

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	52630	52630	5000	5000	1725	1725	1750	1750	3600	3600
	(0.2)	(0.2)	(0.5)	(0.4)	(0.1)	(0.1)	(0.4)	(0.3)	(0.5)	(0.4)
2. Reserves and Surplus	987601	1162098	36935	47312	47884	60090	17643	21624	20649	24554
	(4.4)	(4.4)	(3.6)	(3.8)	(3.6)	(3.9)	(3.6)	(3.4)	(3.0)	(3.0)
2.1. Statutory Reserves	510877	659583	9494	13107	13582	17417	8968	12835	5686	6933
2.2. Capital Reserves	5310	5310	76	80	—	—	—	—	—	782
2.3. Share Premium	351057	351057	10664	10664	12125	—	4375	4375	6000	6000
2.4. Revenue and other Reserves	120323	146115	16700	23459	22176	42673	4298	4412	8963	10839
2.5. Balance of Profit	34	34	1	1	—	—	1	2	—	—
3. Deposits	16904193	19682107	774082	907402	1061488	1252702	402790	509637	557483	663235
	(76.0)	(75.3)	(75.7)	(72.8)	(80.5)	(80.8)	(81.2)	(81.2)	(81.1)	(80.1)
3.1. Demand deposits	3069203	3618205	131744	136686	218094	234143	73560	83428	79520	85206
(i) From banks	452090	520604	17826	18265	28504	30162	15518	15895	13434	15291
(ii) From others	2617113	3097601	113919	118421	189590	203981	58042	67532	66086	69915
3.2. Savings bank deposits	3432125	4150653	206471	241272	204792	240505	102601	124989	125538	149795
3.3. Term deposits	10402865	11913249	435867	529444	638602	778055	226630	301220	352425	428235
(i) From banks	579373	550066	13117	17506	24505	27706	7535	11250	5718	8441
(ii) From others	9823492	11363183	422750	511938	614097	750348	219095	289970	346707	419793
3.A. Deposits of branches in India	16025484	18763874	774082	907402	1061488	1252702	402790	509637	557483	663235
3.B. Deposits of branches outside India	878709	918234	—	—	—	—	—	—	—	—
4. Borrowings	907906	927807	10090	9481	13690	18324	5375	17765	32323	47465
	(4.1)	(3.5)	(1.0)	(0.8)	(1.0)	(1.2)	(1.1)	(2.8)	(4.7)	(5.7)
4.1. Borrowings in India	107639	233989	1252	1266	13537	18317	3877	5390	22960	39169
(i) From Reserve Bank of India	—	67029	—	—	—	—	—	—	16200	19800
(ii) From other banks	—	—	229	376	—	—	—	—	3131	15549
(iii) From other institutions and agencies	107639	166960	1023	890	13537	18317	3877	5390	3629	3820
4.2. Borrowings outside India	800267	693818	8838	8215	153	7	1498	12375	9363	8296
5. Other liabilities	3398573	4325854	196741	277721	193911	217981	68409	77121	73559	89637
	(15.3)	(16.5)	(19.2)	(22.3)	(14.7)	(14.1)	(13.8)	(12.3)	(10.7)	(10.8)
5.1. Bills Payable	1079643	1056253	80079	58500	66964	65966	16831	22208	16522	20229
5.2. Inter-office adjustments	55540	—	2054	5786	223	2733	4280	1822	3805	—
5.3. Interest accrued	1010069	1308079	63970	84569	70074	93320	27350	32916	35306	44110
5.4. Others (including provisions)	1253320	1961522	50639	128865	56650	55962	19949	20175	17926	25298
Total Liabilities	22250902	26150496	1022848	1246915	1318698	1550822	495968	627897	687614	828491
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	49797	55827	2698	2947	4123	5031	1760	1551	2988	2896
	(0.2)	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.4)	(0.2)	(0.4)	(0.3)
2. Balances with RBI	1689432	1834478	123523	121868	111725	132227	51924	56062	68533	67189
	(7.6)	(7.0)	(12.1)	(9.8)	(8.5)	(8.5)	(10.5)	(8.9)	(10.0)	(8.1)
3. Balances with banks in India	177963	276923	22138	56100	3330	3344	2383	6647	13467	14317
	(0.8)	(1.1)	(2.2)	(4.5)	(0.3)	(0.2)	(0.5)	(1.1)	(2.0)	(1.7)
4. Money at call and short notice	2952816	2055792	—	32000	—	—	9000	—	8500	9700
	(13.3)	(7.9)	(0.0)	(2.6)	(0.0)	(0.0)	(1.8)	(0.0)	(1.2)	(1.2)
5. Balances with banks outside India	451251	490625	15709	14706	23384	13380	6603	10460	20258	16569
	(2.0)	(1.9)	(1.5)	(1.2)	(1.8)	(0.9)	(1.3)	(1.7)	(2.9)	(2.0)
6. Investments	7128652	9187869	380170	484551	591086	701022	188145	240080	228293	302620
	(32.0)	(35.1)	(37.2)	(38.9)	(44.8)	(45.2)	(37.9)	(38.2)	(37.9)	(36.5)
6.A. Investments in India	6859607	8867875	380170	484551	591086	701022	188145	240080	228293	302620
(i) Government securities	5156753	6774734	293157	400389	468615	575244	151683	196116	161549	220632
(ii) Other approved securities	646439	591372	36419	32922	25352	23618	13642	12971	22212	21769
(iii) Shares	101410	115468	2013	1981	3736	4286	1428	1752	1306	1587
(iv) Debentures and Bonds	665813	981951	41328	41032	57953	71840	17383	24521	37677	50214
(v) Subsidiaries and/or joint ventures	104335	111143	105	105	633	633	184	184	975	975
(vi) Others	184858	293206	7149	8122	34798	25401	3825	4536	4574	7444
6.B. Investments outside India	269045	319994	—	—	—	—	—	—	—	—
(i) Government securities	18524	32093	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	49677	50840	—	—	—	—	—	—	—	—
(iii) Others	200844	237061	—	—	—	—	—	—	—	—
7. Advances	8235984	9810197	384082	440111	533197	608758	212029	284153	298609	349510
	(37.0)	(37.5)	(37.6)	(35.3)	(40.4)	(39.3)	(42.8)	(45.3)	(43.4)	(42.2)
7.1. Bills purchased and discounted	774125	923512	23969	28952	47451	39743	17012	37163	33533	45292
7.2. Cash credits, overdrafts & loans	4599124	5497916	268752	302972	357893	416121	127800	157645	190901	213007
7.3. Term loans	2862735	3388769	91361	108187	127852	152894	67217	89344	74176	91211
Priority sector advances included in 7	2309038	2587755	162861	182658	188155	216891	91993	114987	111973	136632
8. Fixed Assets	219366	247761	9516	9211	8361	9353	6073	6060	3217	3269
	(1.0)	(0.9)	(0.9)	(0.7)	(0.6)	(0.6)	(1.2)	(1.0)	(0.5)	(0.4)
8.1. Premises	142710	53728	6536	2301	2521	3216	921	1085	1323	1113
8.2. Fixed assets under construction	22493	26263	—	—	928	604	90	16	—	—
8.2. Other Fixed assets	54163	167770	2980	6910	4912	5532	5062	4959	1894	2157
9. Other Assets	1345641	2191026	85012	85421	43491	77708	18051	22884	43750	62422
	(6.0)	(8.4)	(8.3)	(6.9)	(3.3)	(5.0)	(3.6)	(3.6)	(6.4)	(7.5)
9.1. Inter - office adjustments (net)	—	876074	—	—	—	—	—	—	—	10117
9.2. Interest accrued	334896	427857	21207	22409	25237	27796	7072	9442	16788	22815
9.3. Tax paid	240395	195755	11193	14125	5366	6264	5199	4845	2684	3973
9.4. Stationery and Stamps	6967	6797	437	520	559	567	265	288	371	373
9.5. Others	763384	684542	52175	48367	12329	43081	5515	8309	23907	25144
Total Assets	22250902	26150496	1022848	1246915	1318698	1550822	495968	627897	687614	828491
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	2475	2475	31400	31400	5000	5000
	(0.2)	(0.2)	(4.9)	(4.2)	(0.5)	(0.4)
2. Reserves and Surplus	63295	75640	9812	18691	33110	38367
	(5.8)	(6.1)	(1.5)	(2.5)	(3.0)	(3.1)
2.1. Statutory Reserves	34958	40648	4246	6470	14018	19015
2.2. Capital Reserves	—	—	—	—	—	—
2.3. Share Premium	9938	—	—	—	14250	14250
2.4. Revenue and other Reserves	18400	34991	5566	12221	4841	5101
2.5. Balance of Profit	—	—	—	—	1	—
3. Deposits	884727	1018169	477905	577289	865030	1018260
	(81.5)	(82.7)	(75.0)	(76.6)	(79.3)	(81.9)
3.1. Demand deposits	182515	202084	74002	77089	93062	104690
(i) From banks	11217	14235	11733	13570	24538	34089
(ii) From others	171298	187849	62269	63519	68524	70601
3.2. Savings bank deposits	224778	264730	96095	115059	199479	232762
3.3. Term deposits	477434	551356	307807	385141	572489	680809
(i) From banks	1609	2580	16492	20676	17556	13910
(ii) From others	475825	548775	291315	364465	554933	666899
3.A. Deposits of branches in India	884727	108169	477905	577289	865030	1018260
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	16131	6267	22166	27640	14028	6148
	(1.5)	(0.5)	(3.5)	(3.7)	(1.3)	(0.5)
4.1. Borrowings in India	2036	1417	5562	3718	6125	6148
(i) From Reserve Bank of India	—	—	3684	—	—	1628
(ii) From other banks	—	181	—	—	—	—
(iii) From other institutions and agencies	2036	1236	1878	3718	6125	4520
4.2. Borrowings outside India	14095	4850	16604	23922	7903	—
5. Other liabilities	118718	128579	96301	98427	174250	175682
	(10.9)	(10.4)	(15.1)	(13.1)	(16.0)	(14.1)
5.1. Bills Payable	46052	38547	10100	3990	37571	35507
5.2. Inter-office adjustments	—	—	23346	21942	32756	23574
5.3. Interest accrued	64233	67481	39901	48075	69350	66858
5.4. Others (including provisions)	8433	22550	22955	24420	34574	49743
Total Liabilities	1085346	1231129	637584	753447	1091418	1243458
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	2782	2488	1412	1804	3395	3485
	(0.3)	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)
2. Balances with RBI	108134	107949	56027	72435	59669	53118
	(10.0)	(8.8)	(8.8)	(9.6)	(5.5)	(4.3)
3. Balances with banks in India	3816	3093	14582	20585	13773	26260
	(0.4)	(0.3)	(2.3)	(2.7)	(1.3)	(2.1)
4. Money at call and short notice	—	—	44563	2842	40000	49000
	(0.0)	(0.0)	(7.0)	(0.4)	(3.7)	(3.9)
5. Balances with banks outside India	27464	9406	13911	14997	59417	58597
	(2.5)	(0.8)	(2.2)	(2.0)	(5.4)	(4.7)
6. Investments	358941	452388	203538	257004	438401	487158
	(33.1)	(36.7)	(31.9)	(40.2)	(39.2)	(39.2)
6.A. Investments in India	358941	452388	203538	257004	438401	487158
(i) Government securities	260118	344162	142025	192800	382401	418505
(ii) Other approved securities	46620	41818	8838	7295	25903	23706
(iii) Shares	2986	3263	1914	2025	3139	3436
(iv) Debentures and Bonds	43658	52412	34278	41565	19995	33584
(v) Subsidiaries and/or joint ventures	35	35	771	771	—	—
(vi) Others	5524	10698	15713	12547	6963	7927
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	481362	577541	272058	319973	425190	513121
	(44.4)	(46.9)	(42.7)	(42.5)	(39.0)	(41.3)
7.1. Bills purchased and discounted	33410	31296	20663	31878	42786	40649
7.2. Cash credits, overdrafts & loans	331043	380698	192247	218320	289592	340085
7.3. Term loans	116909	165547	59148	69775	92811	132388
Priority sector advances included in 7	185734	213233	117968	138033	140855	170526
8. Fixed Assets	4960	5546	2893	2916	4540	5214
	(0.5)	(0.5)	(0.5)	(0.4)	(0.4)	(0.4)
8.1. Premises	2270	2525	1172	1174	1792	2119
8.2. Fixed assets under construction	—	—	38	1	—	—
8.2. Other Fixed assets	2690	3021	1684	1742	2748	3096
9. Other Assets	97887	72719	28599	60890	47033	47505
	(9.0)	(5.9)	(4.5)	(8.1)	(4.3)	(3.8)
9.1. Inter - office adjustments (net)	15932	19443	—	—	24795	—
9.2. Interest accrued	18715	23878	10342	14909	10297	29425
9.3. Tax paid	7047	4709	8385	11984	379	10747
9.4. Stationery and Stamps	309	287	239	226	15	380
9.5. Others	55883	24400	9633	33771	11547	6953
Total Assets	1085346	1231129	637584	753447	1091418	1243458
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	24670	24670	34795	34795	29414	29433	63833	63839	33051	33052
	(1.4)	(1.3)	(3.0)	(2.2)	(0.6)	(0.5)	(1.2)	(1.1)	(2.7)	(2.2)
2. Reserves and Surplus	60237	64309	14362	23481	260430	294027	176833	187266	14774	21394
	(3.5)	(3.3)	(1.2)	(1.5)	(5.0)	(5.0)	(3.3)	(3.3)	(1.2)	(1.4)
2.1. Statutory Reserves	15802	17882	7820	11440	46619	59219	74017	78417	2415	4668
2.2. Capital Reserves	23671	23547	—	—	66438	45399	20835	21411	—	33
2.3. Share Premium	7076	—	—	9265	73582	73724	57864	52317	5283	—
2.4. Revenue and other Reserves	13210	21257	2568	2772	73791	94925	24117	35121	7076	16693
2.5. Balance of Profit	478	1622	3974	4	—	20760	—	—	1	—
3. Deposits	1551036	1764210	1043874	1441795	4461404	5130819	4443023	4774389	1092852	1340655
	(89.0)	(89.5)	(90.3)	(91.2)	(85.4)	(87.5)	(82.4)	(85.2)	(89.7)	(88.0)
3.1. Demand deposits	150342	169643	91712	157506	524309	552452	597628	609290	145214	154533
	(1.4)	(1.3)	(1.2)	(1.5)	(5.0)	(5.0)	(3.3)	(3.3)	(1.2)	(1.4)
(i) From banks	4930	6004	2192	2759	42915	53770	16711	35492	1875	2145
(ii) From others	145412	163639	89520	154746	481394	498683	580917	573798	143339	152388
3.2. Savings bank deposits	497001	570118	225903	276094	910679	1084225	851584	991624	312106	359667
3.3. Term deposits	903692	1024450	726259	1008195	3026416	3494141	2993811	3173474	635532	826455
	(89.0)	(89.5)	(90.3)	(91.2)	(85.4)	(87.5)	(82.4)	(85.2)	(89.7)	(88.0)
(i) From banks	52723	65071	9262	13266	196473	249150	256833	213572	14992	15088
(ii) From others	850969	959379	716997	994929	2829943	3244991	2736978	2959902	620541	811366
3.A. Deposits of branches in India	1551036	1764210	1043874	3890408	8890408	4495736	3508937	3852557	1092852	1340655
3.B. Deposits of branches outside India	—	—	—	—	570995	635082	934086	921832	—	—
4. Borrowings	7046	3458	16361	14640	47929	36867	297910	187593	13620	39592
	(0.4)	(0.2)	(1.4)	(0.9)	(0.9)	(0.6)	(5.5)	(3.3)	(1.1)	(2.6)
4.1. Borrowings in India	7036	3439	16361	14640	45041	36867	249592	183691	9440	24201
	(0.4)	(0.2)	(1.4)	(0.9)	(0.9)	(0.6)	(5.5)	(3.3)	(1.1)	(2.6)
(i) From Reserve Bank of India	—	—	—	—	—	—	58600	76600	—	12411
(ii) From other banks	—	—	2157	1573	1698	557	21952	27519	—	33
(iii) From other institutions and agencies	7036	3439	14204	13068	43342	36309	169040	79572	9440	11756
4.2. Borrowings outside India	11	19	—	—	2888	—	48318	3902	4180	15392
5. Other liabilities	99286	114501	46281	65634	424063	369371	410737	393366	64206	87975
	(5.7)	(5.8)	(4.0)	(4.2)	(8.1)	(6.3)	(7.6)	(7.0)	(5.3)	(5.8)
5.1. Bills Payable	32817	27637	22174	18358	87162	78240	83792	90164	26657	23339
5.2. Inter-office adjustments	—	—	—	3196	—	—	62993	6368	—	—
5.3. Interest accrued	6150	6369	4185	5199	41771	50091	15347	16615	8294	9782
5.4. Others (including provisions)	60319	80495	19922	38881	295131	241040	248605	280219	29255	54854
Total Liabilities	1742275	1971149	1155673	1580345	5223240	5860516	5392336	5606454	1218504	1522668
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	12035	14156	11210	13773	24772	26762	20219	20071	13238	13473
	(0.7)	(0.7)	(1.0)	(0.9)	(0.5)	(0.5)	(0.4)	(0.4)	(1.1)	(0.9)
2. Balances with RBI	197610	183008	119711	156479	343678	323790	343682	302831	142904	113638
	(11.3)	(9.3)	(10.4)	(9.9)	(6.6)	(5.5)	(6.4)	(5.4)	(11.7)	(7.5)
3. Balances with banks in India	10441	11058	23778	21259	23886	49684	11096	31000	10870	12230
	(0.6)	(0.6)	(2.1)	(1.3)	(0.5)	(0.8)	(0.2)	(0.6)	(0.9)	(0.8)
4. Money at call and short notice	—	—	1000	10275	545493	617315	242822	100825	—	—
	(—)	(—)	(0.1)	(0.7)	(10.4)	(10.5)	(4.5)	(1.8)	(0.0)	(0.0)
5. Balances with banks outside India	10504	8137	11116	12187	264104	230137	466633	434572	15226	26538
	(0.6)	(0.4)	(1.0)	(0.8)	(5.1)	(3.9)	(8.7)	(7.8)	(1.2)	(1.7)
6. Investments	716106	822061	495161	762606	1590533	1855650	1528200	1666577	568665	747974
	(41.1)	(41.7)	(42.8)	(48.3)	(30.5)	(31.7)	(28.3)	(29.7)	(46.7)	(49.1)
6.A. Investments in India	716106	822061	495161	762606	1499710	1738493	1257465	1385027	568665	747974
(i) Government securities	487607	594271	329770	623013	971924	1105239	948205	1064037	415719	569456
(ii) Other approved securities	104270	100144	39257	32201	171728	173588	120448	113802	42393	38894
(iii) Shares	3499	6425	3405	3364	22248	24893	26689	28884	3364	4887
(iv) Debentures and Bonds	104114	103641	107921	86898	255258	288617	151674	151704	89514	110899
(v) Subsidiaries and/or joint ventures	8412	5440	510	943	17422	18656	2146	7580	326	326
(vi) Others	8204	12140	14299	16187	61130	127500	8304	19020	17349	23511
6.B. Investments outside India	—	—	—	—	90823	117157	270734	281550	—	—
(i) Government securities	—	—	—	—	34356	46891	108861	109197	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	9985	11512	217	208	—	—
(iii) Others	—	—	—	—	46482	58755	161656	172146	—	—
7. Advances	698480	824006	452393	557360	2109153	2439291	2432702	2523105	406184	525221
	(40.1)	(41.8)	(39.1)	(35.3)	(40.4)	(41.6)	(45.1)	(45.0)	(33.3)	(34.5)
7.1. Bills purchased and discounted	52934	50017	38458	45332	136451	143766	164233	179607	31521	31147
7.2. Cash credits, overdrafts & loans	315546	399099	245778	313256	1317658	1496928	1341009	1342417	226200	282647
7.3. Term loans	330001	374890	168157	198772	655045	798597	927460	1001081	148462	211427
Priority sector advances included in 7	235876	324110	176019	213586	605704	659196	627222	659277	169502	184801
8. Fixed Assets	32018	32916	5236	7083	59724	60775	71015	74064	9321	10614
	(1.8)	(1.7)	(0.5)	(0.4)	(1.1)	(1.0)	(1.3)	(1.3)	(0.8)	(0.7)
8.1. Premises	26397	26273	1516	2703	46756	44930	55917	45873	6479	6411
8.2. Fixed assets under construction	—	—	—	—	—	—	—	2734	—	—
8.2. Other Fixed assets	5620	6643	3720	4380	12968	15846	15098	25457	2842	4203
9. Other Assets	65082	75806	36067	39323	261899	257112	275968	453407	52096	72980
	(3.7)	(3.8)	(3.1)	(2.5)	(5.0)	(4.4)	(5.1)	(8.1)	(4.3)	(4.8)
9.1. Inter - office adjustments (net)	12183	23011	1648	—	49464	27836	—	—	13720	29441
9.2. Interest accrued	26170	27996	18718	25708	85283	90680	42627	48444	22424	31334
9.3. Tax paid	12966	15403	3002	2060	90153	100603	96257	101053	3651	2537
9.4. Stationery and Stamps	412	477	472	431	387	387	141	142	279	298
9.5. Others	13350	8919	12226	11124	36612	37606	136943	303767	12021	9369
Total Assets	1742275	1971149	1155673	1580345	5223240	5860516	5392336	5606454	1218504	1522668
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	57787	57787	180545	180545	11999	12000	20682	20682	250396	250396
	(1.2)	(1.1)	(5.1)	(4.4)	(0.8)	(0.7)	(1.4)	(1.2)	(11.7)	(10.6)
2. Reserves and Surplus	183494	201801	78939	76661	85462	102476	48987	61962	39467	39024
	(3.8)	(3.7)	(2.2)	(1.8)	(5.7)	(6.1)	(3.3)	(3.7)	(1.8)	(1.7)
2.1. Statutory Reserves	59968	56600	7490	7490	21274	28331	12976	14862	6741	6741
2.2. Capital Reserves	14280	13787	64768	63347	2861	3	14771	18022	25649	25205
2.3. Share Premium	995	—	858	—	26593	26597	12001	12001	—	—
2.4. Revenue and other Reserves	108252	131414	5761	5761	34734	47545	9239	15839	7078	7078
2.5. Balance of Profit	—	—	62	62	—	—	—	1238	—	—
3. Deposits	4195861	4800136	3064931	3587171	1260143	1427963	1179535	1328662	1715592	1911350
	(87.2)	(88.2)	(86.8)	(86.5)	(84.1)	(85.2)	(79.5)	(78.8)	(80.0)	(81.2)
3.1. Demand deposits	589729	710442	363549	436930	164728	191009	121895	159934	191935	176228
(i) From banks	52954	31422	16184	27744	2526	2102	6649	6660	8882	5879
(ii) From others	536775	679019	347365	409186	162202	188907	115246	153273	183053	170349
3.2. Savings bank deposits	954293	1112934	911762	1053367	159958	195772	291006	334977	350922	392646
3.3. Term deposits	2651840	2976761	1789620	2096875	935457	1041182	766634	833751	1166953	1342476
(i) From banks	117201	122350	136463	178256	2066	2698	43824	61888	49208	54109
(ii) From others	2534639	2854411	1653157	1918618	933391	1038483	722811	771863	1117745	1288367
3.A. Deposits of branches in India	4089499	4671627	3064931	3587171	1260143	1427963	1179535	1328662	1590138	1795118
3.B. Deposits of branches outside India	106362	128510	—	—	—	—	—	—	119672	116232
4. Borrowings	138239	132416	15129	29098	19763	29628	58556	75469	35783	29445
	(2.9)	(2.4)	(0.4)	(0.7)	(1.3)	(1.8)	(3.9)	(4.5)	(1.7)	(1.3)
4.1. Borrowings in India	138239	132416	10570	28627	19741	29590	58556	75469	27997	25188
(i) From Reserve Bank of India	37500	53000	—	18500	13436	14552	23021	36728	16024	13000
(ii) From other banks	—	—	2109	1520	2	1	16905	5000	50	142
(iii) From other institutions and agencies	100739	79416	8461	8607	6302	15037	18629	33741	11923	12046
4.2. Borrowings outside India	—	—	4559	471	22	38	—	—	7786	4257
5. Other liabilities	236583	248109	193336	273933	120943	104162	176593	198309	103593	122547
	(4.9)	(4.6)	(5.5)	(6.6)	(8.1)	(6.2)	(11.9)	(11.8)	(4.8)	(5.2)
5.1. Bills Payable	102545	99868	47734	39794	50873	36078	33177	25486	10543	15838
5.2. Inter-office adjustments	—	5158	4421	11643	23917	19304	73547	—	40008	41790
5.3. Interest accrued	5296	143083	14027	15918	5116	6339	69870	93137	9927	11239
5.4. Others (including provisions)	128742	—	127154	206578	41038	42442	—	79686	43116	53679
Total Liabilities	4811964	5440249	3532881	4147409	1498309	1676228	1484353	1685084	2144831	2352762
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	29769	32224	26630	28165	9107	9128	9225	11061	6618	8458
	(0.6)	(0.6)	(0.8)	(0.7)	(0.6)	(0.5)	(0.6)	(0.7)	(0.3)	(0.4)
2. Balances with RBI	379671	351619	295445	332711	112861	107039	122204	114041	166994	145035
	(7.9)	(6.5)	(8.4)	(8.0)	(7.5)	(6.4)	(8.2)	(6.8)	(7.8)	(6.2)
3. Balances with banks in India	37996	39320	8558	14652	34751	55884	15853	17516	5927	5537
	(0.8)	(0.7)	(0.2)	(0.4)	(2.3)	(3.3)	(1.1)	(1.0)	(0.3)	(0.2)
4. Money at call and short notice	90750	43500	—	15000	—	2413	—	—	—	40153
	(1.9)	(0.8)	(0.0)	(0.4)	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(1.7)
5. Balances with banks outside India	279773	287862	93605	135636	88060	53719	32885	14273	11973	8773
	(5.8)	(5.3)	(2.6)	(3.3)	(5.9)	(3.2)	(2.2)	(0.8)	(0.6)	(0.4)
6. Investments	1735650	2002280	1526257	1708417	551069	596243	564674	691530	772793	854658
	(36.1)	(36.8)	(43.2)	(41.2)	(36.8)	(35.6)	(38.0)	(41.0)	(36.0)	(36.3)
6.A. Investments in India	1705629	1962094	1526191	1708351	551069	596243	564674	691530	760935	844688
(i) Government securities	995545	1177451	1120902	1207811	294519	369955	340928	432197	589027	636793
(ii) Other approved securities	168320	162676	142759	125358	33473	32074	60543	28652	81923	76892
(iii) Shares	24642	25636	12051	14407	7201	8442	4271	5928	4500	5407
(iv) Debentures and Bonds	397788	493930	231495	341657	160261	150143	152347	216135	70113	120548
(v) Subsidiaries and/or joint ventures	13428	13487	4468	6902	—	8764	1934	2172	12998	996
(vi) Others	105906	88913	14515	12217	55616	26865	4650	6446	2375	4052
6.B. Investments outside India	30021	40186	66	66	—	—	—	—	11859	9970
(i) Government securities	3395	1428	—	—	—	—	—	—	11717	9913
(ii) Subsidiaries and/or joint ventures	2513	2513	66	66	—	—	—	—	—	—
(iii) Others	24112	36244	—	—	—	—	—	—	142	57
7. Advances	1953011	2354673	1279984	1580492	628620	777747	639570	711788	749652	820340
	(40.6)	(43.3)	(36.2)	(38.1)	(42.0)	(46.4)	(43.1)	(42.2)	(35.0)	(34.9)
7.1. Bills purchased and discounted	233857	271237	79338	87907	44123	45471	56342	60527	44526	39412
7.2. Cash credits, overdrafts & loans	1141466	1294905	743327	879460	288790	305478	342980	399732	571857	626840
7.3. Term loans	577688	788531	457319	613126	295707	426798	240248	251529	133269	154089
Priority sector advances included in 7	627067	680723	415268	581443	187311	225740	266939	285479	178104	203922
8. Fixed Assets	54978	55967	79335	78528	11669	14347	28918	33485	44857	44041
	(1.1)	(1.0)	(2.2)	(1.9)	(0.8)	(0.9)	(1.9)	(2.0)	(2.1)	(1.9)
8.1. Premises	40091	37435	69495	66765	5401	6687	21372	25039	35004	34752
8.2. Fixed assets under construction	—	—	—	—	—	—	545	325	798	650
8.2. Other Fixed assets	14887	18532	9840	11763	6269	7661	7001	8121	9055	8640
9. Other Assets	250367	272804	223067	253807	62172	59708	71025	91389	386016	425767
	(5.2)	(5.0)	(6.3)	(6.1)	(4.1)	(3.6)	(4.8)	(5.4)	(18.0)	(18.1)
9.1. Inter - office adjustments (net)	16315	60930	—	—	—	—	927	8385	—	—
9.2. Interest accrued	55011	63019	51013	63505	22334	23623	23219	28881	24692	27443
9.3. Tax paid	25535	25600	24518	25124	—	26663	13837	22088	16750	12856
9.4. Stationery and Stamps	572	402	1043	1041	23034	152	359	362	753	835
9.5. Others	152933	122852	146493	164138	16803	9270	32683	31674	343820	384633
Total Assets	4811964	5440249	3532881	4147409	1498309	1676228	1484353	1685084	2144831	2352762
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	33360	33360	19254	19254	24306	24306	21224	21224	34697	47183
	(1.4)	(1.2)	(1.0)	(0.8)	(2.3)	(2.0)	(0.5)	(0.4)	(1.6)	(1.7)
2. Reserves and Surplus	38503	41624	103894	123586	13074	17827	171751	206035	35143	57648
	(1.6)	(1.5)	(5.5)	(5.0)	(1.2)	(1.5)	(3.7)	(3.8)	(1.6)	(2.1)
2.1. Statutory Reserves	6688	7898	39100	47500	1960	3824	34477	44681	5572	10963
2.2. Capital Reserves	17647	17325	2714	2714	4142	3851	1305	36827	—	4
2.3. Share Premium	1845	—	32270	32270	—	—	—	—	7219	—
2.4. Revenue and other Reserves	12324	16401	29745	41000	2781	3170	135969	124527	15235	33226
2.5. Balance of Profit	—	—	65	102	4190	6982	—	—	7118	13456
3. Deposits	2191431	2431775	1680488	2209521	949660	1055598	4077713	4748323	1991434	2365542
	(89.6)	(88.0)	(89.5)	(90.0)	(89.5)	(88.7)	(88.0)	(87.7)	(91.0)	(87.1)
3.1. Demand deposits	283044	260770	153652	188366	78690	82165	484615	543700	219901	247411
(i) From banks	1995	2898	1460	933	2629	3199	11796	15181	12713	6153
(ii) From others	281050	257872	152192	187433	76061	78966	472819	528519	207187	241259
3.2. Savings bank deposits	433123	521171	298129	365737	210521	247258	1367905	1587541	477250	567676
3.3. Term deposits	1475264	1649835	1228707	1655418	660449	726175	2225193	2617082	1294284	1550455
(i) From banks	33554	28654	54615	68089	65137	44885	84797	97784	165004	251876
(ii) From others	1441710	1621181	1174092	1587329	595311	681290	2140395	2519299	1129279	1298579
3.A. Deposits of branches in India	2109253	2361329	1680488	2209521	949660	1055598	4077713	4748323	1874102	2172436
3.B. Deposits of branches outside India	82178	70446	—	—	—	—	—	—	117333	193105
4. Borrowings	44520	29706	10812	51386	15007	33087	19749	66243	9930	13830
	(1.8)	(1.1)	(0.6)	(2.1)	(1.4)	(2.8)	(0.4)	(1.2)	(0.5)	(0.5)
4.1. Borrowings in India	42363	12546	5614	50070	15007	33087	17817	65614	7805	13784
(i) From Reserve Bank of India	—	—	—	10000	—	12449	—	51335	—	—
(ii) From other banks	317	6	29	254	1674	468	546	1077	403	49
(iii) From other institutions and agencies	42046	12540	5585	39816	13332	20170	17271	13202	7402	13736
4.2. Borrowings outside India	2157	17161	5198	1317	—	—	1932	630	2125	45
5. Other liabilities	138389	225625	63968	50373	59446	59126	341911	371033	118250	232077
	(5.7)	(8.2)	(3.4)	(2.1)	(5.6)	(5.0)	(7.4)	(6.9)	(5.4)	(8.5)
5.1. Bills Payable	54984	72131	14998	12205	29182	19143	63188	70584	30587	49093
5.2. Inter-office adjustments	8522	52330	24902	8709	—	1884	46261	33333	—	90375
5.3. Interest accrued	7747	9416	5956	6830	5053	4730	69578	31895	15504	15037
5.4. Others (including provisions)	67137	91748	18112	22629	25211	33369	162884	235222	72159	77572
Total Liabilities	2446204	2762090	1878416	2454120	1061492	1189944	4632348	5412857	2189455	2716280
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	21692	23830	20461	22865	6546	8078	33831	42813	8772	9227
	(0.9)	(0.9)	(1.1)	(0.9)	(0.6)	(0.7)	(0.7)	(0.8)	(0.4)	(0.3)
2. Balances with RBI	264899	268342	181780	204627	97039	108857	467761	504927	209633	269982
	(10.8)	(9.7)	(9.7)	(8.3)	(9.1)	(9.1)	(10.1)	(9.3)	(9.6)	(9.9)
3. Balances with banks in India	10580	54224	13943	16225	13175	12308	11818	13138	14384	22564
	(0.4)	(2.0)	(0.7)	(0.7)	(1.2)	(1.0)	(0.3)	(0.2)	(0.7)	(0.8)
4. Money at call and short notice	671	700	421	250	18000	10000	—	—	—	7500
	(0.0)	(0.0)	(0.0)	(0.0)	(1.7)	(0.8)	(0.0)	(0.0)	(0.0)	(0.3)
5. Balances with banks outside India	208111	121794	22677	19334	21195	25659	70538	62120	74775	87982
	(8.5)	(4.4)	(1.2)	(0.8)	(2.0)	(2.2)	(1.5)	(1.1)	(3.4)	(3.2)
6. Investments	831606	1025046	783915	1155957	427361	480902	1857316	2209907	792565	983079
	(34.0)	(37.1)	(41.7)	(47.1)	(40.3)	(40.4)	(40.1)	(40.8)	(36.2)	(36.2)
6.A. Investments in India	815136	1007891	783915	1155957	427361	480902	1856420	2209031	775851	966011
(i) Government securities	636534	831514	406942	656375	256727	296986	1232631	1608926	540032	750284
(ii) Other approved securities	62747	52492	49847	47164	62224	61477	282729	262442	54288	45038
(iii) Shares	9479	9531	17617	25193	1123	2185	36374	32530	9218	7120
(iv) Debentures and Bonds	83777	91635	299019	406856	102732	108870	269816	265070	158075	148352
(v) Subsidiaries and/or joint ventures	25	23	—	20370	611	681	22719	25425	3395	3395
(vi) Others	22575	22695	10491	—	3945	10702	12151	14638	10843	11823
6.B. Investments outside India	16470	17155	—	—	—	—	897	876	16714	17068
(i) Government securities	6205	8510	—	—	—	—	747	876	16714	17068
(ii) Subsidiaries and/or joint ventures	4500	3939	—	—	—	—	150	—	—	—
(iii) Others	5765	4706	—	—	—	—	—	—	—	—
7. Advances	1011747	1157320	770756	932553	409993	476482	1904737	2257172	931283	1220631
	(41.4)	(41.9)	(41.0)	(38.0)	(38.6)	(40.0)	(41.1)	(41.7)	(42.5)	(44.9)
7.1. Bills purchased and discounted	106612	115969	75116	68054	31988	39570	148954	190299	39609	42663
7.2. Cash credits, overdrafts & loans	692061	776573	463728	554766	210617	233698	1082383	1268607	319588	393238
7.3. Term loans	213074	264778	231912	309733	167388	203214	673400	798266	572086	784730
Priority sector advances included in 7	295101	342861	306104	370220	144111	192028	659505	832323	281068	313187
8. Fixed Assets	27806	29153	13961	13537	8277	8284	61710	68053	22713	30871
	(1.1)	(1.1)	(0.7)	(0.6)	(0.8)	(0.7)	(1.3)	(1.3)	(1.0)	(1.1)
8.1. Premises	20193	19946	5873	6397	5006	4909	47185	51731	17149	24299
8.2. Fixed assets under construction	512	700	308	106	—	—	—	—	285	520
8.2. Other Fixed assets	7102	8507	7780	7034	3272	3375	14525	16322	5279	6051
9. Other Assets	69093	81683	70500	88772	59907	59375	224637	254728	135329	84444
	(2.8)	(3.0)	(3.8)	(3.6)	(5.6)	(5.0)	(4.8)	(4.7)	(6.2)	(3.1)
9.1. Inter - office adjustments (net)	34017	—	—	—	5922	—	—	—	54502	—
9.2. Interest accrued	3979	39504	36167	51202	17075	20124	70860	81379	40207	41279
9.3. Tax paid	—	3026	20320	26876	9626	9827	72315	83336	5616	4426
9.4. Stationery and Stamps	428	467	19	54	220	328	2469	2448	795	832
9.5. Others	30669	38685	13995	10640	27064	29096	78993	87566	34209	37906
Total Assets	2446204	2762090	1878416	2454120	1061492	1189944	4632348	5412857	2189455	2716280
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	33800	33800	181087	181087	226452	226452	55631	25924
	(1.1)	(1.0)	(10.5)	(9.3)	(10.9)	(9.6)	(5.0)	(2.0)
2. Reserves and Surplus	134462	140881	16181	15894	36968	38818	14771	18784
	(4.3)	(4.0)	(0.9)	(0.8)	(1.8)	(1.6)	(1.3)	(1.5)
2.1. Statutory Reserves	47210	51710	1087	1087	1474	2390	1656	2713
2.2. Capital Reserves	5895	—	15094	14807	117	32423	5654	—
2.3. Share Premium	—	4	—	—	—	—	—	—
2.4. Revenue and other Reserves	81357	89167	—	—	35377	4005	7461	12761
2.5. Balance of Profit	—	—	—	—	—	—	—	3310
3. Deposits	2813566	3110536	1451628	1678768	1625121	1835995	969023	1159288
	(90.1)	(88.9)	(84.3)	(86.1)	(78.3)	(77.9)	(87.3)	(90.6)
3.1. Demand deposits	346281	482902	137347	156295	199190	231500	166291	192977
(i) From banks	11036	14881	5759	7197	9751	12627	7037	10348
(ii) From others	335245	468022	131587	149098	189439	218873	159255	182629
3.2. Savings bank deposits	631199	742990	397372	455597	441939	504403	198833	229434
3.3. Term deposits	1836086	1884644	916909	1066876	983992	1100093	603899	736877
(i) From banks	61772	65768	57888	84241	87429	102782	1279	2319
(ii) From others	1774313	1818875	859021	982635	896563	997310	602620	734558
3.A. Deposits of branches in India	2813566	3110536	1451628	1678768	9839921	1692507	969023	1159288
3.B. Deposits of branches outside India	—	—	—	—	641129	143488	—	—
4. Borrowings	7413	35074	10662	11155	31979	59800	14626	8018
	(0.2)	(1.0)	(0.6)	(0.6)	(1.5)	(2.5)	(1.3)	(0.6)
4.1. Borrowings in India	7413	35062	9855	10606	31208	59451	13284	6128
(i) From Reserve Bank of India	—	28000	—	—	14424	27618	4500	—
(ii) From other banks	—	550	166	178	764	7517	103	12
(iii) From other institutions and agencies	7413	6512	9689	10428	16019	24316	8681	6116
4.2. Borrowings outside India	—	12	807	549	772	349	1342	1890
5. Other liabilities	133852	178263	61965	63858	154728	194771	55517	67196
	(4.3)	(5.1)	(3.6)	(3.3)	(7.5)	(8.3)	(5.0)	(5.3)
5.1. Bills Payable	56679	48387	33666	32671	15619	15512	26128	30008
5.2. Inter-office adjustments	13352	—	—	—	—	—	—	—
5.3. Interest accrued	14561	19984	9517	11298	113399	149892	2464	2637
5.4. Others (including provisions)	49260	109891	18781	19890	25710	29368	26925	34551
Total Liabilities	3123092	3498554	1721523	1950762	2075248	2355837	1109567	1279210
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1999 (31)	2000 (32)	1999 (33)	2000 (34)	1999 (35)	2000 (36)	1999 (37)	2000 (38)
1. Cash in hand	14519	18850	12076	12768	15989	16326	8198	8900
	(0.5)	(0.5)	(0.7)	(0.7)	(0.8)	(0.7)	(0.7)	(0.7)
2. Balances with RBI	346361	292383	156696	189711	153288	132227	107159	114760
	(11.1)	(8.4)	(9.1)	(9.7)	(7.4)	(5.6)	(9.7)	(9.0)
3. Balances with banks in India	27437	61059	5801	14737	15222	33549	10020	14282
	(0.9)	(1.7)	(0.3)	(0.8)	(0.7)	(1.4)	(0.9)	(1.1)
4. Money at call and short notice	11000	62000	—	—	32461	48847	12500	10000
	(0.4)	(1.8)	(0.0)	(0.0)	(1.6)	(2.1)	(1.1)	(0.8)
5. Balances with banks outside India	179118	220210	2538	2120	45848	27029	18160	21421
	(5.7)	(6.3)	(0.1)	(0.1)	(2.2)	(1.1)	(1.6)	(1.7)
6. Investments	1214013	1147921	889112	1015612	873882	993395	444115	508887
	(38.9)	(32.8)	(51.6)	(51.6)	(42.1)	(42.2)	(40.0)	(39.8)
6.A. Investments in India	1214011	1147921	889111	1015611	836986	956468	444115	508887
(i) Government securities	850174	809394	647892	732182	524959	608478	287562	338436
(ii) Other approved securities	105828	102933	55222	51375	73204	67922	19449	15837
(iii) Shares	6593	9164	1163	1490	6277	8608	1980	2000
(iv) Debentures and Bonds	226849	208219	179570	223361	201879	232899	115091	135260
(v) Subsidiaries and/or joint ventures	140	140	1445	1672	4075	6586	566	566
(vi) Others	24428	18070	3819	5531	26591	31974	19466	16788
6.B. Investments outside India	2	—	1	1	36896	36927	—	—
(i) Government securities	—	—	—	—	20590	21181	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	779	522	—	—
(iii) Others	2	—	1	1	15527	15225	—	—
7. Advances	1130877	1461323	384432	456278	622221	763026	376720	468761
	(36.2)	(41.8)	(22.3)	(23.4)	(30.0)	(32.4)	(34.0)	(36.6)
7.1. Bills purchased and discounted	91840	97303	5872	8483	93726	103107	27726	26520
7.2. Cash credits, overdrafts & loans	679401	924635	219134	234864	305670	381712	152833	251118
7.3. Term loans	359636	439385	159427	212930	222825	278208	196161	191124
Priority sector advances included in 7	425214	478396	128157	107145	181967	219314	152315	186441
8. Fixed Assets	75186	77109	17573	18208	40032	40163	17030	15446
	(2.4)	(2.2)	(1.0)	(0.9)	(1.9)	(1.7)	(1.5)	(1.2)
8.1. Premises	58617	60577	15673	15507	37167	35973	11941	11225
8.2. Fixed assets under construction	—	—	—	452	—	—	—	—
8.2. Other Fixed assets	16570	16532	1900	2248	2865	4190	5090	4221
9. Other Assets	124581	157699	253294	241330	276305	301275	115664	116753
	(4.0)	(4.5)	(14.7)	(12.4)	(13.3)	(12.8)	(10.4)	(9.1)
9.1. Inter - office adjustments (net)	—	3797	23611	20148	18297	33516	25634	45789
9.2. Interest accrued	45084	43831	49444	53421	40874	51338	23145	25912
9.3. Tax paid	48456	36094	17533	9019	16389	10192	2208	3553
9.4. Stationery and Stamps	107	117	431	426	413	415	346	352
9.5. Others	30934	73860	162277	158315	200331	205813	64331	41147
Total Assets	3123092	3498554	1721523	1950762	2075248	2355837	1109567	1279210
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1177	1177	10500	10500	1794	6276	6211	6211	1575	1575
	(0.3)	(0.3)	(5.0)	(3.3)	(0.5)	(1.5)	(7.1)	(6.2)	(1.0)	(1.0)
2. Reserves and Surplus	19956	23607	4648	6196	16904	19361	365	363	6796	6900
	(5.5)	(5.3)	(2.2)	(1.9)	(4.6)	(4.7)	(0.4)	(0.4)	(4.5)	(4.3)
2.1. Statutory Reserves	7939	10998	2676	3670	4681	4926	103	103	2059	2094
2.2. Capital Reserves	3390	3213	—	—	2391	2365	1	1	—	—
2.3. Share Premium	3713	3551	—	—	1544	3785	—	—	236	—
2.4. Revenue and other Reserves	4879	5841	—	—	8288	8286	260	259	4453	4689
2.5. Balance of Profit	35	3	1971	2526	—	—	—	—	48	116
3. Deposits	301311	363104	176610	260774	298492	324210	78430	90154	128617	140847
	(83.0)	(81.7)	(83.4)	(81.6)	(81.3)	(78.5)	(89.7)	(89.9)	(84.6)	(87.1)
3.1. Demand deposits	60860	80003	29278	49449	53392	61619	3986	4343	10197	12010
(i) From banks	2989	3592	86	193	1068	1316	17	103	39	85
(ii) From others	57872	76411	29192	49256	52324	60303	3969	4240	10159	11925
3.2. Savings bank deposits	41308	50582	22614	33334	62162	69766	21035	24296	16518	20177
3.3. Term deposits	199143	232519	124718	177991	182938	192825	53409	61515	101902	108661
(i) From banks	28812	26834	6251	24318	12933	11927	—	336	1581	1303
(ii) From others	170331	205685	118467	153673	170005	180899	53409	61180	100321	107358
3.A. Deposits of branches in India	301311	363104	176610	260774	298492	324210	78430	90154	104281	120982
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	24337	19866
4. Borrowings	21243	18356	6398	22649	2824	2563	69	510	6379	3551
	(5.9)	(4.1)	(3.0)	(7.1)	(0.8)	(0.6)	(0.1)	(0.5)	(4.2)	(2.2)
4.1. Borrowings in India	21243	16358	6398	22649	2566	2036	69	510	4950	2825
(i) From Reserve Bank of India	—	—	6092	6046	—	—	—	363	4900	2800
(ii) From other banks	7447	16	—	16452	18	27	63	—	—	—
(iii) From other institutions and agencies	13796	16342	306	151	2548	2009	6	147	50	25
4.2. Borrowings outside India	—	1997	—	—	258	527	—	—	1429	726
5. Other liabilities	19146	38125	13628	19365	47097	60454	2392	2996	8692	8765
	(5.3)	(8.6)	(6.4)	(6.1)	(12.8)	(14.6)	(2.7)	(3.0)	(5.7)	(5.4)
5.1. Bills Payable	3813	15915	5957	10071	5475	5445	215	158	870	1081
5.2. Inter-office adjustments	6583	11587	—	—	3214	3755	370	1000	1508	748
5.3. Interest accrued	2194	2269	3109	2894	27955	39547	706	916	821	719
5.4. Others (including provisions)	6556	8354	4562	6400	10453	11707	1101	923	5492	6217
Total Liabilities	362833	444369	211784	319483	367111	412864	87465	100234	152060	161638
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	2628	3171	1811	1983	3882	5156	801	973	680	507
	(0.7)	(0.7)	(0.9)	(0.6)	(1.1)	(1.2)	(0.9)	(1.0)	(0.4)	(0.3)
2. Balances with RBI	32476	42440	17717	24013	30417	30503	7877	12412	8718	7617
	(9.0)	(9.6)	(8.4)	(7.5)	(8.3)	(7.4)	(9.0)	(12.4)	(5.7)	(4.7)
3. Balances with banks in India	23694	25843	1764	1145	16310	22672	1639	1270	2934	2768
	(6.5)	(5.8)	(0.8)	(0.4)	(4.4)	(5.5)	(1.9)	(1.3)	(1.9)	(1.7)
4. Money at call and short notice	—	900	3000	—	8867	6221	—	—	7980	—
	(0.0)	(0.2)	(1.4)	(0.0)	(2.4)	(1.5)	(0.0)	(0.0)	(5.2)	(0.0)
5. Balances with banks outside India	22596	3978	3656	6095	1599	87	207	93	19782	26331
	(6.2)	(0.9)	(1.7)	(1.9)	(0.4)	(0.0)	(0.2)	(0.1)	(13.0)	(16.3)
6. Investments	113252	171289	82257	129725	109004	124521	39907	48832	40887	45629
	(31.2)	(38.5)	(38.8)	(40.6)	(29.7)	(30.2)	(45.6)	(48.7)	(26.9)	(28.2)
6.A. Investments in India	113252	170894	82257	129725	109004	124521	39907	48832	30364	38103
(i) Government securities	66469	118860	46246	92372	70792	80566	19764	18359	23009	29631
(ii) Other approved securities	4845	4355	—	—	23044	22272	3180	3640	2226	2099
(iii) Shares	4570	5216	4045	4405	427	484	151	158	17	22
(iv) Debentures and Bonds	35337	40741	27924	31100	12212	16309	1121	3382	5015	6251
(v) Subsidiaries and/or joint ventures	—	—	—	—	447	447	—	—	—	100
(vi) Others	2031	1721	4042	1848	2084	4443	15691	23293	98	—
6.B. Investments outside India	—	395	—	—	—	—	—	—	10523	7526
(i) Government securities	—	—	—	—	—	—	—	—	10439	7407
(ii) Subsidiaries and/or joint ventures	—	395	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	84	120
7. Advances	139392	166542	84230	130140	148746	172844	20582	23145	63739	68761
	(38.4)	(37.5)	(39.8)	(40.7)	(40.5)	(41.9)	(23.5)	(23.1)	(41.9)	(42.5)
7.1. Bills purchased and discounted	20374	26491	24682	12648	17787	19046	3464	3781	15597	15962
7.2. Cash credits, overdrafts & loans	70224	74037	31826	67726	80082	99373	12592	13411	37046	37800
7.3. Term loans	48794	66015	27722	49766	50877	54425	4526	5952	11096	14998
Priority sector advances included in 7	37072	48177	14465	34863	53151	50565	10196	8497	17140	17371
8. Fixed Assets	18242	17870	7938	11197	7952	7156	1081	1009	974	3038
	(5.0)	(4.0)	(3.7)	(3.5)	(2.2)	(1.7)	(1.2)	(1.0)	(0.6)	(1.9)
8.1. Premises	15226	5368	248	752	3225	3188	760	722	431	432
8.2. Fixed assets under construction	322	402	—	353	—	—	—	—	—	1598
8.2. Other Fixed assets	2693	12100	7689	10092	4727	3968	322	287	544	1008
9. Other Assets	10553	12335	9410	15185	40332	43704	15371	12500	6366	6987
	(2.9)	(2.8)	(4.4)	(4.8)	(11.0)	(10.6)	(17.6)	(12.5)	(4.2)	(4.3)
9.1. Inter - office adjustments (net)	—	—	2384	1660	—	—	—	—	—	—
9.2. Interest accrued	5738	7439	2719	4103	4124	4517	2309	2976	1035	1125
9.3. Tax paid	2495	2765	489	1395	1947	1639	1114	991	3008	3842
9.4. Stationery and Stamps	55	62	67	74	152	140	44	42	112	120
9.5. Others	2265	2069	3751	7955	34109	37408	11904	8492	2211	1898
Total Assets	362833	444369	211784	319483	367111	412864	87465	100234	152060	161638
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	1000	1052	11872	15247	2400	2400	1661	1661	1466	1466
	(0.4)	(0.4)	(3.8)	(2.9)	(1.7)	(1.6)	(0.7)	(0.5)	(1.1)	(0.9)
2. Reserves and Surplus	4019	4763	5538	5777	6700	7974	21162	23352	5179	5922
	(1.7)	(1.8)	(1.8)	(1.1)	(4.7)	(5.2)	(9.0)	(7.0)	(3.8)	(3.7)
2.1. Statutory Reserves	1465	1665	1472	2159	4147	5421	4075	5000	1070	1418
2.2. Capital Reserves	1292	1258	—	—	2	2	2507	2381	533	529
2.3. Share Premium	1009	1124	—	—	2018	2018	2782	2782	2823	2824
2.4. Revenue and other Reserves	251	587	1612	—	533	533	11785	13170	754	1151
2.5. Balance of Profit	1	129	2454	3618	—	—	14	19	—	—
3. Deposits	213916	245778	214081	386708	122696	134048	188339	276662	123594	140067
	(92.2)	(91.3)	(69.0)	(74.0)	(86.7)	(86.9)	(79.8)	(83.2)	(89.5)	(87.9)
3.1. Demand deposits	17195	23176	19045	33217	11049	15584	15741	22424	8463	13116
(i) From banks	233	140	546	577	25	14	107	406	158	261
(ii) From others	16962	23036	18499	32640	11024	15570	15634	22018	8305	12855
3.2. Savings bank deposits	32669	38824	7548	11427	13090	16600	18667	24301	12968	16000
3.3. Term deposits	164052	183777	187488	342064	98557	101864	153930	229937	102163	110950
(i) From banks	697	715	56021	160119	1119	137	44636	62686	9733	10469
(ii) From others	163355	183062	131467	181945	97438	101727	109294	167251	92430	100481
3.A. Deposits of branches in India	213916	245778	214081	386708	122696	134048	188339	276662	123594	140067
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	6382	6745	61604	83775	3685	3703	15833	20446	2396	3958
	(2.7)	(2.5)	(19.8)	(16.0)	(2.6)	(2.4)	(6.7)	(6.1)	(1.7)	(2.5)
4.1. Borrowings in India	5615	5958	61148	83420	3685	3485	15833	20446	2396	3764
(i) From Reserve Bank of India	955	3456	6800	—	2350	2650	8175	18206	813	2327
(ii) From other banks	1000	4	33159	43190	—	—	5000	—	—	500
(iii) From other institutions and agencies	3659	2498	21189	40230	1335	835	2659	2240	1583	937
4.2. Borrowings outside India	767	787	456	355	—	218	—	—	—	194
5. Other liabilities	6791	10867	17339	30927	6018	6080	8968	10565	5449	7987
	(2.9)	(4.0)	(5.6)	(5.9)	(4.3)	(3.9)	(3.8)	(3.2)	(3.9)	(5.0)
5.1. Bills Payable	576	596	3646	4169	2530	2542	1938	2560	69	39
5.2. Inter-office adjustments	537	2274	—	—	1346	961	—	—	2331	2054
5.3. Interest accrued	1608	1932	5597	3794	907	848	2039	2744	819	1318
5.4. Others (including provisions)	4069	6065	8096	22964	1234	1730	4991	5261	2229	4577
Total Liabilities	232107	269204	310434	522434	141499	154205	235964	332687	138084	159400
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	2342	2733	692	1712	2418	2650	1158	1190	1526	2290
	(1.0)	(1.0)	(0.2)	(0.3)	(1.7)	(1.7)	(0.5)	(0.4)	(1.1)	(1.4)
2. Balances with RBI	15878	15561	11956	31529	12199	10764	19545	16928	15147	10936
	(6.8)	(5.8)	(3.9)	(6.0)	(8.6)	(7.0)	(8.3)	(5.1)	(11.0)	(6.9)
3. Balances with banks in India	22973	25723	10081	5948	2072	1258	2149	5849	10105	4496
	(9.9)	(9.6)	(3.2)	(1.1)	(1.5)	(0.8)	(0.9)	(1.8)	(7.3)	(2.8)
4. Money at call and short notice	—	—	10938	11777	—	—	—	6200	—	—
	(—)	(—)	(3.5)	(2.3)	(—)	(—)	(—)	(1.9)	(—)	(—)
5. Balances with banks outside India	4129	5880	27	—	4534	3733	3714	2486	1099	32
	(1.8)	(2.2)	(0.0)	(0.0)	(3.2)	(2.4)	(1.6)	(0.7)	(0.8)	(0.0)
6. Investments	80716	99476	94923	219958	47528	53094	86228	115041	42723	56370
	(34.8)	(37.0)	(30.6)	(42.1)	(33.6)	(34.4)	(36.5)	(34.6)	(30.9)	(35.4)
6.A. Investments in India	80716	99476	94923	219958	47528	53094	86228	115041	42723	56370
(i) Government securities	55381	69839	47230	113087	35013	37883	58098	81862	27577	40964
(ii) Other approved securities	5858	5718	25	25	3499	3368	1249	921	1012	994
(iii) Shares	660	681	80	77099	632	617	3388	3432	1091	1236
(iv) Debentures and Bonds	14465	18889	29113	2442	8131	8734	23493	20826	12338	12222
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	4352	4349	18475	27305	253	2492	—	8000	706	955
6.B. Investments outside India	—	—	—	—	—	—	1	1	—	—
(i) Government securities	—	—	—	—	—	—	1	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	1	—	—
7. Advances	94998	106071	135039	183981	66644	76939	102133	163813	60523	77631
	(40.9)	(39.4)	(43.5)	(35.2)	(47.1)	(49.9)	(43.3)	(49.2)	(43.8)	(48.7)
7.1. Bills purchased and discounted	5824	7855	35581	39096	5405	5348	27873	45942	4919	9594
7.2. Cash credits, overdrafts & loans	49921	55606	38472	53075	44637	53931	35845	59146	35050	43968
7.3. Term loans	39253	42611	60986	91810	16601	17660	38416	58726	20554	24070
Priority sector advances included in 7	30045	30642	11285	9769	23585	26094	34584	56791	17419	23961
8. Fixed Assets	3689	3105	36287	43846	1791	1699	14581	13707	1271	1751
	(1.6)	(1.2)	(11.7)	(8.4)	(1.3)	(1.1)	(6.2)	(4.1)	(0.9)	(1.1)
8.1. Premises	1522	1492	15995	5304	1078	1029	13040	6042	650	1075
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	2167	1613	20292	38542	714	670	1541	7666	621	676
9. Other Assets	7384	10655	10491	23683	4314	4070	6455	7472	5689	5894
	(3.2)	(4.0)	(3.4)	(4.5)	(3.0)	(2.6)	(2.7)	(2.2)	(4.1)	(3.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	13	17	—	—
9.2. Interest accrued	4386	6737	4141	5902	1931	2353	2954	3810	2678	2676
9.3. Tax paid	1227	1418	2572	3417	826	780	796	1422	1449	1672
9.4. Stationery and Stamps	104	105	13	26	25	27	49	60	25	21
9.5. Others	1667	2394	3765	14338	1533	909	2644	2163	1537	1525
Total Assets	232107	269204	310434	522434	141499	154205	235964	332687	138084	159400
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2171	2171	27	81	10400	12136	20000	40686	16500	19682
	(0.3)	(0.3)	(0.2)	(0.5)	(2.0)	(1.6)	(4.6)	(3.5)	(2.4)	(1.6)
2. Reserves and Surplus	30090	34027	533	581	18625	40678	13893	50824	14333	95269
	(3.7)	(4.5)	(4.3)	(3.9)	(3.6)	(5.4)	(3.2)	(4.4)	(2.1)	(7.9)
2.1. Statutory Reserves	11916	13416	205	211	6519	9235	5074	10130	7886	10386
2.2. Capital Reserves	961	918	—	—	—	—	—	—	—	—
2.3. Share Premium	14891	14894	10	10	—	13019	—	1578	3750	76903
2.4. Revenue and other Reserves	2315	2315	319	360	12076	18389	—	22484	2684	7966
2.5. Balance of Profit	8	2485	—	—	30	36	8819	—	13	14
3. Deposits	678207	646338	11332	13862	409680	619885	291511	842772	607294	986602
	(84.0)	(85.0)	(90.9)	(92.3)	(78.8)	(82.3)	(67.0)	(72.3)	(87.0)	(81.7)
3.1. Demand deposits	43190	43728	627	975	37954	84541	98152	277991	57662	158748
(i) From banks	9269	4812	101	173	54	10	306	16874	740	8545
(ii) From others	33921	38917	526	801	37901	84532	97846	261117	56922	150202
3.2. Savings bank deposits	84684	99991	1919	2335	12365	29425	34651	112495	22712	53326
3.3. Term deposits	550334	502619	8786	10553	359361	505919	158708	452286	526920	774528
(i) From banks	131671	49970	419	281	105627	138377	—	16443	131415	155357
(ii) From others	418663	452650	8367	10272	253734	367542	158708	435843	395505	619171
3.A. Deposits of branches in India	678207	646338	11332	13862	409680	619885	291511	842772	607294	986602
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	48833	37962	233	84	48304	39866	44788	142874	19989	49147
	(6.0)	(5.0)	(1.9)	(0.6)	(9.3)	(5.3)	(10.3)	(12.3)	(2.9)	(4.1)
4.1. Borrowings in India	48833	37962	233	84	45778	30932	42649	141048	19989	49147
(i) From Reserve Bank of India	3325	11066	—	—	10000	6000	12368	20469	14848	21867
(ii) From other banks	16131	—	—	—	18500	7500	9788	76541	4177	19218
(iii) From other institutions and agencies	29377	26896	233	84	17278	17432	20493	44038	964	8062
4.2. Borrowings outside India	—	—	—	—	2526	8934	2139	1826	—	—
5. Other liabilities	48142	39756	336	408	33024	40557	64804	88458	40051	56563
	(6.0)	(5.2)	(2.7)	(2.7)	(6.4)	(5.4)	(14.9)	(7.6)	(5.7)	(4.7)
5.1. Bills Payable	15008	4139	66	68	5479	9294	24397	37207	11219	14220
5.2. Inter-office adjustments	—	8355	64	45	—	—	—	—	—	—
5.3. Interest accrued	3432	2167	90	87	4128	4364	4951	10545	2349	3352
5.4. Others (including provisions)	29702	25095	117	209	23416	26899	35456	40706	26483	38991
Total Liabilities	807443	760255	12461	15016	520033	753122	434996	1165614	698167	1207263
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in brackets indicate per cent share in total.

2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data as on March 31, 2000 represent merged bank's figures.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	5717	6056	261	426	725	930	1591	4126	926	3145
	(0.7)	(0.8)	(2.1)	(2.8)	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.3)
2. Balances with RBI	38874	32986	1117	1312	46648	50480	27574	80856	45654	69044
	(4.8)	(4.3)	(9.0)	(8.7)	(9.0)	(6.7)	(6.3)	(6.9)	(6.5)	(5.7)
3. Balances with banks in India	27150	4183	412	297	1273	5081	865	3372	24197	31800
	(3.4)	(0.6)	(3.3)	(2.0)	(0.2)	(0.7)	(0.2)	(0.3)	(3.5)	(2.6)
4. Money at call and short notice	—	5100	287	493	8878	14872	3609	14848	91012	235780
	(—)	(0.7)	(2.3)	(3.3)	(1.7)	(2.0)	(0.8)	(1.3)	(13.0)	(19.5)
5. Balances with banks outside India	295	2581	—	—	512	2421	2025	58562	2035	1748
	(—)	(0.3)	(—)	(—)	(0.1)	(0.3)	(0.5)	(5.0)	(0.3)	(0.1)
6. Investments	260172	266601	2619	3420	196187	292584	190380	574828	286123	441668
	(32.2)	(35.1)	(21.0)	(22.8)	(37.7)	(38.8)	(43.8)	(49.3)	(41.0)	(36.6)
6.A. Investments in India	260172	266601	2619	3420	196187	292584	190380	574828	286123	441668
(i) Government securities	173157	177600	2049	2828	105297	173076	86760	321747	152736	281494
(ii) Other approved securities	7471	6623	459	456	585	585	—	1194	—	—
(iii) Shares	14033	12580	—	—	18882	23027	14666	25699	13800	16095
(iv) Debentures and Bonds	62553	66182	110	135	70257	92493	85895	186632	66661	113722
(v) Subsidiaries and/or joint ventures	1500	1500	—	—	—	—	—	—	—	—
(vi) Others	1458	2117	1	1	1166	3402	3059	39556	52925	30357
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	422777	403571	6640	7840	211844	321101	140056	336227	211012	365734
	(52.4)	(53.1)	(53.3)	(52.2)	(40.7)	(42.6)	(32.2)	(28.8)	(30.2)	(30.3)
7.1. Bills purchased and discounted	129705	67310	168	206	51033	59511	29455	57120	45496	70129
7.2. Cash credits, overdrafts & loans	193187	214432	2220	2552	105088	181671	50327	146793	138351	257767
7.3. Term loans	99885	121829	4252	5083	55723	79920	60274	132314	27166	37838
Priority sector advances included in 7	122755	142975	3068	3873	51292	70348	19947	58586	47782	49737
8. Fixed Assets	15482	14495	954	1023	32451	33829	13155	23676	19963	22212
	(1.9)	(1.9)	(7.7)	(6.8)	(6.2)	(4.5)	(3.0)	(2.0)	(2.9)	(1.8)
8.1. Premises	12540	7583	726	758	13402	14343	4799	9280	15828	12800
8.2. Fixed assets under construction	—	—	—	—	—	—	352	—	—	—
8.2. Other Fixed assets	2942	6912	228	265	19049	19486	8004	14396	4135	9412
9. Other Assets	36978	24682	171	205	21514	31824	37454	69119	17245	36132
	(4.6)	(3.2)	(1.4)	(1.4)	(4.1)	(4.2)	(8.6)	(5.9)	(2.5)	(3.0)
9.1. Inter - office adjustments (net)	12765	—	—	—	—	—	—	—	1	486
9.2. Interest accrued	11397	11695	105	136	5413	8483	4401	16212	6615	11474
9.3. Tax paid	7125	8572	26	26	548	778	1361	1488	224	3676
9.4. Stationery and Stamps	209	213	20	16	15	17	42	41	2	10
9.5. Others	5481	4203	20	27	15538	22546	31650	51378	10403	20486
Total Assets	807443	760255	12461	15016	520033	753122	434996	1165614	698167	1207263
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.

2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data as on March 31, 2000 represent merged bank's figures.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	14000	14000	15891	15901	4784	4801	1350	1350	600	600
	(4.1)	(3.1)	(2.6)	(2.0)	(0.6)	(0.5)	(0.3)	(0.2)	(0.2)	(0.2)
2. Reserves and Surplus	7723	11956	37073	37428	38055	48015	24821	29837	18866	25470
	(2.3)	(2.6)	(6.0)	(4.7)	(5.1)	(4.5)	(5.1)	(5.2)	(6.0)	(6.8)
2.1. Statutory Reserves	1108	2787	7410	8813	6535	9539	12042	15000	6420	8560
2.2. Capital Reserves	—	—	—	—	33	33	—	—	73	73
2.3. Share Premium	3200	3200	21617	21654	8627	8641	7198	7198	500	500
2.4. Revenue and other Reserves	—	3	5091	4708	22860	29802	5580	7635	11869	16332
2.5. Balance of Profit	3414	5967	2955	2254	—	—	1	4	4	5
3. Deposits	275128	344817	501842	654597	644403	942209	438211	517417	253793	309061
	(80.5)	(76.4)	(81.4)	(81.9)	(85.7)	(89.2)	(89.9)	(90.1)	(81.3)	(82.5)
3.1. Demand deposits	62484	42842	56005	87069	114290	182089	29858	40174	28282	34630
(i) From banks	7	33	1604	5983	3911	4866	701	463	1005	837
(ii) From others	62478	42809	54401	81087	110378	177223	29157	39712	27277	33793
3.2. Savings bank deposits	7572	17326	9397	13451	121608	159620	55693	69437	21660	27762
3.3. Term deposits	205072	284649	436440	554076	408505	600500	352660	407806	203851	246669
(i) From banks	11132	22078	125638	193848	79016	150137	28060	37926	30867	31244
(ii) From others	193940	262571	310801	360229	329489	450363	324600	369880	172984	215425
3.A. Deposits of branches in India	275128	344817	501842	654597	644403	942209	438211	517417	253793	309061
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	35957	57637	40542	55141	20931	2053	12477	13377	23532	22450
	(10.5)	(12.8)	(6.6)	(6.9)	(2.8)	(0.2)	(2.6)	(2.3)	(7.5)	(6.0)
4.1. Borrowings in India	35957	57637	40542	55141	20763	1527	12477	13377	20918	22245
(i) From Reserve Bank of India	11977	22332	26300	27147	—	—	4861	8704	5870	7925
(ii) From other banks	7000	16305	3078	3402	163	22	—	3	1001	—
(iii) From other institutions and agencies	16980	19000	11164	24592	20600	1505	7616	4669	14047	14320
4.2. Borrowings outside India	—	—	—	—	168	526	—	—	2614	204
5. Other liabilities	9114	22804	21466	36622	43776	59046	10416	12246	15274	16937
	(2.7)	(5.1)	(3.5)	(4.6)	(5.8)	(5.6)	(2.1)	(2.1)	(4.9)	(4.5)
5.1. Bills Payable	4211	6552	4777	8141	18945	23682	4346	3982	7955	6482
5.2. Inter-office adjustments	7	—	155	—	3739	9170	1179	1652	1602	3541
5.3. Interest accrued	1311	1586	6634	8216	4487	6680	913	1428	2346	2096
5.4. Others (including provisions)	3586	14667	9900	20265	16604	19514	3978	5184	3372	4818
Total Liabilities	341922	451215	616813	799689	751948	1056124	487274	574227	312065	374517
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	374	799	740	993	5702	6479	4526	4139	2409	3407
	(0.1)	(0.2)	(0.1)	(0.1)	(0.8)	(0.6)	(0.9)	(0.7)	(0.8)	(0.9)
2. Balances with RBI	25175	38711	36790	35972	71643	133734	40999	48694	23123	24815
	(7.4)	(8.6)	(6.0)	(4.5)	(9.5)	(12.7)	(8.4)	(8.5)	(7.4)	(6.6)
3. Balances with banks in India	17969	7787	9958	17336	51352	86606	39137	48784	22097	30950
	(5.3)	(1.7)	(1.6)	(2.2)	(6.8)	(8.2)	(8.0)	(8.5)	(7.1)	(8.3)
4. Money at call and short notice	10700	6221	10600	38720	—	3	—	—	—	—
	(3.1)	(1.4)	(1.7)	(4.8)	(—)	(—)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	3303	4870	36116	16344	5370	2759	2175	1048	2559	549
	(1.0)	(1.1)	(5.9)	(2.0)	(0.7)	(0.3)	(0.4)	(0.2)	(0.8)	(0.1)
6. Investments	161706	212392	209507	273176	295063	425432	177506	206279	101904	118431
	(47.3)	(47.1)	(34.0)	(34.2)	(39.2)	(40.3)	(36.4)	(35.9)	(32.7)	(31.6)
6.A. Investments in India	161706	212392	209507	273176	295063	425432	177506	206279	101904	118431
(i) Government securities	76495	103242	149670	208834	191311	253784	114872	132597	69078	68981
(ii) Other approved securities	—	—	2620	2600	24988	23533	6442	6320	4853	4116
(iii) Shares	15375	20629	1747	2244	2420	12780	2844	3051	1857	2427
(iv) Debentures and Bonds	64157	83530	53343	56863	70158	128599	48411	54988	25993	41155
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	982	—	—	—	—
(vi) Others	5680	4991	2127	2635	6186	5754	4938	9322	124	1751
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	107444	160071	266227	367705	295096	351807	204663	245143	144788	180730
	(31.4)	(35.5)	(43.2)	(46.0)	(39.2)	(33.3)	(42.0)	(42.7)	(46.4)	(48.3)
7.1. Bills purchased and discounted	42393	49456	45707	56243	16056	21781	22983	27589	21493	41437
7.2. Cash credits, overdrafts & loans	36150	54533	173182	235069	169479	189091	136752	159603	77066	85024
7.3. Term loans	28902	56081	47338	76394	109561	140935	44929	57951	46229	54269
Priority sector advances included in 7	25699	33902	65381	74204	60994	81217	78146	91602	54986	70206
8. Fixed Assets	7792	9437	12446	11179	6339	10731	7818	7166	4389	4042
	(2.3)	(2.1)	(2.0)	(1.4)	(0.8)	(1.0)	(1.6)	(1.2)	(1.4)	(1.1)
8.1. Premises	3303	1974	2818	2801	3027	5644	5819	3261	3221	1645
8.2. Fixed assets under construction	105	—	—	—	1319	2589	—	—	—	54
8.2. Other Fixed assets	4384	7464	9628	8378	1993	2497	1999	3905	1168	2343
9. Other Assets	7459	10925	34429	38264	21384	38572	10450	12974	10796	11595
	(2.2)	(2.4)	(5.6)	(4.8)	(2.8)	(3.7)	(2.1)	(2.3)	(3.5)	(3.1)
9.1. Inter - office adjustments (net)	—	1	—	318	—	—	—	—	—	—
9.2. Interest accrued	3450	5131	7039	10222	10149	17689	5582	7275	3715	5075
9.3. Tax paid	1709	2784	3150	7993	701	9	2120	2361	2292	1351
9.4. Stationery and Stamps	4	9	3	1	—	—	130	137	129	172
9.5. Others	2296	3001	24236	19731	10533	20874	2618	3202	4660	4998
Total Assets	341922	451215	616813	799689	751948	1056124	487274	574227	312065	374517
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	1151	1151	1947	2348	250	250	1020	1020	295	693
	(0.6)	(0.5)	(2.5)	(2.3)	(0.6)	(0.5)	(0.8)	(0.6)	(0.8)	(1.4)
2. Reserves and Surplus	8972	11023	2039	2678	1411	1860	3053	5117	1348	1620
	(4.8)	(4.8)	(2.6)	(2.6)	(3.4)	(3.7)	(2.3)	(2.9)	(3.4)	(3.2)
2.1. Statutory Reserves	5182	6835	817	992	402	557	997	1400	735	900
2.2. Capital Reserves	80	80	17	17	228	224	126	1039	2	2
2.3. Share Premium	1442	1442	523	804	150	150	1360	1360	65	65
2.4. Revenue and other Reserves	2240	2614	674	690	614	914	540	1290	470	561
2.5. Balance of Profit	29	53	9	176	16	15	29	28	76	93
3. Deposits	159101	196341	66777	88200	38372	46358	118288	158821	33753	43802
	(84.7)	(84.9)	(84.3)	(85.0)	(92.7)	(92.7)	(90.5)	(91.3)	(86.1)	(87.4)
3.1. Demand deposits	24615	30493	4543	6347	4435	4279	7103	10212	3239	5603
(i) From banks	1574	293	321	69	152	112	5	134	146	226
(ii) From others	23041	30200	4222	6278	4283	4167	7099	10078	3094	5337
3.2. Savings bank deposits	19024	23816	5958	7643	14734	16666	15395	18853	4677	5693
3.3. Term deposits	115462	142032	56276	74211	19203	25413	95790	129756	25837	32506
(i) From banks	4668	6078	1049	3384	75	80	16685	22711	473	328
(ii) From others	110793	135954	55227	70827	19128	25332	79105	107044	25364	32178
3.A. Deposits of branches in India	159101	196341	66777	88200	38372	46358	118288	158821	33753	43802
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	6944	9950	3239	1958	2	1	2496	2159	899	670
	(3.7)	(4.3)	(4.1)	(1.9)	(—)	(—)	(1.9)	(1.2)	(2.3)	(1.4)
4.1. Borrowings in India	6944	9950	3239	1958	2	1	2496	2159	899	—
(i) From Reserve Bank of India	—	5350	—	—	—	—	1903	1812	—	—
(ii) From other banks	1	—	—	8	—	—	1	—	—	—
(iii) From other institutions and agencies	6943	4600	3239	1950	2	1	592	347	899	670
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	11581	12703	5168	8550	1338	1538	5920	6794	2917	3321
	(6.2)	(5.5)	(6.5)	(8.2)	(3.2)	(3.1)	(4.5)	(3.9)	(7.4)	(6.6)
5.1. Bills Payable	3032	3796	528	440	477	482	756	1214	1211	1028
5.2. Inter-office adjustments	1230	1331	1818	2107	2	—	1263	182	—	31
5.3. Interest accrued	3276	1483	566	610	308	366	1070	1187	421	567
5.4. Others (including provisions)	4043	6093	2257	5394	551	690	2831	4211	1285	1695
Total Liabilities	187749	231168	79170	103734	41373	50007	130777	173911	39212	50106
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	2483	3227	704	1058	438	624	1337	1509	441	411
	(1.3)	(1.4)	(0.9)	(1.0)	(1.1)	(1.2)	(1.0)	(0.9)	(1.1)	(0.8)
2. Balances with RBI	17068	16403	10630	5299	4208	4252	10641	15262	3559	3958
	(9.1)	(7.1)	(13.4)	(5.1)	(10.2)	(8.5)	(8.1)	(8.8)	(9.1)	(7.9)
3. Balances with banks in India	7176	8919	2188	4879	9727	10685	954	5826	551	4554
	(3.8)	(3.9)	(2.8)	(4.7)	(23.5)	(21.4)	(0.7)	(3.4)	(1.4)	(9.1)
4. Money at call and short notice	—	1500	1000	2013	70	250	—	—	2	200
	—	(0.6)	(1.3)	(1.9)	(0.2)	(0.5)	—	—	—	(0.4)
5. Balances with banks outside India	211	—	—	—	—	—	112	31	—	—
	(0.1)	—	—	—	—	—	(0.1)	—	—	—
6. Investments	59209	76757	24685	36450	16421	21655	47744	54939	14741	19000
	(31.5)	(33.2)	(31.2)	(35.1)	(39.7)	(43.3)	(36.5)	(31.6)	(37.6)	(37.9)
6.A. Investments in India	59209	76757	24685	36450	16421	21655	47744	54939	14741	19000
(i) Government securities	33160	41691	14494	25457	11880	13926	35519	40697	8263	11452
(ii) Other approved securities	4603	4409	2660	2677	532	503	2452	2410	347	325
(iii) Shares	1381	1443	536	385	27	27	530	555	583	383
(iv) Debentures and Bonds	17936	17160	6990	7800	3408	6489	8110	9199	5032	5833
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	2130	12054	6	131	574	710	1132	2077	517	1007
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	90943	115005	36764	48552	8754	10327	64484	79375	16367	18736
	(48.4)	(49.7)	(46.4)	(46.8)	(21.2)	(20.7)	(49.3)	(45.6)	(41.7)	(37.4)
7.1. Bills purchased and discounted	16144	20620	2143	6589	159	170	5934	8695	719	838
7.2. Cash credits, overdrafts & loans	50371	67626	27833	24236	8595	7900	39274	52320	9323	10142
7.3. Term loans	24428	26759	6787	17726	—	2257	19275	18360	6325	7756
Priority sector advances included in 7	33038	48930	8618	8677	4416	5435	24536	24972	5175	5659
8. Fixed Assets	2866	2823	988	782	350	386	1300	2297	1386	1636
	(1.5)	(1.2)	(1.2)	(0.8)	(0.8)	(0.8)	(1.0)	(1.3)	(3.5)	(3.3)
8.1. Premises	1235	1378	518	157	261	267	541	1511	990	320
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	21
8.2. Other Fixed assets	1631	1445	471	626	89	119	760	786	396	1294
9. Other Assets	7793	6534	2212	4701	1405	1828	4206	14672	2166	1610
	(4.2)	(2.8)	(2.8)	(4.5)	(3.4)	(3.7)	(3.2)	(8.4)	(5.5)	(3.2)
9.1. Inter - office adjustments (net)	—	—	—	—	—	296	—	—	869	—
9.2. Interest accrued	1820	2660	776	1272	1006	1294	2248	2637	572	724
9.3. Tax paid	4022	1983	559	2826	206	91	1031	1248	517	650
9.4. Stationery and Stamps	60	61	40	38	2	2	67	90	24	21
9.5. Others	1891	1830	836	565	191	146	860	10698	183	215
Total Assets	187749	231168	79170	103734	41373	50007	130777	173911	39212	50106
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank *	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	876	1033	10000	10000	3548	3553	28	28	10000	
	(0.7)	(0.7)	(16.6)	(14.1)	(1.0)	(0.8)	(0.0)	(0.0)	(3.1)	
2. Reserves and Surplus	4315	4660	1570	2774	12802	15134	18587	22623	7079	
	(3.4)	(3.1)	(2.6)	(3.9)	(3.6)	(3.4)	(7.6)	(7.4)	(2.2)	
2.1. Statutory Reserves	925	1051	480	720	2644	3293	5771	7029	1378	
2.2. Capital Reserves	3	4	—	—	1277	1830	—	—	—	
2.3. Share Premium	—	—	—	—	6426	6434	—	—	—	
2.4. Revenue and other Reserves	3387	3604	17	78	2421	3092	12811	15591	5701	
2.5. Balance of Profit	—	1	1074	1975	34	485	5	3	—	
3. Deposits	116029	137890	43276	51369	312256	388536	205595	266453	301118	
	(92.4)	(92.6)	(71.9)	(72.6)	(87.2)	(87.4)	(84.1)	(86.6)	(92.0)	
3.1. Demand deposits	16558	20061	1665	2694	19284	23808	39802	45866	84872	
(i) From banks	457	247	244	—	253	158	380	66	210	
(ii) From others	16102	19814	1420	2694	19032	23650	39422	45799	84662	
3.2. Savings bank deposits	27740	31989	839	1191	48270	61281	22993	29016	22795	
3.3. Term deposits	71730	85840	40773	47484	244702	303447	142800	191571	193450	
(i) From banks	3000	13325	532	2918	227	5363	858	5194	14846	
(ii) From others	68730	72514	40241	44567	244475	298084	141942	186376	178604	
3.A. Deposits of branches in India	116029	137890	43276	51369	312256	388536	205595	266453	301118	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	
4. Borrowings	173	102	2382	3692	10754	9556	5638	3231	172	
	(0.1)	(0.1)	(4.0)	(5.2)	(3.0)	(2.2)	(2.3)	(1.1)	(0.1)	
4.1. Borrowings in India	135	102	2382	3692	10165	1019	5638	3231	172	
(i) From Reserve Bank of India	—	—	2382	—	8375	—	—	—	—	
(ii) From other banks	2	—	—	3692	—	—	—	—	—	
(iii) From other institutions and agencies	133	102	—	—	1790	1019	5638	3231	172	
4.2. Borrowings outside India	38	—	—	—	590	8536	—	—	—	
5. Other liabilities	4151	5214	2975	2889	18848	27583	14696	15295	9078	
	(3.3)	(3.5)	(4.9)	(4.1)	(5.3)	(6.2)	(6.0)	(5.0)	(2.8)	
5.1. Bills Payable	1020	1419	108	192	4258	5285	9848	8359	4552	
5.2. Inter-office adjustments	678	972	—	8	926	1029	—	—	7	
5.3. Interest accrued	981	1053	635	598	3521	4613	2927	3396	2465	
5.4. Others (including provisions)	1472	1770	2232	2090	10143	16657	1921	3540	2054	
Total Liabilities	125543	148900	60204	70723	358209	444361	244544	307630	327447	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Notes 1. Figures in brackets indicate per cent share in total.
2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank *	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	1960	2128	65	129	3189	4663	6125	8956	857	
	(1.6)	(1.4)	(0.1)	(0.2)	(0.9)	(1.0)	(2.5)	(2.9)	(0.3)	
2. Balances with RBI	13341	28583	2019	2748	23274	24513	27882	24949	22307	
	(10.6)	(19.2)	(3.4)	(3.9)	(6.5)	(5.5)	(11.4)	(8.1)	(6.8)	
3. Balances with banks in India	5985	5024	159	731	2512	2531	3074	5776	5430	
	(4.8)	(3.4)	(0.3)	(1.0)	(0.7)	(0.6)	(1.3)	(1.9)	(1.7)	
4. Money at call and short notice	1000	—	—	718	13000	—	—	1500	27100	
	(0.8)	(—)	(—)	(1.0)	(3.6)	(—)	(—)	(0.5)	(8.3)	
5. Balances with banks outside India	473	1082	1940	207	14962	20168	1630	785	15453	
	(0.4)	(0.7)	(3.2)	(0.3)	(4.2)	(4.5)	(0.7)	(0.3)	(4.7)	
6. Investments	49416	55892	19736	20769	119971	174883	88605	123900	104341	
	(39.4)	(37.5)	(32.8)	(29.4)	(33.5)	(36.2)	(39.4)	(40.3)	(31.9)	
6.A. Investments in India	49416	55892	19736	20769	119971	174883	88605	123900	104341	
(i) Government securities	32520	36250	17693	17441	82437	139139	45251	57311	65837	
(ii) Other approved securities	2274	2002	620	610	9391	9159	4600	4470	1194	
(iii) Shares	39	43	1021	718	2211	2263	108	121	3247	
(iv) Debentures and Bonds	4440	4991	401	2000	22564	22089	38094	61436	33574	
(v) Subsidiaries and/or joint ventures	—	—	—	—	282	282	—	—	—	
(vi) Others	10144	12606	—	—	3086	1950	552	563	488	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	
7. Advances	43912	47790	25660	36787	166466	202108	97147	125504	131196	
	(35.0)	(32.1)	(42.6)	(52.0)	(46.5)	(45.5)	(39.7)	(40.8)	(40.1)	
7.1. Bills purchased and discounted	16790	15840	914	1483	18480	19377	10886	16314	42500	
7.2. Cash credits, overdrafts & loans	20442	22578	21773	28691	82860	103769	58745	75592	50132	
7.3. Term loans	6680	9372	2973	6613	65126	78963	27517	33598	38564	
Priority sector advances included in 7	11328	12524	3244	4340	47316	64622	43007	55222	33105	
8. Fixed Assets	3328	3271	5328	5260	2814	3367	3022	3197	8669	
	(2.7)	(2.2)	(8.9)	(7.4)	(0.8)	(0.8)	(1.2)	(1.0)	(2.6)	
8.1. Premises	3142	3093	5182	5112	2014	2601	1940	2033	5417	
8.2. Fixed assets under construction	—	—	42	4	—	—	—	—	99	
8.2. Other Fixed assets	187	178	104	144	800	767	1082	1164	3153	
9. Other Assets	6129	5130	5297	3375	12021	12129	17058	13063	12094	
	(4.9)	(3.4)	(8.8)	(4.8)	(3.4)	(2.7)	(7.0)	(4.2)	(3.7)	
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	2	—	—	
9.2. Interest accrued	1544	1396	467	558	6830	8716	3970	4971	2845	
9.3. Tax paid	2462	2078	4723	2182	4370	2762	—	—	523	
9.4. Stationery and Stamps	63	62	—	1	120	116	12	7	12	
9.5. Others	2059	1593	106	634	701	535	13075	8084	8713	
Total Assets	125543	148900	60204	70723	358209	444361	244544	307630	327447	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Notes 1. Figures in brackets indicate per cent share in total.

