

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 6 of 11)**

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	600	600	1149	1151	1200	1372	100	100	1020	1020
	(0.3)	(0.2)	(0.9)	(0.7)	(1.7)	(1.7)	(0.3)	(0.3)	(1.6)	(1.1)
2. Reserves and Surplus	11548	15529	6600	8361	1263	1470	807	945	2415	2667
	(5.9)	(6.2)	(4.9)	(5.1)	(1.8)	(1.8)	(2.8)	(2.7)	(3.7)	(2.9)
2.1. Statutory Reserves	3988	5303	3239	4397	617	739	250	297	527	747
2.2. Capital Reserves	477	477	221	511	17	17	241	236	129	128
2.3. Share Premium	500	500	1437	1442	-	-	-	-	1360	1360
2.4. Revenue and other Reserves	6581	9246	1690	1990	624	674	316	411	179	408
2.5. Balance of Profit	2	3	14	22	5	41	-	1	221	24
3. Deposits	157549	213785	113251	141893	60346	67280	27188	32819	58344	83456
	(81.2)	(84.7)	(84.6)	(86.1)	(84.6)	(84.0)	(93.9)	(94.1)	(89.0)	(89.5)
3.1. Demand deposits	19816	21344	15907	19728	4482	4515	2783	3648	5749	6152
(i) From banks	1375	916	610	711	318	650	94	126	10	4
(ii) From others	18441	20428	15297	19018	4163	3865	2690	3522	5740	6148
3.2. Savings bank deposits	13411	16643	11759	14913	5388	5390	9237	11984	10954	12684
3.3. Term deposits	124322	175798	85585	107251	50477	57375	15168	17186	41641	64620
(i) From banks	14362	19210	11909	17776	1136	1632	506	691	524	4053
(ii) From others	109960	156588	73677	89475	49341	55743	14662	16495	41117	60567
3.A. Deposits of branches in India	157549	213785	113251	141893	60346	67280	27188	32819	58344	83456
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	12518	8213	5502	4838	4843	4835	49	4	1136	1295
	(6.4)	(3.3)	(4.1)	(2.9)	(6.8)	(6.0)	(0.2)	(0.0)	(1.7)	(1.4)
4.1. Borrowings in India	12386	7463	5405	4826	4843	4835	49	4	1119	893
(i) From Reserve Bank of India	-	-	46	-	-	-	-	-	-	-
(ii) From other banks	8597	-	48	-	-	24	31	-	4	11
(iii) From other institutions and agencies	3789	7462	5312	4826	4843	4811	18	4	1115	882
4.2. Borrowings outside India	132	751	97	12	-	-	-	-	17	402
5. Other liabilities	11876	14275	7345	8530	3664	5161	816	1018	2658	4784
	(6.1)	(5.7)	(5.5)	(5.2)	(5.1)	(6.4)	(2.8)	(2.9)	(4.1)	(5.1)
5.1. Bills payable	5047	4919	2619	2301	514	887	444	461	883	742
5.2. Inter-office adjustments	3177	3902	482	1233	2065	1413	42	-	653	325
5.3. Interest accrued	1539	1930	1224	458	631	522	184	235	729	1019
5.4. Others (including provisions)	2113	3524	3019	4538	454	2339	147	321	394	2698

(Amount in Rs. lakh)

Items	As on 31st March									
	Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	150	239	650	857	10000	10000	1418	1928	28	28
	(0.6)	(0.7)	(0.6)	(0.7)	(23.1)	(15.8)	(0.6)	(0.6)	-	-
2. Reserves and Surplus	686	1080	2958	4421	-823	589	6749	9334	11317	15107
	(2.7)	(3.3)	(2.9)	(3.8)	(-1.9)	(0.9)	(2.9)	(3.0)	(7.4)	(7.9)
2.1. Statutory Reserves	450	610	713	818	1	283	1867	2492	3497	4664
2.2. Capital Reserves	39	21	130	130	-	-	1532	1930	81	206
2.3. Share Premium	-	40	-	-	-	-	1850	2869	-	-
2.4. Revenue and other Reserves	194	360	2112	3469	-	-	1477	2027	7724	10224
2.5. Balance of Profit	4	49	3	3	-824	305	24	16	15	13
3. Deposits	21802	27407	93693	107058	29012	43262	209659	273827	125830	160445
	(84.4)	(83.4)	(92.1)	(92.3)	(66.9)	(68.2)	(88.5)	(89.4)	(82.0)	(83.5)
3.1. Demand deposits	2587	3092	15783	20396	1501	1770	14131	16882	28837	29984
(i) From banks	66	63	234	440	244	244	141	137	100	92
(ii) From others	2521	3029	15550	19956	1257	1526	13990	16745	28737	29893
3.2. Savings bank deposits	3524	3756	23269	25291	619	638	32802	37060	15182	17178
3.3. Term deposits	15690	20560	54642	61370	26892	40854	162726	219885	81811	113284
(i) From banks	116	601	4200	702	-	-	-	1878	246	1191
(ii) From others	15574	19958	50442	60668	26892	40854	162726	218007	81565	112093
3.A. Deposits of branches in India	21802	27407	93693	107058	29012	43262	209659	273827	125830	160445
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	897	1320	344	248	-	4500	4182	2993	5778	5374
	(3.5)	(4.0)	(0.3)	(0.2)	-	(7.1)	(1.8)	(1.0)	(3.8)	(2.8)
4.1. Borrowings in India	897	1320	310	196	-	4500	3997	2821	5778	5374
(i) From Reserve Bank of India	-	-	-	-	-	4500	-	-	-	-
(ii) From other banks	100	800	5	-	-	-	-	-	-	-
(iii) From other institutions and agencies	797	520	305	196	-	-	3997	2821	5778	5374
4.2. Borrowings outside India	-	-	34	52	-	-	185	172	-	-
5. Other liabilities	2294	2829	4092	3427	5171	5118	14765	18327	10493	11292
	(8.9)	(8.6)	(4.0)	(3.0)	(11.9)	(8.1)	(6.2)	(6.0)	(6.8)	(5.9)
5.1. Bills payable	797	1228	1239	1053	214	170	3865	3968	7227	7633
5.2. Inter-office adjustments	128	-	-	-	470	-	324	1781	-	-
5.3. Interest accrued	207	317	942	831	4487	573	2082	2829	1553	1676
5.4. Others (including provisions)	1162	1284	1911	1543	-	4376	8494	9749	1713	1983
Total Liabilities	25829	32875	101738	116009	43360	63469	236772	306409	153447	192247
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on 31st March

