

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 7 of 30)
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Tamilnad Mercantile Bank		Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	28	28	10000	10000	2989	2989	11500	11500	997	1464
	-	-	(16.2)	(6.6)	(1.6)	(1.3)	(9.5)	(7.0)	(0.2)	(0.2)
2. Reserves and Surplus	7916	11317	948	1960	9433	10755	1352	2854	36230	45875
	(5.5)	(7.4)	(1.5)	(1.3)	(5.0)	(4.7)	(1.1)	(1.7)	(6.9)	(7.7)
2.1. Statutory Reserves	2457	3497	152	355	1928	2378	270	571	7930	9607
2.2. Capital Reserves	-	81	-	-	-	-	-	230	1390	1344
2.3. Share Premium	-	-	-	-	5473	5473	-	-	6292	10078
2.4. Revenue and other Reserves	5447	7724	696	1605	2032	2904	-	-	20611	24842
2.5. Balance of Profit	12	15	100	-	-	-	1082	2053	7	4
3. Deposits	111687	125830	35572	131569	162298	204375	92566	140866	430077	506945
	(78.2)	(82.0)	(57.7)	(87.3)	(86.5)	(88.6)	(76.5)	(85.2)	(81.7)	(84.6)
3.1. Demand Deposits	28551	28837	3560	10914	22518	24704	32943	18201	45656	45133
(i) From Banks	321	100	-	-	1549	1723	1902	9	3795	2283
(ii) From Others	28229	28737	3560	10914	20969	22981	31041	18192	41861	42851
3.2. Savings Deposits	14550	15182	881	4369	32142	37503	770	1364	34089	39386
3.3. Term Deposits	68587	81811	31131	116286	107638	142168	58852	121301	350333	422426
(i) From Banks	33	246	4298	17006	8488	10805	4159	26642	25557	21010
(ii) From Others	68554	81565	26833	99280	99150	131362	54693	94658	324776	401415
3.A. Deposits of branches in India	111687	125830	35572	131569	162298	204375	92566	140866	430077	506945
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	15313	5778	12037	327	8242	4406	7989	732	28889	13569
	(10.7)	(3.8)	(19.5)	(0.2)	(4.4)	(1.9)	(6.6)	(0.4)	(5.5)	(2.3)
4.1. Borrowings in India	15313	5778	12000	327	8242	4406	7989	374	25450	13049
(i) From Reserve Bank of India	9230	-	7382	-	-	-	6386	-	16351	-
(ii) From other Banks	-	-	3100	3	-	9	1500	200	-	4001
(iii) From other Institutions and Agencies	6083	5778	1518	324	8241	4396	103	174	9098	9048
4.2. Borrowings outside India	-	-	38	-	-	-	-	358	3440	521
5. Other liabilities	7941	10493	3103	6858	4589	8073	7540	9289	30034	31370
	(5.6)	(6.8)	(5.0)	(4.6)	(2.4)	(3.5)	(6.2)	(5.6)	(5.7)	(5.2)
5.1. Bills Payable	5201	7227	1195	2312	772	3159	394	677	10613	13173
5.2. Inter-office Adjustments	-	-	-	5	-	-	4366	5175	-	1655
5.3. Interest Accrued	1460	1553	705	1909	1766	1959	222	16	6001	5208

