

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 5 of 30)
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2251	1374	1687	2165	3	3	10400	10400	20000	20000
	(2.7)	(1.1)	(0.4)	(0.4)	(0.1)	-	(4.7)	(3.9)	(20.2)	(11.0)
2. Reserves and Surplus	2301	4008	20456	30910	324	369	3794	7974	2108	4398
	(2.8)	(3.3)	(4.7)	(5.7)	(5.6)	(4.5)	(1.7)	(3.0)	(2.1)	(2.4)
2.1. Statutory Reserves	395	633	5939	8439	124	144	1107	2255	422	1435
2.2. Capital Reserves	621	590	1099	1051	-	25	-	-	-	-
2.3. Share Premium	918	2272	8117	14801	-	-	-	-	-	-
2.4. Revenue and other Reserves	365	511	5057	6557	200	200	2680	5710	-	-
2.5. Balance of Profit	1	2	244	63	-	-	6	8	1687	2963
3. Deposits	70673	107633	369716	460340	4834	7130	132430	227934	68570	127907
	(84.7)	(88.3)	(84.8)	(84.3)	(83.9)	(86.8)	(59.8)	(86.0)	(69.1)	(70.5)
3.1. Demand Deposits	5581	7699	28705	26543	332	527	14948	17445	22688	40886
(i) From Banks	10	-	2336	2238	13	36	91	10	1	15
(ii) From Others	5571	7699	26369	24304	319	491	14856	17435	22688	40871
3.2. Savings Deposits	8232	8640	51849	58374	1000	1304	1171	2278	1731	6867
3.3. Term Deposits	56860	91294	289162	375423	3502	5300	116312	208210	44150	80154
(i) From Banks	6174	23575	23170	61527	82	176	19633	61781	-	-
(ii) From Others	50686	67719	265992	313896	3420	5124	96679	146430	44150	80154
3.A. Deposits of branches in India	70673	107633	369716	460340	4834	7130	132430	227934	68570	127907
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	3918	3806	26768	28666	340	323	66880	7079	4522	19928
	(4.7)	(3.1)	(6.1)	(5.2)	(5.9)	(3.9)	(30.2)	(2.7)	(4.6)	(11.0)
4.1. Borrowings in India	3918	3806	25205	28666	340	323	65386	6649	3960	19928
(i) From Reserve Bank of India	-	-	15449	6700	-	-	64902	4958	3888	-
(ii) From other Banks	1500	1500	15	7500	-	-	-	-	-	11521
(iii) From other Institutions and Agencies	2418	2306	9740	14466	340	323	483	1690	72	8164
4.2. Borrowings outside India	-	-	1564	-	-	-	1494	430	562	243
5. Other liabilities	4313	5065	17416	24112	263	392	7850	9767	4029	9293
	(5.2)	(4.2)	(4.0)	(4.4)	(4.6)	(4.8)	(3.5)	(4.4)	(4.1)	(5.1)
5.1. Bills Payable	99	63	7139	11350	40	44	1830	1901	1455	3008
5.2. Inter-office Adjustments	1161	391	2707	-	10	32	-	-	-	-
5.3. Interest Accrued	843	968	-	2679	36	53	410	3875	1417	1078

