

Table 4a : Month-Wise Liabilities and Assets of Scheduled Commercial Banks@ in India -1996-97

(Amount in Rs. lakh)

Items	As on the last Friday of						
	March 1996	April 1996	May 1996	June 1996	July 1996	August 1996	September 1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
No. of reporting banks	90	93	94	93	95	96	96
A. LIABILITIES IN INDIA							
1. Paid-up Capital	1903257	1684653	1697890	1710945	1737290	1671994	1675742
2. Reserve Fund & Other Reserves	1653328	1802612	1798717	1960332	1949711	2033929	2103525
2.1 Reserve Fund	547128	595436	597434	724692	706816	769503	760131
2.2 Other Reserves	793376	868054	856118	890375	896607	910602	979111
2.3 Share Premium Account	312824	339123	345165	345265	346288	353824	364283
3. Deposits	43226389	43293639	43691660	44385395	44789228	45342877	46334571
3.1 Current Deposits	6892862	6263065	6209031	6404028	6202504	6129564	6465964
3.1.1 From Banks (including Co-op. Banks)	429210	414750	422143	421191	414641	404078	402585
3.1.2 From Others	6463652	5848315	5786888	5982837	5787863	5725486	6063379
3.2 Saving Deposits	9592628	9586160	9676651	9796344	9381788	9347730	9429877
3.3 Fixed Deposits	26740899	27444414	27805978	28185023	29204936	29865583	30438730
3.3.1 From Banks (including Co-op. Banks)	793666	1802857	834329	879693	972801	984576	1104929
3.3.2 From Others	25947233	25641557	26971649	27305330	28232135	28881007	29333801
4. Borrowings	1904832	1858802	2407845	2384313	2055728	1245936	1218803
4.1 From Banks in India	823289	686729	1027829	847349	718015	342464	286945
4.1.1 Reserve Bank of India	527609	427144	536549	322517	21154	117573	126263
4.1.2 State Bank of India	36377	44301	43708	45852	33262	79332	12480
4.1.3 Associates of State Bank of India	29841	4221	39456	38432	73809	9004	17644
4.1.4 Other Commercial Banks	226254	189440	386562	394656	535510	131389	122735
4.1.5 Co-operative Banks	3208	21623	21554	45892	54280	5166	7823
4.2 From Banks outside India	496583	458784	482348	581398	431165	338824	337135
4.3 From Financial Institutions in India	583464	675311	863040	943344	883769	547878	584176
4.3.1 I. D. B. I.	176466	191257	194917	164151	192993	169431	175150
4.3.2 NABARD	266524	276321	282514	291149	285930	230140	232237
4.3.3 EXIM Bank	37382	35703	36327	36113	26115	31211	30361
4.3.4 Other Financial Institutions	103092	172030	349282	451931	378731	117096	146428
4.4 From Financial Institutions outside India	1496	37978	34628	12222	22779	16770	10547

5. Other Liabilities	8453305	8086097	8500815	8301885	8262984	8556530	8589001
5.1 Bills payable in India	1076676	1057041	1011803	1242361	1038186	1074680	1163834
5.1.1 Drawn by Indian Offices	1067413	1047978	1002558	1233750	1029982	1065075	1143015
5.1.2 Drawn by Foreign Offices	9262	9063	9245	8611	8204	9605	20819
5.2 Bills Payable outside India	51712	6411	5934	11912	5048	5526	5854
5.3 Calls Received in advance	275	269	269	245	226	2556	261
5.4 Miscellaneous Liabilities	7324642	7022376	7482809	7047367	7219524	7473768	7419052
6. Branch Adjustments	944002	1111125	1031112	522744	611869	460016	377947
6.1 Among Offices in India	999415	1062380	876215	457750	549665	351140	283555
6.2 With Offices outside India	-55413	48745	154897	64994	62204	108876	94392
7. Total Demand & Time Liabilities (Total of items A3, A4, & A5)	53584526	53238538	54600320	55071593	55107940	55145343	56142375
8. Balance of Profit	498521	240994	287087	282442	389831	338735	428409
Total Liabilities	58583634	58077922	59415126	59548359	59796641	59650017	60727998

