

Table 4A : Liabilities and Assets in India of Scheduled Commercial Banks@ : 1999-2000

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	104	104	104	104	101	102	103	103	102	102	102	102	101
A. LIABILITIES IN INDIA													
1. Paid-up capital (inc. forfeited shares)	1989845	1851011	1827379	1816274	1806134	1824070	1879960	1963954	1968542	1958003	1970456	1970466	1985166
2. Reserve fund and other reserves	3503582	3607923	3642795	3744262	3809744	3811173	3793833	3815675	3814029	3834329	3787743	3781064	4004940
2.1 Reserve Fund	1452039	1476236	1502193	1617783	1647104	1643560	1629497	1634248	1634003	1641543	1598596	1598453	158317
2.2 Other Reserves	1336642	1416915	1425537	1425370	1460256	1465219	1461942	1476800	1472521	1485367	1479484	1472921	1625972
2.3 Share Premium Account	714901	714772	715065	701109	702384	702394	702394	704627	707505	707419	709663	709689	795951
3. Deposits	71099786	71752837	71872267	72627576	73944081	74802221	76223450	77089628	77217203	78949810	78945973	80496635	87083577
3.1 Current deposits	9564262	8872419	8581043	9403075	9464206	9340356	9834578	10027284	9845265	10262200	10435191	10826008	12883159
3.1.1 From banks (including Co-op Banks)	727593	726294	694603	684566	687291	672848	740098	718800	700032	752802	718797	661290	897727
3.1.2 From others	8836670	8146125	7886440	8718509	8776915	8667508	9094480	9308484	9145233	9509398	9716394	10164718	11985432
3.2 Saving deposits	14416822	14705857	14742865	14910844	15369184	15427019	15687334	15903499	15944815	16197641	16406947	16559252	17417030
3.3 Fixed deposits (including R.D. etc.)	47118702	48174561	48548359	48313657	49110691	50034846	50701538	51158845	51427123	52489969	52103835	53111375	56783388
3.3.1 From banks (including Co-op Banks)	2502031	2561665	2515672	2482785	2546019	2524792	2587325	2686422	2710558	2868422	2732845	2902989	3349166
3.3.2 From others	44616671	45612896	46032687	45830872	46564672	47510054	48114213	48472423	48716565	49621547	49370990	50208387	53434222
4. Borrowings	2409645	3228265	3289259	2980839	2545193	2425925	2657410	3377364	3065951	2445363	2622012	2865420	3818921
4.1 From banks in India	1348901	1861054	1919927	1615372	1436273	1322854	1618358	2104704	1887973	1303730	1564573	1754866	2197959
4.1.1 Reserve Bank of India	236116	489343	614559	527000	186056	227219	343033	602678	533044	197168	344601	558804	764126
4.1.2 State Bank of India	275973	444776	477661	389866	374755	303924	412864	370870	417642	392372	378372	390644	446041
4.1.3 Associates of State Bank of India	46729	54560	72655	25531	31128	24453	26435	57756	33560	26791	31458	35290	52908
4.1.4 Other Commercial Banks	747095	784769	669853	614641	769558	717906	784895	1000166	847421	616293	765095	724738	866791
4.1.5 Co-operative Banks	42988	87606	85199	58334	74776	49352	51131	73234	56306	71106	45047	45391	68094
4.2 From banks outside India	354620	406161	379818	354114	386400	372833	375559	361357	367124	341574	330508	357629	366664
4.3 From financial institutions in India	679600	931556	974502	995701	706400	705544	647071	891000	794468	785370	708483	733663	1232059
4.3.1 IDBI	275127	320956	334912	367879	278773	289545	243144	271656	266368	251218	217017	242664	285175
4.3.2 NABARD	218305	257913	246430	261472	265681	227488	237703	244747	230506	236726	239924	210064	319471
4.3.3 EXIM Bank	8906	15700	24790	15239	6873	7101	8384	5912	7631	15211	6827	9242	11714
4.3.4 Other financial institutions	177262	336987	368370	351111	155073	181410	157840	368685	289963	282215	244715	271693	615700
4.4 From financial institutions outside India	26524	29494	15012	15652	16120	24694	16422	20303	16386	14689	18448	19261	22239
5. Other Liabilities	13857813	13842862	13624575	13672917	14079285	14516980	14446112	15947656	15851216	16948149	16354958	16511739	15988328

