TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Magadh Gramin Bank 1998	Magadh Gramin Bank 1999	Mahakaushal Kshetriya Gramin Bank 1998	Mahakaushal Kshetriya Gramin Bank 1999	Malaprabha Gramin Bank 1998	Malaprabha Gramin Bank 1999
	As on 31st March					
	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.3)	(0.2)	(2.4)	(2.4)	(0.2)	(0.2)
2. Reserves and Surplus	**1568**	**2256**	**—**	**—**	**1613**	**2748**
	(4.1)	(4.9)	(—)	(—)	(3.2)	(4.7)
3. Deposits	**30522**	**37415**	**3311**	**3312**	**29783**	**37890**
	(79.3)	(81.4)	(78.0)	(80.6)	(59.9)	(64.4)
3.1. Demand deposits	693	674	267	238	848	1052
3.2. Savings bank deposits	15849	19937	1544	1323	10848	12832
3.3. Term deposits	13980	16804	1499	1751	18087	24005
4. Borrowings	**1030**	**1472**	**41**	**58**	**15062**	**14393**
	(2.7)	(3.2)	(1.0)	(1.4)	(30.3)	(24.5)
4.1. From banks*	130	130	—	—	3209	3069
4.2. From others	900	1342	41	58	11853	11325
5. Other liabilities	**5292**	**4697**	**795**	**642**	**3147**	**3695**
	(13.7)	(10.2)	(18.7)	(15.6)	(6.3)	(6.3)
5.1. Bills Payable	76	51	25	53	580	797
5.2. Inter-office adjustments	800	654	—	—	254	278
5.3. Interest accrued	40	49	171	229	241	222
5.4. Others (including provisions)	4376	3942	599	359	2072	2398
Total Liabilities	**38512**	**45938**	**4247**	**4112**	**49705**	**58826**
1. Cash in hand	**370**	**409**	**114**	**107**	**1040**	**1451**
	(1.0)	(0.9)	(2.7)	(2.6)	(2.1)	(2.5)
2. Balances with RBI	**942**	**1170**	**101**	**110**	**894**	**1107**
	(2.4)	(2.5)	(2.4)	(2.7)	(1.8)	(1.9)
3. Balances with banks in India	**8578**	**12686**	**1439**	**1220**	**11074**	**14816**
	(22.3)	(27.6)	(33.9)	(29.7)	(22.3)	(25.2)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**13715**	**16403**	**—**	**70**	**6779**	**8289**
	(35.6)	(35.7)	(—)	(1.7)	(13.6)	(14.1)
6. Advances	**9413**	**10239**	**994**	**717**	**26748**	**29211**
	(24.4)	(22.3)	(23.4)	(17.4)	(53.8)	(49.7)
6.1. Bills purchased and discounted	—	—	90	—	30	70
6.2. Cash credits, overdrafts & loans	770	1200	142	139	12879	14311
6.3. Term loans	8643	9039	762	578	13839	14831
7. Fixed Assets	**43**	**44**	**11**	**10**	**162**	**185**
	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.3)
8. Other Assets	**5450**	**4987**	**1588**	**1878**	**3008**	**3767**
	(14.2)	(10.9)	(37.4)	(45.7)	(6.1)	(6.4)
8.1. Inter - office adjustments (net)	—	—	13	38	—	—
8.2. Interest accrued	1480	2343	6	17	141	230
8.3. Others	3971	2644	1569	1823	2868	3537
Total Assets	**38512**	**45938**	**4247**	**4112**	**49705**	**58826**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(211)	(212)	(213)	(214)	(215)	(216)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(1.2)	(1.0)	(1.7)	(1.5)
2. Reserves and Surplus	**758**	**1639**	**533**	**845**	**1**	**1**
	(1.9)	(3.3)	(6.4)	(8.2)	(—)	(—)
3. Deposits	**33983**	**42456**	**5285**	**6549**	**4996**	**5870**
	(83.8)	(84.3)	(63.6)	(63.3)	(87.2)	(86.7)
3.1. Demand deposits	256	207	178	281	616	647
3.2. Savings bank deposits	12423	15137	1846	2157	1848	2062
3.3. Term deposits	21304	27112	3261	4110	2532	3161
4. Borrowings	**2108**	**2158**	**1785**	**1983**	**125**	**167**
	(5.2)	(4.3)	(21.5)	(19.2)	(2.2)	(2.5)
4.1. From banks*	—	—	396	460	125	—
4.2. From others	2108	2158	1389	1522	—	167
5. Other liabilities	**3604**	**3988**	**603**	**876**	**510**	**635**
	(8.9)	(7.9)	(7.3)	(8.5)	(8.9)	(9.4)
5.1. Bills Payable	—	—	8	60	—	—
5.2. Inter-office adjustments	—	—	9	94	—	—
5.3. Interest accrued	457	743	329	416	29	36
5.4. Others (including provisions)	3147	3244	258	307	481	598
Total Liabilities	**40552**	**50341**	**8306**	**10353**	**5733**	**6773**
1. Cash in hand	**397**	**369**	**35**	**38**	**150**	**92**
	(1.0)	(0.7)	(0.4)	(0.4)	(2.6)	(1.4)
2. Balances with RBI	**1058**	**1290**	**169**	**203**	**142**	**180**
	(2.6)	(2.6)	(2.0)	(2.0)	(2.5)	(2.7)
3. Balances with banks in India	**707**	**777**	**3020**	**3835**	**1319**	**1690**
	(1.7)	(1.5)	(36.4)	(37.0)	(23.0)	(25.0)
4. Money at call and short notice	**9976**	**13429**	**––**	**––**	**1240**	**1100**
	(24.6)	(26.7)	(—)	(—)	(21.6)	(16.2)
5. Investments	**9020**	**11380**	**1301**	**1705**	**––**	**200**
	(22.2)	(22.6)	(15.7)	(16.5)	(—)	(3.0)
6. Advances	**11634**	**14392**	**3231**	**3878**	**1144**	**1238**
	(28.7)	(28.6)	(38.9)	(37.5)	(19.9)	(18.3)
6.1. Bills purchased and discounted	—	—	—	—	1	—
6.2. Cash credits, overdrafts & loans	107	110	1923	2399	191	208
6.3. Term loans	11527	14282	1308	1479	952	1030
7. Fixed Assets	**37**	**38**	**12**	**11**	**8**	**9**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**7722**	**8666**	**539**	**683**	**1730**	**2264**
	(19.0)	(17.2)	(6.5)	(6.6)	(30.2)	(33.4)
8.1. Inter - office adjustments (net)	26	57	—	—	72	183
8.2. Interest accrued	1583	2228	523	659	105	298
8.3. Others	6113	6381	16	24	1553	1783
Total Assets	**40552**	**50341**	**8306**	**10353**	**5733**	**6773**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Manipur Rural Bank 1998	Manipur Rural Bank 1999	Manjira Gramin Bank 1998	Manjira Gramin Bank 1999	Marathwada Gramin Bank 1998	Marathwada Gramin Bank 1999
	As on 31st March					
	(217)	(218)	(219)	(220)	(221)	(222)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(3.6)	(3.2)	(0.6)	(0.5)	(0.3)	(0.2)
2. Reserves and Surplus	**581**	**866**	**307**	**592**	**––**	**1065**
	(20.7)	(28.0)	(1.8)	(2.9)	(—)	(2.4)
3. Deposits	**1259**	**1392**	**9475**	**11990**	**27462**	**30180**
	(44.8)	(44.9)	(56.7)	(58.0)	(70.9)	(68.4)
3.1. Demand deposits	252	122	405	440	1754	1712
3.2. Savings bank deposits	314	430	3046	4068	14478	15906
3.3. Term deposits	693	839	6023	7481	11229	12561
4. Borrowings	**374**	**289**	**4449**	**5808**	**5646**	**6990**
	(13.3)	(9.3)	(26.6)	(28.1)	(14.6)	(15.8)
4.1. From banks*	—	—	1216	1364	853	1218
4.2. From others	374	289	3233	4444	4793	5772
5. Other liabilities	**499**	**452**	**2377**	**2193**	**5519**	**5808**
	(17.7)	(14.6)	(14.2)	(10.6)	(14.3)	(13.2)
5.1. Bills Payable	—	1	966	448	581	58
5.2. Inter-office adjustments	—	1	—	—	—	—
5.3. Interest accrued	148	96	1070	1432	1418	1830
5.4. Others (including provisions)	351	354	341	313	3520	3919
Total Liabilities	**2814**	**3099**	**16708**	**20683**	**38727**	**44143**
1. Cash in hand	**27**	**46**	**156**	**185**	**681**	**793**
	(1.0)	(1.5)	(0.9)	(0.9)	(1.8)	(1.8)
2. Balances with RBI	**37**	**42**	**321**	**430**	**805**	**900**
	(1.3)	(1.4)	(1.9)	(2.1)	(2.1)	(2.0)
3. Balances with banks in India	**243**	**21**	**3975**	**6493**	**10050**	**11005**
	(8.6)	(0.7)	(23.8)	(31.4)	(26.0)	(24.9)
4. Money at call and short notice	**830**	**1240**	**––**	**––**	**––**	**––**
	(29.5)	(40.0)	(—)	(—)	(—)	(—)
5. Investments	**103**	**109**	**2684**	**3003**	**6029**	**8264**
	(3.7)	(3.5)	(16.1)	(14.5)	(15.6)	(18.7)
6. Advances	**588**	**601**	**7986**	**9656**	**12611**	**14538**
	(20.9)	(19.4)	(47.8)	(46.7)	(32.6)	(32.9)
6.1. Bills purchased and discounted	1	2	—	—	99	44
6.2. Cash credits, overdrafts & loans	56	47	6040	5805	2605	4657
6.3. Term loans	531	553	1945	3851	9907	9837
7. Fixed Assets	**4**	**3**	**49**	**58**	**56**	**59**
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	**982**	**1036**	**1538**	**858**	**8496**	**8583**
	(34.9)	(33.4)	(9.2)	(4.1)	(21.9)	(19.4)
8.1. Inter - office adjustments (net)	1	—	835	194	109	137
8.2. Interest accrued	—	—	370	575	341	559
8.3. Others	980	1036	333	89	8046	7887
Total Assets	**2814**	**3099**	**16708**	**20683**	**38727**	**44143**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Marudhar Kshetriya Gramin Bank 1998	Marudhar Kshetriya Gramin Bank 1999	Marwar Gramin Bank 1998	Marwar Gramin Bank 1999	Mayurakshi Gramin Bank 1998	Mayurakshi Gramin Bank 1999
	(223)	(224)	(225)	(226)	(227)	(228)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.5)	(1.3)	(0.3)	(0.3)	(0.6)	(0.5)
2. Reserves and Surplus	**15**	**9**	**—**	**—**	**—**	**—**
	(0.2)	(0.1)	(—)	(—)	(—)	(—)
3. Deposits	**5470**	**6522**	**26316**	**31956**	**13328**	**16052**
	(82.9)	(81.8)	(81.2)	(81.2)	(78.2)	(78.9)
3.1. Demand deposits	401	465	1659	1752	94	119
3.2. Savings bank deposits	1330	1616	7713	8996	4601	5389
3.3. Term deposits	3740	4441	16944	21208	8633	10544
4. Borrowings	**494**	**882**	**2709**	**3109**	**1160**	**1069**
	(7.5)	(11.1)	(8.4)	(7.9)	(6.8)	(5.3)
4.1. From banks*	49	91	154	280	58	81
4.2. From others	445	791	2555	2829	1101	988
5. Other liabilities	**520**	**457**	**3299**	**4202**	**2462**	**3117**
	(7.9)	(5.7)	(10.2)	(10.7)	(14.4)	(15.3)
5.1. Bills Payable	1	1	—	—	—	—
5.2. Inter-office adjustments	—	—	—	6	24	20
5.3. Interest accrued	50	50	2536	3603	1689	2167
5.4. Others (including provisions)	469	406	764	593	749	930
Total Liabilities	**6599**	**7970**	**32424**	**39368**	**17050**	**20337**
1. Cash in hand	**82**	**75**	**1037**	**877**	**138**	**180**
	(1.2)	(0.9)	(3.2)	(2.2)	(0.8)	(0.9)
2. Balances with RBI	**177**	**201**	**853**	**1170**	**442**	**493**
	(2.7)	(2.5)	(2.6)	(3.0)	(2.6)	(2.4)
3. Balances with banks in India	**1414**	**1639**	**8976**	**10891**	**5179**	**4814**
	(21.4)	(20.6)	(27.7)	(27.7)	(30.4)	(23.7)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**50**	**100**	**8845**	**11467**	**2102**	**3952**
	(0.8)	(1.3)	(27.3)	(29.1)	(12.3)	(19.4)
6. Advances	**1674**	**2253**	**8668**	**10491**	**5002**	**5952**
	(25.4)	(28.3)	(26.7)	(26.6)	(29.3)	(29.3)
6.1. Bills purchased and discounted	21	20	—	—	1	—
6.2. Cash credits, overdrafts & loans	606	720	3749	4571	486	768
6.3. Term loans	1047	1513	4919	5921	4515	5184
7. Fixed Assets	**12**	**12**	**42**	**40**	**15**	**19**
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**3190**	**3691**	**4003**	**4433**	**4172**	**4927**
	(48.3)	(46.3)	(12.3)	(11.3)	(24.5)	(24.2)
8.1. Inter - office adjustments (net)	115	3	12	—	—	—
8.2. Interest accrued	229	453	1328	2018	671	1078
8.3. Others	2846	3235	2663	2415	3501	3849
Total Assets	**6599**	**7970**	**32424**	**39368**	**17050**	**20337**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

As on 31st March

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Mewar Anchalik Gramin Bank 1998	Mewar Anchalik Gramin Bank 1999	Mithila Kshetriya Gramin Bank 1998	Mithila Kshetriya Gramin Bank 1999	Mizoram Rural Bank 1998	Mizoram Rural Bank 1999
	As on 31st March					
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.8)	(0.9)	(0.8)	(1.7)	(1.4)
2 Reserves and Surplus	**––**	**––**	**––**	**––**	**646**	**804**
	(—)	(—)	(—)	(—)	(10.9)	(11.6)
3. Deposits	**8472**	**10139**	**8970**	**11288**	**3978**	**5072**
	(81.0)	(79.6)	(81.2)	(87.9)	(67.2)	(73.4)
3.1. Demand deposits	410	494	471	831	743	1141
3.2. Savings bank deposits	2069	2623	3980	4612	1999	2507
3.3. Term deposits	5993	7023	4518	5846	1237	1424
4. Borrowings	**645**	**643**	**336**	**327**	**407**	**337**
	(6.2)	(5.0)	(3.0)	(2.5)	(6.9)	(4.9)
4.1. From banks*	15	4	51	38	22	6
4.2. From others	630	639	286	289	385	331
5. Other liabilities	**1245**	**1856**	**1634**	**1130**	**788**	**945**
	(11.9)	(14.6)	(14.8)	(8.8)	(13.3)	(13.7)
5.1. Bills Payable	20	30	—	—	—	—
5.2. Inter-office adjustments	36	71	42	47	323	37
5.3. Interest accrued	984	1435	18	16	82	103
5.4. Others (including provisions)	205	319	1574	1067	383	805
Total Liabilities	**10461**	**12738**	**11040**	**12845**	**5919**	**6908**
1. Cash in hand	**85**	**90**	**81**	**71**	**72**	**260**
	(0.8)	(0.7)	(0.7)	(0.6)	(1.2)	(3.8)
2 Balances with RBI	**295**	**350**	**270**	**325**	**132**	**142**
	(2.8)	(2.7)	(2.4)	(2.5)	(2.2)	(2.0)
3. Balances with banks in India	**4392**	**4720**	**4411**	**6357**	**1718**	**2355**
	(42.0)	(37.1)	(39.9)	(49.5)	(29.0)	(34.1)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**––**	**––**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1175**	**1650**	**218**	**239**	**1605**	**1394**
	(11.2)	(13.0)	(2.0)	(1.9)	(27.1)	(20.2)
6. Advances	**2308**	**2876**	**2639**	**2067**	**1331**	**1466**
	(22.1)	(22.6)	(23.9)	(16.1)	(22.5)	(21.2)
6.1. Bills purchased and discounted	1	—	1	2	—	—
6.2. Cash credits, overdrafts & loans	255	1006	364	544	438	361
6.3. Term loans	2052	1869	2275	1522	894	1105
7. Fixed Assets	**15**	**19**	**15**	**15**	**14**	**(13)**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(—)
8. Other Assets	**2191**	**3033**	**3406**	**3771**	**1047**	**1288**
	(20.9)	(23.8)	(30.8)	(29.4)	(17.7)	(18.6)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	758	1501	13	18	225	385
8.3. Others	1434	1533	3393	3752	822	893
Total Assets	**10461**	**12738**	**11040**	**12845**	**5919**	**6908**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Monghyr Kshetriya Gramin Bank 1998	Monghyr Kshetriya Gramin Bank 1999	Murshidabad Gramin Bank 1998	Murshidabad Gramin Bank 1999	Muzaffarnagar Gramin Bank 1998	Muzaffarnagar Gramin Bank 1999
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.5)	(0.4)	(1.4)	(1.2)	(1.6)	(1.4)
2. Reserves and Surplus	**1711**	**2217**	**––**	**—**	**281**	**391**
	(7.7)	(8.4)	(—)	(—)	(4.5)	(5.4)
3. Deposits	**18167**	**20823**	**5684**	**7448**	**4828**	**5635**
	(81.9)	(78.5)	(79.8)	(88.1)	(77.7)	(77.5)
3.1. Demand deposits	1166	602	106	110	24	106
3.2. Savings bank deposits	8783	9684	1701	2044	3202	3673
3.3. Term deposits	8219	10537	3876	5294	1602	1856
4. Borrowings	**386**	**453**	**571**	**589**	**503**	**592**
	(1.7)	(1.7)	(8.0)	(7.0)	(8.1)	(8.1)
4.1. From banks*	—	—	—	589	88	88
4.2. From others	386	453	571	—	416	504
5. Other liabilities	**1821**	**2922**	**769**	**317**	**499**	**549**
	(8.2)	(11.0)	(10.8)	(3.8)	(8.0)	(7.6)
5.1. Bills Payable	24	26	—	—	1	2
5.2. Inter-office adjustments	—	—	—	—	46	7
5.3. Interest accrued	187	96	36	79	16	17
5.4. Others (including provisions)	1610	2801	733	238	437	524
Total Liabilities	**22185**	**26515**	**7124**	**8453**	**6212**	**7268**
1. Cash in hand	**312**	**194**	**57**	**56**	**114**	**87**
	(1.4)	(0.7)	(0.8)	(0.7)	(1.8)	(1.2)
2. Balances with RBI	**495**	**645**	**172**	**207**	**156**	**172**
	(2.2)	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)
3. Balances with banks in India	**8481**	**11135**	**138**	**34**	**2388**	**68**
	(38.2)	(42.0)	(1.9)	(0.4)	(38.4)	(0.9)
4. Money at call and short notice	**––**	**––**	**971**	**1388**	**––**	**3064**
	(—)	(—)	(13.6)	(16.4)	(—)	(42.2)
5. Investments	**3626**	**4376**	**2476**	**3431**	**1493**	**1443**
	(16.3)	(16.5)	(34.8)	(40.6)	(24.0)	(19.9)
6. Advances	**5686**	**4870**	**1910**	**2256**	**1413**	**1793**
	(25.6)	(18.4)	(26.8)	(26.7)	(22.8)	(24.7)
6.1. Bills purchased and discounted	1413	5	—	—	—	—
6.2. Cash credits, overdrafts & loans	554	619	512	722	108	123
6.3. Term loans	3719	4246	1398	1534	1305	1669
7. Fixed Assets	**27**	**27**	**9**	**9**	**15**	**18**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	**3558**	**5267**	**1392**	**1073**	**632**	**623**
	(16.0)	(19.9)	(19.5)	(12.7)	(10.2)	(8.6)
8.1. Inter - office adjustments (net)	216	153	18	82	—	—
8.2. Interest accrued	—	—	17	8	255	343
8.3. Others	3342	5114	1357	983	377	279
Total Assets	**22185**	**26515**	**7124**	**8453**	**6212**	**7268**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: As on 31st March.

