

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 7 of 11)**

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	Times Bank		United Western Bank		UTI Bank		Vysya Bank	
	1998 (61)	1999 (62)	1998 (63)	1999 (64)	1998 (65)	1999 (66)	1998 (67)	1999 (68)
1. Capital	10000 (4.1)	10000 (3.1)	2989 (1.0)	2989 (0.8)	11500 (3.6)	13190 (3.4)	1608 (0.2)	1719 (0.2)
2. Reserves and Surplus	4371 (1.8)	7079 (2.2)	13241 (4.5)	16088 (4.1)	4456 (1.4)	7415 (1.9)	46893 (7.1)	42060 (5.5)
2.1. Statutory Reserves	837	1378	3478	4598	891	1513	11516	12280
2.2. Capital Reserves	-	-	-	-	494	-	1454	13524
2.3. Share Premium	-	-	5473	5473	-	1622	11970	12302
2.4. Revenue and other Reserves	3534	5701	4291	6017	-	81	21945	3946
2.5. Balance of Profit	-	-	-	-	3071	4199	7	8
3. Deposits	221439 (91.1)	301118 (92.0)	266838 (89.8)	343460 (87.6)	273055 (86.1)	304069 (77.7)	574873 (86.9)	651040 (85.7)
3.1. Demand deposits	27842	84872	32711	35628	23465	36471	50112	65177
(i) From banks	102	210	1779	2872	18	254	3239	5504
(ii) From others	27741	84662	30932	32756	23447	36217	46874	59673
3.2. Savings bank deposits	10630	22795	41016	47561	6270	14707	46903	58890
3.3. Term deposits	182967	193450	193111	260272	243321	252891	477857	526973
(i) From banks	22280	14846	17098	31160	26768	47947	53821	63770
(ii) From others	160687	178604	176013	229112	216553	204945	424036	463204
3.A. Deposits of branches in India	221439	301118	266838	343460	273055	304069	574873	651040
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-
4. Borrowings	305 (0.1)	172 (0.1)	4621 (1.6)	10671 (2.7)	15593 (4.9)	52059 (13.3)	8827 (1.3)	34352 (4.5)
4.1. Borrowings in India	305	172	4621	10671	15593	52059	8827	34352
(i) From Reserve Bank of India	-	-	-	5498	-	4300	-	10000
(ii) From other banks	-	-	-	-	13063	30627	1044	13675
(iii) From other institutions and agencies	305	172	4621	5173	2530	17133	7783	10676
4.2. Borrowings outside India	-	-	-	-	-	-	-	-
5. Other liabilities	6963 (2.9)	9078 (2.8)	9526 (3.2)	19092 (4.9)	12682 (4.0)	14757 (3.8)	29211 (4.4)	30740 (4.0)
5.1. Bills payable	1888	4552	1212	4436	4250	4950	14136	6712
5.2. Inter-office adjustments	5	7	-	-	524	852	1469	12196
5.3. Interest accrued	3820	2465	2262	2872	198	1404	1161	228
5.4. Others (including provisions)	1250	2054	6052	11784	7711	7551	12445	11604
Total Liabilities	243079 (100.0)	327447 (100.0)	297215 (100.0)	392300 (100.0)	317287 (100.0)	391491 (100.0)	661411 (100.0)	759910 (100.0)
1. Cash in hand	415 (0.2)	857 (0.3)	3675 (1.2)	3820 (1.0)	447 (0.1)	903 (0.2)	6662 (1.0)	6984 (0.9)
2. Balances with RBI	22603 (9.3)	22307 (6.8)	31354 (10.5)	31196 (8.0)	27808 (8.8)	32924 (8.4)	50665 (7.7)	59175 (7.8)
3. Balances with banks in India	7563 (3.1)	5430 (1.7)	11160 (3.8)	19482 (5.0)	1728 (0.5)	11672 (3.0)	62590 (9.5)	51298 (6.8)
4. Money at call and short notice	1000 (0.4)	27100 (8.3)	3800 (1.3)	26000 (6.6)	11500 (3.6)	2000 (0.5)	- (-)	- (-)
5. Balances with banks outside India	11590 (4.8)	15453 (4.7)	688 (0.2)	1126 (0.3)	1398 (0.4)	2100 (0.5)	15076 (2.3)	56857 (7.5)
6. Investments	79569 (32.7)	104341 (31.9)	93075 (31.3)	116800 (29.8)	97138 (30.6)	110102 (28.1)	208612 (31.5)	245305 (32.3)
6.A. Investments in India	79569	104341	93075	116800	96428	110102	208612	245305
(i) Government securities	48749	65837	60901	73839	62563	77058	121166	138312
(ii) Other approved securities	1204	1194	5017	4637	-	-	12100	11368
(iii) Shares	3133	3247	3490	5890	2117	7034	1743	3781
(iv) Debentures and bonds	24171	33574	19745	30321	7412	13761	38256	58010
(v) Subsidiaries and joint ventures	-	-	1	8	-	-	875	875

