Statistical Tables Relating to Banks in India

1999-2000

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INTRODUCTION

We have pleasure in bringing out the 55th edition of "Statistical Tables Relating to Banks in India". This edition contains comprehensive data for the year 1999-2000 covering all commercial banks operating in India including those registered abroad. Following table shows the number of banks covered in this edition *vis-a-vis* the previous editions.

	1969	1979	1987	1995	1996	1997	1998	1999	2000
I. Scheduled Commercial Banks@									
(i) Indian Banks									
a. Functioning	58	121	253	254	258	258	257	257	253
b. Reporting	58	120	253	254	258	258	257	257	253
(ii) Foreign Banks									
a. Functioning	15	14	21	26	29	37	41	44	44
b. Reporting	13	12	21	26	29	37	41	44	44
Total of (i) and (ii)									
a. Functioning	73	135	274	280	287	295	298	301	297
b. Reporting	71	132	274	280	287	295	298	301	297
II. Non-Scheduled Commercial Banks									
a. Functioning	14	5	3	2	1	1	1	—	—
b. Reporting	11	4	3	2	—	—	—	—	—
III. All Commercial Banks									
a. Functioning	87	140	277	282	288	296	299	301	297
b. Reporting	85	136	277	282	287	295	298	301	297

@ Commercial Banks which carry on the business of banking in India and which (a) have paid up capital and reserves of an aggregate real and exchangeable value of not less than Rs.5 lakhs and (b) satisfy the Reserve Bank of India that their affairs are not being conducted in a manner detrimental to the interest of their depositors, are eligible for inclusion in the Second Schedule to the Reserve Bank of India Act, 1934, and when included are known as 'Scheduled Commercial Banks'.

2. The book contains in all 56 tables giving comprehensive data in regard to various aspects in Indian banking arena. Corresponding data for the previous year/s have also been incorporated in the tables to facilitate a comparative study. Table 1 gives data on liabilities and assets of the Reserve Bank of India, while tables 2 to 45 give consolidated data covering commercial/co-operative banks and tables 46 and 47 provide circle-wise distribution of Post Office savings and time deposits. Tables 48 to 56 are detailed ones which present individual bank-wise data.

3. Besides these tables, the book contains two maps and 12 graphs representing some important data on Indian banking sector. One appendix, giving data on commercial banks and their offices in States and Union Territories is also included.

4. To facilitate wider dissemination of data, the information, wherever feasible have been presented bank group-wise, *viz.*(i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Other Indian Scheduled Commercial Banks and (v) Foreign Banks.

5. To facilitate the readers, a chapter 'Explanatory Notes' has been included. The chapter has been divided into two parts, *viz.* Part I and Part II. Part I includes general explanations and Part II gives the table-wise explanations. The users of the book are requested to read the 'Explanatory Notes' carefully and keep them in view, while interpreting or making use of the data.

6. As part of financial sector reforms, transparency and disclosure standards of Indian banks have been enhanced to meet international standards. Banks are now required to publish information on several items in the notes to their annual accounts. Based on the above, some new tables, giving bank-wise information, have been added from the current edition. These tables are (a) Contingent liabilities of Scheduled Commercial Banks (Table 52), (b) Provisions and contingencies of Scheduled Commercial Banks (Table 53), (c) Movements of NPAs of Scheduled Commercial Banks (Table 54) and (d) Maturity profile of selected items of liabilities and assets of Scheduled Commercial Banks (Table 55). Some important bank-wise ratios on profitability and other financial parameters have also been included from this edition and are presented in Table 56.

7. We hope the book will be of immense use for all those in the field of banking, economics and statistics.

RESERVE BANK OF INDIA
DEPARTMENT OF STATISTICAL ANALYSIS
AND COMPUTER SERVICES
MUMBAI

Date: November 6, 2000

EXPLANATORY NOTES

I. GENERAL EXPLANATIONS

1. The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures.Figures in brackets, in general, indicate percentage share in totals. The unit lakh is equal to 1,00,000 and unit crore is equal to 100 lakh.

   '-' indicates nil or negligible.
   '..' indicates not available/not applicable.
   Source and notes on tables as appropriate to each table are given at the end of each table.

2. The item "profit" shown in certain tables (Table 5, Table 50 and Table 51) is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank. This figure is compiled from the banks' published annual profit and loss accounts.

3. Tables 4, 48 and 49 relating to the liabilities and assets of commercial banks (including RRBs) have been compiled on the basis of banks' published annual accounts as per the new format effective from 1991-92.

4. The publication contains some tables (Nos.7, 8, 9, 10, 11, 12, 13, 14, 15, 35, 36, 37, 38 and 39) based on data collected under the Basic Statistical Returns (BSR) system introduced by the Reserve Bank of India in December 1972, replacing the earlier Uniform Balance Book (UBB) system. These data (excluding information in tables 11 and 12) are collected from individual bank branches in India and are aggregated at region/state/population-group/bank-group level for the purpose of presentation. The deposits figures reported in tables 9, 35, 36, 37, 38 and 39 exclude inter-bank deposits and therefore their coverage is different from that of 'deposits' reported in tables 4 and 4A. The bank credit data in tables 13, 14, 15, 35, 36, 37, 38 and 39 comprise term loans, cash credits, overdrafts, bills purchased and discounted and bills rediscounted under the New Bill Market Scheme. The bank credit data in tables 13, 14 and 15 also include dues from banks. It may be mentioned that data in respect of loans and advances reported in tables 4 and 4A do not include bills rediscounted figures. Further, bank credit reported in tables 2 and 3 are exclusive of bills rediscounted under the New Bill Market Scheme as also due from banks (the second item is included under assets with the banking system). Detailed data on deposits and credit based on BSR 1 and 2 for the year ended March 31, 1999 were published in the annual RBI publication titled "Banking Statistics - Basic Statistical Returns - March 1999 (Volume 28)".

   Few summary tables based on data collected under some of the banking surveys conducted by the Reserve Bank of India have also been presented in this publication. These relate to the 'Survey of Ownership of Deposits'(BSR 4) and 'Survey of Investments' (BSR 5) of the Scheduled Commercial Banks and related data are presented in Tables 10, 11 and 12.

II. TABLE-WISE EXPLANATIONS

Table 1 - Liabilities and assets of the Reserve Bank of India are based on the Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts and relate to the last Friday of March.

Tables 2 and 3 - Data are compiled from the fortnightly "Form-A" returns submitted by the Scheduled Commercial Banks under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to their business in India for the period March 1999 to March 2000. Data on balances with the Reserve Bank of India are obtained from Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts. While Table 2 presents data for the Scheduled Commercial Banks as a whole as on the last Friday of every month, the same are shown bank group-wise in Table 3. Banks are classified as: (1) State Bank of India and its Associates, (2) Nationalised Banks, (3) Regional Rural Banks, (4) Other Indian Scheduled Commercial Banks and (5) Foreign Banks.

Table 4 - This table presents aggregate position of important items of liabilities and assets of different bank groups culled out from the published annual accounts of individual banks.

Table 4A - Data are compiled from the monthly "Form-X" returns submitted by the Commercial Banks under Section 27 of the Banking Regulation Act, 1949 and relate to their business in India as on the last Friday of every month for the period March 1999 to March 2000.

Table 5 - This table is compiled from various schedules of profit and loss accounts as published by banks in their annual accounts. Profit is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank.

Table 6 - Data presented in this table are culled out from various issues of the "Report on Trend and Progress of Banking in India" and relate to March 31 of the respective years.

Tables 7 and 8 - These tables are based on data collected through Basic Statistical Return 2. While Table 7 presents state-wise data on number of full-time employees for the Scheduled Commercial Banks as a whole as on March 31 of the year 1999, the same are shown population and bank group-wise in Table 8.

Table 9 - Maturity pattern of term deposits of Scheduled Commercial Banks are based on Basic Statistical Return 2 and relate to March 31 of the respective years. Inter-bank deposits are excluded from compilation.

Table 10 - Data presented in this table are based on the annual survey of ownership of deposits as on the last Friday of March (Basic Statistical Return 4) conducted by the Reserve Bank of India on a sample of bank branches.

Tables 11 and 12 - Data for both the tables are based on the annual survey of investments (BSR-5) conducted by Reserve Bank of India. Data are furnished by Head Offices of banks and relate to the position as on March 31. Table 11 gives state-wise distribution of investments of Scheduled Commercial Banks in State Government Securities and Shares/Debentures/Bonds of State Associated Bodies. The data in Table 12 relate to the aggregate position of investments including those in government securities, other trustee securities, share & debentures of joint stock companies, etc.

Tables 13 and 14 - Data presented in these tables are compiled from the information furnished by bank branches in BSR-1 as on March 31.

Table 15 - Data are based on the information available in Part A of the BSR-1 and they relate to accounts with credit limits of over Rs.2 lakh as on March 31, 1999.

Tables 16 to 21 - Data are compiled on the basis of information furnished by banks to the Rural Planning and Credit Department of the Reserve Bank of India.

Table 22 - Data are based on information furnished by Scheduled Commercial Banks to the Monetary Policy Department of the Reserve Bank of India as on last Friday/last reporting Friday of each quarter.

Tables 23 - This table is based on the information furnished by public sector banks to the Rural Planning and Credit Department on advances and relates to the last Friday of March.

Table 24 - This table is based on information furnished by the Department of Economic Analysis and Policy of the Reserve Bank of India and relate to last reporting Friday of each quarter.

Table 25 - This table is based on information furnished by Financial Institutions Division of the Reserve Bank of India.

Table 26 - Outstanding balances under various Non-resident Indian (NRI) deposit schemes are reproduced from various issues of the Annual Report of the Reserve Bank of India.

Tables 27 to 31 and Table 33 - These tables are based on the information available in master office file (latest updated version) on commercial bank branches maintained in the Department of Statistical Analysis and Computer Services of the Reserve Bank of India.

Tables 32A and 32B - State and population group-wise distribution of offices of Co-operative Banks (rural and urban) given in these tables are based on the information available with the Rural Planning and Credit Department and Urban Banks Department of the Reserve Bank of India, respectively.

Table 34 - Liabilities and assets of Urban Co-operative Banks are based on the information furnished by these banks in "Form-IX" to the Urban Banks Department and relate to the position as on March 31.

Tables 35 to 39 - These tables are based on Basic Statistical Return-7 and relate to the position as on the last Friday of March. Inter-bank deposits and advances are not included in BSR - 7.

Table 40 - Information presented in this table are complied by the Department of Economic Analysis and Policy of the Reserve Bank of India.

Table 41 - Information presented in this table are furnished by the Department of Banking Operations and Development of the Reserve Bank of India.

Table 42 - Data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December and are based on returns submitted by banks on Form IX under Section 26 of the Banking Regulation Act, 1949.

Table 43 - Data presented here are based on information received by the Department of Economic Analysis and Policy on a monthly (calendar) basis from all the centres and in addition on a weekly (week ending Friday) basis from the clearing houses managed by the Reserve Bank of India. Figures shown against 'other centres' are in respect of clearing houses other than those managed by the Reserve Bank of India in the country.

Table 44 - The information presented here are furnished by the Department of Information Technology of the Reserve Bank of India.

Table 45 - Liabilities and assets of Indian Scheduled Commercial Banks in foreign countries presented here are furnished by the Department of Banking Supervision of the Reserve Bank of India.

Tables 46 and 47 - Circle-wise distribution of Post Office savings and time deposits are based on the information received from the Department of Posts.

Tables 48 and 49 - Detailed bank-wise information on liabilities and assets of Scheduled Commercial Banks in India, based on their published annual accounts as on March 31 of 1999 and 2000, is presented in Table 48, while the same for the Regional Rural Banks is presented in Table 49.

Tables 50 and 51 - Detailed bank-wise information on earnings and expenses of Scheduled Commercial Banks in India, based on their published annual accounts for the year ended March 31 of 1999 and 2000, is presented in Table 50, while the same for the Regional Rural Banks is presented in Table 51.

Table 52 - Contingent liabilities of Scheduled Commercial Banks (excluding RRBs) are based on the schedules of published annual accounts of respective banks and relate to the position as on March 31 of 1999 and 2000.

Table 53 - Provisions and contingencies of Scheduled Commercial Banks (excluding RRBs) are based on the "notes to accounts" of published annual accounts of respective banks and relate to the year ended March 31, 2000.

Table 54 - Movements of Non-Performing Assets (NPAs) of Scheduled Commercial Banks (excluding RRBs) are based on the "notes to accounts" of published annual accounts of individual banks and relate to the year ended March 31, 2000.

Table 55 - Bank-wise maturity structures of selected items of liabilities and assets based on the "notes to accounts" of published annual accounts of individual banks are presented here and relate to the position as on March 31, 2000.

Table 56 - Selected financial ratios of Scheduled Commercial Banks (excluding RRBs) are obtained/ compiled from the published annual accounts of banks and relate to the year ended March 31 of 1999 and 2000. Ratios like "return on assets", "business (deposits plus advances) per employee", "profit per employee", "capital adequacy ratio (including Tier I and Tier II)" and "net NPAs as a ratio to net advances" are obtained from the "notes to accounts" of published annual accounts of individual banks.

Concepts/definitions used to calculate other ratios are as follows:

1. (a) "Cash" in cash-deposit ratio include cash in hand and balances with RBI, (b) "Investments" in investment-deposit ratio represent total investments, including investments in non-approved securities, (c) "Net interest margin" is defined as the total interest earned *minus* total interest paid, (d) "Intermediation cost" is equal to "total operating expenses", (e) "Wage bills" is defined as "payments to and provisions for employees", (f) "Operating profit" is defined as total earnings *minus* total expenses, excluding provisions and contingencies and (g) "Burden" is defined as the total non-interest expenses *minus* total non-interest income.

2. Items like capital, reserves, deposits, borrowings, advances, investments and assets/liabilities used to compute various financial earnings/expenses ratios (Sr. no.11 to 29) are average figures based on balance sheet data for the two relevant years.

3. Definitions of a few ratios are as follows:

   (a) Return on equity = (net profit)/{average(capital+reserves & surplus, not adjusted for accumulated loss)}

   (b) Cost of deposits = (interest paid on deposits)/(average deposits)

   (c) Cost of borrowings = (interest paid on borrowings)/(average borrowings)

   (d) Cost of funds = (total interest paid on deposits and borrowings)/ (total of average deposits and borrowings)

   (e) Return on advances = (interest earned on advances/bills)/(average advances)

   (f) Return on investments = (interest earned on investments)/(average investments)

Appendix - This appendix table gives number of office of each commercial bank in each State and Union Territory and is based on the information available in master office file (latest updated version) of bank branches compiled in the Department of Statistical Analysis and Computer Services of the Reserve Bank of India.

Summary Tables

MAP - 1

STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 2000

(As on March 31)

STATISTICS AT A GLANCE

Indicators	June 1969	March 1993	March 1994	March 1995	March 1996	March 1997	March 1998	March 1999	March 2000
Number of Commercial Banks	89	276	276	284	293	299	300	301	297
(a) Scheduled Commercial Banks	73	272	272	281	291	297	299	301	297
of which: Regional Rural Banks	—	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	3	2	2	1	—	—
Number of Bank Offices in India	8262	61169	63755	64234	64937	65543	66408	67185	67339
(a) Rural	1833	35389	33126	33021	32982	32934	32864	32859	32798
(b) Semi-Urban	3342	11465	13374	13581	13832	14017	14266	14462	14536
(c) Urban	1584	8562	9533	9717	9964	10208	10593	10869	10932
(d) Metropolitan	1503	5753	7722	7915	8159	8384	8685	8995	9073
Population per Office (in thousands)	64	14	15	15	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	274938	323632	386859	433819	505599	605410	722203	851593
(a) Demand	2104	49541	60700	76903	80614	90610	102513	117423	145283
(b) Time	2542	225397	262932	309956	353205	414989	502897	604780	706310
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	154838	166844	211560	254015	278401	324079	368837	454069
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	104563	133314	149254	164782	190514	218705	254594	311697
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	449	524	620	688	796	943	1078	1255
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	253	270	339	403	438	505	598	716
Per capita Deposits of Scheduled Commercial Banks (Rs.)	88	3111	3596	4242	4644	5323	6270	7152	8247
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	1752	1854	2320	2719	2931	3356	3969	4705
Deposits of Scheduled Commercial Banks as percentage to National Income (at current prices)	15.5	50.4	46.0	46.4	44.0	43.8	47.3	48.7	..
Scheduled Commercial Banks' Advances to Priority Sector (Rs. Crore)	504	51739	59097	69209	80831	93807	108905	126309	..
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	34.4	36.5	33.7	32.8	34.8	38.8	39.2	..
Share of Priority Sector Advances in total non-food credit of Scheduled Commercial Banks (per cent)	15.0	36.1	38.8	35.8	34.1	35.8	34.9	35.9	..
Credit-Deposit Ratio (per cent)	77.5	56.3	51.6	54.7	58.6	55.1	53.5	51.1	53.3
Investment-Deposit Ratio (per cent)	29.3	38.0	41.2	38.6	38.0	37.7	36.1	35.3	36.6
Cash-Deposit Ratio (per cent)	8.2	13.6	17.2	16.3	12.4	10.5	10.1	9.4	9.8

Notes

1. Classification of bank offices according to population for the year 1969 is based on 1961 census. For the year 1993, it is based on 1981 census and for the subsequent years it is based on 1991 census. Population per office, per capita deposits and per capita credit are based on the estimated mid year population figures supplied by the Office of the Registrar General, India.

2. Deposits, credit and investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Investments refer to those in approved securities only.

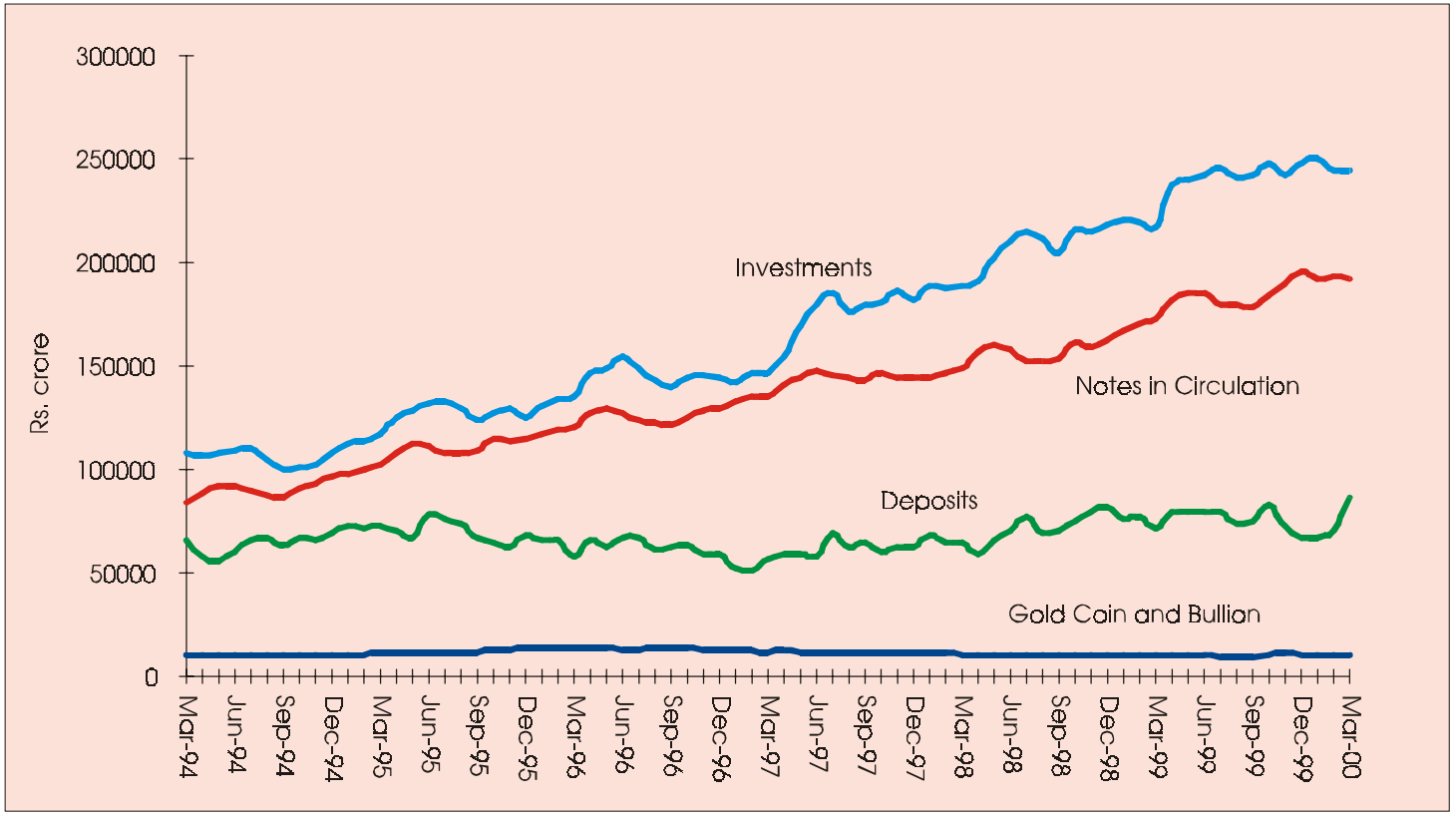
3. Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks. The ratio of Priority Sector Advances to total credit for 1998 and 1999 relate to Public Sector Banks only.

4. For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'. The data for 'cash in hand' are taken from "Form-A" return as per Section 42(2) of the Reserve Bank of India Act, 1934 and 'balances with the Reserve Bank of India' are taken from the "Weekly Statement of Affairs of the Reserve Bank of India".

5. The ratio of bank deposits to national income for the years 1994 to 1999 is based on the new series of national income with 1993-94 as the base year. For the year 1993, it is based on 1980-81 base and for 1969, the base year is 1970-71.

GRAPH - 1

LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA: 1994 TO 2000

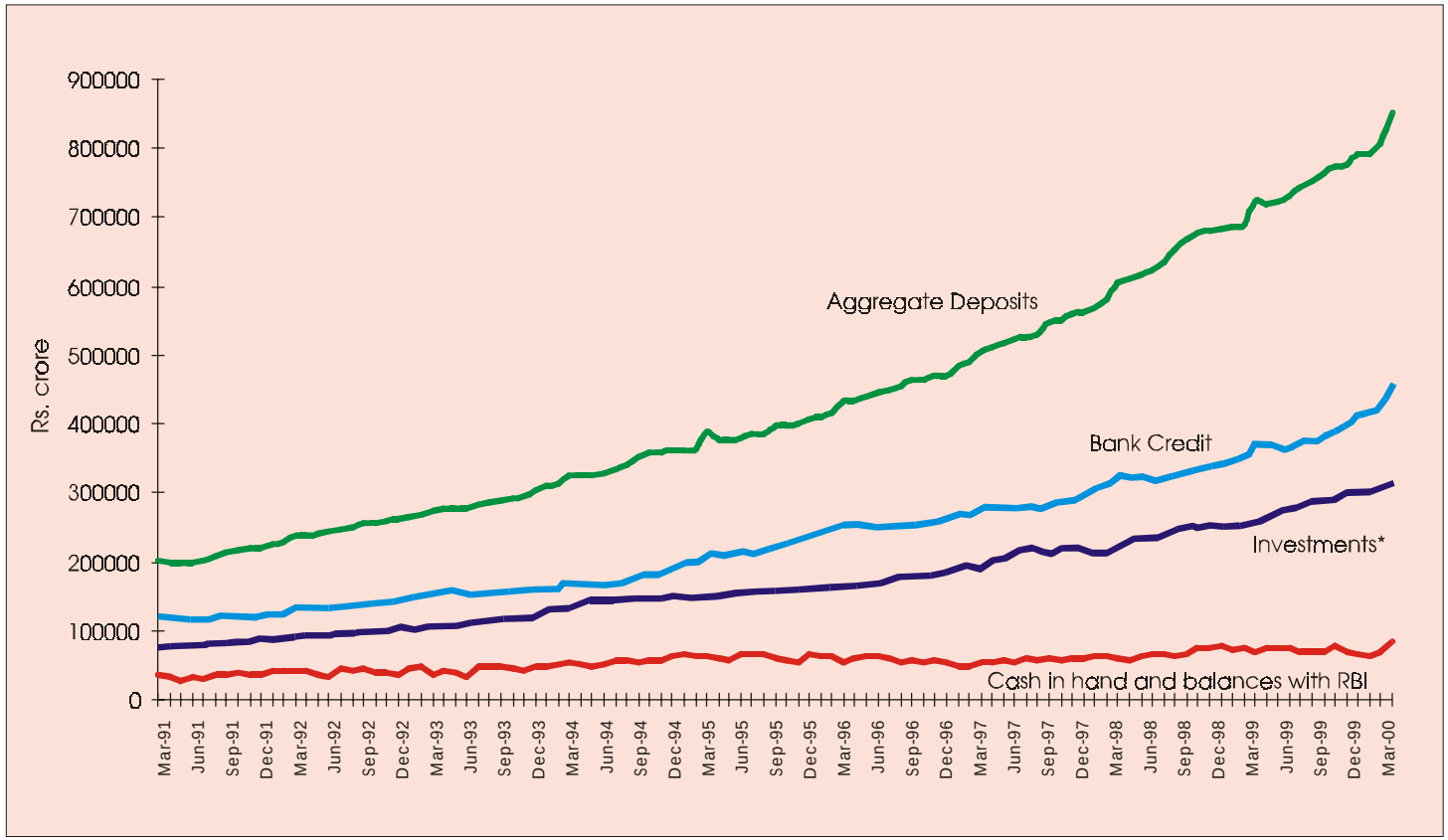


Note: Investments include Government of India rupee securities and foreign securities.

GRAPH - 2

SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA: 1991 TO 2000

(As on the last Friday of the Month)



*: Include investments in Government securities and other approved securities only.

TABLE 1 : LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 1999 AND 2000

(Amount in Rs. lakh)

Liabilities	As on March 26, 1999	As on March 31, 2000	Assets	As on March 26, 1999	As on March 31, 2000
	(1)	(2)		(3)	(4)
BANKING DEPARTMENT					
1. Capital paid-up	500	500	1. Notes	3230	5132
			2. Rupee coin	17	10
2. Reserve fund	650000	650000	3. Small coin	28	12
			4. Bills purchased and discounted		
3. National Industrial Credit (long-term operations) Fund	528100	463200	(a) Internal	—	—
			(b) External	—	—
			(c) Government Treasury bills	—	—
4. National Housing Credit (long-term operations) Fund	88100	88200	5. Balances held abroad	5231044	5231326
			6. Investments	5511195	6266008
			7. Loans and advances to:		
5. Deposits			(i) Central Government	287300	98200
			(ii) State Government	149271	751857
			8. Loans and advances to:		
a) Government			(i) Scheduled Commercial Banks	289406	951324
			(ii) Scheduled State Co-operative Banks	1300	1450
(i) Central Government	5086	50034	(iii) Other Scheduled Co-operative Banks	91	15079
			(iv) Non-scheduled State Co-operative Banks	—	—
(ii) State Governments	1685	4109	(v) National Bank for Agriculture and Rural Development (NABARD)	555957	588404
			(vi) Others	123992	833987
b) Banks			9. Loans, advances and investments from National Industrial Credit (long-term operations) Fund		
			(a) Loans and advances to:		
(i) Scheduled Commercial Banks	6354773	7778100	(i) Industrial Development Bank of India	200000	174000
(ii) Scheduled State Co-operative Banks	67660	81607	(ii) Export Import Bank of India	75200	69700
			(iii) Industrial Reconstruction Bank of India	17000	17000
(iii) Other Scheduled Co-operative Banks	90279	157147	(iv) Others	200475	200475
			(b) Investments in bonds/ debentures issued by:		
(iv) Non-scheduled State Co-operative Banks	9864	4493	(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
(v) Other banks	13260	24641	(iii) Industrial Reconstruction Bank of India	—	—
			(iv) Others	—	—
c) Others	632960	555132	10. Loans, advances and investments from National Housing Credit (long-term operations) Fund		
6. Bills payable	8285	6227	(a) Loans and advances to National Housing Bank	87500	87500
7. Other liabilities	4946532	6202023	(b) Investments in bonds/debentures issued by National Housing Bank	—	—
			11. Other assets *	664078	773949
Total Liabilities	**13397084**	**16065413**	**Total Assets**	**13397084**	**16065413**
ISSUE DEPARTMENT					
1. Notes held in the Banking department	3230	5133	1. Gold coin and bullion		
			(i) Held in India	1030989	1059818
2. Notes in circulation	17254065	19248331	(ii) Held outside India	—	—
			2. Foreign Securities	5070000	7270000
Total notes issued (1+2)	17257295	19253464	**Total (1+2)**	**6100989**	**8329818**
			3. Rupee coin	7076	10237
			4. Government of India rupee securities	11149230	10913409
			5. Internal bills of exchange & other commercial paper		
Total Liabilities	**17257295**	**19253464**	**Total Assets**	**17257295**	**19253464**

Note

* : Include gold of Rs.231439 lakh as on 26th March 1999 and Rs.237511 lakh as on 31st March 2000.

Source : Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

TABLE 2 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA : 1999-2000

(Amount in Rs. crore)

Items	As on the last Friday of												
	March 1999	April 1999	May 1999	June 1999	July 1999	August 1999	September 1999	October 1999	November 1999	December 1999	January 2000	February 2000	March 2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	**301**	**301**	**298**	**299**	**299**	**299**	**299**	**299**	**298**	**298**	**298**	**298**	**297**
I. Liabilities to the banking system	**45204**	**48824**	**46799**	**45165**	**45858**	**44785**	**48238**	**50725**	**48201**	**49308**	**47847**	**49427**	**59631**
(a) Demand and time deposits from banks	32410	32890	32131	31764	32287	32826	33982	34135	34041	36204	34470	35827	43537
(b) Borrowings from banks	12072	15140	13306	12265	12948	11226	13506	15654	13463	11713	12376	12598	15053
(c) Other demand and time liabilities	722	794	1362	1136	623	733	750	936	697	1391	1001	1002	1041
II. Liabilities to others in India	**775237**	**787007**	**787649**	**795481**	**805037**	**814228**	**829138**	**845392**	**848485**	**868061**	**868192**	**885028**	**936327**
(a) Aggregate deposits	722203	720479	722358	730055	743347	752024	765704	774071	775349	791505	792746	807889	851593
(i) Demand deposits	117423	110865	108130	108252	109292	108472	112978	114311	112846	117107	119391	124579	145283
(ii) Time deposits	604780	609614	614228	621803	634055	643552	652726	659760	662503	674398	673355	683310	706310
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	1140	3151	3848	4410	2009	1589	1957	3780	4396	2592	2435	2509	4202
(c) Other demand and time liabilities	51894	63377	61443	61016	59681	60615	61477	67541	68740	73964	73011	74630	80532
III. Assets with the banking system	**34787**	**41956**	**33641**	**32976**	**37562**	**36596**	**38794**	**37337**	**42168**	**38185**	**37636**	**38810**	**43204**
of which													
Money at call and short notice	18172	21580	17962	17774	20996	20583	21733	20192	21223	17804	18302	18351	19036
IV. Cash in hand	**67910**	**76467**	**76301**	**75004**	**70513**	**68759**	**69951**	**78877**	**69076**	**65320**	**64255**	**67848**	**83404**
V. Investments in India	**254594**	**264753**	**271497**	**276528**	**281307**	**287578**	**290033**	**293010**	**300631**	**301217**	**302298**	**306143**	**311697**
(a) Government securities	223217	233231	239473	245169	250161	256580	258983	261839	269447	270388	271582	275491	281500
(b) Other approved securities	31377	31522	32024	31359	31146	30998	31050	31171	31184	30829	30716	30652	30197
VI. Bank credit	**368837**	**370426**	**366826**	**365616**	**372052**	**374766**	**380659**	**392457**	**396304**	**415177**	**415288**	**424583**	**454069**
(a) Loans, cash credit and overdrafts	337475	338695	337169	336703	343397	346043	351333	362100	365701	382945	382585	390651	415116
(b) Inland bills purchased	4893	4851	4198	3897	3945	3819	4140	4185	4191	4794	4747	4786	6355
(c) Inland bills discounted	10742	11509	10278	10219	10359	10403	10184	11206	10957	11603	11958	11972	13827
(d) Foreign bills purchased	8251	8003	7720	7553	7616	7503	7618	7569	7589	7851	7941	8751	9497
(e) Foreign bills discounted	7476	7368	7461	7244	6735	6998	7384	7397	7866	7984	8057	8423	9274

Note

"Cash in hand" includes balances with the Reserve Bank of India.

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India and its Associates													
No. of reporting banks	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**
I. Liabilities to the banking system	**10227**	**10424**	**10890**	**10554**	**10204**	**10122**	**11027**	**10712**	**10167**	**11464**	**10941**	**10621**	**13878**
(a) Demand and time deposits from banks	9687	9896	9764	9747	9906	9776	10243	10042	9827	10440	10213	10064	13190
(b) Borrowings from banks	3	2	46	6	1	73	317	1	48	4	147	47	4
(c) Other demand and time liabilities	537	526	1080	801	297	273	467	669	292	1020	581	510	684
II. Liabilities to others in India	**226919**	**229067**	**227095**	**230573**	**235217**	**235991**	**239552**	**246686**	**249162**	**254247**	**257184**	**260178**	**272133**
(a) Aggregate deposits	202438	195230	194861	198443	202605	203492	206250	210241	211045	213241	216520	219013	228507
(i) Demand deposits	33981	32620	31072	30973	31281	30661	31261	31974	31548	31560	32516	33201	40033
(ii) Time deposits	168457	162610	163789	167470	171324	172831	174989	178267	179497	181681	184004	185812	188474
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	—	—	—	—	—	—	—	—	—	—	—	—	—
(c) Other demand and time liabilities	24481	33837	32234	32130	32612	32499	33302	36445	38117	41006	40664	41165	43626
III. Assets with the banking system	**11129**	**17509**	**10222**	**11599**	**14077**	**14921**	**15969**	**13150**	**18371**	**12388**	**11548**	**11462**	**12570**
of which:													
Money at call and short notice	9470	12231	9056	10301	12571	13334	14177	11292	12910	9681	8879	8224	10127
IV. Cash in hand	**620**	**644**	**635**	**622**	**620**	**599**	**643**	**669**	**662**	**784**	**684**	**656**	**713**
VI. Investments in India	**78262**	**82310**	**83628**	**86011**	**87990**	**90517**	**92105**	**92474**	**94451**	**95464**	**96028**	**97005**	**99443**
(a) Government securities	69593	73668	74985	77453	79531	82113	83818	84235	86238	87402	88018	89033	91527
(b) Other approved securities	8669	8642	8643	8558	8459	8404	8287	8239	8213	8062	8010	7972	7916
VII. Bank credit	**104201**	**104120**	**102823**	**101830**	**102651**	**103472**	**104597**	**108470**	**109013**	**113487**	**114054**	**115446**	**124866**
(a) Loans, cash credit and overdrafts	96864	96628	95794	94817	96026	96930	98023	101748	102455	106448	106963	108050	116476
(b) Inland bills purchased	764	859	682	558	552	483	520	558	550	717	742	668	721
(c) Inland bills discounted	3905	4128	3613	3852	3634	3583	3489	3589	3363	3775	3704	3877	4470
(d) Foreign bills purchased	669	625	664	643	650	813	741	741	676	643	604	646	668
(e) Foreign bills discounted	1999	1880	2070	1960	1789	1663	1824	1834	1969	1904	2041	2205	2531

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks													
No. of reporting banks	**19**	**19**	**19**	**19**	**19**	**19**	**19**	**19**	**19**	**19**	**19**	**19**	**19**
I. Liabilities to the banking system	**11513**	**13731**	**13544**	**13425**	**13615**	**13875**	**14406**	**14993**	**14581**	**14898**	**14018**	**13915**	**14489**
(a) Demand and time deposits from banks	11054	11585	11646	11741	12411	12705	13227	13305	13208	13451	12954	12786	13678
(b) Borrowings from banks	412	2053	1812	1613	1135	1099	1111	1613	1329	1411	1024	1087	788
(c) Other demand and time liabilities	47	93	86	71	69	71	68	75	44	36	40	42	23
II. Liabilities to others in India	**397198**	**399761**	**400914**	**405460**	**410451**	**414700**	**426738**	**427496**	**427355**	**435524**	**435171**	**441996**	**469309**
(a) Aggregate deposits	380178	380806	382203	385662	392290	396689	408475	408234	407630	413734	414271	420381	445599
(i) Demand deposits	59683	54381	53569	54248	53621	53039	56673	54984	53874	57139	56407	57731	68110
(ii) Time deposits	320495	326425	328634	331414	338669	343650	351802	353250	353756	356595	357864	362650	377489
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	85	267	374	958	813	95	596	789	988	553	551	555	592
(c) Other demand and time liabilities	16935	18688	18337	18840	17348	17916	17667	18473	18737	21237	20349	21060	23118
III. Assets with the banking system	**6940**	**6872**	**5484**	**4993**	**6873**	**4949**	**5842**	**6742**	**6295**	**7012**	**7376**	**6764**	**7971**
of which:													
Money at call and short notice	3453	3447	2433	2167	3414	1921	2624	3347	2690	2474	3466	2702	2584
IV. Cash in hand	**2695**	**2689**	**2754**	**2659**	**2640**	**2551**	**2789**	**2794**	**2905**	**3401**	**3018**	**2854**	**3345**
VI. Investments in India	**131079**	**135736**	**139478**	**141854**	**143355**	**147184**	**147658**	**148715**	**151957**	**151001**	**151014**	**152515**	**154583**
(a) Government securities	113856	118440	121670	124576	126310	130188	130845	131939	135144	134482	134598	136212	138413
(b) Other approved securities	17223	17296	17808	17278	17045	16996	16813	16776	16813	16519	16416	16303	16170
VII. Bank credit	**182914**	**183586**	**182808**	**183556**	**186340**	**187025**	**191248**	**196119**	**197808**	**206923**	**207153**	**210136**	**222041**
(a) Loans, cash credit and overdrafts	169430	170250	170263	171270	174371	175162	178856	183466	184804	193301	193458	195787	205950
(b) Inland bills purchased	2888	2832	2461	2368	2357	2208	2406	2418	2466	2707	2675	2762	3627
(c) Inland bills discounted	1987	2060	1906	1909	1908	1936	2046	2381	2343	2324	2276	2273	2411
(d) Foreign bills purchased	5213	5073	4832	4701	4728	4537	4640	4647	4670	4824	5043	5551	5970
(e) Foreign bills discounted	3396	3371	3346	3308	2976	3182	3300	3207	3525	3767	3701	3763	4083

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last Friday of												
	March 1999	April 1999	May 1999	June 1999	July 1999	August 1999	September 1999	October 1999	November 1999	December 1999	January 2000	February 2000	March 2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks													
No. of reporting banks	**196**	**196**	**196**	**196**	**196**	**196**	**196**	**196**	**196**	**196**	**196**	**196**	**196**
I. Liabilities to the banking system	**151**	**151**	**163**	**151**	**137**	**136**	**175**	**167**	**165**	**180**	**176**	**168**	**157**
(a) Demand and time deposits from banks	20	18	17	17	14	14	17	17	17	7	14	13	23
(b) Borrowings from banks	90	86	86	81	63	62	97	98	102	117	99	97	98
(c) Other demand and time liabilities	41	47	60	53	60	60	61	52	46	56	63	58	36
II. Liabilities to others in India	**26319**	**27221**	**27099**	**27304**	**27793**	**28301**	**28990**	**29566**	**29583**	**30324**	**30351**	**30617**	**33248**
(a) Aggregate deposits	25428	26007	25925	26207	26683	27162	27869	28341	28339	29044	29072	29368	31898
(i) Demand deposits	4688	4798	4690	4654	4718	4771	5047	4883	4883	5061	4974	5010	5967
(ii) Time deposits	20740	21209	21235	21553	21965	22391	22822	23458	23456	23983	24098	24358	25931
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	8	132	99	9	16	14	17	35	24	36	42	44	32
(c) Other demand and time liabilities	883	1082	1075	1088	1094	1125	1104	1190	1220	1244	1237	1205	1318
III. Assets with the banking system	**11319**	**11982**	**12052**	**12148**	**12258**	**12615**	**12615**	**12708**	**12683**	**13061**	**13131**	**13240**	**14506**
of which:													
Money at call and short notice	4164	4417	4082	4047	3948	4150	4022	3905	4314	4194	4122	4462	4425
IV. Cash in hand	**300**	**277**	**314**	**308**	**307**	**275**	**294**	**260**	**262**	**317**	**270**	**266**	**513**
VI. Investments in India	**5007**	**5041**	**5167**	**5211**	**5301**	**5366**	**5673**	**5866**	**5939**	**6016**	**5935**	**5973**	**6036**
(a) Government securities	1191	1157	1275	1332	1317	1409	1347	1356	1399	1357	1226	1180	1472
(b) Other approved securities	3816	3884	3892	3879	3984	3957	4326	4510	4540	4659	4709	4793	4564
VII. Bank credit	**11016**	**11136**	**11043**	**11143**	**11351**	**11440**	**11660**	**11941**	**12073**	**12358**	**12371**	**12470**	**13665**
(a) Loans, cash credit and overdrafts	11004	11122	11030	11130	11344	11435	11653	11935	12066	12342	12340	12445	13610
(b) Inland bills purchased	10	13	12	12	6	4	6	5	6	15	29	24	48
(c) Inland bills discounted	2	1	1	1	1	1	1	1	1	1	2	1	7
(d) Foreign bills purchased	—	—	—	—	—	—	—	—	—	—	—	—	—
(e) Foreign bills discounted	—	—	—	—	—	—	—	—	—	—	—	—	—

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 *(Contd.)*

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks													
No. of reporting banks	**44**	**44**	**42**	**43**	**43**	**43**	**43**	**43**	**42**	**42**	**42**	**42**	**42**
I. Liabilities to the banking system	**12505**	**13933**	**12137**	**11641**	**11920**	**11210**	**11893**	**13500**	**12445**	**11718**	**11608**	**12640**	**14957**
(a) Demand and time deposits from banks	2549	2369	2146	2151	2025	2294	2210	2431	2472	2988	2388	3101	2500
(b) Borrowings from banks	9890	11466	9906	9372	9774	8763	9599	10999	9730	8549	9004	9287	12299
(c) Other demand and time liabilities	66	98	85	118	121	153	84	70	243	181	216	252	158
II. Liabilities to others in India	**49507**	**50912**	**51909**	**51302**	**50638**	**51755**	**50313**	**55034**	**54006**	**55557**	**54032**	**54843**	**55589**
(a) Aggregate deposits	43345	43783	44312	44490	45315	46011	44259	46872	45901	49005	47378	47856	46775
(i) Demand deposits	8924	8999	8838	8469	9007	9262	9034	10322	9984	9850	11723	12319	11954
(ii) Time deposits	34421	34784	35474	36021	36308	36749	35225	36550	35917	39155	35655	35537	34821
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	938	2229	2450	2604	1078	1116	1159	1674	2487	1487	1309	1429	2541
(c) Other demand and time liabilities	5224	4900	5147	4208	4245	4628	4895	6488	5618	5065	5345	5558	6273
III. Assets with the banking system	**1162**	**1164**	**1651**	**1258**	**1094**	**1127**	**1084**	**1750**	**1531**	**2249**	**1826**	**1776**	**1370**
of which:													
Money at call and short notice	354	292	808	431	279	375	256	803	281	692	522	342	206
IV. Cash in hand	**131**	**150**	**150**	**160**	**142**	**141**	**149**	**160**	**166**	**286**	**186**	**183**	**176**
VI. Investments in India	**16899**	**16701**	**16997**	**16970**	**17719**	**17236**	**16988**	**17786**	**18825**	**19199**	**19198**	**19004**	**18528**
(a) Government securities	16615	16402	16696	16671	17421	16947	16710	17481	18546	18928	18931	18731	18273
(b) Other approved securities	284	299	301	299	298	289	278	305	279	271	267	273	255
VII. Bank credit	**30513**	**30454**	**29731**	**29006**	**30464**	**31006**	**30542**	**31712**	**32361**	**33305**	**33821**	**35623**	**36814**
(a) Loans, cash credit and overdrafts	27379	27280	26781	26158	27489	27801	27213	28274	28931	29728	30175	31721	32262
(b) Inland bills purchased	452	373	346	311	335	428	487	457	430	550	482	447	565
(c) Inland bills discounted	618	763	700	706	793	827	742	888	903	892	1089	1107	1348
(d) Foreign bills purchased	976	923	886	855	838	789	849	787	790	845	814	976	1080
(e) Foreign bills discounted	1088	1115	1018	976	1009	1161	1251	1306	1307	1290	1261	1372	1559

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 3 : SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA ACCORDING TO BANK GROUPS : 1999-2000 *(Concld.)*

(Amount in Rs. crore)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks													
No. of reporting banks	**34**	**34**	**33**	**33**	**33**	**33**	**33**	**33**	**33**	**33**	**33**	**33**	**32**
I. Liabilities to the banking system	**10808**	**10585**	**10065**	**9395**	**9980**	**9343**	**10738**	**11355**	**10844**	**11048**	**11105**	**12084**	**16150**
(a) Demand and time deposits from banks	9100	9023	8558	8109	7929	8037	8286	8341	8517	9317	8901	9864	14146
(b) Borrowings from banks	1676	1532	1456	1193	1976	1230	2382	2944	2254	1632	2102	2081	1864
(c) Other demand and time liabilities	32	30	51	93	75	76	70	70	73	99	102	139	140
II. Liabilities to others in India	**75296**	**80046**	**80632**	**80841**	**80938**	**83481**	**83546**	**86608**	**88379**	**92410**	**91453**	**97392**	**106049**
(a) Aggregate deposits	70815	74654	75058	75251	76452	78669	78852	80383	82434	86482	85505	91269	98814
(i) Demand deposits	10147	10067	9962	9907	10664	10738	10963	12149	12558	13498	13771	16317	19219
(ii) Time deposits	60668	64587	65096	65344	65788	67931	67889	68234	69876	72984	71734	74952	79595
(b) Borrowings (other than from RBI, IDBI, NABARD, EXIM Bank)	110	522	925	839	102	365	185	1281	897	516	533	481	1038
(c) Other demand and time liabilities	4371	4870	4649	4751	4384	4447	4509	4944	5048	5412	5415	5642	6197
III. Assets with the banking system	**4236**	**4429**	**4233**	**2978**	**3260**	**2984**	**3283**	**2986**	**3288**	**3475**	**3756**	**5567**	**6787**
of which:													
Money at call and short notice	730	1193	1584	829	784	804	655	845	1027	764	1313	2621	1693
IV. Cash in hand	**617**	**618**	**685**	**698**	**729**	**711**	**711**	**692**	**765**	**1090**	**870**	**792**	**875**
VI. Investments in India	**23347**	**24966**	**26227**	**26482**	**26941**	**27275**	**27609**	**28169**	**29460**	**29537**	**30123**	**31647**	**33106**
(a) Government securities	21962	23565	24848	25137	25582	25924	26263	26828	28120	28219	28809	30335	31814
(b) Other approved securities	1385	1401	1379	1345	1359	1351	1346	1341	1340	1318	1314	1312	1292
VII. Bank credit	**40191**	**41133**	**40418**	**40081**	**41245**	**41823**	**42611**	**44214**	**45048**	**49104**	**47890**	**50910**	**56683**
(a) Loans, cash credit and overdrafts	32797	33416	33300	33327	34166	34715	35589	36677	37445	41126	39649	42648	46818
(b) Inland bills purchased	779	775	696	649	695	695	720	746	740	804	820	885	1394
(c) Inland bills discounted	4229	4557	4057	3750	4023	4057	3906	4348	4347	4612	4887	4715	5591
(d) Foreign bills purchased	1393	1383	1338	1354	1400	1364	1388	1393	1452	1539	1479	1579	1779
(e) Foreign bills discounted	993	1002	1027	1001	961	992	1008	1050	1064	1023	1055	1083	1101

Source : Form-A Return under Section 42(2) of RBI Act, 1934.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**33**	**32**	**44**	**42**	**196**	**192**	**300**	**293**
Liabilities												
1. Capital	**103580**	**103580**	**1336983**	**1319788**	**172390**	**197204**	**207202**	**240483**	**164422**	**185425**	**1984577**	**2046480**
2. Reserves and Surplus	**1216929**	**1448375**	**1527732**	**1733498**	**422019**	**634216**	**512535**	**567325**	**42041**	**80629**	**3721256**	**4464043**
2.1. Statutory Reserves	601830	776009	394347	458417	132526	172241	114789	137486		30863	1285533	1575016
(i) Opening balance	505244	601830	336040	383779	107290	131147	99837	112882		21119	1090452	1250757
(ii) Additions during the year	96586	174179	65807	74638	25236	41094	14952	24604		9744	202581	324259
(iii) Deductions during the year	—	—	7500	—	—	—	—	—		—	7500	—
2.2. Capital Reserves	5385	6172	285839	318705	26413	27963	143140	96018		2964	460777	451822
(i) Opening balance	32367	5385	320168	327051	29995	14135	138164	94284		2964	520694	443819
(ii) Additions during the year	—	787	24757	6612	647	14476	9145	1869		—	34549	23744
(iii) Deductions during the year	26982	—	59086	14958	4229	648	4169	135		—	94466	15741
2.3. Share Premium	408410	386347	225585	206177	103311	211582	14883	—		1984	752189	806090
(i) Opening balance	401868	386347	234978	198173	93975	104771	11092	—		1984	741913	691275
(ii) Additions during the year	6542	—	12207	9467	12435	108631	3799	—		—	34983	118098
(iii) Deductions during the year	—	—	21600	1463	3099	1820	8	—		—	24707	3283
2.4. Revenue and other Reserves	201267	279811	606073	702664	134523	197155	74611	154896		40093	1016474	1374619
(i) Opening balance	174111	223330	521029	607990	121648	146070	92079	157450		29478	908867	1164318
(ii) Additions during the year	27497	56481	146815	105137	32552	59008	15592	27958		10860	222456	259444
(iii) Deductions during the year	341	—	61771	10463	19677	7923	33060	30512		245	114849	49143
2.5. Balance of Profit	37	36	15888	47535	25246	25275	165112	178925		4725	206283	256496
3. Deposits (3.1+3.2+3.3)	**21927697**	**25628802**	**41758314**	**48102497**	**8650622**	**11366966**	**4745334**	**4932416**	**2700786**	**3147940**	**79782753**	**93178621**
3.1. Demand deposits [(i)+(ii)]	**3921700**	**4541531**	**5015833**	**5704054**	**1101103**	**1622885**	**915634**	**1065442**	**137325**	**146908**	11091595	**13080820**
(i) From banks	574859	662112	219995	247393	35335	59342	40920	35870	—	3340	871109	1008057
(ii) From others	3346841	3879419	4795838	5456661	1065768	1563543	874714	1029572	137325	143568	10220486	12072763
3.2. Savings bank deposits	**4591878**	**5519763**	**9921485**	**11593230**	**924423**	**1252127**	**387845**	**486175**	**1106560**	**1242756**	**16932191**	**20094051**
3.3. Time deposits [(i)+(ii)]	**13414119**	**15567508**	**26820996**	**30805213**	**6625096**	**8491954**	**3441855**	**3380799**	**1456901**	**1758276**	**51758967**	**60003750**
(i) From banks	665904	652137	1490520	1721847	990919	1375673	352697	349474	16361	20864	3516401	4119995
(ii) From others	12748215	14915371	25330476	29083366	5634177	7116281	3089158	3031325	1440540	1737412	48242566	55883755
3.A. Deposits of branches in India	21048989	24710568	40518355	45893800	8626286	11347100	4745333	4932417	2700786	3147939	78518458	90031824
3.B. Deposits of branches outside India	878709	918234	1239959	2208696	24337	19866	—	—	—	—	1264296	3146796
Total (3.A.+3.B.)	**21927697**	**25628802**	**41758314**	**48102497**	**8650622**	**11366966**	**4745334**	**4932416**	**2700786**	**3147940**	**79782753**	**93178620**

Note

The figures given in column (11) for the break-up of 'Reserves and Surplus' are exclusive of data for Regional Rural Banks.

Source : Annual accounts of banks of respective years.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4. Borrowings	**1021708**	**1060895**	**815033**	**886506**	**552178**	**704668**	**1635902**	**1883903**	**369251**	**370565**	**4394072**	**4906537**
4.1. Borrowings in India	162988	309414	732936	840475	541195	679837	1503066	1762292	369251	370565	3309436	3962583
(i) From Reserve Bank of India	19884	88457	167506	354193	152091	186521	260800	319536	2357	2581	602638	951288
(ii) From other banks	3360	16106	48876	46457	150832	201981	911282	978893	55285	98788	1169635	1342225
(iii) From other institutions and agencies	139744	204851	516554	439825	238272	291335	330984	463863	311609	269196	1537163	1669070
4.2. Borrowings outside India	858720	751481	82097	46031	10983	24831	132836	121611	—	—	1084636	943954
5. Other liabilities and provisions	**4320462**	**5391002**	**3003650**	**3420230**	**563183**	**753595**	**561339**	**660857**	**309803**	**340123**	**8758437**	**10565807**
(i) Bills Payable	1353762	1301200	822505	804535	163379	195943	121858	138967	16154	15910	2477658	2456555
(ii) Inter-office adjustments	122002	55858	297923	274091	41605	64941	21091	38416	19401	20866	502022	454172
(iii) Interest accrued	1380252	1745408	423761	609491	97073	115403	140793	100285	88886	115207	2130765	2685794
(iv) Others (including provisions)	1464446	2288536	1459461	1732113	261126	377308	277597	383189	185362	188140	3647992	4969286
Total Liabilities	**28590376**	**33632656**	**48441712**	**55462517**	**10360392**	**13656649**	**7662312**	**8284984**	**3586303**	**4124682**	**98641095**	**115161488**
6. Cash and balances with RBI	**2337923**	**2521355**	**4514281**	**4556934**	**857964**	**1065819**	**424038**	**392988**	**132077**	**147513**	**8266283**	**8684609**
6.1. Cash in hand	68955	76029	304907	340929	70215	88053	14122	17840	47938	51525	506137	574376
6.2. Balances with RBI	**2268968**	**2445326**	**4209374**	**4216005**	**787749**	**977766**	**409916**	**375148**	**84139**	**95988**	**7760146**	**8110233**
(i) in current account	2268968	2445326	4208881	4215512	787749	977766	409873	375148	84139	94525	7759610	8108277
(ii) in other account	—	—	493	493	—	—	43	—	—	1463	536	1956
7. Balances with banks and money at call and short notice (7.1+7.2)	**3924328**	**3185342**	**3177492**	**3268504**	**863266**	**1058778**	**920763**	**589303**	**1221939**	**1474547**	**10107788**	**9576474**
7.1. In India (7.1.1+7.1.2)	**1442113**	**1451984**	**550836**	**819494**	**536501**	**686060**	**280711**	**155405**	**1221939**	**1474547**	**4032100**	**4587490**
7.1.1. Balances with banks	251452	407268	305535	500226	411946	486527	171473	103971	1001673	1283394	2142079	2781386
(i) in current account	31450	32948	224497	290377	60707	84604	77296	50867	126068	152804	520018	611600
(ii) in other deposit account	220002	374320	81038	209849	351239	401923	94177	53104	875605	1130590	1622061	2169786
7.1.2. Money at call and short notice	1190661	1044716	245301	319268	124555	199533	109238	51434	220266	191153	1890021	1806104
(i) with banks	1182361	1039716	184351	185891	116555	176993	103843	50024	220266	185741	1807376	1638365
(ii) with other institutions	8300	5000	60950	133377	8000	22540	5395	1410	—-	5412	82645	167739
7.2. Outside India (7.2.1+7.2.2)	**2482215**	**1733358**	**2626656**	**2449010**	**326765**	**372718**	**640052**	**433898**	**—**	**—**	**6075688**	**4988984**
7.2.1. Balances with banks	617997	628740	1916839	1799501	237369	212924	499189	358593	—	—	3271394	2999758
(i) in current account	417124	426004	221390	183394	52244	55205	95130	158652	—	—	785888	823255
(ii) in other deposit account	200873	202736	1695449	1616107	185125	157719	404059	199941	—	—	2485506	2176503
7.2.2. Money at call and short notice	1864218	1104618	709817	649509	89396	159794	140863	75305	—	—	2804294	1989226

Source : Annual accounts of banks of respective years.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
8. Investments (8.1+8.2)	**9517226**	**12112691**	**18162994**	**21228706**	**3635669**	**5079362**	**2633744**	**2966379**	**668608**	**753004**	**34618241**	**42140142**
8.1 In India in	**9248181**	**11792697**	**17688511**	**20707748**	**3625145**	**5071440**	**2633744**	**2966379**	**668608**	**753004**	**33864189**	**41291268**
(i) Government securities	7016300	9122581	11877596	14412799	2207269	3176838	1687068	1865493		66176	22788233	28643887
(ii) Other approved securities	825425	755471	1730651	1590962	151700	128273	30270	26233		89523	2738046	2590462
(iii) Shares	117931	133798	201694	226093	141438	241086	13082	7123		2578	474145	610678
(iv) Debentures and Bonds	918084	1297121	3357293	3884695	930294	1258823	830287	951881		407637	6035958	7800157
(v) Subsidiaries and/or joint ventures	107038	113846	94621	124126	3113	4580	5	10		17541	204777	260103
(vi) Others	263403	369880	426656	469073	191331	261840	73032	115639		169549	954422	1385981
8.2 Outside India in	**269045**	**319994**	**474483**	**520958**	**10524**	**7922**	**—**	**—**	**—**	**—**	**754052**	**848874**
(i) Government securities	18524	32093	202585	215065	10440	7407	—	—	—	—	231549	254565
(ii) Subsidiaries and/or joint ventures	49677	50840	18211	18759	—	395	—	—	—	—	67888	69994
(iii) Others	200844	237061	253687	287134	84	120	—	—	—	—	454615	524315
9. Advances	**10842511**	**12903364**	**18892515**	**22307567**	**4271317**	**5574220**	**2950674**	**3561718**	**1055757**	**1221272**	**38012774**	**45568141**
9A. (i) Bills Purchased and discounted	992949	1178485	1503225	1646388	886861	1014586	354013	467050	8469	13997	3745517	4320506
(ii) Cash credits, overdrafts and loans repayable on demand	6357352	7526764	10660025	12359972	2171958	2915399	1170699	1356047	383610	462967	20743644	24621149
(iii) Term loans	3492210	4198115	6729265	8301207	1212498	1644235	1425962	1738621	663678	744308	13523613	16626486
Total	**10842511**	**12903364**	**18892515**	**22307567**	**4271317**	**5574220**	**2950674**	**3561718**	**1055757**	**1221272**	**38012774**	**45568141**
9B. (i) Secured by tangible assets	9231981	10734400	15606036	18195050	3291176	4275954	1788852	1997974	888931	1085195	30806976	36288573
(ii) Covered by Bank/ Government Guarantees	998510	1469142	1490514	1941755	645388	665273	354990	287253	43820	55506	3533222	4418929
(iii) Unsecured	612021	699822	1795964	2170762	334753	632993	806832	1276491	123006	80571	3672576	4860639
Total	**10842511**	**12903365**	**18892514**	**22307567**	**4271317**	**5574220**	**2950674**	**3561718**	**1055757**	**1221272**	**38012774**	**45568141**
9C.I. Advances in India	**9712287**	**11627406**	**17438523**	**20718917**	**4257118**	**5558055**	**2950537**	**3561564**	**1055757**	**1221271**	**35414222**	**42687213**
(i) Priority sectors	3308578	3760714	6062552	7060191	1205393	1476061	651624	761403	783215	933931	12011362	13992300
(ii) Public sectors	1725672	1439619	2221982	3213760	245142	286945	19313	51846	142	3553	4212251	4995723
(iii) Banks	52427	42962	47552	50351	257755	97777	9506	43662	—-	728	367240	235480
(iv) Others	4625610	6384111	9106437	10394615	2548828	3697272	2270094	2704653	272400	283059	18823369	23463710

Note

The figures given in coloum 11 for the break-up of 'Investments in India' are exclusive of data for Regional Rural Banks.

Source : Annual accounts of banks of respective years.

TABLE 4 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Concld.)*

(Amount in Rs. lakh)

Items	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Other Scheduled Commercial Banks		Foreign Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
9C.II. Advances outside India	**1130224**	**1275957**	**1453992**	**1588653**	**14198**	**16165**	**137**	**154**	**—**	**—**	**2598551**	**2880929**
(i) Due from Banks	13194	137551	224416	372923	—	—	—	40	—	—	237610	510514
(ii) Due from others	1117030	1138406	1229576	1215730	14198	16165	137	114	—	—	2360941	2370415
a) Bills purchased and discounted	274937	228305	153181	162736	2152	2830	—	—	—	—	430270	393871
b) Syndicate loans	258144	237763	285402	295177	—	—	—	—	—	—	543546	532940
c) Others	583949	672338	790993	757817	12046	13335	137	114	—	—	1387125	1443604
Total (9CI+9CII)	**10842511**	**12903364**	**18892515**	**22307567**	**4271317**	**5574220**	**2950674**	**3561718**	**1055757**	**1221272**	**38012774**	**45568141**
10. Fixed Assets (10.1+10.2+10.3)	**258925**	**289329**	**681358**	**712649**	**280169**	**315286**	**229565**	**230763**	**5530**	**6371**	**1455547**	**1554398**
10.1 Premises	**159245**	**67275**	**527231**	**527431**	**177860**	**128148**	**155062**	**142110**		**381**	**1024928**	**865345**
(i) At cost as on 31st March of the preceding year	110301	85341	519417	522805	248206	106773	144616	149603		439	1022540	864961
(ii) Additions during the year	81626	9684	106568	113887	31052	38608	23412	9425		3	242658	171607
(iii) Deductions during the year	765	409	889	948	8180	2265	3219	5750		—	13053	9372
(iv) Depreciation to date	31917	27341	97865	108313	93218	14968	9747	11168		61	232747	161851
10.2 Assets under construction	23549	26868	2448	5491	2373	5990	5790	2586		45	34160	40980
10.3 Other Fixed assets	**76131**	**195186**	**151679**	**179727**	**99936**	**181148**	**68713**	**86067**		**5945**	**396459**	**648073**
(i) At cost as on 31st March of the preceding year	160200	298073	307436	386481	129663	306505	105639	141768		10244	702938	1143071
(ii) Additions during the year	34036	63514	63862	73140	31569	62141	33670	33233		1901	163137	233929
(iii) Deductions during the year	2423	2581	5963	6877	2083	13100	5748	16156		150	16217	38864
(iv) Depreciation to date	115682	163820	213656	273017	59213	174398	64848	72778		6050	453399	690063
11. Other Assets	**1709463**	**2620573**	**3013068**	**3388160**	**452008**	**563183**	**503528**	**543835**	**502391**	**521977**	**6180458**	**7637728**
(i) Inter - office adjustments (net)	40727	905635	256239	252854	24684	10527	29075	23866	31744	25950	382469	1218832
(ii) Interest accrued	444554	578533	698326	838622	122917	181081	101949	112352	122308	157531	1490054	1868119
(iii) Tax paid in advance/tax deducted at source	280648	252401	479134	520338	64166	74518	66668	70648	—	2066	890616	919971
(iv) Stationery and Stamps	9163	9438	32682	9966	1998	2164	374	2250	—	1581	44217	25399
(v) Others, if any	934371	874566	1546687	1766380	238243	294893	305462	334719	348339	334849	3373102	3605407
Total Assets	**28590376**	**33632656**	**48441708**	**55462517**	**10360392**	**13656649**	**7662312**	**8284984**	**3586303**	**4124682**	**98641095**	**115161488**

Note

The figures given in column (11) for the break-up of 'Fixed Assets' are exclusive of data for Regional Rural Banks.

Source : Annual accounts of banks of respective years.

TABLE 4A : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 1999-2000

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March 1999	April 1999	May 1999	June 1999	July 1999	August 1999	September 1999	October 1999	November 1999	December 1999	January 2000	February 2000	March 2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
No. of reporting banks	**104**	**104**	**104**	**104**	**101**	**102**	**103**	**103**	**102**	**102**	**102**	**102**	**101**
A. LIABILITIES IN INDIA													
1. Paid-up capital (inc. forfeited shares)	**1989845**	**1851011**	**1827379**	**1816274**	**1806134**	**1824070**	**1879960**	**1963954**	**1968542**	**1958003**	**1970456**	**1970466**	**1985166**
2. Reserve fund and other reserves	**3503582**	**3607923**	**3642795**	**3744262**	**3809744**	**3811173**	**3793833**	**3815675**	**3814029**	**3834329**	**3787743**	**3781064**	**4004940**
2.1 Reserve Fund	1452039	1476236	1502193	1617783	1647104	1643560	1629497	1634248	1634003	1641543	1598596	1598453	158317
2.2 Other Reserves	1336642	1416915	1425537	1425370	1460256	1465219	1461942	1476800	1472521	1485367	1479484	1472921	1625972
2.3 Share Premium Account	714901	714772	715065	701109	702384	702394	702394	704627	707505	707419	709663	709689	795951
3. Deposits	**71099786**	**71752837**	**71872267**	**72627576**	**73944081**	**74802221**	**76223450**	**77089628**	**77217203**	**78949810**	**78945973**	**80496635**	**87083577**
3.1 Current deposits	9564262	8872419	8581043	9403075	9464206	9340356	9834578	10027284	9845265	10262200	10435191	10826008	12883159
3.1.1 From banks (including Co-op Banks)	727593	726294	694603	684566	687291	672848	740098	718800	700032	752802	718797	661290	897727
3.1.2 From others	8836670	8146125	7886440	8718509	8776915	8667508	9094480	9308484	9145233	9509398	9716394	10164718	11985432
3.2 Saving deposits	14416822	14705857	14742865	14910844	15369184	15427019	15687334	15903499	15944815	16197641	16406947	16559252	17417030
3.3 Fixed deposits (including R.D. etc.)	47118702	48174561	48548359	48313657	49110691	50034846	50701538	51158845	51427123	52489969	52103835	53111375	56783388
3.3.1 From banks (including Co-op Banks)	2502031	2561665	2515672	2482785	2546019	2524792	2587325	2686422	2710558	2868422	2732845	2902989	3349166
3.3.2 From others	44616671	45612896	46032687	45830872	46564672	47510054	48114213	48472423	48716565	49621547	49370990	50208387	53434222
4. Borrowings	**2409645**	**3228265**	**3289259**	**2980839**	**2545193**	**2425925**	**2657410**	**3377364**	**3065951**	**2445363**	**2622012**	**2865420**	**3818921**
4.1 From banks in India	1348901	1861054	1919927	1615372	1436273	1322854	1618358	2104704	1887973	1303730	1564573	1754866	2197959
4.1.1 Reserve Bank of India	236116	489343	614559	527000	186056	227219	343033	602678	533044	197168	344601	558804	764126
4.1.2 State Bank of India	275973	444776	477661	389866	374755	303924	412864	370870	417642	392372	378372	390644	446041
4.1.3 Associates of State Bank of India	46729	54560	72655	25531	31128	24453	26435	57756	33560	26791	31458	35290	52908
4.1.4 Other Commercial Banks	747095	784769	669853	614641	769558	717906	784895	1000166	847421	616293	765095	724738	866791
4.1.5 Co-operative Banks	42988	87606	85199	58334	74776	49352	51131	73234	56306	71106	45047	45391	68094
4.2 From banks outside India	354620	406161	379818	354114	386400	372833	375559	361357	367124	341574	330508	357629	366664
4.3 From financial institutions in India	679600	931556	974502	995701	706400	705544	647071	891000	794468	785370	708483	733663	1232059
4.3.1 IDBI	275127	320956	334912	367879	278773	289545	243144	271656	266368	251218	217017	242664	285175
4.3.2 NABARD	218305	257913	246430	261472	265681	227488	237703	244747	230506	236726	239924	210064	319471
4.3.3 EXIM Bank	8906	15700	24790	15239	6873	7101	8384	5912	7631	15211	6827	9242	11714
4.3.4 Other financial institutions	177262	336987	368370	351111	155073	181410	157840	368685	289963	282215	244715	271693	615700
4.4 From financial institutions outside India	26524	29494	15012	15652	16120	24694	16422	20303	16386	14689	18448	19261	22239

Note

@ : Excluding Regional Rural Banks. P : Provisional

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.

TABLE 4A : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Other Liabilities	**13857813**	**13842862**	**13624575**	**13672917**	**14079285**	**14516980**	**14446112**	**15947656**	**15851216**	**16948149**	**16354958**	**16511739**	**15988328**
5.1 Bills payable in India	2430665	2942830	2350648	2187869	2128990	2060886	2015720	2432501	2430713	2705108	2704601	2784580	2802199
5.1.1 Drawn by Indian Offices	2416648	2930807	2330798	2168417	2113234	2048166	2002632	2419456	2417006	2690921	2690573	2770166	2788221
5.1.2 Drawn by Foreign Offices	14017	12023	19850	19452	15756	12720	13088	13045	13707	14187	14028	14414	13978
5.2 Bills payable outside India	11935	9587	125765	9075	9824	10738	11059	11022	11613	11919	11824	12011	11372
5.3 Calls recived in advance	571	463	452	439	475	521	536	533	563	576	574	575	550
5.4 Miscellaneous Liabilities	11414642	10889982	11147710	11475534	11939996	12444835	12418797	13503600	13408327	14230546	13637959	13714572	13174207
6. Branch Adjustments	**1533484**	**2372493**	**1288629**	**1035029**	**742976**	**679903**	**762196**	**799394**	**1102369**	**722272**	**575254**	**613117**	**790654**
6.1 Among Offices in India	1420631	1985266	989391	1166866	891083	847333	894853	1157736	1267887	539128	420503	525143	691454
6.2 With Offices outside India	112853	387227	299238	-131837	-148107	-167430	-132657	-358342	-165518	183144	154751	87975	99200
7. Total Demand & Time Liabilities (Total of items A3, A4, & A5)	**87367244**	**88823964**	**88786101**	**89281332**	**90568559**	**91745126**	**93326972**	**96414648**	**96134370**	**98343322**	**97922943**	**99873793**	**106890826**
8. Balance of Profit	**861057**	**359512**	**448861**	**312708**	**495709**	**508168**	**479190**	**606361**	**652300**	**1077595**	**1097566**	**1119694**	**938096**
Total Liabilities	**95255212**	**97014903**	**95993765**	**96189605**	**97423122**	**98568440**	**100242151**	**103600032**	**103671610**	**105935521**	**105353962**	**107358134**	**114609682**
B. ASSETS IN INDIA													
1. Cash in Hand	**442407**	**457793**	**455859**	**449649**	**436309**	**440474**	**466174**	**472190**	**492478**	**598855**	**523794**	**487369**	**547388**
2. Balances with Reserve Bank of India	**6417709**	**6935119**	**6836205**	**6793445**	**6655970**	**6347901**	**6521491**	**7209377**	**6401264**	**5745750**	**5690126**	**5942595**	**8178677**
3. Balances with other banks in India	**397425**	**383929**	**356606**	**354932**	**356386**	**331448**	**355501**	**355867**	**725079**	**447916**	**408603**	**374850**	**576820**
3.1 State Bank of India	208417	202210	184230	186372	208573	161603	172548	173629	519165	217947	215992	202250	304647
3.2 Associates of State Bank of India	52439	37809	33192	30986	34241	32556	39048	35337	32964	38877	40395	25653	63863
3.3 Other Commercial Banks	136174	135728	138292	127152	102924	126604	133141	135837	161724	179988	141040	135717	196866
3.4 Co-operative Banks	395	8182	892	10422	10648	10685	10764	11064	11226	11104	11176	11230	11444
4. Money at call & short notice	**1477515**	**1813762**	**1442369**	**1416780**	**1750571**	**1693557**	**1831212**	**1716004**	**1799279**	**1481538**	**1460197**	**1517336**	**1668250**
4.1 With Commercial Banks	1382148	1735590	1383312	1376087	1702226	1605837	1783359	1604648	1707543	1432348	1391609	1438444	1638198
4.2 With Co-operative Banks	40967	20372	13557	10960	6295	10895	3780	8635	16062	12540	17030	9100	9035
4.3 With Other Financial Institutions	54400	57800	45500	29733	42050	76825	44073	102721	75674	36650	51558	69792	21017

Note

@ : Excluding Regional Rural Banks. P : Provisional

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.

TABLE 4A : LIABILITIES AND ASSETS IN INDIA OF SCHEDULED COMMERCIAL BANKS@ : 1999-2000 *(Concld.)*

(Amount in Rs. lakh)

Items	As on the last Friday of												
	March	April	May	June	July	August	Septem-ber	Octo-ber	Novem-ber	Decem-ber	January	February	March
	1999	1999	1999	1999	1999	1999	1999	1999	1999	1999	2000	2000	2000P
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
5. Investments	**33607205**	**34176752**	**35120776**	**35710470**	**36365182**	**37158450**	**37491183**	**37852830**	**38677932**	**38949212**	**39395296**	**40120632**	**40972853**
5.1 Treasury Bills	994273	1080345	1096883	1129649	1200349	1284231	1295118	1244482	1164684	995616	1241801	1226689	1012948
5.2 Other Central Govt. securities	17531212	17736562	18390972	19099702	19550821	20148653	20170147	20606404	21391659	21450260	21580120	22023968	22673806
5.3 State Govt. Securities	3814650	4376073	4340850	4267514	4264991	4288078	4376390	4373619	4392217	4386309	4413097	4415161	4559694
5.4 Other Approved securities	2756145	2750987	2815570	2746299	2719684	2702252	2674230	2665347	2656110	2614997	2601187	2584315	2563178
5.5 Shares & debentures of Cos' & Corpns. not included in 5.4	4763143	4835822	5366109	5020054	5126289	5211575	5317188	5407609	5454025	5646241	5695065	6047641	6242258
5.6 Fixed Deposits with Banks (including Co-op. Banks)	360138	345634	364440	241576	256867	238541	229132	258819	253998	325241	265537	372629	544855
5.7 Other Investments in India	3387644	3051329	2745952	3205676	3246181	3285120	3428978	3296550	3365239	3530548	3598489	3450231	3376114
6. Bills Purchased & Discounted	**3145948**	**3166183**	**2964711**	**2888183**	**2871587**	**2961520**	**2917924**	**3030044**	**3070068**	**3225452**	**3273586**	**3383602**	**3924797**
6.1 Inland Bills	1586651	1628226	1444073	1410642	1431174	1512048	1416537	1538109	1520135	1641306	1673533	1690042	2053842
6.2 Foreign Bills	1559297	1537957	1520638	1477541	1440413	1449472	1501387	1491935	1549933	1584146	1600053	1693560	1870955
6.2.1 Export bills drawn in India	927233	920818	892728	852818	841569	829363	849517	866821	875478	912453	890816	935256	1077754
6.2.2 Import bills drawn on & Payable in India	158749	146159	150044	162925	143800	151875	154449	140621	137012	127882	172303	147357	161992
6.2.3 Other Foreign Bills	473315	470980	477866	461798	455044	468234	497421	484493	537443	543811	536934	610947	631209
6.2.3.1 Payable in India	186100	204766	209279	205756	186729	214133	241975	222885	245796	236722	258256	264120	301236
6.2.3.2 Payable outside India	287215	266214	268587	256042	268315	254101	255446	261608	291647	307089	278678	346827	329973
7. Loans & Advances	**34508681**	**34632222**	**34829953**	**34821305**	**35414729**	**35634012**	**36072943**	**37239918**	**37627486**	**39336888**	**39545300**	**40346668**	**42373271**
7.1 Loans & Advances, Cash Credit & Overdrafts (Excl. Due from Banks vide 7.2)	34088779	34371927	34498079	34481373	35077223	35287036	35699635	36861647	37272011	39002582	39131087	39921809	41973755
7.2 Due From Banks	419902	260295	331874	339932	337506	346976	373308	378271	355475	334306	414213	424859	399516
7.2.1 Co - operative Banks in India	24473	39307	54433	19386	25774	31396	21454	34147	13604	57882	30023	45239	62558
7.2.2 Commercial Banks in India	145560	74301	75728	106569	139900	136647	174410	166272	193329	196444	239991	265568	244051
7.2.3 Banks outside India	249869	146687	201713	213977	171832	178933	177444	177852	148542	79980	144199	114052	92907
8. Premises, Furnitures, Fixtures & other Fixed Assets	**1300837**	**1302629**	**1288037**	**1292880**	**1306039**	**1317022**	**1363365**	**1436987**	**1440472**	**1406428**	**1483038**	**1491556**	**1457161**
9. Branch Adjustments	**2119841**	**1378400**	**1255136**	**2140311**	**2029330**	**2342466**	**2250701**	**3093065**	**2137912**	**3116754**	**2474462**	**2877798**	**3493241**
9.1 Among Offices in India	2023394	1285391	1147054	2037895	1908432	2232698	2134123	2873928	2008744	3026661	2368220	2794047	3425989
9.2 With Offices outside India	96447	93009	108082	102416	120898	109768	116578	219137	129168	90093	106242	83752	67253
10. Capitalised Expenses	**715827**	**737075**	**747280**	**804587**	**794274**	**797631**	**877486**	**836866**	**781790**	**700020**	**666695**	**675044**	**746749**
11. Non - Banking Assets acquired in satisfaction of claims	**3269**	**2133**	**2314**	**2003**	**3039**	**2413**	**1830**	**6864**	**2269**	**3609**	**72117**	**74078**	**167172**
12 Other Tangible Assets	**9716166**	**10084092**	**9369144**	**8161448**	**8236079**	**8153845**	**8435429**	**8760506**	**9022937**	**8947122**	**8738484**	**8612386**	**9340316**
Total Assets	**93852830**	**95070089**	**94668390**	**94835993**	**96219495**	**97180739**	**98585239**	**102010518**	**102178966**	**103959544**	**103731698**	**105903914**	**113446695**

Note

@ : Excluding Regional Rural Banks. P : Provisional

Source : Form 'X' return under Section 27 of Banking Regulation Act, 1949.

GRAPH - 3

EARNINGS, EXPENSES AND PROFITS OF SCHEDULED COMMERCIAL BANKS : 1997-98 TO 1999-2000

(For the year ended March 31)

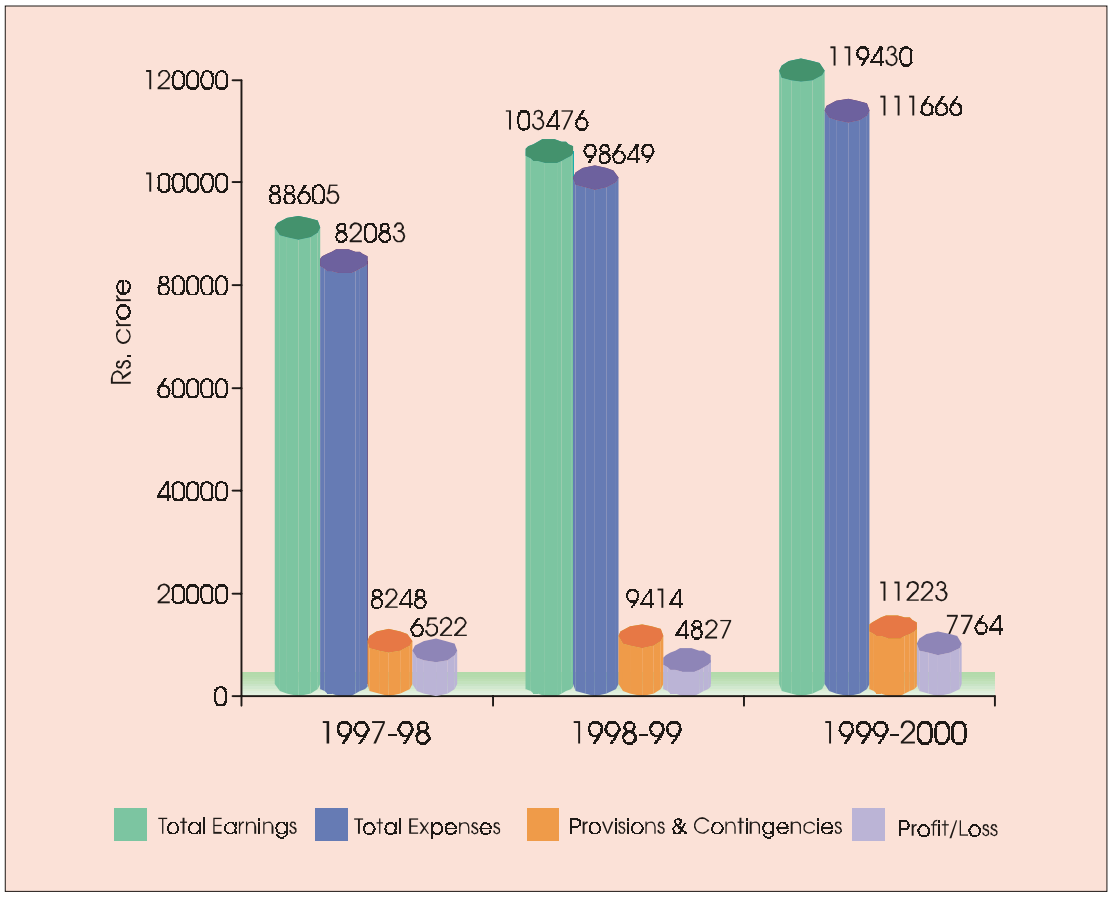


TABLE 5 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000

(Amount in Rs. lakh)

Items	For the year ended March 31											
	State Bank of India and its Associates		Nationalised Banks Banks		Other Scheduled Commercial Banks		Foreign Banks Banks		Regional Rural Banks		Total	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	**8**	**8**	**19**	**19**	**33**	**32**	**44**	**42**	**196**	**192**	**300**	**293**
I. Interest earned	**2512615**	**2918666**	**4434816**	**5027306**	**1000400**	**1187113**	**785713**	**817606**	**327739**	**384242**	**9061283**	**10334933**
a) Interest/discount on advances/bills	1165981	1293134	2141332	2429874	530137	603265	440318	426144	113697	136302	4391465	4888719
b) Income on Investments	1012145	1265822	1968766	2308676	384349	499522	272868	329819	117462	138909	3755590	4542748
c) Interest on balances with RBI and other inter-bank funds	133859	183371	245696	240999	68938	71137	59491	49895	89857	95650	597841	641052
d) Others	200630	176339	79022	47757	16976	13189	13036	11748	6723	13381	316387	262414
II. Other income	**422324**	**482791**	**516952**	**661280**	**145013**	**228626**	**186256**	**215219**	**15733**	**20132**	**1286278**	**1608048**
a) Commission, exchange and brokerage	309949	341433	258300	286318	62421	80103	111516	117417	5550	6723	747736	831994
b) Net Profit (loss) on sale and revaluation of investments	8942	44906	47512	148908	20965	80735	9702	23151	—	1271	87121	298971
i) Profit on sale and revaluation of investments	9967	45436	53909	154593	22746	81668	15788	24199	—	1292	102410	307188
ii) Loss on sale and revaluation of investments	1025	530	6397	5685	1781	933	6086	1048	—	21	15289	8217
c) Net Profit (loss) on sale of land, building & other assets	(104)	138	653	879	(1)	(126)	151	(6)	—	21	699	906
i) Profit on sale of land, building & other assets	25	139	738	976	72	98	501	736	—	21	1336	1970
ii) Loss on sale of land, building & other assets	129	1	85	97	73	224	350	742	—	—	637	1064
d) Net Profit (loss) on exchange transaction	71272	47473	98430	88997	26089	21610	60891	57250	—	—	256682	215330
i) Profit on exchange transaction	71272	47473	100909	90728	26089	21648	63406	58562	—	—	261676	218411
ii) Loss on exchange transaction	—	—	2479	1731	—	38	2515	1312	—	—	4994	3081
e) Miscellaneous income	32265	48841	112057	136178	35539	46304	3996	17407	10183	12117	194040	260847
Total (I+II)	**2934939**	**3401457**	**4951768**	**5688586**	**1145413**	**1415739**	**971969**	**1032825**	**343472**	**404374**	**10347561**	**11942981**
III. Interest expended	**1698284**	**1989707**	**3085692**	**3547822**	**784145**	**895554**	**520057**	**498620**	**213038**	**251249**	**6301216**	**7182952**
a) Interest on deposits	1593620	1879073	2964137	3375027	726227	812068	406892	349723	187230	221997	5878106	6637888
b) Interest on RBI/inter-bank borrowings	54041	63939	59126	71243	28740	42265	95979	123475	19579	21767	257465	322689
c) Others	50623	46695	62429	101552	29178	41221	17186	25422	6229	7485	165645	222375
IV. Operating expenses	**771850**	**827837**	**1273131**	**1418275**	**213790**	**252910**	**257951**	**258830**	**105602**	**103488**	**2622324**	**2861342**
a) Payments to and provisions for employees	549289	592640	934678	1043518	102892	124341	76988	86240	85397	89391	1749244	1936130
b) Rent, taxes and lighting	49662	55827	85192	95723	21487	25532	22819	24085	2234	2544	181394	203711
c) Printing and stationery	11947	12532	17754	18900	4615	6141	5839	6141	1147	1193	41302	44907
d) Advertisement and publicity	2602	2158	4681	4815	3539	4276	10787	12009	33	51	21642	23309
e) Depreciation on bank's property	38471	44707	44847	56500	33879	34285	18596	22546	732	927	136525	158965
f) Directors' fees, allowances and expenses	131	128	357	321	317	371	117	118	7	15	929	953
g) Auditors' fees and expenses	2964	3364	6590	7947	556	641	235	278	177	295	10522	12525
h) Law charges	2131	4794	5598	6279	1017	1087	2031	2016	98	106	10875	14282
i) Postage, telegrams, telephones, etc.	9740	8705	15101	15390	6681	7420	14893	15194	718	813	47133	47522
j) Repairs and maintenance	5959	6821	15821	17522	5818	7217	12545	14565	228	244	40371	46369
k) Insurance	9580	12463	25908	25051	4333	5173	4508	4751	1348	1492	45677	48930
l) Other expenditure	89374	83698	116604	126309	28656	36426	88593	70887	13483	6417	336710	323737
V. Provisions and contingencies	**318240**	**316227**	**413701**	**478789**	**76607**	**144821**	**124396**	**171867**	**8443**	**10638**	**941387**	**1122342**
Total expenses	**2788374**	**3133771**	**4772524**	**5444886**	**1074542**	**1293285**	**902404**	**929317**	**327083**	**365375**	**9864927**	**11166636**
VI. Profit (loss)	**146565**	**267686**	**179244**	**243700**	**70871**	**122454**	**69565**	**103506**	**16389**	**38997**	**482634**	**776347**

Note

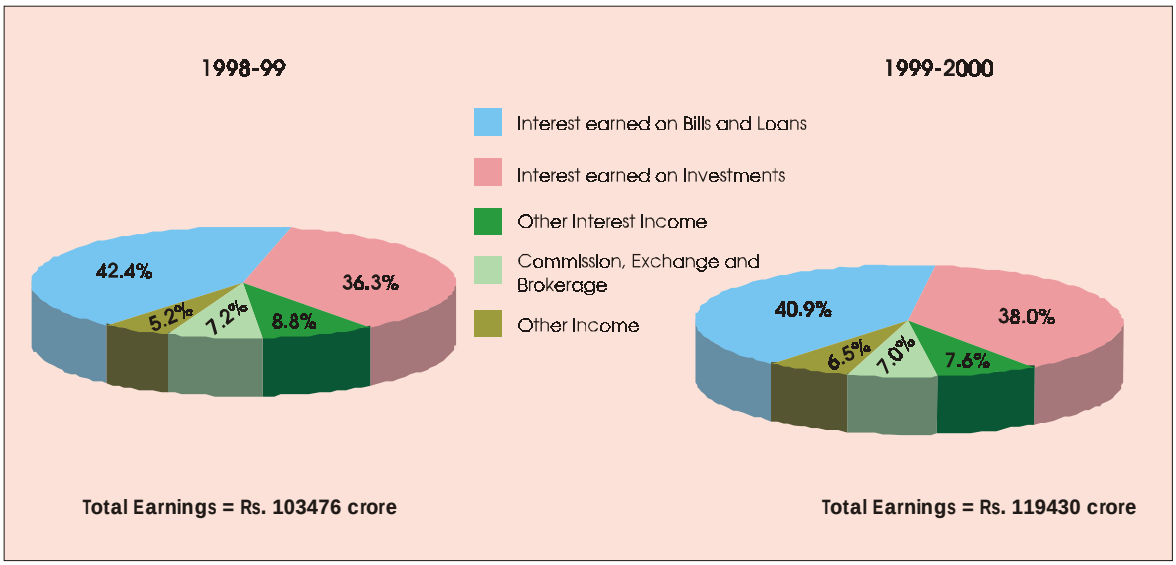
Figures in bracket indicate loss.