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(0.7)	(0.5)	(11.5)	(13.5)	(0.4)	(0.3)
2. Reserves and Surplus	**1142**	**1757**	**212**	**212**	**605**	**1205**
	(7.9)	(10.0)	(24.3)	(28.6)	(2.4)	(3.8)
3. Deposits	**9607**	**11827**	**467**	**332**	**16357**	**20971**
	(66.5)	(67.6)	(53.5)	(44.8)	(65.6)	(66.0)
3.1. Demand deposits	165	217	146	25	1095	878
3.2. Savings bank deposits	4140	4603	202	184	6286	8438
3.3. Term deposits	5301	7008	118	123	8977	11655
4. Borrowings	**2241**	**2380**	**6**	**10**	**3739**	**4455**
	(15.5)	(13.6)	(0.7)	(1.3)	(15.0)	(14.0)
4.1. From banks*	—	—	—	—	1075	1202
4.2. From others	2241	2380	6	10	2664	3253
5. Other liabilities	**1364**	**1440**	**87**	**88**	**4133**	**5057**
	(9.4)	(8.2)	(10.0)	(11.9)	(16.6)	(15.9)
5.1. Bills Payable	—	—	—	—	653	1146
5.2. Inter-office adjustments	78	7	—	—	—	—
5.3. Interest accrued	79	109	12	15	1013	1449
5.4. Others (including provisions)	1207	1324	75	72	2468	2461
Total Liabilities	**14449**	**17500**	**871**	**741**	**24934**	**31788**
1. Cash in hand	**147**	**131**	**3**	**11**	**689**	**975**
	(1.0)	(0.7)	(0.4)	(1.5)	(2.8)	(3.1)
2. Balances with RBI	**290**	**320**	**10**	**13**	**517**	**656**
	(2.0)	(1.8)	(1.2)	(1.8)	(2.1)	(2.1)
3. Balances with banks in India	**3934**	**5541**	**478**	**419**	**6721**	**10269**
	(27.2)	(31.7)	(31.9)	(56.6)	(27.0)	(32.3)
4. Money at call and short notice	**—**	**—**	**200**	**—**	**—**	**—**
	(—)	(—)	(23.0)	(—)	(—)	(—)
5. Investments	**3893**	**4890**	**5**	**5**	**2276**	**3176**
	(26.9)	(27.9)	(0.6)	(0.7)	(9.1)	(10.0)
6. Advances	**3571**	**3996**	**128**	**125**	**8069**	**9773**
	(24.7)	(22.8)	(14.7)	(16.9)	(32.4)	(30.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	393	203	7	44	5483	6894
6.3. Term loans	3178	3792	120	81	2586	2880
7. Fixed Assets	**18**	**17**	**1**	**1**	**24**	**46**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8 Other Assets	**2596**	**2607**	**246**	**166**	**6638**	**6893**
	(18.0)	(14.9)	(28.3)	(22.4)	(26.6)	(21.7)
8.1. Inter - office adjustments (net)	—	—	70	—	409	799
8.2. Interest accrued	405	613	4	4	895	1212
8.3. Others	2190	1994	173	162	5334	4882
Total Assets	**14449**	**17500**	**871**	**741**	**24934**	**31788**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Nainital Almora Kshetriya Gramin Bank 1998	Nainital Almora Kshetriya Gramin Bank 1999	Nalanda Gramin Bank 1998	Nalanda Gramin Bank 1999	Netravati Gramin Bank 1998	Netravati Gramin Bank 1999
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.8)	(0.9)	(0.7)	(3.4)	(2.6)
2. Reserves and Surplus	**998**	**998**	**––**	**––**	**277**	**374**
	(10.2)	(8.2)	(—)	(—)	(9.4)	(9.8)
3. Deposits	**7264**	**9556**	**10133**	**12807**	**1812**	**2545**
	(74.4)	(78.9)	(88.2)	(88.2)	(61.9)	(66.7)
3.1. Demand deposits	204	394	449	512	46	54
3.2. Savings bank deposits	2888	3948	4294	5374	493	707
3.3. Term deposits	4173	5214	5391	6921	1272	1784
4. Borrowings	**1089**	**1052**	**240**	**335**	**609**	**658**
	(11.1)	(8.7)	(2.1)	(2.3)	(20.8)	(17.3)
4.1. From banks*	100	68	98	98	63	66
4.2. From others	989	984	142	237	546	593
5. Other liabilities	**319**	**405**	**1017**	**1279**	**130**	**138**
	(3.3)	(3.3)	(8.8)	(8.8)	(4.5)	(3.6)
5.1. Bills Payable	88	112	—	—	31	25
5.2. Inter-office adjustments	—	—	24	24	—	—
5.3. Interest accrued	66	81	13	18	5	7
5.4. Others (including provisions)	165	212	979	1238	95	105
Total Liabilities	**9770**	**12111**	**11489**	**14521**	**2928**	**3815**
1. Cash in hand	**114**	**149**	**199**	**195**	**26**	**31**
	(1.2)	(1.2)	(1.7)	(1.3)	(0.9)	(0.8)
2. Balances with RBI	**219**	**289**	**303**	**376**	**51**	**74**
	(2.2)	(2.4)	(2.6)	(2.6)	(1.7)	(1.9)
3. Balances with banks in India	**3184**	**3837**	**2919**	**3404**	**1011**	**1022**
	(32.6)	(31.7)	(25.4)	(23.4)	(34.5)	(26.8)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**––**	**119**
	(—)	(—)	(—)	(—)	(—)	(3.1)
5. Investments	**1996**	**2730**	**2170**	**3960**	**49**	**149**
	(20.4)	(22.5)	(18.9)	(27.3)	(1.7)	(3.9)
6. Advances	**3010**	**3859**	**2516**	**2460**	**1369**	**1981**
	(30.8)	(31.9)	(21.9)	(16.9)	(46.7)	(51.9)
6.1. Bills purchased and discounted	7	16	92	35	1	1
6.2. Cash credits, overdrafts & loans	663	1020	436	533	225	359
6.3. Term loans	2340	2823	1988	1892	1143	1621
7. Fixed Assets	**19**	**17**	**13**	**18**	**9**	**10**
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	**1228**	**1230**	**3368**	**4109**	**413**	**428**
	(12.6)	(10.2)	(29.3)	(28.3)	(14.1)	(11.2)
8.1. Inter - office adjustments (net)	102	153	—	320	31	50
8.2. Interest accrued	169	314	122	—	14	26
8.3. Others	957	763	3246	3789	369	353
Total Assets	**9770**	**12111**	**11489**	**14521**	**2928**	**3815**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(253)	(254)	(255)	(256)	(257)	(258)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.7)	(0.6)	(0.3)	(0.2)	(0.7)	(0.6)
2. Reserves and Surplus	**1479**	**1601**	**3061**	**4256**	**––**	**—**
	(10.4)	(9.7)	(9.1)	(9.9)	(—)	(—)
3. Deposits	**10551**	**12196**	**17748**	**23277**	**12021**	**13979**
	(74.0)	(74.1)	(52.6)	(54.4)	(83.7)	(80.5)
3.1. Demand deposits	573	794	733	1023	463	645
3.2. Savings bank deposits	3660	3659	4983	6612	7430	8276
3.3. Term deposits	6317	7743	12032	15641	4128	5058
4. Borrowings	**1143**	**1376**	**11798**	**13831**	**327**	**541**
	(8.0)	(8.4)	(34.9)	(32.3)	(2.3)	(3.1)
4.1. From banks*	111	146	2273	2576	7	7
4.2. From others	1032	1230	9525	11255	321	534
5. Other liabilities	**982**	**1179**	**1052**	**1351**	**1913**	**2743**
	(6.9)	(7.2)	(3.1)	(3.2)	(13.3)	(15.8)
5.1. Bills Payable	110	270	252	302	10	102
5.2. Inter-office adjustments	—	—	125	239	39	—
5.3. Interest accrued	30	30	118	134	1013	1376
5.4. Others (including provisions)	842	879	557	676	852	1265
Total Liabilities	**14255**	**16453**	**33759**	**42814**	**14362**	**17363**
1. Cash in hand	**97**	**135**	**606**	**853**	**95**	**63**
	(0.7)	(0.8)	(1.8)	(2.0)	(0.7)	(0.4)
2. Balances with RBI	**330**	**375**	**566**	**686**	**386**	**454**
	(2.3)	(2.3)	(1.7)	(1.6)	(2.7)	(2.6)
3. Balances with banks in India	**4357**	**5720**	**4649**	**5945**	**6660**	**7729**
	(30.6)	(34.8)	(13.8)	(13.9)	(46.4)	(44.5)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**––**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**3039**	**3186**	**4286**	**6933**	**1090**	**1690**
	(21.3)	(19.4)	(12.7)	(16.2)	(7.6)	(9.7)
6. Advances	**4524**	**5081**	**21919**	**26249**	**2864**	**3317**
	(31.7)	(30.9)	(64.9)	(61.3)	(19.9)	(19.1)
6.1. Bills purchased and discounted	—	—	52	35	—	—
6.2. Cash credits, overdrafts & loans	1322	746	11408	16383	2864	3304
6.3. Term loans	3202	4335	10459	9832	—	—
7. Fixed Assets	**24**	**25**	**156**	**188**	**13**	**13**
	(0.2)	(0.1)	(0.5)	(0.4)	(0.1)	(0.1)
8. Other Assets	**1884**	**1932**	**1576**	**1959**	**3253**	**4110**
	(13.2)	(11.7)	(4.7)	(4.6)	(22.6)	(23.7)
8.1. Inter - office adjustments (net)	111	148	—	—	—	69
8.2. Interest accrued	238	300	266	426	467	1068
8.3. Others	1535	1483	1311	1534	2786	2973
Total Assets	**14255**	**16453**	**33759**	**42814**	**14362**	**17363**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Panchamahal Gramin Bank 1998	Panchamahal Gramin Bank 1999	Pandyan Gramin Bank 1998	Pandyan Gramin Bank 1999	Parvatiya Gramin Bank 1998	Parvatiya Gramin Bank 1999
	As on 31st March					
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.9)	(0.3)	(0.3)	(2.0)	(1.4)
2. Reserves and Surplus	**1130**	**1130**	**736**	**1396**	**205**	**267**
	(11.3)	(10.6)	(2.5)	(3.8)	(4.0)	(3.8)
3. Deposits	**6519**	**8182**	**22073**	**27200**	**3838**	**5617**
	(65.3)	(69.8)	(73.8)	(73.4)	(75.9)	(80.2)
3.1. Demand deposits	74	215	424	496	209	343
3.2. Savings bank deposits	2498	2758	8109	9119	1321	1922
3.3. Term deposits	3947	5210	13540	17586	2308	3351
4. Borrowings	**1618**	**1718**	**5250**	**6423**	**445**	**449**
	(16.2)	(14.7)	(17.5)	(17.3)	(8.8)	(6.4)
4.1. From banks*	234	256	1481	1766	44	46
4.2. From others	1384	1462	3769	4656	401	403
5. Other liabilities	**619**	**478**	**1763**	**1939**	**470**	**572**
	(6.2)	(4.1)	(5.9)	(5.2)	(9.3)	(8.2)
5.1. Bills Payable	—	—	526	76	17	1
5.2. Inter-office adjustments	7	15	222	585	—	3
5.3. Interest accrued	53	71	149	196	416	525
5.4. Others (including provisions)	560	392	867	1082	38	43
Total Liabilities	**9986**	**11608**	**29922**	**37057**	**5058**	**7005**
1. Cash in hand	**49**	**46**	**252**	**416**	**46**	**49**
	(0.5)	(0.4)	(0.8)	(1.1)	(0.9)	(0.7)
2. Balances with RBI	**183**	**258**	**684**	**874**	**125**	**182**
	(1.8)	(2.2)	(2.3)	(2.4)	(2.5)	(2.6)
3. Balances with banks in India	**2015**	**2605**	**10174**	**14089**	**166**	**378**
	(20.2)	(23.2)	(34.0)	(38.0)	(3.3)	(5.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**1986**	**3092**
	(—)	(—)	(—)	(—)	(39.3)	(44.1)
5. Investments	**2613**	**3078**	**743**	**2534**	**989**	**1189**
	(26.2)	(26.3)	(2.5)	(6.8)	(19.6)	(17.0)
6. Advances	**3934**	**4431**	**14315**	**15626**	**1037**	**1262**
	(39.4)	(37.8)	(47.8)	(42.2)	(20.5)	(18.0)
6.1. Bills purchased and discounted	19	1	9	14	—	—
6.2. Cash credits, overdrafts & loans	1298	1846	11924	12315	300	351
6.3. Term loans	2616	2584	2382	3298	737	911
7. Fixed Assets	**14**	**17**	**44**	**62**	**4**	**5**
	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	**1178**	**1173**	**3711**	**3456**	**705**	**847**
	(11.8)	(10.0)	(12.4)	(9.3)	(13.9)	(12.1)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	—	—	477	630	427	679
8.3. Others	1178	1173	3234	2826	278	169
Total Assets	**9986**	**11608**	**29922**	**37057**	**5058**	**7005**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(3.5)	(2.6)	(0.6)	(0.4)	(1.8)	(1.4)
2. Reserves and Surplus	**216**	**326**	**1398**	**1771**	**264**	**436**
	(7.5)	(8.3)	(7.9)	(6.4)	(4.6)	(6.0)
3. Deposits	**2301**	**3153**	**11852**	**17044**	**4290**	**5371**
	(79.9)	(80.6)	(67.2)	(61.7)	(75.1)	(73.9)
3.1. Demand deposits	172	188	713	1320	90	136
3.2. Savings bank deposits	772	1225	3727	5184	1511	1748
3.3. Term deposits	1357	1740	7412	10541	2688	3487
4. Borrowings	**78**	**137**	**3406**	**4199**	**476**	**541**
	(2.7)	(3.5)	(19.3)	(15.2)	(8.3)	(7.4)
4.1. From banks*	—	—	703	885	81	69
4.2. From others	78	137	2703	3315	394	473
5. Other liabilities	**187**	**195**	**889**	**4527**	**585**	**822**
	(6.5)	(5.0)	(5.0)	(16.4)	(10.2)	(11.3)
5.1. Bills Payable	6	—	266	1076	—	—
5.2. Inter-office adjustments	10	39	170	1033	6	2
5.3. Interest accrued	2	4	44	48	527	733
5.4. Others (including provisions)	169	153	409	2370	53	87
Total Liabilities	**2881**	**3912**	**17646**	**27642**	**5714**	**7269**
1. Cash in hand	**108**	**68**	**687**	**985**	**48**	**37**
	(3.7)	(1.7)	(3.9)	(3.6)	(0.8)	(0.5)
2. Balances with RBI	**78**	**98**	**351**	**502**	**146**	**185**
	(2.7)	(2.5)	(2.0)	(1.8)	(2.6)	(2.5)
3. Balances with banks in India	**110**	**424**	**5830**	**9353**	**144**	**3834**
	(3.8)	(10.8)	(33.0)	(33.8)	(2.5)	(52.7)
4. Money at call and short notice	**420**	**400**	**––**	**––**	**2570**	**––**
	(14.6)	(10.2)	(—)	(—)	(45.0)	(—)
5. Investments	**1029**	**1669**	**64**	**114**	**1263**	**1413**
	(35.7)	(42.7)	(0.4)	(0.4)	(22.1)	(19.4)
6. Advances	**525**	**759**	**8335**	**10650**	**1256**	**1402**
	(18.2)	(19.4)	(47.2)	(38.5)	(22.0)	(19.3)
6.1. Bills purchased and discounted	3	81	7	5	—	—
6.2. Cash credits, overdrafts & loans	147	174	98	116	378	437
6.3. Term loans	375	504	8230	10529	879	965
7. Fixed Assets	**5**	**5**	**35**	**46**	**6**	**7**
	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**607**	**489**	**2343**	**5992**	**281**	**392**
	(21.1)	(12.5)	(13.3)	(21.7)	(4.9)	(5.4)
8.1. Inter - office adjustments (net)	—	132	37	—	—	—
8.2. Interest accrued	67	—	51	370	271	381
8.3. Others	540	357	2254	5622	10	11
Total Assets	**2881**	**3912**	**17646**	**27642**	**5714**	**7269**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	1998	1999	1998	1999	1998	1999
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	**93**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(0.6)	(0.5)	(0.2)	(0.2)
2. Reserves and Surplus	**2998**	**3077**	**424**	**522**	**1123**	**3150**
	(7.0)	(5.8)	(2.6)	(2.6)	(2.1)	(5.4)
3. Deposits	**29964**	**37457**	**14557**	**17543**	**38711**	**43977**
	(70.1)	(70.3)	(87.8)	(87.8)	(71.9)	(75.7)
3.1. Demand deposits	3172	3015	448	564	2311	3218
3.2. Savings bank deposits	14799	19144	6762	8004	23790	26165
3.3. Term deposits	11994	15298	7348	8975	12611	14595
4. Borrowings	**2924**	**2934**	**818**	**865**	**8943**	**9130**
	(6.8)	(5.5)	(4.9)	(4.3)	(16.6)	(15.7)
4.1. From banks*	—	117	40	40	1769	1779
4.2. From others	2924	2817	778	825	7174	7351
5. Other liabilities	**6746**	**9742**	**679**	**782**	**4988**	**1725**
	(15.8)	(18.3)	(4.1)	(4.7)	(9.3)	(3.0)
5.1. Bills Payable	—	—	43	49	530	328
5.2. Inter-office adjustments	—	—	42	—	249	129
5.3. Interest accrued	346	504	99	78	302	383
5.4. Others (including provisions)	6399	9239	495	655	3908	886
Total Liabilities	**42725**	**53311**	**16578**	**19812**	**53865**	**58082**
1. Cash in hand	**527**	**702**	**236**	**148**	**735**	**1143**
	(1.2)	(1.3)	(1.4)	(0.7)	(1.4)	(2.0)
2. Balances with RBI	**848**	**1126**	**429**	**529**	**1200**	**1410**
	(2.0)	(2.1)	(2.6)	(2.6)	(2.2)	(2.4)
3. Balances with banks in India	**9061**	**11925**	**4757**	**5427**	**2669**	**2059**
	(21.2)	(22.4)	(28.7)	(27.2)	(5.0)	(3.5)
4. Money at call and short notice	**—**	—	**1366**	**3066**	**—**	**—**
	(—)	—	(8.2)	(15.4)	(—)	(—)
5. Investments	**10425**	**13840**	**3901**	**4651**	**26008**	**30222**
	(24.4)	(26.0)	(23.5)	(23.3)	(48.3)	(52.0)
6. Advances	**10799**	**11876**	**2883**	**3237**	**18733**	**21495**
	(25.3)	(22.3)	(17.4)	(17.0)	(34.8)	(37.0)
6.1. Bills purchased and discounted	—	—	—	—	12	40
6.2. Cash credits, overdrafts & loans	2572	2829	570	694	1467	645
6.3. Term loans	8227	9048	2314	2543	17255	20810
7. Fixed Assets	**86**	**91**	**22**	**26**	**51**	**57**
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**10979**	**13751**	**2983**	**2727**	**4470**	**1697**
	(25.7)	(25.8)	(18.0)	(13.7)	(8.3)	(2.9)
8.1. Inter - office adjustments (net)	5660	8175	—	93	—	—
8.2. Interest accrued	786	905	1128	919	3058	1335
8.3. Others	4533	8943	1856	1715	1412	362
Total Assets	**42725**	**53311**	**16578**	**19812**	**53865**	**58082**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Puri Gramya Bank 1998	Puri Gramya Bank 1999	Rae Bareli Kshetriya Gramin Bank 1998	Rae Bareli Kshetriya Gramin Bank 1999	Raigarh Kshetriya Gramin Bank 1998	Raigarh Kshetriya Gramin Bank 1999
	As on 31st March					
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.5)	(0.3)	(0.6)	(0.5)	(1.1)	(0.9)
2. Reserves and Surplus	**—**	**692**	**1285**	**1285**	**1014**	**1675**
	(—)	(2.4)	(7.7)	(6.3)	(11.0)	(14.8)
3. Deposits	**13726**	**19303**	**13828**	**17432**	**6713**	**7798**
	(72.2)	(66.8)	(83.4)	(85.4)	(73.1)	(68.8)
3.1. Demand deposits	276	335	481	663	732	705
3.2. Savings bank deposits	4077	4853	6213	8266	2894	3316
3.3. Term deposits	9373	14114	7134	8503	3088	3777
4. Borrowings	**3273**	**4093**	**787**	**836**	**397**	**479**
	(17.2)	(14.2)	(4.7)	(4.1)	(4.3)	(4.2)
4.1. From banks*	682	471	—	836	25	22
4.2. From others	2591	3621	787	—	372	457
5. Other liabilities	**1902**	**4718**	**590**	**764**	**956**	**1281**
	(10.0)	(16.3)	(3.6)	(3.7)	(10.4)	(11.3)
5.1. Bills Payable	63	90	12	15	—	—
5.2. Inter-office adjustments	669	2795	94	104	—	—
5.3. Interest accrued	101	194	101	121	664	907
5.4. Others (including provisions)	1070	1639	384	525	293	374
Total Liabilities	**19001**	**28906**	**16590**	**20418**	**9181**	**11333**
1. Cash in hand	**210**	**374**	**157**	**158**	**29**	**58**
	(1.1)	(1.3)	(0.9)	(0.8)	(0.3)	(0.5)
2. Balances with RBI	**417**	**677**	**415**	**520**	**230**	**278**
	(2.2)	(2.3)	(2.5)	(2.5)	(2.5)	(2.4)
3. Balances with banks in India	**3642**	**5812**	**5153**	**6554**	**4773**	**5801**
	(19.2)	(20.1)	(31.1)	(32.1)	(52.0)	(51.2)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**2010**	**2340**	**6217**	**7942**	**211**	**261**
	(10.6)	(8.1)	(37.5)	(38.9)	(2.3)	(2.3)
6. Advances	**5932**	**10515**	**2694**	**2894**	**1435**	**1719**
	(31.2)	(36.4)	(16.2)	(14.2)	(15.6)	(15.2)
6.1. Bills purchased and discounted	63	3	2	1	—	—
6.2. Cash credits, overdrafts & loans	2784	5230	2692	2893	505	577
6.3. Term loans	3086	5282	—	—	930	1143
7. Fixed Assets	**10**	**24**	**29**	**35**	**6**	**5**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.0)
8. Other Assets	**6779**	**9164**	**1925**	**2315**	**2498**	**3211**
	(35.7)	(31.7)	(11.6)	(11.3)	(27.2)	(28.3)
