

Table 4A : Month-Wise Liabilities and Assets of Scheduled Commercial Banks @ in India-1997-98

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	September	October	November	December	January	February	March
	1997	1997	1997	1997	1997	1997	1997	1997	1997	1997	1998	1998	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	98	98	98	98	99	102	102	102	102	102	102	102	102
A. LIABILITIES IN INDIA													
1. Paid-up Capital (inc. forfeited shares)	1655787	1676912	1680698	1681881	1688081	1701340	2214209	2221577	1711319	1836201	1841561	2005624	2133348
2. Reserve Fund & Other Reserves	2348021	2527800	2546950	2735314	2750680	2797191	2819384	2851097	2871216	2868729	2900562	2899375	2901799
2.1 Reserve Fund	836894	813725	822883	956030	984877	977738	990499	980583	997411	1029908	1023494	1035772	1022797
2.2 Other Reserves	969138	1119187	1127557	1062258	1061001	1184161	1203518	1244860	1229596	1182453	1208493	1191218	1201845
2.3 Share Premium Account	541989	594888	596510	717026	704802	635292	625367	625654	644209	656368	668575	672385	677157
3. Deposits	50594689	51152583	51730813	52345926	52660696	53131026	54821523	55399537	56063221	56438275	56836310	58104944	60805142
3.1 Current Deposits	7609494	7056147	7156364	7336078	7103825	6871808	7497638	7255907	7251990	7353355	7157858	7191897	8354253
3.1.1 From Banks (including Co-op Banks)	508866	510938	525681	511666	572278	533079	544448	595426	528608	549181	522406	507159	572502
3.1.2 From Others	7100628	6545209	6630683	6824412	6531547	6338729	6953190	6660480	6723382	6804173	6635451	6684738	7781751
3.2 Saving Deposits	10135113	10212760	10373195	10490880	10684333	10898828	11158977	11247356	11541019	11676168	12000583	12127239	12239015
3.3 Fixed Deposits (including R.D. etc.)	32850082	33883676	34201254	34518968	34872538	35360390	36164908	36896274	37270212	37408752	37677869	38785808	40211874
3.3.1 From Banks (including Co-op Banks)	1231083	1268589	1184841	1256253	1569337	1309597	1475870	1489926	1573801	1508594	1483764	1613346	1820860
3.3.2 From Others	31619000	32615088	33016413	33262715	33303201	34050794	34689038	35406348	35696411	35900158	36194105	37172463	38391014
4. Borrowings	1422260	1537750	2023411	2274044	2229785	2059886	1946069	2400673	2172329	2513304	2029551	1676543	1753443
4.1 From Banks in India	345972	419057	769665	958691	804877	906686	775338	1192004	857680	918339	806634	634577	670003
4.1.1 Reserve Bank of India	31892	44630	54179	11575	15482	116216	29185	82434	9028	77431	50724	24808	20451
4.1.2 State Bank of India	8193	18310	32585	81700	43582	39843	42195	51616	39317	34643	39815	32923	41740
4.1.3 Associates of State Bank of India	10574	11411	8542	29541	65447	17901	28630	49530	36831	35526	32594	35589	30143
4.1.4 Other Commercial Banks	257104	336949	644415	742095	527462	692929	654577	937785	742280	722871	637009	526277	560389
4.1.5 Co-operative Banks	38212	7757	29944	93780	152904	39797	20750	70637	30225	47868	46493	14979	17280
4.2 From Banks outside India	477413	528401	494511	588444	660227	535518	669233	553249	654204	694063	663778	531860	541635
4.3 From Financial Institutions in India	585735	547294	719602	688158	690433	536478	482090	631875	619471	867926	524898	462066	521528
4.3.1 I. D. B. I.	175303	181583	194352	194216	197186	185240	178984	179372	162417	171394	164992	168805	208495
4.3.2 NABARD	224100	237484	248827	251647	241976	193319	190787	188256	188670	198206	196615	161218	189452
4.3.3 EXIM bank	22189	21375	26511	22406	19133	19020	21005	17589	34865	85788	15563	22932	12647
4.3.4 Other Financial Institutions	164142	106852	249912	219890	232138	138899	91315	246658	233518	412538	147728	109112	110934
4.4 From Financial Institutions outside India	13140	42998	39633	38751	74248	81204	19408	23545	40974	32976	34241	48040	20277
5. Other Liabilities	9145943	8792425	8580914	9281734	9230421	9333541	8960429	9785191	10021520	10039460	10759193	10692306	10424542

