

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 4 of 30)
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1161	1161	10500	10500	1794	1794	516	516	6002	6092
	(0.6)	(0.5)	(22.5)	(10.0)	(0.6)	(0.5)	(1.9)	(1.5)	(10.8)	(8.9)
2. Reserves and Surplus	9042	11213	326	1258	16734	16926	132	132	347	365
	(4.4)	(4.6)	(0.7)	(1.2)	(5.4)	(5.0)	(0.5)	(0.4)	(0.6)	(0.5)
2.1. Statutory Reserves	2623	3923	267	895	4460	4681	95	95	278	83
2.2. Capital Reserves	2929	162	-	-	2446	2419	-	2	1	215
2.3. Share Premium	3452	3452	-	-	1544	1544	2	2	-	-
2.4. Revenue and other Reserves	-	3629	-	-	8283	8283	35	33	67	67
2.5. Balance of Profit	37	47	59	362	3	-	-	-	-	-
3. Deposits	154824	193087	27829	83142	250682	293893	25744	32371	47035	59508
	(75.8)	(79.4)	(59.6)	(78.9)	(80.5)	(86.3)	(93.3)	(93.3)	(84.8)	(87.2)
3.1. Demand Deposits	33677	38721	5312	9524	58220	52210	2705	3516	3637	3626
(i) From Banks	608	677	14	220	1649	2341	224	244	-	60
(ii) From Others	33069	38043	5298	9305	56571	49869	2481	3272	3636	3566
3.2. Savings Deposits	23934	27941	3720	9345	39430	44204	8545	10075	14324	15595
3.3. Term Deposits	97214	126425	18797	64273	153032	197479	14494	18779	29074	40287
(i) From Banks	7764	14346	50	2058	18775	28762	291	1630	-	11
(ii) From Others	89450	112079	18747	62215	134258	168717	14203	17149	29074	40276
3.A. Deposits of branches in India	154824	193087	27829	83142	250682	293893	25744	32371	47035	59508
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	32177	27256	2046	3063	15635	3135	48	85	6	749
	(15.8)	(11.2)	(4.4)	(2.9)	(5.0)	(0.9)	(0.2)	(0.2)	-	(1.1)
4.1. Borrowings in India	32177	27256	2046	3063	13883	2532	48	85	6	749
(i) From Reserve Bank of India	7251	-	1965	-	11918	-	-	-	-	700
(ii) From other Banks	20421	4326	81	3000	181	56	13	63	3	37
(iii) From other Institutions and Agencies	4505	22929	-	63	1784	2476	36	22	3	12
4.2. Borrowings outside India	-	-	-	-	1752	603	-	-	-	-
5. Other liabilities	6990	10408	5979	7470	26736	24850	1159	1585	2061	1562
	(3.4)	(4.3)	(12.8)	(7.1)	(8.6)	(7.3)	(4.2)	(4.6)	(3.7)	(2.3)
5.1. Bills Payable	2029	4240	1153	2489	6363	4702	719	768	707	489
5.2. Inter-office Adjustments	882	-	2088	-	2589	2129	-	348	759	580
5.3. Interest Accrued	-	1171	238	1410	8272	12311	154	205	16	64

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
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bharat Overseas Bank		Catholic Syrian Bank		Centurian Bank		City Union Bank		Development Credit Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	525	525	540	541	10125	10125	540	540	1656	1637
	(0.6)	(0.5)	(0.4)	(0.3)	(28.5)	(7.8)	(0.7)	(0.6)	(1.8)	(1.3)
2. Reserves and Surplus	3706	4814	2018	2400	1085	1931	2353	3275	15718	17311
	(4.6)	(4.9)	(1.3)	(1.4)	(3.1)	(1.5)	(3.2)	(3.6)	(17.2)	(13.6)
2.1. Statutory Reserves	1059	1359	1086	1209	217	528	1700	2500	1050	2500
2.2. Capital Reserves	-	187	716	895	-	-	2	2	2933	2778
2.3. Share Premium	-	-	-	-	-	-	240	240	2689	2707
2.4. Revenue and other Reserves	2595	3213	201	222	-	-	411	533	6650	9298
2.5. Balance of Profit	52	55	15	75	868	1404	-	-	2396	29
3. Deposits	68446	82085	138072	152772	21527	103155	57205	78787	68850	102235
	(84.1)	(84.4)	(89.8)	(90.1)	(60.6)	(79.6)	(78.9)	(87.0)	(75.3)	(80.2)
3.1. Demand Deposits	9727	8833	14037	12417	1387	3603	9097	10940	13226	15112
(i) From Banks	356	29	179	146	3	126	39	15	42	102
(ii) From Others	9371	8804	13858	12271	1384	3477	9057	10925	13184	15010
3.2. Savings Deposits	11720	12044	22382	24394	563	1871	8067	9157	13959	12371
3.3. Term Deposits	46999	61208	101652	115961	19576	97681	40041	58689	41665	74753
(i) From Banks	-	1276	5618	275	5978	55804	144	71	4956	25715
(ii) From Others	46999	59932	96035	115686	13599	41877	39897	58618	36710	49038
3.A. Deposits of branches in India	51201	64449	138072	152772	21527	103155	57205	78787	68850	102235
3.B. Deposits of branches outside India	17245	17636	-	-	-	-	-	-	-	-
4. Borrowings	1950	2806	8419	7746	664	6457	9428	3118	294	306
	(2.4)	(2.9)	(5.5)	(4.6)	(1.9)	(5.0)	(13.0)	(3.4)	(0.3)	(0.2)
4.1. Borrowings in India	1885	1114	8383	7674	663	6292	9095	2690	294	306
(i) From Reserve Bank of India	853	-	2169	-	663	-	3035	-	-	-
(ii) From other Banks	1032	1000	1000	1009	-	3500	3700	-	-	-
(iii) From other Institutions and Agencies	-	114	5215	6665	-	2792	2360	2690	294	306
4.2. Borrowings outside India	66	1692	36	72	1	165	333	428	-	-
5. Other liabilities	6768	7048	4707	6097	2132	7855	2987	4854	4890	5991

