

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

Items	(Amount in Rs. lakh)					
	As on March 31					
	Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	2002	2003	2002	2003	2002	2003
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	500	1500	1020		965	1166
	(0.8)	(2.0)	(0.6)		(1.4)	(1.6)
2. Reserves and Surplus	2580	4255	5028		2390	2921
	(3.9)	(5.5)	(3.2)		(3.5)	(3.9)
2.1. Statutory Reserves	892	1082	1432		1275	1525
2.2. Capital Reserves	215	211	1021		2	2
2.3. Share Premium	150	1150	1360		65	65
2.4. Investments Fluctuations Reserves	39	339	-		271	521
2.5. Revenue and other Reserves	1281	1473	1215		733	752
2.6. Balance of Profit	4	-	-		44	56
3. Deposits	60801	66871	143806		60411	64230
	(91.8)	(87.0)	(91.2)		(88.3)	(86.7)
Type-wise						
3A.1. Demand deposits	5967	4977	8097		5880	6091
(i) From banks	116	80	7		401	278
(ii) From others	5851	4897	8090		5479	5814
3A.2. Savings bank deposits	22285	26270	22668		8263	8235
3A.3. Term deposits	32549	35624	113041		46268	49903
(i) From banks	129	114	1222		1995	1911
(ii) From others	32420	35510	111819		44273	47993

Location-wise

3B.1. Deposits of branches in India	60801	66871	143806	60411	64230
3B.2. Deposits of branches outside India	-	-	-	-	-
4. Borrowings	1	14	622	392	220
	(0.0)	(0.0)	(0.4)	(0.6)	(0.3)
4.1. Borrowings in India	1	14	622	392	220
(i) From Reserve Bank of India	-	-	566	-	-
(ii) From other banks	1	-	-	-	-
(iii) From other institutions and agencies	0	14	56	392	220
4.2. Borrowings outside India	-	-	-	-	-
Secured borrowing included in 4.	-	14	-	-	-
5. Other liabilities	2334	4198	7233	4244	5524
	(3.5)	(5.5)	(4.6)	(6.2)	(7.5)
5.1. Bills Payable	666	1782	964	1520	1460
5.2. Inter-office adjustments	279	664	1703	-	-
5.3. Interest accrued	422	286	868	252	284
5.4. Others (including provisions)	966	1466	3698	2472	3780
Total Liabilities	66216	76839	157709	68402	74061
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Bank		Nedungadi Bank #		Ratnakar Bank	
	2002 (43)	2003 (44)	2002 (45)	2003 (46)	2002 (47)	2003 (48)
1. Cash in hand	626 (0.9)	685 (0.9)	1455 (0.9)		1354 (2.0)	1391 (1.9)
2. Balances with RBI	3306 (5.0)	4082 (5.3)	5949 (3.8)		4608 (6.7)	3530 (4.8)
3. Balances with banks in India	12658 (19.1)	16561 (21.6)	1712 (1.1)		4913 (7.2)	4706 (6.4)
4. Money at call and short notice	820 (1.2)	450 (0.6)	4000 (2.5)		1000 (1.5)	800 (1.1)
5. Balances with banks outside India	- -	- -	215 (0.1)		- -	- -
6. Investments	33241 (50.2)	34862 (45.4)	52794 (33.5)		25339 (37.0)	27101 (36.6)
6.1. Investments in India	33241	34862	52794		25339	27101
(i) Government securities	22563	23306	40645		20549	21414
(ii) Other approved securities	430	383	2012		200	165
(iii) Shares	2	2	593		359	345
(iv) Debentures and Bonds	9939	9310	8660		3964	4914
(v) Subsidiaries and/or joint ventures	-	-	-		-	-
(vi) Others	307	1861	884		267	264
6.2. Investments outside India	-	-	-		-	-