5.1	Bills payable in India	2430665	2942830	2350648	2187869	2128990	2060886	2015720	2432501	2430713	2705108	2704601	2784580	2802199
	5.1.1 Drawn by Indian Offices	2416648	2930807	2330798	2168417	2113234	2048166	2002632	2419456	2417006	2690921	2690573	2770166	2788221
	5.1.2 Drawn by Foreign Offices	14017	12023	19850	19452	15756	12720	13088	13045	13707	14187	14028	14414	13978
5.2	Bills payable outside India	11935	9587	125765	9075	9824	10738	11059	11022	11613	11919	11824	12011	11372
5.3	Calls received in advance	571	463	452	439	475	521	536	533	563	576	574	575	550
5.4	Miscellaneous Liabilities	11414642	10889982	11147710	11475534	11939996	12444835	12418797	13503600	13408327	14230546	13637959	13714572	13174207
6.	Branch Adjustments	1533484	2372493	1288629	1035029	742976	679903	762196	799394	1102369	722272	575254	613117	790654
6.1	Among Offices in India	1420631	1985266	989391	1166866	891083	847333	894853	1157736	1267887	539128	420503	525143	691454
6.2	With Offices outside India	112853	387227	299238	-131837	-148107	-167430	-132657	-358342	-165518	183144	154751	87975	99200
7.	Total Demand & Time Liabilities (Total of items A3, A4, & A5)	87367244	88823964	88786101	89281332	90568559	91745126	93326972	96414648	96134370	98343322	97922943	99873793	106890826
8.	Balance of Profit	861057	359512	448861	312708	495709	508168	479190	606361	652300	1077595	1097566	1119694	938096
	Total Liabilities	95255212	97014903	95993765	96189605	97423122	98568440	100242151	103600032	103671610	105935521	105353962	107358134	114609682

B. ASSETS IN INDIA

1.	Cash in Hand	442407	457793	455859	449649	436309	440474	466174	472190	492478	598855	523794	487369	547388
2.	Balances with Reserve Bank of India	6417709	6935119	6836205	6793445	6655970	6347901	6521491	7209377	6401264	5745750	5690126	5942595	8178677
3.	Balances with other banks in India	397425	383929	356606	354932	356386	331448	355501	355867	725079	447916	408603	374850	576820
3.1	State Bank of India	208417	202210	184230	186372	208573	161603	172548	173629	519165	217947	215992	202250	304647
3.2	Associates of State Bank of India	52439	37809	33192	30986	34241	32556	39048	35337	32964	38877	40395	25653	63863
3.3	Other Commercial Banks	136174	135728	138292	127152	102924	126604	133141	135837	161724	179988	141040	135717	196866
3.4	Co-operative Banks	395	8182	892	10422	10648	10685	10764	11064	11226	11104	11176	11230	11444
4.	Money at call & short notice	1477515	1813762	1442369	1416780	1750571	1693557	1831212	1716004	1799279	1481538	1460197	1517336	1668250
4.1	With Commercial Banks	1382148	1735590	1383312	1376087	1702226	1605837	1783359	1604648	1707543	1432348	1391609	1438444	1638198
4.2	With Co-operative Banks	40967	20372	13557	10960	6295	10895	3780	8635	16062	12540	17030	9100	9035
4.3	With Other Financial Institutions	54400	57800	45500	29733	42050	76825	44073	102721	75674	36650	51558	69792	21017
5.	Investments	33607205	34176752	35120776	35710470	36365182	37158450	37491183	37852830	38677932	38949212	39395296	40120632	40972853
5.1	Treasury Bills	994273	1080345	1096883	1129649	1200349	1284231	1295118	1244482	1164684	995616	1241801	1226689	1012948
5.2	Other Central Govt. securities	17531212	17736562	18390972	19099702	19550821	20148653	20170147	20606404	21391659	21450260	21580120	22023968	22673806
5.3	State Govt. Securities	3814650	4376073	4340850	4267514	4264991	4288078	4376390	4373619	4392217	4386309	4413097	4415161	4559694
5.4	Other Approved securities	2756145	2750987	2815570	2746299	2719684	2702252	2674230	2665347	2656110	2614997	2601187	2584315	2563178
5.5	Shares & debentures of Cos' & Corpns. not included in 5.4	4763143	4835822	5366109	5020054	5126289	5211575	5317188	5407609	5454025	5646241	5695065	6047641	6242258
5.6	Fixed Deposits with Banks (including Co-op. Banks)	360138	345634	364440	241576	256867	238541	229132	258819	253998	325241	265537	372629	544855
5.7	Other Investments in India	3387644	3051329	2745952	3205676	3246181	3285120	3428978	3296550	3365239	3530548	3598489	3450231	3376114
6.	Bills Purchased & Discounted	3145948	3166183	2964711	2888183	2871587	2961520	2917924	3030044	3070068	3225452	3273586	3383602	3924797
6.1	Inland Bills	1586651	1628226	1444073	1410642	1431174	1512048	1416537	1538109	1520135	1641306	1673533	1690042	2053842
6.2	Foreign Bills	1559297	1537957	1520638	1477541	1440413	1449472	1501387	1491935	1549933	1584146	1600053	1693560	1870955
	6.2.1 Export bills drawn in India	927233	920818	892728	852818	841569	829363	849517	866821	875478	912453	890816	935256	1077754
	6.2.2 Import bills drawn on & Payable in India	158749	146159	150044	162925	143800	151875	154449	140621	137012	127882	172303	147357	161992

