

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1998-99 (Part 6 of 11)**

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
<b>1. Capital</b>	<b>600</b>	<b>600</b>	<b>1151</b>	<b>1151</b>	<b>1372</b>	<b>1947</b>	<b>100</b>	<b>250</b>	<b>1020</b>	<b>1020</b>
	(0.2)	(0.2)	(0.7)	(0.6)	(1.7)	(2.5)	(0.3)	(0.6)	(1.1)	(0.8)
<b>2. Reserves and Surplus</b>	<b>15529</b>	<b>18866</b>	<b>8361</b>	<b>8972</b>	<b>1470</b>	<b>2039</b>	<b>945</b>	<b>1411</b>	<b>2667</b>	<b>3053</b>
	(6.2)	(6.0)	(5.1)	(4.8)	(1.8)	(2.6)	(2.7)	(3.4)	(2.9)	(2.3)
2.1. Statutory Reserves	5303	6420	4397	5182	739	817	297	402	747	997
2.2. Capital Reserves	477	73	511	80	17	17	236	228	128	126
2.3. Share Premium	500	500	1442	1442	-	523	-	150	1360	1360
2.4. Revenue and other Reserves	9246	11869	1990	2240	674	674	411	614	408	540
2.5. Balance of Profit	3	4	22	29	41	9	1	16	24	29
<b>3. Deposits</b>	<b>213785</b>	<b>253793</b>	<b>141893</b>	<b>159101</b>	<b>67280</b>	<b>66777</b>	<b>32819</b>	<b>38372</b>	<b>83456</b>	<b>118288</b>
	(84.7)	(81.3)	(86.1)	(84.7)	(84.0)	(84.3)	(94.1)	(92.7)	(89.5)	(90.5)
<b>3.1. Demand deposits</b>	<b>21344</b>	<b>28282</b>	<b>19728</b>	<b>24615</b>	<b>4515</b>	<b>4543</b>	<b>3648</b>	<b>4435</b>	<b>6152</b>	<b>7103</b>
(i) From banks	916	1005	711	1574	650	321	126	152	4	5
(ii) From others	20428	27277	19018	23041	3865	4222	3522	4283	6148	7099
<b>3.2. Savings bank deposits</b>	<b>16643</b>	<b>21660</b>	<b>14913</b>	<b>19024</b>	<b>5390</b>	<b>5958</b>	<b>11984</b>	<b>14734</b>	<b>12684</b>	<b>15395</b>
<b>3.3. Term deposits</b>	<b>175798</b>	<b>203851</b>	<b>107251</b>	<b>115462</b>	<b>57375</b>	<b>56276</b>	<b>17186</b>	<b>19203</b>	<b>64620</b>	<b>95790</b>
(i) From banks	19210	30867	17776	4668	1632	1049	691	75	4053	16685
(ii) From others	156588	172984	89475	110793	55743	55227	16495	19128	60567	79105
3.A. Deposits of branches in India	213785	253793	141893	159101	67280	66777	32819	38372	83456	118288
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>8213</b>	<b>23532</b>	<b>4838</b>	<b>6944</b>	<b>4835</b>	<b>3239</b>	<b>4</b>	<b>2</b>	<b>1295</b>	<b>2496</b>
	(3.3)	(7.5)	(2.9)	(3.7)	(6.0)	(4.1)	(-)	(-)	(1.4)	(1.9)
4.1. Borrowings in India	7463	20918	4826	6944	4835	3239	4	2	893	2496
(i) From Reserve Bank of India	-	5870	-	-	-	-	-	-	-	1903
(ii) From other banks	-	1001	-	1	24	-	-	-	11	1
(iii) From other institutions and agencies	7462	14047	4826	6943	4811	3239	4	2	882	592
4.2. Borrowings outside India	751	2614	12	-	-	-	-	-	402	-
<b>5. Other liabilities</b>	<b>14275</b>	<b>15274</b>	<b>8530</b>	<b>11581</b>	<b>5161</b>	<b>5168</b>	<b>1018</b>	<b>1338</b>	<b>4784</b>	<b>5920</b>
