

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997

(Amount in Rs. lakh)

Year	As on 31st December						
	1947	1948	1949	1950	1951	1952	1953
No. of reporting banks	625	619	585	499	466	471	492
Liabilities							
1. Capital	4554	4616	4613	4528	4137	4185	4128
2. Reserve fund & other reserves	2500	2925	3008	2978	2960	2960	3084
3. Deposits and other accounts	98977	95085	82954	99836	97383	94891	97274
(i) Fixed	26862	22643	20826	26053	26350	28511	31069
(ii) Savings	14825	14803	14237	15452	15070	15373	15849
(iii) Current & contingency accounts	49232	49828	43019	57018	54615	50047	48790
(iv) Others	8058	7811	4872	1313	1348	960	1566
4. Borrowings from other banks, agents, etc.				3792	5052	4010	2345
5. Bills Payable				1738	1931	1646	1522
6. Bills for collection being bills receivable per contra	-	-	-	4344	6232	5571	6317
7. Other liabilities	9023	10723	9043	3328	7969	3696	3717
8. Acceptances, endorsements and other obligations per contra	-	-	-	4877	6830	3261	4178
9. Profit carried to next year's account				402	367	338	352
10. Total liabilities	115054	113349	99618	125823	132861	120558	122917

Note: For the years 1947-1949, a) other liabilities include borrowings, bills payable and profit carried to next year account

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1947	1948	1949	1950	1951	1952	1953
Assets							
11. Cash	18164	17213	17136	15248	14979	13690	12592
(i) In hand and with RBI and SBI	7545	6965	6879	11296	11899	10870	10270
(ii) Balances with other banks	10619	10248	10257	3568	2912	2482	2176
(iii) Balances with other banks in Savings and fixed deposit accounts				384	168	338	146
12. Money at call and short notice				1327	1275	1603	1404
13. Investments	47535	46496	37094	43304	36188	38327	39668
(i) Securities of Central and State Governments and Trustee Securities	42849	41477	32674	38189	31205	34715	36108
(ii) Shares				2079	1691	931	903
(iii) Debentures and bonds				912	917	555	560
(iv) Others @	4686	5019	4420	2124	2375	2126	2097
14. Advances	43293	42828	39311	53539	64155	55011	55629
(i) Loans & advances, Cash Credit and overdrafts	39046	38694	36045	46757	56382	48953	47228
(ii) Bills purchased and discounted	4247	4134	3266	6782	7773	6058	8401
15. Fixed Assets				1277	1181	1210	1261
16. Other Assets	6062	6812	6077	1763	1894	1775	1800
17. Loss				138	121	114	68
Total Assets	115054	113349	99618	125823	132861	120558	122917

- Notes: 1: For the years 1947-1949, a) other liabilities include borrowings, bills payable and profit carried to next year account. b) 11.(i) gives 'Cash in hand' only and 11.(ii) gives cash at banks including money at call and short notice. c) 'Other investments' include investments in shares and debentures and 'other assets' include fixed assets and loss
2. @ including gold.
3. Total assets are inclusive of contra items
4. See item-wise explanation of the tables.

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

Year	(Amount in Rs. lakh)						
	As on 31st December						
	1954	1955	1956	1957	1958	1959	1960
No. of reporting banks	452	456	421	387	368	355	339
Liabilities							
1. Capital	4077	4108	4068	4112	4102	4116	4132
2. Reserve fund & other reserves	3053	3108	3131	3272	3456	3430	3404
3. Deposits and other accounts	106635	115923	124553	149967	171865	200054	202184
(i) Fixed	34848	39189	42445	61941	81748	105017	102805
(ii) Savings	16766	18507	20830	22171	24127	27437	29182
(iii) Current & contingency accounts	53657	56717	60033	64469	64463	66685	68853
(iv) Others	1364	1510	1245	1386	1527	915	1344
4. Borrowings from other banks, agents, etc.	2398	5021	10874	8657	7439	6156	9847
5. Bills Payable	1806	2628	2683	2614	2759	3355	3170
6. Bills for collection being bills receivable per contra	7632	9858	11211	11843	10918	12278	14005
7. Other liabilities	4775	5534	5223	3339	3656	4351	5947
8. Acceptances, endorsements and other obligations per contra	5925	11209	13900	9732	10167	13701	18443
9. Profit carried to next year's account	366	381	448	469	406	462	476
10. Total liabilities	136667	157770	176091	194005	214768	247903	261608

Note: See item-wise explanation of the table.