2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	United Western Bank		UTI Bank		Vysya Bank	
	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	2989	2989	13190	13190	1719	1976
	(0.8)	(0.6)	(3.4)	(2.0)	(0.2)	(0.2)
2. Reserves and Surplus	16088	20616	7415	10764	42060	57048
	(4.1)	(4.3)	(1.9)	(1.6)	(5.5)	(6.4)
2.1. Statutory Reserves	4598	6598	1513	3801	12280	13535
2.2. Capital Reserves	—	—	—	—	13524	13994
2.3. Share Premium	5473	5473	1622	1622	12302	15498
2.4. Revenue and other Reserves	6017	8545	81	81	3946	14009
2.5. Balance of Profit	—	—	4199	5260	8	11
3. Deposits	343460	434884	304069	572000	651040	742400
	(87.6)	(90.2)	(77.7)	(85.8)	(85.7)	(83.1)
3.1. Demand deposits	35628	63642	36471	66555	65177	75598
(i) From banks	2872	3933	254	124	5504	4658
(ii) From others	32756	59709	36217	66430	59673	70940
3.2. Savings bank deposits	47561	57204	14707	30647	58890	77655
3.3. Term deposits	260272	314038	252891	474799	526973	589147
(i) From banks	31160	59167	47947	108691	63770	53928
(ii) From others	229112	254871	204945	366108	463204	535219
3.A. Deposits of branches in India	343460	434884	304069	572000	651040	742400
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	10671	4195	52059	53102	34352	29207
	(2.7)	(0.9)	(13.3)	(8.0)	(4.5)	(3.3)
4.1. Borrowings in India	10671	4195	52059	53102	34352	29207
(i) From Reserve Bank of India	5498	—	4300	8000	10000	10000
(ii) From other banks	—	—	30627	15102	13675	—
(iii) From other institutions and agencies	5173	4195	17133	30001	10676	19207
4.2. Borrowings outside India	—	—	—	—	—	—
5. Other liabilities	19092	19389	14757	17841	30740	62946
	(4.9)	(4.0)	(3.8)	(2.7)	(4.0)	(7.0)
5.1. Bills Payable	4436	2152	4950	6409	6712	8826
5.2. Inter-office adjustments	—	—	852	263	12196	13876
5.3. Interest accrued	2872	3487	1404	259	228	282
5.4. Others (including provisions)	11784	13750	7551	10909	11604	39962
Total Liabilities	392300	482073	391491	666898	759910	893578
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	United Western Bank		UTI Bank		Vysya Bank	
	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	3820	4305	903	2402	6984	5775
	(1.0)	(0.9)	(0.2)	(0.4)	(0.9)	(0.6)
2. Balances with RBI	31196	39407	32924	37687	59175	55395
	(8.0)	(8.2)	(8.4)	(5.7)	(7.8)	(6.2)
3. Balances with banks in India	19482	32266	11672	29639	51298	42531
	(5.0)	(6.7)	(3.0)	(4.4)	(6.8)	(4.8)
4. Money at call and short notice	26000	—	2000	12000	—	12
	(6.6)	(—)	(0.5)	(1.8)	(—)	(—)
5. Balances with banks outside India	1126	2874	2100	7566	56857	40617
	(0.3)	(0.6)	(0.5)	(1.1)	(7.5)	(4.5)
6. Investments	116800	136294	110102	206515	245305	273565
	(29.8)	(28.3)	(28.1)	(31.0)	(32.3)	(30.6)
6.A. Investments in India	116800	136294	110102	206515	245305	273565
(i) Government securities	73839	84530	77058	136754	138312	164585
(ii) Other approved securities	4637	4240	—	—	11368	8650
(iii) Shares	5890	6248	7034	11842	3781	5176
(iv) Debentures and Bonds	30321	35152	13761	24285	58010	77191
(v) Subsidiaries and/or joint ventures	8	8	—	—	875	1260
(vi) Others	2104	6116	12249	33633	32958	16702
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	167863	235802	216979	350662	278212	393775
	(42.8)	(48.9)	(55.4)	(52.6)	(36.6)	(44.1)
7.1. Bills purchased and discounted	22706	46120	140075	199563	43417	42430
7.2. Cash credits, overdrafts & loans	104914	140140	58594	115434	121608	182363
7.3. Term loans	40242	49541	18310	35665	113186	168982
Priority sector advances included in 7	71294	84506	23478	30286	117843	147509
8. Fixed Assets	8403	8567	6868	8490	20252	33043
	(2.1)	(1.8)	(1.8)	(1.3)	(2.7)	(3.7)
8.1. Premises	7263	4613	1115	812	16824	20761
8.2. Fixed assets under construction	—	—	133	969	—	—
8.2. Other Fixed assets	1140	3954	5620	6710	3428	12281
9. Other Assets	17610	22560	7943	11937	41829	48866
	(4.5)	(4.7)	(2.0)	(1.8)	(5.5)	(5.5)
9.1. Inter - office adjustments (net)	3237	7749	—	—	—	—
9.2. Interest accrued	3948	5467	2489	5040	9384	11318
9.3. Tax paid	4200	4925	476	566	6428	6828
9.4. Stationery and Stamps	227	227	32	45	153	202
9.5. Others	5998	4192	4946	6287	25863	30518
Total Assets	392300	482073	391491	666898	759910	893578
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1500	16902	20	20	1568	1568	3698	3698	6082	6082
	(0.4)	(2.2)	(—)	(—)	(0.5)	(0.6)	(59.7)	(50.0)	(44.6)	(53.3)
2. Reserves and Surplus	32991	40700	2609	3284	23155	24225	248	330	76	76
	(8.3)	(5.4)	(3.9)	(4.9)	(7.1)	(8.9)	(4.0)	(4.5)	(0.6)	(0.7)
2.1. Statutory Reserves	5911	8291	495	565	9384	9938	74	119	76	76
2.2. Capital Reserves	37	—	12	12	1538	797	—	—	—	—
2.3. Share Premium	275	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	6776	9525	1300	1623	—	741	—	—	—	—
2.5. Balance of Profit	19992	22884	802	1083	12233	12749	174	211	—	—
3. Deposits	188100	342293	48541	59048	173320	141834	2215	3005	3213	1861
	(47.3)	(45.5)	(72.1)	(87.7)	(52.9)	(52.0)	(35.8)	(40.6)	(23.6)	(16.3)
3.1. Demand deposits	40408	102739	6460	6090	39387	40097	1284	1858	81	299
(i) From banks	615	831	335	42	4021	6839	728	1220	7	—
(ii) From others	39793	101908	6125	6048	35366	33258	556	638	74	299
3.2. Savings bank deposits	8698	37301	2769	3867	11797	14824	36	30	25	30
3.3. Term deposits	138994	202253	39312	49091	122135	86912	895	1117	3107	1532
(i) From banks	30100	30000	6386	6386	507	8431	—	730	200	—
(ii) From others	108894	172253	32926	42705	121629	78481	895	387	2907	1532
3.A. Deposits of branches in India	188100	342293	48541	59048	173320	141834	2215	3005	3213	1861
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	162730	311350	10550	1000	107326	88412	—	200	3783	3163
	(40.9)	(41.4)	(15.7)	(1.5)	(32.8)	(32.4)	(—)	(2.7)	(23.8)	(27.7)
4.1. Borrowings in India	156459	293217	10550	1000	105612	88412	—	200	3783	1637
(i) From Reserve Bank of India	38302	87660	—	—	20780	13344	—	—	773	237
(ii) From other banks	86937	141272	8500	1000	40568	31068	—	—	3010	1400
(iii) From other institutions and agencies	31220	64285	2050	—	44264	44000	—	200	—	—
4.2. Borrowings outside India	6272	18133	—	—	1714	—	—	—	—	1526
5. Other liabilities	12405	40414	5572	4003	22193	16530	34	166	470	219
	(3.1)	(5.4)	(8.3)	(5.9)	(6.8)	(6.1)	(0.6)	(2.2)	(3.4)	(1.9)
5.1. Bills Payable	4835	13355	134	171	2094	2154	—	—	48	40
5.2. Inter-office adjustments	—	—	91	85	1573	631	—	—	—	38
5.3. Interest accrued	2351	3981	3619	2754	9646	4384	19	26	122	141
5.4. Others (including provisions)	5220	23078	1729	993	8880	9362	16	140	299	—
Total Liabilities	397727	751659	67292	67354	327562	272570	6195	7400	13624	11402
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	428	1684	39	53	847	890	8	17	25	20
	(0.1)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	17536	32084	1749	1874	15321	10109	116	91	495	191
	(4.4)	(4.3)	(2.6)	(2.8)	(4.7)	(3.7)	(1.9)	(1.2)	(3.6)	(1.7)
3. Balances with banks in India	243	218	961	5116	1967	279	3079	3656	213	68
	(0.1)	(—)	(1.4)	(7.6)	(0.6)	(0.1)	(49.7)	(49.4)	(1.6)	(0.6)
4. Money at call and short notice	50	1000	—	—	48544	6131	764	200	—	200
	(—)	(0.1)	(—)	(—)	(14.8)	(2.2)	(12.3)	(2.7)	(—)	(1.8)
5. Balances with banks outside India	24955	10571	15414	9183	1459	9385	78	1230	1438	547
	(6.3)	(1.4)	(22.9)	(13.6)	(0.4)	(3.4)	(1.3)	(16.6)	(10.6)	(4.8)
6. Investments	122855	271715	21805	24367	130222	122668	660	690	2961	3461
	(30.9)	(36.1)	(32.4)	(36.2)	(39.8)	(45.0)	(10.6)	(9.3)	(21.7)	(30.4)
6.A. Investments in India	122855	271715	21805	24367	130222	122668	660	690	2961	3461
(i) Government securities	67949	134600	12772	14958	72625	68483	660	591	1961	2467
(ii) Other approved securities	3433	2533	659	659	—	—	—	—	—	—
(iii) Shares	1501	1001	2400	2054	213	195	—	—	—	—
(iv) Debentures and Bonds	38920	126502	5743	6468	40157	36065	—	99	1000	994
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	11052	7080	231	227	17227	17926	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	207647	389643	22761	23662	96145	89194	687	744	4225	1781
	(52.2)	(51.8)	(33.8)	(35.1)	(29.4)	(32.7)	(11.1)	(10.1)	(31.0)	(15.6)
7.1. Bills purchased and discounted	45805	91350	10167	9338	14106	11161	435	536	2078	54
7.2. Cash credits, overdrafts & loans	110940	155777	10492	9358	67154	57580	74	209	1847	1446
7.3. Term loans	50903	142516	2102	4966	14885	20452	178	—	299	280
Priority sector advances included in 7	83465	135808	3098	3849	28681	30369	435	120	1562	1781
8. Fixed Assets	6211	8065	259	798	7681	7601	64	73	1117	1026
	(1.6)	(1.1)	(0.4)	(1.2)	(2.3)	(2.8)	(1.0)	(1.0)	(8.2)	(9.0)
8.1. Premises	3372	3261	92	622	2545	2501	—	—	1019	962
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	2839	4804	168	177	5136	5100	64	73	98	64
9. Other Assets	17802	36680	4304	2301	25376	26312	739	699	3151	4109
	(4.5)	(4.9)	(6.4)	(3.4)	(7.7)	(9.7)	(11.9)	(9.4)	(23.1)	(36.0)
9.1. Inter - office adjustments (net)	2789	407	—	—	—	—	—	—	—	—
9.2. Interest accrued	2985	11530	860	1222	2680	2150	93	98	106	107
9.3. Tax paid	2082	4069	1476	694	7806	9963	19	1	132	178
9.4. Stationery and Stamps	—	—	—	—	—	—	1	—	—	—
9.5. Others	9945	20674	1967	385	14890	14200	626	601	2913	3825
Total Assets	397727	751659	67292	67354	327562	272570	6195	7400	13624	11402
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	4280	4381	20	20	3441	3441	3809	3809	7867	10744
	(62.1)	(25.2)	(—)	(—)	(7.3)	(6.2)	(31.7)	(23.6)	(8.3)	(8.4)
2. Reserves and Surplus	—	—	63894	68651	747	1488	791	1181	2251	2949
	(—)	(—)	(8.8)	(12.1)	(1.6)	(2.7)	(6.6)	(7.3)	(2.4)	(2.3)
2.1. Statutory Reserves	—	—	15465	18521	546	646	237	364	876	1249
2.2. Capital Reserves	—	—	36891	36891	—	37	—	—	—	—
2.3. Share Premium	—	—	—	—	100	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	11538	13239	54	392	3	3	—	103
2.5. Balance of Profit	—	—	—	—	48	413	551	814	1375	1596
3. Deposits	2069	11937	350185	251177	28031	36591	4074	5167	59313	68142
	(30.0)	(68.6)	(48.4)	(44.2)	(59.3)	(65.6)	(33.9)	(32.0)	(62.8)	(53.2)
3.1. Demand deposits	61	741	64487	45770	2385	2825	962	1156	7289	5260
(i) From banks	5	8	683	710	68	37	301	513	3703	417
(ii) From others	57	733	63804	45060	2317	2788	661	643	3585	4843
3.2. Savings bank deposits	46	151	29372	9139	966	1370	162	139	1008	1273
3.3. Term deposits	1962	11045	256326	196268	24680	32395	2950	3872	51016	61609
(i) From banks	200	6059	—	—	—	703	—	—	21150	17936
(ii) From others	1762	4986	256326	196268	24680	31693	2950	3872	29866	43673
3.A. Deposits of branches in India	2069	11937	350185	251177	28031	36591	4074	5167	59313	68142
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	450	900	260528	214975	8680	7873	1803	3156	21599	41104
	(6.5)	(5.2)	(36.0)	(37.9)	(18.4)	(14.1)	(15.0)	(19.5)	(22.9)	(32.1)
4.1. Borrowings in India	450	900	190990	155738	8680	7873	928	2281	21503	37295
(i) From Reserve Bank of India	—	200	25400	27538	1500	3767	928	1135	17588	23483
(ii) From other banks	250	—	135140	103907	5880	2729	—	650	15	11351
(iii) From other institutions and agencies	200	700	30450	24294	1300	1377	—	496	3900	2461
4.2. Borrowings outside India	—	—	69538	59236	—	—	875	875	96	3809
5. Other liabilities	90	171	48894	33121	6355	6403	1525	2843	3409	5105
	(1.3)	(1.0)	(6.8)	(5.8)	(13.4)	(11.5)	(12.7)	(17.6)	(3.6)	(4.0)
5.1. Bills Payable	—	54	10171	6164	92	148	41	73	1668	2962
5.2. Inter-office adjustments	—	3	—	3280	-1	7	79	32	—	—
5.3. Interest accrued	31	69	6150	808	4493	5000	160	143	799	389
5.4. Others (including provisions)	59	45	32573	22870	1770	1248	1246	2595	942	1755
Total Liabilities	6889	17389	723522	567943	47254	55795	12003	16156	94439	128043
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Cylon		Bank of Nova Scotia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	9	10	1234	874	27	36	77	23	65	93
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.6)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	162	417	31265	14735	1418	2398	234	220	3010	4192
	(2.4)	(2.4)	(4.3)	(2.6)	(3.0)	(4.3)	(2.0)	(1.4)	(3.2)	(3.3)
3. Balances with banks in India	2587	7520	806	651	35	3849	77	42	192	262
	(37.6)	(43.2)	(0.1)	(0.1)	(0.1)	(6.9)	(0.6)	(0.3)	(0.2)	(0.2)
4. Money at call and short notice	—	—	—	—	2832	5641	—	—	—	1443
	(—)	(—)	(—)	(—)	(6.0)	(10.1)	(—)	(—)	(—)	(1.1)
5. Balances with banks outside India	1573	3722	54414	15438	3494	90	1401	3546	6265	7153
	(22.8)	(21.4)	(7.5)	(2.7)	(7.4)	(0.2)	(11.7)	(21.9)	(6.6)	(5.6)
6. Investments	894	2154	220287	130146	15362	15977	1210	1543	17387	20683
	(13.0)	(12.4)	(30.4)	(22.9)	(32.5)	(28.6)	(10.1)	(9.5)	(18.4)	(16.2)
6.A. Investments in India	894	2154	220287	130146	15362	15977	1210	1543	17387	20683
(i) Government securities	26	1507	148720	108148	11070	11408	1210	1543	16030	18795
(ii) Other approved securities	—	—	—	—	89	99	—	—	5	—
(iii) Shares	—	—	6	6	1213	1213	—	—	—	—
(iv) Debentures and Bonds	300	500	71561	21992	2990	3240	—	—	1352	1400
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	568	147	—	—	—	17	—	—	—	488
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	808	2569	363314	365749	21464	25496	7703	9069	61442	87527
	(11.7)	(14.8)	(50.2)	(64.4)	(45.4)	(45.7)	(64.2)	(56.1)	(65.1)	(68.4)
7.1. Bills purchased and discounted	161	524	72839	32835	7384	8274	998	2002	9911	9651
7.2. Cash credits, overdrafts & loans	143	412	158852	243553	8011	6891	6141	6627	27233	30814
7.3. Term loans	504	1633	131623	89361	6069	10331	564	440	24299	47062
Priority sector advances included in 7	40	706	85724	38092	6161	7309	2984	3745	28448	33858
8. Fixed Assets	327	330	5318	3930	635	635	42	36	771	700
	(4.7)	(1.9)	(0.7)	(0.7)	(1.3)	(1.1)	(0.4)	(0.2)	(0.8)	(0.5)
8.1. Premises	102	79	2239	2102	432	410	—	—	273	268
8.2. Fixed assets under construction	—	55	238	—	—	—	—	—	—	—
8.2. Other Fixed assets	225	196	2841	1828	203	225	42	36	498	432
9. Other Assets	530	668	46884	36421	1986	1673	1258	1677	5306	5992
	(7.7)	(3.8)	(6.5)	(6.4)	(4.2)	(3.0)	(10.5)	(10.4)	(5.6)	(4.7)
9.1. Inter - office adjustments (net)	—	—	824	—	—	—	—	—	600	330
9.2. Interest accrued	51	146	5758	6578	418	650	1155	1546	1022	1240
9.3. Tax paid	—	—	3041	6516	817	437	16	79	321	783
9.4. Stationery and Stamps	—	—	35	26	—	—	2	2	—	—
9.5. Others	479	522	37227	23302	752	586	85	50	3363	3639
Total Assets	6889	17389	723522	567944	47254	55795	12003	16156	94439	128043
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Tokyo		Banque Nationale de Paris		Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	9978	9978	100	100	2060	2060	—	—	3865	4063
	(8.2)	(11.4)	(—)	(—)	(4.9)	(6.4)	(0.0)	(0.0)	(34.0)	(12.2)
2. Reserves and Surplus	2988	2988	18817	19631	2970	2226	2746	2746	303	1090
	(2.4)	(3.4)	(8.8)	(8.6)	(7.0)	(6.9)	(2.1)	(2.1)	(2.7)	(3.3)
2.1. Statutory Reserves	2988	2988	2827	3257	537	537	2029	2029	111	302
2.2. Capital Reserves	—	—	7584	—	27	5	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	100	—	—	—
2.4. Revenue and other Reserves	—	—	6581	14049	373	326	—	—	—	—
2.5. Balance of Profit	—	—	1824	2325	2033	1359	617	—	192	787
3. Deposits	99511	62794	92404	106016	16313	20701	97733	97733	611	430
	(81.3)	(71.7)	(43.3)	(46.5)	(38.6)	(64.3)	(73.1)	(73.1)	(5.4)	(1.3)
3.1. Demand deposits	36160	22097	25453	32851	855	1467	4937	4937	251	430
(i) From banks	4433	4318	42	52	21	385	219	—	—	—
(ii) From others	31727	17779	25411	32799	834	1082	4718	—	251	430
3.2. Savings bank deposits	5294	6072	2866	2679	158	115	3813	3813	—	—
3.3. Term deposits	58057	34626	64085	70486	15300	19119	88982	88982	360	—
(i) From banks	13900	—	—	—	4257	5757	—	—	—	—
(ii) From others	44157	34626	64085	70486	11043	13362	88982	—	360	—
3.A. Deposits of branches in India	99511	62794	92404	106016	16313	20701	97733	—	611	430
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	—	4575	96060	90827	20203	6481	21285	21285	6240	27548
	—	(5.2)	(45.0)	(39.8)	(47.8)	(20.1)	(15.9)	(15.9)	(54.9)	(82.5)
4.1. Borrowings in India	—	4575	93247	85626	20200	6396	21285	—	6240	27548
(i) From Reserve Bank of India	—	75	4076	650	—	—	—	—	—	27548
(ii) From other banks	—	4500	45625	63176	14700	996	21285	—	1000	—
(iii) From other institutions and agencies	—	—	43546	21800	5500	5400	—	—	5240	—
4.2. Borrowings outside India	—	—	2813	5201	3	85	—	—	—	—
5. Other liabilities	9942	7268	5919	11660	730	706	11920	11920	345	256
	(8.1)	(8.3)	(2.8)	(5.1)	(1.7)	(2.2)	(8.9)	(8.9)	(3.0)	(0.8)
5.1. Bills Payable	1651	1710	1380	3115	79	153	287	—	—	—
5.2. Inter-office adjustments	679	—	416	—	—	—	1335	—	—	—
5.3. Interest accrued	2159	1773	1672	1959	197	200	5918	—	9	10
5.4. Others (including provisions)	5453	3785	2451	6586	454	353	4380	—	336	246
Total Liabilities	122419	87603	213301	228233	42275	32175	133684	133684	11363	33387
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.
2. * British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Tokyo		Banque Nationale de Paris		Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	208	245	125	153	4	3	93			
	(0.2)	(0.3)	(0.1)	(0.1)	(—)	(—)	(0.1)	(—)	(—)	(—)
2. Balances with RBI	12511	6123	11092	9483	901	1076	4007		175	316
	(10.2)	(7.0)	(5.2)	(4.2)	(2.1)	(3.3)	(3.0)	(1.5)	(0.9)	(0.9)
3. Balances with banks in India	11081	10180	488	8996	57	559	1055		24	53
	(9.1)	(11.6)	(0.2)	(3.9)	(0.1)	(1.7)	(0.8)	(0.2)	(0.2)	(0.2)
4. Money at call and short notice	—	—	22912	15267	5007	3053	—	—	—	—
	(—)	(—)	(10.7)	(6.7)	(11.8)	(9.5)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	4116	311	4943	—	284	—	49134		1	3
	(3.4)	(0.4)	(2.3)	(—)	(0.7)	(—)	(36.8)	(—)	(—)	(—)
6. Investments	30419	21992	96710	105928	26438	20009	50560		6686	28097
	(24.8)	(25.1)	(45.3)	(46.4)	(62.5)	(62.2)	(58.8)	(37.8)	(58.8)	(84.2)
6.A. Investments in India	30419	21992	96710	105928	26438	20009	50560		6686	28097
(i) Government securities	27878	19878	51561	56200	14163	14734	31649		6607	27529
(ii) Other approved securities	2344	1947	162	158	275	275	2715		79	568
(iii) Shares	104	94	1502	451	—	—	1		—	—
(iv) Debentures and Bonds	15	—	41506	41695	11500	5000	15204		—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—		—	—
(vi) Others	79	73	1980	7425	500	—	992		—	—
6.B. Investments outside India	—	—	—	—	—	—	—		—	—
(i) Government securities	—	—	—	—	—	—	—		—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—		—	—
(iii) Others	—	—	—	—	—	—	—		—	—
7. Advances	49786	39105	59539	67511	5093	4763	20539		461	1150
	(40.7)	(44.6)	(27.9)	(29.6)	(12.0)	(14.8)	(15.4)	(4.1)	(3.4)	(3.4)
7.1. Bills purchased and discounted	870	1063	6738	13507	140	301	3111		6	1150
7.2. Cash credits, overdrafts & loans	30784	24461	33754	32394	4723	1283	4049		454	—
7.3. Term loans	18132	13581	19047	21610	230	3180	13379		—	—
Priority sector advances included in 7	2975	1404	17777	22361	2755	1264	4130		—	—
8. Fixed Assets	2728	2340	8349	9049	1759	1157	540		177	931
	(2.2)	(2.7)	(3.9)	(4.0)	(4.2)	(3.6)	(0.4)	(1.6)	(2.8)	(2.8)
8.1. Premises	831	751	7606	8138	1504	965	286		—	—
8.2. Fixed assets under construction	22	—	31	123	—	—	—		—	—
8.2. Other Fixed assets	1876	1589	713	788	256	192	254		177	931
9. Other Assets	11571	7308	9142	11845	2732	1553	7756		3841	2837
	(9.5)	(8.3)	(4.3)	(5.2)	(6.5)	(4.8)	(5.8)	(33.8)	(8.5)	(8.5)
9.1. Inter - office adjustments (net)	—	264	1735	—	—	—	2382		41	291
9.2. Interest accrued	2184	1769	—	1899	334	171	—		134	556
9.3. Tax paid	—	—	1275	616	876	516	970		139	121
9.4. Stationery and Stamps	—	—	3	1928	—	—	5		—	1
9.5. Others	9387	5274	6129	7402	1522	866	4399		3527	1869
Total Assets	122419	87603	213301	228233	42275	32175	133684		11363	33387
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.

2. * British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	3509	3546	3454	3454	20	20	7435	7435	5666	11227
	(20.2)	(21.2)	(24.1)	(23.1)	(—)	(—)	(15.1)	(15.6)	(6.9)	(18.0)
2. Reserves and Surplus	2	8	647	378	87900	99134	61	279	158	-4297
2.1. Statutory Reserves	—	—	(4.5)	(2.5)	(6.8)	(7.0)	(0.1)	(0.6)	(0.2)	-(6.9)
2.2. Capital Reserves	2	2	212	227	20907	24965	37	80	1174	1174
2.3. Share Premium	—	—	—	—	1604	571	6	6	—	—
2.4. Revenue and other Reserves	—	5	—	—	6202	16388	—	—	688	654
2.5. Balance of Profit	—	—	435	152	52166	57209	18	192	-1704	-6125
3. Deposits	5311	6988	9086	9181	943663	1020326	26645	14195	22817	20859
	(30.6)	(41.8)	(63.4)	(61.5)	(73.2)	(72.0)	(54.0)	(29.7)	(27.8)	(33.5)
3.1. Demand deposits	271	620	6339	7213	189002	234280	924	1408	5200	2822
(i) From banks	—	—	—	—	5060	4817	14	15	789	623
(ii) From others	271	620	6339	7213	183941	229463	910	1392	4411	2199
3.2. Savings bank deposits	111	121	16	19	34230	59027	191	746	1611	1700
3.3. Term deposits	4929	6248	2730	1948	720431	727018	25530	12042	16006	16338
(i) From banks	—	—	—	—	159942	159403	—	—	18	18
(ii) From others	4929	6248	2730	1948	560490	567615	25530	12042	15988	16321
3.A. Deposits of branches in India	5311	6988	9086	9181	943663	1020326	26645	14195	22817	20859
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	7753	5802	—	—	141210	162333	14465	24068	50969	32410
	(44.7)	(34.7)	(—)	(—)	(11.0)	(11.5)	(29.3)	(50.4)	(62.0)	(52.0)
4.1. Borrowings in India	3510	5802	—	—	140032	162096	14465	24068	50969	32410
(i) From Reserve Bank of India	100	630	—	—	64360	52132	2265	4296	2400	—
(ii) From other banks	2000	4872	—	—	55899	60931	5000	15172	33674	17974
(iii) From other institutions and agencies	1410	300	—	—	19773	49034	7200	4600	14895	14436
4.2. Borrowings outside India	4243	—	—	—	1178	237	—	—	—	—
5. Other liabilities	787	366	1145	1926	115994	135427	699	1811	2490	2105
	(4.5)	(2.2)	(8.0)	(12.9)	(9.0)	(9.6)	(1.4)	(3.8)	(3.0)	(3.4)
5.1. Bills Payable	42	114	—	—	43548	34900	94	1046	274	134
5.2. Inter-office adjustments	71	—	—	—	4045	3400	—	—	—	—
5.3. Interest accrued	104	174	15	19	10607	9125	235	254	1127	585
5.4. Others (including provisions)	571	77	1131	1907	57794	88002	370	511	1071	1386
Total Liabilities	17362	16710	14332	14939	1288787	1417240	49305	47788	82081	62304
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	25	27	15	14	2884	3176	35	36	54	40
	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(—)	(0.1)
2. Balances with RBI	606	613	882	671	63432	71553	2472	1841	4540	2885
	(3.5)	(3.7)	(6.2)	(4.5)	(4.9)	(5.0)	(5.0)	(3.9)	(5.5)	(4.6)
3. Balances with banks in India	655	144	26	27	42321	23234	293	56	102	137
	(3.8)	(0.9)	(0.2)	(0.2)	(3.3)	(1.6)	(0.6)	(0.1)	(0.1)	(0.2)
4. Money at call and short notice	—	—	5756	4396	—	—	—	—	—	—
	(—)	(—)	(40.2)	(29.4)	(—)	(—)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	65	90	26	49	179210	91982	5641	6245	8760	8932
	(0.4)	(0.5)	(0.2)	(0.3)	(13.9)	(6.5)	(11.4)	(13.1)	(10.7)	(14.3)
6. Investments	7326	7184	2333	4247	377379	423012	21229	22266	32716	23294
	(42.2)	(43.0)	(16.3)	(28.4)	(29.3)	(29.8)	(43.1)	(46.6)	(40.0)	(37.4)
6.A. Investments in India	7326	7184	2333	4247	377379	423012	21229	22266	32716	23294
(i) Government securities	3766	4174	1833	2547	278738	327138	13529	9540	21868	17275
(ii) Other approved securities	—	—	—	—	4811	3366	—	—	2044	1320
(iii) Shares	—	—	—	—	1	265	—	—	4	2
(iv) Debentures and Bonds	3180	2200	500	1700	85954	84855	7700	12726	7600	3701
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	380	810	—	—	7874	7389	—	—	1200	996
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	7670	7571	3460	3438	499955	662017	15479	13695	26625	16201
	(44.2)	(45.3)	(24.1)	(23.0)	(38.8)	(46.7)	(31.4)	(28.7)	(32.4)	(26.0)
7.1. Bills purchased and discounted	9	451	2	301	26419	64497	3491	2924	1644	358
7.2. Cash credits, overdrafts & loans	221	1020	2925	2770	154311	167328	2133	3404	14244	5373
7.3. Term loans	7440	6099	533	367	319225	430192	9854	7368	10737	10469
Priority sector advances included in 7	1636	2343	—	—	75967	123993	5403	4870	9691	5250
8. Fixed Assets	323	254	74	80	44345	42482	405	382	1200	1088
	(1.9)	(1.5)	(0.5)	(0.5)	(3.4)	(3.0)	(0.8)	(0.8)	(1.5)	(1.7)
8.1. Premises	71	59	—	—	20315	7233	—	—	946	899
8.2. Fixed assets under construction	—	—	—	—	3770	1915	22	—	—	—
8.2. Other Fixed assets	252	195	74	80	20259	33334	384	382	254	189
9. Other Assets	692	828	1761	2017	79261	99784	3751	3267	8084	9728
	(4.0)	(5.0)	(12.3)	(13.5)	(6.2)	(7.0)	(7.6)	(6.8)	(9.9)	(15.6)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	29	168	—	—
9.2. Interest accrued	292	457	399	484	16072	22792	686	507	1005	1230
9.3. Tax paid	92	132	888	1227	—	—	281	363	2422	2662
9.4. Stationery and Stamps	—	—	—	—	104	118	—	—	—	—
9.5. Others	308	239	473	306	63085	76875	2755	2229	4657	5836
Total Assets	17362	16710	14332	14939	1288787	1417240	49305	47788	82081	62304
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	3765	5029	29233	29233	4954	4954	7180	7180	8516	8516
	(4.2)	(4.9)	(6.6)	(6.3)	(22.6)	(15.4)	(20.0)	(21.0)	(0.7)	(0.7)
2. Reserves and Surplus	3031	3379	19975	25093	649	1121	89	89	91132	104717
	(3.4)	(3.3)	(4.5)	(5.4)	(3.0)	(3.5)	(0.2)	(0.3)	(7.7)	(9.1)
2.1. Statutory Reserves	1742	2064	6218	7242	154	246	89	89	17509	21112
2.2. Capital Reserves	—	—	25	322	7	7	—	—	33444	—
2.3. Share Premium	—	—	—	—	—	—	—	—	5684	—
2.4. Revenue and other Reserves	25	192	4870	4870	—	3	—	—	16895	62209
2.5. Balance of Profit	1265	1122	8862	12659	489	865	—	—	17600	21396
3. Deposits	77131	85050	212835	216738	11080	5357	19717	12698	869108	847779
	(85.3)	(83.6)	(47.8)	(46.6)	(50.6)	(16.6)	(54.9)	(37.1)	(73.4)	(73.7)
3.1. Demand deposits	5323	5225	95642	99499	283	558	3984	972	134509	139892
(i) From banks	93	39	180	770	67	46	3572	—	5851	3832
(ii) From others	5230	5186	95462	98729	216	512	412	972	128658	136060
3.2. Savings bank deposits	110	78	8121	10104	46	98	51	139	127479	152030
3.3. Term deposits	71698	79747	109071	107135	10751	4700	15681	11586	607120	555857
(i) From banks	21285	21285	—	—	4000	—	—	—	63973	64103
(ii) From others	50413	58462	109071	107135	6751	4700	15681	11586	543146	491754
3.A. Deposits of branches in India	77131	85050	212835	216738	11080	5357	19717	12698	869108	847779
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1019	2112	147835	156899	4800	20246	5695	5165	121471	72723
	(1.1)	(2.1)	(33.2)	(33.7)	(21.9)	(62.8)	(15.8)	(15.1)	(10.3)	(6.3)
4.1. Borrowings in India	3	2112	141575	156899	4800	20246	5672	5150	110520	70351
(i) From Reserve Bank of India	3	—	—	—	—	—	2772	2096	27180	19500
(ii) From other banks	—	2112	124842	92580	2300	11146	1700	3053	44685	29769
(iii) From other institutions and agencies	—	—	16733	64319	2500	9100	1200	—	38655	21081
4.2. Borrowings outside India	1016	—	6260	—	—	—	23	15	10952	2372
5. Other liabilities	5497	6217	35339	37458	429	562	3260	9123	93972	116082
	(6.1)	(6.1)	(7.9)	(8.0)	(2.0)	(1.7)	(9.1)	(26.6)	(7.9)	(10.1)
5.1. Bills Payable	692	361	5136	12555	30	97	1835	604	20208	18954
5.2. Inter-office adjustments	40	—	6984	11154	—	—	1090	2090	—	13926
5.3. Interest accrued	945	1244	8276	3189	233	133	219	193	15904	1063
5.4. Others (including provisions)	3820	4612	14943	10561	165	332	116	6235	57861	82139
Total Liabilities	90443	101788	445216	465421	21912	32239	35941	34254	1184199	1149816
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	1	1	259	398	11	24	8	22	2981	3521
	(—)	(—)	(0.1)	(0.1)	(—)	(0.1)	(—)	(0.1)	(0.3)	(0.3)
2. Balances with RBI	4393	3758	16880	32703	456	546	1733	1100	80528	62073
	(4.9)	(3.7)	(3.8)	(7.0)	(2.1)	(1.7)	(4.8)	(3.2)	(6.8)	(5.4)
3. Balances with banks in India	2097	987	5476	1232	47	1353	41	41	63353	2466
	(2.3)	(1.0)	(1.2)	(0.3)	(0.2)	(4.2)	(0.1)	(0.1)	(5.3)	(0.2)
4. Money at call and short notice	—	3490	52013	—	—	—	136	—	79718	60478
	(—)	(3.4)	(11.7)	(—)	(—)	(—)	(0.4)	(—)	(6.7)	(5.3)
5. Balances with banks outside India	777	2285	2990	2888	3773	874	3475	375	—	14162
	(0.9)	(2.2)	(0.7)	(0.6)	(17.2)	(2.7)	(9.7)	(1.1)	(—)	(1.2)
6. Investments	43333	46762	166626	209930	11549	9806	12787	12437	450521	488629
	(47.9)	(45.9)	(37.4)	(45.1)	(52.7)	(30.4)	(35.6)	(36.3)	(38.0)	(42.5)
6.A. Investments in India	43333	46762	166626	209930	11549	9806	12787	12437	450521	488629
(i) Government securities	31611	33647	91606	115342	5049	6906	9687	9819	288960	287585
(ii) Other approved securities	114	114	4	4	—	—	—	—	2111	2064
(iii) Shares	—	—	2394	645	—	—	—	—	434	326
(iv) Debentures and Bonds	11608	13000	68851	75167	6500	2900	3100	2618	156212	182989
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	3771	18773	—	—	—	—	2803	15666
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	34463	40218	163514	176212	3811	18748	14306	17397	417903	423341
	(38.1)	(39.5)	(36.7)	(37.9)	(17.4)	(58.2)	(39.8)	(50.8)	(35.3)	(36.8)
7.1. Bills purchased and discounted	3678	1764	15719	24210	864	2436	1770	1395	44392	60275
7.2. Cash credits, overdrafts & loans	20594	32566	78515	50026	1494	5814	9546	8951	87212	59107
7.3. Term loans	10192	5889	69280	101976	1453	10498	2991	7051	286299	303958
Priority sector advances included in 7	3123	3618	45893	82986	999	2852	6059	6071	23619	18447
8. Fixed Assets	262	264	13130	13202	124	95	480	295	46644	52276
	(0.3)	(0.3)	(2.9)	(2.8)	(0.6)	(0.3)	(1.3)	(0.9)	(3.9)	(4.5)
8.1. Premises	—	—	10550	10415	—	—	—	—	32996	38747
8.2. Fixed assets under construction	—	—	—	—	—	2	—	—	1707	491
8.2. Other Fixed assets	262	264	2580	2788	124	94	480	295	11941	13037
9. Other Assets	5116	4023	24329	28856	2141	793	2974	2586	42551	42869
	(5.7)	(4.0)	(5.5)	(6.2)	(9.8)	(2.5)	(8.3)	(7.5)	(3.6)	(3.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	369	8385	1960
9.2. Interest accrued	1486	1036	5528	7227	261	270	341	—	17539	16501
9.3. Tax paid	—	—	7112	9933	30	90	381	465	—	—
9.4. Stationery and Stamps	—	—	94	25	—	—	—	—	—	—
9.5. Others	3630	2986	11595	11672	1851	433	2253	1752	16627	24408
Total Assets	90443	101788	445216	465421	21912	32239	35941	34254	1184199	1149816
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Hanil Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank		Krung Thai Bank	
	1999 *	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	3583	—	20	6792	6792	5876	5876	3584	3584	
	(96.4)	(—)	(—)	(10.6)	(21.0)	(99.8)	(17.9)	(87.4)	(77.6)	
2. Reserves and Surplus	74	78167	83719	1679	384	—	137	147	159	
	(2.0)	(8.5)	(6.6)	(2.6)	(1.2)	(—)	(0.4)	(3.6)	(3.4)	
2.1. Statutory Reserves	23	11019	15480	505	505	—	38	81	84	
2.2. Capital Reserves	—	56195	57266	—	—	—	—	—	—	
2.3. Share Premium	—	—	—	—	—	—	—	6	—	
2.4. Revenue and other Reserves	51	814	895	—	—	—	—	59	75	
2.5. Balance of Profit	—	10139	10078	1174	-121	—	99	—	—	
3. Deposits	—	638602	875470	19270	5916	—	21647	224	791	
	(—)	(69.4)	(69.1)	(30.2)	(18.3)	(—)	(65.8)	(5.5)	(17.1)	
3.1. Demand deposits	—	125458	161649	1648	850	—	162	5	24	
(i) From banks	—	4782	1553	5	11	—	48	—	—	
(ii) From others	—	120676	160096	1643	839	—	114	5	24	
3.2. Savings bank deposits	—	86318	117805	1546	1324	—	11	—	—	
3.3. Term deposits	—	426826	596016	16076	3741	—	21474	219	766	
(i) From banks	—	—	—	—	—	—	11454	—	500	
(ii) From others	—	426826	596016	16076	3741	—	10020	219	266	
3.A. Deposits of branches in India	—	638602	875470	19270	5916	—	21647	224	791	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	
4. Borrowings	—	111810	193432	33199	16062	—	4902	—	—	
	(—)	(12.2)	(15.3)	(52.0)	(49.7)	(—)	(14.9)	(—)	(—)	
4.1. Borrowings in India	—	110439	193125	33199	16062	—	4870	—	—	
(i) From Reserve Bank of India	—	32300	29600	1842	1462	—	170	—	—	
(ii) From other banks	—	65554	111665	23575	6900	—	1700	—	—	
(iii) From other institutions and agencies	—	12585	51860	7782	7700	—	3000	—	—	
4.2. Borrowings outside India	—	1371	307	—	—	—	32	—	—	
5. Other liabilities	59	91281	113967	2906	3138	12	337	147	88	
	(1.6)	(9.9)	(9.0)	(4.6)	(9.7)	(0.2)	(1.0)	(3.6)	(1.9)	
5.1. Bills Payable	—	20995	34894	334	422	—	35	4	62	
5.2. Inter-office adjustments	—	3907	3596	—	—	—	—	130	—	
5.3. Interest accrued	—	24672	29744	549	144	—	111	3	12	
5.4. Others (including provisions)	59	41707	45733	2023	2572	12	192	9	14	
Total Liabilities	3716	919860	1266608	63846	32292	5888	32899	4102	4621	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Notes 1. Figures in brackets indicate per cent share in total.
2. * As on January 31, 1999, Hanil Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Hanil Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank		Krung Thai Bank	
	1999 *	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	—	—	2253	2521	25	10	—	2	—	—
	(—)	—	(0.2)	(0.2)	(—)	(—)	(—)	(—)	(—)	(—)
2. Balances with RBI	82	50186	48033	2956	737	22	672	23	21	21
	(2.2)	(5.5)	(3.8)	(4.6)	(2.3)	(0.4)	(2.0)	(0.6)	(0.5)	(0.5)
3. Balances with banks in India	3616	10496	16836	555	4026	94	21	1392	2967	2967
	(97.3)	(1.1)	(1.3)	(0.9)	(12.5)	(1.6)	(0.1)	(33.9)	(64.2)	(64.2)
4. Money at call and short notice	—	6200	—	636	—	575	—	—	255	255
	(—)	(0.7)	(—)	(1.0)	(—)	(9.8)	(—)	(—)	(5.5)	(5.5)
5. Balances with banks outside India	—	113429	141610	322	276	—	6	1734	13	13
	(—)	(12.3)	(11.2)	(0.5)	(0.9)	(—)	(—)	(42.3)	(0.3)	(0.3)
6. Investments	—	346477	491856	25106	9773	4025	22838	207	323	323
	(—)	(37.7)	(38.8)	(39.3)	(30.3)	(68.4)	(69.4)	(5.0)	(7.0)	(7.0)
6.A. Investments in India	—	346477	491856	25106	9773	4025	22838	207	323	323
(i) Government securities	—	210443	286630	13106	6173	25	5838	50	156	156
(ii) Other approved securities	—	6280	7983	—	—	—	—	28	28	28
(iii) Shares	—	24	326	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	119060	172328	12000	1200	4000	17000	70	140	140
(v) Subsidiaries and/or joint ventures	—	5	5	—	—	—	—	—	—	—
(vi) Others	—	10664	24583	—	2400	—	—	59	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	—	279481	430237	27238	10997	—	7708	324	609	609
	(—)	(30.4)	(34.0)	(42.7)	(34.1)	(—)	(23.4)	(7.9)	(13.2)	(13.2)
7.1. Bills purchased and discounted	—	28573	68940	1816	1054	—	2052	223	486	486
7.2. Cash credits, overdrafts & loans	—	96912	58793	2535	1417	—	1817	101	123	123
7.3. Term loans	—	153995	302504	22888	8527	—	3840	—	—	—
Priority sector advances included in 7	—	68264	77634	5133	2519	—	2670	36	206	206
8. Fixed Assets	—	46560	50189	586	435	238	250	88	79	79
	(—)	(5.1)	(4.0)	(0.9)	(1.3)	(4.0)	(0.8)	(2.2)	(1.7)	(1.7)
8.1. Premises	—	39423	40746	—	—	—	—	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	—	7138	9443	586	435	238	250	88	79	79
9. Other Assets	17	64778	85328	6420	6039	934	1402	334	354	354
	(0.5)	(7.0)	(6.7)	(10.1)	(18.7)	(15.9)	(4.3)	(8.1)	(7.7)	(7.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	—	—	—
9.2. Interest accrued	—	11740	14692	1016	376	4	295	30	38	38
9.3. Tax paid	—	4914	9084	949	1488	—	84	48	21	21
9.4. Stationery and Stamps	—	103	112	—	—	—	—	—	—	—
9.5. Others	17	48021	61440	4455	4175	929	1022	257	296	296
Total Assets	3716	919860	1266608	63846	32292	5888	32899	4102	4621	4621
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.

2. * As on January 31, 1999, Hanil Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	3182	3182	11913	11913	3528	9161	3776	3776	8862	8862
	(8.9)	(8.9)	(40.8)	(36.3)	(7.5)	(15.3)	(70.2)	(66.2)	(12.9)	(15.3)
2. Reserves and Surplus	993	-293	—	130	569	621	61	47	1463	3939
	(2.8)	-(0.8)	(—)	(0.4)	(1.2)	(1.0)	(1.1)	(0.8)	(2.1)	(6.8)
2.1. Statutory Reserves	713	713	—	130	569	569	55	55	1493	1493
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	168	—	—	—	52	—	—	—	—
2.5. Balance of Profit	280	-1173	—	—	—	—	6	-8	-29	2446
3. Deposits	23634	25423	—	3351	35276	41600	1459	1238	24697	13579
	(66.0)	(71.3)	(—)	(10.2)	(75.0)	(69.4)	(27.1)	(21.7)	(36.0)	(23.4)
3.1. Demand deposits	2987	4374	—	51	3091	3763	501	133	9039	4281
(i) From banks	149	284	—	—	77	127	—	133	1	2
(ii) From others	2837	4090	—	51	3015	3636	501	—	9039	4280
3.2. Savings bank deposits	521	557	—	—	2109	2438	14	15	1094	1059
3.3. Term deposits	20127	20492	—	3300	30075	35398	944	1090	14564	8239
(i) From banks	6572	6586	—	—	1190	440	—	—	10000	3184
(ii) From others	13555	13906	—	3300	28886	34959	944	1090	4564	5055
3.A. Deposits of branches in India	23634	25423	—	3351	35276	41600	1459	1238	24697	13579
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	6576	6100	16177	10553	2741	2129	—	405	32558	30672
	(18.4)	(17.1)	(55.4)	(32.2)	(5.8)	(3.5)	(—)	(7.1)	(47.4)	(52.8)
4.1. Borrowings in India	6576	6100	16177	10553	2650	2129	—	405	7100	4500
(i) From Reserve Bank of India	76	—	—	—	—	—	—	405	—	—
(ii) From other banks	2500	5600	10034	—	2130	2129	—	—	7100	3000
(iii) From other institutions and agencies	4000	500	6143	10553	520	—	—	—	—	1500
4.2. Borrowings outside India	—	—	—	—	91	—	—	—	25458	26172
5. Other liabilities	1417	1257	1120	6831	4928	6473	84	237	1084	1030
	(4.0)	(3.5)	(3.8)	(20.8)	(10.5)	(10.8)	(1.6)	(4.1)	(1.6)	(1.8)
5.1. Bills Payable	109	343	—	—	213	155	8	7	74	207
5.2. Inter-office adjustments	574	22	—	—	7	—	1	9	—	—
5.3. Interest accrued	176	276	37	7	3887	3145	11	20	405	363
5.4. Others (including provisions)	558	616	1083	6824	820	3173	64	201	605	459
Total Liabilities	35803	35670	29210	32779	47041	59984	5381	5703	68665	58082
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Cash in hand	61	57	—	—	61	50	2	1	40	37
	(0.2)	(0.2)	(—)	(—)	(0.1)	(0.1)	(—)	(—)	(0.1)	(0.1)
2. Balances with RBI	1004	1146	542	337	1870	1608	106	57	3153	2417
	(2.8)	(3.2)	(1.9)	(1.0)	(4.0)	(2.7)	(2.0)	(1.0)	(4.6)	(4.2)
3. Balances with banks in India	31	505	1	18	2586	143	1419	28	2705	1950
	(0.1)	(1.4)	(—)	(0.1)	(5.5)	(0.2)	(26.4)	(0.5)	(3.9)	(3.4)
4. Money at call and short notice	—	—	185	—	—	10091	—	1365	1500	—
	(—)	(—)	(0.6)	(—)	(—)	(16.8)	(—)	(23.9)	(2.2)	(—)
5. Balances with banks outside India	994	1009	—	19947	3013	802	273	1032	118	80
	(2.8)	(2.8)	(—)	(60.9)	(6.4)	(1.3)	(5.1)	(18.1)	(0.2)	(0.1)
6. Investments	13159	16910	24450	3004	13635	13751	931	831	15019	16520
	(36.8)	(47.4)	(83.7)	(9.2)	(29.0)	(22.9)	(17.3)	(14.6)	(21.9)	(28.4)
6.A. Investments in India	13159	16910	24450	3004	13635	13751	931	831	15019	16520
(i) Government securities	7579	7579	24450	3004	12935	13551	631	531	12734	13699
(ii) Other approved securities	113	113	—	—	200	200	—	—	—	—
(iii) Shares	16	19	—	—	500	—	—	—	21	21
(iv) Debentures and Bonds	5452	8000	—	—	—	—	300	300	2264	2801
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	1200	—	—	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	16058	12191	—	—	20318	22410	2225	2013	41926	33103
	(44.9)	(34.2)	(—)	(—)	(43.2)	(37.4)	(41.4)	(35.3)	(61.1)	(57.0)
7.1. Bills purchased and discounted	4547	2643	—	—	3019	3806	650	391	7768	8527
7.2. Cash credits, overdrafts & loans	10594	6572	—	—	9105	6772	460	648	24552	19357
7.3. Term loans	917	2976	—	—	8194	11832	1115	974	9606	5220
Priority sector advances included in 7	5404	4833	—	—	4356	5342	1775	562	10921	7855
8. Fixed Assets	390	378	1317	961	2239	2602	63	50	635	541
	(1.1)	(1.1)	(4.5)	(2.9)	(4.8)	(4.3)	(1.2)	(0.9)	(0.9)	(0.9)
8.1. Premises	—	—	1317	—	2030	2386	—	—	232	214
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	390	378	—	961	209	216	63	50	403	327
9. Other Assets	4105	3473	2715	8512	3319	8526	361	326	3569	3433
	(11.5)	(9.7)	(9.3)	(26.0)	(7.1)	(14.2)	(6.7)	(5.7)	(5.2)	(5.9)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	58	688	1508
9.2. Interest accrued	335	385	321	321	438	436	53	—	1220	970
9.3. Tax paid	1912	1486	3	157	797	626	47	152	—	—
9.4. Stationery and Stamps	1	—	—	—	—	—	—	—	—	—
9.5. Others	1856	1601	2391	8035	2084	7464	262	116	1660	956
Total Assets	35803	35670	29210	32779	47041	59984	5381	5703	68665	58082
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	5680	5680	5988	6093	20	20	—	—	8339	8339
	(20.4)	(21.9)	(8.5)	(9.1)	(0.6)	(0.3)	(—)	(—)	(26.3)	(20.0)
2. Reserves and Surplus	1603	1638	2262	2170	528	349	58001	71702	1427	2043
	(5.8)	(6.3)	(3.2)	(3.2)	(14.4)	(5.8)	(7.1)	(7.9)	(4.5)	(4.9)
2.1. Statutory Reserves	519	526	1267	1269	192	217	7674	11008	441	564
2.2. Capital Reserves	75	75	—	—	28	28	—	—	—	—
2.3. Share Premium	1008	—	—	—	—	—	690	—	—	—
2.4. Revenue and other Reserves	—	1037	113	113	—	—	18219	28182	20	20
2.5. Balance of Profit	—	—	882	787	308	104	31418	32511	966	1459
3. Deposits	9189	11605	42157	37255	2182	4559	535265	500600	12712	12800
	(33.0)	(44.8)	(59.5)	(55.6)	(59.4)	(76.2)	(65.6)	(55.0)	(40.2)	(30.7)
3.1. Demand deposits	2159	2799	2932	8654	1875	4187	89404	113404	295	1925
(i) From banks	1	1	118	31	1048	3260	1812	4901	—	3
(ii) From others	2157	2798	2813	8623	827	928	87592	108503	295	1921
3.2. Savings bank deposits	488	572	249	2128	66	76	56308	55949	80	132
3.3. Term deposits	6542	8235	38977	26474	242	296	389552	331247	12336	10743
(i) From banks	—	—	—	—	—	—	—	—	—	—
(ii) From others	6542	8235	38977	26474	242	296	389552	331247	12336	10743
3.A. Deposits of branches in India	9189	11605	42157	37255	2182	4559	535265	500600	12712	12800
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	11200	6300	18728	19619	—	—	161643	259675	6156	17395
	(40.3)	(24.3)	(26.5)	(29.3)	(—)	(—)	(19.8)	(28.5)	(19.4)	(41.7)
4.1. Borrowings in India	11200	6300	18624	19619	—	—	160813	259114	6156	17395
(i) From Reserve Bank of India	—	—	—	—	—	—	11139	12929	1656	2895
(ii) From other banks	9500	6300	16824	10894	—	—	126355	201297	2000	9700
(iii) From other institutions and agencies	1700	—	1800	8725	—	—	23319	44888	2500	4800
4.2. Borrowings outside India	—	—	103	—	—	—	830	561	—	—
5. Other liabilities	150	710	1666	1850	945	1054	60807	78722	3025	1134
	(0.5)	(2.7)	(2.4)	(2.8)	(25.7)	(17.6)	(7.5)	(8.6)	(9.6)	(2.7)
5.1. Bills Payable	50	67	291	167	—	—	4710	3354	731	391
5.2. Inter-office adjustments	—	—	—	58	36	27	—	—	13	57
5.3. Interest accrued	60	56	562	524	3	3	34426	27424	344	389
5.4. Others (including provisions)	40	586	814	1101	907	1025	21670	47943	1936	297
Total Liabilities	27822	25934	70801	66988	3676	5983	815716	910698	31658	41712
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash in hand	24	18	13	11	64	55	2082	3687	34	16
	(0.1)	(0.1)	(—)	(—)	(1.8)	(0.9)	(0.3)	(0.4)	(0.1)	(—)
2. Balances with RBI	1819	1875	3083	1773	345	297	64100	50645	1403	3114
	(6.5)	(7.2)	(4.4)	(2.6)	(9.4)	(5.0)	(7.9)	(5.6)	(4.4)	(7.5)
3. Balances with banks in India	2	2	133	51	12	19	5668	2134	53	46
	(—)	(—)	(0.2)	(0.1)	(0.3)	(0.3)	(0.7)	(0.2)	(0.2)	(0.1)
4. Money at call and short notice	—	—	5092	1178	—	350	17200	10727	—	600
	(—)	(—)	(7.2)	(1.8)	(—)	(5.8)	(2.1)	(1.2)	(—)	(1.4)
5. Balances with banks outside India	2223	555	1324	343	1259	3371	247	299	786	251
	(8.0)	(2.1)	(1.9)	(0.5)	(34.2)	(56.3)	(0.0)	(0.1)	(2.5)	(0.6)
6. Investments	4634	4492	23632	31575	310	350	271977	314007	5600	7924
	(16.7)	(17.3)	(33.4)	(47.1)	(8.4)	(5.9)	(33.3)	(34.5)	(17.7)	(19.0)
6.A. Investments in India	4634	4492	23632	31575	310	350	271977	314007	5600	7924
(i) Government securities	4634	4492	17866	29038	310	278	161273	190584	3612	5751
(ii) Other approved securities	—	—	55	55	—	—	4369	4369	379	379
(iii) Shares	—	—	221	217	—	—	2528	289	—	—
(iv) Debentures and Bonds	—	—	5490	2265	—	—	97751	117368	1610	1795
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	5	—	—
(vi) Others	—	—	—	—	—	72	6055	1392	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	17994	17970	28954	23305	631	394	338122	431886	19012	26332
	(64.7)	(69.3)	(40.9)	(34.8)	(17.2)	(6.6)	(41.5)	(47.4)	(60.1)	(63.1)
7.1. Bills purchased and discounted	423	64	2229	1589	584	336	19182	21588	8710	7474
7.2. Cash credits, overdrafts & loans	15427	14007	16306	15600	48	58	142667	293350	5963	12196
7.3. Term loans	2144	3898	10418	6117	—	—	176273	116948	4339	6663
Priority sector advances included in 7	3846	6850	5709	4902	1	3	84089	91020	9944	7917
8. Fixed Assets	393	334	4879	4597	36	30	26598	20784	1995	1919
	(1.4)	(1.3)	(6.9)	(6.9)	(1.0)	(0.5)	(3.3)	(2.3)	(6.3)	(4.6)
8.1. Premises	39	31	4594	4364	—	—	20182	14934	1800	1762
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	355	303	285	233	36	30	6416	5851	195	158
9. Other Assets	732	688	3691	4154	1019	1117	89723	76528	2775	1509
	(2.6)	(2.7)	(5.2)	(6.2)	(27.7)	(18.7)	(11.0)	(8.4)	(8.8)	(3.6)
9.1. Inter - office adjustments (net)	—	—	6	—	29	24	11485	18176	—	—
9.2. Interest accrued	195	198	418	477	—	—	24636	12805	283	301
9.3. Tax paid	360	321	1830	2021	975	1081	20522	12709	1928	1131
9.4. Stationery and Stamps	—	—	1	1	1	2	22	34	—	—
9.5. Others	177	168	1435	1656	13	9	33059	32805	563	77
Total Assets	27822	25934	70801	66988	3676	5983	815716	910698	31658	41712
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
1. Capital	5175	5175	7086	7086	3359	3359	4104	4104
	(13.6)	(17.4)	(30.3)	(22.8)	(24.8)	(21.3)	(75.1)	(46.4)
2. Reserves and Surplus	652	528	120	120	578	643	314	570
	(1.7)	(1.8)	(0.5)	(0.4)	(4.3)	(4.1)	(5.7)	(6.4)
2.1. Statutory Reserves	158	174	120	120	280	352	80	131
2.2. Capital Reserves	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	21	21	—	—	8	12	—	—
2.5. Balance of Profit	473	334	—	—	290	279	234	439
3. Deposits	19306	10217	11966	10575	6753	5624	—	—
	(50.9)	(34.4)	(51.1)	(34.1)	(49.8)	(35.6)	—	—
3.1. Demand deposits	4232	2166	70	148	382	702	—	—
(i) From banks	2500	—	2	2	—	—	—	—
(ii) From others	1732	2166	67	146	382	702	—	—
3.2. Savings bank deposits	76	53	1	4	—	—	—	—
3.3. Term deposits	14997	7997	11895	10423	6371	4922	—	—
(i) From banks	243	—	7050	6500	1725	3000	—	—
(ii) From others	14754	7997	4845	3923	4646	1922	—	—
3.A. Deposits of branches in India	19306	10217	11966	10575	6753	5624	—	—
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—
4. Borrowings	12300	13443	3800	12587	1559	3358	1000	3951
	(32.4)	(45.2)	(16.2)	(40.5)	(11.5)	(21.3)	(18.3)	(44.7)
4.1. Borrowings in India	12300	13443	3800	12587	1559	3358	1000	900
(i) From Reserve Bank of India	2000	1443	800	3537	1559	1903	1000	900
(ii) From other banks	9700	10999	3000	9050	—	—	—	—
(iii) From other institutions and agencies	600	1000	—	—	—	1455	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	3051
5. Other liabilities	503	376	444	683	1300	2815	47	215
	(1.3)	(1.3)	(1.9)	(2.2)	(9.6)	(17.8)	(0.9)	(2.4)
5.1. Bills Payable	—	—	—	—	—	—	—	—
5.2. Inter-office adjustments	—	—	—	—	—	1	—	—
5.3. Interest accrued	341	208	216	169	94	58	—	15
5.4. Others (including provisions)	162	168	228	514	1206	2756	47	200
Total Liabilities	37936	29738	23415	31051	13548	15799	5465	8839
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 (Concl.d.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
1. Cash in hand	—	9	2	4	1	1	—	—
	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)
2. Balances with RBI	2031	623	521	526	747	182	8	35
	(5.4)	(2.1)	(2.2)	(1.7)	(5.5)	(1.1)	(0.1)	(0.4)
3. Balances with banks in India	735	407	2192	2608	893	735	1613	50
	(1.9)	(1.4)	(9.4)	(8.4)	(6.6)	(4.7)	(29.5)	(0.6)
4. Money at call and short notice	382	275	400	—	200	—	—	600
	(1.0)	(0.9)	(1.7)	(—)	(1.5)	(—)	(—)	(6.8)
5. Balances with banks outside India	—	—	16	58	131	178	—	—
	(—)	(—)	(0.1)	(0.2)	(1.0)	(1.1)	(—)	(—)
6. Investments	7226	5772	5014	5882	2041	2274	46	1300
	(19.0)	(19.4)	(21.4)	(18.9)	(15.1)	(14.4)	(0.8)	(14.7)
6.A. Investments in India	7226	5772	5014	5882	2041	2274	46	1300
(i) Government securities	4046	1082	—	—	1800	1494	46	800
(ii) Other approved securities	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	597	1597	241	780	—	500
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—
(vi) Others	3180	4690	4417	4285	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—
7. Advances	25259	20190	12777	18797	8014	10585	3540	6190
	(66.6)	(67.9)	(54.6)	(60.5)	(59.1)	(67.0)	(64.8)	(70.0)
7.1. Bills purchased and discounted	1199	2556	1014	1078	1341	2709	—	1400
7.2. Cash credits, overdrafts & loans	593	424	5917	13489	2922	4263	750	—
7.3. Term loans	23467	17211	5846	4230	3751	3614	2790	4790
Priority sector advances included in 7	7839	7062	1270	7188	1660	2344	750	1400
8. Fixed Assets	307	269	169	163	48	32	55	62
	(0.8)	(0.9)	(0.7)	(0.5)	(0.4)	(0.2)	(1.0)	(0.7)
8.1. Premises	149	142	119	120	—	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	157	127	51	43	48	32	55	62
9. Other Assets	1996	2193	2324	3013	1475	1812	203	602
	(5.3)	(7.4)	(9.9)	(9.7)	(10.9)	(11.5)	(3.7)	(6.8)
9.1. Inter - office adjustments (net)	82	310	—	—	—	—	—	—
9.2. Interest accrued	261	172	407	374	332	281	9	70
9.3. Tax paid	18	18	72	129	979	1251	—	44
9.4. Stationery and Stamps	—	—	—	—	—	—	—	—
9.5. Others	1635	1694	1844	2509	164	279	194	488
Total Assets	37936	29738	23415	31051	13548	15799	5465	8839
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000

(Amount in Rs. lakh)

