

Table 5 : Liabilities and Assets in India of Scheduled Commercial Banks[®] : 2001-2002

(Amount in Rs. crore)

Items	As on the last Friday of												
	March 2001	April 2001	May 2001	June 2001	July 2001	August 2001	September 2001	October 2001	November 2001	December 2001	January 2002	February 2002	March 2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	100	99	98	98	98	98	98						
A. LIABILITIES IN INDIA													
1. Paid-up capital (incl. forfeited shares)	20686	20854	20854	20953	21075	21167	21859	21882	21898	21973	22497	22735	22895
2. Reserve fund and other reserves	45073	46840	47295	49830	51284	51312	50918	51362	51646	51614	51561	51520	51667
2.1 Reserve fund	19645	20343	20524	22626	23651	23691	23712	23730	23805	23804	24185	24171	23855
2.2 Other reserves	17344	18373	18647	19075	19768	19756	19341	19331	19558	19527	18982	18872	19389
2.3 Share premium account	8084	8124	8124	8129	7865	7865	7865	8301	8283	8283	8394	8477	8423
3. Deposits	1016553	1018656	1023435	1038592	1042587	1057561	1080976	1071753	1083300	1090348	1096998	1107866	1153768
3.1 Current deposits	140079	125462	121622	127223	120961	120182	127396	117447	120024	124678	118761	121616	146108
3.1.1 From banks (including Co-op Banks)	10651	9746	7940	8352	7693	7655	8682	7400	7716	7664	7526	8803	9206
3.1.2 From others	129428	115716	113682	118871	113268	112527	118714	110047	112308	117014	111235	112813	136902
3.2 Saving deposits	199571	203387	205529	209873	212094	216424	219213	217390	221207	232003	234496	238257	245815
3.3 Fixed deposits	676903	689807	696284	701496	709532	720955	734367	736916	742069	733667	743741	747993	761845
3.3.1 From banks (including Co-op Banks)	44349	52897	40384	40226	39105	40018	40848	40327	41670	40541	41362	42020	44979
3.3.2 From others	632554	636910	655900	661270	670427	680937	693519	696589	700399	693126	702379	705973	716866
4. Borrowings	48812	50359	44852	41923	42510	40661	44992	46840	39505	43501	39463	42715	55617
4.1 From banks in India	31573	33084	29455	28340	28788	25918	29922	31569	27768	30050	26670	30066	38636
4.1.1 Reserve Bank of India	6748	5557	3686	2999	5436	720	3274	3869	2227	5487	3323	4428	3759
4.1.2 State Bank of India	9242	9052	8409	7636	9967	7933	8719	9382	7849	8579	8410	8918	13137
4.1.3 Associates of State Bank of India	1466	1326	1390	892	489	953	457	893	1665	746	845	697	939
4.1.4 Other Commercial Banks	13688	16888	15465	16199	12347	15527	16796	16266	14918	14463	13226	15227	20074
4.1.5 Co-operative Banks	429	261	505	614	549	785	676	1159	1109	773	866	796	727
4.2 From banks outside India	2283	2574	2792	2867	2995	2842	3501	3644	3405	3740	3996	4028	3680
4.3 From financial institutions in India	13580	13521	11426	9576	9574	10721	11179	11280	8176	9373	8397	8453	13142
4.3.1 IDBI	2923	3128	2778	1967	1960	1972	1298	1556	1077	1321	1596	1518	2869
4.3.2 NABARD	4252	4215	4220	4301	4370	3900	4081	4019	4011	4066	4136	3560	4089
4.3.3 EXIM Bank	46	54	83	32	47	379	217	248	254	285	266	300	307
4.3.4 Other financial institutions	6360	6124	4345	3276	3197	4470	5583	5457	2834	3701	2399	3075	5877
4.4 From financial institutions outside India	1376	1180	1179	1140	1153	1180	390	347	156	338	400	168	159
5. Other Liabilities	153803	133580	133152	133878	141095	146468	152613	157602	160340	166505	164624	163344	170970
5.1 Bills payable in India	30025	28689	25071	27451	28461	21982	29718	33771	29228	30175	28491	29366	34875
5.1.1 Drawn by Indian offices	29857	28530	24917	27305	28269	21790	29527	33584	29046	29990	28313	29168	34667
5.1.2 Drawn by Foreign offices	168	159	154	146	192	192	191	187	182	185	178	198	208
5.2 Bills payable outside India	136	125	1479	118	149	150	157	158	160	156	151	169	174
5.3 Calls received in advance	6	6	6	6	7	8	7	8	8	7	7	8	8
5.4 Miscellaneous liabilities	123636	104760	106596	106303	112478	124328	122731	123665	130944	136167	135975	133801	135913

@ : Excluding Regional Rural Banks.

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

(Amount in Rs. crore)

Items	As on the last Friday of												
	March 2001	April 2001	May 2001	June 2001	July 2001	August 2001	September 2001	October 2001	November 2001	December 2001	January 2002	February 2002	March 2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

