

**Table 48: Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 1 of 30)
STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	47401	52630	3640	3640	1725	1725	1750	1750	3600	3600
	(0.3)	(0.3)	(0.5)	(0.4)	(0.2)	(0.2)	(0.6)	(0.5)	(0.8)	(0.7)
2. Reserves and Surplus	498891	745087	12141	15708	23068	27968	10756	12487	10756	13988
	(3.5)	(4.8)	(1.8)	(1.9)	(2.8)	(3.0)	(3.4)	(3.6)	(2.3)	(2.6)
2.1. Statutory Reserves	168110	281091	2822	4022	5723	7323	2915	4271	2001	2951
2.2. Capital Reserves	4822	5171	76	76	-	-	-	-	-	-
2.3. Share Premium	224917	351057	4680	4680	-	-	4375	4375	6000	6000
2.4. Revenue and other Reserves	101013	107735	4562	6929	17345	20645	3465	3841	2755	5037
2.5. Balance of Profit	29	33	1	-	-	-	1	1	-	-
3. Deposits	9639545	11070117	465985	539766	609160	723751	246531	279715	379808	436622
	(66.7)	(70.7)	(70.2)	(66.3)	(74.8)	(76.8)	(79.0)	(80.4)	(80.1)	(80.2)
3.1. Demand Deposits	2247679	2564646	81353	88952	124050	144986	47685	60602	55246	73650
(i) From Banks	325131	397331	11521	9263	23917	24730	8347	12665	9236	12949
(ii) From Others	1922548	2167315	69831	79688	100133	120256	39339	47938	46010	60701
3.2. Savings Deposits	2131416	2402813	123451	138280	125237	143401	60307	68759	86472	94782
3.3. Term Deposits	5260450	6102658	261181	312534	359873	435364	138539	150353	238090	268190
(i) From Banks	254638	257803	6276	8088	7827	11709	1352	1275	4797	5616
(ii) From Others	5005812	5844855	254905	304446	352046	423656	137187	149077	233293	262574
3.A. Deposits of branches in India	9014544	10376734	465985	539766	609160	723751	246531	279715	379808	436622
3.B. Deposits of branches outside India	625001	693383	-	-	-	-	-	-	-	-
4. Borrowings	1265975	696053	34143	9370	43361	12152	6405	5266	31726	29558
	(8.8)	(4.4)	(5.1)	(1.2)	(5.3)	(1.3)	(2.1)	(1.5)	(6.7)	(5.4)
4.1. Borrowings in India	444708	88345	24291	1624	36052	10697	5013	3177	20707	18488
(i) From Reserve Bank of India	346035	6	21340	-	27580	-	2038	-	14434	-
(ii) From other Banks	-	1	465	336	-	-	-	-	2379	15226
(iii) From other Institutions and Agencies	98674	88337	2486	1289	8472	10697	2975	3177	3894	3262
4.2. Borrowings outside India	821266	607708	9852	7745	7309	1455	1393	2089	11019	11070
5. Other liabilities	2995172	3083431	148291	245805	137166	177295	46451	48823	48346	60983
	(20.7)	(19.7)	(22.3)	(30.2)	(16.8)	(18.8)	(14.9)	(14.0)	(10.2)	(11.2)
5.1. Bills Payable	717302	840353	44728	56945	37174	43370	12381	16804	6262	14755
5.2. Inter-office Adjustments	-	-	2227	38803	15773	35932	10589	4886	10761	-
5.3. Interest Accrued	695442	733768	31202	49374	44605	58692	14876	21084	23009	29325

