

## Annexure 2 : Combined Balance Sheet - Financial and Investment Companies, 1994-95 to 1996-97

(Rs. lakh)

CAPITAL AND LIABILITIES	ALL COMPANIES EXCLUDING ICICI AND HDFC (705)			ALL COMPANIES (707)		
	1994-95	1995-96	1996-97	1994-95	1995-96	1996-97
	1	2	3	4	5	6
<b>A. SHARE CAPITAL</b>	<b>2,130,18</b>	<b>2,809,07</b>	<b>3,265,11</b>	<b>2,646,71</b>	<b>3,578,13</b>	<b>3,984,75</b>
1. Paid-up capital	2,129,65	2,808,54	3,264,19	2,646,18	3,577,60	3,983,83
(a) Ordinary	1,890,99	2,491,54	2,860,75	2,407,52	3,120,60	3,455,39
<i>Of which, bonus</i>	<i>138,73</i>	<i>186,65</i>	<i>348,41</i>	<i>145,48</i>	<i>193,40</i>	<i>355,16</i>
(b) Preference	238,67	317,00	403,44	238,67	457,00	528,44
2. Forfeited shares	53	53	92	53	53	92
<b>B. RESERVES AND SURPLUS</b>	<b>3,315,73</b>	<b>4,915,38</b>	<b>5,804,91</b>	<b>6,367,93</b>	<b>8,889,28</b>	<b>11,198,76</b>
3. Capital reserve	1,194,98	2,207,51	3,164,72	2,459,16	3,968,37	5,781,46
<i>Of which, premium on shares</i>	<i>1,021,81</i>	<i>2,009,81</i>	<i>2,142,73</i>	<i>2,013,78</i>	<i>3,428,04</i>	<i>4,257,41</i>
4. Investment allowance reserve	31,85	31,14	44,80	31,85	31,14	44,80
5. Sinking funds	73,02	111,00	175,08	73,02	111,00	175,08
6. Other reserves	2,015,89	2,565,74	2,420,32	3,803,89	4,778,78	5,197,42
<b>C. BORROWINGS</b>	<b>10,126,83</b>	<b>13,923,20</b>	<b>16,346,26</b>	<b>33,107,74</b>	<b>42,584,22</b>	<b>52,253,51</b>
7. Debentures @	750,65	1,850,20	2,153,73	8,033,46	11,777,77	17,342,25
8. Loans and advances	6,206,36	7,098,13	7,126,64	20,049,03	23,317,18	24,342,52
(a) From banks	2,470,51	3,092,25	3,237,26	3,034,71	3,545,30	4,308,15
<i>Of which, short-term borrowings</i>	<i>2,357,83</i>	<i>2,599,23</i>	<i>2,876,80</i>	<i>2,922,03</i>	<i>3,052,28</i>	<i>3,947,69</i>
(b) From other Indian Financial Institutions	1,465,44	1,565,27	1,213,06	5,209,04	4,606,29	4,214,48
(c) From Foreign Institutional agencies	8,80	9,19	9,49	5,850,88	7,384,47	6,816,07
(d) From government and semi-government bodies	2,00	2,00	2,00	1,217,96	1,664,73	1,362,21
(e) From companies	1,504,57	1,720,71	1,372,64	2,754,48	3,220,32	3,068,24
(f) From others	755,04	708,71	1,292,19	1,981,96	2,896,07	4,573,37
9. Deferred payments	130,81	225,21	336,06	130,81	225,21	336,06
10. Public deposits	3,039,01	4,749,64	6,729,83	4,894,43	7,264,05	10,232,67
<i>Of total borrowings, debt</i>	<i>5,515,32</i>	<i>8,894,54</i>	<i>10,805,20</i>	<i>26,512,11</i>	<i>34,838,34</i>	<i>43,734,11</i>
<b>D. TRADE DUES AND OTHER CURRENT LIABILITIES</b>	<b>3,059,32</b>	<b>4,212,24</b>	<b>6,075,28</b>	<b>4,124,33</b>	<b>5,681,27</b>	<b>8,091,64</b>
11. Sundry creditors	678,52	981,15	1,434,32	929,60	1,356,62	1,960,11
12. Acceptances	108,04	60,33	8,24	108,04	60,33	8,24
13. Liabilities to subsidiaries and holding companies	3,33	6,98	8,74	3,33	7,70	8,74
14. Advances and deposits from customers, agents, etc.	307,61	486,97	645,55	351,66	598,54	717,03
15. Interest accrued on loans	360,13	535,61	735,66	946,59	1,314,15	1,817,95
16. Others	1,601,69	2,141,20	3,242,78	1,785,10	2,343,93	3,579,56
<b>E. PROVISIONS</b>	<b>254,83</b>	<b>380,15</b>	<b>621,87</b>	<b>588,11</b>	<b>931,29</b>	<b>1,324,72</b>
17. Taxation (net of advance of income-tax)	-	-	-	-	-	-
18. Dividends	219,50	293,00	275,66	367,25	488,50	544,72
19. Other current provisions	31,16	57,58	307,71	171,73	360,65	666,68

