

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2002 AND 2003

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	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	52630	52630	5000	5000	1725	1725
	(0.2)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
2. Reserves and Surplus	1469808	1667708	70211	85345	98116	123369
	(4.2)	(4.4)	(4.5)	(4.7)	(4.4)	(4.7)
2.1. Statutory Reserves	968159	1067944	21203	27302	28718	37760
2.2. Capital Reserves	11007	11255	80	80	-	85609
2.3. Share Premium	351057	351057	10664	10664	-	-
2.4. Investments Fluctuations Reserves	67116	227115	6346	14563	10000	24000
2.5. Revenue and other Reserves	72435	10304	31917	32736	59398	-24000
2.6. Balance of Profit	34	34	1	0	0	0
3. Deposits	27056014	29612328	1166100	1323363	1740275	2059894
	(77.7)	(78.8)	(75.0)	(73.4)	(78.7)	(78.8)
Type-wise						
3A.1. Demand deposits	4231279	4477239	177428	231737	283094	297719
(i) From banks	691388	682612	18009	19773	34680	42531
(ii) From others	3539891	3794626	159420	211965	248414	255188
3A.2. Savings bank deposits	5639636	6578271	328976	389294	319422	393969
3A.3. Term deposits	17185099	18556819	659696	702331	1137759	1368206
(i) From banks	674643	555297	31007	38086	39656	26374
(ii) From others	16510456	18001522	628689	664246	1098103	1341832

Location-wise

3B.1. Deposits of branches in India	26254881	28886597	1166100	1323363	1740275	2059894
3B.2. Deposits of branches outside India	801133	725731	-	-	-	-
4. Borrowings	932394	930362	2278	31054	7791	41642
	(2.7)	(2.5)	(0.1)	(1.7)	(0.4)	(1.6)
4.1. Borrowings in India	215383	157184	592	253	7791	4604
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	121	-	129	19	804	34
(iii) From other institutions and agencies	215261	157184	463	234	6987	4570
4.2. Borrowings outside India	717012	773178	1686	30801	-	37038
Secured borrowing included in 4.	-	258993	-	-	-	-
5. Other liabilities	5311978	5324621	311635	359052	364172	386524
	(15.3)	(14.2)	(20.0)	(19.9)	(16.5)	(14.8)
5.1. Bills Payable	1387517	1403634	75541	107736	136001	140915
5.2. Inter-office adjustments	472218	368502	10300	16680	-	-
5.3. Interest accrued	1928557	2005978	88307	97809	120108	134069
5.4. Others (including provisions)	1523686	1546507	137486	136828	108064	111540
Total Liabilities	34822825	37587650	1555224	1803814	2212080	2613154
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	105258	113620	4872	4495	7296	6483
	(0.3)	(0.3)	(0.3)	(0.2)	(0.3)	(0.2)
2. Balances with RBI	2081995	1160226	85950	83427	123938	176229
	(6.0)	(3.1)	(5.5)	(4.6)	(5.6)	(6.7)
3. Balances with banks in India	342516	341270	62790	26423	3277	6394
	(1.0)	(0.9)	(4.0)	(1.5)	(0.1)	(0.2)
4. Money at call and short notice	3086067	2700768	30000	36900	20700	2750
	(8.9)	(7.2)	(1.9)	(2.0)	(0.9)	(0.1)
5. Balances with banks outside India	877181	202217	14098	18913	82919	48984
	(2.5)	(0.5)	(0.9)	(1.0)	(3.7)	(1.9)
6. Investments	14514203	17234791	630496	768200	982789	1251867
	(41.7)	(45.9)	(40.5)	(42.6)	(44.4)	(47.9)
6.1. Investments in India	14047306	16788561	630496	768200	982789	1251867
(i) Government securities	11702892	14372726	543869	678497	828732	1011151
(ii) Other approved securities	522032	452726	27440	22668	22033	20413
(iii) Shares	95024	99253	2491	2614	8540	9031
(iv) Debentures and Bonds	1279404	1616627	51909	50485	75011	67848
(v) Subsidiaries and/or joint ventures	118607	118949	105	415	633	633
(vi) Others	329347	128279	4682	13521	47840	142791
6.2. Investments outside India	466898	446230	-	-	-	-