5.4. Others (including provisions)	1582428	1509310	70134	100683	39614	39301	8606	6050	8314	16903
Total Liabilities	14446983	15647318	664201	814289	814480	942891	311894	348041	474236	544751
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	43875	49325	2007	2349	2312	3165	1247	1659	2214	2791
	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)	(0.5)	(0.5)	(0.5)
2. Balances with RBI	1522526	1035393	74516	172546	90302	162896	48759	51676	98617	60783
	(10.5)	(6.6)	(11.2)	(21.2)	(11.1)	(17.3)	(15.6)	(14.8)	(20.8)	(11.2)
3. Balances with banks in India	16181	61278	2884	9190	1198	924	2107	2170	2923	3308
	(0.1)	(0.4)	(0.4)	(1.1)	(0.1)	(0.1)	(0.7)	(0.6)	(0.6)	(0.6)
4. Money at call and short notice	681074	1479745	72000	-	44600	-	-	-	-	10000
	(4.7)	(9.5)	(10.8)	-	(5.5)	-	-	-	-	(1.8)
5. Balances with banks outside India	129415	149534	12803	14283	15223	14459	1752	2987	3009	6915
6. Investments	4381898	4682756	187236	228177	215525	293092	91391	109255	138662	177918
	(30.3)	(29.9)	(28.2)	(28.0)	(26.5)	(31.1)	(29.3)	(31.4)	(29.2)	(32.7)
6.A. Investments in India	4290925	4571243	187236	228177	215525	293092	91391	109255	138662	177918
(i) Government securities	3050735	3397309	129179	163819	163785	231971	72376	90320	105996	130716
(ii) Other approved securities	787257	747161	39225	37710	25988	25293	14181	13984	22206	22142
(iii) Shares	41330	44845	902	1225	2397	2439	730	1017	642	1176
(iv) Debentures and Bonds	330756	292340	17845	25341	19560	24030	2403	2296	7159	17521
(v) Subsidiaries and joint ventures	78623	87380	79	79	203	276	-	-	53	975
(vi) Others	2225	2208	5	5	3592	9084	1701	1639	2606	5387
6.B. Investments outside India	90973	111513	-	-	-	-	-	-	-	-
(i) Government securities	8908	8666	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	23434	32504	-	-	-	-	-	-	-	-
(iii) Others	58632	70343	-	-	-	-	-	-	-	-
7. Advances	5982565	6223320	244748	301182	387616	404100	147048	160696	203885	240685
	(41.4)	(39.8)	(36.8)	(37.0)	(47.6)	(42.9)	(47.1)	(46.2)	(43.0)	(44.2)
7.1. Bills purchased and discounted	882514	665641	18388	24720	33431	25226	16687	17939	23692	27964
7.2. Cash credits, overdrafts & loans	3662520	3847211	176945	206696	271080	286874	91925	96013	143186	171430
7.3. Term loans	1437530	1710468	49415	69766	83104	92000	38436	46745	37007	41291
8. Fixed Assets	87401	117092	3316	4078	5226	5963	2151	2457	2288	2599
	(0.6)	(0.7)	(0.5)	(0.5)	(0.6)	(0.6)	(0.7)	(0.7)	(0.5)	(0.5)
8.1. Premises	56733	41138	1476	1874	2196	2265	1007	847	1027	1077
8.2. Other Fixed assets	30669	75954	1840	2204	3031	3698	1144	1611	1262	1522
9. Other Assets	1602047	1848875	64692	82483	52480	58290	17439	17140	22638	39752
	(11.1)	(11.8)	(9.7)	(10.1)	(6.4)	(6.2)	(5.6)	(4.9)	(4.8)	(7.3)
9.1. Inter - office adjustments (net)	254620	425882	-	-	-	-	-	-	-	13897
9.2. Interest accrued	258684	247414	11835	12839	11559	13192	5739	4907	9135	11016
9.3. Tax paid	265053	241714	5347	5154	1015	6079	4344	4315	1819	2107
9.4. Stationery and Stamps	6083	6620	358	391	592	640	186	217	280	318
9.5. Others	817608	927246	47152	64100	39314	38379	7170	7702	11404	12413
	14446983	15647318	664201	814289	814480	942891	311894	348041	474236	544751

Total Assets (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0) (100.0)

Note : Figures in brackets indicate percent share in total.
 - : Nil or negligible.
Source : Annual accounts of banks.

Table 48: Liabilities and Assets of Scheduled Commercial Banks -1996 -97
STATE BANK OF INDIA AND ITS ASSOCIATES

