

Table 4: Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks in India - 2001 and 2002

(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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	196	196	42	40	32	30	297	293
Liabilities												
1. Capital	1036	1036	13511	14142	2049	2143	2670	3576	1878	2719	21144	23616
2. Reserves and Surplus	16359	19023	18999	23253	1373	1883	6289	6939	6999	13472	50019	64570
2.1. Statutory Reserves	9247	11448	5282	6507	460	561	1657	2023	2043	2574	18689	23113
(i) Opening balance	7760	9247	4584	5282	327	435	1375	1657	1612	2042	15659	18663
(ii) Additions during the year	1487	2219	698	1225	134	126	282	366	431	532	3031	4468
(iii) Deductions during the year	-	18	-	-	-	-	-	-	-	-	-	18
2.2. Capital Reserves	255	143	3218	2898	29	64	1249	977	112	300	4864	4383
(i) Opening balance	182	124	3335	2742	27	61	970	938	108	222	4622	4086
(ii) Additions during the year	73	19	27	229	2	3	331	40	7	82	440	373
(iii) Deductions during the year	-	-	144	72	-	-	51	-	3	4	199	76
2.3. Share Premium	3863	3863	1969	2406	-	35	-	-	2183	3083	8016	9387
(i) Opening balance	3863	3863	1982	1982	-	30	-	-	2098	2187	7943	8062
(ii) Additions during the year	-	-	2	438	-	5	-	-	103	938	105	1380
(iii) Deductions during the year	-	-	14	14	-	-	-	-	17	41	32	55
2.4. Revenue and other Reserves	2986	3560	8136	10974	568	687	2020	3656	2180	7142	15890	26019
(i) Opening balance	2678	2998	7205	8675	403	550	1404	3083	1813	2048	13503	17354
(ii) Additions during the year	323	962	1079	2665	166	138	868	779	430	5460	2866	10003
(iii) Deductions during the year	15	400	148	366	1	1	251	205	63	367	479	1339
2.5. Balance of Profit	8	8	394	469	316	536	1363	282	480	373	2561	1668
3. Deposits (3.1+3.2+3.3)	312118	351077	547259	617673	38294	44539	59190	64511	136667	169440	1093527	1247239
3.1. Demand deposits [(i)+(ii)]	50499	53269	60639	65783	1779	1962	11896	13614	16652	20404	141465	155033
(i) From banks	7076	8454	2617	2470	5	29	347	455	830	1013	10875	12421
(ii) From others	43423	44815	58022	63313	1774	1934	11549	13159	15822	19392	130590	142612

3.2. Savings bank deposits	63859	74893	133048	153246	14832	17821	5629	7339	16180	20120	233548	273418
3.3. Term deposits [(i)+(ii)]	197759	222915	353572	398644	21683	24756	41665	43558	103835	128915	718514	818788
(i) From banks	7808	8091	18942	22501	175	87	9244	9170	17754	17035	53923	56883
(ii) From others	189951	214824	334630	376142	21508	24669	32422	34388	86081	111880	664592	761904
3.A. Deposits of branches in India	304185	343065	534925	592953	38294	44539	59178	64511	136470	169214	1073052	1214282
3.B. Deposits of branches outside India	7932	8011	12333	24720	-	-	12	-	197	226	20475	32957
Total (3.A.+3.B.)	312118	351077	547259	617673	38294	44539	59190	64511	136667	169440	1093527	1247239

