

**Table 4: Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks in India
- 2000 and 2001**

(Amount in Rs. crore)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)	2000 (9)	2001 (10)	2000 (11)	2001 (12)
Number of reporting banks	8	8	19	19	196	196	42	42	32	31	297	296
Liabilities												
1. Capital	1036	1036	13198	13511	1950	2049	2405	2670	1972	1878	20560	21144
2. Reserves and Surplus	14484	16359	17335	18999	841	1373	5673	6289	6342	6999	44675	50019
2.1. Statutory Reserves	7760	9247	4584	5282	322	460	1375	1657	1722	2043	15763	18689
(i) Opening balance	6018	7760	3838	4584	224	327	1129	1375	1311	1612	12521	15659
(ii) Additions during the year	1742	1487	746	698	98	134	246	282	411	431	3243	3031
(iii) Deductions during the year	0	0	0	0	0	0	0	0	0	0	0	0
2.2. Capital Reserves	62	255	3187	3218	30	29	960	1249	280	112	4518	4864
(i) Opening balance	54	182	3271	3335	30	27	943	970	141	108	4438	4622
(ii) Additions during the year	8	73	66	27	0	2	19	331	145	7	237	440
(iii) Deductions during the year	0	0	150	144	0	0	1	51	6	3	157	199
2.3. Share Premium	3863	3863	2062	1969	20	0	0	0	2116	2183	8061	8016
(i) Opening balance	3863	3863	1982	1982	20	0	0	0	1048	2098	6913	7943
(ii) Additions during the year	0	0	95	2	0	0	0	0	1086	103	1181	105
(iii) Deductions during the year	0	0	15	14	0	0	0	0	18	17	33	32
2.4. Revenue and other Reserves	2798	2986	7027	8136	401	568	1549	2020	1972	2180	13746	15890
(i) Opening balance	2233	2678	6080	7205	295	403	1575	1404	1461	1813	11643	13503
(ii) Additions during the year	565	323	1051	1079	109	166	280	868	590	430	2594	2866
(iii) Deductions during the year	0	15	105	148	2	1	305	251	79	63	491	479
2.5. Balance of Profit	0	8	475	394	69	316	1789	1363	253	480	2586	2561
3. Deposits (3.1+3.2+3.3)	256288	312118	481025	547259	32161	38294	49324	59190	113670	136667	932468	1093527
3.1. Demand deposits [(i)+(ii)]	45415	50499	57041	60639	1516	1779	10654	11896	16229	16652	130855	141465
(i) From banks	6621	7076	2474	2617	33	5	359	347	593	830	10081	10875
(ii) From others	38794	43423	54567	58022	1482	1774	10296	11549	15635	15822	120774	130590
3.2. Savings bank deposits	55198	63859	115932	133048	12773	14832	4862	5629	12521	16180	201286	233548
3.3. Term deposits [(i)+(ii)]	155675	197759	308052	353572	17873	21683	33808	41665	84920	103835	600328	718514
(i) From banks	6521	7808	17218	18942	209	175	3495	9244	13757	17754	41200	53923
(ii) From others	149154	189951	290834	334630	17664	21508	30313	32422	71163	86081	559128	664592
3.A. Deposits of branches in India	247106	304185	458938	534925	32161	38294	49324	59178	113471	136470	891900	1073052
3.B. Deposits of branches outside India	9182	7932	22087	12333	0	0	0	12	199	197	31468	20475
Total (3.A.+3.B.)	256288	312118	481025	547259	32161	38294	49324	59190	113670	136667	923368	1093527
4. Borrowings	10609	11405	8865	8679	3756	4064	18839	26818	7047	8519	49115	59485
4.1. Borrowings in India	3094	3051	8405	8094	3753	4045	17623	24161	6798	8402	39673	47754
(i) From Reserve Bank of India	885	16	3542	2248	26	18	3195	2231	1865	1911	9513	6424
(ii) From other banks	161	83	465	978	1000	1047	9789	17588	2020	2683	13435	22378
(iii) From other institutions and agencies	2049	2952	4398	4869	2726	2981	4639	4342	2913	3808	16725	18952
4.2. Borrowings outside India	7515	8354	460	585	3	19	1216	2657	248	117	9443	11731
5. Other liabilities and provisions	53910	61960	34202	38444	3456	3817	6609	6857	7536	9318	105713	120395
(i) Bills Payable	13012	16023	8045	8848	216	233	1390	1360	1959	2316	24622	28780
(ii) Inter-office adjustments	559	1803	2741	1327	219	245	384	233	649	504	4552	4111
(iii) Interest accrued	17454	26246	6095	5459	1209	1560	1003	1779	1154	1458	26915	36502
(iv) Others (including provisions)	22885	17888	17321	22810	1812	1779	3832	3484	3773	5041	49623	51002