	(5.7)	(4.9)	(5.2)	(6.2)	(6.4)	(6.5)	(2.9)	(3.2)	(5.1)	(4.5)
5.1. Bills payable	4919	7955	2301	3032	887	528	461	477	742	756
5.2. Inter-office adjustments	3902	1602	1233	1230	1413	1818	-	2	325	1263
5.3. Interest accrued	1930	2346	458	3276	522	566	235	308	1019	1070
5.4. Others (including provisions)	3524	3372	4538	4043	2339	2257	321	551	2698	2831
<b>Total Liabilities</b>	<b>252402</b>	<b>312065</b>	<b>164773</b>	<b>187749</b>	<b>80117</b>	<b>79170</b>	<b>34886</b>	<b>41373</b>	<b>93221</b>	<b>130777</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>2847</b>	<b>2409</b>	<b>2038</b>	<b>2483</b>	<b>698</b>	<b>704</b>	<b>408</b>	<b>438</b>	<b>1085</b>	<b>1337</b>
	(1.1)	(0.8)	(1.2)	(1.3)	(0.9)	(0.9)	(1.2)	(1.1)	(1.2)	(1.0)
<b>2. Balances with RBI</b>	<b>22114</b>	<b>23123</b>	<b>15637</b>	<b>17068</b>	<b>5767</b>	<b>10630</b>	<b>4187</b>	<b>4208</b>	<b>8546</b>	<b>10641</b>
	(8.8)	(7.4)	(9.5)	(9.1)	(7.2)	(13.4)	(12.0)	(10.2)	(9.2)	(8.1)
3. Balances with banks in India	18710	22097	13700	7176	4204	2188	9551	9727	1806	954
	(7.4)	(7.1)	(8.3)	(3.8)	(5.2)	(2.8)	(27.4)	(23.5)	(1.9)	(0.7)
4. Money at call and short notice	4000	-	-	-	3000	1000	-	70	-	-
	(1.6)	(-)	(-)	(-)	(3.7)	(1.3)	(-)	(0.2)	(-)	(-)
5. Balances with banks outside India	350	2559	-	211	-	-	-	-	16	112
	(0.1)	(0.8)	(-)	(0.1)	(-)	(-)	(-)	(-)	(-)	(0.1)
<b>6. Investments</b>	<b>76762</b>	<b>101904</b>	<b>49406</b>	<b>59209</b>	<b>24105</b>	<b>24685</b>	<b>11791</b>	<b>16421</b>	<b>28514</b>	<b>47744</b>
	(30.4)	(32.7)	(30.0)	(31.5)	(30.1)	(31.2)	(33.8)	(39.7)	(30.6)	(36.5)
6.A. Investments in India	76762	101904	49406	59209	24105	24685	11791	16421	28514	47744
(i) Government securities	53731	69078	26109	33160	15362	14494	8680	11880	20651	35519
(ii) Other approved securities	5030	4853	5073	4603	2671	2660	499	532	2332	2452
(iii) Shares	1747	1857	718	1381	572	536	28	27	339	530
(iv) Debentures and bonds	16139	25993	17410	17936	5430	6990	1981	3408	4272	8110
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	920	-
(vi) Others	114	124	95	2130	70	6	603	574	-	1132

6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>115470</b>	<b>144788</b>	<b>75791</b>	<b>90943</b>	<b>39361</b>	<b>36764</b>	<b>7341</b>	<b>8754</b>	<b>49291</b>	<b>64484</b>
	(45.7)	(46.4)	(46.0)	(48.4)	(49.1)	(46.4)	(21.0)	(21.2)	(52.9)	(49.3)
7.1. Bills purchased and discounted	16959	21493	11837	16144	3047	2143	176	159	3660	5934
7.2. Cash credits, overdrafts & loans	62299	77066	41385	50371	28809	27833	7165	8595	32404	39274
7.3. Term loans	36212	46229	22569	24428	7505	6787	-	-	13227	19275
