

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 7 of 11)**

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1997 (61)	1998 (62)	1997 (63)	1998 (64)	1997 (65)	1998 (66)	1997 (67)	1998 (68)
1. Capital	10000	10000	2989	2989	11500	11500	1464	1608
	(6.6)	(4.1)	(1.3)	(1.0)	(6.8)	(3.6)	(0.2)	(0.2)
2. Reserves and Surplus	1960	4371	10755	13241	2854	4456	45875	46893
	(1.3)	(1.8)	(4.7)	(4.5)	(1.2)	(1.4)	(7.7)	(7.1)
2.1. Statutory Reserves	355	837	2378	3478	571	891	9607	11516
2.2. Capital Reserves	-	-	-	-	230	494	1344	1454
2.3. Share Premium	-	-	5473	5473	-	-	10078	11970
2.4. Revenue and other Reserves	1605	3534	2904	4291	-	-	24842	21945
2.5. Balance of Profit	-	-	-	-	2053	3071	4	7
3. Deposits	131569	221439	204375	266838	140866	273055	506945	574873
	(87.3)	(91.1)	(88.6)	(89.8)	(82.8)	(86.1)	(84.6)	(86.9)
3.1. Demand deposits	10914	27842	24704	32711	18201	23465	45133	50112
(i) From banks	-	102	1723	1779	9	18	2283	3239
(ii) From others	10914	27741	22981	30932	18192	23447	42851	46874
3.2. Savings bank deposits	4369	10630	37503	41016	1364	6270	39386	46903
3.3. Term deposits	116286	182967	142168	193111	121301	243321	422426	477857
(i) From banks	17006	22280	10805	17098	26642	26768	21010	53821
(ii) From others	99280	160687	131362	176013	94658	216553	401415	424036
3.A. Deposits of branches in India	131569	221439	204375	266838	140866	273055	506945	574873
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-
4. Borrowings	327	305	4406	4621	5709	15593	13569	8827
	(0.2)	(0.1)	(1.9)	(1.6)	(0.4)	(4.9)	(2.3)	(1.3)
4.1. Borrowings in India	327	305	4406	4621	5349	15593	13049	8827
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-
(ii) From other banks	3	-	9	-	2688	13063	4001	1044
(iii) From other institutions and agencies	324	305	4396	4621	2661	2530	9048	7783
4.2. Borrowings outside India	-	-	-	-	358	-	521	-
5. Other liabilities	6858	6963	8073	9526	9289	12682	31370	29211
	(4.6)	(2.9)	(3.5)	(3.2)	(5.8)	(4.0)	(5.2)	(4.4)
5.1. Bills payable	2312	1888	3159	1212	677	4250	13173	14136
5.2. Inter-office adjustments	5	5	-	-	5175	524	1655	1469
5.3. Interest accrued	1909	3820	1959	2262	16	198	5208	1161
5.4. Others (including provisions)	2633	1250	2956	6052	3420	7711	11334	12445
Total Liabilities	150714	243079	230597	297215	170218	317287	599222	661411
	(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							
	Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1997 (61)	1998 (62)	1997 (63)	1998 (64)	1997 (65)	1998 (66)	1997 (67)	1998 (68)
1. Cash in hand	290	415	3242	3675	272	447	5688	6662
	(0.2)	(0.2)	(1.4)	(1.2)	(0.2)	(0.1)	(0.9)	(1.0)
2. Balances with RBI	14689	22603	26097	31354	16340	27808	55349	50665
	(9.7)	(9.3)	(11.3)	(10.5)	(9.9)	(8.8)	(9.2)	(7.7)
3. Balances with banks in India	519	7563	6054	11160	480	1728	23710	62590
	(0.3)	(3.1)	(2.6)	(3.8)	(0.3)	(0.5)	(4.0)	(9.5)
4. Money at call and short notice	400	1000	-	3800	19400	11500	-	-
	(0.3)	(0.4)	(0.0)	(1.3)	(11.7)	(3.6)	(0.0)	(0.0)
5. Balances with banks outside India	3998	11590	1822	688	2198	1398	2718	15076
	(2.7)	(4.8)	(0.8)	(0.2)	(1.3)	(0.4)	(0.5)	(2.3)
6. Investments	38066	79569	66424	93075	52239	97138	190342	208612