(Amount in Rs. lakh)

Items	As on the last Friday of					
	October	November	December	January	February	March
	1996	1996	1996	1997	1997	1997
	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	98	98	98	98	98	98

A. LIABILITIES IN INDIA

1. Paid-up Capital	1860570	1695141	1657139	1656884	1653868	1655787
2. Reserve Fund & Other Reserves	2162432	2270064	2251967	2294842	2343336	2348021
2.1 Reserve Fund	674400	763802	788427	760011	760186	836894
2.2 Other Reserves	1003299	1021521	976108	1039352	975992	969138
2.3 Share Premium Account	484733	484741	487432	495479	607158	541989
3. Deposits	45757676	46886667	47322358	48466545	49038072	50594689
3.1 Current Deposits	6132813	6313097	6390751	6601890	6718255	7609494
3.1.1 From Banks (including Co-op. Banks)	398250	405320	422605	454499	461253	508866
3.1.2 From Others	5734564	5907777	5968147	6147391	6257002	7100628
3.2 Saving Deposits	9403654	9498611	9543989	9832697	9994025	10135113
3.3 Fixed Deposits	30221209	31074959	31387618	32031958	32325792	32850082
3.3.1 From Banks (including Co-op. Banks)	1084711	1069862	1048288	1044703	1112686	1231083
3.3.2 From Others	29136498	30005096	30339330	30987256	31213106	31619000
4. Borrowings	1188472	1868504	1841581	1387782	1422377	1422260
4.1 From Banks in India	235908	576108	577425	300390	344510	345972
4.1.1 Reserve Bank of India	77206	860	123428	26721	47564	31892
4.1.2 State Bank of India	9594	20790	19506	10887	8719	8193
4.1.3 Associates of State Bank of India	29513	46541	26938	13454	18419	10574
4.1.4 Other Commercial Banks	117403	464474	357761	227565	248335	257104

4.1.5	Co-operative Banks	2191	43443	49793	21763	21474	38212
4.2	From Banks outside India	363522	496433	431214	508765	518613	477413
4.3	From Financial Institutions in India	569807	777465	815648	555826	537831	585735
4.3.1	I. D. B. I.	171334	182429	178020	182373	173697	175303
4.3.2	NABARD	234784	237852	245513	215389	202450	224100
4.3.3	EXIM Bank	32953	25671	28151	27817	31570	22189
4.3.4	Other Financial Institutions	130736	331513	363965	130247	130114	164142
4.4	From Financial Institutions outside India	19235	18498	17294	22801	21423	13140
5.	Other Liabilities	8603652	8840082	9067263	9372450	8758082	9145943
5.1	Bills payable in India	990449	1081552	1027312	1020882	1057589	1326518
5.1.1	Drawn by Indian Offices	980969	1072013	1018200	1010951	1047980	1318094
5.1.2	Drawn by Foreign Offices	9479	9539	9111	9932	9609	8424
5.2	Bills Payable outside India	5166	5151	4852	5887	4687	4933
5.3	Calls Received in advance	235	205532	216	858	803	235
5.4	Miscellaneous Liabilities	7607802	7547847	8034883	8344823	7695003	7814257
6.	Branch Adjustments	564832	533859	507749	603745	637875	670989
6.1	Among Offices in India	485209	460160	378113	452427	506141	536616
6.2	With Offices outside India	79623	73699	129636	151318	131734	134373
7.	Total Demand & Time Liabilities (Total of items A3, A4, & A5)	55549800	57595253	58231202	59226777	59218531	61162892
8.	Balance of Profit	372870	463541	513001	686855	707332	676810
Total Liabilities		60510504	62557858	63161058	64469103	64560942	66514499

Note : @ Excluding Regional Rural Banks.