Items	As on March 31					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	1999 (1)	2000 (2)	1999 (3)	2000 (4)	1999 (5)	2000 (6)
1. Capital	100 (2.1)	100 (1.7)	100 (1.9)	100 (1.5)	100 (1.4)	100 (1.1)
2. Reserves and Surplus	307 (6.4)	476 (8.1)	275 (5.1)	— (—)	401 (5.4)	401 (4.6)
3. Deposits	3086 (64.4)	4019 (68.0)	4100 (76.1)	5276 (78.7)	5731 (77.5)	6860 (78.5)
3.1. Demand deposits	74	60	132	155	232	371
3.2. Savings bank deposits	1340	1623	2410	3029	2433	2684
3.3. Term deposits	1672	2336	1558	2092	3066	3805
4. Borrowings	948 (19.8)	973 (16.5)	640 (11.9)	978 (14.6)	480 (6.5)	520 (5.9)
4.1. From banks*	219	237	113	191	31	35
4.2. From others	729	735	527	787	449	485
5. Other liabilities	353 (7.4)	338 (5.7)	273 (5.1)	350 (5.2)	687 (9.3)	860 (9.8)
5.1. Bills Payable	—	—	8	4	16	9
5.2. Inter-office adjustments	25	21	—	—	—	18
5.3. Interest accrued	40	44	42	53	649	810
5.4. Others (including provisions)	289	273	224	293	22	22
Total Liabilities	4794	5906	5388	6704	7400	8741
1. Cash in hand	51 (1.1)	91 (1.5)	76 (1.4)	88 (1.3)	70 (0.9)	111 (1.3)
2. Balances with RBI	108 (2.3)	106 (1.8)	114 (2.1)	139 (2.1)	191 (2.6)	228 (2.6)
3. Balances with banks in India	1551 (32.4)	1871 (31.7)	2088 (38.7)	2541 (37.9)	3809 (51.5)	4931 (56.4)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	425 (8.9)	636 (10.8)	— (—)	— (—)	632 (8.5)	964 (11.0)
6. Advances	2471 (51.5)	3057 (51.8)	1563 (29.0)	2421 (36.1)	1163 (15.7)	1513 (17.3)
6.1. Bills purchased and discounted	9	68	—	—	—	—
6.2. Cash credits, overdrafts & loans	1728	1849	527	880	340	528
6.3. Term loans	734	1141	1036	1541	823	985
7. Fixed Assets	19 (0.4)	28 (0.5)	12 (0.2)	11 (0.2)	9 (0.1)	11 (0.1)
8. Other Assets	168 (3.5)	116 (2.0)	1534 (28.5)	1506 (22.5)	1525 (20.6)	983 (11.2)
8.1. Inter - office adjustments (net)	—	—	4	21	176	—
8.2. Interest accrued	45	72	—	—	1054	837
8.3. Others	123	44	1530	1484	295	146
Total Assets	4794 (100.0)	5906 (100.0)	5388 (100.0)	6704 (100.0)	7400 (100.0)	8741 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1999 (7)	2000 (8)	1999 (9)	2000 (10)	1999 (11)	2000 (12)
1. Capital	100 (0.3)	100 (0.2)	100 (0.4)	100 (0.3)	100 (0.7)	100 (0.5)
2. Reserves and Surplus	2450 (7.1)	3317 (8.0)	— (—)	678 (2.2)	— (—)	1137 (6.0)
3. Deposits	26548 (76.8)	32710 (79.2)	23394 (91.7)	27549 (90.8)	12304 (84.9)	15021 (79.6)
3.1. Demand deposits	605	623	2130	2255	582	1062
3.2. Savings bank deposits	9360	11829	10962	12662	4717	5910
3.3. Term deposits	16582	20258	10302	12633	7005	8049
4. Borrowings	4039 (11.7)	3820 (9.2)	774 (3.0)	963 (3.2)	1391 (9.6)	1907 (10.1)
4.1. From banks*	764	779	—	—	73	102
4.2. From others	3275	3040	774	963	1317	1805
5. Other liabilities	1453 (4.2)	1354 (3.3)	1256 (4.9)	1038 (3.4)	700 (4.8)	710 (3.8)
5.1. Bills Payable	223	318	105	112	46	45
5.2. Inter-office adjustments	389	146	—	19	118	148
5.3. Interest accrued	16	23	121	165	27	50
5.4. Others (including provisions)	826	867	1030	741	509	466
Total Liabilities	34590	41300	25525	30328	14495	18875
1. Cash in hand	616 (1.8)	751 (1.8)	201 (0.8)	246 (0.8)	244 (1.7)	749 (4.0)
2. Balances with RBI	810 (2.3)	960 (2.3)	779 (3.1)	855 (2.8)	394 (2.7)	486 (2.6)
3. Balances with banks in India	11324 (32.7)	16141 (39.1)	10887 (42.7)	15376 (50.7)	3784 (26.1)	3438 (18.2)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	9910 (28.6)	9766 (23.6)	3984 (15.6)	3609 (11.9)	2322 (16.0)	4203 (22.3)
6. Advances	10845 (31.4)	12572 (30.4)	4601 (18.0)	5065 (16.7)	4061 (28.0)	6323 (33.5)
6.1. Bills purchased and discounted	—	—	—	5	12	29
6.2. Cash credits, overdrafts & loans	4165	4831	73	352	898	1175
6.3. Term loans	6680	7740	4528	4708	3151	5119
7. Fixed Assets	38 (0.1)	38 (0.1)	36 (0.1)	36 (0.1)	21 (0.1)	40 (0.2)
8. Other Assets	1048 (3.0)	1073 (2.6)	5037 (19.7)	5142 (17.0)	3669 (25.3)	3636 (19.3)
8.1. Inter - office adjustments (net)	—	—	9	—	—	—
8.2. Interest accrued	861	881	792	1143	338	500
8.3. Others	187	192	4236	3999	3331	3136
Total Assets	34590 (100.0)	41300 (100.0)	25525 (100.0)	30328 (100.0)	14495 (100.0)	18875 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank	
	1999 (13)	2000 (14)	1999 (15)	2000 (16)	1999 (17)	2000 (18)
1. Capital	96 (0.9)	96 (0.8)	100 (0.9)	100 (0.8)	100 (2.9)	100 (2.7)
2. Reserves and Surplus	417 (3.8)	— (—)	497 (4.3)	862 (6.6)	211 (6.1)	211 (5.6)
3. Deposits	8408 (76.1)	9013 (75.0)	9100 (78.0)	10029 (77.2)	2399 (69.4)	2478 (65.9)
3.1. Demand deposits	76	35	618	462	116	121
3.2. Savings bank deposits	2527	2677	2840	2830	1214	1040
3.3. Term deposits	5805	6301	5642	6737	1069	1318
4. Borrowings	1597 (14.5)	1847 (15.4)	1427 (12.2)	1416 (10.9)	440 (12.7)	565 (15.0)
4.1. From banks*	106	103	58	73	—	—
4.2. From others	1491	1744	1369	1343	440	565
5. Other liabilities	535 (4.8)	1064 (8.9)	547 (4.7)	582 (4.5)	309 (8.9)	409 (10.9)
5.1. Bills Payable	—	—	49	32	—	1
5.2. Inter-office adjustments	—	34	—	—	—	—
5.3. Interest accrued	7	7	66	79	138	193
5.4. Others (including provisions)	528	1024	432	470	171	215
Total Liabilities	11054	12022	11671	12989	3459	3762
1. Cash in hand	253 (2.3)	221 (1.8)	158 (1.4)	201 (1.5)	89 (2.6)	61 (1.6)
2. Balances with RBI	241 (2.2)	266 (2.2)	287 (2.5)	327 (2.5)	66 (1.9)	73 (1.9)
3. Balances with banks in India	2584 (23.4)	2801 (23.3)	3102 (26.6)	2919 (22.5)	385 (11.1)	490 (13.0)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	1946 (17.6)	2364 (19.7)	1190 (10.2)	911 (7.0)	85 (2.5)	85 (2.3)
6. Advances	5506 (49.8)	6020 (50.1)	4237 (36.3)	4569 (35.2)	2375 (68.7)	2772 (73.7)
6.1. Bills purchased and discounted	161	190	42	14	—	—
6.2. Cash credits, overdrafts & loans	1444	1658	1063	1345	1116	1327
6.3. Term loans	3900	4172	3133	3210	1259	1446
7. Fixed Assets	21 (0.2)	21 (0.2)	29 (0.2)	27 (0.2)	8 (0.2)	9 (0.2)
8. Other Assets	504 (4.6)	330 (2.7)	2668 (22.9)	4035 (31.1)	451 (13.0)	272 (7.2)
8.1. Inter - office adjustments (net)	4	—	28	13	205	119
8.2. Interest accrued	168	171	74	195	62	24
8.3. Others	331	159	2566	3827	182	129
Total Assets	11054 (100.0)	12022 (100.0)	11671 (100.0)	12989 (100.0)	3459 (100.0)	3762 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Graminya Bank	
	1999	2000	1999	2000	1999	2000
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	742	763	100	100	100	100
	(5.0)	(4.2)	(0.3)	(0.2)	(0.6)	(0.4)
2. Reserves and Surplus	—	22	1708	2434	769	2684
	(—)	(0.1)	(4.4)	(5.4)	(4.2)	(11.0)
3. Deposits	10296	12520	33894	39461	13633	17169
	(69.8)	(68.5)	(87.2)	(87.5)	(75.2)	(70.5)
3.1. Demand deposits	819	696	2437	3009	93	137
3.2. Savings bank deposits	7058	7810	15966	16987	5749	7174
3.3. Term deposits	2419	4015	15491	19466	7791	9858
4. Borrowings	2184	3090	2017	1892	1945	2508
	(14.8)	(16.9)	(5.2)	(4.2)	(10.7)	(10.3)
4.1. From banks*	340	537	136	103	130	113
4.2. From others	1844	2553	1881	1789	1815	2394
5. Other liabilities	1527	1883	1147	1199	1671	1906
	(10.4)	(10.3)	(3.0)	(2.7)	(9.2)	(7.8)
5.1. Bills Payable	348	138	83	57	130	198
5.2. Inter-office adjustments	35	594	13	44	—	—
5.3. Interest accrued	313	477	21	29	23	34
5.4. Others (including provisions)	830	674	1030	1069	1519	1675
Total Liabilities	14749	18278	38865	45086	18119	24367
1. Cash in hand	579	389	226	278	203	237
	(3.9)	(2.1)	(0.6)	(0.6)	(1.1)	(1.0)
2. Balances with RBI	255	320	1045	1130	408	551
	(1.7)	(1.8)	(2.7)	(2.5)	(2.3)	(2.3)
3. Balances with banks in India	372	605	20042	25913	3949	6087
	(2.5)	(3.3)	(51.6)	(57.5)	(21.8)	(25.0)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	5696	6861	7568	6241	3253	5037
	(38.6)	(37.5)	(19.5)	(13.8)	(18.0)	(20.7)
6. Advances	6565	8521	6799	8164	5554	7114
	(44.5)	(46.6)	(17.5)	(18.1)	(30.7)	(29.2)
6.1. Bills purchased and discounted	1737	898	—	—	24	6
6.2. Cash credits, overdrafts & loans	372	1512	1613	2962	1269	1693
6.3. Term loans	4457	6111	5186	5202	4261	5415
7. Fixed Assets	23	59	58	57	17	17
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1259	1522	3126	3303	4735	5323
	(8.5)	(8.3)	(8.0)	(7.3)	(26.1)	(21.8)
8.1. Inter - office adjustments (net)	—	—	—	—	271	453
8.2. Interest accrued	116	130	2977	3104	—	734
8.3. Others	1142	1392	150	199	4464	4136
Total Assets	14749	18278	38865	45086	18119	24367
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1999 (25)	2000 (26)	1999 (27)	2000 (28)	1999 (29)	2000 (30)
1. Capital	100 (1.1)	100 (1.0)	100 (0.4)	100 (0.3)	100 (0.7)	100 (0.5)
2. Reserves and Surplus	— (—)	— (—)	1711 (6.5)	1711 (5.6)	1402 (9.7)	2082 (11.0)
3. Deposits	5538 (61.6)	7649 (73.7)	20202 (76.9)	24122 (79.6)	9148 (63.0)	11974 (63.3)
3.1. Demand deposits	55	164	602	319	286	369
3.2. Savings bank deposits	1656	2472	8822	10901	2543	4014
3.3. Term deposits	3827	5013	10778	12902	6320	7592
4. Borrowings	1084 (12.1)	470 (4.5)	1382 (5.3)	1572 (5.2)	1860 (12.8)	2366 (12.5)
4.1. From banks*	119	13	—	32	228	299
4.2. From others	966	456	1382	1541	1633	2067
5. Other liabilities	2271 (25.3)	2157 (20.8)	2859 (10.9)	2818 (9.3)	2002 (13.8)	2388 (12.6)
5.1. Bills Payable	—	—	36	32	13	12
5.2. Inter-office adjustments	244	32	—	—	120	—
5.3. Interest accrued	1037	1209	—	—	1063	1620
5.4. Others (including provisions)	990	915	2823	2785	806	757
Total Liabilities	8994	10375	26254	30323	14512	18910
1. Cash in hand	65 (0.7)	94 (0.9)	135 (0.5)	222 (0.7)	150 (1.0)	253 (1.3)
2. Balances with RBI	167 (1.9)	228 (2.2)	601 (2.3)	691 (2.3)	363 (2.5)	370 (2.0)
3. Balances with banks in India	1043 (11.6)	1822 (17.6)	13749 (52.4)	18557 (61.2)	3510 (24.2)	4064 (21.5)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	560 (3.9)	— (—)
5. Investments	— (—)	— (—)	3893 (14.8)	2790 (9.2)	2942 (20.3)	5360 (28.3)
6. Advances	2980 (33.1)	2472 (23.8)	6236 (23.8)	6677 (22.0)	4273 (29.4)	6043 (32.0)
6.1. Bills purchased and discounted	5	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	828	285	747	883	1087	1901
6.3. Term loans	2147	2184	5488	5794	3186	4143
7. Fixed Assets	12 (0.1)	12 (0.1)	14 (0.1)	17 (0.1)	18 (0.1)	23 (0.1)
8. Other Assets	4726 (52.5)	5747 (55.4)	1626 (6.2)	1368 (4.5)	2696 (18.6)	2797 (14.8)
8.1. Inter - office adjustments (net)	—	—	—	—	—	16
8.2. Interest accrued	22	26	—	—	249	365
8.3. Others	4704	5721	1626	1368	2448	2416
Total Assets	8994 (100.0)	10375 (100.0)	26254 (100.0)	30323 (100.0)	14512 (100.0)	18910 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1999 (31)	2000 (32)	1999 (33)	2000 (34)	1999 (35)	2000 (36)
1. Capital	100 (0.4)	100 (0.4)	100 (0.3)	100 (0.3)	100 (0.6)	100 (0.5)
2. Reserves and Surplus	1268 (5.4)	1735 (6.4)	821 (2.9)	821 (2.5)	493 (2.9)	855 (4.2)
3. Deposits	20063 (85.0)	23011 (84.8)	22282 (77.7)	25309 (76.2)	14827 (86.1)	17433 (85.1)
3.1. Demand deposits	1300	1351	166	185	409	455
3.2. Savings bank deposits	10224	11473	8476	9061	8994	10482
3.3. Term deposits	8540	10187	13640	16064	5423	6496
4. Borrowings	1308 (5.5)	1434 (5.3)	989 (3.5)	1052 (3.2)	1443 (8.4)	1906 (9.3)
4.1. From banks*	118	119	43	85	—	1906
4.2. From others	1190	1315	946	967	1443	—
5. Other liabilities	851 (3.6)	850 (3.1)	4468 (15.6)	5943 (17.9)	355 (2.1)	193 (0.9)
5.1. Bills Payable	36	59	164	78	—	27
5.2. Inter-office adjustments	17	32	—	21	1	—
5.3. Interest accrued	—	23	2927	4505	104	84
5.4. Others (including provisions)	798	737	1377	1339	250	82
Total Liabilities	23590	27130	28660	33225	17219	20486
1. Cash in hand	354 (1.5)	701 (2.6)	229 (0.8)	267 (0.8)	330 (1.9)	287 (1.4)
2. Balances with RBI	603 (2.6)	639 (2.4)	716 (2.5)	784 (2.4)	450 (2.6)	520 (2.5)
3. Balances with banks in India	6093 (25.8)	7263 (26.8)	9075 (31.7)	9796 (29.5)	6098 (35.4)	8557 (41.8)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	10680 (45.3)	13063 (48.1)	8887 (31.0)	11123 (33.5)	3140 (18.2)	3040 (14.8)
6. Advances	3756 (15.9)	4455 (16.4)	6206 (21.7)	7284 (21.9)	3922 (22.8)	4936 (24.1)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1002	2118	423	502	3922	—
6.3. Term loans	2754	2337	5783	6782	—	4936
7. Fixed Assets	21 (0.1)	20 (0.1)	21 (0.1)	28 (0.1)	13 (0.1)	13 (0.1)
8. Other Assets	2082 (8.8)	988 (3.6)	3526 (12.3)	3944 (11.9)	3266 (19.0)	3133 (15.3)
8.1. Inter - office adjustments (net)	—	—	44	—	—	70
8.2. Interest accrued	1937	876	2842	3356	1097	1396
8.3. Others	144	112	639	588	2169	1667
Total Assets	23590 (100.0)	27130 (100.0)	28660 (100.0)	33225 (100.0)	17219 (100.0)	20486 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.1)	(0.3)	(0.3)	(2.1)	(1.9)
2. Reserves and Surplus	—	—	653	1919	200	283
	(—)	(—)	(2.3)	(5.9)	(4.2)	(5.3)
3. Deposits	6028	7183	21291	24261	3819	4154
	(77.2)	(80.6)	(73.5)	(74.6)	(80.6)	(78.1)
3.1. Demand deposits	675	1074	1046	1450	495	287
3.2. Savings bank deposits	2294	2587	12521	14006	1683	1904
3.3. Term deposits	3058	3523	7724	8805	1641	1963
4. Borrowings	291	300	2038	2005	137	124
	(3.7)	(3.4)	(7.0)	(6.2)	(2.9)	(2.3)
4.1. From banks*	—	—	132	150	—	—
4.2. From others	291	300	1906	1855	137	124
5. Other liabilities	1391	1331	4881	4224	480	659
	(17.8)	(14.9)	(16.9)	(13.0)	(10.1)	(12.4)
5.1. Bills Payable	475	179	58	76	—	—
5.2. Inter-office adjustments	—	—	115	47	—	—
5.3. Interest accrued	584	796	2282	2752	256	394
5.4. Others (including provisions)	332	356	2425	1349	224	265
Total Liabilities	7810	8914	28964	32509	4736	5321
1. Cash in hand	49	53	201	296	105	192
	(0.6)	(0.6)	(0.7)	(0.9)	(2.2)	(3.6)
2. Balances with RBI	213	245	760	815	121	125
	(2.7)	(2.7)	(2.6)	(2.5)	(2.6)	(2.3)
3. Balances with banks in India	2902	3400	1275	16609	2165	2295
	(37.2)	(38.1)	(4.4)	(51.1)	(45.7)	(43.1)
4. Money at call and short notice	—	—	10043	—	—	—
	(—)	(—)	(34.7)	(—)	(—)	(—)
5. Investments	47	47	8297	7478	915	1280
	(0.6)	(0.5)	(28.6)	(23.0)	(19.3)	(24.1)
6. Advances	1421	1618	6344	5543	706	804
	(18.2)	(18.2)	(21.9)	(17.1)	(14.9)	(15.1)
6.1. Bills purchased and discounted	—	—	—	—	1	2
6.2. Cash credits, overdrafts & loans	452	491	1321	805	59	0
6.3. Term loans	969	1127	5023	4738	646	803
7. Fixed Assets	6	5	17	17	11	10
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	3173	3546	2027	1752	712	614
	(40.6)	(39.8)	(7.0)	(5.4)	(15.0)	(11.5)
8.1. Inter - office adjustments (net)	159	69	—	—	7	40
8.2. Interest accrued	74	89	1944	1621	245	364
8.3. Others	2940	3388	83	131	460	211
Total Assets	7810	8914	28964	32509	4736	5321
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1999 (43)	2000 (44)	1999 (45)	2000 (46)	1999 (47)	2000 (48)
1. Capital	100 (1.0)	100 (0.7)	100 (0.3)	100 (0.2)	100 (1.4)	100 (1.0)
2. Reserves and Surplus	183 (1.8)	310 (2.3)	3855 (10.4)	5449 (13.0)	— (0.0)	1295 (13.0)
3. Deposits	4829 (47.0)	6107 (44.8)	29563 (79.6)	32832 (78.0)	6061 (83.3)	7336 (73.4)
3.1. Demand deposits	258	383	3194	3320	74	89
3.2. Savings bank deposits	1984	2302	16956	18791	2580	3087
3.3. Term deposits	2586	3422	9413	10720	3407	4159
4. Borrowings	361 (3.5)	288 (2.1)	2082 (5.6)	2106 (5.0)	669 (9.2)	915 (9.2)
4.1. From banks*	—	—	290	315	75	92
4.2. From others	361	288	1792	1791	594	823
5. Other liabilities	4812 (46.8)	6830 (50.1)	1557 (4.2)	1573 (3.8)	442 (6.1)	346 (3.5)
5.1. Bills Payable	—	—	552	69	—	—
5.2. Inter-office adjustments	4053	5774	—	104	—	—
5.3. Interest accrued	411	699	19	16	—	—
5.4. Others (including provisions)	348	358	986	1384	442	346
Total Liabilities	10284	13636	37156	42080	7272	9992
1. Cash in hand	42 (0.4)	41 (0.3)	496 (1.3)	670 (1.6)	69 (0.9)	93 (0.9)
2. Balances with RBI	160 (1.6)	200 (1.5)	827 (2.2)	902 (4.1)	174 (2.4)	200 (2.0)
3. Balances with banks in India	2696 (26.2)	3977 (29.2)	17771 (47.8)	22208 (51.7)	1890 (26.0)	2771 (27.7)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	1295 (13.0)
5. Investments	426 (4.1)	433 (3.2)	8618 (23.2)	8543 (20.3)	549 (7.5)	570 (5.7)
6. Advances	2109 (20.5)	2158 (15.8)	4888 (13.2)	4979 (11.0)	2767 (38.1)	3122 (31.2)
6.1. Bills purchased and discounted	3	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	160	181	4887	4979	1051	1256
6.3. Term loans	1946	1975	—	—	1716	1865
7. Fixed Assets	27 (0.3)	26 (0.2)	31 (0.1)	39 (—)	27 (0.4)	28 (0.3)
8. Other Assets	4824 (46.9)	6801 (49.9)	4525 (12.2)	4739 (11.3)	1796 (24.7)	1913 (19.1)
8.1. Inter - office adjustments (net)	4070	5815	419	—	90	130
8.2. Interest accrued	258	382	4009	4648	—	—
8.3. Others	495	603	97	91	1706	1783
Total Assets	10284 (100.0)	13636 (100.0)	37156 (100.0)	42080 (100.0)	7272 (100.0)	9992 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	1999 (49)	2000 (50)	1999 (51)	2000 (52)	1999 (53)	2000 (54)
1. Capital	100 (0.8)	100 (0.7)	100 (0.2)	100 (0.2)	100 (0.5)	100 (0.3)
2. Reserves and Surplus	658 (5.1)	658 (4.4)	2130 (4.4)	2130 (4.0)	1374 (6.4)	2732 (9.0)
3. Deposits	9467 (74.0)	11209 (75.6)	40647 (84.1)	45937 (86.7)	12597 (59.1)	19801 (65.0)
3.1. Demand deposits	671	654	1371	1506	285	310
3.2. Savings bank deposits	2722	2906	19173	20459	4723	7022
3.3. Term deposits	6074	7649	20104	23973	7590	12468
4. Borrowings	1618 (12.7)	1841 (12.4)	2504 (5.2)	2301 (4.3)	5278 (24.8)	5190 (17.0)
4.1. From banks*	98	1841	2504	—	1034	1214
4.2. From others	1520	—	—	2301	4244	3976
5. Other liabilities	942 (7.4)	1016 (6.9)	2956 (6.1)	2540 (4.8)	1974 (9.3)	2661 (8.7)
5.1. Bills Payable	26	13	—	—	202	40
5.2. Inter-office adjustments	—	—	—	—	235	747
5.3. Interest accrued	88	104	75	70	175	125
5.4. Others (including provisions)	828	898	2882	2470	1362	1749
Total Liabilities	12785	14824	48337	53008	21322	30483
1. Cash in hand	198 (1.5)	191 (1.3)	745 (1.5)	1022 (1.9)	377 (1.8)	296 (1.0)
2. Balances with RBI	274 (2.1)	328 (2.2)	1302 (2.7)	1496 (2.8)	394 (1.8)	576 (1.9)
3. Balances with banks in India	4371 (34.2)	5052 (34.1)	2797 (5.8)	2655 (5.0)	365 (1.7)	220 (0.7)
4. Money at call and short notice	— (—)	— (—)	12676 (26.2)	7912 (14.9)	5792 (27.2)	7695 (25.2)
5. Investments	1579 (12.3)	1439 (9.7)	14610 (30.2)	22464 (42.4)	2033 (9.5)	4118 (13.5)
6. Advances	5464 (42.7)	6814 (46.0)	11285 (23.3)	12167 (23.0)	11705 (54.9)	15691 (51.5)
6.1. Bills purchased and discounted	44	26	—	367	3	—
6.2. Cash credits, overdrafts & loans	1217	1838	1834	2134	5386	8379
6.3. Term loans	4203	4951	9452	9666	6316	7311
7. Fixed Assets	33 (0.3)	32 (0.2)	43 (0.1)	59 (0.1)	84 (0.4)	98 (0.3)
8. Other Assets	867 (6.8)	968 (6.5)	4879 (10.1)	5232 (9.9)	572 (2.7)	1788 (5.9)
8.1. Inter - office adjustments (net)	159	38	539	838	—	—
8.2. Interest accrued	279	739	2788	3331	477	986
8.3. Others	428	190	1553	1063	94	802
Total Assets	12785 (100.0)	14824 (100.0)	48337 (100.0)	53008 (100.0)	21322 (100.0)	30483 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1999 (55)	2000 (56)	1999 (57)	2000 (58)	1999 (59)	2000 (60)
1. Capital	100 (3.1)	100 (2.4)	100 (0.4)	100 (0.4)	100 (0.4)	100 (0.4)
2. Reserves and Surplus	— (—)	— (—)	1545 (6.8)	3390 (12.6)	— (—)	1459 (5.5)
3. Deposits	2177 (68.0)	2537 (60.4)	17228 (75.8)	19717 (73.2)	16664 (74.2)	19214 (72.5)
3.1. Demand deposits	92	98	1334	1548	1500	1150
3.2. Savings bank deposits	548	605	6929	7956	8123	9365
3.3. Term deposits	1537	1834	8965	10213	7040	8699
4. Borrowings	591 (18.5)	679 (16.2)	1399 (6.2)	702 (2.6)	3130 (13.9)	2528 (9.5)
4.1. From banks*	14	23	211	13	553	534
4.2. From others	577	656	1188	689	2578	1994
5. Other liabilities	331 (10.4)	884 (21.1)	2444 (10.8)	3041 (11.3)	2577 (11.5)	3216 (12.1)
5.1. Bills Payable	4	14	—	—	316	207
5.2. Inter-office adjustments	7	—	—	—	—	—
5.3. Interest accrued	207	316	1569	2129	1416	1994
5.4. Others (including provisions)	114	554	875	913	845	1014
Total Liabilities	3199	4199	22716	26950	22472	26517
1. Cash in hand	7 (0.2)	8 (0.2)	146 (0.6)	194 (0.7)	194 (0.9)	188 (0.7)
2. Balances with RBI	80 (2.5)	85 (2.0)	576 (2.5)	636 (2.4)	550 (2.4)	731 (2.8)
3. Balances with banks in India	38 (1.2)	1396 (33.2)	10272 (45.2)	13688 (50.8)	906 (4.0)	893 (3.4)
4. Money at call and short notice	1027 (32.1)	— (—)	— (—)	— (—)	5372 (23.9)	7943 (30.0)
5. Investments	105 (3.3)	95 (2.3)	1633 (7.2)	1483 (5.5)	555 (2.5)	331 (1.2)
6. Advances	1247 (39.0)	1858 (44.2)	5041 (22.2)	5016 (18.6)	5183 (23.1)	5744 (21.7)
6.1. Bills purchased and discounted	2	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	358	613	1938	2035	2213	2469
6.3. Term loans	888	1245	3102	2981	2971	3275
7. Fixed Assets	15 (0.5)	18 (0.4)	13 (0.1)	12 (—)	24 (0.1)	27 (0.1)
8. Other Assets	681 (21.3)	739 (17.6)	5036 (22.2)	5921 (22.0)	9689 (43.1)	10659 (40.2)
8.1. Inter - office adjustments (net)	—	5	182	311	98	102
8.2. Interest accrued	54	114	1034	1810	698	267
8.3. Others	626	620	3820	3800	8894	10290
Total Assets	3199 (100.0)	4199 (100.0)	22716 (100.0)	26950 (100.0)	22472 (100.0)	26517 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	1999 (61)	2000 (62)	1999 (63)	2000 (64)	1999 (65)	2000 (66)
1. Capital	100 (2.2)	100 (2.0)	100 (0.6)	100 (0.5)	100 (0.8)	100 (0.6)
2. Reserves and Surplus	236 (5.2)	236 (4.7)	2477 (13.7)	2477 (12.0)	1362 (10.5)	1749 (11.3)
3. Deposits	2943 (64.6)	3446 (68.1)	13261 (73.1)	15219 (73.9)	8902 (68.5)	10705 (69.0)
3.1. Demand deposits	65	65	1380	1406	411	460
3.2. Savings bank deposits	1588	1766	4364	4900	2829	3074
3.3. Term deposits	1290	1616	7517	8914	5662	7171
4. Borrowings	867 (19.0)	778 (15.4)	719 (4.0)	784 (3.8)	1986 (15.3)	2252 (14.5)
4.1. From banks*	142	149	52	65	105	102
4.2. From others	725	629	668	719	1881	2150
5. Other liabilities	409 (9.0)	503 (9.9)	1577 (8.7)	2015 (9.8)	646 (5.0)	714 (4.6)
5.1. Bills Payable	14	29	—	—	33	19
5.2. Inter-office adjustments	—	9	93	26	—	—
5.3. Interest accrued	17	9	1386	1930	48	61
5.4. Others (including provisions)	378	457	97	60	566	633
Total Liabilities	4555	5063	18135	20596	12995	15521
1. Cash in hand	161 (3.5)	107.00 (2.1)	92 (0.5)	119.00 (0.6)	191 (1.5)	207 (1.3)
2. Balances with RBI	— (—)	105 (2.1)	420 (2.3)	470 (2.3)	275 (2.1)	303 (2.0)
3. Balances with banks in India	1328 (29.2)	1587 (31.3)	9909 (54.6)	11962 (58.1)	4128 (31.8)	5033 (32.4)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	274 (6.0)	274 (5.4)	727 (4.0)	512 (2.5)	1101 (8.5)	1114 (7.2)
6. Advances	2397 (52.6)	2711 (53.5)	2657 (14.7)	3479 (16.9)	5213 (40.1)	6307 (40.6)
6.1. Bills purchased and discounted	116	60	—	—	8	3
6.2. Cash credits, overdrafts & loans	704	896	910	1344	187	348
6.3. Term loans	1577	1755	1748	2135	5017	5955
7. Fixed Assets	17 (0.4)	21 (0.4)	9 (—)	12 (0.1)	15 (0.1)	15 (0.1)
8. Other Assets	377 (8.3)	258 (5.1)	4322 (23.8)	4042 (19.6)	2073 (16.0)	2542 (16.4)
8.1. Inter - office adjustments (net)	28	103	—	—	81	137
8.2. Interest accrued	12	14	1724	1507	24	37
8.3. Others	338	140	2598	2535	1967	2369
Total Assets	4555 (100.0)	5063 (100.0)	18135 (100.0)	20596 (100.0)	12995 (100.0)	15521 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1999 (67)	2000 (68)	1999 (69)	2000 (70)	1999 (71)	2000 (72)
1. Capital	96 (1.2)	96 (1.0)	100 (0.5)	100 (0.4)	100 (0.8)	100 (0.7)
2. Reserves and Surplus	1077 (12.9)	1077 (10.8)	1336 (6.1)	1335 (5.7)	611 (4.6)	837 (5.4)
3. Deposits	6312 (75.5)	8068 (80.9)	12382 (56.7)	14760 (63.2)	9330 (70.3)	10920 (71.0)
3.1. Demand deposits	145	223	1038	1093	408	333
3.2. Savings bank deposits	2791	3397	2944	3438	2206	2230
3.3. Term deposits	3376	4448	8401	10229	6717	8357
4. Borrowings	452 (5.4)	331 (3.3)	4070 (18.6)	3669 (15.7)	2691 (20.3)	2363 (15.4)
4.1. From banks*	—	—	844	925	636	615
4.2. From others	452	331	3226	2744	2055	1748
5. Other liabilities	423 (5.1)	396 (4.0)	3969 (18.2)	3492 (14.9)	536 (4.0)	1150 (7.5)
5.1. Bills Payable	—	—	—	—	25	23
5.2. Inter-office adjustments	—	—	109	142	204	815
5.3. Interest accrued	80	105	1774	2521	57	71
5.4. Others (including provisions)	343	290	2087	829	250	240
Total Liabilities	8359	9968	21857	23356	13268	15370
1. Cash in hand	112 (1.3)	148 (1.5)	148 (0.7)	170 (0.7)	404 (3.0)	371 (2.4)
2. Balances with RBI	189 (2.3)	245 (2.5)	465 (2.1)	481 (2.0)	293 (2.2)	323 (2.1)
3. Balances with banks in India	335 (4.0)	2048 (20.5)	1215 (5.6)	951 (4.0)	5005 (37.7)	5384 (35.0)
4. Money at call and short notice	2077 (24.8)	1395 (14.0)	3212 (14.7)	3909 (16.7)	— (—)	— (—)
5. Investments	2604 (31.2)	2632 (26.4)	3366 (15.4)	4821 (20.6)	922 (6.9)	1594 (10.4)
6. Advances	1414 (16.9)	1924 (19.3)	11540 (52.8)	11302 (48.3)	6264 (47.2)	6758 (44.0)
6.1. Bills purchased and discounted	—	—	198	106	38	91
6.2. Cash credits, overdrafts & loans	466	718	7301	7491	4750	4751
6.3. Term loans	949	1207	4041	3705	1476	1916
7. Fixed Assets	8 (0.1)	9 (0.1)	29 (0.1)	44 (0.2)	27 (0.2)	34 (0.2)
8. Other Assets	1620 (19.4)	1567 (15.7)	1883 (8.6)	1677 (7.2)	352 (2.7)	907 (5.9)
8.1. Inter - office adjustments (net)	1	4	—	—	—	—
8.2. Interest accrued	179	257	537	620	68	95
8.3. Others	1440	1306	1346	1057	284	812
Total Assets	8359 (100.0)	9968 (100.0)	21857 (100.0)	23356 (100.0)	13268 (100.0)	15370 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Chambal Kshetriya Gramin Bank		Champanan Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	1999 (73)	2000 (74)	1999 (75)	2000 (76)	1999 (77)	2000 (78)
1. Capital	100 (1.1)	100 (0.8)	100 (0.5)	100 (0.4)	100 (1.2)	100 (0.8)
2. Reserves and Surplus	— (—)	753 (6.1)	— (—)	— (—)	— (—)	872 (6.9)
3. Deposits	7805 (89.6)	10044 (81.1)	16391 (87.8)	20170 (89.8)	8753 (86.7)	10578 (84.2)
3.1. Demand deposits	431	379	408	495	311	297
3.2. Savings bank deposits	2162	2839	7150	9085	4386	5445
3.3. Term deposits	5212	6826	8833	10590	4056	4836
4. Borrowings	508 (5.8)	1078 (8.7)	665 (3.6)	1073 (4.8)	706 (6.9)	635 (5.1)
4.1. From banks*	—	—	—	74	68	69
4.2. From others	508	1078	665	999	637	566
5. Other liabilities	294 (3.4)	403 (3.3)	1512 (8.1)	1118 (5.0)	530 (5.3)	380 (3.0)
5.1. Bills Payable	—	—	—	—	4	4
5.2. Inter-office adjustments	13	25	11	—	—	—
5.3. Interest accrued	35	59	9	74	33	35
5.4. Others (including provisions)	246	319	1492	1044	493	341
Total Liabilities	8707	12378	18668	22461	10089	12565
1. Cash in hand	157 (1.8)	171 (1.4)	290 (1.6)	443 (2.0)	180 (0.2)	224 (1.8)
2. Balances with RBI	231 (2.7)	276 (2.2)	485 (2.6)	605 (2.7)	270 (2.7)	305 (2.4)
3. Balances with banks in India	3517 (40.4)	1224 (9.9)	7158 (38.3)	8291 (36.9)	2705 (26.8)	4903 (39.0)
4. Money at call and short notice	— (—)	4420 (35.7)	— (—)	— (—)	— (—)	— (—)
5. Investments	504 (5.8)	678 (5.5)	29 (0.2)	116 (0.5)	1778 (17.6)	1812 (14.4)
6. Advances	2931 (33.7)	4319 (34.9)	4117 (22.1)	5046 (22.5)	2913 (28.8)	3352 (26.7)
6.1. Bills purchased and discounted	—	16	6	40	2	8
6.2. Cash credits, overdrafts & loans	474	774	779	1187	378	419
6.3. Term loans	2458	3529	3332	3819	2533	2926
7. Fixed Assets	21 (0.2)	31 (0.3)	13 (0.1)	18 (0.1)	20 (—)	18 (0.1)
8. Other Assets	1345 (15.5)	1259 (10.2)	6576 (35.2)	7941 (35.4)	2223 (22.0)	1950 (15.5)
8.1. Inter - office adjustments (net)	—	—	—	36	270	19
8.2. Interest accrued	49	33	566	895	132	150
8.3. Others	1296	1226	6010	7011	1821	1781
Total Assets	8707 (100.0)	12378 (100.0)	18668 (100.0)	22461 (100.0)	10089 (100.0)	12565 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	..	100	100	100	100
	(0.6)	..	(0.9)	(0.8)	(1.1)	(0.9)
2. Reserves and Surplus	1397	..	—	850	663	964
	(8.6)	..	(—)	(6.4)	(7.0)	(8.5)
3. Deposits	11859	..	9914	11397	6242	7782
	(72.9)	..	(91.4)	(86.0)	(66.1)	(68.4)
3.1. Demand deposits	478	..	811	632	231	177
3.2. Savings bank deposits	6757	..	4238	492	2095	1940
3.3. Term deposits	4624	..	4865	5845	3616	5666
4. Borrowings	1175	..	255	246	2130	2196
	(7.2)	..	(2.4)	(1.9)	(22.5)	(19.3)
4.1. From banks*	118	..	—	—	401	468
4.2. From others	1057	..	255	246	1729	1728
5. Other liabilities	1728	..	574	659	313	343
	(10.6)	..	(5.3)	(5.0)	(3.3)	(3.0)
5.1. Bills Payable	18	..	—	—	2	—
5.2. Inter-office adjustments	56	..	—	—	—	—
5.3. Interest accrued	12	..	—	—	14	24
5.4. Others (including provisions)	1642	..	574	659	297	318
Total Liabilities	16259	..	10843	13253	9448	11385
1. Cash in hand	141	..	213	243	255	215
	(0.9)	..	(2.0)	(1.8)	(2.7)	(1.9)
2. Balances with RBI	341	..	271	340	182	206
	(2.1)	..	(2.5)	(2.6)	(1.9)	(1.8)
3. Balances with banks in India	7843	..	3888	4790	2289	3428
	(48.2)	..	(35.9)	(36.1)	(24.2)	(30.1)
4. Money at call and short notice	—	..	599	695	—	—
	(—)	..	(5.5)	(5.2)	(—)	(—)
5. Investments	2004	..	—	—	871	897
	(12.3)	..	(—)	(—)	(9.2)	(7.9)
6. Advances	4292	..	3361	4136	5587	6330
	(26.4)	..	(31.0)	(31.2)	(59.1)	(55.6)
6.1. Bills purchased and discounted	128	..	134	41	8	4
6.2. Cash credits, overdrafts & loans	662	..	1066	1416	1840	2578
6.3. Term loans	3487	..	2160	2679	3739	3747
7. Fixed Assets	15	..	22	24	42	45
	(0.1)	..	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	1638	..	2489	3025	221	264
	(10.1)	..	(23.0)	(23.2)	(2.3)	(2.3)
8.1. Inter - office adjustments (net)	—	..	161	187	133	137
8.2. Interest accrued	407	..	—	—	64	102
8.3. Others	1231	..	2328	2838	24	25
Total Assets	16259	..	10843	13253	9448	11385
	(100.0)	..	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1999 (85)	2000 (86)	1999 (87)	2000 (88)	1999 (89)	2000 (90)
1. Capital	100 (0.6)	100 (0.5)	100 (0.4)	100 (0.3)	100 (0.7)	100 (0.6)
2. Reserves and Surplus	1772 (9.8)	1772 (8.7)	3634 (12.9)	4467 (12.9)	1511 (11.2)	2167 (13.1)
3. Deposits	11952 (66.0)	14081 (69.0)	19551 (69.4)	24463 (70.5)	10087 (74.9)	12117 (73.5)
3.1. Demand deposits	352	378	344	377	818	767
3.2. Savings bank deposits	3507	3575	7857	10743	3812	4715
3.3. Term deposits	8093	10128	11349	13342	5456	6635
4. Borrowings	3623 (20.0)	3828 (18.8)	1876 (6.7)	1455 (4.2)	715 (5.3)	655 (4.0)
4.1. From banks*	704	778	267	62	60	57
4.2. From others	2919	3051	1609	1393	655	598
5. Other liabilities	664 (3.7)	634 (3.1)	2991 (10.6)	4217 (12.2)	1059 (7.9)	1452 (8.8)
5.1. Bills Payable	239	191	43	23	—	—
5.2. Inter-office adjustments	—	20	—	44	58	79
5.3. Interest accrued	102	116	2277	3222	878	1238
5.4. Others (including provisions)	323	307	671	928	122	135
Total Liabilities	18112	20416	28151	34701	13471	16491
1. Cash in hand	192 (1.1)	240 (1.2)	343 (1.2)	445 (1.3)	117 (0.9)	159 (1.0)
2. Balances with RBI	371 (2.0)	328 (1.6)	697 (2.5)	758 (2.2)	324 (2.4)	379 (2.3)
3. Balances with banks in India	5051 (27.9)	4744 (23.2)	9066 (32.2)	12746 (36.7)	7064 (52.4)	10132 (61.4)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	2170 (12.0)	2710 (13.3)	2896 (10.3)	2896 (8.3)	1109 (8.2)	— (—)
6. Advances	8495 (46.9)	10449 (51.2)	6430 (22.8)	8800 (25.4)	1870 (13.9)	2368 (14.4)
6.1. Bills purchased and discounted	1	1	35	8	—	—
6.2. Cash credits, overdrafts & loans	5655	6601	510	1207	794	659
6.3. Term loans	2840	3846	5885	7584	1075	1709
7. Fixed Assets	36 (0.2)	35 (0.2)	49 (0.2)	55 (0.2)	10 (0.1)	11 (0.1)
8. Other Assets	1796 (9.9)	1911 (9.4)	8670 (30.8)	9002 (25.9)	2977 (22.1)	3443 (20.9)
8.1. Inter - office adjustments (net)	31	—	122	—	—	—
8.2. Interest accrued	345	618	450	608	488	1081
8.3. Others	1421	1292	8097	8394	2489	2363
Total Assets	18112 (100.0)	20416 (100.0)	28151 (100.0)	34701 (100.0)	13471 (100.0)	16491 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1999 (91)	2000 (92)	1999 (93)	2000 (94)	1999 (95)	2000 (96)
1. Capital	100 (0.4)	100 (0.4)	100 (0.8)	100 (0.6)	100 (0.7)	100 (0.5)
2. Reserves and Surplus	1397 (5.6)	1477 (5.2)	286 (2.4)	936 (5.8)	775 (5.3)	776 (4.3)
3. Deposits	21230 (84.5)	24636 (86.8)	10168 (86.0)	13019 (80.5)	9486 (64.3)	12208 (67.0)
3.1. Demand deposits	3669	3445	356	246	119	64
3.2. Savings bank deposits	11559	13814	3668	4885	2402	3322
3.3. Term deposits	6003	7377	6144	7887	6965	8822
4. Borrowings	941 (3.7)	1100 (3.9)	796 (6.7)	1462 (9.0)	3125 (21.2)	3346 (18.4)
4.1. From banks*	25	13	22	424	485	475
4.2. From others	916	1087	774	1038	2640	2872
5. Other liabilities	1452 (5.8)	1084 (3.8)	477 (4.0)	655 (4.1)	1267 (8.6)	1801 (9.9)
5.1. Bills Payable	65	48	8	13	14	33
5.2. Inter-office adjustments	—	—	—	14	129	100
5.3. Interest accrued	34	48	15	17	193	424
5.4. Others (including provisions)	1353	988	455	611	932	1244
Total Liabilities	25120	28397	11828	16172	14753	18231
1. Cash in hand	355 (1.4)	685 (2.4)	204 (1.7)	325 (2.0)	151 (1.0)	152 (0.8)
2. Balances with RBI	601 (2.4)	694 (2.4)	294 (2.5)	344 (2.1)	334 (2.3)	537 (2.9)
3. Balances with banks in India	12571 (50.0)	13083 (46.1)	2881 (24.4)	6258 (38.6)	3223 (21.8)	3902 (21.4)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	5188 (20.7)	6847 (24.1)	2250 (19.0)	1838 (11.4)	2894 (19.6)	3672 (20.1)
6. Advances	4109 (16.4)	4603 (16.2)	4165 (35.2)	5555 (34.3)	6765 (45.9)	8638 (47.4)
6.1. Bills purchased and discounted	—	—	—	—	17	1
6.2. Cash credits, overdrafts & loans	251	268	1088	1275	1176	1639
6.3. Term loans	3858	4335	3077	4281	5572	6998
7. Fixed Assets	37 (0.1)	54 (0.2)	15 (0.1)	18 (0.1)	21 (0.1)	20 (0.1)
8. Other Assets	2260 (9.0)	2431 (8.6)	2018 (17.1)	1833 (11.3)	1365 (9.3)	1309 (7.2)
8.1. Inter - office adjustments (net)	125	240	105	—	—	—
8.2. Interest accrued	1489	2113	463	502	317	421
8.3. Others	646	78	1450	1331	1049	888
Total Assets	25120 (100.0)	28397 (100.0)	11828 (100.0)	16172 (100.0)	14753 (100.0)	18231 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.2)	(0.4)	(0.4)	(1.0)	(0.8)
2. Reserves and Surplus	884	884	2521	—	433	1275
	(11.9)	(10.9)	(10.1)	(—)	(4.5)	(10.1)
3. Deposits	5574	6314	18208	20610	7357	9101
	(74.9)	(77.5)	(73.2)	(74.6)	(77.1)	(72.2)
3.1. Demand deposits	411	400	1256	869	232	274
3.2. Savings bank deposits	1969	2011	7507	8848	3059	3941
3.3. Term deposits	3194	3904	9445	10893	4066	4886
4. Borrowings	628	564	1495	1171	73	101
	(8.4)	(6.9)	(6.0)	(4.2)	(0.8)	(0.8)
4.1. From banks*	22	33	90	83	—	—
4.2. From others	606	531	1405	1088	73	101
5. Other liabilities	254	283	2541	5751	1575	2036
	(3.4)	(3.5)	(10.2)	(20.8)	(16.5)	(16.1)
5.1. Bills Payable	33	30	24	24	25	24
5.2. Inter-office adjustments	—	—	118	130	—	6
5.3. Interest accrued	34	34	1592	2197	986	1393
5.4. Others (including provisions)	188	219	809	3400	564	613
Total Liabilities	7441	8145	24866	27633	9537	12613
1. Cash in hand	60	89	277	299	89	82
	(0.8)	(1.1)	(1.1)	(1.1)	(0.9)	(0.7)
2. Balances with RBI	160	199	586	675	242	302
	(2.2)	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)
3. Balances with banks in India	2798	2968	1027	1081	542	6588
	(37.6)	(36.4)	(4.1)	(3.9)	(5.7)	(52.2)
4. Money at call and short notice	—	—	5672	6815	3884	—
	(—)	(—)	(22.8)	(24.7)	(40.7)	(—)
5. Investments	748	748	8569	10518	25	1
	(10.1)	(9.2)	(34.5)	(38.1)	(0.3)	(—)
6. Advances	2352	2710	5667	5344	737	980
	(31.6)	(33.3)	(22.8)	(19.3)	(7.7)	(7.8)
6.1. Bills purchased and discounted	67	10	1	—	—	—
6.2. Cash credits, overdrafts & loans	504	657	1281	1397	514	667
6.3. Term loans	1781	2043	4386	3947	223	313
7. Fixed Assets	14	16	43	50	13	14
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1308	1415	3026	2851	4005	4647
	(17.6)	(17.4)	(12.2)	(10.3)	(42.0)	(36.8)
8.1. Inter - office adjustments (net)	3	73	—	—	19	—
8.2. Interest accrued	223	—	509	547	60	203
8.3. Others	1082	1341	2517	2303	3926	4444
Total Assets	7441	8145	24866	27633	9537	12613
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	1999 (103)	2000 (104)	1999 (105)	2000 (106)	1999 (107)	2000 (108)
1. Capital	100 (0.6)	100 (0.6)	100 (1.0)	100 (0.9)	100 (0.5)	100 (0.4)
2. Reserves and Surplus	1050 (6.7)	1050 (5.8)	1262 (12.0)	1262 (10.7)	1124 (5.3)	1124 (4.8)
3. Deposits	11825 (76.0)	14352 (79.5)	7587 (72.2)	9147 (77.8)	17512 (83.3)	19797 (85.0)
3.1. Demand deposits	492	562	100	142	1253	1499
3.2. Savings bank deposits	4535	5429	3675	4399	9236	9666
3.3. Term deposits	6798	8361	3811	4606	7023	8632
4. Borrowings	1904 (12.2)	1608 (8.9)	876 (8.3)	632 (5.4)	1185 (5.6)	1136 (4.9)
4.1. From banks*	252	225	11	6	91	76
4.2. From others	1652	1383	865	626	1094	1060
5. Other liabilities	688 (4.4)	937 (5.2)	677 (6.4)	620 (5.3)	1107 (5.3)	1125 (4.8)
5.1. Bills Payable	42	56	7	5	13	30
5.2. Inter-office adjustments	405	593	72	54	—	—
5.3. Interest accrued	94	97	58	58	994	—
5.4. Others (including provisions)	147	190	541	503	100	1095
Total Liabilities	15566	18046	10502	11761	21027	23282
1. Cash in hand	334 (2.1)	441 (2.4)	68 (0.6)	84 (0.7)	198 (0.9)	479 (2.1)
2. Balances with RBI	390 (2.5)	450 (2.5)	235 (2.2)	268 (2.3)	531 (2.5)	625 (2.7)
3. Balances with banks in India	6729 (43.2)	8597 (47.6)	4625 (44.0)	5796 (49.3)	1574 (7.5)	13765 (59.1)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	10217 (48.6)	— (—)
5. Investments	1546 (9.9)	1851 (10.3)	400 (3.8)	468 (4.0)	1740 (8.3)	1740 (7.5)
6. Advances	5957 (38.3)	6412 (35.5)	2740 (26.1)	2458 (20.9)	3181 (15.1)	4038 (17.3)
6.1. Bills purchased and discounted	—	—	—	—	9	139
6.2. Cash credits, overdrafts & loans	1567	1750	311	343	396	820
6.3. Term loans	4390	4662	2429	2115	2777	3080
7. Fixed Assets	17 (0.1)	22 (0.1)	10 (0.1)	13 (0.1)	13 (0.1)	17 (0.1)
8. Other Assets	593 (3.8)	274 (1.5)	2425 (23.1)	2675 (22.7)	3574 (17.0)	2618 (11.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	35
8.2. Interest accrued	192	125	726	1186	2650	2015
8.3. Others	401	149	1699	1489	924	568
Total Assets	15566 (100.0)	18046 (100.0)	10502 (100.0)	11761 (100.0)	21027 (100.0)	23282 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	1999 (109)	2000 (110)	1999 (111)	2000 (112)	1999 (113)	2000 (114)
1. Capital	100 (1.9)	100 (1.6)	100 (0.4)	100 (0.3)	100 (0.8)	100 (0.7)
2. Reserves and Surplus	583 (11.0)	753 (12.2)	1631 (6.2)	2252 (7.8)	1604 (12.2)	1604 (11.1)
3. Deposits	3606 (67.9)	4305 (69.6)	21420 (81.9)	23692 (82.6)	9520 (72.3)	10676 (73.6)
3.1. Demand deposits	67	62	1216	1532	266	200
3.2. Savings bank deposits	1001	1173	11142	11776	4963	5337
3.3. Term deposits	2538	3069	9063	10384	4292	5139
4. Borrowings	649 (12.2)	702 (11.3)	1969 (7.5)	1695 (5.9)	936 (7.1)	1017 (7.0)
4.1. From banks*	109	117	269	258	52	59
4.2. From others	540	585	1701	1437	884	959
5. Other liabilities	369 (7.0)	328 (5.3)	1038 (4.0)	957 (3.3)	1010 (7.7)	1104 (7.6)
5.1. Bills Payable	4	9	53	57	25	31
5.2. Inter-office adjustments	5	14	—	6	27	0
5.3. Interest accrued	19	21	16	15	37	53
5.4. Others (including provisions)	341	284	969	878	922	1019
Total Liabilities	5307	6186	26159	28695	13171	14501
1. Cash in hand	47 (0.9)	28 (0.5)	290 (1.1)	278 (1.0)	104 (0.8)	140 (1.0)
2. Balances with RBI	114 (2.2)	132 (2.1)	645 (2.5)	750 (2.6)	302 (2.3)	342 (2.4)
3. Balances with banks in India	1532 (28.9)	2320 (37.5)	4735 (18.1)	9619 (33.5)	6118 (46.5)	7007 (48.3)
4. Money at call and short notice	— (—)	— (—)	10666 (40.8)	8150 (28.4)	— (—)	— (—)
5. Investments	987 (18.6)	807 (13.0)	3579 (13.7)	2766 (9.6)	1309 (9.9)	1559 (10.8)
6. Advances	2184 (41.2)	2523 (40.8)	4833 (18.5)	5675 (19.8)	2394 (18.2)	2771 (19.1)
6.1. Bills purchased and discounted	2	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	821	1158	1226	2782	202	200
6.3. Term loans	1362	1363	3607	2893	2192	2571
7. Fixed Assets	19 (0.4)	19 (0.3)	28 (0.1)	30 (0.1)	21 (0.2)	20 (0.1)
8. Other Assets	423 (8.0)	356 (5.8)	1381 (5.3)	1428 (5.0)	2923 (22.2)	2663 (18.4)
8.1. Inter - office adjustments (net)	—	—	206	—	—	69
8.2. Interest accrued	410	317	1146	1294	47	589
8.3. Others	14	40	29	134	2876	2005
Total Assets	5307 (100.0)	6186 (100.0)	26159 (100.0)	28695 (100.0)	13171 (100.0)	14501 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	100	100	100	100	100	100
	(1.4)	(1.1)	(0.3)	(0.3)	(1.6)	(1.4)
2. Reserves and Surplus	385	385	—	—	306	306
	(5.2)	(4.3)	(—)	(—)	(4.9)	(4.1)
3. Deposits	5676	6998	28303	34070	5064	6067
	(77.1)	(78.4)	(82.3)	(85.2)	(80.4)	(82.2)
3.1. Demand deposits	605	571	516	486	87	149
3.2. Savings bank deposits	1765	2165	9589	31390	2416	2591
3.3. Term deposits	3306	4261	18197	2195	2561	3327
4. Borrowings	566	559	2482	2662	336	337
	(7.7)	(6.3)	(7.2)	(6.7)	(5.3)	(4.6)
4.1. From banks*	67	86	—	—	—	—
4.2. From others	499	473	2482	2662	336	337
5. Other liabilities	631	884	3519	3163	494	567
	(8.6)	(9.9)	(10.2)	(7.9)	(7.8)	(7.7)
5.1. Bills Payable	30	43	1	2	31	16
5.2. Inter-office adjustments	—	—	27	184	—	—
5.3. Interest accrued	564	809	363	448	—	—
5.4. Others (including provisions)	37	32	3128	2530	463	551
Total Liabilities	7359	8927	34404	39996	6300	7377
1. Cash in hand	60	79	513	523	53	61
	(0.8)	(0.9)	(1.5)	(1.3)	(0.8)	(0.8)
2. Balances with RBI	163	202	823	1051	157	177
	(2.2)	(2.3)	(2.4)	(2.6)	(2.5)	(2.4)
3. Balances with banks in India	1556	2062	3938	6583	277	413
	(21.1)	(23.1)	(11.4)	(16.5)	(4.4)	(5.6)
4. Money at call and short notice	2388	3037	—	—	3129	2889
	(32.4)	(34.0)	(—)	(—)	(49.7)	(39.2)
5. Investments	734	801	7884	8445	765	1405
	(10.0)	(9.0)	(22.9)	(21.1)	(12.1)	(19.0)
6. Advances	1602	1911	12036	13024	1456	1902
	(21.8)	(21.4)	(35.0)	(32.6)	(23.1)	(25.8)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	475	522	2596	2765	311	354
6.3. Term loans	1127	1389	9440	10259	1145	1548
7. Fixed Assets	7	8	46	41	12	12
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	850	828	9163	10328	451	518
	(11.5)	(9.3)	(26.6)	(25.8)	(7.2)	(7.0)
8.1. Inter - office adjustments (net)	2	6	—	—	58	101
8.2. Interest accrued	294	396	434	710	—	—
8.3. Others	554	426	8729	9618	393	417
Total Assets	7359	8927	34404	39996	6300	7377
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank	
	1999 (121)	2000 (122)	1999 (123)	2000 (124)	1999 (125)	2000 (126)
1. Capital	100 (1.3)	100 (1.1)	100 (1.7)	100 (1.4)	100 (0.3)	100 (0.3)
2. Reserves and Surplus	692 (8.9)	849 (9.1)	378 (6.3)	402 (5.5)	1468 (5.0)	1557 (4.5)
3. Deposits	4899 (62.7)	6385 (68.2)	4151 (69.6)	5235 (71.6)	25164 (86.1)	30530 (88.0)
3.1. Demand deposits	169	175	380	451	1845	2074
3.2. Savings bank deposits	866	1027	1346	1880	9910	11576
3.3. Term deposits	3864	5182	2425	2904	13410	16880
4. Borrowings	1813 (23.2)	1667 (17.8)	589 (9.9)	794 (10.9)	2242 (7.7)	2120 (6.1)
4.1. From banks*	407	436	107	131	95	103
4.2. From others	1406	1231	482	663	2148	2017
5. Other liabilities	310 (4.0)	355 (3.8)	746 (12.5)	783 (10.7)	268 (0.9)	373 (1.1)
5.1. Bills Payable	5	15	—	—	108	138
5.2. Inter-office adjustments	—	—	—	105	—	—
5.3. Interest accrued	31	47	288	411	37	22
5.4. Others (including provisions)	274	293	459	267	123	213
Total Liabilities	7813	9356	5964	7314	29243	34681
1. Cash in hand	87 (1.1)	92 (1.0)	110 (1.8)	117 (1.6)	303 (1.0)	333 (1.0)
2. Balances with RBI	159 (2.0)	197 (2.1)	163 (2.7)	216 (3.0)	750 (2.6)	900 (2.6)
3. Balances with banks in India	1889 (24.2)	2620 (28.0)	352 (5.9)	474 (6.5)	9632 (32.9)	12184 (35.1)
4. Money at call and short notice	— (—)	— (—)	2098 (35.2)	2829 (38.7)	— (—)	— (—)
5. Investments	984 (12.6)	1402 (15.0)	760 (12.7)	885 (12.1)	9196 (31.4)	11359 (32.8)
6. Advances	4500 (57.6)	4770 (51.0)	1974 (33.1)	2450 (33.5)	7503 (25.7)	8100 (23.4)
6.1. Bills purchased and discounted	6	60	712	—	5	—
6.2. Cash credits, overdrafts & loans	3108	3129	—	1251	331	401
6.3. Term loans	1385	1582	1263	1200	7167	7700
7. Fixed Assets	34 (0.4)	34 (0.4)	17 (0.3)	17 (0.2)	42 (0.1)	47 (0.1)
8. Other Assets	160 (2.1)	240 (2.6)	489 (8.2)	327 (4.5)	1817 (6.2)	1758 (5.1)
8.1. Inter - office adjustments (net)	17	18	35	—	35	84
8.2. Interest accrued	52	78	71	179	1456	1552
8.3. Others	91	145	383	147	326	122
Total Assets	7813 (100.0)	9356 (100.0)	5964 (100.0)	7314 (100.0)	29243 (100.0)	34681 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.1)	(0.1)	(0.7)	(0.5)
2. Reserves and Surplus	864	1314	10832	13501	867	995
	(5.9)	(7.3)	(11.6)	(12.6)	(5.7)	(5.3)
3. Deposits	12605	15545	63640	71537	11762	15385
	(85.7)	(86.3)	(68.2)	(66.5)	(77.0)	(81.5)
3.1. Demand deposits	553	105	2860	3402	257	727
3.2. Savings bank deposits	6550	8362	33784	36978	4482	5719
3.3. Term deposits	5502	7079	26996	31157	7023	8939
4. Borrowings	313	268	6619	7585	996	1257
	(2.1)	(1.5)	(7.1)	(7.1)	(6.5)	(6.7)
4.1. From banks*	—	—	—	855	112	121
4.2. From others	313	268	6619	6730	884	1137
5. Other liabilities	828	792	12094	14786	1549	1138
	(5.6)	(4.4)	(13.0)	(13.8)	(10.1)	(6.0)
5.1. Bills Payable	—	—	—	—	13	14
5.2. Inter-office adjustments	—	—	558	195	83	12
5.3. Interest accrued	—	792	8061	11211	232	366
5.4. Others (including provisions)	828	—	3475	3379	1222	746
Total Liabilities	14710	18019	93284	107510	15274	18875
1. Cash in hand	107	194	590	906	81	83.00
	(0.7)	(1.1)	(0.6)	(0.8)	(0.5)	(0.4)
2. Balances with RBI	377	442	2109	2479	357	465
	(2.6)	(2.5)	(2.3)	(2.3)	(2.3)	(2.5)
3. Balances with banks in India	9145	10379	2217	66508	4859	5816
	(62.2)	(57.6)	(2.4)	(61.9)	(31.8)	(30.8)
4. Money at call and short notice	—	—	50365	—	63	—
	(—)	(—)	(54.0)	(—)	(0.4)	(—)
5. Investments	900	1300	16945	14217	4980	7051
	(6.1)	(7.2)	(18.2)	(13.2)	(32.6)	(37.4)
6. Advances	2201	2178	15200	18457	3871	4499
	(15.0)	(12.1)	(16.3)	(17.2)	(25.3)	(23.8)
6.1. Bills purchased and discounted	—	—	4	13	—	—
6.2. Cash credits, overdrafts & loans	414	182	5363	7113	2111	2206
6.3. Term loans	1787	1996	9833	11331	1760	2292
7. Fixed Assets	14	21	57	57	37	64
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	1966	3506	5801	4887	1026	897
	(13.4)	(19.5)	(6.2)	(4.5)	(6.7)	(4.8)
8.1. Inter - office adjustments (net)	—	38	—	—	—	—
8.2. Interest accrued	1950	3451	5720	4834	522	702
8.3. Others	17	17	81	54	504	195
Total Assets	14710	18019	93284	107510	15274	18875
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	1999 (133)	2000 (134)	1999 (135)	2000 (136)	1999 (137)	2000 (138)
1. Capital	100 (0.2)	100 (0.2)	100 (1.6)	100 (1.3)	100 (0.5)	100 (0.5)
2. Reserves and Surplus	3254 (6.1)	4761 (7.9)	428 (6.9)	428 (5.7)	— (—)	510 (2.4)
3. Deposits	40349 (75.3)	47404 (78.2)	4678 (75.7)	5996 (79.8)	14780 (77.5)	16476 (77.8)
3.1. Demand deposits	525	781	230	255	1183	1052
3.2. Savings bank deposits	15198	18675	1449	1930	5275	5686
3.3. Term deposits	24626	27947	2999	3810	8323	9738
4. Borrowings	5113 (9.5)	5238 (8.6)	466 (7.5)	492 (6.5)	1918 (10.1)	2213 (10.5)
4.1. From banks*	1221	1131	—	—	139	161
4.2. From others	3892	4107	466	492	1779	2052
5. Other liabilities	4775 (8.9)	3127 (5.2)	510 (8.2)	503 (6.7)	2267 (11.9)	1876 (8.9)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	131	—	—	—	—	—
5.3. Interest accrued	488	469	—	—	44	71
5.4. Others (including provisions)	4157	2658	510	503	2223	1805
Total Liabilities	53591	60630	6182	7518	19065	21175
1. Cash in hand	508 (0.9)	170 (0.3)	36 (0.6)	79.00 (1.1)	509 (2.7)	409.00 (1.9)
2. Balances with RBI	1231 (2.3)	1326 (2.2)	143 (2.3)	180 (2.4)	437 (2.3)	498 (2.4)
3. Balances with banks in India	19551 (36.5)	22973 (37.9)	2576 (41.7)	3406 (45.3)	984 (5.2)	1071 (5.1)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	5533 (29.0)	6504 (30.7)
5. Investments	10586 (19.8)	11802 (19.5)	515 (8.3)	231 (3.1)	425 (2.2)	401 (1.9)
6. Advances	15415 (28.8)	19405 (32.0)	1999 (32.3)	2466 (32.8)	6769 (35.5)	7529 (35.6)
6.1. Bills purchased and discounted	3	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	4400	5810	152	316	1541	1941
6.3. Term loans	11013	13592	1847	2150	5228	5588
7. Fixed Assets	57 (0.1)	75 (0.1)	10 (0.2)	11 (0.1)	29 (0.2)	43 (0.2)
8. Other Assets	6243 (11.6)	4877 (8.0)	903 (14.6)	1145 (15.2)	4381 (23.0)	4719 (22.3)
8.1. Inter - office adjustments (net)	—	129	4	3	476	159
8.2. Interest accrued	3462	4341	234	537	672	1554
8.3. Others	2781	407	664	605	3233	3006
Total Assets	53591 (100.0)	60630 (100.0)	6182 (100.0)	7518 (100.0)	19065 (100.0)	21175 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	96	96	100	100	100	100
	(0.4)	(0.3)	(1.1)	(1.0)	(0.3)	(0.3)
2. Reserves and Surplus	—	1272	263	526	1040	1040
	(—)	(4.5)	(3.0)	(5.1)	(3.3)	(2.6)
3. Deposits	19937	23229	7267	8699	27675	35429
	(81.6)	(82.9)	(83.3)	(83.9)	(88.3)	(89.9)
3.1. Demand deposits	81	96	193	239	649	1034
3.2. Savings bank deposits	7248	8373	4049	4590	8170	10173
3.3. Term deposits	12608	14760	3025	3870	18857	24222
4. Borrowings	2116	1768	505	510	1513	1808
	(8.7)	(6.3)	(5.8)	(4.9)	(4.8)	(4.6)
4.1. From banks*	13	13	—	—	135	163
4.2. From others	2102	1755	505	510	1378	1644
5. Other liabilities	2291	1649	593	536	1001	1029
	(9.4)	(5.9)	(6.8)	(5.2)	(3.2)	(2.6)
5.1. Bills Payable	—	—	7	5	23	22
5.2. Inter-office adjustments	—	—	—	—	161	166
5.3. Interest accrued	24	52	—	—	50	47
5.4. Others (including provisions)	2267	1597	586	531	767	794
Total Liabilities	24440	28014	8728	10371	31330	39406
1. Cash in hand	250	265.00	54	64.00	406	743.00
	(1.0)	(0.9)	(0.6)	(0.6)	(1.3)	(1.9)
2. Balances with RBI	600	700	181	240	855	1085
	(2.5)	(2.5)	(2.1)	(2.3)	(2.7)	(2.8)
3. Balances with banks in India	331	8587	3439	3092	8964	11186
	(1.4)	(30.7)	(39.4)	(29.8)	(28.6)	(28.4)
4. Money at call and short notice	5780	—	—	—	—	—
	(23.7)	(—)	(—)	(—)	(—)	(—)
5. Investments	3590	2941	3105	4577	11960	13999
	(14.7)	(10.5)	(35.6)	(44.1)	(38.2)	(35.5)
6. Advances	9809	11196	1581	1881	5653	8048
	(40.1)	(40.0)	(18.1)	(18.1)	(18.0)	(20.4)
6.1. Bills purchased and discounted	—	—	—	47	475	322
6.2. Cash credits, overdrafts & loans	—	1132	356	482	2606	3569
6.3. Term loans	9809	10063	1225	1353	2572	4156
7. Fixed Assets	32	34	12	12	39	47
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4048	4291	356	505	3453	4299
	(16.6)	(15.3)	(4.1)	(4.9)	(11.0)	(10.9)
8.1. Inter - office adjustments (net)	—	49	25	15	—	—
8.2. Interest accrued	643	991	—	—	2634	3629
8.3. Others	3405	3251	331	491	819	670
Total Assets	24440	28014	8728	10371	31330	39406
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	100	100	100	100	100	100
	(2.2)	(2.0)	(1.0)	(0.8)	(0.5)	(0.4)
2. Reserves and Surplus	314	314	476	734	565	595
	(7.0)	(6.2)	(4.9)	(6.2)	(2.7)	(2.3)
3. Deposits	3597	4155	7005	8677	16017	19665
	(79.9)	(81.8)	(71.8)	(73.1)	(77.0)	(75.9)
3.1. Demand deposits	89	103	208	366	224	331
3.2. Savings bank deposits	1920	2214	2142	2432	6351	7639
3.3. Term deposits	1588	1839	4655	5879	9442	11695
4. Borrowings	267	307	1823	2036	921	1030
	(5.9)	(6.0)	(18.7)	(17.2)	(4.4)	(4.0)
4.1. From banks*	2	26	198	235	72	100
4.2. From others	265	280	1625	1801	849	930
5. Other liabilities	222	202	356	314	3206	4511
	(4.9)	(4.0)	(3.6)	(2.6)	(15.4)	(17.4)
5.1. Bills Payable	13	25	4	2	12	8
5.2. Inter-office adjustments	—	—	47	45	47	32
5.3. Interest accrued	8	7	7	8	2111	3208
5.4. Others (including provisions)	202	169	299	258	1036	1262
Total Liabilities	4500	5077	9759	11862	20809	25900
1. Cash in hand	57	47	105	75	434	427
	(1.3)	(0.9)	(1.1)	(0.6)	(2.1)	(1.6)
2. Balances with RBI	114	123	217	260	537	654
	(2.5)	(2.4)	(2.2)	(2.2)	(2.6)	(2.5)
3. Balances with banks in India	104	458	2823	3331	5523	7197
	(2.3)	(9.0)	(28.9)	(28.1)	(26.5)	(27.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2650	2701	1590	1634	8538	10666
	(58.9)	(53.2)	(16.3)	(13.8)	(41.0)	(41.2)
6. Advances	912	1118	4515	5807	4238	5016
	(20.3)	(22.0)	(46.3)	(49.0)	(20.4)	(19.4)
6.1. Bills purchased and discounted	—	1	174	19	5	—
6.2. Cash credits, overdrafts & loans	103	266	1579	2545	1246	1725
6.3. Term loans	809	851	2763	3243	2986	3291
7. Fixed Assets	12	11	33	36	39	39
	(0.3)	(0.2)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	651	619	475	719	1501	1901
	(14.5)	(12.2)	(4.9)	(6.1)	(7.2)	(7.3)
8.1. Inter - office adjustments (net)	7	21	—	—	—	—
8.2. Interest accrued	265	370	456	707	1465	1856
8.3. Others	379	228	18	12	36	45
Total Assets	4500	5077	9759	11862	20809	25900
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	1999 (151)	2000 (152)	1999 (153)	2000 (154)	1999 (155)	2000 (156)
1. Capital	100 (1.5)	100 (1.3)	100 (0.3)	100 (0.2)	100 (0.4)	100 (0.3)
2. Reserves and Surplus	528 (8.0)	528 (6.7)	1085 (3.0)	1162 (2.9)	1703 (6.0)	2235 (6.2)
3. Deposits	4941 (74.5)	6094 (76.8)	28674 (79.7)	31424 (78.3)	22356 (78.6)	27655 (77.2)
3.1. Demand deposits	268	383	1608	1619	743	832
3.2. Savings bank deposits	1418	1601	10801	10890	8197	9864
3.3. Term deposits	3255	4110	16265	18915	13415	16958
4. Borrowings	721 (10.9)	903 (11.4)	1772 (4.9)	2580 (6.4)	1275 (4.5)	1531 (4.3)
4.1. From banks*	—	34	—	35	—	10
4.2. From others	721	869	1772	2546	1275	1521
5. Other liabilities	338 (5.1)	314 (4.0)	4361 (12.1)	4858 (12.1)	3003 (10.6)	4282 (12.0)
5.1. Bills Payable	24	36	555	105	27	28
5.2. Inter-office adjustments	11	6	—	58	60	41
5.3. Interest accrued	12	14	2725	3769	2433	3668
5.4. Others (including provisions)	291	259	1081	925	483	545
Total Liabilities	6628	7939	35992	40124	28437	35803
1. Cash in hand	53 (0.8)	46 (0.6)	950 (2.6)	669 (1.7)	181 (0.6)	228 (0.6)
2. Balances with RBI	159 (2.4)	180 (2.3)	1020 (2.8)	1116 (2.8)	740 (2.6)	892 (2.5)
3. Balances with banks in India	2134 (32.2)	3175 (40.0)	11769 (32.7)	12904 (32.2)	22430 (78.9)	29060 (81.2)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	1193 (18.0)	1085 (13.7)	13146 (36.5)	14446 (36.0)	14 (—)	— (—)
6. Advances	2469 (37.3)	2904 (36.6)	6661 (18.5)	8975 (22.4)	4152 (14.6)	4705 (13.1)
6.1. Bills purchased and discounted	—	—	10	23	111	143
6.2. Cash credits, overdrafts & loans	662	768	1875	2361	173	212
6.3. Term loans	1808	2136	4777	6591	3868	4349
7. Fixed Assets	17 (0.2)	15 (0.2)	16 (—)	18 (—)	47 (0.2)	55 (0.2)
8. Other Assets	603 (9.1)	533 (6.7)	2431 (6.8)	1996 (5.0)	874 (3.1)	863 (2.4)
8.1. Inter - office adjustments (net)	—	—	15	—	—	—
8.2. Interest accrued	54	89	1529	1895	850	840
8.3. Others	549	444	887	101	23	23
Total Assets	6628 (100.0)	7939 (100.0)	35992 (100.0)	40124 (100.0)	28437 (100.0)	35803 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhbuga Dhar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.6)	(0.6)	(0.6)	(0.7)	(0.5)
2. Reserves and Surplus	1101	1101	948	994	—	528
	(8.4)	(7.0)	(5.6)	(5.7)	(—)	(2.9)
3. Deposits	8556	10094	13066	13895	12361	14705
	(65.0)	(64.5)	(77.7)	(79.8)	(82.3)	(80.2)
3.1. Demand deposits	58	65	743	287	546	579
3.2. Savings bank deposits	2829	3079	3824	4379	4644	5136
3.3. Term deposits	5669	6950	8499	9229	7172	8989
4. Borrowings	2344	2735	1674	1654	1757	2215
	(17.8)	(17.5)	(10.0)	(9.5)	(11.7)	(12.1)
4.1. From banks*	553	718	223	258	—	—
4.2. From others	1792	2016	1452	1396	1757	2215
5. Other liabilities	1061	1614	1073	773	810	789
	(8.1)	(10.3)	(6.4)	(4.4)	(5.4)	(4.3)
5.1. Bills Payable	—	—	103	16	9	2
5.2. Inter-office adjustments	4	10	679	421	148	52
5.3. Interest accrued	932	1472	28	52	76	82
5.4. Others (including provisions)	125	132	264	284	577	653
Total Liabilities	13162	15643	16824	17416	15028	18337
1. Cash in hand	72	56	715	427	344	261
	(0.5)	(0.4)	(4.2)	(2.5)	(2.3)	(1.4)
2. Balances with RBI	278	364	360	384	360	430
	(2.1)	(2.3)	(2.1)	(2.2)	(2.4)	(2.3)
3. Balances with banks in India	4416	4335	7725	8200	4746	6578
	(33.5)	(27.7)	(45.9)	(47.1)	(31.6)	(35.9)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2351	3607	2423	3132	618	643
	(17.9)	(23.1)	(14.4)	(18.0)	(4.1)	(3.5)
6. Advances	4224	5857	5026	4816	5613	6927
	(32.1)	(37.4)	(29.9)	(27.7)	(37.4)	(37.8)
6.1. Bills purchased and discounted	2	2	13	6	1	4
6.2. Cash credits, overdrafts & loans	3254	4489	953	963	127	128
6.3. Term loans	968	1365	4060	3846	5485	6794
7. Fixed Assets	8	15	23	21	15	21
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1814	1410	553	436	3333	3477
	(13.8)	(9.0)	(3.3)	(2.5)	(22.2)	(19.0)
8.1. Inter - office adjustments (net)	1018	—	—	—	—	—
8.2. Interest accrued	—	902	225	283	—	—
8.3. Others	796	509	328	154	3333	3477
Total Assets	13162	15643	16824	17416	15028	18337
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	100	100	100	100	100	100
	(1.4)	(1.2)	(0.9)	(0.8)	(1.0)	(0.7)
2. Reserves and Surplus	464	464	917	1261	910	938
	(6.5)	(5.7)	(8.5)	(9.9)	(8.7)	(7.0)
3. Deposits	4769	5621	8175	9897	6623	8939
	(67.2)	(68.7)	(75.9)	(77.4)	(63.0)	(66.9)
3.1. Demand deposits	47	39	672	965	494	400
3.2. Savings bank deposits	1299	1401	3596	4114	2041	2239
3.3. Term deposits	3423	4181	3907	4818	4087	6299
4. Borrowings	1248	1305	755	658	1975	1881
	(17.6)	(15.9)	(7.0)	(5.1)	(18.8)	(14.1)
4.1. From banks*	254	339	16	15	726	749
4.2. From others	994	967	739	643	1249	1132
5. Other liabilities	512	695	831	877	902	1506
	(7.2)	(8.5)	(7.7)	(6.9)	(8.6)	(11.3)
5.1. Bills Payable	6	8	—	—	—	—
5.2. Inter-office adjustments	49	4	—	—	67	—
5.3. Interest accrued	370	583	556	540	555	1031
5.4. Others (including provisions)	87	100	375	336	280	474
Total Liabilities	7093	8185	10777	12793	10510	13363
1. Cash in hand	146	81.00	56	64	314	354
	(2.1)	(1.0)	(0.5)	(0.5)	(3.0)	(2.6)
2. Balances with RBI	182	185	290	297	195	327
	(2.6)	(2.3)	(2.7)	(2.3)	(1.9)	(2.4)
3. Balances with banks in India	39	17	4601	6056	4082	4955
	(0.5)	(0.2)	(42.7)	(47.3)	(38.8)	(37.1)
4. Money at call and short notice	1829	2098	—	—	—	—
	(25.8)	(25.6)	(—)	(0.0)	(0.0)	(0.0)
5. Investments	1977	2617	3835	3660	118	218
	(27.9)	(32.0)	(35.6)	(28.6)	(1.1)	(1.6)
6. Advances	2118	2643	1661	1863	4555	6152
	(29.9)	(32.3)	(15.4)	(14.6)	(43.3)	(46.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1351	1847	652	648	4211	5686
6.3. Term loans	766	796	1009	1215	344	465
7. Fixed Assets	11	12	13	14	36	57
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	791	531	323	840	1209	1301
	(11.2)	(6.5)	(3.0)	(6.6)	(11.5)	(9.7)
8.1. Inter - office adjustments (net)	67	39	—	536	—	111
8.2. Interest accrued	466	407	309	296	35	49
8.3. Others	259	85	14	8	1174	1141
Total Assets	7093	8185	10777	12793	10510	13363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.6)	(0.6)	(0.6)	(0.6)
2. Reserves and Surplus	2014	2116	1349	1349	2784	1008
	(15.8)	(14.0)	(8.5)	(7.5)	(17.9)	(5.7)
3. Deposits	7796	8895	10817	12535	11666	15060
	(61.2)	(58.7)	(68.1)	(69.3)	(75.0)	(85.7)
3.1. Demand deposits	1507	1036	672	956	1909	2659
3.2. Savings bank deposits	3655	4306	4337	4551	5244	6889
3.3. Term deposits	2635	3554	5808	7029	4513	5512
4. Borrowings	1905	2423	2215	2132	546	609
	(15.0)	(16.0)	(13.9)	(11.8)	(3.5)	(3.5)
4.1. From banks*	195	256	234	252	133	179
4.2. From others	1710	2167	1981	1881	433	430
5. Other liabilities	927	1630	1412	1970	457	791
	(7.3)	(10.7)	(8.9)	(10.9)	(2.9)	(4.5)
5.1. Bills Payable	—	—	—	12	10	6
5.2. Inter-office adjustments	—	—	—	—	40	150
5.3. Interest accrued	462	649	917	1234	139	188
5.4. Others (including provisions)	464	981	495	725	268	447
Total Liabilities	12741	15164	15894	18086	15553	17569
1. Cash in hand	188	279	221	328	38	45
	(1.5)	(1.8)	(1.4)	(1.8)	(0.2)	(0.3)
2. Balances with RBI	214	214	326	378	352	415
	(1.7)	(1.4)	(2.1)	(2.1)	(2.3)	(2.4)
3. Balances with banks in India	3469	3782	1927	2225	7209	11230
	(27.2)	(24.9)	(12.1)	(12.3)	(46.4)	(63.9)
4. Money at call and short notice	—	—	—	3751	—	—
	(—)	(—)	(—)	(20.7)	(—)	(—)
5. Investments	1326	1592	5447	2392	692	320
	(10.4)	(10.5)	(34.3)	(13.2)	(4.4)	(1.8)
6. Advances	4651	5726	6219	7565	1952	2219
	(36.5)	(37.8)	(39.1)	(41.8)	(12.7)	(12.6)
6.1. Bills purchased and discounted	87	—	394	409	—	1
6.2. Cash credits, overdrafts & loans	1308	2728	2474	3118	898	993
6.3. Term loans	3256	2998	3351	4039	1054	1225
7. Fixed Assets	16	14	31	36	28	40
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2877	3557	1722	1411	5283	3299
	(22.6)	(23.5)	(10.8)	(7.8)	(34.0)	(18.8)
8.1. Inter - office adjustments (net)	255	778	26	—	—	—
8.2. Interest accrued	328	510	363	332	90	224
8.3. Others	2294	2270	1333	1080	5193	3075
Total Assets	12741	15164	15894	18086	15553	17569
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.2)	(0.3)	(0.3)	(1.1)	(0.9)
2. Reserves and Surplus	746	974	2801	3141	786	901
	(10.0)	(11.8)	(8.6)	(8.5)	(8.6)	(8.6)
3. Deposits	4687	5202	25199	29518	6975	8364
	(62.6)	(62.9)	(77.6)	(79.6)	(76.1)	(79.4)
3.1. Demand deposits	149	138	1028	1205	232	176
3.2. Savings bank deposits	1573	1346	10808	11771	2530	3196
3.3. Term deposits	2964	3718	13364	16542	4214	4992
4. Borrowings	1458	1526	3004	2962	657	751
	(19.5)	(18.4)	(9.2)	(8.0)	(7.2)	(7.1)
4.1. From banks*	299	391	193	188	119	147
4.2. From others	1159	1135	2810	2774	537	604
5. Other liabilities	502	471	1376	1362	645	413
	(6.7)	(5.7)	(4.2)	(3.7)	(7.0)	(3.9)
5.1. Bills Payable	—	—	250	279	14	2
5.2. Inter-office adjustments	63	73	—	—	—	—
5.3. Interest accrued	25	27	266	304	22	22
5.4. Others (including provisions)	414	371	861	779	608	389
Total Liabilities	7493	8273	32481	37083	9163	10529
1. Cash in hand	140	131	237	209	179	106
	(1.9)	(1.6)	(0.7)	(0.6)	(2.0)	(1.0)
2. Balances with RBI	137	153	810	910	221	256
	(1.8)	(1.8)	(2.5)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	2532	2966	3125	3993	3098	3922
	(33.8)	(35.9)	(9.6)	(10.8)	(33.8)	(37.2)
4. Money at call and short notice	—	—	8504	—	—	—
	(—)	(—)	(26.2)	(—)	(—)	(—)
5. Investments	632	882	8391	20122	2232	2585
	(8.4)	(10.7)	(25.8)	(54.3)	(24.4)	(24.6)
6. Advances	3844	3919	6156	7098	2362	2675
	(51.3)	(47.4)	(19.0)	(19.1)	(25.8)	(25.4)
6.1. Bills purchased and discounted	176	18	—	—	1	1
6.2. Cash credits, overdrafts & loans	2511	2688	980	1010	1041	1239
6.3. Term loans	1157	1212	5176	6088	1320	1435
7. Fixed Assets	53	51	35	38	14	18
	(0.7)	(0.6)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	154	171	5223	4712	1057	969
	(2.0)	(2.1)	(16.1)	(12.7)	(11.5)	(9.2)
8.1. Inter - office adjustments (net)	—	—	89	177	28	30
8.2. Interest accrued	65	91	1394	1370	242	287
8.3. Others	89	81	3740	3166	787	652
Total Assets	7493	8273	32481	37083	9163	10529
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.9)	(0.8)	(0.7)	(0.7)
2. Reserves and Surplus	2528	2528	1554	1554	1483	1483
	(9.9)	(8.6)	(14.0)	(12.5)	(10.7)	(9.8)
3. Deposits	21464	25186	7876	9304	9323	10922
	(83.9)	(85.4)	(70.9)	(74.6)	(67.2)	(72.4)
3.1. Demand deposits	1034	1773	674	767	386	364
3.2. Savings bank deposits	8981	9865	4185	5068	2872	3358
3.3. Term deposits	11449	13547	3017	3469	6066	7200
4. Borrowings	937	1126	948	834	2329	2078
	(3.7)	(3.8)	(8.5)	(6.7)	(16.8)	(13.8)
4.1. From banks*	20	20	74	68	392	432
4.2. From others	917	1106	874	766	1937	1645
5. Other liabilities	567	558	629	680	632	507
	(2.2)	(1.9)	(5.7)	(5.5)	(4.6)	(3.4)
5.1. Bills Payable	—	—	18	12	274	119
5.2. Inter-office adjustments	25	10	—	4	88	113
5.3. Interest accrued	12	11	16	28	39	34
5.4. Others (including provisions)	529	538	594	635	231	242
Total Liabilities	25596	29498	11107	12472	13867	15089
1. Cash in hand	245	383	120	106	274	350
	(1.0)	(1.3)	(1.1)	(0.8)	(2.0)	(2.3)
2. Balances with RBI	636	750	257	265	329	388
	(2.5)	(2.5)	(2.3)	(2.1)	(2.4)	(2.6)
3. Balances with banks in India	9343	9586	4551	4965	4275	4193
	(36.5)	(32.5)	(41.0)	(39.8)	(30.8)	(27.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	6821	9821	989	1383	2562	2983
	(26.6)	(33.3)	(8.9)	(11.1)	(18.5)	(19.8)
6. Advances	4589	5476	2867	3194	5596	6589
	(17.9)	(18.6)	(25.8)	(25.6)	(40.4)	(43.7)
6.1. Bills purchased and discounted	155	131	—	—	1	4
6.2. Cash credits, overdrafts & loans	663	1079	389	951	3780	3648
6.3. Term loans	3771	4266	2478	2243	1814	2937
7. Fixed Assets	28	54	26	27	30	35
	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	3933	3429	2298	2531	801	551
	(15.4)	(11.6)	(20.7)	(20.3)	(5.8)	(3.7)
8.1. Inter - office adjustments (net)	—	—	54	—	—	—
8.2. Interest accrued	767	554	613	969	168	223
8.3. Others	3165	2875	1632	1561	634	328
Total Assets	25596	29498	11107	12472	13867	15089
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	1999	2000	1999	2000	1999	2000
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.4)	(0.3)	(0.4)	(0.3)
2. Reserves and Surplus	724	796	—	1219	1783	1783
	(3.1)	(3.2)	(—)	(4.0)	(6.4)	(5.5)
3. Deposits	13923	15500	20584	27120	15861	19080
	(60.2)	(61.6)	(84.0)	(88.2)	(56.8)	(58.4)
3.1. Demand deposits	1661	1687	1532	1925	582	628
3.2. Savings bank deposits	6654	7102	8653	12915	4959	5557
3.3. Term deposits	5608	6711	10399	12280	10320	12896
4. Borrowings	3680	3619	754	818	6888	7945
	(15.9)	(14.4)	(3.1)	(2.7)	(24.7)	(24.3)
4.1. From banks*	304	375	12	99	1322	1824
4.2. From others	3376	3244	743	719	5567	6121
5. Other liabilities	4710	5142	3063	1508	3298	3773
	(20.4)	(20.4)	(12.5)	(4.9)	(11.8)	(11.5)
5.1. Bills Payable	—	—	—	—	44	46
5.2. Inter-office adjustments	—	—	42	47	63	285
5.3. Interest accrued	1110	1591	12	86	1970	2768
5.4. Others (including provisions)	3601	3551	3008	1375	1221	674
Total Liabilities	23137	25157	24502	30764	27931	32682
1. Cash in hand	77	114	285	354	303	326
	(0.3)	(0.5)	(1.2)	(1.2)	(1.1)	(1.0)
2. Balances with RBI	393	456	607	771	614	605
	(1.7)	(1.8)	(2.5)	(2.5)	(2.2)	(1.9)
3. Balances with banks in India	1113	885	8874	13386	945	8373
	(4.8)	(3.5)	(36.2)	(43.5)	(3.4)	(25.6)
4. Money at call and short notice	—	—	—	—	5110	—
	(—)	(—)	(—)	(—)	(18.3)	(—)
5. Investments	9591	10937	212	299	4774	5819
	(41.5)	(43.5)	(0.9)	(1.0)	(17.1)	(17.8)
6. Advances	9703	10285	6077	5726	13609	15177
	(41.9)	(40.9)	(24.8)	(18.6)	(48.7)	(46.4)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	4081	4671	1249	1506	9029	10591
6.3. Term loans	5623	5613	4828	4220	4579	4586
7. Fixed Assets	23	27	38	43	35	38
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	2237	2454	8408	10184	2541	2343
	(9.7)	(9.8)	(34.3)	(33.1)	(9.1)	(7.2)
8.1. Inter - office adjustments (net)	1045	1017	11	187	1	289
8.2. Interest accrued	693	1044	834	2110	986	1088
8.3. Others	499	392	7564	7887	1555	965
Total Assets	23137	25157	24502	30764	27931	32682
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Grameen Bank	
	1999 (193)	2000 (194)	1999 (195)	2000 (196)	1999 (197)	2000 (198)
1. Capital	100 (0.5)	100 (0.4)	100 (0.9)	100 (0.8)	100 (1.0)	100 (0.7)
2. Reserves and Surplus	2570 (13.6)	2570 (11.4)	756 (6.9)	756 (5.7)	1 (—)	851 (6.2)
3. Deposits	13711 (72.7)	17252 (76.3)	8159 (74.7)	9766 (73.9)	8618 (79.2)	10605 (76.8)
3.1. Demand deposits	467	555	228	257	242	378
3.2. Savings bank deposits	5559	6869	2680	3570	3688	4323
3.3. Term deposits	7686	9828	5252	5940	4688	5903
4. Borrowings	1593 (8.4)	1794 (7.9)	960 (8.8)	1325 (10.0)	1046 (9.6)	1143 (8.3)
4.1. From banks*	94	105	82	110	80	80
4.2. From others	1498	1688	878	1215	966	1063
5. Other liabilities	883 (4.7)	907 (4.0)	950 (8.7)	1267 (9.6)	1115 (10.2)	1113 (8.1)
5.1. Bills Payable	15	23	25	56	15	22
5.2. Inter-office adjustments	—	—	—	36	44	44
5.3. Interest accrued	96	111	713	1020	28	32
5.4. Others (including provisions)	772	773	212	156	1028	1015
Total Liabilities	18857	22623	10926	13215	10880	13811
1. Cash in hand	215 (1.1)	312.00 (1.4)	69 (0.6)	116.00 (0.9)	119 (1.1)	207 (1.5)
2. Balances with RBI	411 (2.2)	485 (2.1)	265 (2.4)	311 (2.4)	261 (2.4)	316 (2.3)
3. Balances with banks in India	8052 (42.7)	9638 (42.6)	1813 (16.6)	2531 (19.2)	2745 (25.2)	4671 (33.8)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	576 (3.1)	824 (3.6)	5093 (46.6)	6143 (46.5)	646 (5.9)	646 (4.7)
6. Advances	6032 (32.0)	7485 (33.1)	2876 (26.3)	3460 (26.2)	4417 (40.6)	4978 (36.0)
6.1. Bills purchased and discounted	—	—	1	19	—	—
6.2. Cash credits, overdrafts & loans	713	952	651	861	325	437
6.3. Term loans	5319	6533	2224	2580	4066	4541
7. Fixed Assets	27 (0.1)	37 (0.2)	45 (0.4)	46 (0.3)	26 (0.2)	23 (—)
8. Other Assets	3545 (18.8)	3841 (17.0)	765 (7.0)	608 (4.6)	2693 (24.8)	2970 (0.2)
8.1. Inter - office adjustments (net)	35	8	3	—	—	—
8.2. Interest accrued	729	1305	50	67	227	323
8.3. Others	2780	2528	712	541	2466	2647
Total Assets	18857 (100.0)	22623 (100.0)	10926 (100.0)	13215 (100.0)	10880 (100.0)	13811 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	1999 (199)	2000 (200)	1999 (201)	2000 (202)	1999 (203)	2000 (204)
1. Capital	96 (0.7)	96 (0.5)	84 (1.4)	93 (1.4)	100 (1.0)	100 (0.8)
2. Reserves and Surplus	— (—)	2092 (10.2)	1107 (18.4)	1107 (16.7)	— (—)	650 (5.2)
3. Deposits	15097 (89.4)	17253 (84.5)	3653 (60.7)	4153 (62.7)	8938 (91.3)	10970 (87.3)
3.1. Demand deposits	1013	919	405	328	770	1123
3.2. Savings bank deposits	7618	8547	1961	2295	3132	3846
3.3. Term deposits	6466	7787	1287	1530	5036	6001
4. Borrowings	717 (4.2)	618 (3.0)	238 (3.9)	186 (2.8)	382 (3.9)	388 (3.1)
4.1. From banks*	—	—	25	—	—	4
4.2. From others	717	618	213	186	382	384
5. Other liabilities	978 (5.8)	347 (1.7)	936 (15.5)	1090 (16.4)	368 (3.8)	451 (3.6)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	3	20	—	13	—	—
5.3. Interest accrued	115	153	277	357	10	13
5.4. Others (including provisions)	860	174	658	719	358	439
Total Liabilities	16888	20407	6017	6628	9788	12560
1. Cash in hand	159 (0.9)	194 (0.9)	19 (0.3)	21 (0.3)	74 (0.8)	128 (1.0)
2. Balances with RBI	456 (2.7)	525 (2.6)	115 (1.9)	143 (2.2)	272 (2.8)	324 (2.6)
3. Balances with banks in India	2353 (13.9)	2934 (14.4)	353 (5.9)	187 (2.8)	3366 (34.4)	5139 (40.9)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	7497 (44.4)	9728 (47.7)	2670 (44.4)	3381 (51.0)	100 (1.0)	168 (1.3)
6. Advances	2208 (13.1)	2413 (11.8)	1108 (18.4)	1173 (17.7)	1785 (18.2)	1802 (14.3)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	583	734	384	407	299	377
6.3. Term loans	1625	1685	724	767	1486	1425
7. Fixed Assets	26 (0.2)	28 (0.1)	8 (0.1)	9 (0.1)	11 (0.1)	16 (0.1)
8. Other Assets	4188 (24.8)	4585 (22.5)	1744 (29.0)	1713 (25.8)	4180 (42.7)	4984 (39.7)
8.1. Inter - office adjustments (net)	—	—	2	50	—	38
8.2. Interest accrued	68	86	162	—	207	480
8.3. Others	4120	4499	1580	1663	3973	4466
Total Assets	16888 (100.0)	20407 (100.0)	6017 (100.0)	6628 (100.0)	9788 (100.0)	12560 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1999 (205)	2000 (206)	1999 (207)	2000 (208)	1999 (209)	2000 (210)
1. Capital	100 (0.2)	100 (0.2)	100 (2.4)	100 (1.8)	100 (0.2)	100 (0.1)
2. Reserves and Surplus	2256 (4.9)	2256 (4.2)	— (—)	— (—)	2748 (4.7)	4596 (6.3)
3. Deposits	37415 (81.4)	42330 (79.7)	3312 (80.6)	4469 (82.5)	37890 (64.4)	49733 (68.2)
3.1. Demand deposits	674	1236	238	304	1052	1332
3.2. Savings bank deposits	19937	21003	1323	1832	12832	15964
3.3. Term deposits	16804	20091	1751	2333	24005	32438
4. Borrowings	1472 (3.2)	1660 (3.1)	58 (1.4)	87 (1.6)	14393 (24.5)	15197 (20.8)
4.1. From banks*	130	130	—	—	3069	3700
4.2. From others	1342	1530	58	87	11325	11497
5. Other liabilities	4697 (10.2)	6782 (12.8)	642 (15.6)	762 (14.1)	3695 (6.3)	3306 (4.5)
5.1. Bills Payable	51	32	53	81	797	638
5.2. Inter-office adjustments	654	1089	—	—	278	—
5.3. Interest accrued	49	51	229	316	222	256
5.4. Others (including provisions)	3942	5610	359	365	2398	2412
Total Liabilities	45938	53127	4112	5419	58826	72932
1. Cash in hand	409 (0.9)	520.00 (1.0)	107 (2.6)	97.00 (1.8)	1451 (2.5)	1549.00 (2.1)
2. Balances with RBI	1170 (2.5)	1426 (2.7)	110 (2.7)	130 (2.4)	1107 (1.9)	1329 (1.8)
3. Balances with banks in India	12686 (27.6)	17338 (32.6)	1220 (29.7)	1966 (36.3)	14816 (25.2)	16598 (22.8)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	16403 (35.7)	18288 (34.4)	70 (1.7)	70 (1.3)	8289 (14.1)	11022 (15.1)
6. Advances	10239 (22.3)	10300 (19.4)	717 (17.4)	989 (18.3)	29211 (49.7)	37848 (51.9)
6.1. Bills purchased and discounted	—	—	—	—	70	65
6.2. Cash credits, overdrafts & loans	1200	1604	139	249	14311	17917
6.3. Term loans	9039	8696	578	740	14831	19866
7. Fixed Assets	44 (0.1)	47 (0.1)	10 (0.2)	12 (0.2)	185 (0.3)	223 (0.3)
8. Other Assets	4987 (10.9)	5207 (9.8)	1878 (45.7)	2154 (39.7)	3767 (6.4)	4364 (6.0)
8.1. Inter - office adjustments (net)	—	—	38	52	—	126
8.2. Interest accrued	2343	2822	17	28	230	141
8.3. Others	2644	2385	1823	2074	3537	4097
Total Assets	45938 (100.0)	53127 (100.0)	4112 (100.0)	5419 (100.0)	58826 (100.0)	72932 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1999 (211)	2000 (212)	1999 (213)	2000 (214)	1999 (215)	2000 (216)
1. Capital	100 (0.2)	100 (0.2)	100 (1.0)	100 (0.8)	100 (1.5)	100 (1.0)
2. Reserves and Surplus	1639 (3.3)	5150 (8.2)	845 (8.2)	1247 (10.5)	1 (—)	1200 (12.4)
3. Deposits	42456 (84.3)	51186 (81.4)	6549 (63.3)	7665 (64.4)	5870 (86.7)	7412 (76.9)
3.1. Demand deposits	207	328	281	325	647	510
3.2. Savings bank deposits	15137	17242	2157	2625	2062	2928
3.3. Term deposits	27112	33616	4110	4715	3161	3974
4. Borrowings	2158 (4.3)	2225 (3.5)	1983 (19.2)	2045 (17.2)	167 (2.5)	201 (2.1)
4.1. From banks*	—	15	460	484	—	—
4.2. From others	2158	2210	1522	1561	167	201
5. Other liabilities	3988 (7.9)	4231 (6.7)	876 (8.5)	855 (7.2)	635 (9.4)	729 (7.6)
5.1. Bills Payable	—	—	60	10	—	—
5.2. Inter-office adjustments	—	112	94	7	—	—
5.3. Interest accrued	743	602	416	535	36	41
5.4. Others (including provisions)	3244	3517	307	303	598	687
Total Liabilities	50341	62891	10353	11911	6773	9641
1. Cash in hand	369 (0.7)	410 (0.7)	38 (0.4)	44 (0.4)	92 (1.4)	156 (1.6)
2. Balances with RBI	1290 (2.6)	1620 (2.6)	203 (2.0)	230 (1.9)	180 (2.7)	215 (2.2)
3. Balances with banks in India	777 (1.5)	20200 (32.1)	3835 (37.0)	4867 (40.9)	1690 (25.0)	2958 (30.7)
4. Money at call and short notice	13429 (26.7)	— (—)	— (—)	— (—)	1100 (16.2)	1728 (17.9)
5. Investments	11380 (22.6)	13630 (21.7)	1705 (16.5)	1712 (14.4)	200 (3.0)	306 (3.2)
6. Advances	14392 (28.6)	17753 (28.2)	3878 (37.5)	4477 (37.6)	1238 (18.3)	1692 (17.6)
6.1. Bills purchased and discounted	—	—	—	84	—	—
6.2. Cash credits, overdrafts & loans	110	166	2399	2853	208	313
6.3. Term loans	14282	17587	1479	1540	1030	1378
7. Fixed Assets	38 (0.1)	38 (0.1)	11 (0.1)	10 (0.1)	9 (0.1)	9 (0.1)
8. Other Assets	8666 (17.2)	9240 (14.7)	683 (6.6)	571 (4.8)	2264 (33.4)	2578 (26.7)
8.1. Inter - office adjustments (net)	57	—	—	—	183	84
8.2. Interest accrued	2228	2926	659	543	298	612
8.3. Others	6381	6314	24	28	1783	1882
Total Assets	50341 (100.0)	62891 (100.0)	10353 (100.0)	11911 (100.0)	6773 (100.0)	9641 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
	1999 (217)	2000 (218)	1999 (219)	2000 (220)	1999 (221)	2000 (222)
1. Capital	100 (3.2)	100 (2.7)	100 (0.5)	100 (0.4)	100 (0.2)	100 (0.2)
2. Reserves and Surplus	866 (28.0)	902 (24.4)	592 (2.9)	1143 (4.7)	1065 (2.4)	1679 (3.2)
3. Deposits	1392 (44.9)	2107 (57.0)	11990 (58.0)	14697 (60.8)	30180 (68.4)	35509 (68.4)
3.1. Demand deposits	122	388	440	628	1712	2085
3.2. Savings bank deposits	430	636	4068	4867	15906	18730
3.3. Term deposits	839	1084	7481	9202	12561	14693
4. Borrowings	289 (9.3)	134 (3.6)	5808 (28.1)	5431 (22.5)	6990 (15.8)	6692 (12.9)
4.1. From banks*	—	—	1364	1294	1218	1370
4.2. From others	289	134	4444	4137	5772	5322
5. Other liabilities	452 (14.6)	456 (12.3)	2193 (10.6)	2785 (11.5)	5808 (13.2)	7947 (15.3)
5.1. Bills Payable	1	1	448	476	58	—
5.2. Inter-office adjustments	1	12	—	—	—	—
5.3. Interest accrued	96	87	1432	2008	1830	—
5.4. Others (including provisions)	354	356	313	302	3919	7947
Total Liabilities	3099	3699	20683	24156	44143	51926
1. Cash in hand	46 (1.5)	48 (1.3)	185 (0.9)	259 (1.1)	793 (1.8)	1049 (2.0)
2. Balances with RBI	42 (1.4)	64 (1.7)	430 (2.1)	549 (2.3)	900 (2.0)	1020 (2.0)
3. Balances with banks in India	21 (0.7)	1546 (41.8)	6493 (31.4)	7192 (29.8)	11005 (24.9)	12537 (24.1)
4. Money at call and short notice	1240 (40.0)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	109 (3.5)	206 (5.6)	3003 (14.5)	3633 (15.0)	8264 (18.7)	9745 (18.8)
6. Advances	601 (19.4)	728 (19.7)	9656 (46.7)	11617 (48.1)	14538 (32.9)	17527 (33.8)
6.1. Bills purchased and discounted	2	7	—	24	44	39
6.2. Cash credits, overdrafts & loans	47	69	5805	6813	4657	6593
6.3. Term loans	553	652	3851	4779	9837	10894
7. Fixed Assets	3 (0.1)	3 (0.1)	58 (0.3)	68 (0.3)	59 (0.1)	60 (0.1)
8. Other Assets	1036 (33.4)	1103 (29.8)	858 (4.1)	838 (3.5)	8583 (19.4)	9989 (19.2)
8.1. Inter - office adjustments (net)	—	—	194	275	137	87
8.2. Interest accrued	—	—	575	522	559	655
8.3. Others	1036	1103	89	40	7887	9246
Total Assets	3099 (100.0)	3699 (100.0)	20683 (100.0)	24156 (100.0)	44143 (100.0)	51926 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(223)	(224)	(225)	(226)	(227)	(228)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.0)	(0.3)	(0.2)	(0.5)	(0.4)
2. Reserves and Surplus	9	1101	—	—	—	1482
	(0.1)	(10.7)	(—)	(—)	(—)	(5.7)
3. Deposits	6522	7463	31956	38419	16052	19394
	(81.8)	(72.4)	(81.2)	(79.7)	(78.9)	(75.2)
3.1. Demand deposits	465	360	1752	2206	119	105
3.2. Savings bank deposits	1616	1849	8996	10634	5389	6405
3.3. Term deposits	4441	5254	21208	25580	10544	12884
4. Borrowings	882	1202	3109	1959	1069	915
	(11.1)	(11.7)	(7.9)	(4.1)	(5.3)	(3.5)
4.1. From banks*	91	115	280	26	81	79
4.2. From others	791	1087	2829	1933	988	836
5. Other liabilities	457	448	4202	7749	3117	3895
	(5.7)	(4.3)	(10.7)	(16.1)	(15.3)	(15.1)
5.1. Bills Payable	1	2	—	—	—	8
5.2. Inter-office adjustments	—	27	6	—	20	21
5.3. Interest accrued	50	78	3603	5315	2167	3233
5.4. Others (including provisions)	406	340	593	2434	930	633
Total Liabilities	7970	10314	39368	48227	20337	25786
1. Cash in hand	75	76	877	1526	180	158
	(0.9)	(0.7)	(2.2)	(3.2)	(0.9)	(0.6)
2. Balances with RBI	201	225	1170	1228	493	623
	(2.5)	(2.2)	(3.0)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	1639	2011	10891	15137	4814	7210
	(20.6)	(19.5)	(27.7)	(31.4)	(23.7)	(28.0)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	100	1173	11467	10823	3952	5382
	(1.3)	(11.4)	(29.1)	(22.4)	(19.4)	(20.9)
6. Advances	2253	2971	10491	12744	5952	6400
	(28.3)	(28.8)	(26.6)	(26.4)	(29.3)	(24.8)
6.1. Bills purchased and discounted	20	7	—	3	—	2
6.2. Cash credits, overdrafts & loans	720	987	4571	5949	768	1055
6.3. Term loans	1513	1977	5921	6792	5184	5343
7. Fixed Assets	12	10	40	39	19	22
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3691	3847	4433	6730	4927	5991
	(46.3)	(37.3)	(11.3)	(14.0)	(24.2)	(23.2)
8.1. Inter - office adjustments (net)	3	—	—	21	—	—
8.2. Interest accrued	453	330	2018	2718	1078	1669
8.3. Others	3235	3517	2415	3992	3849	4323
Total Assets	7970	10314	39368	48227	20337	25786
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank	
	1999 (229)	2000 (230)	1999 (231)	2000 (232)	1999 (233)	2000 (234)
1. Capital	100 (0.8)	100 (0.6)	100 (0.8)	100 (0.6)	100 (1.4)	100 (1.4)
2. Reserves and Surplus	— (—)	1163 (7.0)	— (—)	608 (3.9)	804 (11.6)	804 (11.5)
3. Deposits	10139 (79.6)	11988 (72.1)	11288 (87.9)	13921 (88.6)	5072 (73.4)	5052 (72.3)
3.1. Demand deposits	494	558	831	1497	1141	287
3.2. Savings bank deposits	2623	3011	4612	5401	2507	2901
3.3. Term deposits	7023	8419	5846	7023	1424	1864
4. Borrowings	643 (5.0)	752 (4.5)	327 (2.5)	288 (1.8)	337 (4.9)	382 (5.5)
4.1. From banks*	4	2	38	36	6	—
4.2. From others	639	750	289	253	331	382
5. Other liabilities	1856 (14.6)	2614 (15.7)	1130 (8.8)	803 (5.1)	945 (13.7)	645 (9.2)
5.1. Bills Payable	30	41	—	—	—	—
5.2. Inter-office adjustments	71	39	47	—	37	9
5.3. Interest accrued	1435	2192	16	19	103	115
5.4. Others (including provisions)	319	342	1067	784	805	522
Total Liabilities	12738	16620	12845	15720	6908	6983
1. Cash in hand	90 (0.7)	100 (0.6)	71 (0.6)	135.00 (0.9)	260 (3.8)	235.00 (3.4)
2. Balances with RBI	350 (2.7)	415 (2.5)	325 (2.5)	397 (2.5)	142 (2.0)	167 (2.4)
3. Balances with banks in India	4720 (37.1)	5273 (31.7)	6357 (49.5)	8591 (54.7)	2355 (34.1)	2782 (39.8)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	1650 (13.0)	2347 (14.1)	239 (1.9)	327 (2.1)	1394 (20.2)	994 (14.2)
6. Advances	2876 (22.6)	3718 (22.5)	2067 (16.1)	2134 (13.6)	1466 (21.2)	1758 (25.2)
6.1. Bills purchased and discounted	—	1	2	41	—	—
6.2. Cash credits, overdrafts & loans	1006	1364	544	707	361	464
6.3. Term loans	1869	2353	1522	1386	1105	1294
7. Fixed Assets	19 (0.1)	26 (0.2)	15 (0.1)	16 (0.1)	(13) (—)	14 (0.2)
8. Other Assets	3033 (23.8)	4741 (28.5)	3771 (29.4)	4120 (26.2)	1288 (18.6)	1034 (14.8)
8.1. Inter - office adjustments (net)	—	—	—	67	—	1
8.2. Interest accrued	1501	2182	18	34	385	299
8.3. Others	1533	2457	3752	4019	893	733
Total Assets	12738 (100.0)	16620 (100.0)	12845 (100.0)	15720 (100.0)	6908 (100.0)	6983 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(1.2)	(0.9)	(1.4)	(1.3)
2. Reserves and Surplus	2217	2571	—	—	391	391
	(8.4)	(8.6)	(—)	(—)	(5.4)	(5.1)
3. Deposits	20823	23902	7448	9601	5635	6195
	(78.5)	(79.9)	(88.1)	(85.5)	(77.5)	(80.7)
3.1. Demand deposits	602	560	110	184	106	64
3.2. Savings bank deposits	9684	10415	2044	2578	3673	4065
3.3. Term deposits	10537	12926	5294	6839	1856	2066
4. Borrowings	453	431	589	741	592	731
	(1.7)	(1.4)	(7.0)	(6.6)	(8.1)	(9.5)
4.1. From banks*	—	—	—	—	88	204
4.2. From others	453	431	589	741	504	527
5. Other liabilities	2922	2907	371	788	549	260
	(11.0)	(9.7)	(3.8)	(7.0)	(7.6)	(3.4)
5.1. Bills Payable	26	34	—	—	2	3
5.2. Inter-office adjustments	—	—	—	11	7	0
5.3. Interest accrued	96	129	79	80	17	20
5.4. Others (including provisions)	2801	2744	238	697	524	236
Total Liabilities	26515	29910	8453	11230	7268	7678
1. Cash in hand	194	289	56	112	87	121
	(0.7)	(1.0)	(0.7)	(1.0)	(1.2)	(1.6)
2. Balances with RBI	645	720	207	284	172	187
	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	11135	13260	34	83	68	167
	(42.0)	(44.3)	(0.4)	(0.7)	(0.9)	(2.2)
4. Money at call and short notice	—	—	1388	2894	3064	2904
	(—)	(—)	(16.4)	(25.8)	(42.2)	(37.8)
5. Investments	4376	3556	3441	3361	1443	1939
	(16.5)	(11.9)	(40.6)	(29.9)	(19.9)	(25.3)
6. Advances	4870	5328	2256	3043	1793	1719
	(18.4)	(17.8)	(26.7)	(27.1)	(24.7)	(22.4)
6.1. Bills purchased and discounted	5	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	619	909	722	596	123	260
6.3. Term loans	4246	4419	1534	2447	1669	1459
7. Fixed Assets	27	26	9	9	18	18
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	5267	6731	1073	1444	623	623
	(19.9)	(22.5)	(12.7)	(12.9)	(8.6)	(8.1)
8.1. Inter - office adjustments (net)	153	220	82	—	—	4
8.2. Interest accrued	—	—	8	10	343	443
8.3. Others	5114	6511	983	1434	279	176
Total Assets	26515	29910	8453	11230	7268	7678
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	96	96	100	100	100	100
	(0.5)	(0.5)	(13.5)	(11.4)	(0.3)	(0.3)
2. Reserves and Surplus	1757	1865	212	212	1205	2097
	(10.0)	(9.2)	(28.6)	(24.1)	(3.8)	(5.4)
3. Deposits	11827	14647	332	470	20971	24909
	(67.6)	(72.4)	(44.8)	(53.4)	(66.0)	(64.1)
3.1. Demand deposits	217	255	25	131	878	822
3.2. Savings bank deposits	4603	5614	184	167	8438	10061
3.3. Term deposits	7008	8779	123	172	11655	14025
4. Borrowings	2380	2002	10	6	4455	4678
	(13.6)	(9.9)	(1.3)	(0.7)	(14.0)	(12.0)
4.1. From banks*	—	—	—	—	1202	1359
4.2. From others	2380	2002	10	6	3253	3319
5. Other liabilities	1440	1624	88	92	5057	7047
	(8.2)	(8.0)	(11.9)	(10.5)	(15.9)	(18.1)
5.1. Bills Payable	—	—	—	—	1146	2310
5.2. Inter-office adjustments	7	122	—	—	—	—
5.3. Interest accrued	109	129	15	20	1449	2083
5.4. Others (including provisions)	1324	1372	72	72	2461	2653
Total Liabilities	17500	20234	741	880	31788	38830
1. Cash in hand	131	157	11	6	975	1022
	(0.7)	(0.8)	(1.5)	(0.7)	(3.1)	(2.6)
2. Balances with RBI	320	446	13	13	656	775
	(1.8)	(2.2)	(1.8)	(1.5)	(2.1)	(2.0)
3. Balances with banks in India	5541	6791	419	551	10269	11606
	(31.7)	(33.6)	(56.6)	(62.6)	(32.3)	(29.9)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	4890	5608	5	5	3176	4826
	(27.9)	(27.7)	(0.7)	(0.6)	(10.0)	(12.4)
6. Advances	3996	4288	125	142	9773	12232
	(22.8)	(21.2)	(16.9)	(16.1)	(30.7)	(31.5)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	203	265	44	56	6894	8383
6.3. Term loans	3792	4022	81	86	2880	3850
7. Fixed Assets	17	17	1	3	46	76
	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.2)
8. Other Assets	2607	2929	166	159	6893	8293
	(14.9)	(14.5)	(22.4)	(18.1)	(21.7)	(21.4)
8.1. Inter - office adjustments (net)	—	—	—	—	799	1285
8.2. Interest accrued	613	891	4	4	1212	1679
8.3. Others	1994	2037	162	155	4882	5329
Total Assets	17500	20234	741	880	31788	38830
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.7)	(0.6)	(2.6)	(2.0)
2. Reserves and Surplus	998	998	—	621	374	374
	(8.2)	(6.8)	(—)	(3.4)	(9.8)	(7.6)
3. Deposits	9556	11613	12807	16048	2545	3430
	(78.9)	(79.6)	(88.2)	(88.4)	(66.7)	(69.5)
3.1. Demand deposits	394	466	512	592	54	115
3.2. Savings bank deposits	3948	4539	5374	6824	707	896
3.3. Term deposits	5214	6607	6921	8633	1784	2420
4. Borrowings	1052	1229	335	352	658	807
	(8.7)	(8.4)	(2.3)	(1.9)	(17.3)	(16.4)
4.1. From banks*	68	121	98	90	66	79
4.2. From others	984	1108	237	262	593	728
5. Other liabilities	405	642	1279	1031	138	222
	(3.3)	(4.4)	(8.8)	(5.7)	(3.6)	(4.5)
5.1. Bills Payable	112	294	—	—	25	89
5.2. Inter-office adjustments	—	—	24	127	—	4
5.3. Interest accrued	81	110	18	20	7	10
5.4. Others (including provisions)	212	238	1238	885	105	118
Total Liabilities	12111	14582	14521	18152	3815	4933
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1. Cash in hand	149	174	195	196	31	32
	(1.2)	(1.2)	(1.3)	(1.1)	(0.8)	(0.6)
2. Balances with RBI	289	360	376	491	74	97
	(2.4)	(2.5)	(2.6)	(2.7)	(1.9)	(2.0)
3. Balances with banks in India	3837	4203	3404	5742	1022	1388
	(31.7)	(28.8)	(23.4)	(31.6)	(26.8)	(28.1)
4. Money at call and short notice	—	—	—	—	119	—
	(—)	(—)	(—)	(—)	(3.1)	(—)
5. Investments	2730	3507	3960	4670	149	196
	(22.5)	(24.1)	(27.3)	(25.7)	(3.9)	(4.0)
6. Advances	3859	5177	2460	2537	1981	2842
	(31.9)	(35.5)	(16.9)	(14.0)	(51.9)	(57.6)
6.1. Bills purchased and discounted	16	5	35	110	1	4
6.2. Cash credits, overdrafts & loans	1020	1547	533	722	359	527
6.3. Term loans	2823	3625	1892	1705	1621	2311
7. Fixed Assets	17	17	18	19	10	12
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	1230	1144	4109	4498	428	366
	(10.2)	(7.8)	(28.3)	(24.8)	(11.2)	(7.4)
8.1. Inter - office adjustments (net)	153	253	320	—	50	—
8.2. Interest accrued	314	487	—	357	26	37
8.3. Others	763	403	3789	4141	353	329
Total Assets	12111	14582	14521	18152	3815	4933
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank	
	1999 (253)	2000 (254)	1999 (255)	2000 (256)	1999 (257)	2000 (258)
1. Capital	100 (0.6)	100 (0.6)	100 (0.2)	100 (0.2)	100 (0.6)	100 (0.5)
2. Reserves and Surplus	1601 (9.7)	1601 (9.0)	4256 (9.9)	5812 (10.7)	— (—)	850 (4.2)
3. Deposits	12196 (74.1)	14098 (78.9)	23277 (54.4)	30421 (56.1)	13979 (80.5)	15607 (76.4)
3.1. Demand deposits	794	995	1023	1372	645	910
3.2. Savings bank deposits	3659	4405	6612	8709	8276	8779
3.3. Term deposits	7743	8699	15641	20339	5058	5918
4. Borrowings	1376 (8.4)	1182 (6.6)	13831 (32.3)	16381 (30.2)	541 (3.1)	543 (2.7)
4.1. From banks*	146	141	2576	3760	7	—
4.2. From others	1230	1041	11255	12622	534	543
5. Other liabilities	1179 (7.2)	876 (4.9)	1351 (3.2)	1491 (2.8)	2743 (15.8)	3341 (16.3)
5.1. Bills Payable	270	92	302	727	102	113
5.2. Inter-office adjustments	—	—	239	—	—	—
5.3. Interest accrued	30	21	134	164	1376	1743
5.4. Others (including provisions)	879	764	676	600	1265	1485
Total Liabilities	16453	17858	42814	54204	17363	20441
1. Cash in hand	135 (0.8)	169 (0.9)	853 (2.0)	831 (1.5)	63 (0.4)	84 (0.4)
2. Balances with RBI	375 (2.3)	435 (2.4)	686 (1.6)	884 (1.6)	454 (2.6)	529 (2.6)
3. Balances with banks in India	5720 (34.8)	6036 (33.8)	5945 (13.9)	7069 (13.0)	7729 (44.5)	10189 (49.8)
4. Money at call and short notice	— (—)	— (—)	— (—)	503 (0.9)	— (—)	— (—)
5. Investments	3186 (19.4)	3978 (22.3)	6933 (16.2)	7795 (14.4)	1690 (9.7)	1690 (8.3)
6. Advances	5081 (30.9)	5415 (30.3)	26249 (61.3)	35777 (66.0)	3317 (19.1)	3888 (19.0)
6.1. Bills purchased and discounted	—	—	35	135	—	—
6.2. Cash credits, overdrafts & loans	746	783	16383	22639	3304	3888
6.3. Term loans	4335	4632	9832	13003	—	—
7. Fixed Assets	25 (0.1)	23 (0.1)	188 (0.4)	214 (0.4)	13 (0.1)	13 (0.1)
8. Other Assets	1932 (11.7)	1802 (10.1)	1959 (4.6)	1130 (2.1)	4110 (23.7)	4048 (19.8)
8.1. Inter - office adjustments (net)	148	30	—	48	69	66
8.2. Interest accrued	300	331	426	829	1068	1093
8.3. Others	1483	1441	1534	253	2973	2889
Total Assets	16453 (100.0)	17858 (100.0)	42814 (100.0)	54204 (100.0)	17363 (100.0)	20441 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Panchmahal Vadodara Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	100	100	100	100	100	100
	(0.9)	(0.7)	(0.3)	(0.2)	(1.4)	(1.2)
2. Reserves and Surplus	1130	1239	1396	2842	267	277
	(10.6)	(9.2)	(3.8)	(6.0)	(3.8)	(3.3)
3. Deposits	8182	9925	27200	35010	5617	6867
	(69.8)	(73.5)	(73.4)	(74.4)	(80.2)	(80.8)
3.1. Demand deposits	215	209	496	533	343	333
3.2. Savings bank deposits	2758	3081	9119	10473	1922	2476
3.3. Term deposits	5210	6635	17586	24004	3351	4058
4. Borrowings	1718	1644	6423	6620	449	402
	(14.7)	(12.2)	(17.3)	(14.1)	(6.4)	(4.7)
4.1. From banks*	256	268	1766	1883	46	50
4.2. From others	1462	1376	4656	4736	403	352
5. Other liabilities	478	600	1939	2504	572	850
	(4.1)	(4.4)	(5.2)	(5.3)	(8.2)	(10.0)
5.1. Bills Payable	—	—	76	147	1	22
5.2. Inter-office adjustments	15	22	585	559	3	8
5.3. Interest accrued	71	98	196	226	525	792
5.4. Others (including provisions)	392	480	1082	1572	43	29
Total Liabilities	11608	13509	37057	47075	7005	8496
1. Cash in hand	46	72	416	347	49	43
	(0.4)	(0.5)	(1.1)	(0.7)	(0.7)	(0.5)
2. Balances with RBI	258	291	874	1024	182	225
	(2.2)	(2.2)	(2.4)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	2605	3376	14089	19288	378	4699
	(23.2)	(25.0)	(38.0)	(41.0)	(5.4)	(55.3)
4. Money at call and short notice	—	—	—	—	3092	—
	(—)	(—)	(—)	(—)	(44.1)	(—)
5. Investments	3078	3326	2534	4223	1189	989
	(26.3)	(24.6)	(6.8)	(9.0)	(17.0)	(11.6)
6. Advances	4431	5355	15626	18860	1262	1578
	(37.8)	(39.6)	(42.2)	(40.1)	(18.0)	(18.6)
6.1. Bills purchased and discounted	1	2	14	32	—	—
6.2. Cash credits, overdrafts & loans	1846	2174	12315	13440	351	395
6.3. Term loans	2584	3180	3298	5388	911	1183
7. Fixed Assets	17	31	62	81	5	5
	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1173	1058	3456	3252	847	957
	(10.0)	(7.8)	(9.3)	(6.9)	(12.1)	(11.3)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	—	—	630	867	679	927
8.3. Others	1173	1058	2826	2385	169	30
Total Assets	11608	13509	37057	47075	7005	8496
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	100	100	100	100	100	100
	(2.6)	(2.1)	(0.4)	(0.3)	(1.4)	(1.1)
2. Reserves and Surplus	326	326	1771	1831	436	739
	(8.3)	(6.9)	(6.4)	(6.1)	(6.0)	(8.4)
3. Deposits	3153	4016	17044	20813	5371	6447
	(80.6)	(85.6)	(61.7)	(69.1)	(73.9)	(73.5)
3.1. Demand deposits	188	137	1320	1172	136	143
3.2. Savings bank deposits	1225	1559	5184	6235	1748	2180
3.3. Term deposits	1740	2320	10541	13406	3487	4124
4. Borrowings	137	119	4199	4746	541	453
	(3.5)	(2.5)	(15.2)	(15.7)	(7.4)	(5.2)
4.1. From banks*	—	—	885	1107	69	61
4.2. From others	137	119	3315	3639	473	392
5. Other liabilities	195	132	4527	2651	822	1038
	(5.0)	(2.8)	(16.4)	(8.8)	(11.3)	(11.8)
5.1. Bills Payable	—	4	1076	485	—	—
5.2. Inter-office adjustments	39	13	1033	—	2	1
5.3. Interest accrued	4	5	48	49	733	941
5.4. Others (including provisions)	153	109	2370	2116	87	95
Total Liabilities	3912	4693	27642	30141	7269	8777
1. Cash in hand	68	78	985	829	37	36
	(1.7)	(1.7)	(3.6)	(2.8)	(0.5)	(0.4)
2. Balances with RBI	98	124	502	560	185	222
	(2.5)	(2.6)	(1.8)	(1.9)	(2.5)	(2.5)
3. Balances with banks in India	424	614	9353	10626	3834	4993
	(10.8)	(13.1)	(33.8)	(35.3)	(52.7)	(56.9)
4. Money at call and short notice	400	643	—	—	—	—
	(10.2)	(—)	(—)	(—)	(—)	(—)
5. Investments	1669	1691	114	440	1413	1320
	(42.7)	(36.0)	(0.4)	(1.5)	(19.4)	(15.0)
6. Advances	759	984	10650	13610	1402	1693
	(19.4)	(21.0)	(38.5)	(45.2)	(19.3)	(19.3)
6.1. Bills purchased and discounted	81	43	5	59	—	—
6.2. Cash credits, overdrafts & loans	174	242	116	4503	437	538
6.3. Term loans	504	699	10529	9048	965	1155
7. Fixed Assets	5	9	46	54	7	9
	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	489	551	5992	4021	392	504
	(12.5)	(11.7)	(21.7)	(13.3)	(5.4)	(5.7)
8.1. Inter - office adjustments (net)	132	—	—	138	—	—
8.2. Interest accrued	—	207	370	537	381	493
8.3. Others	357	343	5622	3346	11	11
Total Assets	3912	4693	27642	30141	7269	8777
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	1999	2000	1999	2000	1999	2000
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.5)	(0.4)	(0.2)	(0.1)
2. Reserves and Surplus	3077	3078	522	594	3150	5312
	(5.8)	(5.5)	(2.6)	(2.6)	(5.4)	(7.9)
3. Deposits	37457	44150	17543	20605	43977	50778
	(70.3)	(78.2)	(87.8)	(88.9)	(75.7)	(75.1)
3.1. Demand deposits	3015	3104	564	644	3218	3116
3.2. Savings bank deposits	19144	20943	8004	9213	26165	29373
3.3. Term deposits	15298	20103	8975	10748	14595	18289
4. Borrowings	2934	2729	865	708	9130	9034
	(5.5)	(4.8)	(4.3)	(3.1)	(15.7)	(13.4)
4.1. From banks*	117	—	40	37	1779	1781
4.2. From others	2817	2728	825	671	7351	7254
5. Other liabilities	9742	6374	782	1173	1725	2369
	(18.3)	(11.3)	(4.7)	(5.1)	(3.0)	(3.5)
5.1. Bills Payable	—	—	49	47	328	270
5.2. Inter-office adjustments	—	—	—	—	129	122
5.3. Interest accrued	504	638	78	110	383	463
5.4. Others (including provisions)	9239	5736	655	1016	886	1514
Total Liabilities	53311	56430	19812	23179	58082	67593
1. Cash in hand	702	957	148	263	1143	645
	(1.3)	(1.7)	(0.7)	(1.1)	(2.0)	(1.0)
2. Balances with RBI	1126	1328	529	599	1410	1570
	(2.1)	(2.4)	(2.6)	(2.6)	(2.4)	(2.3)
3. Balances with banks in India	11925	15558	5427	7541	2059	7381
	(22.4)	(27.6)	(27.2)	(32.5)	(3.5)	(10.9)
4. Money at call and short notice	—	—	3066	5051	—	—
	—	(—)	(15.4)	(21.8)	(—)	(—)
5. Investments	13840	14711	4651	3711	30222	31970
	(26.0)	(26.1)	(23.3)	(16.0)	(52.0)	(47.3)
6. Advances	11876	12022	3237	3775	21495	24001
	(22.3)	(21.3)	(17.0)	(16.3)	(37.0)	(35.5)
6.1. Bills purchased and discounted	—	—	—	—	40	31
6.2. Cash credits, overdrafts & loans	2829	2031	694	771	645	795
6.3. Term loans	9048	9991	2543	3003	20810	23175
7. Fixed Assets	91	90	26	29	57	69
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	13751	11763	2727	2210	1697	1956
	(25.8)	(20.8)	(13.7)	(9.5)	(2.9)	(2.9)
8.1. Inter - office adjustments (net)	8175	5676	93	62	—	—
8.2. Interest accrued	905	1701	919	640	1335	1604
8.3. Others	8943	4386	1715	1508	362	353
Total Assets	53311	56430	19812	23179	58082	67593
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.2)	(0.5)	(0.4)	(0.9)	(0.8)
2. Reserves and Surplus	692	2042	1285	1392	1675	1675
	(2.4)	(5.0)	(6.3)	(5.9)	(14.8)	(12.7)
3. Deposits	19303	25375	17432	19806	7798	9197
	(66.8)	(62.3)	(85.4)	(83.6)	(68.8)	(69.7)
3.1. Demand deposits	335	528	663	572	705	773
3.2. Savings bank deposits	4853	7131	8266	9103	3316	3833
3.3. Term deposits	14114	17716	8503	10130	3777	4591
4. Borrowings	4093	6259	836	810	479	488
	(14.2)	(15.4)	(4.1)	(3.4)	(4.2)	(3.7)
4.1. From banks*	471	630	836	—	22	28
4.2. From others	3621	5629	—	810	457	460
5. Other liabilities	4718	6974	764	1597	1281	1734
	(16.3)	(17.1)	(3.7)	(6.7)	(11.3)	(13.1)
5.1. Bills Payable	90	421	15	19	—	—
5.2. Inter-office adjustments	2795	4299	104	199	—	—
5.3. Interest accrued	194	282	121	150	907	1245
5.4. Others (including provisions)	1639	1973	525	1229	374	488
Total Liabilities	28906	40750	20418	23705	11333	13193
1. Cash in hand	374	372	158	259	58	67
	(1.3)	(0.9)	(0.8)	(1.1)	(0.5)	(0.5)
2. Balances with RBI	677	705	520	570	278	310
	(2.3)	(1.7)	(2.5)	(2.4)	(2.4)	(2.3)
3. Balances with banks in India	5812	10631	6554	8375	5801	7729
	(20.1)	(26.1)	(32.1)	(35.3)	(51.2)	(58.6)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2340	2390	7942	8037	261	161
	(8.1)	(5.9)	(38.9)	(33.9)	(2.3)	(1.2)
6. Advances	10515	15167	2894	4217	1719	1953
	(36.4)	(37.2)	(14.2)	(17.8)	(15.2)	(14.8)
6.1. Bills purchased and discounted	3	504	1	3	—	—
6.2. Cash credits, overdrafts & loans	5230	5239	2893	4215	577	646
6.3. Term loans	5282	9424	—	—	1143	1306
7. Fixed Assets	24	34	35	45	5	5
	(0.1)	(0.1)	(0.2)	(0.2)	(—)	(—)
8. Other Assets	9164	11452	2315	2203	3211	2970
	(31.7)	(28.1)	(11.3)	(9.3)	(28.3)	(22.5)
8.1. Inter - office adjustments (net)	—	—	—	—	208	99
8.2. Interest accrued	268	536	1187	1436	1251	1199
8.3. Others	8896	10916	1129	767	1753	1672
Total Assets	28906	40750	20418	23705	11333	13193
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(0.7)	(0.6)	(1.3)	(1.2)
2. Reserves and Surplus	—	864	—	1032	1	—
	(—)	(7.5)	(—)	(6.2)	(—)	(—)
3. Deposits	7485	9334	12217	13850	6001	6684
	(83.4)	(80.5)	(83.2)	(82.6)	(80.3)	(81.5)
3.1. Demand deposits	422	539	920	889	154	83
3.2. Savings bank deposits	2589	3147	5314	5700	2519	2770
3.3. Term deposits	4474	5648	5983	7260	3328	3831
4. Borrowings	963	989	848	532	372	495
	(10.7)	(8.5)	(5.8)	(3.2)	(5.0)	(6.0)
4.1. From banks*	26	40	—	—	21	20
4.2. From others	937	949	848	532	351	475
5. Other liabilities	422	310	1514	1256	1004	924
	(4.7)	(2.7)	(10.3)	(7.5)	(13.4)	(11.3)
5.1. Bills Payable	46	96	—	7	24	16
5.2. Inter-office adjustments	—	—	—	—	3	—
5.3. Interest accrued	38	26	—	—	8	31
5.4. Others (including provisions)	338	188	1514	1249	969	877
Total Liabilities	8970	11597	14678	16770	7478	8202
1. Cash in hand	128	176	107	114	80	85
	(1.4)	(1.5)	(0.7)	(0.7)	(1.1)	(1.0)
2. Balances with RBI	219	253	376	416	177	204
	(2.4)	(2.2)	(2.6)	(2.5)	(2.4)	(2.5)
3. Balances with banks in India	420	3870	5456	7914	156	282
	(4.7)	(33.4)	(37.2)	(47.2)	(2.1)	(3.4)
4. Money at call and short notice	1713	—	—	—	1486	1633
	(19.1)	(—)	(—)	(—)	(19.9)	(19.9)
5. Investments	1676	1857	2242	1336	428	433
	(18.7)	(16.0)	(15.3)	(8.0)	(5.7)	(5.3)
6. Advances	3179	3841	3580	3991	2370	2300
	(35.4)	(33.1)	(24.4)	(23.8)	(31.7)	(28.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	722	1215	2974	3232	366	418
6.3. Term loans	2457	2626	606	759	2004	1882
7. Fixed Assets	20	21	36	32	16	19
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1615	1578	2883	2966	2764	3246
	(18.0)	(13.6)	(19.6)	(17.7)	(37.0)	(39.6)
8.1. Inter - office adjustments (net)	34	43	16	9	—	20
8.2. Interest accrued	183	154	197	118	56	69
8.3. Others	1398	1381	2669	2839	2708	3157
Total Assets	8970	11597	14678	16770	7478	8202
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.0)	(0.8)	(1.4)	(1.3)
2. Reserves and Surplus	1815	1815	638	638	631	631
	(9.4)	(7.5)	(6.5)	(5.3)	(9.1)	(8.0)
3. Deposits	14123	18737	7595	9762	5287	6320
	(73.4)	(77.4)	(77.4)	(80.4)	(76.2)	(80.2)
3.1. Demand deposits	328	348	246	230	211	237
3.2. Savings bank deposits	3164	4243	2380	3153	1723	2114
3.3. Term deposits	10631	14146	4968	6378	3353	3969
4. Borrowings	2076	2168	931	1012	659	532
	(10.8)	(9.0)	(9.5)	(8.3)	(9.5)	(6.7)
4.1. From banks*	222	230	195	173	52	44
4.2. From others	1853	1939	735	839	606	488
5. Other liabilities	1099	1380	553	632	258	302
	(5.7)	(5.7)	(5.6)	(5.2)	(3.7)	(3.8)
5.1. Bills Payable	46	35	52	164	26	26
5.2. Inter-office adjustments	105	182	—	—	—	—
5.3. Interest accrued	102	171	44	47	4	4
5.4. Others (including provisions)	845	992	457	420	228	272
Total Liabilities	19213	24201	9817	12144	6934	7885
1. Cash in hand	192	253	99	75	63	79
	(1.0)	(1.0)	(1.0)	(0.6)	(0.9)	(1.0)
2. Balances with RBI	402	461	225	285	162	188
	(2.1)	(1.9)	(2.3)	(2.3)	(2.3)	(2.4)
3. Balances with banks in India	110	6348	5207	4486	1871	2331
	(0.6)	(26.2)	(53.0)	(36.9)	(27.0)	(29.6)
4. Money at call and short notice	3770	—	638	3042	—	—
	(19.6)	(—)	(6.5)	(25.0)	(—)	(—)
5. Investments	6459	7009	201	451	1392	1416
	(33.6)	(29.0)	(2.0)	(3.7)	(20.1)	(18.0)
6. Advances	6028	7674	2716	3106	2515	2880
	(31.3)	(31.7)	(27.7)	(25.6)	(36.3)	(36.5)
6.1. Bills purchased and discounted	18	38	—	10	5	3
6.2. Cash credits, overdrafts & loans	2886	3187	697	996	930	959
6.3. Term loans	3124	4449	2019	2100	1580	1919
7. Fixed Assets	43	43	18	26	28	41
	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.5)
8. Other Assets	2228	2412	713	674	904	951
	(11.6)	(10.0)	(7.3)	(5.6)	(13.0)	(12.1)
8.1. Inter - office adjustments (net)	—	—	1	4	11	25
8.2. Interest accrued	505	703	156	237	127	162
8.3. Others	1723	1709	556	432	766	764
Total Assets	19213	24201	9817	12144	6934	7885
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.4)	(0.4)	(1.2)	(1.0)
2. Reserves and Surplus	2889	3885	776	776	386	592
	(6.4)	(7.5)	(3.2)	(2.9)	(4.8)	(5.7)
3. Deposits	30247	36788	21212	23388	5699	7522
	(66.8)	(70.6)	(86.9)	(88.5)	(71.0)	(71.8)
3.1. Demand deposits	833	930	1598	1588	114	233
3.2. Savings bank deposits	7443	8049	8442	8782	2136	2851
3.3. Term deposits	21970	27809	11172	13019	3449	4438
4. Borrowings	7961	7647	1239	1035	1031	1038
	(17.6)	(14.7)	(5.1)	(3.9)	(12.9)	(9.9)
4.1. From banks*	—	—	—	—	71	81
4.2. From others	7961	7647	1239	1035	960	957
5. Other liabilities	4085	3659	1092	1122	808	1221
	(9.0)	(7.0)	(4.5)	(4.2)	(10.1)	(11.7)
5.1. Bills Payable	319	769	13	8	10	8
5.2. Inter-office adjustments	681	—	—	62	91	100
5.3. Interest accrued	143	235	185	205	500	765
5.4. Others (including provisions)	2942	2656	894	847	206	348
Total Liabilities	45282	52080	24419	26420	8023	10473
1. Cash in hand	677	500	229	325	94	124
	(1.5)	(1.0)	(0.9)	(1.2)	(1.2)	(1.2)
2. Balances with RBI	942	994	632	670	164	254
	(2.1)	(1.9)	(2.6)	(2.5)	(2.0)	(2.4)
3. Balances with banks in India	16783	21833	10486	11660	1997	2176
	(37.1)	(41.9)	(42.9)	(44.1)	(24.9)	(20.8)
4. Money at call and short notice	—	—	—	—	1949	2700
	(—)	(—)	(—)	(—)	(24.3)	(25.8)
5. Investments	1325	1042	5812	6321	1559	2480
	(2.9)	(2.0)	(23.8)	(23.9)	(19.4)	(23.7)
6. Advances	24163	26309	5076	4978	2120	2561
	(53.4)	(50.5)	(20.8)	(18.8)	(26.4)	(24.5)
6.1. Bills purchased and discounted	64	33	32	201	7	8
6.2. Cash credits, overdrafts & loans	15854	16940	381	387	423	515
6.3. Term loans	8246	9336	4664	4390	1690	2038
7. Fixed Assets	105	110	42	39	15	27
	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.3)
8. Other Assets	1286	1291	2142	2427	125	152
	(2.8)	(2.5)	(8.8)	(9.2)	(1.6)	(1.5)
8.1. Inter - office adjustments (net)	—	96	45	—	—	—
8.2. Interest accrued	752	1010	1592	2086	111	142
8.3. Others	535	186	505	340	14	10
Total Assets	45282	52080	24419	26420	8023	10473
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank	
	1999 (301)	2000 (302)	1999 (303)	2000 (304)	1999 (305)	2000 (306)
1. Capital	96 (0.3)	96 (0.2)	100 (1.4)	100 (1.2)	100 (0.6)	100 (0.5)
2. Reserves and Surplus	2203 (6.0)	2316 (5.2)	516 (7.5)	518 (6.1)	— (—)	1018 (5.2)
3. Deposits	29802 (80.9)	37259 (83.2)	4395 (63.5)	5534 (65.7)	12493 (79.3)	14596 (74.9)
3.1. Demand deposits	193	212	194	302	604	691
3.2. Savings bank deposits	11384	14393	1491	1744	6203	7238
3.3. Term deposits	18225	22654	2710	3487	5686	6667
4. Borrowings	927 (2.5)	994 (2.2)	1726 (24.9)	1999 (23.7)	1248 (7.9)	1363 (7.0)
4.1. From banks*	—	—	196	205	51	338
4.2. From others	927	994	1530	1794	1197	1025
5. Other liabilities	3812 (10.3)	4104 (9.2)	189 (2.7)	273 (3.2)	1906 (12.1)	2406 (12.3)
5.1. Bills Payable	376	597	76	103	—	—
5.2. Inter-office adjustments	10	—	19	78	—	—
5.3. Interest accrued	348	350	48	39	1339	1807
5.4. Others (including provisions)	3077	3157	47	54	567	599
Total Liabilities	36841	44770	6926	8425	15747	19484
1. Cash in hand	311 (0.8)	290 (0.6)	107 (1.5)	145 (1.7)	52 (0.3)	82 (0.4)
2. Balances with RBI	993 (2.7)	1107 (2.5)	147 (2.1)	174 (2.1)	427 (2.7)	483 (2.5)
3. Balances with banks in India	10220 (27.7)	12107 (27.0)	2534 (36.6)	3063 (36.4)	6532 (41.5)	10074 (51.7)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	12704 (34.5)	16878 (37.7)	766 (11.1)	1061 (12.6)	2918 (18.5)	2718 (13.9)
6. Advances	6887 (18.7)	8021 (17.9)	2987 (43.1)	3824 (45.4)	2498 (15.9)	2915 (15.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	61	114	1244	1608	1314	1604
6.3. Term loans	6825	7907	1743	2216	1185	1311
7. Fixed Assets	57 (0.2)	56 (0.1)	21 (0.3)	19 (0.2)	26 (0.2)	29 (0.1)
8. Other Assets	5670 (15.4)	6311 (14.1)	364 (5.3)	138 (1.6)	3293 (20.9)	3183 (16.3)
8.1. Inter - office adjustments (net)	—	86	—	—	102	104
8.2. Interest accrued	1723	2198	113	116	310	398
8.3. Others	3947	4028	251	23	2881	2680
Total Assets	36841 (100.0)	44770 (100.0)	6926 (100.0)	8425 (100.0)	15747 (100.0)	19484 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1999 (307)	2000 (308)	1999 (309)	2000 (310)	1999 (311)	2000 (312)
1. Capital	100 (0.2)	100 (0.1)	100 (0.6)	100 (0.5)	100 (0.4)	100 (0.4)
2. Reserves and Surplus	4463 (6.8)	5606 (7.6)	1984 (20.0)	1983 (10.3)	2113 (7.7)	2113 (7.4)
3. Deposits	58955 (89.5)	65862 (89.2)	9995 (60.3)	12069 (62.5)	20735 (75.9)	21592 (76.0)
3.1. Demand deposits	3147	2555	484	620	555	740
3.2. Savings bank deposits	28152	30248	3627	4414	13439	13140
3.3. Term deposits	27656	33059	5884	7036	6742	7712
4. Borrowings	1460 (2.2)	1341 (1.8)	3132 (18.9)	3307 (17.1)	1478 (5.4)	1144 (4.0)
4.1. From banks*	76	57	705	764	168	38
4.2. From others	1384	1284	2427	2543	1310	1106
5. Other liabilities	889 (1.3)	908 (1.2)	1370 (8.3)	1849 (9.6)	2878 (10.5)	3453 (12.2)
5.1. Bills Payable	222	84	131	121	181	85
5.2. Inter-office adjustments	87	142	7	—	—	—
5.3. Interest accrued	447	470	1083	1525	1869	2514
5.4. Others (including provisions)	134	212	149	203	828	853
Total Liabilities	65867	73817	16579	19308	27304	28402
1. Cash in hand	615 (0.9)	834 (1.1)	315 (1.9)	283 (1.5)	102 (0.4)	122 (0.4)
2. Balances with RBI	1776 (2.7)	2025 (2.7)	459 (2.8)	383 (2.0)	636 (2.3)	756 (2.7)
3. Balances with banks in India	32368 (49.1)	33632 (45.6)	6459 (38.9)	5570 (28.8)	13655 (50.0)	2586 (9.1)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	11659 (41.0)
5. Investments	17993 (27.3)	20443 (27.7)	1251 (7.5)	3542 (18.3)	4735 (17.3)	4735 (16.7)
6. Advances	5603 (8.5)	6454 (8.7)	6725 (40.6)	8365 (43.3)	3695 (13.5)	4103 (14.4)
6.1. Bills purchased and discounted	2	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	387	414	2620	3317	1178	1313
6.3. Term loans	5214	6037	4105	5048	2517	2790
7. Fixed Assets	47 (0.1)	46 (0.1)	27 (0.2)	40 (0.2)	12 (—)	13 (—)
8. Other Assets	7464 (11.3)	10383 (14.1)	1342 (8.1)	1125 (5.8)	4470 (16.4)	4429 (15.6)
8.1. Inter - office adjustments (net)	—	8	—	121	116	94
8.2. Interest accrued	7115	10190	193	348	2173	2326
8.3. Others	349	184	1149	656	2181	2009
Total Assets	65867 (100.0)	73817 (100.0)	16579 (100.0)	19308 (100.0)	27304 (100.0)	28402 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	1999 (313)	2000 (314)	1999 (315)	2000 (316)	1999 (317)	2000 (318)
1. Capital	100 (0.9)	100 (0.7)	100 (0.7)	100 (0.7)	100 (0.9)	100 (0.7)
2. Reserves and Surplus	— (—)	466 (3.4)	1246 (9.3)	1835 (12.2)	761 (7.0)	1406 (10.3)
3. Deposits	10578 (90.9)	12202 (88.9)	10456 (77.8)	11340 (75.3)	7597 (69.6)	9498 (69.7)
3.1. Demand deposits	84	124	1886	1447	647	728
3.2. Savings bank deposits	4710	5087	5426	6066	4150	4971
3.3. Term deposits	5783	6991	3143	3827	2801	3798
4. Borrowings	464 (4.0)	396 (2.9)	1316 (9.8)	1350 (9.0)	1728 (15.8)	1972 (14.5)
4.1. From banks*	—	—	261	301	269	346
4.2. From others	464	396	1055	1049	1460	1626
5. Other liabilities	499 (4.3)	562 (4.1)	315 (2.3)	427 (2.8)	728 (6.7)	653 (4.8)
5.1. Bills Payable	—	—	14	26	55	33
5.2. Inter-office adjustments	—	—	—	—	451	386
5.3. Interest accrued	50	52	60	64	42	35
5.4. Others (including provisions)	449	509	241	338	179	199
Total Liabilities	11641	13725	13433	15051	10915	13629
1. Cash in hand	43 (0.4)	88.00 (0.6)	214 (1.6)	241.00 (1.6)	61 (0.6)	41 (0.3)
2. Balances with RBI	321 (2.8)	367 (2.7)	318 (2.4)	319 (2.1)	250 (2.3)	285 (2.1)
3. Balances with banks in India	5996 (51.5)	7196 (52.4)	287 (2.1)	243 (1.6)	5064 (46.4)	6338 (46.5)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	25 (0.2)	98 (0.7)	8815 (65.6)	9621 (63.9)	1752 (16.0)	1812 (13.3)
6. Advances	2348 (20.2)	2781 (20.3)	3107 (23.1)	3829 (25.4)	3432 (31.4)	4591 (33.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	267	333	1336	1775	1680	2355
6.3. Term loans	2081	2449	1771	2053	1172	2236
7. Fixed Assets	5 (—)	5 (—)	33 (0.2)	41 (0.3)	12 (0.1)	16 (0.1)
8. Other Assets	2902 (24.9)	3190 (23.2)	659 (4.9)	757 (5.0)	344 (3.2)	539 (4.0)
8.1. Inter - office adjustments (net)	31	77	80	22	—	—
8.2. Interest accrued	16	95	561	701	23	—
8.3. Others	2855	3019	18	34	321	539
Total Assets	11641 (100.0)	13725 (100.0)	13433 (100.0)	15051 (100.0)	10915 (100.0)	13629 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.1)	(0.8)	(0.7)	(0.4)	(0.3)
2. Reserves and Surplus	—	—	1514	1514	2953	2953
	(—)	(—)	(12.1)	(10.4)	(10.9)	(9.5)
3. Deposits	6610	8003	9655	11878	19982	23931
	(86.9)	(88.6)	(77.4)	(81.4)	(74.1)	(76.9)
3.1. Demand deposits	540	602	554	764	404	295
3.2. Savings bank deposits	2543	2822	3120	3873	5894	6986
3.3. Term deposits	3527	4580	5981	7240	13683	16651
4. Borrowings	231	346	405	453	1995	1804
	(3.0)	(3.8)	(3.2)	(3.1)	(7.4)	(5.8)
4.1. From banks*	—	—	3	3	77	15
4.2. From others	231	346	402	450	1919	1789
5. Other liabilities	668	580	803	647	1946	2320
	(8.8)	(6.4)	(6.4)	(4.4)	(7.2)	(7.5)
5.1. Bills Payable	25	21	40	63	39	49
5.2. Inter-office adjustments	—	—	37	—	35	65
5.3. Interest accrued	39	39	6	6	57	41
5.4. Others (including provisions)	605	520	720	578	1815	2166
Total Liabilities	7609	9029	12477	14592	26976	31108
1. Cash in hand	65	113	243	223	579	613
	(0.9)	(1.3)	(1.9)	(1.5)	(2.1)	(2.0)
2. Balances with RBI	197	228	283	347	708	735
	(2.6)	(2.5)	(2.3)	(2.4)	(2.6)	(2.4)
3. Balances with banks in India	1368	3345	5782	7524	6056	4836
	(18.0)	(37.0)	(46.3)	(51.6)	(22.4)	(15.5)
4. Money at call and short notice	1515	—	—	—	—	—
	(19.9)	(—)	(—)	(—)	(—)	(—)
5. Investments	801	982	2228	2354	7294	12248
	(10.5)	(10.9)	(17.9)	(16.1)	(27.0)	(39.4)
6. Advances	1302	1618	2025	2316	8399	8776
	(17.1)	(17.9)	(16.2)	(15.9)	(31.1)	(28.2)
6.1. Bills purchased and discounted	8	78	—	—	74	40
6.2. Cash credits, overdrafts & loans	122	225	320	329	1287	1783
6.3. Term loans	1172	1315	1705	1987	7039	6953
7. Fixed Assets	7	9	13	13	10	15
	(0.1)	(0.1)	(0.1)	(0.1)	(—)	(—)
8. Other Assets	2355	2734	1902	1815	3930	3884
	(30.9)	(30.3)	(15.2)	(12.4)	(14.6)	(12.5)
8.1. Inter - office adjustments (net)	55	72	—	23	—	—
8.2. Interest accrued	460	666	194	200	824	1023
8.3. Others	1840	1996	1709	1591	3106	2861
Total Assets	7609	9029	12477	14592	26976	31108
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.6)	(0.7)	(0.6)	(0.7)	(0.6)
2. Reserves and Surplus	884	1412	679	2173	786	786
	(7.0)	(9.0)	(4.5)	(12.3)	(5.5)	(4.5)
3. Deposits	10307	12701	11352	13067	9709	12789
	(81.8)	(81.3)	(75.7)	(74.2)	(68.5)	(73.4)
3.1. Demand deposits	253	272	1190	993	428	747
3.2. Savings bank deposits	4129	5190	4097	5167	2170	2510
3.3. Term deposits	5926	7239	6065	6907	7111	9531
4. Borrowings	979	1150	516	428	1776	1346
	(7.8)	(7.4)	(3.4)	(2.4)	(12.5)	(7.7)
4.1. From banks*	36	41	—	428	341	350
4.2. From others	943	1109	516	—	1435	996
5. Other liabilities	329	267	2339	1843	1800	2413
	(2.6)	(1.7)	(15.6)	(10.5)	(12.7)	(13.8)
5.1. Bills Payable	4	30	—	—	—	—
5.2. Inter-office adjustments	21	—	—	—	—	—
5.3. Interest accrued	24	27	981	1377	1378	2274
5.4. Others (including provisions)	280	210	1358	465	422	139
Total Liabilities	12599	15630	14986	17610	14171	17434
1. Cash in hand	82	31	169	178	255	288
	(0.6)	(0.2)	(1.1)	(1.0)	(1.8)	(1.7)
2. Balances with RBI	317	389	363	410	359	494
	(2.5)	(2.5)	(2.4)	(2.3)	(2.5)	(2.8)
3. Balances with banks in India	3682	2079	868	1522	5522	7136
	(29.2)	(13.3)	(5.8)	(8.6)	(39.0)	(40.9)
4. Money at call and short notice	—	—	6042	7394	—	—
	(—)	(—)	(40.3)	(42.0)	(—)	(—)
5. Investments	5109	8830	414	199	1309	1560
	(40.5)	(56.5)	(2.8)	(1.1)	(9.2)	(8.9)
6. Advances	2763	3307	3252	3931	5703	6925
	(21.9)	(21.2)	(21.7)	(22.3)	(40.2)	(39.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	450	514	1291	1351	3971	4443
6.3. Term loans	2313	2793	1961	2580	1731	2482
7. Fixed Assets	61	132	11	13	20	30
	(0.5)	(0.8)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	586	862	3868	3964	1003	1001
	(4.6)	(5.5)	(25.8)	(22.5)	(7.1)	(5.7)
8.1. Inter - office adjustments (net)	—	32	62	90	206	180
8.2. Interest accrued	479	717	1207	1240	262	444
8.3. Others	107	114	2599	2634	536	377
Total Assets	12599	15630	14986	17610	14171	17434
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1999 (331)	2000 (332)	1999 (333)	2000 (334)	1999 (335)	2000 (336)
1. Capital	100 (0.5)	100 (0.4)	100 (0.6)	100 (0.4)	100 (0.4)	100 (0.4)
2. Reserves and Surplus	1461 (7.6)	1462 (6.3)	— (—)	1170 (5.2)	885 (3.9)	1492 (6.3)
3. Deposits	13810 (71.8)	17035 (73.5)	15428 (88.8)	19705 (88.0)	17201 (76.6)	20923 (88.6)
3.1. Demand deposits	431	269	1051	1061	402	360
3.2. Savings bank deposits	3815	3756	5892	7339	6792	7775
3.3. Term deposits	9564	13010	8485	11305	10007	12788
4. Borrowings	2934 (15.3)	3470 (15.0)	895 (5.2)	384 (1.7)	360 (1.6)	337 (1.4)
4.1. From banks*	927	944	—	—	—	—
4.2. From others	2007	2527	895	384	360	337
5. Other liabilities	917 (4.8)	1121 (4.8)	945 (5.4)	1029 (4.6)	868 (0.7)	750 (3.2)
5.1. Bills Payable	112	162	23	53	—	82
5.2. Inter-office adjustments	84	234	—	—	57	—
5.3. Interest accrued	100	117	—	—	—	—
5.4. Others (including provisions)	622	608	922	976	811	669
Total Liabilities	19222	23189	17368	22387	19414	23603
1. Cash in hand	166 (0.9)	167 (0.7)	89 (0.5)	118 (0.5)	118 (0.5)	182 (0.8)
2. Balances with RBI	419 (2.2)	530 (2.3)	465 (2.7)	585 (2.6)	519 (2.3)	621 (2.6)
3. Balances with banks in India	6491 (33.8)	7410 (32.0)	4413 (25.4)	5334 (23.8)	10972 (48.9)	11984 (50.8)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	913 (4.8)	1883 (8.1)	6026 (34.7)	8833 (39.5)	1595 (7.1)	2307 (9.8)
6. Advances	9702 (50.5)	11865 (51.2)	3287 (18.9)	4023 (18.0)	3127 (13.9)	3582 (15.2)
6.1. Bills purchased and discounted	74	50	1	—	301	155
6.2. Cash credits, overdrafts & loans	7660	9111	1213	1875	715	1260
6.3. Term loans	1968	2704	2073	2147	2111	2166
7. Fixed Assets	39 (0.2)	59 (0.3)	12 (0.1)	17 (0.1)	27 (0.1)	28 (0.1)
8. Other Assets	1492 (7.8)	1273 (5.5)	3074 (17.7)	3477 (15.5)	3056 (27.1)	4899 (20.8)
8.1. Inter - office adjustments (net)	—	—	137	258	—	—
8.2. Interest accrued	495	620	576	858	3032	4871
8.3. Others	997	653	2361	2362	24	28
Total Assets	19222 (100.0)	23189 (100.0)	17368 (100.0)	22387 (100.0)	19414 (100.0)	23603 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank	
	1999 (337)	2000 (338)	1999 (339)	2000 (340)	1999 (341)	2000 (342)
1. Capital	100 (1.6)	100 (1.5)	100 (0.2)	100 (0.2)	100 (0.5)	..
2. Reserves and Surplus	716 (11.3)	716 (11.1)	2463 (4.9)	3742 (6.3)	2145 (10.0)	..
3. Deposits	3801 (60.0)	3830 (59.2)	28007 (55.4)	35353 (59.5)	16481 (76.6)	..
3.1. Demand deposits	399	281	2348	2864	1643	..
3.2. Savings bank deposits	1375	1275	10499	12574	8405	..
3.3. Term deposits	2027	2274	15161	19915	6432	..
4. Borrowings	1327 (21.0)	1480 (22.9)	17000 (33.6)	17590 (29.6)	1831 (8.5)	..
4.1. From banks*	263	221	3980	4924	120	..
4.2. From others	1064	1259	13020	12666	1711	..
5. Other liabilities	390 (6.2)	346 (5.3)	2996 (5.9)	2677 (4.5)	958 (4.5)	..
5.1. Bills Payable	—	—	1328	889	32	..
5.2. Inter-office adjustments	—	—	—	—	109	..
5.3. Interest accrued	4	3	106	113	25	..
5.4. Others (including provisions)	386	343	1562	1676	792	..
Total Liabilities	6333	6472	50567	59463	21515	..
1. Cash in hand	213 (3.4)	102 (1.6)	1399 (2.8)	972.00 (1.6)	324 (1.5)	..
2. Balances with RBI	96 (1.5)	110 (1.7)	830 (1.6)	975 (1.6)	476 (2.2)	..
3. Balances with banks in India	1530 (24.2)	651 (10.1)	10284 (20.3)	11103 (18.7)	8301 (38.6)	..
4. Money at call and short notice	— (—)	716 (11.1)	— (—)	— (—)	— (—)	..
5. Investments	550 (8.7)	584 (9.0)	4705 (9.3)	5662 (9.5)	3795 (17.6)	..
6. Advances	2979 (47.0)	3374 (52.1)	32756 (64.8)	39752 (66.9)	5926 (27.5)	..
6.1. Bills purchased and discounted	—	10	88	99	38	..
6.2. Cash credits, overdrafts & loans	1001	1465	25899	31858	1287	..
6.3. Term loans	1978	1910	6768	7796	4602	..
7. Fixed Assets	19 (0.3)	20 (0.3)	87 (0.2)	134 (0.2)	40 (0.2)	..
8. Other Assets	946 (14.9)	915 (14.1)	505 (1.0)	865 (1.5)	2654 (12.3)	..
8.1. Inter - office adjustments (net)	82	24	53	258	—	..
8.2. Interest accrued	28	27	206	221	1461	..
8.3. Others	836	854	246	385	1192	..
Total Assets	6333 (100.0)	6472 (100.0)	50567 (100.0)	59463 (100.0)	21515 (100.0)	..