8.1. Inter - office adjustments (net)	—	—	—	—	80	208
8.2. Interest accrued	203	268	553	1187	625	1251
8.3. Others	6575	8896	1372	1129	1793	1753
Total Assets	**19001**	**28906**	**16590**	**20418**	**9181**	**11333**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.5)	(1.1)	(0.8)	(0.7)	(1.6)	(1.3)
2. Reserves and Surplus	**––**	**––**	**––**	**––**	**1**	**1**
	(—)	(—)	(—)	(—)	(—)	(—)
3. Deposits	**5574**	**7485**	**10840**	**12217**	**5057**	**6001**
	(83.3)	(83.4)	(84.4)	(83.2)	(79.9)	(80.3)
3.1. Demand deposits	253	422	735	920	99	154
3.2. Savings bank deposits	2106	2589	5221	5314	2170	2519
3.3. Term deposits	3215	4474	4884	5983	2789	3328
4. Borrowings	**577**	**963**	**838**	**848**	**458**	**372**
	(8.6)	(10.7)	(6.5)	(5.8)	(7.2)	(5.0)
4.1. From banks*	31	26	—	—	21	21
4.2. From others	547	937	838	848	437	351
5. Other liabilities	**440**	**422**	**1059**	**1514**	**714**	**1004**
	(6.6)	(4.7)	(8.3)	(10.3)	(11.3)	(13.4)
5.1. Bills Payable	48	46	—	—	9	24
5.2. Inter-office adjustments	—	—	—	—	—	3
5.3. Interest accrued	14	38	302	—	7	8
5.4. Others (including provisions)	378	338	757	1514	698	969
Total Liabilities	**6692**	**8970**	**12837**	**14678**	**6330**	**7478**
1. Cash in hand	**117**	**128**	**121**	**107**	**81**	**80**
	(1.8)	(1.4)	(0.9)	(0.7)	(1.3)	(1.1)
2. Balances with RBI	**162**	**219**	**315**	**376**	**156**	**177**
	(2.4)	(2.4)	(2.5)	(2.6)	(2.5)	(2.4)
3. Balances with banks in India	**1613**	**420**	**4184**	**5456**	**278**	**156**
	(24.1)	(4.7)	(32.6)	(37.2)	(4.4)	(2.1)
4. Money at call and short notice	**––**	**1713**	**––**	**––**	**1551**	**1486**
	(—)	(19.1)	(—)	(—)	(24.5)	(19.9)
5. Investments	**1186**	**1676**	**2190**	**2242**	**––**	**428**
	(17.7)	(18.7)	(17.1)	(15.3)	(—)	(5.7)
6. Advances	**2024**	**3179**	**3190**	**3580**	**1921**	**2370**
	(30.3)	(35.4)	(24.8)	(24.4)	(30.3)	(31.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	502	722	2521	2974	260	366
6.3. Term loans	1523	2457	669	606	1661	2004
7. Fixed Assets	**14**	**20**	**38**	**36**	**13**	**16**
	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(0.2)
8. Other Assets	**1575**	**1615**	**2799**	**2883**	**2330**	**2764**
	(23.5)	(18.0)	(21.8)	(19.6)	(36.8)	(37.0)
8.1. Inter - office adjustments (net)	97	34	93	16	20	—
8.2. Interest accrued	110	183	—	197	35	56
8.3. Others	1367	1398	2706	2669	2275	2708
Total Assets	**6692**	**8970**	**12837**	**14678**	**6330**	**7478**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.6)	(0.5)	(1.2)	(1.0)	(1.9)	(1.4)
2. Reserves and Surplus	**1074**	**1815**	**638**	**638**	**—**	**631**
	(7.0)	(9.4)	(7.9)	(6.5)	(—)	(9.1)
3. Deposits	**10546**	**14123**	**6314**	**7595**	**4511**	**5287**
	(68.3)	(73.4)	(78.2)	(77.4)	(84.6)	(76.2)
3.1. Demand deposits	371	328	177	246	208	211
3.2. Savings bank deposits	2511	3164	2235	2380	1537	1723
3.3. Term deposits	7664	10631	3903	4968	2765	3353
4. Borrowings	**1960**	**2076**	**647**	**931**	**511**	**659**
	(12.7)	(10.8)	(8.0)	(9.5)	(9.6)	(9.5)
4.1. From banks*	273	222	17	195	73	52
4.2. From others	1687	1853	630	735	438	606
5. Other liabilities	**1758**	**1099**	**375**	**553**	**209**	**258**
	(11.4)	(5.7)	(4.6)	(5.6)	(3.9)	(3.7)
5.1. Bills Payable	31	46	4	52	26	26
5.2. Inter-office adjustments	—	105	22	—	—	—
5.3. Interest accrued	64	102	39	44	4	4
5.4. Others (including provisions)	1662	845	309	457	178	228
Total Liabilities	**15437**	**19213**	**8075**	**9817**	**5330**	**6934**
1. Cash in hand	**115**	**192**	**83**	**99**	**46**	**63**
	(0.7)	(1.0)	(1.0)	(1.0)	(0.9)	(0.9)
2. Balances with RBI	**370**	**402**	**192**	**225**	**137**	**162**
	(2.4)	(2.1)	(2.4)	(2.3)	(2.6)	(2.3)
3. Balances with banks in India	**153**	**110**	**2333**	**5207**	**769**	**1871**
	(1.0)	(0.6)	(28.9)	(53.0)	(14.4)	(27.0)
4. Money at call and short notice	**1432**	**3750**	**2154**	**638**	**––**	**––**
	(9.3)	(19.6)	(26.7)	(6.5)	(—)	(—)
5. Investments	**5799**	**6459**	**201**	**201**	**1270**	**1392**
	(37.6)	(33.6)	(2.5)	(2.0)	(23.8)	(20.1)
6. Advances	**5322**	**6028**	**2383**	**2716**	**2191**	**2515**
	(34.5)	(31.3)	(29.5)	(27.7)	(41.1)	(36.3)
6.1. Bills purchased and discounted	37	18	—	—	3	5
6.2. Cash credits, overdrafts & loans	3169	2886	746	697	607	930
6.3. Term loans	2116	3124	1637	2019	1581	1580
7. Fixed Assets	**22**	**43**	**16**	**18**	**26**	**28**
	(0.1)	(0.2)	(0.2)	(0.2)	(0.5)	(0.4)
8. Other Assets	**2223**	**2228**	**712**	**713**	**892**	**904**
	(14.4)	(11.6)	(8.8)	(7.3)	(16.7)	(13.0)
8.1. Inter - office adjustments (net)	—	—	—	1	30	11
8.2. Interest accrued	257	505	126	156	82	127
8.3. Others	1966	1723	586	556	779	766
Total Assets	**15437**	**19213**	**8075**	**9817**	**5330**	**6934**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.3)	(0.2)	(0.5)	(0.4)	(1.4)	(1.2)
2. Reserves and Surplus	**1838**	**2889**	**776**	**776**	**386**	**386**
	(4.6)	(6.4)	(3.6)	(3.2)	(5.6)	(4.8)
3. Deposits	**26170**	**30247**	**18715**	**21212**	**5068**	**5699**
	(66.2)	(66.8)	(86.8)	(86.9)	(73.4)	(71.0)
3.1. Demand deposits	883	833	1363	1598	364	114
3.2. Savings bank deposits	6440	7443	7697	8442	1839	2136
3.3. Term deposits	18847	21970	9655	11172	2865	3449
4. Borrowings	**7064**	**7961**	**1287**	**1239**	**814**	**1031**
	(17.9)	(17.6)	(6.0)	(5.1)	(11.8)	(12.9)
4.1. From banks*	1688	—	—	—	43	71
4.2. From others	5376	7961	1287	1239	771	960
5. Other liabilities	**4369**	**4085**	**687**	**1092**	**536**	**808**
	(11.0)	(9.0)	(3.2)	(4.5)	(7.8)	(10.1)
5.1. Bills Payable	722	319	12	13	3	10
5.2. Inter-office adjustments	—	681	84	—	64	91
5.3. Interest accrued	157	143	145	185	329	500
5.4. Others (including provisions)	3490	2942	447	894	139	206
Total Liabilities	**39540**	**45282**	**21566**	**24419**	**6903**	**8023**
1. Cash in hand	**568**	**677**	**360**	**229**	**65**	**94**
	(1.4)	(1.5)	(1.7)	(0.9)	(0.9)	(1.2)
2. Balances with RBI	**723**	**942**	**555**	**632**	**144**	**164**
	(1.8)	(2.1)	(2.6)	(2.6)	(2.1)	(2.0)
3. Balances with banks in India	**13358**	**16783**	**8519**	**10486**	**1805**	**1997**
	(33.8)	(37.1)	(39.5)	(42.9)	(26.1)	(24.9)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**1238**	**1949**
	(—)	(—)	(—)	(—)	(17.9)	(24.3)
5. Investments	**1328**	**1325**	**4812**	**5812**	**1503**	**1559**
	(3.4)	(2.9)	(22.3)	(23.8)	(21.8)	(19.4)
6. Advances	**22433**	**24163**	**5345**	**5076**	**1833**	**2120**
	(56.7)	(53.4)	(24.8)	(20.8)	(26.6)	(26.4)
6.1. Bills purchased and discounted	36	64	226	32	2	7
6.2. Cash credits, overdrafts & loans	16286	15854	378	381	368	423
6.3. Term loans	6111	8246	4741	4664	1463	1690
7. Fixed Assets	**99**	**105**	**33**	**42**	**12**	**15**
	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**1031**	**1286**	**1941**	**2142**	**304**	**125**
	(2.6)	(2.8)	(9.0)	(8.8)	(4.4)	(1.6)
8.1. Inter - office adjustments (net)	239	—	—	45	—	—
8.2. Interest accrued	476	752	1114	1592	88	111
8.3. Others	316	535	826	505	216	14
Total Assets	**39540**	**45282**	**21566**	**24419**	**6903**	**8023**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Sagar Gramin Bank 1998	Sagar Gramin Bank 1999	Sahyadri Gramin Bank 1998	Sahyadri Gramin Bank 1999	Samastipur Kshetriya Gramin Bank 1998	Samastipur Kshetriya Gramin Bank 1999
	(301)	(302)	(303)	(304)	(305)	(306)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(0.3)	(0.3)	(1.8)	(1.4)	(0.7)	(0.6)
2. Reserves and Surplus	**1565**	**2203**	**516**	**516**	**––**	**––**
	(5.2)	(6.0)	(9.1)	(7.5)	(—)	(—)
3. Deposits	**23761**	**29802**	**3334**	**4395**	**10381**	**12493**
	(78.7)	(80.9)	(58.7)	(63.5)	(77.7)	(79.3)
3.1. Demand deposits	185	193	139	194	418	604
3.2. Savings bank deposits	10081	11384	1067	1491	5334	6203
3.3. Term deposits	13494	18225	2128	2710	4629	5686
4. Borrowings	**1120**	**927**	**1527**	**1726**	**1291**	**1248**
	(3.7)	(2.5)	(26.9)	(24.9)	(9.7)	(7.9)
4.1. From banks*	—	—	177	196	261	51
4.2. From others	1120	927	1350	1530	1030	1197
5. Other liabilities	**3654**	**3812**	**198**	**189**	**1592**	**1906**
	(12.1)	(10.3)	(3.5)	(2.7)	(11.9)	(12.1)
5.1. Bills Payable	438	376	63	76	—	—
5.2. Inter-office adjustments	—	10	56	19	—	—
5.3. Interest accrued	286	348	48	48	969	1339
5.4. Others (including provisions)	2930	3077	32	47	623	567
Total Liabilities	**30196**	**36841**	**5675**	**6926**	**13364**	**15747**
1. Cash in hand	**240**	**311**	**67**	**107**	**85**	**52**
	(0.8)	(0.8)	(1.2)	(1.5)	(0.6)	(0.3)
2. Balances with RBI	**747**	**993**	**109**	**147**	**346**	**427**
	(2.5)	(2.7)	(1.9)	(2.1)	(2.6)	(2.7)
3. Balances with banks in India	**7908**	**10220**	**1737**	**2534**	**5704**	**6532**
	(26.2)	(27.7)	(30.6)	(36.6)	(42.7)	(41.5)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**––**	**––**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**9654**	**12704**	**577**	**766**	**2049**	**2918**
	(32.0)	(34.5)	(10.2)	(11.1)	(15.3)	(18.5)
6. Advances	**6306**	**6887**	**2695**	**2987**	**2115**	**2498**
	(20.9)	(18.7)	(47.5)	(43.1)	(15.8)	(15.9)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	84	61	990	1244	885	1314
6.3. Term loans	6222	6825	1705	1743	1230	1185
7. Fixed Assets	**50**	**57**	**16**	**21**	**15**	**26**
	(0.2)	(0.2)	(0.3)	(0.3)	(0.1)	(0.2)
8. Other Assets	**5292**	**5670**	**474**	**364**	**3050**	**3293**
	(17.5)	(15.4)	(8.4)	(5.3)	(22.8)	(20.9)
8.1. Inter - office adjustments (net)	82	—	—	—	98	102
8.2. Interest accrued	1262	1723	111	113	157	310
8.3. Others	3948	3947	363	251	2795	2881
Total Assets	**30196**	**36841**	**5675**	**6926**	**13364**	**15747**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

As on 31st March.

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Samyut Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(307)	(308)	(309)	(310)	(311)	(312)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(0.7)	(0.6)	(0.4)	(0.4)
2. Reserves and Surplus	**3424**	**4463**	**1909**	**1984**	**1127**	**2113**
	(6.3)	(6.8)	(12.8)	(20.0)	(5.0)	(7.7)
3. Deposits	**48535**	**58955**	**9304**	**9995**	**17806**	**20735**
	(89.5)	(89.5)	(62.2)	(60.3)	(78.8)	(75.9)
3.1. Demand deposits	2238	3147	654	484	619	555
3.2. Savings bank deposits	23287	28152	3281	3627	11636	13439
3.3. Term deposits	23010	27656	5369	5884	5552	6742
4. Borrowings	**1633**	**1460**	**2656**	**3132**	**1286**	**1478**
	(3.0)	(2.2)	(17.8)	(18.9)	(5.7)	(5.4)
4.1. From banks*	131	76	577	705	183	168
4.2. From others	1502	1384	2079	2427	1103	1310
5. Other liabilities	**511**	**889**	**978**	**1370**	**2286**	**2878**
	(0.9)	(1.3)	(6.5)	(8.3)	(10.1)	(10.5)
5.1. Bills Payable	98	222	74	131	256	181
5.2. Inter-office adjustments	—	87	—	7	—	—
5.3. Interest accrued	391	447	771	1083	1408	1869
5.4. Others (including provisions)	22	134	133	149	623	828
Total Liabilities	**54203**	**65867**	**14948**	**16579**	**22605**	**27304**
1. Cash in hand	**540**	**615**	**227**	**315**	**95**	**102**
	(1.0)	(0.9)	(1.5)	(1.9)	(0.4)	(0.4)
2. Balances with RBI	**1537**	**1776**	**307**	**459**	**531**	**636**
	(2.8)	(2.7)	(2.1)	(2.8)	(2.3)	(2.3)
3. Balances with banks in India	**26224**	**32368**	**2755**	**6459**	**2058**	**13655**
	(48.4)	(49.1)	(18.4)	(38.9)	(9.1)	(50.0)
4. Money at call and short notice	**—**	**—**	**—**	—	**8751**	**—**
	(—)	(—)	(—)	(—)	(38.7)	(—)
5. Investments	**15193**	**17993**	**4653**	**1251**	**4235**	**4735**
	(28.0)	(27.3)	(31.1)	(7.5)	(18.7)	(17.3)
6. Advances	**5855**	**5603**	**5404**	**6725**	**3055**	**3695**
	(10.8)	(8.5)	(36.2)	(40.6)	(13.5)	(13.5)
6.1. Bills purchased and discounted	4	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	700	387	2370	2620	1005	1178
6.3. Term loans	5151	5214	3035	4105	2050	2517
7. Fixed Assets	**47**	**47**	**20**	**27**	**12**	**12**
	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(—)
8. Other Assets	**4807**	**7464**	**1582**	**1342**	**3869**	**4470**
	(8.9)	(11.3)	(10.6)	(8.1)	(17.1)	(16.4)
8.1. Inter - office adjustments (net)	62	—	86	—	73	116
8.2. Interest accrued	4473	7115	152	193	1504	2173
8.3. Others	272	349	1344	1149	2292	2181
Total Assets	**54203**	**65867**	**14948**	**16579**	**22605**	**27304**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(313)	(314)	(315)	(316)	(317)	(318)
1. Capital	**83**	**100**	**100**	**100**	**100**	**100**
	(0.9)	(0.9)	(0.9)	(0.7)	(1.2)	(0.9)
2. Reserves and Surplus	**—**	**—**	**754**	**1246**	**552**	**761**
	(—)	(—)	(6.8)	(9.3)	(6.6)	(7.0)
3. Deposits	**8574**	**10578**	**8881**	**10456**	**5784**	**7597**
	(89.6)	(90.9)	(80.3)	(77.8)	(68.8)	(69.6)
3.1. Demand deposits	47	84	1013	1886	356	647
3.2. Savings bank deposits	3919	4710	5378	5426	3252	4150
3.3. Term deposits	4608	5783	2490	3143	2176	2801
4. Borrowings	**397**	**464**	**989**	**1316**	**1314**	**1728**
	(4.1)	(4.0)	(8.9)	(9.8)	(15.6)	(15.8)
4.1. From banks*	—	—	211	261	195	269
4.2. From others	397	464	779	1055	1119	1460
5. Other liabilities	**515**	**499**	**336**	**315**	**657**	**728**
	(5.4)	(4.3)	(3.0)	(2.3)	(7.8)	(6.7)
5.1. Bills Payable	—	—	13	14	52	55
5.2. Inter-office adjustments	—	—	85	—	174	451
5.3. Interest accrued	50	50	46	60	17	42
5.4. Others (including provisions)	465	449	192	241	415	179
Total Liabilities	**9568**	**11641**	**11060**	**13433**	**8407**	**10915**
1. Cash in hand	**53**	**43**	**142**	**214**	**27**	**61**
	(0.6)	(0.4)	(1.3)	(1.6)	(0.3)	(0.6)
2. Balances with RBI	**258**	**321**	**270**	**318**	**200**	**250**
	(2.7)	(2.8)	(2.4)	(2.4)	(2.4)	(2.3)
3. Balances with banks in India	**4357**	**5996**	**434**	**287**	**3250**	**5064**
	(45.5)	(51.5)	(3.9)	(2.1)	(38.7)	(46.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**25**	**25**	**7511**	**8815**	**2025**	**1752**
	(0.3)	(0.2)	(67.9)	(65.6)	(24.1)	(16.0)
6. Advances	**2072**	**2348**	**2274**	**3107**	**2350**	**3432**
	(21.7)	(20.2)	(20.6)	(23.1)	(27.9)	(31.4)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	211	267	1083	1336	1029	1680
6.3. Term loans	1861	2081	1190	1771	1321	1752
7. Fixed Assets	**5**	**5**	**21**	**33**	**11**	**12**
	(0.1)	(—)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**2798**	**2902**	**408**	**659**	**545**	**344**
	(29.2)	(24.9)	(3.7)	(4.9)	(6.5)	(3.2)
8.1. Inter - office adjustments (net)	12	31	—	80	—	—
8.2. Interest accrued	255	16	391	561	17	23
8.3. Others	2531	2855	17	18	529	321
Total Assets	**9568**	**11641**	**11060**	**13433**	**8407**	**10915**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.6)	(1.3)	(0.9)	(0.8)	(0.4)	(0.4)
2. Reserves and Surplus	**––**	**––**	**1035**	**1514**	**1981**	**2953**
	(—)	(—)	(9.7)	(12.1)	(8.8)	(10.9)
3. Deposits	**5595**	**6610**	**8528**	**9655**	**16712**	**19982**
	(88.3)	(86.9)	(80.0)	(77.4)	(74.2)	(74.1)
3.1. Demand deposits	538	540	475	554	305	404
3.2. Savings bank deposits	2382	2543	2966	3120	5192	5894
3.3. Term deposits	2675	3527	5087	5981	11215	13683
4. Borrowings	**170**	**231**	**344**	**405**	**1870**	**1995**
	(2.7)	(3.0)	(3.2)	(3.2)	(8.3)	(7.4)
4.1. From banks*	—	—	—	3	20	77
4.2. From others	170	231	344	402	1850	1919
5. Other liabilities	**469**	**668**	**657**	**803**	**1846**	**1946**
	(7.4)	(8.8)	(6.2)	(6.4)	(8.2)	(7.2)
5.1. Bills Payable	7	25	24	40	46	39
5.2. Inter-office adjustments	—	—	22	37	34	35
5.3. Interest accrued	18	39	6	6	46	57
5.4. Others (including provisions)	443	605	606	720	1720	1815
Total Liabilities	**6334**	**7609**	**10664**	**12477**	**22508**	**26976**
1. Cash in hand	**73**	**65**	**107**	**243**	**585**	**579**
	(1.2)	(0.9)	(1.0)	(1.9)	(2.6)	(2.1)
2. Balances with RBI	**160**	**197**	**252**	**283**	**509**	**708**
	(2.5)	(2.6)	(2.4)	(2.3)	(2.3)	(2.6)
3. Balances with banks in India	**1536**	**1368**	**4622**	**5782**	**5690**	**6056**
	(24.3)	(18.0)	(43.3)	(46.3)	(25.3)	(22.4)
4. Money at call and short notice	**1183**	**1515**	**––**	**––**	**––**	**––**
	(18.7)	(19.9)	(—)	(—)	(—)	(—)
5. Investments	**325**	**801**	**2003**	**2228**	**3986**	**7294**
	(5.1)	(10.5)	(18.8)	(17.9)	(17.7)	(27.0)
6. Advances	**1153**	**1302**	**1745**	**2025**	**7981**	**8399**
	(18.2)	(17.1)	(16.4)	(16.2)	(35.5)	(31.1)
6.1. Bills purchased and discounted	95	8	—	—	55	74
6.2. Cash credits, overdrafts & loans	80	122	140	320	1177	1287
6.3. Term loans	979	1172	1605	1705	6749	7039
7. Fixed Assets	**6**	**7**	**10**	**13**	**11**	**10**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(—)
8. Other Assets	**1896**	**2355**	**1925**	**1902**	**3746**	**3930**
	(29.9)	(30.9)	(18.1)	(15.2)	(16.6)	(14.6)
8.1. Inter - office adjustments (net)	55	55	—	—	—	—
8.2. Interest accrued	275	460	162	194	530	824
8.3. Others	15766	1840	1763	1709	3216	3106