	(25.3)	(32.7)	(28.8)	(31.3)	(31.6)	(30.6)	(31.8)	(31.5)	
6.A. Investments in India	38066	79569	66424	93075	52239	96428	190342	208612	
(i) Government securities	31647	48749	46008	60901	30346	62563	147948	121166	
(ii) Other approved securities	1120	1204	4686	5017	200	-	12445	12100	
(iii) Shares	603	3133	1749	3490	1366	2117	952	1743	
(iv) Debentures and bonds	4497	24171	10504	19745	1636	7412	27959	38256	
(v) Subsidiaries and joint ventures	-	-	1	1	-	-	875	875	
(vi) Others	200	2313	3476	3922	18691	24336	163	34471	
6.B. Investments outside India	-	-	-	-	-	710	-	-	
(i) Government securities	-	-	-	-	-	-	-	-	
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	
(iii) Others	-	-	-	-	-	710	-	-	
7. Advances	81354	105886	107627	136965	68921	162730	262366	257280	
	(54.0)	(43.6)	(46.7)	(46.1)	(38.7)	(51.3)	(43.8)	(38.9)	
7.1. Bills purchased and discounted	39603	36309	17196	21693	16415	91767	32189	48074	
7.2. Cash credits, overdrafts & loans	30607	49523	68610	89395	38892	57617	144700	116745	
7.3. Term loans	11144	20053	21821	25876	13614	13346	85477	92460	
8. Fixed Assets	4854	6249	7899	7538	4830	6000	25785	21952	
	(3.2)	(2.6)	(3.4)	(2.5)	(2.9)	(1.9)	(4.3)	(3.3)	
8.1. Premises	2178	3063	3721	3726	498	704	4664	4556	
8.2. Fixed assets under construction	347	96	-	-	-	-	-	-	
8.3. Other fixed assets	2329	3090	4178	3812	4332	5296	21120	17396	
9. Other Assets	6544	8204	11432	8961	5537	8539	33265	38576	
	(4.3)	(3.4)	(5.0)	(3.0)	(3.4)	(2.7)	(5.6)	(5.8)	
9.1. Inter - office adjustments (net)	-	-	4483	941	-	-	-	-	
9.2. Interest accrued	1325	2115	3110	3597	1487	194	4541	7122	
9.3. Tax paid	403	127	1566	1562	708	1093	5469	5628	
9.4. Stationery and stamps	-	14	248	227	13	21	108	93	
9.5. Others	4816	5948	2025	2635	3329	7231	23146	25733	
Total Assets	150714	243079	230597	297215	170218	317287	599222	661411	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

FOREIGN BANKS

(Amount in Rs. lacs)

Items	As on 31st March									
	ABN AMRO Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1500	1500	20	20	1568	1568	1254	2434	4683	4
	(0.8)	(0.5)	-	-	(0.6)	(0.5)	(41.2)	(54.4)	(14.3)	(1)
2. Reserves and Surplus	15915	23436	2073	2395	36073	42887	52	128	233	
	(8.5)	(8.4)	(4.4)	(4.9)	(14.2)	(13.3)	(1.7)	(2.9)	(0.7)	(0)
2.1. Statutory Reserves	2850	4151	411	452	7858	9221	3	19	76	
2.2. Capital Reserves	287	301	12	12	398	797	-	-	-	
2.3. Share Premium	-	-	-	-	-	-	-	-	-	
2.4. Revenue and other Reserves	2876	3890	1183	1300	1139	741	-	-	-	
2.5. Balance of Profit	9901	15094	467	631	26677	32129	49	109	156	
3. Deposits	112058	145874	32480	41163	194064	198111	1731	1848	12107	14
	(60.0)	(52.3)	(69.0)	(84.8)	(76.2)	(61.5)	(56.8)	(41.3)	(37.1)	(5)
3.1. Demand deposits	21721	21330	5770	7493	30912	30392	1082	1382	1376	1
(i) From banks	921	1393	95	310	3099	3206	480	799	-	
(ii) From others	20801	19938	5675	7183	27813	27186	602	583	1376	1
3.2. Savings bank deposits	3916	4861	2313	2654	9100	9874	14	40	27	
3.3. Term deposits	86420	119683	24397	31017	154052	157846	635	426	10704	12
(i) From banks	-	-	-	-	145	1653	-	-	1455	5
(ii) From others	86420	119683	24397	31017	153907	156193	635	426	9250	6
3.A. Deposits of branches in India	112058	145874	32480	41163	194064	198111	1731	1848	12107	14
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	
4. Borrowings	46792	99559	9432	1000	37	60025	-	-	14736	5
	(25.1)	(35.7)	(20.0)	(2.1)	-	(18.6)	-	-	(45.1)	(2)
4.1. Borrowings in India	36377	65113	9432	1000	17	60025	-	-	11691	1
(i) From Reserve Bank of India	10606	6059	-	-	-	4200	-	-	3491	1
(ii) From other banks	13937	34200	9432	1000	-	40000	-	-	7700	
(iii) From other institutions and agencies	11835	24854	-	-	17	15825	-	-	500	

