

**Table 4 : Bank Group-Wise Liabilities and Assets of Scheduled Commercial Banks in India - 1997-98**

(Amount in Rs. lakh)

Items	As on 31st March											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>8</b>	<b>8</b>	<b>19</b>	<b>19</b>	<b>34</b>	<b>34</b>	<b>33</b>	<b>42</b>	<b>190</b>	<b>196</b>	<b>284</b>	<b>299</b>
<b>Liabilities</b>												
<b>1. Capital</b>	<b>100720</b>	<b>103580</b>	<b>1286235</b>	<b>1503480</b>	<b>128889</b>	<b>168902</b>	<b>102075</b>	<b>177976</b>	<b>70348</b>	<b>129612</b>	<b>1688267</b>	<b>2083550</b>
<b>2. Reserves and Surplus</b>	<b>880608</b>	<b>1099968</b>	<b>1058295</b>	<b>1369869</b>	<b>260914</b>	<b>359953</b>	<b>513691</b>	<b>570590</b>	<b>19238</b>	<b>31157</b>	<b>2732746</b>	<b>3431537</b>
2.1. Statutory Reserves	335838	505244	246353	317973	73225	107385	78773	100105			734189	1030707
(i) Opening balance	209363	335838	185274	246352	50556	74678	64932	79417			510125	736285
(ii) Additions during the year	126475	169406	61079	71621	22669	32707	13841	20688			224064	294422
(iii) Deductions during the year	-	-	-	-	-	-	-	-			-	-
2.2. Capital Reserves	7879	33200	266542	387567	12796	15005	147219	125617			434436	561389
(i) Opening balance	4897	7879	254408	306623	11923	12470	122972	118338			394200	445310
(ii) Additions during the year	2982	25321	19444	87351	1284	2993	24297	7960			48007	123625
(iii) Deductions during the year	-	-	7310	6407	411	458	50	681			7771	7546
2.3. Share Premium	372863	386347	148499	195754	60902	85366	-	-			582264	667467
(i) Opening balance	246723	372863	85899	157030	49034	63817	-	-			381656	593710
(ii) Additions during the year	126141	13484	75281	41345	13809	24222	-	-			215231	79051
(iii) Deductions during the year	1	-	12681	2621	1941	2673	-	-			14623	5294
2.4. Revenue and other Reserves	163994	175124	394986	464119	109996	137316	127838	143951			796814	920510
(i) Opening balance	151200	165494	341469	396505	83141	126102	108260	128104			684070	816205
(ii) Additions during the year	15146	9630	57749	72606	27000	28106	29270	27047			129165	137389
(iii) Deductions during the year	2352	-	4232	4992	145	16892	9692	11200			16421	33084
2.5. Balance of Profit	34	53	1915	4456	3995	14881	159861	200917			165805	220307
<b>3. Deposits (3.1+3.2+3.3)</b>	<b>14789241</b>	<b>17360284</b>	<b>30143678</b>	<b>35812573</b>	<b>4977250</b>	<b>6951578</b>	<b>3728491</b>	<b>4287290</b>	<b>1736884</b>	<b>2218922</b>	<b>55375544</b>	<b>66630647</b>
<b>3.1. Demand deposits [(i)+(ii)]</b>	<b>3220627</b>	<b>3527678</b>	<b>4265326</b>	<b>4464471</b>	<b>570026</b>	<b>792659</b>	<b>743166</b>	<b>751022</b>	<b>85507</b>	<b>108160</b>	<b>8884652</b>	<b>9643990</b>
(i) From banks	491999	550032	176736	195079	18154	24178	21876	25040	764	-	709529	794329
(ii) From others	2728628	2977646	4088590	4269392	551872	768481	721290	725982	84743	108160	8175123	8849661
<b>3.2. Savings bank deposits</b>	<b>3202929</b>	<b>3876412</b>	<b>7095623</b>	<b>8542788</b>	<b>586119</b>	<b>713332</b>	<b>271049</b>	<b>304095</b>	<b>717557</b>	<b>932947</b>	<b>11873277</b>	<b>14369574</b>
<b>3.3. Time deposits [(i)+(ii)]</b>	<b>8365685</b>	<b>9956194</b>	<b>18782729</b>	<b>22805314</b>	<b>3821105</b>	<b>5445587</b>	<b>2714276</b>	<b>3232173</b>	<b>933820</b>	<b>1177815</b>	<b>34617615</b>	<b>42617083</b>
(i) From banks	307607	408327	869355	1216943	464231	706211	80549	142575	10525	10610	1732267	2484666
(ii) From others	8058078	9547867	17913374	21588371	3356874	4739376	2633727	3089598	923295	1167205	32885348	40132417
3.A. Deposits of branches in India	14095857	16606027	28550600	33906902	4901269	6951578	3728491	4287290	1736883	2218923	53013100	63970720
3.B. Deposits of branches outside India	693383	754258	1593079	1905672	75980	-	-	-	-	-	2362442	2659930
<b>Total (3.A.+3.B.)</b>	<b>14789240</b>	<b>17360285</b>	<b>30143679</b>	<b>35812574</b>	<b>4977249</b>	<b>6951578</b>	<b>3728491</b>	<b>4287290</b>	<b>1736883</b>	<b>2218923</b>	<b>55375542</b>	<b>66630650</b>
<b>4. Borrowings</b>	<b>797231</b>	<b>885090</b>	<b>540850</b>	<b>506869</b>	<b>191318</b>	<b>208498</b>	<b>746529</b>	<b>985465</b>	<b>290289</b>	<b>324055</b>	<b>2566217</b>	<b>2909977</b>
4.1. Borrowings in India	133636	118740	455042	432261	185966	200167	572674	757732	288941	324055	1636259	1832955
(i) From Reserve Bank of India	6	-	9165	25000	14944	11157	70507	52208	1710	2161	96332	90526
(ii) From other banks	15563	2689	94257	31107	55732	40152	328057	512749	80017	47375	573626	634072