Total Assets	**6334**	**7609**	**10664**	**12477**	**22508**	**26976**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	As on 31st March					
	1998	1999	1998	1999	1998	1999
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.8)	(0.9)	(0.7)	(0.9)	(0.7)
2. Reserves and Surplus	**479**	**884**	**757**	**679**	**689**	**786**
	(4.7)	(7.0)	(6.7)	(4.5)	(6.1)	(5.5)
3. Deposits	**8396**	**10307**	**9362**	**11352**	**7596**	**9709**
	(81.7)	(81.8)	(83.4)	(75.7)	(67.1)	(68.5)
3.1. Demand deposits	211	253	948	1190	559	428
3.2. Savings bank deposits	3386	4129	3293	4097	1922	2170
3.3. Term deposits	4799	5926	5121	6065	5115	7111
4. Borrowings	**821**	**979**	**586**	**516**	**1716**	**1776**
	(8.0)	(7.8)	(5.2)	(3.4)	(15.2)	(12.5)
4.1. From banks*	27	36	21	—	303	341
4.2. From others	794	943	565	516	1413	1435
5. Other liabilities	**486**	**329**	**1179**	**2339**	**1211**	**1800**
	(4.7)	(2.6)	(10.5)	(15.6)	(10.7)	(12.7)
5.1. Bills Payable	116	4	—	—	—	—
5.2. Inter-office adjustments	37	21	—	—	—	—
5.3. Interest accrued	21	24	846	981	846	1378
5.4. Others (including provisions)	312	280	365	1358	365	422
Total Liabilities	**10282**	**12599**	**11226**	**14986**	**11312**	**14171**
1. Cash in hand	**42**	**82**	**97**	**169**	**265**	**255**
	(0.4)	(0.6)	(0.9)	(1.1)	(2.3)	(1.8)
2. Balances with RBI	**265**	**317**	**305**	**363**	**234**	**359**
	(2.6)	(2.5)	(2.7)	(2.4)	(2.1)	(2.5)
3. Balances with banks in India	**3216**	**3682**	**5231**	**868**	**4401**	**5522**
	(31.3)	(29.2)	(46.6)	(5.8)	(38.9)	(39.0)
4. Money at call and short notice	**—**	**—**	**—**	**6042**	**—**	**—**
	(—)	(—)	(—)	(40.3)	(—)	(—)
5. Investments	**4052**	**5109**	**444**	**414**	**984**	**1309**
	(39.4)	(40.5)	(4.0)	(2.8)	(8.7)	(9.2)
6. Advances	**2242**	**2763**	**2561**	**3252**	**4382**	**5703**
	(21.8)	(21.9)	(22.8)	(21.7)	(38.7)	(40.2)
6.1. Bills purchased and discounted	2	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	47	450	1309	1291	2573	3971
6.3. Term loans	2192	2313	1252	1961	1808	1731
7. Fixed Assets	**22**	**61**	**12**	**11**	**20**	**20**
	(0.2)	(0.5)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	**443**	**586**	**3333**	**3868**	**1027**	**1003**
	(4.3)	(4.6)	(29.7)	(25.8)	(9.1)	(7.1)
8.1. Inter - office adjustments (net)	—	—	66	62	90	206
8.2. Interest accrued	285	479	643	1207	184	262
8.3. Others	158	107	2624	2599	753	536
Total Assets	**10282**	**12599**	**11226**	**14986**	**11312**	**14171**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.6)	(0.5)	(0.7)	(0.6)	(0.6)	(0.4)
2. Reserves and Surplus	**1400**	**1461**	**––**	**––**	**750**	**885**
	(8.9)	(7.6)	(—)	(—)	(4.7)	(3.9)
3. Deposits	**10647**	**13810**	**11847**	**15428**	**14028**	**17201**
	(68.0)	(71.8)	(87.4)	(88.8)	(87.3)	(76.6)
3.1. Demand deposits	259	431	646	1051	504	402
3.2. Savings bank deposits	2789	3815	4830	5892	5987	6792
3.3. Term deposits	7599	9564	6370	8485	7537	10007
4. Borrowings	**2485**	**2934**	**713**	**895**	**322**	**360**
	(15.9)	(15.3)	(5.3)	(5.2)	(2.0)	(1.6)
4.1. From banks*	571	927	—	—	—	—
4.2. From others	1914	2007	713	895	322	360
5. Other liabilities	**1028**	**917**	**899**	**945**	**874**	**868**
	(6.6)	(4.8)	(6.6)	(5.4)	(5.4)	(0.7)
5.1. Bills Payable	106	112	8	23	—	—
5.2. Inter-office adjustments	361	84	—	—	74	57
5.3. Interest accrued	84	100	—	—	—	—
5.4. Others (including provisions)	476	622	891	922	800	811
Total Liabilities	**15660**	**19222**	**13559**	**17368**	**16074**	**19414**
1. Cash in hand	**111**	**166**	**138**	**89**	**99**	**118**
	(0.7)	(0.9)	(1.0)	(0.5)	(0.6)	(0.5)
2. Balances with RBI	**331**	**419**	**360**	**465**	**420**	**519**
	(2.1)	(2.2)	(2.7)	(2.7)	(2.6)	(2.3)
3. Balances with banks in India	**4950**	**6491**	**3651**	**4413**	**9545**	**10972**
	(31.6)	(33.8)	(26.9)	(25.4)	(59.4)	(48.9)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**––**	**––**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**266**	**913**	**3655**	**6026**	**1083**	**1595**
	(1.7)	(4.8)	(27.0)	(34.7)	(6.7)	(7.1)
6. Advances	**8377**	**9702**	**2869**	**3287**	**2836**	**3127**
	(53.5)	(50.5)	(21.2)	(18.9)	(17.6)	(13.9)
6.1. Bills purchased and discounted	43	74	1	1	165	301
6.2. Cash credits, overdrafts & loans	6832	7660	885	1213	518	715
6.3. Term loans	1503	1968	1983	2073	2153	2111
7. Fixed Assets	**34**	**39**	**12**	**12**	**20**	**27**
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**1591**	**1492**	**2873**	**3074**	**2071**	**3056**
	(10.2)	(7.8)	(21.2)	(17.7)	(12.9)	(27.1)
8.1. Inter - office adjustments (net)	—	—	135	137	—	—
8.2. Interest accrued	267	495	496	576	1732	3032
8.3. Others	1324	997	2242	2361	339	24
Total Assets	**15660**	**19222**	**13559**	**17368**	**16074**	**19414**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Solapur Gramin Bank 1998	Solapur Gramin Bank 1999	South Malabar Gramin Bank 1998	South Malabar Gramin Bank 1999	Sravasthi Gramin Bank 1998	Sravasthi Gramin Bank 1999
	As on 31st March					
	(337)	(338)	(339)	(340)	(341)	(342)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(2.0)	(1.6)	(0.2)	(0.2)	(0.5)	(0.5)
2. Reserves and Surplus	**—**	**716**	**1554**	**2463**	**1991**	**2145**
	(—)	(11.3)	(3.8)	(4.9)	(10.3)	(10.0)
3. Deposits	**3233**	**3801**	**22924**	**28007**	**14759**	**16481**
	(65.1)	(60.0)	(56.1)	(55.4)	(76.3)	(76.6)
3.1. Demand deposits	419	399	1064	2348	1457	1643
3.2. Savings bank deposits	1257	1375	8801	10499	7918	8405
3.3. Term deposits	1557	2027	13058	15161	5385	6432
4. Borrowings	**1268**	**1327**	**14466**	**17000**	**1637**	**1831**
	(25.5)	(21.0)	(35.4)	(33.6)	(8.5)	(8.5)
4.1. From banks*	219	263	3361	3980	85	120
4.2. From others	1050	1064	11105	13020	1553	1711
5. Other liabilities	**367**	**390**	**1852**	**2996**	**848**	**958**
	(7.4)	(6.2)	(4.5)	(5.9)	(4.4)	(4.5)
5.1. Bills Payable	—	—	450	1328	18	32
5.2. Inter-office adjustments	—	—	31	—	51	109
5.3. Interest accrued	2	4	241	106	23	25
5.4. Others (including provisions)	364	386	1130	1562	756	792
Total Liabilities	**4967**	**6333**	**40895**	**50567**	**19336**	**21515**
1. Cash in hand	**160**	**213**	**814**	**1399**	**466**	**324**
	(3.2)	(3.4)	(2.0)	(2.8)	(2.4)	(1.5)
2. Balances with RBI	**91**	**96**	**773**	**830**	**426**	**476**
	(1.8)	(1.5)	(1.9)	(1.6)	(2.2)	(2.2)
3. Balances with banks in India	**974**	**1530**	**6744**	**10284**	**7040**	**8301**
	(19.6)	(24.2)	(16.5)	(20.3)	(36.4)	(38.6)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**456**	**550**	**4564**	**4705**	**3745**	**3795**
	(9.2)	(8.7)	(11.2)	(9.3)	(19.4)	(17.6)
6. Advances	**2407**	**2979**	**27344**	**32756**	**4920**	**5926**
	(48.5)	(47.0)	(66.9)	(64.8)	(25.4)	(27.5)
6.1. Bills purchased and discounted	—	—	69	88	62	38
6.2. Cash credits, overdrafts & loans	1254	1001	21545	25899	1074	1287
6.3. Term loans	1153	1978	5729	6768	3784	4602
7. Fixed Assets	**20**	**19**	**73**	**87**	**34**	**40**
	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**860**	**946**	**584**	**505**	**2704**	**2654**
	(17.3)	(14.9)	(1.4)	(1.0)	(14.0)	(12.3)
8.1. Inter - office adjustments (net)	10	82	—	53	—	—
8.2. Interest accrued	17	28	187	206	945	1461
8.3. Others	832	836	397	246	1760	1192
Total Assets	**4967**	**6333**	**40895**	**50567**	**19336**	**21515**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.5)	(0.4)	(0.5)	(0.4)	(0.3)	(0.2)
2. Reserves and Surplus	**1643**	**2573**	**328**	**871**	**1110**	**1756**
	(7.5)	(9.7)	(1.7)	(3.5)	(2.9)	(3.7)
3. Deposits	**13989**	**17272**	**13669**	**17288**	**28904**	**34748**
	(64.2)	(64.9)	(71.1)	(68.9)	(75.7)	(74.0)
3.1. Demand deposits	310	337	336	497	1850	2647
3.2. Savings bank deposits	4344	5304	4774	6274	10507	12430
3.3. Term deposits	9335	11631	8559	10518	16547	19671
4. Borrowings	**4834**	**5324**	**2611**	**3293**	**5335**	**6198**
	(22.2)	(20.0)	(13.6)	(13.1)	(14.0)	(13.2)
4.1. From banks*	993	1114	572	771	1183	1443
4.2. From others	3841	4210	2039	2522	4151	4754
5. Other liabilities	**1215**	**1329**	**2514**	**3538**	**2742**	**4173**
	(5.6)	(5.0)	(13.1)	(14.1)	(7.2)	(8.9)
5.1. Bills Payable	378	411	381	464	—	—
5.2. Inter-office adjustments	169	49	-3	211	32	696
5.3. Interest accrued	42	59	1468	2230	2302	3168
5.4. Others (including provisions)	626	810	668	633	408	309
Total Liabilities	**21781**	**26597**	**19222**	**25091**	**38191**	**46975**
1. Cash in hand	**550**	**1085**	**169**	**261**	**502**	**696**
	(2.5)	(4.1)	(0.9)	(1.0)	(1.3)	(1.5)
2. Balances with RBI	**417**	**567**	**423**	**575**	**895**	**1138**
	(1.9)	(2.1)	(2.2)	(2.3)	(2.3)	(2.4)
3. Balances with banks in India	**7634**	**7242**	**10250**	**1024**	**11573**	**12603**
	(35.0)	(27.2)	(53.3)	(4.1)	(30.3)	(26.8)
4. Money at call and short notice	**—**	**—**	**—**	**13070**	**—**	**—**
	(—)	(—)	(—)	(52.1)	(—)	(—)
5. Investments	**1011**	**4966**	**1261**	**1670**	**6507**	**10797**
	(4.6)	(18.7)	(6.6)	(6.7)	(17.0)	(23.0)
6. Advances	**11456**	**11646**	**6478**	**7673**	**14190**	**16636**
	(52.6)	(43.8)	(33.7)	(30.6)	(37.2)	(35.4)
6.1. Bills purchased and discounted	113	48	118	454	242	916
6.2. Cash credits, overdrafts & loans	7480	4919	4950	4829	10533	11871
6.3. Term loans	3862	6679	1411	2390	3415	3849
7. Fixed Assets	**100**	**111**	**39**	**46**	**23**	**32**
	(0.5)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**613**	**980**	**602**	**771**	**4501**	**5074**
	(2.8)	(3.7)	(3.1)	(3.1)	(11.8)	(10.8)
8.1. Inter - office adjustments (net)	—	—	211	270	—	598
8.2. Interest accrued	216	425	371	483	722	—
8.3. Others	397	555	20	18	3779	4477
Total Assets	**21781**	**26597**	**19222**	**25091**	**38191**	**46975**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	**100**	**100**	**100**	**100**	**96**	**96**
	(1.7)	(1.4)	(1.5)	(1.1)	(1.5)	(1.2)
2. Reserves and Surplus	**—**	**—**	**444**	**673**	**1124**	**1124**
	(—)	(—)	(6.7)	(7.7)	(17.1)	(14.1)
3. Deposits	**4565**	**5329**	**3746**	**4989**	**4468**	**6006**
	(75.9)	(74.6)	(56.4)	(57.4)	(68.0)	(75.4)
3.1. Demand deposits	288	450	138	266	338	524
3.2. Savings bank deposits	944	1121	1099	1268	2291	3138
3.3. Term deposits	3333	3759	2510	3455	1838	2344
4. Borrowings	**766**	**1039**	**1438**	**1594**	**120**	**130**
	(12.7)	(14.5)	(21.6)	(18.3)	(1.8)	(1.6)
4.1. From banks*	60	120	318	342	—	—
4.2. From others	706	919	1120	1252	120	130
5. Other liabilities	**582**	**677**	**917**	**1341**	**762**	**613**
	(9.7)	(9.5)	(13.8)	(15.4)	(11.6)	(7.7)
5.1. Bills Payable	—	—	58	196	—	—
5.2. Inter-office adjustments	12	6	—	—	—	—
5.3. Interest accrued	384	513	407	605	40	61
5.4. Others (including provisions)	187	158	452	540	722	552
Total Liabilities	**6013**	**7145**	**6645**	**8697**	**6570**	**7970**
1. Cash in hand	**35**	**57**	**44**	**51**	**31**	**47**
	(0.6)	(0.8)	(0.7)	(0.6)	(0.5)	(0.6)
2. Balances with RBI	**151**	**192**	**124**	**179**	**129**	**174**
	(2.5)	(2.7)	(1.9)	(2.1)	(2.0)	(2.2)
3. Balances with banks in India	**1625**	**1894**	**2319**	**3466**	**2752**	**3197**
	(27.0)	(26.5)	(34.9)	(39.9)	(41.9)	(40.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**793**	**993**	**1041**	**1506**	**961**	**1511**
	(13.2)	(13.9)	(15.7)	(17.3)	(14.6)	(19.0)
6. Advances	**2222**	**2769**	**3025**	**3351**	**1106**	**1244**
	(36.9)	(38.7)	(45.5)	(38.5)	(16.8)	(15.6)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1059	1525	2198	2453	320	257
6.3. Term loans	1163	1243	827	898	786	988
7. Fixed Assets	**10**	**10**	**21**	**24**	**11**	**15**
	(0.2)	(0.1)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	**1177**	**1230**	**72**	**121**	**1580**	**1781**
	(19.6)	(17.2)	(1.1)	(1.4)	(24.0)	(22.3)
8.1. Inter - office adjustments (net)	—	—	3	19	38	278
8.2. Interest accrued	118	171	59	93	135	284
8.3. Others	1059	1059	9	9	1407	1220
Total Assets	**6013**	**7145**	**6645**	**8697**	**6570**	**7970**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.3)	(1.1)	(0.9)	(1.4)	(1.2)
2. Reserves and Surplus	**641**	**641**	**496**	**571**	**690**	**714**
	(2.4)	(2.0)	(5.5)	(5.3)	(9.7)	(8.2)
3. Deposits	**21221**	**25229**	**6202**	**7606**	**4549**	**5679**
	(78.0)	(79.2)	(69.1)	(70.6)	(64.0)	(65.6)
3.1. Demand deposits	385	811	305	570	190	265
3.2. Savings bank deposits	9507	11143	2611	2973	1378	1520
3.3. Term deposits	11329	13274	3286	4063	2981	3893
4. Borrowings	**2368**	**2745**	**1605**	**1840**	**1204**	**1395**
	(8.7)	(8.6)	(17.9)	(17.1)	(16.9)	(16.1)
4.1. From banks*	142	142	182	188	204	267
4.2. From others	2227	2602	1423	1652	1001	1129
5. Other liabilities	**2867**	**3130**	**578**	**658**	**570**	**775**
	(10.5)	(9.8)	(6.4)	(6.1)	(8.0)	(8.9)
5.1. Bills Payable	19	28	—	—	—	—
5.2. Inter-office adjustments	211	132	17	—	—	—
5.3. Interest accrued	175	207	428	19	332	539
5.4. Others (including provisions)	2463	2763	132	639	238	236
Total Liabilities	**27198**	**31844**	**8980**	**10773**	**7113**	**8663**
1. Cash in hand	**234**	**204**	**53**	**94**	**88**	**140**
	(0.9)	(0.6)	(0.6)	(0.9)	(1.2)	(1.6)
2. Balances with RBI	**645**	**780**	**175**	**211**	**142**	**180**
	(2.4)	(2.4)	(1.9)	(2.0)	(2.0)	(2.1)
3. Balances with banks in India	**11195**	**14524**	**2571**	**2945**	**3302**	**3451**
	(41.2)	(45.6)	(28.6)	(27.3)	(46.4)	(39.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**4408**	**4393**	**1169**	**1231**	**542**	**856**
	(16.2)	(13.8)	(13.0)	(11.4)	(7.6)	(9.9)
6. Advances	**7803**	**9025**	**4506**	**5745**	**2111**	**3125**
	(28.7)	(28.3)	(50.2)	(53.3)	(29.7)	(36.1)
6.1. Bills purchased and discounted	—	—	23	77	7	1
6.2. Cash credits, overdrafts & loans	1356	1389	251	349	1369	2148
6.3. Term loans	6447	7636	4232	5319	736	977
7. Fixed Assets	**31**	**35**	**13**	**27**	**22**	**18**
	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)
8. Other Assets	**2881**	**2882**	**492**	**520**	**905**	**892**
	(10.6)	(9.0)	(5.5)	(4.8)	(12.7)	(10.3)
8.1. Inter - office adjustments (net)	—	2208	18	4	73	156
8.2. Interest accrued	1041	—	—	—	114	161
8.3. Others	1840	674	474	516	718	576
Total Assets	**27198**	**31844**	**8980**	**10773**	**7113**	**8663**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Surguja Kshetriya Gramin Bank 1998	Surguja Kshetriya Gramin Bank 1999	Thane Gramin Bank 1998	Thane Gramin Bank 1999	Thar Anchalik Gramin Bank 1998	Thar Anchalik Gramin Bank 1999
	(361)	(362)	(363)	(364)	(365)	(366)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.6)	(2.4)	(1.8)	(1.4)	(1.1)
2. Reserves and Surplus	**––**	**––**	**360**	**496**	**––**	**407**
	(—)	(—)	(8.6)	(9.0)	(—)	(4.4)
3. Deposits	**11734**	**14154**	**3175**	**4404**	**5514**	**6654**
	(91.7)	(90.1)	(75.7)	(79.9)	(76.4)	(71.2)
3.1. Demand deposits	606	478	141	151	337	611
3.2. Savings bank deposits	5712	6579	1661	2245	2003	2145
3.3. Term deposits	5416	7098	1373	2009	3174	3898
4. Borrowings	**358**	**337**	**148**	**118**	**688**	**871**
	(2.8)	(2.1)	(3.5)	(2.1)	(9.5)	(9.3)
4.1. From banks*	2	—	—	—	12	8
4.2. From others	356	337	148	118	676	863
5. Other liabilities	**607**	**1123**	**413**	**396**	**917**	**1315**
	(4.7)	(7.1)	(9.8)	(7.2)	(12.7)	(14.1)
5.1. Bills Payable	57	221	97	36	38	48
5.2. Inter-office adjustments	9	4	—	—	41	53
5.3. Interest accrued	7	15	30	44	449	604
5.4. Others (including provisions)	534	882	286	317	389	611
Total Liabilities	**12799**	**15714**	**4196**	**5514**	**7219**	**9347**
1. Cash in hand	**65**	**119**	**24**	**30**	**130**	**157**
	(0.5)	(0.8)	(0.6)	(0.5)	(1.8)	(1.7)
2. Balances with RBI	**352**	**420**	**104**	**135**	**163**	**202**
	(2.7)	(2.7)	(2.5)	(2.4)	(2.3)	(2.2)
3. Balances with banks in India	**4177**	**7751**	**928**	**1785**	**2196**	**3193**
	(32.6)	(49.3)	(22.1)	(32.4)	(30.4)	(34.2)
4. Money at call and short notice	**2761**	**––**	**––**	**––**	**––**	**––**
	(21.6)	(—)	(—)	(—)	(—)	(—)
5. Investments	**130**	**719**	**2127**	**2477**	**770**	**1101**
	(1.0)	(4.6)	(50.7)	(44.9)	(10.7)	(11.8)
6. Advances	**1846**	**2577**	**679**	**609**	**2218**	**2676**
	(14.4)	(16.4)	(16.2)	(11.1)	(30.7)	(28.6)
6.1. Bills purchased and discounted	—	—	—	1	23	12
6.2. Cash credits, overdrafts & loans	272	422	7	11	255	356
6.3. Term loans	1573	2155	672	598	1940	2308
7. Fixed Assets	**27**	**29**	**16**	**12**	**12**	**17**
	(0.2)	(0.2)	(0.4)	(0.2)	(0.2)	(0.2)
8. Other Assets	**3441**	**4100**	**319**	**466**	**1731**	**2002**
	(26.9)	(26.1)	(7.6)	(8.4)	(24.0)	(21.4)
8.1. Inter - office adjustments (net)	—	—	25	8	—	—
8.2. Interest accrued	383	786	194	263	76	115
8.3. Others	3058	3315	99	194	1655	1887
Total Assets	**12799**	**15714**	**4196**	**5514**	**7219**	**9347**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

As on 31st March.