Source : Annual accounts of banks of respective years.

GRAPH - 4

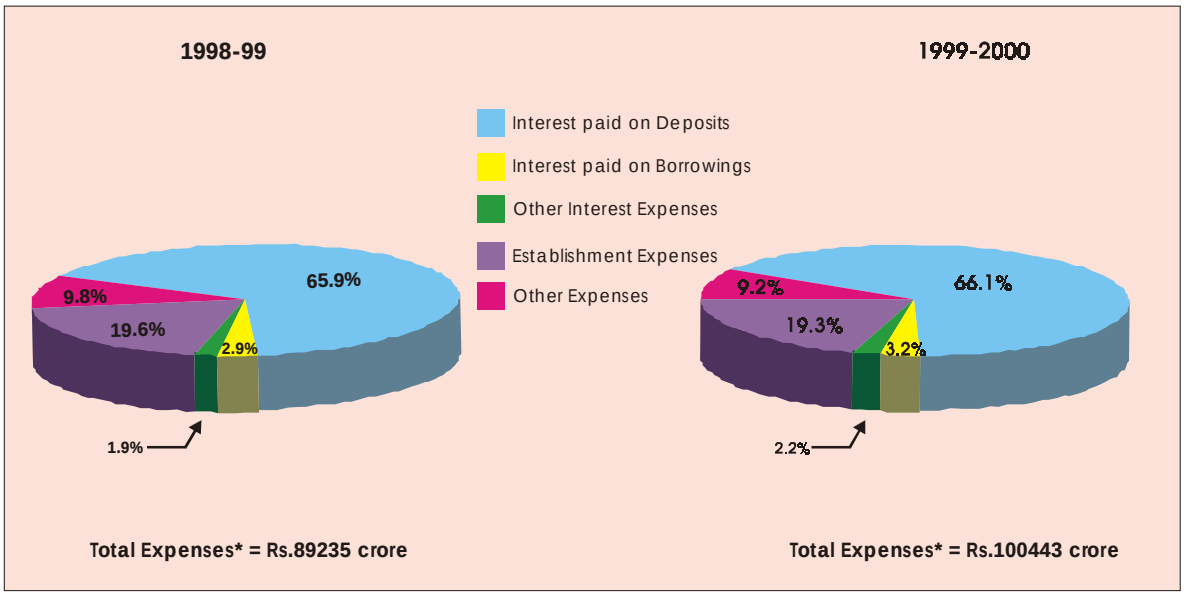
COMPOSITION OF TOTAL EARNINGS OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000

(For the year ended March 31)



COMPOSITION OF TOTAL EXPENSES* OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000

(For the year ended March 31)



Note: * Excluding provisions and contingencies.

TABLE 6 : CLASSIFICATION OF LOAN ASSETS OF PUBLIC SECTOR BANKS : 1993 TO 1999

(Amount in Rs. crore)

Classification of Loan Assets	As on March 31						
	1993	1994	1995	1996	1997@	1998@	1999@
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Standard Assets	130087	124580	158967	189660	200637	239318	273618
	(76.8)	(75.2)	(80.5)	(82.0)	(82.2)	(84.0)	(84.1)
2. Sub-Standard Assets	12552	12163	7758	9299	12472	14463	16033
	(7.4)	(7.3)	(3.9)	(4.0)	(5.1)	(5.1)	(4.9)
3. Doubtful Assets	20106	23317	22913	24707	26015	25819	29252
	(11.9)	(14.1)	(11.6)	(10.7)	(10.7)	(9.1)	(9.0)
4. Loss Assets	3930	4073	3732	4351	5090	5371	6425
	(2.3)	(2.5)	(1.9)	(1.9)	(2.1)	(1.9)	(2.0)
5. Advances with balances less than Rs. 25,000 included in NPA	2665	1488	3982	3304			
	(1.6)	(0.9)	(2.0)	(1.4)			
6. Total Non-Performing Assets (NPAs) (2 to 5)	**39253**	**41041**	**38385**	**41661**	**43577**	**45653**	**51710**
	(23.2)	**(24.8)**	**(19.5)**	**(18.0)**	**(17.8)**	**(16.0)**	**(15.9)**
7. Total Advances (1+6)	**169340**	**165621**	**197352**	**231321**	**244214**	**284971**	**325328**

Notes

1. Figures in bracket indicate percent share in total advances.
2. @ : Provisional.

Source : Report on Trend and Progress of Banking in India, various issues.

GRAPH - 5

CATEGORY-WISE NUMBER OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS: 1997 TO 1999

(As on March 31)

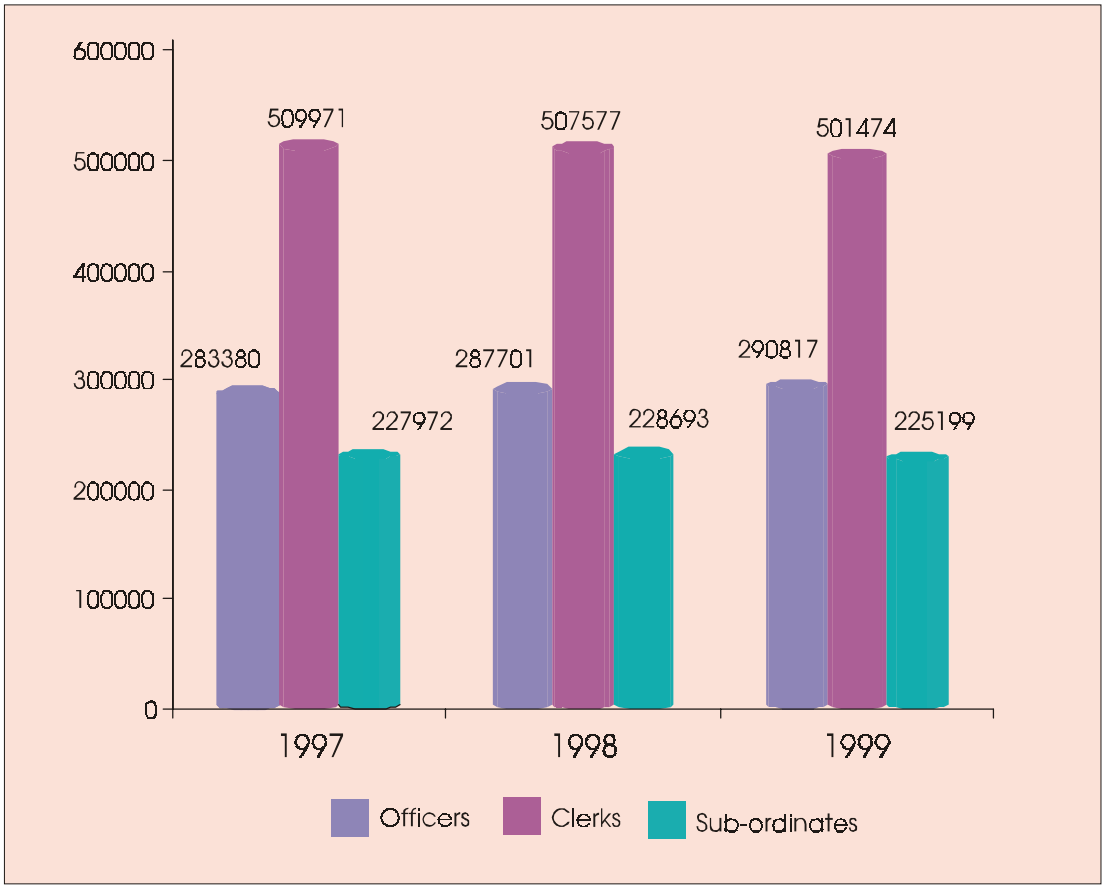


TABLE 7 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF : 1999

Region/State/ Union Territory	As on March 31							
	Officers		Clerks		Subordinates		Total	
	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**52018**	**17.9**	**84965**	**16.9**	**40663**	**18.1**	**177646**	**17.5**
Haryana	5801	2.0	10883	2.2	5139	2.3	21823	2.1
Himachal Pradesh	2114	0.7	3380	0.7	2077	0.9	7571	0.7
Jammu & Kashmir	2455	0.8	4455	0.9	2264	1.0	9174	0.9
Punjab	10549	3.6	20133	4.0	10133	4.5	40815	4.0
Rajasthan	11493	4.0	17372	3.5	9310	4.1	38175	3.8
Chandigarh	2886	1.0	3534	0.7	1569	0.7	7989	0.8
Delhi	16720	5.7	25208	5.0	10171	4.5	52099	5.1
North-Eastern Region	**6520**	**2.2**	**10688**	**2.1**	**5550**	**2.5**	**22758**	**2.2**
Arunachal Pradesh	190	0.1	335	0.1	193	0.1	718	0.1
Assam	4422	1.5	7314	1.5	3784	1.7	15520	1.5
Manipur	234	0.1	467	0.1	193	0.1	894	0.1
Meghalaya	620	0.2	939	0.2	541	0.2	2100	0.2
Mizoram	143	—	221	—	127	—	491	—
Nagaland	260	0.1	382	0.1	213	0.1	855	0.1
Tripura	651	0.2	1030	0.2	499	0.2	2180	0.2
Eastern Region	**45971**	**15.8**	**78722**	**15.7**	**38604**	**17.1**	**163297**	**16.0**
Bihar	15771	5.4	22666	4.5	12142	5.4	50579	5.0
Orissa	7617	2.6	10965	2.2	5647	2.5	24229	2.4
Sikkim	106	—	179	—	107	—	392	—
West Bengal	22392	7.7	44727	8.9	20629	9.2	87748	8.6
Andaman & Nicobar	85	—	185	—	79	—	349	—
Central Region	**46630**	**16.0**	**72219**	**14.4**	**37525**	**16.7**	**156374**	**15.4**
Madhya Pradesh	15419	5.3	22685	4.5	11642	5.2	49746	4.9
Uttar Pradesh	31211	10.7	49534	9.9	25883	11.5	106628	10.5
Western Region	**57384**	**19.7**	**108668**	**21.7**	**46420**	**20.6**	**212472**	**20.9**
Goa	1392	0.5	2891	0.6	994	0.4	5277	0.5
Gujarat	15704	5.4	30904	6.2	14143	6.3	60751	6.0
Maharashtra	40202	13.8	74715	14.9	31204	13.9	146121	14.4
Dadra & Nagar Haveli	35	—	50	—	22	—	107	—
Daman & Diu	51	—	108	—	57	—	216	—
Southern Region	**82294**	**28.3**	**146212**	**29.2**	**56437**	**25.1**	**284943**	**28.0**
Andhra Pradesh	21284	7.3	34364	6.9	15756	7.0	71404	7.0
Karnataka	22293	7.7	39632	7.9	14451	6.4	76376	7.5
Kerala	13228	4.5	26341	5.3	9689	4.3	49258	4.8
Tamil Nadu	24994	8.6	45014	9.0	16237	7.2	86245	8.5
Lakshadweep	19	—	28	—	14	—	61	—
Pondicherry	476	0.2	833	0.2	290	0.1	1599	0.2
All India	**290817**	**100.0**	**501474**	**100.0**	**225199**	**100.0**	**1017490**	**100.0**

Source : Basic Statistical Return-2.

TABLE 8 : POPULATION AND BANK GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORIES OF STAFF : 1999

Population Group	As on March 31							
	Officers	Clerks	Sub-ordinates	**Total**	Officers	Clerks	Sub-ordinates	**Total**
	State Bank of India and its Associates				Nationalised Banks			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural	12595	19634	14721	**46950**	26264	42379	25560	**94203**
Semi-Urban	20108	46541	24506	**91155**	26053	51718	22620	**100391**
Urban/Metropolitan	43439	89986	36332	**169757**	105085	191106	73405	**369596**
Total	**76142**	**156161**	**75559**	**307862**	**157402**	**285203**	**121585**	**564190**
	Regional Rural Banks				Other Scheduled Commercial Banks			
Rural	19219	16404	11892	**47515**	1780	3354	1510	**6644**
Semi-Urban	5705	5805	2481	**13991**	5224	9017	3539	**17780**
Urban/Metropolitan	2327	2348	908	**5583**	14467	17732	6221	**38420**
Total	**27251**	**24557**	**15281**	**67089**	**21471**	**30103**	**11270**	**62844**
	Foreign Banks				All Scheduled Commercial Banks			
Rural	—	—	—	**—**	59858	81771	53683	**195312**
Semi-Urban	13	23	7	**43**	57103	113104	53153	**223360**
Urban/Metropolitan	8538	5427	1497	**15462**	173856	306599	118363	**598818**
Total	**8551**	**5450**	**1504**	**15505**	**290817**	**501474**	**225199**	**1017490**

Source : Basic Statistical Return - 2.

TABLE 9 : MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS : 1995 TO 1999

(Amount in Rs. lakh)

Period of Maturity	As on March 31									
	1995		1996		1997		1998		1999	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Upto 90 days	6453545	3137488	6561866	3126619	6201353	3207255	6320296	4163516	5433824	3896805
	(6.5)	(14.1)	(6.4)	(12.1)	(5.7)	(10.4)	(5.7)	(11.1)	(4.7)	(8.9)
91 days & above but less than 6 months	3070359	1002585	3535477	1562738	3927031	1779269	4350980	2185718	4781658	2561036
	(3.1)	(4.5)	(3.4)	(6.1)	(3.6)	(5.8)	(3.9)	(5.8)	(4.1)	(5.8)
6 months & above but less than 1 year	6182474	1645229	7511376	2678150	9006193	3542455	9799664	3939184	11361986	5472608
	(6.2)	(7.4)	(7.3)	(10.4)	(8.3)	(11.5)	(8.8)	(10.5)	(9.8)	(12.4)
1 year & above but less than 2years	28472827	6634954	24559122	6127659	22607317	6519534	21687805	7923735	23363387	9911965
	(28.6)	(29.8)	(23.8)	(23.8)	(20.8)	(21.1)	(19.5)	(21.2)	(20.2)	(22.5)
2 years & above but less than 3 years	18730358	3440373	21804889	4898760	21837111	5806120	20692624	6484122	20615897	6964046
	(18.8)	(15.5)	(21.1)	(19.0)	(20.1)	(18.8)	(18.6)	(17.3)	(17.8)	(15.8)
3 years & above but less than 5 years	18344012	3853022	19533734	4365742	23208380	6112049	26163098	8109236	28286421	10009817
	(18.4)	(17.3)	(18.9)	(16.9)	(21.4)	(19.8)	(23.5)	(21.7)	(24.4)	(22.7)
5 years & above	18251066	2538382	19672501	3013810	21792361	3878800	22144366	4623131	21981440	5190580
	(18.3)	(11.4)	(19.1)	(11.7)	(20.1)	(12.6)	(19.9)	(12.4)	(19.0)	(11.8)
Total	**99504641**	**22252033**	**103178965**	**25773478**	**108579746**	**30845482**	**111158833**	**37428642**	**115824613**	**44006857**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note

Figures in bracket represent percent share in total.

Source : Basic Statistical Return - 2.

TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 AND 1999

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	**1443043**	**1944441**	**1155557**	**1250365**	**3414601**	**4354103**	**6013201**	**7548909**
	(17.5)	(19.6)	(8.4)	(7.4)	(8.9)	(9.3)	(9.9)	(10.2)
1. Central & State Governments	479401	651254	488651	538917	866146	1115903	1834198	2306074
	(5.8)	(6.6)	(3.5)	(3.2)	(2.3)	(2.4)	(3.0)	(3.1)
i) Central Government	206687	252765	31391	38961	416899	505205	654977	796931
	(2.5)	(2.5)	(0.2)	(0.2)	(1.1)	(1.1)	(1.1)	(1.1)
ii) State Governments	272714	398489	457260	499956	449247	610698	1179221	1509143
	(3.3)	(4.0)	(3.3)	(2.9)	(1.2)	(1.3)	(1.9)	(2.0)
2. Local Authorities	113667	178391	257407	325278	624066	719700	995140	1223369
	(1.4)	(1.8)	(1.9)	(1.9)	(1.6)	(1.5)	(1.6)	(1.7)
3. Quasi-Government Bodies	387862	478052	170249	191605	973583	1033977	1531694	1703634
	(4.7)	(4.8)	(1.2)	(1.1)	(2.5)	(2.2)	(2.5)	(2.3)
of which: State Electricity Boards	149694	216685	2822	726	106015	148059	258531	365470
	(1.8)	(2.2)	(—)	(—)	(0.3)	(0.3)	(0.4)	(0.5)
4. Public Sector Corporations and Companies	462113	636744	239250	194565	950806	1484523	1652169	2315832
	(5.6)	(6.4)	(1.7)	(1.1)	(2.5)	(3.2)	(2.7)	(3.1)
i) Non-Departmental Commercial Undertakings	291766	381773	124921	21749	603581	1031958	1020268	1435480
	(3.5)	(3.8)	(0.9)	(0.1)	(1.6)	(2.2)	(1.7)	(1.9)
ii) Others	170347	254971	114329	172816	347225	452565	631901	880352
	(2.1)	(2.6)	(0.8)	(1.0)	(0.9)	(1.0)	(1.0)	(1.2)
II. Private Corporate Sector (Non-Financial)	**1126595**	**1264350**	**34382**	**38349**	**1310151**	**1723530**	**2471128**	**3026229**
	(13.7)	(12.7)	(0.2)	(0.2)	(3.4)	(3.7)	(4.1)	(4.1)
1. Non-Financial Companies	1097121	1190740	15719	19765	1253872	1573714	2366712	2784219
	(13.3)	(12.0)	(0.1)	(0.1)	(3.3)	(3.4)	(3.9)	(3.8)
2. Non-Credit Co-operative Institutions	29474	73610	18663	18584	56279	149816	104416	242010
	(0.4)	(0.7)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)
III. Financial Sector	**1594889**	**1916970**	**186875**	**277258**	**2693513**	**4311481**	**4475277**	**6505709**
	(19.4)	(19.3)	(1.4)	(1.6)	(7.0)	(9.2)	(7.4)	(8.8)
1. Banks	784121	937880	49903	138556	1666753	3258715	2500777	4335151
	(9.5)	(9.4)	(0.4)	(0.8)	(4.3)	(7.0)	(4.1)	(5.9)
i) Indian Commercial Banks	463508	515147	28628	123443	774076	1726324	1266212	2364914
	(5.6)	(5.2)	(0.2)	(0.7)	(2.0)	(3.7)	(2.1)	(3.2)
ii) Foreign Resident Banks (Offices of foreign banks in India)	44294	204953	696	67	27791	490728	72781	695748
	(0.5)	(2.1)	(—)	(—)	(0.1)	(1.0)	(0.1)	(0.9)
iii) Co-operative Banks & Credit Societies	276319	217780	20579	15046	864886	1041663	1161784	1274489
	(3.4)	(2.2)	(0.1)	(0.1)	(2.3)	(2.2)	(1.9)	(1.7)
a. Co-operative Banks	264848	194360	1976	1920	822765	979660	1089589	1175940
	(3.2)	(2.0)	(0.0)	(0.0)	(2.1)	(2.1)	(1.8)	(1.6)
b. Credit Societies	11471	23420	18603	13126	42121	62003	72195	98549
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)

Note

Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 4.

TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 AND 1999 *(Contd.)*

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	511077	623263	80654	85073	465354	560014	1057085	1268350
	(6.2)	(6.3)	(0.6)	(0.5)	(1.2)	(1.2)	(1.7)	(1.7)
i) Financial Companies	48850	75799	11022	630	37975	52245	97847	128674
	(0.6)	(0.8)	(0.1)	(—)	(0.1)	(0.1)	(0.2)	(0.2)
a. Housing Finance Companies	34871	67259	11022	425	33568	46312	79461	113996
	(0.4)	(0.7)	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.2)
b. Auto Finance Companies	13979	8540	—	205	4407	5933	18386	14678
	(0.2)	(0.1)	(—)	(—)	(—)	(—)	(—)	(—)
ii) Total of Mutual Funds in Private Sector & other Mutual Funds	21840	38595	78	240	31494	33257	53412	72092
	(0.3)	(0.4)	(—)	(—)	(0.1)	(0.1)	(0.1)	(0.1)
a. Mutual Funds in Private Sector	4628	4366	67	139	10502	3165	15197	7670
	(0.1)	(—)	(—)	(—)	(—)	(—)	(—)	(—)
b. Other Mutual Funds	17212	34229	11	101	20992	30092	38215	64422
	(0.2)	(0.3)	(—)	(—)	(0.1)	(0.1)	(0.1)	(0.1)
iii) Unit Trust of India	71959	66174	11	23	59446	19434	131416	85631
	(0.9)	(0.7)	(—)	(—)	(0.2)	(—)	(0.2)	(0.1)
iv) Insurance Corporations and Companies (Life and General)	197546	256451	9848	2951	174472	246647	381866	506049
	(2.4)	(2.6)	(0.1)	(—)	(0.5)	(0.5)	(0.6)	(0.7)
v) Term Lending Institutions	112669	135177	257	1619	124097	145801	237023	282597
	(1.4)	(1.4)	(—)	(—)	(0.3)	(0.3)	(0.4)	(0.4)
vi) Provident Fund Institutions	58213	51067	59438	79610	37870	62630	155521	193307
	(0.7)	(0.5)	(0.4)	(0.5)	(0.1)	(0.1)	(0.3)	(0.3)
3. Other Financial Companies	299691	355827	56318	53629	561406	492752	917415	902208
	(3.6)	(3.6)	(0.4)	(0.3)	(1.5)	(1.1)	(1.5)	(1.2)
i) Financial Services Companies	58510	34502	444	9151	58199	62539	117153	106192
	(0.7)	(0.3)	(—)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
ii) Other Financial Companies	114065	167532	4430	4055	238554	256112	357049	427699
	(1.4)	(1.7)	(—)	(—)	(0.6)	(0.5)	(0.6)	(0.6)
iii) Others	127116	153793	51444	40422	264653	174101	443213	368316
	(1.5)	(1.5)	(0.4)	(0.2)	(0.7)	(0.4)	(0.7)	(0.5)

Note

Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 4.

TABLE 10 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 AND 1999 *(Concld.)*

(Amount in Rs. lakh)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	**3842554**	**4597730**	**11725861**	**14496832**	**24707390**	**29058429**	**40275805**	**48152991**
	(46.6)	(46.3)	(84.8)	(85.4)	(64.3)	(62.1)	(66.6)	(65.3)
1. Individuals (including Hindu Undivided Families)	1783756	2313986	10104328	13065408	19538989	24970725	31427073	40350119
	(21.7)	(23.3)	(73.1)	(77.0)	(50.9)	(53.4)	(52.0)	(54.7)
i) Farmers	63424	94878	1894150	2545316	3786636	5247940	5744210	7888134
	(0.8)	(1.0)	(13.7)	(15.0)	(9.9)	(11.2)	(9.5)	(10.7)
ii) Bussinessmen, Traders, Professionals and Self-Employed Persons	1205760	1487199	1762176	2273169	4087953	5170973	7055889	8931341
	(14.6)	(15.0)	(12.7)	(13.4)	(10.6)	(11.1)	(11.7)	(12.1)
iii) Wage and Salary Earners	107684	152319	3232387	4137595	4883539	6367719	8223610	10657633
	(1.3)	(1.5)	(23.4)	(24.4)	(12.7)	(13.6)	(13.6)	(14.5)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	79669	86597	67190	159833	191304	392398	338163	638828
	(1.0)	(0.9)	(0.5)	(0.9)	(0.5)	(0.8)	(0.6)	(0.9)
v) Other Individuals	327219	492993	3148425	3949495	6589557	7791695	10065201	12234183
	(4.0)	(5.0)	(22.8)	(23.3)	(17.2)	(16.7)	(16.6)	(16.6)
2. Trusts, Associations, Clubs, etc.	82850	94927	166808	207531	468837	765219	718495	1067677
	(1.0)	(1.0)	(1.2)	(1.2)	(1.2)	(1.6)	(1.2)	(1.4)
3. Proprietary and Partnership Concerns, etc.	1503665	1669267	76915	105331	927890	1106791	2508470	2881389
	(18.3)	(16.8)	(0.6)	(0.6)	(2.4)	(2.4)	(4.1)	(3.9)
4. Educational Institutions	75956	139999	216242	268777	374879	448336	667077	857112
	(0.9)	(1.4)	(1.6)	(1.6)	(1.0)	(1.0)	(1.1)	(1.2)
5. Religious Institutions	15172	13920	71343	78539	309321	240311	395836	332770
	(0.2)	(0.1)	(0.5)	(0.5)	(0.8)	(0.5)	(0.7)	(0.5)
6. Others (Not elsewhere Classified)	381155	365631	1090225	771246	3087474	1527047	4558854	2663924
	(4.6)	(3.7)	(7.9)	(4.5)	(8.0)	(3.3)	(7.5)	(3.6)
V. Foreign Sector	**229962**	**206283**	**726671**	**914392**	**6289066**	**7345768**	**7245699**	**8466443**
	(2.8)	(2.1)	(5.3)	(5.4)	(16.4)	(15.7)	(12.0)	(11.5)
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	16518	28119	7991	5464	52113	35015	76622	68598
	(0.2)	(0.3)	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
2. Non-Residents	68911	118585	600037	797803	5744120	6826252	6413068	7742640
	(0.8)	(1.2)	(4.3)	(4.7)	(15.0)	(14.6)	(10.6)	(10.5)
3. Others	144533	59579	118643	111125	492833	484501	756009	655205
	(1.8)	(0.6)	(0.9)	(0.7)	(1.3)	(1.0)	(1.2)	(0.9)
Total	**8237043**	**9929774**	**13829346**	**16977196**	**38414721**	**46793311**	**60481110**	**73700281**
	(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.

Source : Basic Statistical Return - 4.

TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/ DEBENTURES/BONDS OF STATE ASSOCIATED BODIES : 1997 TO 1999

(Book value in Rs. lakh)

State/Union Territory	As on March 31											
	State Govt. Securities			Regional Rural Banks			Co-operative Institutions			State Electricity Board		
	1997	1998	1999	1997	1998	1999	1997	1998	1999	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Andhra Pradesh	282622	313874	394003	1948	2171	3116	3566	5128	4214	12077	14345	43185
2. Arunachal Pradesh	2419	3456	3053	—	—	—	—	—	—	—	—	—
3. Assam	63611	78204	96410	140	140	140	8	8	8	43174	42542	41877
4. Bihar	286315	311566	340776	1862	2445	3850	64	4	354	61896	59365	55730
5. Goa	4973	6068	12280	—	—	—	—	—	—	—	—	5
6. Gujarat	99174	112242	129482	1608	2324	2661	3674	3659	4283	44370	42445	37208
7. Haryana	65752	76186	84051	1095	905	1111	3257	3141	3222	20557	34511	24010
8. Himachal Pradesh	19352	22326	31334	349	349	409	473	473	513	17498	18837	11306
9. Jammu & Kashmir	30639	34260	39382	364	364	364	109	99	99	12179	11524	9797
10. Karnataka	126409	142106	175824	2128	2243	2182	5143	4490	5386	5592	10484	8650
11. Kerala	170062	198340	226815	70	70	150	4088	4188	4307	27711	41707	31929
12. Madhya Pradesh	147099	175625	213115	2718	3342	4304	1964	1864	1772	110236	105097	100822
13. Maharashtra	141021	168923	187774	480	481	1107	2814	2242	2242	72840	86357	79235
14. Manipur	10117	10751	11508	35	35	35	—	—	—	—	—	—
15. Meghalaya	8508	9841	13570	—	—	—	—	—	—	7092	7274	6192
16. Mizoram	2822	3700	5246	—	—	—	—	—	—	—	—	—
17. Nagaland	16309	18125	20924	—	—	—	—	—	—	—	—	—
18. Orissa	184789	218540	241661	1647	1656	1448	21	15	15	7765	6085	5973
19. Punjab	73501	88014	106325	798	3195	852	2038	1987	1996	40541	55987	39507
20. Rajasthan	206452	234989	291162	1625	2239	3311	900	597	597	30623	41534	28016
21. Sikkim	4082	5113	7421	—	—	—	—	—	—	—	—	—
22. Tamil Nadu	202002	225635	240419	105	363	593	1298	1292	1356	54876	52044	53099
23. Tripura	10909	12362	15457	35	35	35	—	—	—	—	—	—
24. Uttar Pradesh	530683	587470	675064	4119	6973	8899	330	225	225	62226	55644	52675
25. West Bengal	199564	234540	278213	809	800	1043	262	262	262	56791	51052	44394
26. Chandigarh	—	—		—	—	—	—	—	—	—	—	—
27. Delhi	—	—		—	—	—	1080	880	1989	—	—	—
28. Pondicherry	—	—		—	—	—	25	25	25	—	—	—
29. Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—
30. Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—
31. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—
Total	**2889186**	**3292256**	**3841269**	**21935**	**30130**	**35610**	**31114**	**29665**	**33779**	**688044**	**736836**	**673610**

Notes

1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.
3. Remaining States/ Union Territories have nil or negligible investments.

Source : Basic Statistical Return - 5.

TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/ DEBENTURES/BONDS OF STATE ASSOCIATED BODIES : 1997 TO 1999 *(Contd.)*

(Book value in Rs. lakh)

State/Union Territory	As on March 31											
	Municipalities, Municipal Corporations & Port Trust			State Financial Corporations			Housing Boards			State Industrial Development Corporations		
	1997	1998	1999	1997	1998	1999	1997	1998	1999	1997	1998	1999
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Andhra Pradesh	534	509	2506	31006	34370	39394	1689	1806	2075	385	610	1626
2. Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—
3. Assam	—	—	—	3774	4174	3982	—	—	—	—	—	—
4. Bihar	2	2	2	14499	14130	13602	825	825	666	—	—	—
5. Goa	—	—	—	—	—	315	—	—	—	70	75	58
6. Gujarat	20702	22722	17528	35117	38382	34328	1344	1244	933	2872	3234	2649
7. Haryana	—	—	—	13019	13179	17141	415	415	300	—	—	—
8. Himachal Pradesh	—	—	—	5715	9936	4968	—	—	90	—	—	—
9. Jammu & Kashmir	—	—	5	6540	6571	6254	500	—	39	—	—	1
10. Karnataka	368	2868	979	37534	44269	43828	1018	1272	3967	2461	2067	2276
11. Kerala	25	204	2900	18252	27615	18461	3236	3002	2434	2553	2612	1579
12. Madhya Pradesh	5	5	—	17950	18242	20134	3170	2841	2394	1979	2084	1575
13. Maharashtra	32005	30196	25253	25070	25434	24505	1490	1053	679	5393	7622	11458
14. Manipur	—	—	—	—	—	—	—	—	—	—	—	—
15. Meghalaya	—	—	—	—	—	—	—	—	—	—	—	—
16. Mizoram	—	—	—	—	—	—	—	—	—	—	—	—
17. Nagaland	—	—	—	—	—	—	—	—	—	—	—	—
18. Orissa	—	—	—	25519	29440	27868	—	—	—	200	1500	1700
19. Punjab	—	—	—	14034	15863	16512	—	—	—	3520	13956	2965
20. Rajasthan	20	20	—	21748	21638	20432	2791	2571	2231	3696	3970	5675
21. Sikkim	—	—	—	—	172	—	—	—	—	—	—	—
22. Tamil Nadu	3370	3293	2034	20814	20881	17444	5330	5355	3788	8599	9290	13062
23. Tripura	—	—	—	—	—	—	—	—	—	—	1000	—
24. Uttar Pradesh	—	—	—	41619	54086	44087	660	660	498	134	370	1300
25. West Bengal	5099	4858	8542	10487	11353	11689	1253	1185	1050	6579	5844	5609
26. Chandigarh	—	—	—	—	—	—	—	—	—	—	—	—
27. Delhi	—	1375	—	1467	1302	1118	3144	3614	2908	—	—	208
28. Pondicherry	—	—	—	—	—	—	—	—	—	—	—	—
29. Daman & Diu	—	—	—	—	103	—	—	—	—	—	—	—
30. Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—
31. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—
Total	**62130**	**66052**	**59749**	**344164**	**391140**	**366061**	**26865**	**25843**	**24052**	**38441**	**54234**	**51741**

Notes

1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.
3. Remaining States/ Union Territories have nil or negligible investments.

Source : Basic Statistical Return - 5.

TABLE 11 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/ DEBENTURIES/BONDS OF STATE ASSOCIATED BODIES : 1997 TO 1999 *(Concld.)*

(Book value in Rs. lakh)

State/Union Territory	As on March 31								
	Road Transport Corporations			Other Govt. & Quasi Govt. Bodies			Total		
	1997	1998	1999	1997	1998	1999	1997	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
1. Andhra Pradesh	—	—	3200	—	22116	19316	333827	394015	513549
2. Arunachal Pradesh	—	—	—	—	—	—	2419	3456	3053
3. Assam	—	—	—	—	—	—	110707	125068	142417
4. Bihar	889	835	835	—	—	—	366352	389172	415815
5. Goa	—	—	—	309	355	376	5352	6488	13034
6. Gujarat	214	204	214	9973	18235	11175	219048	244691	240461
7. Haryana	—	—	—	—	—	830	104095	128337	130665
8. Himachal Pradesh	—	—	—	700	7025	6325	44087	58946	54945
9. Jammu & Kashmir	—	—	—	—	1	—	50331	52819	55941
10. Karnataka	329	113	—	17045	18266	31874	198027	228178	274966
11. Kerala	965	945	195	10084	10364	10871	237046	289049	299641
12. Madhya Pradesh	—	—	—	15	15	1167	285136	309115	345283
13. Maharashtra	—	1300	8000	56770	128482	94843	337883	452090	435096
14. Manipur	—	—	—	—	—	—	10152	10786	11543
15. Meghalaya	—	—	—	—	—	200	15600	17115	19962
16. Mizoram	—	—	—	—	—	—	2822	3700	5246
17. Nagaland	—	—	—	—	—	—	16309	18125	20924
18. Orissa	—	—	—	4439	6394	12247	224380	263630	290912
19. Punjab	—	—	1000	—	—	3325	134432	179002	172482
20. Rajasthan	42		2200	6457	11165	4110	274354	318723	357734
21. Sikkim	—	—	—	—	1000	—	4082	6285	7421
22. Tamil Nadu	—	—	—	1501	2839	9075	297895	320992	340870
23. Tripura	—	—	—	—	—	—	10944	13397	15492
24. Uttar Pradesh	—	—	—	9316	15016	8869	649087	720444	791617
25. West Bengal	—	—	—	45403	49287	50676	326247	359181	401478
26. Chandigarh	—	—	—	—	—	—	—	—	—
27. Delhi	—	—	—	8923	9079	8633	14614	16250	14855
28. Pondicherry	—	—	—	—	—	—	25	600	—
29. Daman & Diu	—	—	—	—	—	—	—	—	—
30. Lakshadweep	—	—	—	—	—	—	—	25	25
31. Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—
Total	**2439**	**3397**	**15644**	**170935**	**300126**	**273912**	**427523**	**4929679**	**5375427**

Notes

1. Figures in the statement are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.
3. Remaining States/ Union Territories have nil or negligible investments.

Source : Basic Statistical Return - 5.

GRAPH - 6

COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS : 1998 AND 1999

(As on March 31)

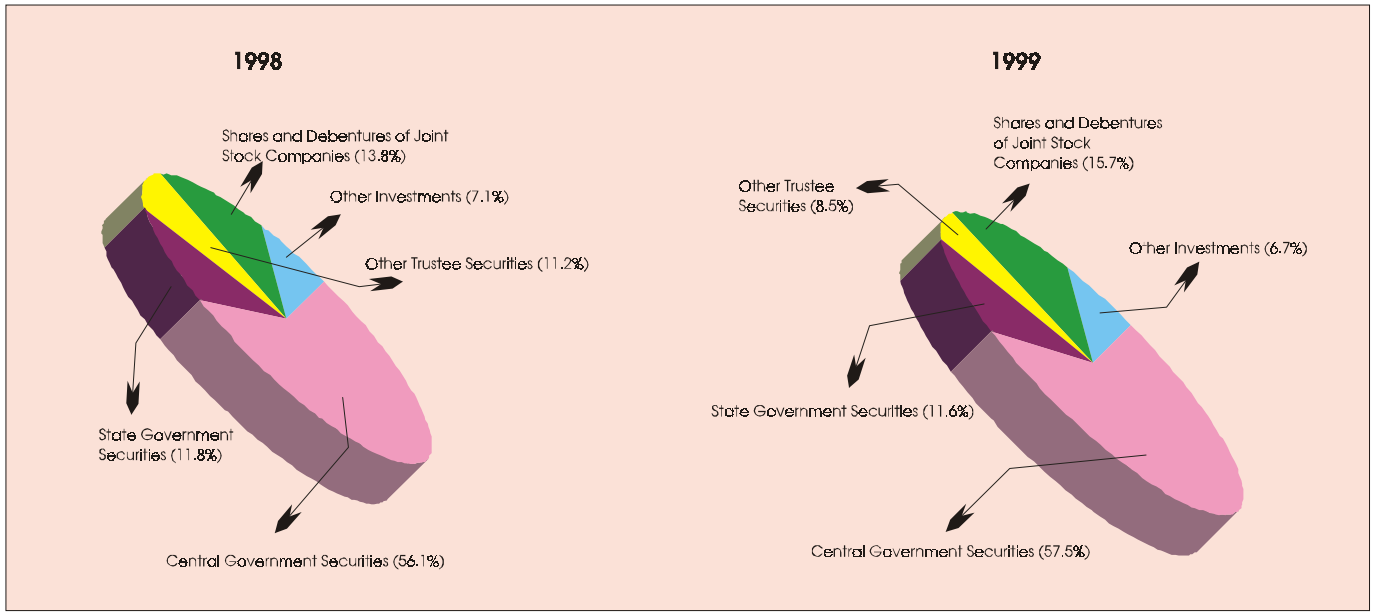


TABLE 12 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS : 1996 TO 1999

(Amount in Rs. lakh)

Items	As on March 31							
	1996		1997		1998		1999	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Investments by offices in India	**19023331**	**98.5**	**23296989**	**97.6**	**27121856**	**97.1**	**32597081**	**98.0**
A. Indian Government Securities	**13598033**	**70.4**	**16749525**	**70.1**	**18989292**	**68.0**	**23068684**	**69.4**
1. Central Government	11007526	57.0	13827374	57.9	15674217	56.1	19130747	57.5
2. State Governments	2566146	13.3	2889186	12.1	3292256	11.8	3841269	11.6
3. Others *	24361	0.1	32965	0.1	22819	0.1	96668	0.3
B. Other domestic securities, bonds, shares, etc.	**5410931**	**28.0**	**6463410**	**27.1**	**8126477**	**29.1**	**9516459**	**28.6**
1. Other trustee securities (excluding units of UTI)	3126673	16.2	3091795	12.9	3138974	11.2	2832696	8.5
2. Fixed Deposits	37817	0.2	137687	0.6	239864	0.9	232046	0.7
3. Shares and Debentures of Joint Stock Companies (market value)	1997312	10.3	2736680	11.5	3860416	13.8	5216321	15.7
4. Initial contribution to Share Capital of UTI	131	—	1024	—	568	—	4828	—
5. Units of UTI	52458	0.3	44510	0.2	41218	0.1	61690	0.2
6. Certificate of Deposits and Commercial Papers	82985	0.4	272307	1.1	367745	1.3	366164	1.1
7. Mutual Funds	53220	0.3	59358	0.3	148072	0.5	199375	0.6
8. Others @	60335	0.3	120049	0.5	329620	1.2	603339	1.8
C. Foreign Securities	**14367**	**0.1**	**84054**	**0.4**	**6087**	**—**	**11938**	**—**
1. Foreign Governments' Securities	2169	—	782	—	8	—	181	—
2. Other Foreign Investments	12198	0.1	83272	0.4	6079	—	11757	—
II. Investments by Foreign Offices of Indian Banks	**293651**	**1.5**	**580911**	**2.4**	**821344**	**2.9**	**653793**	**2.0**
1. Indian Securities	—	—	—	—	—	—	—	—
2. Foreign Countries Securities	103006	0.5	218102	0.9	255818	0.9	427681	1.3
3. Other Investments	190645	1.0	362809	1.5	565526	2.0	226112	0.7
Total	**19316982**	**100.0**	**23877900**	**100.0**	**27943200**	**100.0**	**33250874**	**100.0**

Notes

1. * : Include Postal Savings Deposits Certificates and Other Postal Obligations.
2. @ : Include Investments in Debentures & bonds of Quasi-Government bodies, Venture Capital Funds, etc.

Source : Basic Statistical Return - 5.

TABLE 13 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION : 1999

(Amount in Rs. lakh)

Occupation	As on March 31					
			Credit Limit		Outstanding	
	No. of Accounts	Percent share	Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	**19788385**	**37.8**	**4765640**	**10.0**	**4088926**	**10.7**
1. Direct Finance	19520405	37.3	3889916	8.2	3394114	8.9
2. Indirect Finance	267980	0.5	875724	1.8	694812	1.8
II. Industry	**4752329**	**9.1**	**23903787**	**50.3**	**18794690**	**49.1**
1. Mining and Quarrying	6341	—	457820	1.0	330082	0.9
2. Food Manufacturing and Processing	72800	0.1	1881826	4.0	1450613	3.8
a) Rice, flour and dal mills	32540	0.1	442068	0.9	340701	0.9
b) Sugar	1143	—	382093	0.8	317433	0.8
c) Edible oils & vanaspati	10617	—	312966	0.7	222290	0.6
d) Tea processing	1428	—	169027	0.4	124417	0.3
e) Processing of fruits & vegetables	971	—	52967	0.1	45058	0.1
f) Others	26101	—	522705	1.1	400714	1.0
3. Beverage and Tobacco	2757	—	269884	0.6	187965	0.5
4. Textiles	129611	0.2	3718751	7.8	2914720	7.6
a) Cotton textiles	31733	0.1	1487683	3.1	1177919	3.1
b) Jute textiles	752	—	61456	0.1	38123	0.1
c) Handloom textiles & Khadi	11559	—	75679	0.2	61727	0.2
d) Other textiles and textile goods	85567	0.2	2093932	4.4	1636951	4.3
5. Paper, Paper Products and Printing	34629	0.1	595895	1.3	476859	1.2
6. Leather and Leather Products	13357	—	318313	0.7	253192	0.7
7. Rubber and Rubber Products	11616	—	336135	0.7	255729	0.7
8. Chemicals & Chemical Products	67567	0.1	3111059	6.5	2372926	6.2
a) Heavy industrial chemicals	5127	—	495608	1.0	361439	0.9
b) Fertilisers	1398	—	440604	0.9	362969	0.9
c) Drugs and pharmaceuticals	13552	—	849763	1.8	642586	1.7
d) Non-edible oils	784	—	50536	0.1	41814	0.1
e) Other Chemicals & Chemical Products	46706	0.1	1274548	2.7	964117	2.5
9. Petroleum, Coal Products & Nuclear Fuels	3347	—	914412	1.9	759656	2.0
10. Manufacture of Cement & Cement Products	7219	—	363305	0.8	301686	0.8
11. Basic Metals and Metal Products	66424	0.1	2924168	6.2	2464945	6.4
a) Iron and steel	17353	—	2037417	4.3	1778027	4.6
b) Non-ferrous metals	3600	—	249134	0.5	191939	0.5
c) Other metal products	45471	0.1	637617	1.3	494980	1.3
12. Engineering	86780	0.2	3120060	6.6	2378915	6.2
a) Heavy engineering	8510	—	831923	1.7	596922	1.6
b) Light engineering	40374	0.1	742011	1.6	563096	1.5
c) Electrical machinery & goods	29111	0.1	814011	1.7	626820	1.6
d) Electronic machinery & goods	8785	—	732114	1.5	592077	1.5
13. Vehicles, Vehicle Parts & Transport Equipments	31186	0.1	1059037	2.2	791347	2.1
14. Other Industries	4160461	8.0	3369208	7.1	2689289	7.0
15. Electricity, Gas & Water	3461	—	888680	1.9	681156	1.8
a) Electricity Generation & Transmission	2670	—	834662	1.8	639294	1.7
b) Non-Conventional Energy	172	—	12892	—	10386	—
c) Gas, Steam & Water Supply	619	—	41126	0.1	31476	0.1
16. Construction	54773	0.1	575234	1.2	485610	1.3
III. Transport operators	**830551**	**1.6**	**905662**	**1.9**	**707339**	**1.8**
IV. Professional and other services	**1684165**	**3.2**	**1518281**	**3.2**	**1254547**	**3.3**
V. Personal Loans	**12570802**	**24.0**	**4902441**	**10.3**	**3958946**	**10.4**
1. Loans for Purchase of Consumer Durables	975815	1.9	228865	0.5	190643	0.5
2. Loans for Housing	1275149	2.4	1407676	3.0	1237673	3.2
3. Rest of the Personal Loans	10319838	19.7	3265900	6.9	2530630	6.6
VI. Trade	**7373343**	**14.1**	**6277764**	**13.2**	**5228099**	**13.7**
1. Wholesale Trade	429400	0.8	3897736	8.2	3301161	8.6
of which : Food Procurement	149	—	1804729	3.5	1748401	4.5
2. Retail Trade	6943943	13.3	2380028	5.0	1926938	5.0
VII. Finance	**53389**	**0.1**	**2186808**	**4.6**	**1581348**	**4.1**
VIII. All others	**5252492**	**10.0**	**3084756**	**6.5**	**2628610**	**6.9**
Total Bank Credit	**52305456**	**100.0**	**47545140**	**100.0**	**38242503**	**100.0**
Of which : 1. Artisan &Village Industries	1897714	3.6	290830	0.6	251874	0.7
2. Other Small Scale Industries	2029920	3.9	3956943	8.3	3142842	8.2

Note

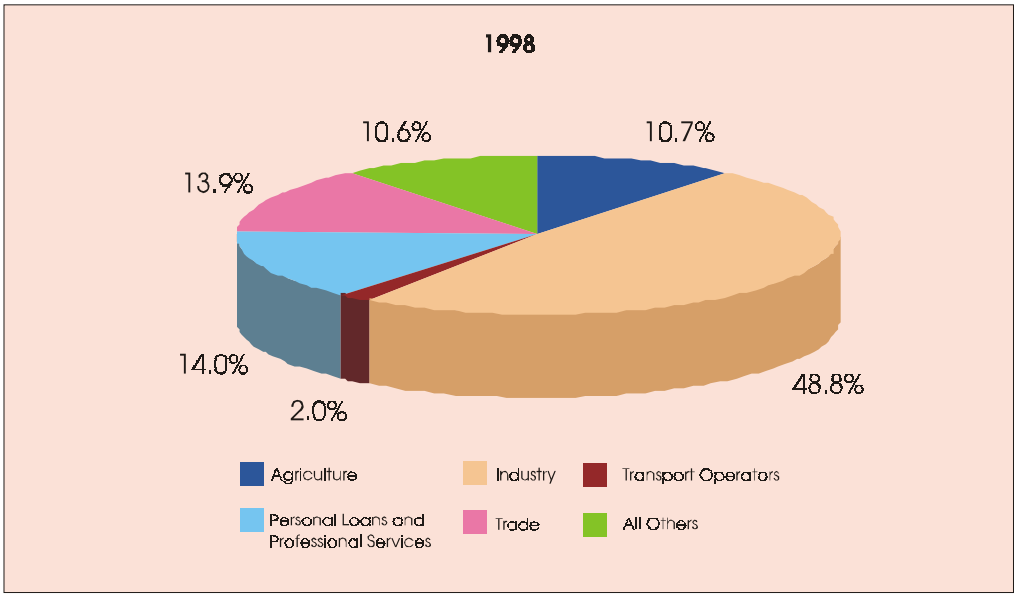
Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 4A.

Source : Basic Statistical Return - 1.

GRAPH - 7

OCCUPATION-WISE DISTRIBUTION OF ADVANCES BY SCHEDULED COMMERCIAL BANKS : 1998 AND 1999

(As on March 31)



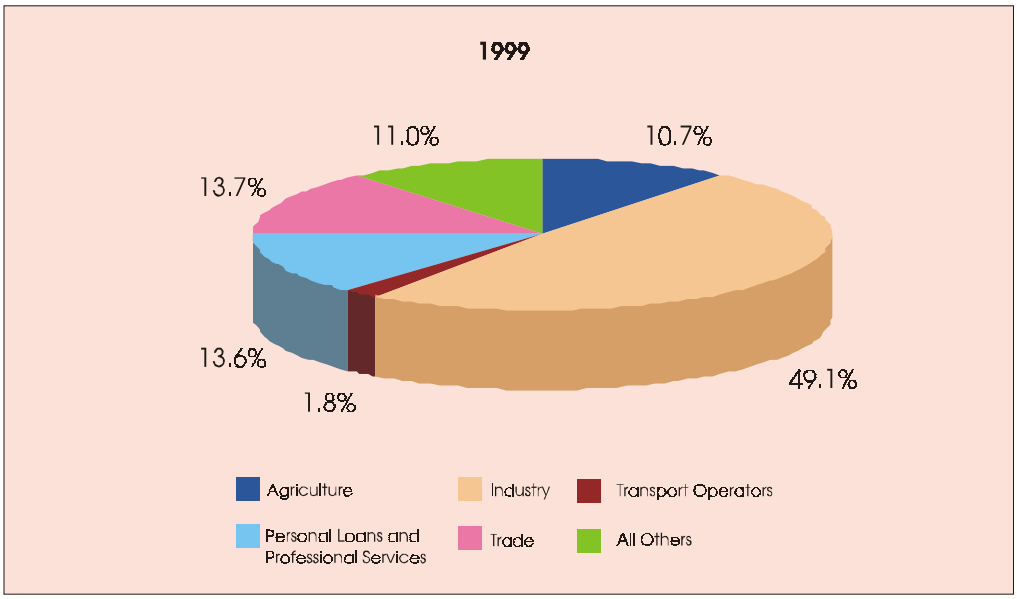


TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 1999

(Amount in Rs. lakh)

Credit limit range	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Rs.25,000 and less	10720161 (80.2)	1172793 (8.9)	1032215 (9.6)	18658829 (79.5)	1940235 (8.5)	1747574 (9.3)
Above Rs.25,000 and upto Rs.2 lakh	2306392 (17.3)	1798711 (13.7)	1579146 (14.7)	4141792 (17.7)	2960967 (12.9)	2614429 (13.9)
Above Rs.2 lakh and upto Rs.5 lakh	223605 (1.7)	719369 (5.5)	578175 (5.4)	407117 (1.7)	1311284 (5.7)	1057396 (5.6)
Above Rs.5 lakh and upto Rs.10 lakh	47323 (0.4)	362171 (2.8)	279102 (2.6)	106840 (0.5)	808568 (3.5)	638275 (3.4)
Above Rs.10 lakh and upto Rs.25 lakh	29521 (0.2)	499583 (3.8)	376259 (3.5)	71672 (0.3)	1197204 (5.2)	937597 (5.0)
Above Rs.25 lakh and upto Rs.50 lakh	14187 (0.1)	532432 (4.1)	415069 (3.9)	32721 (0.1)	1212262 (5.3)	952574 (5.1)
Above Rs.50 lakh and upto Rs.1 crore	8122 (0.1)	610666 (4.7)	501258 (4.7)	18716 (0.1)	1389353 (6.1)	1083745 (5.8)
Above Rs.1 crore and upto Rs.4 crore	7696 (0.1)	1604467 (12.2)	1311446 (12.2)	16083 (0.1)	3253571 (14.2)	2526741 (13.4)
Above Rs.4 crore and upto Rs.6 crore	1274 (–)	640379 (4.9)	519846 (4.8)	2263 (–)	1127267 (4.9)	833983 (4.4)
Above Rs.6 crore and upto Rs.10 crore	957 (–)	755201 (5.8)	592595 (5.5)	1907 (–)	1523861 (6.7)	1135008 (6.0)
Above Rs.10 crore and upto Rs.25 crore	677 (–)	1062728 (8.1)	840428 (7.8)	1296 (–)	2045459 (8.9)	1568596 (8.3)
Above Rs.25 crore	336 (–)	3372200 (25.7)	2728918 (25.4)	556 (–)	4140773 (18.1)	3714980 (19.7)
Total	**13360251** (100.0)	**13130700** (100.0)	**10754457** (100.0)	**23459792** (100.0)	**22910804** (100.0)	**18810898** (100.0)

Notes

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2, 3, 4 and 4A.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 1.

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 1999 *(Contd.)*

(Amount in Rs. lakh)

Credit limit range	As on March 31					
	Regional Rural Banks			Foreign Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs.25,000 and less	10749856 (96.5)	944370 (72.0)	818405 (72.6)	843170 (45.9)	114332 (2.4)	48217 (1.5)
Above Rs.25,000 and upto Rs.2 lakh	347854 (3.1)	233588 (17.8)	201037 (17.8)	869077 (47.3)	487969 (10.2)	221575 (7.1)
Above Rs.2 lakh and upto Rs.5 lakh	38376 (0.3)	108426 (8.3)	88581 (7.9)	103238 (5.6)	311834 (6.5)	272020 (8.7)
Above Rs.5 lakh and upto Rs.10 lakh	1764 (–)	12555 (1.0)	9905 (0.9)	10066 (0.5)	71350 (1.5)	51856 (1.7)
Above Rs.10 lakh and upto Rs.25 lakh	453 (–)	7281 (0.6)	5907 (0.5)	3484 (0.2)	56961 (1.2)	43967 (1.4)
Above Rs.25 lakh and upto Rs.50 lakh	78 (–)	2785 (0.2)	1897 (0.2)	1563 (0.1)	59373 (1.2)	46306 (1.5)
Above Rs.50 lakh and upto Rs.1 crore	20 (–)	1482 (0.1)	763 (0.1)	1484 (0.1)	115989 (2.4)	84246 (2.7)
Above Rs.1 crore and upto Rs.4 crore	10 (–)	1947 (0.1)	1364 (0.1)	2636 (0.1)	590139 (12.4)	440587 (14.1)
Above Rs.4 crore and upto Rs.6 crore	— (–)	— (–)	— (–)	723 (–)	363811 (7.6)	250569 (8.0)
Above Rs.6 crore and upto Rs.10 crore	— (–)	— (–)	— (–)	639 (–)	521065 (10.9)	342734 (10.9)
Above Rs.10 crore and upto Rs.25 crore	— (–)	— (–)	— (–)	613 (–)	985982 (20.7)	630859 (20.1)
Above Rs.25 crore	— (–)	— (–)	— (–)	230 (–)	1092476 (22.9)	700225 (22.3)
Total	**11138411** (100.0)	**1312434** (100.0)	**1127859** (100.0)	**1836923** (100.0)	**4771281** (100.0)	**3133161** (100.0)

Notes

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2, 3, 4 and 4A.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 1.

TABLE 14 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 1999 *(Concld.)*

(Amount in Rs. lakh)

Credit limit range	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs.25,000 and less	1775330 (70.7)	202223 (3.7)	182086 (4.1)	42747346 (81.7)	4373953 (9.2)	3828497 (10.0)
Above Rs.25,000 and upto Rs.2 lakh	584105 (23.3)	438607 (8.1)	383472 (8.7)	8249220 (15.8)	5919842 (12.5)	4999659 (13.1)
Above Rs.2 lakh and upto Rs.5 lakh	86162 (3.4)	286089 (5.3)	246615 (5.6)	858498 (1.6)	2737002 (5.8)	2242787 (5.9)
Above Rs.5 lakh and upto Rs.10 lakh	26031 (1.0)	202657 (3.7)	174120 (3.9)	192024 (0.4)	1457301 (3.1)	1153258 (3.0)
Above Rs.10 lakh and upto Rs.25 lakh	17305 (0.7)	293129 (5.4)	250201 (5.7)	122435 (0.2)	2054158 (4.3)	1613931 (4.2)
Above Rs.25 lakh and upto Rs.50 lakh	8662 (0.3)	325052 (6.0)	267083 (6.0)	57211 (0.1)	2131904 (4.5)	1682929 (4.4)
Above Rs.50 lakh and upto Rs.1 crore	5203 (0.2)	400552 (7.4)	320290 (7.3)	33545 (0.1)	2518042 (5.3)	1990302 (5.2)
Above Rs.1 crore and upto Rs.4 crore	5321 (0.2)	1107673 (20.4)	901065 (20.4)	31746 (0.1)	6557797 (13.8)	5181203 (13.5)
Above Rs.4 crore and upto Rs.6 crore	886 (–)	441859 (8.2)	356166 (8.1)	5146 (–)	2573316 (5.4)	1960564 (5.1)
Above Rs.6 crore and upto Rs.10 crore	600 (–)	494159 (9.1)	380479 (8.6)	4103 (–)	3294286 (6.9)	2450816 (6.4)
Above Rs.10 crore and upto Rs.25 crore	372 (–)	604181 (11.1)	477477 (10.8)	2958 (–)	4698350 (9.9)	3517360 (9.2)
Above Rs.25 crore	102 (–)	623739 (11.5)	477072 (10.8)	1224 (–)	9229188 (19.4)	7621195 (19.9)
Total	**2510079** (100.0)	**5419920** (100.0)	**4416126** (100.0)	**52305456** (100.0)	**47545139** (100.0)	**38242501** (100.0)

Notes

1. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2, 3, 4 and 4A.
2. Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 1.

TABLE 15 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE : 1998 AND 1999

(Amount in Rs. lakh)

Interest Rate Range	As on March 31					
	1998 *			1999 **		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	268269 (4.0)	310367 (1.0)	269216 (1.0)	18360 (1.5)	80726 (0.3)	69785 (0.3)
6% and above but less than 10%	60187 (0.9)	134909 (0.4)	108938 (0.4)	11147 (0.9)	1285959 (4.0)	967450 (3.7)
10% and above but less than 12%	200396 (3.0)	694482 (2.2)	594012 (2.3)	69025 (5.5)	1078310 (3.3)	866386 (3.3)
12% and above but less than 14%	1651686 (24.7)	4151466 (13.4)	3411157 (13.2)	132239 (10.6)	6462907 (20.1)	5309525 (20.4)
14% and above but less than 15%	1693850 (25.4)	4605171 (14.8)	3859593 (14.9)	126090 (10.1)	3187354 (9.9)	2528058 (9.7)
15% and above but less than 16%	890305 (13.3)	3571873 (11.5)	3035648 (11.7)	214827 (17.2)	4429846 (13.7)	3650850 (14.0)
16% and above but less than 17%	705967 (10.6)	4298238 (13.8)	3541640 (13.7)	255053 (20.4)	6732519 (20.9)	5254544 (20.2)
17% and above but less than 18%	444994 (6.7)	4524390 (14.6)	3702198 (14.3)	187686 (15.0)	4225486 (13.1)	3402484 (13.1)
18% and above but less than 20%	472916 (7.1)	6233862 (20.1)	5241362 (20.2)	163091 (13.1)	3281656 (10.2)	2735668 (10.5)
20% and Above	285112 (4.3)	2518673 (8.1)	2153194 (8.3)	69895 (5.6)	1454289 (4.5)	1265672 (4.9)
Total Loans & Advances	**6673682** (100.0)	**31043431** (100.0)	**25916958** (100.0)	**1247413** (100.0)	**32219052** (100.0)	**26050422** (100.0)
Inland & Foreign Bills purchased/discounted	81881	4281688	2967966	61477	5032293	3363924
Total	**6755563**	**35325119**	**28884924**	**1308890**	**37251345**	**29414346**

Notes

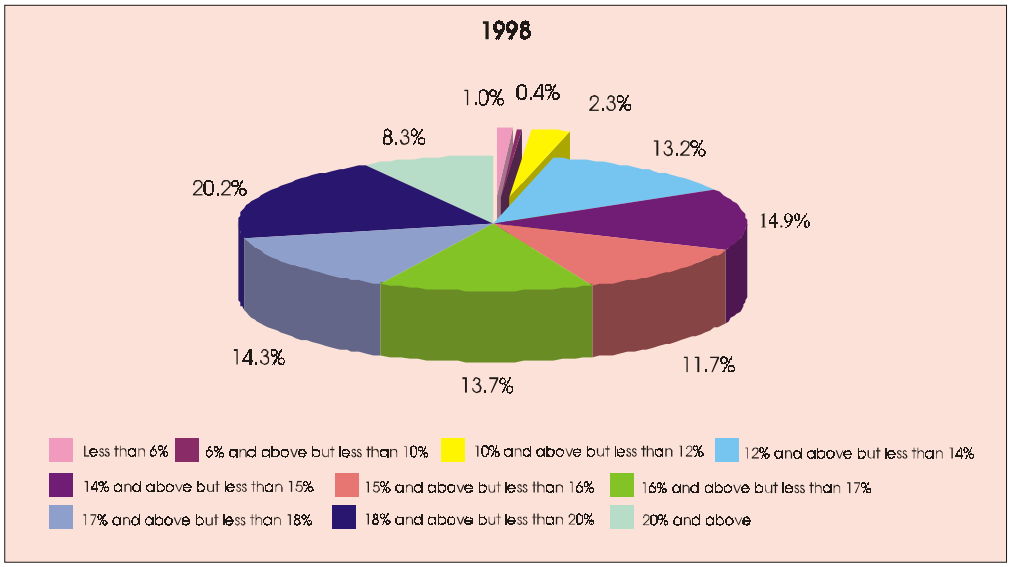
1. * : Data for outstanding credit relate to accounts, each with credit limit over Rs. 25000.
2. ** : Data for outstanding credit relate to accounts, each with credit limit over Rs. 2 lakh.
3. Figures in bracket represent per cent share in total.
4. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 4A.

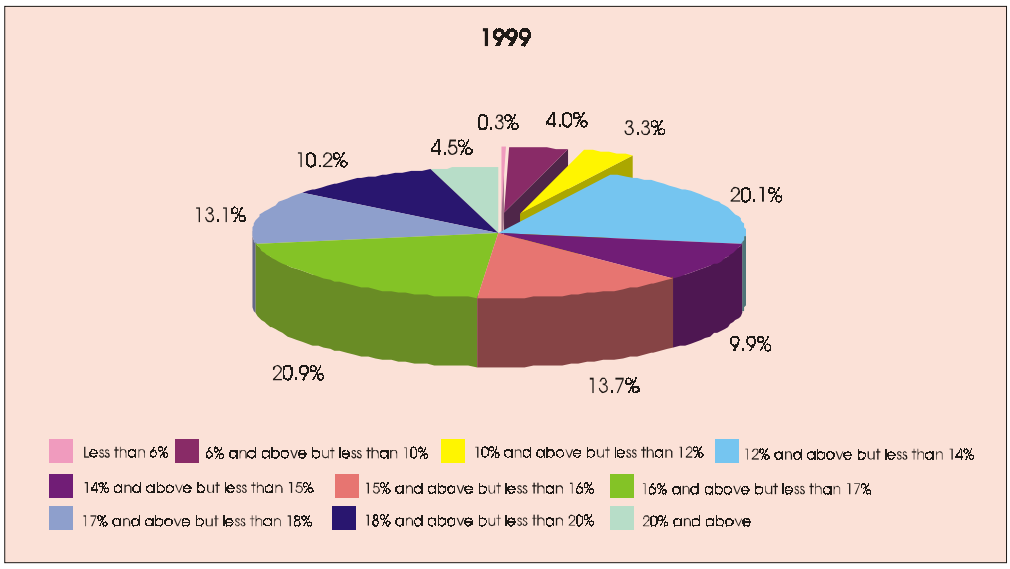
Source : Basic Statistical Return-1.

GRAPH - 8

DISTRIBUTION OF LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE : 1998 AND 1999

(As on March 31)



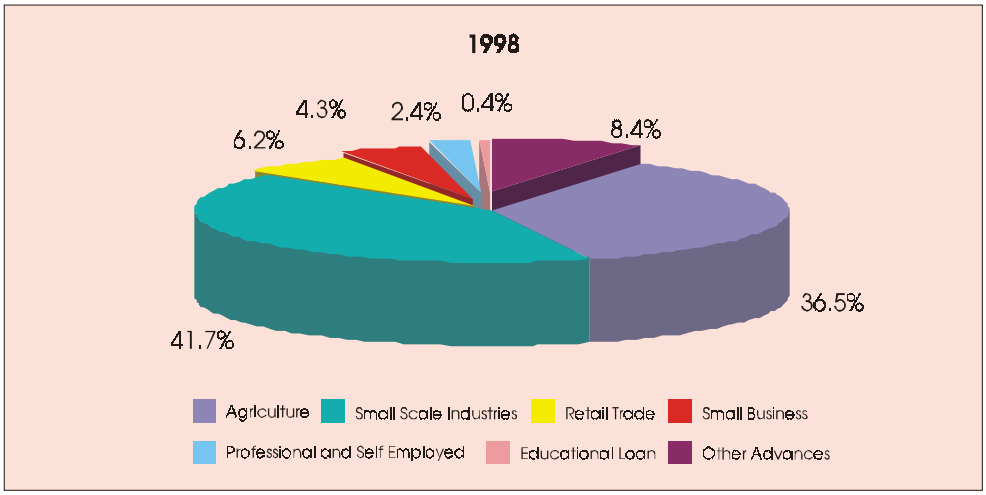


Note: Data for outstanding credit as on March 31, 1998 relate to accounts with credit limit over Rs.25000, while the same as on March 31, 1999 relate to accounts with credit limit over Rs.2 lakh.

GRAPH - 9

COMPOSITION OF PRIORITY SECTOR ADVANCES OF PUBLIC SECTOR BANKS : 1998 AND 1999

(As on the last Friday of March)



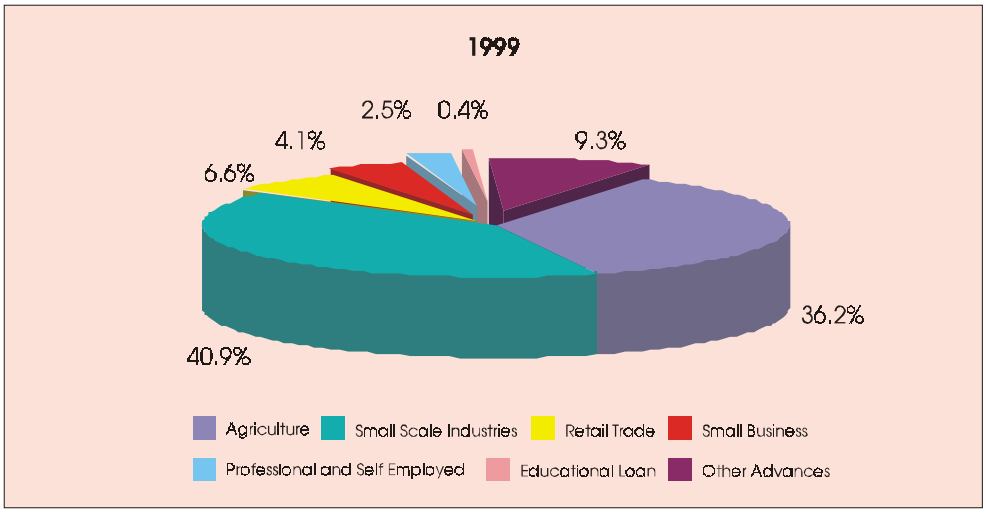


TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE : 1998 AND 1999

(Amount in Rs. lakh)

Regions/State/ Union Territory	As on the last reporting Friday of March									
	Finance for distribution of fertilizers & other inputs				Loans to State Electricity Boards				Other types of indirect finance	
	1998		1999		1998		1999		1998	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**5172**	**20235**	**8340**	**39790**	**2802**	**14113**	**2392**	**32126**	**14534**	**94141**
	(9.6)	(16.9)	(14.1)	(26.7)	(3.6)	(10.0)	(3.2)	(19.7)	(8.0)	(25.3)
Haryana	851	2754	1483	4493	63	1087	53	962	3041	6406
Himachal Pradesh	27	40	23	70	1	182	2	939	1076	137
Jammu & Kashmir	15	10	8	8	1	625	1	1161	2608	6594
Punjab	1987	9060	2536	10961	2312	4259	1852	14468	3145	14055
Rajasthan	2251	1670	4234	1915	404	5760	402	11613	4162	20516
Chandigarh	34	250	22	117	21	2200	82	2984	65	5781
Delhi	7	6451	34	22225	—	—	—	—	437	40652
North-Eastern Region	**1391**	**1258**	**307**	**1619**	**—**	**—**	**—**	**—**	**1443**	**3376**
	(2.6)	(1.0)	(0.5)	(1.1)	(—)	(—)	(—)	(—)	(0.8)	(0.9)
Assam	1153	813	178	1277	—	—	—	—	1133	2670
Manipur	2	1	3	1	—	—	—	—	22	90
Meghalaya	4	18	5	1	—	—	—	—	13	238
Nagaland	103	85	—	—	—	—	—	—	4	4
Tripura	123	340	120	340	—	—	—	—	271	374
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—
Sikkim	6	1	1	—	—	—	—	—	—	—
Eastern Region	**18687**	**13414**	**21054**	**19010**	**252**	**3750**	**442**	**7017**	**23476**	**41463**
	(34.8)	(11.2)	(35.5)	(12.8)	(0.3)	(2.6)	(0.6)	(4.3)	(12.9)	(11.2)
Bihar	6507	6332	7301	11372	7	328	10	335	2569	1836
Orissa	1606	3181	1238	1756	209	1085	278	1153	12121	2844
West Bengal	10574	3901	12514	5881	36	2337	154	5528	8785	36758
Andaman & Nicobar	—	—	1	1	—	—	—	—	1	25
Central Region	**8642**	**9516**	**9568**	**10994**	**42658**	**8191**	**43030**	**8055**	**13855**	**40554**
	(16.1)	(7.9)	(16.1)	(7.4)	(55.5)	(5.8)	(56.9)	(4.9)	(7.6)	(10.9)
Madhya Pradesh	1420	1511	2613	1961	42581	7830	42823	7645	6379	23461
Uttar Pradesh	7222	8005	6955	9034	77	361	207	410	7476	17093
Western Region	**3359**	**24124**	**3429**	**18948**	**21222**	**48523**	**19931**	**47594**	**23415**	**101781**
	(6.3)	(20.1)	(5.8)	(12.7)	(27.6)	(34.2)	(26.4)	(29.2)	(12.9)	(27.4)
Gujarat	445	12118	572	7964	11978	12266	10680	11276	1825	27644
Maharashtra	2897	11994	2834	10929	9242	36256	9249	36318	21544	73760
Daman and Diu	—	—	—	—	—	—	—	—	—	—
Goa	17	12	23	56	2	1	2	—	46	377
Dadra and Nagar Haveli	—	—	—	—	—	—	—	—	—	—
Southern Region	**16405**	**51443**	**16564**	**58692**	**9972**	**67153**	**9827**	**67947**	**104559**	**90440**
	(30.6)	(42.9)	(28.0)	(39.4)	(13.0)	(47.4)	(13.0)	(41.8)	(57.7)	(24.3)
Andhra Pradesh	7352	8584	7993	13007	1998	31745	1454	32328	85899	23234
Karnataka	4995	13436	3900	13375	2780	11941	2909	12801	10101	31783
Kerala	1662	3402	1997	1198	4510	6057	4642	6771	4454	12781
Tamil Nadu	2385	26003	2654	31038	682	17392	820	16000	4082	22617
Pondicherry	11	18	20	73	2	18	2	47	23	25
Lakshadweep	—	—	—	—	—	—	—	—	—	—
All India	**53656**	**119990**	**59262**	**149053**	**76906**	**141730**	**75622**	**162740**	**181282**	**371755**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Other types of indirect finances include loans to farmers through PACS/PSS/LAMPS, etc.
2. Figures in brackets indicate percent share in total.

Source : Half yearly returns on advances on priority sectors.

TABLE 16 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE : 1998 AND 1999 *(Concld.)*

(Amount in Rs.lakh)

Regions/State/ Union Territory	As on the last reporting Friday of March									
	Other types of indirect finance		Direct Finance to farmers				Total			
	1999		1998		1999		1998		1999	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(19)
Northern Region	**8906**	**113657**	**1636547**	**500989**	**1589790**	**532562**	**1659055**	**629478**	**1609428**	**718135**
	(5.3)	(22.7)	(9.5)	(17.0)	(9.4)	(16.1)	(9.4)	(17.6)	(9.4)	(17.4)
Haryana	1610	5640	287019	108954	290212	120146	290974	119201	293358	131241
Himachal Pradesh	1110	218	92187	13102	93940	14481	93291	13461	95075	15708
Jammu & Kashmir	180	7676	39974	6738	39891	7915	42598	13967	40080	16759
Punjab	3314	26104	526596	198155	515342	222987	534040	225529	523044	274521
Rajasthan	2523	26254	668914	133179	639841	149603	675731	161125	647000	189386
Chandigarh	90	20316	1943	13207	1778	5988	2063	21438	1972	29406
Delhi	79	27448	19914	27654	8786	11441	20358	74757	8899	61114
North-Eastern Region	**4873**	**2966**	**379019**	**38027**	**356059**	**42091**	**381853**	**42661**	**361239**	**46676**
	(2.9)	(0.6)	(2.2)	(1.3)	(2.1)	(1.3)	(2.1)	(1.2)	(2.1)	(1.1)
Assam	4660	2509	204533	26388	169483	29360	206819	29871	174321	33145
Manipur	37	109	18523	1901	20352	1799	18547	1992	20392	1909
Meghalaya	15	16	21777	1391	32378	1634	21794	1647	32398	1651
Nagaland	11	5	18294	1960	21527	2217	18401	2049	21538	2221
Tripura	150	328	89160	4122	86651	4575	89554	4836	86921	5243
Arunachal Pradesh	—	—	9098	999	9300	1245	9098	999	9300	1245
Mizoram	—	—	5120	414	4565	507	5120	414	4565	507
Sikkim	—	—	12514	852	11803	754	12520	853	11804	754
Eastern Region	**28182**	**40681**	**2681142**	**287763**	**2568086**	**317554**	**2723557**	**346390**	**2617764**	**384262**
	(16.7)	(8.1)	(15.5)	(9.8)	(15.2)	(9.6)	(15.5)	(9.7)	(15.2)	(9.3)
Bihar	4677	2638	1111118	99082	1055598	108196	1120201	107578	1067586	122541
Orissa	14503	3837	666852	60757	660568	66291	680788	67867	676587	73038
West Bengal	8989	34202	898579	127634	848220	142699	917974	170630	869877	188311
Andaman & Nicobar	13	4	4593	290	3700	367	4594	315	3714	373
Central Region	**15614**	**35889**	**2706549**	**475054**	**2515659**	**548918**	**2771704**	**533315**	**2583871**	**603857**
	(9.3)	(7.2)	(15.7)	(16.1)	(14.9)	(16.6)	(15.8)	(14.9)	(15.0)	(14.7)
Madhya Pradesh	9935	24810	931623	194910	794629	223255	982003	227712	850000	257671
Uttar Pradesh	5679	11079	1774926	280144	1721030	325663	1789701	305603	1733871	346186
Western Region	**19617**	**190772**	**2002157**	**427925**	**1944316**	**490719**	**2050153**	**602353**	**1987293**	**748033**
	(11.6)	(38.2)	(11.6)	(14.5)	(11.5)	(14.8)	(11.7)	(16.8)	(11.6)	(18.2)
Gujarat	2393	42243	723761	144366	707297	163851	738009	196394	720942	225334
Maharashtra	17181	148463	1265108	277118	1224551	320111	1298791	399128	1253815	515821
Daman and Diu	7	1	348	87	339	81	348	87	346	82
Goa	36	65	12080	6222	11332	6546	12145	6612	11393	6667
Dadra and Nagar Haveli	—	—	860	132	797	130	860	132	797	130
Southern Region	**91278**	**115918**	**7869528**	**1214499**	**7907026**	**1377562**	**8000464**	**1423535**	**8024695**	**1620119**
	(54.2)	(23.2)	(45.6)	(41.2)	(46.8)	(41.6)	(45.5)	(39.8)	(46.7)	(39.3)
Andhra Pradesh	74400	45923	2604247	385360	2661024	428332	2699496	448923	2744871	519590
Karnataka	9661	27194	1270042	283941	1300068	382460	1287918	341101	1316538	435830
Kerala	3249	18098	952173	147893	995727	158288	962799	170133	1005615	184355
Tamil Nadu	3881	24683	3000257	392197	2907264	403418	3007406	458209	2914619	475139
Pondicherry	86	20	42204	5052	42388	5006	42240	5113	42496	5146
Lakshadweep	1	—	605	56	555	58	605	56	556	59
All India	**168470**	**499883**	**17274942**	**2944257**	**16880936**	**3309404**	**17586786**	**3577732**	**17184290**	**4121082**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.5)	(100.0)	(100.0)	(100.0)

Notes

1. Other types of indirect finances include loans to farmers through PACS/PSS/LAMPS, etc.
2. Figures in brackets indicate percent share in total.

Source : Half yearly returns on advances on priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS : 1998 AND 1999

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last reporting Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	1998		1999		1998		1999	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**324765**	**1035920**	**314639**	**1198239**	**1198239**	**603**	**78**	**119**
	(12.7)	(22.6)	(12.4)	(23.2)	(4.7)	(3.2)	(6.1)	(1.1)
Haryana	43725	137678	44212	179976	15	3	—	—
Himachal Pradesh	18636	18424	17503	18774	—	—	—	—
Jammu & Kashmir	17518	31125	19253	35243	—	—	17	91
Punjab	97423	268873	101012	304127	33	20	—	—
Rajasthan	94924	158957	84207	180175	36	190	—	—
Chandigarh	4397	27028	3479	29456	—	—	—	—
Delhi	48142	393835	44973	450488	67	390	61	29
North-Eastern Region	**109596**	**37981**	**104777**	**40447**	**2**	**24**	**1**	**24**
	(4.3)	(0.8)	(4.1)	(0.8)	(0.1)	(0.1)	(0.1)	(0.2)
Assam	62074	26750	58371	27759	1	24	1	24
Manipur	15011	4080	15367	4561	1	—	—	—
Meghalaya	4355	1352	4208	1716	—	—	—	—
Nagaland	4357	2037	3666	2164	—	—	—	—
Tripura	17852	2127	17488	2179	—	—	—	—
Arunachal Pradesh	1353	415	1426	451	—	—	—	—
Mizoram	2388	684	2258	800	—	—	—	—
Sikkim	2206	536	1993	817	—	—	—	—
Eastern Region	**904450**	**402483**	**885781**	**450201**	**218**	**1667**	**14**	**493**
	(35.2)	(8.8)	(35.0)	(8.7)	(6.7)	(8.7)	(1.1)	(4.5)
Bihar	211773	91442	201837	108361	33	36	—	—
Orissa	131014	52621	134751	59770	4	365	3	359
West Bengal	560480	258020	548349	281642	181	1266	11	134
Andaman & Nicobar	1183	400	844	428	—	—	—	—
Central Region	**390904**	**490197**	**378916**	**540085**	**136**	**216**	**176**	**636**
	(15.2)	(10.7)	(15.0)	(10.5)	(4.2)	(1.1)	(13.7)	(5.8)
Madhya Pradesh	114809	148966	119033	169087	24	161	25	118
Uttar Pradesh	276095	341231	259883	370997	112	55	151	518
Western Region	**197946**	**1287813**	**183414**	**1479050**	**454**	**982**	**66**	**150**
	(7.7)	(28.1)	(7.2)	(28.6)	(14.0)	(5.2)	(5.1)	(1.4)
Gujarat	73589	313183	73403	350364	438	745	48	41
Maharashtra	120107	953518	105641	1101300	13	236	4	69
Daman and Diu	101	1848	137	1516	—	—	—	—
Goa	4016	16780	4111	23217	3	1	14	40
Dadra and Nagar Haveli	133	2484	122	2652	—	—	—	—
Southern Region	**638605**	**1322670**	**665472**	**1459907**	**2283**	**15570**	**954**	**9623**
	(24.9)	(28.9)	(26.3)	(28.2)	(70.4)	(81.7)	(74.0)	(87.1)
Andhra Pradesh	125144	266407	130801	296852	126	221	126	165
Karnataka	102352	279524	122758	308820	792	11231	805	9302
Kerala	141488	167873	140814	178527	263	359	10	136
Tamil Nadu	263303	604062	264642	668467	297	307	12	20
Pondicherry	6266	4635	6415	7041	803	3451	1	1
Lakshadweep	52	169	42	200	2	1	—	—
All India	**2566266**	**4577064**	**2532999**	**5167928**	**3244**	**19062**	**1289**	**11046**
	(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.

Source : Half yearly return on advances to priority sectors.

TABLE 17 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL-SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS : 1998 AND 1999 *(Concld.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last reporting Friday of March							
	Advances to Road & Water Transport Operators				Total			
	1998		1999		1998		1999	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**67857**	**60409**	**66187**	**64541**	**392773**	**1096932**	**380904**	**1262900**
	(11.1)	(15.8)	(12.4)	(15.3)	(12.4)	(22.0)	(11.5)	(22.6)
Haryana	11498	7882	11535	8103	55238	145563	55747	188079
Himachal Pradesh	6541	10576	7487	10989	25177	29000	24990	29763
Jammu & Kashmir	5252	9178	6618	9686	22770	40303	25888	45019
Punjab	24325	14673	21978	15473	121781	283566	122990	319600
Rajasthan	12872	11525	12590	11926	107832	170672	96797	192102
Chandigarh	963	1038	850	1109	5360	28066	4329	30565
Delhi	6406	5537	5129	7256	54615	399762	50163	457772
North-Eastern Region	**24108**	**13348**	**24039**	**15162**	**133705**	**51353**	**128817**	**55633**
	(4.0)	(3.5)	(3.1)	(3.6)	(4.2)	(1.0)	(3.9)	(1.0)
Assam	19033	9007	18876	10547	81108	35781	77248	38330
Manipur	1293	665	1270	713	16304	4745	16637	5274
Meghalaya	463	664	504	751	4818	2016	4712	2467
Nagaland	705	802	708	845	5062	2839	4374	3009
Tripura	1855	1452	1796	1392	19707	3579	19284	3571
Arunachal Pradesh	354	434	391	453	1707	849	1817	905
Mizoram	159	208	215	326	2547	892	2473	1126
Sikkim	246	116	279	134	2452	652	2272	951
Eastern Region	**161808**	**57964**	**156217**	**61108**	**1066476**	**462114**	**1042012**	**511802**
	(26.5)	(15.2)	(20.2)	(14.5)	(33.5)	(9.3)	(31.5)	(9.1)
Bihar	67102	23475	73874	23724	278908	114953	275711	132085
Orissa	18976	10534	18680	10392	149994	63520	153434	70521
West Bengal	75598	23834	63038	26642	636259	283120	611398	308419
Andaman & Nicobar	132	121	625	348	1315	521	1469	776
Central Region	**92421**	**54823**	**93646**	**55616**	**483461**	**545236**	**472738**	**596337**
	(15.2)	(14.4)	(12.1)	(13.2)	(15.2)	(11.0)	(14.3)	(10.6)
Madhya Pradesh	22806	21292	23519	22490	137639	170419	142577	191696
Uttar Pradesh	69615	33531	70127	33126	345822	374817	330161	404641
Western Region	**91409**	**69166**	**265651**	**89761**	**289809**	**1357961**	**449131**	**1568962**
	(15.0)	(18.1)	(34.4)	(21.3)	(9.1)	(27.3)	(13.6)	(28.0)
Gujarat	24742	17587	26028	19161	98769	331515	99479	369567
Maharashtra	62987	46514	236171	65502	183107	1000268	341816	1166872
Daman and Diu	56	58	74	51	157	1906	211	1567
Goa	3548	5006	3309	4956	7567	21787	7434	28213
Dadra and Nagar Haveli	76	1	69	91	209	2485	191	2743
Southern Region	**172034**	**125439**	**167386**	**134515**	**812922**	**1463679**	**833812**	**1604045**
	(28.2)	(32.9)	(21.7)	(32.0)	(25.6)	(29.4)	(25.2)	(28.6)
Andhra Pradesh	50987	22415	59198	24233	176257	289043	190125	321251
Karnataka	44743	31922	37819	33174	147887	322677	161382	351296
Kerala	49093	39547	43788	36662	190844	207779	184612	215325
Tamil Nadu	26475	31058	25755	39998	290075	635427	290409	708485
Pondicherry	628	377	712	326	7697	8463	7128	7368
Lakshadweep	108	120	114	120	162	290	156	320
All India	**609637**	**381149**	**773126**	**420703**	**3179146**	**4977275**	**3307414**	**5599677**
	(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.

Source : Half yearly return on advances to priority sectors.

TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS : 1998 AND 1999

(Amount in Rs. lakh)

Bank Group/Bank	As on the last reporting Friday of March											
	Agriculture				Small Scale Industries				Setting up of Industrial Estates			
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1998		1999		1998		1999		1998		1999	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. State Bank Group	**6475973**	**1139801**	**6418716**	**1322833**	**1190249**	**1394774**	**1170914**	**1588918**	**1037**	**400**	**724**	**840**
State Bank of India	4879228	781952	4783545	871150	929035	993162	909572	1152526	34	43	32	450
State Bank of Bikaner & Jaipur	204234	51157	202519	60916	44294	79003	40079	84460	—	—	1	—
State Bank of Hyderabad	408588	68591	435530	75208	48497	64451	54971	69596	—	—	24	142
State Bank of Indore	128000	33520	104072	40121	28290	36078	24159	36519	—	—	—	—
State Bank of Mysore	223544	43160	229638	97531	19837	42471	20114	50404	607	77	612	77
State Bank of Patiala	215005	74397	227117	84009	39687	71245	43836	76952	—	—	—	—
State Bank of Saurashtra	220624	37411	209810	45819	21726	60993	20256	71130	308	110	47	37
State Bank of Travancore	196750	49613	226485	48079	58883	47371	57927	47332	88	170	8	134
B. Nationalised Banks	**10540642**	**2174403**	**10215082**	**2440326**	**1294453**	**2392355**	**1254548**	**2670151**	**1157**	**2100**	**530**	**1217**
Allahabad Bank	391554	80988	375939	106865	137682	79872	129422	104339	23	117	27	124
Andhra Bank	425182	61802	467141	78573	16329	47832	15834	57877	—	—	—	—
Bank of Baroda	856945	224215	823547	254842	81357	258709	83262	265427	233	447	1	69
Bank of India	761130	240107	752915	258625	75768	251789	79855	261952	260	82	44	43
Bank of Maharashtra	236883	61251	233558	75415	19121	54765	18468	69058	1	5	2	1
Canara Bank	1339110	282688	1299496	285286	94205	257223	89430	278862	17	286	61	29
Central Bank of India	1117025	119201	977291	145207	149000	197400	145981	211273	—	—	—	—
Corporation Bank	103470	29646	107727	40748	10783	52835	10598	61797	9	4	8	6
Dena Bank	112344	72673	111217	100381	17814	95563	17414	111044	—	—	—	—
Indian Bank	838615	106697	806904	108121	35201	85267	31935	90836	4	29	4	17
Indian Overseas Bank	992469	118162	984898	139089	38503	111000	38091	119864	—	—	—	—
Oriental Bank of Commerce	122815	114623	126198	108114	19190	111883	20609	169569	—	—	—	—
Punjab National Bank	994615	210276	954769	218518	187080	287182	166805	321278	6	66	6	51
Punjab & Sind Bank	87656	50803	85384	62197	27423	68427	27404	71533	—	—	—	—
Syndicate Bank	447929	85386	426242	114522	39638	66874	38007	90750	584	356	359	222
Union Bank of India	548192	136452	539522	149966	71581	193428	70840	204479	1	44	—	—
United Bank of India	395149	64204	409963	69800	180406	62959	185528	63443	18	657	18	657
UCO Bank	544527	69584	491931	62378	76225	61589	67743	65695	1	7	—	—
Vijaya Bank	225032	45647	240440	61678	17147	47758	17322	51074	—	—	—	—
Public Sector Banks(A+B)	**17016615**	**3314205**	**16633798**	**3763159**	**2484702**	**3787129**	**2425462**	**4259069**	**2194**	**2500**	**1254**	**2057**

Note

Advances in 'Other Priority Sectors' include (i) funds provided to Regional Rural Banks and (ii) advances to self help groups.

Source : Half yearly return on advances to priority sectors.