4.2. Borrowings outside India	10415	34446	-	-	20	-	-	-	3045	3
5. Other liabilities	10516	8534	3085	3944	22774	19644	11	61	910	
	(5.6)	(3.1)	(6.6)	(8.1)	(8.9)	(6.1)	(0.4)	(1.4)	(2.8)	(
5.1. Bills payable	1276	1829	472	82	3893	1800	-	-	92	
5.2. Inter-office adjustments	1507	328	133	235	1576	1417	-	-	-	
5.3. Interest accrued	2711	2570	1694	2817	10550	8456	4	34	278	
5.4. Others (including provisions)	5022	3806	785	809	6755	7971	7	27	539	
Total Liabilities	186781	278904	47090	48523	254516	322236	3048	4471	32669	25
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(10

(Amount in Rs. lakh)

Items	As on 31st March									
	ABN AMRO Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	248	244	25	36	626	653	21	22	11	15
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.7)	(0.5)	-	(0.1)
2. Balances with RBI	11986	13933	1914	1953	20670	23522	88	150	2041	2534
	(6.4)	(5.0)	(4.1)	(4.0)	(8.1)	(7.3)	(2.9)	(3.4)	(6.2)	(10.0)
3. Balances with banks in India	101	114	3275	1204	1444	460	523	1190	40	21
	(0.1)	-	(7.0)	(2.5)	(0.6)	(0.1)	(17.1)	(26.6)	(0.1)	(0.1)
4. Money at call and short notice	-	-	-	-	6652	57140	611	1207	3073	494
	-	-	-	-	(2.6)	(17.7)	(20.0)	(27.0)	(9.4)	(2.0)
5. Balances with banks outside India	11466	33593	5192	9796	3871	6431	66	92	65	1804
	(6.1)	(12.0)	(11.0)	(20.2)	(1.5)	(2.0)	(2.2)	(2.1)	(0.2)	(7.1)
6. Investments	34544	58954	11405	11133	88776	98434	358	512	8456	7801
	(18.5)	(21.1)	(24.2)	(22.9)	(34.9)	(30.5)	(11.8)	(11.4)	(25.9)	(30.8)
6.A. Investments in India	34544	58954	11405	11133	88776	98434	358	512	8456	7801
(i) Government securities	31076	51000	9470	9622	62953	67255	358	413	5879	5125
(ii) Other approved securities	2146	3353	659	659	-	-	-	99	-	-
(iii) Shares	-	1501	39	30	239	213	-	-	-	-
(iv) Debentures and bonds	500	3100	1006	591	12949	29013	-	-	2577	2376
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	821	-	231	231	12634	1954	-	-	-	300
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	114999	154758	22538	21625	107669	103041	647	572	17089	9081
	(61.6)	(55.5)	(47.9)	(44.6)	(42.3)	(32.0)	(21.2)	(12.8)	(52.3)	(35.9)
7.1. Bills purchased and discounted	26165	24369	10898	5565	5708	8285	213	157	10258	2530
7.2. Cash credits, overdrafts & loans	41204	72108	10111	13591	79751	72216	12	112	6364	6153
7.3. Term loans	47630	58281	1529	2468	22210	22540	422	303	467	398
8. Fixed Assets	3891	5234	307	284	5812	6701	52	50	534	1206
	(2.1)	(1.9)	(0.7)	(0.6)	(2.3)	(2.1)	(1.7)	(1.1)	(1.6)	(4.8)
8.1. Premises	1691	2879	98	95	2495	2582	-	-	47	1085
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	370	-
8.3. Other fixed assets	2200	2356	209	189	3317	4119	52	50	117	121
9. Other Assets	9546	12073	2434	2492	18996	25855	684	676	1360	2332
	(5.1)	(4.3)	(5.2)	(5.1)	(7.5)	(8.0)	(22.4)	(15.1)	(4.2)	(9.2)
9.1. Inter - office adjustments (net)	-	-	-	-	-	-	-	-	-	-
9.2. Interest accrued	1929	2111	778	620	2820	3183	22	26	57	222
9.3. Tax paid	182	525	1321	1460	3685	7905	25	19	411	562
9.4. Stationery and stamps	-	-	-	-	-	-	2	1	-	-
9.5. Others	7434	9436	335	412	12492	14767	635	631	892	1548
Total Assets	186781	278904	47090	48523	254516	322236	3048	4471	32669	25288
	(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.