

TABLE 3.1: BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2002 AND 2003

Items	(Amount in Rs. crore)											
	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	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	8	8	19	19	196	196	40	38	30	29	291	288
Liabilities												
1. Capital	1036	1036	14142	13140	2143	2111	3576	4498	2719	2862	23616	23646
2. Reserves and Surplus	19023	22097	23253	29310	1883	2385	6939	8889	13472	15499	64570	78180
2.1. Statutory Reserves	11448	12964	6507	8456	561	790	2023	2544	2574	3297	23113	28052
(i) Opening balance	9247	11464	5282	6507	435	634	1657	1787	2042	2560	18663	22951
(ii) Additions during the year	2219	1500	1225	1950	126	156	366	757	532	862	4468	5225
(iii) Deductions during the year	18	0	0	0	0	0	0	0	0	125	18	125
2.2. Capital Reserves	143	1017	2898	2614	64	38	977	1254	300	573	4383	5495
(i) Opening balance	124	837	2742	2589	61	47	938	936	222	294	4086	4704
(ii) Additions during the year	19	209	229	148	3	5	40	317	82	288	373	967
(iii) Deductions during the year	0	29	72	123	0	15	0	0	4	8	76	176
2.3. Share Premium	3863	3863	2406	3083	35	10	0	0	3083	3253	9387	10209
(i) Opening balance	3863	3863	1982	2975	30	9	0	0	2187	3071	8062	9919
(ii) Additions during the year	0	0	438	159	5	0	0	0	938	210	1380	369
(iii) Deductions during the year	0	0	14	51	0	0	0	0	41	28	55	79
2.4. Revenue and other Reserves	3560	4244	10974	14871	687	874	3656	3752	7142	7808	26019	31549
(i) Opening balance	2998	2850	8675	11410	550	729	3083	2924	2048	7072	17354	24984
(ii) Additions during the year	962	2176	2665	4360	138	154	779	927	5460	1021	10003	8638
(iii) Deductions during the year	400	781	366	899	1	9	205	99	367	286	1339	2074
2.5. Balance of Profit	8	8	469	285	536	674	282	1339	373	568	1668	2875
3. Deposits (3.1+3.2+3.3)	351077	391033	617673	688361	44539	48867	64511	69313	169440	206917	1247239	1404490
3.1. Demand deposits [(i)+(ii)]	53269	56626	65783	70248	1962	2271	13614	14441	20404	23225	155033	166811
(i) From banks	8454	8426	2470	2319	29	10	455	394	1013	1122	12421	12270

(ii) From others	44815	48200	63313	67930	1934	2261	13159	14047	19392	22103	142612	154541
3.2. Savings bank deposits	74893	87923	153246	179251	17821	20496	7339	8969	20120	26160	273418	322799
3.3. Term deposits [(i)+(ii)]	222915	246484	398644	438862	24756	26100	43558	45902	128915	157532	818788	914880
(i) From banks	8091	6944	22501	16438	87	512	9170	11784	17035	18823	56883	54501
(ii) From others	214824	239540	376142	422424	24669	25588	34388	34118	111880	138709	761904	860378
3.A. Deposits of branches in India	343065	383775	592953	665846	44539	48867	64511	69297	169214	206657	1214282	1374444
3.B. Deposits of branches outside India	8011	7257	24720	22515	0	0	0	15	226	259	32957	30047
Total (3.A.+3.B.)	351077	391033	617673	688361	44539	48867	64511	69313	169440	206917	1247239	1404490