(iii) From other institutions and agencies	118067	116051	351620	376154	115290	148858	174110	192775	207214	274519	966301	1108357
4.2. Borrowings outside India	663595	766350	85808	74608	5352	8331	173855	227733	1348	-	929958	1077022
Secured borrowings included in 4.	123484	98262	123575	59974	8817	3574	18820	18834	66316	82024	341012	262668
<b>5. Other liabilities and provisions</b>	<b>3867782</b>	<b>3825793</b>	<b>2161441</b>	<b>2451137</b>	<b>318302</b>	<b>417195</b>	<b>416856</b>	<b>507447</b>	<b>246228</b>	<b>260241</b>	7010609	7461813
(i) Bills Payable	1046090	1085003	763910	834326	110810	128428	107529	97519	13300	13187	2041639	2158463
(ii) Inter-office adjustments	96492	39824	169057	108328	29887	37242	46774	54792	9283	12363	351493	252549
(iii) Interest accrued	1009786	1058971	293662	347229	60260	85347	103510	142869	54532	65808	1521750	1700224
(iv) Others (including provisions)	1715414	1641995	934812	1161254	117345	166178	159043	212267	169113	168883	3095727	3350577
<b>Total Liabilities</b>	<b>20435582</b>	<b>23274715</b>	<b>35190499</b>	<b>41643928</b>	<b>5876673</b>	<b>8106126</b>	<b>5507642</b>	<b>6528768</b>	<b>2362987</b>	<b>2963987</b>	<b>69373383</b>	<b>82517524</b>
6. Cash and balances with RBI	<b>1804764</b>	<b>1950605</b>	<b>3356588</b>	<b>4034008</b>	<b>552072</b>	<b>763910</b>	<b>356823</b>	<b>410498</b>	<b>88248</b>	<b>108133</b>	6158495	7267154
6.1. Cash in hand	67154	69087	265657	267759	58439	62775	9378	12099	34985	39468	435613	451188
6.2. Balances with RBI	1737610	1881518	3090931	3766249	493633	701135	347445	398399	53263	68665	5722882	6815966
(i) in current account	1736276	1881518	3090931	3766249	493633	701135	347445	398399	52448	68665	5720733	6815966
(ii) in other account	1334	-	-	-	-	-	-	-	815	-	2149	-
7. Balances with banks and money at call and short notice (7.1+7.2)	1858411	2210888	2054755	2569989	324014	594888	434527	643780	<b>740573</b>	<b>959382</b>	5412280	6978927
7.1. In India (7.1.1+7.1.2)	288918	341427	634527	566638	252037	355504	122646	146083	740573	959382	2038701	2369034
7.1.1. Balances with banks	87418	200227	299951	300854	216100	304221	70611	70116	590848	811646	1264928	1687064
(i) in current account	27192	38382	188279	219992	50079	59317	59901	53172	93509	98378	418960	469241
(ii) in other deposit account	60226	161845	111672	80862	166021	244904	10710	16944	497339	713268	845968	1217823
7.1.2. Money at call and short notice	201500	141200	334576	265784	35937	51283	52035	75967	149725	147736	773773	681970
(i) with banks	195500	136100	271360	201787	34037	41458	52035	75473	146832	147736	699764	602554
(ii) with other institutions	6000	5100	63216	63997	1900	9825	-	494	2893	-	74009	79416
7.2. Outside India (7.2.1+7.2.2)	1569493	1869461	1420228	2003351	71977	239384	311881	497697	-	-	3373579	4609893
7.2.1. Balances with banks	255436	290399	1001685	1449172	57024	149007	285396	374214	-	-	1599541	2262792
(i) in current account	88373	94248	135276	132947	23172	36221	107335	135499	-	-	354156	398915
(ii) in other deposit account	167063	196151	866409	1316225	33852	112786	178061	238715	-	-	1245385	1863877
7.2.2. Money at call and short notice	1314057	1579062	418543	554179	14953	90377	26485	123483	-	-	1774038	2347101
<b>8. Investments (8.1+8.2)</b>	<b>6174585</b>	<b>7270342</b>	<b>12930889</b>	<b>15439947</b>	<b>1766753</b>	<b>2658963</b>	<b>1412944</b>	<b>1838168</b>	<b>377778</b>	<b>530983</b>	<b>22662949</b>	<b>27738403</b>
8.1 In India in	6063072	7048194	12640058	15067717	1764175	2645268	1412944	1838168	377778	530983	22258027	27130330
(i) Government securities	4540548	5249212	8738373	10142166	1236912	1712052	1116007	1392580	-	-	15631840	18496010
(ii) Other approved securities	929373	904267	1833855	1802640	133281	136205	28403	30119	-	-	2924912	2873231
(iii) Shares	54466	85454	120573	178662	19461	61312	2302	31104	-	-	196802	356532
(iv) Debentures and Bonds	418000	583009	1527457	2453892	281846	589970	160609	322064	-	-	2387912	3948935
(v) Subsidiaries and/or joint ventures	89410	100982	72322	83923	3324	5096	2948	10	-	-	168004	190011
(vi) Others	31275	125270	347478	406434	89351	140633	102675	62291	-	-	570779	734628
8.2 Outside India in	111513	222148	290831	372230	2578	13695	-	-	-	-	404922	608073
(i) Government securities	8666	15278	167388	170515	2577	12879	-	-	-	-	178631	198672
(ii) Subsidiaries and/or joint ventures	32504	43740	11320	11371	-	-	-	-	-	-	43824	55111
(iii) Others	70343	163130	112123	190344	1	816	-	-	-	-	182467	354290
<b>9. Advances</b>	<b>8290159</b>	<b>9756665</b>	<b>13734939</b>	<b>16233590</b>	<b>2806217</b>	<b>3544938</b>	<b>2652812</b>	<b>2929041</b>	<b>770974</b>	<b>900532</b>	<b>28255101</b>	<b>33364766</b>
(i) Bills purchased and discounted	831810	998070	1388737	1512826	536646	754125	296559	291013	8379	6435	3062131	3562469

