

**Table 4 : Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks : 1999 and 2000**

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>33</b>	<b>32</b>	<b>44</b>	<b>42</b>	<b>196</b>	<b>192</b>	<b>300</b>	<b>293</b>
<b>Liabilities</b>												
<b>1. Capital</b>	<b>103580</b>	<b>103580</b>	<b>1336983</b>	<b>1319788</b>	<b>172390</b>	<b>197204</b>	<b>207202</b>	<b>240483</b>	<b>164422</b>	<b>185425</b>	<b>1984577</b>	<b>2046480</b>
<b>2. Reserves and Surplus</b>	<b>1216929</b>	<b>1448375</b>	<b>1527732</b>	<b>1733498</b>	<b>422019</b>	<b>634216</b>	<b>512535</b>	<b>567325</b>	<b>42041</b>	<b>80629</b>	<b>3721256</b>	<b>4464043</b>
2.1. Statutory Reserves	601830	776009	394347	458417	132526	172241	114789	137486	30863	1285533	1575016	
(i) Opening balance	505244	601830	336040	383779	107290	131147	99837	112882	21119	1090452	1250757	
(ii) Additions during the year	96586	174179	65807	74638	25236	41094	14952	24604	9744	202581	324259	
(iii) Deductions during the year	—	—	7500	—	—	—	—	—	—	7500	—	
2.2. Capital Reserves	5385	6172	285839	318705	26413	27963	143140	96018	2964	460777	451822	
(i) Opening balance	32367	5385	320168	327051	29995	14135	138164	94284	2964	520694	443819	
(ii) Additions during the year	—	787	24757	6612	647	14476	9145	1869	—	34549	23744	
(iii) Deductions during the year	26982	—	59086	14958	4229	648	4169	135	—	94466	15741	
2.3. Share Premium	408410	386347	225585	206177	103311	211582	14883	—	1984	752189	806090	
(i) Opening balance	401868	386347	234978	198173	93975	104771	11092	—	1984	741913	691275	
(ii) Additions during the year	6542	—	12207	9467	12435	108631	3799	—	—	34983	118098	
(iii) Deductions during the year	—	—	21600	1463	3099	1820	8	—	—	24707	3283	
2.4. Revenue and other Reserves	201267	279811	606073	702664	134523	197155	74611	154896	40093	1016474	1374619	
(i) Opening balance	174111	223330	521029	607990	121648	146070	92079	157450	29478	908867	1164318	
(ii) Additions during the year	27497	56481	146815	105137	32552	59008	15592	27958	10860	222456	259444	
(iii) Deductions during the year	341	—	61771	10463	19677	7923	33060	30512	245	114849	49143	
2.5. Balance of Profit	37	36	15888	47535	25246	25275	165112	178925	4725	206283	256496	
<b>3. Deposits (3.1+3.2+3.3)</b>	<b>21927697</b>	<b>25628802</b>	<b>41758314</b>	<b>48102497</b>	<b>8650622</b>	<b>11366966</b>	<b>4745334</b>	<b>4932416</b>	<b>2700786</b>	<b>3147940</b>	<b>79782753</b>	<b>93178621</b>
<b>3.1. Demand deposits [(i)+(ii)]</b>	<b>3921700</b>	<b>4541531</b>	<b>5015833</b>	<b>5704054</b>	<b>1101103</b>	<b>1622885</b>	<b>915634</b>	<b>1065442</b>	<b>137325</b>	<b>146908</b>	11091595	<b>13080820</b>
(i) From banks	574859	662112	219995	247393	35335	59342	40920	35870	—	3340	871109	1008057
(ii) From others	3346841	3879419	4795838	5456661	1065768	1563543	874714	1029572	137325	143568	10220486	12072763
<b>3.2. Savings bank deposits</b>	<b>4591878</b>	<b>5519763</b>	<b>9214485</b>	<b>11593230</b>	<b>924423</b>	<b>1252127</b>	<b>387845</b>	<b>486175</b>	<b>1106560</b>	<b>1242756</b>	<b>16932191</b>	<b>20094051</b>