	(8.3)	(7.2)	(3.1)	(3.6)	(6.0)	(6.1)	(4.1)	(5.4)	(5.3)	(4.7)
5.1. Bills Payable	975	760	754	760	574	2159	270	3186	1675	1775
5.2. Inter-office Adjustments	1598	1798	358	820	-	-	1180	109	-	-
5.3. Interest Accrued	744	714	1361	1284	560	1808	269	461	531	1132
5.4. Others (including provisions)	3450	3776	2233	3234	999	3888	1268	1099	2684	3083
Total Liabilities	81395	97278	153756	169556	35532	129524	72513	90574	91407	127479
	(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									
	Bharat Overseas Bank		Catholic Syrian Bank		Centurian Bank		City Union Bank		Development Credit Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	435	630	1977	2055	77	231	2595	3344	1121	1393
	(0.5)	(0.6)	(1.3)	(1.2)	(0.2)	(0.2)	(3.6)	(3.7)	(1.2)	(1.1)
2. Balances with RBI	7104	4771	16370	10939	2563	10523	8016	7865	8614	14183
	(8.7)	(4.9)	(10.6)	(6.5)	(7.2)	(8.1)	(11.1)	(8.7)	(9.4)	(11.1)
3. Balances with banks in India	5075	9270	820	2599	1905	313	2435	3930	2529	4280
	(6.2)	(9.5)	(0.5)	(1.5)	(5.4)	(0.2)	(3.4)	(4.3)	(2.8)	(3.4)
4. Money at call and short notice	2916	3919	-	-	1414	-	-	-	3400	-
	(3.6)	(4.0)	-	-	(4.0)	-	-	-	(3.7)	-
5. Balances with banks outside India	2827	8217	-	-	12	1348	1095	1212	-	693
6. Investments	18608	21544	41617	48144	5722	34439	16641	23010	21094	33260
	(22.9)	(22.1)	(27.1)	(28.4)	(16.1)	(26.6)	(22.9)	(25.4)	(23.1)	(26.1)
6.A. Investments in India	16483	18967	41617	48144	5722	34439	16641	23010	21094	33260
(i) Government securities	12350	14526	25730	30812	4389	29877	11790	15082	15603	25267
(ii) Other approved securities	1924	1914	6118	6248	-	25	3726	3791	2731	2650
(iii) Shares	44	3	641	784	2	-	290	267	-	764
(iv) Debentures and Bonds	2084	2444	3277	6685	111	1681	640	3294	2192	3928
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	194	-	-	-
(vi) Others	81	81	5852	3616	1220	2856	-	576	569	650
6.B. Investments outside India	2125	2577	-	-	-	-	-	-	-	1
(i) Government securities	2125	2577	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	1
7. Advances	39922	43894	83361	95507	18778	73521	38526	47641	41991	61163
	(49.0)	(45.1)	(54.2)	(56.3)	(52.8)	(56.8)	(53.1)	(52.6)	(45.9)	(48.0)
7.1. Bills purchased and discounted	4534	7259	5637	6366	14648	53527	3631	6553	3001	15389
7.2. Cash credits, overdrafts & loans	28213	27722	42122	45957	3430	8530	26006	30620	17742	26056
7.3. Term loans	7174	8913	35602	43184	699	11464	8890	10468	21247	19719
8. Fixed Assets	619	644	3835	3813	2691	5651	1084	1338	8685	10387
	(0.8)	(0.7)	(2.5)	(2.2)	(7.6)	(4.4)	(1.5)	(1.5)	(9.5)	(8.1)
8.1. Premises	265	303	881	875	1166	2378	392	649	5016	5982
8.2. Other Fixed assets	354	341	2954	2937	1525	3274	692	689	3669	4405
9. Other Assets	3889	4389	5774	6499	2372	3498	2121	2234	3973	2119
	(4.8)	(4.5)	(3.8)	(3.8)	(6.7)	(2.7)	(2.9)	(2.5)	(4.3)	(1.7)
9.1. Inter - office adjustments (net)	-	-	-	-	-	-	-	-	349	61
9.2. Interest accrued	638	733	3017	4046	313	982	720	814	840	1070

9.3. Tax paid	1749	2305	1542	1334	98	899	439	632	38	17
9.4. Stationery and Stamps	81	84	62	95	9	13	21	27	16	21
9.5. Others	1421	1267	1154	1024	1953	1605	941	760	2730	950
Total Assets	81395	97278	153756	169556	35532	129524	72513	90574	91407	127479
	(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.