TABLE 18 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS : 1998 AND 1999 *(Concld.)*

(Amount in Rs. lakh)

Bank Group/Bank	As on the last reporting Friday of March											
	Other Priority Sectors				Total Advances to Priority Sectors				Outstanding Bank Credit		Priority Sector Advances as percentage of total Bank Credit	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1998		1999		1998		1999		1998	1999	1998	1999
	(13)	(14)	(9)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
A. State Bank Group	**3346850**	**586724**	**3315366**	**723350**	**11014126**	**3121731**	**10905718**	**3635104**	**8385308**	**9261331**	**37.2**	**39.3**
State Bank of India	2214060	389048	2463610	468295	8022357	2164206	8156759	2492421	6012800	6554200	36.0	38.0
State Bank of Bikaner & Jaipur	114340	27599	111558	40726	362871	157789	354157	186035	350545	380955	45.0	48.8
State Bank of Hyderabad	215102	43966	230273	49577	672187	177008	720796	193752	478196	546217	44.1	35.5
State Bank of Indore	66720	16638	70364	20909	223010	86237	198595	97550	195512	213763	37.0	45.6
State Bank of Mysore	130661	22101	130554	24936	374649	107809	380918	172948	303229	344646	35.6	50.2
State Bank of Patiala	95307	29035	102270	40907	349999	174677	373223	201868	426351	463900	41.0	43.5
State Bank of Saurashtra	376052	12099	53230	17413	618724	110614	283343	134399	215955	271756	51.2	49.5
State Bank of Travancore	134608	46238	153507	60587	390329	143391	437927	156132	402720	485894	35.6	32.1
B. Nationalised Banks	**6247127**	**1306227**	**5984402**	**1678733**	**18084094**	**5952035**	**17451941**	**6774308**	**14999853**	**17294088**	**39.7**	**39.2**
Allahabad Bank	386750	51067	373139	70503	916011	212070	878524	281691	592737	693914	35.8	40.6
Andhra Bank	122745	30070	124059	52509	564262	203563	607030	188326	315015	453794	64.6	41.5
Bank of Baroda	433180	120142	419175	142466	1371725	604478	1323958	661366	1826350	1338356	33.1	49.4
Bank of India	415143	135934	394409	152393	1252312	628246	1227218	672756	1300789	1869489	48.3	36.0
Bank of Maharashtra	155646	41544	147633	51706	411651	157565	399661	196180	402518	436468	39.1	44.9
Canara Bank	476235	133318	450202	146646	1909598	675871	1839165	707089	1817023	2045935	37.2	34.6
Central Bank of India	927060	123001	818454	153112	2193085	439601	1941726	509592	1074951	1288481	40.9	39.5
Corporation Bank	76869	39255	81771	79882	191143	121858	200091	182314	405612	587978	30.0	31.0
Dena Bank	99353	51814	97092	65818	229511	220050	225723	277243	519111	624332	42.4	44.4
Indian Bank	348425	49165	324267	51789	1222254	241613	1163108	249953	570559	760146	42.3	32.9
Indian Overseas Bank	485993	45291	491293	53525	1516967	275751	1514282	311090	617950	744526	44.6	41.8
Oriental Bank of Commerce	96890	24362	99472	32895	238895	250867	246279	310578	632271	800000	39.7	38.8
Punjab National Bank	600194	127143	571762	171150	1782511	625170	1692802	710507	1602800	1824200	39.0	38.9
Punjab & Sind Bank	56420	32999	56278	40733	171499	152228	169066	174463	330335	413686	46.1	42.2
Syndicate Bank	268481	63521	274847	136999	756637	222802	739455	335489	639517	797101	34.8	42.1
Union Bank of India	314245	85242	319932	101643	934021	415167	930293	456050	1061936	1163322	39.1	39.2
United Bank of India	309471	47619	322762	55210	885052	175748	918269	189106	423185	469411	41.5	40.3
UCO Bank	557812	63186	499427	69330	1178565	194366	1059101	197403	521337	584079	37.3	33.8
Vijaya Bank	116215	41554	118428	50422	358395	135021	376190	163111	345857	398869	39.0	40.9
Public Sector Banks(A+B)	**9593977**	**1892951**	**9299768**	**2402084**	**29098220**	**9073766**	**28357659**	**10409412**	**23385161**	**26555419**	**38.8**	**39.2**

Note

Advances in 'Other Priority Sectors' include (i) funds provided to Regional Rural Banks and (ii) advances to self help groups.

Source : Half yearly return on advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' : 1998 AND 1999

(Amount in Rs. lakh)

Bank Group/Bank	As on the last reporting Friday of March															
	Small Road & WaterTransport Operators				Retail Trade				Small Business				Professional and self employed			
	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding	No. of Accounts	Amount outstan-ding
	1998		1999		1998		1999		1998		1999		1998		1999	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. State Bank Group	**146083**	**101517**	**315835**	**124647**	**1257580**	**174014**	**1294612**	**200840**	**1207480**	**171598**	**1041915**	**169036**	**252353**	**50801**	**294726**	**64367**
State Bank of India	91160	68547	269032	88666	893566	117139	899250	121185	931463	120919	760532	106903	180543	30610	228252	46111
State Bank of Bikaner & Jaipur	2301	2472	2397	2449	46187	9281	45547	11973	57591	9737	54912	12256	2841	936	3330	1115
State Bank of Hyderabad	19580	4538	11319	6079	68819	10466	84540	15776	87488	14435	90447	13540	24625	6535	20045	5125
State Bank of Indore	1831	2150	1885	2309	43197	7544	47126	9051	15769	3328	15692	4357	5188	1420	4351	1579
State Bank of Mysore	3719	2412	3798	2988	91935	9759	91727	10009	19187	3716	19172	4142	14544	2761	14645	3270
State Bank of Patiala	12642	8992	13801	10781	64819	8712	68611	14705	6877	3164	7336	4621	7397	1712	7649	2415
State Bank of Saurashtra	2551	2220	2399	1743	13251	2259	12203	2488	28250	3785	26849	5184	4459	1301	4521	1465
State Bank of Travancore	12299	10186	11204	9631	35806	8854	45608	15653	60855	12514	66975	18034	12756	5526	11933	3287
B. Nationalised Banks	**421769**	**226732**	**407967**	**227374**	**2556711**	**392584**	**2495829**	**488774**	**1821457**	**216019**	**1699320**	**254060**	**1205646**	**170932**	**1104223**	**198630**
Allahabad Bank	29250	6224	19132	8975	203392	25537	185697	35226	58775	7089	54435	7883	45005	5585	43113	6490
Andhra Bank	9555	5928	9354	5309	52489	7299	52326	11174	25793	4484	26450	6549	28585	4417	27958	6683
Bank of Baroda	32244	24176	29411	21283	144477	24511	133160	31328	164975	29675	170495	34445	69004	13141	61077	15452
Bank of India	30617	25646	30264	23693	163455	36948	159387	45026	108155	13660	102971	16125	96797	17972	82514	19930
Bank of Maharashtra	15170	10157	15054	9867	65256	13056	62375	16627	44058	7543	40518	9415	27502	5982	25349	7394
Canara Bank	35461	28877	33641	24152	205301	36757	194175	41192	97955	14667	93934	16298	98860	16436	90904	17099
Central Bank of India	69893	15406	74212	16022	303292	32353	294763	33481	315831	21951	244673	30367	221020	22586	194902	23364
Corporation Bank	8401	9578	8478	8803	24895	5316	25440	7289	23173	3879	23851	4788	16922	8079	17633	13925
Dena Bank	5493	3653	5050	4972	33281	17326	35891	19035	40010	9568	35294	10167	17757	4492	16943	4941
Indian Bank	10767	3801	13909	3472	148739	17682	133377	15910	110948	12048	98077	12602	70830	6328	63683	7794
Indian Overseas Bank	18169	7238	18351	9301	195660	9637	197231	10921	145320	8880	147136	9629	121577	7740	122112	9392
Oriental Bank of Commerce	6969	5797	7153	6235	43040	8295	44461	11911	33731	4369	35115	6085	6761	2192	6818	2845
Punjab National Bank	39039	22368	36617	25832	241920	41973	239888	55162	241203	27164	226133	30493	61582	10609	51893	12267
Punjab & Sind Bank	5761	6914	5614	7606	24129	8889	25289	10836	21054	6630	19660	7681	3810	1687	3534	1821
Syndicate Bank	12837	7493	14071	9970	120061	20576	124140	34201	59335	7650	58604	10516	59799	7665	58132	10305
Union Bank of India	22394	16176	22653	15356	145574	30895	151803	42628	52955	7675	50766	8765	84623	11661	83542	12944
United Bank of India	22015	8603	22772	8880	203696	26780	209127	29652	53863	6144	60212	7371	26660	5530	28023	6025
UCO Bank	40962	12833	34021	11223	203517	18895	193491	24830	176903	14367	163649	14610	124460	12203	101665	12292
Vijaya Bank	6772	5864	8207	6423	34537	9859	33808	12345	47420	8576	47347	10272	24092	6627	24428	7668
Public Sector Banks (A+B)	**567852**	**328249**	**723799**	**352022**	**3814291**	**566598**	**3790441**	**689615**	**3028937**	**387617**	**2741235**	**423096**	**1457999**	**221733**	**1398949**	**262996**

Notes

1. @ : Indicates total housing loans under priority sectors.
2. # : Includes advances to State sponsored Corporation/Agency for onlending to Other Priority Sectors.

Source : Half yearly return on advances to priority sectors.

TABLE 19 : BANK-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO 'OTHER PRIORITY SECTORS' : 1998 AND 1999 *(Concld.)*

(Amount in Rs. lakh)

Bank Group/Bank	As on the last reporting Friday of March															
	Educational Loan				Pure Consumption Loan				Housing Loans for weaker section & SCs/STs@				SSC/Agency for onlending to weaker section #			
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	1998		1999		1998		1999		1998		1999		1998		1999	
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
A. State Bank Group	24056	5789	79182	12731	58501	8613	165915	26406	74488	71762	118790	122003	326309	2627	4335	1632
State Bank of India	17531	2728	71199	8847	45955	6505	149053	23847	53582	42595	85346	71822	260	6	946	915
State Bank of Bikaner & Jaipur	136	64	185	114	622	72	591	93	4662	5036	4595	12590	—	—	—	—
State Bank of Hyderabad	4318	2115	4762	2281	6649	696	9594	1026	3595	3784	9553	4107	28	1395	8	103
State Bank of Indore	38	51	71	40	—	—	—	—	697	2146	1239	3573	—	—	—	—
State Bank of Mysore	618	354	462	462	—	—	—	—	653	3098	743	4064	5	—	7	—
State Bank of Patiala	315	126	381	277	841	8	881	7	2416	6320	3611	8100	—	—	—	—
State Bank of Saurashtra	302	83	630	184	206	35	430	104	1610	1757	3347	5768	325423	658	2834	470
State Bank of Travancore	798	268	1492	526	4228	1297	5366	1329	7273	7026	10356	11977	593	568	540	144
B. Nationalised Banks	**57741**	**27100**	**57724**	**32250**	**26950**	**4573**	**17514**	**3961**	**137275**	**256105**	**173519**	**414645**	**19578**	**12186**	**14815**	**24727**
Allahabad Bank	175	187	398	361	4216	755	647	183	45702	5656	69517	10568	235	34	161	25
Andhra Bank	1597	1010	2342	1801	184	17	641	76	1783	6747	3317	19107	2759	168	10	259
Bank of Baroda	3041	1085	3503	1332	6061	1068	5519	461	12394	26348	11256	29411	984	139	698	5879
Bank of India	4689	1697	4624	1926	1074	1374	537	1387	10354	38636	12508	43487	2	2	41	7
Bank of Maharashtra	990	297	1100	439	197	37	89	103	2434	3358	3023	4273	39	1115	125	3588
Canara Bank	30165	16073	28356	17532	296	28	131	144	8149	20468	7888	22313	48	13	17	136
Central Bank of India	2230	784	1949	1009	6798	254	940	103	5168	28572	5394	48345	2828	1094	1104	343
Corporation Bank	601	189	593	215	45	6	52	7	2799	12137	4685	44462	33	72	34	60
Dena Bank	905	389	1251	594	134	47	47	39	1773	16340	2616	26070	—	—	—	—
Indian Bank	1511	891	568	249	65	8	604	136	3371	5959	2778	2554	2194	2449	10463	7260
Indian Overseas Bank	1373	452	1434	686	1306	55	1372	57	2290	8773	2665	10192	298	2516	135	459
Oriental Bank of Commerce	97	76	120	105	24	13	32	1	5626	3134	5754	4347	642	486	19	1366
Punjab National Bank	876	467	1313	1028	662	491	867	124	12760	22281	13852	43888	2152	1790	24	1351
Punjab & Sind Bank	58	52	83	76	326	53	607	157	1279	8774	1427	12545	3	—	58	9
Syndicate Bank	5798	1762	5937	2331	2232	131	2130	401	8143	18177	11522	55177	276	66	306	91
Union Bank of India	1704	843	2088	1265	148	20	400	113	6847	17972	8326	20424	—	—	—	—
United Bank of India	113	32	121	52	885	4	773	3	2233	254	1720	3080	6	271	6	137
UCO Bank	461	82	339	176	1879	138	1653	384	2562	2937	3001	5560	7068	1731	1608	255
Vijaya Bank	1357	732	1605	1073	418	74	473	82	1608	9582	2270	8842	11	240	6	3502
Public Sector Banks(A+B)	**81797**	**32889**	**136906**	**44979**	**85451**	**13186**	**183429**	**30366**	**211763**	**327867**	**292309**	**536649**	**345887**	**14813**	**19150**	**26359**

Notes

1. @ : Indicates total housing loans under priority sectors.
2. # : Includes advances to State sponsored Corporation/Agency for onlending to Other Priority Sectors.

Source : Half yearly return on advances to priority sectors.

TABLE 20 : OUTSTANDING LOANS AND ADVANCES OF PUBLIC SECTOR BANKS TO SMALL-SCALE INDUSTRIES : 1998 AND 1999

(Amount in Rs. lakh)

Bank Group/Bank	As on the last reporting Friday of March															
	Loans and advances to small-scale sector				Loans for setting up of Industrial Estates				Term loans to small-scale Industries				Loans and advances to artisans, village and cottage industries@			
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	1998		1999		1998		1999		1998		1999		1998		1999	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. State Bank Group	**1190249**	**1394774**	**1170914**	**1588919**	**1037**	**400**	**724**	**840**	**594346**	**301423**	**443163**	**345012**	**367261**	**64556**	**347799**	**106009**
State Bank of India	929035	993162	909572	1152526	34	43	32	450	471438	209141	342662	232025	314289	45602	227011	41593
State Bank of Bikaner & Jaipur	44294	79003	40079	84460	—	—	1	—	28265	16562	7489	14826	964	108	31871	17898
State Bank of Hyderabad	48497	64451	54971	69596	—	—	24	142	14606	17454	11449	19801	10493	3376	10865	11766
State Bank of Indore	28290	36078	24159	36519	—	—	—	—	13184	5520	12356	5346	6446	457	20604	10832
State Bank of Mysore	19837	42471	20114	50404	607	77	612	77	8743	10977	8943	13103	3453	379	10189	655
State Bank of Patiala	39687	71245	43836	76952	—	—	—	—	25204	26400	28509	27315	22235	13144	24739	17317
State Bank of Saurashtra	21726	60993	20256	71130	308	110	47	37	8093	3946	7580	21647	4468	466	4269	594
State Bank of Travancore	58883	47371	57927	47332	88	170	8	134	24813	11423	24175	10949	4913	1024	18251	5353
B. Nationalised Banks	**1294453**	**2392355**	**1254548**	**2670151**	**1157**	**2100**	**530**	**1217**	**753913**	**617211**	**725172**	**622069**	**370507**	**89988**	**923952**	**378962**
Allahabad Bank	137682	79872	129422	104339	23	117	27	124	65553	35873	58901	40086	36213	9446	155201	51230
Andhra Bank	16329	47832	15834	57877	—	—	—	—	9665	14094	11266	21406	1592	747	2569	2831
Bank of Baroda	81357	258709	83262	265427	233	447	1	69	40346	52237	40787	55444	24597	7764	41823	22403
Bank of India	75768	251789	79855	261952	260	82	44	43	21708	54473	28705	34388	5117	12110	18233	14306
Bank of Maharashtra	19121	54765	18468	69058	1	5	2	1	11807	20437	11796	21485	876	389	5087	4633
Canara Bank	94205	257223	89430	278862	17	286	61	29	57585	104894	53972	106392	24301	11065	90537	88601
Central Bank of India	149000	197400	145981	211273	—	—	—	—	56874	36415	57367	41907	13520	2398	75341	15552
Corporation Bank	10783	52835	10598	61797	9	4	8	6	6484	11883	6396	12647	668	85	9756	7288
Dena Bank	17814	95563	17414	111044	—	—	—	—	8718	10557	6714	5667	5312	1077	4072	1144
Indian Bank	35201	85267	31935	90836	4	29	4	17	2061	2115	7659	8539	9	1	27783	21664
Indian Overseas Bank	38503	111000	38091	119864	—	—	—	—	12467	21843	11726	23519	3421	2564	18785	28640
Oriental Bank of Commerce	19190	111883	20609	169569	—	—	—	—	11034	29614	7274	28498	2688	1408	556	386
Punjab National Bank	187080	287182	166805	321278	6	66	6	51	144317	89844	118150	77095	86535	17377	62368	14788
Punjab & Sind Bank	27423	68427	27404	71533	—	—	—	—	20521	33475	20276	24017	4039	3751	27120	29055
Syndicate Bank	39638	66874	38007	90750	584	356	359	222	17480	13945	16974	19230	5834	2790	39870	32829
Union Bank of India	71581	193428	70840	204479	1	44	—	—	42466	31678	44391	39056	20894	3644	19613	4758
United Bank of India	180406	62959	185528	63443	18	657	18	657	166454	20036	168882	21629	121641	10008	309610	30872
UCO Bank	76225	61589	67743	65695	1	7	—	—	47925	25373	43784	29529	6830	2453	5736	2401
Vijaya Bank	17147	47758	17322	51074	—	—	—	—	10448	8425	10152	11536	6420	911	9892	5581
Public Sector Banks (A+B)	**2484702**	**3787129**	**2425462**	**4259069**	**2194**	**2500**	**1254**	**2057**	**1348259**	**918634**	**1168335**	**967081**	**737768**	**154544**	**1271751**	**484971**

Note

Loans & advances to Artisans, Village & Cottage Industries represent the composite loans including advances to smaller (Tiny) units in SSI and may not include those granted to the weaker sections.

Source : Half yearly return on advances to priority sectors.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March					
	Agriculture					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	**1589790**	**532562**	**19638**	**185573**	**1609428**	**718135**
Haryana	290212	120146	3146	11095	293358	131241
Himachal Pradesh	93940	14481	1135	1226	95075	15708
Jammu & Kashmir	39891	7915	189	8844	40080	16759
Punjab	515342	222987	7702	51534	523044	274521
Rajasthan	639841	149603	7159	39782	647000	189386
Chandigarh	1778	5988	194	23417	1972	29406
Delhi	8786	11441	113	49673	8899	61114
North-Eastern Region	**356059**	**42091**	**5180**	**4585**	**361239**	**46676**
Assam	169483	29360	4838	3786	174321	33145
Manipur	20352	1799	40	110	20392	1909
Meghalaya	32378	1634	20	16	32398	1651
Nagaland	21527	2217	11	5	21538	2221
Tripura	86651	4575	270	668	86921	5243
Arunachal Pradesh	9300	1245	—	—	9300	1245
Mizoram	4565	507	—	—	4565	507
Sikkim	11803	754	1	—	11804	754
Eastern Region	**2568086**	**317554**	**49678**	**66708**	**2617764**	**384262**
Bihar	1055598	108196	11988	14344	1067586	122541
Orissa	660568	66291	16019	6747	676587	73038
West Bengal	848220	142699	21657	45612	869877	188311
Andaman & Nicobar	3700	367	14	6	3714	373
Central Region	**2515659**	**548918**	**68212**	**54939**	**2583871**	**603857**
Madhya Pradesh	794629	223255	55371	34416	850000	257671
Uttar Pradesh	1721030	325663	12841	20523	1733871	346186
Western Region	**1944316**	**490719**	**42977**	**257314**	**1987293**	**748033**
Gujarat	707297	163851	13645	61483	720942	225334
Maharashtra	1224551	320111	29264	195709	1253815	515821
Daman & Diu	339	81	7	1	346	82
Goa	11332	6546	61	121	11393	6667
Dadra & Nagar Haveli	797	130	—	—	797	130
Southern Region	**7907026**	**1377562**	**117669**	**242557**	**8024695**	**1620119**
Andhra Pradesh	2661024	428332	83847	91258	2744871	519590
Karnataka	1300068	382460	16470	53370	1316538	435830
Kerala	995727	158288	9888	26067	1005615	184355
Tamil Nadu	2907264	403418	7355	71721	2914619	475139
Pondicherry	42388	5006	108	140	42496	5146
Lakshadweep	555	58	1	—	556	59
All India	**16880936**	**3309405**	**303354**	**811677**	**17184290**	**4121082**

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 *(Contd.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Small Scale Industries		Of total SSI advances, term loans		Of term loans (SSI), comp. loans to artisan, village and cottage industries		Of total advances to SSI, adv. to cottage, village and tiny industries	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	**314639**	**1198239**	**144172**	**241999**	**65323**	**45651**	**66648**	**63172**
Haryana	44212	179976	25339	53564	11036	5690	6049	9397
Himachal Pradesh	17503	18774	11800	8013	7079	2629	355	382
Jammu & Kashmir	19253	35243	6033	6929	2267	934	624	1119
Punjab	101012	304127	47724	74247	25066	17937	13397	18828
Rajasthan	84207	180175	34907	36989	17892	13146	31973	15267
Chandigarh	3479	29456	1079	5895	173	803	687	2156
Delhi	44973	450488	17290	56362	1810	4514	13563	16023
North-Eastern Region	**104777**	**40447**	**73216**	**20751**	**43453**	**8050**	**39760**	**9181**
Assam	58371	27759	40420	12609	19034	3532	20250	5544
Manipur	15367	4561	11058	3070	6989	1322	7973	2059
Meghalaya	4208	1716	2712	997	2495	276	426	141
Nagaland	3666	2164	2713	1651	2588	1406	281	199
Tripura	17488	2179	13225	1272	9998	716	9998	935
Arunachal Pradesh	1426	451	836	189	413	51	98	16
Mizoram	2258	800	1046	486	999	454	—	—
Sikkim	1993	817	1206	477	937	292	734	287
Eastern Region	**885781**	**450201**	**457206**	**144247**	**280193**	**31993**	**275616**	**53358**
Bihar	201837	108361	90644	42428	45061	8603	29346	9384
Orissa	134751	59770	57885	19561	29876	5792	15784	5220
West Bengal	548349	281642	308287	82087	204919	17496	230381	38667
Andaman & Nicobar	844	428	390	171	337	103	105	86
Central Region	**378916**	**540085**	**190972**	**109845**	**103881**	**30295**	**110004**	**52040**
Madhya Pradesh	119033	169087	47694	28971	30184	5515	41203	21056
Uttar Pradesh	259883	370997	143278	80874	73697	24780	68801	30984
Western Region	**183414**	**1479050**	**65064**	**234836**	**19488**	**14341**	**28092**	**39283**
Gujarat	73403	350364	24986	48423	12183	4954	6451	6795
Maharashtra	105641	1101300	38795	182072	7145	9320	20616	28777
Daman & Diu	137	1516	33	133	13	3	—	—
Goa	4111	23217	1190	4060	113	50	1025	3711
Dadra & Nagar Haveli	122	2652	60	149	34	15	—	—
Southern Region	**665472**	**1459907**	**270433**	**347513**	**116741**	**34509**	**149655**	**133203**
Andhra Pradesh	130801	296852	46986	80739	14381	13700	20599	18691
Karnataka	122758	308820	42652	74929	18109	6538	42389	33504
Kerala	140814	178527	63575	38776	23613	6120	39367	24917
Tamil Nadu	264642	668467	116101	151102	60328	8092	46688	55649
Pondicherry	6415	7041	1111	1964	307	59	595	436
Lakshadweep	42	200	8	3	3	1	17	5
All India	**2532999**	**5167928**	**1201063**	**1099190**	**629079**	**164839**	**669775**	**350237**

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 *(Contd.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Advances to small scale industries							
	Advances to agro industries		Advances to units with P & M upto Rs.5 lakh		Advances to units with P&M between Rs.5 -25 lakh		Advances to units with P&M above Rs.25 lakh	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	**2437**	**18417**	**140215**	**209599**	**33621**	**186684**	**11583**	**287021**
Haryana	591	5228	21600	26100	5910	27786	2844	50400
Himachal Pradesh	33	150	11149	4880	1117	2033	141	3538
Jammu & Kashmir	19	480	2977	3800	258	1751	92	2335
Punjab	1078	5802	57393	57649	12316	58579	2962	68578
Rajasthan	500	1226	25420	26212	5608	30321	2059	45381
Chandigarh	26	1426	1863	7542	783	5384	513	12242
Delhi	190	4103	19813	83416	7629	60830	2972	104547
North-Eastern Region	**11684**	**2478**	**17341**	**4935**	**7804**	**5111**	**231**	**1504**
Assam	3706	1650	14181	3637	6738	4032	214	1396
Manipur	2191	398	1636	599	719	390	—	—
Meghalaya	66	12	221	107	50	82	15	43
Nagaland	25	107	251	180	73	291	2	65
Tripura	5669	299	325	173	37	118	—	—
Arunachal Pradesh	27	12	—	—	22	11	—	—
Mizoram	—	—	—	—	—	—	—	—
Sikkim	—	—	727	241	165	187	—	—
Eastern Region	**112206**	**13130**	**201757**	**64462**	**38568**	**60789**	**5866**	**58280**
Bihar	29542	3242	62201	25376	17527	15104	3613	10628
Orissa	3174	2608	15212	6271	1726	4632	690	3598
West Bengal	79456	7261	124273	32788	19305	41006	1563	44054
Andaman & Nicobar	34	20	71	28	10	48	—	—
Central Region	**9628**	**13374**	**207705**	**129415**	**36242**	**83532**	**11387**	**100874**
Madhya Pradesh	1383	3015	66422	41063	13753	24699	4118	25722
Uttar Pradesh	8245	10359	141283	88352	22489	58833	7269	75152
Western Region	**2299**	**9714**	**60247**	**117065**	**31999**	**201237**	**13291**	**426705**
Gujarat	284	2707	28371	42385	17555	52914	5898	86293
Maharashtra	1964	6913	30051	67423	14196	144147	7287	335361
Daman & Diu	—	—	34	294	5	111	18	259
Goa	51	94	1789	6961	243	4065	85	3467
Dadra & Nagar Haveli	—	—	2	2	—	—	3	1325
Southern Region	**12139**	**33034**	**206946**	**176837**	**51565**	**244469**	**17634**	**339443**
Andhra Pradesh	2980	7777	21655	21122	7355	31234	3563	51795
Karnataka	2926	7952	41965	31705	10558	44478	4144	78372
Kerala	3091	8289	73182	38029	10122	36212	2467	36340
Tamil Nadu	3116	8999	69315	84961	23267	130864	7339	169691
Pondicherry	23	17	829	1021	263	1681	121	3245
Lakshadweep	3	—	—	—	—	—	—	—
All India	**150393**	**90148**	**834211**	**702313**	**199799**	**781822**	**59992**	**1213827**

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 *(Contd.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Setting up of industrial estates		Small road and water transport operators		Retail trade		Small busimess		Professional and self employed	
	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Northern Region	**78**	**119**	**66187**	**64541**	**443371**	**138753**	**255752**	**62846**	**114936**	**33738**
Haryana	—	—	11535	8103	83379	21741	38493	8047	17938	5329
Himachal Pradesh	—	—	7487	10989	34748	9732	21929	4601	7278	1629
Jammu & Kashmir	17	91	6618	9686	34544	19314	8470	2327	6221	3310
Punjab	—	—	21978	15473	113236	35772	60654	19610	22319	6613
Rajasthan	—	—	12590	11926	146057	36696	109083	20388	43950	9790
Chandigarh	—	—	850	1109	3683	2459	1922	1173	1370	806
Delhi	61	29	5129	7256	27724	13039	15201	6700	15860	6261
North-Eastern Region	**1**	**24**	**24039**	**15162**	**162675**	**30647**	**106309**	**15238**	**36744**	**9775**
Assam	1	24	18876	10547	109964	22293	57168	9963	29108	7898
Manipur	—	—	1270	713	8459	1829	7785	1412	2422	630
Meghalaya	—	—	504	751	7996	1421	4975	705	768	333
Nagaland	—	—	708	845	2611	792	1083	395	284	150
Tripura	—	—	1796	1392	28392	2565	31556	1840	3639	611
Arunachal Pradesh	—	—	391	453	1284	576	616	153	24	23
Mizoram	—	—	215	326	980	635	1159	413	46	16
Sikkim	—	—	279	134	2989	536	1967	358	453	113
Eastern Region	**14**	**493**	**156217**	**61108**	**1070896**	**136412**	**775720**	**79221**	**292196**	**34557**
Bihar	—	—	73874	23724	410724	58216	247491	32230	114877	13001
Orissa	3	359	18680	10392	237185	25281	303902	20553	75939	10218
West Bengal	11	134	63038	26642	420006	52011	222751	26225	100812	11172
Andaman & Nicobar	—	—	625	348	2981	904	1576	213	568	166
Central Region	**176**	**636**	**93646**	**55616**	**801902**	**155370**	**492032**	**82768**	**219090**	**42392**
Madhya Pradesh	25	118	23519	22490	282311	55647	193429	35706	85726	19763
Uttar Pradesh	151	518	70127	33126	519591	99722	298603	47062	133364	22629
Western Region	**66**	**150**	**265651**	**89761**	**289601**	**87784**	**341647**	**71776**	**246409**	**67203**
Gujarat	48	41	26028	19161	71422	21423	99720	21857	60745	17037
Maharashtra	4	69	236171	65502	212518	63679	235621	47080	181037	48574
Daman & Diu	—	—	74	51	90	35	357	99	119	37
Goa	14	40	3309	4956	5366	2589	5818	2705	4363	1507
Dadra & Nagar Haveli	—	—	69	91	205	58	131	36	145	47
Southern Region	**954**	**9623**	**167386**	**134515**	**1201415**	**236559**	**857747**	**138854**	**557877**	**103928**
Andhra Pradesh	126	165	59198	24233	348650	59259	276935	38948	140118	24287
Karnataka	805	9302	37819	33174	322695	62909	147393	31829	113264	28704
Kerala	10	136	43788	36662	210752	59544	177527	34786	113923	19578
Tamil Nadu	12	20	25755	39998	310825	53767	248235	32693	185580	30853
Pondicherry	1	1	712	326	8314	1020	7579	587	4935	498
Lakshadweep	—	—	114	120	179	61	78	12	57	7
All India	**1289**	**11046**	**773126**	**420703**	**3969860**	**785525**	**2829207**	**450703**	**1467252**	**291593**

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 *(Contd.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Education		Consumption loan		SC/ST orgn. for onlending to other priority sectors		SSO for SC/ST for purchase and supply of inputs		Housing loans (Direct finance)	
	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)
Northern Region	**4189**	**2511**	**12039**	**2314**	**365**	**7008**	**69**	**5223**	**47131**	**48214**
Haryana	506	302	1637	303	82	1268	6	2	3870	5285
Himachal Pradesh	151	76	590	96	3	26	—	—	2451	2536
Jammu & Kashmir	37	28	1371	22	1	—	2	4860	506	713
Punjab	561	439	737	131	97	29	56	13	11923	12051
Rajasthan	1069	263	5820	717	73	207	1	—	20899	18560
Chandigarh	129	174	127	27	13	3426	—	—	1775	2831
Delhi	1736	1228	1757	1018	96	2051	4	347	5707	6238
North-Eastern Region	**183**	**143**	**235**	**26**	**199**	**37**	**17**	**1**	**2672**	**1966**
Assam	137	69	147	11	156	24	17	1	2211	1555
Manipur	5	2	12	—	—	—	—	—	102	47
Meghalaya	16	7	5	—	2	—	—	—	123	157
Nagaland	4	5	—	—	1	—	—	—	16	54
Tripura	13	2	64	14	40	12	—	—	73	13
Arunachal Pradesh	7	56	—	—	—	—	—	—	10	34
Mizoram	—	—	—	—	—	—	—	—	11	39
Sikkim	1	1	7	1	—	—	—	—	126	68
Eastern Region	**3076**	**1904**	**25973**	**3741**	**987**	**479**	**572**	**440**	**20132**	**21969**
Bihar	733	471	358	21	91	16	—	—	2742	3064
Orissa	1262	692	19109	2705	344	405	134	4	6391	7007
West Bengal	1068	738	6497	1013	520	56	438	435	10920	11847
Andaman & Nicobar	13	3	9	1	32	2	—	—	79	50
Central Region	**2645**	**1683**	**24496**	**5396**	**397**	**1706**	**53**	**781**	**20747**	**25537**
Madhya Pradesh	891	511	657	152	181	45	—	—	8212	10596
Uttar Pradesh	1754	1172	23839	5243	216	1661	53	781	12535	14941
Western Region	**73860**	**12188**	**84133**	**14220**	**3700**	**21765**	**3352**	**675**	**54031**	**77340**
Gujarat	1852	1022	4163	971	1919	446	2856	476	9957	17624
Maharashtra	71835	11033	79966	13249	1774	21315	487	195	42792	58200
Daman & Diu	1	—	—	—	—	—	7	1	37	50
Goa	172	133	4	—	7	4	2	3	1233	1450
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	12	16
Southern Region	**55356**	**29050**	**42595**	**5473**	**9385**	**11099**	**809**	**3155**	**94570**	**121363**
Andhra Pradesh	13783	8430	17653	1440	3559	1105	181	2925	25022	26394
Karnataka	18050	10248	5556	764	380	1757	392	99	17187	31000
Kerala	7670	3222	7791	1368	1532	365	158	86	42759	46050
Tamil Nadu	15478	7080	11359	1894	3803	7588	78	45	9247	17603
Pondicherry	374	70	236	7	111	284	—	—	345	304
Lakshadweep	1	—	—	—	—	—	—	—	10	11
All India	**139309**	**47479**	**189471**	**31169**	**15033**	**42093**	**4872**	**10274**	**239283**	**296390**

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 *(Contd.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March									
	Housing loans (Indirect finance)		Total housing loans		Total advances to other priority sectors		Funds provided to Regional Rural Banks		Advances to self help group	
	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-ding	No. of Accounts	Amount Outstan-
	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)	(51)	(52)
Northern Region	**145888**	**164966**	**193019**	**213180**	**1089927**	**530114**	**1066**	**1832**	**106**	**15**
Haryana	80	73	3950	5358	157526	50455	8	1410	8	2
Himachal Pradesh	—	—	2451	2536	74637	29686	1049	63	39	4
Jammu & Kashmir	—	—	506	713	57770	40261	—	—	—	—
Punjab	17	45	11940	12096	231578	90175	4	136	4	1
Rajasthan	34	14865	20933	33425	339576	113412	5	224	40	7
Chandigarh	2	29	1777	2859	9871	12034	—	—	14	1
Delhi	145755	149954	151462	156192	218969	194092	—	—	1	—
North-Eastern Region	**64**	**10**	**2736**	**1976**	**333137**	**73005**	**7**	**10**	**11**	**2**
Assam	30	8	2241	1563	217814	52369	5	1	5	1
Manipur	15	1	117	48	20070	4634	1	9	—	—
Meghalaya	—	—	123	157	14389	3374	—	—	6	1
Nagaland	—	—	16	54	4707	2241	—	—	—	—
Tripura	19	1	92	14	65592	6450	1	—	—	—
Arunachal Pradesh	—	—	10	34	2332	1296	—	—	—	—
Mizoram	—	—	11	39	2411	1429	—	—	—	—
Sikkim	—	—	126	68	5822	1211	—	—	—	—
Eastern Region	**280**	**12567**	**20412**	**34536**	**2346049**	**352397**	**22**	**1644**	**409**	**45**
Bihar	7	5	2749	3069	850897	130749	16	311	239	9
Orissa	71	712	6462	7719	663017	77970	5	1333	111	27
West Bengal	202	11851	11122	23698	826252	141990	1	—	59	8
Andaman & Nicobar	—	—	79	50	5883	1688	—	—	—	—
Central Region	**237**	**11003**	**20984**	**36540**	**1655245**	**382251**	**45**	**3693**	**1214**	**221**
Madhya Pradesh	41	1147	8253	11743	594967	146058	4	155	304	97
Uttar Pradesh	196	9856	12731	24797	1060278	236193	41	3538	910	124
Western Region	**1801**	**143561**	**55832**	**220901**	**1364185**	**586273**	**4052**	**2177**	**447**	**599**
Gujarat	968	5876	10925	23500	279630	105893	159	326	80	14
Maharashtra	823	137667	43615	195867	1063024	466493	3893	1851	364	584
Daman & Diu	—	—	37	50	685	273	—	—	—	—
Goa	10	17	1243	1467	20284	13365	—	—	3	1
Dadra & Nagar Haveli	—	—	12	16	562	249	—	—	—	—
Southern Region	**16451**	**83859**	**111021**	**205222**	**3003591**	**867855**	**82**	**24567**	**6173**	**1254**
Andhra Pradesh	10066	22461	35088	48855	895165	209482	14	7723	3095	639
Karnataka	3524	34514	20711	65514	666260	234998	59	8088	522	225
Kerala	2344	8125	45103	54175	608244	209787	6	6558	678	74
Tamil Nadu	516	18757	9763	36360	810876	210278	3	2198	1865	315
Pondicherry	1	2	346	306	22607	3098	—	—	13	2
Lakshadweep	—	—	10	11	439	212	—	—	—	—
All India	**164721**	**415966**	**404004**	**712356**	**9792134**	**2791895**	**5274**	**33924**	**8360**	**2137**

Source : Half yearly returns on priority sector advances.

TABLE 21 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS UNDER PRIORITY SECTORS : 1999 *(Concld.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Export Credit (Preshipment and Postshipment) by foreign banks							
	SSI sector		Non SSI sector		Total export credit		Total advances under priority sectors	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
Northern Region	**56**	**5084**	**233**	**85088**	**289**	**90172**	**3014947**	**2532627**
Haryana	8	578	19	5416	27	5994	495128	367796
Himachal Pradesh	—	—	2	4393	2	4393	187781	68596
Jammu & Kashmir	—	—	—	—	—	—	117120	92353
Punjab	1	59	14	12310	15	12369	855654	681202
Rajasthan	—	—	2	3454	2	3454	1070829	486546
Chandigarh	—	—	3	363	3	363	15339	71259
Delhi	47	4447	193	59153	240	63599	273096	764876
North-Eastern Region	**—**	**—**	**—**	**—**	**—**	**—**	**799170**	**160159**
Assam	—	—	—	—	—	—	450515	113298
Manipur	—	—	—	—	—	—	55830	11110
Meghalaya	—	—	—	—	—	—	51001	6742
Nagaland	—	—	—	—	—	—	29911	6627
Tripura	—	—	—	—	—	—	170002	13873
Arunachal Pradesh	—	—	—	—	—	—	13058	2993
Mizoram	—	—	—	—	—	—	9234	2735
Sikkim	—	—	—	—	—	—	19619	2782
Eastern Region	**14**	**3237**	**179**	**46408**	**193**	**49646**	**5850209**	**1234628**
Bihar	—	—	—	—	—	—	2120567	361815
Orissa	—	—	3	504	3	504	1474476	212334
West Bengal	14	3237	176	45904	190	49142	2244725	657990
Andaman & Nicobar	—	—	—	—	—	—	10441	2489
Central Region	**7**	**1301**	**24**	**8340**	**31**	**9640**	**4619471**	**1537236**
Madhya Pradesh	—	—	7	2134	7	2134	1564339	575243
Uttar Pradesh	7	1301	17	6206	24	7507	3055132	961993
Western Region	**71**	**35282**	**1219**	**300082**	**1290**	**335364**	**3538651**	**3115277**
Gujarat	2	653	16	11952	18	12605	1074199	693761
Maharashtra	69	34629	1202	287937	1271	322566	2425997	2373130
Daman & Diu	—	—	1	193	1	193	1169	2065
Goa	—	—	—	—	—	—	35805	43290
Dadra & Nagar Haveli	—	—	—	—	—	—	1481	3031
Southern Region	**20**	**3365**	**275**	**79932**	**295**	**83297**	**11701205**	**4050974**
Andhra Pradesh	—	—	32	10398	32	10398	3774098	1040987
Karnataka	2	391	97	19697	99	20089	2107011	1012917
Kerala	—	—	2	2546	2	2546	1755367	578703
Tamil Nadu	18	2973	144	47291	162	50265	3992160	1402609
Pondicherry	—	—	—	—	—	—	71532	15288
Lakshadweep	—	—	—	—	—	—	1037	470
All India	**168**	**48269**	**1930**	**519850**	**2098**	**568119**	**29523653**	**12630901**

Source : Half yearly returns on priority sector advances.

TABLE 22 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

(Amount in Rs. crore)

As on the last Friday	1969	1979	1992@	1993@	1994@*	1995@*	1996@*	1997@*	1998@*	1999@*	2000@*
March	250	1519	11003	15932	18239	25656	31758	30112	34430	36827	40460
June	270	1457	12411	17220	20091	27333	30456	31038	34955	37846	
September	274	1462	12614	16447	20178	27323	27294	30059	33818	36611	
December	303	1550	13895	17061	22326	29311	27467	30206	34812	38325	

Notes

1. @ : Provisional.
2. * : As on the last reporting Friday.

Source : Monetary Policy Department.

TABLE 23 : OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS UNDER THE DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME : 1997 AND 1998

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	DRI Scheme @				Total Bank Credit		Percentage of Col.(2) to Col.(5)	Percentage of Col.(4) to Col.(6)
	March 1997		March 1998		March 1996 #	March 1997 #		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank Group	**459889**	**13690**	**297932**	**12120**	**7553908**	**7289752**	**0.18**	**0.17**
State Bank of India	269865	6241	173385	5944	5623400	5169300	0.11	0.11
State Bank of Bikaner & Jaipur	19559	1225	12264	959	252728	297398	0.48	0.32
State Bank of Hyderabad	37494	2147	34222	2054	424364	403201	0.51	0.51
State Bank of Indore	22308	1055	21743	869	154070	152331	0.68	0.57
State Bank of Mysore	22569	861	26413	687	225877	269303	0.38	0.26
State Bank of Patiala	12760	1161	11608	1035	330500	402900	0.35	0.26
State Bank of Saurashtra	4256	317	1670	135	181681	202300	0.17	0.07
State Bank of Travancore	71078	683	16627	437	361288	393019	0.19	0.11
Nationalised Banks	**969633**	**51786**	**607216**	**42245**	**11842367**	**12428815**	**0.44**	**0.34**
Allahabad Bank	100948	2155	90392	2165	492607	511732	0.44	0.42
Andhra Bank	19903	1106	8674	1456	276057	279918	0.40	0.52
Bank of Baroda	58044	6880	45498	6387	1180178	1262300	0.58	0.51
Bank of India	88888	5515	35336	5401	1032608	1136253	0.53	0.48
Bank of Maharashtra	15618	1031	5257	815	307760	339997	0.34	0.24
Canara Bank	147161	4517	109675	3484	1391144	1545618	0.32	0.23
Central Bank of India	51994	2115	60450	1913	947879	916109	0.22	0.21
Corporation Bank	10379	338	4321	197	239855	296931	0.14	0.07
Dena Bank	17988	941	10940	780	376012	437953	0.25	0.18
Indian Bank	38761	2504	25826	1635	682503	564924	0.37	0.29
Indian Overseas Bank	54347	4122	40585	3200	500440	521640	0.82	0.61
Oriental Bank of Commerce	24736	2405	8675	1403	447130	488962	0.54	0.29
Punjab National Bank	146150	7958	87397	6165	1280438	1397774	0.62	0.44
Punjab & Sind Bank	8304	2208	2327	1965	318995	309733	0.69	0.63
Syndicate Bank	23040	2142	7394	1325	529534	542395	0.40	0.24
Union Bank of India	29357	2419	18730	1772	810472	817741	0.30	0.22
United Bank of India	59653	984	7129	424	363320	386197	0.27	0.11
UCO Bank	53789	1091	33886	840	429053	449571	0.25	0.19
Vijaya Bank	20573	1355	4724	918	236382	223067	0.57	0.41
Public Sector Banks	**1429522**	**65476**	**905148**	**54365**	**19396275**	**19718567**	**0.34**	**0.28**

Source : @ : Annual return on advances under D.R.I. Scheme.
: Half yearly return on advances to priority sectors.

TABLE 24 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS : 1997-98 TO 1999-2000

(Amount in Rs. lakh)

Bank Group	As on the last reporting Friday of												
	March 1997	June 1997	Sept. 1997	Dec. 1997	March 1998	June 1998	Sept. 1998	Dec. 1998	March 1999	June 1999	Sept. 1999	Dec. 1999	March 2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. SBI & its Associates	247496	331936	303895	396668	405869	554857	531426	518966	557414	723077	657158	890855	840461
2. Nationalised Banks	485079	658655	571200	786444	823984	1102295	1051764	1053718	1097301	1464798	1363896	1634123	1693030
3. Public Sector Banks (1+2)	732575	990591	875095	1183112	1229853	1657152	1583190	1572684	1654715	2187875	2021054	2524978	2533491
4. Other Scheduled Commercial Banks	27085	16883	15232	19486	18659	25645	24748	25994	26883	34254	32168	34866	35644
5. Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—	—
Total (3+4+5)	**759660**	**1007474**	**890327**	**1202598**	**1248512**	**1682797**	**1607938**	**1598678**	**1681598**	**2222129**	**2053222**	**2559844**	**2569135**

Source : Department of Economic Analysis & Policy.

TABLE 25 : TRANSACTIONS OF FINANCIAL INSTITUTIONS@ WITH BANKS : 1995 TO 2000

(Amount in Rs. crore)

Items	As on March 31					
	1995	1996	1997	1998	1999	2000P
	(1)	(2)	(3)	(4)	(5)	(6)
(1) Lendings by FIs in the Notice and Call money Market	491	1536	2630	1641	4215	3544
(2) Borrowings by FIs from Scheduled Commercial Banks, Cooperative Banks and DFHI*	1286	184	589	88	515	443
(3) Long term loans and advances by FIs to banks **	13056	14788	17254	20640	22498	19070

Notes

1. @ : Include IDBI, ICICI, IFCI, IIBI, EXIM Bank, NABARD, SIDBI, NHB, LIC, GIC and UTI and figures indicate average daily lending.
2. * : Represents borrowing by FIs (IDBI, ICICI, IFCI, IIBI, EXIM Bank, NABARD and SIDBI) from the term money market.
3. ** : Represents lending by IDBI, EXIM Bank, NABARD, SIDBI and NHB.
4. P : Provisional

Source : Financial Institutions Division.

TABLE 26 : OUTSTANDING BALANCES UNDER VARIOUS NRI DEPOSIT SCHEMES : 1997 TO 2000

(US $ Million)

Schemes	Balances (As on March 31)				Variations			
	1997	1998	1999	2000	1996-97	1997-98	1998-99	1999-2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
FCNR (A)	2306	1	—	—	-1949	-2305	-1	—
FCNR (B)	7496	8467	8323	9069	1773	971	-144	746
NR (E) RA	4983	5637	6220	6992	1244	1197	980	948
NR (NR) RD	5604	6262	6758	7037	2246	1256	941	447
Total	**20389**	**20367**	**21301**	**23098**	**3314**	**1119**	**1776**	**2141**

Notes

1. (i) FCNR (A) : Foreign Currency Non-Resident Accounts.
   (ii) FCNR (B) : Foreign Currency Non-Resident Accounts (Banks).
   (iii) NR (E) RA : Non-Resident (External) Rupee Accounts.
   (iv) NR (NR) RD : Non-Resident (Non-Repatriable) Rupee Deposits.
2. The variations do not match with the difference between outstanding stocks for rupee deposits on account of the exchange rate fluctuations during the year.
3. Figures are inclusive of accrued interest.

Source : Reserve Bank of India Annual Report, various issues.

TABLE 27 : OFFICES OF COMMERCIAL BANKS IN INDIA : 1995 TO 2000

Bank Group	As on March 31					
	1995	1996	1997	1998	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India	8833	8929	8931	8960	8990	9017
Associates of State Bank of India	4120	4193	4307	4374	4458	4498
Nationalised Banks	31973	32424	32736	33263	33686	33774
Regional Rural Banks	14716	14704	14684	14666	14705	14711
Foreign Banks	165	172	185	196	192	191
Other Scheduled Commercial Banks	4339	4507	4711	4941	5146	5148
Non-Scheduled Commercial Banks	38	8	8	8	8	—
Total	**64184**	**64937**	**65562**	**66408**	**67185**	**67339**

Notes

1. No. of office includes Administrative offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 28 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 1999 AND 2000

Bank Group	As on March 31, 1998	Number of offices									
		Opened during 1st April 1998 to 31st March 1999					As on March 31, 1999				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
State Bank of India and its Associates	13334	11	15	49	45	120	5517	3939	2269	1723	13448
Nationalised Banks	33263	22	97	154	170	443	13933	6834	6901	6018	33686
Regional Rural Banks	14666	35	42	21	6	104	12260	2002	428	15	14705
Foreign Banks	196	—	—	1	12	13	—	3	16	173	192
Other Scheduled Commercial Banks	4941	9	49	60	104	222	1146	1683	1254	1063	5146
Non-Scheduled Commercial Banks	8	—	—	—	—	—	3	1	1	3	8
Total	**66408**	**77**	**203**	**285**	**337**	**902**	**32859**	**14462**	**10869**	**8995**	**67185**

Bank Group	As on March 31, 1999	Opened during 1st April 1999 to 31st March 2000					As on March 31, 2000				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
State Bank of India and its Associates	13448	4	18	33	19	74	5515	3957	2301	1742	13515
Nationalised Banks	33686	13	41	64	62	180	13921	6858	6931	6064	33774
Regional Rural Banks	14705	13	27	16	—	56	12224	2028	444	15	14711
Foreign Banks	192	—	—	1	9	10	—	2	14	175	191
Other Scheduled Commercial Banks	5146	6	31	26	50	113	1138	1691	1242	1077	5148
Non-Scheduled Commercial Banks	8	—	—	—	—	—	—	—	—	—	—
Total	**67185**	**36**	**117**	**140**	**140**	**433**	**32798**	**14536**	**10932**	**9073**	**67339**

Notes

1. No. of offices includes Administrative Offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.
3. Classification of population is based on 1991 census.

Source : Master Office File(latest updated version) on Commercial Bank Branches.

TABLE 29A : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP : 1999

State / Union Territory	As on March 31, 1998	Number of Offices									
		Opened during 1st April 1998 to 31st March 1999					As on March 31, 1999				
		Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—	31
Andhra Pradesh	5112	6	12	43	25	86	2442	1167	1019	560	5188
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1273	1	—	1	—	2	832	260	181	—	1273
Bihar	5068	2	6	12	—	20	3507	919	652	—	5078
Chandigarh	186	—	—	8	—	8	9	10	175	—	194
Dadra & Nagar Haveli	11	—	1	—	—	1	5	7	—	—	12
Daman & Diu	13	—	2	—	—	2	1	14	—	—	15
Delhi	1395	—	—	—	66	66	56	17	—	1383	1456
Goa	315	—	6	—	—	6	159	162	—	—	321
Gujarat	3683	9	14	12	29	64	1553	810	480	890	3733
Haryana	1476	2	11	17	—	30	696	354	456	—	1506
Himachal Pradesh	781	5	2	—	—	7	657	129	—	—	786
Jammu & Kashmir	825	5	—	3	—	8	582	81	168	—	831
Karnataka	4730	9	16	31	37	93	2220	1013	809	772	4814
Kerala	3255	1	38	5	—	44	347	2312	639	—	3298
Lakshadweep	9	—	—	—	—	—	9	—	—	—	9
Madhya Pradesh	4553	5	8	11	14	38	2698	927	610	345	4580
Maharashtra	6378	1	21	24	73	119	2324	1091	918	2156	6489
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	38	34	—	—	72
Orissa	2226	8	6	15	—	29	1623	315	316	—	2254
Pondicherry	77	—	1	3	—	4	23	16	42	—	81
Punjab	2499	3	15	13	10	41	1119	656	556	207	2538
Rajasthan	3337	3	9	11	12	35	1908	734	475	248	3365
Sikkim	46	—	—	—	—	—	36	10	—	—	46
Tamil Nadu	4860	4	13	21	32	70	1841	1216	1036	817	4910
Tripura	186	—	—	—	—	—	122	30	33	—	185
Uttar Pradesh	9095	9	19	42	20	90	5444	1548	1619	564	9175
West Bengal	4498	4	3	13	19	39	2280	575	619	1053	4527
Total	**66408**	**77**	**203**	**285**	**337**	**902**	**32859**	**14462**	**10869**	**8995**	**67185**

Notes

1. No. of offices includes Administrative Offices also.
2. Data for 1999 have been revised.
3. Classification of population groups is based on 1991 census.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 29B : STATE-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS ACCORDING TO POPULATION GROUP : 2000

State / Union Territory	Number of Offices										
		Opened during 1st April 1999 to 31st March 2000					As on March 31, 2000				
	As on March 31, 1999	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar	31	—	—	—	—	—	17	14	—	—	31
Andhra Pradesh	5188	7	15	19	15	56	2446	1182	1038	573	5239
Arunachal Pradesh	69	—	—	—	—	—	68	1	—	—	69
Assam	1273	—	2	3	—	5	819	262	184	—	1265
Bihar	5078	—	3	5	—	8	3507	922	657	—	5086
Chandigarh	194	—	—	2	—	2	9	10	176	—	195
Dadra & Nagar Haveli	12	—	—	—	—	—	5	6	—	—	11
Daman & Diu	15	—	—	—	—	—	1	14	—	—	15
Delhi	1456	1	—	—	22	23	57	17	—	1390	1464
Goa	321	1	5	—	—	6	160	164	—	—	324
Gujarat	3733	3	9	3	13	28	1553	819	482	902	3756
Haryana	1506	1	4	8	—	13	697	355	460	—	1512
Himachal Pradesh	786	—	—	—	—	—	657	129	—	—	786
Jammu & Kashmir	831	2	1	4	—	7	578	82	172	—	832
Karnataka	4814	7	13	15	18	53	2220	1026	824	787	4857
Kerala	3298	—	19	12	—	31	347	2329	646	—	3322
Lakshadweep	9	—	—	—	—	—	9	—	—	—	9
Madhya Pradesh	4580	1	5	4	11	21	2686	932	613	355	4586
Maharashtra	6489	—	1	5	24	30	2320	1091	922	2162	6495
Manipur	88	—	—	—	—	—	51	14	23	—	88
Meghalaya	181	—	—	—	—	—	131	17	33	—	181
Mizoram	80	—	—	—	—	—	61	9	10	—	80
Nagaland	72	—	—	—	—	—	37	34	—	—	71
Orissa	2254	1	—	5	—	6	1624	315	321	—	2260
Pondicherry	81	—	3	2	—	5	23	19	44	—	86
Punjab	2538	1	9	10	1	21	1120	664	565	207	2556
Rajasthan	3365	1	6	6	6	19	1905	740	481	254	3380
Sikkim	46	3	1	—	—	4	36	10	—	—	46
Tamil Nadu	4910	3	10	13	9	35	1836	1225	1047	823	4931
Tripura	185	—	—	—	—	—	121	30	33	—	184
Uttar Pradesh	9175	4	10	18	11	43	5417	1528	1577	563	9085
West Bengal	4527	—	1	6	10	17	2280	576	624	1057	4537
Total	**67185**	**36**	**117**	**140**	**140**	**433**	**32798**	**14536**	**10932**	**9073**	**67339**

Notes

1. No. of offices includes Administrative Offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.
3. Classification of population groups is based on 1991 census.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30A : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS : 1999

Bank Group	Number of offices									
	As on March 31, 1999					Opened during 1st April 1998 to 31st March 1999				
	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4119	2422	1442	1007	8990	3	3	14	15	35
Associates of State Bank of India	1398	1517	827	716	4458	8	12	35	30	85
Nationalised Banks	13933	6834	6901	6018	33686	22	97	154	170	443
Foreign Banks	—	3	16	173	192	—	—	1	12	13
Regional Rural Banks	12260	2002	428	15	14705	35	42	21	6	104
Other Scheduled Commercial Banks	1146	1683	1254	1063	5146	9	49	60	104	222
Non-scheduled Commercial Banks	3	1	1	3	8	—	—	—	—	—
Total	**32859**	**14462**	**10869**	**8995**	**67185**	**77**	**203**	**285**	**337**	**902**

Bank Group	Closed during 1st April 1998 to 31st March 1999					Net increase (+) or decrease (-)				
State Bank of India	5	—	—	—	5	-2	3	14	15	30
Associates of State Bank of India	—	—	—	1	1	8	12	35	29	84
Nationalised Banks	5	2	2	11	20	17	95	152	159	423
Foreign Banks	—	—	2	15	17	—	—	-1	-3	-4
Regional Rural Banks	65	—	—	—	65	-30	42	21	6	39
Other Scheduled Commercial Banks	12	2	—	3	17	-3	47	60	101	205
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	—	—
Total	**87**	**4**	**4**	**30**	**125**	**-10**	**199**	**281**	**307**	**777**

Notes

1. Population group classification is based on 1991 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes Administrative offices also.
4. Data for 1999 have been revised.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 30B : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS : 2000

Bank Group	Number of offices									
	As on March 31, 2000					Opened during 1st April 1999 to 31st March 2000				
	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India	4115	2428	1456	1018	9017	2	6	15	11	34
Associates of State Bank of India	1400	1529	845	724	4498	2	12	18	8	40
Nationalised Banks	13921	6858	6931	6064	33774	13	41	64	62	180
Foreign Banks	—	2	14	175	191	—	—	1	9	10
Regional Rural Banks	12224	2028	444	15	14711	13	27	16	—	56
Other Scheduled Commercial Banks	1138	1691	1242	1077	5148	6	31	26	50	113
Non-scheduled Commercial Banks	—	—	—	—	—	—	—	—	—	—
Total	**32798**	**14536**	**10932**	**9073**	**67339**	**36**	**117**	**140**	**140**	**433**

Bank Group	Closed during 1st April 1999 to 31st March 2000					Net increase (+) or decrease (-)				
	Rural	Semi-urban	Urban	Metro-politan	Total	Rural	Semi-urban	Urban	Metro-politan	Total
State Bank of India	6	—	1	—	7	-4	6	14	11	27
Associates of State Bank of India	—	—	—	—	0	2	12	18	8	40
Nationalised Banks	25	17	34	16	92	-12	24	30	46	88
Foreign Banks	—	1	3	7	11	—	-1	-2	2	-1
Regional Rural Banks	49	1	—	—	50	-36	26	16	0	6
Other Scheduled Commercial Banks	14	23	38	36	111	-8	8	-12	14	2
Non-scheduled Commercial Banks	3	1	1	3	8	-3	-1	-1	-3	-8
Total	**97**	**43**	**77**	**62**	**279**	**-61**	**74**	**63**	**78**	**154**

Notes

1. Population group classification is based on 1991 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes Administrative offices also.
4. Data are provisional.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 31A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 1999

Region/State/ Union Territory	As on March 31									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**4620**	**5027**	**453**	**1981**	**37**	**1830**	**3**	**1838**	**5113**	**10676**
	(15.1)	(15.3)	(9.0)	(13.7)	(12.5)	(16.8)	(16.7)	(20.4)	(14.2)	(15.9)
Haryana	644	696	92	354	12	456	—	—	748	1506
Himachal Pradesh	605	657	14	129	—	—	—	—	619	786
Jammu & Kashmir	484	582	22	81	2	168	—	—	508	831
Punjab	1028	1119	99	656	9	556	1	207	1137	2538
Rajasthan	1795	1908	212	734	13	475	1	248	2021	3365
Chandigarh	9	9	2	10	1	175	—	—	12	194
Delhi	55	56	12	17	—	—	1	1383	68	1456
North Eastern Region	**1209**	**1303**	**118**	**365**	**8**	**280**	**—**	**—**	**1335**	**1948**
	(3.9)	(4.0)	(2.3)	(2.5)	(2.7)	(2.6)	(—)	(—)	(3.7)	(2.9)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	772	832	73	260	4	181	—	—	849	1273
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	35	38	8	34	—	—	—	—	43	72
Tripura	109	122	13	30	1	33	—	—	123	185
Eastern Region	**7034**	**7463**	**775**	**1833**	**67**	**1587**	**1**	**1053**	**7877**	**11936**
	(23.0)	(22.7)	(15.4)	(12.7)	(22.6)	(14.6)	(5.6)	(11.7)	(21.9)	(17.8)
Bihar	3287	3507	402	919	16	652	—	—	3705	5078
Orissa	1545	1623	93	315	6	316	—	—	1644	2254
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2280	277	575	45	619	1	1053	2478	4527
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	**7457**	**8142**	**801**	**2475**	**60**	**2229**	**4**	**909**	**8322**	**13755**
	(24.3)	(24.8)	(15.9)	(17.1)	(20.3)	(20.5)	(22.2)	(10.1)	(23.1)	(20.5)
Madhya Pradesh	2390	2698	285	927	21	610	2	345	2698	4580
Uttar Pradesh	5067	5444	516	1548	39	1619	2	564	5624	9175
Western Region	**3811**	**4042**	**671**	**2084**	**42**	**1398**	**7**	**3046**	**4531**	**10570**
	(12.4)	(12.3)	(13.3)	(14.4)	(14.2)	(12.9)	(38.9)	(33.9)	(12.6)	(15.7)
Goa	143	159	10	162	—	—	—	—	153	321
Gujarat	1453	1553	260	810	14	480	3	890	1730	3733
Maharashtra	2209	2324	398	1091	28	918	4	2156	2639	6489
Dadra & Nagar Haveli	5	5	1	7	—	—	—	—	6	12
Daman & Diu	1	1	2	14	—	—	—	—	3	15
Southern Region	**6504**	**6882**	**2218**	**5724**	**82**	**3545**	**3**	**2149**	**8807**	**18300**
	(21.2)	(20.9)	(44.0)	(39.6)	(27.7)	(32.6)	(16.7)	(23.9)	(24.5)	(27.2)
Andhra Pradesh	2311	2442	467	1167	34	1019	1	560	2813	5188
Karnataka	2097	2220	277	1013	15	809	1	772	2390	4814
Kerala	308	347	1036	2312	7	639	—	—	1351	3298
Tamil Nadu	1757	1841	433	1216	25	1036	1	817	2216	4910
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	16	1	42	—	—	28	81
All India	**30635**	**32859**	**5036**	**14462**	**296**	**10869**	**18**	**8995**	**35985**	**67185**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. No. of offices includes Administrative offices also.
2. Data have been revised.
3. Population group classification is based on 1991 census.
4. Figures in bracket indicate per cent share in total.

Source : Master Office File (latetest updated version) based on commercial bank branches.

TABLE 31B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 2000

Region/State/ Union Territory	As on March 31									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**4611**	**5023**	**453**	**1997**	**37**	**1854**	**3**	**1851**	**5104**	**10725**
	(15.1)	(15.3)	(9.0)	(13.7)	(12.5)	(17.0)	(16.7)	(20.4)	(14.2)	(15.9)
Haryana	644	697	92	355	12	460	—	—	748	1512
Himachal Pradesh	605	657	14	129	—	—	—	—	619	786
Jammu & Kashmir	478	578	22	82	2	172	—	—	502	832
Punjab	1028	1120	99	664	9	565	1	207	1137	2556
Rajasthan	1792	1905	212	740	13	481	1	254	2018	3380
Chandigarh	9	9	2	10	1	176	—	—	12	195
Delhi	55	57	12	17	—	—	1	1390	68	1464
North Eastern Region	**1194**	**1288**	**118**	**367**	**8**	**283**	**—**	**—**	**1320**	**1938**
	(3.9)	(3.9)	(2.3)	(2.5)	(2.7)	(2.6)	(—)	(—)	(3.7)	(2.9)
Arunachal Pradesh	60	68	1	1	—	—	—	—	61	69
Assam	759	819	73	262	4	184	—	—	836	1265
Manipur	49	51	11	14	1	23	—	—	61	88
Meghalaya	124	131	7	17	1	33	—	—	132	181
Mizoram	60	61	5	9	1	10	—	—	66	80
Nagaland	34	37	8	34	—	—	—	—	42	71
Tripura	108	121	13	30	1	33	—	—	122	184
Eastern Region	**7035**	**7464**	**775**	**1837**	**67**	**1602**	**1**	**1057**	**7878**	**11960**
	(23.0)	(22.8)	(15.4)	(12.6)	(22.6)	(14.7)	(5.6)	(11.6)	(21.9)	(17.8)
Bihar	3287	3507	402	922	16	657	—	—	3705	5086
Orissa	1546	1624	93	315	6	321	—	—	1645	2260
Sikkim	32	36	1	10	—	—	—	—	33	46
West Bengal	2155	2280	277	576	45	624	1	1057	2478	4537
Andaman & Nicobar	15	17	2	14	—	—	—	—	17	31
Central Region	**7426**	**8103**	**803**	**2460**	**60**	**2190**	**4**	**918**	**8293**	**13671**
	(24.3)	(24.7)	(15.9)	(16.9)	(20.3)	(20.0)	(22.2)	(10.1)	(23.1)	(20.3)
Madhya Pradesh	2378	2686	286	932	21	613	2	355	2687	4586
Uttar Pradesh	5048	5417	517	1528	39	1577	2	563	5606	9085
Western Region	**3804**	**4039**	**671**	**2094**	**42**	**1404**	**7**	**3064**	**4524**	**10601**
	(12.4)	(12.3)	(13.3)	(14.4)	(14.2)	(12.8)	(38.9)	(33.8)	(12.6)	(15.7)
Goa	143	160	10	164	—	—	—	—	153	324
Gujarat	1450	1553	260	819	14	482	3	902	1727	3756
Maharashtra	2205	2320	398	1091	28	922	4	2162	2635	6495
Dadra & Nagar Haveli	5	5	1	6	—	—	—	—	6	11
Daman & Diu	1	1	2	14	—	—	—	—	3	15
Southern Region	**6490**	**6881**	**2218**	**5781**	**82**	**3599**	**3**	**2183**	**8793**	**18444**
	(21.2)	(21.0)	(44.0)	(39.8)	(27.7)	(32.9)	(16.7)	(24.1)	(24.5)	(27.4)
Andhra Pradesh	2308	2446	467	1182	34	1038	1	573	2810	5239
Karnataka	2093	2220	278	1026	15	824	1	787	2387	4857
Kerala	308	347	1036	2329	7	646	—	—	1351	3322
Tamil Nadu	1750	1836	432	1225	25	1047	1	823	2208	4931
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	23	5	19	1	44	—	—	28	86
All India	**30560**	**32798**	**5038**	**14536**	**296**	**10932**	**18**	**9073**	**35912**	**67339**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. No. of offices includes Administrative offices also.
2. Data are provisional .
3. Population group classification is based on 1991 census.
4. Figures in bracket indicate per cent share in total.

Source : Master Office File (latetest updated version) on commercial bank branches.

TABLE 32A : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF CENTRAL AND STATE CO-OPERATIVE BANKS : 1998 AND 1999

As on March 31

Region/State/ Union Territory	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1998		1999		1998		1999		1998		1999		1998		1999		1998		1999	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**1154**	**1357**	**1000**	**474**	**478**	**551**	**438**	**375**	**159**	**225**	**141**	**145**	**5**	**27**	**4**	**31**	**1796**	**2160**	**1583**	**1025**
Haryana	121	183	115	191	39	72	34	67	38	65	32	72	—	—	—	—	198	320	181	330
Himachal Pradesh	180	292	52	52	66	66	59	59	11	11	10	10	1	1	1	1	258	370	122	122
Jammu & Kashmir@	6	32	70	70	41	61	39	39	14	24	14	14	—	—	—	—	61	117	123	123
Punjab	695	692	610	..	145	148	119	..	77	75	67	..	1	1	..	..	918	916	796	..
Rajasthan**	141	141	142	144	186	203	186	208	18	48	17	47	2	12	2	13	347	404	347	412
Chandigarh	6	6	6	6	1	1	1	2	1	2	1	2	—	—	—	—	8	9	8	10
Delhi	5	11	5	11	—	—	—	—	—	—	—	—	1	13	1	17	6	24	6	28
North-Eastern Region	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Assam	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Manipur	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Meghalaya	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Nagaland	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Tripura	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Arunachal Pradesh	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Sikkim	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Eastern Region	**1791**	**167**	**1840**	**221**	**140**	**146**	**164**	**178**	**175**	**686**	**195**	**719**	**3**	**15**	**5**	**24**	**2109**	**1014**	**2204**	**1142**
Bihar	..	..	..	..	..	..	..	..	35	495	35	495	—	—	—	—	35	495	35	495
Orissa	1724	71	1773	124	75	81	99	113	42	56	62	87	—	—	2	9	1841	208	1936	333
West Bengal	61	66	61	66	65	65	65	65	98	135	98	137	3	15	3	15	227	281	227	283
Andaman & Nicobar Islands	6	30	6	31	—	—	—	—	—	—	—	—	—	—	—	—	6	30	6	31
Central Region	**1137**	**1132**	**1136**	**1136**	**957**	**1071**	**957**	**1072**	**223**	**338**	**223**	**337**	**1**	**1**	**1**	**1**	**2318**	**2542**	**2317**	**2546**
Madhya Pradesh	675	675	674	679	200	311	200	312	38	114	38	113	—	—	—	—	913	1100	912	1104
Uttar Pradesh***	462	457	462	457	757	760	757	760	185	224	185	224	1	1	1	1	1405	1442	1405	1442
Western Region	**6027**	**3322**	**6603**	**3140**	**1238**	**791**	**513**	**765**	**96**	**246**	**99**	**236**	**26**	**149**	**5**	**137**	**7387**	**4508**	**7220**	**4278**
Gujarat	728	728	728	728	919	223	203	233	28	55	32	62	2	53	2	65	1677	1059	965	1088
Maharashtra	5257	2548	5875	2412	312	553	310	532	68	191	67	174	24	96	3	72	5661	3388	6255	3190
Daman & Diu	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Goa	42	46	—	—	7	15	—	—	—	—	—	—	—	—	—	—	49	61	—	—
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southern Region	**567**	**749**	**556**	**786**	**507**	**866**	**531**	**979**	**261**	**529**	**275**	**547**	**5**	**127**	**12**	**143**	**1340**	**2271**	**1374**	**2455**
Andhra Pradesh	280	280	281	281	157	162	172	178	75	115	63	101	2	32	2	32	514	589	518	592
Karnataka	167	269	155	294	57	82	66	137	67	126	93	158	—	—	7	7	291	477	321	596
Kerala*	—	76	—	76	—	283	—	291	—	115	—	117	—	—	—	—	—	474	—	484
Tamil Nadu	119	123	119	134	276	321	276	355	119	173	119	171	3	95	3	104	517	712	517	764
Pondicherry	1	1	1	1	17	18	17	18	—	—	—	—	—	—	—	—	18	19	18	19
Lakshadweep	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All India	**10676**	**6727**	**11135**	**5757**	**3320**	**3425**	**2603**	**3369**	**914**	**2024**	**933**	**1984**	**40**	**319**	**27**	**336**	**14950**	**12495**	**14698**	**11446**

Notes

1. @ : There was no census in 1991 in Jammu & Kashmir State.
2. * : Including 3 regional offices of Kerala State Co-operative Banks Limited.
3. ** : Including 5 regional offices of Rajasthan State Co-operative Bank & 26 head offices of Central Co-operative Banks.
4. *** : Information in respect of 7 centres/offices have not been incorporated.

Source : Rural Planning and Credit Department.

TABLE 32B : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OF URBAN CO-OPPERATIVE BANKS : 1998 AND 1999

Region/State/ Union Territory	As on March 31																			
	Rural				Semi-Urban				Urban				Metropolitan				Total			
	1998		1999		1998		1999		1998		1999		1998		1999		1998		1999	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**—**	**—**	**—**	**—**	**31**	**49**	**36**	**55**	**22**	**78**	**22**	**86**	**2**	**75**	**2**	**76**	**55**	**202**	**60**	**208**
Haryana	—	—	—	—	1	1	1	1	7	11	6	10	—	—	—	—	8	12	7	11
Himachal Pradesh	—	—	—	—	4	4	5	5	—	—	—	—	—	—	—	—	4	4	5	5
Jammu & Kashmir	—	—	—	—	2	2	2	3	1	12	2	17	—	—	—	—	3	14	4	20
Punjab	—	—	—	—	2	2	2	2	3	15	3	13	—	—	—	—	5	17	5	15
Rajasthan	—	—	—	—	22	40	26	44	11	40	11	46	1	16	1	18	34	96	38	108
Delhi	—	—	—	—	—	—	—	—	—	—	—	—	1	59	1	58	1	59	1	58
North-Eastern Region	**—**	**—**	**—**	**—**	**8**	**8**	**8**	**8**	**9**	**12**	**9**	**12**	**—**	**—**	**—**	**—**	**17**	**20**	**17**	**20**
Assam	—	—	—	—	3	3	3	3	4	7	4	7	—	—	—	—	7	10	7	10
Manipur	—	—	—	—	2	2	2	2	3	3	3	3	—	—	—	—	5	5	5	5
Meghalaya	—	—	—	—	1	1	1	1	1	1	1	1	—	—	—	—	2	2	2	2
Nagaland	—	—	—	—	1	1	1	1	—	—	—	—	—	—	—	—	1	1	1	1
Tripura	—	—	—	—	—	—	—	—	1	1	1	1	—	—	—	—	1	1	1	1
Mizoram	—	—	—	—	1	1	1	1	—	—	—	—	—	—	—	—	1	1	1	1
Eastern Region	**—**	**—**	**—**	**—**	**45**	**53**	**46**	**54**	**49**	**70**	**61**	**82**	**2**	**25**	**13**	**20**	**96**	**148**	**120**	**156**
Bihar	—	—	—	—	3	3	3	3	2	2	2	2	1	2	1	2	6	7	6	7
Orissa	—	—	—	—	10	18	11	19	5	26	5	26	—	—	—	—	15	44	16	45
West Bengal	—	—	—	—	32	32	32	32	42	42	54	54	1	23	12	18	75	97	98	104
Central Region	**1**	**1**	**—**	**—**	**67**	**107**	**73**	**117**	**40**	**88**	**42**	**108**	**2**	**55**	**2**	**63**	**110**	**251**	**117**	**288**
Madhya Pradesh	1	1	—	—	53	69	59	75	17	38	20	45	—	—	—	—	71	108	79	120
Uttar Pradesh	—	—	—	—	14	38	14	42	23	50	22	63	2	55	2	63	39	143	38	168
Western Region	**391**	**569**	**198**	**325**	**403**	**1004**	**414**	**1241**	**47**	**906**	**149**	**1095**	**8**	**1298**	**7**	**1259**	**849**	**3777**	**768**	**3920**
Gujarat/Dadra & Nagar Haveli	67	103	68	104	129	248	129	270	18	155	18	164	4	429	4	455	218	935	219	993
Maharashtra	303	443	116	203	261	724	271	932	29	751	123	916	4	869	3	804	597	2787	513	2855
Goa	21	23	14	18	13	32	14	39	—	—	8	15	—	—	—	—	34	55	36	72
Southern Region	**56**	**63**	**61**	**69**	**321**	**771**	**342**	**792**	**79**	**335**	**80**	**398**	**4**	**256**	**9**	**313**	**461**	**1425**	**492**	**1572**
Andhra Pradesh	—	—	—	—	34	80	30	35	25	39	25	90	1	88	1	132	60	207	56	257
Karnataka	50	57	54	61	156	280	163	313	17	178	15	189	1	147	1	160	224	662	233	723
Kerala	—	—	—	—	48	239	48	256	6	46	6	46	—	—	—	—	54	285	54	302
Tamil Nadu	6	6	7	8	82	171	100	187	30	69	33	70	2	20	6	20	120	266	146	285
Pondicherry	—	—	—	—	1	1	1	1	1	3	1	3	—	1	1	1	3	5	3	5
All India	**448**	**633**	**259**	**394**	**875**	**1992**	**919**	**2267**	**246**	**1453**	**363**	**1781**	**18**	**1709**	**33**	**1731**	**1588**	**5823**	**1574**	**6173**

Source : Urban Banks Department.

GRAPH - 10

POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES OF COMMERCIAL BANKS : 1998 TO 2000

(As on March 31)

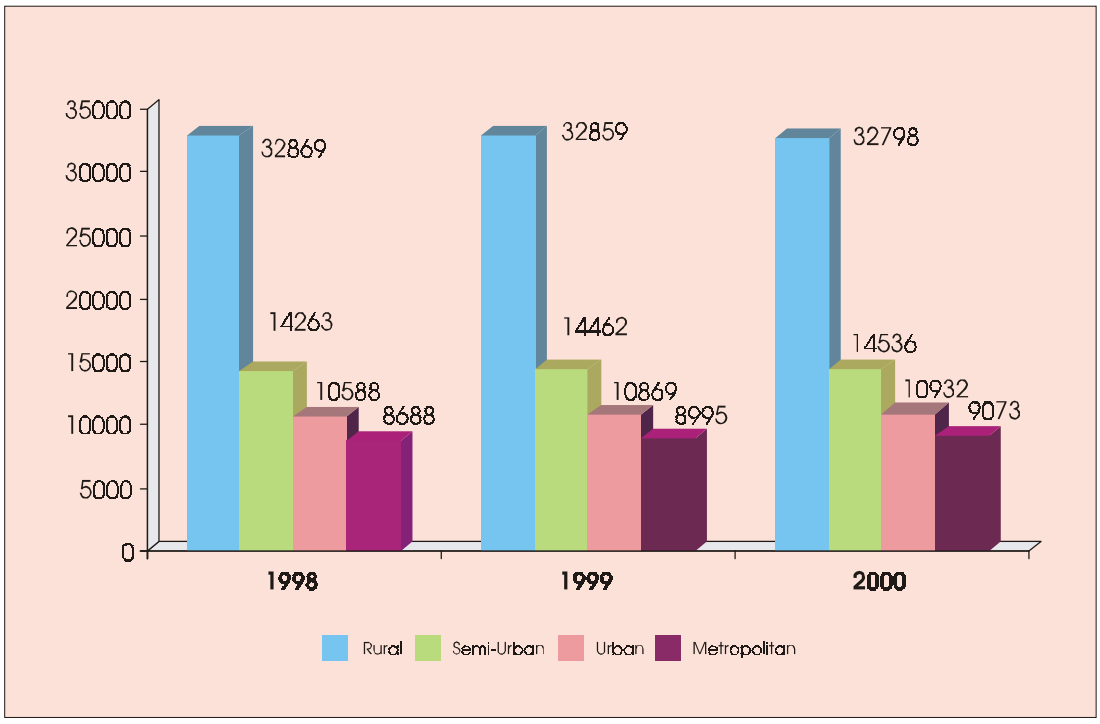


TABLE 33 : POPULATION AND BANK GROUP-WISE DISTRIBUTION OF OFFICES OF COMMERCIAL BANKS : 1999 AND 2000

Bank Group	Rural	Semi-Urban	Urban	Metropolitan	Total
	(1)	(2)	(3)	(4)	(5)
As on March 31, 1999					
State Bank of India	4119	2422	1442	1007	8990
Associates of State Bank of India	1398	1517	827	716	4458
Nationalised Banks	13933	6834	6901	6018	33686
Foreign Banks	—	3	16	173	192
Regional Rural Banks	12260	2002	428	15	14705
Other Scheduled Commercial Banks	1146	1683	1254	1063	5146
Non-Scheduled Commercial Banks	3	1	1	3	8
Total Offices	**32859**	**14462**	**10869**	**8995**	**67185**
Number of centres with banking offices	**30635**	**5036**	**296**	**18**	**35985**
As on March 31, 2000					
State Bank of India	4115	2428	1456	1018	9017
Associates of State Bank of India	1400	1529	845	724	4498
Nationalised Banks	13921	6858	6931	6064	33774
Foreign Banks	—	2	14	175	191
Regional Rural Banks	12224	2028	444	15	14711
Other Scheduled Commercial Banks	1138	1691	1242	1077	5148
Non-Scheduled Commercial Banks	—	—	—	—	—
Total Offices	**32798**	**14536**	**10932**	**9073**	**67339**
Number of centres with banking offices	**30560**	**5038**	**296**	**18**	**35912**

Notes

1. Number of offices includes Administrative offices also.
2. Data for 1999 have been revised and data for 2000 are provisional.
3. Population group classification is based on 1991 census.

Source : Master Office File (latest updated version) on commercial bank branches.

TABLE 34 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN CO-OPERATIVE BANKS : 1998 AND 1999

(Amount in Rs. lakh)

State	Year	No. of reporting banks	Share Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities/Assets
	As on March 31							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	1998	82	4247	9100	117450	1042	32263	164102
	1999	111	6548	12879	198725	2828	27428	248408
Assam	1998	8	116	2159	7038	153	1136	10602
	1999	7	114	2106	7977	145	997	11339
Bihar	1998	3	57	227	618	—	80	982
	1999	2	42	109	775	—	92	1018
New Delhi	1998	16	1907	3432	30982	22	4927	41270
	1999	16	2163	4845	39697	700	4680	52085
Goa	1998	7	1217	6852	49725	1266	3502	62562
	1999	7	1412	8734	60062	997	4083	75288
Gujarat	1998	273	23130	154769	916784	23687	113130	1231500
	1999	251	25347	173691	1133140	30835	147368	1510381
Haryana	1998	8	335	434	4866	206	1511	7352
	1999	8	451	651	6138	208	1976	9424
Himachal Pradesh	1998	3	111	254	3902	16	251	4534
	1999	5	152	328	5199	22	248	5949
Jammu & Kashmir	1998	3	138	311	8615	—	245	9309
	1999	4	178	476	10703	66	212	11635
Karnataka	1998	227	13912	28937	267939	2164	31312	344264
	1999	239	16409	32386	350451	3935	38187	441368
Kerala	1998	59	2755	5998	80223	328	8688	97992
	1999	53	2858	6933	106760	976	8128	125655
Madhya Pradesh	1998	69	2412	4707	43897	560	7091	58667
	1999	62	2505	5147	51152	596	7950	67350
Maharashtra	1998	462	51644	231759	2195884	51658	201939	2732884
	1999	535	62727	304378	2865647	52729	304406	3589887
Manipur	1998	3	130	341	3739	4	582	4796
	1999	3	136	303	4209	3	707	5358
Meghalaya	1998	2	38	103	341	2	52	536
	1999	2	41	90	382	27	65	605
Mizoram	1998	1	71	20	416	501	329	1337
	1999	1	70	19	477	575	176	1317
Nagaland	1998	1	10	—	37	103	2	152
	1999	..	..	..	..	..	..	..
Orissa	1998	13	1116	2976	29419	283	4475	38269
	1999	14	1281	3884	32589	246	5574	43574
Pondicherry	1998	1	113	169	2010	—	215	2507
	1999	1	148	175	2604	34	242	3203
Punjab	1998	5	532	648	10175	—	1290	12645
	1999	4	611	955	12186	—	1588	15340
Rajasthan	1998	28	1780	2623	33485	265	4402	42555
	1999	32	1916	3057	42428	481	5981	53863
Tamil Nadu	1998	124	6383	11291	143125	5138	12149	178086
	1999	127	8133	14158	200848	7045	17173	247357
Tripura	1998	1	27	69	409	36	58	599
	1999	1	29	81	498	36	69	713
Uttar Pradesh	1998	56	3101	3807	58974	644	15175	81701
	1999	60	3671	4555	66082	1264	7924	83496
West Bengal	1998	47	4773	7486	59098	493	22310	94160
	1999	42	5117	9358	62959	304	24601	102339
Total	**1998**	**1502**	**120055**	**478472**	**4069151**	**88571**	**467114**	**5223363**
	1999	**1587**	**142059**	**589298**	**5261688**	**104052**	**609855**	**6706952**

Source : Urban Banks Department.

TABLE 34 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF URBAN CO-OPERATIVE BANKS : 1998 AND 1999 *(Concld.)*

(Amount in Rs. lakh)

State	As on March 31						
	Year	No. of repo-rting banks	Cash in hand	Balances with banks	Investments	Loans & Advances	Other Assets
	(1)	(2)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	1998	82	2260	7591	51667	81744	20839
	1999	111	3274	8992	79640	129376	27126
Assam	1998	8	157	689	4049	3849	1857
	1999	7	163	1013	4585	3782	1796
Bihar	1998	3	17	15	64	589	297
	1999	2	12	44	87	449	425
New Delhi	1998	16	525	1537	19738	14913	4558
	1999	16	800	1681	25509	18004	6090
Goa	1998	7	435	3876	15957	34408	7886
	1999	7	489	4293	18972	40762	10772
Gujarat	1998	273	14857	49202	433339	628410	105695
	1999	251	17279	57974	575250	704531	155347
Haryana	1998	8	55	221	2870	3270	935
	1999	8	54	296	3180	4712	1181
Himachal Pradesh	1998	3	18	183	1681	2195	456
	1999	5	30	211	2356	2819	532
Jammu & Kashmir	1998	3	207	474	4092	3773	762
	1999	4	252	531	5107	4820	925
Karnataka	1998	227	6144	16223	93840	194059	33998
	1999	239	6880	19161	137377	231553	46397
Kerala	1998	59	2253	5226	27240	55231	8042
	1999	53	2780	7384	43241	62725	9525
Madhya Pradesh	1998	69	853	3471	15054	27086	12202
	1999	62	877	3625	18099	31048	13700
Maharashtra	1998	462	34125	135853	817620	1505344	239942
	1999	535	38980	168636	1162396	1813060	406814
Manipur	1998	3	112	526	1006	1966	1186
	1999	3	126	139	999	1951	2143
Meghalaya	1998	2	4	35	197	119	181
	1999	2	5	28	215	170	187
Mizoram	1998	1	4	8	73	786	467
	1999	1	4	14	104	846	351
Nagaland	1998	1	1	76	31	33	11
	1999	..	..	..	..	..	..
Orissa	1998	13	618	1715	13558	16600	5778
	1999	14	786	1650	16648	18208	6281
Pondicherry	1998	1	37	72	546	1715	137
	1999	1	42	68	705	2235	154
Punjab	1998	5	306	390	3627	7305	1014
	1999	4	256	609	4216	8932	1327
Rajasthan	1998	28	501	1506	14004	20887	5657
	1999	32	848	2020	18152	23883	8960
Tamil Nadu	1998	124	1944	6366	56401	101019	12357
	1999	127	2389	8560	86106	131901	18401
Tripura	1998	1	5	31	291	159	114
	1999	1	5	33	302	196	177
Uttar Pradesh	1998	56	773	2920	31500	31199	15310
	1999	60	964	3611	34443	32166	12313
West Bengal	1998	47	758	3701	38565	44040	7094
	1999	42	802	3430	41537	48815	7754
Total	**1998**	**1502**	**66969**	**241907**	**1647010**	**2780699**	**486775**
	1999	**1587**	**78097**	**294003**	**2279226**	**3316944**	**738678**

Source : Urban Banks Department.

TABLE 35 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

Region/State/ Union Territory	As on the last Friday of March									
			Deposits				Credit			
	No. of reporting offices		Amount (in Rs. lakh)	Per cent share to total deposits	Amount (in Rs. lakh)	Percent share to total deposits	Amount (in Rs. lakh)	Per cent share to total credit	Amount (in Rs. lakh)	Per cent share to total credit
	1999	2000	1999		2000		1999		2000	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	**10347**	**10441**	**15976596**	**22.8**	**18924733**	**23.0**	**9111481**	**23.4**	**10968764**	**23.4**
Haryana	1467	1491	1433682	2.0	1705250	2.1	605009	1.6	706138	1.5
Himachal Pradesh	775	778	525499	0.7	617464	0.8	115437	0.3	141372	0.3
Jammu & Kashmir	814	809	716853	1.0	865785	1.1	277217	0.7	350738	0.7
Punjab	2474	2504	3279786	4.7	3857207	4.7	1269168	3.3	1506296	3.2
Rajasthan	3308	3317	2053196	2.9	2378442	2.9	925990	2.4	1110506	2.4
Chandigarh	166	170	516787	0.7	629712	0.8	433275	1.1	331111	0.7
Delhi	1343	1372	7450792	10.6	8870874	10.8	5485385	14.1	6822604	14.5
North Eastern Region	**1904**	**1892**	**1116747**	**1.6**	**1323620**	**1.6**	**313069**	**0.9**	**366894**	**0.8**
Arunachal Pradesh	68	69	48444	0.1	53694	0.1	6814	—	8896	—
Assam	1242	1232	703501	1.0	847803	1.0	221405	0.6	266890	0.6
Manipur	86	86	40622	0.1	46073	0.1	16923	—	16780	—
Meghalaya	179	179	114704	0.2	140917	0.2	19131	0.1	22148	—
Mizoram	78	78	30476	—	31801	—	6278	—	7732	—
Nagaland	71	69	73939	0.1	76733	0.1	11607	0.1	11845	—
Tripura	180	179	105061	0.1	126599	0.2	30910	0.1	32603	0.1
Eastern Region	**11660**	**11695**	**9411127**	**13.4**	**11104360**	**13.5**	**3518383**	**9.0**	**4086368**	**8.7**
Bihar	5004	5008	3089358	4.4	3687126	4.5	777394	2.0	830442	1.8
Orissa	2209	2219	1023954	1.5	1273396	1.5	435259	1.1	506215	1.1
Sikkim	42	46	34227	—	51068	0.1	6857	—	7049	—
West Bengal	4374	4391	5235580	7.5	6059339	7.4	2294225	5.9	2737058	5.8
Andaman & Nicobar	31	31	28008	—	33431	—	4648	—	5604	—
Central Region	**13382**	**13397**	**9759072**	**13.9**	**11274833**	**13.7**	**3221047**	**8.3**	**3767275**	**8.0**
Madhya Pradesh	4480	4492	2679079	3.8	3078797	3.7	1296571	3.3	1513435	3.2
Uttar Pradesh	8902	8905	7079994	10.1	8196036	10.0	1924476	4.9	2253840	4.8
Western Region	**10125**	**10188**	**18282288**	**26.0**	**20725325**	**25.2**	**12044835**	**30.9**	**15348204**	**32.7**
Goa	307	311	547574	0.8	620494	0.8	137124	0.4	149913	0.3
Gujarat	3611	3635	4121596	5.9	4751767	5.8	2016489	5.2	2368755	5.1
Maharashtra	6182	6216	13570826	19.3	15299610	18.6	9883276	25.4	12820100	27.3
Dadra & Nagar Haveli	10	11	13513	—	16824	—	2874	—	3648	—
Daman & Diu	15	15	28779	—	36630	—	5071	—	5787	—
Southern Region	**17700**	**17908**	**15641286**	**22.3**	**18860406**	**22.9**	**10737187**	**27.6**	**12365666**	**26.4**
Andhra Pradesh	5040	5111	3797128	5.4	4646470	5.7	2600492	6.7	2955095	6.3
Karnataka	4658	4710	3782054	5.4	4580860	5.6	2440479	6.3	2794913	6.0
Kerala	3188	3233	3326318	4.7	3893263	4.7	1365676	3.5	1646501	3.5
Tamil Nadu	4727	4762	4614525	6.6	5594317	6.8	4290899	11.0	4922967	10.5
Lakshadweep	9	9	5254	—	6137	—	407	—	474	—
Pondicherry	78	83	116006	0.2	139359	0.2	39235	0.1	45716	0.1
All India	**65118**	**65521**	**70187116**	**100.0**	**82213277**	**100.0**	**38946002**	**100.0**	**46903171**	**100.0**

Note

Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

Source : Basic Statistical Return - 7.

