

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 4 of 12)**

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)

(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)

(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)

(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

