

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2001 and 2002 (Part 1 of 7)
State Bank of India and its Associates

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Capital	52630	52630	5000	5000	1725	1725	1750	1750
	(0.2)	(0.2)	(0.4)	(0.3)	(0.1)	(0.1)	(0.2)	(0.2)
2. Reserves and Surplus	1293524	1469808	55920	70211	74447	98116	29348	39510
	(4.1)	(4.2)	(4.0)	(4.5)	(4.1)	(4.4)	(3.6)	(3.9)
2.1. Statutory Reserves	778955	968159	16268	21203	21924	28718	17994	22295
2.2. Capital Reserves	11007	11007	80	80	-	-	85	888
2.3. Share Premium	351057	351057	10664	10664	-	-	4375	4375
2.4. Revenue and other Reserves	152471	139551	28907	38263	52523	69398	6892	11950
2.5. Balance of Profit	34	34	1	1	-	-	2	2
3. Deposits	24282838	27056014	1032608	1166100	1484186	1740275	669841	791845
	(76.9)	(77.7)	(74.5)	(75.0)	(80.9)	(78.7)	(81.5)	(78.8)
3.1. Demand deposits	4032809	4231279	162136	177428	267273	283094	81012	86922
(i) From banks	564156	691388	19234	18009	35143	34680	14238	11613
(ii) From others	3468652	3539891	142902	159420	232130	248414	66775	75309
3.2. Savings bank deposits	4789342	5639636	286872	328976	278427	319422	152834	175578
3.3. Term deposits	15460687	17185099	583601	659696	938486	1137759	435994	529345
(i) From banks	649952	674643	20220	31007	32910	39656	20708	12511
(ii) From others	14810735	16510456	563381	628689	905576	1098103	415287	516834
3.A. Deposits of branches in India	23489595	26254881	1032608	1166100	1484186	1740275	669841	791845
3.B. Deposits of branches outside India	793243	801133	-	-	-	-	-	-
4. Borrowings	1072203	932394	4683	2278	9356	7791	20842	18612
	(3.4)	(2.7)	(0.3)	(0.1)	(0.5)	(0.4)	(2.5)	(1.9)
4.1. Borrowings in India	253741	215383	787	592	9356	7791	20838	13604
(i) From Reserve Bank of India	-	-	-	-	-	-	-	3500
(ii) From other banks	1	121	69	129	152	804	-	1184
(iii) From other institutions and agencies	253740	215261	717	463	9205	6987	20838	8920
4.2. Borrowings outside India	818461	717012	3897	1686	-	-	4	5008
5. Other liabilities	4863227	5311978	288328	311635	264386	364172	100472	153647

	(15.4)	(15.3)	(20.8)	(20.0)	(14.4)	(16.5)	(12.2)	(15.3)
5.1. Bills Payable	1359842	1387517	44571	75541	68152	136001	24420	22068
5.2. Inter-office adjustments	-	472218	52777	10300	-	-	11838	-
5.3. Interest accrued	2137765	1928557	88682	88307	115818	120108	37583	31322
5.4. Others (including provisions)	1365619	1523686	102298	137486	80417	108064	26630	100257
Total Liabilities	31564421	34822825	1386539	1555224	1834101	2212080	822252	1005364
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31								
Items	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	3600	3600	2475	2475	31400	31400	5000	5000
	(0.4)	(0.3)	(0.2)	(0.1)	(3.7)	(3.4)	(0.3)	(0.3)
	25572	31557	90595	111725	20062	25360	46463	56013
2. Reserves and Surplus	(2.7)	(3.0)	(6.3)	(6.4)	(2.3)	(2.7)	(3.2)	(3.4)
	7770	10110	48386	55775	6862	8912	26515	29615
2.1. Statutory Reserves	1175	1325	-	-	-	820	53	197
2.2. Capital Reserves	6000	6000	-	-	-	-	14250	14250
2.3. Share Premium	10627	14122	42209	55950	13200	15628	4924	11141
2.4. Revenue and other Reserves	-	-	-	-	-	-	721	810
2.5. Balance of Profit	760829	852485	1157417	1394710	666753	760266	1157279	1345967
3. Deposits	(80.8)	(82.3)	(80.8)	(80.4)	(77.7)	(81.1)	(79.9)	(81.6)
	84467	101162	204753	224093	92739	101219	124745	121709
3.1. Demand deposits	13205	17769	12655	18010	16650	14979	32311	38964
(i) From banks	71262	83393	192098	206084	76089	86240	92435	82745
(ii) From others	179367	198772	297455	358106	136168	160351	265421	308415
3.2. Savings bank deposits	496995	552551	655209	812510	437847	498696	767113	915843
3.3. Term deposits	14155	13992	3526	609	25195	22602	14141	14055
(i) From banks	482840	538559	651683	811901	412652	476094	752973	901788
(ii) From others	760829	852485	1157417	1394710	666753	760266	1157279	1345967
3.A. Deposits of branches in India	-	-	-	-	-	-	-	-
3.B. Deposits of branches outside India	17909	7951	1771	15917	9966	13841	3775	6396
4. Borrowings	(1.9)	(0.8)	(0.1)	(0.9)	(1.2)	(1.5)	(0.3)	(0.4)