(vi) Others	2313	488	3922	2104	24336	12249	34471	32958
6.B. Investments outside India	-	-	-	-	710	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	710	-	-	-
7. Advances	105886	131196	136965	167863	162730	216979	257280	278212
	(43.6)	(40.1)	(46.1)	(42.8)	(51.3)	(55.4)	(38.9)	(36.6)
7.1. Bills purchased and discounted	36309	42500	21693	22706	91767	140075	48074	43417
7.2. Cash credits, overdrafts & loans	49523	50132	89395	104914	57617	58594	116745	121608
7.3. Term loans	20053	38564	25876	40242	13346	18310	92460	113186
Priority sector advances included in 7.	24226	33105	48969	71294	13064	23478	113659	117843
8. Fixed Assets	6249	8669	7538	8403	6000	6868	21952	20252
	(2.6)	(2.6)	(2.5)	(2.1)	(1.9)	(1.8)	(3.3)	(2.7)
8.1. Premises	3063	5417	3726	7263	704	1115	4556	16824
8.2. Fixed assets under construction	96	99	-	-	-	133	-	-
8.3. Other fixed assets	3090	3153	3812	1140	5296	5620	17396	3428
9. Other Assets	8204	12094	8961	17610	8539	7943	38576	41829
	(3.4)	(3.7)	(3.0)	(4.5)	(2.7)	(2.0)	(5.8)	(5.5)
9.1. Inter - office adjustments (net)	-	-	941	3237	-	-	-	-
9.2. Interest accrued	2115	2845	3597	3948	194	2489	7122	9384
9.3. Tax paid	127	523	1562	4200	1093	476	5628	6428
9.4. Stationery and stamps	14	12	227	227	21	32	93	153
9.5. Others	5948	8713	2635	5998	7231	4946	25733	25863
Total Assets	243079	327447	297215	392300	317287	391491	661411	759910
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99
FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	ABN Amro Bank		Abu-Dhabi		American Express		Arab Bangladesh		Bank International	
	Abu-Dhabi		Commercial Bank		Bank		Bank		Indonesia	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1500	1500	20	20	1568	1568	2434	3698	4683	6082
	(0.5)	(0.4)	(-)	(-)	(0.5)	(0.5)	(54.4)	(59.7)	(18.5)	(44.6)
2. Reserves and Surplus	23436	32991	2395	2609	42887	23155	128	248	76	76
	(8.4)	(8.3)	(4.9)	(3.9)	(13.3)	(7.1)	(2.9)	(4.0)	(0.3)	(0.6)
2.1. Statutory Reserves	4151	5911	452	495	9221	9384	19	74	76	76
2.2. Capital Reserves	301	37	12	12	797	1538	-	-	-	-
2.3. Share Premium	-	275	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	3890	6776	1300	1300	741	-	-	-	-	-
2.5. Balance of Profit	15094	19992	631	802	32129	12233	109	174	-	-
3. Deposits	145874	188100	41163	48541	198111	173320	1848	2215	14095	3213
	(52.3)	(47.3)	(84.8)	(72.1)	(61.5)	(52.9)	(41.3)	(35.8)	(55.7)	(23.6)
3.1. Demand deposits	21330	40408	7493	6460	30392	39387	1382	1284	1932	81
(i) From banks	1393	615	310	335	3206	4021	799	728	-	7
(ii) From others	19938	39793	7183	6125	27186	35366	583	556	1932	74
3.2. Savings bank deposits	4861	8698	2654	2769	9874	11797	40	36	22	25
3.3. Term deposits	119683	138994	31017	39312	157846	122135	426	895	12141	3107
(i) From banks	-	30100	-	6386	1653	507	-	-	5405	200
(ii) From others	119683	108894	31017	32926	156193	121629	426	895	6736	2907
3.A. Deposits of branches in India	145874	188100	41163	48541	198111	173320	1848	2215	14095	3213
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	99559	162730	1000	10550	60025	107326	-	-	5753	3783
	(35.7)	(40.9)	(2.1)	(15.7)	(18.6)	(32.8)	(-)	(-)	(22.7)	(27.8)
4.1. Borrowings in India	65113	156459	1000	10550	60025	105612	-	-	1793	3783
(i) From Reserve Bank of India	6059	38302	-	-	4200	20780	-	-	1293	773
(ii) From other banks	34200	86937	1000	8500	40000	40568	-	-	500	3010
(iii) From other institutions and agencies	24854	31220	-	2050	15825	44264	-	-	-	-