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

Table 4a : Month-Wise Liabilities and Assets of Scheduled Commercial Banks@ in India -1996-97

Items	(Amount in Rs. lakh)						
	As on the last Friday of						
	March	April	May	June	July	August	September
	1996	1996	1996	1996	1996	1996	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
B. ASSETS IN INDIA							
1. Cash in Hand	304806	284130	321168	322018	307290	317515	314700
2. Balances with Reserve Bank of India	5430610	5277192	5550303	5723161	5481135	5092959	5065810
3. Balances with other banks in India	363130	251037	237006	217305	214697	228888	237494
3.1 State Bank of India	175549	153337	138580	131551	135696	141954	142898
3.2 Associates of State Bank of India	81041	28362	30228	27882	21105	24884	33334
3.3 Other Commercial Banks	101130	63913	67731	57519	57682	59763	57562

3.4	Co-operative Banks	5410	5425	467	353	214	2287	3700
4.	Money at call & short notice	290730	161348	405665	443665	604592	235917	244806
4.1	With Commercial Banks	278374	141826	392694	365945	467295	189735	159974
4.2	With Co-operative Banks	5000	6022	2056	15119	17172	2122	37742
4.3	With Other Financial Institutions	7356	13500	10915	62601	120125	44060	47090
5.	Investments	18709474	18729935	19002964	19174152	19759054	20149124	20362714
5.1	Treasury Bills	269907	358302	444251	487066	666169	534809	570233
5.2	Other Central Govt. securities	10267529	10167121	10231207	10394158	10664603	10972877	11034662
5.3	State Govt. securities	2565206	2550225	2692502	2676725	2673183	2831370	2816892
5.4	Other Approved securities	3096666	3096284	3073350	3038469	3028027	3009789	3005261
5.5	Shares & Debentures of Cos' & Corpns. not included in 5.4	1350002	1362753	1358659	1368868	1456715	1528020	1569114
5.6	Fixed Deposits with Banks (including Co-op. Banks)	72138	48583	70863	93005	91461	89092	124820
5.7	Other Investments in India	1088026	1146667	1132132	1115861	1178896	1183167	1241732
6.	Bills Purchased & Discounted	2960534	3918290	2799615	2682313	2626994	2609288	2484647
6.1	Inland Bills	1411286	2401031	1330478	1290436	1262109	1264698	1201759
6.2	Foreign Bills	1549248	1517259	1469137	1391877	1364885	1344590	1282888
6.2.1	Export bills drawn in India	940966	922038	877459	834713	824397	810294	764296
6.2.2	Import Bills drawn on & Payable in India	133805	136042	133360	132728	126292	151336	157772
6.2.3	Other Foreign Bills	474477	459179	458318	424436	414196	382960	360820
6.2.3.1	Payable in India	200889	193629	205658	179243	181216	146022	121896
6.2.3.2	Payable outside India	273588	265550	252660	245193	232980	236938	238924
7.	Loans & Advances	22999728	21803767	23061905	23128008	22957248	22614254	23008488
7.1	Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	22613445	21458991	22615522	22641254	22665436	22390343	22722875
7.2	Due From Banks	386283	344776	446383	486754	291812	223911	285613
7.2.1	Co - operative Banks in India	33692	36203	37008	28385	27479	26580	20823
7.2.2	Commercial Banks in India	109429	103887	96611	91666	71234	91619	95741
7.2.3	Banks outside India	243162	204686	312764	366703	193099	105712	169049
8.	Premises, Furnitures, Fixtures & other Fixed Assets	792616	789764	830724	821229	842981	849391	860882
9.	Branch Adjustments	743073	930349	552488	876729	897717	1256632	1643115
9.1	Among Offices in India	666109	824226	428993	768982	787603	1028290	1506232
9.2	With Offices outside India	76964	106123	123495	107747	110114	228342	136883
10.	Capitalised Expenses	545953	663955	694694	768490	754643	785467	750338
11.	Non - Banking Assets acquired in satisfaction of claims	121944	1000	6349	3161	28618	26886	25831