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.3)	(0.4)	(0.6)	(0.5)	(0.2)	(0.2)
2. Reserves and Surplus	**1526**	**-9724**	**––**	**––**	**2720**	**3920**
	(4.6)	-(37.1)	(—)	(—)	(6.5)	(8.0)
3. Deposits	**20314**	**25656**	**12170**	**15065**	**25171**	**30543**
	(61.7)	(97.8)	(77.0)	(75.8)	(60.1)	(62.3)
3.1. Demand deposits	2608	3485	1413	1341	1820	2962
3.2. Savings bank deposits	7847	9955	5725	7559	7928	8231
3.3. Term deposits	9860	12215	5033	6165	15424	19351
4. Borrowings	**2148**	**2141**	**1134**	**1548**	**11409**	**11493**
	(6.5)	(8.2)	(7.2)	(7.8)	(27.2)	(23.4)
4.1. From banks*	—	—	1	174	2374	—
4.2. From others	2148	2141	1133	1374	9035	11493
5. Other liabilities	**8819**	**8051**	**2397**	**3158**	**2513**	**2994**
	(26.8)	(30.7)	(15.2)	(15.9)	(6.0)	(6.1)
5.1. Bills Payable	—	—	20	78	499	798
5.2. Inter-office adjustments	—	—	46	131	110	—
5.3. Interest accrued	1047	781	10	18	161	157
5.4. Others (including provisions)	7772	7270	2321	2931	1743	2039
Total Liabilities	**32908**	**26223**	**15801**	**19871**	**41913**	**49049**
1. Cash in hand	**457**	**475**	**383**	**244**	**1247**	**1805**
	(1.4)	(1.8)	(2.4)	(1.2)	(3.0)	(3.7)
2. Balances with RBI	**586**	**676**	**393**	**456**	**825**	**977**
	(1.8)	(2.6)	(2.5)	(2.3)	(2.0)	(2.0)
3. Balances with banks in India	**6304**	**6675**	**3950**	**6585**	**8647**	**11014**
	(19.2)	(25.5)	(25.0)	(33.1)	(20.6)	(22.5)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**––**	**––**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**3338**	**6326**	**2301**	**2301**	**7357**	**8096**
	(10.1)	(24.1)	(14.6)	(11.6)	(17.6)	(16.5)
6. Advances	**9491**	**9823**	**4855**	**5788**	**23137**	**26585**
	(28.8)	(37.5)	(30.7)	(29.1)	(55.2)	(54.2)
6.1. Bills purchased and discounted	—	—	472	—	172	397
6.2. Cash credits, overdrafts & loans	266	354	—	724	14325	17624
6.3. Term loans	9225	9469	4383	5064	8641	8564
7. Fixed Assets	**26**	**26**	**35**	**38**	**87**	**95**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**12705**	**2221**	**3884**	**4458**	**613**	**478**
	(38.6)	(8.5)	(24.6)	(22.4)	(1.5)	(1.0)
8.1. Inter - office adjustments (net)	192	387	—	—	—	12
8.2. Interest accrued	366	616	411	721	451	319
8.3. Others	12147	1218	3473	3737	162	146
Total Assets	**32908**	**26223**	**15801**	**19871**	**41913**	**49049**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(373)	(374)	(375)	(376)	(377)	(378)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.4)	(0.3)	(0.3)	(2.1)	(2.2)
2. Reserves and Surplus	**—**	**—**	**—**	**—**	**547**	**775**
	(—)	(—)	(—)	(—)	(11.6)	(17.1)
3. Deposits	**16932**	**21573**	**23238**	**28517**	**2801**	**2455**
	(75.9)	(84.0)	(78.1)	(89.6)	(59.3)	(54.2)
3.1. Demand deposits	304	306	528	928	118	111
3.2. Savings bank deposits	8037	9467	10742	12716	1438	1107
3.3. Term deposits	8591	11800	11968	14873	1244	1238
4. Borrowings	**1233**	**1246**	**755**	**914**	**1000**	**866**
	(5.5)	(4.9)	(2.5)	(2.9)	(21.2)	(19.1)
4.1. From banks*	138	286	12	13	214	182
4.2. From others	1095	959	743	902	785	684
5. Other liabilities	**4045**	**2752**	**5670**	**2287**	**278**	**331**
	(18.1)	(10.7)	(19.0)	(7.2)	(5.9)	(7.3)
5.1. Bills Payable	—	—	—	—	21	6
5.2. Inter-office adjustments	42	42	—	26	—	7
5.3. Interest accrued	1269	141	—	—	28	30
5.4. Others (including provisions)	2734	2569	5670	2261	230	288
Total Liabilities	**22310**	**25670**	**29763**	**31818**	**4726**	**4527**
1. Cash in hand	**98**	**147**	**276**	**176**	**65**	**41**
	(0.4)	(0.6)	(0.9)	(0.6)	(1.4)	(0.9)
2. Balances with RBI	**536**	**676**	**696**	**857**	**89**	**84**
	(2.4)	(2.6)	(2.3)	(2.7)	(1.9)	(1.8)
3. Balances with banks in India	**6882**	**6016**	**12612**	**16453**	**1930**	**1720**
	(30.8)	(23.4)	(42.4)	(51.7)	(40.8)	(38.0)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1893**	**4018**	**18**	**18**	**139**	**539**
	(8.5)	(15.7)	(0.1)	(0.1)	(2.9)	(11.9)
6. Advances	**7546**	**8512**	**6354**	**5708**	**2421**	**2044**
	(33.8)	(33.2)	(21.3)	(17.9)	(51.2)	(45.1)
6.1. Bills purchased and discounted	—	—	—	—	34	6
6.2. Cash credits, overdrafts & loans	1180	998	658	995	1589	1335
6.3. Term loans	6366	7514	5697	4712	799	703
7. Fixed Assets	**39**	**42**	**22**	**23**	**15**	**20**
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	**5317**	**6260**	**9784**	**8584**	**66**	**80**
	(23.8)	(24.4)	(32.9)	(27.0)	(1.4)	(1.8)
8.1. Inter - office adjustments (net)	—	—	30	—	25	—
8.2. Interest accrued	584	1029	—	—	18	67
8.3. Others	4733	5231	9754	8584	22	12
Total Assets	**22310**	**25670**	**29763**	**31818**	**4726**	**4527**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(379)	(380)	(381)	(382)	(383)	(384)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.0)	(1.7)	(1.5)	(2.1)	(1.5)
2. Reserves and Surplus	**297**	**473**	**395**	**518**	**––**	**––**
	(3.9)	(4.8)	(6.8)	(7.6)	(—)	(—)
3. Deposits	**6023**	**7690**	**3280**	**4011**	**4034**	**5338**
	(78.2)	(77.4)	(56.4)	(59.0)	(84.5)	(80.7)
3.1. Demand deposits	224	431	91	111	289	330
3.2. Savings bank deposits	3178	3844	786	1202	1332	1687
3.3. Term deposits	2621	3415	2403	2698	2412	3321
4. Borrowings	**871**	**930**	**1730**	**1859**	**249**	**507**
	(11.3)	(9.4)	(29.7)	(27.3)	(5.2)	(7.7)
4.1. From banks*	104	102	244	307	—	16
4.2. From others	768	828	1486	1551	249	491
5. Other liabilities	**410**	**743**	**312**	**317**	**393**	**666**
	(5.3)	(7.5)	(5.4)	(4.7)	(8.2)	(10.1)
5.1. Bills Payable	25	10	146	82	77	106
5.2. Inter-office adjustments	—	39	—	—	—	—
5.3. Interest accrued	15	16	5	36	236	382
5.4. Others (including provisions)	370	678	161	198	79	178
Total Liabilities	**7701**	**9937**	**5817**	**6804**	**4775**	**6611**
1. Cash in hand	**38**	**99**	**54**	**54**	**121**	**212**
	(0.5)	(1.0)	(0.9)	(0.8)	(2.5)	(3.2)
2. Balances with RBI	**181**	**237**	**111**	**121**	**127**	**235**
	(2.3)	(2.4)	(1.9)	(1.8)	(2.6)	(3.6)
3. Balances with banks in India	**2484**	**3754**	**1960**	**1994**	**368**	**300**
	(32.3)	(37.8)	(33.7)	(29.3)	(7.7)	(4.5)
4. Money at call and short notice	**––**	**––**	**––**	**––**	**1040**	**1647**
	(—)	(—)	(—)	(—)	(21.8)	(24.9)
5. Investments	**2072**	**2046**	**233**	**257**	**434**	**910**
	(26.9)	(20.6)	(4.0)	(3.8)	(9.1)	(13.8)
6. Advances	**2419**	**3068**	**3117**	**4072**	**1979**	**2548**
	(31.4)	(30.9)	(53.6)	(59.8)	(41.4)	(38.5)
6.1. Bills purchased and discounted	2	37	10	39	27	1
6.2. Cash credits, overdrafts & loans	386	635	1186	1507	727	892
6.3. Term loans	2031	2397	1921	2526	1225	1655
7. Fixed Assets	**21**	**18**	**72**	**87**	**18**	**20**
	(0.3)	(0.2)	(1.2)	(1.3)	(0.4)	(0.3)
8. Other Assets	**486**	**714**	**270**	**220**	**688**	**740**
	(6.3)	(7.2)	(4.6)	(3.2)	(14.4)	(11.2)
8.1. Inter - office adjustments (net)	—	—	104	—	57	143
8.2. Interest accrued	112	139	143	118	95	128
8.3. Others	374	575	23	102	536	470
Total Assets	**7701**	**9937**	**5817**	**6804**	**4775**	**6611**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	As on 31st March					
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(385)	(386)	(387)	(388)	(389)	(390)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.1)	(1.0)	(1.0)	(0.8)	(3.2)	(2.4)
2. Reserves and Surplus	**697**	**793**	**269**	**545**	**––**	**360**
	(8.0)	(7.7)	(2.8)	(4.5)	(—)	(8.8)
3. Deposits	**6780**	**8099**	**7683**	**9390**	**2359**	**2896**
	(77.3)	(78.8)	(78.6)	(77.0)	(75.3)	(70.5)
3.1. Demand deposits	312	403	891	1143	98	90
3.2. Savings bank deposits	4463	5378	2920	4105	761	740
3.3. Term deposits	2005	2318	3872	4143	1499	2066
4. Borrowings	**682**	**762**	**894**	**810**	**536**	**601**
	(7.8)	(7.4)	(9.1)	(6.6)	(17.1)	(14.6)
4.1. From banks*	107	102	68	52	126	114
4.2. From others	575	660	826	758	410	487
5. Other liabilities	**510**	**528**	**824**	**1346**	**139**	**150**
	(5.8)	(5.1)	(8.4)	(11.0)	(4.4)	(3.7)
5.1. Bills Payable	89	16	16	19	29	41
5.2. Inter-office adjustments	104	4	12	34	—	—
5.3. Interest accrued	10	12	—	13	5	8
5.4. Others (including provisions)	307	496	796	1280	104	101
Total Liabilities	**8770**	**10281**	**9769**	**12191**	**3133**	**4107**
1. Cash in hand	**157**	**132**	**57**	**77**	**62**	**50**
	(1.8)	(1.3)	(0.6)	(0.6)	(2.0)	(1.2)
2. Balances with RBI	**210**	**260**	**244**	**304**	**75**	**90**
	(2.4)	(2.5)	(2.5)	(2.5)	(2.4)	(2.2)
3. Balances with banks in India	**4786**	**310**	**3021**	**4825**	**784**	**1211**
	(54.6)	(3.0)	(30.9)	(39.6)	(25.0)	(29.5)
4. Money at call and short notice	**––**	**5246**	**––**	**––**	**––**	**––**
	(—)	(51.0)	(—)	(—)	(—)	(—)
5. Investments	**1137**	**1237**	**1656**	**1656**	**153**	**416**
	(13.0)	(12.0)	(16.9)	(13.6)	(4.9)	(10.1)
6. Advances	**1542**	**1912**	**3871**	**4286**	**1642**	**1972**
	(17.6)	(18.6)	(39.6)	(35.2)	(52.4)	(48.0)
6.1. Bills purchased and discounted	—	—	—	134	17	7
6.2. Cash credits, overdrafts & loans	162	314	81	—	128	124
6.3. Term loans	1380	1597	3790	4152	1497	1841
7. Fixed Assets	**9**	**8**	**17**	**24**	**10**	**12**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	**930**	**1178**	**904**	**1021**	**408**	**357**
	(10.6)	(11.5)	(9.3)	(8.4)	(13.0)	(8.7)
8.1. Inter - office adjustments (net)	—	—	—	—	66	38
8.2. Interest accrued	206	606	246	443	55	77
8.3. Others	724	571	658	578	287	241
Total Assets	**8770**	**10281**	**9769**	**12191**	**3133**	**4107**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS - 1998-99 *(Concld.)*

(Amount in Rs. lakh)

Items	As on 31st March Yavatmal Gramin Bank 1998	1999
	(391)	(392)
1. Capital	**100**	**100**
	(2.2)	(1.8)
2. Reserves and Surplus	**332**	**332**
	(7.2)	(7.8)
3. Deposits	**3507**	**4292**
	(76.5)	(77.1)
3.1. Demand deposits	113	153
3.2. Savings bank deposits	2067	2595
3.3. Term deposits	1327	1544
4. Borrowings	**387**	**524**
	(8.4)	(9.4)
4.1. From banks*	113	99
4.2. From others	274	425
5. Other liabilities	**260**	**319**
	(5.7)	(5.7)
5.1. Bills Payable	40	74
5.2. Inter-office adjustments	—	—
5.3. Interest accrued	18	18
5.4. Others (including provisions)	202	227
Total Liabilities	**4586**	**5566**
1. Cash in hand	**128**	**100**
	(2.8)	(1.8)
2. Balances with RBI	**102**	**123**
	(2.2)	(2.2)
3. Balances with banks in India	**1632**	**1930**
	(35.6)	(34.7)
4. Money at call and short notice	**—**	**—**
	(—)	(—)
5. Investments	**507**	**632**
	(11.0)	(11.3)
6. Advances	**1462**	**1794**
	(31.9)	(32.2)
6.1. Bills purchased and discounted	36	99
6.2. Cash credits, overdrafts & loans	606	652
6.3. Term loans	820	1043
7. Fixed Assets	**10**	**10**
	(0.2)	(0.2)
8. Other Assets	**745**	**978**
	(16.3)	(17.6)
8.1. Inter - office adjustments (net)	380	735
8.2. Interest accrued	—	—
8.3. Others	365	244
Total Assets	**4586**	**5566**
	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**1587889**	**1910754**	**85083**	**96385**	**103455**	**122577**	**40732**	**49476**
a) Interest/discount on advances/bills	782912	858138	45702	46039	56790	62227	23418	26155
b) Income on investments	639162	758531	33124	42045	42126	54828	15752	19478
c) Interest on balances with RBI and other inter-bank funds	63155	110081	2436	3799	3458	4591	1328	1620
d) Others	102660	184004	3821	4502	1081	931	233	2223
II. Other income	**282017**	**328469**	**16265**	**16359**	**17029**	**19029**	**7259**	**8875**
a) Commission, exchange and brokerage	203777	237869	12378	13633	12656	14840	5133	6314
b) Net profit on sale of investments	11557	7266	1193	45	646	(784)	1084	1313
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	107	(119)	2	(10)	11	9	4	4
e) Net profit on exchange transaction	50550	56919	2692	1919	3717	3624	615	676
f) Miscellaneous income	16026	26534	––	772	––	1340	423	568
Total (I+II)	**1869906**	**2239223**	**101348**	**112745**	**120485**	**141606**	**47991**	**58351**
Expenditure & Provisions								
III. Interest expended	**1047321**	**1304444**	**53690**	**63354**	**65072**	**76073**	**24923**	**30026**
a) Interest on deposits	958624	1219658	50592	59690	61040	72136	24002	28951
b) Interest on RBI/inter-bank borrowings	48124	47443	251	602	1311	1735	26	64
c) Others	40572	37343	2847	3061	2721	2202	895	1010
IV. Operating expenses	**472089**	**589663**	**28067**	**33179**	**26787**	**38247**	**13970**	**16866**
a) Payments to and provisions for employees	355775	414740	21460	25104	19610	27981	9543	11902
b) Rent, taxes and lighting	34482	37990	1727	1919	2132	2412	984	1162
c) Printing and stationery	8458	9258	476	519	747	607	205	214
d) Advertisement and publicity	1502	2220	129	77	106	99	20	30
e) Depreciation on bank's property	16407	31057	606	1282	1091	1967	330	730
f) Directors' fees, allowances and expenses	67	72	8	7	10	13	7	7
g) Auditors' fees and expenses	1676	2008	141	154	158	186	77	96
h) Law charges	1168	1552	54	50	82	90	39	36
i) Postage, telegrams, telephones, etc.	6197	6890	588	690	450	536	315	360
j) Repairs and maintenance	4127	4421	176	236	257	307	111	106
k) Insurance	6015	7432	333	355	(66)	503	149	198
l) Other expenditure	36215	72023	2370	2787	2211	3546	2192	2024
V. Provisions and contingencies	**164376**	**242336**	**10544**	**7024**	**18914**	**16133**	**6325**	**8355**
Total expenses@	**1519410**	**1894107**	**81757**	**96533**	**91859**	**114320**	**38894**	**46892**
VI. Profit	**186120**	**102780**	**9048**	**9188**	**9712**	**11153**	**2771**	**3104**
Total (III+IV+V+VI)	**1869906**	**2239223**	**101348**	**112745**	**120485**	**141606**	**47991**	**58351**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**61256**	**69698**	**94010**	**101808**	**50284**	**59981**	**98176**	**101936**
a) Interest/discount on advances/bills	36206	40493	51998	53945	28614	31434	55336	47550
b) Income on investments	22935	25936	34625	39280	19463	25021	37154	47027
c) Interest on balances with RBI and other inter-bank funds	1374	1818	4972	6940	1695	3259	1851	1751
d) Others	741	1450	2415	1643	511	267	3834	5609
II. Other income	**9653**	**12006**	**9799**	**13199**	**9328**	**9123**	**14875**	**15265**
a) Commission, exchange and brokerage	6910	8596	8265	10295	6329	7301	9303	11101
b) Net profit on sale of investments	347	118	(150)	41	1319	332	1422	612
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	2	4	2	2	3	––	2	6
e) Net profit on exchange transaction	1274	1626	1524	2572	1287	1439	3419	2498
f) Miscellaneous income	1120	1663	158	290	390	49	730	1050
Total (I+II)	**70909**	**81704**	**103809**	**115007**	**59611**	**69104**	**113051**	**117201**
Expenditure & Provisions								
III. Interest expended	**38127**	**45094**	**58552**	**63469**	**31373**	**37716**	**71357**	**78108**
a) Interest on deposits	36216	42301	57866	61983	29881	36461	65911	72439
b) Interest on RBI/inter-bank borrowings	226	894	504	667	187	72	2153	2565
c) Others	1685	1899	182	820	1305	1183	3293	3104
IV. Operating expenses	**20116**	**24576**	**24436**	**26131**	**16294**	**19144**	**21702**	**24046**
a) Payments to and provisions for employees	15447	18783	18074	19050	12470	14397	15154	17330
b) Rent, taxes and lighting	1330	1630	1653	1645	1063	1222	1593	1683
c) Printing and stationery	301	315	348	398	236	250	466	388
d) Advertisement and publicity	23	21	66	41	33	39	60	74
e) Depreciation on bank's property	598	672	676	1000	399	689	797	1074
f) Directors' fees, allowances and expenses	6	9	7	7	6	7	5	9
g) Auditors' fees and expenses	102	121	130	150	89	108	123	142
h) Law charges	30	26	55	41	216	327	10	10
i) Postage, telegrams, telephones, etc.	154	153	483	476	271	285	359	350
j) Repairs and maintenance	133	168	216	258	224	238	231	225
k) Insurance	15	52	345	378	168	196	347	466
l) Other expenditure	1977	2626	2385	2688	1119	1385	2556	2295
V. Provisions and contingencies	**7613**	**8677**	**6520**	**15286**	**4131**	**9708**	**13662**	**10721**
Total expenses@	**58243**	**69669**	**82988**	**89601**	**47667**	**56860**	**93059**	**102154**
VI. Profit	**5054**	**3358**	**14301**	**10120**	**7813**	**2536**	**6330**	**4327**
Total (III+IV+V+VI)	**70909**	**81704**	**103809**	**115007**	**59611**	**69104**	**113051**	**117201**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**140453**	**159482**	**91608**	**105304**	**417091**	**482131**	**393580**	**459062**
a) Interest/discount on advances/bills	67092	75977	40714	47523	223486	238525	246108	262688
b) Income on investments	66431	77520	44558	52302	151010	174389	126367	151292
c) Interest on balances with RBI and other inter-bank funds	6621	5854	6308	5419	40793	55750	17422	16368
d) Others	309	132	28	59	1802	13467	3683	28714
II. Other income	**22035**	**20893**	**11642**	**14695**	**54329**	**57842**	**57995**	**57367**
a) Commission, exchange and brokerage	13376	13162	6011	7327	23540	24726	27160	28369
b) Net profit on sale of investments	2207	1279	200	1107	6903	3300	5599	816
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	12	5	21	23	32	27	3153	118
e) Net profit on exchange transaction	2735	3046	1326	1399	13594	14166	10979	11985
f) Miscellaneous income	3706	3400	4083	4838	10260	15623	11104	16080
Total (I+II)	**162489**	**180375**	**103250**	**119999**	**471420**	**539973**	**451575**	**516429**
Expenditure & Provisions								
III. Interest expended	**97651**	**110403**	**60532**	**71664**	**283752**	**324780**	**265111**	**318057**
a) Interest on deposits	95902	108786	57523	68764	267565	307900	246870	290031
b) Interest on RBI/inter-bank borrowings	2	44	3006	2897	4374	6907	18231	28026
c) Others	1747	1572	3	3	11813	9973	10	––
IV. Operating expenses	**42089**	**46604**	**27193**	**32684**	**107063**	**120664**	**116746**	**127872**
a) Payments to and provisions for employees	27290	32599	19832	23974	73856	84504	77045	92377
b) Rent, taxes and lighting	3626	2985	1305	1644	8501	9712	10464	9229
c) Printing and stationery	696	795	511	527	2022	1743	1991	1842
d) Advertisement and publicity	171	195	96	153	576	738	584	333
e) Depreciation on bank's property	1153	1258	871	1103	3547	4106	6651	6144
f) Directors' fees, allowances and expenses	––	––	15	17	32	38	10	8
g) Auditors' fees and expenses	158	184	161	232	671	734	699	649
h) Law charges	326	352	103	142	1130	1182	1477	1154
i) Postage, telegrams, telephones, etc.	903	1099	384	429	1164	1272	896	759
j) Repairs and maintenance	551	702	532	567	2022	2264	1621	1782
k) Insurance	3096	794	391	559	1905	2372	1691	1934
l) Other expenditure	4119	5641	2991	3336	11637	11998	13616	11659
V. Provisions and contingencies	**9828**	**9868**	**8001**	**6648**	**34732**	**52386**	**33267**	**50386**
Total expenses@	**139740**	**157007**	**87724**	**104348**	**390816**	**445443**	**381856**	**445929**
VI. Profit	**12921**	**13500**	**7525**	**9004**	**45873**	**42144**	**36451**	**20114**
Total (III+IV+V+VI)	**162489**	**180375**	**103250**	**119999**	**471420**	**539973**	**451575**	**516429**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	Bank of Maharashtra 1998	Bank of Maharashtra 1999	Canara Bank 1998	Canara Bank 1999	Central Bank of India 1998	Central Bank of India 1999	Corporation Bank 1998	Corporation Bank 1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**99101**	**113388**	**382303**	**469074**	**284226**	**328203**	**102753**	**135630**
a) Interest/discount on advances/bills	43882	48025	201482	228893	124700	150415	42734	60841
b) Income on investments	51351	60428	152561	209814	148116	165576	52219	63442
c) Interest on balances with RBI and other inter-bank funds	3577	4614	25839	30329	9258	9346	4814	9339
d) Others	290	322	2420	38	2152	2866	2987	2008
II. Other income	**9308**	**10774**	**60771**	**62869**	**34212**	**34885**	**14410**	**19850**
a) Commission, exchange and brokerage	6786	7669	25388	29680	20445	22646	9524	12482
b) Net profit on sale of investments	683	1201	10025	6137	7638	6809	64	1107
c) Net profit on revaluation of investments	––	––	––	––	(105)	––	––	––
d) Net profit on sale of land, building & other assets	9	5	36	55	16	20	10	229
e) Net profit on exchange transaction	1604	1603	9146	9229	4425	3861	2222	2888
f) Miscellaneous income	226	296	16177	17767	1793	1549	2590	3145
Total (I+II)	**108409**	**124163**	**443074**	**531943**	**318438**	**363088**	**117163**	**155480**
Expenditure & Provisions								
III. Interest expended	**61822**	**73340**	**274811**	**313079**	**189210**	**223326**	**63917**	**97816**