4.2. Borrowings outside India	34446	6272	-	-	-	1714	-	-	3960	-
5. Other liabilities	8534	12405	3944	5572	19644	22193	61	34	681	470
	(3.1)	(3.1)	(8.1)	(8.3)	(6.1)	(6.8)	(1.4)	(0.6)	(2.7)	(3.4)
5.1. Bills payable	1829	4835	82	134	1800	2094	-	-	68	48
5.2. Inter-office adjustments	328	-	235	91	1417	1573	-	-	-	-
5.3. Interest accrued	2570	2351	2817	3619	8456	9646	34	19	351	122
5.4. Others (including provisions)	3806	5220	809	1729	7971	8880	27	16	262	299
Total Liabilities	278904	397727	48523	67292	322236	327562	4471	6195	25288	13624
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
1. Cash in hand	244	428	36	39	653	847	22	8	15	25
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.5)	(0.1)	(0.1)	(0.2)
2. Balances with RBI	13933	17536	1953	1749	23522	15321	150	116	2534	495
	(5.0)	(4.4)	(4.0)	(2.6)	(7.3)	(4.7)	(3.4)	(1.9)	(10.0)	(3.6)
3. Balances with banks in India	114	243	1204	961	460	1967	1190	3079	21	213
	(-)	(0.1)	(2.5)	(1.4)	(0.1)	(0.6)	(26.6)	(49.7)	(0.1)	(1.6)
4. Money at call and short notice	-	50	-	-	57140	48544	1207	764	494	-
	(-)	(-)	(-)	(-)	(17.7)	(14.8)	(27.0)	(12.3)	(2.0)	(-)
5. Balances with banks outside India	33593	24955	9796	15414	6431	1459	92	78	1804	1438
	(12.0)	(6.3)	(20.2)	(22.9)	(2.0)	(0.4)	(2.1)	(1.3)	(7.1)	(10.6)
6. Investments	58954	122855	11133	21805	98434	130222	512	660	7801	2961
	(21.1)	(30.9)	(22.9)	(32.4)	(30.5)	(39.8)	(11.4)	(10.6)	(30.8)	(21.7)
6.A. Investments in India	58954	122855	11133	21805	98434	130222	512	660	7801	2961
(i) Government securities	51000	67949	9622	12772	67255	72625	413	660	5125	1961
(ii) Other approved securities	3353	3433	659	659	-	-	99	-	-	-
(iii) Shares	1501	1501	30	2400	213	213	-	-	-	-
(iv) Debentures and bonds	3100	38920	591	5743	29013	40157	-	-	2376	1000
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	11052	231	231	1954	17227	-	-	300	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	154758	207647	21625	22761	103041	96145	572	687	9081	4225
	(55.5)	(52.2)	(44.6)	(33.8)	(32.0)	(29.4)	(12.8)	(11.1)	(35.9)	(31.0)
7.1. Bills purchased and discounted	24369	45805	5565	10167	8285	14106	157	435	2530	2078
7.2. Cash credits, overdrafts & loans	72108	110940	13591	10492	72216	67154	112	74	6153	1847
7.3. Term loans	58281	50903	2468	2102	22540	14885	303	178	398	299
Priority sector advances included in 7.	44616	83465	2595	3098	29184	28681	205	435	3573	1562
8. Fixed Assets	5234	6211	284	259	6701	7681	50	64	1206	1117
	(1.9)	(1.6)	(0.6)	(0.4)	(2.1)	(2.3)	(1.1)	(1.0)	(4.8)	(8.2)
8.1. Premises	2879	3372	95	92	2582	2545	-	-	1085	1019
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	-
8.3. Other fixed assets	2356	2839	189	168	4119	5136	50	64	121	98
9. Other Assets	12073	17802	2492	4304	25855	25376	676	739	2332	3151
	(4.3)	(4.5)	(5.1)	(6.4)	(8.0)	(7.7)	(15.1)	(11.9)	(9.2)	(23.1)
9.1. Inter - office adjustments (net)	-	2789	-	-	-	-	-	-	-	-
9.2. Interest accrued	2111	2985	620	860	3183	2680	26	93	222	106
9.3. Tax paid	525	2082	1460	1476	7905	7806	19	19	562	132
9.4. Stationery and stamps	-	-	-	-	-	-	1	1	-	-
9.5. Others	9436	9945	412	1967	14767	14890	631	626	1548	2913
Total Assets	278904	397727	48523	67292	322236	327562	4471	6195	25288	13624
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

- : Nil or negligible.

Source : Annual accounts of banks.