Items	As on March 31											
	State Bank of India and its Associates	Banks	Nationalised		Regional Rural Banks		Foreign Banks		Other Scheduled		All Scheduled Commercial	
			2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings	10052	11593	10516	10838	4524	4684	29755	22904	56858	41200	111705	91219
4.1. Borrowings in India	2663	2434	8659	6932	4524	4522	28721	16027	49414	34999	93982	64913
(i) From Reserve Bank of India	75	0	1432	25	97	57	965	875	803	52	3371	1008
(ii) From other banks	188	700	1901	1784	1047	943	24267	13272	5934	5960	33337	22658
(iii) From other institutions and agencies	2400	1734	5326	5123	3381	3523	3489	1879	42678	28988	57274	41247
4.2. Borrowings outside India	7389	9159	1856	3907	0	162	1034	6878	7443	6200	17723	26306
5. Other liabilities and provisions	68321	68196	40645	49632	3712	3561	7316	10780	25192	28649	145186	160818
(i) Bills Payable	18178	18098	9538	10938	359	302	1581	1787	3101	3605	32757	34730
(ii) Inter-office adjustments	5539	4975	2147	3617	235	346	161	96	582	464	8663	9498
(iii) Interest accrued	24022	24864	3921	2959	1460	1260	1555	1298	3679	3074	34637	33454
(iv) Others (including provisions)	20583	20259	25039	32119	1659	1653	4019	7599	17830	21507	69129	83137
Total Liabilities	449509	493954	706228	791281	56802	61608	112096	116384	267680	295127	1592315	1758354
6. Cash and balances with RBI	27287	19112	44120	46054	3146	3085	4047	4557	11306	16340	89907	89149
6.1. Cash in hand	1362	1422	4396	4635	647	653	240	418	1372	1643	8016	8772
6.2. Balances with RBI	25925	17690	39725	41419	2492	2431	3807	4139	9934	14697	81884	80377
(i) in current account	25925	17690	39725	35472	2361	2234	3807	4129	9934	14697	81752	74222
(ii) in other account	0	0	0	5947	132	197	0	10	0	0	132	6155
7. Balances with banks and money at	47597	35268	31877	21889	21018	15506	15618	6345	22426	11029	138537	90037
call and short notice (7.1+7.2)												0
7.1. In India (7.1.1+7.1.2)	29217	29415	15004	15736	21018	15506	6885	3374	14256	9336	86380	73367

7.1.1. Balances with banks	4852	4531	11806	12667	18548	13559	4793	2768	8797	7463	48795	40989
(i) in current account	424	777	3231	4262	1507	2108	601	516	1955	1365	7718	9029
(ii) in other deposit account	4428	3754	8575	8404	17041	11451	4191	2252	6842	6098	41077	31960
7.1.2. Money at call and short notice	24365	24883	3198	3070	2470	1947	2093	606	5458	1873	37585	32378
(i) with banks	24365	24883	2773	2503	2376	951	1957	386	5220	1515	36691	30239
(ii) with other institutions	0	0	425	566	94	996	136	219	238	357	894	2139
7.2. Outside India (7.2.1+7.2.2)	18380	5853	16873	6152	0	0	8733	2971	8170	1693	52157	16670
7.2.1. Balances with banks	10520	3187	13189	4542	0	0	6660	2793	3477	1540	33846	12062
(i) in current account	7683	2721	2450	1445	0	0	1033	483	538	654	11703	5303
(ii) in other deposit account	2838	466	10739	3097	0	0	5626	2310	2939	886	22143	6759
7.2.2. Money at call and short notice	7860	2666	3684	1610	0	0	2074	178	4694	154	18311	4609

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	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	185587	223367	268421	322302	9471	16946	35094	40796	98957	106621	597529	710031
8.1 In India in	180918	218904	259300	312134	9471	16920	35094	40796	98860	106528	583643	695282
(i) Government securities	151217	187687	190180	241387	1296	9439	13450	30808	55514	72652	411658	541972
(ii) Other approved securities	6646	5797	13815	12368	690	916	119	151	1092	961	22362	20192
(iii) Shares	1201	1283	2431	2399	72	59	16	349	2473	2685	6194	6774
(iv) Debentures and Bonds	16457	19626	46727	49168	6118	5467	5319	9127	20719	22916	95340	106304
(v) Subsidiaries and/or joint ventures	1214	1221	1144	1048	3	38	0	1	917	803	3279	3111
(vi) Others	4183	3289	5002	5766	1292	1001	77	360	6476	6512	17030	16928
8.2 Outside India in	4669	4462	9120	10167	0	26	0	0	97	93	13886	14749
(i) Government securities	294	381	2999	2772	0	25	0	0	84	84	3378	3263
(ii) Subsidiaries and/or joint ventures	159	216	196	391	0	0	0	0	1	1	357	609
(iii) Others	4216	3865	5924	7003	0	1	0	0	11	7	10152	10876
9. Advances	164589	189204	316091	360147	17710	20715	48632	52171	116430	137711	663453	759948
9A. (i) Bills Purchased and discounted	15750	17625	21087	24273	286	448	6621	5801	10405	11070	54148	59217
(ii) Cash credits, overdrafts and loans repayable on demand	90721	97450	177170	194231	7329	8659	18305	21400	35530	38438	329055	360178
(iii) Term loans	58119	74129	117834	141643	10095	11608	23706	24970	70495	88203	280250	340552
Total	164589	189204	316091	360147	17710	20303	48632	52171	116430	137711	663453	759536
9B. (i) Secured by tangible assets	133942	152064	244015	287766	16471	18738	25822	29307	100023	117712	520273	605586
(ii) Covered by Bank/ Government Guarantees	10378	13606	31172	26097	342	516	5819	5872	6781	8833	54492	54925

