

**Table 4a : Month-Wise Liabilities and Assets of Scheduled
Commercial Banks[@] in India-1998-99**

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	1998	1998	1998	1998	1998	1998	1998	1998	1998	1998	1999	1999	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	102	102	103	103	103	103	103	103	103	103	103	104	104
<u>A. LIABILITIES IN INDIA</u>													
1. Paid-up Capital (inc. forfeited shares)	2011848	1991903	1984256	1986674	1935456	1941520	1939907	1943461	1943486	1945176	1960389	1967675	1989845
2. Reserve Fund & Other Reserves	2901799	3001512	3092212	3342229	3391504	3393397	3409869	3411524	3417059	3418221	3441754	3489633	3503582
2.1 Reserve Fund	1022797	1069055	1141884	1378250	1396395	1384989	1392131	1388909	1390836	1409196	1402030	1449725	1452039
2.2 Other Reserves	1201845	1244695	1260264	1273194	1296330	1302184	1311441	1313278	1316876	1297819	1328094	1329714	1336642
2.3 Share Premium Account	677157	687762	690064	690785	698779	706224	706297	709337	709347	711206	711630	710194	714901
3. Deposits	60805142	61306003	61924043	62617359	63702046	63892364	65583131	66602734	66861627	67068949	67846864	68281006	71099786
3.1 Current Deposits	8354253	7901304	7679911	7849110	7928726	7686835	8180207	8152663	7832588	7842183	8108474	7932838	9564262
3.1.1 From Banks (including Co-op Banks)	572502	562601	639942	583783	571601	553518	625137	635322	584982	584048	684762	646515	727593
3.1.2 From Others	7781751	7338703	7039969	7265327	7357125	7133317	7555070	7517341	7247606	7258135	7423712	7286323	8836670
3.2 Saving Deposits	12239015	12302133	12697623	12790743	13242500	13190814	13342280	13580544	13742020	13713345	14028656	14132338	14416822
3.3 Fixed Deposits (including R.D. etc.)	40211874	41102566	41546509	41977506	42530820	43014715	44060644	44869527	45287019	45513421	45709734	46215830	47118702
3.3.1 From Banks (including Co-op Banks)	1820860	1825505	1751981	1803142	1935872	2053731	2159804	2162064	2243214	2248395	2232779	2333343	2502031
3.3.2 From Others	38391014	39277060	39794528	40174364	40594948	40960984	41900840	42707462	43043805	43265026	43476955	43882487	44616671
4. Borrowings	1753443	1782689	1964536	2242972	1788541	1734227	1998278	2527500	2559256	2623306	2418329	2582446	2409645
4.1 From Banks in India	670003	689256	725796	916988	794597	776957	1065881	1460511	1539212	1549796	1453828	1568650	1348901
4.1.1 Reserve Bank of India	20451	20057	14270	44926	71416	119885	236555	397391	422299	468862	394075	384130	236116
4.1.2 State Bank of India	41740	135991	32053	22485	28576	33208	116066	225252	236290	252870	253777	266369	275973
4.1.3 Associates of State Bank of India	30143	18268	31185	20355	16575	26445	11786	29913	39877	21903	19624	55129	46729