(i) Government securities	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-
(iii) Others	-	-	-	-	-
7. Advances	13080	17238	76988	27037	31205
	(19.8)	(22.4)	(48.8)	(39.5)	(42.1)
Type-wise					
7A.1. Bills purchased and discounted	185	171	3483	870	2480
7A.2. Cash credits, overdrafts & loans	9493	11738	60782	14502	16839
7A.3. Term loans	3402	5329	12723	11666	11885
Security-wise					
7B.1. Secured by tangible assets	12918	17143	76471	24562	26869
7B.2. Covered by Bank/ Government Guarantees	-	-	259	-	-
7B.3. Unsecured	162	95	258	2476	4337
Sector-wise					
7C. I. Advances in India	13080	17238	76988	27037	31205
(i) Priority sectors	6886	9772	25522	7195	7464
(ii) Public sectors	50	52	487	-	758
(iii) Banks	-	-	-	-	1000
(iv) Others	6145	7414	50979	19842	21983
7C.II. Advances outside India	-	-	-	-	-
8. Fixed Assets	404	501	3112	1345	1268
	(0.6)	(0.7)	(2.0)	(2.0)	(1.7)
8.1. Premises	256	250	2056	340	326
8.2. Fixed assets under construction	-	-	-	372	30
8.2. Other Fixed assets	149	251	1056	633	912
9. Other Assets	2081	2460	11484	2806	4059
	(3.1)	(3.2)	(7.3)	(4.1)	(5.5)

9.1. Inter - office adjustments (net)	-	-	-	258	312
9.2. Interest accrued	1834	1916	2119	638	795
9.3. Tax paid	118	316	1765	1696	2421
9.4. Stationery and Stamps	0	0	93	23	25
9.5. Others	129	228	7507	191	505
Total Assets	66216	76839	157709	68402	74061
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	2002 (49)	2003 (50)	2002 (51)	2003 (52)	2002 (53)	2003 (54)
1. Capital	1746	2041	10000	10000	3574	3577
	(1.0)	(1.1)	(14.2)	(17.0)	(0.5)	(0.5)
2. Reserves and Surplus	5329	6000	-1102	-1958	23886	28522
	(3.1)	(3.3)	-(1.6)	-(3.3)	(3.6)	(3.7)
2.1. Statutory Reserves	1460	1760	801	801	5891	7699
2.2. Capital Reserves	4	56	-	-	1836	1799
2.3. Share Premium	-	-	-	-	6478	6483
2.4. Investments Fluctuations Reserves	-	-	275	300	2181	3206
2.5. Revenue and other Reserves	3863	4179	-1	-	7483	9303
2.6. Balance of Profit	2	5	-2178	-3059	18	31
3. Deposits	161270	167778	56247	49435	591970	686127
	(93.0)	(92.3)	(79.8)	(83.9)	(90.3)	(89.9)
Type-wise						
3A.1. Demand deposits	17037	16496	1373	1301	29127	32802
(i) From banks	598	246	-	-	1991	5111
(ii) From others	16439	16250	1373	1301	27136	27690
3A.2. Savings bank deposits	36634	39516	1417	1558	83134	98835
3A.3. Term deposits	107599	111766	53457	46575	479709	554490
(i) From banks	20771	21142	6892	5072	29249	37291
(ii) From others	86828	90624	46565	41503	450460	517199
Location-wise						
3B.1. Deposits of branches in India	161270	167778	56247	49435	591970	686127
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	262	688	3763	-	6137	9488
	(0.2)	(0.4)	(5.3)	-	(0.9)	(1.2)
4.1. Borrowings in India	232	558	3763	-	1906	9488
(i) From Reserve Bank of India	164	-	63	-	1719	-
(ii) From other banks	-	500	2700	-	-	8098
