

Table 4 : Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks in India - 1998-99

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	34	33	42	44	196	196	299	300
Liabilities												
1. Capital	103580	103580	1503480	1336983	168902	172390	177976	207202	129612	164422	2083550	1984577
2. Reserves and Surplus	1099968	1216929	1369869	1527732	359953	422019	570590	512535	31157	42041	3431537	3721256
2.1. Statutory Reserves	505244	601830	317973	394347	107385	132526	100105	114789			1030707	1243492
(i) Opening balance	335838	505244	246352	336040	74678	107290	79417	99837			736285	1048411
(ii) Additions during the year	169406	96586	71621	65807	32707	25236	20688	14952			294422	202581
(iii) Deductions during the year	--	--	--	7500	--	--	--	--			--	7500
2.2. Capital Reserves	33200	5385	387567	285839	15005	26413	125617	143140			561389	460777
(i) Opening balance	7879	32367	306623	320168	12470	29995	118338	138164			445310	520694
(ii) Additions during the year	25321	--	87351	24757	2993	647	7960	9145			123625	34549
(iii) Deductions during the year	--	26982	6407	59086	458	4229	681	4169			7546	94466
2.3. Share Premium	386347	408410	195754	225585	85366	103311	--	14883			667467	752189
(i) Opening balance	372863	401868	157030	234978	63817	93975	--	11092			593710	741913
(ii) Additions during the year	13484	6542	41345	12207	24222	12435	--	3799			79051	34983
(iii) Deductions during the year	--	--	2621	21600	2673	3099	--	8			5294	24707
2.4. Revenue and other Reserves	175124	201267	464119	606073	137316	134523	143951	74611			920510	1016474
(i) Opening balance	165494	174111	396505	521029	126102	121648	128104	92079			816205	908867
(ii) Additions during the year	9630	27497	72606	146815	28106	32552	27047	15592			137389	222456
(iii) Deductions during the year	--	341	4992	61771	16892	19677	11200	33060			33084	114849
2.5. Balance of Profit	53	37	4456	15888	14881	25246	200917	165112			220307	206283
3. Deposits (3.1+3.2+3.3)	17360284	21927697	35812574	41758314	6951578	8650622	4287290	4745334	2218922	2700786	66630647	79782753
3.1. Demand deposits [(i)+(ii)]	3527678	3921700	4464471	5015833	792659	1101103	751022	915634	108160	137325	9643990	11091595
(i) From banks	550032	574859	195079	219995	24178	35335	25040	40920	--	--	794329	871109
(ii) From others	2977646	3346841	4269392	4795838	768481	1065768	725982	874714	108160	137325	8849661	10220486
3.2. Savings bank deposits	3876412	4591878	8542788	9921485	713332	924423	304095	387845	932947	1106560	14369574	16932191
3.3. Time deposits [(i)+(ii)]	9956194	13414119	22805314	26820996	5445587	6625096	3232173	3441855	1177815	1456901	42617083	51758967
(i) From banks	408327	665904	1216943	1490520	706211	990919	142575	352697	10610	16361	2484666	3516401
(ii) From others	9547867	12748215	21588371	25330476	4739376	5634177	3089598	3089158	1167205	1440540	40132417	48242566
3.A. Deposits of branches in India	16606027	21048989	33906902	40518355	6951578	8626286	4287290	4745333	2218923	2700786	63970720	78518458
3.B. Deposits of branches outside India	754258	878709	1905672	1239959	--	24337	--	--	--	--	2659930	1264296
Total (3.A.+3.B.)	17360285	21927698	35812574	41758314	6951578	8650623	4287290	4745333	2218923	2700786	66630650	79782754
4. Borrowings	885090	1021708	506869	815033	208498	552178	985465	1635902	324055	369251	2909977	4394072
4.1. Borrowings in India	118740	162988	432261	732936	200167	541195	757732	1503066	324055	369251	1832955	3309436
(i) From Reserve Bank of India	--	19884	25000	167506	11157	152091	52208	260800	2161	2357	90526	602638
(ii) From other banks	2689	3360	31107	48876	40152	150832	512749	911282	47375	55285	634072	1169635
(iii) From other institutions and agencies	116051	139744	376154	516554	148858	238272	192775	330984	274519	311609	1108357	1537163