6.2.3 Other Foreign Bills	473315	470980	477866	461798	455044	468234	497421	484493	537443	543811	536934	610947	631209
6.2.3.1 Payable in India	186100	204766	209279	205756	186729	214133	241975	222885	245796	236722	258256	264120	301236
6.2.3.2 Payable outside India	287215	266214	268587	256042	268315	254101	255446	261608	291647	307089	278678	346827	329973
7. Loans & Advances	34508681	34632222	34829953	34821305	35414729	35634012	36072943	37239918	37627486	39336888	39545300	40346668	42373271
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	34088779	34371927	34498079	34481373	35077223	35287036	35699635	36861647	37272011	39002582	39131087	39921809	41973755
7.2 Due From Banks	419902	260295	331874	339932	337506	346976	373308	378271	355475	334306	414213	424859	399516
7.2.1 Co - operative Banks in India	24473	39307	54433	19386	25774	31396	21454	34147	13604	57882	30023	45239	62558
7.2.2 Commercial Banks in India	145560	74301	75728	106569	139900	136647	174410	166272	193329	196444	239991	265568	244051
7.2.3 Banks outside India	249869	146687	201713	213977	171832	178933	177444	177852	148542	79980	144199	114052	92907
8. Premises, Furnitures, Fixtures & other Fixed Assets	1300837	1302629	1288037	1292880	1306039	1317022	1363365	1436987	1440472	1406428	1483038	1491556	1457161
9. Branch Adjustments	2119841	1378400	1255136	2140311	2029330	2342466	2250701	3093065	2137912	3116754	2474462	2877798	3493241
9.1 Among Offices in India	2023394	1285391	1147054	2037895	1908432	2232698	2134123	2873928	2008744	3026661	2368220	2794047	3425989
9.2 With Offices outside India	96447	93009	108082	102416	120898	109768	116578	219137	129168	90093	106242	83752	67253
10. Capitalised Expenses	715827	737075	747280	804587	794274	797631	877486	836866	781790	700020	666695	675044	746749
11. Non - Banking Assets acquired in satisfaction of claims	3269	2133	2314	2003	3039	2413	1830	6864	2269	3609	72117	74078	167172
12. Other Tangible Assets	9716166	10084092	9369144	8161448	8236079	8153845	8435429	8760506	9022937	8947122	8738484	8612386	9340316
Total Assets	93852830	95070089	94668390	94835993	96219495	97180739	98585239	102010518	102178966	103959544	103731698	105903914	113446695

Note

@ : Excluding Regional Rural Banks.

P : Provisional

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.