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1999 (343)	2000 (344)	1999 (345)	2000 (346)	1999 (347)	2000 (348)
1. Capital	100 (0.4)	100 (0.3)	100 (0.4)	..	100 (0.2)	100 (0.2)
2. Reserves and Surplus	2573 (9.7)	3424 (11.6)	871 (3.5)	..	1756 (3.7)	3220 (6.4)
3. Deposits	17272 (64.9)	19335 (65.7)	17288 (68.9)	..	34748 (74.0)	35763 (71.1)
3.1. Demand deposits	337	440	497	..	2647	1887
3.2. Savings bank deposits	5304	5227	6274	..	12430	11237
3.3. Term deposits	11631	13668	10518	..	19671	22639
4. Borrowings	5324 (20.0)	5206 (17.7)	3293 (13.1)	..	6198 (13.2)	5812 (11.6)
4.1. From banks*	1114	1289	771	..	1443	1637
4.2. From others	4210	3917	2522	..	4754	4175
5. Other liabilities	1329 (5.0)	1382 (4.7)	3538 (14.1)	..	4173 (8.9)	5405 (10.7)
5.1. Bills Payable	411	400	464	..	—	—
5.2. Inter-office adjustments	49	21	211	..	696	475
5.3. Interest accrued	59	70	2230	..	3168	4654
5.4. Others (including provisions)	810	890	633	..	309	277
Total Liabilities	26597	29447	25091	..	46975	50300
1. Cash in hand	1085 (4.1)	587 (2.0)	261 (1.0)	..	696 (1.5)	756 (1.5)
2. Balances with RBI	567 (2.1)	561 (1.9)	575 (2.3)	..	1138 (2.4)	1214 (2.4)
3. Balances with banks in India	7242 (27.2)	8972 (30.5)	1024 (4.1)	..	12603 (26.8)	14359 (28.5)
4. Money at call and short notice	— (—)	— (—)	13070 (52.1)	..	— (—)	— (—)
5. Investments	4966 (18.7)	4369 (14.8)	1670 (6.7)	..	10797 (23.0)	11392 (22.6)
6. Advances	11646 (43.8)	13951 (47.4)	7673 (30.6)	..	16636 (35.4)	17567 (34.9)
6.1. Bills purchased and discounted	48	60	454	..	916	129
6.2. Cash credits, overdrafts & loans	4919	6250	4829	..	11871	12833
6.3. Term loans	6679	7641	2390	..	3849	4605
7. Fixed Assets	111 (0.4)	106 (0.4)	46 (0.2)	..	32 (0.1)	34 (0.1)
8. Other Assets	980 (3.7)	902 (3.1)	771 (3.1)	..	5074 (10.8)	4978 (9.9)
8.1. Inter - office adjustments (net)	—	—	270	..	598	194
8.2. Interest accrued	425	410	483	..	—	—
8.3. Others	555	492	18	..	4477	4784
Total Assets	26597 (100.0)	29447 (100.0)	25091 (100.0)	..	46975 (100.0)	50300 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	100	100	100	100	96	96
	(1.4)	(1.1)	(1.1)	(1.0)	(1.2)	(1.0)
2. Reserves and Surplus	—	862	673	936	1124	1124
	(—)	(9.8)	(7.7)	(9.7)	(14.1)	(12.0)
3. Deposits	5329	6086	4989	6002	6006	7374
	(74.6)	(68.9)	(57.4)	(62.0)	(75.4)	(78.6)
3.1. Demand deposits	450	496	266	317	524	751
3.2. Savings bank deposits	1121	1414	1268	1418	3138	3669
3.3. Term deposits	3759	4176	3455	4267	2344	2954
4. Borrowings	1039	996	1594	1294	130	145
	(14.5)	(11.3)	(18.3)	(13.4)	(1.6)	(1.5)
4.1. From banks*	120	165	342	396	—	—
4.2. From others	919	831	1252	898	130	145
5. Other liabilities	677	789	1341	1356	613	644
	(9.5)	(8.9)	(15.4)	(14.0)	(7.7)	(6.9)
5.1. Bills Payable	—	3	196	76	—	—
5.2. Inter-office adjustments	6	—	—	3	—	—
5.3. Interest accrued	513	666	605	929	61	97
5.4. Others (including provisions)	158	120	540	349	552	546
Total Liabilities	7145	8833	8697	9688	7970	9383
1. Cash in hand	57	47	51	68	47	66
	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.7)
2. Balances with RBI	192	193	179	218	174	222
	(2.7)	(2.2)	(2.1)	(2.3)	(2.2)	(2.4)
3. Balances with banks in India	1894	3370	3466	4093	3197	3760
	(26.5)	(38.2)	(39.9)	(42.2)	(40.1)	(40.1)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	993	843	1506	1531	1511	2161
	(13.9)	(9.5)	(17.3)	(15.8)	(19.0)	(23.0)
6. Advances	2769	3161	3351	3616	1244	1360
	(38.7)	(35.8)	(38.5)	(37.3)	(15.6)	(14.5)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1525	1941	2453	2838	257	137
6.3. Term loans	1243	1220	898	778	988	1223
7. Fixed Assets	10	11	24	28	15	15
	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	1230	1209	121	135	1781	1798
	(17.2)	(13.7)	(1.4)	(1.4)	(22.3)	(19.2)
8.1. Inter - office adjustments (net)	—	4	19	—	278	135
8.2. Interest accrued	171	240	93	117	284	421
8.3. Others	1059	966	9	18	1220	1243
Total Assets	7145	8833	8697	9688	7970	9383
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.9)	(0.8)	(1.2)	(0.9)
2. Reserves and Surplus	641	641	571	545	714	703
	(2.0)	(1.7)	(5.3)	(4.3)	(8.2)	(6.7)
3. Deposits	25229	30208	7606	9406	5679	7031
	(79.2)	(81.5)	(70.6)	(73.4)	(65.6)	(66.5)
3.1. Demand deposits	811	1232	570	709	265	419
3.2. Savings bank deposits	11143	12818	2973	3955	1520	1952
3.3. Term deposits	13274	16158	4063	4741	3893	4660
4. Borrowings	2745	2903	1840	1913	1395	1818
	(8.6)	(7.8)	(17.1)	(14.9)	(16.1)	(17.2)
4.1. From banks*	142	143	188	251	267	434
4.2. From others	2602	2760	1652	1662	1129	1384
5. Other liabilities	3130	3208	658	851	775	914
	(9.8)	(8.7)	(6.1)	(6.6)	(8.9)	(8.7)
5.1. Bills Payable	28	30	—	—	—	—
5.2. Inter-office adjustments	132	—	—	—	—	772
5.3. Interest accrued	207	234	19	22	539	—
5.4. Others (including provisions)	2763	2943	639	829	236	142
Total Liabilities	31844	37059	10773	12815	8663	10565
1. Cash in hand	204	448	94	126	140	183
	(0.6)	(1.2)	(0.9)	(1.0)	(1.6)	(1.7)
2. Balances with RBI	780	915	211	254	180	215
	(2.4)	(2.5)	(2.0)	(2.0)	(2.1)	(2.0)
3. Balances with banks in India	14524	19237	2945	4098	3451	4069
	(45.6)	(51.9)	(27.3)	(32.0)	(39.8)	(38.5)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	4393	3633	1231	1231	856	1156
	(13.8)	(9.8)	(11.4)	(9.6)	(9.9)	(10.9)
6. Advances	9025	10515	5745	6509	3125	4132
	(28.3)	(28.4)	(53.3)	(50.8)	(36.1)	(39.1)
6.1. Bills purchased and discounted	—	—	77	124	1	27
6.2. Cash credits, overdrafts & loans	1389	1780	349	380	2148	2357
6.3. Term loans	7636	8735	5319	6004	977	1747
7. Fixed Assets	35	39	27	46	18	32
	(0.1)	(0.1)	(0.3)	(0.4)	(0.2)	(0.3)
8. Other Assets	2882	2273	520	550	892	778
	(9.0)	(6.1)	(4.8)	(4.3)	(10.3)	(7.4)
8.1. Inter - office adjustments (net)	2208	—	4	11	156	143
8.2. Interest accrued	—	1961	—	—	161	260
8.3. Others	674	311	516	539	576	375
Total Assets	31844	37059	10773	12815	8663	10565
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(361)	(362)	(363)	(364)	(365)	(366)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(1.8)	(1.6)	(1.1)	(0.9)
2. Reserves and Surplus	—	539	496	639	407	1200
	(—)	(2.9)	(9.0)	(10.4)	(4.4)	(10.7)
3. Deposits	14154	16441	4404	4975	6654	7282
	(90.1)	(89.3)	(79.9)	(80.7)	(71.2)	(65.0)
3.1. Demand deposits	478	518	151	156	611	453
3.2. Savings bank deposits	6579	7634	2245	2282	2145	2272
3.3. Term deposits	7098	8289	2009	2537	3898	4557
4. Borrowings	337	320	118	75	871	919
	(2.1)	(1.7)	(2.1)	(1.2)	(9.3)	(8.2)
4.1. From banks*	—	—	—	—	8	6
4.2. From others	337	320	118	75	863	913
5. Other liabilities	1123	1014	396	374	1315	1701
	(7.1)	(5.5)	(7.2)	(6.1)	(14.1)	(15.2)
5.1. Bills Payable	221	115	36	24	48	34
5.2. Inter-office adjustments	4	0	0	128	53	63
5.3. Interest accrued	15	7	44	45	604	885
5.4. Others (including provisions)	882	892	317	176	611	720
Total Liabilities	15714	18414	5514	6163	9347	11202
1. Cash in hand	119	155	30	45	157	117
	(0.8)	(0.8)	(0.5)	(0.7)	(1.7)	(1.0)
2. Balances with RBI	420	461	135	150	202	253
	(2.7)	(2.5)	(2.4)	(2.4)	(2.2)	(2.3)
3. Balances with banks in India	7751	9400	1785	1655	3193	4381
	(49.3)	(51.0)	(32.4)	(26.9)	(34.2)	(39.1)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	719	630	2477	3252	1101	1015
	(4.6)	(3.4)	(44.9)	(52.8)	(11.8)	(9.1)
6. Advances	2577	2861	609	498	2676	3327
	(16.4)	(15.5)	(11.1)	(8.1)	(28.6)	(29.7)
6.1. Bills purchased and discounted	—	—	1	1	12	—
6.2. Cash credits, overdrafts & loans	422	427	11	16	356	560
6.3. Term loans	2155	2433	598	482	2308	2766
7. Fixed Assets	29	32	12	21	17	16
	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)
8. Other Assets	4100	4875	466	542	2002	2093
	(26.1)	(26.5)	(8.4)	(8.8)	(21.4)	(18.7)
8.1. Inter - office adjustments (net)	—	40	8	—	—	—
8.2. Interest accrued	786	1450	263	290	115	153
8.3. Others	3315	3385	194	252	1887	1940
Total Assets	15714	18414	5514	6163	9347	11202
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	1999 (367)	2000 (368)	1999 (369)	2000 (370)	1999 (371)	2000 (372)
1. Capital	100 (0.4)	100 (0.3)	100 (0.5)	100 (0.4)	100 (0.2)	100 (0.2)
2. Reserves and Surplus	-9724 (-37.1)	-8980 (-28.7)	— (—)	850 (3.5)	3920 (8.0)	5250 (9.5)
3. Deposits	25656 (97.8)	31378 (100.3)	15065 (75.8)	17938 (74.5)	30543 (62.3)	35741 (64.7)
3.1. Demand deposits	3485	4065	1341	1393	2962	2417
3.2. Savings bank deposits	9955	11588	7559	8969	8231	10015
3.3. Term deposits	12215	15724	6165	7576	19351	23308
4. Borrowings	2141 (8.2)	1516 (4.8)	1548 (7.8)	1654 (6.9)	11493 (23.4)	11077 (20.1)
4.1. From banks*	—	—	174	200	—	—
4.2. From others	2141	1516	1374	1454	11493	11077
5. Other liabilities	8051 (30.7)	7255 (23.2)	3158 (15.9)	3526 (14.6)	2994 (6.1)	3073 (5.6)
5.1. Bills Payable	—	—	78	72	798	951
5.2. Inter-office adjustments	—	—	131	111	—	—
5.3. Interest accrued	781	387	18	12	157	123
5.4. Others (including provisions)	7270	6868	2931	3331	2039	1999
Total Liabilities	26223	31269	19871	24069	49049	55241
1. Cash in hand	475 (1.8)	458 (1.5)	244 (1.2)	453 (1.9)	1805 (3.7)	1062 (1.9)
2. Balances with RBI	676 (2.6)	815 (2.6)	456 (2.3)	540 (2.2)	977 (2.0)	1027 (1.9)
3. Balances with banks in India	6675 (25.5)	9566 (30.6)	6585 (33.1)	9388 (39.0)	11014 (22.5)	12400 (22.4)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	6326 (24.1)	7599 (24.3)	2301 (11.6)	1926 (8.0)	8096 (16.5)	6993 (12.7)
6. Advances	9823 (37.5)	10227 (32.7)	5788 (29.1)	6666 (27.7)	26585 (54.2)	32276 (58.4)
6.1. Bills purchased and discounted	—	—	—	—	397	172
6.2. Cash credits, overdrafts & loans	354	357	724	864	17624	23618
6.3. Term loans	9469	9870	5064	5802	8564	8486
7. Fixed Assets	26 (0.1)	27 (0.1)	38 (0.2)	48 (0.2)	95 (0.2)	105 (0.2)
8. Other Assets	2221 (8.5)	2576 (8.2)	4458 (22.4)	5048 (21.0)	478 (1.0)	1378 (2.5)
8.1. Inter - office adjustments (net)	387	544	—	1331	12	907
8.2. Interest accrued	616	873	721	3717	319	277
8.3. Others	1218	14281	3737	24069	146	194
Total Assets	26223 (100.0)	31269 (100.0)	19871 (100.0)	24069 (100.0)	49049 (100.0)	55241 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	1999 (373)	2000 (374)	1999 (375)	2000 (376)	1999 (377)	2000 (378)
1. Capital	100 (0.4)	100 (0.3)	100 (0.3)	100 (0.3)	100 (2.2)	100 (1.9)
2. Reserves and Surplus	— (—)	843 (2.6)	— (—)	1398 (3.7)	775 (17.1)	977 (18.5)
3. Deposits	21573 (84.0)	27784 (85.4)	28517 (89.6)	34019 (90.2)	2455 (54.2)	2985 (56.6)
3.1. Demand deposits	306	329	928	1384	111	112
3.2. Savings bank deposits	9467	12264	12716	14822	1107	1337
3.3. Term deposits	11800	15191	14873	17812	1238	1536
4. Borrowings	1246 (4.9)	1128 (3.5)	914 (2.9)	841 (2.2)	866 (19.1)	898 (17.0)
4.1. From banks*	286	285	13	53	182	187
4.2. From others	959	843	902	788	684	711
5. Other liabilities	2752 (10.7)	2677 (8.2)	2287 (7.2)	1372 (3.6)	331 (7.3)	311 (5.9)
5.1. Bills Payable	—	—	—	—	6	9
5.2. Inter-office adjustments	42	94	26	25	7	—
5.3. Interest accrued	141	166	—	—	30	28
5.4. Others (including provisions)	2569	2418	2261	1347	288	274
Total Liabilities	25670	32532	31818	37731	4527	5271
1. Cash in hand	147 (0.6)	209 (0.6)	176 (0.6)	310 (0.8)	41 (0.9)	37 (0.7)
2. Balances with RBI	676 (2.6)	831 (2.6)	857 (2.7)	1007 (2.7)	84 (1.8)	87 (1.7)
3. Balances with banks in India	6016 (23.4)	8113 (24.9)	16453 (51.7)	21787 (57.7)	1720 (38.0)	2194 (41.6)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	4018 (15.7)	4895 (15.0)	18 (0.1)	18 (0.0)	539 (11.9)	639 (12.1)
6. Advances	8512 (33.2)	10807 (33.2)	5708 (17.9)	5377 (14.3)	2044 (45.1)	2103 (39.9)
6.1. Bills purchased and discounted	—	—	—	—	6	11
6.2. Cash credits, overdrafts & loans	998	1751	995	1228	1335	1361
6.3. Term loans	7514	9056	4712	4150	703	731
7. Fixed Assets	42 (0.2)	47 (0.1)	23 (0.1)	20 (0.1)	20 (0.4)	40 (0.8)
8. Other Assets	6260 (24.4)	7630 (23.5)	8584 (27.0)	9212 (24.4)	80 (1.8)	171 (3.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	12
8.2. Interest accrued	1029	1986	—	—	67	135
8.3. Others	5231	5643	8584	9212	12	24
Total Assets	25670 (100.0)	32532 (100.0)	31818 (100.0)	37731 (100.0)	4527 (100.0)	5271 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1999 (379)	2000 (380)	1999 (381)	2000 (382)	1999 (383)	2000 (384)
1. Capital	100 (1.0)	100 (0.8)	100 (1.5)	100 (1.3)	100 (1.5)	100 (1.1)
2. Reserves and Surplus	473 (4.8)	789 (6.6)	518 (7.6)	651 (8.4)	— (0.0)	448 (5.0)
3. Deposits	7690 (77.4)	9512 (79.6)	4011 (59.0)	4794 (61.9)	5338 (80.7)	6903 (77.3)
3.1. Demand deposits	431	629	111	163	330	351
3.2. Savings bank deposits	3844	4437	1202	1259	1687	2104
3.3. Term deposits	3415	4446	2698	3373	3321	4448
4. Borrowings	930 (9.4)	759 (6.3)	1859 (27.3)	1867 (24.1)	507 (7.7)	743 (8.3)
4.1. From banks*	102	80	307	295	16	40
4.2. From others	828	679	1551	1573	491	703
5. Other liabilities	743 (7.5)	794 (6.6)	317 (4.7)	335 (4.3)	666 (10.1)	732 (8.2)
5.1. Bills Payable	10	21	82	44	106	116
5.2. Inter-office adjustments	39	11	—	—	—	—
5.3. Interest accrued	16	20	36	35	382	508
5.4. Others (including provisions)	678	742	198	255	178	107
Total Liabilities	9937	11954	6804	7747	6611	8926
1. Cash in hand	99 (1.0)	89 (0.7)	54 (0.8)	29 (0.4)	212 (3.2)	163 (1.8)
2. Balances with RBI	237 (2.4)	261 (2.2)	121 (1.8)	117 (1.5)	235 (3.6)	281 (3.1)
3. Balances with banks in India	3754 (37.8)	4147 (34.7)	1994 (29.3)	2105 (27.2)	300 (4.5)	1223 (13.7)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	1647 (24.9)	2085 (23.4)
5. Investments	2046 (20.6)	3268 (27.3)	257 (3.8)	236 (3.0)	910 (13.8)	719 (8.1)
6. Advances	3068 (30.9)	3833 (32.1)	4072 (59.8)	4903 (63.3)	2548 (38.5)	3489 (39.1)
6.1. Bills purchased and discounted	37	6	39	4	1	1
6.2. Cash credits, overdrafts & loans	635	829	1507	1931	892	1450
6.3. Term loans	2397	2999	2526	2968	1655	2038
7. Fixed Assets	18 (0.2)	17 (0.1)	87 (1.3)	88 (1.1)	20 (0.3)	30 (0.3)
8. Other Assets	714 (7.2)	339 (2.8)	220 (3.2)	270 (3.5)	740 (11.2)	937 (10.5)
8.1. Inter - office adjustments (net)	—	—	—	11	143	69
8.2. Interest accrued	139	230	118	79	128	170
8.3. Others	575	109	102	179	470	698
Total Assets	9937 (100.0)	11954 (100.0)	6804 (100.0)	7747 (100.0)	6611 (100.0)	8926 (100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Items	As on March 31					
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(385)	(386)	(387)	(388)	(389)	(390)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.8)	(0.8)	(2.4)	(2.0)
2. Reserves and Surplus	793	793	545	545	360	423
	(7.7)	(6.5)	(4.5)	(4.1)	(8.8)	(8.5)
3. Deposits	8099	9694	9390	10301	2896	3643
	(78.8)	(79.4)	(77.0)	(77.4)	(70.5)	(73.0)
3.1. Demand deposits	403	525	1143	939	90	92
3.2. Savings bank deposits	5378	6300	4105	4292	740	952
3.3. Term deposits	2318	2869	4143	5070	2066	2599
4. Borrowings	762	1041	810	884	601	688
	(7.4)	(8.5)	(6.6)	(6.6)	(14.6)	(13.8)
4.1. From banks*	102	108	52	36	114	157
4.2. From others	660	933	758	848	487	531
5. Other liabilities	528	586	1346	1478	150	136
	(5.1)	(4.8)	(11.0)	(11.1)	(3.7)	(2.7)
5.1. Bills Payable	16	87	19	25	41	35
5.2. Inter-office adjustments	4	4	34	23	—	—
5.3. Interest accrued	12	15	13	9	8	9
5.4. Others (including provisions)	496	480	1280	1420	101	92
Total Liabilities	10281	12215	12191	13307	4107	4990
1. Cash in hand	132	211	77	80	50	74
	(1.3)	(1.7)	(0.6)	(0.6)	(1.2)	(1.5)
2. Balances with RBI	260	275	304	354	90	107
	(2.5)	(2.3)	(2.5)	(2.7)	(2.2)	(2.1)
3. Balances with banks in India	310	6163	4825	5284	1211	989
	(3.0)	(50.5)	(39.6)	(39.7)	(29.5)	(19.8)
4. Money at call and short notice	5246	—	—	—	—	—
	(51.0)	(—)	(—)	(—)	(—)	(—)
5. Investments	1237	1910	1656	1556	416	953
	(12.0)	(15.6)	(13.6)	(37.3)	(10.1)	(19.1)
6. Advances	1912	2482	4286	4913	1972	2576
	(18.6)	(20.3)	(35.2)	(11.7)	(48.0)	(51.6)
6.1. Bills purchased and discounted	—	—	134	503	7	18
6.2. Cash credits, overdrafts & loans	314	433	—	—	124	1663
6.3. Term loans	1597	2048	4152	4410	1841	895
7. Fixed Assets	8	10	24	24	12	13
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	1178	1163	1021	1096	357	277
	(11.5)	(9.5)	(8.4)	(8.2)	(8.7)	(5.6)
8.1. Inter - office adjustments (net)	—	—	—	—	38	9
8.2. Interest accrued	606	876	443	682	77	109
8.3. Others	571	287	578	414	241	160
Total Assets	10281	12215	12191	13307	4107	4990
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 (Concl.)