6. Branch Adjustments	23652	7276	8885	8790	5808	6321	4650	7758	10849	10589	9096	8037	8613
6.1 Among Offices in India	23419	6447	7951	7712	4952	5482	3951	6968	10084	9835	8245	7210	7703
6.2 With Offices outside India	233	829	934	1078	856	839	699	790	765	754	851	827	910
7. Total Demand & Time Liabilities	1219169	1202595	1201440	1214393	1226192	1244690	1278581	1276194	1283145	1300352	1301085	1313925	1380355
(Total of items A3, A4, & A5)													
8. Balance of Profit	10356	3645	3782	4323	7193	9093	9344	10623	12658	14179	16934	19162	17207
Total Liabilities	1318935	1281210	1282256	1298288	1311552	1332583	1365352	1367819	1380196	1398708	1401173	1415379	1480737
B. ASSETS IN INDIA													
1. Cash in Hand	5421	5736	6262	6594	6174	6211	6065	5870	6727	6949	5952	5743	6434
2. Balances with Reserve Bank of India	72380	76233	67733	74575	68912	61787	78266	71842	73300	59278	69349	59980	66459
3. Balances with other banks in India	5503	5522	5154	4819	4273	4505	4489	4425	4579	5145	4992	4549	6213
3.1 State Bank of India	2800	2859	2889	2601	2436	2476	2328	2480	2424	2738	2713	2347	3541
3.2 Associates of State Bank of India	500	516	463	538	489	464	480	444	481	488	482	505	525
3.3 Other Commercial Banks	2083	2024	1636	1523	1190	1410	1518	1352	1509	1749	1639	1536	1953
3.4 Co-operative Banks	120	123	166	157	158	155	163	149	165	170	158	161	194
4. Money at call and short notice	34572	38396	35568	34827	28934	38933	37228	38881	31697	24997	22291	23739	37387
4.1 With Commercial Banks	33062	37080	34396	34539	28210	37694	36204	38351	30842	24419	21431	23563	36211
4.2 With Co-operative Banks	1228	300	161	69	190	636	303	312	606	94	89	50	36
4.3 With Other Financial Institutions	282	1016	1011	219	534	603	721	218	249	484	771	126	1140
5. Investments	480016	490899	501718	499723	516250	528389	526472	531368	540029	544686	548082	556440	563031
5.1 Treasury Bills	15556	17447	17704	18084	29757	21576	22075	21601	29791	31493	23922	24141	24997
5.2 Other Central Govt. securities	270009	278845	287200	290217	295709	304399	300555	309458	306819	310873	320719	324132	324845
5.3 State Govt. Securities	52544	52616	56367	56877	52412	62654	61741	59186	59428	60040	60030	62776	63643
5.4 Other Approved securities	24221	24277	24198	23772	23806	23793	23691	23402	22972	22682	22501	22341	22155
5.5 Shares and debentures of Companies and Corporations not included in 5.4	69569	72109	70748	67583	74311	74667	77155	77053	78470	77305	77948	78411	79043
5.6 Fixed Deposits with Banks (including Co-op. Banks)	5339	4377	3147	3353	3208	3600	3837	3771	4467	5691	4609	6760	8404
5.7 Other Investments in India	42778	41228	42354	39837	37047	37700	37418	36897	38082	36602	38353	37879	39944

@ : Excluding Regional Rural Banks.

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

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2002	2002	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6. Bills Purchased and Discounted	44130	43018	41161	39881	39818	38848	39111	38757	38495	39552	39869	40071	45113
6.1 Inland Bills	25066	25016	23663	22789	22419	22272	22357	21805	21895	22561	23030	22827	25295
6.2 Foreign Bills	19063	18002	17498	17092	17399	16576	16754	16952	16600	16991	16839	17244	19818
6.2.1 Export bills drawn in India	11050	10232	10060	9973	10133	9491	8700	10475	10219	10113	9859	10866	12443
6.2.2 Import Bills drawn on & payable in India	1395	1379	1233	1162	1345	1326	2094	1194	1333	1176	1237	1151	1230
6.2.3 Other Foreign Bills	6618	6392	6205	5956	5921	5759	5960	5282	5048	5701	5743	5227	6144
6.2.3.1 Payable in India	3561	3497	3407	2999	3164	2977	3041	2427	2348	2341	2853	2297	2307
6.2.3.2 Payable outside India	3057	2895	2798	2957	2757	2782	2919	2855	2700	3360	2890	2930	3837
7. Loans and Advances	473398	463118	463615	468013	473172	477161	493020	496152	499291	509076	518564	526020	556315
7.1 Loans and Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	469161	457863	458530	463698	468873	473357	486566	490525	493681	502714	511104	517574	544994

7.2 Due From Banks	4237	5255	5085	4315	4299	3804	6454	5627	5610	6362	7460	8446	11321
7.2.1 Co - operative Banks in India	1012	1644	887	818	540	219	115	136	87	85	213	121	315
7.2.2 Commercial Banks in India	1774	1214	1326	1130	1182	1349	1705	1713	2326	2239	2072	5112	7220
7.2.3 Banks outside India	1450	2397	2872	2367	2577	2236	4634	3778	3197	4038	5175	3213	3786
8. Premises, Furnitures, Fixtures and other Fixed Assets	15340	15121	15062	15113	15242	15282	15641	15474	15620	15828	16035	16182	16118
9. Branch Adjustments	48246	18551	15903	18654	28647	24888	28616	22757	24166	38895	30902	30876	27222
9.1 Among Offices in India	47583	17415	15041	18017	27883	24009	27995	21993	23580	38256	30234	30261	26472
9.2 With Offices outside India	663	1136	862	637	764	879	621	764	586	639	668	615	750
10. Capitalised Expenses	7547	7083	7584	8614	8419	8550	8526	8279	8575	8206	7770	7751	7808
11 Non - Banking Assets acquired in satisfaction of claims	23	542	32	85	23	24	25	79	79	309	249	262	237
12 Other Tangible Assets	112755	97119	103309	109043	99819	107906	108730	112184	117956	124174	117150	122666	132196
Total Assets	1299329	1261339	1263100	1279941	1289683	1312483	1346189	1346068	1360514	1377095	1381205	1394279	1330300

@ : Excluding Regional Rural Banks.

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