<b>3.3. Time deposits [(i)+(ii)]</b>	<b>13414119</b>	<b>15567508</b>	<b>26820996</b>	<b>30805213</b>	<b>6625096</b>	<b>8491954</b>	<b>3441855</b>	<b>3380799</b>	<b>1456901</b>	<b>1758276</b>	<b>51758967</b>	<b>60003750</b>
(i) From banks	665904	652137	1490520	1721847	990919	1375673	352697	349474	16361	20864	3516401	4119995
(ii) From others	12748215	14915371	25330476	29083366	5634177	7116281	3089158	3031325	1440540	1737412	48242566	55883755
3.A. Deposits of branches in India	21048989	24710568	40518355	45893800	8626286	11347100	4745333	4932417	2700786	3147939	78518458	90031824
3.B. Deposits of branches outside India	878709	918234	1239959	2208696	24337	19866	—	—	—	—	1264296	3146796
<b>Total (3.A.+3.B.)</b>	<b>21927697</b>	<b>25628802</b>	<b>41758314</b>	<b>48102497</b>	<b>8650622</b>	<b>11366966</b>	<b>4745334</b>	<b>4932416</b>	<b>2700786</b>	<b>3147940</b>	<b>79782753</b>	<b>93178620</b>
<b>4. Borrowings</b>	<b>1021708</b>	<b>1060895</b>	<b>815033</b>	<b>886506</b>	<b>552178</b>	<b>704668</b>	<b>1635902</b>	<b>1883903</b>	<b>369251</b>	<b>370565</b>	<b>4394072</b>	<b>4906537</b>
4.1. Borrowings in India	162988	309414	732936	840475	541195	679837	1503066	1762292	369251	370565	3309436	3962583

	(i) From Reserve Bank of India	19884	88457	167506	354193	152091	186521	260800	319536	2357	2581	602638	951288
	(ii) From other banks	3360	16106	48876	46457	150832	201981	911282	978893	55285	98788	1169635	1342225
	(iii) From other institutions and agencies	139744	204851	516554	439825	238272	291335	330984	463863	311609	269196	1537163	1669070
4.2.	Borrowings outside India	858720	751481	82097	46031	10983	24831	132836	121611	—	—	1084636	943954
<b>5.</b>	<b>Other liabilities and provisions</b>	<b>4320462</b>	<b>5391002</b>	<b>3003650</b>	<b>3420230</b>	<b>563183</b>	<b>753595</b>	<b>561339</b>	<b>660857</b>	<b>309803</b>	<b>340123</b>	<b>8758437</b>	<b>10565807</b>
	(i) Bills Payable	1353762	1301200	822505	804535	163379	195943	121858	138967	16154	15910	2477658	2456555
	(ii) Inter-office adjustments	122002	55858	297923	274091	41605	64941	21091	38416	19401	20866	502022	454172
	(iii) Interest accrued	1380252	1745408	423761	609491	97073	115403	140793	100285	88886	115207	2130765	2685794
	(iv) Others (including provisions)	1464446	2288536	1459461	1732113	261126	377308	277597	383189	185362	188140	3647992	4969286
	<b>Total Liabilities</b>	<b>28590376</b>	<b>33632656</b>	<b>48441712</b>	<b>55462517</b>	<b>10360392</b>	<b>13656649</b>	<b>7662312</b>	<b>8284984</b>	<b>3586303</b>	<b>4124682</b>	<b>986410951</b>	<b>15161488</b>
<b>6.</b>	<b>Cash and balances with RBI</b>	<b>2337923</b>	<b>2521355</b>	<b>4514281</b>	<b>4556934</b>	<b>857964</b>	<b>1065819</b>	<b>424038</b>	<b>392988</b>	<b>132077</b>	<b>147513</b>	<b>8266283</b>	<b>8684609</b>
6.1.	Cash in hand	68955	76029	304907	340929	70215	88053	14122	17840	47938	51525	506137	574376
