

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

(Amount in Rs. lakh)

Year	As on 31st December						
	1975	1976	1977	1978	1979	1980	1981
Assets							
11. Cash	169774	201632	295206	401181	550000	653658	797257
(i) In hand and with RBI and SBI	132197	153147	241591	310882	449832	481664	586517
(ii) Balances with other banks	17219	26464	27227	52770	56277	92612	108173
(iii) Balances with other banks in savings and fixed deposit accounts	20358	22021	26388	37529	43891	79382	102567
12. Money at call and short notice	24808	27115	47224	39057	53539	67884	80611
13. Investments	459993	570954	702477	874392	1058480	1266427	1489312
(i) Securities of Central and State Governments and Trustee Securities	444474	548905	673862	844337	1022153	1224570	1445160
(ii) Shares	2809	3188	3584	4383	4387	4617	4638
(iii) Debentures and bonds	8384	12761	16606	17083	21585	23899	25035
(iv) Others @	4326	6100	8425	8589	10355	13341	14479
14. Advances	1061672	1380077	1581330	1947647	2285078	2726732	3405415
(i) Loans & advances, Cash Credit and overdrafts	856655	1152564	1318621	1614825	1909096	2294059	2896761
(ii) Bills purchased and discounted	205017	227513	262709	332822	375982	432673	508654
15. Fixed Assets	15759	18153	20701	23114	26167	30080	36811
16. Other Assets	44708	62764	88601	146680	169312	213436	238215
17. Loss	11	14	80	104	128	200	497
Total Assets	2011985	2512816	3146830	3987717	4856293	5823323	7110821

- 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.)**

Year	(Amount in Rs. lakh)						
	As on 31st December						As on
	1982	1983	1984	1985	1986	1987	31-3-1989
No. of reporting banks	205	231	256	270	276	277	277
Liabilities							
1. Capital	18837	17403	18390	65080	106173	126606	169335
2. Reserve fund & other reserves	65059	80777	91172	120910	135189	186765	203514
3. Deposits and other accounts	6191603	7365609	8695376	10321341	12248194	14128293	17349211
(i) Fixed	3310635	3982334	4671682	5700319	6841151	8110886	10095743
(ii) Savings	1535996	1813105	2222375	2514218	2917923	3405207	3880616
(iii) Current & contingency accounts	1326518	1568275	1798292	2099396	2477169	2574996	3349140
(iv) Others	18454	1895	3027	7408	11951	37204	23712
4. Borrowings from other banks, agents, etc.	499513	595418	777508	869684	920638	1317729	1935786
5. Bills Payable	158743	168148	213294	245561	294600	289654	549949
6. Bills for collection being bills receivable per contra	523560	560232	559318	641135	811351	763949	1168050
7. Other liabilities	209782	257028	340793	451660	413135	702124	1025694
8. Acceptances, endorsements and other obligations per contra	754240	657226	864702	954671	1093867	1278837	2281213
9. Profit carried to next year's account	2661	3367	3795	5198	10950	14317	17552
10. Total liabilities	8423998	9705208	11564348	13675240	16034097	18808274	24700304

Note: 1. See item-wise explanation of the table

2. The data presented as on 31st March 1989 relate to the period of 15 months, from January 1987 to March 1989

due to change in financial year from January-December to
April-March.

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

(Amount in Rs. lakh)

Year	As on 31st December						As on 31-3- 1989
	1982	1983	1984	1985	1986	1987	
Assets							
11. Cash	918861	1035497	1465788	1805270	1946046	2342399	3233728
(i) In hand and with RBI and SBI	717480	795711	1139689	1345405	1607692	2012710	2785302
(ii) Balances with other banks	111020	150781	208911	302573	152079	171208	251174
(iii) Balances with other banks in savings and fixed deposit accounts	90361	89005	117188	157292	186275	158481	197252
12. Money at call and short notice	129180	183127	181943	335447	301093	399484	350529
13. Investments	1717601	2177307	2449377	3033780	3883866	4739966	5754854
(i) Securities of Central and State Governments and Trustee Securities	1666546	2112054	2359583	2943101	3738607	4437427	5358411
(ii) Shares	9715	10145	12427	5046	5051	9394	14526
(iii) Debentures and bonds	26219	32968	34967	39401	74374	179986	257601
(iv) Others @	15121	22140	42400	46232	65834	113159	124316
14. Advances	4009729	4618015	5525781	6235537	7167179	8140482	10632744
(i) Loans & advances, Cash Credit and overdrafts	3461344	4049764	4861235	5564494	6385204	7292045	9442671
(ii) Bills purchased and discounted	548385	568251	664546	671043	781975	848437	1190073
15. Fixed Assets	45189	54768	66528	76171	89538	100328	125566
16. Other Assets	324690	417222	447003	587144	731760	1029480	1134398
17. Loss	948	1814	3908	6085	9397	13349	19222
Total Assets	8423998	9705208	11564348	13675240	16034097	18808274	24700304