		(Amount in Rs. lakh)	
		As on 31st March	
		Yavatmal Gramin Bank	
		1999	2000
		(391)	(392)
1. Capital		100	100
		(1.8)	(1.5)
2. Reserves and Surplus		332	388
		(7.8)	(6.0)
3. Deposits		4292	5130
		(77.1)	(79.5)
3.1. Demand deposits		153	144
3.2. Savings bank deposits		2595	3114
3.3. Term deposits		1544	1872
4. Borrowings		524	513
		(9.4)	(7.9)
4.1. From banks*		99	72
4.2. From others		425	441
5. Other liabilities		319	325
		(5.7)	(5.0)
5.1. Bills Payable		74	137
5.2. Inter-office adjustments		—	—
5.3. Interest accrued		18	20
5.4. Others (including provisions)		227	168
Total Liabilities		5566	6456
1. Cash in hand		100	139
		(1.8)	(2.2)
2. Balances with RBI		123	146
		(2.2)	(2.3)
3. Balances with banks in India		1930	2767
		(34.7)	(42.9)
4. Money at call and short notice		—	—
		(—)	(—)
5. Investments		632	677
		(11.3)	(10.5)
6. Advances		1794	1908
		(32.2)	(29.6)
6.1. Bills purchased and discounted		99	80
6.2. Cash credits, overdrafts & loans		652	740
6.3. Term loans		1043	1088
7. Fixed Assets		10	11
		(0.2)	(0.2)
8. Other Assets		978	808
		(17.6)	(12.5)
8.1. Inter - office adjustments (net)		735	564
8.2. Interest accrued		—	—
8.3. Others		244	244
Total Assets		5566	6456
		(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000
STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	1910754	2220093	96385	111597	122577	148239	49476	56004
a) Interest/discount on advances/bills	858138	955395	46039	48166	62227	67922	26155	28636
b) Income on Investments	758531	950616	42045	52210	54828	74777	19478	24202
c) Interest on balances with RBI and other inter-bank funds	110081	157335	3799	3702	4591	4507	1620	2197
d) Others	184004	156746	4502	7519	931	1034	2223	970
II. Other income	328469	356932	16359	22007	19029	26653	8875	13436
a) Commission, exchange and brokerage	237869	256744	13633	16792	14840	17516	6314	7014
b) Net Profit (loss) on sale of investments	7266	26887	45	2155	(784)	3164	1313	3664
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(119)	82	(10)	—	9	—	4	2
e) Net Profit (loss) on exchange transaction	56919	32897	1919	2264	3624	3504	676	675
f) Miscellaneous income	26534	40322	772	797	1340	2460	568	2082
Total (I+II)	2239223	2577025	112745	133605	141606	174893	58351	69440
Expenditure & Provisions								
III. Interest expended	1304444	1527258	63354	74235	76073	96235	30026	37233
a) Interest on deposits	1219658	1439664	59690	69166	72136	91707	28951	34986
b) Interest on RBI/inter-bank borrowings	47443	55704	602	1164	1735	2315	64	358
c) Others	37343	31890	3061	3905	2202	2213	1010	1889
IV. Operating expenses	589663	629517	33179	35583	38247	37513	16866	19274
a) Payments to and provisions for employees	414740	447787	25104	26548	27981	25083	11902	13345
b) Rent, taxes and lighting	37990	42555	1919	2217	2412	2839	1162	1286
c) Printing and stationery	9258	9696	519	551	607	677	214	232
d) Advertisement and publicity	2220	1756	77	73	99	104	30	36
e) Depreciation on Bank's property	31057	36565	1282	1726	1967	1654	730	1191
f) Directors' fees, allowances and expenses	72	66	7	7	13	9	7	8
g) Auditors' fees and expenses	2008	2198	154	195	186	218	96	115
h) Law charges	1552	4314	50	74	90	83	36	50
i) Postage, telegrams, telephones, etc.	6890	6043	690	578	536	489	360	360
j) Repairs and maintenance	4421	5054	236	227	307	300	106	136
k) Insurance	7432	9830	355	383	503	632	198	265
l) Other expenditure	72023	63654	2787	3004	3546	5425	2024	2251
V. Provisions and contingencies	242336	215095	7024	11746	16133	28364	8355	8409
Total expenses@	1894107	2156775	96533	109818	114320	133748	46892	56507
VI. Profit (loss)	102780	205155	9188	12042	11153	12780	3104	4525
Total (III+IV+V+VI)	2239223	2577025	112745	133605	141606	174893	58351	69440

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	69698	80009	101808	117054	59981	69717	101936	115952
a) Interest/discount on advances/bills	40493	44314	53945	61046	31434	36171	47550	51484
b) Income on Investments	25936	31839	39280	47031	25021	29146	47027	56000
c) Interest on balances with RBI and other inter-bank funds	1818	1847	6940	7381	3259	4071	1751	2331
d) Others	1450	2009	1643	1596	267	329	5609	6137
II. Other income	12006	16419	13199	16473	9123	11407	15265	19466
a) Commission, exchange and brokerage	8596	10319	10295	11928	7301	8204	11101	12917
b) Net Profit (loss) on sale of investments	118	2570	41	2103	332	1841	612	2514
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	4	43	2	5	—	—	6	6
e) Net Profit (loss) on exchange transaction	1626	1682	2572	2436	1439	1250	2498	2765
f) Miscellaneous income	1663	1804	290	2	49	111	1050	1264
Total (I+II)	81704	96427	115007	133528	69104	81123	117201	135418
Expenditure & Provisions								
III. Interest expended	45094	51897	63469	69509	37716	45580	78108	87759
a) Interest on deposits	42301	48845	61983	68134	36461	44305	72439	82266
b) Interest on RBI/inter-bank borrowings	894	1112	667	624	72	169	2565	2492
c) Others	1899	1941	820	750	1183	1106	3104	3001
IV. Operating expenses	24576	28264	26131	28942	19144	19309	24046	29439
a) Payments to and provisions for employees	18783	22316	19050	21123	14397	14289	17330	22148
b) Rent, taxes and lighting	1630	1831	1645	1840	1222	1311	1683	1950
c) Printing and stationery	315	323	398	381	250	269	388	404
d) Advertisement and publicity	21	17	41	48	39	37	74	87
e) Depreciation on Bank's property	672	747	1000	1047	689	667	1074	1111
f) Directors' fees, allowances and expenses	9	10	7	9	7	9	9	11
g) Auditors' fees and expenses	121	141	150	173	108	123	142	201
h) Law charges	26	24	41	47	327	181	10	21
i) Postage, telegrams, telephones, etc.	153	99	476	545	285	298	350	292
j) Repairs and maintenance	168	267	258	289	238	293	225	255
k) Insurance	52	46	378	445	196	307	466	556
l) Other expenditure	2626	2441	2688	2993	1385	1525	2295	2403
V. Provisions and contingencies	8677	11442	15286	22009	9708	7587	10721	11576
Total expenses@	69669	80161	89601	98450	56860	64889	102154	117198
VI. Profit (loss)	3358	4824	10120	13069	2536	8648	4327	6644
Total (III+IV+V+VI)	81704	96427	115007	133528	69104	81123	117201	135418

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	159482	184519	105304	144100	482131	522019	459062	473699
a) Interest/discount on advances/bills	75977	88459	47523	64415	238525	259131	262688	275011
b) Income on Investments	77520	90156	52302	74448	174389	199281	151292	167267
c) Interest on balances with RBI and other inter-bank funds	5854	5773	5419	4929	55750	49304	16368	18663
d) Others	132	131	59	308	13467	14303	28714	12757
II. Other income	20893	25732	14695	23238	57842	64143	57367	78554
a) Commission, exchange and brokerage	13162	13127	7327	7376	24726	28031	28369	29288
b) Net Profit (loss) on sale of investments	1279	7356	1107	8749	3300	8567	816	16680
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	5	5	23	18	27	15	118	—
e) Net Profit (loss) on exchange transaction	3046	2997	1399	1278	14166	13143	11985	11240
f) Miscellaneous income	3400	2247	4838	5818	15623	14387	16080	21347
Total (I+II)	180375	210251	119999	167338	539973	586161	516429	552253
Expenditure & Provisions								
III. Interest expended	110403	128097	71664	102536	324780	350663	318057	344314
a) Interest on deposits	108786	126066	68764	97795	307900	325132	290031	306218
b) Interest on RBI/inter-bank borrowings	44	69	2897	2870	6907	8041	28026	31039
c) Others	1572	1962	3	1871	9973	17491	—	7057
IV. Operating expenses	46604	53592	32684	35854	120664	130331	127872	139640
a) Payments to and provisions for employees	32599	36706	23974	26095	84504	89645	92377	99912
b) Rent, taxes and lighting	2985	3439	1644	2023	9712	10915	9229	10619
c) Printing and stationery	795	959	527	597	1743	1901	1842	1823
d) Advertisement and publicity	195	344	153	68	738	806	333	232
e) Depreciation on Bank's property	1258	1796	1103	1350	4106	5237	6144	7587
f) Directors' fees, allowances and expenses	—	—	17	13	38	38	8	14
g) Auditors' fees and expenses	184	228	232	301	734	940	649	778
h) Law charges	352	516	142	233	1182	1032	1154	1492
i) Postage, telegrams, telephones, etc.	1099	1202	429	445	1272	1322	759	847
j) Repairs and maintenance	702	850	567	671	2264	2540	1782	1807
k) Insurance	794	882	559	778	2372	2869	1934	2001
l) Other expenditure	5641	6669	3336	3279	11998	13084	11659	12529
V. Provisions and contingencies	9868	21629	6648	16889	52386	54890	50386	51017
Total expenses@	157007	181689	104348	138390	445443	480994	445929	483954
VI. Profit (loss)	13500	6933	9004	12059	42144	50277	20114	17282
Total (III+IV+V+VI)	180375	210251	119999	167338	539973	586161	516429	552253

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	113388	146727	469074	485174	328203	374799	135630	160439
a) Interest/discount on advances/bills	48025	58928	228893	248843	150415	178308	60841	80601
b) Income on Investments	60428	82390	209814	204153	165576	185825	63442	68905
c) Interest on balances with RBI and other inter-bank funds	4614	5100	30329	32059	9346	9485	9339	9443
d) Others	322	309	38	120	2866	1182	2008	1490
II. Other income	10774	18456	62869	83568	34885	43740	19850	27081
a) Commission, exchange and brokerage	7669	8926	29680	31954	22646	24978	12482	13023
b) Net Profit (loss) on sale of investments	1201	6237	6137	13289	6809	13256	1107	5755
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	5	10	55	69	20	10	229	11
e) Net Profit (loss) on exchange transaction	1603	1437	9229	9669	3861	3363	2888	3488
f) Miscellaneous income	296	1847	17767	28586	1549	2134	3145	4805
Total (I+II)	124163	165183	531943	568742	363088	418540	155480	187520
Expenditure & Provisions								
III. Interest expended	73340	100015	313079	341447	223326	252160	97816	114609
a) Interest on deposits	71251	95463	299322	323413	220710	245367	96130	111575
b) Interest on RBI/inter-bank borrowings	366	1226	1307	1855	845	1469	551	1705
c) Others	1723	3327	12450	16179	1771	5324	1135	1329
IV. Operating expenses	37315	42008	123124	134980	109887	124225	27067	30399
a) Payments to and provisions for employees	30184	32485	87983	95109	83119	99083	16495	17726
b) Rent, taxes and lighting	2134	2511	10999	12092	5280	5508	2236	2747
c) Printing and stationery	416	571	1752	1813	1164	1330	568	642
d) Advertisement and publicity	84	152	239	212	265	309	316	371
e) Depreciation on Bank's property	975	1734	5542	7528	2516	3172	1848	2178
f) Directors' fees, allowances and expenses	18	11	26	17	15	12	14	15
g) Auditors' fees and expenses	196	253	565	903	489	491	163	218
h) Law charges	93	100	157	120	554	506	32	15
i) Postage, telegrams, telephones, etc.	492	542	1481	1517	677	489	1010	1025
j) Repairs and maintenance	399	503	2004	2208	928	1090	641	826
k) Insurance	506	705	1909	2283	1464	1657	629	765
l) Other expenditure	1816	2439	10467	11179	13417	10577	3117	3871
V. Provisions and contingencies	8320	14146	73235	68711	15250	27087	11393	19268
Total expenses@	110655	142023	436202	476426	333213	376384	124883	145007
VI. Profit (loss)	5189	9014	22506	23605	14625	15069	19203	23244
Total (III+IV+V+VI)	124163	165183	531943	568742	363088	418540	155480	187520

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	149239	158738	162521	189862	229896	250456	187286	245807
a) Interest/discount on advances/bills	79897	83238	80176	92967	110990	120078	93294	101065
b) Income on Investments	64115	71536	77662	92838	92685	105452	84694	136659
c) Interest on balances with RBI and other inter-bank funds	4425	3179	4684	4058	25257	24597	7021	7893
d) Others	802	785	—	—	964	329	2278	189
II. Other income	15315	21176	19876	27514	25088	26620	17355	22137
a) Commission, exchange and brokerage	7199	8591	7416	9143	12547	15489	8208	9564
b) Net Profit (loss) on sale of investments	1614	7372	2853	5748	2202	4509	2347	5797
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(36)	—	8	(11)	66	47	7	(4)
e) Net Profit (loss) on exchange transaction	3521	1979	5551	5279	7287	4106	3591	3392
f) Miscellaneous income	3017	3234	4049	7355	2986	2469	3202	3388
Total (I+II)	164554	179914	182397	217376	254985	277076	204641	267944
Expenditure & Provisions								
III. Interest expended	105189	116919	142795	151868	173327	182626	128973	174528
a) Interest on deposits	95886	104290	135644	145806	167402	177108	127006	171817
b) Interest on RBI/inter-bank borrowings	1032	2872	3161	3840	5218	1889	1045	1472
c) Others	8271	9757	3991	2222	707	3629	922	1239
IV. Operating expenses	37764	41139	55925	63122	67362	75627	37063	42824
a) Payments to and provisions for employees	27551	29304	42687	49339	50860	57742	21680	23137
b) Rent, taxes and lighting	2393	2879	4128	4376	4949	5764	4687	5521
c) Printing and stationery	751	604	831	827	728	735	734	834
d) Advertisement and publicity	433	293	41	64	176	165	293	204
e) Depreciation on Bank's property	1384	1755	1464	1600	2423	2636	2634	4169
f) Directors' fees, allowances and expenses	23	25	9	11	18	12	31	28
g) Auditors' fees and expenses	183	217	306	371	371	392	240	281
h) Law charges	130	123	148	64	143	87	282	329
i) Postage, telegrams, telephones, etc.	478	597	364	281	685	459	787	892
j) Repairs and maintenance	843	864	1163	1235	222	325	385	470
k) Insurance	790	935	961	956	1284	1414	846	1136
l) Other expenditure	2806	3543	3822	3999	5502	5895	4464	5822
V. Provisions and contingencies	10592	15569	61526	45083	8762	14789	15593	22729
Total expenses@	142953	158058	198720	214990	240689	258253	166036	217352
VI. Profit (loss)	11009	6287	(77850)	(42697)	5534	4034	23012	27862
Total (III+IV+V+VI)	164554	179914	182397	217376	254985	277076	204641	267944

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	98674	113046	444796	515455	208651	243763	286904	311511
a) Interest/discount on advances/bills	47378	52555	218181	251423	108895	132414	135373	162549
b) Income on Investments	45820	54428	197626	241710	90677	105210	127128	146070
c) Interest on balances with RBI and other inter-bank funds	4566	5295	18150	17154	5619	5744	21230	21444
d) Others	910	769	10839	5168	3460	394	3174	1449
II. Other income	11209	15469	54469	72766	27109	30648	26259	29911
a) Commission, exchange and brokerage	4712	4473	32832	38171	9007	10115	10073	11386
b) Net Profit (loss) on sale of investments	1611	5290	7858	21492	2080	6069	3431	4321
c) Net Profit (loss) on revaluation of investments	—	—	(2)	(2)	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	6	5	65	68	11	9	18	34
e) Net Profit (loss) on exchange transaction	2301	2291	7376	7616	9022	7041	6888	7833
f) Miscellaneous income	2579	3410	6339	5420	6988	7414	5849	6338
Total (I+II)	109883	128516	499265	588221	235760	274411	313163	361422
Expenditure & Provisions								
III. Interest expended	73402	85108	279536	353820	142516	161233	203750	235803
a) Interest on deposits	70790	81357	267684	336679	140048	157531	202494	229745
b) Interest on RBI/inter-bank borrowings	460	635	1213	2907	335	241	1191	2391
c) Others	2152	3116	10639	14234	2133	3461	65	3668
IV. Operating expenses	27309	33586	137602	152385	74638	85120	78415	86456
a) Payments to and provisions for employees	18917	24216	106893	118367	58931	66921	51410	61186
b) Rent, taxes and lighting	1856	2115	6470	7198	4560	4874	4337	5002
c) Printing and stationery	345	372	2031	2234	598	617	1336	1247
d) Advertisement and publicity	140	117	392	434	87	160	610	650
e) Depreciation on Bank's property	1003	1507	3997	4299	1333	1827	3788	4424
f) Directors' fees, allowances and expenses	7	10	22	12	18	16	25	34
g) Auditors' fees and expenses	155	207	656	720	334	396	403	535
h) Law charges	77	79	472	584	65	69	397	682
i) Postage, telegrams, telephones, etc.	497	532	2286	2366	913	1050	1080	1034
j) Repairs and maintenance	332	397	1357	1368	562	694	951	964
k) Insurance	515	617	2361	3055	850	1014	6093	1718
l) Other expenditure	3465	3416	10665	11748	6386	7484	7985	8981
V. Provisions and contingencies	3128	3677	44915	41202	4348	6492	14976	29039
Total expenses@	100710	118694	417139	506205	217154	246354	282165	322259
VI. Profit (loss)	6045	6144	37212	40814	14258	21565	16022	10124
Total (III+IV+V+VI)	109883	128516	499265	588221	235760	274411	313163	361422

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	145300	169690	169276	197750	99998	119754
a) Interest/discount on advances/bills	41561	47848	65083	76345	47619	55699
b) Income on Investments	95697	116119	90755	107701	47144	58527
c) Interest on balances with RBI and other inter-bank funds	3951	3915	9101	8899	4672	4064
d) Others	4091	1808	4337	4805	562	1463
II. Other income	11460	13957	18727	24890	10907	11681
a) Commission, exchange and brokerage	5977	7014	9923	10599	4346	5071
b) Net Profit (loss) on sale of investments	990	3145	(537)	4028	1306	1250
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	3	3	8	581	14	11
e) Net Profit (loss) on exchange transaction	697	32	2202	1264	1816	1551
f) Miscellaneous income	3793	3764	7131	8418	3426	3798
Total (I+II)	156760	183647	188003	222641	110905	131434
Expenditure & Provisions						
III. Interest expended	110840	128646	124629	142493	68271	80937
a) Interest on deposits	109524	126925	118037	134900	66728	77841
b) Interest on RBI/inter-bank borrowings	505	791	3709	5516	314	417
c) Others	811	930	2883	2078	1229	2679
IV. Operating expenses	41281	46572	59536	62464	31020	37953
a) Payments to and provisions for employees	34084	38657	48396	50623	22035	27265
b) Rent, taxes and lighting	1896	2001	3138	3242	2559	2898
c) Printing and stationery	541	597	692	821	361	376
d) Advertisement and publicity	56	66	89	123	41	46
e) Depreciation on Bank's property	492	540	1101	1346	1735	1814
f) Directors' fees, allowances and expenses	28	29	18	14	21	12
g) Auditors' fees and expenses	181	241	347	302	200	172
h) Law charges	62	58	115	153	40	37
i) Postage, telegrams, telephones, etc.	357	352	250	256	184	181
j) Repairs and maintenance	306	321	282	260	131	129
k) Insurance	701	790	795	834	544	642
l) Other expenditure	2578	2920	4310	4491	3170	4381
V. Provisions and contingencies	3170	5293	10615	14019	8591	7260
Total expenses@	152121	175218	184165	204957	99291	118890
VI. Profit (loss)	1470	3136	(6777)	3664	3023	5284
Total (III+IV+V+VI)	156760	183647	188003	222641	110905	131434

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Bank of Madura		Bank of Punjab		Bank of Rajasthan	
	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	32322	37021	18645	26281	35027	39974
a) Interest/discount on advances/bills	14730	18506	8215	12451	18233	20439
b) Income on Investments	12461	14614	9740	13115	13061	14958
c) Interest on balances with RBI and other inter-bank funds	5110	3899	690	—	2504	2646
d) Others	21	2	—	715	1229	1930
II. Other income	9857	9872	4274	4624	4362	5339
a) Commission, exchange and brokerage	2695	3420	880	1497	1976	2295
b) Net Profit (loss) on sale of investments	1165	2664	1246	1021	257	939
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	4	4	(4)	(13)	6	(1)
e) Net Profit (loss) on exchange transaction	2258	361	923	704	490	337
f) Miscellaneous income	3735	3423	1229	1414	1633	1769
Total (I+II)	42179	46894	22920	30905	39389	45313
Expenditure & Provisions						
III. Interest expended	25516	26609	14526	18911	28575	30614
a) Interest on deposits	23595	24156	14111	17546	28198	30337
b) Interest on RBI/inter-bank borrowings	1039	731	416	1365	372	269
c) Others	881	1722	—	—	4	8
IV. Operating expenses	10570	10739	4224	6607	11930	12862
a) Payments to and provisions for employees	4843	6278	717	776	8174	9048
b) Rent, taxes and lighting	585	683	816	1178	751	751
c) Printing and stationery	174	175	131	265	126	131
d) Advertisement and publicity	112	125	183	358	60	52
e) Depreciation on Bank's property	3060	1780	1142	1324	1168	1193
f) Directors' fees, allowances and expenses	5	6	28	26	21	10
g) Auditors' fees and expenses	12	13	20	27	26	26
h) Law charges	19	31	10	23	76	110
i) Postage, telegrams, telephones, etc.	223	190	163	225	226	211
j) Repairs and maintenance	226	241	149	281	49	75
k) Insurance	140	142	93	119	180	189
l) Other expenditure	1172	1075	772	2007	1073	1066
V. Provisions and contingencies	3079	4987	928	2075	5629	629
Total expenses@	36086	37348	18750	25519	40505	43476
VI. Profit (loss)	3013	4558	3242	3311	(6746)	1207
Total (III+IV+V+VI)	42179	46894	22920	30905	39389	45313

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Income								
I. Interest Earned	8002	9284	14376	13955	25476	28338	39470	44280
a) Interest/discount on advances/bills	2719	2459	7529	7312	14550	14317	21183	21558
b) Income on Investments	5020	6496	4711	4750	9272	12008	9532	16823
c) Interest on balances with RBI and other inter-bank funds	263	328	2136	1893	1615	1972	1244	1802
d) Others	—	—	—	—	40	41	7511	4097
II. Other income	906	1666	1829	1991	2434	4223	4447	8879
a) Commission, exchange and brokerage	275	251	620	777	760	1032	887	1430
b) Net Profit (loss) on sale of investments	287	1011	279	713	471	2050	1448	5576
c) Net Profit (loss) on revaluation of investments	—	—	—	—	(3)	(1)	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	3	16	1	3	1	—	—
e) Net Profit (loss) on exchange transaction	77	146	785	369	491	411	732	814
f) Miscellaneous income	266	257	129	131	711	730	1380	1059
Total (I+II)	8908	10950	16205	15946	27910	32561	43917	53159
Expenditure & Provisions								
III. Interest expended	6701	8016	11261	10475	20914	22029	29614	36249
a) Interest on deposits	6665	7986	10782	10080	20265	21119	19917	27388
b) Interest on RBI/inter-bank borrowings	35	30	329	245	56	248	5509	4131
c) Others	—	—	150	150	594	662	4188	4730
IV. Operating expenses	3041	2877	3252	3434	6491	7977	11170	10403
a) Payments to and provisions for employees	2142	2003	1633	1711	4466	5901	1017	1091
b) Rent, taxes and lighting	257	258	586	610	591	652	635	714
c) Printing and stationery	36	38	56	49	119	129	172	230
d) Advertisement and publicity	6	10	103	25	19	12	196	275
e) Depreciation on Bank's property	104	99	137	248	460	439	6269	4263
f) Directors' fees, allowances and expenses	26	10	10	11	16	12	20	20
g) Auditors' fees and expenses	21	21	10	10	8	9	24	15
h) Law charges	4	15	23	101	9	9	113	228
i) Postage, telegrams, telephones, etc.	60	53	78	59	131	107	215	283
j) Repairs and maintenance	30	19	37	24	36	35	213	441
k) Insurance	115	124	58	67	110	126	81	146
l) Other expenditure	241	227	521	518	526	547	2215	2697
V. Provisions and contingencies	1198	595	566	1933	466	1892	989	3073
Total expenses@	9741	10894	14513	13909	27406	30006	40784	46652
VI. Profit (loss)	(2031)	(539)	1125	103	38	663	2144	3433
Total (III+IV+V+VI)	8908	10950	16205	15946	27910	32561	43917	53159

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Income								
I. Interest Earned	14989	17587	22112	26321	14239	16315	85944	88179
a) Interest/discount on advances/bills	9434	10675	11428	15261	8423	9369	50480	52899
b) Income on Investments	4146	6419	10093	10246	5011	6060	32405	31834
c) Interest on balances with RBI and other inter-bank funds	349	416	590	814	804	876	2738	2123
d) Others	1060	76	—	—	—	10	321	1323
II. Other income	2760	3310	3188	6712	1343	2469	11298	13230
a) Commission, exchange and brokerage	1103	1264	1105	1707	808	1055	3776	4819
b) Net Profit (loss) on sale of investments	692	1197	143	2671	255	1062	2751	3401
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	1	(3)	—	(5)	2	—	9	(8)
e) Net Profit (loss) on exchange transaction	402	312	308	366	39	85	1524	1525
f) Miscellaneous income	563	539	1633	1973	238	268	3238	3493
Total (I+II)	17749	20897	25300	33033	15581	18784	97242	101409
Expenditure & Provisions								
III. Interest expended	12345	12918	16732	20675	11255	12341	77157	70145
a) Interest on deposits	11926	12544	15706	18911	10796	11835	74180	62853
b) Interest on RBI/inter-bank borrowings	125	217	620	1418	21	77	587	1377
c) Others	294	157	406	347	438	428	2389	5915
IV. Operating expenses	2915	3073	5572	6060	2996	3432	15147	17715
a) Payments to and provisions for employees	1661	1973	2391	2621	1918	2246	9264	11812
b) Rent, taxes and lighting	153	207	355	473	385	447	1148	1400
c) Printing and stationery	72	71	112	119	73	77	201	200
d) Advertisement and publicity	63	19	93	80	27	28	122	58
e) Depreciation on Bank's property	273	253	1432	1469	199	201	1959	1750
f) Directors' fees, allowances and expenses	3	4	17	17	4	4	16	15
g) Auditors' fees and expenses	5	4	22	31	6	7	68	64
h) Law charges	1	2	26	23	2	1	17	34
i) Postage, telegrams, telephones, etc.	110	87	101	123	65	57	159	53
j) Repairs and maintenance	30	34	181	141	27	42	231	179
k) Insurance	93	86	74	102	42	59	299	294
l) Other expenditure	450	333	768	863	248	263	1662	1855
V. Provisions and contingencies	1264	2900	862	3402	944	1883	4686	8911
Total expenses@	15260	15992	22304	26735	14250	15773	92303	87860
VI. Profit (loss)	1225	2006	2133	2896	387	1128	253	4639
Total (III+IV+V+VI)	17749	20897	25300	33033	15581	18784	97242	101409

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
Income								
I. Interest Earned	1372	1644	49136	64641	37608	67987	54405	85287
a) Interest/discount on advances/bills	1020	1171	29228	38010	14317	26700	22595	34791
b) Income on Investments	285	400	18192	24719	18220	36678	20850	40971
c) Interest on balances with RBI and other inter-bank funds	28	38	1381	1311	5045	4563	10941	9462
d) Others	39	35	335	601	26	46	19	64
II. Other income	110	90	14632	23270	6807	12535	8903	19405
a) Commission, exchange and brokerage	46	69	3147	3635	4092	8319	3741	6708
b) Net Profit (loss) on sale of investments	—	—	3556	5951	1513	2127	1244	10114
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	(26)	(36)	1	(10)	(10)	(13)
e) Net Profit (loss) on exchange transaction	—	—	1805	2113	1195	2091	3412	2239
f) Miscellaneous income	63	21	6150	11608	6	8	517	358
Total (I+II)	1482	1734	63768	87912	44415	80522	63309	104692
Expenditure & Provisions								
III. Interest expended	1115	1284	43846	50719	22918	37428	42552	66695
a) Interest on deposits	1051	1243	40904	44371	17601	28659	37187	58050
b) Interest on RBI/inter-bank borrowings	64	41	1470	2568	4014	6464	2040	2355
c) Others	—	—	1472	3780	1303	2305	3325	6289
IV. Operating expenses	300	329	9466	12390	8879	17139	8297	15331
a) Payments to and provisions for employees	175	196	1316	1813	2206	4853	1819	3637
b) Rent, taxes and lighting	24	17	1088	1391	1421	2219	1137	1801
c) Printing and stationery	9	11	276	406	511	1025	324	823
d) Advertisement and publicity	—	1	343	551	499	1137	339	388
e) Depreciation on Bank's property	44	49	3772	4188	1502	2646	1753	2479
f) Directors' fees, allowances and expenses	1	1	7	2	3	82	5	7
g) Auditors' fees and expenses	—	1	21	23	14	29	13	14
h) Law charges	2	4	21	19	6	41	96	50
i) Postage, telegrams, telephones, etc.	13	13	350	413	929	1505	433	687
j) Repairs and maintenance	1	1	386	458	731	1361	757	1009
k) Insurance	6	7	312	321	158	295	225	369
l) Other expenditure	24	31	1575	2804	899	1946	1397	4066
V. Provisions and contingencies	57	100	3370	13941	4378	13951	6124	12137
Total expenses@	1416	1613	53312	63109	31797	54567	50849	82026
VI. Profit (loss)	10	21	7086	10862	8240	12004	6336	10530
Total (III+IV+V+VI)	1482	1734	63768	87912	44415	80522	63309	104692

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data for the year ended March 31, 2000 represent merged bank's figures.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
Income								
I. Interest Earned	29501	42378	59356	63740	69373	88461	49139	57804
a) Interest/discount on advances/bills	13391	17293	35233	32458	34127	38068	27247	30153
b) Income on Investments	14379	23548	21567	28406	31638	44091	19111	24301
c) Interest on balances with RBI and other inter-bank funds	1717	1450	2552	2876	3609	6302	2762	3217
d) Others	15	87	4	1	—	—	19	131
II. Other income	2888	5514	8286	14482	4303	10512	4828	7225
a) Commission, exchange and brokerage	1934	3206	3545	3281	1505	1981	3031	3998
b) Net Profit (loss) on sale of investments	231	1256	304	6579	1022	6066	79	1617
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	(61)	(10)	(34)	—	—	5	10
e) Net Profit (loss) on exchange transaction	574	657	1513	1040	599	79	1064	989
f) Miscellaneous income	149	457	2935	3616	1177	2385	648	611
Total (I+II)	32389	47892	67642	78223	73676	98972	53967	65029
Expenditure & Provisions								
III. Interest expended	23090	33261	47881	50112	43094	59822	37529	46383
a) Interest on deposits	19806	27271	42964	44642	42885	57268	35723	44659
b) Interest on RBI/inter-bank borrowings	2481	4825	1541	2945	209	2554	638	886
c) Others	802	1166	3377	2525	—	—	1169	837
IV. Operating expenses	5424	6267	8715	9024	13390	15942	9212	10565
a) Payments to and provisions for employees	1082	1408	1127	1197	8506	8984	6424	7528
b) Rent, taxes and lighting	1419	1495	1635	1810	721	1055	640	742
c) Printing and stationery	192	227	184	188	144	170	125	143
d) Advertisement and publicity	221	262	178	66	175	272	53	33
e) Depreciation on Bank's property	571	829	2098	2171	793	1082	695	808
f) Directors' fees, allowances and expenses	2	3	15	17	13	9	10	10
g) Auditors' fees and expenses	8	11	28	34	66	85	23	24
h) Law charges	14	12	299	147	16	20	6	7
i) Postage, telegrams, telephones, etc.	386	414	609	735	204	226	132	105
j) Repairs and maintenance	131	364	281	398	77	107	119	173
k) Insurance	180	252	187	283	267	334	199	265
l) Other expenditure	1218	989	2074	1978	2409	3598	786	728
V. Provisions and contingencies	799	2265	7365	13477	8647	11191	2982	2255
Total expenses@	28515	39528	56597	59137	56484	75764	46741	56948
VI. Profit (loss)	3076	6099	3680	5609	8545	12017	4245	5826
Total (III+IV+V+VI)	32389	47892	67642	78223	73676	98972	53967	65029

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Income								
I. Interest Earned	33762	41803	18684	22246	9688	9724	4265	4797
a) Interest/discount on advances/bills	19321	23317	11266	13732	6074	5844	1189	1285
b) Income on Investments	12620	15247	6317	7359	3466	3749	1786	2350
c) Interest on balances with RBI and other inter-bank funds	1674	2920	773	789	148	132	1281	1154
d) Others	147	320	328	365	—	—	9	8
II. Other income	4073	5780	3859	5971	1369	1893	199	268
a) Commission, exchange and brokerage	3448	4387	2374	2762	522	576	139	170
b) Net Profit (loss) on sale of investments	(761)	11	503	1424	241	962	3	8
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	3	—	(3)	50	—	—	—	—
e) Net Profit (loss) on exchange transaction	594	602	339	360	—	—	—	—
f) Miscellaneous income	789	780	646	1375	606	354	58	89
Total (I+II)	37836	47583	22543	28217	11057	11617	4464	5065
Expenditure & Provisions								
III. Interest expended	24691	28100	14343	16253	8486	8266	2566	2870
a) Interest on deposits	23042	25603	13549	15201	7607	7569	2564	2869
b) Interest on RBI/inter-bank borrowings	703	817	720	965	3	4	2	—
c) Others	947	1679	74	86	876	693	—	—
IV. Operating expenses	6979	8573	5777	6420	1853	1893	1111	1345
a) Payments to and provisions for employees	4109	5392	3233	3852	944	1068	813	1004
b) Rent, taxes and lighting	339	446	400	690	317	274	90	104
c) Printing and stationery	134	140	96	98	21	18	13	23
d) Advertisement and publicity	122	129	32	38	10	13	4	4
e) Depreciation on Bank's property	1229	1248	697	512	276	173	18	23
f) Directors' fees, allowances and expenses	11	13	6	10	6	6	3	2
g) Auditors' fees and expenses	10	14	8	10	2	3	2	3
h) Law charges	11	4	6	4	7	—	5	5
i) Postage, telegrams, telephones, etc.	303	331	192	207	50	46	29	32
j) Repairs and maintenance	119	125	23	21	6	4	6	9
k) Insurance	135	150	84	97	34	38	17	20
l) Other expenditure	458	581	999	881	181	250	111	116
V. Provisions and contingencies	2461	3796	990	2909	589	821	475	419
Total expenses@	31671	36673	20120	22673	10340	10159	3677	4215
VI. Profit (loss)	3704	7114	1433	2635	128	637	312	431
Total (III+IV+V+VI)	37836	47583	22543	28217	11057	11617	4464	5065

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nedungadi Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
Income								
I. Interest Earned	14685	17290	4023	4940	11314	12453	6860	6649
a) Interest/discount on advances/bills	9152	9881	2475	2621	4578	4658	3060	3489
b) Income on Investments	5222	7112	1431	2084	5084	5818	2033	2441
c) Interest on balances with RBI and other inter-bank funds	268	228	101	224	1427	1913	826	681
d) Others	43	69	17	11	225	65	941	37
II. Other income	1700	2494	347	817	1599	2032	1318	1653
a) Commission, exchange and brokerage	828	1021	163	173	1189	776	428	437
b) Net Profit (loss) on sale of investments	91	553	99	548	47	849	27	133
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	2	1	1	1	1	1	2	2
e) Net Profit (loss) on exchange transaction	381	487	—	—	122	179	366	314
f) Miscellaneous income	399	431	84	96	240	227	496	768
Total (I+II)	16385	19784	4370	5758	12914	14485	8178	8302
Expenditure & Provisions								
III. Interest expended	11360	12508	2799	3535	7863	8619	6035	5246
a) Interest on deposits	10736	11838	2604	3287	7789	8596	5476	4463
b) Interest on RBI/inter-bank borrowings	195	187	86	123	53	8	467	613
c) Others	429	483	109	125	21	15	91	171
IV. Operating expenses	3729	4654	1138	1494	3804	4168	748	803
a) Payments to and provisions for employees	2305	2921	757	986	3013	3199	228	260
b) Rent, taxes and lighting	288	327	117	196	281	322	95	130
c) Printing and stationery	56	61	16	25	34	33	18	21
d) Advertisement and publicity	29	48	6	7	2	5	7	4
e) Depreciation on Bank's property	101	144	115	130	82	88	109	119
f) Directors' fees, allowances and expenses	8	11	2	2	1	1	3	4
g) Auditors' fees and expenses	7	7	4	5	5	6	2	3
h) Law charges	3	6	5	6	6	15	33	25
i) Postage, telegrams, telephones, etc.	45	54	25	28	58	52	3	-1
j) Repairs and maintenance	6	2	6	16	27	62	26	24
k) Insurance	48	57	19	22	52	58	49	51
l) Other expenditure	833	1015	64	71	242	326	174	163
V. Provisions and contingencies	487	1160	129	381	825	1198	414	1050
Total expenses@	15089	17161	3937	5409	11668	12787	6782	6049
VI. Profit (loss)	808	1463	304	349	421	499	981	1203
Total (III+IV+V+VI)	16385	19784	4370	5758	12914	14485	8178	8302

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	South Indian Bank		Tamilnad Mercantile Bank		Times Bank *		United Western Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest Earned	39989	46894	24586	31182	28640		33537	41948
a) Interest/discount on advances/bills	23690	26362	12774	15000	15646		20678	25111
b) Income on Investments	14823	18766	10991	15220	11688		11183	14610
c) Interest on balances with RBI and other inter-bank funds	1477	1765	643	806	1306		1560	2227
d) Others	—	—	179	156	—		116	—
II. Other income	3690	7456	4201	4997	4060		5316	12125
a) Commission, exchange and brokerage	1510	1973	2447	2972	2334		2440	2908
b) Net Profit (loss) on sale of investments	280	3333	45	99	610		415	6157
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—		—	—
d) Net Profit (loss) on sale of land, building & other assets	11	5	—	4	(5)		1	—
e) Net Profit (loss) on exchange transaction	821	848	684	533	748		721	619
f) Miscellaneous income	1068	1296	1026	1390	373		1738	2442
Total (I+II)	43679	54349	28786	36179	32700		38853	54074
Expenditure & Provisions								
III. Interest expended	31178	35072	17356	22336	23204		24527	30463
a) Interest on deposits	29532	33186	16535	21335	21729		23403	28116
b) Interest on RBI/inter-bank borrowings	366	567	46	100	964		1124	1294
c) Others	1280	1319	774	902	512		—	1052
IV. Operating expenses	8983	11250	5508	6581	5648		7944	9343
a) Payments to and provisions for employees	6378	8633	3387	4052	1486		5481	6628
b) Rent, taxes and lighting	709	806	410	524	791		546	610
c) Printing and stationery	152	178	157	189	251		149	180
d) Advertisement and publicity	42	37	60	81	190		32	38
e) Depreciation on Bank's property	290	313	342	452	661		675	644
f) Directors' fees, allowances and expenses	3	4	12	10	5		7	7
g) Auditors' fees and expenses	13	29	16	16	10		29	34
h) Law charges	8	7	11	19	34		63	32
i) Postage, telegrams, telephones, etc.	222	221	142	114	243		143	114
j) Repairs and maintenance	66	72	239	245	589		85	86
k) Insurance	171	229	100	133	129		152	165
l) Other expenditure	928	721	634	747	1259		581	805
V. Provisions and contingencies	2910	5438	2419	3199	1053		2670	8697
Total expenses@	40161	46322	22864	28917	28852		32471	39806
VI. Profit (loss)	608	2589	3503	4063	2794		3711	5570
Total (III+IV+V+VI)	43679	54349	28786	36179	32700		38853	54074

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31			
	UTI Bank		Vysya Bank	
	1999	2000	1999	2000
	(63)	(64)	(65)	(66)
Income				
I. Interest Earned	37328	48326	72549	79382
a) Interest/discount on advances/bills	23682	29665	32470	38408
b) Income on Investments	11673	15702	26340	28624
c) Interest on balances with RBI and other inter-bank funds	1767	2508	9610	9801
d) Others	206	450	4128	2550
II. Other income	4663	9117	11161	18674
a) Commission, exchange and brokerage	3272	4473	5403	6731
b) Net Profit (loss) on sale of investments	648	3971	1777	6673
c) Net Profit (loss) on revaluation of investments	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(15)	(23)	2	(1)
e) Net Profit (loss) on exchange transaction	454	465	2668	2567
f) Miscellaneous income	304	231	1312	2704
Total (I+II)	41991	57443	83710	98056
Expenditure & Provisions				
III. Interest expended	30063	39286	63049	68315
a) Interest on deposits	26203	33990	61195	65096
b) Interest on RBI/inter-bank borrowings	1483	2439	960	2401
c) Others	2377	2857	894	819
IV. Operating expenses	5103	6540	14473	17679
a) Payments to and provisions for employees	1202	1543	8674	9730
b) Rent, taxes and lighting	1265	1490	1491	1710
c) Printing and stationery	142	214	342	482
d) Advertisement and publicity	83	47	128	73
e) Depreciation on Bank's property	995	1147	859	2022
f) Directors' fees, allowances and expenses	1	4	23	31
g) Auditors' fees and expenses	17	21	39	42
h) Law charges	29	43	34	41
i) Postage, telegrams, telephones, etc.	175	208	464	467
j) Repairs and maintenance	450	605	475	565
k) Insurance	208	223	317	349
l) Other expenditure	537	995	1626	2167
V. Provisions and contingencies	3718	6524	3135	7632
Total expenses@	35166	45826	77522	85994
VI. Profit (loss)	3107	5093	3054	4431
Total (III+IV+V+VI)	41991	57443	83710	98056

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	36738	60502	5783	7393	34527	30292	422	535
a) Interest/discount on advances/bills	24723	35463	2567	2795	13636	11099	97	104
b) Income on Investments	10863	23037	1869	3639	15220	14577	51	73
c) Interest on balances with RBI and other inter-bank funds	1108	1612	1118	822	4309	1580	274	354
d) Others	43	391	229	136	1363	3035	—	4
II. Other income	9783	12524	987	1017	11578	14216	162	173
a) Commission, exchange and brokerage	3797	4487	519	291	7375	8168	36	141
b) Net Profit (loss) on sale of investments	37	1210	266	518	786	3552	125	19
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	4	—	1	(72)	(112)	—	—
e) Net Profit (loss) on exchange transaction	5486	6040	203	207	3460	2210	—	—
f) Miscellaneous income	463	784	—	—	29	398	1	13
Total (I+II)	46520	73025	6770	8410	46105	44508	584	708
Expenditure & Provisions								
III. Interest expended	23614	36314	4486	5984	25440	19638	82	104
a) Interest on deposits	12472	13783	3719	4913	17263	10293	82	102
b) Interest on RBI/inter-bank borrowings	5918	16592	485	206	4709	4765	—	1
c) Others	5224	5939	282	865	3469	4581	—	—
IV. Operating expenses	8285	13784	650	743	14799	17397	121	154
a) Payments to and provisions for employees	2535	3444	257	287	5656	7193	41	57
b) Rent, taxes and lighting	825	1290	85	88	1243	1590	13	10
c) Printing and stationery	166	617	25	35	378	380	9	10
d) Advertisement and publicity	289	460	15	14	1150	1849	3	7
e) Depreciation on Bank's property	1222	1332	62	72	995	1145	7	15
f) Directors' fees, allowances and expenses	—	1	—	—	1	1	—	3
g) Auditors' fees and expenses	11	24	2	2	22	25	1	1
h) Law charges	61	75	3	1	19	31	1	—
i) Postage, telegrams, telephones, etc.	664	1047	37	35	1795	1663	5	9
j) Repairs and maintenance	448	881	49	74	556	712	6	4
k) Insurance	393	331	23	32	140	89	2	3
l) Other expenditure	1671	4283	93	104	2843	2718	34	35
V. Provisions and contingencies	5866	11044	1419	1333	5049	4703	186	244
Total expenses@	31899	50098	5137	6726	40239	37035	203	257
VI. Profit (loss)	8755	11883	214	351	817	2770	195	207
Total (III+IV+V+VI)	46520	73025	6770	8410	46105	44508	584	708

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	1750	1126	260	1025	91753	66568	4862	5670
a) Interest/discount on advances/bills	986	442	14	243	61971	45471	2891	3000
b) Income on Investments	474	393	—	175	24456	18635	1583	1950
c) Interest on balances with RBI and other inter-bank funds	266	291	216	606	717	357	387	495
d) Others	23	—	30	—	4609	2106	1	225
II. Other income	424	285	44	224	10742	20593	648	1083
a) Commission, exchange and brokerage	106	66	36	64	6548	5358	292	286
b) Net Profit (loss) on sale of investments	81	35	3	7	(655)	2083	134	445
c) Net Profit (loss) on revaluation of investments	—	—	—	—	(3)	3	—	—
d) Net Profit (loss) on sale of land, building & other assets	(4)	(1)	—	(12)	23	373	—	—
e) Net Profit (loss) on exchange transaction	170	—	—	142	4645	3954	136	168
f) Miscellaneous income	72	185	5	23	185	8821	87	185
Total (I+II)	2174	1412	304	1249	102495	87161	5511	6753
Expenditure & Provisions								
III. Interest expended	1375	810	66	654	59731	40266	4336	4803
a) Interest on deposits	679	223	57	570	42532	25314	3268	3638
b) Interest on RBI/inter-bank borrowings	577	552	9	84	17193	14950	829	904
c) Others	119	34	—	—	6	1	240	261
IV. Operating expenses	1669	1714	339	486	14101	18461	858	976
a) Payments to and provisions for employees	168	117	90	156	4425	9385	224	353
b) Rent, taxes and lighting	67	24	—	50	1623	1813	165	194
c) Printing and stationery	9	9	—	5	412	352	13	11
d) Advertisement and publicity	1	2	25	11	176	71	5	10
e) Depreciation on Bank's property	144	86	—	76	1075	1176	98	111
f) Directors' fees, allowances and expenses	1	1	—	1	1	3	8	3
g) Auditors' fees and expenses	4	4	4	4	8	8	4	5
h) Law charges	23	23	11	13	69	58	11	9
i) Postage, telegrams, telephones, etc.	62	51	—	24	1000	864	25	35
j) Repairs and maintenance	41	13	—	27	901	701	35	48
k) Insurance	11	6	—	4	41	24	24	24
l) Other expenditure	1138	1380	209	115	4369	4006	245	170
V. Provisions and contingencies	1094	(188)	—	30	14241	13152	(21)	472
Total expenses@	3044	2524	405	1140	73832	58727	5194	5779
VI. Profit (loss)	(1963)	(924)	(101)	79	14422	15282	337	502
Total (III+IV+V+VI)	2174	1412	304	1249	102495	87161	5511	6753

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale De Paris	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	1347	1389	10732	10337	12524	11346	18785	21900
a) Interest/discount on advances/bills	1053	1072	7582	7658	7785	6876	8342	8975
b) Income on Investments	138	160	2137	1957	3114	2986	9462	11525
c) Interest on balances with RBI and other inter-bank funds	154	138	965	692	1146	1055	907	1209
d) Others	2	20	48	30	480	429	74	191
II. Other income	355	469	2593	2481	3068	4824	2750	4324
a) Commission, exchange and brokerage	130	152	1117	1281	1260	1157	1154	1493
b) Net Profit (loss) on sale of investments	—	—	36	68	(47)	(18)	269	291
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	1	(1)	(2)	(1)	(12)	(7)
e) Net Profit (loss) on exchange transaction	122	137	787	629	1847	2340	1201	2323
f) Miscellaneous income	102	180	653	504	10	1347	138	224
Total (I+II)	1701	1858	13325	12817	15592	16170	21535	26224
Expenditure & Provisions								
III. Interest expended	561	584	7684	7013	8063	5848	12086	15740
a) Interest on deposits	392	371	5829	4682	7399	5350	7016	8897
b) Interest on RBI/inter-bank borrowings	168	213	1853	2126	313	327	4942	6723
c) Others	—	—	2	205	350	170	128	120
IV. Operating expenses	239	248	1461	1826	40970	12876	4681	5309
a) Payments to and provisions for employees	56	58	395	562	1576	1507	2029	2421
b) Rent, taxes and lighting	22	31	300	354	568	396	734	834
c) Printing and stationery	3	4	40	39	91	99	86	103
d) Advertisement and publicity	4	4	8	8	2	5	32	55
e) Depreciation on Bank's property	20	23	108	167	398	850	329	314
f) Directors' fees, allowances and expenses	—	—	—	—	1	—	—	—
g) Auditors' fees and expenses	1	—	6	9	4	5	15	16
h) Law charges	—	—	12	19	11	8	8	9
i) Postage, telegrams, telephones, etc.	47	52	112	100	209	199	178	150
j) Repairs and maintenance	5	4	83	114	153	188	328	269
k) Insurance	—	—	34	26	63	43	70	87
l) Other expenditure	81	72	364	429	37895	9574	871	1051
V. Provisions and contingencies	621	602	2107	2112	(28191)	(6817)	2518	3024
Total expenses@	800	832	9145	8840	49033	18724	16767	21050
VI. Profit (loss)	280	423	2073	1865	(5250)	4264	2251	2150
Total (III+IV+V+VI)	1701	1858	13325	12817	15592	16170	21535	26224

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank		Chinatrust Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	5138	3602	13342		973	1726	1319	2079
a) Interest/discount on advances/bills	1476	483	5196		4	134	751	1177
b) Income on Investments	3037	2442	6694		475	1286	537	891
c) Interest on balances with RBI and other inter-bank funds	612	474	1445		491	284	31	10
d) Others	13	203	8		2	23	—	—
II. Other income	854	244	1005		1837	3517	16	79
a) Commission, exchange and brokerage	436	160	162		261	1418	13	34
b) Net Profit (loss) on sale of investments	(160)	(29)	683		(1)	167	(9)	20
c) Net Profit (loss) on revaluation of investments	—	—	—		—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(10)	(3)	3		8	8	—	—
e) Net Profit (loss) on exchange transaction	585	93	156		821	776	3	13
f) Miscellaneous income	2	24	—		748	1148	9	12
Total (I+II)	5992	3846	14347		2810	5243	1335	2157
Expenditure & Provisions								
III. Interest expended	3623	2841	12481		1079	1469	752	1421
a) Interest on deposits	2073	1774	10457		9	191	448	660
b) Interest on RBI/inter-bank borrowings	1466	1027	2025		1056	1160	301	761
c) Others	83	40	—		13	117	3	—
IV. Operating expenses	1522	1182	1907		1262	1870	522	551
a) Payments to and provisions for employees	611	476	1103		254	495	177	180
b) Rent, taxes and lighting	210	202	93		258	339	125	140
c) Printing and stationery	15	10	17		33	42	4	5
d) Advertisement and publicity	1	1	34		6	9	4	2
e) Depreciation on Bank's property	141	130	137		108	195	100	103
f) Directors' fees, allowances and expenses	14	12	—		1	1	1	—
g) Auditors' fees and expenses	7	8	3		8	16	1	1
h) Law charges	14	3	2		5	23	20	20
i) Postage, telegrams, telephones, etc.	207	118	41		139	202	16	13
j) Repairs and maintenance	48	51	17		42	40	13	14
k) Insurance	19	20	52		5	11	7	8
l) Other expenditure	236	153	407		402	498	55	64
V. Provisions and contingencies	709	498	5315		257	946	107	143
Total expenses@	5146	4023	14388		2340	3339	1274	1972
VI. Profit (loss)	138	(675)	(5356)		213	958	(46)	42
Total (III+IV+V+VI)	5992	3846	14347		2810	5243	1335	2157

Notes

1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : British Bank of Middle East has been excluded from the Second Schedule to RBI Act 1964, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Cho Hung Bank		Citibank		Commerzbank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	1263	1314	134456	148916	4577	5443
a) Interest/discount on advances/bills	676	528	82275	91125	2073	2075
b) Income on Investments	302	431	40809	49370	2243	2880
c) Interest on balances with RBI and other inter-bank funds	279	345	10359	7199	242	468
d) Others	7	9	1013	1222	19	19
II. Other income	323	268	52639	38776	1196	789
a) Commission, exchange and brokerage	117	166	32306	30178	527	413
b) Net Profit (loss) on sale of investments	(1)	(1)	9728	1411	(1)	(10)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	(77)	(148)	—	(12)
e) Net Profit (loss) on exchange transaction	179	85	10674	6777	422	380
f) Miscellaneous income	28	18	9	558	247	18
Total (I+II)	1586	1581	187095	187692	5772	6232
Expenditure & Provisions						
III. Interest expended	232	139	90677	84582	3041	3999
a) Interest on deposits	197	132	80832	70441	1792	1607
b) Interest on RBI/inter-bank borrowings	19	2	8097	9277	1219	1832
c) Others	16	4	1748	4865	30	560
IV. Operating expenses	401	363	45166	50019	1919	1905
a) Payments to and provisions for employees	95	106	10136	10600	753	812
b) Rent, taxes and lighting	134	103	4090	3178	510	512
c) Printing and stationery	3	5	1566	1610	12	14
d) Advertisement and publicity	1	1	4905	5507	2	2
e) Depreciation on Bank's property	36	31	4540	5249	294	139
f) Directors' fees, allowances and expenses	—	1	12	18	2	2
g) Auditors' fees and expenses	2	2	30	30	2	2
h) Law charges	7	3	294	285	4	11
i) Postage, telegrams, telephones, etc.	12	11	3230	3756	63	62
j) Repairs and maintenance	26	27	3185	3751	84	139
k) Insurance	7	5	844	1083	22	24
l) Other expenditure	79	69	12334	14952	170	185
V. Provisions and contingencies	425	1006	39512	27957	677	110
Total expenses@	634	501	135843	134601	4960	5904
VI. Profit (loss)	528	74	11741	25134	135	218
Total (III+IV+V+VI)	1586	1581	187095	187692	5772	6232

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Income								
I. Interest Earned	9849	7410	12502	13452	43267	47128	2562	2694
a) Interest/discount on advances/bills	3709	3095	8362	8450	22050	19005	1544	1523
b) Income on Investments	4709	3684	3192	4279	16997	23838	862	991
c) Interest on balances with RBI and other inter-bank funds	1400	522	948	552	4071	4123	156	180
d) Others	31	110	—	172	150	163	—	—
II. Other income	648	457	2541	2696	13227	18973	444	448
a) Commission, exchange and brokerage	813	647	1239	1139	5944	5674	149	238
b) Net Profit (loss) on sale of investments	(775)	(616)	10	410	1306	4711	—	105
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(3)	(5)	1	—	5	308	(4)	(3)
e) Net Profit (loss) on exchange transaction	613	430	1231	744	5944	8206	287	105
f) Miscellaneous income	—	—	59	404	27	73	12	3
Total (I+II)	10496	7867	15043	16148	56494	66101	3006	3141
Expenditure & Provisions								
III. Interest expended	7524	5599	9223	9871	21316	23835	1903	1620
a) Interest on deposits	3555	1996	7441	7862	13074	10914	978	626
b) Interest on RBI/inter-bank borrowings	3911	3564	1095	1399	7503	12913	926	994
c) Others	58	39	687	610	738	8	—	—
IV. Operating expenses	2451	2355	1628	2105	15226	18118	478	549
a) Payments to and provisions for employees	898	977	873	952	4564	5752	165	194
b) Rent, taxes and lighting	78	55	128	123	827	976	52	127
c) Printing and stationery	38	22	17	16	187	155	4	3
d) Advertisement and publicity	9	10	25	30	37	52	1	3
e) Depreciation on Bank's property	109	107	101	94	1083	1373	45	48
f) Directors' fees, allowances and expenses	1	—	2	2	10	11	—	—
g) Auditors' fees and expenses	1	1	1	2	7	9	5	3
h) Law charges	39	21	6	5	15	39	—	2
i) Postage, telegrams, telephones, etc.	171	123	93	100	472	456	52	31
j) Repairs and maintenance	73	132	37	45	536	663	5	5
k) Insurance	95	166	41	35	1104	924	7	6
l) Other expenditure	939	741	302	702	6383	7707	141	127
V. Provisions and contingencies	1046	6038	2620	2559	14994	19029	337	509
Total expenses@	9975	7954	10851	11976	36541	41953	2381	2169
VI. Profit (loss)	(524)	(6125)	1572	1613	4959	5118	288	464
Total (III+IV+V+VI)	10496	7867	15043	16148	56494	66101	3006	3141

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dresdner Bank		Grindlays Bank		Hanil Bank *		Hongkong & Shanghai Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
Income								
I. Interest Earned	4551	3802	118401	117974	306		76323	99252
a) Interest/discount on advances/bills	2364	1830	55433	52539	85		36891	39897
b) Income on Investments	1433	1879	50774	53394	162		32307	52368
c) Interest on balances with RBI and other inter-bank funds	743	92	11857	10421	58		6930	6783
d) Others	10	—	337	1620	2		196	205
II. Other income	1099	466	21143	28332	100		19084	25518
a) Commission, exchange and brokerage	238	421	18196	20925	2		10250	12297
b) Net Profit (loss) on sale of investments	(14)	(44)	(4037)	537	(13)		1034	4322
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—		—	—
d) Net Profit (loss) on sale of land, building & other assets	—	4	(139)	27	—		9	(36)
e) Net Profit (loss) on exchange transaction	875	85	7011	6695	2		7617	7414
f) Miscellaneous income	—	—	112	147	109		174	1522
Total (I+II)	5650	4268	139544	146306	406		95407	124770
Expenditure & Provisions								
III. Interest expended	3058	1889	74904	68522	7		51570	64472
a) Interest on deposits	2057	1308	66370	60570	5		46031	53193
b) Interest on RBI/inter-bank borrowings	1001	581	4728	3952	1		5509	9542
c) Others	—	—	3806	4000	1		30	1737
IV. Operating expenses	1865	1783	30785	31843	311		25770	29822
a) Payments to and provisions for employees	505	506	15666	16715	59		9778	10103
b) Rent, taxes and lighting	466	561	2523	2726	108		3029	3866
c) Printing and stationery	15	14	840	646	—		623	702
d) Advertisement and publicity	—	1	987	875	—		1752	1595
e) Depreciation on Bank's property	209	210	2133	2390	42		2634	3183
f) Directors' fees, allowances and expenses	3	3	27	25	—		12	11
g) Auditors' fees and expenses	2	2	18	20	3		10	13
h) Law charges	3	—	366	99	—		35	63
i) Postage, telegrams, telephones, etc.	116	93	1665	1692	5		1299	1557
j) Repairs and maintenance	21	27	1565	1856	—		1105	1268
k) Insurance	9	11	148	140	—		525	660
l) Other expenditure	513	356	4846	4660	94		4969	6801
V. Provisions and contingencies	1292	4490	16265	27928	128		12691	18316
Total expenses@	4923	3672	105689	100366	318		77340	94294
VI. Profit (loss)	(565)	(3895)	17591	18013	(40)		5376	12159
Total (III+IV+V+VI)	5650	4268	139544	146306	406		95407	124770

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

3. * : Hanil Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999. The data reported here pertain to the period ended January 31, 1999.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest Earned	6688	5471	58	2466	325	425	3861	3534
a) Interest/discount on advances/bills	3988	2748	—	815	58	59	2588	1745
b) Income on Investments	2643	2435	3	1578	20	21	1059	1705
c) Interest on balances with RBI and other inter-bank funds	56	289	54	65	10	346	108	70
d) Others	—	—	—	8	236	—	105	14
II. Other income	1288	2284	(18)	295	153	20	439	563
a) Commission, exchange and brokerage	989	942	—	103	4	5	288	471
b) Net Profit (loss) on sale of investments	122	1147	—	98	—	—	8	1
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	1	—	(19)	—	—	—	3	(41)
e) Net Profit (loss) on exchange transaction	176	81	—	94	136	15	114	76
f) Miscellaneous income	—	114	—	1	13	1	26	55
Total (I+II)	7976	7755	39	2761	477	446	4299	4097
Expenditure & Provisions								
III. Interest expended	4414	3456	—	1490	18	65	3018	2738
a) Interest on deposits	2851	1226	—	422	8	62	2474	2209
b) Interest on RBI/inter-bank borrowings	1559	2230	—	999	9	—	544	523
c) Others	4	—	—	69	—	3	—	6
IV. Operating expenses	2815	2212	93	850	205	215	1263	1211
a) Payments to and provisions for employees	918	841	54	458	40	42	353	389
b) Rent, taxes and lighting	249	202	13	73	104	96	471	389
c) Printing and stationery	34	27	2	10	1	1	9	9
d) Advertisement and publicity	20	27	1	3	1	1	2	9
e) Depreciation on Bank's property	220	211	4	79	11	11	133	136
f) Directors' fees, allowances and expenses	3	3	—	—	—	1	—	1
g) Auditors' fees and expenses	4	4	1	4	2	3	5	4
h) Law charges	—	—	—	6	—	—	11	9
i) Postage, telegrams, telephones, etc.	244	151	9	21	4	3	84	44
j) Repairs and maintenance	35	53	3	14	7	11	13	15
k) Insurance	36	15	—	5	1	1	22	16
l) Other expenditure	1052	678	7	177	35	46	160	191
V. Provisions and contingencies	725	3383	—	230	78	153	997	1434
Total expenses@	7229	5668	93	2340	223	280	4281	3948
VI. Profit (loss)	22	(1295)	(54)	191	177	12	(978)	(1286)
Total (III+IV+V+VI)	7976	7755	39	2761	477	446	4299	4097

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
Income								
I. Interest Earned	408	2029	4007	5032	489	545	9331	7348
a) Interest/discount on advances/bills	—	—	2289	2163	79	292	6968	4988
b) Income on Investments	377	1145	1160	1740	88	99	1611	1697
c) Interest on balances with RBI and other inter-bank funds	31	884	504	1139	153	153	735	652
d) Others	—	—	53	(10)	169	1	17	10
II. Other income	113	2131	1012	906	195	138	(1878)	(743)
a) Commission, exchange and brokerage	—	—	379	255	55	58	574	486
b) Net Profit (loss) on sale of investments	112	1378	—	53	—	—	—	—
c) Net Profit (loss) on revaluation of investments	—	—	(50)	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	1	7	—	—	—	—
e) Net Profit (loss) on exchange transaction	—	489	580	572	136	74	(2457)	(1258)
f) Miscellaneous income	1	264	102	19	4	6	5	29
Total (I+II)	521	4160	5019	5938	684	682	7453	6605
Expenditure & Provisions								
III. Interest expended	233	1370	4273	5311	100	136	4658	3651
a) Interest on deposits	70	3	3869	4915	33	67	1461	1101
b) Interest on RBI/inter-bank borrowings	108	1295	403	395	67	69	3196	2550
c) Others	55	72	—	—	—	—	—	—
IV. Operating expenses	1420	2047	726	750	313	304	1178	1251
a) Payments to and provisions for employees	819	1086	174	205	110	116	341	447
b) Rent, taxes and lighting	115	137	32	35	132	123	436	438
c) Printing and stationery	42	36	16	13	2	2	23	20
d) Advertisement and publicity	—	2	1	13	1	—	—	1
e) Depreciation on Bank's property	99	368	164	170	14	14	137	103
f) Directors' fees, allowances and expenses	—	2	2	1	—	—	—	—
g) Auditors' fees and expenses	1	—	3	12	2	2	4	4
h) Law charges	11	42	19	23	—	1	2	3
i) Postage, telegrams, telephones, etc.	83	137	34	23	22	21	47	34
j) Repairs and maintenance	2	35	29	26	4	7	36	34
k) Insurance	142	12	18	27	1	1	18	12
l) Other expenditure	106	191	235	202	24	19	134	156
V. Provisions and contingencies	—	93	1358	5266	36	257	4207	2149
Total expenses@	1653	3417	4999	6060	412	440	5836	4902
VI. Profit (loss)	(1132)	650	(1338)	(5388)	236	(14)	(2590)	(446)
Total (III+IV+V+VI)	521	4160	5019	5938	684	682	7453	6605

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)
Income								
I. Interest Earned	3214	2348	10272	6660	208	110	87600	96723
a) Interest/discount on advances/bills	2442	1695	5720	2968	96	26	52824	54454
b) Income on Investments	681	552	3862	3050	71	29	25832	36713
c) Interest on balances with RBI and other inter-bank funds	91	101	613	642	38	27	5257	4193
d) Others	—	—	77	—	3	28	3687	1363
II. Other income	454	309	1707	1657	569	386	21496	22938
a) Commission, exchange and brokerage	165	78	609	598	377	287	14316	16669
b) Net Profit (loss) on sale of investments	52	5	(56)	206	—	—	572	893
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	—	(1)	—	—	442	(354)
e) Net Profit (loss) on exchange transaction	223	178	1079	767	189	97	5731	5608
f) Miscellaneous income	15	48	74	88	4	2	435	122
Total (I+II)	3668	2657	11979	8318	777	496	109096	119660
Expenditure & Provisions								
III. Interest expended	1619	1248	8304	5930	91	54	58485	57698
a) Interest on deposits	1261	715	5356	3594	37	39	50139	41863
b) Interest on RBI/inter-bank borrowings	347	532	2948	2335	10	—	8330	14748
c) Others	11	—	—	—	44	15	16	1087
IV. Operating expenses	566	626	1811	1896	212	196	25167	28359
a) Payments to and provisions for employees	146	135	704	753	111	99	8997	7426
b) Rent, taxes and lighting	167	226	115	115	35	37	2039	1945
c) Printing and stationery	20	20	25	24	6	5	1037	1047
d) Advertisement and publicity	—	1	4	7	1	2	1250	1356
e) Depreciation on Bank's property	82	74	337	321	5	6	1024	2252
f) Directors' fees, allowances and expenses	—	—	1	1	—	—	9	3
g) Auditors' fees and expenses	2	2	2	2	—	1	17	11
h) Law charges	1	9	1	—	1	1	919	1085
i) Postage, telegrams, telephones, etc.	29	28	139	139	9	11	2325	1981
j) Repairs and maintenance	19	22	57	56	8	1	2929	3142
k) Insurance	2	1	28	26	3	1	535	767
l) Other expenditure	98	109	399	453	32	31	4085	7345
V. Provisions and contingencies	1194	748	4109	478	228	118	8537	15067
Total expenses@	2185	1873	10115	7826	303	250	83653	86057
VI. Profit (loss)	289	36	(2245)	14	246	128	16906	18536
Total (III+IV+V+VI)	3668	2657	11979	8318	777	496	109096	119660

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)
Income								
I. Interest Earned	2357	3370	3752	3693	2516	2408	1688	1797
a) Interest/discount on advances/bills	1653	2538	3347	3094	1890	1543	1301	1400
b) Income on Investments	493	728	373	577	422	556	267	233
c) Interest on balances with RBI and other inter-bank funds	212	105	31	23	205	308	120	164
d) Others	—	—	—	—	—	—	—	—
II. Other income	522	666	582	346	152	191	152	254
a) Commission, exchange and brokerage	150	214	375	237	67	71	125	197
b) Net Profit (loss) on sale of investments	34	184	113	—	—	—	10	(8)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(1)	(1)	(1)	—	—	—	(1)	—
e) Net Profit (loss) on exchange transaction	328	225	87	101	85	120	8	56
f) Miscellaneous income	11	45	7	8	—	—	10	10
Total (I+II)	2879	4037	4334	4039	2668	2599	1840	2051
Expenditure & Provisions								
III. Interest expended	1484	2070	2214	2515	1402	1862	829	909
a) Interest on deposits	1258	1345	912	813	840	1299	295	537
b) Interest on RBI/inter-bank borrowings	212	718	1293	1697	562	563	535	372
c) Others	13	7	9	5	—	—	—	—
IV. Operating expenses	387	385	925	708	933	816	316	338
a) Payments to and provisions for employees	97	138	466	303	449	259	54	59
b) Rent, taxes and lighting	16	22	121	175	348	348	89	86
c) Printing and stationery	4	5	5	6	3	4	1	2
d) Advertisement and publicity	33	2	—	1	—	1	—	—
e) Depreciation on Bank's property	87	84	44	41	19	21	27	19
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	4	5
g) Auditors' fees and expenses	2	2	7	9	2	9	—	—
h) Law charges	4	—	1	1	6	3	1	1
i) Postage, telegrams, telephones, etc.	54	50	44	57	18	23	7	8
j) Repairs and maintenance	5	15	10	23	9	35	8	10
k) Insurance	8	9	—	92	6	5	1	1
l) Other expenditure	78	58	226	—	74	107	124	150
V. Provisions and contingencies	440	965	603	741	295	806	324	449
Total expenses@	1871	2455	3139	3223	2336	2678	1146	1247
VI. Profit (loss)	568	617	592	75	37	(884)	371	355
Total (III+IV+V+VI)	2879	4037	4334	4039	2668	2599	1840	2051

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 (Concl.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31	
	Toronto Dominion Bank	
	1999	2000
	(87)	(88)
Income		
I. Interest Earned	629	771
a) Interest/discount on advances/bills	539	557
b) Income on Investments	6	123
c) Interest on balances with RBI and other inter-bank funds	84	71
d) Others	—	20
II. Other income	29	101
a) Commission, exchange and brokerage	20	93
b) Net Profit (loss) on sale of investments	—	—
c) Net Profit (loss) on revaluation of investments	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	1
e) Net Profit (loss) on exchange transaction	—	—
f) Miscellaneous income	9	7
Total (I+II)	658	872
Expenditure & Provisions		
III. Interest expended	1	99
a) Interest on deposits	—	99
b) Interest on RBI/inter-bank borrowings	1	—
c) Others	—	—
IV. Operating expenses	237	229
a) Payments to and provisions for employees	64	73
b) Rent, taxes and lighting	62	59
c) Printing and stationery	2	2
d) Advertisement and publicity	1	1
e) Depreciation on Bank's property	19	20
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	2	2
h) Law charges	12	12
i) Postage, telegrams, telephones, etc.	26	21
j) Repairs and maintenance	9	14
k) Insurance	1	1
l) Other expenditure	39	25
V. Provisions and contingencies	231	288
Total expenses@	237	328
VI. Profit (loss)	190	256
Total (III+IV+V+VI)	658	872

Notes

1. @ : Excluding 'Provisions and Contingencies'.

2. Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	577	623	330	508	752	834	3885	4512
a) Interest/discount on advances/bills	346	362	192	330	126	149	1333	1613
b) Income on Investments	48	84	—	—	101	130	1485	1508
c) Interest on balances with RBI and other inter-bank funds	182	177	138	178	526	0	1068	1391
d) Others	—	—	—	—	—	555	—	—
II. Other income	59	60	46	146	36	20	93	123
a) Commission, exchange and brokerage	11	21	13	51	7	11	53	46
b) Other miscellaneous income	47	40	32	95	29	9	41	77
Total (I+II)	635	683	376	655	788	853	3978	4635
Expenditure & Provisions								
III. Interest expended	281	329	268	348	497	513	2264	2688
a) Interest on deposits	232	265	154	270	466	472	1964	2374
b) Interest on RBI/inter-bank borrowings	49	65	68	—	31	41	300	314
c) Others	—	—	46	78	—	—	—	—
IV. Operating expenses	147	161	230	259	211	216	680	708
a) Payments to and provisions for employees	119	128	199	233	167	181	605	629
b) Rent, taxes and lighting	5	5	7	8	5	5	17	19
c) Printing and stationery	3	3	2	3	2	3	7	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	2	2	1	2	5	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	1	1	1	1	2
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	4	4	1	1	1	2	5	7
j) Repairs and maintenance	2	2	—	—	—	1	—	—
k) Insurance	1	1	2	3	17	2	2	1
l) Other expenditure	11	14	16	9	17	19	38	37
V. Provisions and contingencies	26	24	8	—	—	8	—	372
Total expenses*	428	491	498	607	708	728	2944	3396
VI. Profit (loss)	181	169	-130	47	80	117	1034	866
Total (III+IV+V+VI)	635	683	376	655	788	853	3978	4635

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank		Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank	
	1999 (9)	2000 (10)	1999 (11)	2000 (12)	1999 (13)	2000 (14)	1999 (15)	2000 (16)
Income								
I. Interest Earned	2026	2637	1204	1592	1120	1278	797	992
a) Interest/discount on advances/bills	434	584	483	747	609	674	434	480
b) Income on Investments	624	601	357	402	276	292	117	149
c) Interest on balances with RBI and other inter-bank funds	968	1452	364	443	231	313	247	286
d) Others	—	—	—	—	3	—	—	78
II. Other income	76	122	33	109	30	34	45	48
a) Commission, exchange and brokerage	13	6	12	22	6	6	14	16
b) Other miscellaneous income	63	116	21	87	24	29	30	31
Total (I+II)	2102	2759	1237	1701	1150	1313	842	1040
Expenditure & Provisions								
III. Interest expended	1476	1730	895	1047	710	820	749	905
a) Interest on deposits	1427	1672	827	916	590	670	653	776
b) Interest on RBI/inter-bank borrowings	49	58	68	132	120	150	96	130
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	591	705	507	546	260	245	342	399
a) Payments to and provisions for employees	504	531	464	492	222	205	292	347
b) Rent, taxes and lighting	12	15	10	12	6	8	9	10
c) Printing and stationery	9	7	4	5	2	2	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	2	5	3	3	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	1	1	1	2
h) Law charges	1	—	—	—	—	1	2	3
i) Postage, telegrams, telephones, etc.	2	1	3	4	3	3	4	4
j) Repairs and maintenance	—	—	1	2	—	—	2	2
k) Insurance	12	14	6	7	4	1	6	6
l) Other expenditure	46	130	14	16	18	21	17	16
V. Provisions and contingencies	—	59	—	—	70	71	26	65
Total expenses*	2067	2435	1401	1593	970	1065	1091	1305
VI. Profit (loss)	35	265	-164	108	110	176	-275	-330
Total (III+IV+V+VI)	2102	2759	1237	1701	1150	1313	842	1040

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	381	439	1109	1441	3848	4357	1239	1647
a) Interest/discount on advances/bills	335	381	485	808	598	803	489	620
b) Income on Investments	41	51	604	618	3211	3523	380	495
c) Interest on balances with RBI and other inter-bank funds	5	6	19	14	39	31	370	532
d) Others	—	—	—	—	—	—	—	—
II. Other income	16	22	46	274	55	58	19	19
a) Commission, exchange and brokerage	10	9	40	106	13	16	7	7
b) Other miscellaneous income	6	13	6	168	42	43	12	12
Total (I+II)	397	461	1155	1715	3903	4415	1257	1666
Expenditure & Provisions								
III. Interest expended	195	218	545	767	2235	2663	1048	1293
a) Interest on deposits	153	169	378	540	2107	2527	924	1144
b) Interest on RBI/inter-bank borrowings	42	49	167	227	127	137	124	149
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	99	119	374	415	1011	846	613	616
a) Payments to and provisions for employees	73	90	284	322	725	767	532	572
b) Rent, taxes and lighting	5	6	9	14	17	23	10	12
c) Printing and stationery	3	3	7	8	11	13	5	4
d) Advertisement and publicity	—	—	—	4	—	—	—	—
e) Depreciation on Bank's property	1	1	7	17	15	12	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	2	1	3	2	2
h) Law charges	—	—	—	—	—	1	1	4
i) Postage, telegrams, telephones, etc.	1	1	4	5	1	1	2	1
j) Repairs and maintenance	4	1	2	2	2	4	1	1
k) Insurance	2	3	4	4	21	11	10	9
l) Other expenditure	9	12	57	37	216	13	49	9
V. Provisions and contingencies	84	69	75	—	205	179	—	-78
Total expenses*	294	337	919	1182	3245	3510	1660	1909
VI. Profit (loss)	19	55	161	533	453	726	-403	-165
Total (III+IV+V+VI)	397	461	1155	1715	3903	4415	1257	1666

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank	
	1999 (25)	2000 (26)	1999 (27)	2000 (28)	1999 (29)	2000 (30)	1999 (31)	2000 (32)
Income								
I. Interest Earned	274	373	2545	2823	1179	1683	2462	2684
a) Interest/discount on advances/bills	171	207	453	516	424	693	367	501
b) Income on Investments	—	—	2025	2281	321	619	1444	1517
c) Interest on balances with RBI and other inter-bank funds	103	166	—	—	421	356	609	629
d) Others	—	—	67	26	14	15	43	37
II. Other income	26	30	259	112	73	101	35	33
a) Commission, exchange and brokerage	4	5	24	35	7	10	23	21
b) Other miscellaneous income	23	25	235	77	66	90	12	10
Total (I+II)	300	404	2804	2936	1252	1783	2498	2715
Expenditure & Provisions								
III. Interest expended	694	693	1547	1835	900	1215	1385	1629
a) Interest on deposits	599	577	1467	1704	780	1053	1300	1520
b) Interest on RBI/inter-bank borrowings	10	10	81	3	120	162	85	109
c) Others	85	106	—	128	—	—	—	—
IV. Operating expenses	426	464	536	567	425	532	603	654
a) Payments to and provisions for employees	393	420	497	517	385	400	552	604
b) Rent, taxes and lighting	10	10	8	9	8	8	10	11
c) Printing and stationery	4	3	4	4	4	5	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	1	2	2	2	4	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	2	2	2	1	2
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	1	2	2	2	2	3	3	3
j) Repairs and maintenance	—	—	—	—	2	4	1	1
k) Insurance	2	11	—	10	—	—	1	—
l) Other expenditure	13	15	23	21	21	105	26	24
V. Provisions and contingencies	135	80	—	—	—	—	69	-34
Total expenses*	1120	1157	2083	2402	1325	1747	2057	2283
VI. Profit (loss)	-955	-834	721	534	-73	37	371	467
Total (III+IV+V+VI)	300	404	2804	2936	1252	1783	2498	2715

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	2830	3391	1543	1988	473	522	2800	3376
a) Interest/discount on advances/bills	534	668	502	700	163	172	423	518
b) Income on Investments	1399	1832	1028	1273	5	10	2346	2805
c) Interest on balances with RBI and other inter-bank funds	897	892	13	16	306	340	30	53
d) Others	—	—	—	—	—	—	—	—
II. Other income	128	204	65	90	22	8	51	44
a) Commission, exchange and brokerage	15	37	15	17	7	8	32	41
b) Other miscellaneous income	113	168	50	73	16	3	18	3
Total (I+II)	2958	3596	1608	2078	495	530	2850	3420
Expenditure & Provisions								
III. Interest expended	2129	2672	836	1027	463	561	1668	1523
a) Interest on deposits	2062	2590	756	886	441	538	1541	1380
b) Interest on RBI/inter-bank borrowings	67	82	80	141	22	23	127	142
c) Others	—	—	—	—	—	—	—	1
IV. Operating expenses	655	666	521	547	385	406	594	614
a) Payments to and provisions for employees	569	600	452	486	361	381	522	544
b) Rent, taxes and lighting	14	16	13	15	6	6	9	11
c) Printing and stationery	9	8	6	6	4	4	6	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	3	3	1	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	—	1	1	1
h) Law charges	—	—	1	1	1	1	1	2
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	9	3
j) Repairs and maintenance	1	1	5	7	1	1	2	2
k) Insurance	34	6	9	10	8	12	14	6
l) Other expenditure	21	25	28	15	3	2	26	35
V. Provisions and contingencies	153	157	17	—	—	8	86	18
Total expenses*	2784	3338	1357	1574	848	967	2262	2136
VI. Profit (loss)	21	100	233	504	-353	-446	502	1265
Total (III+IV+V+VI)	2958	3596	1608	2078	495	530	2850	3420

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	367	485	473	613	3715	4307	532	814
a) Interest/discount on advances/bills	51	66	143	184	531	666	304	384
b) Income on Investments	127	416	327	425	3178	3636	72	99
c) Interest on balances with RBI and other inter-bank funds	172	3	4	4	6	4	155	331
d) Others	17	—	—	—	—	—	—	—
II. Other income	5	26	13	14	145	147	74	46
a) Commission, exchange and brokerage	1	3	6	8	144	145	3	1
b) Other miscellaneous income	3	23	6	6	1	1	71	45
Total (I+II)	372	510	486	627	3860	4454	606	860
Expenditure & Provisions								
III. Interest expended	230	289	397	512	1602	1806	475	593
a) Interest on deposits	220	277	367	486	1474	1645	433	538
b) Interest on RBI/inter-bank borrowings	10	12	30	26	128	161	42	56
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	110	99	136	139	734	802	247	266
a) Payments to and provisions for employees	99	86	112	114	652	713	218	235
b) Rent, taxes and lighting	3	3	6	8	18	21	7	8
c) Printing and stationery	1	2	3	2	9	9	5	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	3	6	7	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	1	1	2	—	1
h) Law charges	—	—	—	—	2	2	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	2	3	1	1
j) Repairs and maintenance	—	1	—	—	2	3	—	—
k) Insurance	2	2	5	4	14	16	—	—
l) Other expenditure	2	2	6	6	28	26	13	14
V. Provisions and contingencies	29	75	45	97	116	224	—	—
Total expenses*	340	388	533	651	2335	2608	721	860
VI. Profit (loss)	3	47	-93	-121	1409	1622	-115	2
Total (III+IV+V+VI)	372	510	486	627	3860	4454	606	862

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank	
	1999 (49)	2000 (50)	1999 (51)	2000 (52)	1999 (53)	2000 (54)	1999 (55)	2000 (56)
Income								
I. Interest Earned	1173	1510	3975	4572	2469	3284	286	378
a) Interest/discount on advances/bills	627	744	727	877	1319	1926	171	210
b) Income on Investments	244	218	1862	2366	378	516	114	166
c) Interest on balances with RBI and other inter-bank funds	302	549	1385	1329	772	841	1	1
d) Others	—	—	—	—	—	—	—	—
II. Other income	51	68	288	529	112	151	28	29
a) Commission, exchange and brokerage	28	35	5	9	16	20	15	14
b) Other miscellaneous income	22	33	283	521	96	131	12	15
Total (I+II)	1224	1579	4263	5101	2581	3435	313	406
Expenditure & Provisions								
III. Interest expended	793	986	2702	3397	1506	1827	238	281
a) Interest on deposits	685	850	2559	3227	1116	1458	184	217
b) Interest on RBI/inter-bank borrowings	108	136	143	170	—	67	1	1
c) Others	—	—	—	—	390	301	54	62
IV. Operating expenses	262	284	1152	1273	574	638	110	117
a) Payments to and provisions for employees	219	234	1063	1165	499	543	92	98
b) Rent, taxes and lighting	11	11	16	16	8	10	3	3
c) Printing and stationery	4	5	8	11	9	9	2	1
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	6	8	11	12	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	2	1	3	—	—
h) Law charges	—	1	2	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	4	5	5	10	6	8	1	1
j) Repairs and maintenance	3	4	2	3	1	1	—	—
k) Insurance	5	6	20	23	1	—	2	2
l) Other expenditure	11	12	28	35	39	51	9	8
V. Provisions and contingencies	32	37	—	—	45	68	2	5
Total expenses*	1055	1271	3854	4670	2080	2464	348	398
VI. Profit (loss)	137	271	408	431	456	902	-37	4
Total (III+IV+V+VI)	1224	1579	4263	5101	2581	3435	313	406

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	1999 (57)	2000 (58)	1999 (59)	2000 (60)	1999 (61)	2000 (62)	1999 (63)	2000 (64)
Income								
I. Interest Earned	2027	2396	1253	1353	437	544	1665	1900
a) Interest/discount on advances/bills	599	657	543	567	302	401	309	424
b) Income on Investments	289	288	175	51	24	28	130	109
c) Interest on balances with RBI and other inter-bank funds	1139	1450	536	735	111	115	1226	1366
d) Others	1	—	—	—	—	—	—	—
II. Other income	48	203	62	38	18	29	21	28
a) Commission, exchange and brokerage	32	189	21	38	13	23	21	25
b) Other miscellaneous income	16	14	41	—	5	7	—	3
Total (I+II)	2075	2599	1316	1391	455	573	1686	1928
Expenditure & Provisions								
III. Interest expended	1181	1608	1343	1609	236	274	962	1300
a) Interest on deposits	1111	1501	1137	1394	131	159	918	1245
b) Interest on RBI/inter-bank borrowings	70	107	205	215	44	47	44	54
c) Others	—	—	—	—	61	67	—	—
IV. Operating expenses	823	865	1001	1124	146	162	542	570
a) Payments to and provisions for employees	746	788	942	1058	89	97	498	528
b) Rent, taxes and lighting	16	17	24	26	6	7	9	10
c) Printing and stationery	9	10	10	7	2	2	5	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	5	5	3	4	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	2	3	—	1	1	1
h) Law charges	1	1	—	—	—	—	1	—
i) Postage, telegrams, telephones, etc.	5	6	6	7	2	2	2	2
j) Repairs and maintenance	1	1	2	2	—	—	1	1
k) Insurance	9	10	7	8	1	2	6	8
l) Other expenditure	32	29	2	7	42	47	18	12
V. Provisions and contingencies	32	107	47	65	42	20	37	—
Total expenses*	2005	2473	2343	2732	383	435	1504	1870
VI. Profit (loss)	38	19	-1075	-1405	29	118	145	58
Total (III+IV+V+VI)	2075	2599	1316	1391	455	573	1686	1928

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest Earned	1097	1407	707	900	2213	2655	1281	1520
a) Interest/discount on advances/bills	562	752	143	215	1419	1682	797	931
b) Income on Investments	29	138	564	573	362	398	94	140
c) Interest on balances with RBI and other inter-bank funds	506	517	—	112	433	576	390	449
d) Others	—	—	—	—	—	—	—	—
II. Other income	43	54	171	59	150	188	172	132
a) Commission, exchange and brokerage	8	11	16	23	135	171	41	41
b) Other miscellaneous income	35	44	155	36	16	17	131	91
Total (I+II)	1140	1461	878	960	2363	2843	1453	1652
Expenditure & Provisions								
III. Interest expended	783	1010	465	588	1449	1799	824	1001
a) Interest on deposits	643	800	428	561	1172	1468	687	842
b) Interest on RBI/inter-bank borrowings	6	8	37	27	276	331	32	42
c) Others	134	202	—	—	—	—	105	118
IV. Operating expenses	351	375	320	239	785	805	322	424
a) Payments to and provisions for employees	317	334	282	201	668	722	278	310
b) Rent, taxes and lighting	8	9	7	9	13	16	11	12
c) Printing and stationery	4	4	3	4	9	10	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	2	3	5	3	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	—	1	2	3	1	1
h) Law charges	—	—	—	—	1	1	1	1
i) Postage, telegrams, telephones, etc.	2	3	1	2	9	11	4	4
j) Repairs and maintenance	1	1	2	1	2	1	2	2
k) Insurance	2	5	—	—	—	1	6	7
l) Other expenditure	13	14	21	19	79	36	9	76
V. Provisions and contingencies	-30	26	—	—	28	37	37	—
Total expenses*	1133	1386	786	827	2233	2605	1146	1425
VI. Profit (loss)	36	49	92	133	102	202	269	226
Total (III+IV+V+VI)	1140	1461	878	960	2363	2843	1453	1652

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Chambal Kshetriya Gramin Bank		Champanan Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1999 (73)	2000 (74)	1999 (75)	2000 (76)	1999 (77)	2000 (78)	1999 (79)	2000 (80)
Income								
I. Interest Earned	739	1075	1068	1321	560	1027	1314	..
a) Interest/discount on advances/bills	405	529	282	392	221	401	269	..
b) Income on Investments	46	44	4	3	176	246	312	..
c) Interest on balances with RBI and other inter-bank funds	288	502	783	926	162	380	733	..
d) Others	—	—	—	—	—	—	—	..
II. Other income	84	53	49	240	8	89	42	..
a) Commission, exchange and brokerage	10	32	6	8	8	14	42	..
b) Other miscellaneous income	75	20	43	231	—	75	—	..
Total (I+II)	824	1127	1118	1561	568	1116	1356	..
Expenditure & Provisions								
III. Interest expended	586	841	1125	1289	472	711	747	..
a) Interest on deposits	561	755	1088	1236	440	661	680	..
b) Interest on RBI/inter-bank borrowings	25	86	37	3	1	—	67	..
c) Others	—	—	—	53	30	50	—	..
IV. Operating expenses	214	227	791	859	258	360	453	..
a) Payments to and provisions for employees	180	187	755	812	228	281	405	..
b) Rent, taxes and lighting	7	8	11	11	7	8	8	..
c) Printing and stationery	3	3	4	4	2	4	5	..
d) Advertisement and publicity	—	—	—	—	—	—	—	..
e) Depreciation on Bank's property	3	5	2	2	2	2	4	..
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	..
g) Auditors' fees and expenses	—	1	1	2	1	1	1	..
h) Law charges	—	—	—	—	1	—	1	..
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	—	4	..
j) Repairs and maintenance	—	1	—	—	1	—	1	..
k) Insurance	4	5	7	9	1	1	6	..
l) Other expenditure	15	15	10	17	14	61	8	..
V. Provisions and contingencies	7	9	130	10	21	8	34	..
Total expenses*	800	1067	1916	2149	730	1070	1200	..
VI. Profit (loss)	17	51	-929	-598	-184	37	122	..
Total (III+IV+V+VI)	824	1127	1118	1561	568	1116	1356	..