	11206	6529	1771	15917	3650	59	3775	6396
4.1. Borrowings in India	-	-	800	-	-	-	814	3952
(i) From Reserve Bank of India	7821	5509	225	11050	-	-	10	-
(ii) From other banks	3385	1020	746	4867	3650	59	2951	2444
(iii) From other institutions and agencies	6702	1422	-	-	6316	13782	-	-
4.2. Borrowings outside India	133440	139773	180224	208867	130155	106118	235750	235959
5. Other liabilities	(14.2)	(13.5)	(12.6)	(12.0)	(15.2)	(11.3)	(16.3)	(14.3)
	17958	26355	65268	125164	4223	4169	17872	40965
5.1. Bills Payable	13424	20800	-	-	39136	31616	63133	18935
5.2. Inter-office adjustments	55615	56988	51441	37648	53601	44000	84098	95284
5.3. Interest accrued	46442	35631	63516	46055	33196	26333	70646	80775
5.4. Others (including provisions)	941349	1035367	1432481	1733694	858337	936985	1448267	1649335
Total Liabilities	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2001 and 2002
State Bank of India and its Associates

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash in hand	86786	105258	3493	4872	7267	7296	2149	2620
	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)	(0.3)	(0.3)	(0.3)
2. Balances with RBI	1762801	2081995	130624	85950	101203	123938	48352	46489
	(5.6)	(6.0)	(9.4)	(5.5)	(5.5)	(5.6)	(5.9)	(4.6)
3. Balances with banks in India	325561	342516	76486	62790	4705	3277	5627	3177
	(1.0)	(1.0)	(5.5)	(4.0)	(0.3)	(0.1)	(0.7)	(0.3)
4. Money at call and short notice	2863517	3086067	17500	30000	-	20700	-	-
	(9.1)	(8.9)	(1.3)	(1.9)	(0.0)	(0.9)	(0.0)	(0.0)
5. Balances with banks outside India	1032254	877181	12820	14098	26945	82919	2962	7149
	(3.3)	(2.5)	(0.9)	(0.9)	(1.5)	(3.7)	(0.4)	(0.7)
6. Investments	12287649	14514203	532473	630496	875811	982789	391652	453076
	(38.9)	(41.7)	(38.4)	(40.5)	(47.8)	(44.4)	(47.6)	(45.1)

6.A. Investments in India	11891555	14047306	532473	630496	875811	982789	391652	453076
(i) Government securities	9612715	11702892	448278	543869	738426	828732	332870	399401
(ii) Other approved securities	570499	522032	30271	27440	23931	22033	13170	12278
(iii) Shares	98375	95024	1190	2491	8492	8540	1862	2506
(iv) Debentures and Bonds	1111098	1279404	46608	51909	74304	75011	36437	33990
(v) Subsidiaries and/or joint ventures	117335	118607	105	105	633	633	219	219
(vi) Others	381532	329347	6022	4682	30026	47840	7094	4682
6.B. Investments outside India	396095	466898	-	-	-	-	-	-
(i) Government securities	28967	29412	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	16527	15876	-	-	-	-	-	-
(iii) Others	350600	421610	-	-	-	-	-	-
7. Advances	11359027	12080647	516813	593133	709149	842259	342748	428915
	(36.0)	(34.7)	(37.3)	(38.1)	(38.7)	(38.1)	(41.7)	(42.7)
7.1. Bills purchased and discounted	1284001	1155536	44245	45103	41178	66779	38853	62861
7.2. Cash credits, overdrafts & loans	6119715	6417841	346234	390258	473597	518829	186711	220330
7.3. Term loans	3955311	4507270	126334	157772	194374	256650	117185	145724
Priority sector advances included in 7	3015335	3159148	204673	240737	246325	289838	138530	176992
8. Fixed Assets	259330	241523	8950	9052	9659	10266	5463	4870
	(0.8)	(0.7)	(0.6)	(0.6)	(0.5)	(0.5)	(0.7)	(0.5)
8.1. Premises	61047	65004	2080	2246	3631	3838	1047	984
8.2. Fixed assets under construction	21589	14008	271	208	209	43	9	105
8.2. Other Fixed assets	176694	162511	6599	6598	5819	6385	4406	3781
9. Other Assets	1587496	1493436	87381	124832	99361	138635	23299	59068
	(5.0)	(4.3)	(6.3)	(8.0)	(5.4)	(6.3)	(2.8)	(5.9)
9.1. Inter - office adjustments (net)	5889	-	-	-	31905	42052	-	12834
9.2. Interest accrued	513328	573766	22244	26010	38424	42632	10532	14041
9.3. Tax paid	200706	186114	10642	3344	4332	18940	3515	-
9.4. Stationery and Stamps	7418	7644	525	539	582	590	289	316
9.5. Others	860154	725912	53969	94938	24118	34421	8963	31877
Total Assets	31564421	34822825	1386539	1555224	1834101	2212080	822252	1005364
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31								
Items	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2001	2002	2001	2002	2001	2002	2001	2002
1. Cash in hand	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	3594	4034	2887	3963	2155	2411	4150	5742
2. Balances with RBI	(0.4)	(0.4)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)