(ii) Cash credits, overdrafts & loans	5306256	5972197	8358596	9323887	1572107	1894930	893797	1075401	266374	323900	16397130	18590315
(iii) Term loans	2152093	2786398	3987606	5396877	697464	895883	1462456	1562627	496221	570197	8795840	11211982
<b>10. Fixed Assets (10.1+10.2+10.3)</b>	<b>143769</b>	<b>181189</b>	<b>568802</b>	<b>642738</b>	<b>176575</b>	<b>238060</b>	<b>185618</b>	<b>198822</b>	<b>4049</b>	<b>4807</b>	<b>1078813</b>	<b>1265616</b>
10.1 Premises	51656	60322	434931	494487	57688	88550	137356	143209			681631	786568
(i) At cost as on 31st March of the preceding year	61613	69506	405402	422701	41671	62346	112779	143017			621465	697570
(ii) Additions during the year	7908	12262	89081	146056	21999	35085	29540	8865			148528	202268
(iii) Deductions during the year	14	689	66	976	265	453	114	928			459	3046
(iv) Depreciation to date	17851	20757	59486	73294	5717	8428	4849	7745			87903	110224
10.2 Assets under construction	20848	20774	3621	2216	605	2660	1190	2272			26264	27922
10.3 Other Fixed assets	71265	100093	130250	146035	118282	146850	47072	53341			366869	446319
(i) At cost as on 31st March of the preceding year	104693	143910	246614	289720	121990	170318	70109	88601			543406	692549
(ii) Additions during the year	40503	48087	42686	50510	43785	53700	21483	21096			148457	173393
(iii) Deductions during the year	1286	2356	3162	5023	878	5283	2916	4528			8242	17190
(iv) Depreciation to date	72645	89548	155888	189172	46615	71885	41604	51828			316752	402433
<b>11. Other Assets</b>	<b>2163896</b>	<b>1905028</b>	<b>2544526</b>	<b>2723654</b>	<b>251044</b>	<b>305363</b>	<b>464914</b>	<b>508458</b>	<b>381365</b>	<b>460150</b>	<b>5805745</b>	<b>5902653</b>
(i) Inter - office adjustments (net)	451046	316285	82600	191340	17100	5374	40104	53217	13405	18497	604255	584713
(ii) Interest accrued	329376	403626	507996	598571	66204	95442	67764	83266	59264	90504	1030604	1271409
(iii) Tax paid in advance/ Tax deducted at source	277740	193165	453379	426726	51253	54718	58138	74837	451	-	840961	749446
(iv) Stationery and Stamps	9032	9633	9910	9882	1714	1769	559	694	1345	-	22560	21978
(v) Others if any	1096702	982319	1490641	1497135	114773	148060	298349	296444	306900	351149	3307365	3275107
<b>Total Assets</b>	<b>20435584</b>	<b>23274717</b>	<b>35190499</b>	<b>41643926</b>	<b>5876675</b>	<b>8106122</b>	<b>5507638</b>	<b>6528767</b>	<b>2362987</b>	<b>2963987</b>	<b>69373383</b>	<b>82517524</b>

**Note** : The figures given in columns (11) and (12) for the break-up of 'Reserves and Surplus' are exclusive of data for Regional Rural Banks.

- : Nil or negligible.

*Source* : Annual accounts of banks.