5.4. Others (including provisions)	1281	1713	1203	2633	2051	2956	2559	3420	13420	11334
Total Liabilities	142886	153447	61661	150714	187551	230597	120947	165241	526228	599222
	(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									
	Tamilnad Mercantile Bank		Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Cash in hand	5574	4850	106	290	2448	3242	147	272	5426	5688
	(3.9)	(3.2)	(0.2)	(0.2)	(1.3)	(1.4)	(0.1)	(0.2)	(1.0)	(0.9)
2. Balances with RBI	17290	13395	4508	14689	23063	26097	21983	16340	60459	55349
	(12.1)	(8.7)	(7.3)	(9.7)	(12.3)	(11.3)	(18.2)	(9.9)	(11.5)	(9.2)
3. Balances with banks in India	3833	3322	2772	519	4303	6054	485	480	11925	23710
	(2.7)	(2.2)	(4.5)	(0.3)	(2.3)	(2.6)	(0.4)	(0.3)	(2.3)	(4.0)
4. Money at call and short notice	5000	-	-	400	19	-	11450	19400	-	-
	(3.5)	-	-	(0.3)	-	-	(9.5)	(11.7)	-	-
5. Balances with banks outside India	684	453	3463	3998	839	1822	1368	2198	515	2718
6. Investments	34100	49698	8412	38066	49582	66424	22124	52239	135452	190342
	(23.9)	(32.4)	(13.6)	(25.3)	(26.4)	(28.8)	(18.3)	(31.6)	(25.7)	(31.8)
6.A. Investments in India	34100	49698	8412	38066	49582	66424	22124	52239	135452	190342
(i) Government securities	26035	37764	8212	31647	36439	46008	19089	30346	105351	147948
(ii) Other approved securities	4176	4063	200	1120	4739	4686	200	200	12827	12445
(iii) Shares	107	110	-	603	986	1749	670	1366	1925	952
(iv) Debentures and Bonds	3689	7693	-	4497	4247	10504	1150	1636	14307	27959
(v) Subsidiaries and joint ventures	-	-	-	-	1	1	-	-	526	875
(vi) Others	94	69	-	200	3169	3476	1014	18691	515	163
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	69580	74619	35119	81354	89066	107627	55685	63945	254181	262366
	(48.7)	(48.6)	(57.0)	(54.0)	(47.5)	(46.7)	(46.0)	(38.7)	(48.3)	(43.8)
7.1. Bills purchased and discounted	9565	9102	14278	39603	11731	17196	10946	11439	111775	32189
7.2. Cash credits, overdrafts & loans	41635	44900	20841	30607	59713	68610	32698	38892	83339	144700
7.3. Term loans	18379	20618	-	11144	17622	21821	12041	13614	59068	85477
8. Fixed Assets	2328	2367	2892	4854	5791	7899	3586	4830	25267	25785
	(1.6)	(1.5)	(4.7)	(3.2)	(3.1)	(3.4)	(3.0)	(2.9)	(4.8)	(4.3)
8.1. Premises	1484	1561	1813	2178	1701	3721	-	498	4516	4664
8.2. Other Fixed assets	844	806	1079	2676	4090	4178	3586	4332	20752	21120
9. Other Assets	4496	4744	4389	6544	12440	11432	4119	5537	33003	33265
	(3.1)	(3.1)	(7.1)	(4.3)	(6.6)	(5.0)	(3.4)	(3.4)	(6.3)	(5.6)
9.1. Inter - office adjustments (net)	2	2	-	-	4801	4483	-	-	333	-
9.2. Interest accrued	1357	1710	494	1325	3123	3110	1140	1487	5617	4541
9.3. Tax paid	-	-	53	403	1508	1566	1357	708	3271	5469
9.4. Stationery and Stamps	4	5	-	-	118	248	6	13	94	108
9.5. Others	3133	3027	3842	4816	2889	2025	1617	3329	23688	23146
Total Assets	142886	153447	61661	150714	187551	230597	120947	165241	526228	599222

(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
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	ABN Amro Bank		Abu-dhabi		American Express		Bank of America	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Capital	1500	1500	20	20	1568	1568	20	20
	(0.9)	(0.8)	(0.1)	-	(0.5)	(0.6)	-	-
2. Reserves and Surplus	10804	15915	1928	2073	31995	36073	33114	42559
	(6.3)	(8.5)	(6.4)	(4.4)	(10.6)	(14.2)	(8.6)	(8.4)
2.1. Statutory Reserves	2074	2850	382	411	7042	7858	7151	9040
2.2. Capital Reserves	37	287	12	12	398	398	16299	25799
2.3. Share Premium	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	1643	2876	1183	1183	1139	1139	9664	7720
2.5. Balance of Profit	7049	9901	351	467	23415	26677	-	-
3. Deposits	58154	112058	25192	32480	231483	194064	192708	315861
	(33.9)	(60.0)	(84.1)	(69.0)	(76.5)	(76.2)	(50.1)	(62.3)
3.1. Demand Deposits	11958	21721	4095	5770	30470	30912	37268	56179
(i) From Banks	364	921	175	95	1361	3099	568	659
(ii) From Others	11594	20801	3920	5675	29110	27813	36700	55520
3.2. Savings Deposits	2498	3916	2232	2313	9473	9100	9949	14808
3.3. Term Deposits	43697	86420	18865	24397	191540	154052	145491	244875
(i) From Banks	3249	-	-	-	791	145	4320	18245
(ii) From Others	40449	86420	18865	24397	190749	153907	141172	226629
3.A. Deposits of branches in India	58154	112058	25192	32480	231483	194064	192708	315861
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-
4. Borrowings	77398	46792	600	9432	12420	37	134170	110709
	(45.1)	(25.1)	(2.0)	(20.0)	(4.1)	-	(34.9)	(21.8)
4.1. Borrowings in India	69979	36377	600	9432	3678	17	132203	66131
(i) From Reserve Bank of India	19363	10606	-	-	-	-	20334	9656
(ii) From other Banks	40505	13937	600	9432	3595	-	63545	40150
(iii) From other Institutions and Agencies	10111	11835	-	-	84	17	48324	16325
4.2. Borrowings outside India	7419	10415	-	-	8741	20	1966	44578