5.4. Others (including provisions)	2209	3642	7571	10083	177	263	5611	3990	1157	5207
Total Liabilities	83457	121886	436044	546192	5764	8217	221353	265153	99229	181526
	(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									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	1110	1329	4689	5148	138	182	98	427	240	458
	(1.3)	(1.1)	(1.1)	(0.9)	(2.4)	(2.2)	-	(0.2)	(0.2)	(0.3)
2. Balances with RBI	10711	10987	42814	29383	576	685	19831	24869	10475	17367
	(12.8)	(9.0)	(9.8)	(5.4)	(10.0)	(8.3)	(9.0)	(9.4)	(10.6)	(9.6)
3. Balances with banks in India	2825	14949	12044	25192	295	353	2524	908	142	1961
	(3.4)	(12.3)	(2.8)	(4.6)	(5.1)	(4.3)	(1.1)	(0.3)	(0.1)	(1.1)
4. Money at call and short notice	-	500	-	-	38	137	7630	1488	5920	6092
	-	(0.4)	-	-	(0.7)	(1.7)	(3.4)	(0.6)	(6.0)	(3.4)
5. Balances with banks outside India	-	-	8154	3351	-	-	137	204	232	446
6. Investments	19910	30070	114631	145617	1163	1719	34888	66207	31428	72972
	(23.9)	(24.7)	(26.3)	(26.7)	(20.2)	(20.9)	(15.8)	(25.0)	(31.7)	(40.2)
6.A. Investments in India	19910	30070	114631	145617	1163	1719	34888	66207	31428	730
(i) Government securities	16357	21871	88708	98620	792	1336	30358	60779	14124	36513
(ii) Other approved securities	1106	1119	7695	7542	370	372	385	585	-	-
(iii) Shares	110	124	3194	3311	-	-	1712	2122	128	858
(iv) Debentures and Bonds	1834	5950	13554	32875	-	10	2145	2338	14220	30967
(v) Subsidiaries and joint ventures	-	-	500	1500	-	-	-	-	-	-
(vi) Others	504	1006	980	1769	1	1	287	384	2956	4634
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	44859	56241	222845	299941	3069	4534	137732	146246	36862	57526
	(53.8)	(46.1)	(51.1)	(54.9)	(53.2)	(55.2)	(62.2)	(55.2)	(37.1)	(31.7)
7.1. Bills purchased and discounted	9681	5361	55978	95386	91	57	58722	46356	1525	4426
7.2. Cash credits, overdrafts & loans	22322	33071	120246	145556	1304	1592	64224	81896	11196	22582
7.3. Term loans	12856	17809	46621	58998	1674	2885	14786	17994	24141	30518
8. Fixed Assets	1074	1303	13345	13430	358	428	8885	16154	7603	9867
	(1.3)	(1.1)	(3.1)	(2.5)	(6.2)	(5.2)	(4.0)	(6.1)	(7.7)	(5.4)
8.1. Premises	646	652	2631	3251	311	344	1448	5853	5952	3807
8.2. Other Fixed assets	428	651	10715	10179	47	84	7437	10301	1652	6060
9. Other Assets	2968	6507	17522	24130	128	179	9628	8650	6328	14837
	(3.6)	(5.3)	(4.0)	(4.4)	(2.2)	(2.2)	(4.3)	(3.3)	(6.4)	(8.2)
9.1. Inter - office adjustments (net)	-	-	4586	7433	-	-	-	-	-	-
9.2. Interest accrued	1300	1847	5522	7170	38	63	1468	2208	1666	2968
9.3. Tax paid	306	296	2810	3816	50	64	94	50	-	33
9.4. Stationery and Stamps	32	43	151	182	15	18	1	3	22	9
9.5. Others	1330	4321	4452	5529	25	34	8065	6388	4640	11827
Total Assets	83457	121886	436044	546192	5764	8217	221353	265153	99229	181526

(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
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1996 (31)	1997 (32)	1996 (33)	1997 (34)	1996 (35)	1997 (36)	1996 (37)	1997 (38)	1996 (39)	1997 (40)
1. Capital	15000 (13.0)	15000 (8.4)		10000 (12.7)	12000 (6.4)	12000 (3.4)	700 (0.2)	700 (0.2)	1346 (0.6)	1349 (0.5)
2. Reserves and Surplus	675 (0.6)	3188 (1.8)		462 (0.6)	11134 (5.9)	15947 (4.5)	13379 (3.9)	17025 (4.0)	12924 (5.7)	16398 (5.7)
2.1. Statutory Reserves	636	3186		92	1686	3490	2230	2730	4409	6409
2.2. Capital Reserves	-	-		-	-	-	33	33	-	-
2.3. Share Premium	-	-		-	8000	8000	-	-	7164	7189
2.4. Revenue and other Reserves	-	-		-	1430	4430	11116	14262	1350	2800
2.5. Balance of Profit	39	2		370	18	26	-	-	1	1
3. Deposits	72795 (62.9)	134760 (75.6)	N O	50525 (63.9)	141223 (74.9)	309310 (86.8)	289518 (83.4)	365814 (86.4)	185531 (81.4)	251059 (86.8)
3.1. Demand Deposits	18670	31633	T	6191	12633	21172	54580	64867	19916	24508
(i) From Banks	110	335		4	52	350	2995	3662	298	351
(ii) From Others	18560	31298	A	6186	12581	20822	51585	61205	19618	24157
3.2. Savings Deposits	1851	4967	V	455	1045	2677	78517	90597	35330	40994
3.3. Term Deposits	52274	98160	A	43879	127545	285462	156422	210350	130285	185558
(i) From Banks	8221	9447	I	5179	6450	35957	10830	20007	4255	8171
(ii) From Others	44053	88713	L	38700	121095	249505	145592	190343	126030	177387
3.A. Deposits of branches in India	72795	134760	A	50525	141223	309310	289518	365814	185531	251059
3.B. Deposits of branches outside India	-	-	B	-	-	-	-	-	-	-
			L							
4. Borrowings	21095 (18.2)	9299 (5.2)	E	15546 (19.7)	15327 (8.1)	6843 (1.9)	3799 (1.1)	1793 (0.4)	19545 (8.6)	8761 (3.0)
4.1. Borrowings in India	20751	9299		15465	15327	6843	3796	1258	19545	8761
(i) From Reserve Bank of India	7063	-		2540	6619	-	-	-	12255	-
(ii) From other Banks	10509	8003		6325	7324	5259	3534	1037	25	2
(iii) From other Institutions and Agencies	3179	1295		6600	1384	1584	262	222	7266	8758
4.2. Borrowings outside India	344	-		81	-	-	3	534	-	-