20.	Non-current provisions	4,17	29,57	38,50	49,13	82,14	113,32
<b>F.</b>	<b>21. MISCELLANEOUS NON-CURRENT LIABILITIES</b>	-	-	-	-	-	-
	<b>22. TOTAL</b>	<b>18,886,88</b>	<b>26,240,03</b>	<b>32,113,43</b>	<b>46,834,80</b>	<b>61,664,17</b>	<b>76,853,36</b>
<b>G.</b>	<b>CASH AND BANK BALANCES</b>	<b>592,55</b>	<b>659,78</b>	<b>680,65</b>	<b>1,827,48</b>	<b>2,782,90</b>	<b>3,649,13</b>
23.	Deposits with banks	529,76	547,84	584,15	1,614,09	2,636,80	3,413,11
24.	Cash in hand	62,79	111,94	96,50	213,39	146,10	236,02
<b>H.</b>	<b>INVESTMENTS</b>	<b>4,787,00</b>	<b>6,898,52</b>	<b>9,990,87</b>	<b>8,669,38</b>	<b>12,406,71</b>	<b>16,787,74</b>
	<i>Of which, quoted investments</i>	<i>2,757,66</i>	<i>3,831,72</i>	<i>5,521,06</i>	<i>3,341,96</i>	<i>6,260,88</i>	<i>7,768,77</i>
25.	Foreign securities	15	15	2,19	15	15	2,19
26.	Indian securities	4,786,85	6,898,37	9,988,68	8,669,23	12,406,56	16,785,55
	(a) Government and semi-government securities	373,65	540,89	678,04	712,85	923,03	961,24
	(b) Public sector undertakings	38,70	140,03	79,50	158,02	245,64	185,30
	(c) Securities of financial institutions	286,47	254,71	208,56	727,46	496,55	377,52
	(d) Mutual funds	42,44	36,54	32,64	266,72	268,35	301,06
	(e) Shares and debentures of subsidiary/ holding companies and companies in the same group	154,57	282,66	1,512,59	394,56	540,71	1,927,08
	(f) Shares and debentures of other Indian companies	3,858,70	5,585,26	7,433,99	6,367,44	9,834,84	12,947,28
	(g) Others	32,32	58,28	43,35	42,19	97,45	86,07
<b>I.</b>	<b>RECEIVABLES</b>	<b>9,389,12</b>	<b>12,932,77</b>	<b>15,213,12</b>	<b>31,032,30</b>	<b>38,690,59</b>	<b>47,163,51</b>
27.	Loans and advances	8,353,78	11,435,38	12,868,06	28,492,35	35,673,70	43,218,02
	(a) Subsidiary companies	70,73	97,99	101,40	105,91	131,57	135,98
	(b) Holding companies and companies in the same group	13,33	41,04	35,43	13,33	41,04	35,43
	(c) Against hire purchase	4,889,33	7,014,72	7,878,20	4,889,33	7,014,72	7,878,20
	(d) Others	3,380,39	4,281,63	4,853,03	23,483,78	28,486,37	35,168,41
28.	Book debts	1,035,34	1,497,39	2,345,06	2,539,95	3,016,89	3,945,49
	(a) Sundry debtors	487,71	989,60	1,449,28	492,35	997,82	1,552,81