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
Income								
I. Interest Earned	745	1028	1101	1298	1910	2173	1981	2329
a) Interest/discount on advances/bills	322	425	744	884	1171	1343	524	701
b) Income on Investments	399	538	119	131	305	383	369	405
c) Interest on balances with RBI and other inter-bank funds	24	65	238	283	434	447	1088	1221
d) Others	—	—	—	—	—	—	—	2
II. Other income	30	62	51	60	104	98	294	652
a) Commission, exchange and brokerage	25	47	10	14	18	23	10	17
b) Other miscellaneous income	5	75	41	47	86	75	284	635
Total (I+II)	775	1090	1152	1358	2014	2271	2274	2981
Expenditure & Provisions								
III. Interest expended	598	705	605	732	1099	1375	1830	2155
a) Interest on deposits	582	686	462	566	841	1072	1692	2007
b) Interest on RBI/inter-bank borrowings	16	19	143	166	258	303	138	148
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	325	350	283	276	591	653	903	1035
a) Payments to and provisions for employees	288	308	254	245	518	575	799	915
b) Rent, taxes and lighting	9	10	6	6	14	15	23	25
c) Printing and stationery	5	5	6	6	8	8	9	11
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	4	5	6	6	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	7	1	1	1	3	2	3
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	2	3	4	4	8	8	8	7
j) Repairs and maintenance	—	—	1	2	3	3	1	1
k) Insurance	1	1	—	3	5	7	20	13
l) Other expenditure	16	19	8	3	25	27	39	56
V. Provisions and contingencies	19	27	40	49	0	122	—	—
Total expenses*	923	1055	888	1007	1690	2028	2733	3191
VI. Profit (loss)	-167	8	224	302	324	122	-459	-209
Total (III+IV+V+VI)	775	—	1152	1358	2014	2271	2274	2981

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1999 (89)	2000 (90)	1999 (91)	2000 (92)	1999 (93)	2000 (94)	1999 (95)	2000 (96)
Income								
I. Interest Earned	1193	1481	2120	2527	1073	1338	1485	1847
a) Interest/discount on advances/bills	221	294	340	479	441	630	727	932
b) Income on Investments	972	1187	839	955	304	317	453	642
c) Interest on balances with RBI and other inter-bank funds	—	—	941	1094	328	391	304	274
d) Others	—	—	—	—	—	—	—	—
II. Other income	47	43	43	54	37	115	33	54
a) Commission, exchange and brokerage	24	28	21	28	7	9	9	20
b) Other miscellaneous income	22	15	21	26	29	105	24	34
Total (I+II)	1240	1524	2163	2582	1110	1452	1518	1901
Expenditure & Provisions								
III. Interest expended	750	951	1006	1214	717	878	940	1234
a) Interest on deposits	701	891	949	1132	655	792	756	992
b) Interest on RBI/inter-bank borrowings	47	60	56	82	63	85	184	242
c) Others	1	—	—	—	—	1	—	—
IV. Operating expenses	416	445	672	610	345	364	287	324
a) Payments to and provisions for employees	375	383	533	557	307	317	245	272
b) Rent, taxes and lighting	9	10	11	14	8	10	6	9
c) Printing and stationery	4	3	5	6	3	4	8	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	7	3	2	5	7
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	4	3	2	4	4
j) Repairs and maintenance	—	—	2	—	1	1	—	—
k) Insurance	6	6	10	11	2	6	2	1
l) Other expenditure	18	38	104	9	17	20	16	22
V. Provisions and contingencies	—	—	81	49	—	95	145	163
Total expenses*	1166	1396	1678	1824	1063	1242	1227	1558
VI. Profit (loss)	74	128	404	709	47	115	145	180
Total (III+IV+V+VI)	1240	1524	2163	2582	1110	1452	1518	1901

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	1999 (97)	2000 (98)	1999 (99)	2000 (100)	1999 (101)	2000 (102)	1999 (103)	2000 (104)
Income								
I. Interest Earned	584	687	2415	2603	852	767	1620	1806
a) Interest/discount on advances/bills	240	281	529	575	509	146	690	788
b) Income on Investments	77	105	1075	1315	—	—	225	240
c) Interest on balances with RBI and other inter-bank funds	180	274	811	712	343	621	705	777
d) Others	87	26	—	—	—	—	—	—
II. Other income	45	48	58	107	54	14	75	76
a) Commission, exchange and brokerage	10	14	21	32	12	14	57	63
b) Other miscellaneous income	35	34	37	75	42	—	17	13
Total (I+II)	629	735	2473	2710	906	781	1695	1882
Expenditure & Provisions								
III. Interest expended	412	485	1536	1721	685	820	974	1149
a) Interest on deposits	371	433	1415	1610	669	813	843	998
b) Interest on RBI/inter-bank borrowings	41	—	121	111	15	—	131	150
c) Others	—	52	—	—	—	8	—	—
IV. Operating expenses	211	231	573	636	580	607	368	409
a) Payments to and provisions for employees	175	191	496	545	536	556	330	364
b) Rent, taxes and lighting	6	7	16	17	11	12	8	12
c) Printing and stationery	3	3	11	11	2	2	4	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	5	6	2	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	2	3	1	1	1	1
h) Law charges	—	1	2	1	—	1	—	—
i) Postage, telegrams, telephones, etc.	4	3	6	7	1	1	6	7
j) Repairs and maintenance	—	—	4	3	1	1	2	2
k) Insurance	3	3	16	24	9	10	1	1
l) Other expenditure	16	20	16	19	17	23	13	16
V. Provisions and contingencies	3	12	173	131	—	-147	—	71
Total expenses*	624	716	2109	2357	1265	—	1342	1558
VI. Profit (loss)	2	6	191	221	-359	-500	353	252
Total (III+IV+V+VI)	629	735	2473	2710	906	781	1695	1882

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
Income								
I. Interest Earned	903	1145	1832	2081	609	713	2736	2871
a) Interest/discount on advances/bills	320	358	338	423	252	291	570	627
b) Income on Investments	92	95	310	349	154	172	572	429
c) Interest on balances with RBI and other inter-bank funds	491	691	1184	—	204	250	22	19
d) Others	—	—	—	1309	—	—	1572	1796
II. Other income	25	41	30	49	23	32	31	28
a) Commission, exchange and brokerage	9	12	14	19	5	6	9	10
b) Other miscellaneous income	16	29	16	30	17	27	21	17
Total (I+II)	927	1185	1862	2129	632	746	2766	2899
Expenditure & Provisions								
III. Interest expended	559	632	1029	1232	332	405	1415	1614
a) Interest on deposits	502	580	959	1144	286	349	1294	1490
b) Interest on RBI/inter-bank borrowings	57	52	—	—	4	3	121	123
c) Others	—	—	69	88	42	53	—	—
IV. Operating expenses	274	287	430	468	134	146	649	640
a) Payments to and provisions for employees	245	257	343	373	101	105	552	583
b) Rent, taxes and lighting	5	5	7	9	7	8	9	9
c) Printing and stationery	2	2	7	6	2	3	5	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	4	2	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	2	1
h) Law charges	—	1	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	3	2	3	1	2	—	—
j) Repairs and maintenance	—	—	—	—	—	—	1	1
k) Insurance	5	5	9	8	2	2	11	12
l) Other expenditure	12	11	58	64	18	23	67	23
V. Provisions and contingencies	—	56	23	—	8	26	90	24
Total expenses*	833	919	1458	1700	466	551	2064	2254
VI. Profit (loss)	94	210	381	429	157	170	612	621
Total (III+IV+V+VI)	927	1185	1862	2129	632	746	2766	2899

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income								
I. Interest Earned	1061	1259	183	191	2412	3081	531	655
a) Interest/discount on advances/bills	239	280	183	191	838	1193	127	161
b) Income on Investments	189	227	—	—	924	1240	78	163
c) Interest on balances with RBI and other inter-bank funds	634	752	—	—	650	647	—	330
d) Others	—	—	—	—	—	—	326	—
II. Other income	64	68	534	672	101	284	7	8
a) Commission, exchange and brokerage	6	6	10	10	15	22	4	4
b) Other miscellaneous income	59	61	523	562	86	262	4	5
Total (I+II)	1126	1327	717	863	2513	3365	538	663
Expenditure & Provisions								
III. Interest expended	633	764	491	610	2339	2804	346	434
a) Interest on deposits	570	693	454	568	2161	2607	327	404
b) Interest on RBI/inter-bank borrowings	63	71	—	41	—	197	20	30
c) Others	—	—	38	—	178	—	—	—
IV. Operating expenses	397	420	169	185	1738	1393	166	138
a) Payments to and provisions for employees	326	348	152	166	1090	1139	129	121
b) Rent, taxes and lighting	6	6	4	5	27	31	3	3
c) Printing and stationery	4	4	2	3	13	14	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	2	3	8	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	2	3	—	—
h) Law charges	—	1	—	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	—	2	3	1	1
j) Repairs and maintenance	4	5	—	—	1	1	—	—
k) Insurance	5	1	1	2	11	20	3	3
l) Other expenditure	48	50	6	7	588	174	28	6
V. Provisions and contingencies	69	72	—	—	—	—	—	28
Total expenses*	1030	1185	660	794	4077	4197	513	571
VI. Profit (loss)	27	71	57	69	-1564	-832	25	64
Total (III+IV+V+VI)	1126	1327	717	863	2513	3365	538	663

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
Income								
I. Interest Earned	836	1005	1006	1352	3030	3440	1565	1832
a) Interest/discount on advances/bills	552	607	228	319	805	753	175	184
b) Income on Investments	119	172	695	131	1395	1443	127	1631
c) Interest on balances with RBI and other inter-bank funds	165	225	82	280	830	1244	1263	17
d) Others	—	—	—	621	—	—	—	—
II. Other income	279	28	60	28	222	34	14	27
a) Commission, exchange and brokerage	5	10	21	28	20	21	5	6
b) Other miscellaneous income	274	19	39	—	202	13	9	21
Total (I+II)	1115	1033	1065	1380	3253	3474	1579	1859
Expenditure & Provisions								
III. Interest expended	535	676	862	1026	1803	2219	873	1091
a) Interest on deposits	424	555	266	325	1655	2054	853	1065
b) Interest on RBI/inter-bank borrowings	111	120	513	677	148	165	21	25
c) Others	—	—	83	24	—	—	—	—
IV. Operating expenses	156	175	120	127	595	656	277	313
a) Payments to and provisions for employees	123	136	99	104	491	528	258	268
b) Rent, taxes and lighting	8	10	8	7	10	12	4	5
c) Printing and stationery	5	4	4	3	5	12	3	2
d) Advertisement and publicity	1	2	—	—	1	1	—	1
e) Depreciation on Bank's property	4	5	2	3	5	7	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	3	1	1
h) Law charges	1	1	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	3	3	1	1	4	4	—	1
j) Repairs and maintenance	2	2	1	2	3	2	1	1
k) Insurance	1	4	1	3	1	—	6	25
l) Other expenditure	7	8	3	4	75	85	2	7
V. Provisions and contingencies	238	23	11	—	—	324	—	6
Total expenses*	691	850	982	1153	2399	2875	1150	1404
VI. Profit (loss)	186	159	72	227	854	275	429	449
Total (III+IV+V+VI)	1115	1033	1065	1380	3253	3474	1579	1859

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
Income								
I. Interest Earned	9371	10938	1562	1945	5626	6215	666	908
a) Interest/discount on advances/bills	1351	1667	456	487	1720	2113	155	210
b) Income on Investments	7968	9184	657	870	3906	4102	—	57
c) Interest on balances with RBI and other inter-bank funds	52	87	449	588	—	—	358	394
d) Others	—	—	—	—	—	—	153	247
II. Other income	109	134	20	94	76	175	9	16
a) Commission, exchange and brokerage	103	128	17	23	17	22	5	5
b) Other miscellaneous income	6	6	3	71	59	153	4	11
Total (I+II)	9480	11072	1582	2038	5702	6390	675	924
Expenditure & Provisions								
III. Interest expended	5687	6328	848	1065	3197	3576	512	675
a) Interest on deposits	5331	5843	771	970	2788	3157	323	387
b) Interest on RBI/inter-bank borrowings	356	484	71	90	—	—	37	40
c) Others	—	—	6	4	409	419	153	247
IV. Operating expenses	1727	1792	367	396	1142	1214	173	189
a) Payments to and provisions for employees	1453	1496	322	340	1011	1068	124	123
b) Rent, taxes and lighting	44	59	7	10	32	35	4	5
c) Printing and stationery	16	16	5	6	12	12	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	7	8	5	8	7	13	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	5	1	2	2	3	—	—
h) Law charges	2	1	—	—	2	2	—	—
i) Postage, telegrams, telephones, etc.	9	11	3	3	5	8	1	1
j) Repairs and maintenance	2	3	1	1	4	3	—	—
k) Insurance	57	79	6	8	22	24	1	1
l) Other expenditure	133	112	18	19	45	47	40	54
V. Provisions and contingencies	35	283	81	86	7	92	—	—
Total expenses*	7414	8119	1215	1461	4339	4790	686	815
VI. Profit (loss)	2031	2670	286	491	1356	1507	-10	61
Total (III+IV+V+VI)	9480	11072	1582	2038	5702	6390	675	924

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income								
I. Interest Earned	1458	1932	2284	2653	802	946	3293	4103
a) Interest/discount on advances/bills	50	904	1191	1318	122	174	664	988
b) Income on Investments	67	95	461	502	329	516	1895	2291
c) Interest on balances with RBI and other inter-bank funds	741	934	—	—	351	255	733	822
d) Others	—	—	633	832	—	—	2	2
II. Other income	60	123	57	68	10	6	33	51
a) Commission, exchange and brokerage	27	39	40	40	8	3	15	21
b) Other miscellaneous income	32	84	16	29	3	3	18	30
Total (I+II)	1518	2055	2340	2721	812	952	3327	4154
Expenditure & Provisions								
III. Interest expended	1141	1356	1645	1931	445	543	2312	2890
a) Interest on deposits	998	1156	1448	1694	411	499	2204	2746
b) Interest on RBI/inter-bank borrowings	143	200	—	—	34	44	1	1
c) Others	—	—	197	237	—	—	107	143
IV. Operating expenses	468	502	585	640	141	141	745	860
a) Payments to and provisions for employees	405	432	531	578	118	119	670	766
b) Rent, taxes and lighting	14	15	10	11	4	4	15	21
c) Printing and stationery	5	6	3	8	3	2	8	9
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	6	4	4	2	2	6	9
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	—	—	1	2
h) Law charges	—	1	1	1	—	—	1	1
i) Postage, telegrams, telephones, etc.	4	4	2	3	1	1	8	10
j) Repairs and maintenance	—	1	—	1	—	—	1	2
k) Insurance	11	10	11	15	—	—	14	17
l) Other expenditure	23	25	21	19	12	12	22	22
V. Provisions and contingencies	1	—	—	—	60	6	4	—
Total expenses*	1609	1858	2230	2571	586	684	3057	3750
VI. Profit (loss)	-91	197	111	150	166	263	266	404
Total (III+IV+V+VI)	1518	2055	2340	2721	812	952	3327	4154

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)
Income								
I. Interest Earned	408	496	1093	1312	2019	2467	650	761
a) Interest/discount on advances/bills	90	123	484	630	330	411	286	356
b) Income on Investments	318	365	242	245	1144	1410	355	160
c) Interest on balances with RBI and other inter-bank funds	—	—	367	437	545	646	9	246
d) Others	—	8	—	—	—	—	—	—
II. Other income	7	31	23	32	81	115	33	96
a) Commission, exchange and brokerage	5	5	6	7	61	95	5	6
b) Other miscellaneous income	2	27	17	25	19	20	28	91
Total (I+II)	415	528	1115	1343	2099	2582	683	858
Expenditure & Provisions								
III. Interest expended	221	258	648	789	1472	1926	423	533
a) Interest on deposits	205	230	516	627	1422	1851	368	449
b) Interest on RBI/inter-bank borrowings	16	28	5	4	50	74	55	84
c) Others	—	—	128	157	—	—	—	—
IV. Operating expenses	126	106	249	290	419	443	223	208
a) Payments to and provisions for employees	107	86	212	249	364	378	194	175
b) Rent, taxes and lighting	3	3	8	9	16	19	9	9
c) Printing and stationery	1	1	4	3	6	8	4	4
d) Advertisement and publicity	—	—	—	—	1	—	—	—
e) Depreciation on Bank's property	2	2	4	4	5	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	3	2	3	2	3	1	2
j) Repairs and maintenance	—	—	—	1	1	2	1	1
k) Insurance	2	2	3	7	11	10	4	6
l) Other expenditure	8	7	15	14	12	16	9	10
V. Provisions and contingencies	16	54	—	6	99	184	4	7
Total expenses*	347	364	897	1079	1891	2368	646	741
VI. Profit (loss)	52	110	219	258	109	30	33	110
Total (III+IV+V+VI)	415	528	1115	1343	2099	2582	683	858

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
Income								
I. Interest Earned	3834	4467	3223	3768	1376	1801	1670	1796
a) Interest/discount on advances/bills	686	1085	499	491	548	716	682	670
b) Income on Investments	1828	2150	2	3112	303	508	364	370
c) Interest on balances with RBI and other inter-bank funds	1319	1232	2721	165	525	577	624	756
d) Others	—	—	—	—	—	—	—	—
II. Other income	81	166	68	13	32	35	66	58
a) Commission, exchange and brokerage	26	34	8	9	32	35	21	21
b) Other miscellaneous income	55	133	61	4	—	—	45	37
Total (I+II)	3915	4634	3291	3781	1409	1836	1735	1855
Expenditure & Provisions								
III. Interest expended	2431	2873	1992	2505	875	1198	1031	1218
a) Interest on deposits	2306	2692	1889	2373	748	1016	926	1086
b) Interest on RBI/inter-bank borrowings	125	181	—	—	127	180	17	21
c) Others	—	—	103	132	—	3	87	112
IV. Operating expenses	859	902	585	604	326	337	273	295
a) Payments to and provisions for employees	771	804	522	527	295	300	235	253
b) Rent, taxes and lighting	13	19	11	14	7	10	14	12
c) Printing and stationery	20	12	9	8	7	6	3	1
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	6	7	6	1	3	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	1	1	1	1
h) Law charges	1	1	2	3	—	—	—	—
i) Postage, telegrams, telephones, etc.	8	11	4	4	2	2	3	4
j) Repairs and maintenance	1	1	1	1	—	—	1	—
k) Insurance	1	4	12	14	5	5	—	—
l) Other expenditure	40	42	17	25	7	10	13	18
V. Provisions and contingencies	173	30	—	140	—	—	—	162
Total expenses*	3290	3776	2577	3109	1201	1535	1304	1513
VI. Profit (loss)	452	828	714	532	208	301	432	179
Total (III+IV+V+VI)	3915	4634	3291	3781	1409	1836	1735	1855

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jhbua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income								
I. Interest Earned	1146	1341	769	973	1191	1344	779	1174
a) Interest/discount on advances/bills	637	787	283	335	154	192	447	684
b) Income on Investments	89	92	248	343	604	524	12	31
c) Interest on balances with RBI and other inter-bank funds	419	462	239	295	433	628	320	459
d) Others	—	—	—	—	—	—	—	—
II. Other income	264	74	24	24	9	10	93	137
a) Commission, exchange and brokerage	9	12	13	13	8	7	17	30
b) Other miscellaneous income	255	62	11	11	1	4	76	107
Total (I+II)	1410	1415	793	997	1200	1354	872	1311
Expenditure & Provisions								
III. Interest expended	896	1042	473	607	598	713	580	871
a) Interest on deposits	776	884	391	507	537	649	454	745
b) Interest on RBI/inter-bank borrowings	120	159	81	76	61	64	126	127
c) Others	—	—	1	24	—	—	—	—
IV. Operating expenses	513	539	173	192	224	244	267	323
a) Payments to and provisions for employees	471	491	147	160	183	198	214	235
b) Rent, taxes and lighting	11	13	5	5	12	13	11	13
c) Printing and stationery	4	4	3	4	5	5	6	9
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	2	2	1	1	2	2	3	9
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	—	1	1	1	1
h) Law charges	1	1	—	—	—	—	1	—
i) Postage, telegrams, telephones, etc.	2	2	2	2	—	1	2	4
j) Repairs and maintenance	1	2	—	—	—	—	1	1
k) Insurance	6	7	3	4	6	4	3	10
l) Other expenditure	14	15	12	16	16	20	24	41
V. Provisions and contingencies	—	14	—	—	85	52	—	—
Total expenses*	1408	1581	646	799	823	957	846	1194
VI. Profit (loss)	1	-180	147	198	292	344	26	117
Total (III+IV+V+VI)	1410	1415	793	997	1200	1354	872	1311

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest Earned	875	1103	1544	1746	1129	1319	783	888
a) Interest/discount on advances/bills	386	535	718	820	256	246	473	509
b) Income on Investments	138	231	626	725	104	73	306	359
c) Interest on balances with RBI and other inter-bank funds	352	337	26	18	769	1000	4	19
d) Others	—	—	174	183	—	—	—	—
II. Other income	20	25	96	186	31	51	20	35
a) Commission, exchange and brokerage	—	—	56	117	7	8	9	8
b) Other miscellaneous income	20	25	40	68	24	42	11	28
Total (I+II)	896	1128	1640	1932	1160	1370	803	923
Expenditure & Provisions								
III. Interest expended	481	620	928	1138	802	965	407	521
a) Interest on deposits	383	472	749	952	762	926	322	401
b) Interest on RBI/inter-bank borrowings	98	148	179	185	40	39	84	120
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	352	449	516	529	609	630	157	173
a) Payments to and provisions for employees	321	447	455	453	500	561	124	138
b) Rent, taxes and lighting	9	11	14	17	11	13	7	8
c) Printing and stationery	5	5	7	7	5	5	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	1
e) Depreciation on Bank's property	2	2	4	5	4	5	7	5
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	1	1	1	1
h) Law charges	—	—	—	—	1	—	—	—
i) Postage, telegrams, telephones, etc.	4	4	5	7	1	1	4	5
j) Repairs and maintenance	1	1	4	5	1	1	1	2
k) Insurance	3	6	4	6	7	8	3	2
l) Other expenditure	51	18	23	26	79	36	5	8
V. Provisions and contingencies	51	32	13	4	53	—	18	—
Total expenses*	834	1068	1444	1667	1411	1595	564	694
VI. Profit (loss)	11	28	182	261	-304	-225	221	228
Total (III+IV+V+VI)	896	1128	1640	1932	1160	1370	803	923

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								
I. Interest Earned	2861	3475	829	983	2230	2700	922	1082
a) Interest/discount on advances/bills	614	771	265	282	487	605	278	321
b) Income on Investments	1228	2600	260	344	811	1172	156	148
c) Interest on balances with RBI and other inter-bank funds	1019	104	304	357	931	923	489	614
d) Others	—	—	—	—	—	—	—	—
II. Other income	90	309	48	63	65	78	34	34
a) Commission, exchange and brokerage	44	58	4	4	40	41	19	19
b) Other miscellaneous income	45	252	44	59	24	37	15	15
Total (I+II)	2951	3784	877	1046	2295	2778	956	1116
Expenditure & Provisions								
III. Interest expended	1934	2283	500	584	1479	1855	493	557
a) Interest on deposits	1748	2092	452	532	1425	1792	439	496
b) Interest on RBI/inter-bank borrowings	—	191	48	53	1	1	54	61
c) Others	187	—	—	—	53	62	—	—
IV. Operating expenses	700	773	255	273	543	613	376	371
a) Payments to and provisions for employees	621	675	222	239	466	511	332	331
b) Rent, taxes and lighting	17	21	4	5	12	16	8	8
c) Printing and stationery	10	9	2	4	5	7	3	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	8	9	5	4	4	8	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	1	2	1	1
h) Law charges	1	2	1	—	1	1	1	—
i) Postage, telegrams, telephones, etc.	2	3	3	3	3	3	2	3
j) Repairs and maintenance	1	1	1	1	2	2	1	1
k) Insurance	12	15	1	1	12	14	1	—
l) Other expenditure	27	37	15	14	36	48	23	17
V. Provisions and contingencies	33	158	20	48	37	47	65	112
Total expenses*	2634	3056	755	857	2022	2468	869	928
VI. Profit (loss)	284	569	102	141	236	263	22	76
Total (III+IV+V+VI)	2951	3784	877	1046	2295	2778	956	1116

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income								
I. Interest Earned	1565	1724	1774	2041	1626	1962	3212	3688
a) Interest/discount on advances/bills	834	931	755	875	414	474	2058	2335
b) Income on Investments	726	787	1009	1166	27	32	527	813
c) Interest on balances with RBI and other inter-bank funds	5	5	—	—	1185	—	627	541
d) Others	—	—	10	—	—	1457	—	—
II. Other income	139	114	40	37	47	208	87	137
a) Commission, exchange and brokerage	24	65	—	—	30	55	87	95
b) Other miscellaneous income	115	50	40	37	17	154	—	42
Total (I+II)	1705	1838	1814	2078	1673	2170	3300	3825
Expenditure & Provisions								
III. Interest expended	863	994	1055	1289	1310	1537	1898	2238
a) Interest on deposits	674	823	839	1040	1260	1481	1391	1669
b) Interest on RBI/inter-bank borrowings	165	170	216	249	50	56	507	568
c) Others	23	—	—	—	—	—	—	—
IV. Operating expenses	422	472	658	653	951	1067	688	748
a) Payments to and provisions for employees	371	411	611	607	883	942	575	647
b) Rent, taxes and lighting	14	16	11	12	15	16	16	18
c) Printing and stationery	6	7	8	10	11	10	12	11
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	4	6	4	5	4	6	5	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	1	2	1	3
h) Law charges	1	1	—	—	1	—	1	—
i) Postage, telegrams, telephones, etc.	6	8	6	5	3	3	6	6
j) Repairs and maintenance	—	2	1	1	1	1	1	1
k) Insurance	5	6	6	4	11	11	9	11
l) Other expenditure	14	14	10	8	20	75	61	46
V. Provisions and contingencies	—	61	58	34	19	—	136	226
Total expenses*	1286	1466	1713	1943	2261	2604	2586	2985
VI. Profit (loss)	419	311	43	102	-606	-434	578	614
Total (III+IV+V+VI)	1705	1838	1814	2078	1673	2170	3300	3825

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest Earned	1705	2035	1225	1442	1186	1007	1347	1738
a) Interest/discount on advances/bills	664	800	357	446	398	486	253	295
b) Income on Investments	81	112	656	809	83	99	948	1234
c) Interest on balances with RBI and other inter-bank funds	961	1123	212	187	705	423	—	—
d) Others	—	—	—	—	—	—	146	209
II. Other income	28	42	47	58	19	22	207	245
a) Commission, exchange and brokerage	27	33	12	21	16	10	28	38
b) Other miscellaneous income	2	9	34	37	3	12	180	207
Total (I+II)	1733	2077	1272	1500	1205	1029	1554	1983
Expenditure & Provisions								
III. Interest expended	1032	1257	795	939	1108	808	855	1081
a) Interest on deposits	924	1097	717	838	590	713	794	1026
b) Interest on RBI/inter-bank borrowings	5	16	78	101	70	95	61	55
c) Others	103	143	—	—	448	—	—	—
IV. Operating expenses	541	583	257	285	381	401	598	641
a) Payments to and provisions for employees	486	519	234	251	337	360	534	568
b) Rent, taxes and lighting	13	16	5	7	8	10	15	15
c) Printing and stationery	5	6	2	4	4	3	7	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	5	5	7	5	4	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	2	—	—
g) Auditors' fees and expenses	2	2	—	—	1	—	1	1
h) Law charges	—	1	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	3	2
j) Repairs and maintenance	1	1	—	1	—	—	2	3
k) Insurance	7	8	4	5	12	6	1	1
l) Other expenditure	20	23	3	8	14	14	32	42
V. Provisions and contingencies	136	85	—	—	44	-9	1	117
Total expenses*	1573	1841	1053	1225	1490	858	1453	1722
VI. Profit (loss)	24	151	219	275	-325	-171	101	144
Total (III+IV+V+VI)	1733	2077	1272	1500	1205	1029	1554	1983

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								
I. Interest Earned	324	486	611	725	3753	4536	484	528
a) Interest/discount on advances/bills	56	56	240	257	464	602	47	71
b) Income on Investments	72	423	—	—	—	3934	3	9
c) Interest on balances with RBI and other inter-bank funds	—	—	—	469	3280	—	140	143
d) Others	196	7	371	—	9	—	294	304
II. Other income	28	26	10	60	46	603	20	49
a) Commission, exchange and brokerage	17	15	5	11	6	8	7	16
b) Other miscellaneous income	11	11	5	50	40	596	13	34
Total (I+II)	352	513	621	785	3799	5139	505	577
Expenditure & Provisions								
III. Interest expended	258	300	667	750	2227	2682	517	574
a) Interest on deposits	239	285	640	720	2160	2562	219	264
b) Interest on RBI/inter-bank borrowings	19	15	26	30	3	3	4	6
c) Others	—	—	—	—	65	118	294	304
IV. Operating expenses	233	254	474	502	1107	1046	247	241
a) Payments to and provisions for employees	203	218	453	474	1023	961	230	220
b) Rent, taxes and lighting	4	4	6	6	12	14	7	8
c) Printing and stationery	4	4	3	3	8	7	2	2
d) Advertisement and publicity	—	—	1	—	—	—	—	—
e) Depreciation on Bank's property	1	1	—	2	4	4	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	1	2	4	—	1
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	—	—	1	1	4	6	1	1
j) Repairs and maintenance	1	1	2	2	1	2	—	—
k) Insurance	4	3	5	5	15	19	2	2
l) Other expenditure	17	23	3	8	37	29	4	5
V. Provisions and contingencies	-8	42	21	21	—	788	—	2
Total expenses*	491	554	1141	1253	3335	3728	764	815
VI. Profit (loss)	-131	-83	-541	-488	465	624	-259	-240
Total (III+IV+V+VI)	352	513	621	785	3799	5139	505	577

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
Income								
I. Interest Earned	6520	8089	4224	5440	1114	1290	451	659
a) Interest/discount on advances/bills	4165	5213	1001	1481	471	531	86	119
b) Income on Investments	1120	1568	1614	1974	246	293	7	36
c) Interest on balances with RBI and other inter-bank funds	1235	1309	1608	—	397	466	358	504
d) Others	—	—	—	1985	—	—	—	—
II. Other income	318	422	418	358	38	38	11	17
a) Commission, exchange and brokerage	64	87	227	358	18	21	9	11
b) Other miscellaneous income	254	335	191	—	20	17	2	5
Total (I+II)	6837	8511	4642	5798	1152	1328	462	676
Expenditure & Provisions								
III. Interest expended	3544	4361	3450	4128	598	711	383	480
a) Interest on deposits	2555	3285	3325	3977	467	561	371	462
b) Interest on RBI/inter-bank borrowings	989	1077	125	—	131	150	11	18
c) Others	—	—	—	151	—	—	—	—
IV. Operating expenses	2037	2260	1482	1580	198	215	259	271
a) Payments to and provisions for employees	1756	1908	1359	1447	169	184	225	240
b) Rent, taxes and lighting	43	52	27	32	6	7	5	6
c) Printing and stationery	23	24	14	11	2	2	3	3
d) Advertisement and publicity	1	1	—	—	—	—	—	—
e) Depreciation on Bank's property	19	30	4	4	3	2	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	6	2	4	1	1	—	1
h) Law charges	1	1	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	26	28	1	1	1	1	1	1
j) Repairs and maintenance	4	1	2	2	—	—	—	—
k) Insurance	16	21	24	26	3	3	8	3
l) Other expenditure	144	187	47	52	12	13	56	16
V. Provisions and contingencies	122	41	—	46	45	—	42	13
Total expenses*	5581	6622	4932	5708	796	926	641	751
VI. Profit (loss)	1135	1848	-290	44	312	402	-221	-88
Total (III+IV+V+VI)	6837	8511	4642	5798	1152	1328	462	676

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Rural Bank		Marudhar Kshetriya Gramin Bank	
	1999 (217)	2000 (218)	1999 (219)	2000 (220)	1999 (221)	2000 (222)	1999 (223)	2000 (224)
Income								
I. Interest Earned	182	200	2210	2664	3989	4446	496	685
a) Interest/discount on advances/bills	51	50	1216	1467	1836	1944	243	337
b) Income on Investments	11	22	477	529	2066	2286	12	13
c) Interest on balances with RBI and other inter-bank funds	120	128	517	668	8	6	—	—
d) Others	—	—	—	—	80	210	241	335
II. Other income	7	16	76	145	157	358	81	146
a) Commission, exchange and brokerage	3	4	44	45	107	105	3	4
b) Other miscellaneous income	4	12	32	100	50	253	78	142
Total (I+II)	189	215	2285	2809	4146	4804	576	831
Expenditure & Provisions								
III. Interest expended	114	121	1359	1638	2289	2676	589	701
a) Interest on deposits	71	105	1057	1262	1864	2154	533	611
b) Interest on RBI/inter-bank borrowings	43	16	302	376	55	110	—	—
c) Others	—	—	—	—	370	412	55	90
IV. Operating expenses	129	137	551	620	1534	1676	352	411
a) Payments to and provisions for employees	118	124	386	438	1370	1467	309	340
b) Rent, taxes and lighting	4	4	12	16	34	36	5	7
c) Printing and stationery	3	4	10	7	13	11	4	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	7	10	8	16	3	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	2	3	5	1	1
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	—	—	7	8	13	16	2	2
j) Repairs and maintenance	—	—	1	2	—	—	—	—
k) Insurance	1	1	7	9	14	15	4	4
l) Other expenditure	2	2	119	128	79	109	26	51
V. Provisions and contingencies	—	6	—	—	287	251	21	—
Total expenses*	243	257	1911	2258	3823	4352	941	1112
VI. Profit (loss)	-53	-48	375	551	36	201	-385	-281
Total (III+IV+V+VI)	189	215	2285	2809	4146	4804	576	831

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
Income								
I. Interest Earned	4114	4903	1639	2151	1337	1759	846	1091
a) Interest/discount on advances/bills	1293	1602	508	600	322	419	136	165
b) Income on Investments	1734	1782	526	—	238	300	32	34
c) Interest on balances with RBI and other inter-bank funds	1026	1352	605	803	28	939	678	893
d) Others	61	166	—	748	749	101	—	—
II. Other income	57	152	92	183	69	78	46	74
a) Commission, exchange and brokerage	57	134	87	124	9	11	4	9
b) Other miscellaneous income	—	17	6	59	60	67	42	64
Total (I+II)	4170	5055	1731	2334	1406	1837	892	1165
Expenditure & Provisions								
III. Interest expended	3077	3779	1328	1992	1126	1346	789	927
a) Interest on deposits	2866	3592	1256	1909	1070	1278	767	914
b) Interest on RBI/inter-bank borrowings	211	187	72	83	56	4	22	13
c) Others	—	—	—	—	—	64	—	—
IV. Operating expenses	876	954	691	741	351	375	455	476
a) Payments to and provisions for employees	789	843	636	673	300	309	419	441
b) Rent, taxes and lighting	15	16	11	12	11	14	5	6
c) Printing and stationery	9	9	6	6	5	4	3	3
d) Advertisement and publicity	5	—	—	—	—	—	—	—
e) Depreciation on Bank's property	—	4	2	2	5	8	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	2	3	1	1	1	1	1	1
h) Law charges	—	—	1	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	1	11	1	1	6	6	1	1
j) Repairs and maintenance	9	1	—	—	1	—	2	2
k) Insurance	1	1	10	21	5	4	1	1
l) Other expenditure	45	65	23	23	17	28	22	18
V. Provisions and contingencies	80	53	63	95	29	15	—	25
Total expenses*	3953	4733	2019	2732	1477	1721	1244	1402
VI. Profit (loss)	138	268	-351	-494	-100	102	-352	-262
Total (III+IV+V+VI)	4170	5055	1731	2334	1406	1837	892	1165

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income								
I. Interest Earned	575	618	1728	2242	784	1089	612	753
a) Interest/discount on advances/bills	108	121	175	211	221	286	155	210
b) Income on Investments	189	179	601	585	416	515	322	335
c) Interest on balances with RBI and other inter-bank funds	278	317	952	1446	147	288	135	208
d) Others	—	—	—	—	—	—	—	—
II. Other income	7	8	50	58	54	68	19	15
a) Commission, exchange and brokerage	6	8	7	8	6	14	4	5
b) Other miscellaneous income	1	—	44	49	48	53	15	10
Total (I+II)	582	625	1779	2299	838	1157	632	768
Expenditure & Provisions								
III. Interest expended	245	289	1442	1702	598	807	333	374
a) Interest on deposits	208	259	1411	1668	559	760	291	319
b) Interest on RBI/inter-bank borrowings	37	31	31	33	39	46	13	17
c) Others	—	—	—	—	—	—	30	39
IV. Operating expenses	207	238	703	743	228	246	161	226
a) Payments to and provisions for employees	175	194	656	683	189	201	133	196
b) Rent, taxes and lighting	10	11	13	14	5	5	5	5
c) Printing and stationery	3	4	4	3	3	4	3	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	2	1	1	1	1
h) Law charges	—	—	1	2	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	2	2	1	1	2	2
j) Repairs and maintenance	1	3	2	1	—	1	1	1
k) Insurance	2	2	11	12	3	5	5	4
l) Other expenditure	13	18	11	24	25	27	40	13
V. Provisions and contingencies	69	64	946	-75	148	77	31	55
Total expenses*	452	527	2145	2445	826	1052	495	600
VI. Profit (loss)	61	34	-1312	-71	-136	28	107	113
Total (III+IV+V+VI)	582	625	1779	2299	838	1157	632	768

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		NainitalAlmora Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
Income								
I. Interest Earned	1549	1883	77	78	2728	3276	1178	1494
a) Interest/discount on advances/bills	374	396	19	23	1511	1577	450	614
b) Income on Investments	647	716	58	54	501	650	711	861
c) Interest on balances with RBI and other inter-bank funds	528	771	—	—	716	1049	16	18
d) Others	—	—	—	1	—	—	—	—
II. Other income	56	84	2	3	259	130	26	38
a) Commission, exchange and brokerage	11	20	1	1	125	113	5	7
b) Other miscellaneous income	45	64	1	2	134	17	21	30
Total (I+II)	1605	1967	79	81	2987	3406	1203	1532
Expenditure & Provisions								
III. Interest expended	1037	1300	38	38	1635	1871	686	842
a) Interest on deposits	902	1157	36	37	1378	1536	606	748
b) Interest on RBI/inter-bank borrowings	135	142	1	1	253	333	79	93
c) Others	—	—	1	—	3	2	1	1
IV. Operating expenses	396	431	34	35	1165	1179	300	329
a) Payments to and provisions for employees	368	386	28	30	1045	1052	245	271
b) Rent, taxes and lighting	7	8	1	1	27	35	18	18
c) Printing and stationery	4	5	—	—	16	19	4	5
d) Advertisement and publicity	—	—	—	—	1	1	—	—
e) Depreciation on Bank's property	2	2	—	1	4	9	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	2	2	1	1
h) Law charges	—	1	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	—	—	6	8	2	2
j) Repairs and maintenance	—	1	—	—	2	2	3	5
k) Insurance	1	11	—	1	14	7	4	6
l) Other expenditure	12	16	3	2	48	44	19	15
V. Provisions and contingencies	111	57	—	—	41	58	13	7
Total expenses*	1433	1730	72	73	2800	3050	986	1171
VI. Profit (loss)	61	180	8	7	146	298	204	354
Total (III+IV+V+VI)	1605	1967	79	81	2987	3406	1203	1532

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
Income								
I. Interest Earned	930	1206	384	489	1475	1522	4791	6112
a) Interest/discount on advances/bills	148	181	246	335	594	593	3385	4239
b) Income on Investments	—	—	14	23	373	398	864	1062
c) Interest on balances with RBI and other inter-bank funds	783	1025	125	131	508	531	542	810
d) Others	—	—	—	—	—	—	—	—
II. Other income	21	16	30	35	52	90	360	448
a) Commission, exchange and brokerage	9	10	5	22	4	5	61	76
b) Other miscellaneous income	12	6	25	14	47	85	298	372
Total (I+II)	952	1221	415	524	1526	1612	5151	6560
Expenditure & Provisions								
III. Interest expended	859	1062	246	312	985	1122	2490	3261
a) Interest on deposits	844	1041	196	258	884	1024	1574	2087
b) Interest on RBI/inter-bank borrowings	15	21	50	54	3	9	916	1174
c) Others	—	—	—	—	98	89	—	—
IV. Operating expenses	422	447	145	157	403	398	1457	1619
a) Payments to and provisions for employees	385	408	127	136	365	354	1144	1256
b) Rent, taxes and lighting	6	7	6	8	11	12	41	54
c) Printing and stationery	3	3	2	2	6	4	18	21
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	3	3	2	2	3	3	9	13
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	2	2	4
h) Law charges	—	1	—	—	—	1	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	2	1	0	28	33
j) Repairs and maintenance	—	—	—	—	1	1	2	1
k) Insurance	1	1	1	2	1	1	46	59
l) Other expenditure	20	21	4	4	99	20	166	177
V. Provisions and contingencies	209	68	—	5	85	51	—	125
Total expenses*	1281	1509	391	469	1388	1520	3947	4880
VI. Profit (loss)	-538	-356	23	50	53	41	1204	1555
Total (III+IV+V+VI)	952	1221	415	524	1526	1612	5151	6560

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Palamau Kshetriya Gramin Bank		Panchmahal Vado-dara Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest Earned	1383	1544	1040	1359	3886	4641	686	881
a) Interest/discount on advances/bills	288	307	390	560	2091	2388	141	175
b) Income on Investments	217	238	398	483	1793	352	176	178
c) Interest on balances with RBI and other inter-bank funds	878	930	253	316	2	1901	370	527
d) Others	—	70	—	—	—	—	—	—
II. Other income	28	45	33	31	206	292	16	25
a) Commission, exchange and brokerage	17	18	15	19	186	246	7	14
b) Other miscellaneous income	11	27	18	12	20	46	9	11
Total (I+II)	1411	1589	1073	1390	4092	4932	703	906
Expenditure & Provisions								
III. Interest expended	1059	998	692	862	2450	3139	462	599
a) Interest on deposits	1030	952	576	734	2097	2696	427	564
b) Interest on RBI/inter-bank borrowings	27	44	116	128	353	443	35	35
c) Others	2	2	—	—	—	—	—	—
IV. Operating expenses	496	524	318	344	1177	1351	124	146
a) Payments to and provisions for employees	439	463	274	283	995	1139	105	124
b) Rent, taxes and lighting	12	13	9	10	32	35	4	5
c) Printing and stationery	6	8	4	5	16	19	2	3
d) Advertisement and publicity	—	—	—	—	1	—	—	—
e) Depreciation on Bank's property	4	4	4	11	15	16	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	2	5	—	1
h) Law charges	—	1	—	1	1	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	3	4	22	27	1	1
j) Repairs and maintenance	1	1	1	1	2	1	—	—
k) Insurance	5	6	1	1	15	20	2	4
l) Other expenditure	25	24	21	27	77	89	8	8
V. Provisions and contingencies	35	—	—	65	41	—	—	—
Total expenses*	1555	1522	1010	1206	3627	4490	586	745
VI. Profit (loss)	-179	67	63	119	425	442	116	161
Total (III+IV+V+VI)	1411	1589	1073	1390	4092	4932	703	906

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest Earned	344	438	2105	2757	825	964	3364	4552
a) Interest/discount on advances/bills	61	87	1336	1725	186	211	764	1027
b) Income on Investments	193	250	7	874	225	247	2601	3525
c) Interest on balances with RBI and other inter-bank funds	91	101	761	158	415	507	—	—
d) Others	—	—	—	—	—	—	—	—
II. Other income	3	5	268	184	11	15	107	134
a) Commission, exchange and brokerage	1	2	55	73	9	11	65	79
b) Other miscellaneous income	2	3	213	111	2	4	42	56
Total (I+II)	348	444	2373	2941	837	979	3471	4686
Expenditure & Provisions								
III. Interest expended	209	275	1321	1695	542	549	2269	2818
a) Interest on deposits	204	263	1101	1411	506	508	2023	2558
b) Interest on RBI/inter-bank borrowings	6	—	220	284	36	41	246	260
c) Others	—	12	—	—	—	—	—	—
IV. Operating expenses	92	99	685	733	135	142	1216	1301
a) Payments to and provisions for employees	76	81	531	644	113	112	1092	1169
b) Rent, taxes and lighting	3	4	16	20	5	6	34	41
c) Printing and stationery	1	2	11	10	2	3	14	15
d) Advertisement and publicity	—	—	—	—	—	—	1	—
e) Depreciation on Bank's property	3	3	6	7	1	3	10	14
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	1	2	4
h) Law charges	—	—	2	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	6	7	1	1	6	7
j) Repairs and maintenance	1	1	3	3	—	1	3	3
k) Insurance	3	2	1	1	3	4	3	3
l) Other expenditure	4	4	109	38	10	12	51	44
V. Provisions and contingencies	—	—	—	—	—	—	181	396
Total expenses*	301	373	2007	2428	678	692	3485	4119
VI. Profit (loss)	46	70	366	513	159	287	-195	170
Total (III+IV+V+VI)	348	444	2373	2941	837	979	3471	4686

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
Income								
I. Interest Earned	1816	2229	5964	6902	2064	3128	2112	2408
a) Interest/discount on advances/bills	315	356	2492	3107	1181	1814	402	419
b) Income on Investments	1452	1836	3472	3795	882	1313	1115	1238
c) Interest on balances with RBI and other inter-bank funds	49	37	—	—	1	1	594	723
d) Others	—	—	—	—	—	—	—	29
II. Other income	56	25	542	448	71	118	15	19
a) Commission, exchange and brokerage	8	8	87	70	36	85	7	12
b) Other miscellaneous income	48	17	455	379	36	34	8	7
Total (I+II)	1872	2254	6507	7351	2135	3246	2127	2427
Expenditure & Provisions								
III. Interest expended	1200	1451	2889	3271	1708	2294	1234	1453
a) Interest on deposits	1152	1399	2269	2593	1474	1933	1180	1395
b) Interest on RBI/inter-bank borrowings	48	52	620	678	234	361	53	58
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	480	523	1560	1857	846	933	488	526
a) Payments to and provisions for employees	423	466	1403	1670	754	802	435	468
b) Rent, taxes and lighting	9	9	35	39	23	27	7	9
c) Printing and stationery	6	3	15	14	10	13	8	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	7	9	4	7	5	6
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	3	5	2	3	1	1
h) Law charges	—	—	2	2	—	—	1	—
i) Postage, telegrams, telephones, etc.	1	1	17	23	4	3	4	4
j) Repairs and maintenance	1	1	3	3	1	1	3	4
k) Insurance	9	10	23	28	11	15	9	7
l) Other expenditure	27	26	52	65	38	62	15	18
V. Provisions and contingencies	44	68	32	61	154	—	149	92
Total expenses*	1680	1974	4449	5128	2554	3227	1722	1978
VI. Profit (loss)	147	212	2027	2162	-572	19	256	357
Total (III+IV+V+VI)	1872	2254	6507	7351	2135	3246	2127	2427

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest Earned	1026	1126	714	987	1065	1289	389	477
a) Interest/discount on advances/bills	181	218	325	470	343	376	178	247
b) Income on Investments	35	25	196	240	311	242	41	60
c) Interest on balances with RBI and other inter-bank funds	811	883	192	276	411	672	—	170
d) Others	—	—	—	—	—	—	170	—
II. Other income	21	115	48	32	31	26	12	17
a) Commission, exchange and brokerage	13	13	9	4	4	5	5	4
b) Other miscellaneous income	9	102	40	28	27	21	8	13
Total (I+II)	1047	1241	762	1018	1096	1315	401	494
Expenditure & Provisions								
III. Interest expended	648	749	555	729	853	996	465	485
a) Interest on deposits	612	708	490	632	770	920	414	450
b) Interest on RBI/inter-bank borrowings	36	40	2	5	83	—	—	35
c) Others	—	—	63	93	—	76	51	—
IV. Operating expenses	338	357	256	277	425	465	341	302
a) Payments to and provisions for employees	301	338	219	238	385	414	287	258
b) Rent, taxes and lighting	6	7	8	9	10	11	10	10
c) Printing and stationery	4	4	4	4	3	7	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	3	4	6	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	2	2	2	2	3
j) Repairs and maintenance	1	1	1	1	1	1	—	1
k) Insurance	5	5	1	—	3	8	1	—
l) Other expenditure	18	-1	19	19	17	17	36	24
V. Provisions and contingencies	19	55	—	—	-76	30	26	170
Total expenses*	986	1106	812	996	1278	1461	807	787
VI. Profit (loss)	42	79	-49	22	-105	-176	-432	-462
Total (III+IV+V+VI)	1047	1241	762	1018	1096	1315	401	494

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rashikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest Earned	1897	2300	978	1127	717	828	5014	5936
a) Interest/discount on advances/bills	651	817	272	307	321	350	3198	3637
b) Income on Investments	1246	1483	687	806	188	276	227	184
c) Interest on balances with RBI and other inter-bank funds	—	—	18	13	207	200	1590	2115
d) Others	—	—	—	—	—	2	—	—
II. Other income	48	113	26	49	18	22	217	242
a) Commission, exchange and brokerage	20	19	25	33	3	4	94	106
b) Other miscellaneous income	28	94	1	16	15	18	123	136
Total (I+II)	1946	2413	1004	1176	735	850	5231	6178
Expenditure & Provisions								
III. Interest expended	1249	1712	648	788	497	578	2900	3471
a) Interest on deposits	1119	1545	589	711	457	537	2379	2918
b) Interest on RBI/inter-bank borrowings	130	167	60	76	40	41	521	553
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	446	478	256	244	206	230	1335	1425
a) Payments to and provisions for employees	393	423	223	204	172	192	1078	1231
b) Rent, taxes and lighting	12	14	8	10	8	9	35	36
c) Printing and stationery	7	10	5	3	5	5	15	18
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	7	8	2	8	5	6	9	16
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	1	2	2	4
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	4	3	1	1	2	2	18	21
j) Repairs and maintenance	2	2	—	1	1	1	—	—
k) Insurance	1	7	5	4	3	4	14	20
l) Other expenditure	19	8	59	13	9	10	162	78
V. Provisions and contingencies	—	90	50	44	19	31	81	286
Total expenses*	1695	2190	904	1032	703	808	4235	4896
VI. Profit (loss)	251	133	50	100	13	11	915	996
Total (III+IV+V+VI)	1946	2413	1004	1176	735	850	5231	6178

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
Income								
I. Interest Earned	2446	2714	852	979	3195	3836	721	882
a) Interest/discount on advances/bills	487	492	275	292	371	494	424	496
b) Income on Investments	892	1006	234	263	1688	2338	96	116
c) Interest on balances with RBI and other inter-bank funds	1067	1214	343	425	1136	1004	202	270
d) Others	1	2	—	—	—	—	—	—
II. Other income	38	36	37	77	57	52	38	50
a) Commission, exchange and brokerage	8	9	19	26	56	49	10	12
b) Other miscellaneous income	30	27	17	51	1	3	28	38
Total (I+II)	2484	2750	888	1056	3252	3889	759	932
Expenditure & Provisions								
III. Interest expended	1541	1753	518	663	2316	2868	430	487
a) Interest on deposits	1434	1655	441	571	2247	2805	289	372
b) Interest on RBI/inter-bank borrowings	107	98	72	90	—	—	141	116
c) Others	—	—	4	2	69	64	—	—
IV. Operating expenses	563	631	143	152	922	956	172	179
a) Payments to and provisions for employees	455	506	126	129	839	847	144	148
b) Rent, taxes and lighting	13	15	5	7	34	38	7	8
c) Printing and stationery	9	8	3	2	5	15	1	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	5	5	2	6	7	7	4	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	1	—
g) Auditors' fees and expenses	1	1	—	1	1	2	—	1
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	5	5	1	1	2	3	3	3
j) Repairs and maintenance	1	1	1	—	2	1	2	2
k) Insurance	9	12	3	4	16	20	2	—
l) Other expenditure	64	76	2	3	17	22	7	11
V. Provisions and contingencies	64	149	25	31	1	86	46	30
Total expenses*	2104	2384	661	815	3238	3825	602	667
VI. Profit (loss)	316	217	203	210	13	150	111	236
Total (III+IV+V+VI)	2484	2750	888	1056	3252	3889	759	932

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income								
I. Interest Earned	1337	1710	6276	7237	1536	1937	2258	2258
a) Interest/discount on advances/bills	212	301	320	394	735	981	265	282
b) Income on Investments	326	420	3992	4854	—	—	693	725
c) Interest on balances with RBI and other inter-bank funds	800	989	1956	1979	—	—	1300	1250
d) Others	—	—	9	10	800	957	—	—
II. Other income	96	145	79	94	71	131	38	227
a) Commission, exchange and brokerage	27	28	41	28	39	51	12	14
b) Other miscellaneous income	69	117	38	66	32	80	26	213
Total (I+II)	1433	1855	6355	7331	1606	2068	2296	2484
Expenditure & Provisions								
III. Interest expended	1020	1136	3850	4541	948	1149	1468	1655
a) Interest on deposits	920	1031	3742	4440	768	942	1385	1566
b) Interest on RBI/inter-bank borrowings	83	96	8	5	—	—	82	89
c) Others	18	9	101	96	181	206	—	—
IV. Operating expenses	505	519	1466	1646	414	436	678	657
a) Payments to and provisions for employees	426	439	1163	1246	361	371	610	605
b) Rent, taxes and lighting	11	13	18	22	12	12	12	9
c) Printing and stationery	7	6	12	11	5	7	5	4
d) Advertisement and publicity	—	—	1	1	—	—	—	—
e) Depreciation on Bank's property	4	4	7	6	3	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	3	1	2	1	2
h) Law charges	1	1	2	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	1	9	7	5	6	2	2
j) Repairs and maintenance	1	1	1	2	1	—	1	1
k) Insurance	23	28	69	35	4	5	6	5
l) Other expenditure	31	24	183	312	22	26	39	27
V. Provisions and contingencies	—	—	—	—	54	—	44	—
Total expenses*	1525	1655	5316	6187	1363	1585	2146	2311
VI. Profit (loss)	-92	200	1039	1144	189	484	106	173
Total (III+IV+V+VI)	1433	1855	6355	7331	1606	2068	2296	2484

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
Income								
I. Interest Earned	795	993	1322	1484	1124	1415	559	652
a) Interest/discount on advances/bills	179	192	339	450	359	497	80	123
b) Income on Investments	3	8	975	1026	225	302	472	523
c) Interest on balances with RBI and other inter-bank funds	613	794	8	7	541	590	7	6
d) Others	—	—	—	—	—	25	—	—
II. Other income	11	61	61	52	59	69	15	23
a) Commission, exchange and brokerage	4	6	61	52	37	45	8	11
b) Other miscellaneous income	7	56	—	—	21	24	7	12
Total (I+II)	807	1055	1382	1536	1183	1484	574	675
Expenditure & Provisions								
III. Interest expended	733	809	569	674	528	628	466	559
a) Interest on deposits	714	784	495	586	428	472	449	536
b) Interest on RBI/inter-bank borrowings	19	26	73	87	—	—	16	23
c) Others	—	—	—	—	101	156	—	—
IV. Operating expenses	331	350	220	240	196	287	381	237
a) Payments to and provisions for employees	312	328	182	193	154	171	224	212
b) Rent, taxes and lighting	3	4	6	9	4	6	6	6
c) Printing and stationery	3	3	5	7	5	5	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	6	8	3	4	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	—	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	3	4	2	2	1	1
j) Repairs and maintenance	1	1	1	1	6	7	—	—
k) Insurance	3	6	6	5	4	5	3	4
l) Other expenditure	6	6	10	13	16	87	144	11
V. Provisions and contingencies	57	59	102	28	—	52	—	35
Total expenses*	1064	1160	788	914	725	863	846	796
VI. Profit (loss)	-314	-164	492	594	458	568	-272	-156
Total (III+IV+V+VI)	807	1055	1382	1536	1183	1484	574	675

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
Income								
I. Interest Earned	1079	1262	2337	2840	1400	1670	1186	1421
a) Interest/discount on advances/bills	150	212	831	933	354	408	341	419
b) Income on Investments	311	347	855	1884	700	865	66	43
c) Interest on balances with RBI and other inter-bank funds	617	703	651	23	346	396	779	959
d) Others	—	—	—	—	—	—	—	—
II. Other income	37	42	96	118	56	42	41	148
a) Commission, exchange and brokerage	35	41	14	15	6	6	25	40
b) Other miscellaneous income	2	1	82	103	50	36	15	108
Total (I+II)	1115	1304	2432	2958	1456	1712	1226	1570
Expenditure & Provisions								
III. Interest expended	715	824	1687	1978	745	910	801	1025
a) Interest on deposits	689	793	1534	1829	684	833	749	976
b) Interest on RBI/inter-bank borrowings	—	—	—	1	60	76	52	49
c) Others	26	31	154	149	1	1	—	—
IV. Operating expenses	344	359	632	676	317	310	406	437
a) Payments to and provisions for employees	311	320	570	611	267	241	367	392
b) Rent, taxes and lighting	7	7	6	6	5	7	12	13
c) Printing and stationery	3	3	6	5	4	3	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	4	6	13	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	3	1	1	1	1
h) Law charges	—	—	3	3	5	3	1	—
i) Postage, telegrams, telephones, etc.	3	3	7	9	2	3	3	4
j) Repairs and maintenance	—	—	1	1	—	1	2	1
k) Insurance	5	6	1	1	—	1	5	6
l) Other expenditure	14	17	33	33	27	38	9	12
V. Provisions and contingencies	2	5	—	47	-11	-13	—	13
Total expenses*	1059	1183	2319	2655	1062	1220	1207	1462
VI. Profit (loss)	53	115	113	256	405	504	20	95
Total (III+IV+V+VI)	1115	1304	2432	2958	1456	1712	1226	1570

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Shri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
Income								
I. Interest Earned	1424	1774	2119	2533	1415	1877	2169	2490
a) Interest/discount on advances/bills	715	861	1370	1600	301	384	226	237
b) Income on Investments	161	216	79	186	643	906	245	347
c) Interest on balances with RBI and other inter-bank funds	548	697	670	746	471	586	1698	1906
d) Others	—	—	—	—	—	—	—	—
II. Other income	100	276	100	114	157	43	36	37
a) Commission, exchange and brokerage	37	44	49	68	10	7	12	14
b) Other miscellaneous income	63	232	51	46	147	36	25	23
Total (I+II)	1524	2050	2219	2647	1572	1919	2206	2527
Expenditure & Provisions								
III. Interest expended	1028	1374	1296	1599	1094	1435	1316	1641
a) Interest on deposits	905	1254	1132	1410	1019	1339	1290	1613
b) Interest on RBI/inter-bank borrowings	123	120	164	189	73	93	25	28
c) Others	—	—	—	—	2	2	—	—
IV. Operating expenses	290	467	626	640	446	479	363	382
a) Payments to and provisions for employees	219	242	540	545	402	421	331	345
b) Rent, taxes and lighting	7	7	14	16	10	12	6	7
c) Printing and stationery	5	6	12	9	4	5	4	3
d) Advertisement and publicity	—	—	1	1	—	—	—	—
e) Depreciation on Bank's property	2	3	4	6	2	2	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	2	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	11	14	1	2	—	1
j) Repairs and maintenance	1	1	3	3	2	2	—	—
k) Insurance	2	9	9	11	2	2	9	10
l) Other expenditure	51	195	31	33	22	31	7	11
V. Provisions and contingencies	—	—	25	22	10	—	108	-103
Total expenses*	1318	1841	1922	2239	1540	1913	1678	2023
VI. Profit (loss)	206	209	272	386	22	6	420	607
Total (III+IV+V+VI)	1524	2050	2219	2647	1572	1919	2206	2527

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Ananta Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest Earned	503	617	5555	6678	2095	..	2966	3321
a) Interest/discount on advances/bills	341	422	4122	4847	511	..	1854	1927
b) Income on Investments	97	111	662	663	609	..	1109	1394
c) Interest on balances with RBI and other inter-bank funds	8	7	768	1155	975	..	3	—
d) Others	57	77	3	14	—	..	—	—
II. Other income	33	34	447	536	128	..	132	157
a) Commission, exchange and brokerage	3	4	423	532	87	..	43	45
b) Other miscellaneous income	30	30	24	4	40	..	89	112
Total (I+II)	536	650	6002	7214	2223	..	3098	3478
Expenditure & Provisions								
III. Interest expended	333	401	2694	3320	1011	..	1567	1904
a) Interest on deposits	233	292	1690	2104	893	..	1194	1493
b) Interest on RBI/inter-bank borrowings	100	110	1004	1215	118	..	373	411
c) Others	—	—	—	—	—	..	—	—
IV. Operating expenses	193	215	2388	2455	599	..	579	662
a) Payments to and provisions for employees	160	174	2064	2044	539	..	473	535
b) Rent, taxes and lighting	10	9	56	71	12	..	14	16
c) Printing and stationery	4	3	23	28	6	..	9	9
d) Advertisement and publicity	—	—	—	2	—	..	—	2
e) Depreciation on Bank's property	3	3	9	12	7	..	10	14
f) Directors' fees, allowances and expenses	—	—	—	—	—	..	—	—
g) Auditors' fees and expenses	—	—	2	5	1	..	1	2
h) Law charges	—	—	3	2	—	..	—	—
i) Postage, telegrams, telephones, etc.	—	-1	42	57	3	..	10	8
j) Repairs and maintenance	1	1	5	8	1	..	—	1
k) Insurance	1	1	16	19	9	..	3	3
l) Other expenditure	15	24	167	206	18	..	59	73
V. Provisions and contingencies	8	58	10	161	—	..	15	-7
Total expenses*	526	617	5082	5775	1610	..	2147	2567
VI. Profit (loss)	3	-25	910	1278	612	..	936	918
Total (III+IV+V+VI)	536	650	6002	7214	2223	..	3098	3478

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest Earned	2315	..	4304	5367	713	896	881	1029
a) Interest/discount on advances/bills	903	..	1870	2289	353	435	408	449
b) Income on Investments	1388	..	2404	3034	134	138	168	238
c) Interest on balances with RBI and other inter-bank funds	24	..	30	44	212	233	—	342
d) Others	—	..	—	—	14	90	306	—
II. Other income	310	..	120	145	46	42	40	316
a) Commission, exchange and brokerage	55	..	104	107	6	10	26	33
b) Other miscellaneous income	256	..	16	38	40	32	14	283
Total (I+II)	2625	..	4424	5512	759	938	921	1344
Expenditure & Provisions								
III. Interest expended	1488	..	3043	3575	558	602	515	660
a) Interest on deposits	1325	..	2655	3177	485	521	418	559
b) Interest on RBI/inter-bank borrowings	—	..	388	398	73	81	97	101
c) Others	163	..	—	—	—	—	—	—
IV. Operating expenses	446	..	1158	1313	198	225	153	196
a) Payments to and provisions for employees	370	..	1040	1191	171	197	130	171
b) Rent, taxes and lighting	16	..	37	47	6	6	7	6
c) Printing and stationery	10	..	20	19	2	3	4	3
d) Advertisement and publicity	—	..	2	2	—	—	—	—
e) Depreciation on Bank's property	7	..	3	4	1	2	3	4
f) Directors' fees, allowances and expenses	—	..	—	—	—	—	—	—
g) Auditors' fees and expenses	1	..	3	4	—	1	—	1
h) Law charges	—	..	—	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	4	..	13	13	1	1	1	1
j) Repairs and maintenance	1	..	2	1	—	—	1	1
k) Insurance	10	..	33	28	4	4	5	4
l) Other expenditure	28	..	5	2	12	11	3	4
V. Provisions and contingencies	153	..	72	258	—	18	25	225
Total expenses*	1934	..	4201	4888	756	827	668	856
VI. Profit (loss)	538	..	150	366	3	93	229	263
Total (III+IV+V+VI)	2625	..	4424	5512	759	938	921	1344

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhav- nagar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income								
I. Interest Earned	596	736	2954	3611	994	1100	822	1060
a) Interest/discount on advances/bills	71	103	827	1062	556	670	403	545
b) Income on Investments	181	244	2030	2503	166	148	100	150
c) Interest on balances with RBI and other inter-bank funds	344	388	88	38	272	283	318	365
d) Others	—	—	9	9	—	—	—	—
II. Other income	174	29	39	52	38	50	91	82
a) Commission, exchange and brokerage	7	11	36	50	10	14	39	53
b) Other miscellaneous income	167	18	2	3	28	36	52	29
Total (I+II)	770	765	2993	3664	1032	1149	912	1142
Expenditure & Provisions								
III. Interest expended	332	419	1924	2239	625	729	538	653
a) Interest on deposits	320	408	1761	2020	494	557	451	530
b) Interest on RBI/inter-bank borrowings	12	11	163	220	125	168	11	97
c) Others	—	—	—	—	6	5	77	25
IV. Operating expenses	261	272	780	972	220	256	211	258
a) Payments to and provisions for employees	210	213	697	875	176	198	177	192
b) Rent, taxes and lighting	7	8	14	16	8	11	10	14
c) Printing and stationery	4	4	—	7	4	6	4	5
d) Advertisement and publicity	—	—	6	—	—	1	—	—
e) Depreciation on Bank's property	1	2	4	4	6	12	7	12
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	2	2	—	1	—	—
h) Law charges	—	—	1	1	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	2	3	3	3	2	3
j) Repairs and maintenance	1	1	1	1	—	1	1	—
k) Insurance	1	1	16	14	3	4	2	1
l) Other expenditure	34	40	37	49	18	19	8	30
V. Provisions and contingencies	—	—	17	72	17	162	9	—
Total expenses*	593	690	2704	3211	845	986	749	910
VI. Profit (loss)	177	74	272	381	171	1	154	231
Total (III+IV+V+VI)	770	765	2993	3664	1032	1149	912	1142

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest Earned	1210	1521	568	617	698	885	1563	2032
a) Interest/discount on advances/bills	227	325	41	39	270	323	243	287
b) Income on Investments	20	72	345	373	261	155	755	1054
c) Interest on balances with RBI and other inter-bank funds	963	1123	177	204	165	407	565	691
d) Others	—	1	5	—	1	—	—	—
II. Other income	27	45	14	17	69	79	88	78
a) Commission, exchange and brokerage	22	23	8	8	15	15	87	76
b) Other miscellaneous income	5	22	7	9	53	64	1	2
Total (I+II)	1237	1565	582	635	766	964	1651	2111
Expenditure & Provisions								
III. Interest expended	1015	1139	287	339	575	699	1757	2043
a) Interest on deposits	977	1118	278	332	521	624	1567	1775
b) Interest on RBI/inter-bank borrowings	—	21	9	7	53	74	190	267
c) Others	38	—	—	—	1	1	—	1
IV. Operating expenses	451	502	131	126	342	362	322	1063
a) Payments to and provisions for employees	411	456	109	96	304	320	875	986
b) Rent, taxes and lighting	8	8	4	5	7	8	23	26
c) Printing and stationery	3	3	3	3	5	6	9	12
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	3	6	3	3	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	1	1	1
h) Law charges	—	1	—	—	—	—	1	2
i) Postage, telegrams, telephones, etc.	1	2	1	2	3	4	3	3
j) Repairs and maintenance	2	1	4	3	—	—	2	2
k) Insurance	7	10	1	4	4	5	10	12
l) Other expenditure	14	15	6	6	16	15	-605	17
V. Provisions and contingencies	24	—	28	26	35	24	-310	-327
Total expenses*	1465	1641	418	465	917	1062	2079	3107
VI. Profit (loss)	-251	-75	136	143	-185	-122	-119	-669
Total (III+IV+V+VI)	1237	1565	582	635	766	964	1651	2111

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Tulsi Gramin Bank		Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
Income								
I. Interest Earned	1489	1920	5259	6065	1852	2417	2400	2843
a) Interest/discount on advances/bills	539	659	3345	3955	519	789	574	567
b) Income on Investments	939	1256	985	961	427	659	3	3
c) Interest on balances with RBI and other inter-bank funds	11	5	928	1145	859	944	1823	2253
d) Others	—	—	—	4	47	26	—	21
II. Other income	131	75	385	566	181	271	130	425
a) Commission, exchange and brokerage	130	74	89	113	21	27	22	37
b) Other miscellaneous income	1	1	297	454	159	244	108	388
Total (I+II)	1620	1995	5644	6631	2033	2688	2530	3268
Expenditure & Provisions								
III. Interest expended	877	1050	2750	3440	1449	1789	2055	2413
a) Interest on deposits	783	940	2021	2443	1372	1717	1995	2339
b) Interest on RBI/inter-bank borrowings	94	111	729	839	77	72	60	74
c) Others	—	—	—	157	—	—	—	—
IV. Operating expenses	528	578	1399	1552	950	1090	1114	1156
a) Payments to and provisions for employees	488	523	1238	1373	759	879	1054	1094
b) Rent, taxes and lighting	8	10	27	32	17	20	13	17
c) Printing and stationery	8	8	17	18	5	6	6	6
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	5	6	13	14	6	6	4	3
f) Directors' fees, allowances and expenses	—	—	—	—	1	—	—	—
g) Auditors' fees and expenses	1	3	2	2	—	3	1	2
h) Law charges	1	1	3	3	2	2	—	—
i) Postage, telegrams, telephones, etc.	4	5	20	20	4	4	2	2
j) Repairs and maintenance	1	1	4	5	1	1	—	—
k) Insurance	9	10	13	18	11	13	13	15
l) Other expenditure	4	10	62	67	145	155	20	18
V. Provisions and contingencies	70	8	295	309	172	140	8	19
Total expenses*	1405	1638	4149	4992	2399	2879	3169	3569
VI. Profit (loss)	145	357	1200	1330	-539	-331	-647	-321
Total (III+IV+V+VI)	1620	1995	5644	6631	2033	2688	2530	3268

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Contd.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income								
I. Interest Earned	562	542	967	1169	758	919	619	843
a) Interest/discount on advances/bills	306	273	313	345	521	667	321	402
b) Income on Investments	40	248	291	382	234	252	77	101
c) Interest on balances with RBI and other inter-bank funds	216	20	363	441	2	—	170	291
d) Others	—	—	—	—	—	—	51	49
II. Other income	27	30	27	37	36	56	25	30
a) Commission, exchange and brokerage	7	10	16	23	5	8	22	27
b) Other miscellaneous income	20	19	11	14	30	48	2	3
Total (I+II)	590	572	995	1206	793	975	644	873
Expenditure & Provisions								
III. Interest expended	228	232	528	656	472	562	421	519
a) Interest on deposits	170	171	460	584	335	398	389	462
b) Interest on RBI/inter-bank borrowings	11	17	68	72	137	28	—	1
c) Others	46	44	—	—	—	136	33	56
IV. Operating expenses	118	130	200	243	197	215	122	138
a) Payments to and provisions for employees	94	102	165	201	160	166	81	87
b) Rent, taxes and lighting	4	5	8	9	7	8	10	14
c) Printing and stationery	2	2	3	4	3	3	7	7
d) Advertisement and publicity	—	—	—	—	1	2	—	—
e) Depreciation on Bank's property	3	4	4	4	8	10	3	6
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	1	—	1	—	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	3	3	4	4	4	3	2
j) Repairs and maintenance	1	1	—	—	1	1	—	—
k) Insurance	3	3	—	—	—	2	3	3
l) Other expenditure	9	9	15	20	13	18	15	16
V. Provisions and contingencies	16	8	37	28	—	65	15	25
Total expenses*	346	361	728	899	670	777	543	657
VI. Profit (loss)	228	202	229	279	123	133	86	191
Total (III+IV+V+VI)	590	572	995	1206	793	975	644	873

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 (Concl.d.)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
Income								
I. Interest Earned	916	1037	869	1088	423	526	466	505
a) Interest/discount on advances/bills	174	256	222	273	248	319	180	228
b) Income on Investments	191	193	291	295	30	109	84	99
c) Interest on balances with RBI and other inter-bank funds	549	584	357	521	144	99	202	178
d) Others	1	4	—	—	—	—	—	—
II. Other income	25	31	48	54	37	50	30	32
a) Commission, exchange and brokerage	18	22	46	54	8	8	21	22
b) Other miscellaneous income	7	9	2	—	29	41	9	10
Total (I+II)	941	1068	917	1142	459	576	496	537
Expenditure & Provisions								
III. Interest expended	419	495	587	693	266	326	238	274
a) Interest on deposits	358	418	528	636	229	284	205	236
b) Interest on RBI/inter-bank borrowings	49	65	59	58	7	8	—	—
c) Others	12	13	—	—	31	35	34	37
IV. Operating expenses	368	292	240	258	137	153	125	137
a) Payments to and provisions for employees	344	262	209	222	118	132	107	117
b) Rent, taxes and lighting	4	5	7	7	5	6	4	4
c) Printing and stationery	3	3	4	4	3	3	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	4	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	1	—	1	—	1
h) Law charges	—	—	2	4	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	4	1	2	1	1	1	1
j) Repairs and maintenance	1	1	1	—	—	—	—	—
k) Insurance	—	—	3	7	1	2	2	2
l) Other expenditure	11	13	9	7	6	6	7	8
V. Provisions and contingencies	—	—	4	4	3	15	14	17
Total expenses*	787	787	828	951	403	479	363	410
VI. Profit (loss)	154	281	86	187	53	81	119	109
Total (III+IV+V+VI)	941	1068	917	1142	459	576	496	537

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 52 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000

(Amount in Rs. lakh)

Bank name	As on March 31											
	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endorsements and other obligations		Others @		Total	
	1999	2000	In India		Outside India		1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
State Bank of India and its Associates												
State Bank of India	3851805	4906499	925092	903640	603272	576348	978572	1294170	282761	557600	6641501	8238257
State Bank of Bikaner and Jaipur	4319	15673	33242	34536	—	—	37750	38644	9791	8168	85102	97020
State Bank of Hyderabad	134651	237743	56198	69423	13411	18186	80182	107270	6424	6064	290865	438686
State Bank of Mysore	62998	106408	29142	29306	4095	6534	45209	52780	11791	9340	153236	204368
State Bank of Patiala	45859	77072	30187	49001	10	133	62862	52644	5141	4893	144058	183743
State Bank of Saurashtra	45909	77553	17257	19795	—	729	52352	56483	1812	624	117331	155183
State Bank of Travancore	79829	194111	38731	38237	1951	329	28760	31003	25422	24116	174694	287796
State Bank of Indore	31844	53014	12246	13783	2171	1699	21449	29788	6176	6282	73887	104566
Total	4257215	5668074	1142095	1157721	624909	603958	1307136	1662783	349319	617085	7680673	9709621
Nationalised Banks												
Bank of Baroda	762145	751812	233705	212647	84802	119886	179608	173952	61228	72121	1321489	1330418
Allahabad Bank	224751	437809	69142	74839	—	—	69601	83092	5189	12956	368683	608697
Andhra Bank	66657	144402	40433	48879	—	—	19153	28121	43849	38230	170092	259632
Bank of India	1416427	1773761	176687	227593	78801	40598	242798	230943	257255	342683	2171968	2615579
Bank of Maharashtra	314190	423742	73635	94796	7570	12536	23879	40046	11619	11910	430894	583030
Canara Bank	850496	1479980	364562	414545	1030	4009	187709	249767	78249	95489	1482046	2243790
Central Bank of India	488423	594194	125964	118761	21502	22888	113320	107522	35662	33266	784872	876631
Corporation Bank	165437	206588	81278	83115	2135	3354	29290	41149	8852	5454	286991	339659
Dena Bank	71512	136891	80811	61857	—	—	72811	79805	25016	20082	250151	298635
Indian Bank	378600	493181	35662	43733	2688	4487	142424	121914	43019	44279	602393	707593
Indian Overseas Bank	117586	173965	135724	127425	14619	9878	91328	114616	10969	17634	370226	443518
Oriental Bank of Commerce	53739	59851	85196	94922	1957	2379	35413	40552	19968	21187	196273	218891
Punjab & Sind Bank	47847	60615	55998	57586	—	—	25304	30176	2480	1776	131629	150154
Punjab National Bank	318997	394204	207547	194706	53461	61312	169249	197776	96148	108378	845402	956376
Syndicate Bank	490940	619074	86655	95126	210	166	41474	54548	28644	28793	647924	797706
Union Bank of India	336687	395196	111071	103685	6178	5938	41870	49464	48708	54368	544513	608650
United Bank of India	8103	8039	38981	32451	6211	5563	17909	19247	6218	2370	77422	67670
UCO Bank	248117	247587	97169	84028	3178	3310	44411	55579	9688	13271	402563	403777
Vijaya Bank	100172	114886	47587	55083	—	—	28674	31271	2087	3166	178519	204406
Total	6460826	8515776	2147807	2225777	284343	296304	1576225	1749540	794848	927414	11264049	13714812

Note

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source : Annual accounts of banks of respective years.

TABLE 52 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

(Amount in Rs. lakh)

Bank name	As on March 31											
	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endorsements and other obligations		Others @		Total	
			In India		Outside India							
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Other Scheduled Commercial Banks												
Bank of Madura	115364	52289	11379	11283	—	—	3706	11817	664	990	131114	76379
Bank of Punjab	97102	145926	7161	12903	—	—	5276	9879	1154	1865	110693	170572
Bank of Rajasthan	19174	18924	13451	16880	—	—	12322	10334	11398	11716	56345	57856
Benares State Bank	1597	1769	892	848	—	—	534	532	26	26	3049	3176
Bharat Overseas Bank	10317	17062	2715	3141	1655	1299	3079	3314	371	1465	18136	26282
Catholic Syrian Bank	7763	16277	2814	3801	—	—	1150	3830	2497	2413	14244	26321
Centurion Bank	33515	350325	6910	29625	—	—	8289	35885	6736	6662	55450	422497
City Union Bank	63531	36648	6512	7430	—	—	5488	6100	29	82	75560	50260
Development Credit Bank	45324	176982	6133	12938	—	3694	11480	18288	2361	4685	65297	216588
Dhanalakshmi Bank	32	3740	1800	3413	—	—	802	2392	2584	1112	5217	10657
Federal Bank	89037	105597	18357	22642	—	—	18927	21130	10032	9393	136353	158762
Ganesh Bank of Kurundwad	—	—	412	366	—	—	117	115	—	—	529	481
Global Trust Bank	340449	507297	75336	124202	—	—	37415	52207	10038	18114	463238	701820
HDFC Bank	547094	785810	105653	159293	—	—	106586	95588	82960	122585	842293	1163276
ICICI Bank	396668	735497	46298	75644	—	—	55866	84896	2565	2935	501397	898972
IDBI Bank	161001	259562	25526	56739	213	—	30256	62779	—	271	216996	379351
IndusInd Bank	349596	312435	96658	86737	—	—	56116	49593	6749	7773	509119	456538
Jammu & Kashmir Bank	29233	12210	2800	3301	314	14	860	796	2322	2414	35529	18735
Karnataka Bank	120981	264205	11654	15845	—	—	12584	16991	3704	4233	148924	301273
Karur Vysya Bank	30591	72343	7241	9471	—	—	15092	22614	171	142	53095	104569
Lakshmi Vilas Bank	29842	34673	8377	9492	—	—	8587	20173	2886	3796	49692	68134
Lord Krishna Bank	—	—	7743	8746	—	—	1753	1014	177	612	9674	10372
Nainital Bank	—	—	68	64	—	—	8	51	3	23	78	138
Nedungadi Bank	3589	3463	2500	5502	—	—	2192	3547	178	435	8459	12948
Ratnakar Bank	—	—	1145	1119	—	—	167	227	48	48	1360	1394
Sangli Bank	1318	8188	1828	1820	—	—	259	162	1784	1540	5190	11709
SBI Commercial & Intl. Bank	70805	83875	5429	3942	2199	1914	6962	4615	639	578	86034	94924
South Indian Bank	17256	15290	15220	11101	—	—	12532	17209	1929	2327	46937	45927
Tamilnad Mercantile Bank	47560	30465	7550	9563	—	—	13537	18062	1361	2304	70008	60394
Times Bank	220571	—	26752	—	—	—	15675	—	597	—	263595	—
United Western Bank	16436	12533	47283	49010	—	—	577	700	3614	5102	67910	67345
UTI Bank	175837	340938	19716	28978	—	—	38719	26712	3229	3827	237501	400455
Vysya Bank	407284	566555	66096	72901	—	—	13404	14747	10871	15119	497656	669322
Total	3448867	4970878	659410	858739	4381	6924	500317	616298	173679	234587	4786653	6687427

Note

1. @ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source : Annual accounts of banks of respective years.

TABLE 52 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Concl.d.)

(Amount in Rs. lakh)

Bank name	As on March 31											
	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endorsements and other obligations		Others @		Total	
			In India		Outside India							
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Foreign Banks												
ABN Amro Bank	2026477	2586535	89503	116380	53207	58604	119759	112500	17506	70788	2306452	2944807
Abu-dhabi Commercial Bank	13085	90053	1598	1507	9969	7597	4459	4186	588	90581	29700	103871
American Express Bank	876331	1250785	17764	10928	3517	4574	29408	15818	47514	59956	974533	1342061
Arab Bangladesh Bank	—	—	83	90	714	31	—	6	—	19	799	146
Bank International Indonesia	6441	1766	1478	604	—	—	2992	—	—	1766	10911	2370
Bank Muscat International	150	4275	20	724	—	—	—	—	50	2964	220	7963
Bank of America	2933526	2544483	114552	56052	—	—	82658	32418	27969	77004	3158705	2709957
Bank of Bahrain & Kuwait	16911	30924	1399	5950	—	—	3576	3766	—	47	21886	40687
Bank of Ceylon	26616	30537	408	469	—	—	589	902	—	—	27613	31908
Bank of Nova Scotia	146475	179271	34426	62510	1542	2332	20152	34541	367	34	202962	278688
Bank of Tokyo	72011	76635	41536	42477	—	—	35789	22085	64	42	149400	141239
Banque Nationale de Paris	121359	823206	24436	26335	—	—	40052	53782	2466	7575	188313	910899
Barclays Bank	612383	798028	5007	3933	—	—	6387	712	348	546	624125	803219
British Bank of Middle East	179601	—	3132	—	227	—	1006	—	322	—	184287	—
Chase Manhattan Bank	234522	229161	1511	359	12391	14999	17261	—	—	—	265686	244520
Chinatrust Commercial Bank	4298	1297	134	263	—	—	78	893	26	17	4536	2469
Cho Hung Bank	5131	436	12807	31752	—	—	570	871	201	30	18709	33090
Citibank	2703097	3069266	53599	57287	11236	4438	134352	106251	17029	78683	2919313	3315925
Commerz Bank	193960	147300	123241	25888	245	524	14832	885	—	4660	232279	179257
Credit Agricole Indosuez	246046	216286	23901	19547	3906	13718	9379	8229	7889	7966	291121	265746
Credit Lyonnais	536819	1068355	19375	44795	6339	9886	48125	47088	4690	3010	615648	1173134
Deutsche Bank (Asia)	812084	1203035	144536	117057	41601	54778	97468	76458	102257	214191	1197946	1665520
Development Bank of Singapore	227908	143812	4974	4134	—	—	2662	5618	2575	260	238119	153824
Dresdner Bank	46444	29987	11061	16938	15925	11494	1037	4682	26	26	74493	63126
Grindlays Bank	1925746	2382935	227458	301057	15129	17978	91507	125143	178931	246257	2438771	3073371
Hanil Bank	25263	—	421	—	—	—	9116	—	—	—	34800	—
Hongkong & Shanghai Bank	2757122	3004981	96583	111935	19516	8165	75632	92194	12073	275747	2960926	3493022
ING Bank	31503	16764	8397	9605	5519	4607	4562	3652	8088	3615	58069	38243
KBC Bank	849	476972	—	5105	—	130	—	2775	—	—	849	484981
Krung Thai Bank	1742	167	—	—	—	—	—	58	—	—	1742	226
Mashreq Bank	7804	9999	152	5197	5931	4406	7145	6488	757	1504	21790	27595
Morgan Guaranty Trust	—	872915	—	—	—	—	—	—	—	32500	—	905415
Oman International Bank	153847	278802	3349	4495	—	—	5085	2926	—	11	162281	286234
Overseas Chinese Bank	5098	436	284	102	—	—	1215	1468	—	—	6597	2006
Sakura Bank	29621	37717	23457	30996	—	—	—	14021	14138	—	67216	82733
Sanwa Bank	1276	3666	112	74	—	—	1377	518	—	—	2766	4258
Societe Generale	483073	789387	29691	29173	—	—	10417	5827	1636	1562	524816	825949
Sonali Bank	796	485	17	16	16	19	9	46	—	—	836	566
Standard Chartered Bank	1775890	2247719	185566	217902	—	—	66408	62607	7163	99090	2031227	2631119
State Bank of Mauritius	5562	10136	1554	4625	—	27	4050	4207	3578	4559	14744	23554
Sumitomo Bank	25263	15085	421	421	—	—	9116	9471	—	—	34800	24978
The Fuji Bank	2483	2798	428	872	—	—	700	2529	—	—	3611	6199
The Siam Commercial Bank	522	534	—	—	—	—	—	—	5957	5222	6480	5756
Toronto Dominion Bank	—	3359	910	1340	—	—	672	—	—	—	1582	4699
Total	19275136	24649370	1209821	1368893	207229	218305	959604	865623	464207	1321154	22115457	28423346
All Scheduled Commercial Banks	33442043	43804099	5158592	5611130	1120863	1125492	4343281	4894244	1782053	3100241	45846833	58535205

Note

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source : Annual accounts of banks of respective years.

TABLE 53 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000

(Amount in Rs. lakh)

Bank Name	For the year ended March 31, 2000					
	Provisions and Contingencies for					Total
	Income tax	Other taxes	Non-performing assets	Investments	Others @	
(1)	(2)	(3)	(4)	(5)	(6)	
State Bank of India and its Associates						
State Bank of India	97850	16148	126423	-53838	28511	215095
State Bank of Bikaner & Jaipur	6375	969	8030	—	-3628	11746
State Bank of Hyderabad	12162	1155	12860	-479	2665	28364
State Bank of Indore	..	..	..	..	..	8409
State Bank of Mysore	3877	—	7458	-814	921	11442
State Bank of Patiala	11270	—	11044	1714	1409	22009
State Bank of Saurashtra	1750	734	2701	—	2402	7587
State Bank of Travancore	2900	875	8447	—	-646	11576
Nationalised Banks						
Allahabad Bank	2721	—	10825	3529	4554	21629
Andhra Bank	8100	1200	6601	-415	1403	16889
Bank of Baroda	24008	—	33278	545	-2941	54890
Bank of India	7714	—	38608	—	4695	51017
Bank of Maharashtra	4900	—	7409	344	1493	14146
Canara Bank	12100	—	—	—	56611	68711
Central Bank of India	4834	—	18968	860	2424	27086
Corporation Bank	10540	—	7000	2281	-553	19268
Dena Bank	2480	—	15058	-3830	1861	15569
Indian Bank	—	—	23395	4259	17429	45083
Indian Overseas Bank	2458	—	9188	529	2613	14789
Oriental Bank of Commerce	6006	—	12748	—	3975	22729
Punjab & Sind Bank	58	—	3185	26	408	3677
Punjab National Bank	12400	—	19746	-779	9835	41202
Syndicate Bank	2600	—	—	—	3892	6492
Union Bank of India	2140	—	20100	-866	7665	29039
United Bank of India	-307	—	6415	-933	118	5293
UCO Bank	1533	—	9799	—	2687	14019
Vijaya Bank	382	—	—	—	6878	7260

Note

@ : Including provisions for standard assets.

Source: Annual accounts of banks.

TABLE 53 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000 (Contd.)