TABLE 35 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Concld.)*

Region/State/ Union Territory	As on the last Friday of March									
	Population per office		Per capita deposits (in Rs.)		Deposits per office (in Rs. lakh)		Per capita credit (in Rs.)		Credit per office (Rs. lakh)	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	**12178**	**12301**	**12680**	**14735**	**1544**	**1813**	**7231**	**8540**	**881**	**1051**
Haryana	13324	13300	7335	8599	977	1144	3095	3561	412	474
Himachal Pradesh	8445	8626	8029	9201	678	794	1764	2107	149	182
Jammu & Kashmir	11928	12293	7383	8706	881	1070	2855	3527	341	434
Punjab	9411	9399	14086	16389	1326	1540	5451	6400	513	602
Rajasthan	15913	16147	3901	4441	621	717	1759	2073	280	335
Chandigarh	5181	5224	60092	70914	3113	3704	50381	37287	2610	1948
Delhi	9991	10178	55528	63527	5548	6466	40881	48859	4084	4973
North Eastern Region	**19983**	**20485**	**2935**	**3415**	**587**	**700**	**823**	**947**	**164**	**194**
Arunachal Pradesh	16985	17275	4194	4505	712	778	590	746	100	129
Assam	20835	21263	2719	3236	566	688	856	1019	178	217
Manipur	28384	29279	1664	1830	472	536	693	666	197	195
Meghalaya	13179	13598	4862	5790	641	787	811	910	107	124
Mizoram	11821	12205	3305	3340	391	408	681	812	80	99
Nagaland	22944	24406	4539	4557	1041	1112	713	703	163	172
Tripura	20361	21128	2867	3347	584	707	843	862	172	182
Eastern Region	**18230**	**18448**	**4428**	**5147**	**807**	**949**	**1655**	**1894**	**302**	**349**
Bihar	19611	19956	3148	3689	617	736	792	831	155	166
Orissa	16086	16159	2882	3551	464	574	1225	1412	197	228
Sikkim	12881	12152	6327	9136	815	1110	1267	1261	163	153
West Bengal	17826	17993	6715	7669	1197	1380	2942	3464	525	623
Andaman & Nicobar	12065	12452	7489	8661	903	1078	1243	1452	150	181
Central Region	**18289**	**18656**	**3987**	**4511**	**729**	**842**	**1316**	**1507**	**241**	**281**
Madhya Pradesh	17486	17753	3420	3861	598	685	1655	1898	289	337
Uttar Pradesh	18693	19112	4255	4816	795	920	1157	1324	216	253
Western Region	**13782**	**13868**	**13102**	**14668**	**1806**	**2034**	**8632**	**10863**	**1190**	**1506**
Goa	5039	5129	35396	38902	1784	1995	8864	9399	447	482
Gujarat	13170	13274	8667	9848	1141	1307	4240	4909	558	652
Maharashtra	14578	14658	15059	16792	2195	2461	10967	14070	1599	2062
Dadra & Nagar Haveli	18400	17273	7344	8855	1351	1529	1562	1920	287	332
Daman & Diu	9000	9333	21318	26164	1919	2442	3756	4134	338	386
Southern Region	**12454**	**12440**	**7096**	**8466**	**884**	**1053**	**4871**	**5551**	**607**	**691**
Andhra Pradesh	14805	14765	5089	6157	753	909	3485	3916	516	578
Karnataka	11043	11060	7353	8794	812	973	4745	5365	524	593
Kerala	10032	9979	10401	12068	1043	1204	4270	5104	428	509
Tamil Nadu	12959	12972	7533	9056	976	1175	7005	7969	908	1034
Lakshadweep	7667	7889	7614	8644	584	682	590	668	45	53
Pondicherry	13795	13386	10781	12544	1487	1679	3646	4115	503	551
All India	**15070**	**15216**	**7152**	**8247**	**1078**	**1255**	**3969**	**4705**	**598**	**716**

Note

Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

Source : Basic Statistical Return - 7.

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	State Bank of India and its Associates				Nationalised Banks			
	1999		2000		1999		2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	**3817039**	**3262012**	**4636766**	**3936133**	**9235145**	**4261453**	**10776540**	**5012852**
	(22.2)	(28.5)	(22.8)	(28.8)	(24.0)	(22.5)	(24.3)	(22.4)
Haryana	341375	189944	404182	219973	965056	368941	1130725	431547
Himachal Pradesh	199214	43630	237339	54055	287195	64257	331837	77150
Jammu & Kashmir	126070	23560	165491	27258	142955	34684	164389	41201
Punjab	818684	390624	998030	452490	2281824	828632	2653186	982873
Rajasthan	773194	339994	876439	388552	876686	409053	1026570	513354
Chandigarh	132099	225311	181425	98059	295399	171243	344275	203377
Delhi	1426403	2048949	1773860	2695746	4386030	2384643	5125558	2763350
North Eastern Region	**426879**	**99732**	**496355**	**109510**	**556434**	**174033**	**663754**	**213405**
	(2.5)	(0.9)	(2.4)	(0.8)	(1.4)	(0.9)	(1.5)	(1.0)
Arunachal Pradesh	38764	3983	43255	4762	7661	1124	8115	1539
Assam	225287	65119	269570	70662	395233	133446	474505	170624
Manipur	18420	4389	20546	4701	20810	11933	23458	11359
Meghalaya	50562	8252	64814	9415	52187	8204	61974	9732
Mizoram	20237	4237	21139	5395	5774	667	6443	829
Nagaland	42845	6178	40199	6702	26526	5149	31332	4795
Tripura	30764	7574	36832	7873	48243	13510	57927	14527
Eastern Region	**2621028**	**1093447**	**3150777**	**1319574**	**5285572**	**1810860**	**6164998**	**2015404**
	(15.3)	(9.6)	(15.5)	(9.7)	(13.7)	(9.6)	(13.9)	(9.0)
Bihar	1033871	273716	1249655	287277	1706023	411582	2010351	447053
Orissa	362519	157989	470870	179756	534773	214823	630050	245753
Sikkim	18284	3488	21530	3925	15942	3369	29538	3124
West Bengal	1192859	656184	1392371	846066	3014321	1178508	3477979	1316420
Andaman & Nicobar	13495	2070	16351	2550	14513	2578	17080	3054
Central Region	**2774695**	**1126620**	**3134423**	**1304697**	**5706180**	**1693860**	**6668266**	**2004680**
	(16.2)	(9.8)	(15.4)	(9.5)	(14.8)	(9.0)	(15.0)	(9.0)
Madhya Pradesh	1077776	604086	1191297	688780	1308261	562421	1520908	661224
Uttar Pradesh	1696919	522534	1943126	615917	4397919	1131439	5147358	1343456
Western Region	**3374434**	**2687108**	**3850691**	**3370659**	**10301167**	**6264857**	**11421901**	**7762500**
	(19.6)	(23.5)	(18.9)	(24.7)	(26.8)	(33.2)	(25.7)	(34.8)
Goa	120486	27732	139148	30871	372611	87784	424835	104244
Gujarat	954062	639698	1126521	756528	2915582	1118152	3276809	1290038
Maharashtra	2277442	2015675	2557106	2579532	6994441	5055093	7696926	6363236
Dadra & Nagar Haveli	2188	507	2155	506	10103	2265	12805	2869
Daman & Diu	20256	3496	25761	3222	8430	1563	10526	2113
Southern Region	**4164170**	**3174118**	**5060481**	**3625895**	**7385406**	**4692986**	**8664140**	**5323211**
	(24.2)	(27.7)	(24.9)	(26.5)	(19.2)	(24.8)	(19.5)	(23.8)
Andhra Pradesh	1341398	1059885	1583995	1157000	1717108	1129371	2072474	1263214
Karnataka	887654	708769	1099503	773975	1901617	1165430	2244106	1359987
Kerala	1054253	451003	1271087	537551	1148786	419344	1344081	511975
Tamil Nadu	853353	945091	1071715	1145788	2540269	1953926	2912402	2160279
Lakshadweep	—	—	—	—	5254	407	6137	474
Pondicherry	27512	9370	34181	11581	72372	24508	84940	27282
All India	**17178245**	**11443037**	**20329493**	**13666468**	**38469904**	**18898049**	**44359599**	**22332052**
	(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.

Source : Basic Statistical Return - 7.

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Foreign Banks				Regional Rural Banks			
	1999		2000		1999		2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	**928572**	**732648**	**1002553**	**879112**	**357723**	**135161**	**426402**	**161304**
	(20.9)	(24.1)	(21.3)	(23.3)	(13.7)	(12.2)	(13.3)	(12.3)
Haryana	1841	129	4772	275	75555	36502	88562	42473
Himachal Pradesh	4446	27	4803	35	32612	7218	41387	9745
Jammu & Kashmir	6981	52	7956	32	40168	8805	49971	9109
Punjab	21876	1327	9281	83	38962	15938	47826	17976
Rajasthan	—	—	—	—	170426	66698	198656	82001
Chandigarh	5285	4194	5452	3180	—	—	—	—
Delhi	888143	726919	970289	875507	—	—	—	—
North Eastern Region	**10026**	**630**	**10200**	**690**	**103484**	**35781**	**131561**	**39893**
	(0.2)	—	(0.2)	—	(4.0)	(3.2)	(4.1)	(3.0)
Arunachal Pradesh	—	—	—	—	2019	1707	2324	2594
Assam	10026	630	10200	690	61049	19815	80743	22065
Manipur	—	—	—	—	1392	601	2070	720
Meghalaya	—	—	—	—	8174	2333	9896	2662
Mizoram	—	—	—	—	4465	1374	4219	1509
Nagaland	—	—	—	—	331	125	469	139
Tripura	—	—	—	—	26054	9826	31840	10204
Eastern Region	**580616**	**238635**	**573514**	**267896**	**626320**	**211616**	**788320**	**243602**
	(13.1)	(7.9)	(12.2)	(7.1)	(23.9)	(19.0)	(24.6)	(18.6)
Bihar	—	—	—	—	328942	90790	398484	92134
Orissa	—	—	—	—	113887	60218	150473	75868
Sikkim	—	—	—	—	—	—	—	—
West Bengal	580616	238635	573514	267896	183491	60608	239363	75600
Andaman & Nicobar	—	—	—	—	—	—	—	—
Central Region	**38201**	**2455**	**38319**	**2393**	**956735**	**304352**	**1124485**	**349398**
	(0.9)	(0.1)	(0.8)	(0.1)	(36.6)	(27.4)	(35.1)	(26.7)
Madhya Pradesh	—	—	—	—	237279	84264	289353	97136
Uttar Pradesh	38201	2455	38319	2393	719456	220088	835132	252262
Western Region	**2444624**	**1424309**	**2575417**	**1895773**	**136760**	**76670**	**169105**	**90534**
	(55.1)	(46.9)	(54.7)	(50.3)	(5.2)	(6.9)	(5.3)	(6.9)
Goa	2155	36	—	—	—	—	—	—
Gujarat	5262	19016	22478	14915	63209	34565	77527	44025
Maharashtra	2437207	1405257	2552939	1880858	73551	42105	91578	46509
Dadra & Nagar Haveli	—	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—	—
Southern Region	**433581**	**636139**	**508611**	**726041**	**434708**	**347338**	**560976**	**425515**
	(9.8)	(21.0)	(10.8)	(19.2)	(16.6)	(31.3)	(17.5)	(32.5)
Andhra Pradesh	32698	17796	47699	39227	193775	133817	255367	164414
Karnataka	161095	112711	197378	112363	163536	136830	200584	162420
Kerala	39468	4737	36216	5347	45389	55596	62612	73445
Tamil Nadu	200320	500895	227318	569104	32008	21095	42413	25236
Lakshadweep	—	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—	—
All India	**4435620**	**3034816**	**4708614**	**3771905**	**2615730**	**1110918**	**3200849**	**1310246**
	(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.

Source : Basic Statistical Return - 7**.**

TABLE 36 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Concld.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March							
	Other Scheduled Commercial Banks				Total			
	1999		2000		1999		2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	**1638115**	**720206**	**2082470**	**979365**	**15976595**	**9111480**	**18924731**	**10968766**
	(21.9)	(16.2)	(21.7)	(16.8)	(22.8)	(23.4)	(23.0)	(23.4)
Haryana	49854	9492	77009	11870	1433682	605008	1705250	706138
Himachal Pradesh	2032	304	2099	388	525499	115436	617465	141373
Jammu & Kashmir	400679	210117	477978	273138	716853	277218	865785	350738
Punjab	118440	32646	148883	52874	3279786	1269167	3857206	1506296
Rajasthan	232890	110245	276776	126599	2053196	925990	2378441	1110506
Chandigarh	84004	32527	98559	26495	516787	433275	629711	331111
Delhi	750216	324875	1001166	488001	7450792	5485386	8870873	6822604
North Eastern Region	**19924**	**2891**	**21750**	**3397**	**1116746**	**313067**	**1323620**	**366895**
	(0.3)	(0.1)	(0.2)	(0.1)	(1.6)	(0.8)	(1.6)	(0.8)
Arunachal Pradesh	—	—	—	—	48444	6814	53694	8895
Assam	11906	2395	12786	2849	703502	221405	847804	266890
Manipur	—	—	—	—	40621	16923	46074	16780
Meghalaya	3780	342	4232	339	114703	19131	140916	22148
Mizoram	—	—	—	—	30476	6278	31801	7733
Nagaland	4238	154	4732	209	73939	11606	76732	11845
Tripura	—	—	—	—	105061	30910	126599	32604
Eastern Region	**297590**	**163826**	**426753**	**239891**	**9411126**	**3518384**	**11104362**	**4086367**
	(4.0)	(3.7)	(4.4)	(4.1)	(13.4)	(9.0)	(13.5)	(8.7)
Bihar	20522	1305	28637	3978	3089358	777393	3687127	830442
Orissa	12774	2230	22004	4837	1023953	435260	1273397	506214
Sikkim	—	—	—	—	34226	6857	51068	7049
West Bengal	264294	160291	376112	231076	5235581	2294226	6059339	2737058
Andaman & Nicobar	—	—	—	—	28008	4648	33431	5604
Central Region	**283263**	**93761**	**309340**	**106108**	**9759074**	**3221048**	**11274833**	**3767276**
	(3.8)	(2.1)	(3.2)	(1.8)	(13.9)	(8.3)	(13.7)	(8.0)
Madhya Pradesh	55764	45800	77239	66296	2679080	1296571	3078797	1513436
Uttar Pradesh	227499	47961	232101	39812	7079994	1924477	8196036	2253840
Western Region	**2025304**	**1591890**	**2708210**	**2228738**	**18282289**	**12044834**	**20725324**	**15348204**
	(27.0)	(35.7)	(28.2)	(38.3)	(26.0)	(30.9)	(25.2)	(32.7)
Goa	52322	21572	56510	14798	547574	137124	620493	149913
Gujarat	183481	205059	248432	263250	4121596	2016490	4751767	2368756
Maharashtra	1788184	1365146	2401061	1949965	13570825	9883276	15299610	12820100
Dadra & Nagar Haveli	1223	102	1864	273	13514	2874	16824	3648
Daman & Diu	94	11	343	452	28780	5070	36630	5787
Southern Region	**3223421**	**1886606**	**4066198**	**2265003**	**15641286**	**10737187**	**18860406**	**12365665**
	(43.1)	(42.3)	(42.3)	(38.9)	(22.3)	(27.6)	(22.9)	(26.4)
Andhra Pradesh	512148	259623	686934	331240	3797127	2600492	4646469	2955095
Karnataka	668152	316739	839289	386167	3782054	2440479	4580860	2794912
Kerala	1038423	434995	1179267	518182	3326319	1365675	3893263	1646500
Tamil Nadu	988576	869892	1340470	1022561	4614526	4290899	5594318	4922968
Lakshadweep	—	—	—	—	5254	407	6137	474
Pondicherry	16122	5357	20238	6853	116006	39235	139359	45716
All India	**7487617**	**4459180**	**9614721**	**5822502**	**70187116**	**38946000**	**82213276**	**46903173**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note

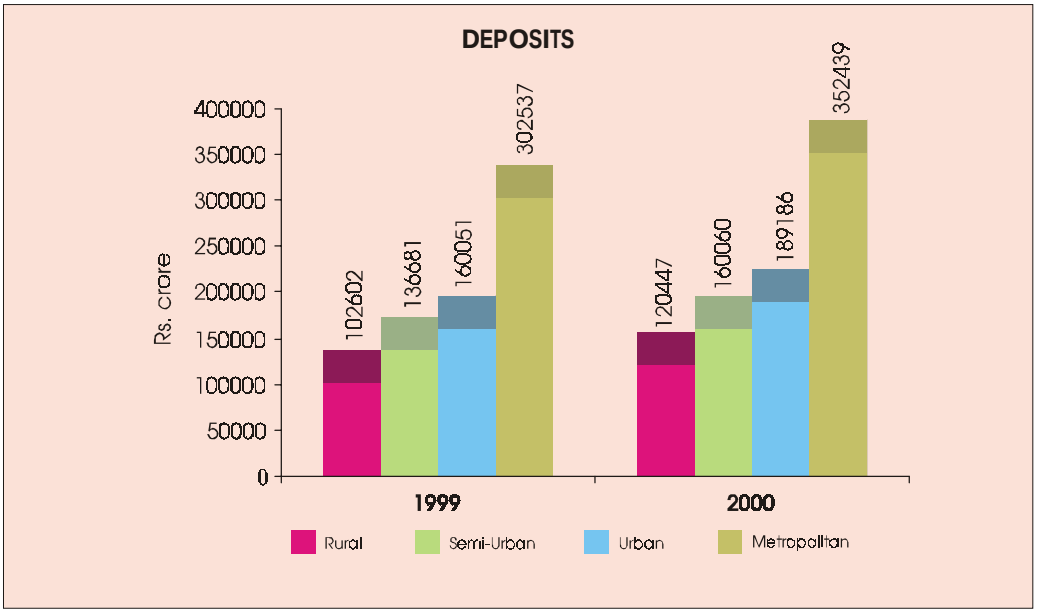
Figures in bracket indicate percent share in total.

Source : Basic Statistical Return - 7.

GRAPH - 11

POPULATION GROUP-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' DEPOSITS AND CREDIT : 1999 AND 2000

(As on the last Friday of March)



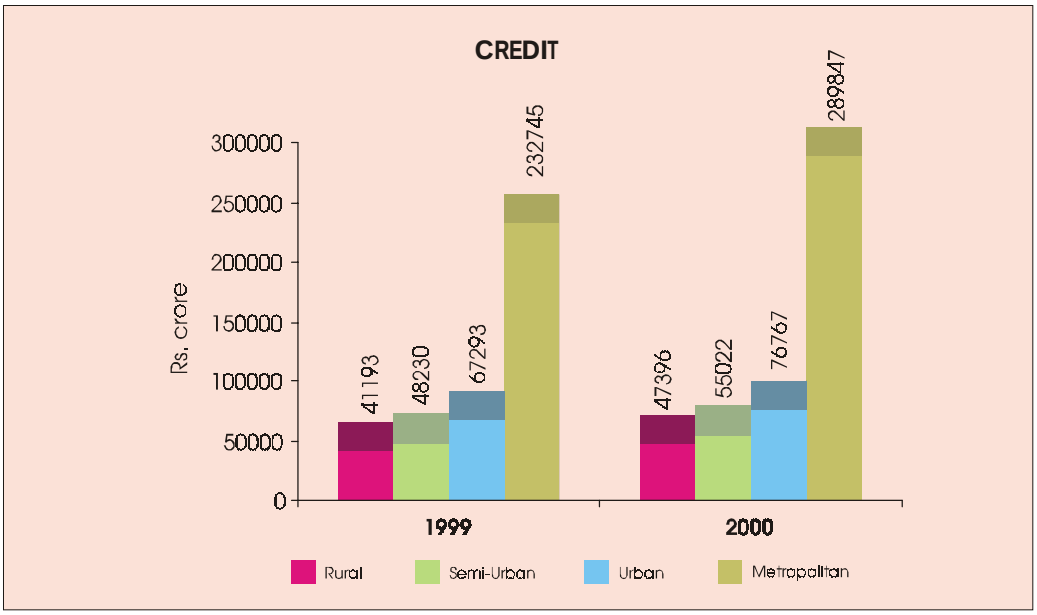


TABLE 37 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS

(Amount in Rs. crore)

Population Group	June 1969		June 1979		March 1994		March 1995		March 1996		March 1997		March 1998		March 1999		March 2000	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(11)	(12)	(13)	(14)	(15)	(16)
Rural	306	115	3538	2016	47776	25074	57399	28183	61106	29122	72511	32371	86484	36697	102602	41193	120447	47396
	(6.4)	(3.3)	(11.3)	(9.4)	(15.0)	(13.9)	(15.3)	(12.7)	(14.3)	(11.1)	(14.7)	(9.7)	(14.6)	(11.2)	(14.6)	(10.6)	(14.7)	(10.1)
Semi-Urban	1054	453	7079	3435	61814	24650	74224	28665	82425	33444	96657	37478	114483	41680	136681	48230	160060	55022
	(21.8)	(13.1)	(22.5)	(16.0)	(19.4)	(13.7)	(19.7)	(12.9)	(19.3)	(12.7)	(19.6)	(11.2)	(19.3)	(12.7)	(19.5)	(12.4)	(19.5)	(11.7)
Urban	1279	756	7828	4603	73221	36685	88716	45758	94672	48716	110292	51299	133605	57409	160051	67293	189186	76767
	(26.5)	(21.8)	(24.9)	(21.4)	(23.0)	(20.4)	(23.6)	(20.6)	(22.2)	(18.5)	(22.4)	(15.4)	(22.6)	(17.5)	(22.8)	(17.3)	(23.0)	(16.4)
Metropolitan	2183	2143	12993	11421	135106	93609	155525	119901	187870	152251	212766	161088	257496	192852	302537	232745	352440	289847
	(45.3)	(61.8)	(41.3)	(53.2)	(42.5)	(52.0)	(41.4)	(53.9)	(44.1)	(57.8)	(43.2)	(57.1)	(43.5)	(58.7)	(43.1)	(59.8)	(42.9)	(61.8)
All India	**4823**	**3467**	**31438**	**21476**	**317918**	**180017**	**375864**	**222507**	**426073**	**263533**	**492226**	**282236**	**592068**	**328637**	**701871**	**389461**	**822133**	**469032**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(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 per cent share in total.

Source : Basic Statistical Return-7.

TABLE 38 : NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION AND THEIR DEPOSITS AND CREDIT : 2000

(Amount in Rs. lakh)

Offices opened during	As on the last Friday of March					
	State Bank Group	Nationalised Banks	Foreign Banks	Other Scheduled commercial Banks	Regional Rural Banks	**Total**
	(1)	(2)	(3)	(4)	(5)	**(6)**
July 1969 to June 1974						
i) No. of offices	2257	5753	1	657	—	**8668**
ii) Deposits	3636396	9390922	11533	918584	—	**13957435**
iii) Credit	1398594	3442347	3351	567907	—	**5412199**
July 1974 to June 1979						
i) No. of offices	2717	7332	3	1322	2003	**13377**
ii) Deposits	3522594	10631575	77568	1689902	637826	**16559465**
iii) Credit	1934041	3886982	128315	971630	246403	**7167371**
July 1979 to June 1984						
i) No. of offices	2441	5624	6	679	6662	**15412**
ii) Deposits	2114163	4261568	344576	767594	1489246	**8977147**
iii) Credit	1201421	1893326	213902	366566	590129	**4265344**
July 1984 to June 1989						
i) No. of offices	1715	4704	5	284	5205	**11913**
ii) Deposits	1334298	3062820	166879	262794	969897	**5796688**
iii) Credit	760585	2296087	119051	170756	431268	**3777747**
July 1989 to June 1994						
i) No. of offices	1147	2366	12	268	372	**4165**
ii) Deposits	976244	1844276	254585	488151	59643	**3622899**
iii) Credit	2803754	1583565	246073	500668	24255	**5158315**
July 1994 to June 1999						
i) No. of offices	572	1964	45	910	194	**3685**
ii) Deposits	652991	1940527	305180	4183774	41852	**7124324**
iii) Credit	2706021	1617111	387047	2502776	17384	**7230339**
After June 1999						
i) No. of offices	57	119	9	53	26	**264**
ii) Deposits	33991	46802	188883	62959	2385	**335020**
iii) Credit	52728	36841	100830	61881	808	**253088**
Total						
i) No. of offices	**10906**	**27862**	**81**	**4173**	**14462**	**57484**
ii) Deposits	**12270677**	**31178490**	**1349204**	**8373758**	**3200849**	**56372978**
iii) Credit	**10857144**	**14756259**	**1198569**	**5142184**	**1310247**	**33264403**

Note

@ : Offices opened after June 1969 (first phase of nationalisation).

Source : Basic Statistical Return - 7.

MAP - 2

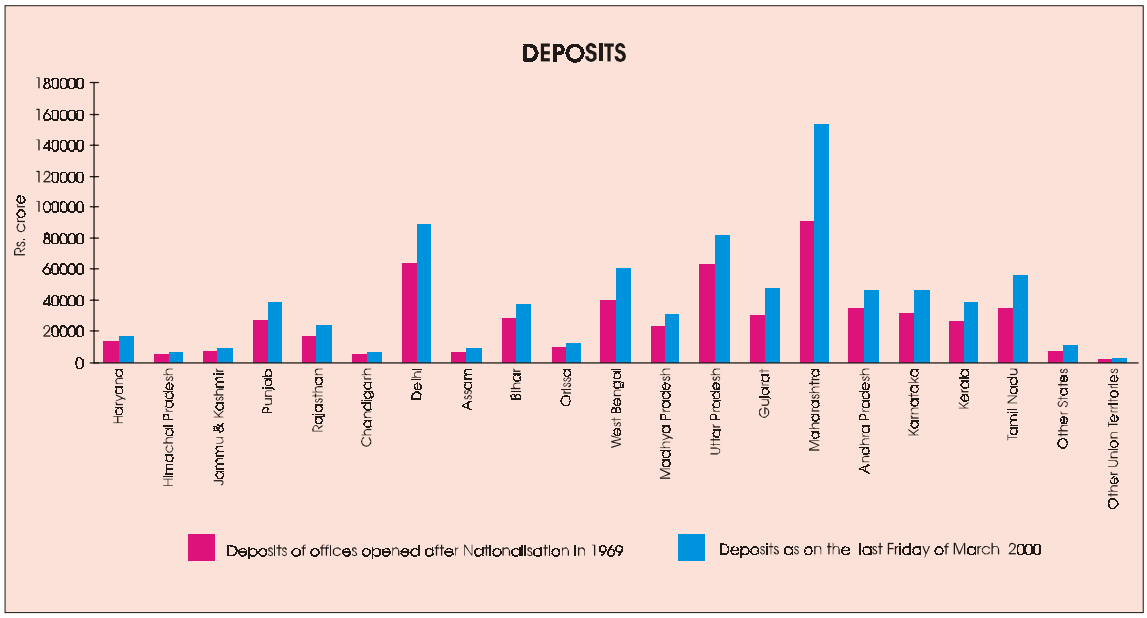
STATE-WISE CREDIT-DEPOSIT RATIO (IN PER CENT) OF SCHEDULED COMMERCIAL BANKS : 2000

(As on March 31)

GRAPH - 12

STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 2000

(As on the last Friday of March)



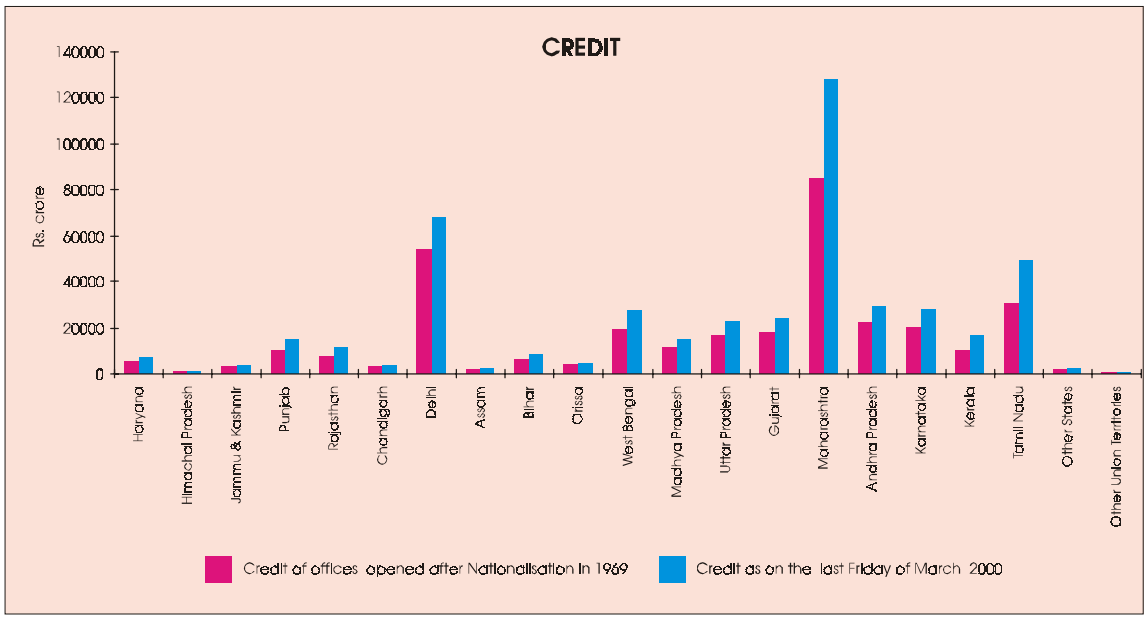


TABLE 39 : STATE-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION@ AND THEIR DEPOSITS AND CREDIT : 2000

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	State Bank of India and its Associates			Nationalised Banks			Foreign Banks		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Northern Region	**1986**	**2820066**	**3454284**	**4565**	**8283064**	**3594940**	**17**	**312307**	**379009**
	(18.2)	(23.0)	(31.8)	(16.4)	(26.6)	(24.4)	(21.0)	(23.1)	(31.6)
Haryana	251	256179	167030	747	872697	312733	1	4772	275
Himachal Pradesh	194	158313	39644	408	287247	67153	—	—	—
Jammu & Kashmir	116	129760	18605	123	135377	29504	—	—	—
Punjab	496	549060	325233	1407	1957905	620732	1	9281	83
Rajasthan	633	473062	221283	1060	828883	385894	—	—	—
Chandigarh	46	133301	83514	89	271342	167401	1	5452	3180
Delhi	250	1120391	2598975	731	3929613	2011523	14	292802	375471
North Eastern Region	**402**	**313334**	**64479**	**752**	**557657**	**157723**	**—**	**—**	**—**
	(3.7)	(2.6)	(0.6)	(2.7)	(1.8)	(1.1)	—	—	—
Arunachal Pradesh	42	43255	4762	7	8115	1539	—	—	—
Assam	168	139529	32442	590	397684	119394	—	—	—
Manipur	15	12817	3389	40	19373	10654	—	—	—
Meghalaya	83	45844	7864	37	47556	7684	—	—	—
Mizoram	24	21139	5395	2	6443	829	—	—	—
Nagaland	41	26521	5573	18	31332	4795	—	—	—
Tripura	29	24229	5054	58	47154	12828	—	—	—
	—	—	—						
Eastern Region	**1954**	**1960257**	**1058473**	**5218**	**4659963**	**1382968**	**2**	**14976**	**19078**
	(17.9)	(16.0)	(9.7)	(18.7)	(14.9)	(9.4)	(2.5)	(1.1)	(1.6)
Bihar	817	756037	199869	2037	1636659	322205	—	—	—
Orissa	422	284614	130430	845	554928	208281	—	—	—
Sikkim	25	11639	1986	20	29538	3124	—	—	—
West Bengal	673	898581	724414	2303	2421758	846304	2	14976	19078
Andaman & Nicobar	17	9386	1774	13	17080	3054	—	—	—
Central Region	**2077**	**1964975**	**910562**	**5531**	**5314900**	**1472837**	**—**	**—**	**—**
	(19.0)	(16.0)	(8.4)	(19.9)	(17.0)	(10.0)	—	—	—
Madhya Pradesh	874	766537	500403	1707	1201316	494492	—	—	—
Uttar Pradesh	1203	1198438	410159	3824	4113584	978345	—	—	—
Western Region	**1484**	**2215686**	**2800844**	**5055**	**6692845**	**4766559**	**38**	**768636**	**575603**
	(13.6)	(18.1)	(25.8)	(18.1)	(21.5)	(32.3)	(46.9)	(57.0)	(48.0)
Goa	43	42299	22584	153	213755	41027	—	—	—
Gujarat	628	615786	581115	1759	2011584	865326	3	22478	14915
Maharashtra	808	1550622	2194440	3129	4445750	3855356	35	746158	560688
Dadra&Nagar Haveli	1	2155	506	8	12805	2869	—	—	—
Daman & Diu	4	4824	2199	6	8951	1981	—	—	—
Southern Region	**3003**	**2996357**	**2568502**	**6741**	**5670065**	**3381235**	**24**	**253285**	**224880**
	(27.5)	(24.4)	(23.7)	(24.2)	(18.2)	(22.9)	(29.6)	(18.8)	(18.8)
Andhra Pradesh	1108	949247	844445	1964	1560800	878725	5	19584	24475
Karnataka	733	708195	560473	1718	1456453	920310	8	119306	74602
Kerala	623	775520	313540	826	879292	296674	3	32050	5247
Tamil Nadu	527	547064	843417	2180	1719301	1269073	8	82345	120556
Lakshadweep	—	—	—	9	6137	474	—	—	—
Pondicherry	12	16331	6627	44	48082	15979	—	—	—
Total	**10906**	**12270675**	**10857144**	**27862**	**31178494**	**14756262**	**81**	**1349204**	**1198570**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. @ : Offices opened after June 1969 (first phase of nationalisation).
2. Figures in brackets indicate per cent share in total.

Source : Basic Statistical Return - 7.

TABLE 39 : STATE-WISE NUMBER OF OFFICES OF SCHEDULED COMMERCIAL BANKS OPENED AFTER NATIONALISATION@ AND THEIR DEPOSITS AND CREDIT : 2000 *(Concld.)*

(Amount in Rs. lakh)

Region/State/ Union Territory	As on the last Friday of March								
	Other Scheduled Commercial Banks			Regional Rural Banks			Total		
	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit	No. of offices	Deposits	Credit
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Northern Region	**725**	**1893888**	**899503**	**1939**	**426402**	**161304**	**9232**	**13735727**	**8489040**
	(17.4)	(22.6)	(17.5)	(13.4)	(13.3)	(12.3)	(16.1)	(24.4)	(25.5)
Haryana	33	77009	11870	293	88562	42473	1325	1299219	534381
Himachal Pradesh	3	2099	388	130	41387	9745	735	489046	116930
Jammu & Kashmir	274	379803	241563	260	49971	9109	773	694911	298781
Punjab	66	148883	52874	201	47826	17976	2171	2712955	1016898
Rajasthan	206	187939	78961	1055	198656	82001	2954	1688540	768139
Chandigarh	17	98559	26495	—	—	—	153	508654	280590
Delhi	126	999596	487352	—	—	—	1121	6342402	5473321
North Eastern Region	**7**	**21750**	**3397**	**647**	**131561**	**39893**	**1808**	**1024302**	**265492**
	(0.2)	(0.3)	(0.1)	(4.5)	(4.1)	(3.0)	(3.1)	(1.8)	(0.8)
Arunachal Pradesh	—	—	—	20	2324	2594	69	53694	8895
Assam	5	12786	2849	401	80743	22065	1164	630742	176750
Manipur	—	—	—	29	2070	720	84	34260	14763
Meghalaya	1	4232	339	51	9896	2662	172	107528	18549
Mizoram	—	—	—	52	4219	1509	78	31801	7733
Nagaland	1	4732	209	7	469	139	67	63054	10716
Tripura	—	—	—	87	31840	10204	174	103223	28086
Eastern Region	**93**	**426753**	**239891**	**3584**	**788320**	**243602**	**10851**	**7850269**	**2944012**
	(2.2)	(5.1)	(4.7)	(24.8)	(24.6)	(18.6)	(18.9)	(13.9)	(8.9)
Bihar	9	28637	3978	1879	398484	92134	4742	2819817	618186
Orissa	10	22004	4837	839	150473	75868	2116	1012019	419416
Sikkim	—	—	—	—	—	—	45	41177	5110
West Bengal	74	376112	231076	866	239363	75600	3918	3950790	1896472
Andaman & Nicobar	—	—	—	—	—	—	30	26466	4828
Central Region	**167**	**248549**	**96115**	**4568**	**1124485**	**349398**	**12343**	**8652909**	**2828912**
	(4.0)	(3.0)	(1.9)	(31.6)	(35.1)	(26.7)	(21.5)	(15.3)	(8.5)
Madhya Pradesh	35	70348	64811	1541	289353	97136	4157	2327554	1156842
Uttar Pradesh	132	178201	31304	3027	835132	252262	8186	6325355	1672070
Western Region	**722**	**2520768**	**2120610**	**983**	**169105**	**90534**	**8282**	**12367040**	**10354150**
	(17.3)	(30.1)	(41.2)	(6.8)	(5.3)	(6.9)	(14.4)	(21.9)	(31.1)
Goa	34	56510	14798	—	—	—	230	312564	78409
Gujarat	104	247715	262908	399	77527	44025	2893	2975090	1768289
Maharashtra	581	2214336	1842179	584	91578	46509	5137	9048444	8499172
Dadra&Nagar Haveli	2	1864	273	—	—	—	11	16824	3648
Daman & Diu	1	343	452	—	—	—	11	14118	4632
Southern Region	**2459**	**3262048**	**1782664**	**2741**	**560976**	**425515**	**14968**	**12742731**	**8382796**
	(58.9)	(39.0)	(34.7)	(19.0)	(17.5)	(32.5)	(26.0)	(22.6)	(25.2)
Andhra Pradesh	331	656083	310539	1139	255367	164414	4547	3441081	2222598
Karnataka	419	677508	308928	1102	200584	162420	3980	3162046	2026733
Kerala	895	873315	350757	288	62612	73445	2635	2622789	1039663
Tamil Nadu	798	1036028	805868	212	42413	25236	3725	3427151	3064150
Lakshadweep	—	—	—	—	—	—	9	6137	474
Pondicherry	16	19114	6572	—	—	—	72	83527	29178
Total	**4173**	**8373756**	**5142180**	**14462**	**3200849**	**1310246**	**57484**	**56372978**	**33264402**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. @ : Offices opened after June 1969 (first phase of nationalisation).
2. Figures in brackets indicate per cent share in total.

Source : Basic Statistical Return - 7.

TABLE 40 : CALL MONEY RATES : 1999-2000
(Per cent per annum)

	April 1999	May 1999	June 1999	July 1999	August 1999	Sept. 1999	Oct. 1999	Nov. 1999	Dec. 1999	Jan. 2000	Feb. 2000	March 2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Call Money Rate (low)	0.25	7.00	6.75	7.00	7.00	6.75	7.50	7.50	4.25	4.00	7.50	4.50
2. Call Money Rate (high)	9.5	11.10	9.00	9.50	35.00	12.60	23.00	9.50	8.25	9.50	31.00	25.00

Note

The source of data prior to February 2000 has been DFHI and from February 2000 the source is RBI and the latter data is not strictly comparable with that pertaining to earlier periods due to wider coverage of Call Market Business.

Source : Department of Economic Analysis and Policy.

TABLE 41 : OFFICES OF INDIAN COMMERCIAL BANKS OUTSIDE INDIA : 1998 TO 2000

Sr.No.	Name of the Country	As on March 31		
		1998	1999	2000
1.	Bahama	2	2	2
2.	Bahrain	1	1	1
3.	Bangladesh	1	1	1
4.	Belgium	2	2	2
5.	Cayman Island	1	1	1
6.	Channel Island	1	1	1
7.	Fiji	9 +	9 +	9 +
8.	France	2	2	2
9.	Guyana	1	1	1
10.	Hongkong	7	7	7
11.	Japan	4	4	4
12.	Kenya	2	2	2
13.	Maldive Island	1	1	1
14.	Mauritius	7 @	7 @	8 @
15.	Oman	3	3	3
16.	Pakistan	-$	-$	$
17.	Panama	—	—	—
18.	Seychelles	1	1	1
19.	Singapore	6	6	6
20.	South Africa	2	2	2
21.	South Korea	1	1	1
22.	Sri Lanka	6	6	6
23.	Thailand	1	1	1
24.	United Arab Emirates	6	6	6
25.	United Kingdom	21	19	18
26.	United States of America	8	8	8
27.	West Germany	1	1	1
	Total	**97**	**95**	**95**

Notes

1. + : includ es two mobile offices.
2. @ : Includes one mobile office.
3. The table does not include representative office opened by Indian Banks outside India.
4. The table gives the position of branches of Indian Banks as on March 31 and excludes the following:
   (a) 22 Offices in former East Pakistan before the formation of Bangladesh.
   The status of the properties of these offices, which were formerly vested with Custodian of Enemy Property, Pakistan, remains unchanged.
   $(b) 17 offices which were in Pakistan were taken over by that Government as enemy property in September, 1965.
5. Non-Scheduled banks have no office outside the Indian Union.
6. During 1999-2000, one branch of Bank of Baroda in Mauritius was opened and its one branch in the United Kingdom was closed.

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	**251107**	**253294**	**2208229**	**652477**	**166924**	**278117**
State Bank of India	176291	208267	1697897	492595	78474	211226
State Bank of Bikaner & Jaipur	12099	6305	75563	36055	5394	15416
State Bank of Hyderabad	17987	10069	81445	28756	53755	17987
State Bank of Indore	3511	2132	61604	10061	7093	10254
State Bank of Mysore	15642	5897	151923	33292	12835	10095
State Bank of Patiala	7335	3375	58734	24909	—	—
State Bank of Saurashtra	3900	3710	22930	15809	351	915
State Bank of Travancore	14342	13539	58133	11000	9022	12224
B. Nationalised Banks	**382886**	**275263**	**7614810**	**2050646**	**340562**	**508182**
Allahabad Bank	4084	7780	123691	30435	5435	29720
Andhra Bank	37617	14246	424395	51639	13693	21693
Bank of Baroda	21996	17285	521379	93748	27503	72387
Bank of India	36556	20938	365516	91949	7812	58049
Bank of Maharashtra	10555	7414	190222	70540	3707	8508
Canara Bank	36381	18715	773083	319022	11447	15084
Central Bank of India	49689	11592	1418491	113762	44335	54265
Corporation Bank	10435	2576	311199	19442	23156	2468
Dena Bank	2429	2670	44264	44549	5126	12166
Indian Bank	10310	3252	671514	72415	3072	4019
Indian Overseas Bank	30035	11715	316024	52641	32187	27223
Oriental Bank of Commerce	9474	10915	107356	31578	3905	15936
Punjab National Bank	11173	46886	636899	501827	6526	12716
Punjab & Sind Bank	2017	12535	34205	33689	1161	21275
Syndicate Bank	29306	15436	134670	44554	47310	25397
Union Bank of India	36996	41380	417095	208905	35707	87418
United Bank of India	14133	7619	605518	86665	3710	1998
UCO Bank	14182	10434	312864	133767	4388	13797
Vijaya Bank	15518	11875	206425	49519	60382	24063
Total (A+B)	**633993**	**528557**	**9823039**	**2703123**	**507486**	**786299**

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 *(Contd.)*

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	**178**	**173**	**14558**	**14012**	**2626438**	**1184607**
State Bank of India	—	—	10183	11097	1952662	911174
State Bank of Bikaner & Jaipur	—	—	990	499	93056	58267
State Bank of Hyderabad	—	—	2008	1584	153187	57236
State Bank of Indore	—	—	237	179	72208	22505
State Bank of Mysore	—	—	978	534	180400	49728
State Bank of Patiala	—	—	55	—	66069	28339
State Bank of Saurashtra	178	173	—	—	27359	20607
State Bank of Travancore	—	—	107	119	81497	36751
B. Nationalised Banks	**1130104**	**157761**	**12878**	**6055**	**9468362**	**2998675**
Allahabad Bank	1819	970	215	2130	135029	66990
Andhra Bank	79766	8725	—	—	555471	96303
Bank of Baroda	—	—	1524	1589	570878	183355
Bank of India	11373	14656	—	—	421257	185592
Bank of Maharashtra	3225	2917	—	—	207709	89379
Canara Bank	140685	29045	—	—	961596	381866
Central Bank of India	481455	7286	—	—	1993970	186905
Corporation Bank	6749	779	—	—	351539	25265
Dena Bank	—	—	924	96	51819	60213
Indian Bank	21483	5258	—	—	706379	84944
Indian Overseas Bank	—	—	—	—	378246	91579
Oriental Bank of Commerce	—	—	1248	75	120735	59602
Punjab National Bank	—	—	—	—	654598	561429
Punjab & Sind Bank	1218	6818	11	—	38601	74328
Syndicate Bank	374302	74951	—	—	585588	160338
Union Bank of India	3482	5392	8956	2165	493280	349886
United Bank of India	—	—	—	—	623361	96282
UCO Bank	4547	964	—	—	335981	158962
Vijaya Bank	—	—	—	—	282325	85457
Total (A+B)	**1130282**	**157934**	**27436**	**20067**	**12094800**	**4183282**

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 *(Contd.)*

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	2522	358	33570	2043	3473	599
Bank of Rajasthan	3775	4199	37955	24504	2023	4318
Benaras State Bank	592	91	9826	344	710	423
Bharat Overseas Bank	1914	1554	21899	3580	576	556
Catholic Syrian Bank	6060	1523	95544	12620	15889	3248
City Union Bank	3437	905	40340	4938	2041	1335
Dhanalakshmi Bank	3523	1148	63622	4795	2237	740
Federal Bank	7762	3268	63940	14262	24809	6120
Jammu & Kashmir Bank	1061	2892	9362	6897	634	16630
Karnataka Bank	1589	590	70412	10237	1524	5373
Karur Vysya Bank	5033	1237	83102	4159	43	25
Lakshmi Vilas Bank	7994	1665	76872	3459	1053	922
Lord Krishna Bank	8	6	285	362	44	63
Nainital Bank	348	456	6347	2834	734	1477
Nedungadi Bank	1328	581	12054	5190	4768	1820
Ratnakar Bank	984	595	32905	3280	914	347
Sangli Bank	9438	4808	96873	16661	1326	2977
South Indian Bank	1002	327	19258	290	606	99
Tamilnad Mercantile Bank	1578	957	12541	4170	2049	1663
United Western Bank	740	72	51167	1764	2458	150
Vysya Bank	1688	2174	38720	15547	1035	2191
Ganesh Bank of Kurundwad	448	82	4209	248	32	68
Development Credit Bank	156	2	147	—	1	—
Total	**62980**	**29490**	**880950**	**142184**	**68979**	**51144**

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 *(Contd.)*

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Madura	—	—	—	—	3965	3000
Bank of Rajasthan	—	—	—	—	43753	33021
Benaras State Bank	—	—	—	—	11128	858
Bharat Overseas Bank	—	—	—	—	24389	5690
Catholic Syrian Bank	8341	616	468	—	125834	18475
City Union Bank	—	—	—	—	45818	7178
Dhanalakshmi Bank	—	—	19	1	69382	6701
Federal Bank	22182	3270	397	348	118693	26969
Jammu & Kashmir Bank	22487	11028	229	13	33544	37663
Karnataka Bank	11574	1065	144	58	85099	17351
Karur Vysya Bank	4605	314	—	—	92783	5735
Lakshmi Vilas Bank	3497	936	—	—	89416	6982
Lord Krishna Bank	—	—	—	—	337	431
Nainital Bank	180	123	92	30	7609	4952
Nedungadi Bank	—	—	—	227	18150	7364
Ratnakar Bank	—	—	71	4	34803	4289
Sangli Bank	2936	1367	—	—	110573	25813
South Indian Bank	—	—	7	—	20866	723
Tamilnad Mercantile Bank	—	—	—	—	16168	6790
United Western Bank	—	—	—	—	54365	1986
Vysya Bank	6530	1509	—	—	47973	21421
Ganesh Bank of Kurundwad	31	2	—	—	4720	400
Development Credit Bank	—	—	—	—	304	2
Total	**82363**	**20230**	**1427**	**681**	**1095272**	**243793**

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 *(Contd.)*

(Amount in Rs. thousand)

Bank Group / Bank	As on 31st December					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	23	3	—	—	5	28
American Express Bank	116	756	602	3643	43	585
ANZ Grindlays Bank	24148	19839	40557	78056	1676	18024
Bank of America	14	353	244	1288	14	63
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	7	94
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	7	119	70	1907	13	139
Banque Indosuez	6	102	—	—	—	—
Banque Nationale de Paris	3	174	6	395	29	579
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	6	43	43	438	16	502
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	103	2547	662	865	465	4480
Oman International Bank	—	—	—	—	—	—
Sakura Bank	—	—	730	125	—	—
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	3469	32588	4418	20978	502	3468
Total	**27895**	**56524**	**47332**	**107695**	**2770**	**27962**
All Scheduled Commercial Banks	**724868**	**614571**	**10751321**	**2953002**	**579235**	**865405**

Source : Department of Banking Operations and Development.

TABLE 42 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 1998 *(Concld.)*

(Amount in Rs. thousand)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
Abu-Dhabi Commercial Bank	—	—	—	—	—	—
ABN Amro Bank	—	—	—	—	28	31
American Express Bank	—	—	—	—	761	4984
ANZ Grindlays Bank	—	—	—	—	66381	115919
Bank of America	—	—	—	—	272	1704
Bank of Bahrain & Kuwait	—	—	—	—	—	—
Mashreq Bank	—	—	—	—	7	94
Bank of Nova Scotia	—	—	—	—	—	—
Bank of Tokyo	—	—	75	9	90	2231
Banque Indosuez	—	—	—	—	6	102
Banque Nationale de Paris	1	52	8	1	39	1207
Barclays Bank	—	—	—	—	—	—
British Bank of Middle East	—	—	—	—	65	983
Citibank	—	—	—	—	—	—
Credit Lyonnais	—	—	—	—	—	—
Deutsche Bank (Asia)	—	—	—	—	—	—
Hongkong & Shanghai Bank	1	6	—	—	1231	7898
Oman International Bank	—	—	—	—	—	—
Sakura Bank	42	122	—	—	772	247
Sanwa Bank	—	—	—	—	—	—
Societe Generale	—	—	—	—	—	—
Sonali Bank	—	—	—	—	—	—
Standard Chartered Bank	712	1077	—	—	9101	58111
Total	**756**	**1257**	**83**	**10**	**78753**	**193511**
All Scheduled Commercial Banks	**1213401**	**179421**	**28946**	**20758**	**13268824**	**4620587**

Source : Department of Banking Operations and Development.

TABLE 43 : CHEQUE CLEARANCES : 1993-94 TO 1999-2000

(Number in lakhs)
(Amount in Rs. crore)

Centres	1993-94		1994-95		1995-96		1996-97		1997-98		1998-99 @		1999-2000 @	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. Calcutta	453	157629	503	200710	435	204398	312	137981	507	251088	497	268759	512	318420
2. Mumbai	1672	2146405	1783	2255693	1609	2375141	1739	3070602	1794	3806421	1791	4252073	1800	5587215
3. Chennai	464	224718	413	219313	439	250926	560	315052	556	342050	556	396110	505	430104
4. Kanpur	62	14251	71	15924	62	17539	64	18642	62	20927	62	23717	59	22905
5. New Delhi	748	410704	856	561044	779	616334	850	597170	884	649204	904	750660	967	847094
6. Bangalore	275	62085	260	75614	212	69467	292	108236	304	127054	168	81974	311	175977
7. Nagpur	61	10746	68	13220	61	15028	76	19840	80	22683	83	29617	93	31722
8. Patna	34	6188	31	6042	32	7185	36	10733	39	11594	37	12949	26	14135
9. Hyderabad	217	54591	113	27311	279	84242	265	94352	267	95904	231	119097	266	151310
10. Bhubaneswar	12	4529	15	5456	12	5983	13	7815	12	9300	20	11902	19	13931
11. Ahmedabad	582	78314	569	97943	357	122119	369	145626	391	178030	341	187002	372	189286
12. Thiruvanan-thapuram	28	5415	29	6889	15	4289	31	8622	32	10625	33	12571	33	14332
13. Jaipur	106	16374	116	20870	84	21271	84	23977	88	26183	93	38733	103	44073
14. Guwahati	22	6840	27	8373	22	8563	24	9949	24	11470	24	13235	25	14731
15. Other Centres	2870	670124	2516	586677	2912	756099	3118	854878	3539	1035617	3773	1367031	3411	1203447
Total	**7606**	**3868913**	**7370**	**4101079**	**7310**	**4558584**	**7833**	**5423475**	**8579**	**6598150**	**8613**	**7565430**	**8502**	**9058682**

Note

@ : Provisional.

Source : Department of Economic Analysis and Policy.

TABLE 44 : NUMBER OF CLEARING HOUSES : 1978 TO 2000

As on March 31	Managed by				
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	Total
	(1)	(2)	(3)	(4)	(5)
1978	11	377	112	1	501
1979	11	405	141	1	558
1983	12	462	165	1	640
1984	12	472	166	1	651
1985	13	443	196	1	653
1986	14	457	202	1	674
1987	14	470	209	1	694
1988	14	499	215	1	729
1989	14	574	228	6	822
1990	14	575	240	6	835
1991	14	576	249	6	845
1992	14	576	250	6	846
1993	14	577	251	6	848
1994	14	577	253	6	850
1995	14	577	255	6	852
1996	14	577	262	6	859
1997	14	578	262	6	860
1998	14	592	270	6	882
1999	14	622	295	6	937
2000	14	647	316	7	984

Source : Department of Information Technology.

TABLE 45 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL BANKS IN FOREIGN COUNTRIES : 1997 TO 2000

(US $ million)

Items	As on March 31			
	1997	1998	1999	2000
	(1)	(2)	(3)	(4)
No. of banks	8	8	9	9
No. of branches	98	96	96	96
Liabilities				
1. H. O. funds	1052.8	1363.3	1435.25	1359.69
2. Customer deposits	5159.38	5422.68	5473.59	5728.15
3. Inter-branch borrowings	5854.81	5795.3	6628.31	6111.85
4. Inter-bank borrowings	2753.20	3157.76	3681.42	2995.24
5. Other debt Instruments	0.46	0.31	0.11	0.01
6. Other liabilities	533.04	495.57	467.84	360.35
Total liabilities	**15353.69**	**16234.92**	**17686.52**	**16555.29**
Assets				
1. Cash on hand & balances with Central Banks	29.04	87.07	153.89	181.02
2. Investments in securities	1054.37	1398.13	1690.38	1847.78
3. Inter-branch deposits	1767.18	1477.7	1114.13	1717.28
4. Inter-bank deposits	7024.74	7305.44	8428.75	6408.39
5. Customer credit	4886.54	5418.92	5768.26	5889.80
6. Accumulated loss	390.94	294.88	216.32	184.56
7. Other assets	200.88	252.78	314.79	326.46
Total assets	**15353.69**	**16234.92**	**17686.52**	**16555.29**

Source : Statement of assets & liabilities of overseas branches, Department of Banking Supervision.

TABLE 46 : CIRCLE-WISE DISTRIBUTION OF POST OFFICE SAVINGS BANKS : 1994 TO 1999

Name of the Circle	As at the end of year											
	1994		1995		1996		1997		1998		1999	
	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)	No. of accounts	Balance outsanding (in Rs. lakh)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	2321128	103427	2474417	105393	2629034	157694	1581452	181169	1628887	181342	1657064	180486
Assam	942980	3930	1389483	5143	1840879	6333	2281621	8139	2567894	10552	2975515	12791
Bihar	5209445	27293	5301316	28471	5395478	32245	5478612	34812	5563145	34974	5654122	35153
Delhi	355369	10643	370310	11998	395272	12312	442243	31255	490233	33075	502421	33432
Gujarat	932432	14959	948286	14924	972869	16304	989164	17042	981404	17719	1046160	12335
Haryana	1436242	12962	1465648	14032	1489439	13770	1516091	14318	1548136	15028	1571428	17088
Himachal Pradesh	588492	11002	606958	17588	637706	50830	706195	6900	743893	108629	760551	91283
Jammu & Kashmir	360332	3516	369911	4081	381450	4778	394412	5126	394412	5126	407670	5771
Karnataka	1137368	14629	1200831	14331	1279587	17019	1350804	18464	1410841	18731	1418545	19468
Kerala	784832	7470	838316	11962	880046	12612	662662	13002	714642	13771	768015	15557
Madhya Pradesh	1407369	10523	1444108	11413	1447832	11345	1479926	11699	1534390	11428	1536960	12287
Maharashtra	2705781	39617	2709518	40738	2727129	42399	2817850	43998	2909810	57954	2941174	56662
North Eastern	262126	4723	358101	4463	475353	4794	612737	5140	862272	6122	966102	6200
Punjab	1484734	25232	1531679	23482	759464	25287	812858	25504	2677947	39574	891785	32096
Orissa	3954548	34536	4036236	35904	4252081	35996	2700066	37448	848892	28316	2690046	40861
Rajasthan	732415	13104	763012	12797	810522	14054	872267	21105	742673	27722	730265	28517
Tamil Nadu	2143639	59272	2281114	49620	2474080	48111	2587334	51029	2759689	135690	2985698	137176
Uttar Pradesh	10466496	32754	10761682	29446	11057129	33734	11356529	35996	11703251	43340	11953874	47165
West Bengal	5349128	33472	8574569	40697	11919757	46079	15389262	50290	17763785	57053	17436492	63960
Base #	74823	750	85593	885	96173	778	105879	1015	118736	1592	116734	1608
Total	**42649679**	**463814**	**47511088**	**477368**	**51921282**	**586474**	**54137964**	**613451**	**57964932**	**847738**	**59010621**	**849896**

Note

: Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.

Source : Department of Post.

TABLE 47 : CIRCLE-WISE DISTRIBUTION OF POST OFFICE TIME DEPOSITS : 1998 AND 1999

(Amount in Rs. lakh)

Name of the Circle	Period	Period of Maturity							
		1 Year		2 Years		3 Years		5 Years	
		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh	1998	12771	1473	3983	321	3738	578	5474	(764)
	1999	15233	4134	4431	528	4000	749	5630	(649)
Assam	1998	11167	455	3837	160	4934	1616	34792	54507
	1999	11353	547	3843	221	5080	84	35025	66141
Bihar	1998	23463	1727	7297	1191	2677	(625)	88084	17117
	1999	23878	1806	8311	1413	2963	(470)	101132	18139
Delhi	1998	6363	1478	5994	1420	1469	4209	4745	8369
	1999	8473	2139	8517	1636	2108	4947	6385	8996
Gujarat	1998	13141	4503	3845	843	4091	839	9125	5008
	1999	4203	5589	4967	1869	4272	1590	10753	5086
Haryana	1998	40697	2148	36965	987	6552	809	11573	1978
	1999	45861	3266	38351	1599	5570	805	12011	2121
Himachal Pradesh	1998	13505	2239	4239	881	2870	489	1239	1212
	1999	14931	2604	5077	1068	2873	558	279	1332
Jammu & Kashmir	1998	7422	493	6820	784	1493	278	12480	2644
	1999	8799	787	7229	6279	1342	301	11652	2992
Karnataka	1998	25946	13215	5545	212	6919	5744	13907	1656
	1999	25361	13216	5802	269	7330	5932	13895	1938
Kerala	1998	73707	2598	14591	1249	2299	306	6336	5505
	1999	71105	2878	15461	1307	1834	336	5574	6799
Madhya Pradesh	1998	6435	1007	2791	1019	3473	385	11435	1014
	1999	7992	1007	4303	1022	3537	385	11987	1014
Maharashtra	1998	18341	4789	17389	1864	19304	963	37210	3761
	1999	40824	4081	22214	2386	19363	1210	36637	3464
North Eastern	1998	1861	337	1217	103	1700	41	10121	9479
	1999	2147	543	1329	150	1838	72	10639	9837
Orissa	1998	17698	179	2225	1124	8578	102	17870	(1518)
	1999	15636	394	2250	1185	8502	115	17676	(1449)
Punjab	1998	49567	12091	11762	2675	3139	551	10634	3258
	1999	64633	16065	13887	3426	3286	649	13399	3526
Rajasthan	1998	25708	4670	10615	1142	5670	1412	36972	10600
	1999	39080	6706	12972	1835	6630	1639	37598	11107
Tamil Nadu	1998	213094	3038	14336	528	49155	930	5110	2547
	1999	213148	3291	14438	653	51647	883	5358	2709
Uttar Pradesh	1998	81838	2668	39486	2975	12559	2321	6903	10786
	1999	88914	4417	42083	3751	12553	2611	163806	6033
West Bengal	1998	68028	7135	43946	2097	49772	1471	213487	55098
	1999	68756	8550	44042	2968	49804	1854	217036	60003
Base #	1998	419	183	40	15	66	16	271	18
	1999	656	247	96	36	132	55	75	48
Total	**1998**	**711171**	**66426**	**236923**	**21590**	**190458**	**22435**	**537768**	**192275**
	1999	**770983**	**82267**	**259603**	**33601**	**194664**	**24305**	**716547**	**209187**

Notes

1. # : Represents the base Post Office, which is being operated for Army Personnel under Army Postal Services.
2. Negative figures are indicated in brackets.

Source : Department of Post.

