

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1998-99 (Part 5 of 11)**

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakhs)

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)
<b>1. Capital</b>	<b>1451</b>	<b>1466</b>	<b>2171</b>	<b>2171</b>	<b>3</b>	<b>27</b>	<b>10400</b>	<b>10400</b>	<b>20000</b>	<b>20000</b>
	(1.2)	(1.1)	(0.3)	(0.3)	(-)	(0.2)	(2.8)	(2.0)	(10.6)	(4.6)
<b>2. Reserves and Surplus</b>	<b>4952</b>	<b>5179</b>	<b>35238</b>	<b>30090</b>	<b>479</b>	<b>533</b>	<b>13772</b>	<b>18625</b>	<b>8513</b>	<b>13893</b>
	(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
<b>3. Deposits</b>	<b>104029</b>	<b>123594</b>	<b>642442</b>	<b>678207</b>	<b>9226</b>	<b>11332</b>	<b>328537</b>	<b>409680</b>	<b>219174</b>	<b>291511</b>
	(85.9)	(89.5)	(87.9)	(84.0)	(88.1)	(90.9)	(86.9)	(78.8)	(77.4)	(67.0)
<b>3.1. Demand deposits</b>	<b>6779</b>	<b>8463</b>	<b>32756</b>	<b>43190</b>	<b>606</b>	<b>627</b>	<b>21381</b>	<b>37954</b>	<b>67321</b>	<b>98152</b>
(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
<b>3.2. Savings bank deposits</b>	<b>9676</b>	<b>12968</b>	<b>66335</b>	<b>84684</b>	<b>1557</b>	<b>1919</b>	<b>4742</b>	<b>12365</b>	<b>17735</b>	<b>34651</b>
<b>3.3. Term deposits</b>	<b>87573</b>	<b>102163</b>	<b>543351</b>	<b>550334</b>	<b>7063</b>	<b>8786</b>	<b>302413</b>	<b>359361</b>	<b>134118</b>	<b>158708</b>
(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	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>2419</b>	<b>2396</b>	<b>23155</b>	<b>48833</b>	<b>334</b>	<b>233</b>	<b>3638</b>	<b>48304</b>	<b>5470</b>	<b>44788</b>
	(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
<b>5. Other liabilities</b>	<b>8243</b>	<b>5449</b>	<b>28068</b>	<b>48142</b>	<b>429</b>	<b>336</b>	<b>21802</b>	<b>33024</b>	<b>19841</b>	<b>64804</b>
	(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
<b>Total Liabilities</b>	<b>121093</b>	<b>138084</b>	<b>731074</b>	<b>807443</b>	<b>10471</b>	<b>12461</b>	<b>378149</b>	<b>520033</b>	<b>282998</b>	<b>434996</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
<b>1. Cash in hand</b>	<b>1181</b>	<b>1526</b>	<b>5867</b>	<b>5717</b>	<b>245</b>	<b>261</b>	<b>516</b>	<b>725</b>	<b>1126</b>	<b>1591</b>
	(1.0)	(1.1)	(0.8)	(0.7)	(2.3)	(2.1)	(0.1)	(0.1)	(0.4)	(0.4)
<b>2. Balances with RBI</b>	<b>8687</b>	<b>15147</b>	<b>36458</b>	<b>38874</b>	<b>905</b>	<b>1117</b>	<b>30109</b>	<b>46648</b>	<b>20084</b>	<b>27574</b>
	(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)
<b>6. Investments</b>	<b>35453</b>	<b>42723</b>	<b>236595</b>	<b>260172</b>	<b>1964</b>	<b>2619</b>	<b>121511</b>	<b>196187</b>	<b>112133</b>	<b>190380</b>
	(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	-	-	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
<b>6.B.</b>	<b>Investments outside India</b>	-	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7.</b>	<b>Advances</b>	<b>57606</b>	<b>60523</b>	<b>392117</b>	<b>422777</b>	<b>5639</b>	<b>6640</b>	<b>175585</b>	<b>211844</b>	<b>84198</b>	<b>140056</b>
		(47.6)	(43.8)	(53.6)	(52.4)	(53.9)	(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
	<b>Priority sector advances included in 7.</b>	<b>19666</b>	<b>17419</b>	<b>94344</b>	<b>122755</b>	<b>2694</b>	<b>3068</b>	<b>55539</b>	<b>51292</b>	<b>12587</b>	<b>19947</b>
<b>8.</b>	<b>Fixed Assets</b>	<b>1373</b>	<b>1271</b>	<b>15559</b>	<b>15482</b>	<b>894</b>	<b>954</b>	<b>27563</b>	<b>32451</b>	<b>11031</b>	<b>13155</b>
		(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
<b>9.</b>	<b>Other Assets</b>	<b>4331</b>	<b>5689</b>	<b>21648</b>	<b>36978</b>	<b>191</b>	<b>171</b>	<b>14128</b>	<b>21514</b>	<b>21527</b>	<b>37454</b>
		(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
	<b>Total Assets</b>	<b>121093</b>	<b>138084</b>	<b>731074</b>	<b>807443</b>	<b>10471</b>	<b>12461</b>	<b>378149</b>	<b>520033</b>	<b>282998</b>	<b>434996</b>
		(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									
	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)
<b>1. Capital</b>	<b>16500</b>	<b>16500</b>	<b>10000</b>	<b>14000</b>	<b>15786</b>	<b>15891</b>	<b>3000</b>	<b>4784</b>	<b>1350</b>	<b>1350</b>
	(5.0)	(2.4)	(4.5)	(4.1)	(3.1)	(2.6)	(0.5)	(0.6)	(0.3)	(0.3)
<b>2. Reserves and Surplus</b>	<b>10175</b>	<b>14333</b>	<b>2467</b>	<b>7723</b>	<b>35482</b>	<b>37073</b>	<b>24537</b>	<b>38055</b>	<b>21447</b>	<b>24821</b>
	(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
<b>3. Deposits</b>	<b>262902</b>	<b>607294</b>	<b>184553</b>	<b>275128</b>	<b>427334</b>	<b>501842</b>	<b>488246</b>	<b>644403</b>	<b>340835</b>	<b>438211</b>
	(80.2)	(87.0)	(83.8)	(80.5)	(85.0)	(81.4)	(87.3)	(85.7)	(88.3)	(89.9)
<b>3.1. Demand deposits</b>	<b>36317</b>	<b>57662</b>	<b>56348</b>	<b>62484</b>	<b>34203</b>	<b>56005</b>	<b>80164</b>	<b>114290</b>	<b>25167</b>	<b>29858</b>
(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
<b>3.2. Savings bank deposits</b>	<b>10374</b>	<b>22712</b>	<b>1619</b>	<b>7572</b>	<b>4384</b>	<b>9397</b>	<b>104191</b>	<b>121608</b>	<b>45189</b>	<b>55693</b>
<b>3.3. Term deposits</b>	<b>216211</b>	<b>526920</b>	<b>126586</b>	<b>205072</b>	<b>388747</b>	<b>436440</b>	<b>303891</b>	<b>408505</b>	<b>270479</b>	<b>352660</b>
(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	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>19223</b>	<b>19989</b>	<b>16081</b>	<b>35957</b>	<b>6262</b>	<b>40542</b>	<b>1232</b>	<b>20931</b>	<b>9200</b>	<b>12477</b>