(Amount in Rs. lakh)

Bank Name	For the year ended March 31, 2000					
	Provisions and Contingencies for					
	Income tax	Other taxes	Non-performing assets	Investments	Others @	Total
(1)	(2)	(3)	(4)	(5)	(6)	
Other Scheduled Commercial Banks						
Bank of Madura	1400	320	85	—	3182	4987
Bank of Punjab	851	—	430	352	442	2075
Bank of Rajasthan	-68	—	768	—	-70	629
Benares State Bank	—	43	481	28	86	638
Bharat Overseas Bank	489	—	1261	3	180	1933
Catholic Syrian Bank	500	—	1451	—	-59	1892
Centurion Bank	943	2	960	540	628	3073
City Union Bank	1380	210	—	10	1300	2900
Development Credit Bank	—	1180	1841	369	12	3402
Dhanalakshmi Bank	—	519	1070	-32	327	1883
Federal Bank	800	—	7188	—	923	8911
Ganesh Bank of Kurundwad	—	—	57	—	—	57
Global Trust Bank	4041	—	9323	—	576	13941
HDFC Bank	7481	3	5360	581	526	13951
ICICI Bank	2660	643	7550	1284	—	12137
IDBI Bank	1732	—	231	-3	305	2265
IndusInd Bank	620	—	1154	2240	9463	13477
Jammu & Kashmir Bank	5748	—	2077	1309	2057	11191
Karnataka Bank	1198	535	2277	-1755	—	2255
Karur Vysya Bank	2153	400	1539	-296	—	3796
Lakshmi Vilas Bank	1600	—	810	—	499	2909
Lord Krishna Bank	97	120	584	—	20	821
Nainital Bank	195	—	—	37	188	419
Nedungadi Bank	400	185	611	—	-36	1160
Ratnakar Bank	164	—	171	4	42	381
Sangli Bank	160	5	410	103	521	1198
SBI Commercial & Intl Bank	44	—	959	-74	171	1100
South Indian Bank	1969	468	2541	—	460	5438
Tamilnad Mercantile Bank	1550	—	1280	—	395	3225
United Western Bank	1931	—	1462	825	4480	8698
UTI Bank	2775	—	906	213	2630	6524
Vysya Bank	25	—	4698	—	2908	7631

Note

@ : Including provisions for standard assets.

Source : Annual accounts of banks.

TABLE 53 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000 (Concl.d.)

(Amount in Rs. lakh)

Bank Name	For the year ended March 31, 2000					
	Provisions and Contingencies for					
	Income tax	Other taxes	Non-performing assets	Investments	Others @	Total
(1)	(2)	(3)	(4)	(5)	(6)	
Foreign Banks						
Barclays Bank	—	41	438	—	18	497
Sanwa Bank	254	25	433	—	36	748
ING Bank	249	49	2066	44	975	3383
Chase Manhattan Bank	940	4	—	—	3	947
Toronto Dominion Bank	247	11	—	3	27	288
State Bank of Mauritius	285	47	109	1	524	965
The Fuji Bank	—	—	806	—	—	806
Arab Bangladesh Bank	208	2	32	—	2	243
Cho Hung Bank	450	—	14	—	542	1006
Chinatrust Commercial Bank	84	18	—	12	29	144
Krung Thai Bank	86	—	—	-1	68	153
Overseas Chinese Bank	122	—	—	—	134	257
Sumitomo Bank	353	—	—	—	388	741
Bank Muscat International	10	7	7	—	6	30
Morgan Guaranty Trust	93	—	—	—	—	93
KBC Bank	143	—	22	65	—	230
ABN Amro Bank	9300	505	1246	-218	211	11044
American Express Bank	3144	—	—	32	1528	4703
Bank of America	10060	856	—	—	2236	13152
Bank of Tokyo	-801	133	3967	-164	-9951	-6817
Banque Nationale de Paris	2223	—	96	304	401	3024
Standard Chartered Bank	2514	—	12514	39	—	15067
Development Bank of Singapore	181	28	251	-6	55	509
Citibank	23103	—	8698	-3844	—	27957
Commerzbank	92	-3	—	—	20	110
Hongkong & Shanghai Bank	14730	—	—	350	3236	18316
Sakura Bank	794	9	332	—	1014	2149
Grindlays Bank	21011	—	—	-1219	8135	27928
Sonali Bank	118	—	—	—	—	118
Deutsche Bank (Asia)	13049	360	5425	195	—	19029
Abu-dhabi Commercial Bank	750	—	351	40	191	1333
Mashreq Bank	30	—	—	-1	1406	1434
Credit Agricole Indosuez	148	—	5890	—	—	6038
Bank of Nova Scotia	1354	127	518	-103	216	2112
Societe Generale	2	51	-3022	—	3447	478
Oman International Bank	—	43	4963	—	260	5266
Bank of Bahrain & Kuwait	129	—	315	14	15	472
Credit Lyonnais	2000	—	720	-403	242	2559
Dresdner Bank	470	—	3987	—	33	4490
The Siam Commercial Bank	264	—	155	1	30	449
Bank of Cylon	410	13	180	—	—	602
Bank International Indonesia	—	—	-177	-18	7	-188

Note

@ : Including provisions for standard assets.

Source : Annual accounts of banks.

**TABLE 54 : MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS
(excluding RRBs) : 1999-2000**

(Amount in Rs. lakh)

Bank Name	Gross NPAs			Net NPAs		
	As on March 31, 1999	Addition during the year	Deduction during the year	As on March 31, 2000	As on March 31, 1999	As on March 31, 2000
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
State Bank of India	1406475	368124	249971	1524628	590596	628399
State Bank of Bikaner & Jaipur	67548	19604	9805	77347	41026	45333
State Bank of Hyderabad	90152	24711	21291	93572	46956	44420
State Bank of Mysore	58944	16172	20135	54981	34056	34056
State Bank of Patiala	71575	14880	19702	66953	..	..
State Bank of Saurashtra	45827	11779	10667	46939	20888	25145
State Bank of Travancore	88562	24373	31827	81108	47360	45166
State Bank of Indore	..	..	..	..	..	..
Nationalised Banks						
Bank of Baroda	368557	82853	61688	389722	161062	168631
Allahabad Bank	152011	43435	26030	169416	86681	100278
Bank of India	303200	130400	87200	346400	177100	220600
Bank of Maharashtra	71576	19717	19614	71679	35935	37047
Canara Bank	209989	74974	83504	201459	138408	124376
Dena Bank	85790	78547	24377	139960	50437	98317
Indian Bank	370884	35103	70530	335457	162454	132705
Indian Overseas Bank	144149	41225	23094	162280	162280	88538
Central Bank of India	243600	76400	35700	284300	125400	155500
Union Bank of India	153572	56295	21747	188120	98451	116428
Punjab National Bank	283219	86819	57361	312677	169461	191695
United Bank of India	154856	13878	16697	152037	58015	58724
UCO Bank	171618	27668	34145	165141	71563	68388
Syndicate Bank	107428	18842	27055	99215	..	..
Andhra Bank	45021	11338	10681	45678	19257	19360
Corporation Bank	36799	35691	29187	43303	12384	14880
Oriental Bank of Commerce	49804	23659	20712	52751	34805	33642
Punjab & Sind Bank	73085	11944	7349	77680	43057	44688
Vijaya Bank	54937	17981	16199	56719	25042	31016

Source : Annual accounts of banks.

**TABLE 54 : MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS
(excluding RRBs) : 1999-2000 (Contd.)**

(Amount in Rs. lakh)

Bank Name	Gross NPAs			Net NPAs		
	As on March 31, 1999	Addition during the year	Deduction during the year	As on March 31, 2000	As on March 31, 1999	As on March 31, 2000
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
Development Credit Bank	6475	7750	2110	12115	1841	3403
UTI Bank	15730	6312	2689	19353	13614	16507
IndusInd Bank	22368	13246	9084	26530	21976	21976
ICICI Bank	10145	6772	7456	9461	5592	5592
Bank of Madura	16231	4762	4190	16803	8686	9276
Bank of Rajasthan	35994	5549	5198	36345	17039	17039
Benares State Bank	..	..	..	..	..	..
Catholic Syrian Bank	18945	3964	3931	18978	14112	13141
City Union Bank	8376	2802	1086	10092	5305	5581
Karur Vysya Bank	9846	3523	1910	11459	6239	6794
Lakshmi Vilas Bank	8828	3567	2721	9674	6093	6175
Global Trust Bank	8883	—	3950	4933	7570	2786
HDFC Bank	3910	10938	2665	12183	2585	3697
Nedungadi Bank	9365	6598	1386	14537	7936	12534
Centurion Bank	7365	3530	3766	7129	..	..
Bank of Punjab	4161	2716	830	6047	3086	4301
Ratnakar Bank	2022	881	359	2544	1275	1632
Sangli Bank	8106	931	1319	7718	3596	3594
Tamilnad Mercantile Bank	11138	4681	1574	14245	5480	7200
Federal Bank	47922	15316	14194	49044	31812	34500
Karnataka Bank	16904	8247	2836	22315	10183	14018
Nainital Bank	1057	175	200	1032	246	82
Bharat Overseas Bank	5213	3489	512	8190	4396	2635
South Indian Bank	24334	5511	3580	26265	18316	17454
Lord Krishna Bank	8898	1239	1462	8675	7573	6766
Vysya Bank	58959	13498	25580	46877	39832	39832
Jammu & Kashmir Bank	24400	6700	7300	23800	11200	11300
IDBI Bank	1654	2019	27	3645	1372	3132
United Western Bank	18666	25106	9665	15441	13833	11363
Dhanalakshmi Bank	9636	3971	1850	11757	8582	8582
SBI Commercial & Intl. Bank	8523	1537	2453	7607	5566	5139
Ganesh Bank of Kurundwad	810	565	91	1284	467	779

Source: Annual accounts of banks.

**TABLE 54 : MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS
(excluding RRBs) : 1999-2000 (Concl.)**

(Amount in Rs. lakh)

Bank Name	Gross NPAs			Net NPAs		
	As on March 31, 1999	Addition during the year	Deduction during the year	As on March 31, 2000	As on March 31, 1999	As on March 31, 2000
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
Barclays Bank	1012	533	90	1455	170	..
Sanwa Bank	2280	1258	199	3339	..	..
ING Bank	1750	2983	980	3753	1545	1458
Chase Manhattan Bank	..	..	..	..	..	..
Toronto Dominion Bank	..	..	..	..	..	..
State Bank of Mauritius	2214	833	689	2358	1981	2122
The Fuji Bank	855	1934	1	2789	..	..
Arab Bangladesh Bank	—	75	—	75	—	43
Cho Hung Bank	7160	—	—	7160	6644	5011
Chinatrust Commercial Bank	410	—	—	410	349	349
Krung Thai Bank	..	..	..	..	..	..
Overseas Chinese Bank	—	403	—	403	—	273
Sumitomo Bank	100	3538	20	3618	..	..
Bank Muscat International	—	73	—	73	—	61
Morgan Guaranty Trust	..	..	..	..	..	..
KBC Bank	..	..	..	..	..	..
ABN Amro Bank	3587	1114	706	3995	930	1195
American Express Bank	6263	6435	6138	6560	2231	3854
Bank of America	694	8379	512	8561	—	6865
Bank of Tokyo	14808	1595	12215	4189	6695	962
Banque Nationale de Paris	1894	253	439	1708	386	57
Standard Chartered Bank	31048	16158	10630	36576	10752	8806
Development Bank of Singapore	372	190	562	—	188	—
Citibank	15160	796	3910	120461	10249	6976
Commerzbank	1214	—	87	1127	1092	1005
Hongkong & Shanghai Bank	25318	23108	4301	44125	2543	4482
Sakura Bank	9715	489	49	10155	5458	5458
Grindlays Bank	20095	7504	7705	19894	1105	137
Sonali Bank	..	..	..	..	..	..
Deutsche Bank (Asia)	9466	15756	2426	22796	2087	9385
Abu-dhabi Commercial Bank	2040	468	491	2016	502	502
Mashreq Bank	8209	704	2244	6669	3925	2560
Credit Agricole Indosuez	15271	1224	2390	14105	4566	10090
Bank of Nova Scotia	6090	998	4692	2396	1729	1011
Societe Generale	8275	167	4644	3798	3456	2018
Oman International Bank	16323	8110	1075	23358	7726	6680
Bank of Bahrain & Kuwait	6020	246	1852	4414	2433	1969
Credit Lyonnais	940	2409	176	3174	125	1637
Dresdner Bank	4178	607	409	4375	..	..
The Siam Commercial Bank	936	—	235	701	843	547
Bank of Cylon	1587	1735	585	2737	..	..
Bank International Indonesia	2599	1601	1357	2843	445	869

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000
STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	State Bank of India	State Bank of Bikaner and Jaipur	State Bank of Hyderabad	State Bank of Mysore	State Bank of Patiala	State Bank of Saurashtra	State Bank of Travancore	State Bank of Indore
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	1866643	907402	1252699	663235	1018169	577289	1018260	509637
a) 1-14 days	2464698	78516	130264	..	..	..	116330	..
b) 15-28 days	292506	13879	45220	..	..	..	15581	..
c) 28 days to 3 months	491141	39660	102058	..	..	..	106754	..
d) Over 3 months to 6 months	755919	59871	127848	..	..	..	92663	..
e) Over 6 months to one year	1638636	113377	172347	..	..	..	447174	..
f) Over one year to 3 years	9780393	560588	614964	..	..	..	214331	..
g) Over 3 years to 5 years	2709089	31515	33520	..	..	..	18611	..
h) Over 5 years	534261	9996	26478	..	..	..	6816	..
II. Borrowings	233989	9481	18323	47465	6267	27640	6148	17765
a) 1-14 days	1018	8591	—	..	..	..	1628	..
b) 15-28 days	27344	—	—	..	..	..	—	..
c) 28 days to 3 months	2085	—	333	..	..	..	281	..
d) Over 3 months to 6 months	20551	159	2539	..	..	..	698	..
e) Over 6 months to one year	22661	123	2970	..	..	..	969	..
f) Over one year to 3 years	71395	454	8702	..	..	..	2036	..
g) Over 3 years to 5 years	36389	142	3617	..	..	..	430	..
h) Over 5 years	52546	12	162	..	..	..	106	..
III. Loans and Advances	8009200	440111	608753	349510	577541	319973	513121	284153
a) 1-14 days	201241	25178	50695	..	..	..	46341	..
b) 15-28 days	54043	8798	28716	..	..	..	33081	..
c) 28 days to 3 months	425773	31211	49196	..	..	..	13079	..
d) Over 3 months to 6 months	110749	34911	34474	..	..	..	11172	..
e) Over 6 months to one year	227386	64750	66634	..	..	..	8202	..
f) Over one year to 3 years	3369697	196946	255851	..	..	..	292478	..
g) Over 3 years to 5 years	1001683	36909	47560	..	..	..	45124	..
h) Over 5 years	618628	41408	75627	..	..	..	63644	..

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	State Bank of India	State Bank of Bikaner and Jaipur	State Bank of Hyderabad	State Bank of Mysore	State Bank of Patiala	State Bank of Saurashtra	State Bank of Travancore	State Bank of Indore
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	8867876	484551	702771	302620	452388	257004	487158	240080
a) 1-14 days	33177	1956	970	..	..	..	1455	..
b) 15-28 days	44130	2864	2043	..	..	..	—	..
c) 28 days to 3 months	379252	3256	10378	..	..	..	11356	..
d) Over 3 months to 6 months	191671	6105	14387	..	..	..	21923	..
e) Over 6 months to one year	133545	12190	15527	..	..	..	9306	..
f) Over one year to 3 years	1363816	137343	119880	..	..	..	119984	..
g) Over 3 years to 5 years	2324253	72783	130886	..	..	..	72578	..
h) Over 5 years	4398032	248054	408700	..	..	..	250556	..
V. Foreign Currency Assets	2670956	14777	29107	..	..	..	82739	..
a) 1-14 days	1797753	—	13394	..	..	..	28695	..
b) 15-28 days	107873	—	—	..	..	..	15108	..
c) 28 days to 3 months	136883	—	153	..	..	..	36707	..
d) Over 3 months to 6 months	427388	14777	15560	..	..	..	2229	..
e) Over 6 months to one year	32365	—	—	..	..	..	—	..
f) Over one year to 3 years	129290	—	—	..	..	..	—	..
g) Over 3 years to 5 years	23972	—	—	..	..	..	—	..
h) Over 5 years	15432	—	—	..	..	..	—	..
VI. Foreign Currency Liabilities	2588616	19919	24124	..	..	..	83708	..
a) 1-14 days	1575506	—	777	..	..	..	18287	..
b) 15-28 days	33743	—	2640	..	..	..	1509	..
c) 28 days to 3 months	112847	—	2535	..	..	..	6260	..
d) Over 3 months to 6 months	140581	10905	3395	..	..	..	11525	..
e) Over 6 months to one year	282828	2800	8209	..	..	..	16540	..
f) Over one year to 3 years	436458	2225	6568	..	..	..	29587	..
g) Over 3 years to 5 years	736	3989	—	..	..	..	—	..
h) Over 5 years	5917	—	—	..	..	..	—	..

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Bank of Baroda	Allahabad Bank	Bank of India	Bank of Maharashtra	Canara Bank	Dena Bank	Indian Bank	Indian Overseas Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	3926500	176421	4774389	1340655	4800136	1328661	1911350	2431775
a) 1-14 days	591500	..	..	109111	..	88714	143879	..
b) 15-28 days	63800	..	..	32599	..	23023	80007	..
c) 28 days to 3 months	198600	..	..	79586	..	78850	158767	..
d) Over 3 months to 6 months	210800	..	..	94481	..	97205	160398	..
e) Over 6 months to one year	360400	..	..	146658	..	255969	235800	..
f) Over one year to 3 years	2351900	..	..	682215	..	686658	893729	..
g) Over 3 years to 5 years	105400	..	..	147541	..	71869	132055	..
h) Over 5 years	44100	..	..	48464	..	26373	106715	..
II. Borrowings	36100	3458	187593	24201	132416	75469	29445	29706
a) 1-14 days	600	..	..	12444	..	20683	16325	..
b) 15-28 days	—	..	..	—	..	—	2	..
c) 28 days to 3 months	300	..	..	142	..	2655	1443	..
d) Over 3 months to 6 months	5900	..	..	1749	..	38217	1874	..
e) Over 6 months to one year	5200	..	..	2438	..	2118	2203	..
f) Over one year to 3 years	18700	..	..	3753	..	7475	3647	..
g) Over 3 years to 5 years	3700	..	..	2519	..	3280	1506	..
h) Over 5 years	1700	..	..	1156	..	1041	2445	..
III. Loans and Advances	1989900	824006	2523105	566826	2354673	711788	820340	1157320
a) 1-14 days	804300	..	..	37485	..	44971	84804	..
b) 15-28 days	23900	..	..	12991	..	9565	87361	..
c) 28 days to 3 months	112800	..	..	37465	..	26220	53333	..
d) Over 3 months to 6 months	61300	..	..	38022	..	15004	40236	..
e) Over 6 months to one year	55100	..	..	113493	..	13363	30077	..
f) Over one year to 3 years	542000	..	..	148947	..	211148	265258	..
g) Over 3 years to 5 years	140700	..	..	141018	..	281060	81934	..
h) Over 5 years	249800	..	..	37405	..	110457	177337	..

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Bank of Baroda	Allahabad Bank	Bank of India	Bank of Maharashtra	Canara Bank	Dena Bank	Indian Bank	Indian Overseas Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	1738500	822061	1666577	748797	2002280	691530	854658	1025046
a) 1-14 days	15700	..	..	1242	..	2815	—	..
b) 15-28 days	—	..	..	418	..	—	—	..
c) 28 days to 3 months	36200	..	..	6544	..	7748	640	..
d) Over 3 months to 6 months	41200	..	..	9580	..	5588	9227	..
e) Over 6 months to one year	42900	..	..	24809	..	7035	8535	..
f) Over one year to 3 years	227300	..	..	88328	..	77135	49811	..
g) Over 3 years to 5 years	344300	..	..	135400	..	87618	60886	..
h) Over 5 years	1030900	..	..	482476	..	503591	725559	..
V. Foreign Currency Assets	1620200	9052	431345	27323	457900	24787	229365	453318
a) 1-14 days	438300	6934	80604	3817	121700	2710	12883	108141
b) 15-28 days	304200	786	48247	6634	45800	591	24835	63121
c) 28 days to 3 months	148600	1308	85400	9595	92300	1329	15735	169085
d) Over 3 months to 6 months	217600	—	157113	5390	109600	2439	23734	38414
e) Over 6 months to one year	102800	24	6739	319	60900	6461	2173	16549
f) Over one year to 3 years	207000	—	49135	1568	6500	10783	46845	10977
g) Over 3 years to 5 years	53400	—	2107	—	11600	474	26842	10778
h) Over 5 years	148300	—	2000	—	9500	—	76318	36253
VI. Foreign Currency Liabilities	1540200	14697	369945	10139	348500	61165	234365	447271
a) 1-14 days	416300	8254	34945	1887	42400	13399	19697	84907
b) 15-28 days	150400	2931	12677	5290	16500	6601	53357	44981
c) 28 days to 3 months	195600	300	26774	1262	50500	18403	46155	126577
d) Over 3 months to 6 months	199200	335	45534	823	42500	16390	17837	56664
e) Over 6 months to one year	139200	1414	89386	877	85300	4534	22636	53669
f) Over one year to 3 years	306200	1463	160629	—	110000	1738	30294	33830
g) Over 3 years to 5 years	7300	—	—	—	1300	59	594	2178
h) Over 5 years	126000	—	—	—	—	41	43795	44465

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Central Bank of India	Union Bank of India	Punjab National Bank	United Bank of India	UCO Bank	Syndicate Bank	Andhra Bank	Corporation Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	3587171	3110536	4748323	1678768	1835995	2137100	1441795	1427963
a) 1-14 days	..	242381	347581	129888	..	214200	..	..
b) 15-28 days	..	54636	49596	19882	..	103300	..	..
c) 28 days to 3 months	..	196206	118743	68984	..	139100	..	..
d) Over 3 months to 6 months	..	245800	143031	59258	..	202700	..	..
e) Over 6 months to one year	..	352911	229617	138169	..	222400	..	..
f) Over one year to 3 years	..	1810496	2311227	996558	..	1159500	..	..
g) Over 3 years to 5 years	..	145526	81091	132656	..	74300	..	..
h) Over 5 years	..	62580	1467437	133373	..	21600	..	..
II. Borrowings	29098	35074	66243	11154	59800	13700	14640	29628
a) 1-14 days	..	28571	1139	178	..	1700	..	..
b) 15-28 days	..	12	—	—	..	—	..	..
c) 28 days to 3 months	..	103	26221	1457	..	—	..	..
d) Over 3 months to 6 months	..	1433	27080	197	..	1500	..	..
e) Over 6 months to one year	..	941	4160	1457	..	1500	..	..
f) Over one year to 3 years	..	3538	5653	5938	..	5000	..	..
g) Over 3 years to 5 years	..	412	1601	1250	..	2100	..	..
h) Over 5 years	..	64	389	677	..	1900	..	..
III. Loans and Advances	1580492	1461323	2257172	456301	763026	909300	557360	777747
a) 1-14 days	..	92952	279023	49262	..	70800	..	..
b) 15-28 days	..	29505	62175	7098	..	19300	..	..
c) 28 days to 3 months	..	116871	162865	28483	..	77200	..	..
d) Over 3 months to 6 months	..	151658	169301	19249	..	63600	..	..
e) Over 6 months to one year	..	223837	212108	58700	..	113000	..	..
f) Over one year to 3 years	..	496699	757174	179389	..	359400	..	..
g) Over 3 years to 5 years	..	204021	295051	48131	..	99200	..	..
h) Over 5 years	..	145780	319475	65989	..	106800	..	..

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

		As on March 31, 2000							
Maturity-wise Liabilities/Assets		Central Bank of India	Union Bank of India	Punjab National Bank	United Bank of India	UCO Bank	Syndicate Bank	Andhra Bank	Corporation Bank
		(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (Book Value)		1708417	1147923	2209907	1015612	993395	972700	762606	596243
a)	1-14 days	..	1497	16320	5372	..	3500	..	..
b)	15-28 days	..	9825	11156	—	..	8100	..	..
c)	28 days to 3 months	..	58523	10616	4634	..	12600	..	..
d)	Over 3 months to 6 months	..	38497	17720	19436	..	38200	..	..
e)	Over 6 months to one year	..	218781	60041	20152	..	23800	..	..
f)	Over one year to 3 years	..	238831	131329	165669	..	154200	..	..
g)	Over 3 years to 5 years	..	542479	250872	166593	..	126600	..	..
h)	Over 5 years	..	39490	1711853	633756	..	605700	..	..
V. Foreign Currency Assets		148966	247831	25838	18286	224887	519671	15374	98385
a)	1-14 days	93812	58871	2334	968	—	—	4022	15506
b)	15-28 days	218	59211	5509	1310	97787	214300	2682	21563
c)	28 days to 3 months	23663	27918	13626	12944	40985	142973	6172	16283
d)	Over 3 months to 6 months	17485	44634	3712	3064	12715	93847	1839	25631
e)	Over 6 months to one year	13268	49867	387	—	17741	28520	222	11912
f)	Over one year to 3 years	520	7330	270	—	14137	16550	437	7490
g)	Over 3 years to 5 years	—	—	—	—	16676	14473	—	—
h)	Over 5 years	—	—	—	—	24846	9008	—	—
VI. Foreign Currency Liabilities		142696	162961	72300	18062	205102	465777	13830	97004
a)	1-14 days	94746	32723	15701	2455	—	207908	1080	12819
b)	15-28 days	1964	8129	4443	—	86956	92926	716	14519
c)	28 days to 3 months	6983	18777	7382	9677	43703	84820	2559	17626
d)	Over 3 months to 6 months	7897	35952	8453	3749	21470	74195	2237	11305
e)	Over 6 months to one year	14102	56205	16003	1309	18735	5492	5148	23829
f)	Over one year to 3 years	17004	11175	20174	872	10456	—	2090	16906
g)	Over 3 years to 5 years	—	—	127	—	—	—	—	—
h)	Over 5 years	—	—	17	—	23782	436	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on 31st March, 2000		
	Oriental Bank of Commerce	Punjab & Sind Bank	Vijaya Bank
	(17)	(18)	(19)
I. Deposits	1655418	1055598	11595
a) 1-14 days	118796	68618	865
b) 15-28 days	104019	24084	260
c) 28 days to 3 months	167245	123466	670
d) Over 3 months to 6 months	284408	151094	990
e) Over 6 months to one year	436085	170908	2230
f) Over one year to 3 years	390555	350957	5813
g) Over 3 years to 5 years	118792	35831	535
h) Over 5 years	35518	130640	232
II. Borrowings	51386	31852	61
a) 1-14 days	11575	12916	—
b) 15-28 days	—	1395	—
c) 28 days to 3 months	186	16717	2
d) Over 3 months to 6 months	35782	318	11
e) Over 6 months to one year	782	494	10
f) Over one year to 3 years	1867	12	27
g) Over 3 years to 5 years	961	—	8
h) Over 5 years	233	—	3
III. Loans and Advances	951348	476482	4687
a) 1-14 days	58484	68166	179
b) 15-28 days	25494	7406	65
c) 28 days to 3 months	70544	29775	169
d) Over 3 months to 6 months	69575	18785	172
e) Over 6 months to one year	135808	29290	466
f) Over one year to 3 years	368646	231405	3002
g) Over 3 years to 5 years	98076	45757	371
h) Over 5 years	124721	45898	263

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on 31st March, 2000		
	Oriental Bank of Commerce	Punjab & Sind Bank	Vijaya Bank
	(17)	(18)	(19)
IV. Investments (Book Value)	1155957	480902	5090
a) 1-14 days	2	2388	27
b) 15-28 days	—	2507	1
c) 28 days to 3 months	9297	4528	27
d) Over 3 months to 6 months	58281	9200	170
e) Over 6 months to one year	22117	13805	86
f) Over one year to 3 years	126049	70450	452
g) Over 3 years to 5 years	241291	96447	1376
h) Over 5 years	698920	281577	2951
V. Foreign Currency Assets	34501	26190	297
a) 1-14 days	3302	5519	73
b) 15-28 days	2992	680	69
c) 28 days to 3 months	8942	1530	76
d) Over 3 months to 6 months	7893	8951	79
e) Over 6 months to one year	11372	9510	—
f) Over one year to 3 years	—	—	—
g) Over 3 years to 5 years	—	—	—
h) Over 5 years	—	—	—
VI. Foreign Currency Liabilities	34501	20768	237
a) 1-14 days	6839	2885	78
b) 15-28 days	2539	1708	7
c) 28 days to 3 months	5998	2279	21
d) Over 3 months to 6 months	5554	3034	34
e) Over 6 months to one year	13571	7632	41
f) Over one year to 3 years	—	3230	52
g) Over 3 years to 5 years	—	—	—
h) Over 5 years	—	—	4

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

		As on March 31, 2000						
Maturity-wise Liabilities/Assets	Development Credit Bank	UTI Bank	IndusInd Bank	ICICI Bank	Bank of Madura	Bank of Rajasthan	Benares State Bank	Catholic Syrian Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	263385	572000	577936	942784	363105	324210	90154	245778
a) 1-14 days	35969	107989	89164	131478	47176	..	..	10263
b) 15-28 days	33836	35569	57957	89564	12792	..	..	3767
c) 28 days to 3 months	55853	130266	154594	185157	42978	..	..	19021
d) Over 3 months to 6 months	22478	69657	67102	89204	44282	..	..	18911
e) Over 6 months to one year	42073	66731	83209	78128	45542	..	..	25802
f) Over one year to 3 years	69526	145355	123976	364886	152985	..	..	124459
g) Over 3 years to 5 years	2352	13458	1404	2537	13635	..	..	33962
h) Over 5 years	1298	2975	530	1830	3715	..	..	9593
II. Borrowings	20446	53103	55140	31525	18356	2563	510	6745
a) 1-14 days	18225	18064	31140	1596	2013	..	..	4370
b) 15-28 days	19	3909	—	—	—	..	..	258
c) 28 days to 3 months	1	487	17000	29929	156	..	..	262
d) Over 3 months to 6 months	41	14043	1000	—	1116	..	..	956
e) Over 6 months to one year	40	6600	1000	—	9161	..	..	292
f) Over one year to 3 years	2111	—	5000	—	3503	..	..	607
g) Over 3 years to 5 years	6	—	—	—	2358	..	..	—
h) Over 5 years	3	10000	—	—	49	..	..	—
III. Loans and Advances	157270	350662	325419	342873	166543	172844	23145	106071
a) 1-14 days	12112	47447	4618	39081	29416	..	..	9129
b) 15-28 days	6508	28859	7727	12192	21925	..	..	4778
c) 28 days to 3 months	27053	118112	60677	74833	25950	..	..	12231
d) Over 3 months to 6 months	38248	35769	33054	10403	13234	..	..	14270
e) Over 6 months to one year	4768	9540	25229	5629	14344	..	..	10883
f) Over one year to 3 years	45787	86879	183057	182459	31388	..	..	42090
g) Over 3 years to 5 years	10861	3835	11057	10672	19797	..	..	7614
h) Over 5 years	11933	20221	—	7604	10489	..	..	5076

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Development Credit Bank	UTI Bank	IndusInd Bank	ICICI Bank	Bank of Madura	Bank of Rajasthan	Benares State Bank	Catholic Syrian Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	115041	206514	273176	441668	171289	124521	48832	99476
a) 1-14 days	—	45550	992	30398	1208	..	..	10
b) 15-28 days	2666	7007	—	65289	7	..	..	428
c) 28 days to 3 months	10024	26654	1221	18084	943	..	..	1313
d) Over 3 months to 6 months	4177	16289	19	29679	7337	..	..	3263
e) Over 6 months to one year	1022	15148	6831	12584	2233	..	..	298
f) Over one year to 3 years	37494	41753	60896	138837	31514	..	..	13549
g) Over 3 years to 5 years	11239	27811	42863	70660	30144	..	..	21457
h) Over 5 years	48419	26302	160354	76137	97903	..	..	59158
V. Foreign Currency Assets	9029	12690	58634	194414	29099	..	..	23357
a) 1-14 days	2486	—	16344	122267	5201	..	..	4491
b) 15-28 days	—	—	4347	15270	6613	..	..	7729
c) 28 days to 3 months	2181	—	6612	14755	11604	..	..	7749
d) Over 3 months to 6 months	1745	12354	9577	23967	5236	..	..	1618
e) Over 6 months to one year	2617	250	21579	15849	445	..	..	1754
f) Over one year to 3 years	—	54	175	2188	—	..	..	10
g) Over 3 years to 5 years	—	32	—	118	—	..	..	6
h) Over 5 years	—	—	—	—	—	..	..	—
VI. Foreign Currency Liabilities	13277	20880	76661	63797	28894	..	..	23385
a) 1-14 days	5554	—	11887	21741	1680	..	..	2596
b) 15-28 days	554	—	12204	8466	4162	..	..	6797
c) 28 days to 3 months	436	—	16063	6752	8827	..	..	2582
d) Over 3 months to 6 months	2244	13948	2657	5698	4999	..	..	3393
e) Over 6 months to one year	4489	3478	32891	13785	9226	..	..	5684
f) Over one year to 3 years	—	1606	959	7355	—	..	..	2333
g) Over 3 years to 5 years	—	1739	—	—	—	..	..	—
h) Over 5 years	—	109	—	—	—	..	..	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	City Union Bank	Karur Vysya Bank	Lakshmi Vilas Bank	Global Trust Bank	HDFC Bank	Nedungadi Bank	Centurion Bank	Bank of Punjab
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	134048	309062	196341	619900	842772	158822	386707	260773
a) 1-14 days	..	23381	14220	79900	107526	12304	30933	26702
b) 15-28 days	..	10274	4034	40700	53172	15830	55848	23318
c) 28 days to 3 months	..	38953	20992	152000	94382	24003	95915	47372
d) Over 3 months to 6 months	..	25831	16632	86400	126289	18393	39650	20242
e) Over 6 months to one year	..	40470	24188	104200	82649	18927	51098	33426
f) Over one year to 3 years	..	113358	94672	149900	373172	54050	98683	107549
g) Over 3 years to 5 years	..	41655	11533	5000	5474	12676	13579	1534
h) Over 5 years	..	15140	10070	1800	108	2639	1001	630
II. Borrowings	3703	22449	9950	39900	142874	2159	83775	22648
a) 1-14 days	..	8129	446	17900	126823	1812	77796	22498
b) 15-28 days	..	—	446	—	1502	—	—	—
c) 28 days to 3 months	..	899	3101	—	9043	—	—	—
d) Over 3 months to 6 months	..	388	3361	9100	5270	—	—	75
e) Over 6 months to one year	..	10100	1034	3300	—	—	1730	75
f) Over one year to 3 years	..	2190	1296	6600	50	347	3460	—
g) Over 3 years to 5 years	..	743	106	1800	100	—	789	—
h) Over 5 years	..	—	160	1200	86	—	—	—
III. Loans and Advances	76939	184770	115005	321100	358307	81379	210310	130142
a) 1-14 days	..	14792	13291	44600	120325	8731	16109	4059
b) 15-28 days	..	5880	2503	70700	22719	1257	4328	37213
c) 28 days to 3 months	..	27584	12205	69800	61628	2891	38519	13250
d) Over 3 months to 6 months	..	8018	6572	86500	27498	2781	23155	12844
e) Over 6 months to one year	..	10872	9937	16100	24347	8325	24557	11774
f) Over one year to 3 years	..	74352	53265	14100	66690	27748	84183	29230
g) Over 3 years to 5 years	..	31034	9856	6900	32856	18624	16599	10123
h) Over 5 years	..	12238	7376	12400	2244	11022	2860	11649

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	City Union Bank	Karur Vysya Bank	Lakshmi Vilas Bank	Global Trust Bank	HDFC Bank	Nedungadi Bank	Centurion Bank	Bank of Punjab
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (Book Value)	53094	146455	76757	292600	584686	54965	219957	129725
a) 1-14 days	..	2974	19	42100	79494	5892	18108	—
b) 15-28 days	..	2640	939	23000	24971	4297	23451	167
c) 28 days to 3 months	..	23315	706	52000	81584	6964	56064	3519
d) Over 3 months to 6 months	..	13744	2462	37000	37365	5011	20455	16912
e) Over 6 months to one year	..	8399	2202	64600	32581	5446	18544	2411
f) Over one year to 3 years	..	19442	9907	53000	137219	15174	37334	23722
g) Over 3 years to 5 years	..	41783	13678	10600	38891	6889	28190	31191
h) Over 5 years	..	34158	46844	10300	152581	5292	17811	51803
V. Foreign Currency Assets	24830	2930	614	15500	537051	4516	11777	79429
a) 1-14 days	7004	2552	614	13700	105134	427	3053	2779
b) 15-28 days	5581	110	—	500	102354	583	—	—
c) 28 days to 3 months	7481	—	—	1300	97558	3412	3708	56318
d) Over 3 months to 6 months	2323	168	—	—	91639	94	—	18788
e) Over 6 months to one year	2309	—	—	—	134859	—	5016	1544
f) Over one year to 3 years	132	100	—	—	3544	—	—	—
g) Over 3 years to 5 years	—	—	—	—	1963	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
VI. Foreign Currency Liabilities	24830	2930	2803	32000	537051	4488	43429	79479
a) 1-14 days	3438	1068	1254	23100	92852	679	23294	3281
b) 15-28 days	5662	226	70	300	98626	295	2443	—
c) 28 days to 3 months	7562	737	185	—	95949	3406	8367	44067
d) Over 3 months to 6 months	3473	373	330	3400	89332	108	5740	23756
e) Over 6 months to one year	4423	402	681	5100	152280	—	1205	7930
f) Over one year to 3 years	272	124	283	100	6059	—	1671	445
g) Over 3 years to 5 years	—	—	—	—	1953	—	415	—
h) Over 5 years	—	—	—	—	—	—	294	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Ratnakar Bank	Sangli Bank	Tamilnad Mercantile Bank	Federal Bank	Karnataka Bank	Nainital Bank	Bharat Overseas Bank	South Indian Bank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	43802	137890	266453	646339	517417	46358	140847	388536
a) 1-14 days	4142	—	22009	47259	..	..	13488	25122
b) 15-28 days	1066	26079	9598	26882	..	..	6425	11652
c) 28 days to 3 months	3244	10721	27462	80719	..	..	15033	35503
d) Over 3 months to 6 months	3355	6258	31247	67371	..	..	14862	31589
e) Over 6 months to one year	5038	10215	35349	87777	..	..	26647	56502
f) Over one year to 3 years	22623	27366	140788	320588	..	..	56695	201616
g) Over 3 years to 5 years	2976	24160	—	8172	..	..	4141	16811
h) Over 5 years	1357	33091	—	7571	..	..	3556	9741
II. Borrowings	670	103	3231	37961	13377	—	2825	1021
a) 1-14 days	—	—	315	11066	..	..	2800	29
b) 15-28 days	—	—	—	—	..	..	—	7
c) 28 days to 3 months	29	—	315	4287	..	..	2	123
d) Over 3 months to 6 months	89	7	315	5312	..	..	—	158
e) Over 6 months to one year	106	8	600	9597	..	..	6	323
f) Over one year to 3 years	320	39	1686	5849	..	..	10	343
g) Over 3 years to 5 years	107	26	—	1453	..	..	4	29
h) Over 5 years	18	23	—	397	..	..	3	9
III. Loans and Advances	18736	47790	125504	418157	245143	10327	68762	202108
a) 1-14 days	1882	—	6436	34887	..	..	10274	11837
b) 15-28 days	88	16600	5645	13016	..	..	4151	11076
c) 28 days to 3 months	957	3467	15438	48864	..	..	11019	8552
d) Over 3 months to 6 months	525	554	10069	18038	..	..	3389	4887
e) Over 6 months to one year	894	4727	9132	28396	..	..	3938	6749
f) Over one year to 3 years	11120	14035	78784	152104	..	..	28175	120287
g) Over 3 years to 5 years	2367	3634	—	55668	..	..	6616	26895
h) Over 5 years	935	4773	—	67184	..	..	1200	11825

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Ratnakar Bank	Sangli Bank	Tamilnad Mercantile Bank	Federal Bank	Karnataka Bank	Nainital Bank	Bharat Overseas Bank	South Indian Bank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (Book Value)	19000	55893	123899	266601	206279	21655	45629	174883
a) 1-14 days	1	—	—	1585	..	..	—	—
b) 15-28 days	940	7859	2955	—	..	..	98	3
c) 28 days to 3 months	2529	3527	3194	3000	..	..	262	1271
d) Over 3 months to 6 months	651	94	4369	21414	..	..	3440	1004
e) Over 6 months to one year	1914	6506	16266	8650	..	..	559	6403
f) Over one year to 3 years	2786	14368	97115	42311	..	..	12693	11595
g) Over 3 years to 5 years	1814	16618	—	44931	..	..	4474	33164
h) Over 5 years	8366	6921	—	144710	..	..	24103	121443
V. Foreign Currency Assets	..	1082	21628	5888	5106	..	26240	25162
a) 1-14 days	..	—	2891	2662	712	..	12281	11365
b) 15-28 days	..	1082	6957	—	—	..	—	1309
c) 28 days to 3 months	..	—	5771	—	—	..	12650	5448
d) Over 3 months to 6 months	..	—	2838	1252	4361	..	1309	3689
e) Over 6 months to one year	..	—	2297	1974	11	..	—	3351
f) Over one year to 3 years	..	—	874	—	22	..	—	—
g) Over 3 years to 5 years	..	—	—	—	—	..	—	—
h) Over 5 years	..	—	—	—	—	..	—	—
VI. Foreign Currency Liabilities	..	1082	21629	36917	10619	..	726	25258
a) 1-14 days	..	—	5359	574	1523	..	726	9984
b) 15-28 days	..	461	6833	842	502	..	—	—
c) 28 days to 3 months	..	226	7274	3669	759	..	—	—
d) Over 3 months to 6 months	..	—	767	4733	2082	..	—	—
e) Over 6 months to one year	..	395	1000	9796	2850	..	—	97
f) Over one year to 3 years	..	—	396	17303	2903	..	—	15177
g) Over 3 years to 5 years	..	—	—	—	—	..	—	—
h) Over 5 years	..	—	—	—	—	..	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

		As on March 31, 2000						
Maturity-wise Liabilities/Assets	Lord Krishna Bank	Vyasa Bank	Jammu & Kashmir Bank	IDBI Bank	United Western Bank	Dhanalakshmi Bank	SBI Comm. & Intl. Bank	Ganesh Bank of Kurundwad
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
I. Deposits	88200	742400	942209	344818	43488400	140067	51369	13862
a) 1-14 days	..	40489	..	37528	3811600	—	2198	..
b) 15-28 days	..	32260	..	42456	490700	—	1237	..
c) 28 days to 3 months	..	121233	..	88923	6140900	—	6461	..
d) Over 3 months to 6 months	..	162702	..	34933	2146600	—	9580	..
e) Over 6 months to one year	..	112066	..	56351	3873000	—	16341	..
f) Over one year to 3 years	..	260922	..	82924	13292400	—	14794	..
g) Over 3 years to 5 years	..	7454	..	1663	5374400	—	525	..
h) Over 5 years	..	5274	..	40	8358800	—	233	..
II. Borrowings	1958	29207	2053	57637	419500	3958	3692	84
a) 1-14 days	..	10023	..	31888	—	—	3692	..
b) 15-28 days	..	5	..	7466	—	—	—	..
c) 28 days to 3 months	..	127	..	18283	25000	—	—	..
d) Over 3 months to 6 months	..	15766	..	—	52300	—	—	..
e) Over 6 months to one year	..	770	..	—	137500	—	—	..
f) Over one year to 3 years	..	1135	..	—	153600	—	—	..
g) Over 3 years to 5 years	..	1272	..	—	30700	—	—	..
h) Over 5 years	..	109	..	—	20400	—	—	..
III. Loans and Advances	48552	393775	351807	160070	23580200	77631	36787	7840
a) 1-14 days	..	23638	..	19255	4932700	—	1904	..
b) 15-28 days	..	17672	..	12564	825800	—	2130	..
c) 28 days to 3 months	..	51766	..	47850	774700	—	2686	..
d) Over 3 months to 6 months	..	15624	..	2409	474000	—	3432	..
e) Over 6 months to one year	..	22402	..	3306	530000	—	442	..
f) Over one year to 3 years	..	164104	..	72145	2993200	—	20342	..
g) Over 3 years to 5 years	..	51877	..	2538	5052000	—	5841	..
h) Over 5 years	..	46692	..	3	7997800	—	10	..

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Lord Krishna Bank	Vyasa Bank	Jammu & Kashmir Bank	IDBI Bank	United Western Bank	Dhanalakshmi Bank	SBI Comm. & Intl. Bank	Ganesh Bank of Kurundwad
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (Book Value)	36450	273565	425432	212392	13629400	56370	20769	3420
a) 1-14 days	..	11251	—	3585	515000	—	200	..
b) 15-28 days	..	1902	—	6309	852000	—	500	..
c) 28 days to 3 months	..	8200	—	17793	561500	—	521	..
d) Over 3 months to 6 months	..	25600	—	12003	391200	—	1552	..
e) Over 6 months to one year	..	11885	—	23894	970600	—	512	..
f) Over one year to 3 years	..	41432	—	71578	3683800	—	8112	..
g) Over 3 years to 5 years	..	95988	—	38573	2944500	—	6067	..
h) Over 5 years	..	77307	—	38657	3710800	—	3305	..
V. Foreign Currency Assets	..	40616	81495	18500	818600	3384.61	52984	..
a) 1-14 days	..	8589	11969	7963	413200	427.68	5680	..
b) 15-28 days	..	7557	11213	1911	102100	191.02	4991	..
c) 28 days to 3 months	..	9310	27852	4874	127500	612.78	20328	..
d) Over 3 months to 6 months	..	15160	25055	3072	44900	453.01	14149	..
e) Over 6 months to one year	..	—	5406	462	—	1700.12	7436	..
f) Over one year to 3 years	..	—	—	—	—	—	400	..
g) Over 3 years to 5 years	..	—	—	218	—	—	—	..
h) Over 5 years	..	—	—	—	130900	—	—	..
VI. Foreign Currency Liabilities	..	33371	81494	5048	376400	4354.14	52989	..
a) 1-14 days	..	16333	13000	2286	48400	544.43	15847	..
b) 15-28 days	..	555	11344	11	60200	84.65	11366	..
c) 28 days to 3 months	..	2711	23307	1250	68100	1151.66	12944	..
d) Over 3 months to 6 months	..	5415	26851	430	21400	420.90	12170	..
e) Over 6 months to one year	..	7354	6901	948	122500	1453.61	662	..
f) Over one year to 3 years	..	1003	91	123	55800	698.89	—	..
g) Over 3 years to 5 years	..	—	—	—	—	—	—	..
h) Over 5 years	..	—	—	—	—	—	—	..

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Barclays Bank	Sanwa Bank	International Netherlandene Bank	Chase Manhattan Bank	Toronto Dominion Bank	State Bank of Mauritius	The Fuji Bank	Arab Bangladesh Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	20702	11605	5916	430	—	12800	1033	2301
a) 1-14 days	3288	..	571	430	—	2489	303	283
b) 15-28 days	492	..	1094	—	—	836	224	7
c) 28 days to 3 months	3240	..	740	—	—	3273	236	228
d) Over 3 months to 6 months	6655	..	306	—	—	4322	3	101
e) Over 6 months to one year	4259	..	728	—	—	852	266	64
f) Over one year to 3 years	2768	..	2476	—	—	1009	1	1618
g) Over 3 years to 5 years	—	..	1	—	—	19	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
II. Borrowings	6481	6300	16062	27548	3951	17395	1259	930
a) 1-14 days	6481	..	16062	27548	—	4800	1259	200
b) 15-28 days	—	..	—	—	—	5395	—	—
c) 28 days to 3 months	—	..	—	—	900	7200	—	500
d) Over 3 months to 6 months	—	..	—	—	—	—	—	230
e) Over 6 months to one year	—	..	—	—	3051	—	—	—
f) Over one year to 3 years	—	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
III. Loans and Advances	4762	17970	10997	1153	6189	26332	1964	709
a) 1-14 days	239	..	2819	1153	—	4550	92	170
b) 15-28 days	3022	..	140	—	—	2315	46	60
c) 28 days to 3 months	347	..	1259	—	1654	8928	335	363
d) Over 3 months to 6 months	—	..	4383	—	140	1510	547	—
e) Over 6 months to one year	—	..	2336	—	415	4879	189	—
f) Over one year to 3 years	1154	..	60	—	2284	3220	443	73
g) Over 3 years to 5 years	—	..	—	—	1193	463	213	—
h) Over 5 years	—	..	—	—	503	467	99	43

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Barclays Bank	Sanwa Bank	International Netherlandene Bank	Chase Manhattan Bank	Toronto Dominion Bank	State Bank of Mauritius	The Fuji Bank	Arab Bangladesh Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	20009	4492	9772	28096	1300	7925	428	738
a) 1-14 days	—	..	4288	—	—	—	—	299
b) 15-28 days	2000	..	952	—	—	—	91	—
c) 28 days to 3 months	3000	..	—	—	—	—	67	197
d) Over 3 months to 6 months	6930	..	1008	4115	60	—	55	143
e) Over 6 months to one year	—	..	3524	1404	740	2416	215	—
f) Over one year to 3 years	2705	..	—	2043	500	1570	—	99
g) Over 3 years to 5 years	4901	..	—	12604	—	879	—	—
h) Over 5 years	473	..	—	7930	—	3060	—	—
V. Foreign Currency Assets	3588	..	355	500	—	5421	—	1350
a) 1-14 days	3588	..	301	500	—	308	—	1282
b) 15-28 days	—	..	54	—	—	1166	—	—
c) 28 days to 3 months	—	..	—	—	—	2304	—	64
d) Over 3 months to 6 months	—	..	—	—	—	335	—	4
e) Over 6 months to one year	—	..	—	—	—	1308	—	—
f) Over one year to 3 years	—	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
VI. Foreign Currency Liabilities	5378	..	145	40	15	4995	—	1223
a) 1-14 days	348	..	15	40	—	82	—	1223
b) 15-28 days	154	..	8	—	—	933	—	—
c) 28 days to 3 months	583	..	31	—	—	2451	—	—
d) Over 3 months to 6 months	1047	..	2	—	—	113	—	—
e) Over 6 months to one year	3240	..	89	—	15	1416	—	—
f) Over one year to 3 years	6	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Cho Hung Bank	Chinatrust Comml. Bank	Krung Thai Bank	Overseas Chinese Bank	Sumitomo Bank	Bank Muscat International	Morgan Guaranty Trust	KBC Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	9180	6988	788	1238	10215	8605	3351	21629
a) 1-14 days	1603	..	5	177	2244	2495	51	6103
b) 15-28 days	10	..	2	2	6702	593	—	3149
c) 28 days to 3 months	965	..	583	66	102	4234	3300	11376
d) Over 3 months to 6 months	370	..	177	59	856	193	—	33
e) Over 6 months to one year	60	..	—	934	135	113	—	500
f) Over one year to 3 years	6170	..	21	—	101	962	—	468
g) Over 3 years to 5 years	2	..	—	—	75	15	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
II. Borrowings	—	5802	—	405	13444	900	10553	4902
a) 1-14 days	—	..	—	405	3647	900	9053	4783
b) 15-28 days	—	..	—	—	56	—	1500	119
c) 28 days to 3 months	—	..	—	—	9686	—	—	—
d) Over 3 months to 6 months	—	..	—	—	55	—	—	—
e) Over 6 months to one year	—	..	—	—	—	—	—	—
f) Over one year to 3 years	—	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
III. Loans and Advances	3437	7571	600	2013	—	2571	—	8708
a) 1-14 days	1570	..	46	684	—	149	—	3455
b) 15-28 days	250	..	64	71	—	147	—	1209
c) 28 days to 3 months	183	..	390	560	—	326	—	1544
d) Over 3 months to 6 months	150	..	—	698	—	1361	—	1000
e) Over 6 months to one year	1234	..	100	—	—	374	—	1500
f) Over one year to 3 years	—	..	—	—	—	59	—	—
g) Over 3 years to 5 years	50	..	—	—	—	155	—	—
h) Over 5 years	—	..	—	—	—	—	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Cho Hung Bank	Chinatrust Comml. Bank	Krung Thai Bank	Overseas Chinese Bank	Sumitomo Bank	Bank Muscat International	Morgan Guaranty Trust	KBC Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (Book Value)	4247	7184	323	831	5772	2154	—	22903
a) 1-14 days	—	..	—	—	—	500	—	3113
b) 15-28 days	—	..	—	—	—	—	—	2095
c) 28 days to 3 months	661	..	—	—	—	97	—	3959
d) Over 3 months to 6 months	1311	..	51	—	1311	—	—	4113
e) Over 6 months to one year	657	..	—	—	4461	1463	—	8925
f) Over one year to 3 years	1418	..	28	731	—	94	—	41
g) Over 3 years to 5 years	—	..	121	100	—	—	—	657
h) Over 5 years	200	..	123	—	—	—	—	—
V. Foreign Currency Assets	485	1413	13	1216	310	3679	20216	6
a) 1-14 days	485	—	13	85	310	659	3372	6
b) 15-28 days	—	—	—	15	—	33	4509	—
c) 28 days to 3 months	—	881	—	—	—	1330	—	—
d) Over 3 months to 6 months	—	532	—	250	—	523	12335	—
e) Over 6 months to one year	—	—	—	866	—	1134	—	—
f) Over one year to 3 years	—	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
VI. Foreign Currency Liabilities	—	1299	4	15	182	2439	144	947
a) 1-14 days	—	—	2	15	182	137	144	32
b) 15-28 days	—	—	2	—	—	20	—	654
c) 28 days to 3 months	—	863	—	—	—	1333	—	—
d) Over 3 months to 6 months	—	436	—	—	—	464	—	—
e) Over 6 months to one year	—	—	—	—	—	387	—	—
f) Over one year to 3 years	—	—	—	—	—	98	—	261
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	ABN Amro Bank	American Express Bank	Bank of America	Bank of Tokyo	Banque Nationale de Paris	Standard Chartered Bank	Development Bank of Singapore	Citibank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	342293	141834	251200	62795	106017	500599	5357	227539
a) 1-14 days	..	18659	32100	13586	13119	70431	1761	21458
b) 15-28 days	..	7822	26800	4156	7098	23792	487	17822
c) 28 days to 3 months	..	23555	33100	11500	17311	47185	1130	14413
d) Over 3 months to 6 months	..	16846	30400	6099	14600	43558	527	14236
e) Over 6 months to one year	..	21604	61700	5922	10468	71908	1292	135804
f) Over one year to 3 years	..	53169	65800	21434	43279	224082	159	9880
g) Over 3 years to 5 years	..	179	1300	98	132	19631	1	13037
h) Over 5 years	..	—	—	—	10	12	—	888
II. Borrowings	311350	88412	215000	4575	90827	259676	20246	2500
a) 1-14 days	..	83344	35300	4575	90827	133404	20246	2500
b) 15-28 days	..	—	66100	—	—	13850	—	—
c) 28 days to 3 months	..	1000	17500	—	—	30019	—	—
d) Over 3 months to 6 months	..	4068	92600	—	—	22672	—	—
e) Over 6 months to one year	..	—	3500	—	—	1600	—	—
f) Over one year to 3 years	..	—	—	—	—	4918	—	—
g) Over 3 years to 5 years	..	—	—	—	—	53213	—	—
h) Over 5 years	..	—	—	—	—	—	—	—
III. Loans and Advances	389643	89194	375300	39106	67511	431886	18796	55587
a) 1-14 days	..	20546	85100	9306	24064	104201	9725	4533
b) 15-28 days	..	2363	17100	2292	8391	24840	2161	8676
c) 28 days to 3 months	..	4856	103900	6216	18388	73609	3018	18684
d) Over 3 months to 6 months	..	3298	70700	3557	8199	50525	30	14597
e) Over 6 months to one year	..	3366	25700	6183	4281	11887	—	9097
f) Over one year to 3 years	..	53054	65400	6681	3682	144228	1262	—
g) Over 3 years to 5 years	..	1711	6400	3934	100	15928	2600	—
h) Over 5 years	..	—	1000	937	406	6668	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	ABN Amro Bank	American Express Bank	Bank of America	Bank of Tokyo	Banque Nationale de Paris	Standard Chartered Bank	Development Bank of Singapore	Citibank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (Book Value)	271715	122667	130200	21992	105928	314006	9824	423012
a) 1-14 days	..	798	4000	1959	4284	39869	—	..
b) 15-28 days	..	19075	3400	—	7352	15605	500	..
c) 28 days to 3 months	..	10324	11400	111	7819	16858	—	..
d) Over 3 months to 6 months	..	25994	21000	2026	8865	16348	—	..
e) Over 6 months to one year	..	15425	48000	189	17049	14628	—	..
f) Over one year to 3 years	..	42982	1500	2566	33166	100784	3141	..
g) Over 3 years to 5 years	..	3268	35100	43	7924	94466	1080	..
h) Over 5 years	..	4801	5800	15098	19469	15448	5103	..
V. Foreign Currency Assets	48221	33645	199370	10904	25438	120785	2203	6727
a) 1-14 days	6879	15463	106840	7124	24415	37201	2203	5428
b) 15-28 days	7892	2617	2130	1578	215	16523	—	99
c) 28 days to 3 months	19130	3926	79450	2028	538	43564	—	220
d) Over 3 months to 6 months	14160	—	8650	174	268	18882	—	171
e) Over 6 months to one year	160	—	2290	—	—	3284	—	749
f) Over one year to 3 years	—	11639	10	—	2	1309	—	10
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	22	—	50
VI. Foreign Currency Liabilities	139768	27519	199370	13752	21986	120786	2493	3136
a) 1-14 days	50543	4037	23630	10886	9290	28341	2250	—
b) 15-28 days	16025	1175	73960	483	1769	16253	—	163
c) 28 days to 3 months	30942	4043	10800	150	1873	20656	28	167
d) Over 3 months to 6 months	39565	4512	11430	259	3176	17682	24	165
e) Over 6 months to one year	2693	7990	71570	1876	3150	35920	183	2517
f) Over one year to 3 years	—	5708	7930	98	112	1638	8	123
g) Over 3 years to 5 years	—	—	50	—	—	—	—	1
h) Over 5 years	—	54	—	—	2616	296	—	—

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Commerz Bank	Hongkong & Shanghai Bank	Sakura Bank	Grindlays Bank	Sonali Bank	Deutsche Bank	Abu-Dhabi Commercial Bank	Mashreq Bank
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
I. Deposits	14195	875470	13579	847779	4559	216738	59048	25424
a) 1-14 days	2209	98349	3164	..	..	33763	..	1812
b) 15-28 days	1693	53604	400	..	..	13147	..	1579
c) 28 days to 3 months	6554	113337	4095	..	..	27438	..	2850
d) Over 3 months to 6 months	698	81339	619	..	..	13955	..	2373
e) Over 6 months to one year	1162	163929	950	..	..	33836	..	4187
f) Over one year to 3 years	1879	321590	4324	..	..	94599	..	6237
g) Over 3 years to 5 years	—	43311	25	..	..	—	..	6386
h) Over 5 years	—	11	2	..	..	—	..	—
II. Borrowings	25118	193432	30672	72723	—	156898	1000	6100
a) 1-14 days	24027	129580	21948	..	—	107741	..	3500
b) 15-28 days	1091	—	—	..	—	4500	..	500
c) 28 days to 3 months	—	—	8724	..	—	15936	..	2100
d) Over 3 months to 6 months	—	63852	—	..	—	7436	..	—
e) Over 6 months to one year	—	—	—	..	—	—	..	—
f) Over one year to 3 years	—	—	—	..	—	21285	..	—
g) Over 3 years to 5 years	—	—	—	..	—	—	..	—
h) Over 5 years	—	—	—	..	—	—	..	—
III. Loans and Advances	14744	469880	33103	423341	394	176212	23662	12216
a) 1-14 days	2282	56041	4598	..	..	80971	..	1433
b) 15-28 days	2382	7183	650	..	..	10386	..	621
c) 28 days to 3 months	2214	139713	3178	..	..	50309	..	2622
d) Over 3 months to 6 months	2318	88966	3504	..	..	25919	..	652
e) Over 6 months to one year	356	35518	3270	..	..	796	..	1024
f) Over one year to 3 years	4007	23552	11671	..	..	7432	..	3280
g) Over 3 years to 5 years	180	75818	3163	..	..	399	..	755
h) Over 5 years	1005	43089	3069	..	..	—	..	1829

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Commerz Bank	Hongkong & Shanghai Bank	Sakura Bank	Grindlays Bank	Sonali Bank	Deutsche Bank	Abu-Dhabi Commercial Bank	Mashreq Bank
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (Book Value)	22266	491855	16521	488629	350	209930	24367	16911
a) 1-14 days	—	15891	433	..	..	4102	..	1000
b) 15-28 days	10459	3194	—	..	..	2654	..	—
c) 28 days to 3 months	2500	46162	50	..	..	23192	..	3600
d) Over 3 months to 6 months	—	101702	1698	..	..	19699	..	—
e) Over 6 months to one year	9307	58379	11424	..	..	17287	..	—
f) Over one year to 3 years	—	186889	720	..	..	65909	..	8549
g) Over 3 years to 5 years	—	55379	1032	..	..	48107	..	175
h) Over 5 years	—	24259	1164	..	..	28980	..	3587
V. Foreign Currency Assets	6251	180401	3555	..	..	75532	..	1600
a) 1-14 days	6251	149246	1921	..	..	67623	..	691
b) 15-28 days	—	4581	299	..	..	1634	..	326
c) 28 days to 3 months	—	12290	989	..	..	3816	..	583
d) Over 3 months to 6 months	—	6334	346	..	..	1805	..	—
e) Over 6 months to one year	—	101	—	..	..	654	..	—
f) Over one year to 3 years	—	—	—	..	..	—	..	—
g) Over 3 years to 5 years	—	—	—	..	..	—	..	—
h) Over 5 years	—	7849	—	..	..	—	..	—
VI. Foreign Currency Liabilities	4442	231449	30576	..	..	75532	..	1495
a) 1-14 days	2784	15172	18667	..	..	31534	..	250
b) 15-28 days	1091	17019	—	..	..	3837	..	34
c) 28 days to 3 months	—	48755	11865	..	..	9819	..	146
d) Over 3 months to 6 months	—	30139	44	..	..	5001	..	352
e) Over 6 months to one year	567	101750	—	..	..	25341	..	631
f) Over one year to 3 years	—	18614	—	..	..	—	..	82
g) Over 3 years to 5 years	—	—	—	..	..	—	..	—
h) Over 5 years	—	—	—	..	..	—	..	—

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

		As on 31st March, 2000									
Maturity-wise Liabilities/Assets	Credit Agricole Indosuez	Bank of Nova Scotia	Societe Generale	Oman International Bank	Bank of Bahrain & Kuwait	Credit Lyonnais	Dresdner Bank	The Siam Commercial Bank	Bank of Ceylon	Bank International Indonesia	
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	
I. Deposits	20860	68142	37254	41600	36592	85050	12698	5513	5167	1638	
a) 1-14 days	1918	19127	5923	3282	3488	7697	..	200	..	108	
b) 15-28 days	1532	4938	1299	1001	2919	10070	..	760	..	3	
c) 28 days to 3 months	4640	17161	6136	4962	4837	11479	..	3695	..	29	
d) Over 3 months to 6 months	1233	6710	2700	4437	4693	4533	..	88	..	135	
e) Over 6 months to one year	6858	9543	13963	10522	5551	24057	..	173	..	1112	
f) Over one year to 3 years	4679	10624	7233	15680	14918	5917	..	597	..	251	
g) Over 3 years to 5 years	—	39	—	1235	186	21297	..	—	..	—	
h) Over 5 years	—	—	—	481	—	—	..	—	..	—	
II. Borrowings	32410	41104	19619	2129	7874	2113	5165	3358	3156	1637	
a) 1-14 days	25336	18490	19619	—	2091	1680	..	1617	..	1637	
b) 15-28 days	—	4363	—	—	411	—	..	217	..	—	
c) 28 days to 3 months	—	10764	—	—	1110	433	..	399	..	—	
d) Over 3 months to 6 months	7074	7487	—	—	3544	—	..	1125	..	—	
e) Over 6 months to one year	—	—	—	—	178	—	..	—	..	—	
f) Over one year to 3 years	—	—	—	2129	448	—	..	—	..	—	
g) Over 3 years to 5 years	—	—	—	—	92	—	..	—	..	—	
h) Over 5 years	—	—	—	—	—	—	..	—	..	—	
III. Loans and Advances	16199	87527	23306	36477	25496	40218	17397	10525	9069	1726	
a) 1-14 days	1756	24354	1586	5262	2359	12155	..	1700	..	—	
b) 15-28 days	882	8198	1619	161	1957	4625	..	612	..	17	
c) 28 days to 3 months	3267	23625	1542	4845	5668	8923	..	3734	..	25	
d) Over 3 months to 6 months	1105	11439	2689	1895	6939	3215	..	1745	..	454	
e) Over 6 months to one year	7786	1273	919	339	1251	3824	..	272	..	223	
f) Over one year to 3 years	—	14180	12898	597	5002	7476	..	730	..	—	
g) Over 3 years to 5 years	410	4436	748	23374	1657	—	..	1185	..	—	
h) Over 5 years	993	22	1305	4	663	—	..	547	..	1007	

Source: Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 (Concl.d.)
FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on 31st March, 2000									
	Credit Agricole Indosuez	Bank of Nova Scotia	Societe Generale	Oman International Bank	Bank of Bahrain & Kuwait	Credit Lyonnais	Dresdner Bank	The Siam Commercial Bank	Bank of Ceylon	Bank International Indonesia
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)
IV. Investments (Book Value)	25410	20683	31575	13750	16091	46762	12437	2274	1543	3461
a) 1-14 days	—	—	12389	5691	—	15293	..	881	..	—
b) 15-28 days	4850	—	2273	—	—	2559	..	—	..	—
c) 28 days to 3 months	6753	1414	1643	—	1550	6617	..	613	..	—
d) Over 3 months to 6 months	9545	1378	8641	—	477	2615	..	—	..	35
e) Over 6 months to one year	3352	5668	4577	517	667	6346	..	—	..	792
f) Over one year to 3 years	500	4076	1828	6166	1843	1649	..	494	..	187
g) Over 3 years to 5 years	410	8147	—	176	4879	5876	..	248	..	1563
h) Over 5 years	—	—	224	1200	6675	5807	..	38	..	884
V. Foreign Currency Assets	14061	14683	2408	6884	25908	9186	..	—	2418	1749
a) 1-14 days	7775	3533	1526	5089	4075	4681	..	—	—	1526
b) 15-28 days	625	654	—	1110	4464	76	..	—	2373	—
c) 28 days to 3 months	—	8714	425	662	5649	4429	..	—	—	3
d) Over 3 months to 6 months	—	1346	100	13	3868	—	..	—	—	220
e) Over 6 months to one year	—	436	357	2	7852	—	..	—	45	—
f) Over one year to 3 years	5483	—	—	8	—	—	..	—	—	—
g) Over 3 years to 5 years	178	—	—	—	—	—	..	—	—	—
h) Over 5 years	—	—	—	—	—	—	..	—	—	—
VI. Foreign Currency Liabilities	6912	14683	14794	15992	25799	28220	..	111	1949	600
a) 1-14 days	385	2009	389	826	5141	591	..	—	—	—
b) 15-28 days	264	509	37	547	4901	5650	..	—	1008	554
c) 28 days to 3 months	579	7731	621	3192	6636	2211	..	—	544	46
d) Over 3 months to 6 months	54	771	179	2287	4521	906	..	—	104	—
e) Over 6 months to one year	4320	2452	13568	5693	4191	18465	..	111	293	—
f) Over one year to 3 years	1310	1211	—	3447	409	397	..	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	..	—	—	—
h) Over 5 years	—	—	—	—	—	—	..	—	—	—

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Source: Annual accounts of banks.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000

STATE BANK OF INDIA AND ITS ASSOCIATES

(per cent)

Ratio	Year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	10.29	9.60	16.31	13.76	10.91	10.96	13.33	11.30
2. Credit-deposit ratio	48.72	49.84	49.62	48.50	50.23	48.60	52.64	55.76
3. Investment-deposit ratio	42.17	46.68	49.11	53.40	55.68	55.96	46.71	47.11
4. (Credit + investment)-deposit ratio	90.89	96.52	98.73	101.90	105.92	104.56	99.35	102.86
5. Ratio of deposits to total liabilities	75.97	75.26	75.68	72.77	80.50	80.78	81.21	81.17
6. Ratio of term deposits to total deposits	61.54	60.53	56.31	58.35	60.16	62.11	56.26	59.10
7. Ratio of priority sector advances to total advances	28.04	26.38	42.40	41.50	35.29	35.63	43.39	40.47
8. Ratio of term-loans to total advances	34.76	34.54	23.79	24.58	23.98	25.12	31.70	31.44
9. Ratio of secured advances to total advances	93.85	93.94	96.26	96.20	96.50	98.21	96.71	97.04
10. Ratio of investments in non-approved securities to total investments	18.33	19.48	13.31	10.57	16.43	14.57	12.13	12.91
11. Ratio of Interest income to total assets	9.50	9.17	10.28	9.83	10.30	10.33	10.93	9.97
12. Ratio of net interest margin to total assets	3.02	2.86	3.52	3.29	3.91	3.62	4.30	3.34
13. Ratio of non-interest income to total assets	1.63	1.47	1.74	1.94	1.60	1.86	1.96	2.39
14. Ratio of intermediation cost to total assets	2.93	2.60	3.54	3.24	3.21	2.61	3.73	3.43
15. Ratio of wage bills to intermediation cost	70.34	71.13	75.66	72.24	73.16	66.87	70.57	69.24
16. Ratio of wage bills to total expenses	21.90	20.76	26.01	23.92	24.48	18.75	25.38	23.62
17. Ratio of wage bills to total income	18.52	17.38	22.27	19.87	19.76	14.34	20.40	19.22
18. Ratio of burden to total assets	1.30	1.13	1.79	1.30	1.61	0.76	1.77	1.04
19. Ratio of burden to interest income	13.67	12.28	17.45	13.21	15.68	7.33	16.15	10.42
20. Ratio of operating profits to total assets	1.72	1.74	1.73	2.10	2.29	2.87	2.53	2.30
21. Return on assets	0.46	0.75	0.98	1.06	0.85	0.82	0.63	0.85
22. Return on equity	10.27	18.20	24.07	25.55	25.19	22.94	17.17	21.16
23. Cost of deposits	8.13	7.87	8.37	8.23	7.49	7.93	7.83	7.67
24. Cost of borrowings	5.53	6.07	5.67	11.89	12.42	14.47	1.35	3.10
25. Cost of funds	7.99	7.78	8.33	8.27	7.56	8.01	7.75	7.56
26. Return on advances	10.96	10.59	12.27	11.69	12.49	11.90	13.01	11.54
27. Return on investments	12.01	11.65	12.69	12.08	11.42	11.57	11.53	11.30
28. Return on advances <i>adjusted</i> to cost of funds	2.97	2.80	3.95	3.42	4.93	3.88	5.26	3.99
29. Return on investments <i>adjusted</i> to cost of funds	4.03	3.87	4.36	3.81	3.86	3.56	3.78	3.75
30. Business per employee (in Rs. lakh)	93.64	111.20	74.17	86.47	109.00	126.00	80.52	142.82
31. Profit per employee (in Rs. lakh)	0.43	0.87	1.14	1.69	0.76	0.87	1.67	1.07
32. Capital adequacy ratio	12.51	11.49	12.26	12.35	10.65	10.86	12.35	12.10
33. Capital adequacy ratio - Tier I	9.36	8.28	10.45	11.09	8.59	9.27	8.70	8.86
34. Capital adequacy ratio - Tier II	3.15	3.21	1.81	1.26	2.06	1.59	3.65	3.24
35. Ratio of net NPA to net advances	7.18	6.41	10.45	10.14	8.78	7.30	10.10	6.95

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(per cent)

Ratio	Year ended March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	12.83	10.57	12.54	10.85	12.02	12.86	7.29	5.56
2. Credit-deposit ratio	53.56	52.70	54.41	56.72	56.93	55.43	49.15	50.39
3. Investment-deposit ratio	40.95	45.63	40.57	44.43	42.59	44.52	50.68	47.84
4. (Credit + investment)-deposit ratio	94.51	98.33	94.98	101.15	99.52	99.95	99.83	98.23
5. Ratio of deposits to total liabilities	81.07	80.05	81.52	82.70	74.96	76.62	79.26	81.89
6. Ratio of term deposits to total deposits	63.22	64.57	53.96	54.15	64.41	66.72	66.18	66.86
7. Ratio of priority sector advances to total advances	37.50	39.09	38.59	36.92	43.36	43.14	33.13	33.23
8. Ratio of term-loans to total advances	24.84	26.10	24.29	28.66	21.74	21.81	21.83	25.80
9. Ratio of secured advances to total advances	97.41	94.75	94.50	91.77	98.65	98.77	93.58	91.40
10. Ratio of investments in non-approved securities to total investments	19.51	19.90	14.54	14.68	25.88	22.14	6.87	9.23
11. Ratio of Interest income to total assets	10.94	10.55	9.94	10.11	10.36	10.02	10.17	9.93
12. Ratio of net interest margin to total assets	3.86	3.71	3.74	4.11	3.85	3.47	2.38	2.41
13. Ratio of non-interest income to total assets	1.88	2.17	1.29	1.42	1.58	1.64	1.52	1.67
14. Ratio of intermediation cost to total assets	3.86	3.73	2.55	2.50	3.31	2.78	2.40	2.52
15. Ratio of wage bills to intermediation cost	76.43	78.96	72.90	72.99	75.20	74.00	72.07	75.23
16. Ratio of wage bills to total expenses	26.96	27.84	21.26	21.46	25.32	22.02	16.96	18.90
17. Ratio of wage bills to total income	22.99	23.14	16.56	15.82	20.83	17.61	14.79	16.36
18. Ratio of burden to total assets	1.97	1.56	1.26	1.08	1.73	1.14	0.88	0.85
19. Ratio of burden to interest income	18.03	14.80	12.70	10.65	16.71	11.33	8.61	8.60
20. Ratio of operating profits to total assets	1.89	2.15	2.48	3.03	2.11	2.33	1.50	1.56
21. Return on assets	0.49	0.58	0.99	1.13	0.38	1.14	0.40	0.53
22. Return on equity	14.59	18.41	16.53	18.17	6.32	18.94	11.81	16.31
23. Cost of deposits	8.18	8.00	7.47	7.16	8.31	8.40	8.99	8.74
24. Cost of borrowings	4.26	2.79	7.20	5.58	0.33	0.68	38.92	40.60
25. Cost of funds	8.03	7.68	7.47	7.14	7.93	8.05	9.16	8.91
26. Return on advances	14.42	13.67	12.10	11.53	12.28	12.22	11.52	10.97
27. Return on investments	12.37	11.99	12.01	11.59	14.01	12.66	12.24	12.10
28. Return on advances <i>adjusted</i> to cost of funds	6.39	5.99	4.62	4.39	4.35	4.17	2.37	2.07
29. Return on investments <i>adjusted</i> to cost of funds	4.34	4.31	4.54	4.45	6.07	4.61	3.08	3.20
30. Business per employee (in Rs. lakh)	70.75	81.61	106.67	123.62	82.10	98.28	99.97	121.65
31. Profit per employee (in Rs. lakh)	1.05	1.42	0.77	0.99	0.31	1.09	0.35	0.54
32. Capital adequacy ratio	10.23	11.50	12.47	12.60	14.35	14.48	10.27	11.09
33. Capital adequacy ratio - Tier I	7.49	7.38	10.54	10.83	13.65	14.13	7.75	7.54
34. Capital adequacy ratio - Tier II	2.74	4.12	1.93	1.77	0.70	0.35	2.52	3.55
35. Ratio of net NPA to net advances	10.55	8.12	8.23	6.09	7.70	7.87	10.80	8.58

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	13.52	11.18	12.54	11.81	8.26	6.83	8.19	6.76
2. Credit-deposit ratio	45.03	46.71	43.34	38.66	47.28	47.54	54.75	52.85
3. Investment-deposit ratio	46.17	46.60	47.43	52.89	35.65	36.17	34.40	34.91
4. (Credit + investment)-deposit ratio	91.20	93.30	90.77	91.55	82.93	83.71	89.15	87.75
5. Ratio of deposits to total liabilities	89.02	89.50	90.33	91.23	85.41	87.55	82.40	85.16
6. Ratio of term deposits to total deposits	58.26	58.07	69.57	69.93	67.84	68.10	67.38	66.47
7. Ratio of priority sector advances to total advances	33.77	39.33	38.91	38.32	28.72	27.02	25.78	26.13
8. Ratio of term-loans to total advances	47.25	45.50	37.17	35.66	31.06	32.74	38.12	39.68
9. Ratio of secured advances to total advances	91.67	89.59	88.92	90.61	91.79	95.29	82.32	86.25
10. Ratio of investments in non-approved securities to total investments	17.35	15.53	25.47	14.08	25.94	28.56	22.95	22.77
11. Ratio of Interest income to total assets	9.79	9.94	10.13	10.53	9.83	9.42	9.16	8.61
12. Ratio of net interest margin to total assets	3.01	3.04	3.24	3.04	3.21	3.09	2.81	2.35
13. Ratio of non-interest income to total assets	1.28	1.39	1.41	1.70	1.18	1.16	1.14	1.43
14. Ratio of intermediation cost to total assets	2.86	2.89	3.14	2.62	2.46	2.35	2.55	2.54
15. Ratio of wage bills to intermediation cost	69.95	68.49	73.35	72.78	70.03	68.78	72.24	71.55
16. Ratio of wage bills to total expenses	20.76	20.20	22.98	18.86	18.97	18.64	20.72	20.65
17. Ratio of wage bills to total income	18.07	17.46	19.98	15.59	15.65	15.29	17.89	18.09
18. Ratio of burden to total assets	1.58	1.50	1.73	0.92	1.28	1.19	1.41	1.11
19. Ratio of burden to interest income	16.12	15.10	17.08	8.76	13.03	12.68	15.36	12.90
20. Ratio of operating profits to total assets	1.43	1.54	1.51	2.12	1.93	1.90	1.41	1.24
21. Return on assets	0.77	0.35	0.78	0.76	0.81	0.85	0.40	0.31
22. Return on equity	16.87	7.97	15.57	22.45	15.15	16.40	8.52	7.03
23. Cost of deposits	7.49	7.61	7.49	7.87	7.35	6.78	6.92	6.64
24. Cost of borrowings	0.56	1.32	16.01	18.51	14.45	18.97	12.36	12.79
25. Cost of funds	7.45	7.59	7.66	8.00	7.43	6.89	7.20	6.95
26. Return on advances	11.96	11.62	12.15	12.76	11.67	11.39	11.34	11.10
27. Return on investments	11.38	11.72	11.76	11.84	11.92	11.57	10.69	10.47
28. Return on advances <i>adjusted</i> to cost of funds	4.50	4.03	4.50	4.76	4.23	4.51	4.13	4.15
29. Return on investments <i>adjusted</i> to cost of funds	3.93	4.14	4.10	3.84	4.48	4.68	3.48	3.52
30. Business per employee (in Rs. lakh)	90.00	105.00	81.14	111.71	134.75	142.82	131.00	135.65
31. Profit per employee (in Rs. lakh)	0.60	0.31	0.61	0.82	0.91	1.07	0.38	0.33
32. Capital adequacy ratio	10.38	11.51	11.02	13.36	13.30	12.10	10.55	10.57
33. Capital adequacy ratio - Tier I	6.57	7.10	10.44	10.01	9.05	8.86	7.05	6.91
34. Capital adequacy ratio - Tier II	3.81	4.41	0.58	3.35	4.25	3.24	3.50	3.66
35. Ratio of net NPA to net advances	12.54	12.24	4.26	3.47	7.70	5.94	7.28	7.55

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	14.29	9.48	9.76	8.00	10.51	10.06	9.68	8.14
2. Credit-deposit ratio	37.17	39.18	46.55	49.05	41.76	44.06	49.88	54.47
3. Investment-deposit ratio	52.03	55.79	41.37	41.71	49.80	47.63	43.73	41.75
4. (Credit + investment)-deposit ratio	89.20	94.97	87.91	90.77	91.56	91.69	93.62	96.22
5. Ratio of deposits to total liabilities	89.69	88.05	87.20	88.23	86.75	86.49	84.10	85.19
6. Ratio of term deposits to total deposits	58.15	61.65	63.20	62.01	58.39	58.45	74.23	72.91
7. Ratio of priority sector advances to total advances	41.73	35.19	32.11	28.91	32.44	36.79	29.80	29.02
8. Ratio of term-loans to total advances	36.55	40.25	29.58	33.49	35.73	38.79	47.04	54.88
9. Ratio of secured advances to total advances	92.67	92.90	89.23	86.72	93.71	91.59	83.14	85.53
10. Ratio of investments in non-approved securities to total investments	19.44	18.67	32.75	33.00	17.21	21.96	40.48	32.57
11. Ratio of Interest income to total assets	9.93	10.71	10.28	9.46	9.97	9.04	10.35	10.11
12. Ratio of net interest margin to total assets	3.51	3.41	3.42	2.80	3.19	1.77	2.89	2.89
13. Ratio of non-interest income to total assets	0.94	1.35	1.38	1.63	1.06	0.69	1.52	1.71
14. Ratio of intermediation cost to total assets	3.27	3.06	2.70	2.63	3.34	1.97	2.07	1.92
15. Ratio of wage bills to intermediation cost	80.89	77.33	71.46	70.46	75.64	76.35	60.94	58.31
16. Ratio of wage bills to total expenses	27.28	22.87	20.17	19.96	24.94	22.36	13.21	12.22
17. Ratio of wage bills to total income	24.31	19.67	16.54	16.72	22.89	20.84	10.61	9.45
18. Ratio of burden to total assets	2.32	1.72	1.32	1.00	2.28	1.28	0.55	0.21
19. Ratio of burden to interest income	23.41	16.05	12.85	10.60	22.85	19.57	5.32	2.07
20. Ratio of operating profits to total assets	1.18	1.69	2.10	1.80	0.91	0.49	2.34	2.68
21. Return on assets	0.43	0.59	0.47	0.43	0.43	0.38	1.43	1.54
22. Return on equity	7.77	17.63	9.55	9.43	5.59	1.56	21.06	21.94
23. Cost of deposits	7.10	7.85	7.48	7.19	7.74	5.32	8.76	8.30
24. Cost of borrowings	2.68	4.61	1.39	1.37	6.28	8.54	4.11	6.91
25. Cost of funds	7.04	7.78	7.34	7.02	7.73	5.35	8.70	8.28
26. Return on advances	12.50	12.65	12.59	11.55	12.81	8.40	11.49	11.46
27. Return on investments	11.61	12.52	12.57	10.92	11.81	6.52	13.13	12.01
28. Return on advances <i>adjusted</i> to cost of funds	5.46	4.88	5.25	4.53	5.08	3.05	2.79	3.19
29. Return on investments <i>adjusted</i> to cost of funds	4.57	4.74	5.23	3.90	4.08	1.17	4.43	3.74
30. Business per employee (in Rs. lakh)	90.62	114.84	116.88	135.20	79.55	93.30	185.02	207.68
31. Profit per employee (in Rs. lakh)	0.32	0.56	0.43	0.45	0.30	0.31	1.89	2.20
32. Capital adequacy ratio	9.76	11.66	10.96	9.64	11.88	11.18	13.20	12.80
33. Capital adequacy ratio - Tier I	7.89	7.41	8.57	7.77	7.21	6.65	12.80	12.70
34. Capital adequacy ratio - Tier II	1.87	4.25	2.39	1.87	4.67	4.53	0.40	0.10
35. Ratio of net NPA to net advances	8.72	6.97	7.09	5.20	9.79	9.84	1.98	1.92

