277	363	182	90
8.3. Others	2297	2294	1512	1333	2519	5193
Total Assets	9324	12741	13169	15894	11275	15553
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.3)	(0.4)	(0.3)	(1.4)	(1.1)
2. Reserves and Surplus	522	746	2340	2801	655	786
	(8.3)	(10.0)	(8.6)	(8.6)	(8.9)	(8.6)
3. Deposits	3743	4687	20687	25199	5780	6975
	(59.5)	(62.6)	(76.5)	(77.6)	(78.4)	(76.1)
3.1. Demand deposits	82	149	873	1028	170	232
3.2. Savings bank deposits	1139	1573	9030	10808	2179	2530
3.3. Term deposits	2522	2964	10784	13364	3431	4214
4. Borrowings	1565	1458	2931	3004	614	657
	(24.9)	(19.5)	(10.8)	(9.2)	(8.3)	(7.2)
4.1. From banks*	320	299	195	193	100	119
4.2. From others	1245	1159	2736	2810	514	537
5. Other liabilities	366	502	997	1376	227	645
	(5.8)	(6.7)	(3.7)	(4.2)	(3.1)	(7.0)
5.1. Bills Payable	—	—	181	250	6	14
5.2. Inter-office adjustments	42	63	—	—	3	—
5.3. Interest accrued	21	25	203	266	17	22
5.4. Others (including provisions)	303	414	613	861	200	608
Total Liabilities	6296	7493	27055	32481	7375	9163
1. Cash in hand	82	140	208	237	127	179
	(1.3)	(1.9)	(0.8)	(0.7)	(1.7)	(2.0)
2. Balances with RBI	106	137	660	810	178	221
	(1.7)	(1.8)	(2.4)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	2261	2532	2009	3125	2388	3098
	(35.9)	(33.8)	(7.4)	(9.6)	(32.4)	(33.8)
4. Money at call and short notice	—	—	6356	8504	—	—
	(—)	(—)	(23.5)	(26.2)	(—)	(—)
5. Investments	435	632	7786	8391	1480	2232
	(6.9)	(8.4)	(28.8)	(25.8)	(20.1)	(24.4)
6. Advances	3283	3844	4960	6156	2186	2362
	(52.1)	(51.3)	(18.3)	(19.0)	(29.6)	(25.8)
6.1. Bills purchased and discounted	24	176	—	—	1	1
6.2. Cash credits, overdrafts & loans	2223	2511	690	980	800	1041
6.3. Term loans	1036	1157	4270	5176	1385	1320
7. Fixed Assets	51	53	34	35	11	14
	(0.8)	(0.7)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	78	154	5043	5223	1006	1057
	(1.2)	(2.0)	(18.6)	(16.1)	(13.6)	(11.5)
8.1. Inter - office adjustments (net)	—	—	85	89	—	28
8.2. Interest accrued	18	65	950	1394	120	242
8.3. Others	60	89	4007	3740	886	787
Total Assets	6296	7493	27055	32481	7375	9163
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Kashi		Kisan		Kolar	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.1)	(0.9)	(0.8)	(0.7)
2. Reserves and Surplus	2010	2528	908	1554	1483	1483
	(10.3)	(9.9)	(9.9)	(14.0)	(12.0)	(10.7)
3. Deposits	16325	21464	6675	7876	7932	9323
	(83.3)	(83.9)	(72.9)	(70.9)	(64.5)	(67.2)
3.1. Demand deposits	432	1034	438	674	347	386
3.2. Savings bank deposits	6774	8981	3695	4185	2711	2872
3.3. Term deposits	9119	11449	2542	3017	4874	6066
4. Borrowings	780	937	883	948	2241	2329
	(4.0)	(3.7)	(9.6)	(8.5)	(18.2)	(16.8)
4.1. From banks*	20	20	73	74	371	392
4.2. From others	760	917	810	874	1870	1937
5. Other liabilities	375	567	586	629	551	632
	(1.9)	(2.2)	(6.4)	(5.7)	(4.5)	(4.6)
5.1. Bills Payable	—	—	23	18	274	274
5.2. Inter-office adjustments	—	25	—	—	28	88
5.3. Interest accrued	14	12	13	16	60	39
5.4. Others (including provisions)	361	529	549	594	188	231
Total Liabilities	19591	25596	9151	11107	12307	13867
1. Cash in hand	234	245	110	120	343	274
	(1.2)	(1.0)	(1.2)	(1.1)	(2.8)	(2.0)
2. Balances with RBI	480	636	205	257	221	329
	(2.5)	(2.5)	(2.2)	(2.3)	(1.8)	(2.4)
3. Balances with banks in India	6402	9343	280	4551	3428	4275
	(32.7)	(36.5)	(3.1)	(41.0)	(27.9)	(30.8)
4. Money at call and short notice	—	—	3534	—	—	—