5. Other liabilities	6162	15940	2498	8854	12050	39802	38066	8593	11834
	(5.3)	(8.9)	(3.2)	(4.7)	(3.4)	(11.5)	(9.0)	(3.8)	(4.1)
5.1. Bills Payable	2685	6879	942	1532	3734	16422	20123	1817	2243
5.2. Inter-office Adjustments	-	-	-	-	-	15122	7743	415	1762
5.3. Interest Accrued	397	567	366	3311	4617	1772	2729	1006	1167
5.4. Others (including provisions)	3080	8495	1190	4011	3700	6487	7472	5355	6661
Total Liabilities	115726	178187	79032	188538	356150	347199	423398	227939	289401
	(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									
	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	113	262		49	184	225	3499	4549	2326	3112
	(0.1)	(0.1)		(0.1)	(0.1)	(0.1)	(1.0)	(1.1)	(1.0)	(1.1)
2. Balances with RBI	10314	14771		3489	11869	24219	46273	40499	24811	26208
	(8.9)	(8.3)		(4.4)	(6.3)	(6.8)	(13.3)	(9.6)	(10.9)	(9.1)
3. Balances with banks in India	803	12643		425	1851	4149	9143	14579	5156	11317
	(0.7)	(7.1)		(0.5)	(1.0)	(1.2)	(2.6)	(3.4)	(2.3)	(3.9)
4. Money at call and short notice	4225	8260		-	-	2500	13000	7500	5525	-
	(3.7)	(4.6)		-	-	(0.7)	(3.7)	(1.8)	(2.4)	-
5. Balances with banks outside India	841	1355		1968	16799	6562	1784	2736	2296	6812
6. Investments	26277	43535		19581	35750	105454	106789	159273	59121	83364
	(22.7)	(24.4)		(24.8)	(19.0)	(29.6)	(30.8)	(37.6)	(25.9)	(28.8)
6.A. Investments in India	26277	43535		19581	35750	105454	106789	159273	59121	83364
(i) Government securities	17449	31336	N	8924	30159	72466	78953	121170	39405	57349
(ii) Other approved securities	-	-	O	-	1300	1712	14973	16568	6356	6232
(iii) Shares	938	1047	T	-	738	488	12	12	458	209
(iv) Debentures and Bonds	7697	6934		9325	3510	26701	8889	15029	8813	15542
(v) Subsidiaries and joint ventures	-	-	A	-	-	-	355	-	-	-
(vi) Others	193	4218	V	1332	43	4088	3607	6494	4089	4032
6.B. Investments outside India	-	-	A	-	-	-	-	-	-	-
(i) Government securities	-	-	I	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	L	-	-	-	-	-	-	-
(iii) Others	-	-	A	-	-	-	-	-	-	-
7. Advances	65075	79800		49542	112119	192766	136413	169398	118542	144969
	(56.2)	(44.8)		(62.7)	(59.5)	(54.1)	(39.3)	(40.0)	(52.0)	(50.1)
7.1. Bills purchased and discounted	6618	7640	E	21575	12327	10227	10227	7391	15358	17347
7.2. Cash credits, overdrafts & loans	49932	63210		10863	92587	166107	98499	122618	79596	96684
7.3. Term loans	8524	8950		17104	7206	16432	27687	39389	23588	30938
8. Fixed Assets	4662	9637		1971	5223	9973	1556	1992	3613	5381
	(4.0)	(5.4)		(2.5)	(2.8)	(2.8)	(0.4)	(0.5)	(1.6)	(1.9)
8.1. Premises	334	2831		13	949	1335	338	541	728	1343
8.2. Other Fixed assets	4328	6806		1958	4275	8638	1218	1451	2885	4038
9. Other Assets	3416	7923		2006	4744	10302	28742	22872	6549	8237
	(3.0)	(4.4)		(2.5)	(2.5)	(2.9)	(8.3)	(5.4)	(2.9)	(2.8)
9.1. Inter - office adjustments (net)	-	-		1	206	30	-	-	-	-

9.2. Interest accrued	992	1371	500	1388	2971	5728	5815	2017	3044
9.3. Tax paid	18	12	843	162	129	-	3508	3134	3223
9.4. Stationery and Stamps	1	1	-	-	-	5257	-	68	92
9.5. Others	2405	6539	663	2989	7173	17757	13549	1331	1878
Total Assets	115726	178187	79032	188538	356150	347199	423398	227939	289401
	(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.