5.1	Bills payable in India	1326518	1264556	1154549	1263192	1579020	1602782	1408486	1614466	1630942	1586101	1673224	1846345	1827127
	5.1.1 Drawn by Indian Offices	1318094	1254712	1145509	1195788	1569808	1592810	1399937	1599208	1617547	1584534	1662942	1836445	1818025
	5.1.2 Drawn by Foreign Offices	8424	9844	9040	67404	9212	9972	8548	15258	13395	1567	10283	9900	8102
5.2	Bills Payable outside India	4933	8738	18864	143701	7703	7911	6755	69279	7659	290	7769	7422	6881
5.3	Calls Received in advance	235	298	359212	328785	479	171124	1498	842	493	142	441	509	788
5.4	Miscellaneous Liabilities	7814257	7518833	7048289	7546056	7643219	7551724	7543690	8100604	8382426	8452927	9077759	8838030	8589746
6.	Branch Adjustments	670989	729785	1616763	554921	1207900	1202444	964013	2646625	1226230	1408811	1529292	1412804	1265382
6.1	Among Offices in India	536616	584732	1465487	389952	1065447	1045213	744181	2734371	1087418	1280142	1381095	1271767	1152701
6.2	With Offices outside India	134373	145053	151276	164969	142453	157231	219832	-87746	138812	128669	148197	141037	112681
7.	Total Demand & Time Liabilities	61162892	61482758	62335138	63901704	64120902	64524453	65728021	67585401	68257070	68991039	69625054	70473793	72983127
	(Total of items A3, A4, & A5)													
8.	Balance of Profit	676810	295702	290408	396030	464546	478755	555760	583366	641970	756714	915266	911021	1008233
	Total Liabilities	66514499	66712957	68469957	69269850	70232109	70704183	72281387	75888066	74707805	75861494	76811735	77702617	80291889
B.	ASSETS IN INDIA													
1.	Cash in Hand	332450	319611	355852	369130	363364	374746	365565	389988	368631	392775	383773	401024	383928
2.	Balances with Reserve Bank of India	4772999	5312532	5259978	4750786	5076629	5193991	5503334	5337632	5290899	5607426	5811383	5758601	5625369
3.	Balances with other banks in India	312520	294656	290141	317266	302475	316046	373201	366293	348147	345826	366226	341494	368075
3.1	State Bank of India	187721	157980	173988	182364	160973	155900	168344	190670	169496	175037	177573	149282	167493
3.2	Associates of State Bank of India	44190	44715	46321	39529	35824	50309	66101	59517	57184	58994	103720	113974	61735
3.3	Other Commercial Banks	77709	88017	54396	83657	102299	102022	129962	107030	113091	104530	76998	72080	132636
3.4	Co-operative Banks	2900	3944	15436	11716	3379	7815	8794	9076	8376	7265	7935	6158	6211
4.	Money at call & short notice	488404	570578	835557	934173	805432	664649	482567	1044421	687783	668215	379271	599935	673148
4.1	With Commercial Banks	423056	495809	762197	914580	794517	617586	476438	1026421	673345	622652	321748	528775	638676
4.2	With Co -operative Banks	4020	6370	13210	2593	1815	2063	2500	5700	850	4650	1250	5639	6694
4.3	With Other Financial Institutions	61328	68399	60150	17000	9100	45000	3629	12300	13588	40913	56273	65521	27778
5.	Investments	22304755	23443835	23887320	24836427	25301563	26077941	26175881	26469517	26809211	26700270	26236667	26439683	27031183
5.1	Treasury Bills	770554	923091	970101	1130316	1541366	2096021	1978187	1808604	1858109	1676555	1470295	1367526	1259677
5.2	Other Central Govt. securities	12151595	13062943	13111316	13681821	13638892	13530006	13452266	13841324	13507770	13428138	13068253	13614056	14110666
5.3	State Govt. Securities	2868652	2875969	3147074	3174749	3163580	3159687	3139871	3026373	3266539	3258870	3270525	3263923	3250745
5.4	Other Approved securities	2989587	2984359	2984763	2968730	2960905	2949123	2920756	2925721	2918343	2922219	2909262	2909642	2742064
5.5	Shares & Debentures of Cos' & Corpns. not included in 5.4	1779376	1802739	1884940	1980728	2098179	2271797	2474543	2601073	2781912	2973648	3124174	2994598	3030228
5.6	Fixed Deposits with Banks (including Co-op. Banks)	168089	167470	112476	114308	122189	155415	284924	227676	213222	201723	174543	188240	478467
5.7	Other Investments in India	1576902	1627264	1676650	1785775	1776452	1915892	1925334	2038746	2263316	2239117	2219615	2101698	2159336
6.	Bills Purchased & Discounted	2710199	2692044	2696763	2631541	2616841	2614746	2605428	2656483	2656093	2713198	2764788	2828846	2950816
6.1	Inland Bills	1310994	1329097	1337936	1331237	1320651	1280578	1277640	1291907	1296518	1315958	1338688	1407094	1461158
6.2	Foreign Bills	1399205	1362947	1358827	1300304	1296190	1334168	1327788	1364576	1359575	1397240	1426100	1421752	1489658
	6.2.1 Export bills drawn in India	893478	850581	852525	799140	811552	837608	835413	839552	849358	867257	862525	869062	916316
	6.2.2 Import Bills drawn on &	112038	115397	116269	112193	113797	106511	100410	151481	113300	107820	109283	115055	119654