<b>Priority sector advances included in 7.</b>	<b>44977</b>	<b>54986</b>	<b>24288</b>	<b>33038</b>	<b>8628</b>	<b>8618</b>	<b>3906</b>	<b>4416</b>	<b>15560</b>	<b>24536</b>
<b>8. Fixed Assets</b>	<b>4368</b>	<b>4389</b>	<b>2827</b>	<b>2866</b>	<b>1214</b>	<b>988</b>	<b>343</b>	<b>350</b>	<b>778</b>	<b>1300</b>
	(1.7)	(1.4)	(1.7)	(1.5)	(1.5)	(1.2)	(1.0)	(0.8)	(0.8)	(1.0)
8.1. Premises	727	3221	1094	1235	2	518	266	261	378	541
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	-
8.3. Other fixed assets	3640	1168	1733	1631	1211	471	77	89	400	760
<b>9. Other Assets</b>	<b>7781</b>	<b>10796</b>	<b>5374</b>	<b>7793</b>	<b>1770</b>	<b>2212</b>	<b>1265</b>	<b>1405</b>	<b>3185</b>	<b>4206</b>
	(3.1)	(3.5)	(3.3)	(4.2)	(2.2)	(2.8)	(3.6)	(3.4)	(3.4)	(3.2)
9.1. Inter - office adjustments (net)	-	-	-	-	-	-	-	-	-	-
9.2. Interest accrued	2300	3715	1537	1820	791	776	744	1006	1174	2248
9.3. Tax paid	2992	2292	3082	4022	257	559	177	206	642	1031
9.4. Stationery and stamps	99	129	59	60	31	40	2	2	56	67
9.5. Others	2389	4660	696	1891	692	836	342	191	1313	860
<b>Total Assets</b>	<b>252402</b>	<b>312065</b>	<b>164773</b>	<b>187749</b>	<b>80117</b>	<b>79170</b>	<b>34886</b>	<b>41373</b>	<b>93221</b>	<b>130777</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									
	Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Capital</b>	<b>239</b>	<b>295</b>	<b>857</b>	<b>876</b>	<b>10000</b>	<b>10000</b>	<b>1928</b>	<b>3548</b>	<b>28</b>	<b>28</b>
	(0.7)	(0.8)	(0.7)	(0.7)	(15.8)	(16.6)	(0.6)	(1.0)	(-)	(-)
<b>2. Reserves and Surplus</b>	<b>1080</b>	<b>1348</b>	<b>4421</b>	<b>4315</b>	<b>589</b>	<b>1570</b>	<b>9334</b>	<b>12802</b>	<b>15107</b>	<b>18587</b>
	(3.3)	(3.4)	(3.8)	(3.4)	(0.9)	(2.6)	(3.0)	(3.6)	(7.9)	(7.6)
2.1. Statutory Reserves	610	735	818	925	283	480	2492	2644	4664	5771
2.2. Capital Reserves	21	2	130	3	-	-	1930	1277	206	-
2.3. Share Premium	40	65	-	-	-	-	2869	6426	-	-
2.4. Revenue and other Reserves	360	470	3469	3387	-	17	2027	2421	10224	12811
2.5. Balance of Profit	49	76	3	-	305	1074	16	34	13	5
<b>3. Deposits</b>	<b>27407</b>	<b>33753</b>	<b>107058</b>	<b>116029</b>	<b>43262</b>	<b>43276</b>	<b>273827</b>	<b>312256</b>	<b>160445</b>	<b>205595</b>
	(83.4)	(86.1)	(92.3)	(92.4)	(68.2)	(71.9)	(89.4)	(87.2)	(83.5)	(84.1)
<b>3.1. Demand deposits</b>	<b>3092</b>	<b>3239</b>	<b>20396</b>	<b>16558</b>	<b>1770</b>	<b>1665</b>	<b>16882</b>	<b>19284</b>	<b>29984</b>	<b>39802</b>
(i) From banks	63	146	440	457	244	244	137	253	92	380
(ii) From others	3029	3094	19956	16102	1526	1420	16745	19032	29893	39422