Detailed Tables

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	**52630**	**52630**	**5000**	**5000**	**1725**	**1725**	**1750**	**1750**	**3600**	**3600**
	(0.2)	(0.2)	(0.5)	(0.4)	(0.1)	(0.1)	(0.4)	(0.3)	(0.5)	(0.4)
2. Reserves and Surplus	**987601**	**1162098**	**36935**	**47312**	**47884**	**60090**	**17643**	**21624**	**20649**	**24554**
	(4.4)	(4.4)	(3.6)	(3.8)	(3.6)	(3.9)	(3.6)	(3.4)	(3.0)	(3.0)
2.1. Statutory Reserves	510877	659583	9494	13107	13582	17417	8968	12835	5686	6933
2.2. Capital Reserves	5310	5310	76	80	—	—	—	—	—	782
2.3. Share Premium	351057	351057	10664	10664	12125	—	4375	4375	6000	6000
2.4. Revenue and other Reserves	120323	146115	16700	23459	22176	42673	4298	4412	8963	10839
2.5. Balance of Profit	34	34	1	1	—	—	1	2	—	—
3. Deposits	**16904193**	**19682107**	**774082**	**907402**	**1061488**	**1252702**	**402790**	**509637**	**557483**	**663235**
	(76.0)	(75.3)	(75.7)	(72.8)	(80.5)	(80.8)	(81.2)	(81.2)	(81.1)	(80.1)
3.1. Demand deposits	**3069203**	**3618205**	**131744**	**136686**	**218094**	**234143**	**73560**	**83428**	**79520**	**85206**
(i) From banks	452090	520604	17826	18265	28504	30162	15518	15895	13434	15291
(ii) From others	2617113	3097601	113919	118421	189590	203981	58042	67532	66086	69915
3.2. Savings bank deposits	**3432125**	**4150653**	**206471**	**241272**	**204792**	**240505**	**102601**	**124989**	**125538**	**149795**
3.3. Term deposits	**10402865**	**11913249**	**435867**	**529444**	**638602**	**778055**	**226630**	**301220**	**352425**	**428235**
(i) From banks	579373	550066	13117	17506	24505	27706	7535	11250	5718	8441
(ii) From others	9823492	11363183	422750	511938	614097	750348	219095	289970	346707	419793
3.A. Deposits of branches in India	16025484	18763874	774082	907402	1061488	1252702	402790	509637	557483	663235
3.B. Deposits of branches outside India	878709	918234	—	—	—	—	—	—	—	—
4. Borrowings	**907906**	**927807**	**10090**	**9481**	**13690**	**18324**	**5375**	**17765**	**32323**	**47465**
	(4.1)	(3.5)	(1.0)	(0.8)	(1.0)	(1.2)	(1.1)	(2.8)	(4.7)	(5.7)
4.1. Borrowings in India	107639	233989	1252	1266	13537	18317	3877	5390	22960	39169
(i) From Reserve Bank of India	—	67029	—	—	—	—	—	—	16200	19800
(ii) From other banks	—	—	229	376	—	—	—	—	3131	15549
(iii) From other institutions and agencies	107639	166960	1023	890	13537	18317	3877	5390	3629	3820
4.2. Borrowings outside India	800267	693818	8838	8215	153	7	1498	12375	9363	8296
5. Other liabilities	**3398573**	**4325854**	**196741**	**277721**	**193911**	**217981**	**68409**	**77121**	**73559**	**89637**
	(15.3)	(16.5)	(19.2)	(22.3)	(14.7)	(14.1)	(13.8)	(12.3)	(10.7)	(10.8)
5.1. Bills Payable	1079643	1056253	80079	58500	66964	65966	16831	22208	16522	20229
5.2. Inter-office adjustments	55540	—	2054	5786	223	2733	4280	1822	3805	—
5.3. Interest accrued	1010069	1308079	63970	84569	70074	93320	27350	32916	35306	44110
5.4. Others (including provisions)	1253320	1961522	50639	128865	56650	55962	19949	20175	17926	25298
Total Liabilities	**22250902**	**26150496**	**1022848**	**1246915**	**1318698**	**1550822**	**495968**	**627897**	**687614**	**828491**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	**49797**	**55827**	**2698**	**2947**	**4123**	**5031**	**1760**	**1551**	**2988**	**2896**
	(0.2)	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.4)	(0.2)	(0.4)	(0.3)
2. Balances with RBI	**1689432**	**1834478**	**123523**	**121868**	**111725**	**132227**	**51924**	**56062**	**68533**	**67189**
	(7.6)	(7.0)	(12.1)	(9.8)	(8.5)	(8.5)	(10.5)	(8.9)	(10.0)	(8.1)
3. Balances with banks in India	177963	276923	22138	56100	3330	3344	2383	6647	13467	14317
	(0.8)	(1.1)	(2.2)	(4.5)	(0.3)	(0.2)	(0.5)	(1.1)	(2.0)	(1.7)
4. Money at call and short notice	2952816	2055792	—	32000	—	—	9000	—	8500	9700
	(13.3)	(7.9)	(0.0)	(2.6)	(0.0)	(0.0)	(1.8)	(0.0)	(1.2)	(1.2)
5. Balances with banks outside India	451251	490625	15709	14706	23384	13380	6603	10460	20258	16569
	(2.0)	(1.9)	(1.5)	(1.2)	(1.8)	(0.9)	(1.3)	(1.7)	(2.9)	(2.0)
6. Investments	**7128652**	**9187869**	**380170**	**484551**	**591086**	**701022**	**188145**	**240080**	**228293**	**302620**
	(32.0)	(35.1)	(37.2)	(38.9)	(44.8)	(45.2)	(37.9)	(38.2)	(33.2)	(36.5)
6.A. Investments in India	6859607	8867875	380170	484551	591086	701022	188145	240080	228293	302620
(i) Government securities	5156753	6774734	293157	400389	468615	575244	151683	196116	161549	220632
(ii) Other approved securities	646439	591372	36419	32922	25352	23618	13642	12971	22212	21769
(iii) Shares	101410	115468	2013	1981	3736	4286	1428	1752	1306	1587
(iv) Debentures and Bonds	665813	981951	41328	41032	57953	71840	17383	24521	37677	50214
(v) Subsidiaries and/or joint ventures	104335	111143	105	105	633	633	184	184	975	975
(vi) Others	184858	293206	7149	8122	34798	25401	3825	4536	4574	7444
6.B. Investments outside India	269045	319994	—	—	—	—	—	—	—	—
(i) Government securities	18524	32093	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	49677	50840	—	—	—	—	—	—	—	—
(iii) Others	200844	237061	—	—	—	—	—	—	—	—
7. Advances	**8235984**	**9810197**	**384082**	**440111**	**533197**	**608758**	**212029**	**284153**	**298609**	**349510**
	(37.0)	(37.5)	(37.6)	(35.3)	(40.4)	(39.3)	(42.8)	(45.3)	(43.4)	(42.2)
7.1. Bills purchased and discounted	774125	923512	23969	28952	47451	39743	17012	37163	33533	45292
7.2. Cash credits, overdrafts & loans	4599124	5497916	268752	302972	357893	416121	127800	157645	190901	213007
7.3. Term loans	2862735	3388769	91361	108187	127852	152894	67217	89344	74176	91211
Priority sector advances included in 7	**2309038**	**2587755**	**162861**	**182658**	**188155**	**216891**	**91993**	**114987**	**111973**	**136632**
8. Fixed Assets	**219366**	**247761**	**9516**	**9211**	**8361**	**9353**	**6073**	**6060**	**3217**	**3269**
	(1.0)	(0.9)	(0.9)	(0.7)	(0.6)	(0.6)	(1.2)	(1.0)	(0.5)	(0.4)
8.1. Premises	142710	53728	6536	2301	2521	3216	921	1085	1323	1113
8.2. Fixed assets under construction	22493	26263	—	—	928	604	90	16	—	—
8.2. Other Fixed assets	54163	167770	2980	6910	4912	5532	5062	4959	1894	2157
9. Other Assets	**1345641**	**2191026**	**85012**	**85421**	**43491**	**77708**	**18051**	**22884**	**43750**	**62422**
	(6.0)	(8.4)	(8.3)	(6.9)	(3.3)	(5.0)	(3.6)	(3.6)	(6.4)	(7.5)
9.1. Inter - office adjustments (net)	—	876074	—	—	—	—	—	—	—	10117
9.2. Interest accrued	334896	427857	21207	22409	25237	27796	7072	9442	16788	22815
9.3. Tax paid	240395	195755	11193	14125	5366	6264	5199	4845	2684	3973
9.4. Stationery and Stamps	6967	6797	437	520	559	567	265	288	371	373
9.5. Others	763384	684542	52175	48367	12329	43081	5515	8309	23907	25144
Total Assets	**22250902**	**26150496**	**1022848**	**1246915**	**1318698**	**1550822**	**495968**	**627897**	**687614**	**828491**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	**2475**	**2475**	**31400**	**31400**	**5000**	**5000**
	(0.2)	(0.2)	(4.9)	(4.2)	(0.5)	(0.4)
2. Reserves and Surplus	**63295**	**75640**	**9812**	**18691**	**33110**	**38367**
	(5.8)	(6.1)	(1.5)	(2.5)	(3.0)	(3.1)
2.1. Statutory Reserves	34958	40648	4246	6470	14018	19015
2.2. Capital Reserves	—	—	—	—	—	—
2.3. Share Premium	9938	—	—	—	14250	14250
2.4. Revenue and other Reserves	18400	34991	5566	12221	4841	5101
2.5. Balance of Profit	—	—	—	—	1	—
3. Deposits	**884727**	**1018169**	**477905**	**577289**	**865030**	**1018260**
	(81.5)	(82.7)	(75.0)	(76.6)	(79.3)	(81.9)
3.1. Demand deposits	**182515**	**202084**	**74002**	**77089**	**93062**	**104690**
(i) From banks	11217	14235	11733	13570	24538	34089
(ii) From others	171298	187849	62269	63519	68524	70601
3.2. Savings bank deposits	**224778**	**264730**	**96095**	**115059**	**199479**	**232762**
3.3. Term deposits	**477434**	**551356**	**307807**	**385141**	**572489**	**680809**
(i) From banks	1609	2580	16492	20676	17556	13910
(ii) From others	475825	548775	291315	364465	554933	666899
3.A. Deposits of branches in India	884727	108169	477905	577289	865030	1018260
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**16131**	**6267**	**22166**	**27640**	**14028**	**6148**
	(1.5)	(0.5)	(3.5)	(3.7)	(1.3)	(0.5)
4.1. Borrowings in India	2036	1417	5562	3718	6125	6148
(i) From Reserve Bank of India	—	—	3684	—	—	1628
(ii) From other banks	—	181	—	—	—	—
(iii) From other institutions and agencies	2036	1236	1878	3718	6125	4520
4.2. Borrowings outside India	14095	4850	16604	23922	7903	—
5. Other liabilities	**118718**	**128579**	**96301**	**98427**	**174250**	**175682**
	(10.9)	(10.4)	(15.1)	(13.1)	(16.0)	(14.1)
5.1. Bills Payable	46052	38547	10100	3990	37571	35507
5.2. Inter-office adjustments	—	—	23346	21942	32756	23574
5.3. Interest accrued	64233	67481	39901	48075	69350	66858
5.4. Others (including provisions)	8433	22550	22955	24420	34574	49743
Total Liabilities	**1085346**	**1231129**	**637584**	**753447**	**1091418**	**1243458**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	**2782**	**2488**	**1412**	**1804**	**3395**	**3485**
	(0.3)	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)
2. Balances with RBI	**108134**	**107949**	**56027**	**72435**	**59669**	**53118**
	(10.0)	(8.8)	(8.8)	(9.6)	(5.5)	(4.3)
3. Balances with banks in India	3816	3093	14582	20585	13773	26260
	(0.4)	(0.3)	(2.3)	(2.7)	(1.3)	(2.1)
4. Money at call and short notice	—	—	44563	2842	40000	49000
	(0.0)	(0.0)	(7.0)	(0.4)	(3.7)	(3.9)
5. Balances with banks outside India	27464	9406	13911	14997	59417	58597
	(2.5)	(0.8)	(2.2)	(2.0)	(5.4)	(4.7)
6. Investments	**358941**	**452388**	**203538**	**257004**	**438401**	**487158**
	(33.1)	(36.7)	(31.9)	(34.1)	(40.2)	(39.2)
6.A. Investments in India	358941	452388	203538	257004	438401	487158
(i) Government securities	260118	344162	142025	192800	382401	418505
(ii) Other approved securities	46620	41818	8838	7295	25903	23706
(iii) Shares	2986	3263	1914	2025	3139	3436
(iv) Debentures and Bonds	43658	52412	34278	41565	19995	33584
(v) Subsidiaries and/or joint ventures	35	35	771	771	—	—
(vi) Others	5524	10698	15713	12547	6963	7927
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**481362**	**577541**	**272058**	**319973**	**425190**	**513121**
	(44.4)	(46.9)	(42.7)	(42.5)	(39.0)	(41.3)
7.1. Bills purchased and discounted	33410	31296	20663	31878	42786	40649
7.2. Cash credits, overdrafts & loans	331043	380698	192247	218320	289592	340085
7.3. Term loans	116909	165547	59148	69775	92811	132388
Priority sector advances included in 7	**185734**	**213233**	**117968**	**138033**	**140855**	**170526**
8. Fixed Assets	**4960**	**5546**	**2893**	**2916**	**4540**	**5214**
	(0.5)	(0.5)	(0.5)	(0.4)	(0.4)	(0.4)
8.1. Premises	2270	2525	1172	1174	1792	2119
8.2. Fixed assets under construction	—	—	38	1	—	—
8.2. Other Fixed assets	2690	3021	1684	1742	2748	3096
9. Other Assets	**97887**	**72719**	**28599**	**60890**	**47033**	**47505**
	(9.0)	(5.9)	(4.5)	(8.1)	(4.3)	(3.8)
9.1. Inter - office adjustments (net)	15932	19443	—	—	24795	—
9.2. Interest accrued	18715	23878	10342	14909	10297	29425
9.3. Tax paid	7047	4709	8385	11984	379	10747
9.4. Stationery and Stamps	309	287	239	226	15	380
9.5. Others	55883	24400	9633	33771	11547	6953
Total Assets	**1085346**	**1231129**	**637584**	**753447**	**1091418**	**1243458**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	**24670**	**24670**	**34795**	**34795**	**29414**	**29433**	**63833**	**63839**	**33051**	**33052**
	(1.4)	(1.3)	(3.0)	(2.2)	(0.6)	(0.5)	(1.2)	(1.1)	(2.7)	(2.2)
2. Reserves and Surplus	**60237**	**64309**	**14362**	**23481**	**260430**	**294027**	**176833**	**187266**	**14774**	**21394**
	(3.5)	(3.3)	(1.2)	(1.5)	(5.0)	(5.0)	(3.3)	(3.3)	(1.2)	(1.4)
2.1. Statutory Reserves	15802	17882	7820	11440	46619	59219	74017	78417	2415	4668
2.2. Capital Reserves	23671	23547	—	—	66438	45399	20835	21411	—	33
2.3. Share Premium	7076	—	—	9265	73582	73724	57864	52317	5283	—
2.4. Revenue and other Reserves	13210	21257	2568	2772	73791	94925	24117	35121	7076	16693
2.5. Balance of Profit	478	1622	3974	4	—	20760	—	—	1	—
3. Deposits	**1551036**	**1764210**	**1043874**	**1441795**	**4461404**	**5130819**	**4443023**	**4774389**	**1092852**	**1340655**
	(89.0)	(89.5)	(90.3)	(91.2)	(85.4)	(87.5)	(82.4)	(85.2)	(89.7)	(88.0)
3.1. Demand deposits	**150342**	**169643**	**91712**	**157506**	**524309**	**552452**	**597628**	**609290**	**145214**	**154533**
(i) From banks	4930	6004	2192	2759	42915	53770	16711	35492	1875	2145
(ii) From others	145412	163639	89520	154746	481394	498683	580917	573798	143339	152388
3.2. Savings bank deposits	**497001**	**570118**	**225903**	**276094**	**910679**	**1084225**	**851584**	**991624**	**312106**	**359667**
3.3. Term deposits	**903692**	**1024450**	**726259**	**1008195**	**3026416**	**3494141**	**2993811**	**3173474**	**635532**	**826455**
(i) From banks	52723	65071	9262	13266	196473	249150	256833	213572	14992	15088
(ii) From others	850969	959379	716997	994929	2829943	3244991	2736978	2959902	620541	811366
3.A. Deposits of branches in India	1551036	1764210	1043874	3890408	8890408	4495736	3508937	3852557	1092852	1340655
3.B. Deposits of branches outside India	—	—	—	—	570995	635082	934086	921832	—	—
4. Borrowings	**7046**	**3458**	**16361**	**14640**	**47929**	**36867**	**297910**	**187593**	**13620**	**39592**
	(0.4)	(0.2)	(1.4)	(0.9)	(0.9)	(0.6)	(5.5)	(3.3)	(1.1)	(2.6)
4.1. Borrowings in India	7036	3439	16361	14640	45041	36867	249592	183691	9440	24201
(i) From Reserve Bank of India	—	—	—	—	—	—	58600	76600	—	12411
(ii) From other banks	—	—	2157	1573	1698	557	21952	27519	—	33
(iii) From other institutions and agencies	7036	3439	14204	13068	43342	36309	169040	79572	9440	11756
4.2. Borrowings outside India	11	19	—	—	2888	—	48318	3902	4180	15392
5. Other liabilities	**99286**	**114501**	**46281**	**65634**	**424063**	**369371**	**410737**	**393366**	**64206**	**87975**
	(5.7)	(5.8)	(4.0)	(4.2)	(8.1)	(6.3)	(7.6)	(7.0)	(5.3)	(5.8)
5.1. Bills Payable	32817	27637	22174	18358	87162	78240	83792	90164	26657	23339
5.2. Inter-office adjustments	—	—	—	3196	—	—	62993	6368	—	—
5.3. Interest accrued	6150	6369	4185	5199	41771	50091	15347	16615	8294	9782
5.4. Others (including provisions)	60319	80495	19922	38881	295131	241040	248605	280219	29255	54854
Total Liabilities	**1742275**	**1971149**	**1155673**	**1580345**	**5223240**	**5860516**	**5392336**	**5606454**	**1218504**	**1522668**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	**12035**	**14156**	**11210**	**13773**	**24772**	**26762**	**20219**	**20071**	**13238**	**13473**
	(0.7)	(0.7)	(1.0)	(0.9)	(0.5)	(0.5)	(0.4)	(0.4)	(1.1)	(0.9)
2. Balances with RBI	**197610**	**183008**	**119711**	**156479**	**343678**	**323790**	**343682**	**302831**	**142904**	**113638**
	(11.3)	(9.3)	(10.4)	(9.9)	(6.6)	(5.5)	(6.4)	(5.4)	(11.7)	(7.5)
3. Balances with banks in India	10441	11058	23778	21259	23886	49684	11096	31000	10870	12230
	(0.6)	(0.6)	(2.1)	(1.3)	(0.5)	(0.8)	(0.2)	(0.6)	(0.9)	(0.8)
4. Money at call and short notice	—	—	1000	10275	545493	617315	242822	100825	—	—
	(—)	(—)	(0.1)	(0.7)	(10.4)	(10.5)	(4.5)	(1.8)	(0.0)	(0.0)
5. Balances with banks outside India	10504	8137	11116	12187	264104	230137	466633	434572	15226	26538
	(0.6)	(0.4)	(1.0)	(0.8)	(5.1)	(3.9)	(8.7)	(7.8)	(1.2)	(1.7)
6. Investments	**716106**	**822061**	**495161**	**762606**	**1590533**	**1855650**	**1528200**	**1666577**	**568665**	**747974**
	(41.1)	(41.7)	(42.8)	(48.3)	(30.5)	(31.7)	(28.3)	(29.7)	(46.7)	(49.1)
6.A. Investments in India	716106	822061	495161	762606	1499710	1738493	1257465	1385027	568665	747974
(i) Government securities	487607	594271	329770	623013	971924	1105239	948205	1064037	415719	569456
(ii) Other approved securities	104270	100144	39257	32201	171728	173588	120448	113802	42393	38894
(iii) Shares	3499	6425	3405	3364	22248	24893	26689	28884	3364	4887
(iv) Debentures and Bonds	104114	103641	107921	86898	255258	288617	151674	151704	89514	110899
(v) Subsidiaries and/or joint ventures	8412	5440	510	943	17422	18656	2146	7580	326	326
(vi) Others	8204	12140	14299	16187	61130	127500	8304	19020	17349	23511
6.B. Investments outside India	—	—	—	—	90823	117157	270734	281550	—	—
(i) Government securities	—	—	—	—	34356	46891	108861	109197	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	9985	11512	217	208	—	—
(iii) Others	—	—	—	—	46482	58755	161656	172146	—	—
7. Advances	**698480**	**824006**	**452393**	**557360**	**2109153**	**2439291**	**2432702**	**2523105**	**406184**	**525221**
	(40.1)	(41.8)	(39.1)	(35.3)	(40.4)	(41.6)	(45.1)	(45.0)	(33.3)	(34.5)
7.1. Bills purchased and discounted	52934	50017	38458	45332	136451	143766	164233	179607	31521	31147
7.2. Cash credits, overdrafts & loans	315546	399099	245778	313256	1317658	1496928	1341009	1342417	226200	282647
7.3. Term loans	330001	374890	168157	198772	655045	798597	927460	1001081	148462	211427
Priority sector advances included in 7	**235876**	**324110**	**176019**	**213586**	**605704**	**659196**	**627222**	**659277**	**169502**	**184801**
8. Fixed Assets	**32018**	**32916**	**5236**	**7083**	**59724**	**60775**	**71015**	**74064**	**9321**	**10614**
	(1.8)	(1.7)	(0.5)	(0.4)	(1.1)	(1.0)	(1.3)	(1.3)	(0.8)	(0.7)
8.1. Premises	26397	26273	1516	2703	46756	44930	55917	45873	6479	6411
8.2. Fixed assets under construction	—	—	—	—	—	—	—	2734	—	—
8.2. Other Fixed assets	5620	6643	3720	4380	12968	15846	15098	25457	2842	4203
9. Other Assets	**65082**	**75806**	**36067**	**39323**	**261899**	**257112**	**275968**	**453407**	**52096**	**72980**
	(3.7)	(3.8)	(3.1)	(2.5)	(5.0)	(4.4)	(5.1)	(8.1)	(4.3)	(4.8)
9.1. Inter - office adjustments (net)	12183	23011	1648	—	49464	27836	—	—	13720	29441
9.2. Interest accrued	26170	27996	18718	25708	85283	90680	42627	48444	22424	31334
9.3. Tax paid	12966	15403	3002	2060	90153	100603	96257	101053	3651	2537
9.4. Stationery and Stamps	412	477	472	431	387	387	141	142	279	298
9.5. Others	13350	8919	12226	11124	36612	37606	136943	303767	12021	9369
Total Assets	**1742275**	**1971149**	**1155673**	**1580345**	**5223240**	**5860516**	**5392336**	**5606454**	**1218504**	**1522668**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	**57787**	**57787**	**180545**	**180545**	**11999**	**12000**	**20682**	**20682**	**250396**	**250396**
	(1.2)	(1.1)	(5.1)	(4.4)	(0.8)	(0.7)	(1.4)	(1.2)	(11.7)	(10.6)
2. Reserves and Surplus	**183494**	**201801**	**78939**	**76661**	**85462**	**102476**	**48987**	**61962**	**39467**	**39024**
	(3.8)	(3.7)	(2.2)	(1.8)	(5.7)	(6.1)	(3.3)	(3.7)	(1.8)	(1.7)
2.1. Statutory Reserves	59968	56600	7490	7490	21274	28331	12976	14862	6741	6741
2.2. Capital Reserves	14280	13787	64768	63347	2861	3	14771	18022	25649	25205
2.3. Share Premium	995	—	858	—	26593	26597	12001	12001	—	—
2.4. Revenue and other Reserves	108252	131414	5761	5761	34734	47545	9239	15839	7078	7078
2.5. Balance of Profit	—	—	62	62	—	—	—	1238	—	—
3. Deposits	**4195861**	**4800136**	**3064931**	**3587171**	**1260143**	**1427963**	**1179535**	**1328662**	**1715592**	**1911350**
	(87.2)	(88.2)	(86.8)	(86.5)	(84.1)	(85.2)	(79.5)	(78.8)	(80.0)	(81.2)
3.1. Demand deposits	**589729**	**710442**	**363549**	**436930**	**164728**	**191009**	**121895**	**159934**	**191935**	**176228**
(i) From banks	52954	31422	16184	27744	2526	2102	6649	6660	8882	5879
(ii) From others	536775	679019	347365	409186	162202	188907	115246	153273	183053	170349
3.2. Savings bank deposits	**954293**	**1112934**	**911762**	**1053367**	**159958**	**195772**	**291006**	**334977**	**350922**	**392646**
3.3. Term deposits	**2651840**	**2976761**	**1789620**	**2096875**	**935457**	**1041182**	**766634**	**833751**	**1166953**	**1342476**
(i) From banks	117201	122350	136463	178256	2066	2698	43824	61888	49208	54109
(ii) From others	2534639	2854411	1653157	1918618	933391	1038483	722811	771863	1117745	1288367
3.A. Deposits of branches in India	4089499	4671627	3064931	3587171	1260143	1427963	1179535	1328662	1590138	1795118
3.B. Deposits of branches outside India	106362	128510	—	—	—	—	—	—	119672	116232
4. Borrowings	**138239**	**132416**	**15129**	**29098**	**19763**	**29628**	**58556**	**75469**	**35783**	**29445**
	(2.9)	(2.4)	(0.4)	(0.7)	(1.3)	(1.8)	(3.9)	(4.5)	(1.7)	(1.3)
4.1. Borrowings in India	138239	132416	10570	28627	19741	29590	58556	75469	27997	25188
(i) From Reserve Bank of India	37500	53000	—	18500	13436	14552	23021	36728	16024	13000
(ii) From other banks	—	—	2109	1520	2	1	16905	5000	50	142
(iii) From other institutions and agencies	100739	79416	8461	8607	6302	15037	18629	33741	11923	12046
4.2. Borrowings outside India	—	—	4559	471	22	38	—	—	7786	4257
5. Other liabilities	**236583**	**248109**	**193336**	**273933**	**120943**	**104162**	**176593**	**198309**	**103593**	**122547**
	(4.9)	(4.6)	(5.5)	(6.6)	(8.1)	(6.2)	(11.9)	(11.8)	(4.8)	(5.2)
5.1. Bills Payable	102545	99868	47734	39794	50873	36078	33177	25486	10543	15838
5.2. Inter-office adjustments	—	5158	4421	11643	23917	19304	73547	—	40008	41790
5.3. Interest accrued	5296	143083	14027	15918	5116	6339	69870	93137	9927	11239
5.4. Others (including provisions)	128742	—	127154	206578	41038	42442	—	79686	43116	53679
Total Liabilities	**4811964**	**5440249**	**3532881**	**4147409**	**1498309**	**1676228**	**1484353**	**1685084**	**2144831**	**2352762**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	**29769**	**32224**	**26630**	**28165**	**9107**	**9128**	**9225**	**11061**	**6618**	**8458**
	(0.6)	(0.6)	(0.8)	(0.7)	(0.6)	(0.5)	(0.6)	(0.7)	(0.3)	(0.4)
2. Balances with RBI	**379671**	**351619**	**295445**	**332711**	**112861**	**107039**	**122204**	**114041**	**166994**	**145035**
	(7.9)	(6.5)	(8.4)	(8.0)	(7.5)	(6.4)	(8.2)	(6.8)	(7.8)	(6.2)
3. Balances with banks in India	37996	39320	8558	14652	34751	55884	15853	17516	5927	5537
	(0.8)	(0.7)	(0.2)	(0.4)	(2.3)	(3.3)	(1.1)	(1.0)	(0.3)	(0.2)
4. Money at call and short notice	90750	43500	—	15000	—	2413	—	—	—	40153
	(1.9)	(0.8)	(0.0)	(0.4)	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(1.7)
5. Balances with banks outside India	279773	287862	93605	135636	88060	53719	32885	14273	11973	8773
	(5.8)	(5.3)	(2.6)	(3.3)	(5.9)	(3.2)	(2.2)	(0.8)	(0.6)	(0.4)
6. Investments	**1735650**	**2002280**	**1526257**	**1708417**	**551069**	**596243**	**564674**	**691530**	**772793**	**854658**
	(36.1)	(36.8)	(43.2)	(41.2)	(36.8)	(35.6)	(38.0)	(41.0)	(36.0)	(36.3)
6.A. Investments in India	1705629	1962094	1526191	1708351	551069	596243	564674	691530	760935	844688
(i) Government securities	995545	1177451	1120902	1207811	294519	369955	340928	432197	589027	636793
(ii) Other approved securities	168320	162676	142759	125358	33473	32074	60543	28652	81923	76892
(iii) Shares	24642	25636	12051	14407	7201	8442	4271	5928	4500	5407
(iv) Debentures and Bonds	397788	493930	231495	341657	160261	150143	152347	216135	70113	120548
(v) Subsidiaries and/or joint ventures	13428	13487	4468	6902	—	8764	1934	2172	12998	996
(vi) Others	105906	88913	14515	12217	55616	26865	4650	6446	2375	4052
6.B. Investments outside India	30021	40186	66	66	—	—	—	—	11859	9970
(i) Government securities	3395	1428	—	—	—	—	—	—	11717	9913
(ii) Subsidiaries and/or joint ventures	2513	2513	66	66	—	—	—	—	—	—
(iii) Others	24112	36244	—	—	—	—	—	—	142	57
7. Advances	**1953011**	**2354673**	**1279984**	**1580492**	**628620**	**777747**	**639570**	**711788**	**749652**	**820340**
	(40.6)	(43.3)	(36.2)	(38.1)	(42.0)	(46.4)	(43.1)	(42.2)	(35.0)	(34.9)
7.1. Bills purchased and discounted	233857	271237	79338	87907	44123	45471	56342	60527	44526	39412
7.2. Cash credits, overdrafts & loans	1141466	1294905	743327	879460	288790	305478	342980	399732	571857	626840
7.3. Term loans	577688	788531	457319	613126	295707	426798	240248	251529	133269	154089
Priority sector advances included in 7	**627067**	**680723**	**415268**	**581443**	**187311**	**225740**	**266939**	**285479**	**178104**	**203922**
8. Fixed Assets	**54978**	**55967**	**79335**	**78528**	**11669**	**14347**	**28918**	**33485**	**44857**	**44041**
	(1.1)	(1.0)	(2.2)	(1.9)	(0.8)	(0.9)	(1.9)	(2.0)	(2.1)	(1.9)
8.1. Premises	40091	37435	69495	66765	5401	6687	21372	25039	35004	34752
8.2. Fixed assets under construction	—	—	—	—	—	—	545	325	798	650
8.2. Other Fixed assets	14887	18532	9840	11763	6269	7661	7001	8121	9055	8640
9. Other Assets	**250367**	**272804**	**223067**	**253807**	**62172**	**59708**	**71025**	**91389**	**386016**	**425767**
	(5.2)	(5.0)	(6.3)	(6.1)	(4.1)	(3.6)	(4.8)	(5.4)	(18.0)	(18.1)
9.1. Inter - office adjustments (net)	16315	60930	—	—	—	—	927	8385	—	—
9.2. Interest accrued	55011	63019	51013	63505	22334	23623	23219	28881	24692	27443
9.3. Tax paid	25535	25600	24518	25124	—	26663	13837	22088	16750	12856
9.4. Stationery and Stamps	572	402	1043	1041	23034	152	359	362	753	835
9.5. Others	152933	122852	146493	164138	16803	9270	32683	31674	343820	384633
Total Assets	**4811964**	**5440249**	**3532881**	**4147409**	**1498309**	**1676228**	**1484353**	**1685084**	**2144831**	**2352762**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**33360**	**33360**	**19254**	**19254**	**24306**	**24306**	**21224**	**21224**	**34697**	**47183**
	(1.4)	(1.2)	(1.0)	(0.8)	(2.3)	(2.0)	(0.5)	(0.4)	(1.6)	(1.7)
2. Reserves and Surplus	**38503**	**41624**	**103894**	**123586**	**13074**	**17827**	**171751**	**206035**	**35143**	**57648**
	(1.6)	(1.5)	(5.5)	(5.0)	(1.2)	(1.5)	(3.7)	(3.8)	(1.6)	(2.1)
2.1. Statutory Reserves	6688	7898	39100	47500	1960	3824	34477	44681	5572	10963
2.2. Capital Reserves	17647	17325	2714	2714	4142	3851	1305	36827	—	4
2.3. Share Premium	1845	—	32270	32270	—	—	—	—	7219	—
2.4. Revenue and other Reserves	12324	16401	29745	41000	2781	3170	135969	124527	15235	33226
2.5. Balance of Profit	—	—	65	102	4190	6982	—	—	7118	13456
3. Deposits	**2191431**	**2431775**	**1680488**	**2209521**	**949660**	**1055598**	**4077713**	**4748323**	**1991434**	**2365542**
	(89.6)	(88.0)	(89.5)	(90.0)	(89.5)	(88.7)	(88.0)	(87.7)	(91.0)	(87.1)
3.1. Demand deposits	**283044**	**260770**	**153652**	**188366**	**78690**	**82165**	**484615**	**543700**	**219901**	**247411**
(i) From banks	1995	2898	1460	933	2629	3199	11796	15181	12713	6153
(ii) From others	281050	257872	152192	187433	76061	78966	472819	528519	207187	241259
3.2. Savings bank deposits	**433123**	**521171**	**298129**	**365737**	**210521**	**247258**	**1367905**	**1587541**	**477250**	**567676**
3.3. Term deposits	**1475264**	**1649835**	**1228707**	**1655418**	**660449**	**726175**	**2225193**	**2617082**	**1294284**	**1550455**
(i) From banks	33554	28654	54615	68089	65137	44885	84797	97784	165004	251876
(ii) From others	1441710	1621181	1174092	1587329	595311	681290	2140395	2519299	1129279	1298579
3.A. Deposits of branches in India	2109253	2361329	1680488	2209521	949660	1055598	4077713	4748323	1874102	2172436
3.B. Deposits of branches outside India	82178	70446	—	—	—	—	—	—	117333	193105
4. Borrowings	**44520**	**29706**	**10812**	**51386**	**15007**	**33087**	**19749**	**66243**	**9930**	**13830**
	(1.8)	(1.1)	(0.6)	(2.1)	(1.4)	(2.8)	(0.4)	(1.2)	(0.5)	(0.5)
4.1. Borrowings in India	42363	12546	5614	50070	15007	33087	17817	65614	7805	13784
(i) From Reserve Bank of India	—	—	—	10000	—	12449	—	51335	—	—
(ii) From other banks	317	6	29	254	1674	468	546	1077	403	49
(iii) From other institutions and agencies	42046	12540	5585	39816	13332	20170	17271	13202	7402	13736
4.2. Borrowings outside India	2157	17161	5198	1317	—	—	1932	630	2125	45
5. Other liabilities	**138389**	**225625**	**63968**	**50373**	**59446**	**59126**	**341911**	**371033**	**118250**	**232077**
	(5.7)	(8.2)	(3.4)	(2.1)	(5.6)	(5.0)	(7.4)	(6.9)	(5.4)	(8.5)
5.1. Bills Payable	54984	72131	14998	12205	29182	19143	63188	70584	30587	49093
5.2. Inter-office adjustments	8522	52330	24902	8709	—	1884	46261	33333	—	90375
5.3. Interest accrued	7747	9416	5956	6830	5053	4730	69578	31895	15504	15037
5.4. Others (including provisions)	67137	91748	18112	22629	25211	33369	162884	235222	72159	77572
Total Liabilities	**2446204**	**2762090**	**1878416**	**2454120**	**1061492**	**1189944**	**4632348**	**5412857**	**2189455**	**2716280**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	**21692**	**23830**	**20461**	**22865**	**6546**	**8078**	**33831**	**42813**	**8772**	**9227**
	(0.9)	(0.9)	(1.1)	(0.9)	(0.6)	(0.7)	(0.7)	(0.8)	(0.4)	(0.3)
2. Balances with RBI	**264899**	**268342**	**181780**	**204627**	**97039**	**108857**	**467761**	**504927**	**209633**	**269982**
	(10.8)	(9.7)	(9.7)	(8.3)	(9.1)	(9.1)	(10.1)	(9.3)	(9.6)	(9.9)
3. Balances with banks in India	10580	54224	13943	16225	13175	12308	11818	13138	14384	22564
	(0.4)	(2.0)	(0.7)	(0.7)	(1.2)	(1.0)	(0.3)	(0.2)	(0.7)	(0.8)
4. Money at call and short notice	671	700	421	250	18000	10000	—	—	—	7500
	(0.0)	(0.0)	(0.0)	(0.0)	(1.7)	(0.8)	(0.0)	(0.0)	(0.0)	(0.3)
5. Balances with banks outside India	208111	121794	22677	19334	21195	25659	70538	62120	74775	87982
	(8.5)	(4.4)	(1.2)	(0.8)	(2.0)	(2.2)	(1.5)	(1.1)	(3.4)	(3.2)
6. Investments	**831606**	**1025046**	**783915**	**1155957**	**427361**	**480902**	**1857316**	**2209907**	**792565**	**983079**
	(34.0)	(37.1)	(41.7)	(47.1)	(40.3)	(40.4)	(40.1)	(40.8)	(36.2)	(36.2)
6.A. Investments in India	815136	1007891	783915	1155957	427361	480902	1856420	2209031	775851	966011
(i) Government securities	636534	831514	406942	656375	256727	296986	1232631	1608926	540032	750284
(ii) Other approved securities	62747	52492	49847	47164	62224	61477	282729	262442	54288	45038
(iii) Shares	9479	9531	17617	25193	1123	2185	36374	32530	9218	7120
(iv) Debentures and Bonds	83777	91635	299019	406856	102732	108870	269816	265070	158075	148352
(v) Subsidiaries and/or joint ventures	25	23	—	20370	611	681	22719	25425	3395	3395
(vi) Others	22575	22695	10491	—	3945	10702	12151	14638	10843	11823
6.B. Investments outside India	16470	17155	—	—	—	—	897	876	16714	17068
(i) Government securities	6205	8510	—	—	—	—	747	876	16714	17068
(ii) Subsidiaries and/or joint ventures	4500	3939	—	—	—	—	150	—	—	—
(iii) Others	5765	4706	—	—	—	—	—	—	—	—
7. Advances	**1011747**	**1157320**	**770756**	**932553**	**409993**	**476482**	**1904737**	**2257172**	**931283**	**1220631**
	(41.4)	(41.9)	(41.0)	(38.0)	(38.6)	(40.0)	(41.1)	(41.7)	(42.5)	(44.9)
7.1. Bills purchased and discounted	106612	115969	75116	68054	31988	39570	148954	190299	39609	42663
7.2. Cash credits, overdrafts & loans	692061	776573	463728	554766	210617	233698	1082383	1268607	319588	393238
7.3. Term loans	213074	264778	231912	309733	167388	203214	673400	798266	572086	784730
Priority sector advances included in 7	**295101**	**342861**	**306104**	**370220**	**144111**	**192028**	**659505**	**832323**	**281068**	**313187**
8. Fixed Assets	**27806**	**29153**	**13961**	**13537**	**8277**	**8284**	**61710**	**68053**	**22713**	**30871**
	(1.1)	(1.1)	(0.7)	(0.6)	(0.8)	(0.7)	(1.3)	(1.3)	(1.0)	(1.1)
8.1. Premises	20193	19946	5873	6397	5006	4909	47185	51731	17149	24299
8.2. Fixed assets under construction	512	700	308	106	—	—	—	—	285	520
8.2. Other Fixed assets	7102	8507	7780	7034	3272	3375	14525	16322	5279	6051
9. Other Assets	**69093**	**81683**	**70500**	**88772**	**59907**	**59375**	**224637**	**254728**	**135329**	**84444**
	(2.8)	(3.0)	(3.8)	(3.6)	(5.6)	(5.0)	(4.8)	(4.7)	(6.2)	(3.1)
9.1. Inter - office adjustments (net)	34017	—	—	—	5922	—	—	—	54502	—
9.2. Interest accrued	3979	39504	36167	51202	17075	20124	70860	81379	40207	41279
9.3. Tax paid	—	3026	20320	26876	9626	9827	72315	83336	5616	4426
9.4. Stationery and Stamps	428	467	19	54	220	328	2469	2448	795	832
9.5. Others	30669	38685	13995	10640	27064	29096	78993	87566	34209	37906
Total Assets	**2446204**	**2762090**	**1878416**	**2454120**	**1061492**	**1189944**	**4632348**	**5412857**	**2189455**	**2716280**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	**33800**	**33800**	**181087**	**181087**	**226452**	**226452**	**55631**	**25924**
	(1.1)	(1.0)	(10.5)	(9.3)	(10.9)	(9.6)	(5.0)	(2.0)
2. Reserves and Surplus	**134462**	**140881**	**16181**	**15894**	**36968**	**38818**	**14771**	**18784**
	(4.3)	(4.0)	(0.9)	(0.8)	(1.8)	(1.6)	(1.3)	(1.5)
2.1. Statutory Reserves	47210	51710	1087	1087	1474	2390	1656	2713
2.2. Capital Reserves	5895	—	15094	14807	117	32423	5654	—
2.3. Share Premium	—	4	—	—	—	—	—	—
2.4. Revenue and other Reserves	81357	89167	—	—	35377	4005	7461	12761
2.5. Balance of Profit	—	—	—	—	—	—	—	3310
3. Deposits	**2813566**	**3110536**	**1451628**	**1678768**	**1625121**	**1835995**	**969023**	**1159288**
	(90.1)	(88.9)	(84.3)	(86.1)	(78.3)	(77.9)	(87.3)	(90.6)
3.1. Demand deposits	**346281**	**482902**	**137347**	**156295**	**199190**	**231500**	**166291**	**192977**
(i) From banks	11036	14881	5759	7197	9751	12627	7037	10348
(ii) From others	335245	468022	131587	149098	189439	218873	159255	182629
3.2. Savings bank deposits	**631199**	**742990**	**397372**	**455597**	**441939**	**504403**	**198833**	**229434**
3.3. Term deposits	**1836086**	**1884644**	**916909**	**1066876**	**983992**	**1100093**	**603899**	**736877**
(i) From banks	61772	65768	57888	84241	87429	102782	1279	2319
(ii) From others	1774313	1818875	859021	982635	896563	997310	602620	734558
3.A. Deposits of branches in India	2813566	3110536	1451628	1678768	9839921	1692507	969023	1159288
3.B. Deposits of branches outside India	—	—	—	—	641129	143488	—	—
4. Borrowings	**7413**	**35074**	**10662**	**11155**	**31979**	**59800**	**14626**	**8018**
	(0.2)	(1.0)	(0.6)	(0.6)	(1.5)	(2.5)	(1.3)	(0.6)
4.1. Borrowings in India	7413	35062	9855	10606	31208	59451	13284	6128
(i) From Reserve Bank of India	—	28000	—	—	14424	27618	4500	—
(ii) From other banks	—	550	166	178	764	7517	103	12
(iii) From other institutions and agencies	7413	6512	9689	10428	16019	24316	8681	6116
4.2. Borrowings outside India	—	12	807	549	772	349	1342	1890
5. Other liabilities	**133852**	**178263**	**61965**	**63858**	**154728**	**194771**	**55517**	**67196**
	(4.3)	(5.1)	(3.6)	(3.3)	(7.5)	(8.3)	(5.0)	(5.3)
5.1. Bills Payable	56679	48387	33666	32671	15619	15512	26128	30008
5.2. Inter-office adjustments	13352	—	—	—	—	—	—	—
5.3. Interest accrued	14561	19984	9517	11298	113399	149892	2464	2637
5.4. Others (including provisions)	49260	109891	18781	19890	25710	29368	26925	34551
Total Liabilities	**3123092**	**3498554**	**1721523**	**1950762**	**2075248**	**2355837**	**1109567**	**1279210**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	**14519**	**18850**	**12076**	**12768**	**15989**	**16326**	**8198**	**8900**
	(0.5)	(0.5)	(0.7)	(0.7)	(0.8)	(0.7)	(0.7)	(0.7)
2. Balances with RBI	**346361**	**292383**	**156696**	**189711**	**153288**	**132227**	**107159**	**114760**
	(11.1)	(8.4)	(9.1)	(9.7)	(7.4)	(5.6)	(9.7)	(9.0)
3. Balances with banks in India	27437	61059	5801	14737	15222	33549	10020	14282
	(0.9)	(1.7)	(0.3)	(0.8)	(0.7)	(1.4)	(0.9)	(1.1)
4. Money at call and short notice	11000	62000	—	—	32461	48847	12500	10000
	(0.4)	(1.8)	(0.0)	(0.0)	(1.6)	(2.1)	(1.1)	(0.8)
5. Balances with banks outside India	179118	220210	2538	2120	45848	27029	18160	21421
	(5.7)	(6.3)	(0.1)	(0.1)	(2.2)	(1.1)	(1.6)	(1.7)
6. Investments	**1214013**	**1147921**	**889112**	**1015612**	**873882**	**993395**	**444115**	**508887**
	(38.9)	(32.8)	(51.6)	(52.1)	(42.1)	(42.2)	(40.0)	(39.8)
6.A. Investments in India	1214011	1147921	889111	1015611	836986	956468	444115	508887
(i) Government securities	850174	809394	647892	732182	524959	608478	287562	338436
(ii) Other approved securities	105828	102933	55222	51375	73204	67922	19449	15837
(iii) Shares	6593	9164	1163	1490	6277	8608	1980	2000
(iv) Debentures and Bonds	226849	208219	179570	223361	201879	232899	115091	135260
(v) Subsidiaries and/or joint ventures	140	140	1445	1672	4075	6586	566	566
(vi) Others	24428	18070	3819	5531	26591	31974	19466	16788
6.B. Investments outside India	2	—	1	1	36896	36927	—	—
(i) Government securities	—	—	—	—	20590	21181	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	779	522	—	—
(iii) Others	2	—	1	1	15527	15225	—	—
7. Advances	**1130877**	**1461323**	**384432**	**456278**	**622221**	**763026**	**376720**	**468761**
	(36.2)	(41.8)	(22.3)	(23.4)	(30.0)	(32.4)	(34.0)	(36.6)
7.1. Bills purchased and discounted	91840	97303	5872	8483	93726	103107	27726	26520
7.2. Cash credits, overdrafts & loans	679401	924635	219134	234864	305670	381712	152833	251118
7.3. Term loans	359636	439385	159427	212930	222825	278208	196161	191124
Priority sector advances included in 7	**425214**	**478396**	**128157**	**107145**	**181967**	**219314**	**152315**	**186441**
8. Fixed Assets	**75186**	**77109**	**17573**	**18208**	**40032**	**40163**	**17030**	**15446**
	(2.4)	(2.2)	(1.0)	(0.9)	(1.9)	(1.7)	(1.5)	(1.2)
8.1. Premises	58617	60577	15673	15507	37167	35973	11941	11225
8.2. Fixed assets under construction	—	—	—	452	—	—	—	—
8.2. Other Fixed assets	16570	16532	1900	2248	2865	4190	5090	4221
9. Other Assets	**124581**	**157699**	**253294**	**241330**	**276305**	**301275**	**115664**	**116753**
	(4.0)	(4.5)	(14.7)	(12.4)	(13.3)	(12.8)	(10.4)	(9.1)
9.1. Inter - office adjustments (net)	—	3797	23611	20148	18297	33516	25634	45789
9.2. Interest accrued	45084	43831	49444	53421	40874	51338	23145	25912
9.3. Tax paid	48456	36094	17533	9019	16389	10192	2208	3553
9.4. Stationery and Stamps	107	117	431	426	413	415	346	352
9.5. Others	30934	73860	162277	158315	200331	205813	64331	41147
Total Assets	**3123092**	**3498554**	**1721523**	**1950762**	**2075248**	**2355837**	**1109567**	**1279210**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	**1177**	**1177**	**10500**	**10500**	**1794**	**6276**	**6211**	**6211**	**1575**	**1575**
	(0.3)	(0.3)	(5.0)	(3.3)	(0.5)	(1.5)	(7.1)	(6.2)	(1.0)	(1.0)
2. Reserves and Surplus	**19956**	**23607**	**4648**	**6196**	**16904**	**19361**	**365**	**363**	**6796**	**6900**
	(5.5)	(5.3)	(2.2)	(1.9)	(4.6)	(4.7)	(0.4)	(0.4)	(4.5)	(4.3)
2.1. Statutory Reserves	7939	10998	2676	3670	4681	4926	103	103	2059	2094
2.2. Capital Reserves	3390	3213	—	—	2391	2365	1	1	—	—
2.3. Share Premium	3713	3551	—	—	1544	3785	—	—	236	—
2.4. Revenue and other Reserves	4879	5841	—	—	8288	8286	260	259	4453	4689
2.5. Balance of Profit	35	3	1971	2526	—	—	—	—	48	116
3. Deposits	**301311**	**363104**	**176610**	**260774**	**298492**	**324210**	**78430**	**90154**	**128617**	**140847**
	(83.0)	(81.7)	(83.4)	(81.6)	(81.3)	(78.5)	(89.7)	(89.9)	(84.6)	(87.1)
3.1. Demand deposits	**60860**	**80003**	**29278**	**49449**	**53392**	**61619**	**3986**	**4343**	**10197**	**12010**
(i) From banks	2989	3592	86	193	1068	1316	17	103	39	85
(ii) From others	57872	76411	29192	49256	52324	60303	3969	4240	10159	11925
3.2. Savings bank deposits	**41308**	**50582**	**22614**	**33334**	**62162**	**69766**	**21035**	**24296**	**16518**	**20177**
3.3. Term deposits	**199143**	**232519**	**124718**	**177991**	**182938**	**192825**	**53409**	**61515**	**101902**	**108661**
(i) From banks	28812	26834	6251	24318	12933	11927	—	336	1581	1303
(ii) From others	170331	205685	118467	153673	170005	180899	53409	61180	100321	107358
3.A. Deposits of branches in India	301311	363104	176610	260774	298492	324210	78430	90154	104281	120982
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	24337	19866
4. Borrowings	**21243**	**18356**	**6398**	**22649**	**2824**	**2563**	**69**	**510**	**6379**	**3551**
	(5.9)	(4.1)	(3.0)	(7.1)	(0.8)	(0.6)	(0.1)	(0.5)	(4.2)	(2.2)
4.1. Borrowings in India	21243	16358	6398	22649	2566	2036	69	510	4950	2825
(i) From Reserve Bank of India	—	—	6092	6046	—	—	—	363	4900	2800
(ii) From other banks	7447	16	—	16452	18	27	63	—	—	—
(iii) From other institutions and agencies	13796	16342	306	151	2548	2009	6	147	50	25
4.2. Borrowings outside India	—	1997	—	—	258	527	—	—	1429	726
5. Other liabilities	**19146**	**38125**	**13628**	**19365**	**47097**	**60454**	**2392**	**2996**	**8692**	**8765**
	(5.3)	(8.6)	(6.4)	(6.1)	(12.8)	(14.6)	(2.7)	(3.0)	(5.7)	(5.4)
5.1. Bills Payable	3813	15915	5957	10071	5475	5445	215	158	870	1081
5.2. Inter-office adjustments	6583	11587	—	—	3214	3755	370	1000	1508	748
5.3. Interest accrued	2194	2269	3109	2894	27955	39547	706	916	821	719
5.4. Others (including provisions)	6556	8354	4562	6400	10453	11707	1101	923	5492	6217
Total Liabilities	**362833**	**444369**	**211784**	**319483**	**367111**	**412864**	**87465**	**100234**	**152060**	**161638**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	**2628**	**3171**	**1811**	**1983**	**3882**	**5156**	**801**	**973**	**680**	**507**
	(0.7)	(0.7)	(0.9)	(0.6)	(1.1)	(1.2)	(0.9)	(1.0)	(0.4)	(0.3)
2. Balances with RBI	**32476**	**42440**	**17717**	**24013**	**30417**	**30503**	**7877**	**12412**	**8718**	**7617**
	(9.0)	(9.6)	(8.4)	(7.5)	(8.3)	(7.4)	(9.0)	(12.4)	(5.7)	(4.7)
3. Balances with banks in India	23694	25843	1764	1145	16310	22672	1639	1270	2934	2768
	(6.5)	(5.8)	(0.8)	(0.4)	(4.4)	(5.5)	(1.9)	(1.3)	(1.9)	(1.7)
4. Money at call and short notice	—	900	3000	—	8867	6221	—	—	7980	—
	(0.0)	(0.2)	(1.4)	(0.0)	(2.4)	(1.5)	(0.0)	(0.0)	(5.2)	(0.0)
5. Balances with banks outside India	22596	3978	3656	6095	1599	87	207	93	19782	26331
	(6.2)	(0.9)	(1.7)	(1.9)	(0.4)	(0.0)	(0.2)	(0.1)	(13.0)	(16.3)
6. Investments	**113252**	**171289**	**82257**	**129725**	**109004**	**124521**	**39907**	**48832**	**40887**	**45629**
	(31.2)	(38.5)	(38.8)	(40.6)	(29.7)	(30.2)	(45.6)	(48.7)	(26.9)	(28.2)
6.A. Investments in India	113252	170894	82257	129725	109004	124521	39907	48832	30364	38103
(i) Government securities	66469	118860	46246	92372	70792	80566	19764	18359	23009	29631
(ii) Other approved securities	4845	4355	—	—	23044	22272	3180	3640	2226	2099
(iii) Shares	4570	5216	4045	4405	427	484	151	158	17	22
(iv) Debentures and Bonds	35337	40741	27924	31100	12212	16309	1121	3382	5015	6251
(v) Subsidiaries and/or joint ventures	—	—	—	—	447	447	—	—	—	100
(vi) Others	2031	1721	4042	1848	2084	4443	15691	23293	98	—
6.B. Investments outside India	—	395	—	—	—	—	—	—	10523	7526
(i) Government securities	—	—	—	—	—	—	—	—	10439	7407
(ii) Subsidiaries and/or joint ventures	—	395	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	84	120
7. Advances	**139392**	**166542**	**84230**	**130140**	**148746**	**172844**	**20582**	**23145**	**63739**	**68761**
	(38.4)	(37.5)	(39.8)	(40.7)	(40.5)	(41.9)	(23.5)	(23.1)	(41.9)	(42.5)
7.1. Bills purchased and discounted	20374	26491	24682	12648	17787	19046	3464	3781	15597	15962
7.2. Cash credits, overdrafts & loans	70224	74037	31826	67726	80082	99373	12592	13411	37046	37800
7.3. Term loans	48794	66015	27722	49766	50877	54425	4526	5952	11096	14998
Priority sector advances included in 7	**37072**	**48177**	**14465**	**34863**	**53151**	**50565**	**10196**	**8497**	**17140**	**17371**
8. Fixed Assets	**18242**	**17870**	**7938**	**11197**	**7952**	**7156**	**1081**	**1009**	**974**	**3038**
	(5.0)	(4.0)	(3.7)	(3.5)	(2.2)	(1.7)	(1.2)	(1.0)	(0.6)	(1.9)
8.1. Premises	15226	5368	248	752	3225	3188	760	722	431	432
8.2. Fixed assets under construction	322	402	—	353	—	—	—	—	—	1598
8.2. Other Fixed assets	2693	12100	7689	10092	4727	3968	322	287	544	1008
9. Other Assets	**10553**	**12335**	**9410**	**15185**	**40332**	**43704**	**15371**	**12500**	**6366**	**6987**
	(2.9)	(2.8)	(4.4)	(4.8)	(11.0)	(10.6)	(17.6)	(12.5)	(4.2)	(4.3)
9.1. Inter - office adjustments (net)	—	—	2384	1660	—	—	—	—	—	—
9.2. Interest accrued	5738	7439	2719	4103	4124	4517	2309	2976	1035	1125
9.3. Tax paid	2495	2765	489	1395	1947	1639	1114	991	3008	3842
9.4. Stationery and Stamps	55	62	67	74	152	140	44	42	112	120
9.5. Others	2265	2069	3751	7955	34109	37408	11904	8492	2211	1898
Total Assets	**362833**	**444369**	**211784**	**319483**	**367111**	**412864**	**87465**	**100234**	**152060**	**161638**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	**1000**	**1052**	**11872**	**15247**	**2400**	**2400**	**1661**	**1661**	**1466**	**1466**
	(0.4)	(0.4)	(3.8)	(2.9)	(1.7)	(1.6)	(0.7)	(0.5)	(1.1)	(0.9)
2. Reserves and Surplus	**4019**	**4763**	**5538**	**5777**	**6700**	**7974**	**21162**	**23352**	**5179**	**5922**
	(1.7)	(1.8)	(1.8)	(1.1)	(4.7)	(5.2)	(9.0)	(7.0)	(3.8)	(3.7)
2.1. Statutory Reserves	1465	1665	1472	2159	4147	5421	4075	5000	1070	1418
2.2. Capital Reserves	1292	1258	—	—	2	2	2507	2381	533	529
2.3. Share Premium	1009	1124	—	—	2018	2018	2782	2782	2823	2824
2.4. Revenue and other Reserves	251	587	1612	—	533	533	11785	13170	754	1151
2.5. Balance of Profit	1	129	2454	3618	—	—	14	19	—	—
3. Deposits	**213916**	**245778**	**214081**	**386708**	**122696**	**134048**	**188339**	**276662**	**123594**	**140067**
	(92.2)	(91.3)	(69.0)	(74.0)	(86.7)	(86.9)	(79.8)	(83.2)	(89.5)	(87.9)
3.1. Demand deposits	**17195**	**23176**	**19045**	**33217**	**11049**	**15584**	**15741**	**22424**	**8463**	**13116**
(i) From banks	233	140	546	577	25	14	107	406	158	261
(ii) From others	16962	23036	18499	32640	11024	15570	15634	22018	8305	12855
3.2. Savings bank deposits	**32669**	**38824**	**7548**	**11427**	**13090**	**16600**	**18667**	**24301**	**12968**	**16000**
3.3. Term deposits	**164052**	**183777**	**187488**	**342064**	**98557**	**101864**	**153930**	**229937**	**102163**	**110950**
(i) From banks	697	715	56021	160119	1119	137	44636	62686	9733	10469
(ii) From others	163355	183062	131467	181945	97438	101727	109294	167251	92430	100481
3.A. Deposits of branches in India	213916	245778	214081	386708	122696	134048	188339	276662	123594	140067
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**6382**	**6745**	**61604**	**83775**	**3685**	**3703**	**15833**	**20446**	**2396**	**3958**
	(2.7)	(2.5)	(19.8)	(16.0)	(2.6)	(2.4)	(6.7)	(6.1)	(1.7)	(2.5)
4.1. Borrowings in India	5615	5958	61148	83420	3685	3485	15833	20446	2396	3764
(i) From Reserve Bank of India	955	3456	6800	—	2350	2650	8175	18206	813	2327
(ii) From other banks	1000	4	33159	43190	—	—	5000	—	—	500
(iii) From other institutions and agencies	3659	2498	21189	40230	1335	835	2659	2240	1583	937
4.2. Borrowings outside India	767	787	456	355	—	218	—	—	—	194
5. Other liabilities	**6791**	**10867**	**17339**	**30927**	**6018**	**6080**	**8968**	**10565**	**5449**	**7987**
	(2.9)	(4.0)	(5.6)	(5.9)	(4.3)	(3.9)	(3.8)	(3.2)	(3.9)	(5.0)
5.1. Bills Payable	576	596	3646	4169	2530	2542	1938	2560	69	39
5.2. Inter-office adjustments	537	2274	—	—	1346	961	—	—	2331	2054
5.3. Interest accrued	1608	1932	5597	3794	907	848	2039	2744	819	1318
5.4. Others (including provisions)	4069	6065	8096	22964	1234	1730	4991	5261	2229	4577
Total Liabilities	**232107**	**269204**	**310434**	**522434**	**141499**	**154205**	**235964**	**332687**	**138084**	**159400**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	**2342**	**2733**	**692**	**1712**	**2418**	**2650**	**1158**	**1190**	**1526**	**2290**
	(1.0)	(1.0)	(0.2)	(0.3)	(1.7)	(1.7)	(0.5)	(0.4)	(1.1)	(1.4)
2. Balances with RBI	**15878**	**15561**	**11956**	**31529**	**12199**	**10764**	**19545**	**16928**	**15147**	**10936**
	(6.8)	(5.8)	(3.9)	(6.0)	(8.6)	(7.0)	(8.3)	(5.1)	(11.0)	(6.9)
3. Balances with banks in India	22973	25723	10081	5948	2072	1258	2149	5849	10105	4496
	(9.9)	(9.6)	(3.2)	(1.1)	(1.5)	(0.8)	(0.9)	(1.8)	(7.3)	(2.8)
4. Money at call and short notice	—	—	10938	11777	—	—	—	6200	—	—
	(—)	(—)	(3.5)	(2.3)	(—)	(—)	(—)	(1.9)	(—)	(—)
5. Balances with banks outside India	4129	5880	27	—	4534	3733	3714	2486	1099	32
	(1.8)	(2.2)	(0.0)	(0.0)	(3.2)	(2.4)	(1.6)	(0.7)	(0.8)	(0.0)
6. Investments	**80716**	**99476**	**94923**	**219958**	**47528**	**53094**	**86228**	**115041**	**42723**	**56370**
	(34.8)	(37.0)	(30.6)	(42.1)	(33.6)	(34.4)	(36.5)	(34.6)	(30.9)	(35.4)
6.A. Investments in India	80716	99476	94923	219958	47528	53094	86228	115041	42723	56370
(i) Government securities	55381	69839	47230	113087	35013	37883	58098	81862	27577	40964
(ii) Other approved securities	5858	5718	25	25	3499	3368	1249	921	1012	994
(iii) Shares	660	681	80	77099	632	617	3388	3432	1091	1236
(iv) Debentures and Bonds	14465	18889	29113	2442	8131	8734	23493	20826	12338	12222
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	4352	4349	18475	27305	253	2492	—	8000	706	955
6.B. Investments outside India	—	—	—	—	—	—	1	1	—	—
(i) Government securities	—	—	—	—	—	—	1	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	1	—	—
7. Advances	**94998**	**106071**	**135039**	**183981**	**66644**	**76939**	**102133**	**163813**	**60523**	**77631**
	(40.9)	(39.4)	(43.5)	(35.2)	(47.1)	(49.9)	(43.3)	(49.2)	(43.8)	(48.7)
7.1. Bills purchased and discounted	5824	7855	35581	39096	5405	5348	27873	45942	4919	9594
7.2. Cash credits, overdrafts & loans	49921	55606	38472	53075	44637	53931	35845	59146	35050	43968
7.3. Term loans	39253	42611	60986	91810	16601	17660	38416	58726	20554	24070
Priority sector advances included in 7	**30045**	**30642**	**11285**	**9769**	**23585**	**26094**	**34584**	**56791**	**17419**	**23961**
8. Fixed Assets	**3689**	**3105**	**36287**	**43846**	**1791**	**1699**	**14581**	**13707**	**1271**	**1751**
	(1.6)	(1.2)	(11.7)	(8.4)	(1.3)	(1.1)	(6.2)	(4.1)	(0.9)	(1.1)
8.1. Premises	1522	1492	15995	5304	1078	1029	13040	6042	650	1075
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	2167	1613	20292	38542	714	670	1541	7666	621	676
9. Other Assets	**7384**	**10655**	**10491**	**23683**	**4314**	**4070**	**6455**	**7472**	**5689**	**5894**
	(3.2)	(4.0)	(3.4)	(4.5)	(3.0)	(2.6)	(2.7)	(2.2)	(4.1)	(3.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	13	17	—	—
9.2. Interest accrued	4386	6737	4141	5902	1931	2353	2954	3810	2678	2676
9.3. Tax paid	1227	1418	2572	3417	826	780	796	1422	1449	1672
9.4. Stationery and Stamps	104	105	13	26	25	27	49	60	25	21
9.5. Others	1667	2394	3765	14338	1533	909	2644	2163	1537	1525
Total Assets	**232107**	**269204**	**310434**	**522434**	**141499**	**154205**	**235964**	**332687**	**138084**	**159400**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**2171**	**2171**	**27**	**81**	**10400**	**12136**	**20000**	**40686**	**16500**	**19682**
	(0.3)	(0.3)	(0.2)	(0.5)	(2.0)	(1.6)	(4.6)	(3.5)	(2.4)	(1.6)
2. Reserves and Surplus	**30090**	**34027**	**533**	**581**	**18625**	**40678**	**13893**	**50824**	**14333**	**95269**
	(3.7)	(4.5)	(4.3)	(3.9)	(3.6)	(5.4)	(3.2)	(4.4)	(2.1)	(7.9)
2.1. Statutory Reserves	11916	13416	205	211	6519	9235	5074	10130	7886	10386
2.2. Capital Reserves	961	918	—	—	—	—	—	—	—	—
2.3. Share Premium	14891	14894	10	10	—	13019	—	1578	3750	76903
2.4. Revenue and other Reserves	2315	2315	319	360	12076	18389	—	22484	2684	7966
2.5. Balance of Profit	8	2485	—	—	30	36	8819	—	13	14
3. Deposits	**678207**	**646338**	**11332**	**13862**	**409680**	**619885**	**291511**	**842772**	**607294**	**986602**
	(84.0)	(85.0)	(90.9)	(92.3)	(78.8)	(82.3)	(67.0)	(72.3)	(87.0)	(81.7)
3.1. Demand deposits	**43190**	**43728**	**627**	**975**	**37954**	**84541**	**98152**	**277991**	**57662**	**158748**
(i) From banks	9269	4812	101	173	54	10	306	16874	740	8545
(ii) From others	33921	38917	526	801	37901	84532	97846	261117	56922	150202
3.2. Savings bank deposits	**84684**	**99991**	**1919**	**2335**	**12365**	**29425**	**34651**	**112495**	**22712**	**53326**
3.3. Term deposits	**550334**	**502619**	**8786**	**10553**	**359361**	**505919**	**158708**	**452286**	**526920**	**774528**
(i) From banks	131671	49970	419	281	105627	138377	—	16443	131415	155357
(ii) From others	418663	452650	8367	10272	253734	367542	158708	435843	395505	619171
3.A. Deposits of branches in India	678207	646338	11332	13862	409680	619885	291511	842772	607294	986602
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**48833**	**37962**	**233**	**84**	**48304**	**39866**	**44788**	**142874**	**19989**	**49147**
	(6.0)	(5.0)	(1.9)	(0.6)	(9.3)	(5.3)	(10.3)	(12.3)	(2.9)	(4.1)
4.1. Borrowings in India	48833	37962	233	84	45778	30932	42649	141048	19989	49147
(i) From Reserve Bank of India	3325	11066	—	—	10000	6000	12368	20469	14848	21867
(ii) From other banks	16131	—	—	—	18500	7500	9788	76541	4177	19218
(iii) From other institutions and agencies	29377	26896	233	84	17278	17432	20493	44038	964	8062
4.2. Borrowings outside India	—	—	—	—	2526	8934	2139	1826	—	—
5. Other liabilities	**48142**	**39756**	**336**	**408**	**33024**	**40557**	**64804**	**88458**	**40051**	**56563**
	(6.0)	(5.2)	(2.7)	(2.7)	(6.4)	(5.4)	(14.9)	(7.6)	(5.7)	(4.7)
5.1. Bills Payable	15008	4139	66	68	5479	9294	24397	37207	11219	14220
5.2. Inter-office adjustments	—	8355	64	45	—	—	—	—	—	—
5.3. Interest accrued	3432	2167	90	87	4128	4364	4951	10545	2349	3352
5.4. Others (including provisions)	29702	25095	117	209	23416	26899	35456	40706	26483	38991
Total Liabilities	**807443**	**760255**	**12461**	**15016**	**520033**	**753122**	**434996**	**1165614**	**698167**	**1207263**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.

2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data as on March 31, 2000 represent merged bank's figures.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	**5717**	**6056**	**261**	**426**	**725**	**930**	**1591**	**4126**	**926**	**3145**
	(0.7)	(0.8)	(2.1)	(2.8)	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.3)
2. Balances with RBI	**38874**	**32986**	**1117**	**1312**	**46648**	**50480**	**27574**	**80856**	**45654**	**69044**
	(4.8)	(4.3)	(9.0)	(8.7)	(9.0)	(6.7)	(6.3)	(6.9)	(6.5)	(5.7)
3. Balances with banks in India	27150	4183	412	297	1273	5081	865	3372	24197	31800
	(3.4)	(0.6)	(3.3)	(2.0)	(0.2)	(0.7)	(0.2)	(0.3)	(3.5)	(2.6)
4. Money at call and short notice	—	5100	287	493	8878	14872	3609	14848	91012	235780
	(—)	(0.7)	(2.3)	(3.3)	(1.7)	(2.0)	(0.8)	(1.3)	(13.0)	(19.5)
5. Balances with banks outside India	295	2581	—	—	512	2421	2025	58562	2035	1748
	(—)	(0.3)	(—)	(—)	(0.1)	(0.3)	(0.5)	(5.0)	(0.3)	(0.1)
6. Investments	**260172**	**266601**	**2619**	**3420**	**196187**	**292584**	**190380**	**574828**	**286123**	**441668**
	(32.2)	(35.1)	(21.0)	(22.8)	(37.7)	(38.8)	(43.8)	(49.3)	(41.0)	(36.6)
6.A. Investments in India	260172	266601	2619	3420	196187	292584	190380	574828	286123	441668
(i) Government securities	173157	177600	2049	2828	105297	173076	86760	321747	152736	281494
(ii) Other approved securities	7471	6623	459	456	585	585	—	1194	—	—
(iii) Shares	14033	12580	—	—	18882	23027	14666	25699	13800	16095
(iv) Debentures and Bonds	62553	66182	110	135	70257	92493	85895	186632	66661	113722
(v) Subsidiaries and/or joint ventures	1500	1500	—	—	—	—	—	—	—	—
(vi) Others	1458	2117	1	1	1166	3402	3059	39556	52925	30357
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**422777**	**403571**	**6640**	**7840**	**211844**	**321101**	**140056**	**336227**	**211012**	**365734**
	(52.4)	(53.1)	(53.3)	(52.2)	(40.7)	(42.6)	(32.2)	(28.8)	(30.2)	(30.3)
7.1. Bills purchased and discounted	129705	67310	168	206	51033	59511	29455	57120	45496	70129
7.2. Cash credits, overdrafts & loans	193187	214432	2220	2552	105088	181671	50327	146793	138351	257767
7.3. Term loans	99885	121829	4252	5083	55723	79920	60274	132314	27166	37838
Priority sector advances included in 7	**122755**	**142975**	**3068**	**3873**	**51292**	**70348**	**19947**	**58586**	**47782**	**49737**
8. Fixed Assets	**15482**	**14495**	**954**	**1023**	**32451**	**33829**	**13155**	**23676**	**19963**	**22212**
	(1.9)	(1.9)	(7.7)	(6.8)	(6.2)	(4.5)	(3.0)	(2.0)	(2.9)	(1.8)
8.1. Premises	12540	7583	726	758	13402	14343	4799	9280	15828	12800
8.2. Fixed assets under construction	—	—	—	—	—	—	352	—	—	—
8.2. Other Fixed assets	2942	6912	228	265	19049	19486	8004	14396	4135	9412
9. Other Assets	**36978**	**24682**	**171**	**205**	**21514**	**31824**	**37454**	**69119**	**17245**	**36132**
	(4.6)	(3.2)	(1.4)	(1.4)	(4.1)	(4.2)	(8.6)	(5.9)	(2.5)	(3.0)
9.1. Inter - office adjustments (net)	12765	—	—	—	—	—	—	—	1	486
9.2. Interest accrued	11397	11695	105	136	5413	8483	4401	16212	6615	11474
9.3. Tax paid	7125	8572	26	26	548	778	1361	1488	224	3676
9.4. Stationery and Stamps	209	213	20	16	15	17	42	41	2	10
9.5. Others	5481	4203	20	27	15538	22546	31650	51378	10403	20486
Total Assets	**807443**	**760255**	**12461**	**15016**	**520033**	**753122**	**434996**	**1165614**	**698167**	**1207263**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.