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1954	1955	1956	1957	1958	1959	1960
Assets							
11. Cash	15357	15132	15015	19214	19654	22707	23477
(i) In hand and with RBI and SBI	12668	12195	12217	14757	16533	18707	20314
(ii) Balances with other banks	2143	2445	2410	2921	2276	2836	2326
(iii) Balances with other banks in savings and fixed deposit accounts	546	492	388	1536	845	1164	837
12. Money at call and short notice	2210	1560	1640	5302	4369	3598	2903
13. Investments	41871	46001	44671	50800	72219	85855	72410
(i) Securities of Central and State Governments and Trustee Securities	38065	42219	40834	46838	67544	80921	67487
(ii) Shares	929	1123	976	1000	1218	1387	1392
(iii) Debentures and bonds	640	682	695	712	986	1331	1195
(iv) Others @	2237	1977	2166	2250	2471	2216	2336
14. Advances	60403	70377	86304	92906	93132	104568	124585
(i) Loans & advances, Cash Credit and overdrafts	51484	57039	68094	76401	79038	87227	106423
(ii) Bills purchased and discounted	8919	13338	18210	16505	14094	17341	18162
15. Fixed Assets	1282	1368	1428	1520	1768	1911	2123
16. Other Assets	1929	2188	1844	2596	2463	3181	3575
17. Loss	59	73	78	92	79	104	87
Total Assets	136667	157770	176091	194005	214768	247903	261608

- Notes: 1. @ including gold.
2. Total assets are inclusive of contra items.
3. See item-wise explanation of the table

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1961	1962	1963	1964	1965	1966	1967
No. of reporting banks	291	276	247	154	106	99	91
Liabilities							
1. Capital	3996	4358	4411	4508	4565	4584	4638
2. Reserve fund & other reserves	3710	4191	4600	4902	5572	5830	5871
3. Deposits and other accounts	212481	234508	259079	293454	328977	393161	432369
(i) Fixed	105518	116639	126552	138829	155027	189126	207829
(ii) Savings	33878	39934	47631	54588	64862	78977	97045
(iii) Current & contingency accounts	72057	76863	83616	96359	105195	119791	127314
(iv) Others	1028	1072	1280	3678	3893	5267	181
4. Borrowings from other banks, agents, etc.	6771	8432	9195	14545	11407	10822	11625
5. Bills Payable	3577	3825	4230	3694	4460	4552	4266
6. Bills for collection being bills receivable per contra	14840	16333	20449	21731	23494	29678	29754
7. Other liabilities	5738	7091	9230	11739	14912	12186	17028
8. Acceptances, endorsements and other obligations per contra	14627	17596	20318	23694	22409	33512	30736
9. Profit carried to next year's account	542	436	309	305	246	249	310
10. Total liabilities	266282	296770	331821	378572	416042	494574	536597

Note: See item-wise explanation of the table.

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1961	1962	1963	1964	1965	1966	1967
Assets							
11. Cash	24091	24293	26186	32198	34409	39598	43263
(i) In hand and with RBI and SBI	20265	20131	21252	26462	28985	32464	36452
(ii) Balances with other banks	2240	2498	2598	3254	3598	4286	4761
(iii) Balances with other banks in savings and fixed deposit accounts	1586	1664	2336	2482	1826	2848	2050
12. Money at call and short notice	4638	5035	6287	6474	7373	8819	10154
13. Investments	67446	76604	83025	91048	98849	114662	123528
(i) Securities of Central and State Governments and Trustee Securities	62593	70874	77113	84713	91993	106635	114973
(ii) Shares	1443	1494	1636	1663	1675	1845	1670
(iii) Debentures and bonds	1208	1950	2529	2690	3180	3822	4769
(iv) Others @	2202	2286	1747	1982	2001	2360	2116
14. Advances	134638	150492	168374	195361	219546	256523	284496
(i) Loans & advances, Cash Credit and overdrafts	114176	128191	141023	163505	189561	214985	244802
(ii) Bills purchased and discounted	20462	22301	27351	31856	29985	41538	39694
15. Fixed Assets	2209	2391	2648	3082	3770	4366	5949
16. Other Assets	3757	3992	4494	4918	6165	7383	8667
17. Loss	36	34	40	66	27	33	50
Total Assets	266282	296770	331821	378572	416042	494574	536597

- Notes:
1. @ including gold.
 2. Total assets are inclusive of contra items.
 3. See item-wise explanation of the table