	(—)	(—)	(38.6)	(—)	(—)	(—)
5. Investments	4746	6821	691	989	1940	2562
	(24.2)	(26.6)	(7.6)	(8.9)	(15.8)	(18.5)
6. Advances	3766	4589	2418	2867	5160	5596
	(19.2)	(17.9)	(26.4)	(25.8)	(41.9)	(40.4)
6.1. Bills purchased and discounted	102	155	—	—	3	1
6.2. Cash credits, overdrafts & loans	507	663	601	389	3184	3780
6.3. Term loans	3156	3771	1817	2478	1973	1814
7. Fixed Assets	25	28	22	26	24	30
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	3937	3933	1892	2298	1189	801
	(20.1)	(15.4)	(20.7)	(20.7)	(9.7)	(5.8)
8.1. Inter - office adjustments (net)	16	—	—	54	—	—
8.2. Interest accrued	541	767	238	613	147	168
8.3. Others	3381	3165	1654	1632	1043	634
Total Assets	19591	25596	9151	11107	12307	13867
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.5)	(0.4)	(0.5)	(0.4)
2. Reserves and Surplus	87	724	—	—	—	1783
	(0.5)	(3.1)	(—)	(—)	(—)	(6.4)
3. Deposits	12019	13923	16794	20584	13691	15861
	(63.5)	(60.2)	(81.0)	(84.0)	(61.7)	(56.8)
3.1. Demand deposits	2055	1661	862	1532	618	582
3.2. Savings bank deposits	5312	6654	7512	8653	4282	4959
3.3. Term deposits	4652	5608	8420	10399	8792	10320
4. Borrowings	2975	3680	668	754	6209	6888
	(15.7)	(15.9)	(3.2)	(3.1)	(28.0)	(24.7)
4.1. From banks*	240	304	7	12	1066	1322
4.2. From others	2734	3376	661	743	5143	5567
5. Other liabilities	3735	4710	3163	3063	2180	3298
	(19.7)	(20.4)	(15.3)	(12.5)	(9.8)	(11.8)
5.1. Bills Payable	—	—	—	—	80	44
5.2. Inter-office adjustments	—	—	26	42	6	63
5.3. Interest accrued	806	1110	10	12	1487	1970
5.4. Others (including provisions)	2930	3601	3127	3008	607	1221
Total Liabilities	18916	23137	20725	24502	22181	27931
1. Cash in hand	132	77	210	285	261	303
	(0.7)	(0.3)	(1.0)	(1.2)	(1.2)	(1.1)
2. Balances with RBI	314	393	486	607	471	614
	(1.7)	(1.7)	(2.3)	(2.5)	(2.1)	(2.2)
3. Balances with banks in India	690	1113	6689	8874	4077	945
	(3.6)	(4.8)	(32.3)	(36.2)	(18.4)	(3.4)
4. Money at call and short notice	—	—	—	—	—	5110
	(—)	(—)	(—)	(—)	(—)	(18.3)
5. Investments	7728	9591	200	212	2600	4774
	(40.9)	(41.5)	(1.0)	(0.9)	(11.7)	(17.1)
6. Advances	8072	9703	5369	6077	11861	13609
	(42.7)	(41.9)	(25.9)	(24.8)	(53.5)	(48.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	4459	4081	877	1249	7261	9029
6.3. Term loans	3613	5623	4492	4828	4600	4579
7. Fixed Assets	23	23	38	38	36	35
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)
8. Other Assets	1958	2237	7733	8408	2875	2541
	(10.3)	(9.7)	(37.3)	(34.3)	(13.0)	(9.1)
8.1. Inter - office adjustments (net)	915	1045	17	11	32	1
8.2. Interest accrued	453	693	722	834	699	986
8.3. Others	590	499	6994	7564	2144	1555
Total Assets	18916	23137	20725	24502	22181	27931
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(193)	(194)	(195)	(196)	(197)	(198)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(1.2)	(0.9)	(1.1)	(1.0)
2. Reserves and Surplus	1661	2570	1	756	754	1
	(10.5)	(13.6)	(—)	(6.9)	(8.3)	(—)
3. Deposits	12230	13711	6659	8159	6716	8618
	(77.0)	(72.7)	(77.3)	(74.7)	(74.1)	(79.2)
3.1. Demand deposits	472	467	182	228	178	242
3.2. Savings bank deposits	5359	5559	2793	2680	2029	3688
3.3. Term deposits	6398	7686	3685	5252	4509	4688
4. Borrowings	1195	1593	842	960	817	1046
	(7.5)	(8.4)	(9.8)	(8.8)	(9.0)	(9.6)
4.1. From banks*	40	94	56	82	76	80
4.2. From others	1156	1498	786	878	741	966
5. Other liabilities	693	883	1014	950	676	1115