a) Interest on deposits	59578	71251	260381	299322	187177	220710	62294	96130
b) Interest on RBI/inter-bank borrowings	365	366	1999	1307	314	845	304	551
c) Others	1879	1723	12431	12450	1719	1771	1319	1135
IV. Operating expenses	**34176**	**37315**	**101011**	**123124**	**93156**	**109887**	**22962**	**27067**
a) Payments to and provisions for employees	26577	30184	69110	87983	71342	83119	12885	16495
b) Rent, taxes and lighting	2041	2134	9897	10999	4954	5280	1738	2236
c) Printing and stationery	476	416	1885	1752	1172	1164	528	568
d) Advertisement and publicity	86	84	247	239	233	265	524	316
e) Depreciation on bank's property	1061	975	5095	5542	1969	2516	1486	1848
f) Directors' fees, allowances and expenses	15	18	24	26	13	15	16	14
g) Auditors' fees and expenses	184	196	533	565	410	489	150	163
h) Law charges	65	93	77	157	512	554	28	32
i) Postage, telegrams, telephones, etc.	368	492	1425	1481	530	677	813	1010
j) Repairs and maintenance	306	399	1447	2004	753	928	533	641
k) Insurance	1187	506	1733	1909	1368	1464	342	629
l) Other expenditure	1809	1816	9539	10467	9901	13417	3920	3117
V. Provisions and contingencies	**6781**	**8320**	**46950**	**73235**	**18582**	**15250**	**13598**	**11393**
Total expenses@	**95999**	**110655**	**375822**	**436202**	**282367**	**333213**	**86879**	**124883**
VI. Profit	**5629**	**5189**	**20302**	**22506**	**17489**	**14625**	**16687**	**19203**
Total (III+IV+V+VI)	**108409**	**124163**	**443074**	**531943**	**318438**	**363088**	**117163**	**155480**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	Dena Bank 1998	Dena Bank 1999	Indian Bank 1998	Indian Bank 1999	Indian Overseas Bank 1998	Indian Overseas Bank 1999	Oriental Bank of Commerce 1998	Oriental Bank of Commerce 1999
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**121642**	**149239**	**146421**	**162521**	**198449**	**229896**	**145804**	**187286**
a) Interest/discount on advances/bills	67753	79897	82425	80176	98219	110990	73896	93294
b) Income on investments	51185	64115	60111	77662	82296	92685	66854	84694
c) Interest on balances with RBI and other inter-bank funds	2365	4425	3885	4684	17443	25257	4318	7021
d) Others	340	802	––	––	491	964	737	2278
II. Other income	**18414**	**15315**	**20206**	**19876**	**20699**	**25088**	**13845**	**17355**
a) Commission, exchange and brokerage	7105	7199	6840	7416	11447	12547	7201	8208
b) Net profit on sale of investments	6032	1614	1498	2853	1686	2202	1457	2347
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	9	(36)	23	8	46	66	9	7
e) Net profit on exchange transaction	1916	3521	6506	5551	3963	7287	3256	3591
f) Miscellaneous income	3353	3017	5339	4049	3557	2986	1922	3202
Total (I+II)	**140056**	**164554**	**166627**	**182397**	**219148**	**254985**	**159649**	**204641**
Expenditure & Provisions								
III. Interest expended	**78987**	**105189**	**135286**	**142795**	**149003**	**173327**	**95855**	**128973**
a) Interest on deposits	73479	95886	117295	135644	144427	167402	93850	127006
b) Interest on RBI/inter-bank borrowings	349	1032	5707	3161	4267	5218	1056	1045
c) Others	5158	8271	12283	3991	309	707	949	922
IV. Operating expenses	**33708**	**37764**	**52292**	**55925**	**54710**	**67362**	**30056**	**37063**
a) Payments to and provisions for employees	24476	27551	39132	42687	40807	50860	18497	21680
b) Rent, taxes and lighting	2157	2393	3899	4128	4314	4949	3608	4687
c) Printing and stationery	751	751	779	831	713	728	640	734
d) Advertisement and publicity	336	433	73	41	225	176	148	293
e) Depreciation on bank's property	1046	1384	1730	1464	1837	2423	1725	2634
f) Directors' fees, allowances and expenses	16	23	11	9	17	18	24	31
g) Auditors' fees and expenses	173	183	279	306	289	371	185	240
h) Law charges	76	130	118	148	115	143	334	282
i) Postage, telegrams, telephones, etc.	440	478	349	364	437	685	640	787
j) Repairs and maintenance	709	843	1044	1163	177	222	329	385
k) Insurance	641	790	842	961	1008	1284	559	846
l) Other expenditure	2887	2806	4036	3822	4771	5502	3365	4464
V. Provisions and contingencies	**16857**	**10592**	**9200**	**61526**	**4128**	**8762**	**12738**	**15593**
Total expenses@	**112695**	**142953**	**187577**	**198720**	**203713**	**240689**	**125911**	**166036**
VI. Profit	**10504**	**11009**	**(30150)**	**(77850)**	**11306**	**5534**	**21000**	**23012**
Total (III+IV+V+VI)	**140056**	**164554**	**166627**	**182397**	**219148**	**254985**	**159649**	**204641**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1998	1999	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**84425**	**98674**	**399224**	**444796**	**169323**	**208651**	**250403**	**286904**
a) Interest/discount on advances/bills	40432	47378	196110	218181	74791	108895	125917	135373
b) Income on investments	39257	45820	182058	197626	88478	90677	107758	127128
c) Interest on balances with RBI and other inter-bank funds	3582	4566	16442	18150	4962	5619	13649	21230
d) Others	1154	910	4615	10839	1093	3460	3078	3174
II. Other income	**11533**	**11209**	**63658**	**54469**	**22022**	**27109**	**20767**	**26259**
a) Commission, exchange and brokerage	3818	4712	28023	32832	7490	9007	9859	10073
b) Net profit on sale of investments	2845	1611	23729	7858	3572	2080	155	3431
c) Net profit on revaluation of investments	––	––	(2)	(2)	(235)	––	––	––
d) Net profit on sale of land, building & other assets	8	6	72	65	28	11	15	18
e) Net profit on exchange transaction	2621	2301	6156	7376	6121	9022	6775	6888
f) Miscellaneous income	2242	2579	5681	6339	5046	6988	3962	5849
Total (I+II)	**95959**	**109883**	**462882**	**499265**	**191345**	**235760**	**271169**	**313163**
Expenditure & Provisions								
III. Interest expended	**60662**	**73402**	**269908**	**279536**	**113722**	**142516**	**168749**	**203750**
a) Interest on deposits	58953	70790	253991	267684	111813	140048	167431	202494
b) Interest on RBI/inter-bank borrowings	115	460	351	1213	470	335	1163	1191
c) Others	1594	2152	15565	10639	1439	2133	155	65
IV. Operating expenses	**25289**	**27309**	**112863**	**137602**	**64084**	**74638**	**67468**	**78415**
a) Payments to and provisions for employees	18094	18917	87144	106893	50346	58931	43555	51410
b) Rent, taxes and lighting	1579	1856	5529	6470	3903	4560	3973	4337
c) Printing and stationery	370	345	1977	2031	558	598	1425	1336
d) Advertisement and publicity	112	140	304	392	83	87	630	610
e) Depreciation on bank's property	986	1003	3475	3997	930	1333	3286	3788
f) Directors' fees, allowances and expenses	6	7	18	22	16	18	29	25
g) Auditors' fees and expenses	140	155	755	656	362	334	348	403
h) Law charges	38	77	605	472	54	65	507	397
i) Postage, telegrams, telephones, etc.	472	497	1921	2286	804	913	973	1080
j) Repairs and maintenance	347	332	1034	1357	439	562	845	951
k) Insurance	444	515	1814	2361	708	850	5052	6093
l) Other expenditure	2700	3465	8286	10665	5880	6386	6843	7985
V. Provisions and contingencies	**3498**	**3128**	**32376**	**44915**	**5274**	**4348**	**9943**	**14976**
Total expenses@	**85951**	**100710**	**382771**	**417139**	**177806**	**217154**	**236217**	**282165**
VI. Profit	**6509**	**6045**	**47735**	**37212**	**8266**	**14258**	**25010**	**16022**
Total (III+IV+V+VI)	**95959**	**109883**	**462882**	**499265**	**191345**	**235760**	**271169**	**313163**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		United Commercial Bank		Vijaya Bank	
	1998	1999	1998	1999	1998	1999
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	**133466**	**145300**	**144519**	**169276**	**81007**	**99998**
a) Interest/discount on advances/bills	37234	41561	56312	65083	36591	47619
b) Income on investments	81094	95697	78152	90755	39545	47144
c) Interest on balances with RBI and other inter-bank funds	3218	3951	8625	9101	3763	4672
d) Others	11921	4091	1431	4337	1108	562
II. Other income	**14058**	**11460**	**19236**	**18727**	**8155**	**10907**
a) Commission, exchange and brokerage	5868	5977	8737	9923	3728	4346
b) Net profit on sale of investments	4354	990	2072	537	197	1306
c) Net profit on revaluation of investments	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	2	3	––	8	10	14
e) Net profit on exchange transaction	785	697	4942	2202	1813	1816
f) Miscellaneous income	3049	3793	3485	7131	2406	3426
Total (I+II)	**147524**	**156760**	**163755**	**188003**	**89161**	**110905**
Expenditure & Provisions						
III. Interest expended	**93628**	**110840**	**108481**	**124629**	**54961**	**68271**
a) Interest on deposits	91891	109524	104238	118037	53813	66728
b) Interest on RBI/inter-bank borrowings	544	505	2251	3709	136	314
c) Others	1192	811	1992	2883	1012	1229
IV. Operating expenses	**37465**	**41281**	**53770**	**59536**	**27825**	**31020**
a) Payments to and provisions for employees	30927	34084	44322	48396	20058	22035
b) Rent, taxes and lighting	1737	1896	2896	3138	2454	2559
c) Printing and stationery	587	541	696	692	363	361
d) Advertisement and publicity	49	56	77	89	34	41
e) Depreciation on bank's property	446	492	673	1101	1242	1735
f) Directors' fees, allowances and expenses	25	28	22	18	20	21
g) Auditors' fees and expenses	151	181	368	347	165	200
h) Law charges	68	62	90	115	27	40
i) Postage, telegrams, telephones, etc.	297	357	264	250	176	184
j) Repairs and maintenance	316	306	184	282	118	131
k) Insurance	604	701	679	795	422	544
l) Other expenditure	2258	2578	3498	4310	2745	3170
V. Provisions and contingencies	**15469**	**3170**	**11125**	**10615**	**4044**	**8591**
Total expenses@	**131093**	**152121**	**162251**	**184165**	**82787**	**99291**
VI. Profit	**962**	**1470**	**(9622)**	**(6777)**	**2331**	**3023**
Total (III+IV+V+VI)	**147524**	**156760**	**163755**	**188003**	**89161**	**110905**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**28136**	**32322**	**14855**	**18645**	**35039**	**35027**	**3474**	
a) Interest/discount on advances/bills	15418	14730	7081	8215	19793	18233	1283	
b) Income on investments	9745	12461	7568	9740	13587	13061	1823	
c) Interest on balances with RBI and other inter-bank funds	2770	5110	187	690	1616	2504	368	
d) Others	204	21	19	––	43	1229	––	
II. Other income	**8878**	**9857**	**4139**	**4274**	**4541**	**4362**	**289**	
a) Commission, exchange and brokerage	2431	2695	441	880	2305	1976	190	
b) Net profit on sale of investments	2098	1165	1799	1246	74	257	––	
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	
d) Net profit on sale of land, building & other assets	8	4	1	(4)	––	6	1	
e) Net profit on exchange transaction	1303	2258	935	923	507	490	––	
f) Miscellaneous income	3039	3735	963	1229	1654	1633	97	
Total (I+II)	**37015**	**42179**	**18993**	**22920**	**39580**	**39389**	**3763**	
Expenditure & Provisions								
III. Interest expended	**20045**	**25516**	**10864**	**14526**	**26919**	**28575**	**2323**	
a) Interest on deposits	17568	23595	10572	14111	26528	28198	2319	
b) Interest on RBI/inter-bank borrowings	1666	1039	292	416	389	372	4	
c) Others	811	881	––	––	2	4	0	
IV. Operating expenses	**9594**	**10570**	**3824**	**4224**	**9779**	**11930**	**1326**	
a) Payments to and provisions for employees	4727	4843	573	717	6159	8174	1027	
b) Rent, taxes and lighting	539	585	597	816	650	751	88	
c) Printing and stationery	143	174	124	131	148	126	16	
d) Advertisement and publicity	164	112	234	183	142	60	3	
e) Depreciation on bank's property	2522	3060	771	1142	1200	1168	14	
f) Directors' fees, allowances and expenses	3	5	27	28	24	21	––	
g) Auditors' fees and expenses	8	12	14	20	21	26	2	
h) Law charges	63	19	8	10	82	76	16	
i) Postage, telegrams, telephones, etc.	173	223	168	163	246	226	28	
j) Repairs and maintenance	128	226	132	149	104	49	5	
k) Insurance	108	140	92	93	112	180	18	
l) Other expenditure	1016	1172	1085	772	891	1073	109	
V. Provisions and contingencies	**3957**	**3079**	**1069**	**928**	**11666**	**5629**	**21**	
Total expenses@	**29639**	**36086**	**14688**	**18750**	**36698**	**40505**	**3648**	
VI. Profit	**3419**	**3013**	**3235**	**3242**	**(8784)**	**(6746)**	**94**	
Total (III+IV+V+VI)	**37015**	**42179**	**18993**	**22920**	**39580**	**39389**	**3763**	

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**7844**	**8002**	**12561**	**14376**	**23869**	**25476**	**17264**	**39470**
a) Interest/discount on advances/bills	3361	2719	6121	7529	15872	14550	11309	21183
b) Income on investments	4170	5020	4324	4711	7310	9272	5140	9532
c) Interest on balances with RBI and other inter-bank funds	313	263	2116	2136	627	1615	765	1244
d) Others	––	––	––	––	59	40	49	7511
II. Other income	**1424**	**906**	**1393**	**1829**	**3041**	**2434**	**3140**	**4447**
a) Commission, exchange and brokerage	292	275	554	620	628	760	679	887
b) Net profit on sale of investments	167	287	94	279	1396	471	1352	1448
c) Net profit on revaluation of investments	––	––	––	––	(3)	(262)	––	––
d) Net profit on sale of land, building & other assets	––	––	1	16	1	283	––	––
e) Net profit on exchange transaction	204	77	617	785	507	491	379	732
f) Miscellaneous income	760	266	127	129	513	––	731	1380
Total (I+II)	**9268**	**8908**	**13953**	**16205**	**26910**	**27910**	**20404**	**43917**
Expenditure & Provisions								
III. Interest expended	**5898**	**6701**	**9301**	**11261**	**18948**	**20914**	**13231**	**29614**
a) Interest on deposits	5818	6665	8963	10782	18216	20265	12461	19917
b) Interest on RBI/inter-bank borrowings	78	35	188	329	64	56	681	5509
c) Others	2	––	150	150	669	594	89	4188
IV. Operating expenses	**2539**	**3041**	**2660**	**3252**	**6030**	**6491**	**3340**	**11170**
a) Payments to and provisions for employees	1732	2142	1381	1633	3913	4466	402	1017
b) Rent, taxes and lighting	243	257	494	586	549	591	574	635
c) Printing and stationery	61	36	46	56	145	119	88	172
d) Advertisement and publicity	7	6	62	103	22	19	131	196
e) Depreciation on bank's property	124	104	124	137	518	460	––	6269
f) Directors' fees, allowances and expenses	13	26	7	10	10	16	1	20
g) Auditors' fees and expenses	18	21	7	10	9	8	5	24
h) Law charges	7	4	19	23	9	9	11	113
i) Postage, telegrams, telephones, etc.	57	60	70	78	155	131	98	215
j) Repairs and maintenance	18	30	35	37	33	36	109	213
k) Insurance	87	115	58	58	96	110	51	81
l) Other expenditure	172	241	357	521	571	526	1871	2215
V. Provisions and contingencies	**731**	**1198**	**881**	**566**	**1222**	**466**	**1826**	**989**
Total expenses@	**8436**	**9741**	**11961**	**14513**	**24978**	**27406**	**16571**	**40784**
VI. Profit	**100**	**(2031)**	**1112**	**1125**	**709**	**38**	**2007**	**2144**
Total (III+IV+V+VI)	**9268**	**8908**	**13953**	**16205**	**26910**	**27910**	**20404**	**43917**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**12123**	**14989**	**15067**	**22112**	**13353**	**14239**	**70158**	**85944**
a) Interest/discount on advances/bills	8453	9434	9644	11428	8668	8423	42766	50480
b) Income on investments	2696	4146	5042	10093	4191	5011	23901	32405
c) Interest on balances with RBI and other inter-bank funds	196	349	380	590	494	804	3105	2738
d) Others	778	1060	––	––	1	––	385	321
II. Other income	**2114**	**2760**	**5834**	**3188**	**1459**	**1343**	**9254**	**11298**
a) Commission, exchange and brokerage	990	1103	691	1105	1092	808	2696	3776
b) Net profit on sale of investments	66	692	3719	143	208	255	3310	2751
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	1	1	––	––	1	2	(67)	9
e) Net profit on exchange transaction	511	402	302	308	9	39	1076	1524
f) Miscellaneous income	546	563	1122	1633	150	238	2240	3238
Total (I+II)	**14237**	**17749**	**20900**	**25300**	**14812**	**15581**	**79412**	**97242**
Expenditure & Provisions								
III. Interest expended	**9726**	**12345**	**11477**	**16732**	**10128**	**11255**	**56372**	**77157**
a) Interest on deposits	9281	11926	10961	15706	9260	10796	53563	74180
b) Interest on RBI/inter-bank borrowings	142	125	382	620	299	21	1074	587
c) Others	304	294	134	406	570	438	1735	2389
IV. Operating expenses	**2375**	**2915**	**4352**	**5572**	**2791**	**2996**	**13766**	**15147**
a) Payments to and provisions for employees	1431	1661	2042	2391	1689	1918	7890	9264
b) Rent, taxes and lighting	126	153	244	355	370	385	897	1148
c) Printing and stationery	67	72	91	112	76	73	214	201
d) Advertisement and publicity	53	63	77	93	55	27	180	122
e) Depreciation on bank's property	248	273	1019	1432	186	199	1876	1959
f) Directors' fees, allowances and expenses	2	3	21	17	9	4	8	16
g) Auditors' fees and expenses	3	5	15	22	4	6	59	68
h) Law charges	1	1	109	26	4	2	16	17
i) Postage, telegrams, telephones, etc.	85	110	83	101	61	65	185	159
j) Repairs and maintenance	24	30	92	181	48	27	289	231
k) Insurance	58	93	45	74	43	42	234	299
l) Other expenditure	276	450	514	768	245	248	1918	1662
V. Provisions and contingencies	**991**	**1264**	**2069**	**862**	**1052**	**944**	**4246**	**4686**
Total expenses@	**12101**	**15260**	**15829**	**22304**	**12920**	**14250**	**70138**	**92303**
VI. Profit	**1145**	**1225**	**3002**	**2133**	**840**	**387**	**5028**	**253**
Total (III+IV+V+VI)	**14237**	**17749**	**20900**	**25300**	**14812**	**15581**	**79412**	**97242**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	Ganesh Bank of Kurundwad 1998	Ganesh Bank of Kurundwad 1999	Global Trust Bank 1998	Global Trust Bank 1999	HDFC Bank 1998	HDFC Bank 1999	ICICI Bank 1998	ICICI Bank 1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**1105**	**1372**	**39408**	**49136**	**24080**	**37608**	**25970**	**54405**
a) Interest/discount on advances/bills	831	1020	26938	29228	11767	14317	14325	22595
b) Income on investments	246	285	11673	18192	10391	18220	8073	20850
c) Interest on balances with RBI and other inter-bank funds	12	28	728	1381	1861	5045	3214	10941
d) Others	17	39	68	335	61	26	357	19
II. Other income	**91**	**110**	**12704**	**14632**	**6201**	**6807**	**8505**	**8903**
a) Commission, exchange and brokerage	39	46	3975	3147	3047	4092	2517	3741
b) Net profit on sale of investments	––	––	4032	3556	2097	1513	3524	1244
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	––	––	––	(26)	(10)	1	(4)	(10)
e) Net profit on exchange transaction	––	––	2296	1805	1067	1195	1711	3412
f) Miscellaneous income	52	63	2401	6150	––	6	757	517
Total (I+II)	**1197**	**1482**	**52112**	**63768**	**30281**	**44415**	**34475**	**63309**
Expenditure & Provisions								
III. Interest expended	**839**	**1115**	**32279**	**43846**	**13755**	**22918**	**18668**	**42552**
a) Interest on deposits	775	1051	30276	40904	10397	17601	16195	37187
b) Interest on RBI/inter-bank borrowings	65	64	1376	1470	3163	4014	1010	2040
c) Others	––	––	627	1472	195	1303	1463	3325
IV. Operating expenses	**275**	**300**	**7127**	**9466**	**6271**	**8879**	**5761**	**8297**
a) Payments to and provisions for employees	142	175	889	1316	1485	2206	1227	1819
b) Rent, taxes and lighting	33	24	878	1088	1108	1421	771	1137
c) Printing and stationery	9	9	213	276	328	511	295	324
d) Advertisement and publicity	1	––	464	343	339	499	205	339
e) Depreciation on bank's property	46	44	2706	3772	1069	1502	1447	1753
f) Directors' fees, allowances and expenses	1	1	10	7	2	3	5	5
g) Auditors' fees and expenses	––	––	17	21	8	14	11	13
h) Law charges	3	2	32	21	1	6	33	96
i) Postage, telegrams, telephones, etc.	11	13	249	350	599	929	215	433
j) Repairs and maintenance	1	1	264	386	468	731	420	757
k) Insurance	5	6	271	312	91	158	114	225
l) Other expenditure	23	24	1134	1575	773	899	1017	1397
V. Provisions and contingencies	**74**	**57**	**4692**	**3370**	**3940**	**4378**	**5024**	**6124**
Total expenses@	**1114**	**1416**	**39406**	**53312**	**20026**	**31797**	**24429**	**50849**
VI. Profit	**8**	**10**	**8013**	**7086**	**6315**	**8240**	**5022**	**6336**
Total (III+IV+V+VI)	**1197**	**1482**	**52112**	**63768**	**30281**	**44415**	**34475**	**63309**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**14925**	**29501**	**55104**	**59356**	**53057**	**69373**	**42992**	**49139**
a) Interest/discount on advances/bills	8815	13391	34332	35233	25887	34127	25691	27247
b) Income on investments	5731	14379	19127	21567	24851	31638	16086	19111
c) Interest on balances with RBI and other inter-bank funds	307	1717	1420	2552	2319	3609	1034	2762