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	11.14	9.42	10.12	8.03	13.08	12.01	12.03	10.30
2. Credit-deposit ratio	54.22	53.57	43.70	42.92	46.17	47.59	45.87	42.21
3. Investment-deposit ratio	47.87	52.05	45.05	44.71	37.95	42.15	46.65	52.32
4. (Credit + investment)-deposit ratio	102.09	105.62	88.74	87.63	84.12	89.74	92.51	94.52
5. Ratio of deposits to total liabilities	79.46	78.85	79.99	81.24	89.58	88.04	89.46	90.03
6. Ratio of term deposits to total deposits	64.99	62.75	68.02	70.24	67.32	67.84	73.12	74.92
7. Ratio of priority sector advances to total advances	41.74	40.11	23.76	24.86	29.17	29.63	39.71	39.70
8. Ratio of term-loans to total advances	37.56	35.34	17.78	18.78	21.06	22.88	30.09	33.21
9. Ratio of secured advances to total advances	97.42	97.40	91.43	93.01	93.57	94.14	98.08	95.98
10. Ratio of investments in non-approved securities to total investments	28.90	33.36	11.66	15.33	15.17	12.93	41.73	39.14
11. Ratio of Interest income to total assets	11.01	10.02	7.95	8.44	10.02	12.73	11.16	11.35
12. Ratio of net interest margin to total assets	3.25	2.64	0.96	1.69	2.47	3.68	3.47	3.29
13. Ratio of non-interest income to total assets	1.13	1.34	0.97	1.22	1.09	1.15	1.03	1.02
14. Ratio of intermediation cost to total assets	2.79	2.60	2.73	2.81	2.94	3.32	2.21	1.98
15. Ratio of wage bills to intermediation cost	72.96	71.23	76.33	78.16	75.50	70.77	58.49	54.03
16. Ratio of wage bills to total expenses	19.27	18.54	21.48	22.95	21.13	18.99	13.06	10.65
17. Ratio of wage bills to total income	16.74	16.29	23.40	22.70	19.95	16.93	10.59	8.64
18. Ratio of burden to total assets	1.66	1.26	1.76	1.58	1.84	2.17	1.17	0.95
19. Ratio of burden to interest income	15.04	12.58	22.18	18.76	18.39	17.06	10.52	8.42
20. Ratio of operating profits to total assets	1.59	1.38	-0.80	0.11	0.62	1.50	2.30	2.34
21. Return on assets	0.75	0.38	—	—	0.23	0.15	1.20	1.10
22. Return on equity	17.72	8.26	-27.31	-14.74	7.97	13.79	19.89	20.95
23. Cost of deposits	8.75	8.32	8.33	8.04	8.12	9.94	8.51	8.83
24. Cost of borrowings	2.70	4.29	10.29	11.77	13.02	6.44	10.07	4.73
25. Cost of funds	8.55	8.11	8.36	8.11	8.21	9.88	8.52	8.77
26. Return on advances	13.84	12.32	10.87	11.84	11.82	14.99	13.30	11.87
27. Return on investments	12.51	11.39	10.55	11.41	11.81	15.73	12.28	14.09
28. Return on advances <i>adjusted</i> to cost of funds	5.29	4.21	2.50	3.74	3.61	5.10	4.79	3.10
29. Return on investments <i>adjusted</i> to cost of funds	3.96	3.28	2.19	3.30	3.60	5.85	3.76	5.32
30. Business per employee (in Rs. lakh)	126.00	145.00	97.87	110.00	103.78	116.87	169.70	218.20
31. Profit per employee (in Rs. lakh)	0.76	0.45	—	—	0.20	0.14	1.60	1.90
32. Capital adequacy ratio	11.14	11.63	Neg.	Neg.	10.15	9.15	14.10	12.72
33. Capital adequacy ratio - Tier I	6.91	7.07	Neg.	Neg.	5.53	5.16	14.05	12.54
34. Capital adequacy ratio - Tier II	4.23	4.56	—	—	4.62	3.99	0.05	0.18
35. Ratio of net NPA to net advances	7.67	13.47	21.67	16.80	7.30	7.65	4.5	3.8

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	10.91	11.08	12.30	11.54	10.97	11.80	12.83	10.01
2. Credit-deposit ratio	43.17	45.14	46.71	47.54	46.76	51.60	40.19	46.98
3. Investment-deposit ratio	45.00	45.56	45.55	46.54	39.80	41.56	43.15	36.90
4. (Credit + investment)-deposit ratio	88.17	90.70	92.26	94.08	86.56	93.16	83.34	83.88
5. Ratio of deposits to total liabilities	89.46	88.71	88.03	87.72	90.96	87.09	90.09	88.91
6. Ratio of term deposits to total deposits	69.55	68.79	54.57	55.12	64.99	65.54	65.26	60.59
7. Ratio of priority sector advances to total advances	35.15	40.30	34.62	36.87	30.18	25.66	37.60	32.74
8. Ratio of term-loans to total advances	40.83	42.65	35.35	35.37	61.43	64.29	31.80	30.07
9. Ratio of secured advances to total advances	90.92	93.77	98.67	97.33	72.03	63.14	96.93	97.63
10. Ratio of investments in non-approved securities to total investments	25.37	25.46	18.37	15.28	22.90	17.36	21.25	20.52
11. Ratio of Interest income to total assets	10.05	10.04	10.33	10.26	10.09	9.94	10.07	11.32
12. Ratio of net interest margin to total assets	2.57	2.48	3.84	3.22	3.20	3.36	2.92	3.70
13. Ratio of non-interest income to total assets	1.14	1.37	1.27	1.45	1.31	1.25	0.92	1.32
14. Ratio of intermediation cost to total assets	2.78	2.98	3.20	3.03	3.61	3.47	2.75	3.75
15. Ratio of wage bills to intermediation cost	69.27	72.10	77.68	77.68	78.96	78.62	65.56	79.76
16. Ratio of wage bills to total expenses	18.78	20.40	25.63	23.38	27.14	27.16	18.22	26.33
17. Ratio of wage bills to total income	17.22	18.84	21.41	20.12	25.00	24.39	16.42	23.67
18. Ratio of burden to total assets	1.64	1.61	1.93	1.59	2.30	2.22	1.83	2.43
19. Ratio of burden to interest income	16.32	16.03	18.69	15.45	22.78	22.35	18.18	21.47
20. Ratio of operating profits to total assets	0.93	0.87	1.91	1.63	0.90	1.14	1.09	1.27
21. Return on assets	0.53	0.52	0.80	0.75	0.71	0.89	0.51	0.29
22. Return on equity	10.40	15.45	20.77	19.42	12.90	24.69	9.83	8.79
23. Cost of deposits	8.28	8.11	7.05	7.63	7.63	7.23	7.91	8.28
24. Cost of borrowings	3.81	2.64	5.25	6.76	4.09	2.03	15.13	6.91
25. Cost of funds	8.21	7.99	7.04	7.62	7.61	7.20	7.93	8.27
26. Return on advances	13.00	11.86	12.44	12.08	13.38	12.31	12.54	13.76
27. Return on investments	11.41	11.98	11.46	11.89	11.64	11.85	11.91	15.74
28. Return on advances <i>adjusted</i> to cost of funds	4.79	3.87	5.40	4.46	5.77	5.10	4.61	5.48
29. Return on investments <i>adjusted</i> to cost of funds	3.20	4.00	4.42	4.26	4.03	4.65	3.98	7.46
30. Business per employee (in Rs. lakh)	111.49	124.96	89.58	106.48	88.83	111.36	112.94	135.44
31. Profit per employee (in Rs. lakh)	0.46	0.51	0.57	0.63	0.42	0.66	0.52	0.33
32. Capital adequacy ratio	10.94	11.57	10.79	10.31	9.57	11.45	10.09	11.42
33. Capital adequacy ratio - Tier I	7.73	7.51	6.42	6.73	5.49	7.21	7.87	6.66
34. Capital adequacy ratio - Tier II	3.21	4.06	4.37	3.58	4.08	4.24	2.22	4.76
35. Ratio of net NPA to net advances	10.48	9.39	8.96	8.52	3.93	3.17	8.70	7.97

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

NATIONALISED BANKS

(per cent)

	Year ended March 31					
	United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash-deposit ratio	11.63	12.06	10.42	8.09	11.90	10.67
2. Credit-deposit ratio	26.48	27.18	38.29	41.56	38.88	40.44
3. Investment-deposit ratio	61.25	60.50	53.77	54.11	45.83	43.90
4. (Credit + investment)-deposit ratio	87.73	87.68	92.06	95.67	84.71	84.33
5. Ratio of deposits to total liabilities	84.32	86.06	78.31	77.93	87.33	90.63
6. Ratio of term deposits to total deposits	63.16	63.55	60.55	59.92	62.32	63.56
7. Ratio of priority sector advances to total advances	33.34	23.48	29.24	28.74	40.43	39.77
8. Ratio of term-loans to total advances	41.47	46.67	35.81	36.46	52.07	40.77
9. Ratio of secured advances to total advances	98.75	99.41	81.95	78.22	94.08	89.11
10. Ratio of investments in non-approved securities to total investments	20.92	22.85	29.19	29.78	30.87	30.38
11. Ratio of Interest income to total assets	9.19	9.24	8.61	8.93	9.74	10.03
12. Ratio of net interest margin to total assets	2.18	2.24	2.27	2.49	3.09	3.25
13. Ratio of non-interest income to total assets	0.73	0.76	0.95	1.12	1.06	0.98
14. Ratio of intermediation cost to total assets	2.61	2.54	3.03	2.82	3.02	3.18
15. Ratio of wage bills to intermediation cost	82.57	83.00	81.29	81.04	71.03	71.84
16. Ratio of wage bills to total expenses	22.41	22.06	26.28	24.70	22.19	22.93
17. Ratio of wage bills to total income	21.74	21.05	25.74	22.74	19.87	20.74
18. Ratio of burden to total assets	1.89	1.78	2.07	1.70	1.96	2.20
19. Ratio of burden to interest income	20.52	19.22	24.11	19.00	20.11	21.94
20. Ratio of operating profits to total assets	0.29	0.46	0.20	0.80	1.13	1.05
21. Return on assets	0.09	0.17	-0.36	0.18	0.28	0.38
22. Return on equity	0.76	1.59	-2.66	1.39	4.24	9.18
23. Cost of deposits	8.25	8.11	7.69	7.80	7.45	7.31
24. Cost of borrowings	4.45	7.25	12.60	12.02	2.17	3.68
25. Cost of funds	8.22	8.10	7.78	7.90	7.37	7.28
26. Return on advances	11.52	11.38	11.00	11.02	13.62	13.18
27. Return on investments	11.91	12.19	11.17	11.54	11.46	12.28
28. Return on advances <i>adjusted</i> to cost of funds	3.30	3.28	3.22	3.12	6.25	5.90
29. Return on investments <i>adjusted</i> to cost of funds	3.69	4.09	3.40	3.63	4.09	5.01
30. Business per employee (in Rs. lakh)	81.46	100.28	73.00	89.00	89.86	105.49
31. Profit per employee (in Rs. lakh)	0.07	0.15	-0.20	0.12	0.22	0.36
32. Capital adequacy ratio	9.60	9.60	9.63	9.15	10.00	10.61
33. Capital adequacy ratio - Tier I	8.10	8.20	7.22	6.59	5.70	6.01
34. Capital adequacy ratio - Tier II	1.50	1.40	2.41	2.56	4.30	4.60
35. Ratio of net NPA to net advances	14.70	12.70	10.83	8.75	6.72	6.65

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	11.65	12.56	11.06	9.97	11.49	11.00	11.06	14.85
2. Credit-deposit ratio	46.26	45.87	47.69	49.91	49.83	53.31	26.24	25.67
3. Investment-deposit ratio	37.59	47.17	46.58	49.75	36.52	38.41	50.88	54.16
4. (Credit + investment)-deposit ratio	83.85	93.04	94.27	99.65	86.35	91.72	77.12	79.84
5. Ratio of deposits to total liabilities	83.04	81.71	83.39	81.62	81.31	78.53	89.67	89.94
6. Ratio of term deposits to total deposits	66.09	64.04	70.62	68.25	61.29	59.48	68.10	68.23
7. Ratio of priority sector advances to total advances	26.60	28.93	17.17	26.79	35.73	29.25	49.54	36.71
8. Ratio of term-loans to total advances	35.00	39.64	32.91	38.24	34.20	31.49	21.99	25.72
9. Ratio of secured advances to total advances	88.07	67.06	94.57	71.69	92.39	92.91	99.92	99.29
10. Ratio of investments in non-approved securities to total investments	37.03	28.07	43.78	28.79	13.92	17.41	42.51	54.95
11. Ratio of Interest income to total assets	9.21	9.17	10.17	9.89	9.89	10.25	9.68	9.89
12. Ratio of net interest margin to total assets	1.94	2.58	2.25	2.77	1.82	2.40	1.57	1.35
13. Ratio of non-interest income to total assets	2.81	2.45	2.33	1.74	1.23	1.37	1.10	1.78
14. Ratio of intermediation cost to total assets	3.01	2.66	2.30	2.49	3.37	3.30	3.68	3.07
15. Ratio of wage bills to intermediation cost	45.82	58.45	16.97	11.74	68.52	70.34	70.44	69.61
16. Ratio of wage bills to total expenses	13.42	16.81	3.82	3.04	20.18	20.81	21.99	18.38
17. Ratio of wage bills to total income	11.48	13.39	3.13	2.51	20.75	19.97	24.05	18.29
18. Ratio of burden to total assets	0.20	0.21	-0.03	0.75	2.14	1.93	2.58	1.29
19. Ratio of burden to interest income	2.21	2.34	-0.27	7.55	21.61	18.82	26.68	13.04
20. Ratio of operating profits to total assets	1.74	2.37	2.27	2.03	-0.32	0.47	-1.01	0.06
21. Return on assets	0.83	1.12	1.53	1.04	-1.90	0.30	2.86	0.57
22. Return on equity	15.09	19.86	22.62	20.80	-35.75	5.45	-30.87	-8.19
23. Cost of deposits	8.16	7.27	9.14	8.02	9.70	9.74	9.08	9.47
24. Cost of borrowings	4.61	3.69	12.25	9.40	10.84	9.97	10.16	10.40
25. Cost of funds	7.90	7.07	9.21	8.11	9.72	9.75	9.08	9.48
26. Return on advances	11.03	12.10	12.07	11.62	12.29	12.71	12.02	11.25
27. Return on investments	11.92	10.27	12.97	12.37	11.99	12.81	13.49	14.64
28. Return on advances <i>adjusted</i> to cost of funds	3.13	5.03	2.86	3.51	2.57	2.97	2.93	1.77
29. Return on investments <i>adjusted</i> to cost of funds	4.02	3.20	3.76	4.26	2.27	3.07	4.40	5.16
30. Business per employee (in Rs. lakh)	171.00	202.00	379.57	712.05	99.00	111.37	71.79	86.03
31. Profit per employee (in Rs. lakh)	1.71	1.73	6.14	6.03	-1.54	0.28	1.43	0.40
32. Capital adequacy ratio	14.25	15.83	14.64	9.81	0.83	5.73	Neg.	Neg.
33. Capital adequacy ratio - Tier I	13.00	14.72	14.64	9.81	0.42	5.10	Neg.	Neg.
34. Capital adequacy ratio - Tier II	1.25	1.11	—	—	0.41	0.63	Neg.	Neg.
35. Ratio of net NPA to net advances	5.70	4.70	3.66	2.32	9.50	9.65	29.71	24.70

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	7.31	5.77	8.52	7.44	5.91	8.60	11.91	10.01
2. Credit-deposit ratio	49.56	48.82	44.41	43.16	63.08	47.58	54.32	57.40
3. Investment-deposit ratio	31.79	32.40	37.73	40.47	44.34	56.88	38.74	39.61
4. (Credit + investment)-deposit ratio	81.35	81.22	82.14	83.63	107.42	104.46	93.05	97.00
5. Ratio of deposits to total liabilities	84.58	87.14	92.16	91.30	68.96	74.02	86.71	86.93
6. Ratio of term deposits to total deposits	79.23	77.15	76.69	74.77	87.58	88.46	80.33	75.99
7. Ratio of priority sector advances to total advances	26.89	25.26	31.63	28.89	8.36	5.05	35.39	33.91
8. Ratio of term-loans to total advances	17.41	21.81	41.32	40.17	45.16	49.90	24.91	22.95
9. Ratio of secured advances to total advances	85.37	85.34	92.88	94.03	95.67	83.95	95.26	96.09
10. Ratio of investments in non-approved securities to total investments	12.75	14.23	24.13	24.05	50.22	48.58	18.97	22.31
11. Ratio of Interest income to total assets	10.29	8.90	11.71	11.31	16.83	10.63	11.70	11.89
12. Ratio of net interest margin to total assets	2.23	2.22	2.10	2.52	4.20	1.93	2.06	3.16
13. Ratio of non-interest income to total assets	1.31	1.27	1.12	1.68	1.90	2.13	2.16	2.24
14. Ratio of intermediation cost to total assets	2.33	2.19	2.98	3.18	4.76	2.50	2.28	2.08
15. Ratio of wage bills to intermediation cost	50.22	49.82	68.80	73.97	9.10	10.49	56.98	64.19
16. Ratio of wage bills to total expenses	11.25	12.30	16.30	19.66	2.49	2.34	10.88	12.34
17. Ratio of wage bills to total income	10.08	10.73	16.00	18.12	2.32	2.05	9.36	9.44
18. Ratio of burden to total assets	1.02	0.92	1.87	1.50	2.87	0.37	0.12	-0.16
19. Ratio of burden to interest income	9.90	10.34	15.92	13.25	17.03	3.44	1.03	-1.35
20. Ratio of operating profits to total assets	1.21	1.30	0.23	1.02	1.34	1.56	1.94	3.32
21. Return on assets	0.74	0.07	0.02	0.25	0.92	0.82	0.88	1.28
22. Return on equity	15.31	1.23	0.88	12.24	14.04	17.86	15.94	20.60
23. Cost of deposits	9.07	7.48	10.16	9.19	11.76	9.12	10.61	9.77
24. Cost of borrowings	6.16	4.94	1.00	3.78	15.42	5.68	4.25	5.88
25. Cost of funds	8.94	7.39	9.91	9.04	12.40	8.45	10.44	9.66
26. Return on advances	12.99	11.04	14.84	14.24	19.30	13.52	15.19	14.87
27. Return on investments	11.87	10.98	13.11	13.33	14.30	10.69	10.33	12.76
28. Return on advances <i>adjusted</i> to cost of funds	4.05	3.65	4.93	5.20	6.90	5.07	4.75	5.21
29. Return on investments <i>adjusted</i> to cost of funds	2.93	3.59	3.20	4.29	1.91	2.24	-0.12	3.10
30. Business per employee (in Rs. lakh)	188.00	205.00	94.00	107.00	553.62	688.73	138.89	155.94
31. Profit per employee (in Rs. lakh)	1.08	0.10	0.01	0.21	4.81	9.14	0.90	1.48
32. Capital adequacy ratio	13.70	12.68	6.06	5.94	8.45	15.62	14.30	13.33
33. Capital adequacy ratio - Tier I	12.97	12.29	3.56	3.89	8.45	6.31	14.24	13.05
34. Capital adequacy ratio - Tier II	0.73	0.39	2.50	2.05	—	9.31	0.06	0.28
35. Ratio of net NPA to net advances	4.13	6.39	14.88	12.41	3.73	2.70	7.96	7.26

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	10.99	6.55	13.49	9.44	6.57	6.04	12.16	12.54
2. Credit-deposit ratio	54.23	59.21	48.97	55.42	62.34	62.44	58.60	56.56
3. Investment-deposit ratio	45.78	41.58	34.57	40.25	38.36	41.25	23.11	24.67
4. (Credit + investment)-deposit ratio	100.01	100.79	83.54	95.67	100.70	103.69	81.70	81.23
5. Ratio of deposits to total liabilities	79.82	83.16	89.51	87.87	83.99	85.02	90.94	92.32
6. Ratio of term deposits to total deposits	81.73	83.11	82.66	79.21	81.15	77.76	77.53	76.13
7. Ratio of priority sector advances to total advances	33.86	34.67	28.78	30.86	29.04	35.43	46.21	49.40
8. Ratio of term-loans to total advances	37.61	35.85	33.96	31.01	23.63	30.19	64.04	64.83
9. Ratio of secured advances to total advances	85.24	74.54	92.82	91.30	89.22	96.82	100.00	96.55
10. Ratio of investments in non-approved securities to total investments	31.17	28.04	33.08	25.57	30.57	30.90	4.23	3.97
11. Ratio of Interest income to total assets	10.63	9.26	10.99	10.97	11.17	11.25	11.97	11.97
12. Ratio of net interest margin to total assets	2.59	1.99	2.30	2.87	1.14	2.30	2.24	2.62
13. Ratio of non-interest income to total assets	1.53	2.36	1.04	1.66	1.47	1.69	0.96	0.66
14. Ratio of intermediation cost to total assets	2.68	2.13	2.31	2.31	1.97	2.26	2.62	2.40
15. Ratio of wage bills to intermediation cost	42.91	43.25	64.02	65.45	61.16	66.68	58.33	59.43
16. Ratio of wage bills to total expenses	10.72	9.80	13.46	14.52	10.04	13.44	12.36	12.13
17. Ratio of wage bills to total income	9.45	7.93	12.31	11.96	9.53	11.65	11.81	11.28
18. Ratio of burden to total assets	1.15	-0.23	1.28	0.65	0.50	0.57	1.66	1.74
19. Ratio of burden to interest income	10.78	-2.48	11.61	5.90	4.48	5.09	13.85	14.54
20. Ratio of operating profits to total assets	1.44	2.22	1.03	2.02	0.64	1.73	0.58	0.88
21. Return on assets	1.13	1.18	0.28	0.71	0.04	0.62	11.90	11.55
22. Return on equity	9.65	12.11	5.93	16.08	0.73	13.55	1.92	3.49
23. Cost of deposits	9.46	8.13	9.49	8.98	11.23	9.49	10.22	9.87
24. Cost of borrowings	5.11	7.81	0.87	2.42	1.63	3.17	22.57	25.88
25. Cost of funds	9.17	8.11	9.31	8.82	10.74	9.10	10.56	10.07
26. Return on advances	12.81	11.48	14.26	13.56	12.39	12.80	16.61	16.18
27. Return on investments	13.13	10.18	12.82	12.23	13.05	12.09	12.44	13.26
28. Return on advances <i>adjusted</i> to cost of funds	3.65	3.37	4.95	4.74	1.65	3.70	6.06	6.11
29. Return on investments <i>adjusted</i> to cost of funds	3.97	2.07	3.51	3.41	2.31	2.98	1.88	3.20
30. Business per employee (in Rs. lakh)	227.82	344.00	131.17	153.66	153.00	161.00	81.76	94.77
31. Profit per employee (in Rs. lakh)	1.67	2.26	0.28	0.82	0.04	0.72	0.04	0.09
32. Capital adequacy ratio	16.90	11.34	10.06	10.02	10.32	11.33	8.26	9.14
33. Capital adequacy ratio - Tier I	16.01	10.83	8.50	7.66	6.48	7.72	4.11	4.66
34. Capital adequacy ratio - Tier II	0.89	0.51	1.56	2.36	3.84	3.61	4.15	4.48
35. Ratio of net NPA to net advances	4.79	5.86	12.33	11.08	7.53	8.56	7.03	9.93

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Global Trust Bank		HDFC Bank		ICICI Bank		IDBI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	11.56	8.29	10.00	10.08	7.67	7.32	9.29	11.46
2. Credit-deposit ratio	51.71	51.80	48.04	39.90	34.75	37.07	39.05	46.42
3. Investment-deposit ratio	47.89	47.20	65.31	68.21	47.11	44.77	58.77	61.60
4. (Credit + investment)-deposit ratio	99.60	99.00	113.35	108.10	81.86	81.84	97.83	108.02
5. Ratio of deposits to total liabilities	78.78	82.31	67.01	72.30	86.98	81.72	80.47	76.42
6. Ratio of term deposits to total deposits	87.72	81.61	54.44	53.67	86.77	78.50	74.54	82.55
7. Ratio of priority sector advances to total advances	24.21	21.91	14.24	17.42	22.64	13.60	23.92	21.18
8. Ratio of term-loans to total advances	26.30	24.89	43.04	39.35	12.87	10.35	26.90	35.04
9. Ratio of secured advances to total advances	96.66	99.48	62.48	93.90	89.23	79.41	90.64	80.10
10. Ratio of investments in non-approved securities to total investments	46.03	40.65	46.72	43.82	46.62	36.27	52.70	51.39
11. Ratio of Interest income to total assets	10.94	10.15	10.48	8.50	10.60	8.95	10.50	10.69
12. Ratio of net interest margin to total assets	1.18	2.19	4.09	3.82	2.31	1.95	2.28	2.30
13. Ratio of non-interest income to total assets	3.26	3.66	1.90	1.57	1.74	2.04	1.03	1.39
14. Ratio of intermediation cost to total assets	2.11	1.95	2.47	2.14	1.62	1.61	1.93	1.58
15. Ratio of wage bills to intermediation cost	13.90	14.63	24.85	28.32	21.92	23.72	19.95	22.47
16. Ratio of wage bills to total expenses	2.47	2.87	6.94	8.89	3.58	4.43	3.79	3.56
17. Ratio of wage bills to total income	2.06	2.06	4.97	6.03	2.87	3.47	3.34	2.94
18. Ratio of burden to total assets	-1.15	-1.71	0.58	0.58	-0.12	-0.43	0.90	0.19
19. Ratio of burden to interest income	-10.51	-16.83	5.51	6.77	-1.11	-4.78	8.60	1.78
20. Ratio of operating profits to total assets	2.33	3.90	3.51	3.24	2.43	2.38	1.38	0.28
21. Return on assets	1.36	1.44	1.89	1.84	0.91	0.87	0.90	1.35
22. Return on equity	26.64	26.54	22.76	19.14	22.04	14.45	17.99	25.58
23. Cost of deposits	11.08	8.62	6.89	5.05	8.55	7.28	8.62	8.80
24. Cost of borrowings	5.66	5.83	15.97	6.89	10.41	6.81	9.54	10.31
25. Cost of funds	10.73	8.40	7.71	5.31	8.63	7.26	8.71	9.00
26. Return on advances	15.09	14.26	12.77	11.21	13.96	12.06	13.97	12.93
27. Return on investments	11.45	10.11	12.05	9.59	10.73	11.26	11.67	12.59
28. Return on advances <i>adjusted</i> to cost of funds	4.36	5.87	5.06	5.90	5.33	4.80	5.26	3.93
29. Return on investments <i>adjusted</i> to cost of funds	0.73	1.72	4.34	4.27	2.11	3.99	2.96	3.59
30. Business per employee (in Rs. lakh)	690.00	855.00	522.00	942.00	513.91	594.99	913.06	923.01
31. Profit per employee (in Rs. lakh)	9.00	12.00	9.96	9.60	7.11	7.83	7.34	11.15
32. Capital adequacy ratio	11.97	13.68	11.86	12.19	11.06	19.64	11.26	11.80
33. Capital adequacy ratio - Tier I	7.62	9.85	8.34	9.56	7.32	17.42	11.21	8.43
34. Capital adequacy ratio - Tier II	4.35	3.83	3.52	2.63	3.74	2.22	0.05	3.37
35. Ratio of net NPA to net advances	2.15	0.87	1.08	0.77	2.88	1.53	1.28	1.95

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999 (33)	2000 (34)	1999 (35)	2000 (36)	1999 (37)	2000 (38)	1999 (39)	2000 (40)
1. Cash-deposit ratio	7.48	5.65	12.00	14.88	10.39	10.21	10.06	9.13
2. Credit-deposit ratio	53.05	56.17	45.79	37.34	46.70	47.38	57.05	58.48
3. Investment-deposit ratio	41.75	41.73	45.79	45.15	40.51	39.87	40.15	38.32
4. (Credit + investment)-deposit ratio	94.80	97.90	91.58	82.49	87.21	87.25	97.20	96.80
5. Ratio of deposits to total liabilities	81.36	81.86	85.70	89.21	89.93	90.11	81.33	82.52
6. Ratio of term deposits to total deposits	86.97	84.64	63.39	63.73	80.48	78.82	80.32	79.81
7. Ratio of priority sector advances to total advances	24.56	20.18	20.67	23.09	38.18	37.37	37.98	38.85
8. Ratio of term-loans to total advances	17.78	20.78	37.13	40.06	21.95	23.64	31.93	30.03
9. Ratio of secured advances to total advances	92.77	91.79	97.87	93.87	98.16	97.01	96.76	92.45
10. Ratio of investments in non-approved securities to total investments	27.31	22.60	26.69	34.82	31.66	32.66	27.45	38.28
11. Ratio of Interest income to total assets	10.61	9.00	10.58	9.79	11.25	10.89	11.96	12.18
12. Ratio of net interest margin to total assets	2.05	1.92	4.01	3.17	2.66	2.15	3.21	3.99
13. Ratio of non-interest income to total assets	1.48	2.04	0.66	1.16	1.11	1.36	1.44	1.68
14. Ratio of intermediation cost to total assets	1.56	1.27	2.04	1.76	2.11	1.99	2.47	2.50
15. Ratio of wage bills to intermediation cost	12.93	13.27	63.53	56.36	69.74	71.26	58.88	62.89
16. Ratio of wage bills to total expenses	1.99	2.02	15.06	11.86	13.74	13.22	12.97	14.70
17. Ratio of wage bills to total income	1.67	1.53	11.55	9.08	11.90	11.58	10.86	11.33
18. Ratio of burden to total assets	0.08	-0.77	1.39	0.60	1.00	0.63	1.03	0.81
19. Ratio of burden to interest income	0.72	-8.56	13.10	6.14	8.92	5.78	8.61	6.68
20. Ratio of operating profits to total assets	1.97	2.69	2.62	2.57	1.66	1.52	2.18	3.18
21. Return on assets	0.60	0.70	1.14	1.13	0.97	1.10	1.19	1.90
22. Return on equity	7.06	10.55	24.28	25.13	17.34	20.31	20.81	31.25
23. Cost of deposits	9.25	7.72	7.57	7.22	9.17	9.35	9.86	9.10
24. Cost of borrowings	6.58	6.16	1.89	22.23	5.89	6.86	4.43	3.55
25. Cost of funds	9.12	7.60	7.46	7.43	9.08	9.28	9.51	8.68
26. Return on advances	13.78	10.24	13.36	11.77	14.10	13.41	14.85	14.33
27. Return on investments	11.38	11.77	12.63	12.24	12.60	12.66	14.13	13.84
28. Return on advances <i>adjusted</i> to cost of funds	4.66	2.64	5.90	4.34	5.02	4.13	5.34	5.65
29. Return on investments <i>adjusted</i> to cost of funds	2.26	4.17	5.16	4.81	3.52	3.38	4.62	5.16
30. Business per employee (in Rs. lakh)	1506.19	2004.70	137.00	175.00	156.29	177.68	137.00	169.00
31. Profit per employee (in Rs. lakh)	8.46	13.23	1.36	1.91	1.08	1.43	1.39	2.60
32. Capital adequacy ratio	15.16	13.24	24.48	18.82	10.85	11.04	14.53	15.16
33. Capital adequacy ratio - Tier I	15.11	12.09	19.46	15.51	10.62	10.64	13.28	14.48
34. Capital adequacy ratio - Tier II	0.05	1.15	5.02	3.31	0.23	0.40	1.25	0.68
35. Ratio of net NPA to net advances	7.20	5.98	3.79	3.22	4.99	5.73	4.35	3.77

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	12.29	10.00	16.97	7.21	12.11	10.52	10.13	10.56
2. Credit-deposit ratio	57.16	58.57	55.05	55.05	22.81	22.28	54.51	49.98
3. Investment-deposit ratio	37.21	39.09	36.97	41.33	42.79	46.71	40.36	34.59
4. (Credit + investment)-deposit ratio	94.38	97.67	92.02	96.37	65.61	68.99	94.88	84.57
5. Ratio of deposits to total liabilities	84.74	84.93	84.35	85.03	92.75	92.70	90.45	91.32
6. Ratio of term deposits to total deposits	72.57	72.34	84.27	84.14	50.04	54.82	80.98	81.70
7. Ratio of priority sector advances to total advances	36.33	42.55	23.44	17.87	50.45	52.63	38.05	31.46
8. Ratio of term-loans to total advances	26.86	23.27	18.46	36.51	20.38	21.85	29.89	23.13
9. Ratio of secured advances to total advances	93.75	90.44	96.37	99.13	99.81	99.19	96.05	92.69
10. Ratio of investments in non-approved securities to total investments	36.22	39.94	30.51	22.82	24.42	33.37	20.47	21.53
11. Ratio of Interest income to total assets	10.60	10.62	12.16	10.63	11.19	10.50	13.11	11.35
12. Ratio of net interest margin to total assets	2.46	2.86	1.51	1.59	4.46	4.22	2.97	3.14
13. Ratio of non-interest income to total assets	2.19	2.85	1.72	2.07	0.52	0.59	1.52	1.64
14. Ratio of intermediation cost to total assets	3.28	3.07	2.33	2.07	2.91	2.94	3.33	3.05
15. Ratio of wage bills to intermediation cost	55.96	60.00	50.94	56.41	73.18	74.67	61.81	62.77
16. Ratio of wage bills to total expenses	16.07	16.99	9.13	10.51	22.11	23.83	15.28	17.02
17. Ratio of wage bills to total income	14.34	13.65	8.54	9.19	18.21	19.83	14.07	14.77
18. Ratio of burden to total assets	1.09	0.21	0.61	—	2.39	2.36	1.81	1.42
19. Ratio of burden to interest income	10.27	2.02	5.00	—	21.38	22.45	13.82	12.49
20. Ratio of operating profits to total assets	1.37	1.42	0.90	1.59	2.06	1.86	1.16	1.72
21. Return on assets	0.85	1.30	0.16	0.70	0.79	0.95	0.62	0.84
22. Return on equity	14.60	0.68	3.75	14.14	23.06	22.85	20.83	28.65
23. Cost of deposits	9.00	8.55	11.35	9.77	7.20	6.77	10.64	8.54
24. Cost of borrowings	12.22	11.43	0.07	0.16	66.56	24.83	10.29	8.05
25. Cost of funds	9.12	8.68	10.71	9.46	7.21	6.77	10.64	8.54
26. Return on advances	13.51	13.34	15.96	13.70	14.77	13.47	16.09	13.74
27. Return on investments	11.63	10.83	14.21	12.26	12.66	12.35	13.70	13.85
28. Return on advances <i>adjusted</i> to cost of funds	4.39	4.65	5.25	4.24	7.57	6.70	5.45	5.20
29. Return on investments <i>adjusted</i> to cost of funds	2.51	2.14	3.50	2.81	5.45	5.57	3.06	5.32
30. Business per employee (in Rs. lakh)	124.58	158.00	149.00	200.00	70.13	79.05	107.92	133.34
31. Profit per employee (in Rs. lakh)	0.73	1.37	0.18	0.93	0.50	0.69	0.53	0.91
32. Capital adequacy ratio	9.64	10.45	11.85	11.25	13.81	15.11	10.24	9.04
33. Capital adequacy ratio - Tier I	9.64	8.10	9.11	9.70	12.86	14.32	6.76	5.73
34. Capital adequacy ratio - Tier II	—	2.35	2.74	1.55	0.95	0.79	3.48	3.31
35. Ratio of net NPA to net advances	6.72	5.38	20.60	13.94	2.84	0.82	12.23	15.65

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Ratnakar Bank		Sangli Bank		SBI Commercial & International Bank		South Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	11.85	9.27	13.19	22.27	4.82	5.60	8.47	7.51
2. Credit-deposit ratio	48.49	42.78	37.85	34.66	59.29	71.61	53.31	52.02
3. Investment-deposit ratio	43.67	43.38	42.59	40.53	45.60	40.43	38.42	45.01
4. (Credit + investment)-deposit ratio	92.16	86.15	80.44	75.19	104.90	112.04	91.73	97.03
5. Ratio of deposits to total liabilities	86.08	87.42	92.42	92.61	71.88	72.63	87.17	87.44
6. Ratio of term deposits to total deposits	76.55	74.21	61.82	62.25	94.22	92.44	78.37	78.10
7. Ratio of priority sector advances to total advances	31.62	30.20	25.80	26.21	12.64	11.80	28.42	31.97
8. Ratio of term-loans to total advances	38.65	41.40	15.21	19.61	11.59	17.98	39.12	39.07
9. Ratio of secured advances to total advances	90.72	89.40	93.69	95.15	94.74	83.81	90.00	89.38
10. Ratio of investments in non-approved securities to total investments	41.59	38.02	29.59	31.56	7.21	13.09	23.46	15.20
11. Ratio of Interest income to total assets	11.16	11.06	9.37	9.08	11.09	10.16	12.03	11.69
12. Ratio of net interest margin to total assets	3.40	3.15	2.86	2.79	1.33	2.14	2.65	2.95
13. Ratio of non-interest income to total assets	0.96	1.83	1.32	1.48	2.13	2.53	1.11	1.86
14. Ratio of intermediation cost to total assets	3.16	3.34	3.15	3.04	1.21	1.23	2.70	2.80
15. Ratio of wage bills to intermediation cost	66.52	66.03	79.21	76.75	30.48	32.36	71.00	76.74
16. Ratio of wage bills to total expenses	19.23	19.61	25.82	25.02	3.36	4.29	15.88	18.64
17. Ratio of wage bills to total income	17.32	17.13	23.33	22.08	2.79	3.13	14.60	15.88
18. Ratio of burden to total assets	2.19	1.51	1.83	1.56	-0.92	-1.30	1.59	0.95
19. Ratio of burden to interest income	19.66	13.69	19.49	17.15	-8.31	-12.79	13.24	8.09
20. Ratio of operating profits to total assets	1.20	1.63	1.03	1.24	2.26	3.44	1.06	2.00
21. Return on assets	0.92	0.83	0.35	0.36	1.59	1.84	0.17	0.58
22. Return on equity	20.53	17.63	8.04	9.18	8.85	9.89	4.40	14.78
23. Cost of deposits	8.52	8.48	6.98	6.77	12.66	9.43	10.08	9.47
24. Cost of borrowings	7.75	15.65	25.23	6.01	13.57	20.17	5.32	5.58
25. Cost of funds	8.49	8.62	7.02	6.77	12.72	10.08	9.97	9.36
26. Return on advances	15.79	14.93	11.14	10.16	12.31	11.17	15.15	14.31
27. Return on investments	11.68	12.36	11.12	11.05	11.42	12.05	13.44	12.73
28. Return on advances <i>adjusted</i> to cost of funds	7.30	6.31	4.12	3.39	-0.42	1.10	5.18	4.94
29. Return on investments <i>adjusted</i> to cost of funds	3.19	3.74	4.10	4.28	-1.30	1.97	3.47	3.37
30. Business per employee (in Rs. lakh)	90.47	114.75	59.38	66.82	575.38	724.99	109.00	129.00
31. Profit per employee (in Rs. lakh)	0.55	0.64	0.20	0.24	7.21	9.63	0.15	0.64
32. Capital adequacy ratio	9.72	11.56	11.58	12.13	28.90	24.32	10.40	10.41
33. Capital adequacy ratio - Tier I	8.05	10.60	7.39	8.54	28.37	24.12	8.40	8.07
34. Capital adequacy ratio - Tier II	1.67	0.96	4.19	3.59	0.53	0.20	2.00	2.34
35. Ratio of net NPA to net advances	7.79	8.70	8.26	0.00	21.88	13.97	11.06	8.67

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

		As on 31st March, 2000									
		Tamilnad Mercantile Bank		Times Bank*		United Western Bank		UTI Bank		Vysya Bank	
		1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
		(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	(65)	(66)
1.	Cash-deposit ratio	16.54	12.72	7.69		10.20	10.05	11.12	7.01	10.16	8.24
2.	Credit-deposit ratio	47.25	47.10	43.57		48.87	54.22	71.36	61.30	42.73	53.04
3.	Investment-deposit ratio	43.10	46.50	34.65		34.01	31.34	36.21	36.10	37.68	36.85
4.	(Credit + investment)-deposit ratio	90.35	93.60	78.22		82.88	85.56	107.57	97.41	80.41	89.89
5.	Ratio of deposits to total liabilities	84.07	86.61	91.96		87.55	90.21	77.67	85.77	85.67	83.08
6.	Ratio of term deposits to total deposits	69.46	71.90	64.24		75.78	72.21	83.17	83.01	80.94	79.36
7.	Ratio of priority sector advances to total advances	44.27	44.00	25.23		42.47	35.84	10.82	8.64	42.36	37.46
8.	Ratio of term-loans to total advances	28.32	26.77	29.39		23.97	21.01	8.44	10.17	40.68	42.91
9.	Ratio of secured advances to total advances	97.55	97.70	91.41		89.82	85.23	99.94	90.04	91.73	75.95
10.	Ratio of investments in non-approved securities to total investments	43.74	50.14	35.76		32.81	34.87	30.01	33.78	38.98	36.67
11.	Ratio of Interest income to total assets	11.26	11.29	10.04		9.73	9.60	10.53	9.13	10.21	9.60
12.	Ratio of net interest margin to total assets	3.31	3.20	1.91		2.61	2.63	2.05	1.71	1.34	1.34
13.	Ratio of non-interest income to total assets	1.92	1.81	1.42		1.54	2.77	1.32	1.72	1.57	2.26
14.	Ratio of intermediation cost to total assets	2.52	2.38	1.98		2.30	2.14	1.44	1.24	2.04	2.14
15.	Ratio of wage bills to intermediation cost	61.49	61.57	26.31		69.00	70.94	23.55	23.59	59.93	55.04
16.	Ratio of wage bills to total expenses	14.81	14.01	5.15		16.88	16.65	3.42	3.37	11.19	11.31
17.	Ratio of wage bills to total income	11.77	11.20	4.54		14.11	12.26	2.86	2.69	10.36	9.92
18.	Ratio of burden to total assets	0.60	0.57	0.56		0.76	-0.64	0.12	-0.49	0.47	-0.12
19.	Ratio of burden to interest income	5.32	5.08	5.54		7.84	-6.63	1.18	-5.33	4.57	-1.25
20.	Ratio of operating profits to total assets	2.71	2.63	1.35		1.85	3.26	1.93	2.20	0.87	1.46
21.	Return on assets	1.43	1.32	0.95		0.95	1.16	0.79	0.77	0.40	0.55
22.	Return on equity	20.76	19.69	17.77		21.02	26.10	17.00	22.86	6.62	8.62
23.	Cost of deposits	9.03	9.04	8.32		7.67	7.22	9.08	7.76	9.98	9.34
24.	Cost of borrowings	0.84	2.24	404.01		14.70	17.41	4.38	4.64	4.45	7.55
25.	Cost of funds	8.80	8.91	8.68		7.84	7.42	8.59	7.43	9.80	9.27
26.	Return on advances	14.22	13.47	13.20		13.57	12.44	12.47	10.45	12.13	11.43
27.	Return on investments	14.20	14.32	12.71		10.66	11.55	11.27	9.92	11.61	11.03
28.	Return on advances <i>adjusted</i> to cost of funds	5.42	4.56	4.52		5.73	5.03	3.89	3.03	2.33	2.17
29.	Return on investments <i>adjusted</i> to cost of funds	5.40	5.41	4.03		2.82	4.13	2.68	2.49	1.81	1.77
30.	Business per employee (in Rs. lakh)	141.48	180.28	730.00		139.00	179.00	1000.00	1249.00	123.89	186.14
31.	Profit per employee (in Rs. lakh)	1.64	1.89	5.00		1.08	1.64	6.00	6.91	0.50	0.76
32.	Capital adequacy ratio	18.40	18.02	9.97		11.64	11.94	11.64	11.37	10.63	12.24
33.	Capital adequacy ratio - Tier I	17.15	15.99	9.97		7.99	8.55	11.60	7.99	9.27	8.20
34.	Capital adequacy ratio - Tier II	1.25	2.03	—		3.65	3.39	0.04	3.38	1.36	4.04
35.	Ratio of net NPA to net advances	5.67	5.77	3.01		8.28	4.83	6.32	4.71	14.31	9.11

Note * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	9.55	9.87	3.68	3.26	9.33	7.75	5.60	3.60
2. Credit-deposit ratio	110.39	113.83	46.89	40.07	55.47	62.89	31.03	24.77
3. Investment-deposit ratio	65.31	79.38	44.92	41.27	75.13	86.49	29.78	22.95
4. (Credit + investment)-deposit ratio	175.71	193.21	91.81	81.34	130.61	149.37	60.81	47.71
5. Ratio of deposits to total liabilities	47.29	45.54	72.13	87.67	52.91	52.04	35.75	40.61
6. Ratio of term deposits to total deposits	73.89	59.09	80.99	83.14	70.47	61.28	40.43	37.18
7. Ratio of priority sector advances to total advances	40.20	34.85	13.61	16.27	29.83	34.05	63.28	16.07
8. Ratio of term-loans to total advances	24.51	36.58	9.24	20.99	15.48	22.93	25.93	0.00
9. Ratio of secured advances to total advances	91.26	88.78	79.92	82.73	53.69	42.82	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	41.90	49.53	38.40	35.91	44.23	44.17	1.00	14.28
11. Ratio of Interest income to total assets	10.86	10.53	9.99	10.98	10.63	10.10	7.91	7.88
12. Ratio of net interest margin to total assets	3.88	4.21	2.24	2.09	2.80	3.55	6.38	6.35
13. Ratio of non-interest income to total assets	2.89	2.18	1.70	1.51	3.56	4.74	3.04	2.54
14. Ratio of intermediation cost to total assets	2.45	2.40	1.12	1.10	4.55	5.80	2.27	2.26
15. Ratio of wage bills to intermediation cost	30.60	24.99	39.54	38.61	38.22	41.34	33.88	37.14
16. Ratio of wage bills to total expenses	7.95	6.87	5.00	4.26	14.06	19.42	20.20	22.18
17. Ratio of wage bills to total income	5.45	4.72	3.80	3.41	12.27	16.16	7.02	8.06
18. Ratio of burden to total assets	-0.44	0.22	-0.58	-0.41	0.99	1.06	-0.77	-0.28
19. Ratio of burden to interest income	-4.08	2.08	-5.83	-3.71	9.33	10.50	-9.72	-3.54
20. Ratio of operating profits to total assets	4.32	3.99	2.82	2.50	1.81	2.49	7.14	6.63
21. Return on assets	2.20	1.58	0.32	0.52	0.25	1.02	3.67	3.05
22. Return on equity	29.46	25.81	8.48	11.84	2.36	10.97	5.99	5.20
23. Cost of deposits	7.47	5.20	8.29	9.13	9.30	6.53	4.04	3.92
24. Cost of borrowings	4.51	7.00	8.40	3.56	5.63	4.87	..	1.14
25. Cost of funds	6.17	6.05	8.30	8.59	8.16	5.89	4.04	3.82
26. Return on advances	13.64	11.87	11.57	12.04	13.69	11.98	15.41	14.55
27. Return on investments	11.95	11.68	11.35	15.76	13.31	11.53	8.71	10.83
28. Return on advances <i>adjusted</i> to cost of funds	7.48	5.83	3.26	3.45	5.54	6.08	11.37	10.72
29. Return on investments <i>adjusted</i> to cost of funds	5.78	5.63	3.04	7.17	5.16	5.63	4.67	7.01
30. Business per employee (in Rs. lakh)	731.53	857.06	880.30	1033.87	314.40	290.24	133.05	151.18
31. Profit per employee (in Rs. lakh)	17.55	13.91	2.64	4.39	0.86	3.17	9.77	9.42
32. Capital adequacy ratio	9.27	10.09	10.01	10.61	9.25	10.09	124.00	123.00
33. Capital adequacy ratio - Tier I	8.94	8.23	8.76	9.36	9.08	9.91	124.00	123.00
34. Capital adequacy ratio - Tier II	0.33	1.86	1.25	1.25	0.17	0.18	—	—
35. Ratio of net NPA to net advances	0.45	0.30	3.59	2.10	—	—	—	6.07

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	16.17	11.33	8.26	3.57	9.28	6.21	5.15	6.65
2. Credit-deposit ratio	131.51	95.69	39.05	21.52	103.75	145.61	76.57	69.68
3. Investment-deposit ratio	92.16	185.98	43.21	18.05	62.91	51.81	54.80	43.67
4. (Credit + investment)-deposit ratio	223.67	281.67	82.26	39.57	166.65	197.43	131.38	113.34
5. Ratio of deposits to total liabilities	23.58	16.32	30.03	68.64	48.40	44.23	59.32	65.58
6. Ratio of term deposits to total deposits	96.70	82.34	94.84	92.53	73.20	78.14	88.05	88.53
7. Ratio of priority sector advances to total advances	36.98	—	4.98	27.49	23.60	10.41	28.70	28.67
8. Ratio of term-loans to total advances	7.08	15.74	62.32	63.58	36.23	24.43	28.28	40.52
9. Ratio of secured advances to total advances	99.85	93.75	99.72	99.91	57.88	32.39	94.25	69.44
10. Ratio of investments in non-approved securities to total investments	33.78	28.71	33.55	30.04	32.49	16.90	27.36	27.98
11. Ratio of Interest income to total assets	8.99	9.00	7.55	8.44	12.94	10.31	10.94	11.00
12. Ratio of net interest margin to total assets	1.93	2.53	5.63	3.05	4.52	4.07	1.18	1.68
13. Ratio of non-interest income to total assets	2.18	2.28	1.28	1.85	1.51	3.19	1.46	2.10
14. Ratio of intermediation cost to total assets	8.58	13.70	9.84	4.00	1.99	2.86	1.93	1.89
15. Ratio of wage bills to intermediation cost	10.07	6.82	26.55	32.04	31.38	50.84	26.11	36.19
16. Ratio of wage bills to total expenses	5.52	4.63	22.22	13.66	5.99	15.98	4.31	6.11
17. Ratio of wage bills to total income	7.73	8.28	29.61	12.46	4.32	10.77	4.06	5.23
18. Ratio of burden to total assets	6.40	11.42	8.56	2.15	0.47	-0.33	0.47	-0.21
19. Ratio of burden to interest income	71.14	126.86	113.46	25.50	3.66	-3.20	4.32	-1.90
20. Ratio of operating profits to total assets	-4.47	-8.89	-2.93	0.90	4.04	4.40	0.71	1.89
21. Return on assets	-17.99	-8.10	—	1.07	1.99	1.02	0.71	0.90
22. Return on equity	-35.96	-15.00	-4.72	1.83	23.22	23.05	10.42	11.01
23. Cost of deposits	7.85	8.80	5.51	8.14	11.55	8.42	11.75	11.26
24. Cost of borrowings	12.10	15.91	4.00	12.44	7.44	6.29	10.64	10.92
25. Cost of funds	9.36	12.91	5.24	8.52	9.97	7.48	11.51	11.19
26. Return on advances	14.82	14.71	3.47	14.40	16.58	12.47	13.97	12.78
27. Return on investments	8.81	12.25	0.00	11.50	11.87	10.64	11.33	12.44
28. Return on advances <i>adjusted</i> to cost of funds	5.46	1.80	-1.77	5.88	6.61	5.00	2.47	1.59
29. Return on investments <i>adjusted</i> to cost of funds	-0.55	-0.66	-5.24	2.98	1.90	3.16	-0.17	1.25
30. Business per employee (in Rs. lakh)	195.60	490.33	75.29	278.57	991.40	1312.05	611.10	689.90
31. Profit per employee (in Rs. lakh)	-53.06	-44.00	—	3.77	20.22	30.14	4.16	5.58
32. Capital adequacy ratio	57.26	59.92	212.45	70.06	9.26	12.93	13.38	12.14
33. Capital adequacy ratio - Tier I	57.26	59.92	212.45	70.06	8.89	12.44	13.20	12.14
34. Capital adequacy ratio - Tier II	—	—	—	—	0.37	0.49	0.18	—
35. Ratio of net NPA to net advances	10.53	48.78	—	2.38	—	1.92	11.34	7.72

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale de Paris	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.65	4.71	5.18	6.29	12.78	10.14	12.14	9.09
2. Credit-deposit ratio	189.06	175.50	103.59	128.45	50.03	62.27	64.43	63.68
3. Investment-deposit ratio	29.69	29.86	29.31	30.35	30.57	35.02	104.66	99.92
4. (Credit + investment)-deposit ratio	218.76	205.36	132.90	158.80	80.60	97.30	169.09	163.60
5. Ratio of deposits to total liabilities	33.94	31.98	62.81	53.22	81.29	71.68	43.32	46.45
6. Ratio of term deposits to total deposits	72.41	74.93	86.01	90.41	58.34	55.14	69.35	66.49
7. Ratio of priority sector advances to total advances	38.74	41.30	46.30	38.68	5.98	3.59	29.86	33.12
8. Ratio of term-loans to total advances	7.32	4.85	39.55	53.77	36.42	34.73	31.99	32.01
9. Ratio of secured advances to total advances	83.37	89.39	88.86	85.29	81.35	81.74	77.06	53.41
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	7.78	9.13	0.65	0.76	46.52	46.80
11. Ratio of Interest income to total assets	11.20	9.87	12.00	9.29	9.83	10.80	9.43	9.92
12. Ratio of net interest margin to total assets	6.53	5.72	3.41	2.99	3.50	5.24	3.36	2.79
13. Ratio of non-interest income to total assets	2.95	3.33	2.90	2.23	2.41	4.59	1.38	1.96
14. Ratio of intermediation cost to total assets	1.99	1.76	1.63	1.64	32.16	39.01	2.35	2.40
15. Ratio of wage bills to intermediation cost	23.43	23.41	27.04	30.75	3.85	11.70	43.35	45.61
16. Ratio of wage bills to total expenses	7.00	6.98	4.32	6.35	3.21	8.05	12.10	11.50
17. Ratio of wage bills to total income	3.29	3.13	2.96	4.38	10.11	9.32	9.42	9.23
18. Ratio of burden to total assets	-0.96	-1.57	-1.27	-0.59	29.75	7.67	0.97	0.45
19. Ratio of burden to interest income	-8.61	-15.89	-10.55	-6.33	302.63	70.96	10.28	4.50
20. Ratio of operating profits to total assets	7.49	7.28	4.67	3.58	-26.25	-2.43	2.39	2.34
21. Return on assets	2.33	2.62	2.14	1.91	-4.45	4.88	1.06	0.94
22. Return on equity	6.28	8.83	23.82	15.67	-40.49	32.88	12.61	11.13
23. Cost of deposits	8.93	8.03	9.68	7.35	7.37	6.59	8.23	8.97
24. Cost of borrowings	8.78	8.60	10.41	6.78	7.38	14.31	5.51	7.19
25. Cost of funds	8.88	8.23	9.84	7.16	7.37	6.80	6.83	8.11
26. Return on advances	13.28	12.78	13.55	10.28	12.94	15.47	14.17	14.13
27. Return on investments	11.35	11.59	12.04	10.28	10.11	11.39	11.53	11.37
28. Return on advances <i>adjusted</i> to cost of funds	4.39	4.56	3.71	3.12	5.57	8.67	7.34	6.02
29. Return on investments <i>adjusted</i> to cost of funds	2.47	3.36	2.20	3.12	2.75	4.59	4.70	3.27
30. Business per employee (in Rs. lakh)	460.00	560.00	1054.22	833.77	569.74	381.66	465.66	555.25
31. Profit per employee (in Rs. lakh)	11.00	16.00	17.42	14.43	-16.15	13.62	6.84	6.25
32. Capital adequacy ratio	37.05	29.07	9.06	9.67	9.92	17.62	9.09	9.55
33. Capital adequacy ratio - Tier I	37.02	29.07	9.06	9.59	9.92	17.62	6.92	6.25
34. Capital adequacy ratio - Tier II	0.03	0.03	—	0.08	—	—	2.17	3.30
35. Ratio of net NPA to net advances	16.43	22.14	2.80	1.15	13.45	2.46	—	—

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Barclays Bank		British Bank of Middle East*		Chase Manhatane Bank		Chinatrust Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	5.55	5.21	4.20		28.60	73.50	11.88	9.15
2. Credit-deposit ratio	31.22	23.01	21.02		75.38	267.45	144.42	108.33
3. Investment-deposit ratio	162.07	96.66	51.73		1094.19	6536.28	137.93	102.80
4. (Credit + investment)-deposit ratio	193.29	119.67	72.75		1169.57	6803.72	282.34	211.13
5. Ratio of deposits to total liabilities	38.59	64.34	73.11		5.38	1.29	30.59	41.82
6. Ratio of term deposits to total deposits	93.79	92.36	91.08		58.92	—	92.81	89.40
7. Ratio of priority sector advances to total advances	54.10	26.54	20.11		—	—	21.33	30.95
8. Ratio of term-loans to total advances	4.52	66.76	65.14		—	—	97.01	80.56
9. Ratio of secured advances to total advances	61.18	89.53	92.02		100.00	100.00	100.00	91.41
10. Ratio of investments in non-approved securities to total investments	45.39	24.99	32.03		—	—	48.60	41.90
11. Ratio of Interest income to total assets	14.29	9.68	10.22		8.51	7.72	11.34	12.20
12. Ratio of net interest margin to total assets	4.21	2.04	0.66		-0.93	1.15	4.87	3.86
13. Ratio of non-interest income to total assets	2.38	0.66	0.77		16.06	15.72	0.14	0.46
14. Ratio of intermediation cost to total assets	4.23	3.18	1.46		11.03	8.36	4.49	3.23
15. Ratio of wage bills to intermediation cost	40.14	40.30	57.84		20.13	26.48	33.91	32.76
16. Ratio of wage bills to total expenses	11.87	11.84	7.67		10.85	14.83	13.89	9.15
17. Ratio of wage bills to total income	10.20	12.39	7.69		9.04	9.45	13.26	8.36
18. Ratio of burden to total assets	1.86	2.52	0.69		-5.03	-7.36	4.35	2.77
19. Ratio of burden to interest income	13.00	26.04	6.76		-59.10	-95.36	38.36	22.70
20. Ratio of operating profits to total assets	2.36	-0.48	-0.03		4.11	8.51	0.52	1.09
21. Return on assets	0.33	-2.23	-4.00		1.86	2.87	-0.26	0.25
22. Return on equity	2.78	-14.48	-82.28		5.56	20.55	-1.31	1.20
23. Cost of deposits	13.88	9.58	10.50		2.07	36.75	14.94	10.73
24. Cost of borrowings	9.71	7.70	15.41		15.80	6.87	6.51	11.23
25. Cost of funds	11.78	8.79	11.07		14.96	7.76	9.82	10.99
26. Return on advances	24.07	9.79	15.44		1.74	16.63	15.35	15.44
27. Return on investments	14.90	10.51	12.91		8.03	7.39	10.58	12.29
28. Return on advances <i>adjusted</i> to cost of funds	12.29	1.00	4.37		-13.23	8.87	5.52	4.45
29. Return on investments <i>adjusted</i> to cost of funds	3.12	1.72	1.84		-6.94	-0.37	0.76	1.29
30. Business per employee (in Rs. lakh)	581.32	412.10	1053.40		6.29	65.49	447.63	661.78
31. Profit per employee (in Rs. lakh)	3.06	-16.27	-39.67		4.26	1.70	-1.58	1.92
32. Capital adequacy ratio	12.90	17.75	8.24		12.53	45.86	28.25	25.56
33. Capital adequacy ratio - Tier I	12.45	17.63	7.99		12.53	45.86	28.22	25.45
34. Capital adequacy ratio - Tier II	0.45	0.12	0.25		—	—	0.03	0.11
35. Ratio of net NPA to net advances	-3.35	0.00	19.92		—	—	4.73	4.61

Note * : British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999 (33)	2000 (34)	1999 (35)	2000 (36)	1999 (37)	2000 (38)	1999 (39)	2000 (40)
1. Cash-deposit ratio	9.87	7.47	7.03	7.32	9.41	13.22	20.48	14.02
2. Credit-deposit ratio	38.09	37.45	52.98	64.88	58.09	96.48	118.68	77.67
3. Investment-deposit ratio	25.67	46.26	39.99	41.46	79.67	156.86	145.83	111.67
4. (Credit + investment)-deposit ratio	63.76	83.70	92.97	106.34	137.77	253.34	264.51	189.34
5. Ratio of deposits to total liabilities	63.39	61.45	73.22	71.99	54.04	29.70	27.45	33.48
6. Ratio of term deposits to total deposits	30.05	21.22	76.34	71.25	95.82	84.83	71.34	78.33
7. Ratio of priority sector advances to total advances	—	—	15.19	18.73	34.91	35.56	36.40	32.41
8. Ratio of term-loans to total advances	15.41	10.67	63.85	64.98	63.66	53.80	40.33	64.62
9. Ratio of secured advances to total advances	74.85	89.31	56.05	45.64	76.69	58.68	98.30	87.04
10. Ratio of investments in non-approved securities to total investments	21.44	40.03	24.86	21.87	36.27	57.15	26.91	20.17
11. Ratio of Interest income to total assets	11.20	8.98	11.35	11.01	9.97	11.21	11.10	10.29
12. Ratio of net interest margin to total assets	9.14	8.03	3.70	4.75	3.35	2.97	2.62	2.51
13. Ratio of non-interest income to total assets	2.86	1.83	4.44	2.87	2.60	1.63	0.73	0.63
14. Ratio of intermediation cost to total assets	3.56	2.48	3.81	3.70	4.18	3.92	2.76	3.27
15. Ratio of wage bills to intermediation cost	23.69	29.27	22.44	21.19	39.24	42.66	36.64	41.50
16. Ratio of wage bills to total expenses	14.98	21.18	7.46	7.88	15.18	13.76	9.00	12.29
17. Ratio of wage bills to total income	5.99	6.72	5.42	5.65	13.05	13.04	8.56	12.42
18. Ratio of burden to total assets	0.69	0.65	-0.63	0.83	1.57	2.30	2.03	2.64
19. Ratio of burden to interest income	6.18	7.25	-5.56	7.55	15.80	20.50	18.31	25.61
20. Ratio of operating profits to total assets	8.45	7.38	4.33	3.92	1.77	0.67	0.59	-0.12
21. Return on assets	2.34	0.51	2.32	3.40	0.33	0.44	-0.64	-9.83
22. Return on equity	13.06	1.87	12.60	26.87	1.81	2.87	-9.04	-96.05
23. Cost of deposits	3.24	1.45	9.52	7.17	9.01	7.87	9.84	9.22
24. Cost of borrowings	6.33	..	6.05	6.11	6.80	9.51	10.41	8.55
25. Cost of funds	3.38	1.48	9.04	7.03	7.96	8.67	10.13	8.78
26. Return on advances	16.74	15.31	16.85	15.68	12.01	14.23	13.37	14.45
27. Return on investments	14.33	13.11	12.89	12.34	11.69	13.24	15.69	13.15
28. Return on advances <i>adjusted</i> to cost of funds	13.36	13.83	7.80	8.65	4.04	5.56	3.24	5.68
29. Return on investments <i>adjusted</i> to cost of funds	10.94	11.63	3.85	5.31	3.73	4.58	5.56	4.38
30. Business per employee (in Rs. lakh)	728.45	710.48	831.89	1160.64	752.21	464.83	679.02	565.93
31. Profit per employee (in Rs. lakh)	35.18	49.33	7.64	19.22	2.42	3.63	5.19	63.14
32. Capital adequacy ratio	42.00	38.00	10.00	10.58	15.81	17.58	8.56	11.82
33. Capital adequacy ratio - Tier I	42.00	38.00	7.23	6.98	15.50	17.58	8.08	11.29
34. Capital adequacy ratio - Tier II	—	—	2.77	3.60	0.31	—	0.48	0.53
35. Ratio of net NPA to net advances	1.88	1.48	2.08	1.05	7.06	7.34	24.75	6.13

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	5.70	4.42	8.05	15.27	4.21	10.63	8.83	8.84
2. Credit-deposit ratio	44.68	47.29	76.83	81.30	34.40	349.98	72.56	137.01
3. Investment-deposit ratio	56.18	54.98	78.29	96.86	104.23	183.06	64.85	97.95
4. (Credit + investment)-deposit ratio	100.86	102.27	155.12	178.16	138.63	533.04	137.42	234.96
5. Ratio of deposits to total liabilities	85.28	83.56	47.80	46.57	50.57	16.62	54.86	37.07
6. Ratio of term deposits to total deposits	92.96	93.76	51.25	49.43	97.03	87.74	79.53	91.24
7. Ratio of priority sector advances to total advances	9.06	9.00	28.07	47.09	26.22	15.21	42.35	34.90
8. Ratio of term-loans to total advances	29.57	14.64	42.37	57.87	38.13	55.99	20.90	40.53
9. Ratio of secured advances to total advances	48.73	54.80	74.79	73.47	85.26	52.84	96.45	78.05
10. Ratio of investments in non-approved securities to total investments	26.79	27.80	45.02	45.06	56.28	29.57	24.24	21.05
11. Ratio of Interest income to total assets	13.62	14.00	11.20	10.35	13.74	9.95	11.44	10.83
12. Ratio of net interest margin to total assets	3.57	3.73	5.68	5.12	3.53	3.97	3.75	5.45
13. Ratio of non-interest income to total assets	2.77	2.81	3.42	4.17	2.38	1.65	2.76	1.33
14. Ratio of intermediation cost to total assets	1.77	2.19	3.94	3.98	2.56	2.03	4.69	5.08
15. Ratio of wage bills to intermediation cost	53.62	45.24	29.98	31.75	34.52	35.35	27.08	28.39
16. Ratio of wage bills to total expenses	8.05	7.95	12.49	13.71	6.93	8.95	10.26	13.78
17. Ratio of wage bills to total income	5.80	5.90	8.08	8.70	5.49	6.18	8.94	11.86
18. Ratio of burden to total assets	-0.99	-0.62	0.52	-0.19	0.18	0.38	1.93	3.75
19. Ratio of burden to interest income	-7.30	-4.40	4.62	-1.81	1.33	3.77	16.83	34.63
20. Ratio of operating profits to total assets	4.57	4.34	5.17	5.30	3.35	3.59	1.83	1.70
21. Return on assets	1.70	1.60	1.11	1.10	1.31	1.44	-1.57	-11.37
22. Return on equity	24.89	21.21	9.51	9.89	5.22	7.94	-8.43	-53.58
23. Cost of deposits	10.31	9.70	6.30	5.08	11.22	7.62	11.46	8.07
24. Cost of borrowings	15.64	89.34	7.96	8.48	23.74	7.93	7.94	10.70
25. Cost of funds	10.78	11.20	6.82	6.49	15.09	7.81	10.01	8.73
26. Return on advances	21.62	22.63	13.45	11.19	28.44	13.50	15.87	11.54
27. Return on investments	9.78	9.50	12.48	12.66	10.56	9.28	14.12	14.90
28. Return on advances <i>adjusted</i> to cost of funds	10.84	11.42	6.64	4.70	13.35	5.69	5.86	2.81
29. Return on investments <i>adjusted</i> to cost of funds	-0.99	-1.71	5.66	6.17	-4.53	1.47	4.11	6.17
30. Business per employee (in Rs. lakh)	875.89	1228.12	743.77	757.13	478.20	753.28	593.31	593.48
31. Profit per employee (in Rs. lakh)	15.26	15.81	9.80	9.86	9.28	14.49	-10.08	-76.36
32. Capital adequacy ratio	9.90	9.70	9.50	10.44	23.26	18.14	19.36	18.69
33. Capital adequacy ratio - Tier I	8.90	8.50	9.50	10.44	23.26	18.13	19.36	18.69
34. Capital adequacy ratio - Tier II	1.00	1.20	—	—	—	0.01	—	—
35. Ratio of net NPA to net advances	—	4.10	—	—	4.93	—	16.16	13.50

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Grindlays Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	9.61	7.74	8.21	5.77	15.47	12.62	..	3.11
2. Credit-deposit ratio	48.08	49.94	43.76	49.14	141.35	185.90	..	35.61
3. Investment-deposit ratio	51.84	57.64	54.26	56.18	130.29	165.20	..	105.50
4. (Credit + investment)-deposit ratio	99.92	107.57	98.02	105.33	271.64	351.10	..	141.11
5. Ratio of deposits to total liabilities	73.39	73.73	69.42	69.12	30.18	18.32	0.00	65.80
6. Ratio of term deposits to total deposits	69.86	65.57	66.84	68.08	83.43	63.24	..	99.20
7. Ratio of priority sector advances to total advances	5.65	4.36	24.43	18.04	18.85	22.91	..	34.64
8. Ratio of term-loans to total advances	68.51	71.80	55.10	70.31	84.03	77.54	..	49.82
9. Ratio of secured advances to total advances	84.61	71.82	89.12	73.20	41.00	45.42	..	20.29
10. Ratio of investments in non-approved securities to total investments	35.39	40.72	37.45	40.10	47.80	36.84	99.38	74.44
11. Ratio of Interest income to total assets	10.79	10.11	9.19	9.08	11.48	11.38	1.97	12.71
12. Ratio of net interest margin to total assets	3.96	4.24	2.98	3.18	3.90	4.19	1.97	5.03
13. Ratio of non-interest income to total assets	1.93	2.43	2.30	2.33	2.21	4.75	-0.61	1.52
14. Ratio of intermediation cost to total assets	2.80	2.73	3.10	2.73	4.83	4.60	3.16	4.38
15. Ratio of wage bills to intermediation cost	50.89	52.49	37.94	33.88	32.61	38.02	58.06	53.82
16. Ratio of wage bills to total expenses	14.82	16.65	12.64	10.71	12.70	14.84	58.06	19.56
17. Ratio of wage bills to total income	11.23	11.42	10.25	8.10	11.51	10.84	138.46	16.58
18. Ratio of burden to total assets	0.88	0.30	0.80	0.39	2.62	-0.15	3.77	2.86
19. Ratio of burden to interest income	8.14	2.98	8.76	4.34	22.83	-1.32	191.38	22.51
20. Ratio of operating profits to total assets	3.08	3.94	2.17	2.79	1.28	4.34	-1.83	2.17
21. Return on assets	1.49	1.57	0.58	0.96	0.03	-2.72	-0.91	0.82
22. Return on equity	17.32	16.92	6.61	15.02	0.26	-16.55	-1.84	3.21
23. Cost of deposits	8.07	7.06	7.75	7.03	19.74	9.74	..	3.90
24. Cost of borrowings	6.13	4.07	7.27	6.25	4.76	9.05	..	40.75
25. Cost of funds	7.90	6.75	7.70	6.90	9.34	9.28	..	10.70
26. Return on advances	13.25	12.49	13.17	11.24	18.95	14.37	..	21.14
27. Return on investments	12.92	11.37	11.36	12.49	10.69	13.96	0.15	11.75
28. Return on advances <i>adjusted</i> to cost of funds	5.35	5.74	5.47	4.35	9.61	5.09	..	10.43
29. Return on investments <i>adjusted</i> to cost of funds	5.02	4.62	3.67	5.60	1.35	4.68	..	1.04
30. Business per employee (in Rs. lakh)	370.60	386.38	357.74	467.44	702.66	252.43	—	443.56
31. Profit per employee (in Rs. lakh)	5.33	5.77	2.11	4.36	0.32	-19.33	-2.33	5.61
32. Capital adequacy ratio	9.04	10.93	9.31	10.30	12.79	21.15	95.00	18.51
33. Capital adequacy ratio - Tier I	6.48	5.98	6.54	5.68	12.79	21.15	95.00	18.51
34. Capital adequacy ratio - Tier II	2.56	4.95	2.77	4.62	—	—	—	—
35. Ratio of net NPA to net advances	0.26	0.03	0.91	1.04	5.67	13.26	—	—

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	10.22	2.72	4.51	4.73	..	10.06	5.48	3.99
2. Credit-deposit ratio	144.49	76.97	67.94	47.95	..	0.00	57.60	53.87
3. Investment-deposit ratio	92.36	40.91	55.68	66.52	..	89.63	38.65	33.05
4. (Credit + investment)-deposit ratio	236.85	117.88	123.62	114.47	..	89.63	96.25	86.93
5. Ratio of deposits to total liabilities	5.46	17.11	66.01	71.27	0.00	10.22	74.99	69.35
6. Ratio of term deposits to total deposits	97.76	96.91	85.16	80.60	..	98.48	85.26	85.09
7. Ratio of priority sector advances to total advances	11.16	33.79	33.65	39.64	..	..	21.44	23.84
8. Ratio of term-loans to total advances	—	—	5.71	24.41	..	..	40.33	52.80
9. Ratio of secured advances to total advances	95.90	70.59	79.24	82.34	..	..	92.06	85.19
10. Ratio of investments in non-approved securities to total investments	62.13	43.28	41.55	54.51	0.00	0.00	3.67	0.00
11. Ratio of Interest income to total assets	8.13	9.75	11.44	9.89	2.79	6.55	9.62	9.40
12. Ratio of net interest margin to total assets	7.68	8.26	2.50	2.23	1.20	2.13	-0.64	-0.52
13. Ratio of non-interest income to total assets	3.83	0.47	1.30	1.57	0.77	6.88	2.43	1.69
14. Ratio of intermediation cost to total assets	5.13	4.93	3.74	3.39	9.72	6.61	1.74	1.40
15. Ratio of wage bills to intermediation cost	19.51	19.42	27.95	32.16	57.68	53.01	23.97	27.29
16. Ratio of wage bills to total expenses	17.94	14.92	8.25	9.86	49.55	31.77	3.48	3.38
17. Ratio of wage bills to total income	8.39	9.38	8.21	9.50	157.20	26.10	3.47	3.44
18. Ratio of burden to total assets	1.30	4.46	2.44	1.81	8.95	-0.27	-0.69	-0.29
19. Ratio of burden to interest income	16.00	45.79	21.34	18.34	320.34	-4.08	-7.14	-3.11
20. Ratio of operating profits to total assets	6.38	3.80	0.06	0.42	-7.75	-1.25	0.05	-0.23
21. Return on assets	4.31	1.69	-2.78	-3.60	..	2.02	—	—
22. Return on equity	4.77	0.33	-20.97	-36.41	-19.00	-4.02	-33.42	-77.64
23. Cost of deposits	6.24	12.20	10.45	9.01	..	0.18	12.02	12.79
24. Cost of borrowings	..	..	12.84	8.25	1.34	9.69	27.56	16.23
25. Cost of funds	13.25	12.26	10.81	8.85	2.20	8.63	12.70	12.99
26. Return on advances	13.38	12.67	16.61	12.36	..	..	12.23	10.12
27. Return on investments	13.44	7.79	9.96	11.34	3.08	8.34	10.44	12.71
28. Return on advances <i>adjusted</i> to cost of funds	0.13	0.41	5.80	3.51	..	..	-0.47	-2.87
29. Return on investments <i>adjusted</i> to cost of funds	0.19	-4.47	-0.85	2.49	0.88	-0.29	-2.25	-0.28
30. Business per employee (in Rs. lakh)	54.79	119.92	558.83	591.24	—	124.11	741.85	818.23
31. Profit per employee (in Rs. lakh)	17.66	7.82	-16.58	24.73	..	24.09	—	—
32. Capital adequacy ratio	236.00	197.42	12.13	9.04	413.00	89.00	9.07	11.08
33. Capital adequacy ratio - Tier I	236.00	197.42	12.13	9.04	413.00	89.00	9.07	9.65
34. Capital adequacy ratio - Tier II	—	—	—	—	—	—	—	1.43
35. Ratio of net NPA to net advances	—	—	24.21	20.96	—	—	38.03	33.79

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Overseas Chinese Bank		Sakura Bank		Sanwa Bank		Societe Generale	
	1999	2000	1999	2000	1999	2000	1999	2000
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash-deposit ratio	7.39	4.69	12.93	18.07	20.06	16.31	7.34	4.79
2. Credit-deposit ratio	152.49	162.60	169.76	243.78	195.82	154.84	68.68	62.55
3. Investment-deposit ratio	63.83	67.15	60.81	121.66	50.43	38.70	56.06	84.75
4. (Credit + investment)-deposit ratio	216.32	229.74	230.57	365.44	246.25	193.54	124.74	147.31
5. Ratio of deposits to total liabilities	27.12	21.71	35.97	23.38	33.03	44.75	59.54	55.62
6. Ratio of term deposits to total deposits	64.70	88.06	58.97	60.67	71.20	70.96	92.46	71.06
7. Ratio of priority sector advances to total advances	79.78	27.92	26.05	23.73	21.37	38.12	19.72	21.03
8. Ratio of term-loans to total advances	50.11	48.38	22.91	15.77	11.92	21.69	35.98	26.25
9. Ratio of secured advances to total advances	14.29	74.17	57.83	81.81	82.66	66.21	74.13	89.68
10. Ratio of investments in non-approved securities to total investments	32.21	36.08	15.22	17.08	0.00	0.00	24.17	7.86
11. Ratio of Interest income to total assets	10.04	9.83	12.57	11.60	10.77	8.74	12.40	9.67
12. Ratio of net interest margin to total assets	7.99	7.37	6.29	5.83	5.34	4.09	2.38	1.06
13. Ratio of non-interest income to total assets	4.00	2.48	-2.53	-1.17	1.52	1.15	2.06	2.41
14. Ratio of intermediation cost to total assets	6.43	5.48	1.59	1.97	1.90	2.33	2.19	2.75
15. Ratio of wage bills to intermediation cost	35.14	38.01	28.95	35.72	25.80	21.58	38.87	39.74
16. Ratio of wage bills to total expenses	26.70	26.25	5.84	9.12	6.68	7.21	6.96	9.63
17. Ratio of wage bills to total income	16.08	16.93	4.58	6.77	3.98	5.08	5.88	9.06
18. Ratio of burden to total assets	2.42	3.00	4.12	3.15	0.38	1.18	0.13	0.35
19. Ratio of burden to interest income	24.13	30.54	32.75	27.14	3.48	13.50	1.01	3.58
20. Ratio of operating profits to total assets	5.59	4.37	2.18	2.69	4.97	2.91	2.25	0.71
21. Return on assets	4.84	—	-3.35	-0.70	0.97	0.13	-2.37	0.02
22. Return on equity	6.34	-0.38	-21.31	-3.86	4.05	0.49	-26.68	0.16
23. Cost of deposits	3.05	4.96	7.98	5.75	8.36	6.88	9.94	9.05
24. Cost of borrowings	..	34.12	7.61	8.06	5.68	6.09	15.97	12.18
25. Cost of funds	9.25	8.77	7.72	7.19	7.59	6.52	11.48	10.07
26. Return on advances	3.51	13.76	15.02	13.30	13.84	9.43	15.27	11.36
27. Return on investments	11.63	11.23	9.63	10.76	12.12	12.10	14.33	11.05
28. Return on advances <i>adjusted</i> to cost of funds	-5.74	4.99	7.30	6.10	6.25	2.91	3.79	1.29
29. Return on investments <i>adjusted</i> to cost of funds	2.38	2.46	1.91	3.57	4.53	5.58	2.86	0.98
30. Business per employee (in Rs. lakh)	334.94	307.40	640.60	615.02	805.38	781.79	677.20	662.40
31. Profit per employee (in Rs. lakh)	21.43	15.97	-24.90	-4.80	7.23	1.02	-21.40	0.10
32. Capital adequacy ratio	94.00	98.34	10.29	15.01	31.22	36.17	12.50	13.95
33. Capital adequacy ratio - Tier I	94.00	98.34	10.29	15.01	31.22	36.17	12.21	13.71
34. Capital adequacy ratio - Tier II	—	—	—	—	—	—	0.29	0.24
35. Ratio of net NPA to net advances	—	15.97	12.59	16.49	12.33	18.58	11.94	8.66

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Contd.)

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash-deposit ratio	18.77	7.72	12.36	10.85	11.30	24.45	10.52	6.18
2. Credit-deposit ratio	28.93	8.65	63.17	86.27	149.57	205.72	130.84	197.62
3. Investment-deposit ratio	14.21	7.68	50.81	62.73	44.06	61.91	37.43	56.49
4. (Credit + investment)-deposit ratio	43.15	16.33	113.98	149.00	193.62	267.63	168.26	254.11
5. Ratio of deposits to total liabilities	59.37	76.19	65.62	54.97	40.15	30.69	50.89	34.36
6. Ratio of term deposits to total deposits	11.09	6.49	72.78	66.17	97.05	83.93	77.68	78.28
7. Ratio of priority sector advances to total advances	0.15	0.64	24.87	21.08	52.30	30.06	31.03	34.98
8. Ratio of term-loans to total advances	—	—	52.13	27.08	22.82	25.30	92.91	85.24
9. Ratio of secured advances to total advances	100.00	100.00	67.69	65.98	99.02	92.59	67.14	84.87
10. Ratio of investments in non-approved securities to total investments	0.00	20.55	39.10	37.91	28.74	22.65	44.00	81.26
11. Ratio of Interest income to total assets	5.96	2.27	12.04	11.21	9.22	9.19	13.03	10.92
12. Ratio of net interest margin to total assets	3.35	1.15	4.00	4.52	3.42	3.55	5.34	3.48
13. Ratio of non-interest income to total assets	16.29	8.00	2.95	2.66	2.04	1.82	2.02	1.02
14. Ratio of intermediation cost to total assets	6.07	4.05	3.46	3.29	1.51	1.05	3.21	2.09
15. Ratio of wage bills to intermediation cost	52.36	50.79	35.75	26.19	25.06	35.98	50.38	42.86
16. Ratio of wage bills to total expenses	36.63	39.78	10.76	8.63	5.18	5.64	14.85	9.41
17. Ratio of wage bills to total income	14.29	20.05	8.25	6.21	3.37	3.43	10.75	7.51
18. Ratio of burden to total assets	-10.22	-3.94	0.50	0.63	-0.53	-0.77	1.19	1.07
19. Ratio of burden to interest income	-171.63	-173.43	4.19	5.61	-5.73	-8.35	9.14	9.81
20. Ratio of operating profits to total assets	13.60	5.09	3.50	3.89	3.94	4.31	4.15	2.41
21. Return on assets	12.91	4.11	3.12	3.69	1.81	1.48	3.14	2.75
22. Return on equity	81.20	27.85	25.58	28.58	5.81	6.12	10.57	1.31
23. Cost of deposits	1.77	1.16	9.87	8.08	12.71	10.55	5.82	5.51
24. Cost of borrowings	..	..	8.46	7.00	5.93	6.10	18.08	13.19
25. Cost of funds	2.25	1.17	9.64	7.77	10.91	8.41	9.67	9.08
26. Return on advances	16.04	5.16	16.10	14.14	11.29	11.19	17.54	13.61
27. Return on investments	22.77	8.64	12.16	12.53	12.92	10.76	7.22	8.88
28. Return on advances <i>adjusted</i> to cost of funds	13.79	3.99	6.46	6.37	0.38	2.78	7.87	4.53
29. Return on investments <i>adjusted</i> to cost of funds	20.53	7.47	2.52	4.76	2.01	2.35	-2.45	-0.20
30. Business per employee (in Rs. lakh)	66.99	120.81	311.12	571.53	899.80	1304.40	1086.94	760.18
31. Profit per employee (in Rs. lakh)	11.30	6.00	0.14	10.27	16.20	20.60	28.89	1.88
32. Capital adequacy ratio	38.39	24.91	8.30	9.50	46.78	35.23	16.58	18.43
33. Capital adequacy ratio - Tier I	38.39	24.91	6.80	6.00	46.69	35.16	16.58	18.43
34. Capital adequacy ratio - Tier II	—	—	1.50	3.50	0.09	0.07	—	—
35. Ratio of net NPA to net advances	2.11	—	3.18	2.04	10.76	7.76	—	16.13

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 (Concl.)

NATIONALISED BANKS

(per cent)

	As on 31st March, 2000					
	The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)
1. Cash-deposit ratio	4.38	5.01	11.06	3.25	..	..
2. Credit-deposit ratio	106.78	177.75	118.66	188.19	..	..
3. Investment-deposit ratio	41.90	55.63	30.22	40.43	..	..
4. (Credit + investment)-deposit ratio	148.69	233.37	148.88	228.62	..	..
5. Ratio of deposits to total liabilities	51.10	34.06	49.85	35.60	0.00	0.00
6. Ratio of term deposits to total deposits	99.41	98.56	94.35	34.18	..	..
7. Ratio of priority sector advances to total advances	9.94	38.24	20.72	22.14	21.19	22.62
8. Ratio of term-loans to total advances	45.76	22.50	46.80	34.14	78.81	77.38
9. Ratio of secured advances to total advances	82.12	78.91	100.00	100.00	100.00	91.92
10. Ratio of investments in non-approved securities to total investments	100.00	100.00	11.81	34.29	0.00	38.46
11. Ratio of Interest income to total assets	11.78	8.84	11.47	12.25	13.24	10.78
12. Ratio of net interest margin to total assets	5.21	2.00	5.84	6.06	13.22	9.40
13. Ratio of non-interest income to total assets	0.71	0.70	1.03	1.73	0.61	1.41
14. Ratio of intermediation cost to total assets	4.37	2.99	2.15	2.30	4.99	3.20
15. Ratio of wage bills to intermediation cost	48.12	31.75	17.09	17.38	27.00	32.07
16. Ratio of wage bills to total expenses	19.22	9.67	4.71	4.71	27.00	22.39
17. Ratio of wage bills to total income	16.83	9.96	2.93	2.86	9.73	8.42
18. Ratio of burden to total assets	3.66	2.29	1.11	0.57	4.38	1.79
19. Ratio of burden to interest income	31.04	25.93	9.72	4.66	33.07	16.63
20. Ratio of operating profits to total assets	1.55	-0.29	4.72	5.48	8.86	7.61
21. Return on assets	0.16	-2.76	2.70	2.25	3.48	2.90
22. Return on equity	0.51	-12.27	8.92	8.95	4.51	5.63
23. Cost of deposits	12.06	11.53	4.59	8.67	..	..
24. Cost of borrowings	8.12	6.87	17.89	15.12	0.20	4.00
25. Cost of funds	10.10	9.57	8.82	10.51	0.20	4.00
26. Return on advances	14.61	9.77	14.59	15.06	15.78	11.45
27. Return on investments	9.98	10.21	11.67	10.80	17.91	18.25
28. Return on advances <i>adjusted</i> to cost of funds	4.52	0.21	5.77	4.55	15.58	7.46
29. Return on investments <i>adjusted</i> to cost of funds	-0.12	0.64	2.86	0.29	17.71	14.26
30. Business per employee (in Rs. lakh)	57.06	69.30	932.57	976.72	353.63	384.68
31. Profit per employee (in Rs. lakh)	1.20	2.70	26.47	22.00	23.74	31.99
32. Capital adequacy ratio	23.62	25.29	39.00	28.00	74.23	51.98
33. Capital adequacy ratio - Tier I	23.62	25.29	39.00	28.00	73.58	51.21
34. Capital adequacy ratio - Tier II	—	—	—	—	0.65	0.77
35. Ratio of net NPA to net advances	6.02	10.28	10.51	5.17	—	—

Source : Compiled from annual accounts of banks of respective years.