	63107	53311	106011	67489	61601	39755	66323	93617
3. Balances with banks in India	(6.7)	(5.1)	(7.4)	(3.9)	(7.2)	(4.2)	(4.6)	(5.7)
	6752	9043	22623	12188	28364	13670	36873	38512
4. Money at call and short notice	(0.7)	(0.9)	(1.6)	(0.7)	(3.3)	(1.5)	(2.5)	(2.3)
	7500	-	75700	36700	10712	22010	39800	27000
5. Balances with banks outside India	(0.8)	(0.0)	(5.3)	(2.1)	(1.2)	(2.3)	(2.7)	(1.6)
	30922	25530	9438	4635	8872	6222	43401	34282
6. Investments	(3.3)	(2.5)	(0.7)	(0.3)	(1.0)	(0.7)	(3.0)	(2.1)
	355032	415884	424011	570496	307342	354569	545262	637215
6.A. Investments in India	(37.7)	(40.2)	(29.6)	(32.9)	(35.8)	(37.8)	(37.6)	(38.6)
(i) Government securities	355032	415884	424011	570496	307342	354569	545262	637215
(ii) Other approved securities	265268	320908	320915	457889	227266	286566	481754	581473
(iii) Shares	21912	22636	37531	33159	6845	6425	21156	18564
(iv) Debentures and Bonds	1768	1992	2339	2440	2054	3501	3010	3640
(v) Subsidiaries and/or joint ventures	55146	59227	58027	68953	59363	48479	34802	28761
(vi) Others	1039	1039	35	35	771	771	-	-
6.B. Investments outside India	9899	10082	5164	8019	11043	8827	4540	4777
(i) Government securities	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-
7. Advances	-	-	-	-	-	-	-	-
	428671	491450	683339	867879	359556	411108	639750	743551
7.1. Bills purchased and discounted	(45.5)	(47.5)	(47.7)	(50.1)	(41.9)	(43.9)	(44.2)	(45.1)
7.2. Cash credits, overdrafts & loans	59890	56204	50689	98112	29152	39812	69059	50605
7.3. Term loans	259498	288518	433037	471690	245525	275207	416388	489401
Priority sector advances included in 7	109283	146728	199612	298076	84879	96089	154303	203545
8. Fixed Assets	155989	179266	253009	316364	155852	172538	201550	226042
	3350	3618	7880	9335	3223	3334	6662	6891
8.1. Premises	(0.4)	(0.3)	(0.6)	(0.5)	(0.4)	(0.4)	(0.5)	(0.4)
8.2. Fixed assets under construction	1089	1038	3412	3394	1196	1134	2605	2485
8.2. Other Fixed assets	-	-	-	-	1	-	-	-
9. Other Assets	2261	2580	4468	5941	2026	2199	4057	4406
	42421	32497	100593	161011	76513	83906	66047	62525
9.1. Inter - office adjustments (net)	(4.5)	(3.1)	(7.0)	(9.3)	(8.9)	(9.0)	(4.6)	(3.8)
9.2. Interest accrued	-	-	34246	90920	-	-	-	-

9.3. Tax paid	22204	3436	19040	19564	15351	18109	37274	36854
9.4. Stationery and Stamps	3524	1653	7106	10450	16081	22971	10121	13607
9.5. Others	396	435	362	394	222	194	398	404
Total Assets	16298	26973	39840	39682	44859	42632	18254	11660
	941349	1035367	1432481	1733694	858337	936985	1448267	1649335
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.