4.1.4 Other Commercial Banks	560389	488005	629457	811677	648622	567538	647401	713474	750886	720437	725220	802990	747095
4.1.5 Co -operative Banks	17280	26936	18831	17545	29409	29881	54073	94481	89860	85724	61132	60032	42988
4.2 From Banks outside India	541635	509915	335335	364071	407983	368593	329515	334058	344210	313103	354932	341700	354620
4.3 From Financial Institutions in India	521528	560698	809225	910493	542874	541438	588876	681429	660422	741273	589610	652758	679600
4.3.1 I.D.B.I.	208495	213366	273027	254320	221889	208765	215664	235744	207347	215129	220631	235666	275127
4.3.2 NABARD	189452	227493	230467	237239	190789	182371	174535	187155	189314	188273	191273	156214	218305
4.3.3 EXIM bank	12647	13314	16373	19284	12673	10795	10361	26290	25675	31572	8852	17404	8906
4.3.4 Other Financial Institutions	110934	106525	289358	399650	117524	139508	188316	232240	238085	306299	168854	243473	177262
4.4 From Financial Institutions outside India	20277	22820	94180	51420	43087	47239	14006	51502	15412	19134	19959	19338	26524
5 . Other Liabilities	10424541	10328767	9978384	10300495	10834764	11152839	11983107	13350648	12711224	12546291	13310358	13997843	13857813
5.1 Bills payable in India	1827127	2009140	2161486	2209072	2232591	2357240	2389412	1935650	2192184	1820335	2286533	2582408	2430665
5.1.1 Drawn by Indian Offices	1818025	1990172	2148483	2196752	2221367	2345185	2371768	1923536	2181500	1809613	2275553	2571533	2416648
5.1.2 Drawn by Foreign Offices	9102	18967	13003	12321	11224	12055	17644	12114	10684	10722	10980	10875	14017
5.2 Bills Payable outside India	6881	9089	9291	8910	9099	9139	8739	9190	9174	9175	9212	8946	11935
5.3 Calls Received in advance	788	567	556	426	432	437	457	441	438	438	429	429	571
5.4 Miscellaneous Liabilities	8589746	8309971	7807051	8082087	8592642	8786023	9584499	11405367	10509428	10716343	11014184	11406060	11414642
6 . Branch Adjustments	1265382	1029429	1581710	735735	824567	822417	607402	785333	806169	895470	987938	842668	1533484
6.1 Among Offices in India	1152701	922215	1483355	618330	748330	775244	573493	758261	766805	788398	893220	732059	1420631
6.2 With Offices outside India	112681	107214	98355	117405	76237	47173	33909	27072	39364	107072	94718	110609	112853
7. Total Demand & Time Liabilities	72983127	73417459	73866963	75160826	76325351	76779430	79564516	82480882	82132107	82238546	83575551	84861295	87367244
Total of items A3, A4, & A5													
8 . Balance of Profit	1008233	472312	403621	326990	444148	469486	513773	520172	574433	645755	832706	797683	861057
Total Liabilities	80170389	79912615	80928762	81552454	82921026	83406250	86035467	89141372	88873254	89143168	90798338	91958954	95255212
B. ASSETS IN INDIA													
1 . Cash in Hand	383928	397309	434825	437814	439028	424392	395342	441730	389374	381098	432921	425600	442407
2 . Balances with Reserve Bank of India	5625369	5305145	6013313	5895384	6060699	5747234	6324396	6945518	7182728	7333699	6550664	6622637	6417709