(iii) From other institutions and agencies	68	58	1000	-	187	1391
4.2. Borrowings outside India	29	130	-	-	4230	-
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	4804	5222	1588	1416	29935	35152
	(2.8)	(2.9)	(2.3)	(2.4)	(4.6)	(4.6)
5.1. Bills Payable	1549	1324	78	160	7197	6041
5.2. Inter-office adjustments	-	507	-	-	1557	1492
5.3. Interest accrued	1268	1356	688	597	3399	3161
5.4. Others (including provisions)	1987	2035	823	658	17782	24459
Total Liabilities	173411	181729	70495	58893	655502	762866
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	2002 (49)	2003 (50)	2002 (51)	2003 (52)	2002 (53)	2003 (54)
1. Cash in hand	2468 (1.4)	2254 (1.2)	80 (0.1)	66 (0.1)	5380 (0.8)	5930 (0.8)
2. Balances with RBI	19461 (11.2)	5516 (3.0)	3287 (4.7)	2809 (4.8)	24686 (3.8)	33707 (4.4)
3. Balances with banks in India	11028 (6.4)	5785 (3.2)	4848 (6.9)	11942 (20.3)	46109 (7.0)	27435 (3.6)
4. Money at call and short notice	1000 (0.6)	- -	7003 (9.9)	4311 (7.3)	- -	- -
5. Balances with banks outside India	981 (0.6)	1249 (0.7)	4992 (7.1)	234 (0.4)	15847 (2.4)	10938 (1.4)
6. Investments	68598 (39.6)	95332 (52.5)	19045 (27.0)	14863 (25.2)	218058 (33.3)	299932 (39.3)
6.1. Investments in India	68598	95332	19045	14863	218058	299932
(i) Government securities	46744	73103	17423	13335	186551	261417
(ii) Other approved securities	1485	1187	605	505	8031	7094
(iii) Shares	71	152	17	23	1163	1315
(iv) Debentures and Bonds	4423	3034	1000	1000	21568	23952
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	15876	17857	-	-	744	6154
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	56311	56815	24545	17587	323105	361294
	(32.5)	(31.3)	(34.8)	(29.9)	(49.3)	(47.4)
Type-wise						
7A.1. Bills purchased and discounted	17971	21904	3082	3638	35471	39265
7A.2. Cash credits, overdrafts & loans	27468	23806	19948	12793	167335	158828
7A.3. Term loans	10872	11104	1516	1155	120298	163200
Security-wise						
7B.1. Secured by tangible assets	36767	33305	19649	13054	255740	276271
7B.2. Covered by Bank/ Government Guarantees	15057	20052	1476	2590	26364	22917
7B.3. Unsecured	4487	3457	3419	1943	41001	62106
Sector-wise						
7C. I. Advances in India	56311	56815	24545	17587	323105	361294
(i) Priority sectors	13763	13083	1054	1654	91857	100395
(ii) Public sectors	-	-	-	-	41432	29192
(iii) Banks	15000	20002	-	-	-	6815
(iv) Others	27548	23730	23491	15933	189816	224892
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	3632	3325	5044	4981	4441	5442
	(2.1)	(1.8)	(7.2)	(8.5)	(0.7)	(0.7)
8.1. Premises	3050	2923	4972	4902	3571	4479
8.2. Fixed assets under construction	-	-	-	-	-	-
8.2. Other Fixed assets	581	402	72	79	870	963
9. Other Assets	9933	11453	1652	2101	17876	18188
	(5.7)	(6.3)	(2.3)	(3.6)	(2.7)	(2.4)