<b>3.2. Savings bank deposits</b>	<b>3756</b>	<b>4677</b>	<b>25291</b>	<b>27740</b>	<b>638</b>	<b>839</b>	<b>37060</b>	<b>48270</b>	<b>17178</b>	<b>22993</b>
<b>3.3. Term deposits</b>	<b>20560</b>	<b>25837</b>	<b>61370</b>	<b>71730</b>	<b>40854</b>	<b>40773</b>	<b>219885</b>	<b>244702</b>	<b>113284</b>	<b>142800</b>
(i) From banks	601	473	702	3000	-	532	1878	227	1191	858
(ii) From others	19958	25364	60668	68730	40854	40241	218007	244475	112093	141942
3.A. Deposits of branches in India	27407	33753	107058	116029	43262	43276	273827	312256	160445	205595
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1320</b>	<b>899</b>	<b>248</b>	<b>173</b>	<b>4500</b>	<b>2382</b>	<b>2993</b>	<b>10754</b>	<b>5374</b>	<b>5638</b>
	(4.0)	(2.3)	(0.2)	(0.1)	(7.1)	(4.0)	(1.0)	(3.0)	(2.8)	(2.3)
4.1. Borrowings in India	1320	899	196	135	4500	2382	2821	10165	5374	5638
(i) From Reserve Bank of India	-	-	-	-	4500	2382	-	8375	-	-
(ii) From other banks	800	-	-	2	-	-	-	-	-	-

	(iii) From other institutions and agencies	520	899	196	133	-	-	2821	1790	5374	5638
4.2.	Borrowings outside India	-	-	52	38	-	-	172	590	-	-
<b>5.</b>	<b>Other liabilities</b>	<b>2829</b>	<b>2917</b>	<b>3427</b>	<b>4151</b>	<b>5118</b>	<b>2975</b>	<b>18327</b>	<b>18848</b>	<b>11292</b>	<b>14696</b>
		(8.6)	(7.4)	(3.0)	(3.3)	(8.1)	(4.9)	(6.0)	(5.3)	(5.9)	(6.0)
5.1.	Bills payable	1228	1211	1053	1020	170	108	3968	4258	7633	9848
5.2.	Inter-office adjustments	-	-	-	678	-	-	1781	926	-	-
5.3.	Interest accrued	317	421	831	981	573	635	2829	3521	1676	2927
5.4.	Others (including provisions)	1284	1285	1543	1472	4376	2232	9749	10143	1983	1921
	<b>Total Liabilities</b>	<b>32875</b>	<b>39212</b>	<b>116009</b>	<b>125543</b>	<b>63469</b>	<b>60204</b>	<b>306409</b>	<b>358209</b>	<b>192247</b>	<b>244544</b>
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
<b>1.</b>	<b>Cash in hand</b>	<b>592</b>	<b>441</b>	<b>3437</b>	<b>1960</b>	<b>81</b>	<b>65</b>	<b>3044</b>	<b>3189</b>	<b>3924</b>	<b>6125</b>
		(1.8)	(1.1)	(3.0)	(1.6)	(0.1)	(0.1)	(1.0)	(0.9)	(2.0)	(2.5)
<b>2.</b>	<b>Balances with RBI</b>	<b>3047</b>	<b>3559</b>	<b>13201</b>	<b>13341</b>	<b>2378</b>	<b>2019</b>	<b>23679</b>	<b>23274</b>	<b>20440</b>	<b>27882</b>
		(9.3)	(9.1)	(11.4)	(10.6)	(3.7)	(3.4)	(7.7)	(6.5)	(10.6)	(11.4)
3.	Balances with banks in India	500	551	8522	5985	51	159	13831	2512	5738	3074
		(1.5)	(1.4)	(7.3)	(4.8)	(0.1)	(0.3)	(4.5)	(0.7)	(3.0)	(1.3)
4.	Money at call and short notice	1250	2	237	1000	-	-	5000	13000	-	-
		(3.8)	(-)	(0.2)	(0.8)	(-)	(-)	(1.6)	(3.6)	(-)	(-)
5.	Balances with banks outside India	-	-	527	473	8340	1940	1086	14962	1045	1630
		(-)	(-)	(0.5)	(0.4)	(13.1)	(3.2)	(0.4)	(4.2)	(0.5)	(0.7)