Total Liabilities	336327	402877	554625	626892	42164	49596	82850	101824	136566	163380	1152532	1344570
6. Cash and balances with RBI	25214	24525	45569	45341	1508	1752	3930	3904	10658	10733	86879	86256
6.1. Cash in hand	760	1125	3409	3705	526	579	178	204	881	1004	5755	6618
6.2. Balances with RBI	24453	23400	42160	41636	982	1173	3751	3700	9778	9728	81124	79638
(i) in current account	24453	23400	42155	41636	967	1145	3751	3700	9778	9728	81104	79610
(ii) in other account	0	0	5	0	15	28	0	0	0	0	20	28
7. Balances with banks and money at call and short notice (7.1+7.2)	31853	46893	32685	35958	15088	18746	5893	10476	10588	12572	96108	124645
7.1. In India (7.1.1+7.1.2)	14520	27711	8195	11705	15088	18746	1554	2461	6861	7504	46218	68128
7.1.1. Balances with banks	4073	5070	5002	8439	12939	16150	1040	1654	4865	5737	27919	37049
(i) in current account	329	392	2904	3106	1564	1597	509	502	846	1021	6152	6618
(ii) in other deposit account	3743	4678	2098	5333	11375	14553	531	1151	4019	4716	21767	30431
7.1.2. Money at call and short notice	10447	22641	3193	3266	2149	2596	514	808	1995	1768	18299	31079
(i) with banks	10397	22641	1859	2757	2095	2594	500	318	1770	1689	16621	29999
(ii) with other institutions	50	0	1334	509	54	2	14	4	225	78	1677	594
7.2. Outside India (7.2.1+7.2.2)	17334	19183	24490	24253	0	0	4339	8015	3727	5068	49890	56518
7.2.1. Balances with banks	6287	11676	17995	19598	0	0	3586	6529	2129	2408	29998	40212
(i) in current account	4260	9582	1834	2087	0	0	1587	1449	552	761	8233	13879
(ii) in other deposit account	2027	2094	16161	17511	0	0	1999	5080	1577	1647	21765	26333
7.2.2. Money at call and short notice	11046	7506	6495	4655	0	0	753	1485	1598	2659	19892	16306
8. Investments (8.1+8.2)	121127	157192	212287	236915	7746	8800	29664	35761	50794	62037	421617	500705
8.1 In India in	117927	153231	207077	230579	7739	8800	29664	35763	50714	61901	413122	490275
(i) Government securities	91226	124275	144128	165318	693	889	18655	23305	31768	37695	286470	351482
(ii) Other approved securities	7555	7253	15910	15066	899	613	262	214	1283	1258	25908	24404
(iii) Shares	1338	1191	2261	2034	47	56	71	39	2411	1519	6128	4840
(iv) Debentures and Bonds	12971	14758	38847	41896	4159	5834	9519	11613	12588	17888	78084	91990
(v) Subsidiaries and/or joint ventures	1138	1201	1241	962	175	24	0	0	46	24	2601	2211
(vi) Others	3699	4553	4691	5303	1766	1384	1156	592	2618	3517	13930	15349
8.2 Outside India in	3200	3961	5210	6336	7	0	0	0	79	136	8496	10432
(i) Government securities	321	290	2151	2295	0	0	0	0	74	76	2546	2661
(ii) Subsidiaries and/or joint ventures	508	165	188	197	0	0	0	0	4	0	700	362
(iii) Others	2371	3506	2871	3844	7	0	0	0	1	60	5250	7410
9. Advances	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
9A. (i) Bills Purchased and discounted	11785	16171	16464	17954	151	94	4671	5072	10146	11027	43217	50318
(ii) Cash credits, overdrafts and loans repayable on demand	75268	84807	123600	147913	4740	6044	13560	18105	29154	34923	246322	291791
(iii) Term loans	41981	49413	83012	98371	7523	8912	17386	19820	16442	22108	166344	198624
Total	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
9B. (i) Secured by tangible assets	107344	121881	181951	211374	11021	13734	19980	22322	42760	52790	362993	422100
(ii) Covered by Bank/ Government Guarantees	14691	11361	19418	22374	584	412	2873	4000	6653	5679	39855	43826
(iii) Unsecured	6998	17149	21708	30490	809	904	12765	16675	6330	9589	48609	74806
Total	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
9C. I. Advances in India	116274	135620	207189	245610	12414	15050	35616	42996	55581	67886	427073	507162
(i) Priority sectors	37607	43713	70602	83303	9472	11002	7614	9082	14761	16636	140056	163735
(ii) Public sectors	14396	26778	32138	44200	36	19	518	630	2869	5640	49957	77268
(iii) Banks	430	571	504	904	9	0	437	247	978	1784	2356	3506
(iv) Others	63841	64558	103946	117203	2897	4029	27047	33037	36973	43826	234704	262653
9C.II. Advances outside India	12760	14770	15887	18628	0	0	2	0	162	172	28809	33570
(i) Due from Banks	1376	1196	3729	3366	0	0	0	0	0	0	5105	4563
(ii) Due from others	9006	10204	9206	11185	0	0	1	0	162	172	18375	21562
a) Bills purchased and discounted	2283	2691	1627	1907	0	0	0	0	28	31	3939	4629
b) Syndicate loans	2378	3370	2952	4076	0	0	0	0	0	0	5329	7446
c) Others	6723	7513	7578	9278	0	0	1	0	133	142	14436	16933