	(b) Dividend/ Interest accrued	66,44	114,93	141,45	501,37	710,83	988,30
	(c) Deposits with government/ others	33,49	21,18	1,84	57,86	34,84	148,23
	(d) Others	447,70	371,68	752,49	1,488,37	1,273,40	1,256,15
<b>J.</b>	<b>INVENTORIES</b>	<b>717,97</b>	<b>742,86</b>	<b>581,98</b>	<b>763,67</b>	<b>758,38</b>	<b>646,03</b>
29.	Government and semi-government securities	22	13	1	7,85	13	1
30.	Industrial securities	647,72	718,67	556,93	685,79	734,19	620,98
31.	Repossessed goods on hire purchase	52,42	5,63	9,40	52,42	5,63	9,40
32.	Other goods, stores and others	17,61	18,43	15,63	17,61	18,43	15,63
<b>K.</b>	<b>33. ADVANCES OF INCOME-TAX (net of tax provision)</b>	<b>103,66</b>	<b>170,83</b>	<b>215,14</b>	<b>195,67</b>	<b>332,57</b>	<b>402,67</b>
<b>L.</b>	<b>34. GROSS FIXED ASSETS</b>	<b>4,407,43</b>	<b>6,323,54</b>	<b>7,546,86</b>	<b>5,858,77</b>	<b>8,674,49</b>	<b>10,899,30</b>
	<i>Of which, (a) Plant and machinery leased</i>	<i>2,417,85</i>	<i>3,372,77</i>	<i>4,156,89</i>	<i>3,614,55</i>	<i>5,236,07</i>	<i>6,681,85</i>
	<i>(b) Equipments leased</i>	<i>200,45</i>	<i>267,49</i>	<i>284,64</i>	<i>200,45</i>	<i>267,49</i>	<i>284,64</i>
	<i>(c) Vehicles leased</i>	<i>674,47</i>	<i>1,123,78</i>	<i>1,249,05</i>	<i>683,75</i>	<i>1,180,80</i>	<i>1,315,97</i>
	<i>(d) Other assets leased</i>	<i>89,27</i>	<i>125,15</i>	<i>283,19</i>	<i>117,62</i>	<i>155,50</i>	<i>563,50</i>

<b>M. 35. Less: DEPRECIATION PROVISION</b>	<b>1,252,95</b>	<b>1,705,51</b>	<b>2,358,71</b>	<b>1,732,86</b>	<b>2,329,21</b>	<b>3,205,00</b>
<b>N. 36. NET FIXED ASSETS</b>	<b>3,154,48</b>	<b>4,618,03</b>	<b>5,188,14</b>	<b>4,125,90</b>	<b>6,345,27</b>	<b>7,694,31</b>
<i>Of which, assets leased</i>	<i>2,351,57</i>	<i>3,522,86</i>	<i>4,006,61</i>	<i>3,148,69</i>	<i>4,908,02</i>	<i>6,112,38</i>
<b>O. 37. OTHER ASSETS</b>	<b>142,08</b>	<b>217,23</b>	<b>243,52</b>	<b>220,41</b>	<b>347,75</b>	<b>509,96</b>
<b>38. TOTAL</b>	<b>18,886,88</b>	<b>26,240,03</b>	<b>32,113,43</b>	<b>46,834,80</b>	<b>61,664,17</b>	<b>76,853,36</b>

Note: Figures in brackets denote the number of companies.

@ Includes privately placed debentures.

- Nil or negligible.