	(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	-	-
<b>5. Other liabilities</b>	<b>19143</b>	<b>40051</b>	<b>7051</b>	<b>9114</b>	<b>17697</b>	<b>21466</b>	<b>42544</b>	<b>43776</b>	<b>13138</b>	<b>10416</b>
	(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
<b>Total Liabilities</b>	<b>327943</b>	<b>698167</b>	<b>220153</b>	<b>341922</b>	<b>502560</b>	<b>616813</b>	<b>559559</b>	<b>751948</b>	<b>385969</b>	<b>487274</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
<b>1. Cash in hand</b>	<b>700</b>	<b>926</b>	<b>168</b>	<b>374</b>	<b>407</b>	<b>740</b>	<b>4571</b>	<b>5702</b>	<b>3240</b>	<b>4526</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.8)	(0.8)	(0.8)	(0.9)
<b>2. Balances with RBI</b>	<b>30310</b>	<b>45654</b>	<b>33138</b>	<b>25175</b>	<b>32604</b>	<b>36790</b>	<b>83748</b>	<b>71643</b>	<b>38435</b>	<b>40999</b>
	(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)
<b>6. Investments</b>	<b>102339</b>	<b>286123</b>	<b>84764</b>	<b>161706</b>	<b>169625</b>	<b>209507</b>	<b>206068</b>	<b>295063</b>	<b>125826</b>	<b>177506</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>112787</b>	<b>211012</b>	<b>84305</b>	<b>107444</b>	<b>245083</b>	<b>266227</b>	<b>215824</b>	<b>295096</b>	<b>181829</b>	<b>204663</b>
	(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
<b>Priority sector advances included in 7.</b>	<b>32867</b>	<b>47782</b>	<b>17683</b>	<b>25699</b>	<b>58400</b>	<b>65381</b>	<b>35630</b>	<b>60994</b>	<b>69412</b>	<b>78146</b>
<b>8. Fixed Assets</b>	<b>18370</b>	<b>19963</b>	<b>6336</b>	<b>7792</b>	<b>12660</b>	<b>12446</b>	<b>3794</b>	<b>6339</b>	<b>6510</b>	<b>7818</b>
	(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
<b>9. Other Assets</b>	<b>7158</b>	<b>17245</b>	<b>3941</b>	<b>7459</b>	<b>16476</b>	<b>34429</b>	<b>19451</b>	<b>21384</b>	<b>9365</b>	<b>10450</b>
	(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
<b>Total Assets</b>	<b>327943</b>	<b>698167</b>	<b>220153</b>	<b>341922</b>	<b>502560</b>	<b>616813</b>	<b>559559</b>	<b>751948</b>	<b>385969</b>	<b>487274</b>
	(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.