	(4.4)	(4.7)	(11.8)	(8.7)	(7.5)	(10.2)
5.1. Bills Payable	17	15	17	25	13	15
5.2. Inter-office adjustments	—	—	27	—	25	44
5.3. Interest accrued	79	96	21	713	475	28
5.4. Others (including provisions)	597	772	949	212	163	1028
Total Liabilities	15879	18857	8616	10926	9063	10880
1. Cash in hand	193	215	152	69	105	119
	(1.2)	(1.1)	(1.8)	(0.6)	(1.2)	(1.1)
2. Balances with RBI	375	411	197	265	215	261
	(2.4)	(2.2)	(2.3)	(2.4)	(2.4)	(2.4)
3. Balances with banks in India	3559	8052	2010	1813	2025	2745
	(22.4)	(42.7)	(23.3)	(16.6)	(22.3)	(25.2)
4. Money at call and short notice	2876	—	—	—	—	—
	(18.1)	(—)	(—)	(—)	(—)	(—)
5. Investments	491	576	396	5093	3769	646
	(3.1)	(3.1)	(4.6)	(46.6)	(41.6)	(5.9)
6. Advances	5177	6032	3543	2876	2090	4417
	(32.6)	(32.0)	(41.1)	(26.3)	(23.1)	(40.6)
6.1. Bills purchased and discounted	—	—	—	1	25	—
6.2. Cash credits, overdrafts & loans	483	713	257	651	418	325
6.3. Term loans	4694	5319	3286	2224	1646	4066
7. Fixed Assets	21	27	19	45	28	26
	(0.1)	(0.1)	(0.2)	(0.4)	(0.3)	(0.2)
8. Other Assets	3187	3545	2299	765	832	2693
	(20.1)	(18.8)	(26.7)	(7.0)	(9.2)	(24.8)
8.1. Inter - office adjustments (net)	47	35	—	3	—	—
8.2. Interest accrued	444	729	157	50	27	227
8.3. Others	2695	2780	2143	712	805	2466
Total Assets	15879	18857	8616	10926	9063	10880
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 (Contd.)

(Amount in Rs. lakh)

Items	As on 31st March					
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(199)	(200)	(201)	(202)	(203)	(204)
1. Capital	96	96	84	84	100	100
	(0.7)	(0.6)	(1.9)	(1.4)	(1.1)	(1.0)
2. Reserves and Surplus	—	—	772	1107	—	—
	(—)	(—)	(17.3)	(18.4)	(—)	(—)
3. Deposits	12457	15097	2753	3653	7566	8938
	(89.8)	(89.4)	(61.6)	(60.7)	(86.5)	(91.3)
3.1. Demand deposits	972	1013	251	405	271	770
3.2. Savings bank deposits	6014	7618	1410	1961	3239	3132
3.3. Term deposits	5471	6466	1092	1287	4056	5036
4. Borrowings	782	717	295	238	242	382
	(5.6)	(4.2)	(6.6)	(3.9)	(2.8)	(3.9)
4.1. From banks*	3	—	25	25	—	—
4.2. From others	779	717	270	213	242	382
5. Other liabilities	538	978	569	936	834	368
	(3.9)	(5.8)	(12.7)	(15.5)	(9.5)	(3.8)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	4	3	—	—	—	—
5.3. Interest accrued	118	115	209	277	3	10
5.4. Others (including provisions)	417	860	360	658	831	358
Total Liabilities	13874	16888	4473	6017	8742	9788
1. Cash in hand	130	159	17	19	64	74
	(0.9)	(0.9)	(0.4)	(0.3)	(0.7)	(0.8)
2. Balances with RBI	375	456	87	115	230	272
	(2.7)	(2.7)	(1.9)	(1.9)	(2.6)	(2.8)
3. Balances with banks in India	1499	2353	730	353	3031	3366
	(10.8)	(13.9)	(16.3)	(5.9)	(34.7)	(34.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	5436	7497	1271	2670	—	100
	(39.2)	(44.4)	(28.4)	(44.4)	(—)	(1.0)
6. Advances	1807	2208	757	1108	1799	1785
	(13.0)	(13.1)	(16.9)	(18.4)	(20.6)	(18.2)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	517	583	259	384	195	299
6.3. Term loans	1290	1625	499	724	1604	1486
7. Fixed Assets	25	26	8	8	9	11
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	4602	4188	1603	1744	3610	4180
	(33.2)	(24.8)	(35.8)	(29.0)	(41.3)	(42.7)
8.1. Inter - office adjustments (net)	—	—	11	2	—	—
8.2. Interest accrued	53	68	144	162	180	207
8.3. Others	4549	4120	1448	1580	3430	3973
Total Assets	13874	16888	4473	6017	8742	9788
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.