Source: Annual accounts of banks of respective years

(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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings	11405	10052	8679	10516	4064	4524	26818	29755	8519	56858	59485	111705
4.1. Borrowings in India	3051	2663	8094	8659	4045	4524	24161	28721	8402	49414	47754	93982
(i) From Reserve Bank of India	16	75	2248	1432	18	97	2231	965	1911	803	6424	3371
(ii) From other banks	83	188	978	1901	1047	1047	17588	24267	2683	5934	22378	33337
(iii) From other institutions and agencies	2952	2400	4869	5326	2981	3381	4342	3489	3808	42678	18952	57274
4.2. Borrowings outside India	8354	7389	585	1856	19	-	2657	1034	117	7443	11731	17723
5. Other liabilities and provisions	61960	68321	38444	40645	3817	3712	6857	7316	9318	25192	120395	145186
(i) Bills Payable	16023	18178	8848	9538	233	359	1360	1581	2316	3101	28780	32757
(ii) Inter-office adjustments	1803	5539	1327	2147	245	235	233	161	504	582	4111	8663
(iii) Interest accrued	26246	24022	5459	3921	1560	1460	1779	1555	1458	3679	36502	34637
(iv) Others (including provisions)	17888	20583	22810	25039	1779	1659	3484	4019	5041	17830	51002	69129
Total Liabilities	402877	449509	626892	706228	49596	56802	101824	112096	163380	267680	1344570	1592315
6. Cash and balances with RBI	24525	27287	45341	44120	1752	3146	3904	4047	10733	11306	86256	89907
6.1. Cash in hand	1125	1362	3705	4396	579	647	204	240	1004	1372	6618	8016
6.2. Balances with RBI	23400	25925	41636	39725	1173	2492	3700	3807	9728	9934	79638	81884
(i) in current account	23400	25925	41636	39725	1145	2361	3700	3807	9728	9934	79610	81752
(ii) in other account	-	-	-	-	28	132	-	-	-	-	28	132

7. Balances with banks and money at call and short notice (7.1+7.2)	46893	47597	35958	31877	18746	21018	10476	15618	12572	22426	124645	138537
7.1. In India (7.1.1+7.1.2)	27711	29217	11705	15004	18746	21018	2461	6885	7504	14256	68128	86380
7.1.1. Balances with banks	5070	4852	8439	11806	16150	18548	1654	4793	5737	8797	37049	48795
(i) in current account	392	424	3106	3231	1597	1507	502	601	1021	1955	6618	7718
(ii) in other deposit account	4678	4428	5333	8575	14553	17041	1151	4191	4716	6842	30431	41077
7.1.2. Money at call and short notice	22641	24365	3266	3198	2596	2470	808	2093	1768	5458	31079	37585
(i) with banks	22641	24365	2757	2773	2594	2376	318	1957	1689	5220	29999	36691
(ii) with other institutions	0	0	509	425	2	94	4	136	78	238	594	894
7.2. Outside India (7.2.1+7.2.2)	19183	18380	24253	16873	-	-	8015	8733	5068	8170	56518	52157
7.2.1. Balances with banks	11676	10520	19598	13189	-	-	6529	6660	2408	3477	40212	33846
(i) in current account	9582	7683	2087	2450	-	-	1449	1033	761	538	13879	11703
(ii) in other deposit account	2094	2838	17511	10739	-	-	5080	5626	1647	2939	26333	22143
7.2.2. Money at call and short notice	7506	7860	4655	3684	-	-	1485	2074	2659	4694	16306	18311

Source: Annual accounts of banks of respective years

(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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	157192	185587	236915	268421	8800	9471	35761	35094	62037	98957	500705	597529
8.1 In India in	153231	180918	230579	259300	8800	9471	35763	35094	61901	98860	490275	583643
(i) Government securities	124275	151217	165318	190180	889	1296	23305	13450	37695	55514	351482	411658
(ii) Other approved securities	7253	6646	15066	13815	613	690	214	119	1258	1092	24404	22362
(iii) Shares	1191	1201	2034	2431	56	72	39	16	1519	2473	4840	6194
(iv) Debentures and Bonds	14758	16457	41896	46727	5834	6118	11613	5319	17888	20719	91990	95340
(v) Subsidiaries and/or joint ventures	1201	1214	962	1144	24	3	-	-	24	917	2211	3279
(vi) Others	4553	4183	5303	5002	1384	1292	592	77	3517	6476	15349	17030
8.2 Outside India in	3961	4669	6336	9120	-	-	-	-	136	97	10432	13886
(i) Government securities	290	294	2295	2999	-	-	-	-	76	84	2661	3378
(ii) Subsidiaries and/or joint ventures	165	159	197	196	-	-	-	-	-	1	362	357
(iii) Others	3506	4216	3844	5924	-	-	-	-	60	11	7410	10152
9. Advances	150391	164589	264237	316091	15050	17710	42997	48632	68058	116430	540733	663453