12. Other Tangible Assets	5146415	5097505	5668684	5210661	5018953	5157998	5398404
Total Assets	58409013	57908272	59131565	59370892	59493922	59324319	60397229

(Amount in Rs. lakh)

Items	As on the last Friday of					
	October 1996	November 1996	December 1996	January 1997	February 1997	March 1997
	(8)	(9)	(10)	(11)	(12)	(13)
B. ASSETS IN INDIA						
1. Cash in Hand	313526	338739	347561	325811	317822	332450
2. Balances with Reserve Bank of India	5068371	5187725	5156230	4547797	4508819	4772999
3. Balances with other banks in India	247371	245225	241054	261375	283444	312520
3.1 State Bank of India	144405	150565	147034	150526	161476	187721
3.2 Associates of State Bank of India	40252	29671	28445	31771	43593	44190
3.3 Other Commercial Banks	60620	63785	61328	75712	74633	77709
3.4 Co-operative Banks	2094	1204	4247	3366	3742	2900
4. Money at call & short notice	191654	515215	327869	389650	350086	488404
4.1 With Commercial Banks	166928	513000	302793	375355	290001	423056
4.2 With Co-operative Banks	3626	1390	16040	5270	24785	4020
4.3 With Other Financial Institutions	21100	825	9036	9025	35300	61328
5. Investments	20481168	20863623	21139321	22138207	22461825	22304755
5.1 Treasury Bills	566804	604985	614825	929956	1041697	770554
5.2 Other Central Govt. securities	11117639	11409823	11639639	12104381	12172213	12151595
5.3 State Govt. securities	2784593	2820133	2809068	2886568	2901911	2868652
5.4 Other Approved securities	2990720	2985841	2981747	2981138	2987924	2989587
5.5 Shares & Debentures of Cos' & Corpns. not included in 5.4	1556105	1614040	1623047	1685562	1699906	1779376
5.6 Fixed Deposits with Banks (including Co-op. Banks)	164446	104412	84741	114803	166102	168089
5.7 Other Investments in India	1300861	1324389	1386254	1435799	1492072	1576902
6. Bills Purchased & Discounted	2479341	2576152	2587527	2658891	2713617	2710199
6.1 Inland Bills	1190259	1257273	1242716	1293304	1356469	1310994
6.2 Foreign Bills	1289082	1318879	1344811	1365587	1357148	1399205
6.2.1 Export bills drawn in India	779181	798801	813485	842334	848208	893478
6.2.2 Import Bills drawn on & Payable in India	150977	150795	146415	140340	132895	112038
6.2.3 Other Foreign Bills	358924	369283	384911	381924	376045	393689
6.2.3. Payable in India	123770	126450	125595	116514	110259	129673
6.2.3. Payable outside India	235154	242833	259316	265409	265786	264016
7. Loans & Advances	23332480	23658723	23810971	24351784	24452379	25376459

7.1	Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	23043033	23331683	23524563	24023821	24032276	24992640
7.2	Due From Banks	289447	327040	286408	327963	420103	383819
	7.2.1 Co - operative Banks in India	35012	30339	31092	18817	13118	12667
	7.2.2 Commercial Banks in India	92993	102616	122098	127479	134366	163575
	7.2.3 Banks outside India	161442	194085	133219	181668	272619	207577
8.	Premises, Furnitures, Fixtures & other Fixed Assets	940559	889083	878969	898728	910598	921624
9.	Branch Adjustments	956503	820521	1227753	1113546	1132862	1466507
	9.1 Among Offices in India	813626	659529	1072005	886977	960335	1308701
	9.2 With Offices outside India	142877	160992	155748	226569	172527	157806
10.	Capitalised Expenses	694500	686455	684410	682029	668504	692859
11.	Non - Banking Assets acquired in satisfaction of claims	38058	29589	24528	24301	25398	98949
12.	Other Tangible Assets	5350137	6389969	6424297	6775544	6394539	6671929
Total Assets		60093668	62201019	62850490	64167663	64219893	66149654

Note : @ Excluding Regional Rural Banks.

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