

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 6 of 12)
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)

(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)

(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)

(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)	(39.4)	(36.2)	(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	