4.2. Borrowings outside India	766350	858720	74608	82097	8331	10983	227733	132836	--	--	1077022	1084636
5. Other liabilities and provisions	3825793	4320462	2451137	3003650	417195	563183	507447	561339	260241	309803	7461813	8758437
(i) Bills Payable	1085003	1353762	834326	822505	128428	163379	97519	121858	13187	16154	2158463	2477658
(ii) Inter-office adjustments	39824	122002	108328	297923	37242	41605	54792	21091	12363	19401	252549	502022
(iii) Interest accrued	1058971	1380252	347229	423761	85347	97073	142869	140793	65808	88886	1700224	2130765
(iv) Others (including provisions)	1641995	1464446	1161254	1459461	166178	261126	212267	277597	168883	185362	3350577	3647992
Total Liabilities	23274715	28590376	41643928	48441712	8106126	10360392	6528768	7662312	2963987	3586303	82517524	98641095
6. Cash and balances with RBI	1950605	2337923	4034008	4514281	763910	857964	410498	424038	108133	132077	7267154	8266283
6.1. Cash in hand	69087	68955	267759	304907	62775	70215	12099	14122	39468	47938	451188	506137
6.2. Balances with RBI	1881518	2268968	3766249	4209374	701135	787749	398399	409916	68665	84139	6815966	7760146
(i) in current account	1881518	2268968	3766249	4208881	701135	787749	398399	409873	68665	84139	6815966	7759610
(ii) in other account	--	--	--	493	--	--	--	43	--	--	--	536
7. Balances with banks and money at call and short notice (7.1+7.2)	2210888	3924328	2569989	3177492	594888	863266	643780	920763	959382	1221939	6978927	10107788
7.1. In India (7.1.1+7.1.2)	341427	1442113	566638	550836	355504	536501	146083	280711	959382	1221939	2369034	4032100
7.1.1. Balances with banks	200227	251452	300854	305535	304221	411946	70116	171473	811646	1001673	1687064	2142079
(i) in current account	38382	31450	219992	224497	59317	60707	53172	77296	98378	126068	469241	520018
(ii) in other deposit account	161845	220002	80862	81038	244904	351239	16944	94177	713268	875605	1217823	1622061
7.1.2. Money at call and short notice	141200	1190661	265784	245301	51283	124555	75967	109238	147736	220266	681970	1890021
(i) with banks	136100	1182361	201787	184351	41458	116555	75473	103843	147736	220266	602554	1807376
(ii) with other institutions	5100	8300	63997	60950	9825	8000	494	5395	--	--	79416	82645
7.2. Outside India (7.2.1+7.2.2)	1869461	2482215	2003351	2626656	239384	326765	497697	640052	--	--	4609893	6075688
7.2.1. Balances with banks	290399	617997	1449172	1916839	149007	237369	374214	499189	--	--	2262792	3271394
(i) in current account	94248	417124	132947	221390	36221	52244	135499	95130	--	--	398915	785888
(ii) in other deposit account	196151	200873	1316225	1695449	112786	185125	238715	404059	--	--	1863877	2485506
7.2.2. Money at call and short notice	1579062	1864218	554179	709817	90377	89396	123483	140863	--	--	2347101	2804294
8. Investments (8.1+8.2)	7270342	9517226	15439947	18162994	2658963	3635669	1838168	2633744	530983	668608	27738403	34618241
8.1 In India	7048194	9248181	15067717	17688511	2645268	3625145	1838168	2633744	530983	668608	27130330	33864189
(i) Government securities	5249212	7016300	10142166	11877596	1712052	2207269	1392580	1687068	--	--	18496010	22788233
(ii) Other approved securities	904267	825425	1802640	1730651	136205	151700	30119	30270	--	--	2873231	2738046
(iii) Shares	85454	117931	178662	201694	61312	141438	31104	13082	--	--	356532	474145
(iv) Debentures and Bonds	583009	918084	2453892	3357293	589970	930294	322064	830287	--	--	3948935	6035958
(v) Subsidiaries and/or joint ventures	100982	107038	83923	94621	5096	3113	10	5	--	--	190011	204777
(vi) Others	125270	263403	406434	426656	140633	191331	62291	73032	--	--	734628	954422
8.2 Outside India in	222148	269045	372230	474483	13695	10524	--	--	--	--	608073	754052
(i) Government securities	15278	18524	170515	202585	12879	10440	--	--	--	--	198672	231549
(ii) Subsidiaries and/or joint ventures	43740	49677	11371	18211	--	--	--	--	--	--	55111	67888
(iii) Others	163130	200844	190344	253687	816	84	--	--	--	--	354290	454615
9. Advances	9756665	10842511	16233590	18892515	3544938	4271317	2929041	2950674	900532	1055757	33364766	38012774
(i) Bills purchased and discounted	998070	992949	1512826	1503225	754125	886861	291013	354013	6435	8469	3562469	3745517
(ii) Cash credits, overdrafts & loans	5972197	6357352	9323887	10660025	1894930	2171958	1075401	1170699	323900	383610	18590315	20743644
(iii) Term loans	2786398	3492210	5396877	6729265	895883	1212498	1562627	1425962	570197	663678	11211982	13523613
10. Fixed Assets (10.1+10.2+10.3)	181189	258925	642738	681358	238060	280169	198822	229565	4807	5530	1265616	1455547

