

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 1 of 11)
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 (1)	1999 (2)	1998 (3)	1999 (4)	1998 (5)	1999 (6)	1998 (7)	1999 (8)	1998 (9)	1999 (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)

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)

**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 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	182515	72939	74002	96868	93062
(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	477434	244071	307807	491700	572489
(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	118718	60352	96301	118745	174250
	(13.6)	(10.9)	(11.6)	(15.1)	(13.0)	(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	1085346	520368	637584	913310	1091418
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(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.