

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 4 of 11)**

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1161	1177	10500	10500	1794	1794	516	516	6092	6211
	(0.5)	(0.3)	(10.0)	(6.8)	(0.5)	(0.5)	(1.5)	(1.5)	(8.9)	(8.0)
2. Reserves and Surplus	11213	17630	1258	3023	16926	17251	132	132	365	375
	(4.6)	(5.2)	(1.2)	(2.0)	(5.0)	(5.1)	(0.4)	(0.4)	(0.5)	(0.5)
2.1. Statutory Reserves	3923	5981	895	1704	4681	4681	95	95	83	103
2.2. Capital Reserves	162	162	-	-	2419	2745	2	2	215	1
2.3. Share Premium	3452	3551	-	-	1544	1544	2	2	-	-
2.4. Revenue and other Reserves	3629	7918	-	-	8283	8283	33	33	67	271
2.5. Balance of Profit	47	19	362	1319	-	-	-	-	-	-
3. Deposits	193087	277271	83142	132069	293893	282673	32371	31936	59508	68379
	(79.4)	(81.7)	(78.9)	(85.3)	(86.3)	(82.9)	(93.3)	(94.4)	(87.2)	(87.8)
3.1. Demand deposits	38721	44840	9524	16399	52210	47981	3516	3208	3626	3609
(i) From banks	677	298	220	395	2341	1313	244	76	60	10
(ii) From others	38043	44542	9305	16004	49869	46668	3272	3132	3566	3599
3.2. Savings bank deposits	27941	32078	9345	14772	44204	51582	10075	10559	15595	18320
3.3. Term deposits	126425	200354	64273	100898	197479	183110	18779	18169	40287	46451
(i) From banks	14346	24766	2058	4038	28762	17178	1630	215	11	-
(ii) From others	112079	175587	62215	96860	168717	165932	17149	17954	40276	46451
3.A. Deposits of branches in India	193087	277271	83142	132069	293893	282673	32371	31936	59508	68379
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	27256	23823	3063	393	3135	4040	85	8	749	620
	(11.2)	(7.0)	(2.9)	(0.3)	(0.9)	(1.2)	(0.2)	-	(1.1)	(0.8)
4.1. Borrowings in India	27256	23823	3063	393	2532	3796	85	8	749	510
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	700	500
(ii) From other banks	4326	1	3000	-	56	10	63	-	37	-
(iii) From other institutions and agencies	22929	23822	63	393	2476	3786	22	7	12	10
4.2. Borrowings outside India	-	-	-	-	603	244	-	-	-	110
5. Other liabilities	10408	19446	7470	8919	24850	35318	1585	1221	1562	2326
	(4.3)	(5.7)	(7.1)	(5.8)	(7.3)	(10.4)	(4.6)	(3.6)	(2.3)	(3.0)
5.1. Bills payable	4240	3210	2489	3956	4702	4609	768	628	489	541
5.2. Inter-office adjustments	-	7884	-	-	2129	1940	348	-	580	858
5.3. Interest accrued	1171	2228	1410	2415	12311	21936	205	194	64	483

5.4. Others (including provisions)	4997	6125	3570	2548	5708	6833	265	399	429	444
Total Liabilities	243124	339347	105432	154903	340598	341076	34690	33813	68277	77911
	(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									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	1994	2378	1005	1169	4783	3451	617	463	793	640
	(0.8)	(0.7)	(1.0)	(0.8)	(1.4)	(1.0)	(1.8)	(1.4)	(1.2)	(0.8)
2. Balances with RBI	16843	31602	8168	13271	34496	26701	4353	3576	6892	6872
	(6.9)	(9.3)	(7.7)	(8.6)	(10.1)	(7.8)	(12.5)	(10.6)	(10.1)	(8.8)
3. Balances with banks in India	18150	29116	2990	690	14245	14288	4788	3049	823	1114
	(7.5)	(8.6)	(2.8)	(0.4)	(4.2)	(4.2)	(13.8)	(9.0)	(1.2)	(1.4)
4. Money at call and short notice	95	56	-	-	5730	10298	600	-	-	-
	-	-	-	-	-	(3.0)	(1.7)	-	-	-
5. Balances with banks outside India	2784	24568	2957	8383	95	499	-	-	29	-
	(1.1)	(7.2)	(2.8)	(5.4)	-	(0.1)	-	-	-	-
6. Investments	62764	95812	45494	67887	111037	108934	13092	14228	29916	34530
	(25.8)	(28.2)	(43.1)	(43.8)	(32.6)	(31.9)	(37.7)	(42.1)	(43.8)	(44.3)
6.A. Investments in India	62764	95812	45494	67887	111037	108934	13092	14228	29916	34530
(i) Government securities	46754	60113	23455	37087	60612	62936	6889	7626	13328	16538
(ii) Other approved securities	4045	5216	-	-	23964	23718	2342	2342	2636	2999
(iii) Shares	912	3714	664	1913	1861	768	8	9	156	227
(iv) Debentures and bonds	10938	26009	19582	28406	14781	11184	665	1065	240	731
(v) Subsidiaries and joint ventures	-	760	-	-	770	279	-	-	-	-
(vi) Others	116	-	1794	481	9050	10050	3188	3186	13556	14035
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	114818	127796	36499	51878	149829	148029	9026	9773	19503	24675
	(47.2)	(37.7)	(34.6)	(33.5)	(44.0)	(43.4)	(26.0)	(28.9)	(28.6)	(31.7)
7.1. Bills purchased and discounted	38131	32857	12293	18660	16406	15811	98	122	4066	3850
7.2. Cash credits, overdrafts & loans	37597	50128	14631	22173	85604	88400	8928	9651	11654	16419
7.3. Term loans	39090	44810	9575	11045	47819	43817	-	-	3782	4406
8. Fixed Assets	12289	20240	5032	6893	9312	8432	85	77	1058	1148
	(5.1)	(6.0)	(4.8)	(4.5)	(2.7)	(2.5)	(0.2)	(0.2)	(1.5)	(1.5)
8.1. Premises	3096	5027	232	252	3278	3050	9	8	830	794
8.2. Fixed assets under construction	1	340	-	-	-	-	-	-	0	0
8.3. Other fixed assets	9192	14872	4800	6641	6033	5382	77	69	228	353
9. Other Assets	13387	7781	3287	4733	11072	20445	2129	2647	9264	8931
	(5.5)	(2.3)	(3.1)	(3.1)	(3.3)	(6.0)	(6.1)	(7.8)	(13.6)	(11.5)
9.1. Inter - office adjustments (net)	3269	-	652	1234	-	-	-	24	0	0
9.2. Interest accrued	2498	3915	1011	1801	3066	2956	905	1222	2051	1883
9.3. Tax paid	1822	1461	769	240	4470	5556	579	673	1206	1135
9.4. Stationery and stamps	68	72	34	52	158	144	20	22	42	39
9.5. Others	5730	2333	820	1406	3378	11789	625	707	5965	5873

Note : Figures in bracket indicate percent share in total.
- : Nil or negligible.
Source : Annual accounts of banks.