<b>6.</b>	<b>Investments</b>	<b>9758</b>	<b>14741</b>	<b>42004</b>	<b>49416</b>	<b>15860</b>	<b>19736</b>	<b>100613</b>	<b>119971</b>	<b>66238</b>	<b>88605</b>
		(29.7)	(37.6)	(36.2)	(39.4)	(25.0)	(32.8)	(32.8)	(33.5)	(34.5)	(36.2)
6.A.	Investments in India	9758	14741	42004	49416	15860	19736	100613	119971	66238	88605
	(i) Government securities	6537	8263	35505	32520	13569	17693	65385	82437	39937	45251
	(ii) Other approved securities	418	347	2609	2274	625	620	9873	9391	4174	4600
	(iii) Shares	435	583	86	39	1037	1021	1904	2211	118	108
	(iv) Debentures and bonds	2200	5032	3668	4440	397	401	20457	22564	21984	38094
	(v) Subsidiaries and joint ventures	-	-	-	-	-	-	177	282	-	-
	(vi) Others	168	517	138	10144	232	-	2818	3086	26	552
6.B.	Investments outside India	-	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7.</b>	<b>Advances</b>	<b>14978</b>	<b>16367</b>	<b>38273</b>	<b>43912</b>	<b>24073</b>	<b>25660</b>	<b>146323</b>	<b>166466</b>	<b>82547</b>	<b>97147</b>
		(45.6)	(41.7)	(33.0)	(35.0)	(37.9)	(42.6)	(47.8)	(46.5)	(42.9)	(39.7)
7.1.	Bills purchased and discounted	833	719	10463	16790	2041	914	17548	18480	9769	10886
7.2.	Cash credits, overdrafts & loans	7695	9323	19954	20442	19795	21773	72829	82860	50901	58745
7.3.	Term loans	6450	6325	7856	6680	2237	2973	55946	65126	21877	27517
	<b>Priority sector advances included in 7.</b>	<b>4740</b>	<b>5175</b>	<b>11512</b>	<b>11328</b>	<b>2221</b>	<b>3244</b>	<b>38846</b>	<b>47316</b>	<b>35383</b>	<b>43007</b>
<b>8.</b>	<b>Fixed Assets</b>	<b>1100</b>	<b>1386</b>	<b>3633</b>	<b>3328</b>	<b>5329</b>	<b>5328</b>	<b>2415</b>	<b>2814</b>	<b>2752</b>	<b>3022</b>
		(3.3)	(3.5)	(3.1)	(2.6)	(8.4)	(8.8)	(0.8)	(0.7)	(1.4)	(1.2)
8.1.	Premises	273	859	3309	3142	5252	5182	1742	2014	1820	1940
8.2.	Fixed assets under construction	36	130	-	-	-	42	-	-	-	-
8.3.	Other fixed assets	791	396	323	187	77	104	673	800	932	1082
<b>9.</b>	<b>Other Assets</b>	<b>1650</b>	<b>2166</b>	<b>6174</b>	<b>6129</b>	<b>7359</b>	<b>5297</b>	<b>10418</b>	<b>12021</b>	<b>9563</b>	<b>17058</b>
		(5.0)	(5.5)	(5.3)	(4.9)	(11.6)	(8.8)	(3.4)	(3.4)	(5.0)	(7.0)
9.1.	Inter - office adjustments (net)	354	869	860	-	-	-	-	-	2	2
9.2.	Interest accrued	385	572	1652	1544	451	467	6251	6830	2579	3970
9.3.	Tax paid	741	517	1917	2462	6688	4723	3156	4370	-	-
9.4.	Stationery and stamps	21	24	60	63	1	-	119	120	5	12
9.5.	Others	149	183	1685	2059	219	106	892	701	6978	13075
	<b>Total Assets</b>	<b>32875</b>	<b>39212</b>	<b>116009</b>	<b>125543</b>	<b>63469</b>	<b>60204</b>	<b>306409</b>	<b>358209</b>	<b>192247</b>	<b>244544</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.