

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2001 and 2002 (Part 6 of 7)
Other Scheduled Commercial Banks

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Punjab		Bank of Rajasthan		Benares State Bank #		Bharat Overseas Bank		Catholic Syrian Bank	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	10500	10500	10037	10037	6211		1575	1575	1055	1055
	(2.8)	(2.7)	(2.3)	(2.1)	(5.5)		(0.8)	(0.7)	(0.4)	(0.3)
2. Reserves and Surplus	7431	8634	7811	13333	340		8442	10728	5745	9426
	(2.0)	(2.2)	(1.8)	(2.8)	(0.3)		(4.5)	(5.1)	(1.9)	(2.7)
2.1. Statutory Reserves	4889	5800	5731	6739	103		2679	3449	2002	3116
2.2. Capital Reserves	5	190	2312	27	1		-	-	1265	1234
2.3. Share Premium	-	-	3785	3785	-		-	-	1129	1130
2.4. Revenue and other Reserves	175	1253	8509	2735	236		5589	7176	1173	3712
2.5. Balance of Profit	2362	1391	-12527	47	-		173	104	175	234
3. Deposits	304557	335357	353322	395998	103193		161386	182326	277581	319137
	(81.6)	(86.4)	(81.3)	(82.4)	(91.0)		(86.4)	(86.5)	(92.9)	(91.7)
3.1. Demand deposits	42401	41169	68033	75493	5193		12906	14667	23178	19623
(i) From banks	333	1154	2412	2009	31		143	261	17	8
(ii) From others	42068	40015	65621	73484	5162		12764	14406	23161	19615
3.2. Savings bank deposits	43261	49090	79395	94432	26740		21926	27373	42815	49953
3.3. Term deposits	218896	245098	205894	226073	71260		126554	140286	211588	249561
(i) From banks	25738	40025	7789	7513	409		3612	5268	294	250
(ii) From others	193158	205073	198104	218561	70851		122942	135018	211294	249311
3.A. Deposits of branches in India	304557	335357	353322	395998	103193		141687	159735	277581	319137
3.B. Deposits of branches outside India	-	-	-	-	-		19699	22591	-	-
4. Borrowings	29902	5799	1788	2996	407		4279	7947	3020	1565
	(8.0)	(1.5)	(0.4)	(0.6)	(0.4)		(2.3)	(3.8)	(1.0)	(0.4)
4.1. Borrowings in India	29902	5465	1704	2934	407		3113	7407	2981	1350
(i) From Reserve Bank of India	2189	1832	-	-	380		3100	700	1630	820
(ii) From other banks	27713	-	40	17	-		-	6700	8	-
(iii) From other institutions and agencies	-	3633	1664	2917	27		13	7	1343	530
4.2. Borrowings outside India	-	333	84	63	-		1167	540	39	215
5. Other liabilities	20881	27998	61457	57975	3309		11088	8117	11360	16682
	(5.6)	(7.2)	(14.1)	(12.1)	(2.9)		(5.9)	(3.9)	(3.8)	(4.8)

5.1. Bills Payable	6559	5804	6553	4986	155	1697	1046	1052	940
5.2. Inter-office adjustments	-	2620	2541	3422	1117	823	851	1219	2744
5.3. Interest accrued	3145	3055	40972	33406	1042	823	883	1978	2036
5.4. Others (including provisions)	11177	16519	11392	16162	995	7745	5337	7111	10962
Total Liabilities	373271	388288	434414	480339	113460	186770	210694	298760	347865
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	15247	15247	2400	2400	2297	2297	1374	4122	2172	2172
	(2.6)	(3.7)	(1.3)	(1.1)	(0.6)	(0.5)	(0.8)	(2.2)	(0.2)	(0.2)
2. Reserves and Surplus	6479	2335	9442	11822	27575	30141	6441	7116	39376	42707
	(1.1)	(0.6)	(5.2)	(5.3)	(7.0)	(7.2)	(3.8)	(3.8)	(4.5)	(4.2)
2.1. Statutory Reserves	2335	2335	6878	7881	5925	6780	1621	1923	15256	17756
2.2. Capital Reserves	-	-	14	276	2332	2149	628	615	1068	2680
2.3. Share Premium	-	-	2018	2018	4692	4692	2916	2917	14896	14897
2.4. Revenue and other Reserves	-	-	533	1646	14600	16497	1274	1660	2315	7131
2.5. Balance of Profit	4144	-	-	1	26	23	1	1	5841	243
3. Deposits	425743	353499	161162	197371	343049	369176	149434	165724	766544	886531
	(72.4)	(85.3)	(88.7)	(88.5)	(86.5)	(88.1)	(88.2)	(87.8)	(86.9)	(87.4)
3.1. Demand deposits	55736	34083	19607	19800	20053	27401	12698	12407	65381	67351
(i) From banks	2061	4987	13	36	582	238	258	94	21949	15880
(ii) From others	53675	29096	19594	19764	19471	27162	12441	12313	43432	51472
3.2. Savings bank deposits	17203	25857	18665	22169	26822	29540	18129	21732	114602	134195
3.3. Term deposits	352804	293559	122890	155402	296174	312235	118607	131585	586561	684984
(i) From banks	142463	71878	505	600	80861	85993	1391	1675	27472	23487
(ii) From others	210341	221681	122385	154802	215313	226243	117217	129910	559089	661497
3.A. Deposits of branches in India	425743	353499	161162	197371	343049	369176	149434	165724	766544	886531
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	107067	9191	2722	1047	11254	2925	2701	1809	34362	37411
	(18.2)	(2.2)	(1.5)	(0.5)	(2.8)	(0.7)	(1.6)	(1.0)	(3.9)	(3.7)
4.1. Borrowings in India	106935	9171	2722	1047	11254	2144	2328	1525	34362	36709