(i) Government securities	29412	38138	-	-	-	-
(ii) Subsidiaries and/or joint ventures	15876	21632	-	-	-	-
(iii) Others	421610	386459	-	-	-	-
7. Advances	12080647	13775846	593133	677333	842259	966260
	(34.7)	(36.6)	(38.1)	(37.6)	(38.1)	(37.0)
Type-wise						
7A.1. Bills purchased and discounted	1155536	1240494	45103	66267	66779	76655
7A.2. Cash credits, overdrafts & loans	6417841	6911680	390258	411836	518829	535500
7A.3. Term loans	4507270	5623672	157772	199229	256650	354106
Security-wise						
7B.1. Secured by tangible assets	9852609	10992401	471180	528838	744012	783065
7B.2. Covered by Bank/ Government Guarantees	630678	918481	82938	92235	34518	73571
7B.3. Unsecured	1597359	1864964	39016	56259	63729	109624
Sector-wise						
7C. I. Advances in India	10752999	12384982	593133	677333	842259	966260
(i) Priority sectors	3159148	3511180	240737	292306	289838	314382
(ii) Public sectors	2199035	2478284	109503	111395	193602	196152
(iii) Banks	18454	8593	843	591	4194	17068
(iv) Others	5376362	6386925	242051	273040	354626	438658
7C.II. Advances outside India	1327647	1390864	-	-	-	-
8. Fixed Assets	241523	238855	9052	10159	10266	11531
	(0.7)	(0.6)	(0.6)	(0.6)	(0.5)	(0.4)
8.1. Premises	65004	65913	2246	2703	3838	3719
8.2. Fixed assets under construction	14008	12906	208	9	43	26
8.2. Other Fixed assets	162511	160036	6598	7447	6385	7786
9. Other Assets	1493436	1820056	124832	177964	138635	142657
	(4.3)	(4.8)	(8.0)	(9.9)	(6.3)	(5.5)