2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data as on March 31, 2000 represent merged bank's figures.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	**14000**	**14000**	**15891**	**15901**	**4784**	**4801**	**1350**	**1350**	**600**	**600**
	(4.1)	(3.1)	(2.6)	(2.0)	(0.6)	(0.5)	(0.3)	(0.2)	(0.2)	(0.2)
2. Reserves and Surplus	**7723**	**11956**	**37073**	**37428**	**38055**	**48015**	**24821**	**29837**	**18866**	**25470**
	(2.3)	(2.6)	(6.0)	(4.7)	(5.1)	(4.5)	(5.1)	(5.2)	(6.0)	(6.8)
2.1. Statutory Reserves	1108	2787	7410	8813	6535	9539	12042	15000	6420	8560
2.2. Capital Reserves	—	—	—	—	33	33	—	—	73	73
2.3. Share Premium	3200	3200	21617	21654	8627	8641	7198	7198	500	500
2.4. Revenue and other Reserves	—	3	5091	4708	22860	29802	5580	7635	11869	16332
2.5. Balance of Profit	3414	5967	2955	2254	—	—	1	4	4	5
3. Deposits	**275128**	**344817**	**501842**	**654597**	**644403**	**942209**	**438211**	**517417**	**253793**	**309061**
	(80.5)	(76.4)	(81.4)	(81.9)	(85.7)	(89.2)	(89.9)	(90.1)	(81.3)	(82.5)
3.1. Demand deposits	**62484**	**42842**	**56005**	**87069**	**114290**	**182089**	**29858**	**40174**	**28282**	**34630**
(i) From banks	7	33	1604	5983	3911	4866	701	463	1005	837
(ii) From others	62478	42809	54401	81087	110378	177223	29157	39712	27277	33793
3.2. Savings bank deposits	**7572**	**17326**	**9397**	**13451**	**121608**	**159620**	**55693**	**69437**	**21660**	**27762**
3.3. Term deposits	**205072**	**284649**	**436440**	**554076**	**408505**	**600500**	**352660**	**407806**	**203851**	**246669**
(i) From banks	11132	22078	125638	193848	79016	150137	28060	37926	30867	31244
(ii) From others	193940	262571	310801	360229	329489	450363	324600	369880	172984	215425
3.A. Deposits of branches in India	275128	344817	501842	654597	644403	942209	438211	517417	253793	309061
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**35957**	**57637**	**40542**	**55141**	**20931**	**2053**	**12477**	**13377**	**23532**	**22450**
	(10.5)	(12.8)	(6.6)	(6.9)	(2.8)	(0.2)	(2.6)	(2.3)	(7.5)	(6.0)
4.1. Borrowings in India	35957	57637	40542	55141	20763	1527	12477	13377	20918	22245
(i) From Reserve Bank of India	11977	22332	26300	27147	—	—	4861	8704	5870	7925
(ii) From other banks	7000	16305	3078	3402	163	22	—	3	1001	—
(iii) From other institutions and agencies	16980	19000	11164	24592	20600	1505	7616	4669	14047	14320
4.2. Borrowings outside India	—	—	—	—	168	526	—	—	2614	204
5. Other liabilities	**9114**	**22804**	**21466**	**36622**	**43776**	**59046**	**10416**	**12246**	**15274**	**16937**
	(2.7)	(5.1)	(3.5)	(4.6)	(5.8)	(5.6)	(2.1)	(2.1)	(4.9)	(4.5)
5.1. Bills Payable	4211	6552	4777	8141	18945	23682	4346	3982	7955	6482
5.2. Inter-office adjustments	7	—	155	—	3739	9170	1179	1652	1602	3541
5.3. Interest accrued	1311	1586	6634	8216	4487	6680	913	1428	2346	2096
5.4. Others (including provisions)	3586	14667	9900	20265	16604	19514	3978	5184	3372	4818
Total Liabilities	**341922**	**451215**	**616813**	**799689**	**751948**	**1056124**	**487274**	**574227**	**312065**	**374517**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	**374**	**799**	**740**	**993**	**5702**	**6479**	**4526**	**4139**	**2409**	**3407**
	(0.1)	(0.2)	(0.1)	(0.1)	(0.8)	(0.6)	(0.9)	(0.7)	(0.8)	(0.9)
2. Balances with RBI	**25175**	**38711**	**36790**	**35972**	**71643**	**133734**	**40999**	**48694**	**23123**	**24815**
	(7.4)	(8.6)	(6.0)	(4.5)	(9.5)	(12.7)	(8.4)	(8.5)	(7.4)	(6.6)
3. Balances with banks in India	17969	7787	9958	17336	51352	86606	39137	48784	22097	30950
	(5.3)	(1.7)	(1.6)	(2.2)	(6.8)	(8.2)	(8.0)	(8.5)	(7.1)	(8.3)
4. Money at call and short notice	10700	6221	10600	38720	—	3	—	—	—	—
	(3.1)	(1.4)	(1.7)	(4.8)	(—)	(—)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	3303	4870	36116	16344	5370	2759	2175	1048	2559	549
	(1.0)	(1.1)	(5.9)	(2.0)	(0.7)	(0.3)	(0.4)	(0.2)	(0.8)	(0.1)
6. Investments	**161706**	**212392**	**209507**	**273176**	**295063**	**425432**	**177506**	**206279**	**101904**	**118431**
	(47.3)	(47.1)	(34.0)	(34.2)	(39.2)	(40.3)	(36.4)	(35.9)	(32.7)	(31.6)
6.A. Investments in India	161706	212392	209507	273176	295063	425432	177506	206279	101904	118431
(i) Government securities	76495	103242	149670	208834	191311	253784	114872	132597	69078	68981
(ii) Other approved securities	—	—	2620	2600	24988	23533	6442	6320	4853	4116
(iii) Shares	15375	20629	1747	2244	2420	12780	2844	3051	1857	2427
(iv) Debentures and Bonds	64157	83530	53343	56863	70158	128599	48411	54988	25993	41155
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	982	—	—	—	—
(vi) Others	5680	4991	2127	2635	6186	5754	4938	9322	124	1751
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**107444**	**160071**	**266227**	**367705**	**295096**	**351807**	**204663**	**245143**	**144788**	**180730**
	(31.4)	(35.5)	(43.2)	(46.0)	(39.2)	(33.3)	(42.0)	(42.7)	(46.4)	(48.3)
7.1. Bills purchased and discounted	42393	49456	45707	56243	16056	21781	22983	27589	21493	41437
7.2. Cash credits, overdrafts & loans	36150	54533	173182	235069	169479	189091	136752	159603	77066	85024
7.3. Term loans	28902	56081	47338	76394	109561	140935	44929	57951	46229	54269
Priority sector advances included in 7	**25699**	**33902**	**65381**	**74204**	**60994**	**81217**	**78146**	**91602**	**54986**	**70206**
8. Fixed Assets	**7792**	**9437**	**12446**	**11179**	**6339**	**10731**	**7818**	**7166**	**4389**	**4042**
	(2.3)	(2.1)	(2.0)	(1.4)	(0.8)	(1.0)	(1.6)	(1.2)	(1.4)	(1.1)
8.1. Premises	3303	1974	2818	2801	3027	5644	5819	3261	3221	1645
8.2. Fixed assets under construction	105	—	—	—	1319	2589	—	—	—	54
8.2. Other Fixed assets	4384	7464	9628	8378	1993	2497	1999	3905	1168	2343
9. Other Assets	**7459**	**10925**	**34429**	**38264**	**21384**	**38572**	**10450**	**12974**	**10796**	**11595**
	(2.2)	(2.4)	(5.6)	(4.8)	(2.8)	(3.7)	(2.1)	(2.3)	(3.5)	(3.1)
9.1. Inter - office adjustments (net)	—	1	—	318	—	—	—	—	—	—
9.2. Interest accrued	3450	5131	7039	10222	10149	17689	5582	7275	3715	5075
9.3. Tax paid	1709	2784	3150	7993	701	9	2120	2361	2292	1351
9.4. Stationery and Stamps	4	9	3	1	—	—	130	137	129	172
9.5. Others	2296	3001	24236	19731	10533	20874	2618	3202	4660	4998
Total Assets	**341922**	**451215**	**616813**	**799689**	**751948**	**1056124**	**487274**	**574227**	**312065**	**374517**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	**1151**	**1151**	**1947**	**2348**	**250**	**250**	**1020**	**1020**	**295**	**693**
	(0.6)	(0.5)	(2.5)	(2.3)	(0.6)	(0.5)	(0.8)	(0.6)	(0.8)	(1.4)
2. Reserves and Surplus	**8972**	**11023**	**2039**	**2678**	**1411**	**1860**	**3053**	**5117**	**1348**	**1620**
	(4.8)	(4.8)	(2.6)	(2.6)	(3.4)	(3.7)	(2.3)	(2.9)	(3.4)	(3.2)
2.1. Statutory Reserves	5182	6835	817	992	402	557	997	1400	735	900
2.2. Capital Reserves	80	80	17	17	228	224	126	1039	2	2
2.3. Share Premium	1442	1442	523	804	150	150	1360	1360	65	65
2.4. Revenue and other Reserves	2240	2614	674	690	614	914	540	1290	470	561
2.5. Balance of Profit	29	53	9	176	16	15	29	28	76	93
3. Deposits	**159101**	**196341**	**66777**	**88200**	**38372**	**46358**	**118288**	**158821**	**33753**	**43802**
	(84.7)	(84.9)	(84.3)	(85.0)	(92.7)	(92.7)	(90.5)	(91.3)	(86.1)	(87.4)
3.1. Demand deposits	**24615**	**30493**	**4543**	**6347**	**4435**	**4279**	**7103**	**10212**	**3239**	**5603**
(i) From banks	1574	293	321	69	152	112	5	134	146	226
(ii) From others	23041	30200	4222	6278	4283	4167	7099	10078	3094	5337
3.2. Savings bank deposits	**19024**	**23816**	**5958**	**7643**	**14734**	**16666**	**15395**	**18853**	**4677**	**5693**
3.3. Term deposits	**115462**	**142032**	**56276**	**74211**	**19203**	**25413**	**95790**	**129756**	**25837**	**32506**
(i) From banks	4668	6078	1049	3384	75	80	16685	22711	473	328
(ii) From others	110793	135954	55227	70827	19128	25332	79105	107044	25364	32178
3.A. Deposits of branches in India	159101	196341	66777	88200	38372	46358	118288	158821	33753	43802
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**6944**	**9950**	**3239**	**1958**	**2**	**1**	**2496**	**2159**	**899**	**670**
	(3.7)	(4.3)	(4.1)	(1.9)	(—)	(—)	(1.9)	(1.2)	(2.3)	(1.4)
4.1. Borrowings in India	6944	9950	3239	1958	2	1	2496	2159	899	—
(i) From Reserve Bank of India	—	5350	—	—	—	—	1903	1812	—	—
(ii) From other banks	1	—	—	8	—	—	1	—	—	—
(iii) From other institutions and agencies	6943	4600	3239	1950	2	1	592	347	899	670
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	**11581**	**12703**	**5168**	**8550**	**1338**	**1538**	**5920**	**6794**	**2917**	**3321**
	(6.2)	(5.5)	(6.5)	(8.2)	(3.2)	(3.1)	(4.5)	(3.9)	(7.4)	(6.6)
5.1. Bills Payable	3032	3796	528	440	477	482	756	1214	1211	1028
5.2. Inter-office adjustments	1230	1331	1818	2107	2	—	1263	182	—	31
5.3. Interest accrued	3276	1483	566	610	308	366	1070	1187	421	567
5.4. Others (including provisions)	4043	6093	2257	5394	551	690	2831	4211	1285	1695
Total Liabilities	**187749**	**231168**	**79170**	**103734**	**41373**	**50007**	**130777**	**173911**	**39212**	**50106**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	**2483**	**3227**	**704**	**1058**	**438**	**624**	**1337**	**1509**	**441**	**411**
	(1.3)	(1.4)	(0.9)	(1.0)	(1.1)	(1.2)	(1.0)	(0.9)	(1.1)	(0.8)
2. Balances with RBI	**17068**	**16403**	**10630**	**5299**	**4208**	**4252**	**10641**	**15262**	**3559**	**3958**
	(9.1)	(7.1)	(13.4)	(5.1)	(10.2)	(8.5)	(8.1)	(8.8)	(9.1)	(7.9)
3. Balances with banks in India	7176	8919	2188	4879	9727	10685	954	5826	551	4554
	(3.8)	(3.9)	(2.8)	(4.7)	(23.5)	(21.4)	(0.7)	(3.4)	(1.4)	(9.1)
4. Money at call and short notice	—	1500	1000	2013	70	250	—	—	2	200
	—	(0.6)	(1.3)	(1.9)	(0.2)	(0.5)	—	—	—	(0.4)
5. Balances with banks outside India	211	—	—	—	—	—	112	31	—	—
	(0.1)	—	—	—	—	—	(0.1)	—	—	—
6. Investments	**59209**	**76757**	**24685**	**36450**	**16421**	**21655**	**47744**	**54939**	**14741**	**19000**
	(31.5)	(33.2)	(31.2)	(35.1)	(39.7)	(43.3)	(36.5)	(31.6)	(37.6)	(37.9)
6.A. Investments in India	59209	76757	24685	36450	16421	21655	47744	54939	14741	19000
(i) Government securities	33160	41691	14494	25457	11880	13926	35519	40697	8263	11452
(ii) Other approved securities	4603	4409	2660	2677	532	503	2452	2410	347	325
(iii) Shares	1381	1443	536	385	27	27	530	555	583	383
(iv) Debentures and Bonds	17936	17160	6990	7800	3408	6489	8110	9199	5032	5833
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	2130	12054	6	131	574	710	1132	2077	517	1007
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**90943**	**115005**	**36764**	**48552**	**8754**	**10327**	**64484**	**79375**	**16367**	**18736**
	(48.4)	(49.7)	(46.4)	(46.8)	(21.2)	(20.7)	(49.3)	(45.6)	(41.7)	(37.4)
7.1. Bills purchased and discounted	16144	20620	2143	6589	159	170	5934	8695	719	838
7.2. Cash credits, overdrafts & loans	50371	67626	27833	24236	8595	7900	39274	52320	9323	10142
7.3. Term loans	24428	26759	6787	17726	—	2257	19275	18360	6325	7756
Priority sector advances included in 7	**33038**	**48930**	**8618**	**8677**	**4416**	**5435**	**24536**	**24972**	**5175**	**5659**
8. Fixed Assets	**2866**	**2823**	**988**	**782**	**350**	**386**	**1300**	**2297**	**1386**	**1636**
	(1.5)	(1.2)	(1.2)	(0.8)	(0.8)	(0.8)	(1.0)	(1.3)	(3.5)	(3.3)
8.1. Premises	1235	1378	518	157	261	267	541	1511	990	320
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	21
8.2. Other Fixed assets	1631	1445	471	626	89	119	760	786	396	1294
9. Other Assets	**7793**	**6534**	**2212**	**4701**	**1405**	**1828**	**4206**	**14672**	**2166**	**1610**
	(4.2)	(2.8)	(2.8)	(4.5)	(3.4)	(3.7)	(3.2)	(8.4)	(5.5)	(3.2)
9.1. Inter - office adjustments (net)	—	—	—	—	—	296	—	—	869	—
9.2. Interest accrued	1820	2660	776	1272	1006	1294	2248	2637	572	724
9.3. Tax paid	4022	1983	559	2826	206	91	1031	1248	517	650
9.4. Stationery and Stamps	60	61	40	38	2	2	67	90	24	21
9.5. Others	1891	1830	836	565	191	146	860	10698	183	215
Total Assets	**187749**	**231168**	**79170**	**103734**	**41373**	**50007**	**130777**	**173911**	**39212**	**50106**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank *	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	**876**	**1033**	**10000**	**10000**	**3548**	**3553**	**28**	**28**	**10000**	
	(0.7)	(0.7)	(16.6)	(14.1)	(1.0)	(0.8)	(0.0)	(0.0)	(3.1)	
2. Reserves and Surplus	**4315**	**4660**	**1570**	**2774**	**12802**	**15134**	**18587**	**22623**	**7079**	
	(3.4)	(3.1)	(2.6)	(3.9)	(3.6)	(3.4)	(7.6)	(7.4)	(2.2)	
2.1. Statutory Reserves	925	1051	480	720	2644	3293	5771	7029	1378	
2.2. Capital Reserves	3	4	—	—	1277	1830	—	—	—	
2.3. Share Premium	—	—	—	—	6426	6434	—	—	—	
2.4. Revenue and other Reserves	3387	3604	17	78	2421	3092	12811	15591	5701	
2.5. Balance of Profit	—	1	1074	1975	34	485	5	3	—	
3. Deposits	**116029**	**137890**	**43276**	**51369**	**312256**	**388536**	**205595**	**266453**	**301118**	
	(92.4)	(92.6)	(71.9)	(72.6)	(87.2)	(87.4)	(84.1)	(86.6)	(92.0)	
3.1. Demand deposits	**16558**	**20061**	**1665**	**2694**	**19284**	**23808**	**39802**	**45866**	**84872**	
(i) From banks	457	247	244	—	253	158	380	66	210	
(ii) From others	16102	19814	1420	2694	19032	23650	39422	45799	84662	
3.2. Savings bank deposits	**27740**	**31989**	**839**	**1191**	**48270**	**61281**	**22993**	**29016**	**22795**	
3.3. Term deposits	**71730**	**85840**	**40773**	**47484**	**244702**	**303447**	**142800**	**191571**	**193450**	
(i) From banks	3000	13325	532	2918	227	5363	858	5194	14846	
(ii) From others	68730	72514	40241	44567	244475	298084	141942	186376	178604	
3.A. Deposits of branches in India	116029	137890	43276	51369	312256	388536	205595	266453	301118	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	
4. Borrowings	**173**	**102**	**2382**	**3692**	**10754**	**9556**	**5638**	**3231**	**172**	
	(0.1)	(0.1)	(4.0)	(5.2)	(3.0)	(2.2)	(2.3)	(1.1)	(0.1)	
4.1. Borrowings in India	135	102	2382	3692	10165	1019	5638	3231	172	
(i) From Reserve Bank of India	—	—	2382	—	8375	—	—	—	—	
(ii) From other banks	2	—	—	3692	—	—	—	—	—	
(iii) From other institutions and agencies	133	102	—	—	1790	1019	5638	3231	172	
4.2. Borrowings outside India	38	—	—	—	590	8536	—	—	—	
5. Other liabilities	**4151**	**5214**	**2975**	**2889**	**18848**	**27583**	**14696**	**15295**	**9078**	
	(3.3)	(3.5)	(4.9)	(4.1)	(5.3)	(6.2)	(6.0)	(5.0)	(2.8)	
5.1. Bills Payable	1020	1419	108	192	4258	5285	9848	8359	4552	
5.2. Inter-office adjustments	678	972	—	8	926	1029	—	—	7	
5.3. Interest accrued	981	1053	635	598	3521	4613	2927	3396	2465	
5.4. Others (including provisions)	1472	1770	2232	2090	10143	16657	1921	3540	2054	
Total Liabilities	**125543**	**148900**	**60204**	**70723**	**358209**	**444361**	**244544**	**307630**	**327447**	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Notes 1. Figures in brackets indicate per cent share in total.
2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank *	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	**1960**	**2128**	**65**	**129**	**3189**	**4663**	**6125**	**8956**	**857**	
	(1.6)	(1.4)	(0.1)	(0.2)	(0.9)	(1.0)	(2.5)	(2.9)	(0.3)	
2. Balances with RBI	**13341**	**28583**	**2019**	**2748**	**23274**	**24513**	**27882**	**24949**	**22307**	
	(10.6)	(19.2)	(3.4)	(3.9)	(6.5)	(5.5)	(11.4)	(8.1)	(6.8)	
3. Balances with banks in India	5985	5024	159	731	2512	2531	3074	5776	5430	
	(4.8)	(3.4)	(0.3)	(1.0)	(0.7)	(0.6)	(1.3)	(1.9)	(1.7)	
4. Money at call and short notice	1000	—	—	718	13000	—	—	1500	27100	
	(0.8)	(—)	(—)	(1.0)	(3.6)	(—)	(—)	(0.5)	(8.3)	
5. Balances with banks outside India	473	1082	1940	207	14962	20168	1630	785	15453	
	(0.4)	(0.7)	(3.2)	(0.3)	(4.2)	(4.5)	(0.7)	(0.3)	(4.7)	
6. Investments	**49416**	**55892**	**19736**	**20769**	**119971**	**174883**	**88605**	**123900**	**104341**	
	(39.4)	(37.5)	(32.8)	(29.4)	(33.5)	(39.4)	(36.2)	(40.3)	(31.9)	
6.A. Investments in India	49416	55892	19736	20769	119971	174883	88605	123900	104341	
(i) Government securities	32520	36250	17693	17441	82437	139139	45251	57311	65837	
(ii) Other approved securities	2274	2002	620	610	9391	9159	4600	4470	1194	
(iii) Shares	39	43	1021	718	2211	2263	108	121	3247	
(iv) Debentures and Bonds	4440	4991	401	2000	22564	22089	38094	61436	33574	
(v) Subsidiaries and/or joint ventures	—	—	—	—	282	282	—	—	—	
(vi) Others	10144	12606	—	—	3086	1950	552	563	488	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	
7. Advances	**43912**	**47790**	**25660**	**36787**	**166466**	**202108**	**97147**	**125504**	**131196**	
	(35.0)	(32.1)	(42.6)	(52.0)	(46.5)	(45.5)	(39.7)	(40.8)	(40.1)	
7.1. Bills purchased and discounted	16790	15840	914	1483	18480	19377	10886	16314	42500	
7.2. Cash credits, overdrafts & loans	20442	22578	21773	28691	82860	103769	58745	75592	50132	
7.3. Term loans	6680	9372	2973	6613	65126	78963	27517	33598	38564	
Priority sector advances included in 7	**11328**	**12524**	**3244**	**4340**	**47316**	**64622**	**43007**	**55222**	**33105**	
8. Fixed Assets	**3328**	**3271**	**5328**	**5260**	**2814**	**3367**	**3022**	**3197**	**8669**	
	(2.7)	(2.2)	(8.9)	(7.4)	(0.8)	(0.8)	(1.2)	(1.0)	(2.6)	
8.1. Premises	3142	3093	5182	5112	2014	2601	1940	2033	5417	
8.2. Fixed assets under construction	—	—	42	4	—	—	—	—	99	
8.2. Other Fixed assets	187	178	104	144	800	767	1082	1164	3153	
9. Other Assets	**6129**	**5130**	**5297**	**3375**	**12021**	**12129**	**17058**	**13063**	**12094**	
	(4.9)	(3.4)	(8.8)	(4.8)	(3.4)	(2.7)	(7.0)	(4.2)	(3.7)	
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	2	—	—	
9.2. Interest accrued	1544	1396	467	558	6830	8716	3970	4971	2845	
9.3. Tax paid	2462	2078	4723	2182	4370	2762	—	—	523	
9.4. Stationery and Stamps	63	62	—	1	120	116	12	7	12	
9.5. Others	2059	1593	106	634	701	535	13075	8084	8713	
Total Assets	**125543**	**148900**	**60204**	**70723**	**358209**	**444361**	**244544**	**307630**	**327447**	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Notes 1. Figures in brackets indicate per cent share in total.
2. * With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	United Western Bank		UTI Bank		Vysya Bank	
	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	**2989**	**2989**	**13190**	**13190**	**1719**	**1976**
	(0.8)	(0.6)	(3.4)	(2.0)	(0.2)	(0.2)
2. Reserves and Surplus	**16088**	**20616**	**7415**	**10764**	**42060**	**57048**
	(4.1)	(4.3)	(1.9)	(1.6)	(5.5)	(6.4)
2.1. Statutory Reserves	4598	6598	1513	3801	12280	13535
2.2. Capital Reserves	—	—	—	—	13524	13994
2.3. Share Premium	5473	5473	1622	1622	12302	15498
2.4. Revenue and other Reserves	6017	8545	81	81	3946	14009
2.5. Balance of Profit	—	—	4199	5260	8	11
3. Deposits	**343460**	**434884**	**304069**	**572000**	**651040**	**742400**
	(87.6)	(90.2)	(77.7)	(85.8)	(85.7)	(83.1)
3.1. Demand deposits	**35628**	**63642**	**36471**	**66555**	**65177**	**75598**
(i) From banks	2872	3933	254	124	5504	4658
(ii) From others	32756	59709	36217	66430	59673	70940
3.2. Savings bank deposits	**47561**	**57204**	**14707**	**30647**	**58890**	**77655**
3.3. Term deposits	**260272**	**314038**	**252891**	**474799**	**526973**	**589147**
(i) From banks	31160	59167	47947	108691	63770	53928
(ii) From others	229112	254871	204945	366108	463204	535219
3.A. Deposits of branches in India	343460	434884	304069	572000	651040	742400
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	**10671**	**4195**	**52059**	**53102**	**34352**	**29207**
	(2.7)	(0.9)	(13.3)	(8.0)	(4.5)	(3.3)
4.1. Borrowings in India	10671	4195	52059	53102	34352	29207
(i) From Reserve Bank of India	5498	—	4300	8000	10000	10000
(ii) From other banks	—	—	30627	15102	13675	—
(iii) From other institutions and agencies	5173	4195	17133	30001	10676	19207
4.2. Borrowings outside India	—	—	—	—	—	—
5. Other liabilities	**19092**	**19389**	**14757**	**17841**	**30740**	**62946**
	(4.9)	(4.0)	(3.8)	(2.7)	(4.0)	(7.0)
5.1. Bills Payable	4436	2152	4950	6409	6712	8826
5.2. Inter-office adjustments	—	—	852	263	12196	13876
5.3. Interest accrued	2872	3487	1404	259	228	282
5.4. Others (including provisions)	11784	13750	7551	10909	11604	39962
Total Liabilities	**392300**	**482073**	**391491**	**666898**	**759910**	**893578**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	United Western Bank		UTI Bank		Vysya Bank	
	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	**3820**	**4305**	**903**	**2402**	**6984**	**5775**
	(1.0)	(0.9)	(0.2)	(0.4)	(0.9)	(0.6)
2. Balances with RBI	**31196**	**39407**	**32924**	**37687**	**59175**	**55395**
	(8.0)	(8.2)	(8.4)	(5.7)	(7.8)	(6.2)
3. Balances with banks in India	19482	32266	11672	29639	51298	42531
	(5.0)	(6.7)	(3.0)	(4.4)	(6.8)	(4.8)
4. Money at call and short notice	26000	—	2000	12000	—	12
	(6.6)	(—)	(0.5)	(1.8)	(—)	(—)
5. Balances with banks outside India	1126	2874	2100	7566	56857	40617
	(0.3)	(0.6)	(0.5)	(1.1)	(7.5)	(4.5)
6. Investments	**116800**	**136294**	**110102**	**206515**	**245305**	**273565**
	(29.8)	(28.3)	(28.1)	(31.0)	(32.3)	(30.6)
6.A. Investments in India	116800	136294	110102	206515	245305	273565
(i) Government securities	73839	84530	77058	136754	138312	164585
(ii) Other approved securities	4637	4240	—	—	11368	8650
(iii) Shares	5890	6248	7034	11842	3781	5176
(iv) Debentures and Bonds	30321	35152	13761	24285	58010	77191
(v) Subsidiaries and/or joint ventures	8	8	—	—	875	1260
(vi) Others	2104	6116	12249	33633	32958	16702
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	**167863**	**235802**	**216979**	**350662**	**278212**	**393775**
	(42.8)	(48.9)	(55.4)	(52.6)	(36.6)	(44.1)
7.1. Bills purchased and discounted	22706	46120	140075	199563	43417	42430
7.2. Cash credits, overdrafts & loans	104914	140140	58594	115434	121608	182363
7.3. Term loans	40242	49541	18310	35665	113186	168982
Priority sector advances included in 7	**71294**	**84506**	**23478**	**30286**	**117843**	**147509**
8. Fixed Assets	**8403**	**8567**	**6868**	**8490**	**20252**	**33043**
	(2.1)	(1.8)	(1.8)	(1.3)	(2.7)	(3.7)
8.1. Premises	7263	4613	1115	812	16824	20761
8.2. Fixed assets under construction	—	—	133	969	—	—
8.2. Other Fixed assets	1140	3954	5620	6710	3428	12281
9. Other Assets	**17610**	**22560**	**7943**	**11937**	**41829**	**48866**
	(4.5)	(4.7)	(2.0)	(1.8)	(5.5)	(5.5)
9.1. Inter - office adjustments (net)	3237	7749	—	—	—	—
9.2. Interest accrued	3948	5467	2489	5040	9384	11318
9.3. Tax paid	4200	4925	476	566	6428	6828
9.4. Stationery and Stamps	227	227	32	45	153	202
9.5. Others	5998	4192	4946	6287	25863	30518
Total Assets	**392300**	**482073**	**391491**	**666898**	**759910**	**893578**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	**1500**	**16902**	**20**	**20**	**1568**	**1568**	**3698**	**3698**	**6082**	**6082**
	(0.4)	(2.2)	(—)	(—)	(0.5)	(0.6)	(59.7)	(50.0)	(44.6)	(53.3)
2. Reserves and Surplus	**32991**	**40700**	**2609**	**3284**	**23155**	**24225**	**248**	**330**	**76**	**76**
	(8.3)	(5.4)	(3.9)	(4.9)	(7.1)	(8.9)	(4.0)	(4.5)	(0.6)	(0.7)
2.1. Statutory Reserves	5911	8291	495	565	9384	9938	74	119	76	76
2.2. Capital Reserves	37	—	12	12	1538	797	—	—	—	—
2.3. Share Premium	275	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	6776	9525	1300	1623	—	741	—	—	—	—
2.5. Balance of Profit	19992	22884	802	1083	12233	12749	174	211	—	—
3. Deposits	**188100**	**342293**	**48541**	**59048**	**173320**	**141834**	**2215**	**3005**	**3213**	**1861**
	(47.3)	(45.5)	(72.1)	(87.7)	(52.9)	(52.0)	(35.8)	(40.6)	(23.6)	(16.3)
3.1. Demand deposits	**40408**	**102739**	**6460**	**6090**	**39387**	**40097**	**1284**	**1858**	**81**	**299**
(i) From banks	615	831	335	42	4021	6839	728	1220	7	—
(ii) From others	39793	101908	6125	6048	35366	33258	556	638	74	299
3.2. Savings bank deposits	**8698**	**37301**	**2769**	**3867**	**11797**	**14824**	**36**	**30**	**25**	**30**
3.3. Term deposits	**138994**	**202253**	**39312**	**49091**	**122135**	**86912**	**895**	**1117**	**3107**	**1532**
(i) From banks	30100	30000	6386	6386	507	8431	—	730	200	—
(ii) From others	108894	172253	32926	42705	121629	78481	895	387	2907	1532
3.A. Deposits of branches in India	188100	342293	48541	59048	173320	141834	2215	3005	3213	1861
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**162730**	**311350**	**10550**	**1000**	**107326**	**88412**	**—**	**200**	**3783**	**3163**
	(40.9)	(41.4)	(15.7)	(1.5)	(32.8)	(32.4)	(—)	(2.7)	(27.8)	(27.7)
4.1. Borrowings in India	156459	293217	10550	1000	105612	88412	—	200	3783	1637
(i) From Reserve Bank of India	38302	87660	—	—	20780	13344	—	—	773	237
(ii) From other banks	86937	141272	8500	1000	40568	31068	—	—	3010	1400
(iii) From other institutions and agencies	31220	64285	2050	—	44264	44000	—	200	—	—
4.2. Borrowings outside India	6272	18133	—	—	1714	—	—	—	—	1526
5. Other liabilities	**12405**	**40414**	**5572**	**4003**	**22193**	**16530**	**34**	**166**	**470**	**219**
	(3.1)	(5.4)	(8.3)	(5.9)	(6.8)	(6.1)	(0.6)	(2.2)	(3.4)	(1.9)
5.1. Bills Payable	4835	13355	134	171	2094	2154	—	—	48	40
5.2. Inter-office adjustments	—	—	91	85	1573	631	—	—	—	38
5.3. Interest accrued	2351	3981	3619	2754	9646	4384	19	26	122	141
5.4. Others (including provisions)	5220	23078	1729	993	8880	9362	16	140	299	—
Total Liabilities	**397727**	**751659**	**67292**	**67354**	**327562**	**272570**	**6195**	**7400**	**13624**	**11402**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	**428**	**1684**	**39**	**53**	**847**	**890**	**8**	**17**	**25**	**20**
	(0.1)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	**17536**	**32084**	**1749**	**1874**	**15321**	**10109**	**116**	**91**	**495**	**191**
	(4.4)	(4.3)	(2.6)	(2.8)	(4.7)	(3.7)	(1.9)	(1.2)	(3.6)	(1.7)
3. Balances with banks in India	243	218	961	5116	1967	279	3079	3656	213	68
	(0.1)	(—)	(1.4)	(7.6)	(0.6)	(0.1)	(49.7)	(49.4)	(1.6)	(0.6)
4. Money at call and short notice	50	1000	—	—	48544	6131	764	200	—	200
	(—)	(0.1)	(—)	(—)	(14.8)	(2.2)	(12.3)	(2.7)	(—)	(1.8)
5. Balances with banks outside India	24955	10571	15414	9183	1459	9385	78	1230	1438	547
	(6.3)	(1.4)	(22.9)	(13.6)	(0.4)	(3.4)	(1.3)	(16.6)	(10.6)	(4.8)
6. Investments	**122855**	**271715**	**21805**	**24367**	**130222**	**122668**	**660**	**690**	**2961**	**3461**
	(30.9)	(36.1)	(32.4)	(36.2)	(39.8)	(45.0)	(10.6)	(9.3)	(21.7)	(30.4)
6.A. Investments in India	122855	271715	21805	24367	130222	122668	660	690	2961	3461
(i) Government securities	67949	134600	12772	14958	72625	68483	660	591	1961	2467
(ii) Other approved securities	3433	2533	659	659	—	—	—	—	—	—
(iii) Shares	1501	1001	2400	2054	213	195	—	—	—	—
(iv) Debentures and Bonds	38920	126502	5743	6468	40157	36065	—	99	1000	994
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	11052	7080	231	227	17227	17926	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**207647**	**389643**	**22761**	**23662**	**96145**	**89194**	**687**	**744**	**4225**	**1781**
	(52.2)	(51.8)	(33.8)	(35.1)	(29.4)	(32.7)	(11.1)	(10.1)	(31.0)	(15.6)
7.1. Bills purchased and discounted	45805	91350	10167	9338	14106	11161	435	536	2078	54
7.2. Cash credits, overdrafts & loans	110940	155777	10492	9358	67154	57580	74	209	1847	1446
7.3. Term loans	50903	142516	2102	4966	14885	20452	178	—	299	280
Priority sector advances included in 7	**83465**	**135808**	**3098**	**3849**	**28681**	**30369**	**435**	**120**	**1562**	**1781**
8. Fixed Assets	**6211**	**8065**	**259**	**798**	**7681**	**7601**	**64**	**73**	**1117**	**1026**
	(1.6)	(1.1)	(0.4)	(1.2)	(2.3)	(2.8)	(1.0)	(1.0)	(8.2)	(9.0)
8.1. Premises	3372	3261	92	622	2545	2501	—	—	1019	962
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	2839	4804	168	177	5136	5100	64	73	98	64
9. Other Assets	**17802**	**36680**	**4304**	**2301**	**25376**	**26312**	**739**	**699**	**3151**	**4109**
	(4.5)	(4.9)	(6.4)	(3.4)	(7.7)	(9.7)	(11.9)	(9.4)	(23.1)	(36.0)
9.1. Inter - office adjustments (net)	2789	407	—	—	—	—	—	—	—	—
9.2. Interest accrued	2985	11530	860	1222	2680	2150	93	98	106	107
9.3. Tax paid	2082	4069	1476	694	7806	9963	19	1	132	178
9.4. Stationery and Stamps	—	—	—	—	—	—	1	—	—	—
9.5. Others	9945	20674	1967	385	14890	14200	626	601	2913	3825
Total Assets	**397727**	**751659**	**67292**	**67354**	**327562**	**272570**	**6195**	**7400**	**13624**	**11402**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	**4280**	**4381**	**20**	**20**	**3441**	**3441**	**3809**	**3809**	**7867**	**10744**
	(62.1)	(25.2)	(—)	(—)	(7.3)	(6.2)	(31.7)	(23.6)	(8.3)	(8.4)
2. Reserves and Surplus	**—**	**—**	**63894**	**68651**	**747**	**1488**	**791**	**1181**	**2251**	**2949**
	(—)	(—)	(8.8)	(12.1)	(1.6)	(2.7)	(6.6)	(7.3)	(2.4)	(2.3)
2.1. Statutory Reserves	—	—	15465	18521	546	646	237	364	876	1249
2.2. Capital Reserves	—	—	36891	36891	—	37	—	—	—	—
2.3. Share Premium	—	—	—	—	100	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	11538	13239	54	392	3	3	—	103
2.5. Balance of Profit	—	—	—	—	48	413	551	814	1375	1596
3. Deposits	**2069**	**11937**	**350185**	**251177**	**28031**	**36591**	**4074**	**5167**	**59313**	**68142**
	(30.0)	(68.6)	(48.4)	(44.2)	(59.3)	(65.6)	(33.9)	(32.0)	(62.8)	(53.2)
3.1. Demand deposits	**61**	**741**	**64487**	**45770**	**2385**	**2825**	**962**	**1156**	**7289**	**5260**
(i) From banks	5	8	683	710	68	37	301	513	3703	417
(ii) From others	57	733	63804	45060	2317	2788	661	643	3585	4843
3.2. Savings bank deposits	**46**	**151**	**29372**	**9139**	**966**	**1370**	**162**	**139**	**1008**	**1273**
3.3. Term deposits	**1962**	**11045**	**256326**	**196268**	**24680**	**32395**	**2950**	**3872**	**51016**	**61609**
(i) From banks	200	6059	—	—	—	703	—	—	21150	17936
(ii) From others	1762	4986	256326	196268	24680	31693	2950	3872	29866	43673
3.A. Deposits of branches in India	2069	11937	350185	251177	28031	36591	4074	5167	59313	68142
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**450**	**900**	**260528**	**214975**	**8680**	**7873**	**1803**	**3156**	**21599**	**41104**
	(6.5)	(5.2)	(36.0)	(37.9)	(18.4)	(14.1)	(15.0)	(19.5)	(22.9)	(32.1)
4.1. Borrowings in India	450	900	190990	155738	8680	7873	928	2281	21503	37295
(i) From Reserve Bank of India	—	200	25400	27538	1500	3767	928	1135	17588	23483
(ii) From other banks	250	—	135140	103907	5880	2729	—	650	15	11351
(iii) From other institutions and agencies	200	700	30450	24294	1300	1377	—	496	3900	2461
4.2. Borrowings outside India	—	—	69538	59236	—	—	875	875	96	3809
5. Other liabilities	**90**	**171**	**48894**	**33121**	**6355**	**6403**	**1525**	**2843**	**3409**	**5105**
	(1.3)	(1.0)	(6.8)	(5.8)	(13.4)	(11.5)	(12.7)	(17.6)	(3.6)	(4.0)
5.1. Bills Payable	—	54	10171	6164	92	148	41	73	1668	2962
5.2. Inter-office adjustments	—	3	—	3280	-1	7	79	32	—	—
5.3. Interest accrued	31	69	6150	808	4493	5000	160	143	799	389
5.4. Others (including provisions)	59	45	32573	22870	1770	1248	1246	2595	942	1755
Total Liabilities	**6889**	**17389**	**723522**	**567943**	**47254**	**55795**	**12003**	**16156**	**94439**	**128043**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Cylon		Bank of Nova Scotia	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	**9**	**10**	**1234**	**874**	**27**	**36**	**77**	**23**	**65**	**93**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.6)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	**162**	**417**	**31265**	**14735**	**1418**	**2398**	**234**	**220**	**3010**	**4192**
	(2.4)	(2.4)	(4.3)	(2.6)	(3.0)	(4.3)	(2.0)	(1.4)	(3.2)	(3.3)
3. Balances with banks in India	2587	7520	806	651	35	3849	77	42	192	262
	(37.6)	(43.2)	(0.1)	(0.1)	(0.1)	(6.9)	(0.6)	(0.3)	(0.2)	(0.2)
4. Money at call and short notice	—	—	—	—	2832	5641	—	—	—	1443
	(—)	(—)	(—)	(—)	(6.0)	(10.1)	(—)	(—)	(—)	(1.1)
5. Balances with banks outside India	1573	3722	54414	15438	3494	90	1401	3546	6265	7153
	(22.8)	(21.4)	(7.5)	(2.7)	(7.4)	(0.2)	(11.7)	(21.9)	(6.6)	(5.6)
6. Investments	**894**	**2154**	**220287**	**130146**	**15362**	**15977**	**1210**	**1543**	**17387**	**20683**
	(13.0)	(12.4)	(30.4)	(22.9)	(32.5)	(28.6)	(10.1)	(9.5)	(18.4)	(16.2)
6.A. Investments in India	894	2154	220287	130146	15362	15977	1210	1543	17387	20683
(i) Government securities	26	1507	148720	108148	11070	11408	1210	1543	16030	18795
(ii) Other approved securities	—	—	—	—	89	99	—	—	5	—
(iii) Shares	—	—	6	6	1213	1213	—	—	—	—
(iv) Debentures and Bonds	300	500	71561	21992	2990	3240	—	—	1352	1400
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	568	147	—	—	—	17	—	—	—	488
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**808**	**2569**	**363314**	**365749**	**21464**	**25496**	**7703**	**9069**	**61442**	**87527**
	(11.7)	(14.8)	(50.2)	(64.4)	(45.4)	(45.7)	(64.2)	(56.1)	(65.1)	(68.4)
7.1. Bills purchased and discounted	161	524	72839	32835	7384	8274	998	2002	9911	9651
7.2. Cash credits, overdrafts & loans	143	412	158852	243553	8011	6891	6141	6627	27233	30814
7.3. Term loans	504	1633	131623	89361	6069	10331	564	440	24299	47062
Priority sector advances included in 7	**40**	**706**	**85724**	**38092**	**6161**	**7309**	**2984**	**3745**	**28448**	**33858**
8. Fixed Assets	**327**	**330**	**5318**	**3930**	**635**	**635**	**42**	**36**	**771**	**700**
	(4.7)	(1.9)	(0.7)	(0.7)	(1.3)	(1.1)	(0.4)	(0.2)	(0.8)	(0.5)
8.1. Premises	102	79	2239	2102	432	410	—	—	273	268
8.2. Fixed assets under construction	—	55	238	—	—	—	—	—	—	—
8.2. Other Fixed assets	225	196	2841	1828	203	225	42	36	498	432
9. Other Assets	**530**	**668**	**46884**	**36421**	**1986**	**1673**	**1258**	**1677**	**5306**	**5992**
	(7.7)	(3.8)	(6.5)	(6.4)	(4.2)	(3.0)	(10.5)	(10.4)	(5.6)	(4.7)
9.1. Inter - office adjustments (net)	—	—	824	—	—	—	—	—	600	330
9.2. Interest accrued	51	146	5758	6578	418	650	1155	1546	1022	1240
9.3. Tax paid	—	—	3041	6516	817	437	16	79	321	783
9.4. Stationery and Stamps	—	—	35	26	—	—	2	2	—	—
9.5. Others	479	522	37227	23302	752	586	85	50	3363	3639
Total Assets	**6889**	**17389**	**723522**	**567944**	**47254**	**55795**	**12003**	**16156**	**94439**	**128043**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Tokyo		Banque Nationale de Paris		Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**9978**	**9978**	**100**	**100**	**2060**	**2060**	**—**		**3865**	**4063**
	(8.2)	(11.4)	(—)	(—)	(4.9)	(6.4)	(0.0)		(34.0)	(12.2)
2. Reserves and Surplus	**2988**	**2988**	**18817**	**19631**	**2970**	**2226**	**2746**		**303**	**1090**
	(2.4)	(3.4)	(8.8)	(8.6)	(7.0)	(6.9)	(2.1)		(2.7)	(3.3)
2.1. Statutory Reserves	2988	2988	2827	3257	537	537	2029		111	302
2.2. Capital Reserves	—	—	7584	—	27	5	—		—	—
2.3. Share Premium	—	—	—	—	—	—	100		—	—
2.4. Revenue and other Reserves	—	—	6581	14049	373	326	—		—	—
2.5. Balance of Profit	—	—	1824	2325	2033	1359	617		192	787
3. Deposits	**99511**	**62794**	**92404**	**106016**	**16313**	**20701**	**97733**		**611**	**430**
	(81.3)	(71.7)	(43.3)	(46.5)	(38.6)	(64.3)	(73.1)		(5.4)	(1.3)
3.1. Demand deposits	**36160**	**22097**	**25453**	**32851**	**855**	**1467**	**4937**		**251**	**430**
(i) From banks	4433	4318	42	52	21	385	219		—	—
(ii) From others	31727	17779	25411	32799	834	1082	4718		251	430
3.2. Savings bank deposits	**5294**	**6072**	**2866**	**2679**	**158**	**115**	**3813**		**—**	**—**
3.3. Term deposits	**58057**	**34626**	**64085**	**70486**	**15300**	**19119**	**88982**		**360**	**—**
(i) From banks	13900	—	—	—	4257	5757	—		—	—
(ii) From others	44157	34626	64085	70486	11043	13362	88982		360	—
3.A. Deposits of branches in India	99511	62794	92404	106016	16313	20701	97733		611	430
3.B. Deposits of branches outside India	—	—	—	—	—	—	—		—	—
4. Borrowings	**—**	**4575**	**96060**	**90827**	**20203**	**6481**	**21285**		**6240**	**27548**
	—	(5.2)	(45.0)	(39.8)	(47.8)	(20.1)	(15.9)		(54.9)	(82.5)
4.1. Borrowings in India	—	4575	93247	85626	20200	6396	21285		6240	27548
(i) From Reserve Bank of India	—	75	4076	650	—	—	—		—	27548
(ii) From other banks	—	4500	45625	63176	14700	996	21285		1000	—
(iii) From other institutions and agencies	—	—	43546	21800	5500	5400	—		5240	—
4.2. Borrowings outside India	—	—	2813	5201	3	85	—		—	—
5. Other liabilities	**9942**	**7268**	**5919**	**11660**	**730**	**706**	**11920**		**345**	**256**
	(8.1)	(8.3)	(2.8)	(5.1)	(1.7)	(2.2)	(8.9)		(3.0)	(0.8)
5.1. Bills Payable	1651	1710	1380	3115	79	153	287		—	—
5.2. Inter-office adjustments	679	—	416	—	—	—	1335		—	—
5.3. Interest accrued	2159	1773	1672	1959	197	200	5918		9	10
5.4. Others (including provisions)	5453	3785	2451	6586	454	353	4380		336	246
Total Liabilities	**122419**	**87603**	**213301**	**228233**	**42275**	**32175**	**133684**		**11363**	**33387**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.
2. * British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Tokyo		Banque Nationale de Paris		Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	**208**	**245**	**125**	**153**	**4**	**3**	**93**		**—**	**—**
	(0.2)	(0.3)	(0.1)	(0.1)	(—)	(—)	(0.1)		(—)	(—)
2. Balances with RBI	**12511**	**6123**	**11092**	**9483**	**901**	**1076**	**4007**		**175**	**316**
	(10.2)	(7.0)	(5.2)	(4.2)	(2.1)	(3.3)	(3.0)		(1.5)	(0.9)
3. Balances with banks in India	11081	10180	488	8996	57	559	1055		24	53
	(9.1)	(11.6)	(0.2)	(3.9)	(0.1)	(1.7)	(0.8)		(0.2)	(0.2)
4. Money at call and short notice	—	—	22912	15267	5007	3053	—		—	—
	(—)	(—)	(10.7)	(6.7)	(11.8)	(9.5)	(—)		(—)	(—)
5. Balances with banks outside India	4116	311	4943	—	284	—	49134		1	3
	(3.4)	(0.4)	(2.3)	(—)	(0.7)	(—)	(36.8)		(—)	(—)
6. Investments	**30419**	**21992**	**96710**	**105928**	**26438**	**20009**	**50560**		**6686**	**28097**
	(24.8)	(25.1)	(45.3)	(46.4)	(62.5)	(62.2)	(37.8)		(58.8)	(84.2)
6.A. Investments in India	30419	21992	96710	105928	26438	20009	50560		6686	28097
(i) Government securities	27878	19878	51561	56200	14163	14734	31649		6607	27529
(ii) Other approved securities	2344	1947	162	158	275	275	2715		79	568
(iii) Shares	104	94	1502	451	—	—	1		—	—
(iv) Debentures and Bonds	15	—	41506	41695	11500	5000	15204		—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—		—	—
(vi) Others	79	73	1980	7425	500	—	992		—	—
6.B. Investments outside India	—	—	—	—	—	—	—		—	—
(i) Government securities	—	—	—	—	—	—	—		—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—		—	—
(iii) Others	—	—	—	—	—	—	—		—	—
7. Advances	**49786**	**39105**	**59539**	**67511**	**5093**	**4763**	**20539**		**461**	**1150**
	(40.7)	(44.6)	(27.9)	(29.6)	(12.0)	(14.8)	(15.4)		(4.1)	(3.4)
7.1. Bills purchased and discounted	870	1063	6738	13507	140	301	3111		6	1150
7.2. Cash credits, overdrafts & loans	30784	24461	33754	32394	4723	1283	4049		454	—
7.3. Term loans	18132	13581	19047	21610	230	3180	13379		—	—
Priority sector advances included in 7	**2975**	**1404**	**17777**	**22361**	**2755**	**1264**	**4130**		**—**	**—**
8. Fixed Assets	**2728**	**2340**	**8349**	**9049**	**1759**	**1157**	**540**		**177**	**931**
	(2.2)	(2.7)	(3.9)	(4.0)	(4.2)	(3.6)	(0.4)		(1.6)	(2.8)
8.1. Premises	831	751	7606	8138	1504	965	286		—	—
8.2. Fixed assets under construction	22	—	31	123	—	—	—		—	—
8.2. Other Fixed assets	1876	1589	713	788	256	192	254		177	931
9. Other Assets	**11571**	**7308**	**9142**	**11845**	**2732**	**1553**	**7756**		**3841**	**2837**
	(9.5)	(8.3)	(4.3)	(5.2)	(6.5)	(4.8)	(5.8)		(33.8)	(8.5)
9.1. Inter - office adjustments (net)	—	264	1735	—	—	—	2382		41	291
9.2. Interest accrued	2184	1769	—	1899	334	171	—		134	556
9.3. Tax paid	—	—	1275	616	876	516	970		139	121
9.4. Stationery and Stamps	—	—	3	1928	—	—	5		—	1
9.5. Others	9387	5274	6129	7402	1522	866	4399		3527	1869
Total Assets	**122419**	**87603**	**213301**	**228233**	**42275**	**32175**	**133684**		**11363**	**33387**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.
2. * British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	**3509**	**3546**	**3454**	**3454**	**20**	**20**	**7435**	**7435**	**5666**	**11227**
	(20.2)	(21.2)	(24.1)	(23.1)	(—)	(—)	(15.1)	(15.6)	(6.9)	(18.0)
2. Reserves and Surplus	**2**	**8**	**647**	**378**	**87900**	**99134**	**61**	**279**	**158**	**-4297**
	—	—	(4.5)	(2.5)	(6.8)	(7.0)	(0.1)	(0.6)	(0.2)	-(6.9)
2.1. Statutory Reserves	2	2	212	227	20907	24965	37	80	1174	1174
2.2. Capital Reserves	—	—	—	—	1604	571	6	6	—	—
2.3. Share Premium	—	—	—	—	7020	—	—	—	—	—
2.4. Revenue and other Reserves	—	5	—	—	6202	16388	—	—	688	654
2.5. Balance of Profit	—	—	435	152	52166	57209	18	192	-1704	-6125
3. Deposits	**5311**	**6988**	**9086**	**9181**	**943663**	**1020326**	**26645**	**14195**	**22817**	**20859**
	(30.6)	(41.8)	(63.4)	(61.5)	(73.2)	(72.0)	(54.0)	(29.7)	(27.8)	(33.5)
3.1. Demand deposits	**271**	**620**	**6339**	**7213**	**189002**	**234280**	**924**	**1408**	**5200**	**2822**
(i) From banks	—	—	—	—	5060	4817	14	15	789	623
(ii) From others	271	620	6339	7213	183941	229463	910	1392	4411	2199
3.2. Savings bank deposits	**111**	**121**	**16**	**19**	**34230**	**59027**	**191**	**746**	**1611**	**1700**
3.3. Term deposits	**4929**	**6248**	**2730**	**1948**	**720431**	**727018**	**25530**	**12042**	**16006**	**16338**
(i) From banks	—	—	—	—	159942	159403	—	—	18	18
(ii) From others	4929	6248	2730	1948	560490	567615	25530	12042	15988	16321
3.A. Deposits of branches in India	5311	6988	9086	9181	943663	1020326	26645	14195	22817	20859
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**7753**	**5802**	**—**	**—**	**141210**	**162333**	**14465**	**24068**	**50969**	**32410**
	(44.7)	(34.7)	(—)	(—)	(11.0)	(11.5)	(29.3)	(50.4)	(62.0)	(52.0)
4.1. Borrowings in India	3510	5802	—	—	140032	162096	14465	24068	50969	32410
(i) From Reserve Bank of India	100	630	—	—	64360	52132	2265	4296	2400	—
(ii) From other banks	2000	4872	—	—	55899	60931	5000	15172	33674	17974
(iii) From other institutions and agencies	1410	300	—	—	19773	49034	7200	4600	14895	14436
4.2. Borrowings outside India	4243	—	—	—	1178	237	—	—	—	—
5. Other liabilities	**787**	**366**	**1145**	**1926**	**115994**	**135427**	**699**	**1811**	**2490**	**2105**
	(4.5)	(2.2)	(8.0)	(12.9)	(9.0)	(9.6)	(1.4)	(3.8)	(3.0)	(3.4)
5.1. Bills Payable	42	114	—	—	43548	34900	94	1046	274	134
5.2. Inter-office adjustments	71	—	—	—	4045	3400	—	—	—	—
5.3. Interest accrued	104	174	15	19	10607	9125	235	254	1127	585
5.4. Others (including provisions)	571	77	1131	1907	57794	88002	370	511	1071	1386
Total Liabilities	**17362**	**16710**	**14332**	**14939**	**1288787**	**1417240**	**49305**	**47788**	**82081**	**62304**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Chinatrust Commercial Bank		Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	**25**	**27**	**15**	**14**	**2884**	**3176**	**35**	**36**	**54**	**40**
	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(—)	(0.1)
2. Balances with RBI	**606**	**613**	**882**	**671**	**63432**	**71553**	**2472**	**1841**	**4540**	**2885**
	(3.5)	(3.7)	(6.2)	(4.5)	(4.9)	(5.0)	(5.0)	(3.9)	(5.5)	(4.6)
3. Balances with banks in India	655	144	26	27	42321	23234	293	56	102	137
	(3.8)	(0.9)	(0.2)	(0.2)	(3.3)	(1.6)	(0.6)	(0.1)	(0.1)	(0.2)
4. Money at call and short notice	—	—	5756	4396	—	—	—	—	—	—
	(—)	(—)	(40.2)	(29.4)	(—)	(—)	(—)	(—)	(—)	(—)
5. Balances with banks outside India	65	90	26	49	179210	91982	5641	6245	8760	8932
	(0.4)	(0.5)	(0.2)	(0.3)	(13.9)	(6.5)	(11.4)	(13.1)	(10.7)	(14.3)
6. Investments	**7326**	**7184**	**2333**	**4247**	**377379**	**423012**	**21229**	**22266**	**32716**	**23294**
	(42.2)	(43.0)	(16.3)	(28.4)	(29.3)	(29.8)	(43.1)	(46.6)	(40.0)	(37.4)
6.A. Investments in India	7326	7184	2333	4247	377379	423012	21229	22266	32716	23294
(i) Government securities	3766	4174	1833	2547	278738	327138	13529	9540	21868	17275
(ii) Other approved securities	—	—	—	—	4811	3366	—	—	2044	1320
(iii) Shares	—	—	—	—	1	265	—	—	4	2
(iv) Debentures and Bonds	3180	2200	500	1700	85954	84855	7700	12726	7600	3701
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	380	810	—	—	7874	7389	—	—	1200	996
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**7670**	**7571**	**3460**	**3438**	**499955**	**662017**	**15479**	**13695**	**26625**	**16201**
	(44.2)	(45.3)	(24.1)	(23.0)	(38.8)	(46.7)	(31.4)	(28.7)	(32.4)	(26.0)
7.1. Bills purchased and discounted	9	451	2	301	26419	64497	3491	2924	1644	358
7.2. Cash credits, overdrafts & loans	221	1020	2925	2770	154311	167328	2133	3404	14244	5373
7.3. Term loans	7440	6099	533	367	319225	430192	9854	7368	10737	10469
Priority sector advances included in 7	**1636**	**2343**	**—**	**—**	**75967**	**123993**	**5403**	**4870**	**9691**	**5250**
8. Fixed Assets	**323**	**254**	**74**	**80**	**44345**	**42482**	**405**	**382**	**1200**	**1088**
	(1.9)	(1.5)	(0.5)	(0.5)	(3.4)	(3.0)	(0.8)	(0.8)	(1.5)	(1.7)
8.1. Premises	71	59	—	—	20315	7233	—	—	946	899
8.2. Fixed assets under construction	—	—	—	—	3770	1915	22	—	—	—
8.2. Other Fixed assets	252	195	74	80	20259	33334	384	382	254	189
9. Other Assets	**692**	**828**	**1761**	**2017**	**79261**	**99784**	**3751**	**3267**	**8084**	**9728**
	(4.0)	(5.0)	(12.3)	(13.5)	(6.2)	(7.0)	(7.6)	(6.8)	(9.9)	(15.6)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	29	168	—	—
9.2. Interest accrued	292	457	399	484	16072	22792	686	507	1005	1230
9.3. Tax paid	92	132	888	1227	—	—	281	363	2422	2662
9.4. Stationery and Stamps	—	—	—	—	104	118	—	—	—	—
9.5. Others	308	239	473	306	63085	76875	2755	2229	4657	5836
Total Assets	**17362**	**16710**	**14332**	**14939**	**1288787**	**1417240**	**49305**	**47788**	**82081**	**62304**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	**3765**	**5029**	**29233**	**29233**	**4954**	**4954**	**7180**	**7180**	**8516**	**8516**
	(4.2)	(4.9)	(6.6)	(6.3)	(22.6)	(15.4)	(20.0)	(21.0)	(0.7)	(0.7)
2. Reserves and Surplus	**3031**	**3379**	**19975**	**25093**	**649**	**1121**	**89**	**89**	**91132**	**104717**
	(3.4)	(3.3)	(4.5)	(5.4)	(3.0)	(3.5)	(0.2)	(0.3)	(7.7)	(9.1)
2.1. Statutory Reserves	1742	2064	6218	7242	154	246	89	89	17509	21112
2.2. Capital Reserves	—	—	25	322	7	7	—	—	33444	—
2.3. Share Premium	—	—	—	—	—	—	—	—	5684	—
2.4. Revenue and other Reserves	25	192	4870	4870	—	3	—	—	16895	62209
2.5. Balance of Profit	1265	1122	8862	12659	489	865	—	—	17600	21396
3. Deposits	**77131**	**85050**	**212835**	**216738**	**11080**	**5357**	**19717**	**12698**	**869108**	**847779**
	(85.3)	(83.6)	(47.8)	(46.6)	(50.6)	(16.6)	(54.9)	(37.1)	(73.4)	(73.7)
3.1. Demand deposits	**5323**	**5225**	**95642**	**99499**	**283**	**558**	**3984**	**972**	**134509**	**139892**
(i) From banks	93	39	180	770	67	46	3572	—	5851	3832
(ii) From others	5230	5186	95462	98729	216	512	412	972	128658	136060
3.2. Savings bank deposits	**110**	**78**	**8121**	**10104**	**46**	**98**	**51**	**139**	**127479**	**152030**
3.3. Term deposits	**71698**	**79747**	**109071**	**107135**	**10751**	**4700**	**15681**	**11586**	**607120**	**555857**
(i) From banks	21285	21285	—	—	4000	—	—	—	63973	64103
(ii) From others	50413	58462	109071	107135	6751	4700	15681	11586	543146	491754
3.A. Deposits of branches in India	77131	85050	212835	216738	11080	5357	19717	12698	869108	847779
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**1019**	**2112**	**147835**	**156899**	**4800**	**20246**	**5695**	**5165**	**121471**	**72723**
	(1.1)	(2.1)	(33.2)	(33.7)	(21.9)	(62.8)	(15.8)	(15.1)	(10.3)	(6.3)
4.1. Borrowings in India	3	2112	141575	156899	4800	20246	5672	5150	110520	70351
(i) From Reserve Bank of India	3	—	—	—	—	—	2772	2096	27180	19500
(ii) From other banks	—	2112	124842	92580	2300	11146	1700	3053	44685	29769
(iii) From other institutions and agencies	—	—	16733	64319	2500	9100	1200	—	38655	21081
4.2. Borrowings outside India	1016	—	6260	—	—	—	23	15	10952	2372
5. Other liabilities	**5497**	**6217**	**35339**	**37458**	**429**	**562**	**3260**	**9123**	**93972**	**116082**
	(6.1)	(6.1)	(7.9)	(8.0)	(2.0)	(1.7)	(9.1)	(26.6)	(7.9)	(10.1)
5.1. Bills Payable	692	361	5136	12555	30	97	1835	604	20208	18954
5.2. Inter-office adjustments	40	—	6984	11154	—	—	1090	2090	—	13926
5.3. Interest accrued	945	1244	8276	3189	233	133	219	193	15904	1063
5.4. Others (including provisions)	3820	4612	14943	10561	165	332	116	6235	57861	82139
Total Liabilities	**90443**	**101788**	**445216**	**465421**	**21912**	**32239**	**35941**	**34254**	**1184199**	**1149816**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	**1**	**1**	**259**	**398**	**11**	**24**	**8**	**22**	**2981**	**3521**
	(—)	(—)	(0.1)	(0.1)	(—)	(0.1)	(—)	(0.1)	(0.3)	(0.3)
2. Balances with RBI	**4393**	**3758**	**16880**	**32703**	**456**	**546**	**1733**	**1100**	**80528**	**62073**
	(4.9)	(3.7)	(3.8)	(7.0)	(2.1)	(1.7)	(4.8)	(3.2)	(6.8)	(5.4)
3. Balances with banks in India	2097	987	5476	1232	47	1353	41	41	63353	2466
	(2.3)	(1.0)	(1.2)	(0.3)	(0.2)	(4.2)	(0.1)	(0.1)	(5.3)	(0.2)
4. Money at call and short notice	—	3490	52013	—	—	—	136	—	79718	60478
	(—)	(3.4)	(11.7)	(—)	(—)	(—)	(0.4)	(—)	(6.7)	(5.3)
5. Balances with banks outside India	777	2285	2990	2888	3773	874	3475	375	—	14162
	(0.9)	(2.2)	(0.7)	(0.6)	(17.2)	(2.7)	(9.7)	(1.1)	(—)	(1.2)
6. Investments	**43333**	**46762**	**166626**	**209930**	**11549**	**9806**	**12787**	**12437**	**450521**	**488629**
	(47.9)	(45.9)	(37.4)	(45.1)	(52.7)	(30.4)	(35.6)	(36.3)	(38.0)	(42.5)
6.A. Investments in India	43333	46762	166626	209930	11549	9806	12787	12437	450521	488629
(i) Government securities	31611	33647	91606	115342	5049	6906	9687	9819	288960	287585
(ii) Other approved securities	114	114	4	4	—	—	—	—	2111	2064
(iii) Shares	—	—	2394	645	—	—	—	—	434	326
(iv) Debentures and Bonds	11608	13000	68851	75167	6500	2900	3100	2618	156212	182989
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	3771	18773	—	—	—	—	2803	15666
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**34463**	**40218**	**163514**	**176212**	**3811**	**18748**	**14306**	**17397**	**417903**	**423341**
	(38.1)	(39.5)	(36.7)	(37.9)	(17.4)	(58.2)	(39.8)	(50.8)	(35.3)	(36.8)
7.1. Bills purchased and discounted	3678	1764	15719	24210	864	2436	1770	1395	44392	60275
7.2. Cash credits, overdrafts & loans	20594	32566	78515	50026	1494	5814	9546	8951	87212	59107
7.3. Term loans	10192	5889	69280	101976	1453	10498	2991	7051	286299	303958
Priority sector advances included in 7	**3123**	**3618**	**45893**	**82986**	**999**	**2852**	**6059**	**6071**	**23619**	**18447**
8. Fixed Assets	**262**	**264**	**13130**	**13202**	**124**	**95**	**480**	**295**	**46644**	**52276**
	(0.3)	(0.3)	(2.9)	(2.8)	(0.6)	(0.3)	(1.3)	(0.9)	(3.9)	(4.5)
8.1. Premises	—	—	10550	10415	—	—	—	—	32996	38747
8.2. Fixed assets under construction	—	—	—	—	—	2	—	—	1707	491
8.2. Other Fixed assets	262	264	2580	2788	124	94	480	295	11941	13037
9. Other Assets	**5116**	**4023**	**24329**	**28856**	**2141**	**793**	**2974**	**2586**	**42551**	**42869**
	(5.7)	(4.0)	(5.5)	(6.2)	(9.8)	(2.5)	(8.3)	(7.5)	(3.6)	(3.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	369	8385	1960
9.2. Interest accrued	1486	1036	5528	7227	261	270	341	—	17539	16501
9.3. Tax paid	—	—	7112	9933	30	90	381	465	—	—
9.4. Stationery and Stamps	—	—	94	25	—	—	—	—	—	—
9.5. Others	3630	2986	11595	11672	1851	433	2253	1752	16627	24408
Total Assets	**90443**	**101788**	**445216**	**465421**	**21912**	**32239**	**35941**	**34254**	**1184199**	**1149816**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Hanil Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank		Krung Thai Bank	
	1999 *	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	**3583**		**—**	**20**	**6792**	**6792**	**5876**	**5876**	**3584**	**3584**
	(96.4)		(—)	(—)	(10.6)	(21.0)	(99.8)	(17.9)	(87.4)	(77.6)
2. Reserves and Surplus	**74**		**78167**	**83719**	**1679**	**384**	**—**	**137**	**147**	**159**
	(2.0)		(8.5)	(6.6)	(2.6)	(1.2)	(—)	(0.4)	(3.6)	(3.4)
2.1. Statutory Reserves	23		11019	15480	505	505	—	38	81	84
2.2. Capital Reserves	—		56195	57266	—	—	—	—	—	—
2.3. Share Premium	—		—	—	—	—	—	—	6	—
2.4. Revenue and other Reserves	51		814	895	—	—	—	—	59	75
2.5. Balance of Profit	—		10139	10078	1174	-121	—	99	—	—
3. Deposits	**—**		**638602**	**875470**	**19270**	**5916**	**—**	**21647**	**224**	**791**
	(—)		(69.4)	(69.1)	(30.2)	(18.3)	(—)	(65.8)	(5.5)	(17.1)
3.1. Demand deposits	**—**		**125458**	**161649**	**1648**	**850**	**—**	**162**	**5**	**24**
(i) From banks	—		4782	1553	5	11	—	48	—	—
(ii) From others	—		120676	160096	1643	839	—	114	5	24
3.2. Savings bank deposits	**—**		**86318**	**117805**	**1546**	**1324**	**—**	**11**	**—**	**—**
3.3. Term deposits	**—**		**426826**	**596016**	**16076**	**3741**	**—**	**21474**	**219**	**766**
(i) From banks	—		—	—	—	—	—	11454	—	500
(ii) From others	—		426826	596016	16076	3741	—	10020	219	266
3.A. Deposits of branches in India	—		638602	875470	19270	5916	—	21647	224	791
3.B. Deposits of branches outside India	—		—	—	—	—	—	—	—	—
4. Borrowings	**—**		**111810**	**193432**	**33199**	**16062**	**—**	**4902**	**—**	**—**
	(—)		(12.2)	(15.3)	(52.0)	(49.7)	(—)	(14.9)	(—)	(—)
4.1. Borrowings in India	—		110439	193125	33199	16062	—	4870	—	—
(i) From Reserve Bank of India	—		32300	29600	1842	1462	—	170	—	—
(ii) From other banks	—		65554	111665	23575	6900	—	1700	—	—
(iii) From other institutions and agencies	—		12585	51860	7782	7700	—	3000	—	—
4.2. Borrowings outside India	—		1371	307	—	—	—	32	—	—
5. Other liabilities	**59**		**91281**	**113967**	**2906**	**3138**	**12**	**337**	**147**	**88**
	(1.6)		(9.9)	(9.0)	(4.6)	(9.7)	(0.2)	(1.0)	(3.6)	(1.9)
5.1. Bills Payable	—		20995	34894	334	422	—	35	4	62
5.2. Inter-office adjustments	—		3907	3596	—	—	—	—	130	—
5.3. Interest accrued	—		24672	29744	549	144	—	111	3	12
5.4. Others (including provisions)	59		41707	45733	2023	2572	12	192	9	14
Total Liabilities	**3716**		**919860**	**1266608**	**63846**	**32292**	**5888**	**32899**	**4102**	**4621**
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.
2. * As on January 31, 1999, Haril Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Hanil Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank		Krung Thai Bank	
	1999 *	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	**—**		**2253**	**2521**	**25**	**10**	**—**	**2**	**—**	**—**
	(—)		(0.2)	(0.2)	(—)	(—)	(—)	(—)	(—)	(—)
2. Balances with RBI	**82**		**50186**	**48033**	**2956**	**737**	**22**	**672**	**23**	**21**
	(2.2)		(5.5)	(3.8)	(4.6)	(2.3)	(0.4)	(2.0)	(0.6)	(0.5)
3. Balances with banks in India	3616		10496	16836	555	4026	94	21	1392	2967
	(97.3)		(1.1)	(1.3)	(0.9)	(12.5)	(1.6)	(0.1)	(33.9)	(64.2)
4. Money at call and short notice	—		6200	—	636	—	575	—	—	255
	(—)		(0.7)	(—)	(1.0)	(—)	(9.8)	(—)	(—)	(5.5)
5. Balances with banks outside India	—		113429	141610	322	276	—	6	1734	13
	(—)		(12.3)	(11.2)	(0.5)	(0.9)	(—)	(—)	(42.3)	(0.3)
6. Investments	**—**		**346477**	**491856**	**25106**	**9773**	**4025**	**22838**	**207**	**323**
	(—)		(37.7)	(38.8)	(39.3)	(30.3)	(68.4)	(69.4)	(5.0)	(7.0)
6.A. Investments in India	—		346477	491856	25106	9773	4025	22838	207	323
(i) Government securities	—		210443	286630	13106	6173	25	5838	50	156
(ii) Other approved securities	—		6280	7983	—	—	—	—	28	28
(iii) Shares	—		24	326	—	—	—	—	—	—
(iv) Debentures and Bonds	—		119060	172328	12000	1200	4000	17000	70	140
(v) Subsidiaries and/or joint ventures	—		5	5	—	—	—	—	—	—
(vi) Others	—		10664	24583	—	2400	—	—	59	—
6.B. Investments outside India	—		—	—	—	—	—	—	—	—
(i) Government securities	—		—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—		—	—	—	—	—	—	—	—
(iii) Others	—		—	—	—	—	—	—	—	—
7. Advances	**—**		**279481**	**430237**	**27238**	**10997**	**—**	**7708**	**324**	**609**
	(—)		(30.4)	(34.0)	(42.7)	(34.1)	(—)	(23.4)	(7.9)	(13.2)
7.1. Bills purchased and discounted	—		28573	68940	1816	1054	—	2052	223	486
7.2. Cash credits, overdrafts & loans	—		96912	58793	2535	1417	—	1817	101	123
7.3. Term loans	—		153995	302504	22888	8527	—	3840	—	—
Priority sector advances included in 7	**—**		**68264**	**77634**	**5133**	**2519**	**—**	**2670**	**36**	**206**
8. Fixed Assets	**—**		**46560**	**50189**	**586**	**435**	**238**	**250**	**88**	**79**
	(—)		(5.1)	(4.0)	(0.9)	(1.3)	(4.0)	(0.8)	(2.2)	(1.7)
8.1. Premises	—		39423	40746	—	—	—	—	—	—
8.2. Fixed assets under construction	—		—	—	—	—	—	—	—	—
8.2. Other Fixed assets	—		7138	9443	586	435	238	250	88	79
9. Other Assets	**17**		**64778**	**85328**	**6420**	**6039**	**934**	**1402**	**334**	**354**
	(0.5)		(7.0)	(6.7)	(10.1)	(18.7)	(15.9)	(4.3)	(8.1)	(7.7)
9.1. Inter - office adjustments (net)	—		—	—	—	—	—	—	—	—
9.2. Interest accrued	—		11740	14692	1016	376	4	295	30	38
9.3. Tax paid	—		4914	9084	949	1488	—	84	48	21
9.4. Stationery and Stamps	—		103	112	—	—	—	—	—	—
9.5. Others	17		48021	61440	4455	4175	929	1022	257	296
Total Assets	**3716**		**919860**	**1266608**	**63846**	**32292**	**5888**	**32899**	**4102**	**4621**
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes 1. Figures in brackets indicate per cent share in total.
2. * As on January 31, 1999, Haril Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	**3182**	**3182**	**11913**	**11913**	**3528**	**9161**	**3776**	**3776**	**8862**	**8862**
	(8.9)	(8.9)	(40.8)	(36.3)	(7.5)	(15.3)	(70.2)	(66.2)	(12.9)	(15.3)
2. Reserves and Surplus	**993**	**-293**	**—**	**130**	**569**	**621**	**61**	**47**	**1463**	**3939**
	(2.8)	-(0.8)	(—)	(0.4)	(1.2)	(1.0)	(1.1)	(0.8)	(2.1)	(6.8)
2.1. Statutory Reserves	713	713	—	130	569	569	55	55	1493	1493
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	168	—	—	—	52	—	—	—	—
2.5. Balance of Profit	280	-1173	—	—	—	—	6	-8	-29	2446
3. Deposits	**23634**	**25423**	**—**	**3351**	**35276**	**41600**	**1459**	**1238**	**24697**	**13579**
	(66.0)	(71.3)	(—)	(10.2)	(75.0)	(69.4)	(27.1)	(21.7)	(36.0)	(23.4)
3.1. Demand deposits	**2987**	**4374**	**—**	**51**	**3091**	**3763**	**501**	**133**	**9039**	**4281**
(i) From banks	149	284	—	—	77	127	—	133	1	2
(ii) From others	2837	4090	—	51	3015	3636	501	—	9039	4280
3.2. Savings bank deposits	**521**	**557**	**—**	**—**	**2109**	**2438**	**14**	**15**	**1094**	**1059**
3.3. Term deposits	**20127**	**20492**	**—**	**3300**	**30075**	**35398**	**944**	**1090**	**14564**	**8239**
(i) From banks	6572	6586	—	—	1190	440	—	—	10000	3184
(ii) From others	13555	13906	—	3300	28886	34959	944	1090	4564	5055
3.A. Deposits of branches in India	23634	25423	—	3351	35276	41600	1459	1238	24697	13579
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**6576**	**6100**	**16177**	**10553**	**2741**	**2129**	**—**	**405**	**32558**	**30672**
	(18.4)	(17.1)	(55.4)	(32.2)	(5.8)	(3.5)	(—)	(7.1)	(47.4)	(52.8)
4.1. Borrowings in India	6576	6100	16177	10553	2650	2129	—	405	7100	4500
(i) From Reserve Bank of India	76	—	—	—	—	—	—	405	—	—
(ii) From other banks	2500	5600	10034	—	2130	2129	—	—	7100	3000
(iii) From other institutions and agencies	4000	500	6143	10553	520	—	—	—	—	1500
4.2. Borrowings outside India	—	—	—	—	91	—	—	—	25458	26172
5. Other liabilities	**1417**	**1257**	**1120**	**6831**	**4928**	**6473**	**84**	**237**	**1084**	**1030**
	(4.0)	(3.5)	(3.8)	(20.8)	(10.5)	(10.8)	(1.6)	(4.1)	(1.6)	(1.8)
5.1. Bills Payable	109	343	—	—	213	155	8	7	74	207
5.2. Inter-office adjustments	574	22	—	—	7	—	1	9	—	—
5.3. Interest accrued	176	276	37	7	3887	3145	11	20	405	363
5.4. Others (including provisions)	558	616	1083	6824	820	3173	64	201	605	459
Total Liabilities	**35803**	**35670**	**29210**	**32779**	**47041**	**59984**	**5381**	**5703**	**68665**	**58082**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Mashreq Bank		Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Cash in hand	**61**	**57**	**—**	**—**	**61**	**50**	**2**	**1**	**40**	**37**
	(0.2)	(0.2)	(—)	(—)	(0.1)	(0.1)	(—)	(—)	(0.1)	(0.1)
2. Balances with RBI	**1004**	**1146**	**542**	**337**	**1870**	**1608**	**106**	**57**	**3153**	**2417**
	(2.8)	(3.2)	(1.9)	(1.0)	(4.0)	(2.7)	(2.0)	(1.0)	(4.6)	(4.2)
3. Balances with banks in India	31	505	1	18	2586	143	1419	28	2705	1950
	(0.1)	(1.4)	(—)	(0.1)	(5.5)	(0.2)	(26.4)	(0.5)	(3.9)	(3.4)
4. Money at call and short notice	—	—	185	—	—	10091	—	1365	1500	—
	(—)	(—)	(0.6)	(—)	(—)	(16.8)	(—)	(23.9)	(2.2)	(—)
5. Balances with banks outside India	994	1009	—	19947	3013	802	273	1032	118	80
	(2.8)	(2.8)	(—)	(60.9)	(6.4)	(1.3)	(5.1)	(18.1)	(0.2)	(0.1)
6. Investments	**13159**	**16910**	**24450**	**3004**	**13635**	**13751**	**931**	**831**	**15019**	**16520**
	(36.8)	(47.4)	(83.7)	(9.2)	(29.0)	(22.9)	(17.3)	(14.6)	(21.9)	(28.4)
6.A. Investments in India	13159	16910	24450	3004	13635	13751	931	831	15019	16520
(i) Government securities	7579	7579	24450	3004	12935	13551	631	531	12734	13699
(ii) Other approved securities	113	113	—	—	200	200	—	—	—	—
(iii) Shares	16	19	—	—	500	—	—	—	21	21
(iv) Debentures and Bonds	5452	8000	—	—	—	—	300	300	2264	2801
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	1200	—	—	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**16058**	**12191**	**—**	**—**	**20318**	**22410**	**2225**	**2013**	**41926**	**33103**
	(44.9)	(34.2)	(—)	(—)	(43.2)	(37.4)	(41.4)	(35.3)	(61.1)	(57.0)
7.1. Bills purchased and discounted	4547	2643	—	—	3019	3806	650	391	7768	8527
7.2. Cash credits, overdrafts & loans	10594	6572	—	—	9105	6772	460	648	24552	19357
7.3. Term loans	917	2976	—	—	8194	11832	1115	974	9606	5220
Priority sector advances included in 7	**5404**	**4833**	**—**	**—**	**4356**	**5342**	**1775**	**562**	**10921**	**7855**
8. Fixed Assets	**390**	**378**	**1317**	**961**	**2239**	**2602**	**63**	**50**	**635**	**541**
	(1.1)	(1.1)	(4.5)	(2.9)	(4.8)	(4.3)	(1.2)	(0.9)	(0.9)	(0.9)
8.1. Premises	—	—	1317	—	2030	2386	—	—	232	214
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	390	378	—	961	209	216	63	50	403	327
9. Other Assets	**4105**	**3473**	**2715**	**8512**	**3319**	**8526**	**361**	**326**	**3569**	**3433**
	(11.5)	(9.7)	(9.3)	(26.0)	(7.1)	(14.2)	(6.7)	(5.7)	(5.2)	(5.9)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	58	688	1508
9.2. Interest accrued	335	385	321	321	438	436	53	—	1220	970
9.3. Tax paid	1912	1486	3	157	797	626	47	152	—	—
9.4. Stationery and Stamps	1	—	—	—	—	—	—	—	—	—
9.5. Others	1856	1601	2391	8035	2084	7464	262	116	1660	956
Total Assets	**35803**	**35670**	**29210**	**32779**	**47041**	**59984**	**5381**	**5703**	**68665**	**58082**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	**5680**	**5680**	**5988**	**6093**	**20**	**20**	**—**	**—**	**8339**	**8339**
	(20.4)	(21.9)	(8.5)	(9.1)	(0.6)	(0.3)	(—)	(—)	(26.3)	(20.0)
2. Reserves and Surplus	**1603**	**1638**	**2262**	**2170**	**528**	**349**	**58001**	**71702**	**1427**	**2043**
	(5.8)	(6.3)	(3.2)	(3.2)	(14.4)	(5.8)	(7.1)	(7.9)	(4.5)	(4.9)
2.1. Statutory Reserves	519	526	1267	1269	192	217	7674	11008	441	564
2.2. Capital Reserves	75	75	—	—	28	28	—	—	—	—
2.3. Share Premium	1008	—	—	—	—	—	690	—	—	—
2.4. Revenue and other Reserves	—	1037	113	113	—	—	18219	28182	20	20
2.5. Balance of Profit	—	—	882	787	308	104	31418	32511	966	1459
3. Deposits	**9189**	**11605**	**42157**	**37255**	**2182**	**4559**	**535265**	**500600**	**12712**	**12800**
	(33.0)	(44.8)	(59.5)	(55.6)	(59.4)	(76.2)	(65.6)	(55.0)	(40.2)	(30.7)
3.1. Demand deposits	**2159**	**2799**	**2932**	**8654**	**1875**	**4187**	**89404**	**113404**	**295**	**1925**
(i) From banks	1	1	118	31	1048	3260	1812	4901	—	3
(ii) From others	2157	2798	2813	8623	827	928	87592	108503	295	1921
3.2. Savings bank deposits	**488**	**572**	**249**	**2128**	**66**	**76**	**56308**	**55949**	**80**	**132**
3.3. Term deposits	**6542**	**8235**	**38977**	**26474**	**242**	**296**	**389552**	**331247**	**12336**	**10743**
(i) From banks	—	—	—	—	—	—	—	—	—	—
(ii) From others	6542	8235	38977	26474	242	296	389552	331247	12336	10743
3.A. Deposits of branches in India	9189	11605	42157	37255	2182	4559	535265	500600	12712	12800
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	**11200**	**6300**	**18728**	**19619**	**—**	**—**	**161643**	**259675**	**6156**	**17395**
	(40.3)	(24.3)	(26.5)	(29.3)	(—)	(—)	(19.8)	(28.5)	(19.4)	(41.7)
4.1. Borrowings in India	11200	6300	18624	19619	—	—	160813	259114	6156	17395
(i) From Reserve Bank of India	—	—	—	—	—	—	11139	12929	1656	2895
(ii) From other banks	9500	6300	16824	10894	—	—	126355	201297	2000	9700
(iii) From other institutions and agencies	1700	—	1800	8725	—	—	23319	44888	2500	4800
4.2. Borrowings outside India	—	—	103	—	—	—	830	561	—	—
5. Other liabilities	**150**	**710**	**1666**	**1850**	**945**	**1054**	**60807**	**78722**	**3025**	**1134**
	(0.5)	(2.7)	(2.4)	(2.8)	(25.7)	(17.6)	(7.5)	(8.6)	(9.6)	(2.7)
5.1. Bills Payable	50	67	291	167	—	—	4710	3354	731	391
5.2. Inter-office adjustments	—	—	—	58	36	27	—	—	13	57
5.3. Interest accrued	60	56	562	524	3	3	34426	27424	344	389
5.4. Others (including provisions)	40	586	814	1101	907	1025	21670	47943	1936	297
Total Liabilities	**27822**	**25934**	**70801**	**66988**	**3676**	**5983**	**815716**	**910698**	**31658**	**41712**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31									
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash in hand	**24**	**18**	**13**	**11**	**64**	**55**	**2082**	**3687**	**34**	**16**
	(0.1)	(0.1)	(—)	(—)	(1.8)	(0.9)	(0.3)	(0.4)	(0.1)	(—)
2. Balances with RBI	**1819**	**1875**	**3083**	**1773**	**345**	**297**	**64100**	**50645**	**1403**	**3114**
	(6.5)	(7.2)	(4.4)	(2.6)	(9.4)	(5.0)	(7.9)	(5.6)	(4.4)	(7.5)
3. Balances with banks in India	2	2	133	51	12	19	5668	2134	53	46
	(—)	(—)	(0.2)	(0.1)	(0.3)	(0.3)	(0.7)	(0.2)	(0.2)	(0.1)
4. Money at call and short notice	—	—	5092	1178	—	350	17200	10727	—	600
	(—)	(—)	(7.2)	(1.8)	(—)	(5.8)	(2.1)	(1.2)	(—)	(1.4)
5. Balances with banks outside India	2223	555	1324	343	1259	3371	247	299	786	251
	(8.0)	(2.1)	(1.9)	(0.5)	(34.2)	(56.3)	(0.0)	(0.1)	(2.5)	(0.6)
6. Investments	**4634**	**4492**	**23632**	**31575**	**310**	**350**	**271977**	**314007**	**5600**	**7924**
	(16.7)	(17.3)	(33.4)	(47.1)	(8.4)	(5.9)	(33.3)	(34.5)	(17.7)	(19.0)
6.A. Investments in India	4634	4492	23632	31575	310	350	271977	314007	5600	7924
(i) Government securities	4634	4492	17866	29038	310	278	161273	190584	3612	5751
(ii) Other approved securities	—	—	55	55	—	—	4369	4369	379	379
(iii) Shares	—	—	221	217	—	—	2528	289	—	—
(iv) Debentures and Bonds	—	—	5490	2265	—	—	97751	117368	1610	1795
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	5	—	—
(vi) Others	—	—	—	—	—	72	6055	1392	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	**17994**	**17970**	**28954**	**23305**	**631**	**394**	**338122**	**431886**	**19012**	**26332**
	(64.7)	(69.3)	(40.9)	(34.8)	(17.2)	(6.6)	(41.5)	(47.4)	(60.1)	(63.1)
7.1. Bills purchased and discounted	423	64	2229	1589	584	336	19182	21588	8710	7474
7.2. Cash credits, overdrafts & loans	15427	14007	16306	15600	48	58	142667	293350	5963	12196
7.3. Term loans	2144	3898	10418	6117	—	—	176273	116948	4339	6663
Priority sector advances included in 7	**3846**	**6850**	**5709**	**4902**	**1**	**3**	**84089**	**91020**	**9944**	**7917**
8. Fixed Assets	**393**	**334**	**4879**	**4597**	**36**	**30**	**26598**	**20784**	**1995**	**1919**
	(1.4)	(1.3)	(6.9)	(6.9)	(1.0)	(0.5)	(3.3)	(2.3)	(6.3)	(4.6)
8.1. Premises	39	31	4594	4364	—	—	20182	14934	1800	1762
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	355	303	285	233	36	30	6416	5851	195	158
9. Other Assets	**732**	**688**	**3691**	**4154**	**1019**	**1117**	**89723**	**76528**	**2775**	**1509**
	(2.6)	(2.7)	(5.2)	(6.2)	(27.7)	(18.7)	(11.0)	(8.4)	(8.8)	(3.6)
9.1. Inter - office adjustments (net)	—	—	6	—	29	24	11485	18176	—	—
9.2. Interest accrued	195	198	418	477	—	—	24636	12805	283	301
9.3. Tax paid	360	321	1830	2021	975	1081	20522	12709	1928	1131
9.4. Stationery and Stamps	—	—	1	1	1	2	22	34	—	—
9.5. Others	177	168	1435	1656	13	9	33059	32805	563	77
Total Assets	**27822**	**25934**	**70801**	**66988**	**3676**	**5983**	**815716**	**910698**	**31658**	**41712**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
1. Capital	**5175**	**5175**	**7086**	**7086**	**3359**	**3359**	**4104**	**4104**
	(13.6)	(17.4)	(30.3)	(22.8)	(24.8)	(21.3)	(75.1)	(46.4)
2. Reserves and Surplus	**652**	**528**	**120**	**120**	**578**	**643**	**314**	**570**
	(1.7)	(1.8)	(0.5)	(0.4)	(4.3)	(4.1)	(5.7)	(6.4)
2.1. Statutory Reserves	158	174	120	120	280	352	80	131
2.2. Capital Reserves	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	21	21	—	—	8	12	—	—
2.5. Balance of Profit	473	334	—	—	290	279	234	439
3. Deposits	**19306**	**10217**	**11966**	**10575**	**6753**	**5624**	**—**	**—**
	(50.9)	(34.4)	(51.1)	(34.1)	(49.8)	(35.6)	—	—
3.1. Demand deposits	**4232**	**2166**	**70**	**148**	**382**	**702**	**—**	**—**
(i) From banks	2500	—	2	2	—	—	—	—
(ii) From others	1732	2166	67	146	382	702	—	—
3.2. Savings bank deposits	**76**	**53**	**1**	**4**	**—**	**—**	**—**	**—**
3.3. Term deposits	**14997**	**7997**	**11895**	**10423**	**6371**	**4922**	**—**	**—**
(i) From banks	243	—	7050	6500	1725	3000	—	—
(ii) From others	14754	7997	4845	3923	4646	1922	—	—
3.A. Deposits of branches in India	19306	10217	11966	10575	6753	5624	—	—
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—
4. Borrowings	**12300**	**13443**	**3800**	**12587**	**1559**	**3358**	**1000**	**3951**
	(32.4)	(45.2)	(16.2)	(40.5)	(11.5)	(21.3)	(18.3)	(44.7)
4.1. Borrowings in India	12300	13443	3800	12587	1559	3358	1000	900
(i) From Reserve Bank of India	2000	1443	800	3537	1559	1903	1000	900
(ii) From other banks	9700	10999	3000	9050	—	—	—	—
(iii) From other institutions and agencies	600	1000	—	—	—	1455	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	3051
5. Other liabilities	**503**	**376**	**444**	**683**	**1300**	**2815**	**47**	**215**
	(1.3)	(1.3)	(1.9)	(2.2)	(9.6)	(17.8)	(0.9)	(2.4)
5.1. Bills Payable	—	—	—	—	—	—	—	—
5.2. Inter-office adjustments	—	—	—	—	—	1	—	—
5.3. Interest accrued	341	208	216	169	94	58	—	15
5.4. Others (including provisions)	162	168	228	514	1206	2756	47	200
Total Liabilities	**37936**	**29738**	**23415**	**31051**	**13548**	**15799**	**5465**	**8839**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 1999 AND 2000 *(Concld.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
1. Cash in hand	**—**	**9**	**2**	**4**	**1**	**1**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)
2. Balances with RBI	**2031**	**623**	**521**	**526**	**747**	**182**	**8**	**35**
	(5.4)	(2.1)	(2.2)	(1.7)	(5.5)	(1.1)	(0.1)	(0.4)
3. Balances with banks in India	735	407	2192	2608	893	735	1613	50
	(1.9)	(1.4)	(9.4)	(8.4)	(6.6)	(4.7)	(29.5)	(0.6)
4. Money at call and short notice	382	275	400	—	200	—	—	600
	(1.0)	(0.9)	(1.7)	(—)	(1.5)	(—)	(—)	(6.8)
5. Balances with banks outside India	—	—	16	58	131	178	—	—
	(—)	(—)	(0.1)	(0.2)	(1.0)	(1.1)	(—)	(—)
6. Investments	**7226**	**5772**	**5014**	**5882**	**2041**	**2274**	**46**	**1300**
	(19.0)	(19.4)	(21.4)	(18.9)	(15.1)	(14.4)	(0.8)	(14.7)
6.A. Investments in India	7226	5772	5014	5882	2041	2274	46	1300
(i) Government securities	4046	1082	—	—	1800	1494	46	800
(ii) Other approved securities	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	597	1597	241	780	—	500
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—
(vi) Others	3180	4690	4417	4285	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—
7. Advances	**25259**	**20190**	**12777**	**18797**	**8014**	**10585**	**3540**	**6190**
	(66.6)	(67.9)	(54.6)	(60.5)	(59.1)	(67.0)	(64.8)	(70.0)
7.1. Bills purchased and discounted	1199	2556	1014	1078	1341	2709	—	1400
7.2. Cash credits, overdrafts & loans	593	424	5917	13489	2922	4263	750	—
7.3. Term loans	23467	17211	5846	4230	3751	3614	2790	4790
Priority sector advances included in 7	**7839**	**7062**	**1270**	**7188**	**1660**	**2344**	**750**	**1400**
8. Fixed Assets	**307**	**269**	**169**	**163**	**48**	**32**	**55**	**62**
	(0.8)	(0.9)	(0.7)	(0.5)	(0.4)	(0.2)	(1.0)	(0.7)
8.1. Premises	149	142	119	120	—	—	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	157	127	51	43	48	32	55	62
9. Other Assets	**1996**	**2193**	**2324**	**3013**	**1475**	**1812**	**203**	**602**
	(5.3)	(7.4)	(9.9)	(9.7)	(10.9)	(11.5)	(3.7)	(6.8)
9.1. Inter - office adjustments (net)	82	310	—	—	—	—	—	—
9.2. Interest accrued	261	172	407	374	332	281	9	70
9.3. Tax paid	18	18	72	129	979	1251	—	44
9.4. Stationery and Stamps	—	—	—	—	—	—	—	—
9.5. Others	1635	1694	1844	2509	164	279	194	488
Total Assets	**37936**	**29738**	**23415**	**31051**	**13548**	**15799**	**5465**	**8839**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000

(Amount in Rs. lakh)