d) Others	72	15	225	4	––	––	181	19
II. Other income	**1763**	**2888**	**15483**	**8286**	**5749**	**4303**	**4786**	**4828**
a) Commission, exchange and brokerage	885	1934	3563	3545	1344	1505	2514	3031
b) Net profit on sale of investments	297	231	8493	304	1953	1022	850	79
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	––	––	(4)	(10)	––	––	5	5
e) Net profit on exchange transaction	498	574	1034	1513	500	599	827	1064
f) Miscellaneous income	84	149	2397	2935	1952	1177	589	648
Total (I+II)	**16688**	**32389**	**70588**	**67642**	**58806**	**73676**	**47778**	**53967**
Expenditure & Provisions								
III. Interest expended	**10460**	**23090**	**42903**	**47881**	**32885**	**43094**	**29163**	**37529**
a) Interest on deposits	8109	19806	37050	42964	32812	42885	27553	35723
b) Interest on RBI/inter-bank borrowings	1648	2481	1574	1541	67	209	348	638
c) Others	704	802	4279	3377	6	––	1262	1169
IV. Operating expenses	**3355**	**5424**	**7574**	**8715**	**9804**	**13390**	**8406**	**9212**
a) Payments to and provisions for employees	636	1082	747	1127	5885	8506	6052	6424
b) Rent, taxes and lighting	1045	1419	1394	1635	526	721	549	640
c) Printing and stationery	82	192	151	184	129	144	123	125
d) Advertisement and publicity	218	221	231	178	145	175	42	53
e) Depreciation on bank's property	249	571	1673	2098	372	793	572	695
f) Directors' fees, allowances and expenses	1	2	14	15	6	13	6	10
g) Auditors' fees and expenses	5	8	21	28	47	66	20	23
h) Law charges	16	14	610	299	18	16	10	6
i) Postage, telegrams, telephones, etc.	240	386	475	609	158	204	108	132
j) Repairs and maintenance	81	131	179	281	51	77	85	119
k) Insurance	73	180	174	187	223	267	161	199
l) Other expenditure	708	1218	1903	2074	2245	2409	676	786
V. Provisions and contingencies	**867**	**799**	**10999**	**7365**	**11080**	**8647**	**4393**	**2982**
Total expenses@	**13815**	**28515**	**50477**	**56597**	**42689**	**56484**	**37569**	**46741**
VI. Profit	**2005**	**3076**	**9112**	**3680**	**5037**	**8545**	**5816**	**4245**
Total (III+IV+V+VI)	**16688**	**32389**	**70588**	**67642**	**58806**	**73676**	**47778**	**53967**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	Karur Vysya Bank 1998	Karur Vysya Bank 1999	Lakshmi Vilas Bank 1998	Lakshmi Vilas Bank 1999	Lord Krishna Bank 1998	Lord Krishna Bank 1999	Nainital Bank 1998	Nainital Bank 1999
	For the year ended 31st March							
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**26688**	**33762**	**15499**	**18684**	**10083**	**9688**	**3608**	**4265**
a) Interest/discount on advances/bills	16239	19321	9611	11266	6810	6074	1159	1189
b) Income on investments	9508	12620	5262	6317	2832	3466	1389	1786
c) Interest on balances with RBI and other inter-bank funds	901	1674	385	773	304	148	1044	1281
d) Others	40	147	241	328	137	––	16	9
II. Other income	**6557**	**4073**	**3488**	**3859**	**1337**	**1369**	**162**	**199**
a) Commission, exchange and brokerage	2795	3448	2186	2374	605	522	124	139
b) Net profit on sale of investments	2771	(761)	502	503	60	241	1	3
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	2	3	2	(3)	1	––	––	––
e) Net profit on exchange transaction	517	594	391	339	––	––	––	––
f) Miscellaneous income	472	789	407	646	671	606	36	58
Total (I+II)	**33244**	**37836**	**18988**	**22543**	**11420**	**11057**	**3770**	**4464**
Expenditure & Provisions								
III. Interest expended	**18404**	**24691**	**11329**	**14343**	**8369**	**8486**	**2247**	**2566**
a) Interest on deposits	17335	23042	10568	13549	7431	7607	2240	2564
b) Interest on RBI/inter-bank borrowings	509	703	110	720	54	3	6	2
c) Others	559	947	650	74	885	876	2	––
IV. Operating expenses	**6526**	**6979**	**4866**	**5777**	**1780**	**1853**	**998**	**1111**
a) Payments to and provisions for employees	3770	4109	2624	3233	780	944	719	813
b) Rent, taxes and lighting	312	339	344	400	234	317	87	90
c) Printing and stationery	126	134	87	96	21	21	17	13
d) Advertisement and publicity	184	122	47	32	41	10	3	4
e) Depreciation on bank's property	1182	1229	751	697	393	276	16	18
f) Directors' fees, allowances and expenses	11	11	1	6	4	6	2	3
g) Auditors' fees and expenses	11	10	6	8	2	2	5	2
h) Law charges	3	11	5	6	1	7	7	5
i) Postage, telegrams, telephones, etc.	267	303	167	192	40	50	23	29
j) Repairs and maintenance	94	119	21	23	18	6	7	6
k) Insurance	109	135	63	84	36	34	16	17
l) Other expenditure	457	458	749	999	209	181	97	111
V. Provisions and contingencies	**3960**	**2461**	**634**	**990**	**865**	**589**	**366**	**475**
Total expenses@	**24930**	**31671**	**16194**	**20120**	**10150**	**10340**	**3246**	**3677**
VI. Profit	**4354**	**3704**	**2159**	**1433**	**405**	**128**	**158**	**312**
Total (III+IV+V+VI)	**33244**	**37836**	**18988**	**22543**	**11420**	**11057**	**3770**	**4464**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nedungadi Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**10220**	**14685**	**3303**	**4023**	**11072**	**11314**	**5349**	**6860**
a) Interest/discount on advances/bills	6787	9152	2107	2475	4717	4578	2811	3060
b) Income on investments	3236	5222	1082	1431	5238	5084	1449	2033
c) Interest on balances with RBI and other inter-bank funds	197	268	115	101	990	1427	700	826
d) Others	––	43	––	17	127	225	389	941
II. Other income	**1661**	**1700**	**358**	**347**	**2514**	**1599**	**1274**	**1318**
a) Commission, exchange and brokerage	638	828	143	163	646	1189	407	428
b) Net profit on sale of investments	379	91	142	99	1437	47	449	27
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	1	2	1	1	––	1	––	2
e) Net profit on exchange transaction	299	381	––	––	197	122	281	366
f) Miscellaneous income	344	399	71	84	234	240	137	496
Total (I+II)	**11881**	**16385**	**3661**	**4370**	**13586**	**12914**	**6623**	**8178**
Expenditure & Provisions								
III. Interest expended	**7210**	**11360**	**2249**	**2799**	**7158**	**7863**	**4584**	**6035**
a) Interest on deposits	6838	10736	2045	2604	7039	7789	3714	5476
b) Interest on RBI/inter-bank borrowings	25	195	108	86	93	53	530	467
c) Others	347	429	96	109	27	21	340	91
IV. Operating expenses	**2852**	**3729**	**952**	**1138**	**3573**	**3804**	**600**	**748**
a) Payments to and provisions for employees	1912	2305	627	757	2751	3013	182	228
b) Rent, taxes and lighting	175	288	96	117	261	281	80	95
c) Printing and stationery	52	56	22	16	36	34	15	18
d) Advertisement and publicity	42	29	4	6	3	2	6	7
e) Depreciation on bank's property	90	101	69	115	129	82	98	109
f) Directors' fees, allowances and expenses	9	8	1	2	1	1	8	3
g) Auditors' fees and expenses	6	7	4	4	5	5	2	2
h) Law charges	2	3	2	5	4	6	60	33
i) Postage, telegrams, telephones, etc.	30	45	24	25	49	58	––	3
j) Repairs and maintenance	2	6	5	6	31	27	19	26
k) Insurance	36	48	13	19	50	52	37	49
l) Other expenditure	496	833	84	64	254	242	93	174
V. Provisions and contingencies	**1094**	**487**	**160**	**129**	**2451**	**825**	**26**	**414**
Total expenses@	**10061**	**15089**	**3201**	**3937**	**10732**	**11668**	**5184**	**6782**
VI. Profit	**726**	**808**	**300**	**304**	**402**	**421**	**1412**	**981**
Total (III+IV+V+VI)	**11881**	**16385**	**3661**	**4370**	**13586**	**12914**	**6623**	**8178**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	South Indian Bank		Tamilnad Mercantile Bank		Times Bank		United Western Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	**33869**	**39989**	**20768**	**24586**	**21395**	**28640**	**25942**	**33537**
a) Interest/discount on advances/bills	20428	23690	12167	12774	12746	15646	16224	20678
b) Income on investments	12592	14823	8036	10991	8042	11688	8713	11183
c) Interest on balances with RBI and other inter-bank funds	849	1477	518	643	564	1306	982	1560
d) Others	––	––	47	179	44	––	24	116
II. Other income	**2604**	**3690**	**3900**	**4201**	**4533**	**4060**	**7515**	**5316**
a) Commission, exchange and brokerage	1179	1510	2245	2447	1465	2334	2093	2440
b) Net profit on sale of investments	188	280	121	45	2553	610	2949	415
c) Net profit on revaluation of investments	––	––	––	––	(10)	––	––	––
d) Net profit on sale of land, building & other assets	8	11	5	––	(1)	(5)	1	1
e) Net profit on exchange transaction	514	821	731	684	499	748	692	721
f) Miscellaneous income	715	1068	798	1026	27	373	1781	1738
Total (I+II)	**36473**	**43679**	**24667**	**28786**	**25928**	**32700**	**33457**	**38853**
Expenditure & Provisions								
III. Interest expended	**26145**	**31178**	**13696**	**17356**	**17721**	**23204**	**18865**	**24527**
a) Interest on deposits	24901	29532	12859	16535	16573	21729	17957	23403
b) Interest on RBI/inter-bank borrowings	98	366	27	46	608	964	908	1124
c) Others	1146	1280	811	774	540	512	––	––
IV. Operating expenses	**7337**	**8983**	**4582**	**5508**	**4345**	**5648**	**6661**	**7944**
a) Payments to and provisions for employees	5396	6378	2646	3387	1169	1486	4222	5481
b) Rent, taxes and lighting	603	709	365	410	649	791	484	546
c) Printing and stationery	167	152	146	157	282	251	152	149
d) Advertisement and publicity	33	42	94	60	183	190	28	32
e) Depreciation on bank's property	238	290	294	342	523	661	875	675
f) Directors' fees, allowances and expenses	2	3	6	12	11	5	4	7
g) Auditors' fees and expenses	11	13	13	16	8	10	26	29
h) Law charges	5	8	51	11	16	34	14	63
i) Postage, telegrams, telephones, etc.	184	222	169	142	196	243	136	143
j) Repairs and maintenance	52	66	166	239	415	589	90	85
k) Insurance	134	171	84	100	100	129	122	152
l) Other expenditure	511	928	549	634	795	1259	508	581
V. Provisions and contingencies	**916**	**2910**	**2574**	**2419**	**1381**	**1053**	**4578**	**2670**
Total expenses@	**33482**	**40161**	**18278**	**22864**	**22066**	**28852**	**25526**	**32471**
VI. Profit	**2074**	**608**	**3815**	**3503**	**2481**	**2794**	**3353**	**3711**
Total (III+IV+V+VI)	**36473**	**43679**	**24667**	**28786**	**25928**	**32700**	**33457**	**38853**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	UTI Bank		Vysya Bank	
	1998	1999	1998	1999
	(65)	(66)	(67)	(68)
Income				
I. Interest Earned	**25561**	**37328**	**64473**	**72549**
a) Interest/discount on advances/bills	16059	23682	37187	32470
b) Income on investments	8802	11673	22774	26340
c) Interest on balances with RBI and other inter-bank funds	585	1767	3881	9610
d) Others	115	206	632	4128
II. Other income	**6090**	**4663**	**13906**	**11161**
a) Commission, exchange and brokerage	1747	3272	4789	5403
b) Net profit on sale of investments	3252	648	5987	1777
c) Net profit on revaluation of investments	––	––	––	––
d) Net profit on sale of land, building & others assets	––	(15)	2	2
e) Net profit on exchange transaction	285	454	1578	2668
f) Miscellaneous income	806	304	1551	1312
Total (I+II)	**31651**	**41991**	**78379**	**83710**
Expenditure & Provisions				
III. Interest expended	**22219**	**30063**	**54094**	**63049**
a) Interest on deposits	20537	26203	52373	61195
b) Interest on RBI/inter-bank borrowings	914	1483	632	960
c) Others	768	2377	1089	894
IV. Operating expenses	**3976**	**5103**	**12777**	**14473**
a) Payments to and provisions for employees	829	1202	7293	8674
b) Rent, taxes and lighting	1089	1265	1585	1491
c) Printing and stationery	108	142	304	342
d) Advertisement and publicity	60	83	154	128
e) Depreciation on bank's property	851	995	824	859
f) Directors' fees, allowances and expenses	4	1	26	23
g) Auditors' fees and expenses	9	17	28	39
h) Law charges	16	29	25	34
i) Postage, telegrams, telephones, etc.	158	175	370	464
j) Repairs and maintenance	154	450	394	475
k) Insurance	149	208	275	317
l) Other expenditure	548	537	1499	1626
V. Provisions and contingencies	**3695**	**3718**	**3957**	**3135**
Total expenses@	**26195**	**35166**	**66871**	**77522**
VI. Profit	**1762**	**3107**	**7552**	**3054**
Total (III+IV+V+VI)	**31651**	**41991**	**78379**	**83710**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**26919**	**36738**	**4727**	**5783**	**32660**	**34527**	**225**	**422**
a) Interest/discount on advances/bills	19441	24723	3030	2567	14933	13636	95	97
b) Income on investments	6594	10863	996	1869	13357	15220	37	51
c) Interest on balances with RBI and other inter-bank funds	745	1108	665	1118	3551	4309	93	274
d) Others	139	43	36	229	820	1363	––	––
II. Other income	**10466**	**9783**	**847**	**987**	**12586**	**11578**	**101**	**162**
a) Commission, exchange and brokerage	3121	3797	259	519	6673	7375	17	36
b) Net profit on sale of investments	1797	37	357	266	2001	786	––	125
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	––	––	––	––	(75)	(72)	––	––
e) Net profit on exchange transaction	5157	5486	138	203	3639	3460	83	––
f) Miscellaneous income	391	463	93	––	348	29	1	1
Total (I+II)	**37385**	**46520**	**5574**	**6770**	**45246**	**46105**	**326**	**584**
Expenditure & Provisions								
III. Interest expended	**17912**	**23614**	**3643**	**4486**	**22063**	**25440**	**63**	**82**
a) Interest on deposits	9921	12472	3016	3719	18115	17263	62	82
b) Interest on RBI/inter-bank borrowings	3996	5918	498	485	3650	4709	1	––
c) Others	3996	5224	130	282	298	3469	––	––
IV. Operating expenses	**7960**	**8285**	**683**	**650**	**11923**	**14799**	**113**	**121**
a) Payments to and provisions for employees	2236	2535	256	257	4033	5656	32	41
b) Rent, taxes and lighting	761	825	118	85	1094	1243	11	13
c) Printing and stationery	161	166	35	25	261	378	17	9
d) Advertisement and publicity	266	289	14	15	766	1150	3	3
e) Depreciation on bank's property	1024	1222	68	62	837	995	6	7
f) Directors' fees, allowances and expenses	1	––	––	––	2	1	1	––
g) Auditors' fees and expenses	5	11	4	2	21	22	––	1
h) Law charges	45	61	4	3	54	19	1	1
i) Postage, telegrams, telephones, etc.	610	664	30	37	1524	1795	7	5
j) Repairs and maintenance	327	448	45	49	446	556	5	6
k) Insurance	125	393	22	23	119	140	2	2
l) Other expenditure	2399	1671	86	93	2767	2843	28	34
V. Provisions and contingencies	**5006**	**5866**	**1043**	**1419**	**4446**	**5049**	**74**	**186**
Total expenses@	**25872**	**31899**	**4326**	**5137**	**33986**	**40239**	**176**	**203**
VI. Profit	**6508**	**8755**	**205**	**214**	**6815**	**817**	**76**	**195**
Total (III+IV+V+VI)	**37385**	**46520**	**5574**	**6770**	**45246**	**46105**	**326**	**584**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	Bank of International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	For the year ended 31st March							
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**4515**	**1750**		**260**	**72541**	**91753**	**4622**	**4862**
a) Interest/discount on advances/bills	2908	986		14	51776	61971	3046	2891
b) Income on investments	1194	474		––	18419	24456	1308	1583
c) Interest on balances with RBI and other inter-bank funds	359	266		216	560	717	264	387
d) Others	54	23		30	1786	4609	4	1
II. Other income	**578**	**424**		**44**	**15466**	**10742**	**324**	**648**
a) Commission, exchange and brokerage	182	106		36	5975	6548	200	292
b) Net profit on sale of investments	8	81		3	4515	(655)	31	134
c) Net profit on revaluation of investments	––	––		––	––	(3)	––	––
d) Net profit on sale of land, building & other assets	––	(4)		––	10	23	—	––
e) Net profit on exchange transaction	259	170		––	4834	4645	(28)	136
f) Miscellaneous income	129	72		5	132	185	122	87
Total (I+II)	**5093**	**2174**		**304**	**88007**	**102495**	**4946**	**5511**
Expenditure & Provisions								
III. Interest expended	**3142**	**1375**		**66**	**45204**	**59731**	**4237**	**4336**
a) Interest on deposits	1427	679		57	36276	42532	3215	3268
b) Interest on RBI/inter-bank borrowings	1248	577		9	8895	17193	328	829
c) Others	468	119		––	33	6	694	240
IV. Operating expenses	**1770**	**1669**		**339**	**12555**	**14101**	**641**	**858**
a) Payments to and provisions for employees	211	168		90	3815	4425	181	224
b) Rent, taxes and lighting	151	67		––	1255	1623	158	165
c) Printing and stationery	16	9		––	466	412	10	13
d) Advertisement and publicity	11	1		25	314	176	8	5
e) Depreciation on bank's property	127	144		––	982	1075	98	98
f) Directors' fees, allowances and expenses	––	1		––	1	1	––	8
g) Auditors' fees and expenses	4	4		4	8	8	4	4
h) Law charges	11	23		11	94	69	12	11
i) Postage, telegrams, telephones, etc.	60	62		––	984	1000	20	25
j) Repairs and maintenance	36	41		––	588	901	30	35
k) Insurance	14	11		––	22	41	20	24
l) Other expenditure	1130	1138		209	4025	4369	100	245
V. Provisions and contingencies	**1087**	**1094**		**––**	**12548**	**14241**	**1592**	**(21)**
Total expenses@	**4912**	**3044**		**405**	**57758**	**73832**	**4878**	**5194**
VI. Profit	**(906)**	**(1963)**		**(101)**	**17700**	**14422**	**(1524)**	**337**
Total (III+IV+V+VI)	**5093**	**2174**		**304**	**88007**	**102495**	**4946**	**5511**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Cylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale De Paris	
	1998	1999	1998	1999	1998	1999	1998	1999
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**1023**	**1347**	**8175**	**10732**	**16041**	**12524**	**15057**	**18785**
a) Interest/discount on advances/bills	842	1053	5851	7582	10069	7785	8088	8342
b) Income on investments	113	138	1830	2137	3981	3114	5634	9462
c) Interest on balances with RBI and other inter-bank funds	68	154	418	965	677	1146	900	907
d) Others	––	2	75	48	1314	480	435	74
II. Other income	**382**	**355**	**1907**	**2593**	**1052**	**3068**	**2745**	**2750**
a) Commission, exchange and brokerage	158	130	947	1117	1303	1260	1216	1154
b) Net profit on sale of investments	––	––	132	36	1	47	477	269
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	––	––	––	1	(5)	(2)	(24)	(12)
e) Net profit on exchange transaction	131	122	707	787	(256)	1847	909	1201
f) Miscellaneous income	93	102	120	653	9	10	167	138
Total (I+II)	**1404**	**1701**	**10081**	**13325**	**17093**	**15592**	**17802**	**21535**
Expenditure & Provisions								
III. Interest expended	**458**	**561**	**5765**	**7684**	**10773**	**8063**	**9061**	**12086**
a) Interest on deposits	338	392	3727	5829	9466	7399	4532	7016
b) Interest on RBI/inter-bank borrowings	120	168	2036	1853	1046	313	4250	4942
c) Others	––	––	2	2	261	350	279	128
IV. Operating expenses	**182**	**239**	**1230**	**1461**	**2880**	**40970**	**3637**	**4681**
a) Payments to and provisions for employees	41	56	330	395	1408	1576	1448	2029
b) Rent, taxes and lighting	23	22	227	300	410	568	649	734
c) Printing and stationery	3	3	31	40	93	91	65	86
d) Advertisement and publicity	3	4	6	8	4	2	67	32
e) Depreciation on bank's property	19	20	83	108	284	398	175	329
f) Directors' fees, allowances and expenses	––	––	––	––	––	1	––	––
g) Auditors' fees and expenses	1	1	5	6	4	4	2	15
h) Law charges	––	––	28	12	20	11	4	8
i) Postage, telegrams, telephones, etc.	44	47	98	112	208	209	104	178
j) Repairs and maintenance	6	5	80	83	94	153	216	328
k) Insurance	––	––	25	34	65	63	48	70
l) Other expenditure	44	81	316	364	289	37895	859	871
V. Provisions and contingencies	**458**	**621**	**2378**	**2107**	**37082**	**(28191)**	**3290**	**2518**
Total expenses@	**640**	**800**	**6996**	**9145**	**13653**	**49033**	**12699**	**16767**
VI. Profit	**307**	**280**	**707**	**2073**	**(33642)**	**(5250)**	**1814**	**2251**
Total (III+IV+V+VI)	**1404**	**1701**	**10081**	**13325**	**17093**	**15592**	**17802**	**21535**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Barclays Bank		British Bank of Middle East		Chase Manhattane Bank		Chinatrust Commercial Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I Interest Earned	**4806**	**5138**	**10841**	**13342**	**532**	**973**	**664**	**1319**
a) Interest/discount on advances/bills	2283	1476	4963	5196	––	4	304	751
b) Income on investments	1743	3037	4646	6694	235	475	353	537
c) Interest on balances with RBI and other inter-bank funds	780	612	1226	1445	295	491	4	31
d) Others	––	13	6	8	2	2	1	––
II. Other income	**2255**	**854**	**1877**	**1005**	**1434**	**1837**	**74**	**16**
a) Commission, exchange and brokerage	1157	436	304	162	287	261	29	13
b) Net profit on sale of investments	226	(160)	1164	683	219	(1)	46	(9)
c) Net profit on revaluation of investments	––	––	––	––	––	––	(16)	––