<b>6.2.</b>	<b>Balances with RBI</b>	<b>2268968</b>	<b>2445326</b>	<b>4209374</b>	<b>4216005</b>	<b>787749</b>	<b>977766</b>	<b>409916</b>	<b>375148</b>	<b>84139</b>	<b>95988</b>	<b>7760146</b>	<b>8110233</b>
	(i) in current account	2268968	2445326	4208881	4215512	787749	977766	409873	375148	84139	94525	7759610	8108277
	(ii) in other account	—	—	493	493	—	—	43	—	—	1463	536	1956
<b>7.</b>	<b>Balances with banks and money at call and short notice (7.1+7.2)</b>	<b>3924328</b>	<b>3185342</b>	<b>3177492</b>	<b>3268504</b>	<b>863266</b>	<b>1058778</b>	<b>920763</b>	<b>589303</b>	<b>1221939</b>	<b>1474547</b>	<b>10107788</b>	<b>9576474</b>
<b>7.1.</b>	<b>In India (7.1.1+7.1.2)</b>	<b>1442113</b>	<b>1451984</b>	<b>550836</b>	<b>819494</b>	<b>536501</b>	<b>686060</b>	<b>280711</b>	<b>155405</b>	<b>1221939</b>	<b>1474547</b>	<b>4032100</b>	<b>4587490</b>
7.1.1.	Balances with banks	251452	407268	305535	500226	411946	486527	171473	103971	1001673	1283394	2142079	2781386
	(i) in current account	31450	32948	224497	290377	60707	84604	77296	50867	126068	152804	520018	611600
	(ii) in other deposit account	220002	374320	81038	209849	351239	401923	94177	53104	875605	1130590	1622061	2169786
7.1.2.	Money at call and short notice	1190661	1044716	245301	319268	124555	199533	109238	51434	220266	191153	1890021	1806104
	(i) with banks	1182361	1039716	184351	185891	116555	176993	103843	50024	220266	185741	1807376	1638365
	(ii) with other institutions	8300	5000	60950	133377	8000	22540	5395	1410	—	5412	82645	167739
<b>7.2.</b>	<b>Outside India (7.2.1+7.2.2)</b>	<b>2482215</b>	<b>1733358</b>	<b>2626656</b>	<b>2449010</b>	<b>326765</b>	<b>372718</b>	<b>640052</b>	<b>433898</b>	<b>—</b>	<b>—</b>	<b>6075688</b>	<b>4988984</b>
7.2.1.	Balances with banks	617997	628740	1916839	1799501	237369	212924	499189	358593	—	—	3271394	2999758
	(i) in current account	417124	426004	221390	183394	52244	55205	95130	158652	—	—	785888	823255
	(ii) in other deposit account	200873	202736	1695449	1616107	185125	157719	404059	199941	—	—	2485506	2176503
7.2.2.	Money at call and short notice	1864218	1104618	709817	649509	89396	159794	140863	75305	—	—	2804294	1989226
<b>8.</b>	<b>Investments (8.1+8.2)</b>	<b>9517226</b>	<b>12112691</b>	<b>18162994</b>	<b>21228706</b>	<b>3635669</b>	<b>5079362</b>	<b>2633744</b>	<b>2966379</b>	<b>668608</b>	<b>753004</b>	<b>34618241</b>	<b>42140142</b>
<b>8.1</b>	<b>In India in</b>	<b>9248181</b>	<b>11792697</b>	<b>17688511</b>	<b>20707748</b>	<b>3625145</b>	<b>5071440</b>	<b>2633744</b>	<b>2966379</b>	<b>668608</b>	<b>753004</b>	<b>33864189</b>	<b>41291268</b>
	(i) Government securities	7016300	9122581	11877596	14412799	2207269	3176838	1687068	1865493	—	66176	22788233	28643887
	(ii) Other approved securities	825425	755471	1730651	1590962	151700	128273	30270	26233	—	89523	2738046	2590462
	(iii) Shares	117931	133798	201694	226093	141438	241086	13082	7123	—	2578	474145	610678
	(iv) Debentures and Bonds	918084	1297121	3357293	3884695	930294	1258823	830287	951881	—	407637	6035958	7800157
	(v) Subsidiaries and/or joint ventures	107038	113846	94621	124126	3113	4580	5	10	—	17541	204777	260103
