

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 4 of 11)**

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)
1. Cash in hand	2378	2628	1169	1811	3451	3882	463		640	801
	(0.7)	(0.7)	(0.8)	(0.9)	(1.0)	(1.1)	(1.4)		(0.8)	(0.9)
2. Balances with RBI	31602	32476	13271	17717	26701	30417	3576		6872	7877
	(9.3)	(9.0)	(8.6)	(8.4)	(7.8)	(8.3)	(10.6)		(8.8)	(9.0)
3. Balances with banks in India	29116	23694	690	1764	14288	16310	3049		1114	1639
	(8.6)	(6.5)	(0.4)	(0.8)	(4.2)	(4.4)	(9.0)		(1.4)	(1.9)
4. Money at call and short notice	56	-	-	3000	10298	8867	-		-	-
	(-)	(-)	(-)	(1.4)	(3.0)	(2.4)	(-)		(-)	(-)
5. Balances with banks outside India	24568	22596	8383	3656	499	1599	-		-	207
	(7.2)	(6.2)	(5.4)	(1.7)	(0.1)	(0.4)	(-)		(-)	(0.2)
6. Investments	95812	113252	67887	82257	108934	109004	14228		34530	39907
	(28.2)	(31.2)	(43.8)	(38.8)	(31.9)	(29.7)	(42.1)		(44.3)	(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	139392	51878	84230	148029	148746	9773	24675	20582	
		(37.7)	(38.4)	(33.5)	(39.8)	(43.4)	(40.5)	(28.9)	(31.7)	(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	18242	6893	7938	8432	7952	77	1148	1081	
		(6.0)	(5.0)	(4.5)	(3.7)	(2.5)	(2.2)	(0.2)	(1.5)	(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	10553	4733	9410	20445	40332	2647	8931	15371	
		(2.3)	(2.9)	(3.1)	(4.4)	(6.0)	(11.0)	(7.8)	(11.5)	(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	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)	(100.0)

Table 48 : Liabilities and Assets of Scheduled Commercial Banks - 1998-99

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)
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.