

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 1 of 11)**

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1997 (1)	1998 (2)	1997 (3)	1998 (4)	1997 (5)	1998 (6)	1997 (7)	1998 (8)	1997 (9)	1998 (10)
1. Capital	52630	52630	3640	5000	1725	1725	1750	1750	3600	3600
	(0.3)	(0.3)	(0.4)	(0.6)	(0.2)	(0.2)	(0.5)	(0.4)	(0.7)	(0.6)
2. Reserves and Surplus	745087	908188	15708	29412	27968	37205	12487	15024	13988	18170
	(4.8)	(5.1)	(1.9)	(3.5)	(3.0)	(3.5)	(3.6)	(3.7)	(2.6)	(3.1)
2.1. Statutory Reserves	281091	432146	4022	6737	7323	10236	4271	6444	2951	4751
2.2. Capital Reserves	5171	17217	76	1056	-	1018	-	213	-	833
2.3. Share Premium	351057	351057	4680	10664	-	-	4375	4375	6000	6000
2.4. Revenue and other Reserves	107735	107735	6929	10954	20645	25951	3841	3991	5037	6586
2.5. Balance of Profit	33	33	-	-	-	-	1	1	-	-
3. Deposits	11070117	13109132	539766	652536	723751	864862	279715	336878	436622	476857
	(70.7)	(73.0)	(66.3)	(76.6)	(76.8)	(81.5)	(80.4)	(82.3)	(80.2)	(81.3)
3.1. Demand deposits	2564646	2781365	88952	111666	144986	168324	60602	62030	73650	74548
(i) From banks	397331	440039	9263	14084	24730	21082	12665	13202	12949	11696
(ii) From others	2167315	2341326	79688	97582	120256	147242	47938	48828	60701	62852
3.2. Savings bank deposits	2402813	2920785	138280	169793	143401	171588	68759	87009	94782	106049
3.3. Term deposits	6102658	7406983	312534	371077	435364	524950	150353	187840	268190	296260
(i) From banks	257803	347018	8088	10719	11709	18745	1275	1356	5616	5458
(ii) From others	5844855	7059964	304446	360358	423656	506205	149077	186484	262574	290802
3.A. Deposits of branches in India	10376734	12354874	539766	652536	723751	864862	279715	336878	436622	476857
3.B. Deposits of branches outside India	693383	754258	-	-	-	-	-	-	-	-
4. Borrowings	696053	809345	9370	11163	12152	14247	5266	4121	29558	9682
	(4.4)	(4.5)	(1.2)	(1.3)	(1.3)	(1.3)	(1.5)	(1.0)	(5.4)	(1.7)
4.1. Borrowings in India	88345	83757	1624	1363	10697	13011	3177	3368	18488	5893
(i) From Reserve Bank of India	6	-	-	-	-	-	-	-	-	-
(ii) From other banks	1	80	336	76	-	-	-	-	15226	2529
(iii) From other institutions and agencies	88337	83677	1289	1287	10697	13011	3177	3368	3262	3364
4.2. Borrowings outside India	607708	725587	7745	9799	1455	1237	2089	752	11070	3789
5. Other liabilities	3083431	3087972	245805	154182	177295	143764	48823	51548	60983	77986
	(19.7)	(17.2)	(30.2)	(18.1)	(18.8)	(13.5)	(14.0)	(12.6)	(11.2)	(13.3)
5.1. Bills payable	840353	875494	56945	45348	43370	37603	16804	14743	14755	30861
5.2. Inter-office adjustments	-	-	38803	6868	35932	12325	4886	4929	-	-
5.3. Interest accrued	733768	761988	49374	51982	58692	51618	21084	24290	29325	28930