Items	(Amount in Rs. lakh)					
	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	2475	2475	31400	31400	3500	3500
	(0.3)	(0.3)	(6.7)	(6.4)	(0.5)	(0.4)
2. Reserves and Surplus	32891	40808	7178	7178	16533	17384
	(3.9)	(4.7)	(1.5)	(1.5)	(2.5)	(2.2)
2.1. Statutory Reserves	17991	23275	3739	3739	6062	9166
2.2. Capital Reserves	-	2633	-	-	-	-
2.3. Share Premium	-	-	-	-	6750	6750
2.4. Revenue and other Reserves	14900	14900	3440	3440	3720	1467
2.5. Balance of Profit	-	-	-	-	1	-
3. Deposits	621084	722935	314327	369967	542415	646369
	(74.5)	(83.4)	(67.4)	(75.2)	(81.6)	(83.0)
3.1. Demand Deposits	111110	144093	57217	70495	53019	73201
(i) From Banks	8050	8816	7124	10052	7095	16193
(ii) From Others	103060	135278	50093	60443	45924	57009
3.2. Savings Deposits	139238	156973	57487	66656	122784	131265
3.3. Term Deposits	370736	421869	199623	232815	366611	441903
(i) From Banks	1438	395	4807	5519	2080	17202
(ii) From Others	369297	421473	194816	227296	364531	424701
3.A. Deposits of branches in India	621084	722935	314327	369967	542415	646369
3.B. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	38224	13895	41821	21776	20027	9164
	(4.6)	(1.6)	(9.0)	(4.4)	(3.0)	(1.2)

4.1. Borrowings in India	22450	1430	22427	2416	17749	7461
(i) From Reserve Bank of India	20723	-	18912	-	-	-
(ii) From other Banks	60	-	138	-	-	-
(iii) From other Institutions and Agencies	1666	1430	3377	2416	17749	7460
4.2. Borrowings outside India	15774	12465	19395	19360	2278	1703
5. Other liabilities	139192	87125	71831	61719	82106	102601
	(16.7)	(10.0)	(15.4)	(12.5)	(12.4)	(13.2)
5.1. Bills Payable	44965	33613	8665	9853	25728	30397
5.2. Inter-office Adjustments	35617	-	6997	16872	-	-
5.3. Interest Accrued	34710	46641	22587	28338	36204	42565
5.4. Others (including provisions)	23900	6871	33582	6657	20175	29639
Total Liabilities	833866	867237	466558	492040	664581	779017
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	2646	3146	1405	1567	2869	3153
	(0.3)	(0.4)	(0.3)	(0.3)	(0.4)	(0.4)
2. Balances with RBI	119246	139634	44541	40089	82743	74594
	(14.3)	(16.1)	(9.5)	(8.1)	(12.5)	(9.6)
3. Balances with banks in India	3008	3124	874	4579	579	2844
	(0.4)	(0.4)	(0.2)	(0.9)	(0.1)	(0.4)
4. Money at call and short notice	59000	-	23500	25812	-	-
	(7.1)	(0.0)	(5.0)	(5.2)	(0.0)	(0.0)
5. Balances with banks outside India	11257	16983	29219	18096	20277	32179
6. Investments	217060	266224	143127	154540	187963	262621
	(26.0)	(30.7)	(30.7)	(31.4)	(28.3)	(33.7)
6.A. Investments in India	217060	266224	143127	154540	187963	262621
(i) Government securities	153315	194068	120743	119039	142412	213307
(ii) Other approved securities	45198	44611	9245	9357	30118	29116
(iii) Shares	1042	1255	1177	1489	793	1020
(iv) Debentures and Bonds	14547	23756	11296	19447	8752	13269
(v) Subsidiaries and joint ventures	26	35	-	665	-	-

(vi) Others	2932	2500	666	4543	5889	5909
6.B. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	330486	378713	181308	215531	334916	365930
	(39.6)	(43.7)	(38.9)	(43.8)	(50.4)	(47.0)
7.1. Bills purchased and discounted	27614	27165	18879	18954	19090	24200
7.2. Cash credits, overdrafts & loans	244727	268491	140966	166689	237620	262852
7.3. Term loans	58145	83058	21462	29888	78206	78878
8. Fixed Assets	3292	4658	2322	2523	4000	4397
	(0.4)	(0.5)	(0.5)	(0.5)	(0.6)	(0.6)
8.1. Premises	1432	2207	993	904	1462	1343
8.2. Other Fixed assets	1861	2451	1329	1619	2538	3054
9. Other Assets	87871	54755	40262	29303	31234	33299
	(10.5)	(6.3)	(8.6)	(6.0)	(4.7)	(4.3)
9.1. Inter - office adjustments (net)	-	4500	-	-	10793	6767
9.2. Interest accrued	15654	14905	8525	8272	13234	16831
9.3. Tax paid	7137	6797	5197	5040	5915	6535
9.4. Stationery and Stamps	263	269	186	196	319	382
9.5. Others	64817	28284	26354	15795	974	2783
Total Assets	833866	867237	466558	492040	664581	779017
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

- : Nil or negligible.

Source : Annual accounts of banks.