9.1. Inter - office adjustments (net)	265	-	-	-	-	-
9.2. Interest accrued	1007	1899	703	505	11865	11097
9.3. Tax paid	1896	2021	748	407	2966	4695
9.4. Stationery and Stamps	70	73	1	1	112	110
9.5. Others	6694	7460	199	1188	2932	2286
Total Assets	173411	181729	70495	58893	655502	762866
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Tamilnad Mercantile Bank		United Western Bank		UTI Bank	
	2002 (55)	2003 (56)	2002 (57)	2003 (58)	2002 (59)	2003 (60)
1. Capital	28	28	2989	2989	19188	23019
	(0.0)	(0.0)	(0.6)	(0.5)	(1.3)	(1.2)
2. Reserves and Surplus	33167	39660	22392	24907	42295	68792
	(7.8)	(8.4)	(4.4)	(4.2)	(2.9)	(3.5)
2.1. Statutory Reserves	10253	12256	7243	7933	9739	14544
2.2. Capital Reserves	61	61	17	17	-	60
2.3. Share Premium	-	-	5473	5473	16181	28231
2.4. Investments Fluctuations Reserves	-	-	1400	2950	7081	12281
2.5. Revenue and other Reserves	22836	27320	7591	8361	1430	1430
2.6. Balance of Profit	17	23	669	173	7864	12246
3. Deposits	372999	408458	449103	539109	1228721	1696472
	(87.2)	(86.5)	(87.5)	(90.3)	(85.5)	(86.5)
Type-wise						
3A.1. Demand deposits	53623	54331	45836	49332	115147	248553
(i) From banks	128	363	2177	4021	7050	11647
(ii) From others	53495	53968	43659	45311	108097	236906
3A.2. Savings bank deposits	40258	44820	73352	87767	87580	142325
3A.3. Term deposits	279118	309307	329915	402010	1025994	1305594
(i) From banks	3269	4468	20638	56745	214606	237894
(ii) From others	275849	304838	309278	345265	811388	1067700
Location-wise						
3B.1. Deposits of branches in India	372999	408458	449103	539109	1228721	1696472
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	3032	7277	19779	5174	124581	71931
	(0.7)	(1.5)	(3.9)	(0.9)	(8.7)	(3.7)
4.1. Borrowings in India	3032	7277	19779	4704	124581	65759
(i) From Reserve Bank of India	-	-	4490	-	5100	-
(ii) From other banks	-	-	11563	807	46452	24652
(iii) From other institutions and agencies	3032	7277	3726	3897	73029	41107
4.2. Borrowings outside India	-	-	-	470	-	6172
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	18652	16742	19183	24985	22666	101104
	(4.4)	(3.5)	(3.7)	(4.2)	(1.6)	(5.2)
5.1. Bills Payable	10014	9200	2332	1589	10218	23313
5.2. Inter-office adjustments	-	-	-	1166	65	20
5.3. Interest accrued	4217	2196	3645	3962	1606	2067
5.4. Others (including provisions)	4421	5346	13207	18268	10777	75704
Total Liabilities	427878	472165	513446	597163	1437451	1961318
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Tamilnad Mercantile Bank		United Western Bank		UTI Bank	
	2002 (55)	2003 (56)	2002 (57)	2003 (58)	2002 (59)	2003 (60)
1. Cash in hand	10100	5871	5138	6288	6844	11257
	(2.4)	(1.2)	(1.0)	(1.1)	(0.5)	(0.6)
2. Balances with RBI	21677	21197	18221	27934	105488	148746
	(5.1)	(4.5)	(3.5)	(4.7)	(7.3)	(7.6)
3. Balances with banks in India	8509	9694	20119	20951	12336	147494
	(2.0)	(2.1)	(3.9)	(3.5)	(0.9)	(7.5)
4. Money at call and short notice	-	-	-	2508	45796	43425
	-	-	-	(0.4)	(3.2)	(2.2)
5. Balances with banks outside India	2362	1674	3697	1568	4680	6049
	(0.6)	(0.4)	(0.7)	(0.3)	(0.3)	(0.3)
6. Investments	181572	214211	167813	191506	663022	784102
	(42.4)	(45.4)	(32.7)	(32.1)	(46.1)	(40.0)
6.1. Investments in India	181572	214211	167813	191506	663022	784102
(i) Government securities	99530	103117	112599	139432	364910	463235
(ii) Other approved securities	4867	5991	4067	3348	-	-
(iii) Shares	73	79	4101	2598	19478	20467
(iv) Debentures and Bonds	76820	104770	37845	34867	179758	296043
(v) Subsidiaries and/or joint ventures	-	-	8	8	-	-
(vi) Others	282	254	9193	11252	98876	4357
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	177266	195998	265768	314545	535230	717992
	(41.4)	(41.5)	(51.8)	(52.7)	(37.2)	(36.6)
Type-wise						
7A.1. Bills purchased and discounted	14174	16814	24544	65660	16594	20988
7A.2. Cash credits, overdrafts & loans	107237	121530	153761	163632	259656	306139
7A.3. Term loans	55855	57654	87463	85253	258980	390865
Security-wise						
7B.1. Secured by tangible assets	169172	184721	229740	239080	422582	631741
7B.2. Covered by Bank/ Government Guarantees	828	1689	15540	43215	6661	5826
7B.3. Unsecured	7266	9588	20488	32251	105987	80425
Sector-wise						
7C. I. Advances in India	177266	195998	265768	314545	535230	717992
(i) Priority sectors	70339	79988	113112	126097	86752	163926
(ii) Public sectors	-	-	11833	4847	1300	11147
(iii) Banks	-	-	1850	39000	332	-
(iv) Others	106927	116010	138972	144601	446846	542919
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4876	4940	10820	11206	26047	30551
	(1.1)	(1.0)	(2.1)	(1.9)	(1.8)	(1.6)
8.1. Premises	2756	2864	7707	7846	763	728
8.2. Fixed assets under construction	-	-	747	-	7009	2346
8.2. Other Fixed assets	2120	2076	2365	3359	18275	27477
9. Other Assets	21516	18581	21870	20658	38008	71702
	(5.0)	(3.9)	(4.3)	(3.5)	(2.6)	(3.7)

9.1. Inter - office adjustments (net)	-	-	2833	-	-	-
9.2. Interest accrued	6885	8041	6571	6075	16370	20866
9.3. Tax paid	2924	-	7650	4998	4667	5485
9.4. Stationery and Stamps	10	17	245	270	68	62
9.5. Others	11697	10523	4571	9316	16903	45289
Total Assets	427878	472165	513446	597163	1437451	1961318
	(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.