Items	Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	529	592	1656	3437	45	81	2711	3044	4850	3924
	(2.0)	(1.8)	(1.6)	(3.0)	(0.1)	(0.1)	(1.1)	(1.0)	(3.2)	(2.0)
2. Balances with RBI	2271	3047	8686	13201	1474	2378	19952	23679	13395	20440
	(8.8)	(9.3)	(8.5)	(11.4)	(3.4)	(3.7)	(8.4)	(7.7)	(8.7)	(10.6)
3. Balances with banks in India	549	500	6319	8522	1	51	4458	13831	3322	5738
	(2.1)	(1.5)	(6.2)	(7.3)	-	(0.1)	(1.9)	(4.5)	(2.2)	(3.0)
4. Money at call and short notice	-	1250	300	237	-	-	-	5000	-	-
	-	(3.8)	(0.3)	(0.2)	-	-	-	(1.6)	-	-
5. Balances with banks outside India	-	-	99	527	3727	8340	1221	1086	453	1045
	-	-	(0.1)	(0.5)	(8.6)	(13.1)	(0.5)	(0.4)	(0.3)	(0.5)
6. Investments	8316	9758	37705	42004	11246	15860	82327	100613	49698	66238
	(32.2)	(29.7)	(37.1)	(36.2)	(25.9)	(25.0)	(34.8)	(32.8)	(32.4)	(34.5)
6.A. Investments in India	8316	9758	37705	42004	11246	15860	82327	100613	49698	66238
(i) Government securities	5857	6537	31093	35505	9992	13569	49891	65385	37764	39937
(ii) Other approved securities	438	418	2795	2609	625	625	10050	9873	4063	4174
(iii) Shares	55	435	136	86	-	1037	189	1904	110	118
(iv) Debentures and bonds	1850	2200	3543	3668	397	397	16874	20457	7693	21984
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	177	177	-	-
(vi) Others	116	168	138	138	232	232	5147	2818	69	26
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	12299	14978	39181	38273	14471	24073	115436	146323	74619	82547
	(47.6)	(45.6)	(38.5)	(33.0)	(33.4)	(37.9)	(48.8)	(47.8)	(48.6)	(42.9)
7.1. Bills purchased and discounted	464	833	9262	10463	834	2041	14611	17548	9102	9769
7.2. Cash credits, overdrafts & loans	6339	7695	21653	19954	5694	19795	50261	72829	44900	50901
7.3. Term loans	5496	6450	8266	7856	7942	2237	50564	55946	20618	21877
8. Fixed Assets	672	1100	2369	3633	5400	5329	2460	2415	2367	2752
	(2.6)	(3.3)	(2.3)	(3.1)	(12.5)	(8.4)	(1.0)	(0.8)	(1.5)	(1.4)
8.1. Premises	191	273	2031	3309	5322	5252	1764	1742	1561	1820
8.2. Fixed assets under construction	-	36	-	-	-	-	-	-	-	-
8.3. Other fixed assets	480	791	338	323	78	77	695	673	806	932
9. Other Assets	1193	1650	5423	6174	6997	7359	8209	10418	4744	9563
	(4.6)	(5.0)	(5.3)	(5.3)	(16.1)	(11.6)	(3.5)	(3.4)	(3.1)	(5.0)
9.1. Inter - office adjustments (net)	-	354	507	860	-	-	-	-	2	2
9.2. Interest accrued	337	385	1487	1652	413	451	4896	6251	1710	2579
9.3. Tax paid	731	741	1709	1917	6427	6688	2524	3156	-	-
9.4. Stationery and stamps	22	21	57	60	1	1	132	119	5	5
9.5. Others	104	149	1663	1685	156	219	656	892	3027	6978
Total Assets	25829	32875	101738	116009	43360	63469	236772	306409	153447	192247
	(100.0)	(100.0)	(100.0)	(100.0)	(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.