Total (9CI +9CII)	129034	150391	223076	264237	12414	15050	35617	42997	55742	68058	455883	540733
10. Fixed Assets (10.1+10.2+10.3)	2893	3045	7126	7411	65	77	2308	2284	3153	3469	15545	16286
10.1 Premises	673	761	5274	5288	4	3	1421	1550	1281	1375	8653	8977
(i) At cost as on 31st March of the preceding year	853	946	5228	5688	4	3	1496	1542	1068	1313	8650	9492
(ii) Additions during the year	97	133	1139	866	0	1	94	183	386	275	1716	1458
(iii) Deductions during the year	4	3	9	5	0	0	57	30	23	13	94	50
(iv) Depreciation to date	273	316	1083	1261	1	0	112	145	150	200	1619	1922
10.2 Assets under construction	269	221	55	50	0	1	26	24	60	61	410	357
10.3 Other Fixed assets	1952	2063	1797	2072	61	73	861	709	1811	2033	6482	6951
(i) At cost as on 31st March of the preceding year	2981	3582	3865	4473	105	122	1418	1528	3065	3407	11433	13110
(ii) Additions during the year	635	584	731	949	19	24	332	281	621	779	2340	2617
(iii) Deductions during the year	26	53	69	74	2	1	162	170	131	343	389	642
(iv) Depreciation to date	1638	2049	2730	3275	62	71	728	929	1744	1810	6902	8134
11. Other Assets	26206	20831	33882	37029	5343	5172	5438	6400	5632	6511	76500	75943
(i) Inter - office adjustments (net)	9056	720	2529	2687	271	317	239	81	105	57	12199	3862
(ii) Interest accrued	5785	6784	8386	8592	1616	1345	1124	1364	1811	2145	18722	20230
(iii) Tax paid in advance/tax deducted at source	2524	2560	5203	4787	21	27	706	785	745	1084	9200	9243
(iv) Stationery and Stamps	94	102	100	99	16	18	22	2	22	24	254	244
(v) Others, if any	8746	10665	17664	20864	3419	3466	3347	4168	2949	3201	36124	42364
Total Assets	336327	402877	554625	626892	42164	49596	82850	101824	136566	163380	1152532	1344570

Source: Annual accounts of banks of respective years