d) Net profit on sale of land, building & other assets	2	(10)	1	3	1	8	––	––
e) Net profit on exchange transaction	797	585	408	156	907	821	9	3
f) Miscellaneous income	73	2	––	––	20	748	6	9
Total (I+II)	**7061**	**5992**	**12718**	**14347**	**1967**	**2810**	**738**	**1335**
Expenditure & Provisions								
III. Interest expended	**3982**	**3623**	**9757**	**12481**	**487**	**1079**	**221**	**752**
a) Interest on deposits	2755	2073	9657	10457	39	9	56	448
b) Interest on RBI/inter-bank borrowings	1207	1466	100	2025	446	1056	164	301
c) Others	20	83	––	––	2	13	1	3
IV. Operating expenses	**1931**	**1522**	**1169**	**1907**	**863**	**1262**	**452**	**522**
a) Payments to and provisions for employees	909	611	463	1103	236	254	158	177
b) Rent, taxes and lighting	224	210	43	93	160	258	118	125
c) Printing and stationery	16	15	15	17	11	33	4	4
d) Advertisement and publicity	6	1	26	34	5	6	3	4
e) Depreciation on bank's property	142	141	108	137	103	108	80	100
f) Directors' fees, allowances and expenses	8	14	––	––	––	1	––	1
g) Auditors' fees and expenses	5	7	3	3	5	8	1	1
h) Law charges	3	14	––	2	2	5	15	20
i) Postage, telegrams, telephones, etc.	242	207	44	41	124	139	15	16
j) Repairs and maintenance	60	48	28	17	33	42	6	13
k) Insurance	20	19	54	52	4	5	5	7
l) Other expenditure	296	236	384	407	181	402	47	55
V. Provisions and contingencies	**640**	**709**	**1482**	**5315**	**302**	**257**	**64**	**107**
Total expenses@	**5914**	**5146**	**10926**	**14388**	**1350**	**2340**	**673**	**1274**
VI. Profit	**507**	**138**	**309**	**(5356)**	**314**	**213**	—	**(46)**
Total (III+IV+V+VI)	**7061**	**5992**	**12718**	**14347**	**1967**	**2810**	**738**	**1335**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Cho Hung Bank		Citibank		Commercial Bank of Korea		Commerzbank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**1141**	**1263**	**118739**	**134456**	**426**		**4583**	**4577**
a) Interest/discount on advances/bills	688	676	78647	82275	63		3147	2073
b) Income on investments	284	302	29863	40809	38		1361	2243
c) Interest on balances with RBI and other inter-bank funds	159	279	10014	10359	8		75	242
d) Others	10	7	216	1013	317		––	19
II. Other income	**216**	**323**	**42005**	**52639**	**35**		**990**	**1196**
a) Commission, exchange and brokerage	98	117	29858	32306	19		606	527
b) Net profit on sale of investments	––	(1)	6757	9728	––		2	(1)
c) Net profit on revaluation of investments	––	––	––	––	––		––	––
d) Net profit on sale of land, building & other assets	––	––	––	(77)	––		6	––
e) Net profit on exchange transaction	89	179	4808	10674	16		366	422
f) Miscellaneous income	29	28	582	9	––		11	247
Total (I+II)	**1357**	**1586**	**160743**	**187095**	**462**		**5573**	**5772**
Expenditure & Provisions								
III. Interest expended	**208**	**232**	**71304**	**90677**	**40**		**2740**	**3041**
a) Interest on deposits	11	197	55234	80832	38		1624	1792
b) Interest on RBI/inter-bank borrowings	125	19	8900	8097	2		1049	1219
c) Others	72	16	7169	1748	––		66	30
IV. Operating expenses	**389**	**401**	**41373**	**45166**	**286**		**1792**	**1919**
a) Payments to and provisions for employees	84	95	7822	10136	71		619	753
b) Rent, taxes and lighting	133	134	3784	4090	80		505	510
c) Printing and stationery	3	3	1331	1566	2		17	12
d) Advertisement and publicity	––	1	4710	4905	––		5	2
e) Depreciation on bank's property	61	36	3238	4540	55		137	294
f) Directors' fees, allowances and expenses	––	––	11	12	––		2	2
g) Auditors' fees and expenses	2	2	30	30	2		2	2
h) Law charges	2	7	236	294	––		10	4
i) Postage, telegrams, telephones, etc.	13	12	2496	3230	13		69	63
j) Repairs and maintenance	21	26	2560	3185	13		58	84
k) Insurance	5	7	907	844	1		20	22
l) Other expenditure	64	79	14249	12334	48		350	170
V. Provisions and contingencies	**348**	**425**	**36145**	**39512**	**68**		**1126**	**677**
Total expenses@	**597**	**634**	**112677**	**135843**	**325**		**4532**	**4960**
VI. Profit	**412**	**528**	**11922**	**11741**	**69**		**(84)**	**135**
Total (III+IV+V+VI)	**1357**	**1586**	**160743**	**187095**	**462**		**5573**	**5772**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore	
	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**9069**	**9849**	**11579**	**12502**	**40437**	**43267**	**1368**	**2562**
a) Interest/discount on advances/bills	4067	3709	8191	8362	25984	22050	694	1544
b) Income on investments	3383	4709	2586	3192	12048	16997	356	862
c) Interest on balances with RBI and other inter-bank funds	1165	1400	650	948	1824	4071	317	156
d) Others	453	31	152	––	581	150	––	––
II. Other income	**2749**	**648**	**2339**	**2541**	**15879**	**13227**	**577**	**444**
a) Commission, exchange and brokerage	586	813	954	1239	7663	5944	563	149
b) Net profit on sale of investments	303	775	215	10	2620	1306	11	––
c) Net profit on revaluation of investments	––	––	––	––	––	––	––	––
d) Net profit on sale of land, building & other assets	(1)	(3)	(9)	1	17	5	––	(4)
e) Net profit on exchange transaction	1860	613	1101	1231	5577	5944	––	287
f) Miscellaneous income	1	––	77	59	3	27	3	12
Total (I+II)	**11818**	**10496**	**13918**	**15043**	**56317**	**56494**	**1945**	**3006**
Expenditure & Provisions								
III. Interest expended	**9613**	**7524**	**7957**	**9223**	**18511**	**21316**	**1068**	**1903**
a) Interest on deposits	6058	3555	5753	7441	13812	13074	618	978
b) Interest on RBI/inter-bank borrowings	3539	3911	1625	1095	4604	7503	450	926
c) Others	16	58	579	687	94	738	––	––
IV. Operating expenses	**2063**	**2451**	**2158**	**1628**	**11076**	**15226**	**428**	**478**
a) Payments to and provisions for employees	758	898	913	873	3797	4564	149	165
b) Rent, taxes and lighting	70	78	132	128	566	827	49	52
c) Printing and stationery	44	38	21	17	221	187	3	4
d) Advertisement and publicity	6	9	24	25	91	37	2	1
e) Depreciation on bank's property	105	109	112	101	1110	1083	42	45
f) Directors' fees, allowances and expenses	1	1	1	2	6	10	––	––
g) Auditors' fees and expenses	1	1	1	1	7	7	2	5
h) Law charges	29	39	4	6	1	15	1	––
i) Postage, telegrams, telephones, etc.	123	171	106	93	496	472	20	52
j) Repairs and maintenance	160	73	34	37	697	536	5	5
k) Insurance	148	95	43	41	175	1104	6	7
l) Other expenditure	619	939	766	302	3909	6383	148	141
V. Provisions and contingencies	**1616**	**1046**	**4353**	**2620**	**14999**	**14994**	**301**	**337**
Total expenses@	**11676**	**9975**	**10115**	**10851**	**29587**	**36541**	**1496**	**2381**
VI. Profit	**(1474)**	**(524)**	**(551)**	**1572**	**11731**	**4959**	**149**	**288**
Total (III+IV+V+VI)	**11818**	**10496**	**13918**	**15043**	**56317**	**56494**	**1945**	**3006**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dresdner Bank		Grindlays Bank		Hanil Bank		Hongkong & Shanghai Bank	
	1998	1999	1998	1999	1998	1999*	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**4469**	**4551**	**105065**	**118401**	**640**	**306**	**63031**	**76323**
a) Interest/discount on advances/bills	1587	2364	61768	55433	48	85	34236	36891
b) Income on investments	1922	1433	34167	50774	530	162	22408	32307
c) Interest on balances with RBI and other inter-bank funds	960	743	7854	11857	60	58	6253	6930
d) Others	––	10	1276	337	2	2	135	196
II. Other income	**1361**	**1099**	**26864**	**21143**	**169**	**100**	**20224**	**19084**
a) Commission, exchange and brokerage	182	238	14005	18196	10	2	9683	10250
b) Net profit on sale of investments	––	(14)	5137	(4037)	136	(13)	2010	1034
c) Net profit on revaluation of investments	––	––	––	––	(19)	––	––	––
d) Net profit on sale of land, building & other assets	1	––	(25)	(139)	––	––	15	9
e) Net profit on exchange transaction	1178	875	7669	7011	25	2	8290	7617
f) Miscellaneous income	––	––	79	112	18	109	226	174
Total (I+II)	**5830**	**5650**	**131929**	**139544**	**809**	**406**	**83256**	**95407**
Expenditure & Provisions								
III. Interest expended	**3308**	**3058**	**58991**	**74904**	**142**	**7**	**37947**	**51570**
a) Interest on deposits	1983	2057	52445	66370	84	5	36605	46031
b) Interest on RBI/inter-bank borrowings	1325	1001	4197	4728	56	1	1297	5509
c) Others	––	––	2349	3806	1	1	45	30
IV. Operating expenses	**1501**	**1865**	**27493**	**30785**	**484**	**311**	**20084**	**25770**
a) Payments to and provisions for employees	419	505	13467	15666	101	59	7228	9778
b) Rent, taxes and lighting	303	466	2412	2523	221	108	2086	3029
c) Printing and stationery	12	15	665	840	3	––	483	623
d) Advertisement and publicity	4	––	1886	987	1	––	919	1752
e) Depreciation on bank's property	178	209	1707	2133	98	42	2412	2634
f) Directors' fees, allowances and expenses	3	3	43	27	––	––	9	12
g) Auditors' fees and expenses	2	2	18	18	2	3	10	10
h) Law charges	––	3	246	366	––	––	42	35
i) Postage, telegrams, telephones, etc.	87	116	1288	1665	18	5	1077	1299
j) Repairs and maintenance	18	21	1226	1565	2	––	952	1105
k) Insurance	11	9	160	148	2	––	426	525
l) Other expenditure	465	513	4374	4846	37	94	4441	4969
V. Provisions and contingencies	**577**	**1292**	**22437**	**16265**	**70**	**128**	**17951**	**12691**
Total expenses@	**4810**	**4923**	**86484**	**105689**	**626**	**318**	**58031**	**77340**
VI. Profit	**444**	**(565)**	**23007**	**17591**	**113**	**(40)**	**7274**	**5376**
Total (III+IV+V+VI)	**5830**	**5650**	**131929**	**139544**	**809**	**406**	**83256**	**95407**

Notes : 1.@Excluding 'Provisions and Contingencies'.
2. *For the period ended 31st January 1999.
3. Figers in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	International Netherlandene Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	**4501**	**6688**		**58**	**497**	**325**	**4165**	**3861**
a) Interest/discount on advances/bills	2371	3988		––	330	58	2906	2588
b) Income on investments	1686	2643		3	(22)	20	942	1059
c) Interest on balances with RBI and other inter-bank funds	438	56		54	25	10	195	108
d) Others	6	––		––	165	236	121	105
II. Other income	**2336**	**1288**		**(18)**	**298**	**153**	**(203)**	**439**
a) Commission, exchange and brokerage	1057	989		––	7	4	221	288
b) Net profit on sale of investments	823	122		––	277	––	––	8
c) Net profit on revaluation of investments	––	––		––	––	––	––	––
d) Net profit on sale of land, building & other assets	(3)	1		(19)	––	––	(2)	3
e) Net profit on exchange transaction	458	176		––	14	136	(472)	114
f) Miscellaneous income	––	––		––	––	13	50	26
Total (I+II)	**6837**	**7976**		**39**	**795**	**477**	**3961**	**4299**
Expenditure & Provisions								
III. Interest expended	**3549**	**4414**		––	**216**	**18**	**2521**	**3018**
a) Interest on deposits	1213	2851		––	13	8	2118	2474
b) Interest on RBI/inter-bank borrowings	2111	1559		––	192	9	403	544
c) Others	225	4		––	11	––	––	––
IV. Operating expenses	**1648**	**2815**		**93**	**237**	**205**	**1363**	**1263**
a) Payments to and provisions for employees	570	918		54	40	40	271	353
b) Rent, taxes and lighting	103	249		13	113	104	358	471
c) Printing and stationery	19	34		2	1	1	16	9
d) Advertisement and publicity	26	20		1	––	1	12	2
e) Depreciation on bank's property	179	220		4	10	11	94	133
f) Directors' fees, allowances and expenses	3	3		––	––	––	––	––
g) Auditors' fees and expenses	4	4		1	2	2	3	5
h) Law charges	––	––		––	––	––	13	11
i) Postage, telegrams, telephones, etc.	137	244		9	7	4	34	84
j) Repairs and maintenance	39	35		3	2	7	19	13
k) Insurance	5	36		––	––	1	21	22
l) Other expenditure	564	1052		7	61	35	522	160
V. Provisions and contingencies	**564**	**725**		––	**113**	**78**	**980**	**997**
Total expenses@	**5198**	**7229**		**93**	**453**	**223**	**3884**	**4281**
VI. Profit	**1075**	**22**		**(54)**	**230**	**177**	**(902)**	**(978)**
Total (III+IV+V+VI)	**6837**	**7976**		**39**	**795**	**477**	**3961**	**4299**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest Earned		**408**	**4252**	**4007**	**293**	**489**	**9766**	**9331**
a) Interest/discount on advances/bills		—	2576	2289	90	79	7713	6968
b) Income on investments		377	1133	1160	59	88	1683	1611
c) Interest on balances with RBI and other inter-bank funds		31	485	504	145	153	361	735
d) Others		—	57	53	—	169	9	17
II. Other income		**113**	**869**	**1012**	**94**	**195**	**(1812)**	**(1878)**
a) Commission, exchange and brokerage		—	320	379	15	55	532	574
b) Net profit on sale of investments		112	(54)	—	—	—	—	—
c) Net profit on revaluation of investments		—	—	(50)	—	—	—	—
d) Net profit on sale of land, building & other assets		—	2	1	—	—	—	—
e) Net profit on exchange transaction		—	538	580	79	136	(2929)	(2457)
f) Miscellaneous income		1	63	102	—	4	585	5
Total (I+II)		**521**	**5120**	**5019**	**388**	**684**	**7953**	**7453**
Expenditure & Provisions								
III. Interest expended		**233**	**3761**	**4273**	**29**	**100**	**3807**	**4658**
a) Interest on deposits		70	3341	3869	11	33	461	1461
b) Interest on RBI/inter-bank borrowings		108	409	403	18	67	3346	3196
c) Others		55	11	—	—	—	—	—
IV. Operating expenses		**1420**	**699**	**726**	**314**	**313**	**1080**	**1178**
a) Payments to and provisions for employees		819	183	174	107	110	279	341
b) Rent, taxes and lighting		115	32	32	129	132	373	436
c) Printing and stationery		42	25	16	3	2	22	23
d) Advertisement and publicity		—	13	1	1	1	1	—
e) Depreciation on bank's property		99	178	164	12	14	155	137
f) Directors' fees, allowances and expenses		—	4	2	—	—	—	—
g) Auditors' fees and expenses		1	2	3	2	2	3	4
h) Law charges		11	10	19	—	—	—	2
i) Postage, telegrams, telephones, etc.		83	33	34	24	22	41	47
j) Repairs and maintenance		2	20	29	25	4	34	36
k) Insurance		—	17	18	—	1	16	18
l) Other expenditure		248	182	235	11	24	155	134
V. Provisions and contingencies		**–-**	**986**	**1358**	**7**	**36**	**2909**	**4207**
Total expenses@		**1653**	**4459**	**4999**	**343**	**412**	**4887**	**5836**
VI. Profit		**(1132)**	**(325)**	**(1338)**	**38**	**236**	**157**	**(2590)**
Total (III+IV+V+VI)		**521**	**5120**	**5019**	**388**	**684**	**7953**	**7453**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Income								
I. Interest Earned	**3851**	**3214**	**11364**	**10272**	**107**	**208**	**69363**	**87600**
a) Interest/discount on advances/bills	2969	2442	6968	5720	85	96	47983	52824
b) Income on investments	852	681	3709	3862	15	71	18223	25832
c) Interest on balances with RBI and other inter-bank funds	30	91	680	613	7	38	1885	5257
d) Others	—	—	7	77	—	3	1272	3687
II. Other income	**277**	**454**	**1780**	**1707**	**459**	**569**	**20276**	**21496**
a) Commission, exchange and brokerage	191	165	430	609	299	377	12124	14316
b) Net profit on sale of investments	—	52	716	(56)	—	—	2438	572
c) Net profit on revaluation of investments	—	—	—	—	—	—	(38)	—
d) Net profit on sale of land, building & other assets	—	—	—	—	—	—	—	442
e) Net profit on exchange transaction	47	223	607	1079	158	189	5271	5731
f) Miscellaneous income	39	15	27	74	2	4	482	435
Total (I+II)	**4128**	**3668**	**13144**	**11979**	**566**	**777**	**89640**	**109096**
Expenditure & Provisions								
III. Interest expended	**1823**	**1619**	**9021**	**8304**	**54**	**91**	**46499**	**58485**
a) Interest on deposits	1352	1261	6536	5356	25	37	40737	50139
b) Interest on RBI/inter-bank borrowings	245	347	2485	2948	4	10	5759	8330
c) Others	226	11	—	—	25	44	3	16
IV. Operating expenses	**535**	**566**	**1761**	**1811**	**165**	**212**	**26311**	**25167**
a) Payments to and provisions for employees	115	146	509	704	78	111	8116	8997
b) Rent, taxes and lighting	123	167	99	115	30	35	1480	2039
c) Printing and stationery	16	20	22	25	2	6	892	1037
d) Advertisement and publicity	1	—	3	4	—	1	1244	1250
e) Depreciation on bank's property	71	82	337	337	3	5	1225	1024
f) Directors' fees, allowances and expenses	—	—	1	1	—	—	2	9
g) Auditors' fees and expenses	2	2	2	2	—	—	17	17
h) Law charges	9	1	13	1	—	1	1607	919
i) Postage, telegrams, telephones, etc.	43	29	140	139	9	9	2078	2325
j) Repairs and maintenance	22	19	59	57	2	8	2260	2929
k) Insurance	6	2	42	28	1	3	408	535
l) Other expenditure	127	98	535	399	38	32	6982	4085
V. Provisions and contingencies	**1400**	**1194**	**1327**	**4109**	**166**	**228**	**10160**	**8537**
Total expenses@	**2358**	**2185**	**10782**	**10115**	**219**	**303**	**72810**	**83653**
VI. Profit	**370**	**289**	**1035**	**(2245)**	**180**	**246**	**6670**	**16906**
Total (III+IV+V+VI)	**4128**	**3668**	**13144**	**11979**	**566**	**777**	**89640**	**109096**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
Income								
I. Interest Earned	**1630**	**2357**	**785**	**3752**	**1338**	**2516**	**2287**	**1688**
a) Interest/discount on advances/bills	1465	1653	655	3347	1143	1890	1874	1301
b) Income on investments	131	493	89	373	134	422	280	267
c) Interest on balances with RBI and other inter-bank funds	—	212	41	31	60	205	133	120
d) Others	33	—	—	—	—	—	—	—
II. Other income	**370**	**522**	**365**	**582**	**175**	**152**	**248**	**152**
a) Commission, exchange and brokerage	80	150	280	375	76	67	123	125
b) Net profit on sale of investments	22	34	14	113	—	—	149	10
c) Net profit on revaluation of investments	16	—	—	—	—	—	—	—
d) Net profit on sale of land, building & other assets	—	(1)	—	(1)	—	—	(1)	(1)
e) Net profit on exchange transaction	243	328	68	87	98	85	(30)	8
f) Miscellaneous income	9	11	3	7	—	—	7	10
Total (I+II)	**1999**	**2879**	**1149**	**4334**	**1512**	**2668**	**2535**	**1840**
Expenditure & Provisions								
III. Interest expended	**371**	**1484**	**353**	**2214**	**383**	**1402**	**1242**	**829**
a) Interest on deposits	276	1258	280	912	118	840	191	295
b) Interest on RBI/inter-bank borrowings	95	212	67	1293	265	562	1051	535
c) Others	—	13	6	9	—	—	—	—
IV. Operating expenses	**246**	**387**	**432**	**925**	**594**	**933**	**294**	**316**
a) Payments to and provisions for employees	66	97	96	466	112	449	52	54
b) Rent, taxes and lighting	49	16	89	121	353	348	100	89
c) Printing and stationery	3	4	6	5	3	3	2	1
d) Advertisement and publicity	5	33	3	—	—	—	36	—
e) Depreciation on bank's property	61	87	29	44	25	19	45	27
f) Directors' fees, allowances and expenses	—	1	—	—	—	—	—	4
g) Auditors' fees and expenses	1	2	3	7	2	2	5	—
h) Law charges	—	4	5	1	1	6	1	1
i) Postage, telegrams, telephones, etc.	21	54	47	44	21	18	6	7
j) Repairs and maintenance	3	5	19	10	7	9	5	8
k) Insurance	2	8	—	—	5	6	—	1
l) Other expenditure	35	78	136	226	64	74	41	124
V. Provisions and contingencies	**511**	**440**	**163**	**603**	**77**	**295**	**387**	**324**
Total expenses@	**617**	**1871**	**785**	**3139**	**976**	**2336**	**1535**	**1146**
VI. Profit	**870**	**568**	**201**	**592**	**459**	**37**	**613**	**371**
Total (III+IV+V+VI)	**1999**	**2879**	**1149**	**4334**	**1512**	**2668**	**2535**	**1840**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1998-99 *(Concld.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March Toronto Dominion Bank	
	1998	1999
	(89)	(90)
Income		
I. Interest Earned	**219**	**629**
a) Interest/discount on advances/bills	191	539
b) Income on investments	1	6
c) Interest on balances with RBI and other inter-bank funds	27	84
d) Others	—	—
II. Other income	**390**	**29**
a) Commission, exchange and brokerage	377	20
b) Net profit on sale of investments	14	—
c) Net profit on revaluation of investments	(1)	—
d) Net profit on sale of land, building & other assets	—	—
e) Net profit on exchange transaction	—	—
f) Miscellaneous income	—	9
Total (I+II)	**610**	**658**
Expenditure & Provisions		
III. Interest expended	**2**	**1**
a) Interest on deposits	—	—
b) Interest on RBI/inter-bank borrowings	2	1
c) Others	—	—
IV. Operating expenses	**322**	**237**
a) Payments to and provisions for employees	51	64
b) Rent, taxes and lighting	63	62
c) Printing and stationery	2	2
d) Advertisement and publicity	—	1
e) Depreciation on bank's property	24	19
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	1	2
h) Law charges	25	12
i) Postage, telegrams, telephones, etc.	18	26
j) Repairs and maintenance	11	9
k) Insurance	1	1
l) Other expenditure	124	39
V. Provisions and contingencies	**161**	**231**
Total expenses@	**324**	**237**
VI. Profit	**124**	**190**
Total (III+IV+V+VI)	**610**	**658**

Notes : 1. @Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.