Items	As on March 31					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(2.1)	(1.7)	(1.9)	(1.5)	(1.4)	(1.1)
2. Reserves and Surplus	**307**	**476**	**275**	**—**	**401**	**401**
	(6.4)	(8.1)	(5.1)	(—)	(5.4)	(4.6)
3. Deposits	**3086**	**4019**	**4100**	**5276**	**5731**	**6860**
	(64.4)	(68.0)	(76.1)	(78.7)	(77.5)	(78.5)
3.1. Demand deposits	74	60	132	155	232	371
3.2. Savings bank deposits	1340	1623	2410	3029	2433	2684
3.3. Term deposits	1672	2336	1558	2092	3066	3805
4. Borrowings	**948**	**973**	**640**	**978**	**480**	**520**
	(19.8)	(16.5)	(11.9)	(14.6)	(6.5)	(5.9)
4.1. From banks*	219	237	113	191	31	35
4.2. From others	729	735	527	787	449	485
5. Other liabilities	**353**	**338**	**273**	**350**	**687**	**860**
	(7.4)	(5.7)	(5.1)	(5.2)	(9.3)	(9.8)
5.1. Bills Payable	—	—	8	4	16	9
5.2. Inter-office adjustments	25	21	—	—	—	18
5.3. Interest accrued	40	44	42	53	649	810
5.4. Others (including provisions)	289	273	224	293	22	22
Total Liabilities	**4794**	**5906**	**5388**	**6704**	**7400**	**8741**
1. Cash in hand	**51**	**91**	**76**	**88**	**70**	**111**
	(1.1)	(1.5)	(1.4)	(1.3)	(0.9)	(1.3)
2. Balances with RBI	**108**	**106**	**114**	**139**	**191**	**228**
	(2.3)	(1.8)	(2.1)	(2.1)	(2.6)	(2.6)
3. Balances with banks in India	**1551**	**1871**	**2088**	**2541**	**3809**	**4931**
	(32.4)	(31.7)	(38.7)	(37.9)	(51.5)	(56.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**425**	**636**	**—**	**—**	**632**	**964**
	(8.9)	(10.8)	(—)	(—)	(8.5)	(11.0)
6. Advances	**2471**	**3057**	**1563**	**2421**	**1163**	**1513**
	(51.5)	(51.8)	(29.0)	(36.1)	(15.7)	(17.3)
6.1. Bills purchased and discounted	9	68	—	—	—	—
6.2. Cash credits, overdrafts & loans	1728	1849	527	880	340	528
6.3. Term loans	734	1141	1036	1541	823	985
7. Fixed Assets	**19**	**28**	**12**	**11**	**9**	**11**
	(0.4)	(0.5)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**168**	**116**	**1534**	**1506**	**1525**	**983**
	(3.5)	(2.0)	(28.5)	(22.5)	(20.6)	(11.2)
8.1. Inter - office adjustments (net)	—	—	4	21	176	—
8.2. Interest accrued	45	72	—	—	1054	837
8.3. Others	123	44	1530	1484	295	146
Total Assets	**4794**	**5906**	**5388**	**6704**	**7400**	**8741**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.3)	(0.2)	(0.4)	(0.3)	(0.7)	(0.5)
2. Reserves and Surplus	**2450**	**3317**	**—**	**678**	**—**	**1137**
	(7.1)	(8.0)	(—)	(2.2)	(—)	(6.0)
3. Deposits	**26548**	**32710**	**23394**	**27549**	**12304**	**15021**
	(76.8)	(79.2)	(91.7)	(90.8)	(84.9)	(79.6)
3.1. Demand deposits	605	623	2130	2255	582	1062
3.2. Savings bank deposits	9360	11829	10962	12662	4717	5910
3.3. Term deposits	16582	20258	10302	12633	7005	8049
4. Borrowings	**4039**	**3820**	**774**	**963**	**1391**	**1907**
	(11.7)	(9.2)	(3.0)	(3.2)	(9.6)	(10.1)
4.1. From banks*	764	779	—	—	73	102
4.2. From others	3275	3040	774	963	1317	1805
5. Other liabilities	**1453**	**1354**	**1256**	**1038**	**700**	**710**
	(4.2)	(3.3)	(4.9)	(3.4)	(4.8)	(3.8)
5.1. Bills Payable	223	318	105	112	46	45
5.2. Inter-office adjustments	389	146	—	19	118	148
5.3. Interest accrued	16	23	121	165	27	50
5.4. Others (including provisions)	826	867	1030	741	509	466
Total Liabilities	**34590**	**41300**	**25525**	**30328**	**14495**	**18875**
1. Cash in hand	**616**	**751**	**201**	**246**	**244**	**749**
	(1.8)	(1.8)	(0.8)	(0.8)	(1.7)	(4.0)
2. Balances with RBI	**810**	**960**	**779**	**855**	**394**	**486**
	(2.3)	(2.3)	(3.1)	(2.8)	(2.7)	(2.6)
3. Balances with banks in India	**11324**	**16141**	**10887**	**15376**	**3784**	**3438**
	(32.7)	(39.1)	(42.7)	(50.7)	(26.1)	(18.2)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**9910**	**9766**	**3984**	**3609**	**2322**	**4203**
	(28.6)	(23.6)	(15.6)	(11.9)	(16.0)	(22.3)
6. Advances	**10845**	**12572**	**4601**	**5065**	**4061**	**6323**
	(31.4)	(30.4)	(18.0)	(16.7)	(28.0)	(33.5)
6.1. Bills purchased and discounted	—	—	—	5	12	29
6.2. Cash credits, overdrafts & loans	4165	4831	73	352	898	1175
6.3. Term loans	6680	7740	4528	4708	3151	5119
7. Fixed Assets	**38**	**38**	**36**	**36**	**21**	**40**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	**1048**	**1073**	**5037**	**5142**	**3669**	**3636**
	(3.0)	(2.6)	(19.7)	(17.0)	(25.3)	(19.3)
8.1. Inter - office adjustments (net)	—	—	9	—	—	—
8.2. Interest accrued	861	881	792	1143	338	500
8.3. Others	187	192	4236	3999	3331	3136
Total Assets	**34590**	**41300**	**25525**	**30328**	**14495**	**18875**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank	
	1999	2000	1999	2000	1999	2000
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(0.9)	(0.8)	(0.9)	(0.8)	(2.9)	(2.7)
2. Reserves and Surplus	**417**	**—**	**497**	**862**	**211**	**211**
	(3.8)	(—)	(4.3)	(6.6)	(6.1)	(5.6)
3. Deposits	**8408**	**9013**	**9100**	**10029**	**2399**	**2478**
	(76.1)	(75.0)	(78.0)	(77.2)	(69.4)	(65.9)
3.1. Demand deposits	76	35	618	462	116	121
3.2. Savings bank deposits	2527	2677	2840	2830	1214	1040
3.3. Term deposits	5805	6301	5642	6737	1069	1318
4. Borrowings	**1597**	**1847**	**1427**	**1416**	**440**	**565**
	(14.5)	(15.4)	(12.2)	(10.9)	(12.7)	(15.0)
4.1. From banks*	106	103	58	73	—	—
4.2. From others	1491	1744	1369	1343	440	565
5. Other liabilities	**535**	**1064**	**547**	**582**	**309**	**409**
	(4.8)	(8.9)	(4.7)	(4.5)	(8.9)	(10.9)
5.1. Bills Payable	—	—	49	32	—	1
5.2. Inter-office adjustments	—	34	—	—	—	—
5.3. Interest accrued	7	7	66	79	138	193
5.4. Others (including provisions)	528	1024	432	470	171	215
Total Liabilities	**11054**	**12022**	**11671**	**12989**	**3459**	**3762**
1. Cash in hand	**253**	**221**	**158**	**201**	**89**	**61**
	(2.3)	(1.8)	(1.4)	(1.5)	(2.6)	(1.6)
2. Balances with RBI	**241**	**266**	**287**	**327**	**66**	**73**
	(2.2)	(2.2)	(2.5)	(2.5)	(1.9)	(1.9)
3. Balances with banks in India	**2584**	**2801**	**3102**	**2919**	**385**	**490**
	(23.4)	(23.3)	(26.6)	(22.5)	(11.1)	(13.0)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1946**	**2364**	**1190**	**911**	**85**	**85**
	(17.6)	(19.7)	(10.2)	(7.0)	(2.5)	(2.3)
6. Advances	**5506**	**6020**	**4237**	**4569**	**2375**	**2772**
	(49.8)	(50.1)	(36.3)	(35.2)	(68.7)	(73.7)
6.1. Bills purchased and discounted	161	190	42	14	—	—
6.2. Cash credits, overdrafts & loans	1444	1658	1063	1345	1116	1327
6.3. Term loans	3900	4172	3133	3210	1259	1446
7. Fixed Assets	**21**	**21**	**29**	**27**	**8**	**9**
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**504**	**330**	**2668**	**4035**	**451**	**272**
	(4.6)	(2.7)	(22.9)	(31.1)	(13.0)	(7.2)
8.1. Inter - office adjustments (net)	4	—	28	13	205	119
8.2. Interest accrued	168	171	74	195	62	24
8.3. Others	331	159	2566	3827	182	129
Total Assets	**11054**	**12022**	**11671**	**12989**	**3459**	**3762**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Graminya Bank	
	1999	2000	1999	2000	1999	2000
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	**742**	**763**	**100**	**100**	**100**	**100**
	(5.0)	(4.2)	(0.3)	(0.2)	(0.6)	(0.4)
2. Reserves and Surplus	**—**	**22**	**1708**	**2434**	**769**	**2684**
	(—)	(0.1)	(4.4)	(5.4)	(4.2)	(11.0)
3. Deposits	**10296**	**12520**	**33894**	**39461**	**13633**	**17169**
	(69.8)	(68.5)	(87.2)	(87.5)	(75.2)	(70.5)
3.1. Demand deposits	819	696	2437	3009	93	137
3.2. Savings bank deposits	7058	7810	15966	16987	5749	7174
3.3. Term deposits	2419	4015	15491	19466	7791	9858
4. Borrowings	**2184**	**3090**	**2017**	**1892**	**1945**	**2508**
	(14.8)	(16.9)	(5.2)	(4.2)	(10.7)	(10.3)
4.1. From banks*	340	537	136	103	130	113
4.2. From others	1844	2553	1881	1789	1815	2394
5. Other liabilities	**1527**	**1883**	**1147**	**1199**	**1671**	**1906**
	(10.4)	(10.3)	(3.0)	(2.7)	(9.2)	(7.8)
5.1. Bills Payable	348	138	83	57	130	198
5.2. Inter-office adjustments	35	594	13	44	—	—
5.3. Interest accrued	313	477	21	29	23	34
5.4. Others (including provisions)	830	674	1030	1069	1519	1675
Total Liabilities	**14749**	**18278**	**38865**	**45086**	**18119**	**24367**
1. Cash in hand	**579**	**389**	**226**	**278**	**203**	**237**
	(3.9)	(2.1)	(0.6)	(0.6)	(1.1)	(1.0)
2. Balances with RBI	**255**	**320**	**1045**	**1130**	**408**	**551**
	(1.7)	(1.8)	(2.7)	(2.5)	(2.3)	(2.3)
3. Balances with banks in India	**372**	**605**	**20042**	**25913**	**3949**	**6087**
	(2.5)	(3.3)	(51.6)	(57.5)	(21.8)	(25.0)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**5696**	**6861**	**7568**	**6241**	**3253**	**5037**
	(38.6)	(37.5)	(19.5)	(13.8)	(18.0)	(20.7)
6. Advances	**6565**	**8521**	**6799**	**8164**	**5554**	**7114**
	(44.5)	(46.6)	(17.5)	(18.1)	(30.7)	(29.2)
6.1. Bills purchased and discounted	1737	898	—	—	24	6
6.2. Cash credits, overdrafts & loans	372	1512	1613	2962	1269	1693
6.3. Term loans	4457	6111	5186	5202	4261	5415
7. Fixed Assets	**23**	**59**	**58**	**57**	**17**	**17**
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**1259**	**1522**	**3126**	**3303**	**4735**	**5323**
	(8.5)	(8.3)	(8.0)	(7.3)	(26.1)	(21.8)
8.1. Inter - office adjustments (net)	—	—	—	—	271	453
8.2. Interest accrued	116	130	2977	3104	—	734
8.3. Others	1142	1392	150	199	4464	4136
Total Assets	**14749**	**18278**	**38865**	**45086**	**18119**	**24367**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.1)	(1.0)	(0.4)	(0.3)	(0.7)	(0.5)
2. Reserves and Surplus	**—**	**—**	**1711**	**1711**	**1402**	**2082**
	(—)	(—)	(6.5)	(5.6)	(9.7)	(11.0)
3. Deposits	**5538**	**7649**	**20202**	**24122**	**9148**	**11974**
	(61.6)	(73.7)	(76.9)	(79.6)	(63.0)	(63.3)
3.1. Demand deposits	55	164	602	319	286	369
3.2. Savings bank deposits	1656	2472	8822	10901	2543	4014
3.3. Term deposits	3827	5013	10778	12902	6320	7592
4. Borrowings	**1084**	**470**	**1382**	**1572**	**1860**	**2366**
	(12.1)	(4.5)	(5.3)	(5.2)	(12.8)	(12.5)
4.1. From banks*	119	13	—	32	228	299
4.2. From others	966	456	1382	1541	1633	2067
5. Other liabilities	**2271**	**2157**	**2859**	**2818**	**2002**	**2388**
	(25.3)	(20.8)	(10.9)	(9.3)	(13.8)	(12.6)
5.1. Bills Payable	—	—	36	32	13	12
5.2. Inter-office adjustments	244	32	—	—	120	—
5.3. Interest accrued	1037	1209	—	—	1063	1620
5.4. Others (including provisions)	990	915	2823	2785	806	757
Total Liabilities	**8994**	**10375**	**26254**	**30323**	**14512**	**18910**
1. Cash in hand	**65**	**94**	**135**	**222**	**150**	**253**
	(0.7)	(0.9)	(0.5)	(0.7)	(1.0)	(1.3)
2. Balances with RBI	**167**	**228**	**601**	**691**	**363**	**370**
	(1.9)	(2.2)	(2.3)	(2.3)	(2.5)	(2.0)
3. Balances with banks in India	**1043**	**1822**	**13749**	**18557**	**3510**	**4064**
	(11.6)	(17.6)	(52.4)	(61.2)	(24.2)	(21.5)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**560**	**—**
	(—)	(—)	(—)	(—)	(3.9)	(—)
5. Investments	**—**	**—**	**3893**	**2790**	**2942**	**5360**
	(—)	(—)	(14.8)	(9.2)	(20.3)	(28.3)
6. Advances	**2980**	**2472**	**6236**	**6677**	**4273**	**6043**
	(33.1)	(23.8)	(23.8)	(22.0)	(29.4)	(32.0)
6.1. Bills purchased and discounted	5	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	828	285	747	883	1087	1901
6.3. Term loans	2147	2184	5488	5794	3186	4143
7. Fixed Assets	**12**	**12**	**14**	**17**	**18**	**23**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**4726**	**5747**	**1626**	**1368**	**2696**	**2797**
	(52.5)	(55.4)	(6.2)	(4.5)	(18.6)	(14.8)
8.1. Inter - office adjustments (net)	—	—	—	—	—	16
8.2. Interest accrued	22	26	—	—	249	365
8.3. Others	4704	5721	1626	1368	2448	2416
Total Assets	**8994**	**10375**	**26254**	**30323**	**14512**	**18910**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.4)	(0.3)	(0.3)	(0.6)	(0.5)
2. Reserves and Surplus	**1268**	**1735**	**821**	**821**	**493**	**855**
	(5.4)	(6.4)	(2.9)	(2.5)	(2.9)	(4.2)
3. Deposits	**20063**	**23011**	**22282**	**25309**	**14827**	**17433**
	(85.0)	(84.8)	(77.7)	(76.2)	(86.1)	(85.1)
3.1. Demand deposits	1300	1351	166	185	409	455
3.2. Savings bank deposits	10224	11473	8476	9061	8994	10482
3.3. Term deposits	8540	10187	13640	16064	5423	6496
4. Borrowings	**1308**	**1434**	**989**	**1052**	**1443**	**1906**
	(5.5)	(5.3)	(3.5)	(3.2)	(8.4)	(9.3)
4.1. From banks*	118	119	43	85	—	1906
4.2. From others	1190	1315	946	967	1443	—
5. Other liabilities	**851**	**850**	**4468**	**5943**	**355**	**193**
	(3.6)	(3.1)	(15.6)	(17.9)	(2.1)	(0.9)
5.1. Bills Payable	36	59	164	78	—	27
5.2. Inter-office adjustments	17	32	—	21	1	—
5.3. Interest accrued	—	23	2927	4505	104	84
5.4. Others (including provisions)	798	737	1377	1339	250	82
Total Liabilities	**23590**	**27130**	**28660**	**33225**	**17219**	**20486**
1. Cash in hand	**354**	**701**	**229**	**267**	**330**	**287**
	(1.5)	(2.6)	(0.8)	(0.8)	(1.9)	(1.4)
2. Balances with RBI	**603**	**639**	**716**	**784**	**450**	**520**
	(2.6)	(2.4)	(2.5)	(2.4)	(2.6)	(2.5)
3. Balances with banks in India	**6093**	**7263**	**9075**	**9796**	**6098**	**8557**
	(25.8)	(26.8)	(31.7)	(29.5)	(35.4)	(41.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**10680**	**13063**	**8887**	**11123**	**3140**	**3040**
	(45.3)	(48.1)	(31.0)	(33.5)	(18.2)	(14.8)
6. Advances	**3756**	**4455**	**6206**	**7284**	**3922**	**4936**
	(15.9)	(16.4)	(21.7)	(21.9)	(22.8)	(24.1)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1002	2118	423	502	3922	—
6.3. Term loans	2754	2337	5783	6782	—	4936
7. Fixed Assets	**21**	**20**	**21**	**28**	**13**	**13**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**2082**	**988**	**3526**	**3944**	**3266**	**3133**
	(8.8)	(3.6)	(12.3)	(11.9)	(19.0)	(15.3)
8.1. Inter - office adjustments (net)	—	—	44	—	—	70
8.2. Interest accrued	1937	876	2842	3356	1097	1396
8.3. Others	144	112	639	588	2169	1667
Total Assets	**23590**	**27130**	**28660**	**33225**	**17219**	**20486**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.1)	(0.3)	(0.3)	(2.1)	(1.9)
2. Reserves and Surplus	**—**	**—**	**653**	**1919**	**200**	**283**
	(—)	(—)	(2.3)	(5.9)	(4.2)	(5.3)
3. Deposits	**6028**	**7183**	**21291**	**24261**	**3819**	**4154**
	(77.2)	(80.6)	(73.5)	(74.6)	(80.6)	(78.1)
3.1. Demand deposits	675	1074	1046	1450	495	287
3.2. Savings bank deposits	2294	2587	12521	14006	1683	1904
3.3. Term deposits	3058	3523	7724	8805	1641	1963
4. Borrowings	**291**	**300**	**2038**	**2005**	**137**	**124**
	(3.7)	(3.4)	(7.0)	(6.2)	(2.9)	(2.3)
4.1. From banks*	—	—	132	150	—	—
4.2. From others	291	300	1906	1855	137	124
5. Other liabilities	**1391**	**1331**	**4881**	**4224**	**480**	**659**
	(17.8)	(14.9)	(16.9)	(13.0)	(10.1)	(12.4)
5.1. Bills Payable	475	179	58	76	—	—
5.2. Inter-office adjustments	—	—	115	47	—	—
5.3. Interest accrued	584	796	2282	2752	256	394
5.4. Others (including provisions)	332	356	2425	1349	224	265
Total Liabilities	**7810**	**8914**	**28964**	**32509**	**4736**	**5321**
1. Cash in hand	**49**	**53**	**201**	**296**	**105**	**192**
	(0.6)	(0.6)	(0.7)	(0.9)	(2.2)	(3.6)
2. Balances with RBI	**213**	**245**	**760**	**815**	**121**	**125**
	(2.7)	(2.7)	(2.6)	(2.5)	(2.6)	(2.3)
3. Balances with banks in India	**2902**	**3400**	**1275**	**16609**	**2165**	**2295**
	(37.2)	(38.1)	(4.4)	(51.1)	(45.7)	(43.1)
4. Money at call and short notice	**—**	**—**	**10043**	**—**	**—**	**—**
	(—)	(—)	(34.7)	(—)	(—)	(—)
5. Investments	**47**	**47**	**8297**	**7478**	**915**	**1280**
	(0.6)	(0.5)	(28.6)	(23.0)	(19.3)	(24.1)
6. Advances	**1421**	**1618**	**6344**	**5543**	**706**	**804**
	(18.2)	(18.2)	(21.9)	(17.1)	(14.9)	(15.1)
6.1. Bills purchased and discounted	—	—	—	—	1	2
6.2. Cash credits, overdrafts & loans	452	491	1321	805	59	0
6.3. Term loans	969	1127	5023	4738	646	803
7. Fixed Assets	**6**	**5**	**17**	**17**	**11**	**10**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	**3173**	**3546**	**2027**	**1752**	**712**	**614**
	(40.6)	(39.8)	(7.0)	(5.4)	(15.0)	(11.5)
8.1. Inter - office adjustments (net)	159	69	—	—	7	40
8.2. Interest accrued	74	89	1944	1621	245	364
8.3. Others	2940	3388	83	131	460	211
Total Assets	**7810**	**8914**	**28964**	**32509**	**4736**	**5321**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.7)	(0.3)	(0.2)	(1.4)	(1.0)
2. Reserves and Surplus	**183**	**310**	**3855**	**5449**	**—**	**1295**
	(1.8)	(2.3)	(10.4)	(13.0)	(0.0)	(13.0)
3. Deposits	**4829**	**6107**	**29563**	**32832**	**6061**	**7336**
	(47.0)	(44.8)	(79.6)	(78.0)	(83.3)	(73.4)
3.1. Demand deposits	258	383	3194	3320	74	89
3.2. Savings bank deposits	1984	2302	16956	18791	2580	3087
3.3. Term deposits	2586	3422	9413	10720	3407	4159
4. Borrowings	**361**	**288**	**2082**	**2106**	**669**	**915**
	(3.5)	(2.1)	(5.6)	(5.0)	(9.2)	(9.2)
4.1. From banks*	—	—	290	315	75	92
4.2. From others	361	288	1792	1791	594	823
5. Other liabilities	**4812**	**6830**	**1557**	**1573**	**442**	**346**
	(46.8)	(50.1)	(4.2)	(3.8)	(6.1)	(3.5)
5.1. Bills Payable	—	—	552	69	—	—
5.2. Inter-office adjustments	4053	5774	—	104	—	—
5.3. Interest accrued	411	699	19	16	—	—
5.4. Others (including provisions)	348	358	986	1384	442	346
Total Liabilities	**10284**	**13636**	**37156**	**42080**	**7272**	**9992**
1. Cash in hand	**42**	**41**	**496**	**670**	**69**	**93**
	(0.4)	(0.3)	(1.3)	(1.6)	(0.9)	(0.9)
2. Balances with RBI	**160**	**200**	**827**	**902**	**174**	**200**
	(1.6)	(1.5)	(2.2)	(4.1)	(2.4)	(2.0)
3. Balances with banks in India	**2696**	**3977**	**17771**	**22208**	**1890**	**2771**
	(26.2)	(29.2)	(47.8)	(51.7)	(26.0)	(27.7)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**1295**
	(—)	(—)	(—)	(—)	(—)	(13.0)
5. Investments	**426**	**433**	**8618**	**8543**	**549**	**570**
	(4.1)	(3.2)	(23.2)	(20.3)	(7.5)	(5.7)
6. Advances	**2109**	**2158**	**4888**	**4979**	**2767**	**3122**
	(20.5)	(15.8)	(13.2)	(11.0)	(38.1)	(31.2)
6.1. Bills purchased and discounted	3	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	160	181	4887	4979	1051	1256
6.3. Term loans	1946	1975	—	—	1716	1865
7. Fixed Assets	**27**	**26**	**31**	**39**	**27**	**28**
	(0.3)	(0.2)	(0.1)	(—)	(0.4)	(0.3)
8. Other Assets	**4824**	**6801**	**4525**	**4739**	**1796**	**1913**
	(46.9)	(49.9)	(12.2)	(11.3)	(24.7)	(19.1)
8.1. Inter - office adjustments (net)	4070	5815	419	—	90	130
8.2. Interest accrued	258	382	4009	4648	—	—
8.3. Others	495	603	97	91	1706	1783
Total Assets	**10284**	**13636**	**37156**	**42080**	**7272**	**9992**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.7)	(0.2)	(0.2)	(0.5)	(0.3)
2. Reserves and Surplus	**658**	**658**	**2130**	**2130**	**1374**	**2732**
	(5.1)	(4.4)	(4.4)	(4.0)	(6.4)	(9.0)
3. Deposits	**9467**	**11209**	**40647**	**45937**	**12597**	**19801**
	(74.0)	(75.6)	(84.1)	(86.7)	(59.1)	(65.0)
3.1. Demand deposits	671	654	1371	1506	285	310
3.2. Savings bank deposits	2722	2906	19173	20459	4723	7022
3.3. Term deposits	6074	7649	20104	23973	7590	12468
4. Borrowings	**1618**	**1841**	**2504**	**2301**	**5278**	**5190**
	(12.7)	(12.4)	(5.2)	(4.3)	(24.8)	(17.0)
4.1. From banks*	98	1841	2504	—	1034	1214
4.2. From others	1520	—	—	2301	4244	3976
5. Other liabilities	**942**	**1016**	**2956**	**2540**	**1974**	**2661**
	(7.4)	(6.9)	(6.1)	(4.8)	(9.3)	(8.7)
5.1. Bills Payable	26	13	—	—	202	40
5.2. Inter-office adjustments	—	—	—	—	235	747
5.3. Interest accrued	88	104	75	70	175	125
5.4. Others (including provisions)	828	898	2882	2470	1362	1749
Total Liabilities	**12785**	**14824**	**48337**	**53008**	**21322**	**30483**
1. Cash in hand	**198**	**191**	**745**	**1022**	**377**	**296**
	(1.5)	(1.3)	(1.5)	(1.9)	(1.8)	(1.0)
2. Balances with RBI	**274**	**328**	**1302**	**1496**	**394**	**576**
	(2.1)	(2.2)	(2.7)	(2.8)	(1.8)	(1.9)
3. Balances with banks in India	**4371**	**5052**	**2797**	**2655**	**365**	**220**
	(34.2)	(34.1)	(5.8)	(5.0)	(1.7)	(0.7)
4. Money at call and short notice	**—**	**—**	**12676**	**7912**	**5792**	**7695**
	(—)	(—)	(26.2)	(14.9)	(27.2)	(25.2)
5. Investments	**1579**	**1439**	**14610**	**22464**	**2033**	**4118**
	(12.3)	(9.7)	(30.2)	(42.4)	(9.5)	(13.5)
6. Advances	**5464**	**6814**	**11285**	**12167**	**11705**	**15691**
	(42.7)	(46.0)	(23.3)	(23.0)	(54.9)	(51.5)
6.1. Bills purchased and discounted	44	26	—	367	3	—
6.2. Cash credits, overdrafts & loans	1217	1838	1834	2134	5386	8379
6.3. Term loans	4203	4951	9452	9666	6316	7311
7. Fixed Assets	**33**	**32**	**43**	**59**	**84**	**98**
	(0.3)	(0.2)	(0.1)	(0.1)	(0.4)	(0.3)
8. Other Assets	**867**	**968**	**4879**	**5232**	**572**	**1788**
	(6.8)	(6.5)	(10.1)	(9.9)	(2.7)	(5.9)
8.1. Inter - office adjustments (net)	159	38	539	838	—	—
8.2. Interest accrued	279	739	2788	3331	477	986
8.3. Others	428	190	1553	1063	94	802
Total Assets	**12785**	**14824**	**48337**	**53008**	**21322**	**30483**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(3.1)	(2.4)	(0.4)	(0.4)	(0.4)	(0.4)
2. Reserves and Surplus	**—**	**—**	**1545**	**3390**	**—**	**1459**
	(—)	(—)	(6.8)	(12.6)	(—)	(5.5)
3. Deposits	**2177**	**2537**	**17228**	**19717**	**16664**	**19214**
	(68.0)	(60.4)	(75.8)	(73.2)	(74.2)	(72.5)
3.1. Demand deposits	92	98	1334	1548	1500	1150
3.2. Savings bank deposits	548	605	6929	7956	8123	9365
3.3. Term deposits	1537	1834	8965	10213	7040	8699
4. Borrowings	**591**	**679**	**1399**	**702**	**3130**	**2528**
	(18.5)	(16.2)	(6.2)	(2.6)	(13.9)	(9.5)
4.1. From banks*	14	23	211	13	553	534
4.2. From others	577	656	1188	689	2578	1994
5. Other liabilities	**331**	**884**	**2444**	**3041**	**2577**	**3216**
	(10.4)	(21.1)	(10.8)	(11.3)	(11.5)	(12.1)
5.1. Bills Payable	4	14	—	—	316	207
5.2. Inter-office adjustments	7	—	—	—	—	—
5.3. Interest accrued	207	316	1569	2129	1416	1994
5.4. Others (including provisions)	114	554	875	913	845	1014
Total Liabilities	**3199**	**4199**	**22716**	**26950**	**22472**	**26517**
1. Cash in hand	**7**	**8**	**146**	**194**	**194**	**188**
	(0.2)	(0.2)	(0.6)	(0.7)	(0.9)	(0.7)
2. Balances with RBI	**80**	**85**	**576**	**636**	**550**	**731**
	(2.5)	(2.0)	(2.5)	(2.4)	(2.4)	(2.8)
3. Balances with banks in India	**38**	**1396**	**10272**	**13688**	**906**	**893**
	(1.2)	(33.2)	(45.2)	(50.8)	(4.0)	(3.4)
4. Money at call and short notice	**1027**	**—**	**—**	**—**	**5372**	**7943**
	(32.1)	(—)	(—)	(—)	(23.9)	(30.0)
5. Investments	**105**	**95**	**1633**	**1483**	**555**	**331**
	(3.3)	(2.3)	(7.2)	(5.5)	(2.5)	(1.2)
6. Advances	**1247**	**1858**	**5041**	**5016**	**5183**	**5744**
	(39.0)	(44.2)	(22.2)	(18.6)	(23.1)	(21.7)
6.1. Bills purchased and discounted	2	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	358	613	1938	2035	2213	2469
6.3. Term loans	888	1245	3102	2981	2971	3275
7. Fixed Assets	**15**	**18**	**13**	**12**	**24**	**27**
	(0.5)	(0.4)	(0.1)	(—)	(0.1)	(0.1)
8. Other Assets	**681**	**739**	**5036**	**5921**	**9689**	**10659**
	(21.3)	(17.6)	(22.2)	(22.0)	(43.1)	(40.2)
8.1. Inter - office adjustments (net)	—	5	182	311	98	102
8.2. Interest accrued	54	114	1034	1810	698	267
8.3. Others	626	620	3820	3800	8894	10290
Total Assets	**3199**	**4199**	**22716**	**26950**	**22472**	**26517**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(2.2)	(2.0)	(0.6)	(0.5)	(0.8)	(0.6)
2. Reserves and Surplus	**236**	**236**	**2477**	**2477**	**1362**	**1749**
	(5.2)	(4.7)	(13.7)	(12.0)	(10.5)	(11.3)
3. Deposits	**2943**	**3446**	**13261**	**15219**	**8902**	**10705**
	(64.6)	(68.1)	(73.1)	(73.9)	(68.5)	(69.0)
3.1. Demand deposits	65	65	1380	1406	411	460
3.2. Savings bank deposits	1588	1766	4364	4900	2829	3074
3.3. Term deposits	1290	1616	7517	8914	5662	7171
4. Borrowings	**867**	**778**	**719**	**784**	**1986**	**2252**
	(19.0)	(15.4)	(4.0)	(3.8)	(15.3)	(14.5)
4.1. From banks*	142	149	52	65	105	102
4.2. From others	725	629	668	719	1881	2150
5. Other liabilities	**409**	**503**	**1577**	**2015**	**646**	**714**
	(9.0)	(9.9)	(8.7)	(9.8)	(5.0)	(4.6)
5.1. Bills Payable	14	29	—	—	33	19
5.2. Inter-office adjustments	—	9	93	26	—	—
5.3. Interest accrued	17	9	1386	1930	48	61
5.4. Others (including provisions)	378	457	97	60	566	633
Total Liabilities	**4555**	**5063**	**18135**	**20596**	**12995**	**15521**
1. Cash in hand	**161**	**107.00**	**92**	**119.00**	**191**	**207**
	(3.5)	(2.1)	(0.5)	(0.6)	(1.5)	(1.3)
2. Balances with RBI	**—**	**105**	**420**	**470**	**275**	**303**
	(—)	(2.1)	(2.3)	(2.3)	(2.1)	(2.0)
3. Balances with banks in India	**1328**	**1587**	**9909**	**11962**	**4128**	**5033**
	(29.2)	(31.3)	(54.6)	(58.1)	(31.8)	(32.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**274**	**274**	**727**	**512**	**1101**	**1114**
	(6.0)	(5.4)	(4.0)	(2.5)	(8.5)	(7.2)
6. Advances	**2397**	**2711**	**2657**	**3479**	**5213**	**6307**
	(52.6)	(53.5)	(14.7)	(16.9)	(40.1)	(40.6)
6.1. Bills purchased and discounted	116	60	—	—	8	3
6.2. Cash credits, overdrafts & loans	704	896	910	1344	187	348
6.3. Term loans	1577	1755	1748	2135	5017	5955
7. Fixed Assets	**17**	**21**	**9**	**12**	**15**	**15**
	(0.4)	(0.4)	(—)	(0.1)	(0.1)	(0.1)
8. Other Assets	**377**	**258**	**4322**	**4042**	**2073**	**2542**
	(8.3)	(5.1)	(23.8)	(19.6)	(16.0)	(16.4)
8.1. Inter - office adjustments (net)	28	103	—	—	81	137
8.2. Interest accrued	12	14	1724	1507	24	37
8.3. Others	338	140	2598	2535	1967	2369
Total Assets	**4555**	**5063**	**18135**	**20596**	**12995**	**15521**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(1.2)	(1.0)	(0.5)	(0.4)	(0.8)	(0.7)
2. Reserves and Surplus	**1077**	**1077**	**1336**	**1335**	**611**	**837**
	(12.9)	(10.8)	(6.1)	(5.7)	(4.6)	(5.4)
3. Deposits	**6312**	**8068**	**12382**	**14760**	**9330**	**10920**
	(75.5)	(80.9)	(56.7)	(63.2)	(70.3)	(71.0)
3.1. Demand deposits	145	223	1038	1093	408	333
3.2. Savings bank deposits	2791	3397	2944	3438	2206	2230
3.3. Term deposits	3376	4448	8401	10229	6717	8357
4. Borrowings	**452**	**331**	**4070**	**3669**	**2691**	**2363**
	(5.4)	(3.3)	(18.6)	(15.7)	(20.3)	(15.4)
4.1. From banks*	—	—	844	925	636	615
4.2. From others	452	331	3226	2744	2055	1748
5. Other liabilities	**423**	**396**	**3969**	**3492**	**536**	**1150**
	(5.1)	(4.0)	(18.2)	(14.9)	(4.0)	(7.5)
5.1. Bills Payable	—	—	—	—	25	23
5.2. Inter-office adjustments	—	—	109	142	204	815
5.3. Interest accrued	80	105	1774	2521	57	71
5.4. Others (including provisions)	343	290	2087	829	250	240
Total Liabilities	**8359**	**9968**	**21857**	**23356**	**13268**	**15370**
1. Cash in hand	**112**	**148**	**148**	**170**	**404**	**371**
	(1.3)	(1.5)	(0.7)	(0.7)	(3.0)	(2.4)
2. Balances with RBI	**189**	**245**	**465**	**481**	**293**	**323**
	(2.3)	(2.5)	(2.1)	(2.0)	(2.2)	(2.1)
3. Balances with banks in India	**335**	**2048**	**1215**	**951**	**5005**	**5384**
	(4.0)	(20.5)	(5.6)	(4.0)	(37.7)	(35.0)
4. Money at call and short notice	**2077**	**1395**	**3212**	**3909**	**—**	**—**
	(24.8)	(14.0)	(14.7)	(16.7)	(—)	(—)
5. Investments	**2604**	**2632**	**3366**	**4821**	**922**	**1594**
	(31.2)	(26.4)	(15.4)	(20.6)	(6.9)	(10.4)
6. Advances	**1414**	**1924**	**11540**	**11302**	**6264**	**6758**
	(16.9)	(19.3)	(52.8)	(48.3)	(47.2)	(44.0)
6.1. Bills purchased and discounted	—	—	198	106	38	91
6.2. Cash credits, overdrafts & loans	466	718	7301	7491	4750	4751
6.3. Term loans	949	1207	4041	3705	1476	1916
7. Fixed Assets	**8**	**9**	**29**	**44**	**27**	**34**
	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
8. Other Assets	**1620**	**1567**	**1883**	**1677**	**352**	**907**
	(19.4)	(15.7)	(8.6)	(7.2)	(2.7)	(5.9)
8.1. Inter - office adjustments (net)	1	4	—	—	—	—
8.2. Interest accrued	179	257	537	620	68	95
8.3. Others	1440	1306	1346	1057	284	812
Total Assets	**8359**	**9968**	**21857**	**23356**	**13268**	**15370**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.1)	(0.8)	(0.5)	(0.4)	(1.2)	(0.8)
2. Reserves and Surplus	**—**	**753**	**—**	**—**	**—**	**872**
	(—)	(6.1)	(—)	(—)	(—)	(6.9)
3. Deposits	**7805**	**10044**	**16391**	**20170**	**8753**	**10578**
	(89.6)	(81.1)	(87.8)	(89.8)	(86.7)	(84.2)
3.1. Demand deposits	431	379	408	495	311	297
3.2. Savings bank deposits	2162	2839	7150	9085	4386	5445
3.3. Term deposits	5212	6826	8833	10590	4056	4836
4. Borrowings	**508**	**1078**	**665**	**1073**	**706**	**635**
	(5.8)	(8.7)	(3.6)	(4.8)	(6.9)	(5.1)
4.1. From banks*	—	—	—	74	68	69
4.2. From others	508	1078	665	999	637	566
5. Other liabilities	**294**	**403**	**1512**	**1118**	**530**	**380**
	(3.4)	(3.3)	(8.1)	(5.0)	(5.3)	(3.0)
5.1. Bills Payable	—	—	—	—	4	4
5.2. Inter-office adjustments	13	25	11	—	—	—
5.3. Interest accrued	35	59	9	74	33	35
5.4. Others (including provisions)	246	319	1492	1044	493	341
Total Liabilities	**8707**	**12378**	**18668**	**22461**	**10089**	**12565**
1. Cash in hand	**157**	**171**	**290**	**443**	**180**	**224**
	(1.8)	(1.4)	(1.6)	(2.0)	(0.2)	(1.8)
2. Balances with RBI	**231**	**276**	**485**	**605**	**270**	**305**
	(2.7)	(2.2)	(2.6)	(2.7)	(2.7)	(2.4)
3. Balances with banks in India	**3517**	**1224**	**7158**	**8291**	**2705**	**4903**
	(40.4)	(9.9)	(38.3)	(36.9)	(26.8)	(39.0)
4. Money at call and short notice	**—**	**4420**	**—**	**—**	**—**	**—**
	(—)	(35.7)	(—)	(—)	(—)	(—)
5. Investments	**504**	**678**	**29**	**116**	**1778**	**1812**
	(5.8)	(5.5)	(0.2)	(0.5)	(17.6)	(14.4)
6. Advances	**2931**	**4319**	**4117**	**5046**	**2913**	**3352**
	(33.7)	(34.9)	(22.1)	(22.5)	(28.8)	(26.7)
6.1. Bills purchased and discounted	—	16	6	40	2	8
6.2. Cash credits, overdrafts & loans	474	774	779	1187	378	419
6.3. Term loans	2458	3529	3332	3819	2533	2926
7. Fixed Assets	**21**	**31**	**13**	**18**	**20**	**18**
	(0.2)	(0.3)	(0.1)	(0.1)	(—)	(0.1)
8. Other Assets	**1345**	**1259**	**6576**	**7941**	**2223**	**1950**
	(15.5)	(10.2)	(35.2)	(35.4)	(22.0)	(15.5)
8.1. Inter - office adjustments (net)	—	—	—	36	270	19
8.2. Interest accrued	49	33	566	895	132	150
8.3. Others	1296	1226	6010	7011	1821	1781
Total Assets	**8707**	**12378**	**18668**	**22461**	**10089**	**12565**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	..	**100**	**100**	**100**	**100**
	(0.6)	..	(0.9)	(0.8)	(1.1)	(0.9)
2. Reserves and Surplus	**1397**	..	**—**	**850**	**663**	**964**
	(8.6)	..	(—)	(6.4)	(7.0)	(8.5)
3. Deposits	**11859**	..	**9914**	**11397**	**6242**	**7782**
	(72.9)	..	(91.4)	(86.0)	(66.1)	(68.4)
3.1. Demand deposits	478	..	811	632	231	177
3.2. Savings bank deposits	6757	..	4238	492	2095	1940
3.3. Term deposits	4624	..	4865	5845	3616	5666
4. Borrowings	**1175**	..	**255**	**246**	**2130**	**2196**
	(7.2)	..	(2.4)	(1.9)	(22.5)	(19.3)
4.1. From banks*	118	..	—	—	401	468
4.2. From others	1057	..	255	246	1729	1728
5. Other liabilities	**1728**	..	**574**	**659**	**313**	**343**
	(10.6)	..	(5.3)	(5.0)	(3.3)	(3.0)
5.1. Bills Payable	18	..	—	—	2	—
5.2. Inter-office adjustments	56	..	—	—	—	—
5.3. Interest accrued	12	..	—	—	14	24
5.4. Others (including provisions)	1642	..	574	659	297	318
Total Liabilities	**16259**	..	**10843**	**13253**	**9448**	**11385**
1. Cash in hand	**141**	..	**213**	**243**	**255**	**215**
	(0.9)	..	(2.0)	(1.8)	(2.7)	(1.9)
2. Balances with RBI	**341**		**271**	**340**	**182**	**206**
	(2.1)	..	(2.5)	(2.6)	(1.9)	(1.8)
3. Balances with banks in India	**7843**	..	**3888**	**4790**	**2289**	**3428**
	(48.2)	..	(35.9)	(36.1)	(24.2)	(30.1)
4. Money at call and short notice	**—**		**599**	**695**	**—**	**—**
	(—)	..	(5.5)	(5.2)	(—)	(—)
5. Investments	**2004**		**—**	**—**	**871**	**897**
	(12.3)	..	(—)	(—)	(9.2)	(7.9)
6. Advances	**4292**	..	**3361**	**4136**	**5587**	**6330**
	(26.4)	..	(31.0)	(31.2)	(59.1)	(55.6)
6.1. Bills purchased and discounted	128	..	134	41	8	4
6.2. Cash credits, overdrafts & loans	662	..	1066	1416	1840	2578
6.3. Term loans	3487	..	2160	2679	3739	3747
7. Fixed Assets	**15**	..	**22**	**24**	**42**	**45**
	(0.1)	..	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	**1638**	..	**2489**	**3025**	**221**	**264**
	(10.1)	..	(23.0)	(23.2)	(2.3)	(2.3)
8.1. Inter - office adjustments (net)	—	..	161	187	133	137
8.2. Interest accrued	407	..	—	—	64	102
8.3. Others	1231	..	2328	2838	24	25
Total Assets	**16259**	..	**10843**	**13253**	**9448**	**11385**
	(100.0)	..	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.6)	(0.5)	(0.4)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	**1772**	**1772**	**3634**	**4467**	**1511**	**2167**
	(9.8)	(8.7)	(12.9)	(12.9)	(11.2)	(13.1)
3. Deposits	**11952**	**14081**	**19551**	**24463**	**10087**	**12117**
	(66.0)	(69.0)	(69.4)	(70.5)	(74.9)	(73.5)
3.1. Demand deposits	352	378	344	377	818	767
3.2. Savings bank deposits	3507	3575	7857	10743	3812	4715
3.3. Term deposits	8093	10128	11349	13342	5456	6635
4. Borrowings	**3623**	**3828**	**1876**	**1455**	**715**	**655**
	(20.0)	(18.8)	(6.7)	(4.2)	(5.3)	(4.0)
4.1. From banks*	704	778	267	62	60	57
4.2. From others	2919	3051	1609	1393	655	598
5. Other liabilities	**664**	**634**	**2991**	**4217**	**1059**	**1452**
	(3.7)	(3.1)	(10.6)	(12.2)	(7.9)	(8.8)
5.1. Bills Payable	239	191	43	23	—	—
5.2. Inter-office adjustments	—	20	—	44	58	79
5.3. Interest accrued	102	116	2277	3222	878	1238
5.4. Others (including provisions)	323	307	671	928	122	135
Total Liabilities	**18112**	**20416**	**28151**	**34701**	**13471**	**16491**
1. Cash in hand	**192**	**240**	**343**	**445**	**117**	**159**
	(1.1)	(1.2)	(1.2)	(1.3)	(0.9)	(1.0)
2. Balances with RBI	**371**	**328**	**697**	**758**	**324**	**379**
	(2.0)	(1.6)	(2.5)	(2.2)	(2.4)	(2.3)
3. Balances with banks in India	**5051**	**4744**	**9066**	**12746**	**7064**	**10132**
	(27.9)	(23.2)	(32.2)	(36.7)	(52.4)	(61.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**2170**	**2710**	**2896**	**2896**	**1109**	**—**
	(12.0)	(13.3)	(10.3)	(8.3)	(8.2)	(—)
6. Advances	**8495**	**10449**	**6430**	**8800**	**1870**	**2368**
	(46.9)	(51.2)	(22.8)	(25.4)	(13.9)	(14.4)
6.1. Bills purchased and discounted	1	1	35	8	—	—
6.2. Cash credits, overdrafts & loans	5655	6601	510	1207	794	659
6.3. Term loans	2840	3846	5885	7584	1075	1709
7. Fixed Assets	**36**	**35**	**49**	**55**	**10**	**11**
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**1796**	**1911**	**8670**	**9002**	**2977**	**3443**
	(9.9)	(9.4)	(30.8)	(25.9)	(22.1)	(20.9)
8.1. Inter - office adjustments (net)	31	—	122	—	—	—
8.2. Interest accrued	345	618	450	608	488	1081
8.3. Others	1421	1292	8097	8394	2489	2363
Total Assets	**18112**	**20416**	**28151**	**34701**	**13471**	**16491**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.4)	(0.8)	(0.6)	(0.7)	(0.5)
2. Reserves and Surplus	**1397**	**1477**	**286**	**936**	**775**	**776**
	(5.6)	(5.2)	(2.4)	(5.8)	(5.3)	(4.3)
3. Deposits	**21230**	**24636**	**10168**	**13019**	**9486**	**12208**
	(84.5)	(86.8)	(86.0)	(80.5)	(64.3)	(67.0)
3.1. Demand deposits	3669	3445	356	246	119	64
3.2. Savings bank deposits	11559	13814	3668	4885	2402	3322
3.3. Term deposits	6003	7377	6144	7887	6965	8822
4. Borrowings	**941**	**1100**	**796**	**1462**	**3125**	**3346**
	(3.7)	(3.9)	(6.7)	(9.0)	(21.2)	(18.4)
4.1. From banks*	25	13	22	424	485	475
4.2. From others	916	1087	774	1038	2640	2872
5. Other liabilities	**1452**	**1084**	**477**	**655**	**1267**	**1801**
	(5.8)	(3.8)	(4.0)	(4.1)	(8.6)	(9.9)
5.1. Bills Payable	65	48	8	13	14	33
5.2. Inter-office adjustments	—	—	—	14	129	100
5.3. Interest accrued	34	48	15	17	193	424
5.4. Others (including provisions)	1353	988	455	611	932	1244
Total Liabilities	**25120**	**28397**	**11828**	**16172**	**14753**	**18231**
1. Cash in hand	**355**	**685**	**204**	**325**	**151**	**152**
	(1.4)	(2.4)	(1.7)	(2.0)	(1.0)	(0.8)
2. Balances with RBI	**601**	**694**	**294**	**344**	**334**	**537**
	(2.4)	(2.4)	(2.5)	(2.1)	(2.3)	(2.9)
3. Balances with banks in India	**12571**	**13083**	**2881**	**6258**	**3223**	**3902**
	(50.0)	(46.1)	(24.4)	(38.6)	(21.8)	(21.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**5188**	**6847**	**2250**	**1838**	**2894**	**3672**
	(20.7)	(24.1)	(19.0)	(11.4)	(19.6)	(20.1)
6. Advances	**4109**	**4603**	**4165**	**5555**	**6765**	**8638**
	(16.4)	(16.2)	(35.2)	(34.3)	(45.9)	(47.4)
6.1. Bills purchased and discounted	—	—	—	—	17	1
6.2. Cash credits, overdrafts & loans	251	268	1088	1275	1176	1639
6.3. Term loans	3858	4335	3077	4281	5572	6998
7. Fixed Assets	**37**	**54**	**15**	**18**	**21**	**20**
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**2260**	**2431**	**2018**	**1833**	**1365**	**1309**
	(9.0)	(8.6)	(17.1)	(11.3)	(9.3)	(7.2)
8.1. Inter - office adjustments (net)	125	240	105	—	—	—
8.2. Interest accrued	1489	2113	463	502	317	421
8.3. Others	646	78	1450	1331	1049	888
Total Assets	**25120**	**28397**	**11828**	**16172**	**14753**	**18231**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.2)	(0.4)	(0.4)	(1.0)	(0.8)
2. Reserves and Surplus	**884**	**884**	**2521**	**—**	**433**	**1275**
	(11.9)	(10.9)	(10.1)	(—)	(4.5)	(10.1)
3. Deposits	**5574**	**6314**	**18208**	**20610**	**7357**	**9101**
	(74.9)	(77.5)	(73.2)	(74.6)	(77.1)	(72.2)
3.1. Demand deposits	411	400	1256	869	232	274
3.2. Savings bank deposits	1969	2011	7507	8848	3059	3941
3.3. Term deposits	3194	3904	9445	10893	4066	4886
4. Borrowings	**628**	**564**	**1495**	**1171**	**73**	**101**
	(8.4)	(6.9)	(6.0)	(4.2)	(0.8)	(0.8)
4.1. From banks*	22	33	90	83	—	—
4.2. From others	606	531	1405	1088	73	101
5. Other liabilities	**254**	**283**	**2541**	**5751**	**1575**	**2036**
	(3.4)	(3.5)	(10.2)	(20.8)	(16.5)	(16.1)
5.1. Bills Payable	33	30	24	24	25	24
5.2. Inter-office adjustments	—	—	118	130	—	6
5.3. Interest accrued	34	34	1592	2197	986	1393
5.4. Others (including provisions)	188	219	809	3400	564	613
Total Liabilities	**7441**	**8145**	**24866**	**27633**	**9537**	**12613**
1. Cash in hand	**60**	**89**	**277**	**299**	**89**	**82**
	(0.8)	(1.1)	(1.1)	(1.1)	(0.9)	(0.7)
2. Balances with RBI	**160**	**199**	**586**	**675**	**242**	**302**
	(2.2)	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)
3. Balances with banks in India	**2798**	**2968**	**1027**	**1081**	**542**	**6588**
	(37.6)	(36.4)	(4.1)	(3.9)	(5.7)	(52.2)
4. Money at call and short notice	**—**	**—**	**5672**	**6815**	**3884**	**—**
	(—)	(—)	(22.8)	(24.7)	(40.7)	(—)
5. Investments	**748**	**748**	**8569**	**10518**	**25**	**1**
	(10.1)	(9.2)	(34.5)	(38.1)	(0.3)	(—)
6. Advances	**2352**	**2710**	**5667**	**5344**	**737**	**980**
	(31.6)	(33.3)	(22.8)	(19.3)	(7.7)	(7.8)
6.1. Bills purchased and discounted	67	10	1	—	—	—
6.2. Cash credits, overdrafts & loans	504	657	1281	1397	514	667
6.3. Term loans	1781	2043	4386	3947	223	313
7. Fixed Assets	**14**	**16**	**43**	**50**	**13**	**14**
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**1308**	**1415**	**3026**	**2851**	**4005**	**4647**
	(17.6)	(17.4)	(12.2)	(10.3)	(42.0)	(36.8)
8.1. Inter - office adjustments (net)	3	73	—	—	19	—
8.2. Interest accrued	223	—	509	547	60	203
8.3. Others	1082	1341	2517	2303	3926	4444
Total Assets	**7441**	**8145**	**24866**	**27633**	**9537**	**12613**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.6)	(0.6)	(1.0)	(0.9)	(0.5)	(0.4)
2. Reserves and Surplus	**1050**	**1050**	**1262**	**1262**	**1124**	**1124**
	(6.7)	(5.8)	(12.0)	(10.7)	(5.3)	(4.8)
3. Deposits	**11825**	**14352**	**7587**	**9147**	**17512**	**19797**
	(76.0)	(79.5)	(72.2)	(77.8)	(83.3)	(85.0)
3.1. Demand deposits	492	562	100	142	1253	1499
3.2. Savings bank deposits	4535	5429	3675	4399	9236	9666
3.3. Term deposits	6798	8361	3811	4606	7023	8632
4. Borrowings	**1904**	**1608**	**876**	**632**	**1185**	**1136**
	(12.2)	(8.9)	(8.3)	(5.4)	(5.6)	(4.9)
4.1. From banks*	252	225	11	6	91	76
4.2. From others	1652	1383	865	626	1094	1060
5. Other liabilities	**688**	**937**	**677**	**620**	**1107**	**1125**
	(4.4)	(5.2)	(6.4)	(5.3)	(5.3)	(4.8)
5.1. Bills Payable	42	56	7	5	13	30
5.2. Inter-office adjustments	405	593	72	54	—	—
5.3. Interest accrued	94	97	58	58	994	—
5.4. Others (including provisions)	147	190	541	503	100	1095
Total Liabilities	**15566**	**18046**	**10502**	**11761**	**21027**	**23282**
1. Cash in hand	**334**	**441**	**68**	**84**	**198**	**479**
	(2.1)	(2.4)	(0.6)	(0.7)	(0.9)	(2.1)
2. Balances with RBI	**390**	**450**	**235**	**268**	**531**	**625**
	(2.5)	(2.5)	(2.2)	(2.3)	(2.5)	(2.7)
3. Balances with banks in India	**6729**	**8597**	**4625**	**5796**	**1574**	**13765**
	(43.2)	(47.6)	(44.0)	(49.3)	(7.5)	(59.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**10217**	**—**
	(—)	(—)	(—)	(—)	(48.6)	(—)
5. Investments	**1546**	**1851**	**400**	**468**	**1740**	**1740**
	(9.9)	(10.3)	(3.8)	(4.0)	(8.3)	(7.5)
6. Advances	**5957**	**6412**	**2740**	**2458**	**3181**	**4038**
	(38.3)	(35.5)	(26.1)	(20.9)	(15.1)	(17.3)
6.1. Bills purchased and discounted	—	—	—	—	9	139
6.2. Cash credits, overdrafts & loans	1567	1750	311	343	396	820
6.3. Term loans	4390	4662	2429	2115	2777	3080
7. Fixed Assets	**17**	**22**	**10**	**13**	**13**	**17**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**593**	**274**	**2425**	**2675**	**3574**	**2618**
	(3.8)	(1.5)	(23.1)	(22.7)	(17.0)	(11.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	35
8.2. Interest accrued	192	125	726	1186	2650	2015
8.3. Others	401	149	1699	1489	924	568
Total Assets	**15566**	**18046**	**10502**	**11761**	**21027**	**23282**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(109)	(110)	(111)	(112)	(113)	(114)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.9)	(1.6)	(0.4)	(0.3)	(0.8)	(0.7)
2. Reserves and Surplus	**583**	**753**	**1631**	**2252**	**1604**	**1604**
	(11.0)	(12.2)	(6.2)	(7.8)	(12.2)	(11.1)
3. Deposits	**3606**	**4305**	**21420**	**23692**	**9520**	**10676**
	(67.9)	(69.6)	(81.9)	(82.6)	(72.3)	(73.6)
3.1. Demand deposits	67	62	1216	1532	266	200
3.2. Savings bank deposits	1001	1173	11142	11776	4963	5337
3.3. Term deposits	2538	3069	9063	10384	4292	5139
4. Borrowings	**649**	**702**	**1969**	**1695**	**936**	**1017**
	(12.2)	(11.3)	(7.5)	(5.9)	(7.1)	(7.0)
4.1. From banks*	109	117	269	258	52	59
4.2. From others	540	585	1701	1437	884	959
5. Other liabilities	**369**	**328**	**1038**	**957**	**1010**	**1104**
	(7.0)	(5.3)	(4.0)	(3.3)	(7.7)	(7.6)
5.1. Bills Payable	4	9	53	57	25	31
5.2. Inter-office adjustments	5	14	—	6	27	0
5.3. Interest accrued	19	21	16	15	37	53
5.4. Others (including provisions)	341	284	969	878	922	1019
Total Liabilities	**5307**	**6186**	**26159**	**28695**	**13171**	**14501**
1. Cash in hand	**47**	**28**	**290**	**278**	**104**	**140**
	(0.9)	(0.5)	(1.1)	(1.0)	(0.8)	(1.0)
2. Balances with RBI	**114**	**132**	**645**	**750**	**302**	**342**
	(2.2)	(2.1)	(2.5)	(2.6)	(2.3)	(2.4)
3. Balances with banks in India	**1532**	**2320**	**4735**	**9619**	**6118**	**7007**
	(28.9)	(37.5)	(18.1)	(33.5)	(46.5)	(48.3)
4. Money at call and short notice	**—**	**—**	**10666**	**8150**	**—**	**—**
	(—)	(—)	(40.8)	(28.4)	(—)	(—)
5. Investments	**987**	**807**	**3579**	**2766**	**1309**	**1559**
	(18.6)	(13.0)	(13.7)	(9.6)	(9.9)	(10.8)
6. Advances	**2184**	**2523**	**4833**	**5675**	**2394**	**2771**
	(41.2)	(40.8)	(18.5)	(19.8)	(18.2)	(19.1)
6.1. Bills purchased and discounted	2	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	821	1158	1226	2782	202	200
6.3. Term loans	1362	1363	3607	2893	2192	2571
7. Fixed Assets	**19**	**19**	**28**	**30**	**21**	**20**
	(0.4)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	**423**	**356**	**1381**	**1428**	**2923**	**2663**
	(8.0)	(5.8)	(5.3)	(5.0)	(22.2)	(18.4)
8.1. Inter - office adjustments (net)	—	—	206	—	—	69
8.2. Interest accrued	410	317	1146	1294	47	589
8.3. Others	14	40	29	134	2876	2005
Total Assets	**5307**	**6186**	**26159**	**28695**	**13171**	**14501**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.4)	(1.1)	(0.3)	(0.3)	(1.6)	(1.4)
2. Reserves and Surplus	**385**	**385**	**—**	**—**	**306**	**306**
	(5.2)	(4.3)	(—)	(—)	(4.9)	(4.1)
3. Deposits	**5676**	**6998**	**28303**	**34070**	**5064**	**6067**
	(77.1)	(78.4)	(82.3)	(85.2)	(80.4)	(82.2)
3.1. Demand deposits	605	571	516	486	87	149
3.2. Savings bank deposits	1765	2165	9589	31390	2416	2591
3.3. Term deposits	3306	4261	18197	2195	2561	3327
4. Borrowings	**566**	**559**	**2482**	**2662**	**336**	**337**
	(7.7)	(6.3)	(7.2)	(6.7)	(5.3)	(4.6)
4.1. From banks*	67	86	—	—	—	—
4.2. From others	499	473	2482	2662	336	337
5. Other liabilities	**631**	**884**	**3519**	**3163**	**494**	**567**
	(8.6)	(9.9)	(10.2)	(7.9)	(7.8)	(7.7)
5.1. Bills Payable	30	43	1	2	31	16
5.2. Inter-office adjustments	—	—	27	184	—	—
5.3. Interest accrued	564	809	363	448	—	—
5.4. Others (including provisions)	37	32	3128	2530	463	551
Total Liabilities	**7359**	**8927**	**34404**	**39996**	**6300**	**7377**
1. Cash in hand	**60**	**79**	**513**	**523**	**53**	**61**
	(0.8)	(0.9)	(1.5)	(1.3)	(0.8)	(0.8)
2. Balances with RBI	**163**	**202**	**823**	**1051**	**157**	**177**
	(2.2)	(2.3)	(2.4)	(2.6)	(2.5)	(2.4)
3. Balances with banks in India	**1556**	**2062**	**3938**	**6583**	**277**	**413**
	(21.1)	(23.1)	(11.4)	(16.5)	(4.4)	(5.6)
4. Money at call and short notice	**2388**	**3037**	**—**	**—**	**3129**	**2889**
	(32.4)	(34.0)	(—)	(—)	(49.7)	(39.2)
5. Investments	**734**	**801**	**7884**	**8445**	**765**	**1405**
	(10.0)	(9.0)	(22.9)	(21.1)	(12.1)	(19.0)
6. Advances	**1602**	**1911**	**12036**	**13024**	**1456**	**1902**
	(21.8)	(21.4)	(35.0)	(32.6)	(23.1)	(25.8)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	475	522	2596	2765	311	354
6.3. Term loans	1127	1389	9440	10259	1145	1548
7. Fixed Assets	**7**	**8**	**46**	**41**	**12**	**12**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	**850**	**828**	**9163**	**10328**	**451**	**518**
	(11.5)	(9.3)	(26.6)	(25.8)	(7.2)	(7.0)
8.1. Inter - office adjustments (net)	2	6	—	—	58	101
8.2. Interest accrued	294	396	434	710	—	—
8.3. Others	554	426	8729	9618	393	417
Total Assets	**7359**	**8927**	**34404**	**39996**	**6300**	**7377**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(121)	(122)	(123)	(124)	(125)	(126)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.1)	(1.7)	(1.4)	(0.3)	(0.3)
2. Reserves and Surplus	**692**	**849**	**378**	**402**	**1468**	**1557**
	(8.9)	(9.1)	(6.3)	(5.5)	(5.0)	(4.5)
3. Deposits	**4899**	**6385**	**4151**	**5235**	**25164**	**30530**
	(62.7)	(68.2)	(69.6)	(71.6)	(86.1)	(88.0)
3.1. Demand deposits	169	175	380	451	1845	2074
3.2. Savings bank deposits	866	1027	1346	1880	9910	11576
3.3. Term deposits	3864	5182	2425	2904	13410	16880
4. Borrowings	**1813**	**1667**	**589**	**794**	**2242**	**2120**
	(23.2)	(17.8)	(9.9)	(10.9)	(7.7)	(6.1)
4.1. From banks*	407	436	107	131	95	103
4.2. From others	1406	1231	482	663	2148	2017
5. Other liabilities	**310**	**355**	**746**	**783**	**268**	**373**
	(4.0)	(3.8)	(12.5)	(10.7)	(0.9)	(1.1)
5.1. Bills Payable	5	15	—	—	108	138
5.2. Inter-office adjustments	—	—	—	105	—	—
5.3. Interest accrued	31	47	288	411	37	22
5.4. Others (including provisions)	274	293	459	267	123	213
Total Liabilities	**7813**	**9356**	**5964**	**7314**	**29243**	**34681**
1. Cash in hand	**87**	**92**	**110**	**117**	**303**	**333**
	(1.1)	(1.0)	(1.8)	(1.6)	(1.0)	(1.0)
2. Balances with RBI	**159**	**197**	**163**	**216**	**750**	**900**
	(2.0)	(2.1)	(2.7)	(3.0)	(2.6)	(2.6)
3. Balances with banks in India	**1889**	**2620**	**352**	**474**	**9632**	**12184**
	(24.2)	(28.0)	(5.9)	(6.5)	(32.9)	(35.1)
4. Money at call and short notice	**—**	**—**	**2098**	**2829**	**—**	**—**
	(—)	(—)	(35.2)	(38.7)	(—)	(—)
5. Investments	**984**	**1402**	**760**	**885**	**9196**	**11359**
	(12.6)	(15.0)	(12.7)	(12.1)	(31.4)	(32.8)
6. Advances	**4500**	**4770**	**1974**	**2450**	**7503**	**8100**
	(57.6)	(51.0)	(33.1)	(33.5)	(25.7)	(23.4)
6.1. Bills purchased and discounted	6	60	712	—	5	—
6.2. Cash credits, overdrafts & loans	3108	3129	—	1251	331	401
6.3. Term loans	1385	1582	1263	1200	7167	7700
7. Fixed Assets	**34**	**34**	**17**	**17**	**42**	**47**
	(0.4)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	**160**	**240**	**489**	**327**	**1817**	**1758**
	(2.1)	(2.6)	(8.2)	(4.5)	(6.2)	(5.1)
8.1. Inter - office adjustments (net)	17	18	35	—	35	84
8.2. Interest accrued	52	78	71	179	1456	1552
8.3. Others	91	145	383	147	326	122
Total Assets	**7813**	**9356**	**5964**	**7314**	**29243**	**34681**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.7)	(0.6)	(0.1)	(0.1)	(0.7)	(0.5)
2. Reserves and Surplus	**864**	**1314**	**10832**	**13501**	**867**	**995**
	(5.9)	(7.3)	(11.6)	(12.6)	(5.7)	(5.3)
3. Deposits	**12605**	**15545**	**63640**	**71537**	**11762**	**15385**
	(85.7)	(86.3)	(68.2)	(66.5)	(77.0)	(81.5)
3.1. Demand deposits	553	105	2860	3402	257	727
3.2. Savings bank deposits	6550	8362	33784	36978	4482	5719
3.3. Term deposits	5502	7079	26996	31157	7023	8939
4. Borrowings	**313**	**268**	**6619**	**7585**	**996**	**1257**
	(2.1)	(1.5)	(7.1)	(7.1)	(6.5)	(6.7)
4.1. From banks*	—	—	—	855	112	121
4.2. From others	313	268	6619	6730	884	1137
5. Other liabilities	**828**	**792**	**12094**	**14786**	**1549**	**1138**
	(5.6)	(4.4)	(13.0)	(13.8)	(10.1)	(6.0)
5.1. Bills Payable	—	—	—	—	13	14
5.2. Inter-office adjustments	—	—	558	195	83	12
5.3. Interest accrued	—	792	8061	11211	232	366
5.4. Others (including provisions)	828	—	3475	3379	1222	746
Total Liabilities	**14710**	**18019**	**93284**	**107510**	**15274**	**18875**
1. Cash in hand	**107**	**194**	**590**	**906**	**81**	**83.00**
	(0.7)	(1.1)	(0.6)	(0.8)	(0.5)	(0.4)
2. Balances with RBI	**377**	**442**	**2109**	**2479**	**357**	**465**
	(2.6)	(2.5)	(2.3)	(2.3)	(2.3)	(2.5)
3. Balances with banks in India	**9145**	**10379**	**2217**	**66508**	**4859**	**5816**
	(62.2)	(57.6)	(2.4)	(61.9)	(31.8)	(30.8)
4. Money at call and short notice	**—**	**—**	**50365**	**—**	**63**	**—**
	(—)	(—)	(54.0)	(—)	(0.4)	(—)
5. Investments	**900**	**1300**	**16945**	**14217**	**4980**	**7051**
	(6.1)	(7.2)	(18.2)	(13.2)	(32.6)	(37.4)
6. Advances	**2201**	**2178**	**15200**	**18457**	**3871**	**4499**
	(15.0)	(12.1)	(16.3)	(17.2)	(25.3)	(23.8)
6.1. Bills purchased and discounted	—	—	4	13	—	—
6.2. Cash credits, overdrafts & loans	414	182	5363	7113	2111	2206
6.3. Term loans	1787	1996	9833	11331	1760	2292
7. Fixed Assets	**14**	**21**	**57**	**57**	**37**	**64**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	**1966**	**3506**	**5801**	**4887**	**1026**	**897**
	(13.4)	(19.5)	(6.2)	(4.5)	(6.7)	(4.8)
8.1. Inter - office adjustments (net)	—	38	—	—	—	—
8.2. Interest accrued	1950	3451	5720	4834	522	702
8.3. Others	17	17	81	54	504	195
Total Assets	**14710**	**18019**	**93284**	**107510**	**15274**	**18875**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(133)	(134)	(135)	(136)	(137)	(138)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(1.6)	(1.3)	(0.5)	(0.5)
2. Reserves and Surplus	**3254**	**4761**	**428**	**428**	**—**	**510**
	(6.1)	(7.9)	(6.9)	(5.7)	(—)	(2.4)
3. Deposits	**40349**	**47404**	**4678**	**5996**	**14780**	**16476**
	(75.3)	(78.2)	(75.7)	(79.8)	(77.5)	(77.8)
3.1. Demand deposits	525	781	230	255	1183	1052
3.2. Savings bank deposits	15198	18675	1449	1930	5275	5686
3.3. Term deposits	24626	27947	2999	3810	8323	9738
4. Borrowings	**5113**	**5238**	**466**	**492**	**1918**	**2213**
	(9.5)	(8.6)	(7.5)	(6.5)	(10.1)	(10.5)
4.1. From banks*	1221	1131	—	—	139	161
4.2. From others	3892	4107	466	492	1779	2052
5. Other liabilities	**4775**	**3127**	**510**	**503**	**2267**	**1876**
	(8.9)	(5.2)	(8.2)	(6.7)	(11.9)	(8.9)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	131	—	—	—	—	—
5.3. Interest accrued	488	469	—	—	44	71
5.4. Others (including provisions)	4157	2658	510	503	2223	1805
Total Liabilities	**53591**	**60630**	**6182**	**7518**	**19065**	**21175**
1. Cash in hand	**508**	**170**	**36**	**79.00**	**509**	**409.00**
	(0.9)	(0.3)	(0.6)	(1.1)	(2.7)	(1.9)
2. Balances with RBI	**1231**	**1326**	**143**	**180**	**437**	**498**
	(2.3)	(2.2)	(2.3)	(2.4)	(2.3)	(2.4)
3. Balances with banks in India	**19551**	**22973**	**2576**	**3406**	**984**	**1071**
	(36.5)	(37.9)	(41.7)	(45.3)	(5.2)	(5.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**5533**	**6504**
	(—)	(—)	(—)	(—)	(29.0)	(30.7)
5. Investments	**10586**	**11802**	**515**	**231**	**425**	**401**
	(19.8)	(19.5)	(8.3)	(3.1)	(2.2)	(1.9)
6. Advances	**15415**	**19405**	**1999**	**2466**	**6769**	**7529**
	(28.8)	(32.0)	(32.3)	(32.8)	(35.5)	(35.6)
6.1. Bills purchased and discounted	3	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	4400	5810	152	316	1541	1941
6.3. Term loans	11013	13592	1847	2150	5228	5588
7. Fixed Assets	**57**	**75**	**10**	**11**	**29**	**43**
	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
8. Other Assets	**6243**	**4877**	**903**	**1145**	**4381**	**4719**
	(11.6)	(8.0)	(14.6)	(15.2)	(23.0)	(22.3)
8.1. Inter - office adjustments (net)	—	129	4	3	476	159
8.2. Interest accrued	3462	4341	234	537	672	1554
8.3. Others	2781	407	664	605	3233	3006
Total Assets	**53591**	**60630**	**6182**	**7518**	**19065**	**21175**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(0.4)	(0.3)	(1.1)	(1.0)	(0.3)	(0.3)
2. Reserves and Surplus	**—**	**1272**	**263**	**526**	**1040**	**1040**
	(—)	(4.5)	(3.0)	(5.1)	(3.3)	(2.6)
3. Deposits	**19937**	**23229**	**7267**	**8699**	**27675**	**35429**
	(81.6)	(82.9)	(83.3)	(83.9)	(88.3)	(89.9)
3.1. Demand deposits	81	96	193	239	649	1034
3.2. Savings bank deposits	7248	8373	4049	4590	8170	10173
3.3. Term deposits	12608	14760	3025	3870	18857	24222
4. Borrowings	**2116**	**1768**	**505**	**510**	**1513**	**1808**
	(8.7)	(6.3)	(5.8)	(4.9)	(4.8)	(4.6)
4.1. From banks*	13	13	—	—	135	163
4.2. From others	2102	1755	505	510	1378	1644
5. Other liabilities	**2291**	**1649**	**593**	**536**	**1001**	**1029**
	(9.4)	(5.9)	(6.8)	(5.2)	(3.2)	(2.6)
5.1. Bills Payable	—	—	7	5	23	22
5.2. Inter-office adjustments	—	—	—	—	161	166
5.3. Interest accrued	24	52	—	—	50	47
5.4. Others (including provisions)	2267	1597	586	531	767	794
Total Liabilities	**24440**	**28014**	**8728**	**10371**	**31330**	**39406**
1. Cash in hand	**250**	**265.00**	**54**	**64.00**	**406**	**743.00**
	(1.0)	(0.9)	(0.6)	(0.6)	(1.3)	(1.9)
2. Balances with RBI	**600**	**700**	**181**	**240**	**855**	**1085**
	(2.5)	(2.5)	(2.1)	(2.3)	(2.7)	(2.8)
3. Balances with banks in India	**331**	**8587**	**3439**	**3092**	**8964**	**11186**
	(1.4)	(30.7)	(39.4)	(29.8)	(28.6)	(28.4)
4. Money at call and short notice	**5780**	**—**	**—**	**—**	**—**	**—**
	(23.7)	(—)	(—)	(—)	(—)	(—)
5. Investments	**3590**	**2941**	**3105**	**4577**	**11960**	**13999**
	(14.7)	(10.5)	(35.6)	(44.1)	(38.2)	(35.5)
6. Advances	**9809**	**11196**	**1581**	**1881**	**5653**	**8048**
	(40.1)	(40.0)	(18.1)	(18.1)	(18.0)	(20.4)
6.1. Bills purchased and discounted	—	—	—	47	475	322
6.2. Cash credits, overdrafts & loans	—	1132	356	482	2606	3569
6.3. Term loans	9809	10063	1225	1353	2572	4156
7. Fixed Assets	**32**	**34**	**12**	**12**	**39**	**47**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**4048**	**4291**	**356**	**505**	**3453**	**4299**
	(16.6)	(15.3)	(4.1)	(4.9)	(11.0)	(10.9)
8.1. Inter - office adjustments (net)	—	49	25	15	—	—
8.2. Interest accrued	643	991	—	—	2634	3629
8.3. Others	3405	3251	331	491	819	670
Total Assets	**24440**	**28014**	**8728**	**10371**	**31330**	**39406**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(2.2)	(2.0)	(1.0)	(0.8)	(0.5)	(0.4)
2. Reserves and Surplus	**314**	**314**	**476**	**734**	**565**	**595**
	(7.0)	(6.2)	(4.9)	(6.2)	(2.7)	(2.3)
3. Deposits	**3597**	**4155**	**7005**	**8677**	**16017**	**19665**
	(79.9)	(81.8)	(71.8)	(73.1)	(77.0)	(75.9)
3.1. Demand deposits	89	103	208	366	224	331
3.2. Savings bank deposits	1920	2214	2142	2432	6351	7639
3.3. Term deposits	1588	1839	4655	5879	9442	11695
4. Borrowings	**267**	**307**	**1823**	**2036**	**921**	**1030**
	(5.9)	(6.0)	(18.7)	(17.2)	(4.4)	(4.0)
4.1. From banks*	2	26	198	235	72	100
4.2. From others	265	280	1625	1801	849	930
5. Other liabilities	**222**	**202**	**356**	**314**	**3206**	**4511**
	(4.9)	(4.0)	(3.6)	(2.6)	(15.4)	(17.4)
5.1. Bills Payable	13	25	4	2	12	8
5.2. Inter-office adjustments	—	—	47	45	47	32
5.3. Interest accrued	8	7	7	8	2111	3208
5.4. Others (including provisions)	202	169	299	258	1036	1262
Total Liabilities	**4500**	**5077**	**9759**	**11862**	**20809**	**25900**
1. Cash in hand	**57**	**47**	**105**	**75**	**434**	**427**
	(1.3)	(0.9)	(1.1)	(0.6)	(2.1)	(1.6)
2. Balances with RBI	**114**	**123**	**217**	**260**	**537**	**654**
	(2.5)	(2.4)	(2.2)	(2.2)	(2.6)	(2.5)
3. Balances with banks in India	**104**	**458**	**2823**	**3331**	**5523**	**7197**
	(2.3)	(9.0)	(28.9)	(28.1)	(26.5)	(27.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**2650**	**2701**	**1590**	**1634**	**8538**	**10666**
	(58.9)	(53.2)	(16.3)	(13.8)	(41.0)	(41.2)
6. Advances	**912**	**1118**	**4515**	**5807**	**4238**	**5016**
	(20.3)	(22.0)	(46.3)	(49.0)	(20.4)	(19.4)
6.1. Bills purchased and discounted	—	1	174	19	5	—
6.2. Cash credits, overdrafts & loans	103	266	1579	2545	1246	1725
6.3. Term loans	809	851	2763	3243	2986	3291
7. Fixed Assets	**12**	**11**	**33**	**36**	**39**	**39**
	(0.3)	(0.2)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	**651**	**619**	**475**	**719**	**1501**	**1901**
	(14.5)	(12.2)	(4.9)	(6.1)	(7.2)	(7.3)
8.1. Inter - office adjustments (net)	7	21	—	—	—	—
8.2. Interest accrued	265	370	456	707	1465	1856
8.3. Others	379	228	18	12	36	45
Total Assets	**4500**	**5077**	**9759**	**11862**	**20809**	**25900**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	1999	2000	1999	2000	1999	2000
	(151)	(152)	(153)	(154)	(155)	(156)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.5)	(1.3)	(0.3)	(0.2)	(0.4)	(0.3)
2. Reserves and Surplus	**528**	**528**	**1085**	**1162**	**1703**	**2235**
	(8.0)	(6.7)	(3.0)	(2.9)	(6.0)	(6.2)
3. Deposits	**4941**	**6094**	**28674**	**31424**	**22356**	**27655**
	(74.5)	(76.8)	(79.7)	(78.3)	(78.6)	(77.2)
3.1. Demand deposits	268	383	1608	1619	743	832
3.2. Savings bank deposits	1418	1601	10801	10890	8197	9864
3.3. Term deposits	3255	4110	16265	18915	13415	16958
4. Borrowings	**721**	**903**	**1772**	**2580**	**1275**	**1531**
	(10.9)	(11.4)	(4.9)	(6.4)	(4.5)	(4.3)
4.1. From banks*	—	34	—	35	—	10
4.2. From others	721	869	1772	2546	1275	1521
5. Other liabilities	**338**	**314**	**4361**	**4858**	**3003**	**4282**
	(5.1)	(4.0)	(12.1)	(12.1)	(10.6)	(12.0)
5.1. Bills Payable	24	36	555	105	27	28
5.2. Inter-office adjustments	11	6	—	58	60	41
5.3. Interest accrued	12	14	2725	3769	2433	3668
5.4. Others (including provisions)	291	259	1081	925	483	545
Total Liabilities	**6628**	**7939**	**35992**	**40124**	**28437**	**35803**
1. Cash in hand	**53**	**46**	**950**	**669**	**181**	**228**
	(0.8)	(0.6)	(2.6)	(1.7)	(0.6)	(0.6)
2. Balances with RBI	**159**	**180**	**1020**	**1116**	**740**	**892**
	(2.4)	(2.3)	(2.8)	(2.8)	(2.6)	(2.5)
3. Balances with banks in India	**2134**	**3175**	**11769**	**12904**	**22430**	**29060**
	(32.2)	(40.0)	(32.7)	(32.2)	(78.9)	(81.2)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1193**	**1085**	**13146**	**14446**	**14**	**—**
	(18.0)	(13.7)	(36.5)	(36.0)	(—)	(—)
6. Advances	**2469**	**2904**	**6661**	**8975**	**4152**	**4705**
	(37.3)	(36.6)	(18.5)	(22.4)	(14.6)	(13.1)
6.1. Bills purchased and discounted	—	—	10	23	111	143
6.2. Cash credits, overdrafts & loans	662	768	1875	2361	173	212
6.3. Term loans	1808	2136	4777	6591	3868	4349
7. Fixed Assets	**17**	**15**	**16**	**18**	**47**	**55**
	(0.2)	(0.2)	(—)	(—)	(0.2)	(0.2)
8. Other Assets	**603**	**533**	**2431**	**1996**	**874**	**863**
	(9.1)	(6.7)	(6.8)	(5.0)	(3.1)	(2.4)
8.1. Inter - office adjustments (net)	—	—	15	—	—	—
8.2. Interest accrued	54	89	1529	1895	850	840
8.3. Others	549	444	887	101	23	23
Total Assets	**6628**	**7939**	**35992**	**40124**	**28437**	**35803**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhbua Dhar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.6)	(0.6)	(0.6)	(0.7)	(0.5)
2. Reserves and Surplus	**1101**	**1101**	**948**	**994**	**—**	**528**
	(8.4)	(7.0)	(5.6)	(5.7)	(—)	(2.9)
3. Deposits	**8556**	**10094**	**13066**	**13895**	**12361**	**14705**
	(65.0)	(64.5)	(77.7)	(79.8)	(82.3)	(80.2)
3.1. Demand deposits	58	65	743	287	546	579
3.2. Savings bank deposits	2829	3079	3824	4379	4644	5136
3.3. Term deposits	5669	6950	8499	9229	7172	8989
4. Borrowings	**2344**	**2735**	**1674**	**1654**	**1757**	**2215**
	(17.8)	(17.5)	(10.0)	(9.5)	(11.7)	(12.1)
4.1. From banks*	553	718	223	258	—	—
4.2. From others	1792	2016	1452	1396	1757	2215
5. Other liabilities	**1061**	**1614**	**1073**	**773**	**810**	**789**
	(8.1)	(10.3)	(6.4)	(4.4)	(5.4)	(4.3)
5.1. Bills Payable	—	—	103	16	9	2
5.2. Inter-office adjustments	4	10	679	421	148	52
5.3. Interest accrued	932	1472	28	52	76	82
5.4. Others (including provisions)	125	132	264	284	577	653
Total Liabilities	**13162**	**15643**	**16824**	**17416**	**15028**	**18337**
1. Cash in hand	**72**	**56**	**715**	**427**	**344**	**261**
	(0.5)	(0.4)	(4.2)	(2.5)	(2.3)	(1.4)
2. Balances with RBI	**278**	**364**	**360**	**384**	**360**	**430**
	(2.1)	(2.3)	(2.1)	(2.2)	(2.4)	(2.3)
3. Balances with banks in India	**4416**	**4335**	**7725**	**8200**	**4746**	**6578**
	(33.5)	(27.7)	(45.9)	(47.1)	(31.6)	(35.9)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**2351**	**3607**	**2423**	**3132**	**618**	**643**
	(17.9)	(23.1)	(14.4)	(18.0)	(4.1)	(3.5)
6. Advances	**4224**	**5857**	**5026**	**4816**	**5613**	**6927**
	(32.1)	(37.4)	(29.9)	(27.7)	(37.4)	(37.8)
6.1. Bills purchased and discounted	2	2	13	6	1	4
6.2. Cash credits, overdrafts & loans	3254	4489	953	963	127	128
6.3. Term loans	968	1365	4060	3846	5485	6794
7. Fixed Assets	**8**	**15**	**23**	**21**	**15**	**21**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**1814**	**1410**	**553**	**436**	**3333**	**3477**
	(13.8)	(9.0)	(3.3)	(2.5)	(22.2)	(19.0)
8.1. Inter - office adjustments (net)	1018	—	—	—	—	—
8.2. Interest accrued	—	902	225	283	—	—
8.3. Others	796	509	328	154	3333	3477
Total Assets	**13162**	**15643**	**16824**	**17416**	**15028**	**18337**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.4)	(1.2)	(0.9)	(0.8)	(1.0)	(0.7)
2. Reserves and Surplus	**464**	**464**	**917**	**1261**	**910**	**938**
	(6.5)	(5.7)	(8.5)	(9.9)	(8.7)	(7.0)
3. Deposits	**4769**	**5621**	**8175**	**9897**	**6623**	**8939**
	(67.2)	(68.7)	(75.9)	(77.4)	(63.0)	(66.9)
3.1. Demand deposits	47	39	672	965	494	400
3.2. Savings bank deposits	1299	1401	3596	4114	2041	2239
3.3. Term deposits	3423	4181	3907	4818	4087	6299
4. Borrowings	**1248**	**1305**	**755**	**658**	**1975**	**1881**
	(17.6)	(15.9)	(7.0)	(5.1)	(18.8)	(14.1)
4.1. From banks*	254	339	16	15	726	749
4.2. From others	994	967	739	643	1249	1132
5. Other liabilities	**512**	**695**	**831**	**877**	**902**	**1506**
	(7.2)	(8.5)	(7.7)	(6.9)	(8.6)	(11.3)
5.1. Bills Payable	6	8	—	—	—	—
5.2. Inter-office adjustments	49	4	—	—	67	—
5.3. Interest accrued	370	583	556	540	555	1031
5.4. Others (including provisions)	87	100	375	336	280	474
Total Liabilities	**7093**	**8185**	**10777**	**12793**	**10510**	**13363**
1. Cash in hand	**146**	**81.00**	**56**	**64**	**314**	**354**
	(2.1)	(1.0)	(0.5)	(0.5)	(3.0)	(2.6)
2. Balances with RBI	**182**	**185**	**290**	**297**	**195**	**327**
	(2.6)	(2.3)	(2.7)	(2.3)	(1.9)	(2.4)
3. Balances with banks in India	**39**	**17**	**4601**	**6056**	**4082**	**4955**
	(0.5)	(0.2)	(42.7)	(47.3)	(38.8)	(37.1)
4. Money at call and short notice	**1829**	**2098**	**—**	**—**	**—**	**—**
	(25.8)	(25.6)	(—)	(0.0)	(0.0)	(0.0)
5. Investments	**1977**	**2617**	**3835**	**3660**	**118**	**218**
	(27.9)	(32.0)	(35.6)	(28.6)	(1.1)	(1.6)
6. Advances	**2118**	**2643**	**1661**	**1863**	**4555**	**6152**
	(29.9)	(32.3)	(15.4)	(14.6)	(43.3)	(46.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1351	1847	652	648	4211	5686
6.3. Term loans	766	796	1009	1215	344	465
7. Fixed Assets	**11**	**12**	**13**	**14**	**36**	**57**
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	**791**	**531**	**323**	**840**	**1209**	**1301**
	(11.2)	(6.5)	(3.0)	(6.6)	(11.5)	(9.7)
8.1. Inter - office adjustments (net)	67	39	—	536	—	111
8.2. Interest accrued	466	407	309	296	35	49
8.3. Others	259	85	14	8	1174	1141
Total Assets	**7093**	**8185**	**10777**	**12793**	**10510**	**13363**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.7)	(0.6)	(0.6)	(0.6)	(0.6)
2. Reserves and Surplus	**2014**	**2116**	**1349**	**1349**	**2784**	**1008**
	(15.8)	(14.0)	(8.5)	(7.5)	(17.9)	(5.7)
3. Deposits	**7796**	**8895**	**10817**	**12535**	**11666**	**15060**
	(61.2)	(58.7)	(68.1)	(69.3)	(75.0)	(85.7)
3.1. Demand deposits	1507	1036	672	956	1909	2659
3.2. Savings bank deposits	3655	4306	4337	4551	5244	6889
3.3. Term deposits	2635	3554	5808	7029	4513	5512
4. Borrowings	**1905**	**2423**	**2215**	**2132**	**546**	**609**
	(15.0)	(16.0)	(13.9)	(11.8)	(3.5)	(3.5)
4.1. From banks*	195	256	234	252	133	179
4.2. From others	1710	2167	1981	1881	433	430
5. Other liabilities	**927**	**1630**	**1412**	**1970**	**457**	**791**
	(7.3)	(10.7)	(8.9)	(10.9)	(2.9)	(4.5)
5.1. Bills Payable	—	—	—	12	10	6
5.2. Inter-office adjustments	—	—	—	—	40	150
5.3. Interest accrued	462	649	917	1234	139	188
5.4. Others (including provisions)	464	981	495	725	268	447
Total Liabilities	**12741**	**15164**	**15894**	**18086**	**15553**	**17569**
1. Cash in hand	**188**	**279**	**221**	**328**	**38**	**45**
	(1.5)	(1.8)	(1.4)	(1.8)	(0.2)	(0.3)
2. Balances with RBI	**214**	**214**	**326**	**378**	**352**	**415**
	(1.7)	(1.4)	(2.1)	(2.1)	(2.3)	(2.4)
3. Balances with banks in India	**3469**	**3782**	**1927**	**2225**	**7209**	**11230**
	(27.2)	(24.9)	(12.1)	(12.3)	(46.4)	(63.9)
4. Money at call and short notice	**—**	**—**	**—**	**3751**	**—**	**—**
	(—)	(—)	(—)	(20.7)	(—)	(—)
5. Investments	**1326**	**1592**	**5447**	**2392**	**692**	**320**
	(10.4)	(10.5)	(34.3)	(13.2)	(4.4)	(1.8)
6. Advances	**4651**	**5726**	**6219**	**7565**	**1952**	**2219**
	(36.5)	(37.8)	(39.1)	(41.8)	(12.7)	(12.6)
6.1. Bills purchased and discounted	87	—	394	409	—	1
6.2. Cash credits, overdrafts & loans	1308	2728	2474	3118	898	993
6.3. Term loans	3256	2998	3351	4039	1054	1225
7. Fixed Assets	**16**	**14**	**31**	**36**	**28**	**40**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**2877**	**3557**	**1722**	**1411**	**5283**	**3299**
	(22.6)	(23.5)	(10.8)	(7.8)	(34.0)	(18.8)
8.1. Inter - office adjustments (net)	255	778	26	—	—	—
8.2. Interest accrued	328	510	363	332	90	224
8.3. Others	2294	2270	1333	1080	5193	3075
Total Assets	**12741**	**15164**	**15894**	**18086**	**15553**	**17569**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.2)	(0.3)	(0.3)	(1.1)	(0.9)
2. Reserves and Surplus	**746**	**974**	**2801**	**3141**	**786**	**901**
	(10.0)	(11.8)	(8.6)	(8.5)	(8.6)	(8.6)
3. Deposits	**4687**	**5202**	**25199**	**29518**	**6975**	**8364**
	(62.6)	(62.9)	(77.6)	(79.6)	(76.1)	(79.4)
3.1. Demand deposits	149	138	1028	1205	232	176
3.2. Savings bank deposits	1573	1346	10808	11771	2530	3196
3.3. Term deposits	2964	3718	13364	16542	4214	4992
4. Borrowings	**1458**	**1526**	**3004**	**2962**	**657**	**751**
	(19.5)	(18.4)	(9.2)	(8.0)	(7.2)	(7.1)
4.1. From banks*	299	391	193	188	119	147
4.2. From others	1159	1135	2810	2774	537	604
5. Other liabilities	**502**	**471**	**1376**	**1362**	**645**	**413**
	(6.7)	(5.7)	(4.2)	(3.7)	(7.0)	(3.9)
5.1. Bills Payable	—	—	250	279	14	2
5.2. Inter-office adjustments	63	73	—	—	—	—
5.3. Interest accrued	25	27	266	304	22	22
5.4. Others (including provisions)	414	371	861	779	608	389
Total Liabilities	**7493**	**8273**	**32481**	**37083**	**9163**	**10529**
1. Cash in hand	**140**	**131**	**237**	**209**	**179**	**106**
	(1.9)	(1.6)	(0.7)	(0.6)	(2.0)	(1.0)
2. Balances with RBI	**137**	**153**	**810**	**910**	**221**	**256**
	(1.8)	(1.8)	(2.5)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	**2532**	**2966**	**3125**	**3993**	**3098**	**3922**
	(33.8)	(35.9)	(9.6)	(10.8)	(33.8)	(37.2)
4. Money at call and short notice	**—**	**—**	**8504**	**—**	**—**	**—**
	(—)	(—)	(26.2)	(—)	(—)	(—)
5. Investments	**632**	**882**	**8391**	**20122**	**2232**	**2585**
	(8.4)	(10.7)	(25.8)	(54.3)	(24.4)	(24.6)
6. Advances	**3844**	**3919**	**6156**	**7098**	**2362**	**2675**
	(51.3)	(47.4)	(19.0)	(19.1)	(25.8)	(25.4)
6.1. Bills purchased and discounted	176	18	—	—	1	1
6.2. Cash credits, overdrafts & loans	2511	2688	980	1010	1041	1239
6.3. Term loans	1157	1212	5176	6088	1320	1435
7. Fixed Assets	**53**	**51**	**35**	**38**	**14**	**18**
	(0.7)	(0.6)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	**154**	**171**	**5223**	**4712**	**1057**	**969**
	(2.0)	(2.1)	(16.1)	(12.7)	(11.5)	(9.2)
8.1. Inter - office adjustments (net)	—	—	89	177	28	30
8.2. Interest accrued	65	91	1394	1370	242	287
8.3. Others	89	81	3740	3166	787	652
Total Assets	**7493**	**8273**	**32481**	**37083**	**9163**	**10529**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.3)	(0.9)	(0.8)	(0.7)	(0.7)
2. Reserves and Surplus	**2528**	**2528**	**1554**	**1554**	**1483**	**1483**
	(9.9)	(8.6)	(14.0)	(12.5)	(10.7)	(9.8)
3. Deposits	**21464**	**25186**	**7876**	**9304**	**9323**	**10922**
	(83.9)	(85.4)	(70.9)	(74.6)	(67.2)	(72.4)
3.1. Demand deposits	1034	1773	674	767	386	364
3.2. Savings bank deposits	8981	9865	4185	5068	2872	3358
3.3. Term deposits	11449	13547	3017	3469	6066	7200
4. Borrowings	**937**	**1126**	**948**	**834**	**2329**	**2078**
	(3.7)	(3.8)	(8.5)	(6.7)	(16.8)	(13.8)
4.1. From banks*	20	20	74	68	392	432
4.2. From others	917	1106	874	766	1937	1645
5. Other liabilities	**567**	**558**	**629**	**680**	**632**	**507**
	(2.2)	(1.9)	(5.7)	(5.5)	(4.6)	(3.4)
5.1. Bills Payable	—	—	18	12	274	119
5.2. Inter-office adjustments	25	10	—	4	88	113
5.3. Interest accrued	12	11	16	28	39	34
5.4. Others (including provisions)	529	538	594	635	231	242
Total Liabilities	**25596**	**29498**	**11107**	**12472**	**13867**	**15089**
1. Cash in hand	**245**	**383**	**120**	**106**	**274**	**350**
	(1.0)	(1.3)	(1.1)	(0.8)	(2.0)	(2.3)
2. Balances with RBI	**636**	**750**	**257**	**265**	**329**	**388**
	(2.5)	(2.5)	(2.3)	(2.1)	(2.4)	(2.6)
3. Balances with banks in India	**9343**	**9586**	**4551**	**4965**	**4275**	**4193**
	(36.5)	(32.5)	(41.0)	(39.8)	(30.8)	(27.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**6821**	**9821**	**989**	**1383**	**2562**	**2983**
	(26.6)	(33.3)	(8.9)	(11.1)	(18.5)	(19.8)
6. Advances	**4589**	**5476**	**2867**	**3194**	**5596**	**6589**
	(17.9)	(18.6)	(25.8)	(25.6)	(40.4)	(43.7)
6.1. Bills purchased and discounted	155	131	—	—	1	4
6.2. Cash credits, overdrafts & loans	663	1079	389	951	3780	3648
6.3. Term loans	3771	4266	2478	2243	1814	2937
7. Fixed Assets	**28**	**54**	**26**	**27**	**30**	**35**
	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**3933**	**3429**	**2298**	**2531**	**801**	**551**
	(15.4)	(11.6)	(20.7)	(20.3)	(5.8)	(3.7)
8.1. Inter - office adjustments (net)	—	—	54	—	—	—
8.2. Interest accrued	767	554	613	969	168	223
8.3. Others	3165	2875	1632	1561	634	328
Total Assets	**25596**	**29498**	**11107**	**12472**	**13867**	**15089**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	1999	2000	1999	2000	1999	2000
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.4)	(0.4)	(0.3)	(0.4)	(0.3)
2. Reserves and Surplus	**724**	**796**	**—**	**1219**	**1783**	**1783**
	(3.1)	(3.2)	(—)	(4.0)	(6.4)	(5.5)
3. Deposits	**13923**	**15500**	**20584**	**27120**	**15861**	**19080**
	(60.2)	(61.6)	(84.0)	(88.2)	(56.8)	(58.4)
3.1. Demand deposits	1661	1687	1532	1925	582	628
3.2. Savings bank deposits	6654	7102	8653	12915	4959	5557
3.3. Term deposits	5608	6711	10399	12280	10320	12896
4. Borrowings	**3680**	**3619**	**754**	**818**	**6888**	**7945**
	(15.9)	(14.4)	(3.1)	(2.7)	(24.7)	(24.3)
4.1. From banks*	304	375	12	99	1322	1824
4.2. From others	3376	3244	743	719	5567	6121
5. Other liabilities	**4710**	**5142**	**3063**	**1508**	**3298**	**3773**
	(20.4)	(20.4)	(12.5)	(4.9)	(11.8)	(11.5)
5.1. Bills Payable	—	—	—	—	44	46
5.2. Inter-office adjustments	—	—	42	47	63	285
5.3. Interest accrued	1110	1591	12	86	1970	2768
5.4. Others (including provisions)	3601	3551	3008	1375	1221	674
Total Liabilities	**23137**	**25157**	**24502**	**30764**	**27931**	**32682**
1. Cash in hand	**77**	**114**	**285**	**354**	**303**	**326**
	(0.3)	(0.5)	(1.2)	(1.2)	(1.1)	(1.0)
2. Balances with RBI	**393**	**456**	**607**	**771**	**614**	**605**
	(1.7)	(1.8)	(2.5)	(2.5)	(2.2)	(1.9)
3. Balances with banks in India	**1113**	**885**	**8874**	**13386**	**945**	**8373**
	(4.8)	(3.5)	(36.2)	(43.5)	(3.4)	(25.6)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**5110**	**—**
	(—)	(—)	(—)	(—)	(18.3)	(—)
5. Investments	**9591**	**10937**	**212**	**299**	**4774**	**5819**
	(41.5)	(43.5)	(0.9)	(1.0)	(17.1)	(17.8)
6. Advances	**9703**	**10285**	**6077**	**5726**	**13609**	**15177**
	(41.9)	(40.9)	(24.8)	(18.6)	(48.7)	(46.4)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	4081	4671	1249	1506	9029	10591
6.3. Term loans	5623	5613	4828	4220	4579	4586
7. Fixed Assets	**23**	**27**	**38**	**43**	**35**	**38**
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	**2237**	**2454**	**8408**	**10184**	**2541**	**2343**
	(9.7)	(9.8)	(34.3)	(33.1)	(9.1)	(7.2)
8.1. Inter - office adjustments (net)	1045	1017	11	187	1	289
8.2. Interest accrued	693	1044	834	2110	986	1088
8.3. Others	499	392	7564	7887	1555	965
Total Assets	**23137**	**25157**	**24502**	**30764**	**27931**	**32682**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Grameen Bank	
	1999	2000	1999	2000	1999	2000
	(193)	(194)	(195)	(196)	(197)	(198)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.5)	(0.4)	(0.9)	(0.8)	(1.0)	(0.7)
2. Reserves and Surplus	**2570**	**2570**	**756**	**756**	**1**	**851**
	(13.6)	(11.4)	(6.9)	(5.7)	(—)	(6.2)
3. Deposits	**13711**	**17252**	**8159**	**9766**	**8618**	**10605**
	(72.7)	(76.3)	(74.7)	(73.9)	(79.2)	(76.8)
3.1. Demand deposits	467	555	228	257	242	378
3.2. Savings bank deposits	5559	6869	2680	3570	3688	4323
3.3. Term deposits	7686	9828	5252	5940	4688	5903
4. Borrowings	**1593**	**1794**	**960**	**1325**	**1046**	**1143**
	(8.4)	(7.9)	(8.8)	(10.0)	(9.6)	(8.3)
4.1. From banks*	94	105	82	110	80	80
4.2. From others	1498	1688	878	1215	966	1063
5. Other liabilities	**883**	**907**	**950**	**1267**	**1115**	**1113**
	(4.7)	(4.0)	(8.7)	(9.6)	(10.2)	(8.1)
5.1. Bills Payable	15	23	25	56	15	22
5.2. Inter-office adjustments	—	—	—	36	44	44
5.3. Interest accrued	96	111	713	1020	28	32
5.4. Others (including provisions)	772	773	212	156	1028	1015
Total Liabilities	**18857**	**22623**	**10926**	**13215**	**10880**	**13811**
1. Cash in hand	**215**	**312.00**	**69**	**116.00**	**119**	**207**
	(1.1)	(1.4)	(0.6)	(0.9)	(1.1)	(1.5)
2. Balances with RBI	**411**	**485**	**265**	**311**	**261**	**316**
	(2.2)	(2.1)	(2.4)	(2.4)	(2.4)	(2.3)
3. Balances with banks in India	**8052**	**9638**	**1813**	**2531**	**2745**	**4671**
	(42.7)	(42.6)	(16.6)	(19.2)	(25.2)	(33.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**576**	**824**	**5093**	**6143**	**646**	**646**
	(3.1)	(3.6)	(46.6)	(46.5)	(5.9)	(4.7)
6. Advances	**6032**	**7485**	**2876**	**3460**	**4417**	**4978**
	(32.0)	(33.1)	(26.3)	(26.2)	(40.6)	(36.0)
6.1. Bills purchased and discounted	—	—	1	19	—	—
6.2. Cash credits, overdrafts & loans	713	952	651	861	325	437
6.3. Term loans	5319	6533	2224	2580	4066	4541
7. Fixed Assets	**27**	**37**	**45**	**46**	**26**	**23**
	(0.1)	(0.2)	(0.4)	(0.3)	(0.2)	(—)
8. Other Assets	**3545**	**3841**	**765**	**608**	**2693**	**2970**
	(18.8)	(17.0)	(7.0)	(4.6)	(24.8)	(0.2)
8.1. Inter - office adjustments (net)	35	8	3	—	—	—
8.2. Interest accrued	729	1305	50	67	227	323
8.3. Others	2780	2528	712	541	2466	2647
Total Assets	**18857**	**22623**	**10926**	**13215**	**10880**	**13811**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(199)	(200)	(201)	(202)	(203)	(204)
1. Capital	**96**	**96**	**84**	**93**	**100**	**100**
	(0.7)	(0.5)	(1.4)	(1.4)	(1.0)	(0.8)
2. Reserves and Surplus	**—**	**2092**	**1107**	**1107**	**—**	**650**
	(—)	(10.2)	(18.4)	(16.7)	(—)	(5.2)
3. Deposits	**15097**	**17253**	**3653**	**4153**	**8938**	**10970**
	(89.4)	(84.5)	(60.7)	(62.7)	(91.3)	(87.3)
3.1. Demand deposits	1013	919	405	328	770	1123
3.2. Savings bank deposits	7618	8547	1961	2295	3132	3846
3.3. Term deposits	6466	7787	1287	1530	5036	6001
4. Borrowings	**717**	**618**	**238**	**186**	**382**	**388**
	(4.2)	(3.0)	(3.9)	(2.8)	(3.9)	(3.1)
4.1. From banks*	—	—	25	—	—	4
4.2. From others	717	618	213	186	382	384
5. Other liabilities	**978**	**347**	**936**	**1090**	**368**	**451**
	(5.8)	(1.7)	(15.5)	(16.4)	(3.8)	(3.6)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	3	20	—	13	—	—
5.3. Interest accrued	115	153	277	357	10	13
5.4. Others (including provisions)	860	174	658	719	358	439
Total Liabilities	**16888**	**20407**	**6017**	**6628**	**9788**	**12560**
1. Cash in hand	**159**	**194**	**19**	**21**	**74**	**128**
	(0.9)	(0.9)	(0.3)	(0.3)	(0.8)	(1.0)
2. Balances with RBI	**456**	**525**	**115**	**143**	**272**	**324**
	(2.7)	(2.6)	(1.9)	(2.2)	(2.8)	(2.6)
3. Balances with banks in India	**2353**	**2934**	**353**	**187**	**3366**	**5139**
	(13.9)	(14.4)	(5.9)	(2.8)	(34.4)	(40.9)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**7497**	**9728**	**2670**	**3381**	**100**	**168**
	(44.4)	(47.7)	(44.4)	(51.0)	(1.0)	(1.3)
6. Advances	**2208**	**2413**	**1108**	**1173**	**1785**	**1802**
	(13.1)	(11.8)	(18.4)	(17.7)	(18.2)	(14.3)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	583	734	384	407	299	377
6.3. Term loans	1625	1685	724	767	1486	1425
7. Fixed Assets	**26**	**28**	**8**	**9**	**11**	**16**
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**4188**	**4585**	**1744**	**1713**	**4180**	**4984**
	(24.8)	(22.5)	(29.0)	(25.8)	(42.7)	(39.7)
8.1. Inter - office adjustments (net)	—	—	2	50	—	38
8.2. Interest accrued	68	86	162	—	207	480
8.3. Others	4120	4499	1580	1663	3973	4466
Total Assets	**16888**	**20407**	**6017**	**6628**	**9788**	**12560**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(2.4)	(1.8)	(0.2)	(0.1)
2. Reserves and Surplus	**2256**	**2256**	**—**	**—**	**2748**	**4596**
	(4.9)	(4.2)	(—)	(—)	(4.7)	(6.3)
3. Deposits	**37415**	**42330**	**3312**	**4469**	**37890**	**49733**
	(81.4)	(79.7)	(80.6)	(82.5)	(64.4)	(68.2)
3.1. Demand deposits	674	1236	238	304	1052	1332
3.2. Savings bank deposits	19937	21003	1323	1832	12832	15964
3.3. Term deposits	16804	20091	1751	2333	24005	32438
4. Borrowings	**1472**	**1660**	**58**	**87**	**14393**	**15197**
	(3.2)	(3.1)	(1.4)	(1.6)	(24.5)	(20.8)
4.1. From banks*	130	130	—	—	3069	3700
4.2. From others	1342	1530	58	87	11325	11497
5. Other liabilities	**4697**	**6782**	**642**	**762**	**3695**	**3306**
	(10.2)	(12.8)	(15.6)	(14.1)	(6.3)	(4.5)
5.1. Bills Payable	51	32	53	81	797	638
5.2. Inter-office adjustments	654	1089	—	—	278	—
5.3. Interest accrued	49	51	229	316	222	256
5.4. Others (including provisions)	3942	5610	359	365	2398	2412
Total Liabilities	**45938**	**53127**	**4112**	**5419**	**58826**	**72932**
1. Cash in hand	**409**	**520.00**	**107**	**97.00**	**1451**	**1549.00**
	(0.9)	(1.0)	(2.6)	(1.8)	(2.5)	(2.1)
2. Balances with RBI	**1170**	**1426**	**110**	**130**	**1107**	**1329**
	(2.5)	(2.7)	(2.7)	(2.4)	(1.9)	(1.8)
3. Balances with banks in India	**12686**	**17338**	**1220**	**1966**	**14816**	**16598**
	(27.6)	(32.6)	(29.7)	(36.3)	(25.2)	(22.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**16403**	**18288**	**70**	**70**	**8289**	**11022**
	(35.7)	(34.4)	(1.7)	(1.3)	(14.1)	(15.1)
6. Advances	**10239**	**10300**	**717**	**989**	**29211**	**37848**
	(22.3)	(19.4)	(17.4)	(18.3)	(49.7)	(51.9)
6.1. Bills purchased and discounted	—	—	—	—	70	65
6.2. Cash credits, overdrafts & loans	1200	1604	139	249	14311	17917
6.3. Term loans	9039	8696	578	740	14831	19866
7. Fixed Assets	**44**	**47**	**10**	**12**	**185**	**223**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	**4987**	**5207**	**1878**	**2154**	**3767**	**4364**
	(10.9)	(9.8)	(45.7)	(39.7)	(6.4)	(6.0)
8.1. Inter - office adjustments (net)	—	—	38	52	—	126
8.2. Interest accrued	2343	2822	17	28	230	141
8.3. Others	2644	2385	1823	2074	3537	4097
Total Assets	**45938**	**53127**	**4112**	**5419**	**58826**	**72932**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(211)	(212)	(213)	(214)	(215)	(216)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(1.0)	(0.8)	(1.5)	(1.0)
2. Reserves and Surplus	**1639**	**5150**	**845**	**1247**	**1**	**1200**
	(3.3)	(8.2)	(8.2)	(10.5)	(—)	(12.4)
3. Deposits	**42456**	**51186**	**6549**	**7665**	**5870**	**7412**
	(84.3)	(81.4)	(63.3)	(64.4)	(86.7)	(76.9)
3.1. Demand deposits	207	328	281	325	647	510
3.2. Savings bank deposits	15137	17242	2157	2625	2062	2928
3.3. Term deposits	27112	33616	4110	4715	3161	3974
4. Borrowings	**2158**	**2225**	**1983**	**2045**	**167**	**201**
	(4.3)	(3.5)	(19.2)	(17.2)	(2.5)	(2.1)
4.1. From banks*	—	15	460	484	—	—
4.2. From others	2158	2210	1522	1561	167	201
5. Other liabilities	**3988**	**4231**	**876**	**855**	**635**	**729**
	(7.9)	(6.7)	(8.5)	(7.2)	(9.4)	(7.6)
5.1. Bills Payable	—	—	60	10	—	—
5.2. Inter-office adjustments	—	112	94	7	—	—
5.3. Interest accrued	743	602	416	535	36	41
5.4. Others (including provisions)	3244	3517	307	303	598	687
Total Liabilities	**50341**	**62891**	**10353**	**11911**	**6773**	**9641**
1. Cash in hand	**369**	**410**	**38**	**44**	**92**	**156**
	(0.7)	(0.7)	(0.4)	(0.4)	(1.4)	(1.6)
2. Balances with RBI	**1290**	**1620**	**203**	**230**	**180**	**215**
	(2.6)	(2.6)	(2.0)	(1.9)	(2.7)	(2.2)
3. Balances with banks in India	**777**	**20200**	**3835**	**4867**	**1690**	**2958**
	(1.5)	(32.1)	(37.0)	(40.9)	(25.0)	(30.7)
4. Money at call and short notice	**13429**	**—**	**—**	**—**	**1100**	**1728**
	(26.7)	(—)	(—)	(—)	(16.2)	(17.9)
5. Investments	**11380**	**13630**	**1705**	**1712**	**200**	**306**
	(22.6)	(21.7)	(16.5)	(14.4)	(3.0)	(3.2)
6. Advances	**14392**	**17753**	**3878**	**4477**	**1238**	**1692**
	(28.6)	(28.2)	(37.5)	(37.6)	(18.3)	(17.6)
6.1. Bills purchased and discounted	—	—	—	84	—	—
6.2. Cash credits, overdrafts & loans	110	166	2399	2853	208	313
6.3. Term loans	14282	17587	1479	1540	1030	1378
7. Fixed Assets	**38**	**38**	**11**	**10**	**9**	**9**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**8666**	**9240**	**683**	**571**	**2264**	**2578**
	(17.2)	(14.7)	(6.6)	(4.8)	(33.4)	(26.7)
8.1. Inter - office adjustments (net)	57	—	—	—	183	84
8.2. Interest accrued	2228	2926	659	543	298	612
8.3. Others	6381	6314	24	28	1783	1882
Total Assets	**50341**	**62891**	**10353**	**11911**	**6773**	**9641**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(217)	(218)	(219)	(220)	(221)	(222)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(3.2)	(2.7)	(0.5)	(0.4)	(0.2)	(0.2)
2. Reserves and Surplus	**866**	**902**	**592**	**1143**	**1065**	**1679**
	(28.0)	(24.4)	(2.9)	(4.7)	(2.4)	(3.2)
3. Deposits	**1392**	**2107**	**11990**	**14697**	**30180**	**35509**
	(44.9)	(57.0)	(58.0)	(60.8)	(68.4)	(68.4)
3.1. Demand deposits	122	388	440	628	1712	2085
3.2. Savings bank deposits	430	636	4068	4867	15906	18730
3.3. Term deposits	839	1084	7481	9202	12561	14693
4. Borrowings	**289**	**134**	**5808**	**5431**	**6990**	**6692**
	(9.3)	(3.6)	(28.1)	(22.5)	(15.8)	(12.9)
4.1. From banks*	—	—	1364	1294	1218	1370
4.2. From others	289	134	4444	4137	5772	5322
5. Other liabilities	**452**	**456**	**2193**	**2785**	**5808**	**7947**
	(14.6)	(12.3)	(10.6)	(11.5)	(13.2)	(15.3)
5.1. Bills Payable	1	1	448	476	58	—
5.2. Inter-office adjustments	1	12	—	—	—	—
5.3. Interest accrued	96	87	1432	2008	1830	—
5.4. Others (including provisions)	354	356	313	302	3919	7947
Total Liabilities	**3099**	**3699**	**20683**	**24156**	**44143**	**51926**
1. Cash in hand	**46**	**48**	**185**	**259**	**793**	**1049**
	(1.5)	(1.3)	(0.9)	(1.1)	(1.8)	(2.0)
2. Balances with RBI	**42**	**64**	**430**	**549**	**900**	**1020**
	(1.4)	(1.7)	(2.1)	(2.3)	(2.0)	(2.0)
3. Balances with banks in India	**21**	**1546**	**6493**	**7192**	**11005**	**12537**
	(0.7)	(41.8)	(31.4)	(29.8)	(24.9)	(24.1)
4. Money at call and short notice	**1240**	**—**	**—**	**—**	**—**	**—**
	(40.0)	(—)	(—)	(—)	(—)	(—)
5. Investments	**109**	**206**	**3003**	**3633**	**8264**	**9745**
	(3.5)	(5.6)	(14.5)	(15.0)	(18.7)	(18.8)
6. Advances	**601**	**728**	**9656**	**11617**	**14538**	**17527**
	(19.4)	(19.7)	(46.7)	(48.1)	(32.9)	(33.8)
6.1. Bills purchased and discounted	2	7	—	24	44	39
6.2. Cash credits, overdrafts & loans	47	69	5805	6813	4657	6593
6.3. Term loans	553	652	3851	4779	9837	10894
7. Fixed Assets	**3**	**3**	**58**	**68**	**59**	**60**
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	**1036**	**1103**	**858**	**838**	**8583**	**9989**
	(33.4)	(29.8)	(4.1)	(3.5)	(19.4)	(19.2)
8.1. Inter - office adjustments (net)	—	—	194	275	137	87
8.2. Interest accrued	—	—	575	522	559	655
8.3. Others	1036	1103	89	40	7887	9246
Total Assets	**3099**	**3699**	**20683**	**24156**	**44143**	**51926**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(223)	(224)	(225)	(226)	(227)	(228)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.0)	(0.3)	(0.2)	(0.5)	(0.4)
2. Reserves and Surplus	**9**	**1101**	**—**	**—**	**—**	**1482**
	(0.1)	(10.7)	(—)	(—)	(—)	(5.7)
3. Deposits	**6522**	**7463**	**31956**	**38419**	**16052**	**19394**
	(81.8)	(72.4)	(81.2)	(79.7)	(78.9)	(75.2)
3.1. Demand deposits	465	360	1752	2206	119	105
3.2. Savings bank deposits	1616	1849	8996	10634	5389	6405
3.3. Term deposits	4441	5254	21208	25580	10544	12884
4. Borrowings	**882**	**1202**	**3109**	**1959**	**1069**	**915**
	(11.1)	(11.7)	(7.9)	(4.1)	(5.3)	(3.5)
4.1. From banks*	91	115	280	26	81	79
4.2. From others	791	1087	2829	1933	988	836
5. Other liabilities	**457**	**448**	**4202**	**7749**	**3117**	**3895**
	(5.7)	(4.3)	(10.7)	(16.1)	(15.3)	(15.1)
5.1. Bills Payable	1	2	—	—	—	8
5.2. Inter-office adjustments	—	27	6	—	20	21
5.3. Interest accrued	50	78	3603	5315	2167	3233
5.4. Others (including provisions)	406	340	593	2434	930	633
Total Liabilities	**7970**	**10314**	**39368**	**48227**	**20337**	**25786**
1. Cash in hand	**75**	**76**	**877**	**1526**	**180**	**158**
	(0.9)	(0.7)	(2.2)	(3.2)	(0.9)	(0.6)
2. Balances with RBI	**201**	**225**	**1170**	**1228**	**493**	**623**
	(2.5)	(2.2)	(3.0)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	**1639**	**2011**	**10891**	**15137**	**4814**	**7210**
	(20.6)	(19.5)	(27.7)	(31.4)	(23.7)	(28.0)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**100**	**1173**	**11467**	**10823**	**3952**	**5382**
	(1.3)	(11.4)	(29.1)	(22.4)	(19.4)	(20.9)
6. Advances	**2253**	**2971**	**10491**	**12744**	**5952**	**6400**
	(28.3)	(28.8)	(26.6)	(26.4)	(29.3)	(24.8)
6.1. Bills purchased and discounted	20	7	—	3	—	2
6.2. Cash credits, overdrafts & loans	720	987	4571	5949	768	1055
6.3. Term loans	1513	1977	5921	6792	5184	5343
7. Fixed Assets	**12**	**10**	**40**	**39**	**19**	**22**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**3691**	**3847**	**4433**	**6730**	**4927**	**5991**
	(46.3)	(37.3)	(11.3)	(14.0)	(24.2)	(23.2)
8.1. Inter - office adjustments (net)	3	—	—	21	—	—
8.2. Interest accrued	453	330	2018	2718	1078	1669
8.3. Others	3235	3517	2415	3992	3849	4323
Total Assets	**7970**	**10314**	**39368**	**48227**	**20337**	**25786**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank	
	1999	2000	1999	2000	1999	2000
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.6)	(0.8)	(0.6)	(1.4)	(1.4)
2. Reserves and Surplus	**—**	**1163**	**—**	**608**	**804**	**804**
	(—)	(7.0)	(—)	(3.9)	(11.6)	(11.5)
3. Deposits	**10139**	**11988**	**11288**	**13921**	**5072**	**5052**
	(79.6)	(72.1)	(87.9)	(88.6)	(73.4)	(72.3)
3.1. Demand deposits	494	558	831	1497	1141	287
3.2. Savings bank deposits	2623	3011	4612	5401	2507	2901
3.3. Term deposits	7023	8419	5846	7023	1424	1864
4. Borrowings	**643**	**752**	**327**	**288**	**337**	**382**
	(5.0)	(4.5)	(2.5)	(1.8)	(4.9)	(5.5)
4.1. From banks*	4	2	38	36	6	—
4.2. From others	639	750	289	253	331	382
5. Other liabilities	**1856**	**2614**	**1130**	**803**	**945**	**645**
	(14.6)	(15.7)	(8.8)	(5.1)	(13.7)	(9.2)
5.1. Bills Payable	30	41	—	—	—	—
5.2. Inter-office adjustments	71	39	47	—	37	9
5.3. Interest accrued	1435	2192	16	19	103	115
5.4. Others (including provisions)	319	342	1067	784	805	522
Total Liabilities	**12738**	**16620**	**12845**	**15720**	**6908**	**6983**
1. Cash in hand	**90**	**100**	**71**	**135.00**	**260**	**235.00**
	(0.7)	(0.6)	(0.6)	(0.9)	(3.8)	(3.4)
2. Balances with RBI	**350**	**415**	**325**	**397**	**142**	**167**
	(2.7)	(2.5)	(2.5)	(2.5)	(2.0)	(2.4)
3. Balances with banks in India	**4720**	**5273**	**6357**	**8591**	**2355**	**2782**
	(37.1)	(31.7)	(49.5)	(54.7)	(34.1)	(39.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1650**	**2347**	**239**	**327**	**1394**	**994**
	(13.0)	(14.1)	(1.9)	(2.1)	(20.2)	(14.2)
6. Advances	**2876**	**3718**	**2067**	**2134**	**1466**	**1758**
	(22.6)	(22.5)	(16.1)	(13.6)	(21.2)	(25.2)
6.1. Bills purchased and discounted	—	1	2	41	—	—
6.2. Cash credits, overdrafts & loans	1006	1364	544	707	361	464
6.3. Term loans	1869	2353	1522	1386	1105	1294
7. Fixed Assets	**19**	**26**	**15**	**16**	**(13)**	**14**
	(0.1)	(0.2)	(0.1)	(0.1)	(—)	(0.2)
8. Other Assets	**3033**	**4741**	**3771**	**4120**	**1288**	**1034**
	(23.8)	(28.5)	(29.4)	(26.2)	(18.6)	(14.8)
8.1. Inter - office adjustments (net)	—	—	—	67	—	1
8.2. Interest accrued	1501	2182	18	34	385	299
8.3. Others	1533	2457	3752	4019	893	733
Total Assets	**12738**	**16620**	**12845**	**15720**	**6908**	**6983**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.3)	(1.2)	(0.9)	(1.4)	(1.3)
2. Reserves and Surplus	**2217**	**2571**	**—**	**—**	**391**	**391**
	(8.4)	(8.6)	(—)	(—)	(5.4)	(5.1)
3. Deposits	**20823**	**23902**	**7448**	**9601**	**5635**	**6195**
	(78.5)	(79.9)	(88.1)	(85.5)	(77.5)	(80.7)
3.1. Demand deposits	602	560	110	184	106	64
3.2. Savings bank deposits	9684	10415	2044	2578	3673	4065
3.3. Term deposits	10537	12926	5294	6839	1856	2066
4. Borrowings	**453**	**431**	**589**	**741**	**592**	**731**
	(1.7)	(1.4)	(7.0)	(6.6)	(8.1)	(9.5)
4.1. From banks*	—	—	—	—	88	204
4.2. From others	453	431	589	741	504	527
5. Other liabilities	**2922**	**2907**	**371**	**788**	**549**	**260**
	(11.0)	(9.7)	(3.8)	(7.0)	(7.6)	(3.4)
5.1. Bills Payable	26	34	—	—	2	3
5.2. Inter-office adjustments	—	—	—	11	7	0
5.3. Interest accrued	96	129	79	80	17	20
5.4. Others (including provisions)	2801	2744	238	697	524	236
Total Liabilities	**26515**	**29910**	**8453**	**11230**	**7268**	**7678**
1. Cash in hand	**194**	**289**	**56**	**112**	**87**	**121**
	(0.7)	(1.0)	(0.7)	(1.0)	(1.2)	(1.6)
2. Balances with RBI	**645**	**720**	**207**	**284**	**172**	**187**
	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	**11135**	**13260**	**34**	**83**	**68**	**167**
	(42.0)	(44.3)	(0.4)	(0.7)	(0.9)	(2.2)
4. Money at call and short notice	**—**	**—**	**1388**	**2894**	**3064**	**2904**
	(—)	(—)	(16.4)	(25.8)	(42.2)	(37.8)
5. Investments	**4376**	**3556**	**3441**	**3361**	**1443**	**1939**
	(16.5)	(11.9)	(40.6)	(29.9)	(19.9)	(25.3)
6. Advances	**4870**	**5328**	**2256**	**3043**	**1793**	**1719**
	(18.4)	(17.8)	(26.7)	(27.1)	(24.7)	(22.4)
6.1. Bills purchased and discounted	5	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	619	909	722	596	123	260
6.3. Term loans	4246	4419	1534	2447	1669	1459
7. Fixed Assets	**27**	**26**	**9**	**9**	**18**	**18**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	**5267**	**6731**	**1073**	**1444**	**623**	**623**
	(19.9)	(22.5)	(12.7)	(12.9)	(8.6)	(8.1)
8.1. Inter - office adjustments (net)	153	220	82	—	—	4
8.2. Interest accrued	—	—	8	10	343	443
8.3. Others	5114	6511	983	1434	279	176
Total Assets	**26515**	**29910**	**8453**	**11230**	**7268**	**7678**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(0.5)	(0.5)	(13.5)	(11.4)	(0.3)	(0.3)
2. Reserves and Surplus	**1757**	**1865**	**212**	**212**	**1205**	**2097**
	(10.0)	(9.2)	(28.6)	(24.1)	(3.8)	(5.4)
3. Deposits	**11827**	**14647**	**332**	**470**	**20971**	**24909**
	(67.6)	(72.4)	(44.8)	(53.4)	(66.0)	(64.1)
3.1. Demand deposits	217	255	25	131	878	822
3.2. Savings bank deposits	4603	5614	184	167	8438	10061
3.3. Term deposits	7008	8779	123	172	11655	14025
4. Borrowings	**2380**	**2002**	**10**	**6**	**4455**	**4678**
	(13.6)	(9.9)	(1.3)	(0.7)	(14.0)	(12.0)
4.1. From banks*	—	—	—	—	1202	1359
4.2. From others	2380	2002	10	6	3253	3319
5. Other liabilities	**1440**	**1624**	**88**	**92**	**5057**	**7047**
	(8.2)	(8.0)	(11.9)	(10.5)	(15.9)	(18.1)
5.1. Bills Payable	—	—	—	—	1146	2310
5.2. Inter-office adjustments	7	122	—	—	—	—
5.3. Interest accrued	109	129	15	20	1449	2083
5.4. Others (including provisions)	1324	1372	72	72	2461	2653
Total Liabilities	**17500**	**20234**	**741**	**880**	**31788**	**38830**
1. Cash in hand	**131**	**157**	**11**	**6**	**975**	**1022**
	(0.7)	(0.8)	(1.5)	(0.7)	(3.1)	(2.6)
2. Balances with RBI	**320**	**446**	**13**	**13**	**656**	**775**
	(1.8)	(2.2)	(1.8)	(1.5)	(2.1)	(2.0)
3. Balances with banks in India	**5541**	**6791**	**419**	**551**	**10269**	**11606**
	(31.7)	(33.6)	(56.6)	(62.6)	(32.3)	(29.9)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**4890**	**5608**	**5**	**5**	**3176**	**4826**
	(27.9)	(27.7)	(0.7)	(0.6)	(10.0)	(12.4)
6. Advances	**3996**	**4288**	**125**	**142**	**9773**	**12232**
	(22.8)	(21.2)	(16.9)	(16.1)	(30.7)	(31.5)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	203	265	44	56	6894	8383
6.3. Term loans	3792	4022	81	86	2880	3850
7. Fixed Assets	**17**	**17**	**1**	**3**	**46**	**76**
	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.2)
8. Other Assets	**2607**	**2929**	**166**	**159**	**6893**	**8293**
	(14.9)	(14.5)	(22.4)	(18.1)	(21.7)	(21.4)
8.1. Inter - office adjustments (net)	—	—	—	—	799	1285
8.2. Interest accrued	613	891	4	4	1212	1679
8.3. Others	1994	2037	162	155	4882	5329
Total Assets	**17500**	**20234**	**741**	**880**	**31788**	**38830**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.7)	(0.7)	(0.6)	(2.6)	(2.0)
2. Reserves and Surplus	**998**	**998**	**—**	**621**	**374**	**374**
	(8.2)	(6.8)	(—)	(3.4)	(9.8)	(7.6)
3. Deposits	**9556**	**11613**	**12807**	**16048**	**2545**	**3430**
	(78.9)	(79.6)	(88.2)	(88.4)	(66.7)	(69.5)
3.1. Demand deposits	394	466	512	592	54	115
3.2. Savings bank deposits	3948	4539	5374	6824	707	896
3.3. Term deposits	5214	6607	6921	8633	1784	2420
4. Borrowings	**1052**	**1229**	**335**	**352**	**658**	**807**
	(8.7)	(8.4)	(2.3)	(1.9)	(17.3)	(16.4)
4.1. From banks*	68	121	98	90	66	79
4.2. From others	984	1108	237	262	593	728
5. Other liabilities	**405**	**642**	**1279**	**1031**	**138**	**222**
	(3.3)	(4.4)	(8.8)	(5.7)	(3.6)	(4.5)
5.1. Bills Payable	112	294	—	—	25	89
5.2. Inter-office adjustments	—	—	24	127	—	4
5.3. Interest accrued	81	110	18	20	7	10
5.4. Others (including provisions)	212	238	1238	885	105	118
Total Liabilities	**12111**	**14582**	**14521**	**18152**	**3815**	**4933**
1. Cash in hand	**149**	**174**	**195**	**196**	**31**	**32**
	(1.2)	(1.2)	(1.3)	(1.1)	(0.8)	(0.6)
2. Balances with RBI	**289**	**360**	**376**	**491**	**74**	**97**
	(2.4)	(2.5)	(2.6)	(2.7)	(1.9)	(2.0)
3. Balances with banks in India	**3837**	**4203**	**3404**	**5742**	**1022**	**1388**
	(31.7)	(28.8)	(23.4)	(31.6)	(26.8)	(28.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**119**	**—**
	(—)	(—)	(—)	(—)	(3.1)	(—)
5. Investments	**2730**	**3507**	**3960**	**4670**	**149**	**196**
	(22.5)	(24.1)	(27.3)	(25.7)	(3.9)	(4.0)
6. Advances	**3859**	**5177**	**2460**	**2537**	**1981**	**2842**
	(31.9)	(35.5)	(16.9)	(14.0)	(51.9)	(57.6)
6.1. Bills purchased and discounted	16	5	35	110	1	4
6.2. Cash credits, overdrafts & loans	1020	1547	533	722	359	527
6.3. Term loans	2823	3625	1892	1705	1621	2311
7. Fixed Assets	**17**	**17**	**18**	**19**	**10**	**12**
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	**1230**	**1144**	**4109**	**4498**	**428**	**366**
	(10.2)	(7.8)	(28.3)	(24.8)	(11.2)	(7.4)
8.1. Inter - office adjustments (net)	153	253	320	—	50	—
8.2. Interest accrued	314	487	—	357	26	37
8.3. Others	763	403	3789	4141	353	329
Total Assets	**12111**	**14582**	**14521**	**18152**	**3815**	**4933**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(253)	(254)	(255)	(256)	(257)	(258)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.6)	(0.6)	(0.2)	(0.2)	(0.6)	(0.5)
2. Reserves and Surplus	**1601**	**1601**	**4256**	**5812**	**—**	**850**
	(9.7)	(9.0)	(9.9)	(10.7)	(—)	(4.2)
3. Deposits	**12196**	**14098**	**23277**	**30421**	**13979**	**15607**
	(74.1)	(78.9)	(54.4)	(56.1)	(80.5)	(76.4)
3.1. Demand deposits	794	995	1023	1372	645	910
3.2. Savings bank deposits	3659	4405	6612	8709	8276	8779
3.3. Term deposits	7743	8699	15641	20339	5058	5918
4. Borrowings	**1376**	**1182**	**13831**	**16381**	**541**	**543**
	(8.4)	(6.6)	(32.3)	(30.2)	(3.1)	(2.7)
4.1. From banks*	146	141	2576	3760	7	—
4.2. From others	1230	1041	11255	12622	534	543
5. Other liabilities	**1179**	**876**	**1351**	**1491**	**2743**	**3341**
	(7.2)	(4.9)	(3.2)	(2.8)	(15.8)	(16.3)
5.1. Bills Payable	270	92	302	727	102	113
5.2. Inter-office adjustments	—	—	239	—	—	—
5.3. Interest accrued	30	21	134	164	1376	1743
5.4. Others (including provisions)	879	764	676	600	1265	1485
Total Liabilities	**16453**	**17858**	**42814**	**54204**	**17363**	**20441**
1. Cash in hand	**135**	**169**	**853**	**831**	**63**	**84**
	(0.8)	(0.9)	(2.0)	(1.5)	(0.4)	(0.4)
2. Balances with RBI	**375**	**435**	**686**	**884**	**454**	**529**
	(2.3)	(2.4)	(1.6)	(1.6)	(2.6)	(2.6)
3. Balances with banks in India	**5720**	**6036**	**5945**	**7069**	**7729**	**10189**
	(34.8)	(33.8)	(13.9)	(13.0)	(44.5)	(49.8)
4. Money at call and short notice	**—**	**—**	**—**	**503**	**—**	**—**
	(—)	(—)	(—)	(0.9)	(—)	(—)
5. Investments	**3186**	**3978**	**6933**	**7795**	**1690**	**1690**
	(19.4)	(22.3)	(16.2)	(14.4)	(9.7)	(8.3)
6. Advances	**5081**	**5415**	**26249**	**35777**	**3317**	**3888**
	(30.9)	(30.3)	(61.3)	(66.0)	(19.1)	(19.0)
6.1. Bills purchased and discounted	—	—	35	135	—	—
6.2. Cash credits, overdrafts & loans	746	783	16383	22639	3304	3888
6.3. Term loans	4335	4632	9832	13003	—	—
7. Fixed Assets	**25**	**23**	**188**	**214**	**13**	**13**
	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.1)
8. Other Assets	**1932**	**1802**	**1959**	**1130**	**4110**	**4048**
	(11.7)	(10.1)	(4.6)	(2.1)	(23.7)	(19.8)
8.1. Inter - office adjustments (net)	148	30	—	48	69	66
8.2. Interest accrued	300	331	426	829	1068	1093
8.3. Others	1483	1441	1534	253	2973	2889
Total Assets	**16453**	**17858**	**42814**	**54204**	**17363**	**20441**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Panchmahal Vadodara Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.9)	(0.7)	(0.3)	(0.2)	(1.4)	(1.2)
2. Reserves and Surplus	**1130**	**1239**	**1396**	**2842**	**267**	**277**
	(10.6)	(9.2)	(3.8)	(6.0)	(3.8)	(3.3)
3. Deposits	**8182**	**9925**	**27200**	**35010**	**5617**	**6867**
	(69.8)	(73.5)	(73.4)	(74.4)	(80.2)	(80.8)
3.1. Demand deposits	215	209	496	533	343	333
3.2. Savings bank deposits	2758	3081	9119	10473	1922	2476
3.3. Term deposits	5210	6635	17586	24004	3351	4058
4. Borrowings	**1718**	**1644**	**6423**	**6620**	**449**	**402**
	(14.7)	(12.2)	(17.3)	(14.1)	(6.4)	(4.7)
4.1. From banks*	256	268	1766	1883	46	50
4.2. From others	1462	1376	4656	4736	403	352
5. Other liabilities	**478**	**600**	**1939**	**2504**	**572**	**850**
	(4.1)	(4.4)	(5.2)	(5.3)	(8.2)	(10.0)
5.1. Bills Payable	—	—	76	147	1	22
5.2. Inter-office adjustments	15	22	585	559	3	8
5.3. Interest accrued	71	98	196	226	525	792
5.4. Others (including provisions)	392	480	1082	1572	43	29
Total Liabilities	**11608**	**13509**	**37057**	**47075**	**7005**	**8496**
1. Cash in hand	**46**	**72**	**416**	**347**	**49**	**43**
	(0.4)	(0.5)	(1.1)	(0.7)	(0.7)	(0.5)
2. Balances with RBI	**258**	**291**	**874**	**1024**	**182**	**225**
	(2.2)	(2.2)	(2.4)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	**2605**	**3376**	**14089**	**19288**	**378**	**4699**
	(23.2)	(25.0)	(38.0)	(41.0)	(5.4)	(55.3)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**3092**	**—**
	(—)	(—)	(—)	(—)	(44.1)	(—)
5. Investments	**3078**	**3326**	**2534**	**4223**	**1189**	**989**
	(26.3)	(24.6)	(6.8)	(9.0)	(17.0)	(11.6)
6. Advances	**4431**	**5355**	**15626**	**18860**	**1262**	**1578**
	(37.8)	(39.6)	(42.2)	(40.1)	(18.0)	(18.6)
6.1. Bills purchased and discounted	1	2	14	32	—	—
6.2. Cash credits, overdrafts & loans	1846	2174	12315	13440	351	395
6.3. Term loans	2584	3180	3298	5388	911	1183
7. Fixed Assets	**17**	**31**	**62**	**81**	**5**	**5**
	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**1173**	**1058**	**3456**	**3252**	**847**	**957**
	(10.0)	(7.8)	(9.3)	(6.9)	(12.1)	(11.3)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	—	—	630	867	679	927
8.3. Others	1173	1058	2826	2385	169	30
Total Assets	**11608**	**13509**	**37057**	**47075**	**7005**	**8496**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(2.6)	(2.1)	(0.4)	(0.3)	(1.4)	(1.1)
2. Reserves and Surplus	**326**	**326**	**1771**	**1831**	**436**	**739**
	(8.3)	(6.9)	(6.4)	(6.1)	(6.0)	(8.4)
3. Deposits	**3153**	**4016**	**17044**	**20813**	**5371**	**6447**
	(80.6)	(85.6)	(61.7)	(69.1)	(73.9)	(73.5)
3.1. Demand deposits	188	137	1320	1172	136	143
3.2. Savings bank deposits	1225	1559	5184	6235	1748	2180
3.3. Term deposits	1740	2320	10541	13406	3487	4124
4. Borrowings	**137**	**119**	**4199**	**4746**	**541**	**453**
	(3.5)	(2.5)	(15.2)	(15.7)	(7.4)	(5.2)
4.1. From banks*	—	—	885	1107	69	61
4.2. From others	137	119	3315	3639	473	392
5. Other liabilities	**195**	**132**	**4527**	**2651**	**822**	**1038**
	(5.0)	(2.8)	(16.4)	(8.8)	(11.3)	(11.8)
5.1. Bills Payable	—	4	1076	485	—	—
5.2. Inter-office adjustments	39	13	1033	—	2	1
5.3. Interest accrued	4	5	48	49	733	941
5.4. Others (including provisions)	153	109	2370	2116	87	95
Total Liabilities	**3912**	**4693**	**27642**	**30141**	**7269**	**8777**
1. Cash in hand	**68**	**78**	**985**	**829**	**37**	**36**
	(1.7)	(1.7)	(3.6)	(2.8)	(0.5)	(0.4)
2. Balances with RBI	**98**	**124**	**502**	**560**	**185**	**222**
	(2.5)	(2.6)	(1.8)	(1.9)	(2.5)	(2.5)
3. Balances with banks in India	**424**	**614**	**9353**	**10626**	**3834**	**4993**
	(10.8)	(13.1)	(33.8)	(35.3)	(52.7)	(56.9)
4. Money at call and short notice	**400**	**643**	**—**	**—**	**—**	**—**
	(10.2)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1669**	**1691**	**114**	**440**	**1413**	**1320**
	(42.7)	(36.0)	(0.4)	(1.5)	(19.4)	(15.0)
6. Advances	**759**	**984**	**10650**	**13610**	**1402**	**1693**
	(19.4)	(21.0)	(38.5)	(45.2)	(19.3)	(19.3)
6.1. Bills purchased and discounted	81	43	5	59	—	—
6.2. Cash credits, overdrafts & loans	174	242	116	4503	437	538
6.3. Term loans	504	699	10529	9048	965	1155
7. Fixed Assets	**5**	**9**	**46**	**54**	**7**	**9**
	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	**489**	**551**	**5992**	**4021**	**392**	**504**
	(12.5)	(11.7)	(21.7)	(13.3)	(5.4)	(5.7)
8.1. Inter - office adjustments (net)	132	—	—	138	—	—
8.2. Interest accrued	—	207	370	537	381	493
8.3. Others	357	343	5622	3346	11	11
Total Assets	**3912**	**4693**	**27642**	**30141**	**7269**	**8777**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	1999	2000	1999	2000	1999	2000
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(0.5)	(0.4)	(0.2)	(0.1)
2. Reserves and Surplus	**3077**	**3078**	**522**	**594**	**3150**	**5312**
	(5.8)	(5.5)	(2.6)	(2.6)	(5.4)	(7.9)
3. Deposits	**37457**	**44150**	**17543**	**20605**	**43977**	**50778**
	(70.3)	(78.2)	(87.8)	(88.9)	(75.7)	(75.1)
3.1. Demand deposits	3015	3104	564	644	3218	3116
3.2. Savings bank deposits	19144	20943	8004	9213	26165	29373
3.3. Term deposits	15298	20103	8975	10748	14595	18289
4. Borrowings	**2934**	**2729**	**865**	**708**	**9130**	**9034**
	(5.5)	(4.8)	(4.3)	(3.1)	(15.7)	(13.4)
4.1. From banks*	117	—	40	37	1779	1781
4.2. From others	2817	2728	825	671	7351	7254
5. Other liabilities	**9742**	**6374**	**782**	**1173**	**1725**	**2369**
	(18.3)	(11.3)	(4.7)	(5.1)	(3.0)	(3.5)
5.1. Bills Payable	—	—	49	47	328	270
5.2. Inter-office adjustments	—	—	—	—	129	122
5.3. Interest accrued	504	638	78	110	383	463
5.4. Others (including provisions)	9239	5736	655	1016	886	1514
Total Liabilities	**53311**	**56430**	**19812**	**23179**	**58082**	**67593**
1. Cash in hand	**702**	**957**	**148**	**263**	**1143**	**645**
	(1.3)	(1.7)	(0.7)	(1.1)	(2.0)	(1.0)
2. Balances with RBI	**1126**	**1328**	**529**	**599**	**1410**	**1570**
	(2.1)	(2.4)	(2.6)	(2.6)	(2.4)	(2.3)
3. Balances with banks in India	**11925**	**15558**	**5427**	**7541**	**2059**	**7381**
	(22.4)	(27.6)	(27.2)	(32.5)	(3.5)	(10.9)
4. Money at call and short notice	**—**	**—**	**3066**	**5051**	**—**	**—**
	—	(—)	(15.4)	(21.8)	(—)	(—)
5. Investments	**13840**	**14711**	**4651**	**3711**	**30222**	**31970**
	(26.0)	(26.1)	(23.3)	(16.0)	(52.0)	(47.3)
6. Advances	**11876**	**12022**	**3237**	**3775**	**21495**	**24001**
	(22.3)	(21.3)	(17.0)	(16.3)	(37.0)	(35.5)
6.1. Bills purchased and discounted	—	—	—	—	40	31
6.2. Cash credits, overdrafts & loans	2829	2031	694	771	645	795
6.3. Term loans	9048	9991	2543	3003	20810	23175
7. Fixed Assets	**91**	**90**	**26**	**29**	**57**	**69**
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**13751**	**11763**	**2727**	**2210**	**1697**	**1956**
	(25.8)	(20.8)	(13.7)	(9.5)	(2.9)	(2.9)
8.1. Inter - office adjustments (net)	8175	5676	93	62	—	—
8.2. Interest accrued	905	1701	919	640	1335	1604
8.3. Others	8943	4386	1715	1508	362	353
Total Assets	**53311**	**56430**	**19812**	**23179**	**58082**	**67593**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.3)	(0.2)	(0.5)	(0.4)	(0.9)	(0.8)
2. Reserves and Surplus	**692**	**2042**	**1285**	**1392**	**1675**	**1675**
	(2.4)	(5.0)	(6.3)	(5.9)	(14.8)	(12.7)
3. Deposits	**19303**	**25375**	**17432**	**19806**	**7798**	**9197**
	(66.8)	(62.3)	(85.4)	(83.6)	(68.8)	(69.7)
3.1. Demand deposits	335	528	663	572	705	773
3.2. Savings bank deposits	4853	7131	8266	9103	3316	3833
3.3. Term deposits	14114	17716	8503	10130	3777	4591
4. Borrowings	**4093**	**6259**	**836**	**810**	**479**	**488**
	(14.2)	(15.4)	(4.1)	(3.4)	(4.2)	(3.7)
4.1. From banks*	471	630	836	—	22	28
4.2. From others	3621	5629	—	810	457	460
5. Other liabilities	**4718**	**6974**	**764**	**1597**	**1281**	**1734**
	(16.3)	(17.1)	(3.7)	(6.7)	(11.3)	(13.1)
5.1. Bills Payable	90	421	15	19	—	—
5.2. Inter-office adjustments	2795	4299	104	199	—	—
5.3. Interest accrued	194	282	121	150	907	1245
5.4. Others (including provisions)	1639	1973	525	1229	374	488
Total Liabilities	**28906**	**40750**	**20418**	**23705**	**11333**	**13193**
1. Cash in hand	**374**	**372**	**158**	**259**	**58**	**67**
	(1.3)	(0.9)	(0.8)	(1.1)	(0.5)	(0.5)
2. Balances with RBI	**677**	**705**	**520**	**570**	**278**	**310**
	(2.3)	(1.7)	(2.5)	(2.4)	(2.4)	(2.3)
3. Balances with banks in India	**5812**	**10631**	**6554**	**8375**	**5801**	**7729**
	(20.1)	(26.1)	(32.1)	(35.3)	(51.2)	(58.6)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**2340**	**2390**	**7942**	**8037**	**261**	**161**
	(8.1)	(5.9)	(38.9)	(33.9)	(2.3)	(1.2)
6. Advances	**10515**	**15167**	**2894**	**4217**	**1719**	**1953**
	(36.4)	(37.2)	(14.2)	(17.8)	(15.2)	(14.8)
6.1. Bills purchased and discounted	3	504	1	3	—	—
6.2. Cash credits, overdrafts & loans	5230	5239	2893	4215	577	646
6.3. Term loans	5282	9424	—	—	1143	1306
7. Fixed Assets	**24**	**34**	**35**	**45**	**5**	**5**
	(0.1)	(0.1)	(0.2)	(0.2)	(—)	(—)
8. Other Assets	**9164**	**11452**	**2315**	**2203**	**3211**	**2970**
	(31.7)	(28.1)	(11.3)	(9.3)	(28.3)	(22.5)
8.1. Inter - office adjustments (net)	—	—	—	—	208	99
8.2. Interest accrued	268	536	1187	1436	1251	1199
8.3. Others	8896	10916	1129	767	1753	1672
Total Assets	**28906**	**40750**	**20418**	**23705**	**11333**	**13193**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.1)	(0.9)	(0.7)	(0.6)	(1.3)	(1.2)
2. Reserves and Surplus	**—**	**864**	**—**	**1032**	**1**	**—**
	(—)	(7.5)	(—)	(6.2)	(—)	(—)
3. Deposits	**7485**	**9334**	**12217**	**13850**	**6001**	**6684**
	(83.4)	(80.5)	(83.2)	(82.6)	(80.3)	(81.5)
3.1. Demand deposits	422	539	920	889	154	83
3.2. Savings bank deposits	2589	3147	5314	5700	2519	2770
3.3. Term deposits	4474	5648	5983	7260	3328	3831
4. Borrowings	**963**	**989**	**848**	**532**	**372**	**495**
	(10.7)	(8.5)	(5.8)	(3.2)	(5.0)	(6.0)
4.1. From banks*	26	40	—	—	21	20
4.2. From others	937	949	848	532	351	475
5. Other liabilities	**422**	**310**	**1514**	**1256**	**1004**	**924**
	(4.7)	(2.7)	(10.3)	(7.5)	(13.4)	(11.3)
5.1. Bills Payable	46	96	—	7	24	16
5.2. Inter-office adjustments	—	—	—	—	3	—
5.3. Interest accrued	38	26	—	—	8	31
5.4. Others (including provisions)	338	188	1514	1249	969	877
Total Liabilities	**8970**	**11597**	**14678**	**16770**	**7478**	**8202**
1. Cash in hand	**128**	**176**	**107**	**114**	**80**	**85**
	(1.4)	(1.5)	(0.7)	(0.7)	(1.1)	(1.0)
2. Balances with RBI	**219**	**253**	**376**	**416**	**177**	**204**
	(2.4)	(2.2)	(2.6)	(2.5)	(2.4)	(2.5)
3. Balances with banks in India	**420**	**3870**	**5456**	**7914**	**156**	**282**
	(4.7)	(33.4)	(37.2)	(47.2)	(2.1)	(3.4)
4. Money at call and short notice	**1713**	**—**	**—**	**—**	**1486**	**1633**
	(19.1)	(—)	(—)	(—)	(19.9)	(19.9)
5. Investments	**1676**	**1857**	**2242**	**1336**	**428**	**433**
	(18.7)	(16.0)	(15.3)	(8.0)	(5.7)	(5.3)
6. Advances	**3179**	**3841**	**3580**	**3991**	**2370**	**2300**
	(35.4)	(33.1)	(24.4)	(23.8)	(31.7)	(28.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	722	1215	2974	3232	366	418
6.3. Term loans	2457	2626	606	759	2004	1882
7. Fixed Assets	**20**	**21**	**36**	**32**	**16**	**19**
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**1615**	**1578**	**2883**	**2966**	**2764**	**3246**
	(18.0)	(13.6)	(19.6)	(17.7)	(37.0)	(39.6)
8.1. Inter - office adjustments (net)	34	43	16	9	—	20
8.2. Interest accrued	183	154	197	118	56	69
8.3. Others	1398	1381	2669	2839	2708	3157
Total Assets	**8970**	**11597**	**14678**	**16770**	**7478**	**8202**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.5)	(0.4)	(1.0)	(0.8)	(1.4)	(1.3)
2. Reserves and Surplus	**1815**	**1815**	**638**	**638**	**631**	**631**
	(9.4)	(7.5)	(6.5)	(5.3)	(9.1)	(8.0)
3. Deposits	**14123**	**18737**	**7595**	**9762**	**5287**	**6320**
	(73.4)	(77.4)	(77.4)	(80.4)	(76.2)	(80.2)
3.1. Demand deposits	328	348	246	230	211	237
3.2. Savings bank deposits	3164	4243	2380	3153	1723	2114
3.3. Term deposits	10631	14146	4968	6378	3353	3969
4. Borrowings	**2076**	**2168**	**931**	**1012**	**659**	**532**
	(10.8)	(9.0)	(9.5)	(8.3)	(9.5)	(6.7)
4.1. From banks*	222	230	195	173	52	44
4.2. From others	1853	1939	735	839	606	488
5. Other liabilities	**1099**	**1380**	**553**	**632**	**258**	**302**
	(5.7)	(5.7)	(5.6)	(5.2)	(3.7)	(3.8)
5.1. Bills Payable	46	35	52	164	26	26
5.2. Inter-office adjustments	105	182	—	—	—	—
5.3. Interest accrued	102	171	44	47	4	4
5.4. Others (including provisions)	845	992	457	420	228	272
Total Liabilities	**19213**	**24201**	**9817**	**12144**	**6934**	**7885**
1. Cash in hand	**192**	**253**	**99**	**75**	**63**	**79**
	(1.0)	(1.0)	(1.0)	(0.6)	(0.9)	(1.0)
2. Balances with RBI	**402**	**461**	**225**	**285**	**162**	**188**
	(2.1)	(1.9)	(2.3)	(2.3)	(2.3)	(2.4)
3. Balances with banks in India	**110**	**6348**	**5207**	**4486**	**1871**	**2331**
	(0.6)	(26.2)	(53.0)	(36.9)	(27.0)	(29.6)
4. Money at call and short notice	**3770**	**—**	**638**	**3042**	**—**	**—**
	(19.6)	(—)	(6.5)	(25.0)	(—)	(—)
5. Investments	**6459**	**7009**	**201**	**451**	**1392**	**1416**
	(33.6)	(29.0)	(2.0)	(3.7)	(20.1)	(18.0)
6. Advances	**6028**	**7674**	**2716**	**3106**	**2515**	**2880**
	(31.3)	(31.7)	(27.7)	(25.6)	(36.3)	(36.5)
6.1. Bills purchased and discounted	18	38	—	10	5	3
6.2. Cash credits, overdrafts & loans	2886	3187	697	996	930	959
6.3. Term loans	3124	4449	2019	2100	1580	1919
7. Fixed Assets	**43**	**43**	**18**	**26**	**28**	**41**
	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.5)
8. Other Assets	**2228**	**2412**	**713**	**674**	**904**	**951**
	(11.6)	(10.0)	(7.3)	(5.6)	(13.0)	(12.1)
8.1. Inter - office adjustments (net)	—	—	1	4	11	25
8.2. Interest accrued	505	703	156	237	127	162
8.3. Others	1723	1709	556	432	766	764
Total Assets	**19213**	**24201**	**9817**	**12144**	**6934**	**7885**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.2)	(0.4)	(0.4)	(1.2)	(1.0)
2. Reserves and Surplus	**2889**	**3885**	**776**	**776**	**386**	**592**
	(6.4)	(7.5)	(3.2)	(2.9)	(4.8)	(5.7)
3. Deposits	**30247**	**36788**	**21212**	**23388**	**5699**	**7522**
	(66.8)	(70.6)	(86.9)	(88.5)	(71.0)	(71.8)
3.1. Demand deposits	833	930	1598	1588	114	233
3.2. Savings bank deposits	7443	8049	8442	8782	2136	2851
3.3. Term deposits	21970	27809	11172	13019	3449	4438
4. Borrowings	**7961**	**7647**	**1239**	**1035**	**1031**	**1038**
	(17.6)	(14.7)	(5.1)	(3.9)	(12.9)	(9.9)
4.1. From banks*	—	—	—	—	71	81
4.2. From others	7961	7647	1239	1035	960	957
5. Other liabilities	**4085**	**3659**	**1092**	**1122**	**808**	**1221**
	(9.0)	(7.0)	(4.5)	(4.2)	(10.1)	(11.7)
5.1. Bills Payable	319	769	13	8	10	8
5.2. Inter-office adjustments	681	—	—	62	91	100
5.3. Interest accrued	143	235	185	205	500	765
5.4. Others (including provisions)	2942	2656	894	847	206	348
Total Liabilities	**45282**	**52080**	**24419**	**26420**	**8023**	**10473**
1. Cash in hand	**677**	**500**	**229**	**325**	**94**	**124**
	(1.5)	(1.0)	(0.9)	(1.2)	(1.2)	(1.2)
2. Balances with RBI	**942**	**994**	**632**	**670**	**164**	**254**
	(2.1)	(1.9)	(2.6)	(2.5)	(2.0)	(2.4)
3. Balances with banks in India	**16783**	**21833**	**10486**	**11660**	**1997**	**2176**
	(37.1)	(41.9)	(42.9)	(44.1)	(24.9)	(20.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**1949**	**2700**
	(—)	(—)	(—)	(—)	(24.3)	(25.8)
5. Investments	**1325**	**1042**	**5812**	**6321**	**1559**	**2480**
	(2.9)	(2.0)	(23.8)	(23.9)	(19.4)	(23.7)
6. Advances	**24163**	**26309**	**5076**	**4978**	**2120**	**2561**
	(53.4)	(50.5)	(20.8)	(18.8)	(26.4)	(24.5)
6.1. Bills purchased and discounted	64	33	32	201	7	8
6.2. Cash credits, overdrafts & loans	15854	16940	381	387	423	515
6.3. Term loans	8246	9336	4664	4390	1690	2038
7. Fixed Assets	**105**	**110**	**42**	**39**	**15**	**27**
	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.3)
8. Other Assets	**1286**	**1291**	**2142**	**2427**	**125**	**152**
	(2.8)	(2.5)	(8.8)	(9.2)	(1.6)	(1.5)
8.1. Inter - office adjustments (net)	—	96	45	—	—	—
8.2. Interest accrued	752	1010	1592	2086	111	142
8.3. Others	535	186	505	340	14	10
Total Assets	**45282**	**52080**	**24419**	**26420**	**8023**	**10473**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(301)	(302)	(303)	(304)	(305)	(306)
1. Capital	**96**	**96**	**100**	**100**	**100**	**100**
	(0.3)	(0.2)	(1.4)	(1.2)	(0.6)	(0.5)
2. Reserves and Surplus	**2203**	**2316**	**516**	**518**	**—**	**1018**
	(6.0)	(5.2)	(7.5)	(6.1)	(—)	(5.2)
3. Deposits	**29802**	**37259**	**4395**	**5534**	**12493**	**14596**
	(80.9)	(83.2)	(63.5)	(65.7)	(79.3)	(74.9)
3.1. Demand deposits	193	212	194	302	604	691
3.2. Savings bank deposits	11384	14393	1491	1744	6203	7238
3.3. Term deposits	18225	22654	2710	3487	5686	6667
4. Borrowings	**927**	**994**	**1726**	**1999**	**1248**	**1363**
	(2.5)	(2.2)	(24.9)	(23.7)	(7.9)	(7.0)
4.1. From banks*	—	—	196	205	51	338
4.2. From others	927	994	1530	1794	1197	1025
5. Other liabilities	**3812**	**4104**	**189**	**273**	**1906**	**2406**
	(10.3)	(9.2)	(2.7)	(3.2)	(12.1)	(12.3)
5.1. Bills Payable	376	597	76	103	—	—
5.2. Inter-office adjustments	10	—	19	78	—	—
5.3. Interest accrued	348	350	48	39	1339	1807
5.4. Others (including provisions)	3077	3157	47	54	567	599
Total Liabilities	**36841**	**44770**	**6926**	**8425**	**15747**	**19484**
1. Cash in hand	**311**	**290**	**107**	**145**	**52**	**82**
	(0.8)	(0.6)	(1.5)	(1.7)	(0.3)	(0.4)
2. Balances with RBI	**993**	**1107**	**147**	**174**	**427**	**483**
	(2.7)	(2.5)	(2.1)	(2.1)	(2.7)	(2.5)
3. Balances with banks in India	**10220**	**12107**	**2534**	**3063**	**6532**	**10074**
	(27.7)	(27.0)	(36.6)	(36.4)	(41.5)	(51.7)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**12704**	**16878**	**766**	**1061**	**2918**	**2718**
	(34.5)	(37.7)	(11.1)	(12.6)	(18.5)	(13.9)
6. Advances	**6887**	**8021**	**2987**	**3824**	**2498**	**2915**
	(18.7)	(17.9)	(43.1)	(45.4)	(15.9)	(15.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	61	114	1244	1608	1314	1604
6.3. Term loans	6825	7907	1743	2216	1185	1311
7. Fixed Assets	**57**	**56**	**21**	**19**	**26**	**29**
	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)
8. Other Assets	**5670**	**6311**	**364**	**138**	**3293**	**3183**
	(15.4)	(14.1)	(5.3)	(1.6)	(20.9)	(16.3)
8.1. Inter - office adjustments (net)	—	86	—	—	102	104
8.2. Interest accrued	1723	2198	113	116	310	398
8.3. Others	3947	4028	251	23	2881	2680
Total Assets	**36841**	**44770**	**6926**	**8425**	**15747**	**19484**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(307)	(308)	(309)	(310)	(311)	(312)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.2)	(0.1)	(0.6)	(0.5)	(0.4)	(0.4)
2. Reserves and Surplus	**4463**	**5606**	**1984**	**1983**	**2113**	**2113**
	(6.8)	(7.6)	(20.0)	(10.3)	(7.7)	(7.4)
3. Deposits	**58955**	**65862**	**9995**	**12069**	**20735**	**21592**
	(89.5)	(89.2)	(60.3)	(62.5)	(75.9)	(76.0)
3.1. Demand deposits	3147	2555	484	620	555	740
3.2. Savings bank deposits	28152	30248	3627	4414	13439	13140
3.3. Term deposits	27656	33059	5884	7036	6742	7712
4. Borrowings	**1460**	**1341**	**3132**	**3307**	**1478**	**1144**
	(2.2)	(1.8)	(18.9)	(17.1)	(5.4)	(4.0)
4.1. From banks*	76	57	705	764	168	38
4.2. From others	1384	1284	2427	2543	1310	1106
5. Other liabilities	**889**	**908**	**1370**	**1849**	**2878**	**3453**
	(1.3)	(1.2)	(8.3)	(9.6)	(10.5)	(12.2)
5.1. Bills Payable	222	84	131	121	181	85
5.2. Inter-office adjustments	87	142	7	—	—	—
5.3. Interest accrued	447	470	1083	1525	1869	2514
5.4. Others (including provisions)	134	212	149	203	828	853
Total Liabilities	**65867**	**73817**	**16579**	**19308**	**27304**	**28402**
1. Cash in hand	**615**	**834**	**315**	**283**	**102**	**122**
	(0.9)	(1.1)	(1.9)	(1.5)	(0.4)	(0.4)
2. Balances with RBI	**1776**	**2025**	**459**	**383**	**636**	**756**
	(2.7)	(2.7)	(2.8)	(2.0)	(2.3)	(2.7)
3. Balances with banks in India	**32368**	**33632**	**6459**	**5570**	**13655**	**2586**
	(49.1)	(45.6)	(38.9)	(28.8)	(50.0)	(9.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**11659**
	(—)	(—)	(—)	(—)	(—)	(41.0)
5. Investments	**17993**	**20443**	**1251**	**3542**	**4735**	**4735**
	(27.3)	(27.7)	(7.5)	(18.3)	(17.3)	(16.7)
6. Advances	**5603**	**6454**	**6725**	**8365**	**3695**	**4103**
	(8.5)	(8.7)	(40.6)	(43.3)	(13.5)	(14.4)
6.1. Bills purchased and discounted	2	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	387	414	2620	3317	1178	1313
6.3. Term loans	5214	6037	4105	5048	2517	2790
7. Fixed Assets	**47**	**46**	**27**	**40**	**12**	**13**
	(0.1)	(0.1)	(0.2)	(0.2)	(—)	(—)
8. Other Assets	**7464**	**10383**	**1342**	**1125**	**4470**	**4429**
	(11.3)	(14.1)	(8.1)	(5.8)	(16.4)	(15.6)
8.1. Inter - office adjustments (net)	—	8	—	121	116	94
8.2. Interest accrued	7115	10190	193	348	2173	2326
8.3. Others	349	184	1149	656	2181	2009
Total Assets	**65867**	**73817**	**16579**	**19308**	**27304**	**28402**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(313)	(314)	(315)	(316)	(317)	(318)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.9)	(0.7)	(0.7)	(0.7)	(0.9)	(0.7)
2. Reserves and Surplus	**—**	**466**	**1246**	**1835**	**761**	**1406**
	(—)	(3.4)	(9.3)	(12.2)	(7.0)	(10.3)
3. Deposits	**10578**	**12202**	**10456**	**11340**	**7597**	**9498**
	(90.9)	(88.9)	(77.8)	(75.3)	(69.6)	(69.7)
3.1. Demand deposits	84	124	1886	1447	647	728
3.2. Savings bank deposits	4710	5087	5426	6066	4150	4971
3.3. Term deposits	5783	6991	3143	3827	2801	3798
4. Borrowings	**464**	**396**	**1316**	**1350**	**1728**	**1972**
	(4.0)	(2.9)	(9.8)	(9.0)	(15.8)	(14.5)
4.1. From banks*	—	—	261	301	269	346
4.2. From others	464	396	1055	1049	1460	1626
5. Other liabilities	**499**	**562**	**315**	**427**	**728**	**653**
	(4.3)	(4.1)	(2.3)	(2.8)	(6.7)	(4.8)
5.1. Bills Payable	—	—	14	26	55	33
5.2. Inter-office adjustments	—	—	—	—	451	386
5.3. Interest accrued	50	52	60	64	42	35
5.4. Others (including provisions)	449	509	241	338	179	199
Total Liabilities	**11641**	**13725**	**13433**	**15051**	**10915**	**13629**
1. Cash in hand	**43**	**88.00**	**214**	**241.00**	**61**	**41**
	(0.4)	(0.6)	(1.6)	(1.6)	(0.6)	(0.3)
2. Balances with RBI	**321**	**367**	**318**	**319**	**250**	**285**
	(2.8)	(2.7)	(2.4)	(2.1)	(2.3)	(2.1)
3. Balances with banks in India	**5996**	**7196**	**287**	**243**	**5064**	**6338**
	(51.5)	(52.4)	(2.1)	(1.6)	(46.4)	(46.5)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**25**	**98**	**8815**	**9621**	**1752**	**1812**
	(0.2)	(0.7)	(65.6)	(63.9)	(16.0)	(13.3)
6. Advances	**2348**	**2781**	**3107**	**3829**	**3432**	**4591**
	(20.2)	(20.3)	(23.1)	(25.4)	(31.4)	(33.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	267	333	1336	1775	1680	2355
6.3. Term loans	2081	2449	1771	2053	1172	2236
7. Fixed Assets	**5**	**5**	**33**	**41**	**12**	**16**
	(—)	(—)	(0.2)	(0.3)	(0.1)	(0.1)
8. Other Assets	**2902**	**3190**	**659**	**757**	**344**	**539**
	(24.9)	(23.2)	(4.9)	(5.0)	(3.2)	(4.0)
8.1. Inter - office adjustments (net)	31	77	80	22	—	—
8.2. Interest accrued	16	95	561	701	23	—
8.3. Others	2855	3019	18	34	321	539
Total Assets	**11641**	**13725**	**13433**	**15051**	**10915**	**13629**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.3)	(1.1)	(0.8)	(0.7)	(0.4)	(0.3)
2. Reserves and Surplus	**—**	**—**	**1514**	**1514**	**2953**	**2953**
	(—)	(—)	(12.1)	(10.4)	(10.9)	(9.5)
3. Deposits	**6610**	**8003**	**9655**	**11878**	**19982**	**23931**
	(86.9)	(88.6)	(77.4)	(81.4)	(74.1)	(76.9)
3.1. Demand deposits	540	602	554	764	404	295
3.2. Savings bank deposits	2543	2822	3120	3873	5894	6986
3.3. Term deposits	3527	4580	5981	7240	13683	16651
4. Borrowings	**231**	**346**	**405**	**453**	**1995**	**1804**
	(3.0)	(3.8)	(3.2)	(3.1)	(7.4)	(5.8)
4.1. From banks*	—	—	3	3	77	15
4.2. From others	231	346	402	450	1919	1789
5. Other liabilities	**668**	**580**	**803**	**647**	**1946**	**2320**
	(8.8)	(6.4)	(6.4)	(4.4)	(7.2)	(7.5)
5.1. Bills Payable	25	21	40	63	39	49
5.2. Inter-office adjustments	—	—	37	—	35	65
5.3. Interest accrued	39	39	6	6	57	41
5.4. Others (including provisions)	605	520	720	578	1815	2166
Total Liabilities	**7609**	**9029**	**12477**	**14592**	**26976**	**31108**
1. Cash in hand	**65**	**113**	**243**	**223**	**579**	**613**
	(0.9)	(1.3)	(1.9)	(1.5)	(2.1)	(2.0)
2. Balances with RBI	**197**	**228**	**283**	**347**	**708**	**735**
	(2.6)	(2.5)	(2.3)	(2.4)	(2.6)	(2.4)
3. Balances with banks in India	**1368**	**3345**	**5782**	**7524**	**6056**	**4836**
	(18.0)	(37.0)	(46.3)	(51.6)	(22.4)	(15.5)
4. Money at call and short notice	**1515**	**—**	**—**	**—**	**—**	**—**
	(19.9)	(—)	(—)	(—)	(—)	(—)
5. Investments	**801**	**982**	**2228**	**2354**	**7294**	**12248**
	(10.5)	(10.9)	(17.9)	(16.1)	(27.0)	(39.4)
6. Advances	**1302**	**1618**	**2025**	**2316**	**8399**	**8776**
	(17.1)	(17.9)	(16.2)	(15.9)	(31.1)	(28.2)
6.1. Bills purchased and discounted	8	78	—	—	74	40
6.2. Cash credits, overdrafts & loans	122	225	320	329	1287	1783
6.3. Term loans	1172	1315	1705	1987	7039	6953
7. Fixed Assets	**7**	**9**	**13**	**13**	**10**	**15**
	(0.1)	(0.1)	(0.1)	(0.1)	(—)	(—)
8. Other Assets	**2355**	**2734**	**1902**	**1815**	**3930**	**3884**
	(30.9)	(30.3)	(15.2)	(12.4)	(14.6)	(12.5)
8.1. Inter - office adjustments (net)	55	72	—	23	—	—
8.2. Interest accrued	460	666	194	200	824	1023
8.3. Others	1840	1996	1709	1591	3106	2861
Total Assets	**7609**	**9029**	**12477**	**14592**	**26976**	**31108**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.8)	(0.6)	(0.7)	(0.6)	(0.7)	(0.6)
2. Reserves and Surplus	**884**	**1412**	**679**	**2173**	**786**	**786**
	(7.0)	(9.0)	(4.5)	(12.3)	(5.5)	(4.5)
3. Deposits	**10307**	**12701**	**11352**	**13067**	**9709**	**12789**
	(81.8)	(81.3)	(75.7)	(74.2)	(68.5)	(73.4)
3.1. Demand deposits	253	272	1190	993	428	747
3.2. Savings bank deposits	4129	5190	4097	5167	2170	2510
3.3. Term deposits	5926	7239	6065	6907	7111	9531
4. Borrowings	**979**	**1150**	**516**	**428**	**1776**	**1346**
	(7.8)	(7.4)	(3.4)	(2.4)	(12.5)	(7.7)
4.1. From banks*	36	41	—	428	341	350
4.2. From others	943	1109	516	—	1435	996
5. Other liabilities	**329**	**267**	**2339**	**1843**	**1800**	**2413**
	(2.6)	(1.7)	(15.6)	(10.5)	(12.7)	(13.8)
5.1. Bills Payable	4	30	—	—	—	—
5.2. Inter-office adjustments	21	—	—	—	—	—
5.3. Interest accrued	24	27	981	1377	1378	2274
5.4. Others (including provisions)	280	210	1358	465	422	139
Total Liabilities	**12599**	**15630**	**14986**	**17610**	**14171**	**17434**
1. Cash in hand	**82**	**31**	**169**	**178**	**255**	**288**
	(0.6)	(0.2)	(1.1)	(1.0)	(1.8)	(1.7)
2. Balances with RBI	**317**	**389**	**363**	**410**	**359**	**494**
	(2.5)	(2.5)	(2.4)	(2.3)	(2.5)	(2.8)
3. Balances with banks in India	**3682**	**2079**	**868**	**1522**	**5522**	**7136**
	(29.2)	(13.3)	(5.8)	(8.6)	(39.0)	(40.9)
4. Money at call and short notice	**—**	**—**	**6042**	**7394**	**—**	**—**
	(—)	(—)	(40.3)	(42.0)	(—)	(—)
5. Investments	**5109**	**8830**	**414**	**199**	**1309**	**1560**
	(40.5)	(56.5)	(2.8)	(1.1)	(9.2)	(8.9)
6. Advances	**2763**	**3307**	**3252**	**3931**	**5703**	**6925**
	(21.9)	(21.2)	(21.7)	(22.3)	(40.2)	(39.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	450	514	1291	1351	3971	4443
6.3. Term loans	2313	2793	1961	2580	1731	2482
7. Fixed Assets	**61**	**132**	**11**	**13**	**20**	**30**
	(0.5)	(0.8)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	**586**	**862**	**3868**	**3964**	**1003**	**1001**
	(4.6)	(5.5)	(25.8)	(22.5)	(7.1)	(5.7)
8.1. Inter - office adjustments (net)	—	32	62	90	206	180
8.2. Interest accrued	479	717	1207	1240	262	444
8.3. Others	107	114	2599	2634	536	377
Total Assets	**12599**	**15630**	**14986**	**17610**	**14171**	**17434**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.5)	(0.4)	(0.6)	(0.4)	(0.4)	(0.4)
2. Reserves and Surplus	**1461**	**1462**	**—**	**1170**	**885**	**1492**
	(7.6)	(6.3)	(—)	(5.2)	(3.9)	(6.3)
3. Deposits	**13810**	**17035**	**15428**	**19705**	**17201**	**20923**
	(71.8)	(73.5)	(88.8)	(88.0)	(76.6)	(88.6)
3.1. Demand deposits	431	269	1051	1061	402	360
3.2. Savings bank deposits	3815	3756	5892	7339	6792	7775
3.3. Term deposits	9564	13010	8485	11305	10007	12788
4. Borrowings	**2934**	**3470**	**895**	**384**	**360**	**337**
	(15.3)	(15.0)	(5.2)	(1.7)	(1.6)	(1.4)
4.1. From banks*	927	944	—	—	—	—
4.2. From others	2007	2527	895	384	360	337
5. Other liabilities	**917**	**1121**	**945**	**1029**	**868**	**750**
	(4.8)	(4.8)	(5.4)	(4.6)	(0.7)	(3.2)
5.1. Bills Payable	112	162	23	53	—	82
5.2. Inter-office adjustments	84	234	—	—	57	—
5.3. Interest accrued	100	117	—	—	—	—
5.4. Others (including provisions)	622	608	922	976	811	669
Total Liabilities	**19222**	**23189**	**17368**	**22387**	**19414**	**23603**
1. Cash in hand	**166**	**167**	**89**	**118**	**118**	**182**
	(0.9)	(0.7)	(0.5)	(0.5)	(0.5)	(0.8)
2. Balances with RBI	**419**	**530**	**465**	**585**	**519**	**621**
	(2.2)	(2.3)	(2.7)	(2.6)	(2.3)	(2.6)
3. Balances with banks in India	**6491**	**7410**	**4413**	**5334**	**10972**	**11984**
	(33.8)	(32.0)	(25.4)	(23.8)	(48.9)	(50.8)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**913**	**1883**	**6026**	**8833**	**1595**	**2307**
	(4.8)	(8.1)	(34.7)	(39.5)	(7.1)	(9.8)
6. Advances	**9702**	**11865**	**3287**	**4023**	**3127**	**3582**
	(50.5)	(51.2)	(18.9)	(18.0)	(13.9)	(15.2)
6.1. Bills purchased and discounted	74	50	1	—	301	155
6.2. Cash credits, overdrafts & loans	7660	9111	1213	1875	715	1260
6.3. Term loans	1968	2704	2073	2147	2111	2166
7. Fixed Assets	**39**	**59**	**12**	**17**	**27**	**28**
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	**1492**	**1273**	**3074**	**3477**	**3056**	**4899**
	(7.8)	(5.5)	(17.7)	(15.5)	(27.1)	(20.8)
8.1. Inter - office adjustments (net)	—	—	137	258	—	—
8.2. Interest accrued	495	620	576	858	3032	4871
8.3. Others	997	653	2361	2362	24	28
Total Assets	**19222**	**23189**	**17368**	**22387**	**19414**	**23603**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(337)	(338)	(339)	(340)	(341)	(342)
1. Capital	**100**	**100**	**100**	**100**	**100**	**..**
	(1.6)	(1.5)	(0.2)	(0.2)	(0.5)	..
2. Reserves and Surplus	**716**	**716**	**2463**	**3742**	**2145**	**..**
	(11.3)	(11.1)	(4.9)	(6.3)	(10.0)	..
3. Deposits	**3801**	**3830**	**28007**	**35353**	**16481**	**..**
	(60.0)	(59.2)	(55.4)	(59.5)	(76.6)	..
3.1. Demand deposits	399	281	2348	2864	1643	..
3.2. Savings bank deposits	1375	1275	10499	12574	8405	..
3.3. Term deposits	2027	2274	15161	19915	6432	..
4. Borrowings	**1327**	**1480**	**17000**	**17590**	**1831**	**..**
	(21.0)	(22.9)	(33.6)	(29.6)	(8.5)	..
4.1. From banks*	263	221	3980	4924	120	..
4.2. From others	1064	1259	13020	12666	1711	..
5. Other liabilities	**390**	**346**	**2996**	**2677**	**958**	**..**
	(6.2)	(5.3)	(5.9)	(4.5)	(4.5)	..
5.1. Bills Payable	—	—	1328	889	32	..
5.2. Inter-office adjustments	—	—	—	—	109	..
5.3. Interest accrued	4	3	106	113	25	..
5.4. Others (including provisions)	386	343	1562	1676	792	..
Total Liabilities	**6333**	**6472**	**50567**	**59463**	**21515**	**..**
1. Cash in hand	**213**	**102**	**1399**	**972.00**	**324**	**..**
	(3.4)	(1.6)	(2.8)	(1.6)	(1.5)	..
2. Balances with RBI	**96**	**110**	**830**	**975**	**476**	**..**
	(1.5)	(1.7)	(1.6)	(1.6)	(2.2)	..
3. Balances with banks in India	**1530**	**651**	**10284**	**11103**	**8301**	**..**
	(24.2)	(10.1)	(20.3)	(18.7)	(38.6)	..
4. Money at call and short notice	**—**	**716**	**—**	**—**	**—**	**..**
	(—)	(11.1)	(—)	(—)	(—)	..
5. Investments	**550**	**584**	**4705**	**5662**	**3795**	**..**
	(8.7)	(9.0)	(9.3)	(9.5)	(17.6)	..
6. Advances	**2979**	**3374**	**32756**	**39752**	**5926**	**..**
	(47.0)	(52.1)	(64.8)	(66.9)	(27.5)	..
6.1. Bills purchased and discounted	—	10	88	99	38	..
6.2. Cash credits, overdrafts & loans	1001	1465	25899	31858	1287	..
6.3. Term loans	1978	1910	6768	7796	4602	..
7. Fixed Assets	**19**	**20**	**87**	**134**	**40**	**..**
	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	..
8. Other Assets	**946**	**915**	**505**	**865**	**2654**	**..**
	(14.9)	(14.1)	(1.0)	(1.5)	(12.3)	..
8.1. Inter - office adjustments (net)	82	24	53	258	—	..
8.2. Interest accrued	28	27	206	221	1461	..
8.3. Others	836	854	246	385	1192	..
Total Assets	**6333**	**6472**	**50567**	**59463**	**21515**	**..**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	..