5. Other liabilities	23743	10516	2204	3085	24951	22774	24395	38063
	(13.8)	(5.6)	(7.4)	(6.6)	(8.3)	(8.9)	(6.3)	(7.5)
5.1. Bills Payable	877	1276	198	472	2868	3893	6018	7653
5.2. Inter-office Adjustments	8	1507	-	133	1593	1576	-	-
5.3. Interest Accrued	1598	2711	1049	1694	13076	10550	2188	3199
5.4. Others (including provisions)	21260	5022	957	785	7414	6755	16189	27211
Total Liabilities	171598	186781	29944	47090	302416	254516	384407	507213
	(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							
	ABN Amro Bank		Abu-dhabi		American Express		Bank of America	
	Bank	Bank	Commercial Bank	Commercial Bank	Bank	Bank	Bank	Bank
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash in hand	185	248	21	25	267	626	465	1267
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
2. Balances with RBI	14617	11986	1576	1914	36789	20670	47309	24706
	(8.5)	(6.4)	(5.3)	(4.1)	(12.2)	(8.1)	(12.3)	(4.9)
3. Balances with banks in India	71	101	1015	3275	2767	1444	761	954
	(0.0)	(0.1)	(3.4)	(7.0)	(0.9)	(0.6)	(0.2)	(0.2)
4. Money at call and short notice	5444	-	-	-	3804	6652	-	-
	(3.2)	-	-	-	(1.3)	(2.6)	-	-
5. Balances with banks outside India	19777	11466	110	5192	4277	3871	63	151
6. Investments	26073	34544	11969	11405	93009	88776	74908	131964
	(15.2)	(18.5)	(40.0)	(24.2)	(30.8)	(34.9)	(19.5)	(26.0)
6.A. Investments in India	26073	34544	11969	11405	93009	88776	74908	131964
(i) Government securities	24134	31076	5797	9470	74639	62953	69190	99794
(ii) Other approved securities	997	2146	659	659	-	-	-	-
(iii) Shares	500	-	38	39	284	239	6	6
(iv) Debentures and Bonds	100	500	3243	1006	13182	12949	5214	28109
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-
(vi) Others	342	821	2231	231	4904	12634	498	4055
6.B. Investments outside India	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-
7. Advances	93971	114999	13499	22538	130665	107669	202713	294259
	(54.8)	(61.6)	(45.1)	(47.9)	(43.2)	(42.3)	(52.6)	(58.0)
7.1. Bills purchased and discounted	23412	26165	4682	10898	5816	5708	10260	4967
7.2. Cash credits, overdrafts & loans	61607	41204	7828	10111	112132	79751	125733	121765
7.3. Term loans	8952	47630	988	1529	12717	22210	60120	167526
8. Fixed Assets	3054	3891	191	307	4865	5812	3960	4858
	(1.8)	(2.1)	(0.6)	(0.7)	(1.6)	(2.3)	(1.0)	(1.0)
8.1. Premises	1767	1691	101	98	2522	2495	1709	2456
8.2. Other Fixed assets	1287	2200	91	209	2344	3317	2252	2402
9. Other Assets	8406	9546	1563	2434	25973	18996	54827	49055
	(4.9)	(5.1)	(5.2)	(5.2)	(8.6)	(7.5)	(14.3)	(9.7)
9.1. Inter - office adjustments (net)	-	-	23	-	-	-	23191	4142

9.2. Interest accrued	2654	1929	582	778	6737	2820	4001	8305
9.3. Tax paid	-	182	838	1321	4110	3685	5977	6828
9.4. Stationery and Stamps	-	-	-	-	-	-	28	28
9.5. Others	5751	7434	120	335	15126	12492	21630	29751
Total Assets	171598	186781	29944	47090	302416	254516	384407	507213
	(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.