

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 1 of 12)**

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)

(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)	(33.2)	(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)

(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)

(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)	(34.1)	(40.2)	(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)