

TABLE 3.2 : MONTHLY LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 2002-2003

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2003	2003	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	98	98	98	97	97	97	96	96	96	95	94	92	92
A. LIABILITIES IN INDIA													
1. Paid-up capital (incl. forfeited shares)	22895	23904	23969	23917	23920	23953	23846	22464	22474	22527	22494	23169	23818
2. Reserve fund and other reserves	51667	54955	60642	63187	63284	63182	63317	63560	63584	63580	64525	64917	65085
2.1 Reserve fund	23855	24891	23986	26871	26951	27012	26265	26436	26396	26576	27065	27059	26959
2.2 Other reserves	19389	21629	28110	27770	27787	27624	28509	28572	28649	28175	28625	29037	29081
2.3 Share premium account	8423	8435	8546	8546	8546	8546	8543	8552	8539	8829	8835	8821	9045
3. Deposits	1153768	1140527	1217011	1224765	1229714	1247475	1262754	1253190	1266536	1262950	1283197	1283752	1325650
3.1 Current deposits	146108	132579	131433	136448	127880	130701	135937	133018	133503	136456	137650	136380	162435
3.1.1 From banks (including Co-op Banks)	9206	8699	8198	8045	8077	7926	7976	8312	8335	7766	8112	8053	11412
3.1.2 From others	136902	123880	123235	128403	119803	122775	127960	124706	125168	128690	129538	128327	151023
3.2 Saving deposits	245815	229615	255243	257393	260825	264689	271474	269545	272537	270767	282930	286039	291764
3.3 Fixed deposits	761845	778333	830335	830924	841009	852085	855343	850627	860496	855727	862617	861333	871451
3.3.1 From banks (including Co-op Banks)	44979	44352	47641	47076	48061	46079	45716	44660	44367	43212	42540	41201	46184
3.3.2 From others	716866	733981	782694	783848	792948	806006	809627	805967	816129	812515	820077	820132	825267
4. Borrowings	55617	50344	52304	51251	56168	52415	47675	44348	42695	46768	47506	53365	54317
4.1 From banks in India	38636	34582	29965	29161	33287	28898	24328	21163	22331	24092	21114	22710	22504
4.1.1 Reserve Bank of India	3759	1991	1359	955	259	7	55	96	16	93	354	991	996
4.1.2 State Bank of India	13137	11878	9562	8621	9108	9516	10631	9669	8998	10303	9495	10040	7438
4.1.3 Associates of State Bank of India	939	853	1561	831	716	1346	633	265	815	605	484	562	803
4.1.4 Other Commercial Banks	20074	19146	16588	17935	22651	17468	12539	10416	11455	12059	9927	10457	12535
4.1.5 Co-operative Banks	727	715	895	819	553	562	470	717	1047	1032	854	660	732
4.2 From banks outside India	3680	4139	4080	4314	4466	4906	4926	5163	6433	5651	6779	7891	8167
4.3 From financial institutions in India	13142	11163	10961	11986	12216	12746	17694	11361	13736	15207	17785	20905	16749
4.3.1 IDBI	2869	2570	2532	2376	2024	1368	1055	857	935	999	1373	1504	2285
4.3.2 NABARD	4089	4144	4321	4286	4321	3935	3967	3974	3675	3905	3243	3220	3334
4.3.3 EXIM Bank	307	309	206	203	249	182	106	71	71	1026	1795	1886	2914
4.3.4 Other financial institutions	5877	4140	3902	5121	5623	7261	12567	6459	9055	9277	11374	14295	8216
4.4 From financial institutions outside India	159	460	7298	5790	6199	5865	727	6661	195	1818	1828	1859	6897

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2003	2003	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Other Liabilities	170970	165510	159485	158808	159280	164828	168498	182912	184987	193676	191718	197020	198374
5.1 Bills payable in India	34875	31841	35531	30803	37028	36806	44045	39199	45006	44168	41983	51712	43796
5.1.1 Drawn by Indian offices	34667	31661	35348	30607	36820	36580	43867	39041	44846	43993	41781	51493	43610
5.1.2 Drawn by Foreign offices	208	180	183	196	209	227	178	158	160	175	202	219	186
5.2 Bills payable outside India	174	153	153	165	177	190	164	145	147	165	191	206	176
5.3 Calls recived in advance	8	7	7	8	9	9	8	7	7	8	9	10	8
5.4 Miscellaneous liabilities	135913	133509	123794	127832	122066	127823	124281	143561	139827	149335	149535	145092	154394
6. Branch Adjustments	8613	10571	11507	15944	15356	9777	8080	7030	9634	7446	10616	10075	11690
6.1 Among Offices in India	7703	9432	10594	15209	14408	8590	6933	5948	8459	6337	9738	8543	10171
6.2 With Offices outside India	910	1139	913	735	948	1187	1147	1082	1175	1109	878	1532	1519
7. Total Demand & Time Liabilities	1380355	1356381	1428800	1434824	1445162	1464718	1478927	1480450	1494218	1503394	1522421	1534137	1578341
(Total of items A3, A4, & A5)													
8. Balance of Profit	17207	8469	7387	5861	9823	10539	13247	15564	18640	21309	21959	22725	20832
Total Liabilities	1480737	1454280	1532305	1543733	1557545	1572169	1587417	1589068	1608550	1618256	1642015	1655023	1699766
B. ASSETS IN INDIA													
1. Cash in Hand	6434	6754	7344	7290	7202	6888	6665	7033	7155	7381	7292	7058	7800
2. Balances with Reserve Bank of India	66459	65551	63945	53594	69198	56903	68081	64871	63715	62962	66602	68595	72914
3. Balances with other banks in India	6213	6109	5215	5129	4792	4887	4853	5267	4693	4444	5127	4891	5550
3.1 State Bank of India	3541	3544	2640	2932	2672	2544	2873	3294	2582	2803	3269	3016	3207
3.2 Associates of State Bank of India	525	553	612	526	553	560	579	611	677	591	633	571	688
3.3 Other Commercial Banks	1953	1870	1763	1471	1363	1590	1208	1161	1235	855	1023	1111	1460
3.4 Co-operative Banks	194	142	200	200	204	193	193	201	199	195	202	193	195
4. Money at call and short notice	37387	33254	25882	26777	25009	33727	36225	30881	28665	31824	29440	28565	30349
4.1 With Commercial Banks	36211	32575	23911	25013	24469	32570	35575	30201	27829	30990	28731	27731	29178
4.2 With Co-operative Banks	36	49	1293	846	45	113	53	35	46	17	87	42	75

