

Table 5 :Liabilities and Assets in India of Scheduled Commercial Banks @ : 2000-2001

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	October	Novem-ber	Decem-ber	January	February	March
	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2001	2001	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	101	101	101	101	101	101	101	101	101	101	101	101	100
A. LIABILITIES IN INDIA													
1. Paid-up capital (incl. forfeited shares)	19852	19858	19944	19816	19916	19915	19775	19926	19926	20048	20449	20508	20536
2. Reserve fund and other reserves	41799	40614	41774	44935	44897	44778	44638	44631	44599	44743	45240	45164	45073
2.1 Reserve fund	17317	16411	17312	19438	19321	19338	19319	19342	19352	19348	19603	19689	19645
2.2 Other reserves	16523	16243	16503	17340	17512	17376	17255	17225	17183	17331	17573	17392	17344
2.3 Share premium account	7960	7960	7960	8156	8064	8064	8064	8064	8064	8064	8064	8083	8084
3. Deposits	868011	854036	858545	870242	872526	879278	911713	905379	908857	955067	958860	970748	1014913
3.1 Current deposits	126199	113250	113266	122265	109489	107653	120775	114892	112150	123770	114498	118520	139784
3.1.1 From banks (including Co-op Banks)	9593	8350	7953	8787	8313	8100	8696	8604	8465	8647	8281	7988	10649
3.1.2 From others	116605	104899	105313	113478	101176	99553	112079	106288	103686	115123	106217	110532	129135
3.2 Saving deposits	174698	172514	171679	178561	180194	181796	185803	185522	186209	187788	190227	192141	199401
3.3 Fixed deposits	567114	568273	573599	569416	582843	589830	605135	604965	610498	643510	654134	660087	675728
3.3.1 From banks (including Co-op Banks)	31503	30965	30232	29557	30632	30747	31202	29624	31857	37243	38235	39758	44160
3.3.2 From others	535611	537307	543367	539859	552210	559083	573933	575340	578640	606267	615899	620329	631568
4. Borrowings	38900	37194	40594	34811	29784	31500	35169	38457	41099	38010	41358	39470	48772
4.1 From banks in India	22678	20486	23726	21040	17109	18353	19463	22935	25734	27100	28052	27220	31541
4.1.1 Reserve Bank of India	8340	6688	8732	7254	4834	4951	4921	5847	5643	6036	6575	4979	6717
4.1.2 State Bank of India	4460	4413	4291	3936	3982	4367	4098	4218	8840	9282	8504	8354	9245
4.1.3 Associates of State Bank of India	529	590	697	695	309	471	815	1221	572	831	622	810	1466
4.1.4 Other CommercialBanks	8668	8339	9509	8636	7546	7860	9118	10225	10365	10537	11980	12674	13975
4.1.5 Co -operative Banks	681	457	497	518	438	704	511	1424	314	414	371	403	138
4.2 From banks outside India	3667	3865	3159	3526	3430	3541	2574	2820	3102	3282	4112	2605	2283
4.3 From financial institutions in India	12333	11623	12803	10010	9123	9465	12938	12468	12143	7387	7964	8234	13572
4.3.1 IDBI	2869	3262	3255	2529	2555	2489	2152	2373	2726	1764	1810	1663	2923
4.3.2 NABARD	3195	3151	3267	3214	3213	2876	2820	2931	2961	3000	3114	2990	4243
4.3.3 EXIM Bank	102	42	254	92	70	41	67	65	89	57	55	49	46
4.3.4 Other financial institutions	6167	5168	6026	4175	3285	4058	7900	7099	6367	2566	2986	3532	6360
4.4 From financial institutions outside India	222	1220	907	235	122	141	194	235	120	242	1230	1410	1376
5. Other Liabilities	115423	130364	130995	130066	126812	131732	139581	142471	161533	143212	144863	148500	186252
5.1 Bills payable in India	26388	24359	23835	23262	23183	25286	27089	26178	25779	28143	26617	28400	30328
5.1.1 Drawn by Indian offices	26248	23984	23672	23106	23030	25141	26945	26030	25632	27988	26409	28241	30160
5.1.2 Drawn by Foreign offices	140	375	163	156	154	145	144	148	147	155	208	159	168
5.2 Bills payable outside India	114	111	110	118	117	117	119	123	122	128	139	132	136
5.3 Calls received inadvance	6	12	12	6	6	6	6	6	6	6	6	6	6
5.4 Miscellaneous liabilities	88916	105882	107038	106681	103506	106324	112368	116164	135625	114934	118102	119961	155782
6. Branch Adjustments	7906	8609	9273	5297	4967	5975	6237	5516	6364	8787	9079	9005	23916
6.1 Among Offices in India	6914	7805	8399	4344	4240	5296	5925	4741	5837	8089	8363	8268	23684