(i) From Reserve Bank of India	48000	-	2089	570	9704	2136	1825	330	8059	3762
(ii) From other banks	16600	7574	633	-	-	-	-	1000	-	12000
(iii) From other institutions and agencies	42335	1597	-	477	1550	8	503	195	26303	20947
4.2. Borrowings outside India	132	20	-	-	-	781	374	284	-	702
5. Other liabilities	33435	34353	6027	10364	12327	14337	9499	9983	39551	45641
	(5.7)	(8.3)	(3.3)	(4.6)	(3.1)	(3.4)	(5.6)	(5.3)	(4.5)	(4.5)
5.1. Bills Payable	7214	5318	2821	3886	1650	2180	25	1712	4742	6609
5.2. Inter-office adjustments	-	-	642	-	45	419	2423	601	5319	8048
5.3. Interest accrued	4516	4625	848	909	3909	3301	1565	1517	1901	1704
5.4. Others (including provisions)	21705	24410	1716	5569	6724	8437	5487	6153	27588	29281
Total Liabilities	587971	414625	181754	223004	396502	418876	169450	188754	882004	1014461
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank		IDBI Bank	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	122	152	12136	12136	24360	28137	22036	96303	14000	14000
	(0.7)	(0.8)	(1.3)	(1.7)	(1.6)	(1.2)	(1.1)	(0.9)	(2.8)	(2.1)
2. Reserves and Surplus	625	689	46705	27296	66949	166996	109226	563554	12812	16089
	(3.6)	(3.6)	(4.9)	(3.7)	(4.3)	(7.0)	(5.5)	(5.4)	(2.6)	(2.4)
2.1. Statutory Reserves	226	283	11444	12450	15383	22809	18443	24943	3271	4581
2.2. Capital Reserves	-	14	-	1061	-	-	-	-	74	1214
2.3. Share Premium	10	10	13019	13019	17114	91951	80454	80454	3200	3200
2.4. Revenue and other Reserves	390	382	22221	612	1472	33198	10246	456201	-	1000
2.5. Balance of Profit	-	1	21	155	32980	19038	83	1956	6267	6094
3. Deposits	16389	17824	773423	644308	1165811	1765381	1637821	3208511	356750	523449
	(93.5)	(93.0)	(81.7)	(88.2)	(74.6)	(74.2)	(83.0)	(30.8)	(72.5)	(78.8)
3.1. Demand deposits	1041	1340	62410	65340	285598	422018	262186	273615	49375	186017
(i) From banks	125	195	37	3	19777	37172	7564	10899	291	2139
(ii) From others	916	1145	62373	65337	265821	384846	254622	262716	49084	183878
3.2. Savings bank deposits	2633	3127	40740	47972	190300	295745	188064	249700	32671	55940
3.3. Term deposits	12715	13357	670273	530996	689913	1047618	1187571	2685195	274704	281492
(i) From banks	211	153	207476	134239	40420	41176	209846	442296	26724	5965