4.3 With Other Financial Institutions	1140	630	678	918	495	1044	597	645	790	817	622	792	1096
5. Investments	563031	576024	602696	613564	613249	642787	630350	648496	663057	662358	674806	675757	673124
5.1 Treasury Bills	24997	37943	27077	30053	27860	31941	29255	32278	29764	30777	32834	34423	34848
5.2 Other Central Govt. securities	324845	340057	354816	362480	367912	387641	379354	390764	402487	399647	407168	405375	399204
5.3 State Govt. Securities	63643	50760	64973	67126	65200	68805	67601	65482	67974	68861	70386	75254	78975
5.4 Other Approved securities	22155	22119	22062	22223	22566	21197	20821	20710	20399	20280	19978	19771	19752
5.5 Shares and debentures of Companies and Corporations not included in 5.4	79043	77651	82620	81280	80405	81054	81206	87493	90400	90618	92607	89932	90728
5.6 Fixed Deposits with Banks (including Co-op. Banks)	8404	7138	6787	5416	5241	4388	4527	4836	4790	4737	4800	4813	6123
5.7 Other Investments in India	39944	40356	44361	44986	44065	47761	47586	46933	47243	47438	47033	46189	43494

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2003	2003	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6. Bills Purchased and Discounted	45113	43526	42491	42244	41629	41593	42379	42486	43648	44655	44829	46481	48904
6.1 Inland Bills	25295	24474	23894	23309	22648	22755	22443	22642	24159	25109	25008	25911	26884
6.2 Foreign Bills	19818	19052	18597	18935	18981	18838	19936	19844	19489	19546	19821	20570	22020
6.2.1 Export bills drawn in India	12443	11869	11329	12183	11953	11759	12933	12741	12740	12263	12624	13095	14317
6.2.2 Import Bills drawn on & payable in India	1230	1369	1477	1311	1109	1177	1305	1250	1140	1189	1290	1449	1420
6.2.3 Other Foreign Bills	6144	5815	5790	5441	5918	5903	5699	5852	5609	6093	5906	6026	6284
6.2.3.1 Payable in India	2307	2193	2114	1939	2434	2421	2234	2025	1958	1998	2366	1953	1905
6.2.3.2 Payable outside India	3837	3622	3676	3502	3484	3482	3465	3827	3651	4095	3540	4073	4379
7. Loans and Advances	556315	545220	592930	603639	598696	598191	613648	618116	621655	625411	642157	651658	679537
7.1 Loans and Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	544994	534709	580568	591486	587158	592270	607084	612551	616662	619911	636093	645064	671650
7.2 Due From Banks	11321	10511	12362	12153	11538	5921	6564	5565	4993	5500	6064	6594	7887
7.2.1 Co - operative Banks in India	315	419	475	134	55	72	67	61	79	105	185	156	267
7.2.2 Commercial Banks in India	7220	6144	6198	6617	6786	2730	3087	2380	2205	2695	3088	3606	4985
7.2.3 Banks outside India	3786	3948	5689	5402	4697	3119	3410	3124	2709	2700	2791	2832	2635
8. Premises, Furnitures, Fixtures and other Fixed Assets	16118	15681	19563	19422	19678	19561	19850	19939	20078	20067	20104	19955	20033
9. Branch Adjustments	27222	34465	14681	25970	31521	27653	30317	31609	32901	32576	21251	22504	16138
9.1 Among Offices in India	26472	33861	14058	25334	30961	27158	29786	31068	32341	32056	20706	21935	15683
9.2 With Offices outside India	750	604	623	636	560	495	531	541	560	520	545	569	455
10. Capitalised Expenses	7808	9515	8816	8194	7608	7653	7605	5850	5700	5529	5357	5311	5404
11 Non - Banking Assets acquired in satisfaction of claims	237	246	438	584	644	641	656	650	706	808	748	754	763
12 Other Tangible Assets	132196	107922	131946	120806	123837	118808	114397	103346	108052	114816	116284	118528	130675
Total Assets	1464533	1444267	1515947	1527213	1543063	1559292	1575026	1578544	1600025	1612831	1633997	1650057	1691191

@ : Excluding Regional Rural Banks.

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