	(vi) Others	263403	369880	426656	469073	191331	261840	73032	115639	—	169549	954422	1385981
<b>8.2</b>	<b>Outside India in</b>	<b>269045</b>	<b>319994</b>	<b>474483</b>	<b>520958</b>	<b>10524</b>	<b>7922</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>754052</b>	<b>848874</b>
	(i) Government securities	18524	32093	202585	215065	10440	7407	—	—	—	—	231549	254565
	(ii) Subsidiaries and/or joint ventures	49677	50840	18211	18759	—	395	—	—	—	—	67888	69994
	(iii) Others	200844	237061	253687	287134	84	120	—	—	—	—	454615	524315
<b>9.</b>	<b>Advances</b>	<b>10842511</b>	<b>12903364</b>	<b>18892515</b>	<b>22307567</b>	<b>4271317</b>	<b>5574220</b>	<b>2950674</b>	<b>3561718</b>	<b>1055757</b>	<b>1221272</b>	<b>38012774</b>	<b>45568141</b>

9A. (i) Bills Purchased and discounted	992949	1178485	1503225	1646388	886861	1014586	354013	467050	8469	13997	3745517	4320506
(ii) Cash credits, overdrafts and loans repayable on demand	6357352	7526764	10660025	12359972	2171958	2915399	1170699	1356047	383610	462967	20743644	24621149
(iii) Term loans	3492210	4198115	6729265	8301207	1212498	1644235	1425962	1738621	663678	744308	13523613	16626486
<b>Total</b>	<b>10842511</b>	<b>12903364</b>	<b>18892515</b>	<b>22307567</b>	<b>4271317</b>	<b>5574220</b>	<b>2950674</b>	<b>3561718</b>	<b>1055757</b>	<b>1221272</b>	<b>38012774</b>	<b>45568141</b>
9B. (i) Secured by tangible assets	9231981	10734400	15606036	18195050	3291176	4275954	1788852	1997974	888931	1085195	30806976	36288573
(ii) Covered by Bank/ Government Guarantees	998510	1469142	1490514	1941755	645388	665273	354990	287253	43820	55506	3533222	4418929
(iii) Unsecured	612021	699822	1795964	2170762	334753	632993	806832	1276491	123006	80571	3672576	4860639
<b>Total</b>	<b>10842511</b>	<b>12903365</b>	<b>18892514</b>	<b>22307567</b>	<b>4271317</b>	<b>5574220</b>	<b>2950674</b>	<b>3561718</b>	<b>1055757</b>	<b>1221272</b>	<b>38012774</b>	<b>45568141</b>
<b>9C.I. Advances in India</b>	<b>9712287</b>	<b>11627406</b>	<b>17438523</b>	<b>20718917</b>	<b>4257118</b>	<b>5558055</b>	<b>2950537</b>	<b>3561564</b>	<b>1055757</b>	<b>1221271</b>	<b>35414222</b>	<b>42687213</b>
(i) Priority sectors	3308578	3760714	6062552	7060191	1205393	1476061	651624	761403	783215	933931	12011362	13992300
(ii) Public sectors	1725672	1439619	2221982	3213760	245142	286945	19313	51846	142	3553	4212251	4995723
(iii) Banks	52427	42962	47552	50351	257755	97777	9506	43662	—	728	367240	235480
(iv) Others	4625610	6384111	9106437	10394615	2548828	3697272	2270094	2704653	272400	283059	18823369	23463710
<b>9C.II. Advances outside India</b>	<b>1130224</b>	<b>1275957</b>	<b>1453992</b>	<b>1588653</b>	<b>14198</b>	<b>16165</b>	<b>137</b>	<b>154</b>	<b>—</b>	<b>—</b>	<b>2598551</b>	<b>2880929</b>
(i) Due from Banks	13194	137551	224416	372923	—	—	—	40	—	—	237610	510514
(ii) Due from others	1117030	1138406	1229576	1215730	14198	16165	137	114	—	—	2360941	2370415
a) Bills purchased and discounted	274937	228305	153181	162736	2152	2830	—	—	—	—	430270	393871