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1968	1969	1970	1971	1972	1973	1974
No. of reporting banks	88	85	83	81	81	81	81
Liabilities							
1. Capital	4698	4699	4702	4703	4966	4984	5081
2. Reserve fund & other reserves	6529	6628	6897	7573	7977	8665	11870
3. Deposits and other accounts	487255	554094	647931	770849	932186	1121282	1309992
(i) Fixed	238386	271219	315202	388457	468419	570762	658322
(ii) Savings	110227	128812	152548	185090	218066	266393	312872
(iii) Current & contingency accounts	138446	153971	180099	197210	245597	283967	338668
(iv) Others	196	92	82	92	104	160	130
4. Borrowings from other Banks, agents, etc.	19491	20023	45388	29989	21220	54887	59948
5. Bills Payable	5986	6783	9238	9296	12362	15664	22597
6. Bills for collection being bills Receivable per contra	33711	37113	43606	46916	51946	61256	76426
7. Other liabilities	18499	22526	24634	24367	24234	34291	40968
8. Acceptances, endorsements and Other obligations per contra	29745	34852	42262	48260	52815	75292	107731
9. Profit carried to next year's account	268	332	519	583	550	577	1120
10. Total liabilities	606182	687050	825177	942536	1108256	1376898	1635733

Note: See item-wise explanation of the table.

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1968	1969	1970	1971	1972	1973	1974
Assets							
11. Cash	49823	52029	61651	71638	81851	127192	145616
(i) In hand and with RBI and SBI	41352	44198	51055	59161	62065	109261	114494
(ii) Balances with other banks	5982	4517	7349	5452	8618	10313	21540
(iii) Balances with other banks in Savings and fixed deposit accounts	2489	3314	3247	7025	11168	7618	9582
12. Money at call and short notice	10606	6646	5074	8885	17665	4640	15597
13. Investments	139716	155950	181488	222851	298282	338598	392218
(i) Securities of Central and State Governments and Trustee Securities	129476	143968	165202	215321	288790	328279	380805
(ii) Shares	2238	2196	2116	2120	2154	2296	2459
(iii) Debentures and bonds	5525	7741	11725	2741	3970	4599	5867
(iv) Others @	2477	2045	2445	2669	3368	3424	3087
14. Advances	326718	381260	468503	516149	573253	731563	848814
(i) Loans & advances, Cash Credit and overdrafts	270540	318992	378378	419718	470823	597317	699274
(ii) Bills purchased and discounted	56178	62268	90125	96431	102430	134246	149540
15. Fixed Assets	6830	7647	8737	10228	11097	12493	13974
16. Other Assets	8977	11479	13804	17586	21326	25841	35342
17. Loss	56	74	52	23	21	23	15
Total Assets	606182	687050	825177	942536	1108256	1376898	1635733

- Notes: 1. @ including gold
2. . Total assets are inclusive of contra items.
3. See item-wise explanation of the table

TABLE 2: LIABILITIES AND ASSETS OF COMMERCIAL BANKS IN INDIA - 1947-1997 (Contd.)

(Amount in Rs. lakh)

Year	As on 31st December						
	1975	1976	1977	1978	1979	1980	1981
No. of reporting banks	85	118	126	128	137	157	187
Liabilities							
1. Capital	5262	6602	8482	8948	9709	10678	12560
2. Reserve fund & other reserves	15867	20614	22418	28304	34042	42675	50043
3. Deposits and other accounts	1566651	1972085	2411311	3046636	3677034	4398690	5327024
(i) Fixed	804137	1062033	1317706	1599226	1932206	2339833	2834390
(ii) Savings	372739	445680	555295	719533	886877	1088443	1336845
(iii) Current & contingency accounts	389630	464199	538049	694417	826681	947846	1128401
(iv) Others	145	173	261	33460	31270	22568	27388
4. Borrowings from other banks, agents, etc.	100372	160666	159691	152523	227955	263417	341916
5. Bills Payable	22543	27190	50017	86329	90221	109955	126004
6. Bills for collection being bills Receivable per contra	97063	116770	163484	203123	243705	309496	410321
7. Other liabilities	64763	72356	82846	108226	102054	131200	187734
8. Acceptances, endorsements and other obligations per contra	138197	135338	247727	352419	469884	555410	652382
9. Profit carried to next year's account	1267	1195	854	1209	1689	1802	2837
10. Total liabilities	2011985	2512816	3146830	3987717	4856293	5823323	7110821

Note: See item-wise explanaton of the table.