9.1. Inter - office adjustments (net)	-	-	-	-	42052	39178
9.2. Interest accrued	573766	576646	26010	27074	42632	51728
9.3. Tax paid	186114	153452	3344	3754	18940	28468
9.4. Stationery and Stamps	7644	7522	539	586	590	558
9.5. Others	725912	1082436	94938	146550	34421	22725
Total Assets	34822825	37587650	1555224	1803814	2212080	2613154
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750	1750	3600	3600	2475	2475
	(0.2)	(0.2)	(0.3)	(0.3)	(0.1)	(0.1)
2. Reserves and Surplus	39510	56616	31557	39496	111725	138743
	(3.9)	(5.0)	(3.0)	(3.5)	(6.4)	(6.5)
2.1. Statutory Reserves	22295	37627	10110	15061	55775	65606
2.2. Capital Reserves	888	1162	1325	2168	-	-
2.3. Share Premium	4375	4375	6000	6000	-	-
2.4. Investments Fluctuations Reserves	5960	11047	3876	8000	20558	29758
2.5. Revenue and other Reserves	5990	2404	10246	8267	35392	43379
2.6. Balance of Profit	2	2	0	0	-	-
3. Deposits	791845	921681	852485	901312	1394710	1786968
	(78.8)	(81.0)	(82.3)	(79.5)	(80.4)	(83.9)
Type-wise						
3A.1. Demand deposits	86922	102677	101162	99338	224093	247245
(i) From banks	11613	12949	17769	17283	18010	17102
(ii) From others	75309	89729	83393	82055	206084	230142
3A.2. Savings bank deposits	175578	198054	198772	229228	358106	433384
3A.3. Term deposits	529345	620949	552551	572745	812510	1106339
(i) From banks	12511	13635	13992	4757	609	11320
(ii) From others	516834	607314	538559	567988	811901	1095020
Location-wise						
3B.1. Deposits of branches in India	791845	921681	852485	901312	1394710	1786968
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	18612	30028	7951	33541	15917	43399
	(1.9)	(2.6)	(0.8)	(3.0)	(0.9)	(2.0)
4.1. Borrowings in India	13604	12459	6529	17022	15917	36748
(i) From Reserve Bank of India	3500	-	-	-	-	-
(ii) From other banks	1184	5223	5509	16434	11050	33704
(iii) From other institutions and agencies	8920	7235	1020	587	4867	3043
4.2. Borrowings outside India	5008	17569	1422	16519	-	6651
Secured borrowing included in 4.	-	7235	-	-	-	-
5. Other liabilities	153647	127562	139773	155627	208867	157306
	(15.3)	(11.2)	(13.5)	(13.7)	(12.0)	(7.4)
5.1. Bills Payable	22068	26909	26355	36569	125164	52299
5.2. Inter-office adjustments	-	8687	20800	36565	-	9037
5.3. Interest accrued	31322	47975	56988	54143	37648	23905
5.4. Others (including provisions)	100257	43991	35631	28350	46055	72065
Total Liabilities	1005364	1137637	1035367	1133575	1733694	2128890
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2620	3486	4034	4058	3963	4110
	(0.3)	(0.3)	(0.4)	(0.4)	(0.2)	(0.2)
2. Balances with RBI	46489	58782	53311	42466	67489	113486
	(4.6)	(5.2)	(5.1)	(3.7)	(3.9)	(5.3)
3. Balances with banks in India	3177	5393	9043	28960	12188	10417
	(0.3)	(0.5)	(0.9)	(2.6)	(0.7)	(0.5)
4. Money at call and short notice	-	-	-	-	36700	12700
	-	-	-	-	(2.1)	(0.6)
5. Balances with banks outside India	7149	2391	25530	20102	4635	5452
	(0.7)	(0.2)	(2.5)	(1.8)	(0.3)	(0.3)
6. Investments	453076	513703	415884	476057	570496	812206
	(45.1)	(45.2)	(40.2)	(42.0)	(32.9)	(38.2)
6.1. Investments in India	453076	513703	415884	476057	570496	812206
(i) Government securities	399401	463607	320908	377656	457889	704673
(ii) Other approved securities	12278	11143	22636	21153	33159	29433
(iii) Shares	2506	2504	1992	5538	2440	2501
(iv) Debentures and Bonds	33990	29178	59227	56171	68953	67087
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	4682	7051	10082	14499	8019	8478
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	428915	518295	491450	526067	867879	1074640
	(42.7)	(45.6)	(47.5)	(46.4)	(50.1)	(50.5)
Type-wise						
7A.1. Bills purchased and discounted	62861	74230	56204	50613	98112	126732
7A.2. Cash credits, overdrafts & loans	220330	247991	288518	289813	471690	528447
7A.3. Term loans	145724	196074	146728	185641	298076	419460
Security-wise						
7B.1. Secured by tangible assets	317666	405404	430107	481908	700474	864714
7B.2. Covered by Bank/ Government Guarantees	66807	80151	29713	21129	76067	94605
7B.3. Unsecured	44442	32740	31630	23029	91338	115321
Sector-wise						
7C. I. Advances in India	428915	518295	491450	526067	867879	1074640
(i) Priority sectors	176992	227731	173967	191796	316364	440343
(ii) Public sectors	59828	47943	108271	113706	142347	227786
(iii) Banks	1295	1219	858	435	2316	6174
(iv) Others	190800	241402	208354	220131	406852	400337
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4870	4673	3618	3829	9335	11939
	(0.5)	(0.4)	(0.3)	(0.3)	(0.5)	(0.6)
8.1. Premises	984	934	1038	1028	3394	3524
8.2. Fixed assets under construction	105	304		-	-	-
8.2. Other Fixed assets	3781	3436	2580	2801	5941	8415
9. Other Assets	59068	30913	32497	32036	161011	83939
	(5.9)	(2.7)	(3.1)	(2.8)	(9.3)	(3.9)

9.1. Inter - office adjustments (net)	12834	-	-	-	90920	-
9.2. Interest accrued	14041	15599	3436	19346	19564	27294
9.3. Tax paid	-	-	1653	2956	10450	13669
9.4. Stationery and Stamps	316	290	435	429	394	443
9.5. Others	31877	15024	26973	9305	39682	42533
Total Assets	1005364	1137637	1035367	1133575	1733694	2128890
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2002	2003	2002	2003
	(13)	(14)	(15)	(16)
1. Capital	31400	31400	5000	5000
	(3.4)	(2.9)	(0.3)	(0.3)
2. Reserves and Surplus	25360	31144	56013	67280
	(2.7)	(2.9)	(3.4)	(3.5)
2.1. Statutory Reserves	8912	11226	29615	33895
2.2. Capital Reserves	820	1111	197	312
2.3. Share Premium	-	-	14250	14250
2.4. Investments Fluctuations Reserves	3790	8290	5215	13504
2.5. Revenue and other Reserves	11838	10517	5926	4509
2.6. Balance of Profit	-	0	810	810
3. Deposits	760266	905097	1345967	1592628
	(81.1)	(83.2)	(81.6)	(83.7)
Type-wise				
3A.1. Demand deposits	101219	95751	121709	110861
(i) From banks	14979	15288	38964	35053
(ii) From others	86240	80463	82745	75808
3A.2. Savings bank deposits	160351	183166	308415	386933
3A.3. Term deposits	498696	626180	915843	1094834
(i) From banks	22602	30503	14055	14401
(ii) From others	476094	595677	901788	1080433
Location-wise				
3B.1. Deposits of branches in India	760266	905097	1345967	1592628
3B.2. Deposits of branches outside India	-	-	-	-