b) Syndicate loans	258144	237763	285402	295177	—	—	—	—	—	—	543546	532940
c) Others	583949	672338	790993	757817	12046	13335	137	114	—	—	1387125	1443604
<b>Total (9CI+9CII)</b>	<b>10842511</b>	<b>12903364</b>	<b>18892515</b>	<b>22307567</b>	<b>4271317</b>	<b>5574220</b>	<b>2950674</b>	<b>3561718</b>	<b>1055757</b>	<b>1221272</b>	<b>38012774</b>	<b>45568141</b>
<b>10. Fixed Assets (10.1+10.2+10.3)</b>	<b>258925</b>	<b>289329</b>	<b>681358</b>	<b>712649</b>	<b>280169</b>	<b>315286</b>	<b>229565</b>	<b>230763</b>	<b>5530</b>	<b>6371</b>	<b>1455547</b>	<b>1554398</b>
<b>10.1 Premises</b>	<b>159245</b>	<b>67275</b>	<b>527231</b>	<b>527431</b>	<b>177860</b>	<b>128148</b>	<b>155062</b>	<b>142110</b>	<b>381</b>	<b>1024928</b>	<b>865345</b>	
(i) At cost as on 31st March of the preceding year	110301	85341	519417	522805	248206	106773	144616	149603	—	439	1022540	864961
(ii) Additions during the year	81626	9684	106568	113887	31052	38608	23412	9425	—	3	242658	171607
(iii) Deductions during the year	765	409	889	948	8180	2265	3219	5750	—	—	13053	9372
(iv) Depreciation to date	31917	27341	97865	108313	93218	14968	9747	11168	—	61	232747	161851
10.2 Assets under construction	23549	26868	2448	5491	2373	5990	5790	2586	—	45	34160	40980
<b>10.3 Other Fixed assets</b>	<b>76131</b>	<b>195186</b>	<b>151679</b>	<b>179727</b>	<b>99936</b>	<b>181148</b>	<b>68713</b>	<b>86067</b>	<b>5945</b>	<b>396459</b>	<b>648073</b>	
(i) At cost as on 31st March of the preceding year	160200	298073	307436	386481	129663	306505	105639	141768	—	10244	702938	1143071
(ii) Additions during the year	34036	63514	63862	73140	31569	62141	33670	33233	—	1901	163137	233929
(iii) Deductions during the year	2423	2581	5963	6877	2083	13100	5748	16156	—	150	16217	38864
(iv) Depreciation to date	115682	163820	213656	273017	59213	174398	64848	72778	—	6050	453399	690063
<b>11. Other Assets</b>	<b>1709463</b>	<b>2620573</b>	<b>3013068</b>	<b>3388160</b>	<b>452008</b>	<b>563183</b>	<b>503528</b>	<b>543835</b>	<b>502391</b>	<b>521977</b>	<b>6180458</b>	<b>7637728</b>
(i) Inter - office adjustments (net)	40727	905635	256239	252854	24684	10527	29075	23866	31744	25950	382469	1218832
(ii) Interest accrued	444554	578533	698326	838622	122917	181081	101949	112352	122308	157531	1490054	1868119
(iii) Tax paid in advance/tax deducted at source	280648	252401	479134	520338	64166	74518	66668	70648	—	2066	890616	919971
(iv) Stationery and Stamps	9163	9438	32682	9966	1998	2164	374	2250	—	1581	44217	25399
(v) Others, if any	934371	874566	1546687	1766380	238243	294893	305462	334719	348339	334849	3373102	3605407
<b>Total Assets</b>	<b>28590376</b>	<b>33632656</b>	<b>48441708</b>	<b>55462517</b>	<b>10360392</b>	<b>13656649</b>	<b>7662312</b>	<b>8284984</b>	<b>3586303</b>	<b>4124682</b>	<b>98641095</b>	<b>115161488</b>

**Note**

The figures given in column (11) for the break-up of 'Reserves and Surplus' are exclusive of data for Regional Rural Banks.

*Source* : Annual accounts of banks of respective years.