3. Balances with other banks in India	368075	328564	325688	321452	313211	319227	353785	341198	334604	352938	359965	388812	397425
3.1 State Bank of India	167493	163754	166799	152689	151132	147543	168809	164831	166773	177634	163651	182987	208417
3.2 Associates of State Bank of India	61735	64049	70916	66697	57176	59736	53518	49041	41890	37022	38627	49456	52439
3.3 Other Commercial Banks	132636	94271	75903	101663	104043	109752	130315	125722	124792	135498	156708	156051	136174
3.4 Co-operative Banks	6211	6490	12070	403	860	2196	1143	1604	1149	2784	979	318	395
4. Money at call & short notice	673148	508007	620586	789196	668194	629292	1036980	1528195	1406097	1240529	1366842	1536328	1477515
4.1 With Commercial Banks	638676	492113	579825	764448	618055	597059	1000624	1477705	1331616	1190973	1328249	1495126	1382148
4.2 With Co -operative Banks	6694	2424	2134	2244	3959	3679	6579	15494	14881	8556	9418	7217	40967
4.3 With Other Financial Institutions	27778	13470	38627	22504	46180	28554	29777	34996	59600	41000	29175	33985	54400
5. Investments	27031183	28250817	28857746	29076501	29719655	30628904	31400667	31574163	32148855	32048319	32519170	32809741	33607205
5.1 Treasury Bills	1259677	1120944	1323828	1159576	1186894	918264	908042	899586	1070751	1041396	960115	1108860	994273
5.2 Other Central Govt. securities	14110666	15428136	15547897	15619012	16001142	16451213	17771681	17318141	17513835	17303622	17326407	17294479	17531212
5.3 State Govt. Securities	3250745	3418423	3475600	3336685	3339925	3907810	3268864	3448143	3459721	3490987	3771415	3818117	3814650
5.4 Other Approved securities	2742064	2739052	2741126	2877200	2864856	2862151	2786300	2815710	2804419	2765702	2759832	2740564	2756145
5.5 Shares & Debentures of Cos' & Corpns. not included in 5.4	3030228	2955637	3153899	3330857	3522861	3632069	3786937	4093284	4202834	4345630	4523224	4689245	4763143
5.6 Fixed Deposits with Banks including Co-op. Banks	478467	334271	234272	253441	249029	257281	265660	244064	249702	241298	232353	307694	360138
5.7 Other Investments in India	2159336	2254354	2381124	2499730	2554948	2600116	2613183	2755235	2847593	2859684	2945824	2850782	3387644
6. Bills Purchased & Discounted	2950816	2993490	2882686	2735821	2790926	2735499	2711932	2771036	2742650	2831133	2913530	2932614	3145948
6.1 Inland Bills	1461158	1505604	1449298	1374910	1424204	1376187	1340359	1390459	1356742	1383072	1414222	1433240	1586651
6.2 Foreign Bills	1489658	1487886	1433388	1360911	1366722	1359312	1371573	1380577	1385908	1448061	1499308	1499374	1559297
6.2.1 Export bills drawn in India	916316	903532	881984	845676	791000	830788	799460	806915	797869	816468	905635	903571	927233
6.2.2 Import Bills drawn on & Payable in India	119654	133437	117875	118296	167006	121716	155389	138975	151195	171486	153622	153981	158749
6.2.3 Other Foreign Bills	453688	450916	433528	396938	408715	406807	416724	434687	436843	460108	440052	441821	473315
6.2.3.1 Payable in India	173170	157239	148829	140725	163317	151903	152250	189958	199074	194835	161893	160507	186100
6.2.3.2 Payable outside India	280518	293677	284699	256213	245398	254904	264474	244729	237769	265273	278159	281314	287215
7. Loans & Advances	30076876	29687592	29758191	29872620	30507957	30425109	30973726	31670793	31635976	31888169	32832915	33153059	34508682
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	29579410	29296875	29573612	29608238	30020557	30049215	30609397	31380990	31392275	31629862	32436172	32812772	34088779
7.2 Due From Banks	497466	390717	184579	264382	487400	375894	364329	289803	243701	258307	396743	340287	419903
7.2.1 Co - operative Banks in India	67712	50059	5036	13465	14012	26998	16224	17617	8059	12210	16348	29156	24473
7.2.2 Commercial Banks in India	132419	73990	73981	68133	74316	336890	183803	109041	115897	121517	143366	139143	145560
7.2.3 Banks outside India	297335	266668	105561	182784	399072	12006	164302	163145	119745	124580	237029	171988	249869

8. Premises, Furnitures, Fixtures & other Fixed Assets	1100669	1094697	1129506	1135390	1200885	1198160	1296938	1272213	1272373	1295466	1316538	1331980	1300837
9. Branch Adjustments	1914473	2340204	1220880	2222046	1558348	1870092	2118753	3054237	2132671	1962253	1839694	1969768	2119841
9.1 Among Offices in India	1793219	2219779	1097908	2081826	1463350	1773199	2002812	2893210	2004363	1813607	1703941	1828220	2023394
9.2 With Offices outside India	121254	120425	122972	140220	94998	96893	115941	161027	128308	148646	135753	141548	96447
10. Capitalised Expenses	762817	753727	747590	741797	737130	816512	774640	752377	732588	715461	693177	681808	715827
11 Non - Banking Assets acquired in satisfaction of claims	19740	14117	16794	3396	48359	66136	54258	51376	49158	2581	5029	7146	3269
12 Other Tangible Assets	8373325	7276259	8152276	7565532	8101130	7786605	7816325	7961094	7963110	8150428	8766460	8879027	9716166
Total Assets	79280419	78949928	80160081	80796949	82145522	82647162	85257742	88363930	87990184	88202074	89596905	90738520	93852831

Note : @Excluding Regional Rural Banks.

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.