Payable in India														
6.2.3 Other Foreign Bills	393689	396969	390034	388972	370841	390049	391966	373543	396917	422163	454292	437636	453688	
6.2.3.1 Payable in India	129673	135626	156109	118565	110428	138578	150239	116706	135802	142092	135961	145110	173170	
6.2.3.2 Payable outside India	264016	261343	233925	270407	260413	251471	241727	256837	261115	280071	318331	292526	280518	
7. Loans & Advances	25376459	25225572	25544585	25463919	25620425	25524927	25994970	26839389	26918051	27550583	28659813	29151927	30076876	
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	24992640	24711666	25046021	25021688	25146013	25048571	25447421	26280275	26288199	26877050	28063964	28619611	29579410	
7.2 Due From Banks	383819	513906	498564	442231	474412	476356	547549	559114	629852	673533	595849	532316	497466	
7.2.1 Co - operative Banks in India	12667	27944	12736	18284	14626	13574	34989	28542	25527	39418	75868	64674	67712	
7.2.2 Commercial Banks in India	163575	116266	230253	77539	102153	87616	111003	95143	104617	118700	99442	117155	132419	
7.2.3 Banks outside India	207577	369696	255575	346409	357633	375166	401557	435430	499708	515415	420539	350488	297335	
8. Premises, Furnitures, Fixtures & other Fixed Assets	921624	937229	953756	973780	944971	1006328	1058841	1053088	1106565	1069689	1058425	1065677	1100669	
9. Branch Adjustments	1466507	1058434	525991	1146100	1603963	1223160	1377324	1122908	1463406	1329209	1424177	1409744	1914473	
9.1 Among Offices in India	1308701	889756	442483	1069138	1529931	1164976	1307434	951171	1380259	1232596	1355017	1324802	1793219	
9.2 With Offices outside India	157806	168678	83508	76962	74032	58184	69890	171737	83147	96613	69160	84942	121254	
10. Capitalised Expenses	692859	673043	685511	690054	528957	740039	924145	750569	748279	780918	672235	688683	762817	
11. Non - Banking Assets acquired in satisfaction of claims	98949	26654	24711	145621	188406	379792	13869	13643	18236	13521	16946	13761	19740	
12. Other Tangible Assets	6671929	5699611	6967476	6616945	6446225	6213009	6977956	9310918	7655557	7787952	8134628	8194054	8373325	
Total Assets	66149654	66253799	68027641	68875742	69799251	70329374	71853081	75354849	74070858	74959582	75908332	76893429	79280419	

Note : @Excluding Regional Rural Banks.

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.