10.1 Premises	60322	159245	494487	527231	88550	177860	143209	155062	4807	5530	786568	1024928
(i) At cost as on 31st March of the preceding year	69506	110301	422701	519417	62346	248206	143017	144616			697570	1022540
(ii) Additions during the year	12262	81626	146056	106568	35085	31052	8865	23412			202268	242658
(iii) Deductions during the year	689	765	976	889	453	8180	928	3219			3046	13053
(iv) Depreciation to date	20757	31917	73294	97865	8428	93218	7745	9747			110224	232747
10.2 Assets under construction	20774	23549	2216	2448	2660	2373	2272	5790			27922	34160
10.3 Other Fixed assets	100093	76131	146035	151679	146850	99936	53341	68713			446319	396459
(i) At cost as on 31st March of the preceding year	143910	160200	289720	307436	170318	129663	88601	105639			692549	702938
(ii) Additions during the year	48087	34036	50510	63862	53700	31569	21096	33670			173393	163137
(iii) Deductions during the year	2356	2423	5023	5963	5283	2083	4528	5748			17190	16217
(iv) Depreciation to date	89548	115682	189172	213656	71885	59213	51828	64848			402433	453399
11. Other Assets	1905028	1709463	2723654	3013068	305363	452008	508458	503528	460150	502391	5902653	6180458
(i) Inter - office adjustments (net)	316285	40727	191340	256239	5374	24684	53217	29075	18497	31744	584713	382469
(ii) Interest accrued	403626	444554	598571	698326	95442	122917	83266	101949	90504	122308	1271409	1490054
(iii) Tax paid in advance/ Tax deducted at source	193165	280648	426726	479134	54718	64166	74837	66668	--	--	749446	890616
(iv) Stationery and Stamps	9633	9163	9882	32682	1769	1998	694	374	--	--	21978	44217
(v) Others if any	982319	934371	1497135	1546687	148060	238243	296444	305462	351149	348339	3275107	3373102
Total Assets	23274717	28590376	41643926	48441708	8106122	10360393	6528767	7662312	2963987	3586302	82517524	98641091

Note : The figures given in columns (11) and (12) for the break-up of 'Reserves and Surplus' are exclusive of data for Regional Rural Banks.

- : Nil or negligible.

Source : Annual accounts of banks.