4. Borrowings	13841	44389	6396	4841
	(1.5)	(4.1)	(0.4)	(0.3)
4.1. Borrowings in India	59	14534	6396	567
(i) From Reserve Bank of India	-	-	3952	-
(ii) From other banks	-	14500	-	72
(iii) From other institutions and agencies	59	34	2444	496
4.2. Borrowings outside India	13782	29855	-	4274
Secured borrowing included in 4.	-	-	-	-
5. Other liabilities	106118	75360	235959	233567
	(11.3)	(6.9)	(14.3)	(12.3)
5.1. Bills Payable	4169	3334	40965	38389
5.2. Inter-office adjustments	31616	31073	18935	26979
5.3. Interest accrued	44000	26695	95284	95825
5.4. Others (including provisions)	26333	14258	80775	72374
Total Liabilities	936985	1087391	1649335	1903316
	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)				
Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2002	2003	2002	2003
	(13)	(14)	(15)	(16)
1. Cash in hand	2411	2085	5742	3885
	(0.3)	(0.2)	(0.3)	(0.2)
2. Balances with RBI	39755	55395	93617	78981
	(4.2)	(5.1)	(5.7)	(4.1)
3. Balances with banks in India	13670	2112	38512	32141
	(1.5)	(0.2)	(2.3)	(1.7)
4. Money at call and short notice	22010	1851	27000	-
	(2.3)	(0.2)	(1.6)	-
5. Balances with banks outside India	6222	11467	34282	9195
	(0.7)	(1.1)	(2.1)	(0.5)
6. Investments	354569	475954	637215	803873
	(37.8)	(43.8)	(38.6)	(42.2)
6.1. Investments in India	354569	475954	637215	803873
(i) Government securities	286566	415906	581473	744495
(ii) Other approved securities	6425	5990	18564	16176
(iii) Shares	3501	3476	3640	3385
(iv) Debentures and Bonds	48479	39389	28761	35822
(v) Subsidiaries and/or joint ventures	771	859	-	-
(vi) Others	8827	10334	4777	3996
6.2. Investments outside India	-	-	-	-

(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	411108	464880	743551	917066
	(43.9)	(42.8)	(45.1)	(48.2)
Type-wise				
7A.1. Bills purchased and discounted	39812	41908	50605	85590
7A.2. Cash credits, overdrafts & loans	275207	295686	489401	524028
7A.3. Term loans	96089	127286	203545	307448
Security-wise				
7B.1. Secured by tangible assets	381260	426303	496892	723769
7B.2. Covered by Bank/ Government Guarantees	1580	5511	115524	74963
7B.3. Unsecured	28268	33067	131135	118334
Sector-wise				
7C. I. Advances in India	411108	464880	743551	917066
(i) Priority sectors	172538	189697	226042	308133
(ii) Public sectors	87670	86526	173241	124770
(iii) Banks	466	1547	86	2830
(iv) Others	150434	187111	344182	481333
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	3334	4319	6891	7227
	(0.4)	(0.4)	(0.4)	(0.4)
8.1. Premises	1134	1528	2485	2387
8.2. Fixed assets under construction	1	1		-
8.2. Other Fixed assets	2199	2791	4406	4840
9. Other Assets	83906	69327	62525	50948
	(9.0)	(6.4)	(3.8)	(2.7)

9.1. Inter - office adjustments (net)	-	-	-	-
9.2. Interest accrued	18109	21975	36854	34559
9.3. Tax paid	22971	22604	13607	5549
9.4. Stationery and Stamps	194	191	404	390
9.5. Others	42632	24558	11660	10450
Total Assets	936985	1087391	1649335	1903316
	(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.