(iii) Unsecured	20269	23533	40903	46284	897	1049	16991	16993	9627	11166	88687	99025
Total	164589	189204	316091	360147	17710	20303	48632	52171	116430	137711	663453	759536
9C. I. Advances in India	151313	175295	293245	335771	17710	20713	48632	52171	116165	137434	627066	721384
(i) Priority sectors	47556	54756	100072	121508	12943	15527	10492	11431	19598	30556	190661	233778
(ii) Public sectors	30735	33866	60694	58552	0	116	1360	565	10887	8276	103676	101374
(iii) Banks	285	385	963	2200	0	31	528	160	1708	2633	3484	5409
(iv) Others	72737	86289	131516	153511	4767	5038	36253	40015	83973	95969	329245	380823

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	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9C.II. Advances outside India	13276	13909	22846	24376	0	0	0	0	265	277	36387	38562
(i) Due from Banks	805	914	4749	4468	0	0	0	0	0	0	5554	5382
(ii) Due from others	12472	12994	18097	19909	0	0	0	0	265	277	30833	33180
a) Bills purchased and discounted	1856	2834	2196	2576	0	0	0	0	29	48	4081	5458
b) Syndicate loans	4114	5734	6092	6731	0	0	0	0	0	0	10206	12465
c) Others	6502	4427	9809	10602	0	0	0	0	236	228	16546	15257
Total (9CI +9CII)	164589	189204	316091	360147	17710	20713	48632	52171	116430	137711	663453	759945
10. Fixed Assets (10.1+10.2+10.3)	2889	2925	7531	7668	91	103	2250	2186	7413	7420	20174	20301
10.1 Premises	908	817	5398	5391	6	9	1591	1468	2635	2848	10539	10534
At cost as on 31st March of the preceding year	1079	1151	5930	6105	6	11	1783	1335	1483	2642	10281	11244
(ii) Additions during the year	193	66	919	932	2	1	81	384	1414	702	2608	2084
(iii) Deductions during the year	14	2	13	17	0	0	99	102	51	228	177	349
(iv) Depreciation to date	350	397	1438	1628	1	3	173	149	211	269	2173	2446
10.2 Assets under construction	1000	132	188	36	1	1	17	5	2653	158	3858	332
10.3 Other Fixed assets	981	1976	1945	2241	84	93	642	712	2125	4413	5776	9435
(i) At cost as on 31st March of the preceding year	2590	4516	4744	6027	137	151	1529	1588	2586	6872	11587	19155
(ii) Additions during the year	414	652	899	997	28	33	327	452	1078	1145	2746	3279
(iii) Deductions during the year	39	111	121	162	4	1	154	191	136	546	454	1010
(iv) Depreciation to date	1985	3081	3577	4622	78	90	1061	1138	1403	3058	8104	11989

11. Other Assets	21559	24078	38188	33221	5372	5389	6455	10329	11148	16006	82722	89024
(i) Inter - office adjustments (net)	1458	392	2615	2683	330	307	55	276	35	122	4493	3781
(ii) Interest accrued	7344	7742	9736	9142	1720	1917	1387	927	4159	4546	24346	24274
(iii) Tax paid in advance/ tax deducted at source	2571	2305	4414	4354	42	55	1084	1348	2111	2779	10222	10841
(iv) Stationery and Stamps	105	104	99	80	19	18	2	7	25	23	249	233
(v) Others, if any	10081	13536	21324	16962	3261	3092	3928	7770	4818	8535	43412	49895
Total Assets	449509	493954	706228	791281	56802	61743	112096	116384	267680	295127	1592315	1758489

@ : See 'Explanatory Notes'.

Source: Annual accounts of banks of respective years