6.2 With Offices outside India	992	803	874	952	727	678	311	775	527	698	716	736	233
7. Total Demand & Time Liabilities (Total of items A3, A4, & A5)	1022334	1021594	1030134	1035119	1029122	1042510	1086463	1086308	1111488	1136290	1145081	1158718	1249937
8. Balance of Profit	9393	5030	5150	5477	6101	6379	6901	8360	9177	10347	12411	12772	10352
Total Liabilities	1101284	1095706	1106275	1110643	1105003	1119558	1164013	1164741	1191555	1220215	1232260	1246167	1349814
B. ASSETS IN INDIA													
1. Cash in Hand	5506	5549	5533	5748	5492	5592	5265	5697	5666	6567	5399	5419	5398
2. Balances with Reserve Bank of India	79169	58840	62869	59194	54982	62233	69293	69873	77253	64576	68946	70782	72136
3. Balances with other banks in India	11972	4502	4023	4071	3988	3742	4353	4337	3953	4343	4244	4218	5485
3.1 State Bank of India	3045	2397	2028	2101	2000	1768	2190	2044	1911	2160	1987	2214	2774
3.2 Associates of State Bank of India	6790	483	479	492	368	388	472	500	440	441	638	374	504
3.3 Other Commercial Banks	2030	1497	1392	1351	1497	1470	1574	1784	1557	1734	1607	1504	2086
3.4 Co-operative Banks	106	125	123	127	123	117	116	9	45	8	12	125	120
4. Money at call and short notice	16683	20246	19305	14778	13804	15433	16720	18284	24972	28300	28921	29150	34537
4.1 With Commercial Banks	16382	19097	18703	14055	12801	13991	15950	16845	23517	27179	28075	28365	33062
4.2 With Co-operative Banks	90	635	217	254	156	603	274	642	448	454	181	214	1218
4.3 With Other Financial Institutions	210	514	385	468	847	838	496	797	1007	667	665	571	257
5. Investments	411768	423457	429994	426571	429957	429943	433659	436515	454039	460828	463119	469182	479508
5.1 Treasury Bills	8574	11672	12186	11773	11540	11989	12323	12556	13803	14648	14083	14785	15440
5.2 Other Central Govt. securities	238288	234012	239322	237619	241616	241929	243739	247130	261431	261541	262919	265391	269821
5.3 State Govt. Securities	35529	48313	48698	48934	48796	48911	50462	50320	50258	50308	50297	51199	52522
5.4 Other Approved securities	25299	25637	25622	25414	25270	25280	25130	24887	24827	24677	24471	24385	24221
5.5 Shares and debentures of Companies and Corporations not included in 5.4	60348	63901	64417	61146	61734	61244	61108	61441	63088	66029	69501	67711	69523
5.6 Fixed Deposits with Banks (including Co-op. Banks)	5441	4720	3506	2388	2411	2334	2815	2424	2430	8319	2782	3500	5184
5.7 Other Investments in India	38288	35201	36242	39296	38590	38255	38082	37756	38202	35307	39066	42211	42798
6. Bills Purchased and Discounted	39250	38204	37585	37993	37167	37815	39175	39751	40014	41408	40249	40925	43966
6.1 Inland Bills	20365	20040	19864	20033	19611	20317	21651	22243	22474	23422	23145	23410	25004
6.2 Foreign Bills	18885	18164	17721	17960	17556	17498	17524	17508	17540	17986	17104	17514	18962
6.2.1 Export bills drawn in India	11055	10738	10394	10695	10430	10409	10674	10648	10537	10744	10139	10165	10947
6.2.2 Import Bills drawn on & payable in India	1435	1637	1612	1666	1681	1579	1328	1262	1335	1346	1349	1479	1395
6.2.3 Other Foreign Bills	6394	5789	5715	5599	5445	5510	5522	5598	5668	5896	5616	5870	6620
6.2.3.1 Payable in India	2865	2485	2736	2472	2410	2452	2844	2901	2567	2885	2883	3002	3563
6.2.3.2 Payable outside India	3529	3304	2979	3128	3035	3058	2678	2697	3101	3011	2733	2868	3057
7. Loans and Advances	396029	397070	395883	412245	411045	415456	427913	431704	431052	446444	450755	453530	505209
7.1 Loans and Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	392854	393508	392117	408504	406996	410957	423224	427552	426674	441459	445061	448678	500977
7.2 Due From Banks	3175	3562	3765	3741	4049	4498	4689	4151	4378	4985	5694	4851	4233
7.2.1 Co-operative Banks in India	603	802	1079	475	794	1010	827	677	644	705	520	481	1012
7.2.2 Commercial Banks in India	1643	1337	1216	1628	1282	1312	2424	2238	1485	1298	1424	1337	1770

7.2.3 Banks outside India	929	1423	1471	1637	1973	2177	1438	1236	2249	2983	3750	3033	1450
8. Premises, Furnitures, Fixtures and other Fixed Assets	14665	14991	15074	15162	15235	15237	14331	14389	14283	15141	15244	15328	15403
9.Branch Adjustments	37913	32115	26177	28063	27915	26296	21993	13307	13196	22748	28407	23890	48412
9.1 Among Offices in India	37241	31402	24726	27132	27188	25560	21159	12507	12424	21797	27775	23027	47749
9.2 With Offices outside India	673	713	1451	930	726	736	834	800	773	951	632	863	663
10. Capitalised Expenses	7468	7206	6822	7900	7808	7704	8144	7580	7145	7536	6669	6686	7547
11. Non - Banking Assets acquired in satisfaction of claims	1009	200	26	484	23	62	35	55	51	25	56	54	23
12 Other Tangible Assets	68224	82634	91340	87077	86690	88757	110192	108882	104110	106976	104131	109890	112676
Total Assets	1089654	1085013	1094631	1099284	1094107	1108267	1151072	1150373	1175734	1204892	1216139	1229055	1330300

@ : Excluding Regional Rural Banks.

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