(ii) From others	12503	13204	462797	396757	649493	1006442	977726	2242900	247980	275527
3.A. Deposits of branches in India	16389	17824	773423	644308	1165811	1765381	1637821	3208511	356750	523449
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	51	35	59970	6424	123290	202302	103279	4921866	78355	77142
	(0.3)	(0.2)	(6.3)	(0.9)	(7.9)	(8.5)	(5.2)	(47.3)	(15.9)	(11.6)
4.1. Borrowings in India	-	35	54119	2806	122513	202302	102418	4194277	78355	77142
(i) From Reserve Bank of India	-	-	-	-	16264	9667	30124	14089	15735	2875
(ii) From other banks	-	-	19235	-	40747	92031	39780	268760	33700	33000
(iii) From other institutions and agencies	51	35	34884	2806	65502	100604	32514	3911428	28920	41267
4.2. Borrowings outside India	-	-	5851	3618	777	-	862	727589	-	-
5. Other liabilities	350	464	54962	40588	181323	215922	101297	1620758	29949	33434
	(2.0)	(2.4)	(5.8)	(5.6)	(11.6)	(9.1)	(5.1)	(15.6)	(6.1)	(5.0)
5.1. Bills Payable	72	142	12348	6016	51058	86738	38056	81733	8264	7621
5.2. Inter-office adjustments	36	53	-	-	-	4505	-	3305	-	-
5.3. Interest accrued	97	103	6768	3863	29608	41689	5565	228951	1132	3675
5.4. Others (including provisions)	144	165	35846	30709	100657	82990	57676	1306769	20553	22138
Total Liabilities	17537	19164	947196	730752	1561733	2378738	1973659	10410992	491866	664114
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	15903	15903	4811	4816	1350	1350	600	600	1151	1151
	(1.8)	(1.6)	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.4)
2. Reserves and Surplus	38542	40290	65141	88892	33638	42849	32278	42411	13127	15291
	(4.5)	(3.9)	(5.1)	(6.0)	(5.0)	(5.5)	(7.6)	(8.3)	(5.0)	(5.4)
2.1. Statutory Reserves	9826	11095	14353	20896	18000	24000	10838	14118	8485	9485
2.2. Capital Reserves	-	451	33	733	-	-	195	618	235	501
2.3. Share Premium	21658	21658	8648	8652	7198	7198	500	500	1442	1442
2.4. Revenue and other Reserves	4913	5753	42106	58611	8440	11650	20671	27073	2914	3856
2.5. Balance of Profit	2145	1333	-	-	-	1	74	102	51	7
3. Deposits	718713	840012	1116808	1291111	607550	700148	361525	418006	227764	247692
	(83.1)	(82.3)	(87.8)	(87.8)	(91.0)	(90.2)	(85.3)	(81.8)	(87.2)	(86.9)

3.1. Demand deposits	65105	91628	156574	203709	39478	39999	44039	50357	28916	30941
(i) From banks	8454	4752	4227	5186	376	266	912	1188	464	618
(ii) From others	56651	86876	152347	198523	39101	39733	43127	49169	28452	30323
3.2. Savings bank deposits	14325	17233	187291	235900	79512	90848	33633	41392	26750	31215
3.3. Term deposits	639283	731151	772944	851502	488560	569302	283854	326257	172099	185536
(i) From banks	227400	232552	215880	213611	31215	17089	43878	41586	3363	969
(ii) From others	411883	498599	557063	637891	457345	552213	239976	284671	168736	184566
3.A. Deposits of branches in India	718713	840012	1116808	1291111	607550	700148	361525	418006	227764	247692
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	41212	85940	17699	18453	13026	9681	14880	30609	6865	3335
(4.8)	(8.4)	(1.4)	(1.3)	(2.0)	(1.2)	(3.5)	(6.0)	(2.6)	(1.2)	
4.1. Borrowings in India	41212	85940	16662	17484	13026	9681	14376	30134	6865	3335
(i) From Reserve Bank of India	16009	20867	-	-	9243	6323	3981	1450	3150	900
(ii) From other banks	-	26000	11	47	-	3	7200	7905	-	-
(iii) From other institutions and agencies	25203	39073	16650	17437	3783	3355	3195	20779	3715	2435
4.2. Borrowings outside India	-	-	1038	969	-	-	504	475	-	-
5. Other liabilities	50916	38310	67485	66595	12116	22265	14707	19386	12269	17401
(5.9)	(3.8)	(5.3)	(4.5)	(1.8)	(2.9)	(3.5)	(3.8)	(4.7)	(6.1)	
5.1. Bills Payable	8079	6786	19445	21643	4190	383	8651	9386	4089	5317
5.2. Inter-office adjustments	-	-	14719	1966	1753	8888	-	2448	802	1209
5.3. Interest accrued	7617	7069	8379	8769	1607	1427	2026	2082	1505	1512
5.4. Others (including provisions)	35220	24455	24942	34217	4566	11566	4031	5470	5873	9363
Total Liabilities	865286	1020455	1271943	1469867	667679	776293	423990	511012	261176	284869
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank		Sangli Bank	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	2686	5669	500	500	1020	1020	910	965	1277	1746
	(1.9)	(3.3)	(0.9)	(0.8)	(0.5)	(0.6)	(1.5)	(1.4)	(0.8)	(1.0)
2. Reserves and Surplus	3155	5177	2087	2580	5002	5028	1876	2390	4853	5329
	(2.2)	(3.0)	(3.6)	(3.9)	(2.6)	(3.2)	(3.1)	(3.5)	(3.0)	(3.1)
2.1. Statutory Reserves	1142	1742	717	892	1400	1432	1075	1275	1207	1460

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.