5.4. Others (including provisions)	1509310	1450490	100683	49984	39301	42218	6050	7587	16903	18195
Total Liabilities	15647318	17967267	814289	852292	942891	1061804	348041	409321	544751	586296
	(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									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	49325	50815	2349	2259	3165	3309	1659	1477	2791	3520
	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.5)	(0.4)	(0.5)	(0.6)
2. Balances with RBI	1035393	1290642	172546	74452	162896	165406	51676	41491	60783	56339
	(6.6)	(7.2)	(21.2)	(8.7)	(17.3)	(15.6)	(14.8)	(10.1)	(11.2)	(9.6)
3. Balances with banks in India	61278	110444	9190	53918	924	1846	2170	2820	3308	7042
	(0.4)	(0.6)	(1.1)	(6.3)	(0.1)	(0.2)	(0.6)	(0.7)	(0.6)	(1.2)
4. Money at call and short notice	1479745	1645094	-	-	-	-	-	-	10000	-
	(9.5)	(9.2)	-	-	-	-	-	-	(1.8)	-
5. Balances with banks outside India	149534	167588	14283	8600	14459	18198	2987	3145	6915	16094
	(1.0)	(0.9)	(1.8)	(1.0)	(1.5)	(1.7)	(0.9)	(0.8)	(1.3)	(2.7)
6. Investments	4682756	5498224	228177	282716	293092	369460	109255	149850	177918	191152
	(29.9)	(30.6)	(28.0)	(33.2)	(31.1)	(34.8)	(31.4)	(36.6)	(32.7)	(32.6)
6.A. Investments in India	4571243	5276078	228177	282716	293092	369460	109255	149850	177918	191152
(i) Government securities	3397309	3902451	163819	204993	231971	287973	90320	120905	130716	138578
(ii) Other approved securities	747161	715797	37710	39097	25293	25403	13984	13999	22142	22664
(iii) Shares	44845	69383	1225	5560	2439	2087	1017	1056	1176	1359
(iv) Debentures and bonds	292340	413231	25341	32956	24030	33872	2296	11265	17521	24117
(v) Subsidiaries and joint ventures	87380	98701	79	105	276	500	-	-	975	975
(vi) Others	2208	76515	5	5	9084	19624	1639	2625	5387	3459
6.B. Investments outside India	111513	222146	-	-	-	-	-	-	-	-
(i) Government securities	8666	15276	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	32504	43740	-	-	-	-	-	-	-	-
(iii) Others	70343	163130	-	-	-	-	-	-	-	-
7. Advances	6223320	7423733	301182	366048	404100	463019	160696	190165	240685	263199
	(39.8)	(41.3)	(37.0)	(42.9)	(42.9)	(43.6)	(46.2)	(46.5)	(44.2)	(44.9)
7.1. Bills purchased and discounted	665641	793347	24720	30362	25226	39749	17939	20451	27964	30333
7.2. Cash credits, overdrafts & loans	3847211	4355346	206696	248937	286874	315085	96013	114531	171430	177888
7.3. Term loans	1710468	2275040	69766	86750	92000	108186	46745	55184	41291	54978
8. Fixed Assets	117092	150632	4078	4587	5963	7811	2457	2737	2599	2954
	(0.7)	(0.8)	(0.5)	(0.5)	(0.6)	(0.7)	(0.7)	(0.7)	(0.5)	(0.5)
8.1. Premises	41138	49229	1874	1921	2265	2399	847	838	1077	1060
8.2. Fixed assets under construction	20491	20508	-	-	-	-	188	211	-	-
8.3. Other fixed assets	55463	80895	2204	2666	3698	5411	1422	1689	1522	1894
9. Other Assets	1848875	1630096	82483	59712	58290	32755	17140	17635	39752	45996
	(11.8)	(9.1)	(10.1)	(7.0)	(6.2)	(3.1)	(4.9)	(4.3)	(7.3)	(7.8)
9.1. Inter - office adjustments (net)	425882	292435	-	-	-	-	-	-	13897	9271
9.2. Interest accrued	247414	300548	12839	16325	13192	17837	4907	6047	11016	12952
9.3. Tax paid	241714	164734	5154	3920	6079	1219	4315	4281	2107	2855
9.4. Stationery and stamps	6620	7254	391	426	640	494	217	208	318	303

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1997	1998	1997	1998	1997	1998
	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	3146	2866	1567	1500	3153	3341
	(0.4)	(0.3)	(0.3)	(0.3)	(0.4)	(0.4)
2. Balances with RBI	139634	144853	40089	47458	74594	60876
	(16.1)	(15.0)	(8.1)	(9.1)	(9.6)	(6.7)
3. Balances with banks in India	3124	5802	4579	8507	2844	9848
	(0.4)	(0.6)	(0.9)	(1.6)	(0.4)	(1.1)
4. Money at call and short notice	-	16500	25812	32168	-	26500
	-	(1.7)	(5.2)	(6.2)	-	(2.9)
5. Balances with banks outside India	16983	16528	18096	14745	32179	45503
	(2.0)	(1.7)	(3.7)	(2.8)	(4.1)	(5.0)
6. Investments	266224	295087	154540	153773	262621	330078
	(30.7)	(30.6)	(31.4)	(29.6)	(33.7)	(36.1)
6.A. Investments in India	266224	295087	154540	153773	262621	330078
(i) Government securities	194068	203305	119039	119936	213307	271071
(ii) Other approved securities	44611	48550	9357	9436	29116	29320
(iii) Shares	1255	1859	1489	1734	1020	2416
(iv) Debentures and bonds	23756	31675	19447	20049	13269	15843
(v) Subsidiaries and joint ventures	35	35	665	665	-	-
(vi) Others	2500	9662	4543	1952	5909	11428
6.B. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	378713	410542	215531	239875	365930	400082
	(43.7)	(42.6)	(43.8)	(46.1)	(47.0)	(43.8)
7.1. Bills purchased and discounted	27165	31057	18954	17000	24200	35771
7.2. Cash credits, overdrafts & loans	268491	293315	166689	184873	262852	282222
7.3. Term loans	83058	86170	29888	38002	78878	82089
8. Fixed Assets	4658	4986	2523	2764	4397	4719
	(0.5)	(0.5)	(0.5)	(0.5)	(0.6)	(0.5)
8.1. Premises	2207	2224	904	1125	1343	1527
8.2. Fixed assets under construction	-	-	168	56	-	-
8.3. Other fixed assets	2451	2762	1451	1584	3054	3191
9. Other Assets	54755	66893	29303	19579	33299	32362
	(6.3)	(6.9)	(6.0)	(3.8)	(4.3)	(3.5)
9.1. Inter - office adjustments (net)	4500	14578	-	-	6767	-
9.2. Interest accrued	14905	20190	8272	8500	16831	21227
9.3. Tax paid	6797	4147	5040	6848	6535	5161
9.4. Stationery and stamps	269	334	196	225	382	390
9.5. Others	28284	27644	15795	4007	2783	5584
Total Assets	867237	964057	492040	520368	779017	913310
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.
- : Nil or negligible.

Source : Annual accounts of banks.