9A. (i) Bills Purchased and discounted	16171	15750	17954	21087	94	286	5072	6621	11027	10405	50318	54148
(ii) Cash credits, overdrafts and loans repayable on demand	84807	90721	147913	177170	6044	7329	18105	18305	34923	35530	291791	329055
(iii) Term loans	49413	58119	98371	117834	8912	10095	19820	23706	22108	70495	198624	280250
Total	150391	164589	264237	316091	15050	17710	42997	48632	68058	116430	540733	663453
9B. (i) Secured by tangible assets	121881	133942	211374	244015	13734	16471	22322	25822	52790	100023	422100	520273
(ii) Covered by Bank/ Government Guarantees	11361	10378	22374	31172	412	342	4000	5819	5679	6781	43826	54492
(iii) Unsecured	17149	20269	30490	40903	904	897	16675	16991	9589	9627	74806	88687
Total	150391	164589	264237	316091	15050	17710	42997	48632	68058	116430	540733	663453
9C. I. Advances in India	135620	151313	245610	293245	15050	17710	42996	48632	67886	116165	507162	627066
(i) Priority sectors	43713	47556	83303	100072	11002	12943	9082	10492	16636	19598	163735	190661
(ii) Public sectors	26778	30735	44200	60694	19	-	630	1360	5640	10887	77268	103676
(iii) Banks	571	285	904	963	-	-	247	528	1784	1708	3506	3484
(iv) Others	64558	72737	117203	131516	4029	4767	33037	36253	43826	83973	262653	329245

Source: Annual accounts of banks of respective years

(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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9C.II. Advances outside India	14770	13276	18628	22846	-	-	-	-	172	265	33570	36387
(i) Due from Banks	1196	805	3366	4749	-	-	-	-	-	-	4563	5554
(ii) Due from others	10204	12472	11185	18097	-	-	-	-	172	265	21562	30833
a) Bills purchased and discounted	2691	1856	1907	2196	-	-	-	-	31	29	4629	4081
b) Syndicate loans	3370	4114	4076	6092	-	-	-	-	-	-	7446	10206
c) Others	7513	6502	9278	9809	-	-	-	-	142	236	16933	16546
Total (9CI + 9CII)	150391	164589	264237	316091	15050	17710	42997	48632	68058	116430	540733	663453
10. Fixed Assets (10.1+10.2+10.3)	3045	2889	7411	7531	77	91	2284	2250	3469	7413	16286	20174
10.1 Premises	761	908	5288	5398	3	6	1550	1591	1375	2635	8977	10539
(i) At cost as on 31st March of the preceding year	946	1079	5688	5930	3	6	1542	1783	1313	1483	9492	10281
(ii) Additions during the year	133	193	866	919	1	2	183	81	275	1414	1458	2608

(iii) Deductions during the year	3	14	5	13	-	-	30	99	13	51	50	177
(iv) Depreciation to date	316	350	1261	1438	-	1	145	173	200	211	1922	2173
10.2 Assets under construction	221	1000	50	188	1	1	24	17	61	2653	357	3858
10.3 Other Fixed assets	2063	981	2072	1945	73	84	709	642	2033	2125	6951	5776
(i) At cost as on 31st March of the preceding year	3582	2590	4473	4744	122	137	1528	1529	3407	2586	13110	11587
(ii) Additions during the year	584	414	949	899	24	28	281	327	779	1078	2617	2746
(iii) Deductions during the year	53	39	74	121	1	4	170	154	343	136	642	454
(iv) Depreciation to date	2049	1985	3275	3577	71	78	929	1061	1810	1403	8134	8104
11. Other Assets	20831	21559	37029	38188	5172	5372	6400	6455	6511	11148	75943	82722
(i) Inter - office adjustments (net)	720	1458	2687	2615	317	330	81	55	57	35	3862	4493
(ii) Interest accrued	6784	7344	8592	9736	1345	1720	1364	1387	2145	4159	20230	24346
(iii) Tax paid in advance/tax deducted at source	2560	2571	4787	4414	27	42	785	1084	1084	2111	9243	10222
(iv) Stationery and Stamps	102	105	99	99	18	19	2	2	24	25	244	249
(v) Others, if any	10665	10081	20864	21324	3466	3261	4168	3928	3201	4818	42364	43412
Total Assets	402877	449509	626892	706228	49596	56802	101824	112096	163380	267680	1344570	1592315

Source: Annual accounts of banks of respective years