Notes: 1. @ including gold.

2. Total assets are inclusive of contra items.

3. See item-wise explanation of the table

s

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

Year	(Amount in Rs. lakh)							
	As on 31st March							
	1990	1991	1992	1993	1994	1995	1996	1997
No. of reporting banks	274	274	275	275	274	282	288	296
Liabilities								
1. Capital	207368	330929	422493	490747	1222270	1731265	1798312	1721875
2. Reserve fund & other reserves	263612	347931	451105	684401	887990	1224292	1772521	2455669
3. Deposits and other accounts	18204686	21110891	24959833	28992265	34018778	39843520	45064807	53634247
(i) Fixed	10479929	12331850	14354623	17962287	20799678	23861110	27737387	34152369
(ii) Savings	4597653	5216159	5898223	6094829	7402207	9131819	10280605	11046798
(iii) Current	3127104	3562882	4706987	4935149	5816893	6850591	7046815	8435080
4. Borrowings from other banks, agents, etc.	1386749	2065114	1637069	2211400	1158601	1929467	3361783	2184795
5. Bills Payable	386569	372925	666049	640999	994990	1166228	994955	1551534
6. Other liabilities	5442486	6287848	7005567	4230850	5702414	6428485	7376771	8395374
7. Branch Adjustments	352509	513469	717633	630807	641030	490991	532170	623997
8. Profit carried to next year's account	125322	167341	236852	176325	265292	333638	472546	644585
9. Total liabilities	26369301	31196448	36096601	38057794	44891365	53147886	61373865	71212076

Note: See item-wise explanation of the tables.

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

(Amount in Rs. lakh)

Year	As on 31st March							
	1990	1991	1992	1993	1994	1995	1996	1997
Assets								
10. Cash	3197053	3451035	3858969	4359194	5228421	6660672	7681249	6700267
(i) In hand	185814	226578	251464	284590	272170	303104	360643	441695
(ii) Balances with Reserve Bank of India	2788994	2973638	3279307	3710644	4631687	5960517	6867558	5740447
(iii) Balances with other banks in India in current account	222245	250819	328198	363960	324564	397051	453048	518125
11. Money at call and short notice	320160	321689	444048	579677	488058	536022	855061	975435
12. Investments	6871519	7976609	9956497	11796067	15421299	17502069	19135819	23116715
(i) Securities of Central and State Government and other approved Securities	6498328	7613042	9140757	10618287	13466619	14803309	16316643	19019769
(ii) Shares, Debentures and bonds	126816	86041	207953	414950	805178	1321428	1390233	1945452
(iii) Others @	246375	277526	607787	762830	1149502	1377332	1428943	2151494
13. Advances	10954122	12878506	14228559	16573194	17929459	22433086	26636415	29310497
(i) Loans & advances, Cash credit and overdrafts	9886101	11510404	12695245	14888343	15905509	19919334	23635057	26509905
(ii) Bills purchased and Discounted	1068021	1368102	1533314	1684851	2023950	2513752	3001358	2800592
14. Fixed Assets	134191	154340	194490	286743	419659	601036	810679	967569
15. Branch Adjustments	279663	464922	483787	471064	1099438	380616	548235	2265892
16. Other Assets	4586538	5903096	6906942	3857699	4145153	5018926	5549962	7466837
17. Balances held abroad	26055	46251	23309	134156	159878	15459	156445	408864
Total Assets	26369301	31196448	36096601	38057794	44891365	53147886	61373865	71212076

Note: See item-wise explanation of the tables.