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	**100**	**100**	**100**	**..**	**100**	**100**
	(0.4)	(0.3)	(0.4)	..	(0.2)	(0.2)
2. Reserves and Surplus	**2573**	**3424**	**871**	**..**	**1756**	**3220**
	(9.7)	(11.6)	(3.5)	..	(3.7)	(6.4)
3. Deposits	**17272**	**19335**	**17288**	**..**	**34748**	**35763**
	(64.9)	(65.7)	(68.9)	..	(74.0)	(71.1)
3.1. Demand deposits	337	440	497	..	2647	1887
3.2. Savings bank deposits	5304	5227	6274	..	12430	11237
3.3. Term deposits	11631	13668	10518	..	19671	22639
4. Borrowings	**5324**	**5206**	**3293**	**..**	**6198**	**5812**
	(20.0)	(17.7)	(13.1)	..	(13.2)	(11.6)
4.1. From banks*	1114	1289	771	..	1443	1637
4.2. From others	4210	3917	2522	..	4754	4175
5. Other liabilities	**1329**	**1382**	**3538**	**..**	**4173**	**5405**
	(5.0)	(4.7)	(14.1)	..	(8.9)	(10.7)
5.1. Bills Payable	411	400	464	..	—	—
5.2. Inter-office adjustments	49	21	211	..	696	475
5.3. Interest accrued	59	70	2230	..	3168	4654
5.4. Others (including provisions)	810	890	633	..	309	277
Total Liabilities	**26597**	**29447**	**25091**	**..**	**46975**	**50300**
1. Cash in hand	**1085**	**587**	**261**	**..**	**696**	**756**
	(4.1)	(2.0)	(1.0)	..	(1.5)	(1.5)
2. Balances with RBI	**567**	**561**	**575**	**..**	**1138**	**1214**
	(2.1)	(1.9)	(2.3)	..	(2.4)	(2.4)
3. Balances with banks in India	**7242**	**8972**	**1024**	**..**	**12603**	**14359**
	(27.2)	(30.5)	(4.1)	..	(26.8)	(28.5)
4. Money at call and short notice	**—**	**—**	**13070**	**..**	**—**	**—**
	(—)	(—)	(52.1)	..	(—)	(—)
5. Investments	**4966**	**4369**	**1670**	**..**	**10797**	**11392**
	(18.7)	(14.8)	(6.7)	..	(23.0)	(22.6)
6. Advances	**11646**	**13951**	**7673**	**..**	**16636**	**17567**
	(43.8)	(47.4)	(30.6)	..	(35.4)	(34.9)
6.1. Bills purchased and discounted	48	60	454	..	916	129
6.2. Cash credits, overdrafts & loans	4919	6250	4829	..	11871	12833
6.3. Term loans	6679	7641	2390	..	3849	4605
7. Fixed Assets	**111**	**106**	**46**	**..**	**32**	**34**
	(0.4)	(0.4)	(0.2)	..	(0.1)	(0.1)
8. Other Assets	**980**	**902**	**771**	**..**	**5074**	**4978**
	(3.7)	(3.1)	(3.1)	..	(10.8)	(9.9)
8.1. Inter - office adjustments (net)	—	—	270	..	598	194
8.2. Interest accrued	425	410	483	..	—	—
8.3. Others	555	492	18	..	4477	4784
Total Assets	**26597**	**29447**	**25091**	**..**	**46975**	**50300**
	(100.0)	(100.0)	(100.0)	..	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	**100**	**100**	**100**	**100**	**96**	**96**
	(1.4)	(1.1)	(1.1)	(1.0)	(1.2)	(1.0)
2. Reserves and Surplus	**—**	**862**	**673**	**936**	**1124**	**1124**
	(—)	(9.8)	(7.7)	(9.7)	(14.1)	(12.0)
3. Deposits	**5329**	**6086**	**4989**	**6002**	**6006**	**7374**
	(74.6)	(68.9)	(57.4)	(62.0)	(75.4)	(78.6)
3.1. Demand deposits	450	496	266	317	524	751
3.2. Savings bank deposits	1121	1414	1268	1418	3138	3669
3.3. Term deposits	3759	4176	3455	4267	2344	2954
4. Borrowings	**1039**	**996**	**1594**	**1294**	**130**	**145**
	(14.5)	(11.3)	(18.3)	(13.4)	(1.6)	(1.5)
4.1. From banks*	120	165	342	396	—	—
4.2. From others	919	831	1252	898	130	145
5. Other liabilities	**677**	**789**	**1341**	**1356**	**613**	**644**
	(9.5)	(8.9)	(15.4)	(14.0)	(7.7)	(6.9)
5.1. Bills Payable	—	3	196	76	—	—
5.2. Inter-office adjustments	6	—	—	3	—	—
5.3. Interest accrued	513	666	605	929	61	97
5.4. Others (including provisions)	158	120	540	349	552	546
Total Liabilities	**7145**	**8833**	**8697**	**9688**	**7970**	**9383**
1. Cash in hand	**57**	**47**	**51**	**68**	**47**	**66**
	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.7)
2. Balances with RBI	**192**	**193**	**179**	**218**	**174**	**222**
	(2.7)	(2.2)	(2.1)	(2.3)	(2.2)	(2.4)
3. Balances with banks in India	**1894**	**3370**	**3466**	**4093**	**3197**	**3760**
	(26.5)	(38.2)	(39.9)	(42.2)	(40.1)	(40.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**993**	**843**	**1506**	**1531**	**1511**	**2161**
	(13.9)	(9.5)	(17.3)	(15.8)	(19.0)	(23.0)
6. Advances	**2769**	**3161**	**3351**	**3616**	**1244**	**1360**
	(38.7)	(35.8)	(38.5)	(37.3)	(15.6)	(14.5)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1525	1941	2453	2838	257	137
6.3. Term loans	1243	1220	898	778	988	1223
7. Fixed Assets	**10**	**11**	**24**	**28**	**15**	**15**
	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	**1230**	**1209**	**121**	**135**	**1781**	**1798**
	(17.2)	(13.7)	(1.4)	(1.4)	(22.3)	(19.2)
8.1. Inter - office adjustments (net)	—	4	19	—	278	135
8.2. Interest accrued	171	240	93	117	284	421
8.3. Others	1059	966	9	18	1220	1243
Total Assets	**7145**	**8833**	**8697**	**9688**	**7970**	**9383**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.3)	(0.3)	(0.9)	(0.8)	(1.2)	(0.9)
2. Reserves and Surplus	**641**	**641**	**571**	**545**	**714**	**703**
	(2.0)	(1.7)	(5.3)	(4.3)	(8.2)	(6.7)
3. Deposits	**25229**	**30208**	**7606**	**9406**	**5679**	**7031**
	(79.2)	(81.5)	(70.6)	(73.4)	(65.6)	(66.5)
3.1. Demand deposits	811	1232	570	709	265	419
3.2. Savings bank deposits	11143	12818	2973	3955	1520	1952
3.3. Term deposits	13274	16158	4063	4741	3893	4660
4. Borrowings	**2745**	**2903**	**1840**	**1913**	**1395**	**1818**
	(8.6)	(7.8)	(17.1)	(14.9)	(16.1)	(17.2)
4.1. From banks*	142	143	188	251	267	434
4.2. From others	2602	2760	1652	1662	1129	1384
5. Other liabilities	**3130**	**3208**	**658**	**851**	**775**	**914**
	(9.8)	(8.7)	(6.1)	(6.6)	(8.9)	(8.7)
5.1. Bills Payable	28	30	—	—	—	—
5.2. Inter-office adjustments	132	—	—	—	—	772
5.3. Interest accrued	207	234	19	22	539	—
5.4. Others (including provisions)	2763	2943	639	829	236	142
Total Liabilities	**31844**	**37059**	**10773**	**12815**	**8663**	**10565**
1. Cash in hand	**204**	**448**	**94**	**126**	**140**	**183**
	(0.6)	(1.2)	(0.9)	(1.0)	(1.6)	(1.7)
2. Balances with RBI	**780**	**915**	**211**	**254**	**180**	**215**
	(2.4)	(2.5)	(2.0)	(2.0)	(2.1)	(2.0)
3. Balances with banks in India	**14524**	**19237**	**2945**	**4098**	**3451**	**4069**
	(45.6)	(51.9)	(27.3)	(32.0)	(39.8)	(38.5)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**4393**	**3633**	**1231**	**1231**	**856**	**1156**
	(13.8)	(9.8)	(11.4)	(9.6)	(9.9)	(10.9)
6. Advances	**9025**	**10515**	**5745**	**6509**	**3125**	**4132**
	(28.3)	(28.4)	(53.3)	(50.8)	(36.1)	(39.1)
6.1. Bills purchased and discounted	—	—	77	124	1	27
6.2. Cash credits, overdrafts & loans	1389	1780	349	380	2148	2357
6.3. Term loans	7636	8735	5319	6004	977	1747
7. Fixed Assets	**35**	**39**	**27**	**46**	**18**	**32**
	(0.1)	(0.1)	(0.3)	(0.4)	(0.2)	(0.3)
8. Other Assets	**2882**	**2273**	**520**	**550**	**892**	**778**
	(9.0)	(6.1)	(4.8)	(4.3)	(10.3)	(7.4)
8.1. Inter - office adjustments (net)	2208	—	4	11	156	143
8.2. Interest accrued	—	1961	—	—	161	260
8.3. Others	674	311	516	539	576	375
Total Assets	**31844**	**37059**	**10773**	**12815**	**8663**	**10565**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(361)	(362)	(363)	(364)	(365)	(366)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.6)	(0.5)	(1.8)	(1.6)	(1.1)	(0.9)
2. Reserves and Surplus	**—**	**539**	**496**	**639**	**407**	**1200**
	(—)	(2.9)	(9.0)	(10.4)	(4.4)	(10.7)
3. Deposits	**14154**	**16441**	**4404**	**4975**	**6654**	**7282**
	(90.1)	(89.3)	(79.9)	(80.7)	(71.2)	(65.0)
3.1. Demand deposits	478	518	151	156	611	453
3.2. Savings bank deposits	6579	7634	2245	2282	2145	2272
3.3. Term deposits	7098	8289	2009	2537	3898	4557
4. Borrowings	**337**	**320**	**118**	**75**	**871**	**919**
	(2.1)	(1.7)	(2.1)	(1.2)	(9.3)	(8.2)
4.1. From banks*	—	—	—	—	8	6
4.2. From others	337	320	118	75	863	913
5. Other liabilities	**1123**	**1014**	**396**	**374**	**1315**	**1701**
	(7.1)	(5.5)	(7.2)	(6.1)	(14.1)	(15.2)
5.1. Bills Payable	221	115	36	24	48	34
5.2. Inter-office adjustments	4	0	0	128	53	63
5.3. Interest accrued	15	7	44	45	604	885
5.4. Others (including provisions)	882	892	317	176	611	720
Total Liabilities	**15714**	**18414**	**5514**	**6163**	**9347**	**11202**
1. Cash in hand	**119**	**155**	**30**	**45**	**157**	**117**
	(0.8)	(0.8)	(0.5)	(0.7)	(1.7)	(1.0)
2. Balances with RBI	**420**	**461**	**135**	**150**	**202**	**253**
	(2.7)	(2.5)	(2.4)	(2.4)	(2.2)	(2.3)
3. Balances with banks in India	**7751**	**9400**	**1785**	**1655**	**3193**	**4381**
	(49.3)	(51.0)	(32.4)	(26.9)	(34.2)	(39.1)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**719**	**630**	**2477**	**3252**	**1101**	**1015**
	(4.6)	(3.4)	(44.9)	(52.8)	(11.8)	(9.1)
6. Advances	**2577**	**2861**	**609**	**498**	**2676**	**3327**
	(16.4)	(15.5)	(11.1)	(8.1)	(28.6)	(29.7)
6.1. Bills purchased and discounted	—	—	1	1	12	—
6.2. Cash credits, overdrafts & loans	422	427	11	16	356	560
6.3. Term loans	2155	2433	598	482	2308	2766
7. Fixed Assets	**29**	**32**	**12**	**21**	**17**	**16**
	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)
8. Other Assets	**4100**	**4875**	**466**	**542**	**2002**	**2093**
	(26.1)	(26.5)	(8.4)	(8.8)	(21.4)	(18.7)
8.1. Inter - office adjustments (net)	—	40	8	—	—	—
8.2. Interest accrued	786	1450	263	290	115	153
8.3. Others	3315	3385	194	252	1887	1940
Total Assets	**15714**	**18414**	**5514**	**6163**	**9347**	**11202**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.3)	(0.5)	(0.4)	(0.2)	(0.2)
2. Reserves and Surplus	**-9724**	**-8980**	**—**	**850**	**3920**	**5250**
	-(37.1)	-(28.7)	(—)	(3.5)	(8.0)	(9.5)
3. Deposits	**25656**	**31378**	**15065**	**17938**	**30543**	**35741**
	(97.8)	(100.3)	(75.8)	(74.5)	(62.3)	(64.7)
3.1. Demand deposits	3485	4065	1341	1393	2962	2417
3.2. Savings bank deposits	9955	11588	7559	8969	8231	10015
3.3. Term deposits	12215	15724	6165	7576	19351	23308
4. Borrowings	**2141**	**1516**	**1548**	**1654**	**11493**	**11077**
	(8.2)	(4.8)	(7.8)	(6.9)	(23.4)	(20.1)
4.1. From banks*	—	—	174	200	—	—
4.2. From others	2141	1516	1374	1454	11493	11077
5. Other liabilities	**8051**	**7255**	**3158**	**3526**	**2994**	**3073**
	(30.7)	(23.2)	(15.9)	(14.6)	(6.1)	(5.6)
5.1. Bills Payable	—	—	78	72	798	951
5.2. Inter-office adjustments		—	131	111	—	—
5.3. Interest accrued	781	387	18	12	157	123
5.4. Others (including provisions)	7270	6868	2931	3331	2039	1999
Total Liabilities	**26223**	**31269**	**19871**	**24069**	**49049**	**55241**
1. Cash in hand	**475**	**458**	**244**	**453**	**1805**	**1062**
	(1.8)	(1.5)	(1.2)	(1.9)	(3.7)	(1.9)
2. Balances with RBI	**676**	**815**	**456**	**540**	**977**	**1027**
	(2.6)	(2.6)	(2.3)	(2.2)	(2.0)	(1.9)
3. Balances with banks in India	**6675**	**9566**	**6585**	**9388**	**11014**	**12400**
	(25.5)	(30.6)	(33.1)	(39.0)	(22.5)	(22.4)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**6326**	**7599**	**2301**	**1926**	**8096**	**6993**
	(24.1)	(24.3)	(11.6)	(8.0)	(16.5)	(12.7)
6. Advances	**9823**	**10227**	**5788**	**6666**	**26585**	**32276**
	(37.5)	(32.7)	(29.1)	(27.7)	(54.2)	(58.4)
6.1. Bills purchased and discounted	—	—	—	—	397	172
6.2. Cash credits, overdrafts & loans	354	357	724	864	17624	23618
6.3. Term loans	9469	9870	5064	5802	8564	8486
7. Fixed Assets	**26**	**27**	**38**	**48**	**95**	**105**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	**2221**	**2576**	**4458**	**5048**	**478**	**1378**
	(8.5)	(8.2)	(22.4)	(21.0)	(1.0)	(2.5)
8.1. Inter - office adjustments (net)	387	544	—	1331	12	907
8.2. Interest accrued	616	873	721	3717	319	277
8.3. Others	1218	14281	3737	24069	146	194
Total Assets	**26223**	**31269**	**19871**	**24069**	**49049**	**55241**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(373)	(374)	(375)	(376)	(377)	(378)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(0.4)	(0.3)	(0.3)	(0.3)	(2.2)	(1.9)
2. Reserves and Surplus	**—**	**843**	**—**	**1398**	**775**	**977**
	(—)	(2.6)	(—)	(3.7)	(17.1)	(18.5)
3. Deposits	**21573**	**27784**	**28517**	**34019**	**2455**	**2985**
	(84.0)	(85.4)	(89.6)	(90.2)	(54.2)	(56.6)
3.1. Demand deposits	306	329	928	1384	111	112
3.2. Savings bank deposits	9467	12264	12716	14822	1107	1337
3.3. Term deposits	11800	15191	14873	17812	1238	1536
4. Borrowings	**1246**	**1128**	**914**	**841**	**866**	**898**
	(4.9)	(3.5)	(2.9)	(2.2)	(19.1)	(17.0)
4.1. From banks*	286	285	13	53	182	187
4.2. From others	959	843	902	788	684	711
5. Other liabilities	**2752**	**2677**	**2287**	**1372**	**331**	**311**
	(10.7)	(8.2)	(7.2)	(3.6)	(7.3)	(5.9)
5.1. Bills Payable	—	—	—	—	6	9
5.2. Inter-office adjustments	42	94	26	25	7	—
5.3. Interest accrued	141	166	—	—	30	28
5.4. Others (including provisions)	2569	2418	2261	1347	288	274
Total Liabilities	**25670**	**32532**	**31818**	**37731**	**4527**	**5271**
1. Cash in hand	**147**	**209**	**176**	**310**	**41**	**37**
	(0.6)	(0.6)	(0.6)	(0.8)	(0.9)	(0.7)
2. Balances with RBI	**676**	**831**	**857**	**1007**	**84**	**87**
	(2.6)	(2.6)	(2.7)	(2.7)	(1.8)	(1.7)
3. Balances with banks in India	**6016**	**8113**	**16453**	**21787**	**1720**	**2194**
	(23.4)	(24.9)	(51.7)	(57.7)	(38.0)	(41.6)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**—**	**—**
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	**4018**	**4895**	**18**	**18**	**539**	**639**
	(15.7)	(15.0)	(0.1)	(0.0)	(11.9)	(12.1)
6. Advances	**8512**	**10807**	**5708**	**5377**	**2044**	**2103**
	(33.2)	(33.2)	(17.9)	(14.3)	(45.1)	(39.9)
6.1. Bills purchased and discounted	—	—	—	—	6	11
6.2. Cash credits, overdrafts & loans	998	1751	995	1228	1335	1361
6.3. Term loans	7514	9056	4712	4150	703	731
7. Fixed Assets	**42**	**47**	**23**	**20**	**20**	**40**
	(0.2)	(0.1)	(0.1)	(0.1)	(0.4)	(0.8)
8. Other Assets	**6260**	**7630**	**8584**	**9212**	**80**	**171**
	(24.4)	(23.5)	(27.0)	(24.4)	(1.8)	(3.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	12
8.2. Interest accrued	1029	1986	—	—	67	135
8.3. Others	5231	5643	8584	9212	12	24
Total Assets	**25670**	**32532**	**31818**	**37731**	**4527**	**5271**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(379)	(380)	(381)	(382)	(383)	(384)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.8)	(1.5)	(1.3)	(1.5)	(1.1)
2. Reserves and Surplus	**473**	**789**	**518**	**651**	**—**	**448**
	(4.8)	(6.6)	(7.6)	(8.4)	(0.0)	(5.0)
3. Deposits	**7690**	**9512**	**4011**	**4794**	**5338**	**6903**
	(77.4)	(79.6)	(59.0)	(61.9)	(80.7)	(77.3)
3.1. Demand deposits	431	629	111	163	330	351
3.2. Savings bank deposits	3844	4437	1202	1259	1687	2104
3.3. Term deposits	3415	4446	2698	3373	3321	4448
4. Borrowings	**930**	**759**	**1859**	**1867**	**507**	**743**
	(9.4)	(6.3)	(27.3)	(24.1)	(7.7)	(8.3)
4.1. From banks*	102	80	307	295	16	40
4.2. From others	828	679	1551	1573	491	703
5. Other liabilities	**743**	**794**	**317**	**335**	**666**	**732**
	(7.5)	(6.6)	(4.7)	(4.3)	(10.1)	(8.2)
5.1. Bills Payable	10	21	82	44	106	116
5.2. Inter-office adjustments	39	11	—	—	—	—
5.3. Interest accrued	16	20	36	35	382	508
5.4. Others (including provisions)	678	742	198	255	178	107
Total Liabilities	**9937**	**11954**	**6804**	**7747**	**6611**	**8926**
1. Cash in hand	**99**	**89**	**54**	**29**	**212**	**163**
	(1.0)	(0.7)	(0.8)	(0.4)	(3.2)	(1.8)
2. Balances with RBI	**237**	**261**	**121**	**117**	**235**	**281**
	(2.4)	(2.2)	(1.8)	(1.5)	(3.6)	(3.1)
3. Balances with banks in India	**3754**	**4147**	**1994**	**2105**	**300**	**1223**
	(37.8)	(34.7)	(29.3)	(27.2)	(4.5)	(13.7)
4. Money at call and short notice	**—**	**—**	**—**	**—**	**1647**	**2085**
	(—)	(—)	(—)	(—)	(24.9)	(23.4)
5. Investments	**2046**	**3268**	**257**	**236**	**910**	**719**
	(20.6)	(27.3)	(3.8)	(3.0)	(13.8)	(8.1)
6. Advances	**3068**	**3833**	**4072**	**4903**	**2548**	**3489**
	(30.9)	(32.1)	(59.8)	(63.3)	(38.5)	(39.1)
6.1. Bills purchased and discounted	37	6	39	4	1	1
6.2. Cash credits, overdrafts & loans	635	829	1507	1931	892	1450
6.3. Term loans	2397	2999	2526	2968	1655	2038
7. Fixed Assets	**18**	**17**	**87**	**88**	**20**	**30**
	(0.2)	(0.1)	(1.3)	(1.1)	(0.3)	(0.3)
8. Other Assets	**714**	**339**	**220**	**270**	**740**	**937**
	(7.2)	(2.8)	(3.2)	(3.5)	(11.2)	(10.5)
8.1. Inter - office adjustments (net)	—	—	—	11	143	69
8.2. Interest accrued	139	230	118	79	128	170
8.3. Others	575	109	102	179	470	698
Total Assets	**9937**	**11954**	**6804**	**7747**	**6611**	**8926**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Items	As on March 31					
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(385)	(386)	(387)	(388)	(389)	(390)
1. Capital	**100**	**100**	**100**	**100**	**100**	**100**
	(1.0)	(0.8)	(0.8)	(0.8)	(2.4)	(2.0)
2. Reserves and Surplus	**793**	**793**	**545**	**545**	**360**	**423**
	(7.7)	(6.5)	(4.5)	(4.1)	(8.8)	(8.5)
3. Deposits	**8099**	**9694**	**9390**	**10301**	**2896**	**3643**
	(78.8)	(79.4)	(77.0)	(77.4)	(70.5)	(73.0)
3.1. Demand deposits	403	525	1143	939	90	92
3.2. Savings bank deposits	5378	6300	4105	4292	740	952
3.3. Term deposits	2318	2869	4143	5070	2066	2599
4. Borrowings	**762**	**1041**	**810**	**884**	**601**	**688**
	(7.4)	(8.5)	(6.6)	(6.6)	(14.6)	(13.8)
4.1. From banks*	102	108	52	36	114	157
4.2. From others	660	933	758	848	487	531
5. Other liabilities	**528**	**586**	**1346**	**1478**	**150**	**136**
	(5.1)	(4.8)	(11.0)	(11.1)	(3.7)	(2.7)
5.1. Bills Payable	16	87	19	25	41	35
5.2. Inter-office adjustments	4	4	34	23	—	—
5.3. Interest accrued	12	15	13	9	8	9
5.4. Others (including provisions)	496	480	1280	1420	101	92
Total Liabilities	**10281**	**12215**	**12191**	**13307**	**4107**	**4990**
1. Cash in hand	**132**	**211**	**77**	**80**	**50**	**74**
	(1.3)	(1.7)	(0.6)	(0.6)	(1.2)	(1.5)
2. Balances with RBI	**260**	**275**	**304**	**354**	**90**	**107**
	(2.5)	(2.3)	(2.5)	(2.7)	(2.2)	(2.1)
3. Balances with banks in India	**310**	**6163**	**4825**	**5284**	**1211**	**989**
	(3.0)	(50.5)	(39.6)	(39.7)	(29.5)	(19.8)
4. Money at call and short notice	**5246**	**—**	**—**	**—**	**—**	**—**
	(51.0)	(—)	(—)	(—)	(—)	(—)
5. Investments	**1237**	**1910**	**1656**	**1556**	**416**	**953**
	(12.0)	(15.6)	(13.6)	(37.3)	(10.1)	(19.1)
6. Advances	**1912**	**2482**	**4286**	**4913**	**1972**	**2576**
	(18.6)	(20.3)	(35.2)	(11.7)	(48.0)	(51.6)
6.1. Bills purchased and discounted	—	—	134	503	7	18
6.2. Cash credits, overdrafts & loans	314	433	—	—	124	1663
6.3. Term loans	1597	2048	4152	4410	1841	895
7. Fixed Assets	**8**	**10**	**24**	**24**	**12**	**13**
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	**1178**	**1163**	**1021**	**1096**	**357**	**277**
	(11.5)	(9.5)	(8.4)	(8.2)	(8.7)	(5.6)
8.1. Inter - office adjustments (net)	—	—	—	—	38	9
8.2. Interest accrued	606	876	443	682	77	109
8.3. Others	571	287	578	414	241	160
Total Assets	**10281**	**12215**	**12191**	**13307**	**4107**	**4990**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 49 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 1999 AND 2000 *(Concld.)*

(Amount in Rs. lakh)

	As on 31st March	
	Yavatmal Gramin Bank	
	1999	2000
	(391)	(392)
1. Capital	**100**	**100**
	(1.8)	(1.5)
2. Reserves and Surplus	**332**	**388**
	(7.8)	(6.0)
3. Deposits	**4292**	**5130**
	(77.1)	(79.5)
3.1. Demand deposits	153	144
3.2. Savings bank deposits	2595	3114
3.3. Term deposits	1544	1872
4. Borrowings	**524**	**513**
	(9.4)	(7.9)
4.1. From banks*	99	72
4.2. From others	425	441
5. Other liabilities	**319**	**325**
	(5.7)	(5.0)
5.1. Bills Payable	74	137
5.2. Inter-office adjustments	—	—
5.3. Interest accrued	18	20
5.4. Others (including provisions)	227	168
Total Liabilities	**5566**	**6456**
1. Cash in hand	**100**	**139**
	(1.8)	(2.2)
2. Balances with RBI	**123**	**146**
	(2.2)	(2.3)
3. Balances with banks in India	**1930**	**2767**
	(34.7)	(42.9)
4. Money at call and short notice	**—**	**—**
	(—)	(—)
5. Investments	**632**	**677**
	(11.3)	(10.5)
6. Advances	**1794**	**1908**
	(32.2)	(29.6)
6.1. Bills purchased and discounted	99	80
6.2. Cash credits, overdrafts & loans	652	740
6.3. Term loans	1043	1088
7. Fixed Assets	**10**	**11**
	(0.2)	(0.2)
8. Other Assets	**978**	**808**
	(17.6)	(12.5)
8.1. Inter - office adjustments (net)	735	564
8.2. Interest accrued	—	—
8.3. Others	244	244
Total Assets	**5566**	**6456**
	(100.0)	(100.0)

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**1910754**	**2220093**	**96385**	**111597**	**122577**	**148239**	**49476**	**56004**
a) Interest/discount on advances/bills	858138	955395	46039	48166	62227	67922	26155	28636
b) Income on Investments	758531	950616	42045	52210	54828	74777	19478	24202
c) Interest on balances with RBI and other inter-bank funds	110081	157335	3799	3702	4591	4507	1620	2197
d) Others	184004	156746	4502	7519	931	1034	2223	970
II. Other income	**328469**	**356932**	**16359**	**22007**	**19029**	**26653**	**8875**	**13436**
a) Commission, exchange and brokerage	237869	256744	13633	16792	14840	17516	6314	7014
b) Net Profit (loss) on sale of investments	7266	26887	45	2155	(784)	3164	1313	3664
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(119)	82	(10)	—	9	—	4	2
e) Net Profit (loss) on exchange transaction	56919	32897	1919	2264	3624	3504	676	675
f) Miscellaneous income	26534	40322	772	797	1340	2460	568	2082
Total (I+II)	**2239223**	**2577025**	**112745**	**133605**	**141606**	**174893**	**58351**	**69440**
Expenditure & Provisions								
III. Interest expended	**1304444**	**1527258**	**63354**	**74235**	**76073**	**96235**	**30026**	**37233**
a) Interest on deposits	1219658	1439664	59690	69166	72136	91707	28951	34986
b) Interest on RBI/inter-bank borrowings	47443	55704	602	1164	1735	2315	64	358
c) Others	37343	31890	3061	3905	2202	2213	1010	1889
IV. Operating expenses	**589663**	**629517**	**33179**	**35583**	**38247**	**37513**	**16866**	**19274**
a) Payments to and provisions for employees	414740	447787	25104	26548	27981	25083	11902	13345
b) Rent, taxes and lighting	37990	42555	1919	2217	2412	2839	1162	1286
c) Printing and stationery	9258	9696	519	551	607	677	214	232
d) Advertisement and publicity	2220	1756	77	73	99	104	30	36
e) Depreciation on Bank's property	31057	36565	1282	1726	1967	1654	730	1191
f) Directors' fees, allowances and expenses	72	66	7	7	13	9	7	8
g) Auditors' fees and expenses	2008	2198	154	195	186	218	96	115
h) Law charges	1552	4314	50	74	90	83	36	50
i) Postage, telegrams, telephones, etc.	6890	6043	690	578	536	489	360	360
j) Repairs and maintenance	4421	5054	236	227	307	300	106	136
k) Insurance	7432	9830	355	383	503	632	198	265
l) Other expenditure	72023	63654	2787	3004	3546	5425	2024	2251
V. Provisions and contingencies	**242336**	**215095**	**7024**	**11746**	**16133**	**28364**	**8355**	**8409**
Total expenses@	**1894107**	**2156775**	**96533**	**109818**	**114320**	**133748**	**46892**	**56507**
VI. Profit (loss)	**102780**	**205155**	**9188**	**12042**	**11153**	**12780**	**3104**	**4525**
Total (III+IV+V+VI)	**2239223**	**2577025**	**112745**	**133605**	**141606**	**174893**	**58351**	**69440**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**69698**	**80009**	**101808**	**117054**	**59981**	**69717**	**101936**	**115952**
a) Interest/discount on advances/bills	40493	44314	53945	61046	31434	36171	47550	51484
b) Income on Investments	25936	31839	39280	47031	25021	29146	47027	56000
c) Interest on balances with RBI and other inter-bank funds	1818	1847	6940	7381	3259	4071	1751	2331
d) Others	1450	2009	1643	1596	267	329	5609	6137
II. Other income	**12006**	**16419**	**13199**	**16473**	**9123**	**11407**	**15265**	**19466**
a) Commission, exchange and brokerage	8596	10319	10295	11928	7301	8204	11101	12917
b) Net Profit (loss) on sale of investments	118	2570	41	2103	332	1841	612	2514
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	4	43	2	5	—	—	6	6
e) Net Profit (loss) on exchange transaction	1626	1682	2572	2436	1439	1250	2498	2765
f) Miscellaneous income	1663	1804	290	2	49	111	1050	1264
Total (I+II)	**81704**	**96427**	**115007**	**133528**	**69104**	**81123**	**117201**	**135418**
Expenditure & Provisions								
III. Interest expended	**45094**	**51897**	**63469**	**69509**	**37716**	**45580**	**78108**	**87759**
a) Interest on deposits	42301	48845	61983	68134	36461	44305	72439	82266
b) Interest on RBI/inter-bank borrowings	894	1112	667	624	72	169	2565	2492
c) Others	1899	1941	820	750	1183	1106	3104	3001
IV. Operating expenses	**24576**	**28264**	**26131**	**28942**	**19144**	**19309**	**24046**	**29439**
a) Payments to and provisions for employees	18783	22316	19050	21123	14397	14289	17330	22148
b) Rent, taxes and lighting	1630	1831	1645	1840	1222	1311	1683	1950
c) Printing and stationery	315	323	398	381	250	269	388	404
d) Advertisement and publicity	21	17	41	48	39	37	74	87
e) Depreciation on Bank's property	672	747	1000	1047	689	667	1074	1111
f) Directors' fees, allowances and expenses	9	10	7	9	7	9	9	11
g) Auditors' fees and expenses	121	141	150	173	108	123	142	201
h) Law charges	26	24	41	47	327	181	10	21
i) Postage, telegrams, telephones, etc.	153	99	476	545	285	298	350	292
j) Repairs and maintenance	168	267	258	289	238	293	225	255
k) Insurance	52	46	378	445	196	307	466	556
l) Other expenditure	2626	2441	2688	2993	1385	1525	2295	2403
V. Provisions and contingencies	**8677**	**11442**	**15286**	**22009**	**9708**	**7587**	**10721**	**11576**
Total expenses@	**69669**	**80161**	**89601**	**98450**	**56860**	**64889**	**102154**	**117198**
VI. Profit (loss)	**3358**	**4824**	**10120**	**13069**	**2536**	**8648**	**4327**	**6644**
Total (III+IV+V+VI)	**81704**	**96427**	**115007**	**133528**	**69104**	**81123**	**117201**	**135418**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**159482**	**184519**	**105304**	**144100**	**482131**	**522019**	**459062**	**473699**
a) Interest/discount on advances/bills	75977	88459	47523	64415	238525	259131	262688	275011
b) Income on Investments	77520	90156	52302	74448	174389	199281	151292	167267
c) Interest on balances with RBI and other inter-bank funds	5854	5773	5419	4929	55750	49304	16368	18663
d) Others	132	131	59	308	13467	14303	28714	12757
II. Other income	**20893**	**25732**	**14695**	**23238**	**57842**	**64143**	**57367**	**78554**
a) Commission, exchange and brokerage	13162	13127	7327	7376	24726	28031	28369	29288
b) Net Profit (loss) on sale of investments	1279	7356	1107	8749	3300	8567	816	16680
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	5	5	23	18	27	15	118	—
e) Net Profit (loss) on exchange transaction	3046	2997	1399	1278	14166	13143	11985	11240
f) Miscellaneous income	3400	2247	4838	5818	15623	14387	16080	21347
Total (I+II)	**180375**	**210251**	**119999**	**167338**	**539973**	**586161**	**516429**	**552253**
Expenditure & Provisions								
III. Interest expended	**110403**	**128097**	**71664**	**102536**	**324780**	**350663**	**318057**	**344314**
a) Interest on deposits	108786	126066	68764	97795	307900	325132	290031	306218
b) Interest on RBI/inter-bank borrowings	44	69	2897	2870	6907	8041	28026	31039
c) Others	1572	1962	3	1871	9973	17491	—	7057
IV. Operating expenses	**46604**	**53592**	**32684**	**35854**	**120664**	**130331**	**127872**	**139640**
a) Payments to and provisions for employees	32599	36706	23974	26095	84504	89645	92377	99912
b) Rent, taxes and lighting	2985	3439	1644	2023	9712	10915	9229	10619
c) Printing and stationery	795	959	527	597	1743	1901	1842	1823
d) Advertisement and publicity	195	344	153	68	738	806	333	232
e) Depreciation on Bank's property	1258	1796	1103	1350	4106	5237	6144	7587
f) Directors' fees, allowances and expenses	—	—	17	13	38	38	8	14
g) Auditors' fees and expenses	184	228	232	301	734	940	649	778
h) Law charges	352	516	142	233	1182	1032	1154	1492
i) Postage, telegrams, telephones, etc.	1099	1202	429	445	1272	1322	759	847
j) Repairs and maintenance	702	850	567	671	2264	2540	1782	1807
k) Insurance	794	882	559	778	2372	2869	1934	2001
l) Other expenditure	5641	6669	3336	3279	11998	13084	11659	12529
V. Provisions and contingencies	**9868**	**21629**	**6648**	**16889**	**52386**	**54890**	**50386**	**51017**
Total expenses@	**157007**	**181689**	**104348**	**138390**	**445443**	**480994**	**445929**	**483954**
VI. Profit (loss)	**13500**	**6933**	**9004**	**12059**	**42144**	**50277**	**20114**	**17282**
Total (III+IV+V+VI)	**180375**	**210251**	**119999**	**167338**	**539973**	**586161**	**516429**	**552253**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**113388**	**146727**	**469074**	**485174**	**328203**	**374799**	**135630**	**160439**
a) Interest/discount on advances/bills	48025	58928	228893	248843	150415	178308	60841	80601
b) Income on Investments	60428	82390	209814	204153	165576	185825	63442	68905
c) Interest on balances with RBI and other inter-bank funds	4614	5100	30329	32059	9346	9485	9339	9443
d) Others	322	309	38	120	2866	1182	2008	1490
II. Other income	**10774**	**18456**	**62869**	**83568**	**34885**	**43740**	**19850**	**27081**
a) Commission, exchange and brokerage	7669	8926	29680	31954	22646	24978	12482	13023
b) Net Profit (loss) on sale of investments	1201	6237	6137	13289	6809	13256	1107	5755
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	5	10	55	69	20	10	229	11
e) Net Profit (loss) on exchange transaction	1603	1437	9229	9669	3861	3363	2888	3488
f) Miscellaneous income	296	1847	17767	28586	1549	2134	3145	4805
Total (I+II)	**124163**	**165183**	**531943**	**568742**	**363088**	**418540**	**155480**	**187520**
Expenditure & Provisions								
III. Interest expended	**73340**	**100015**	**313079**	**341447**	**223326**	**252160**	**97816**	**114609**
a) Interest on deposits	71251	95463	299322	323413	220710	245367	96130	111575
b) Interest on RBI/inter-bank borrowings	366	1226	1307	1855	845	1469	551	1705
c) Others	1723	3327	12450	16179	1771	5324	1135	1329
IV. Operating expenses	**37315**	**42008**	**123124**	**134980**	**109887**	**124225**	**27067**	**30399**
a) Payments to and provisions for employees	30184	32485	87983	95109	83119	99083	16495	17726
b) Rent, taxes and lighting	2134	2511	10999	12092	5280	5508	2236	2747
c) Printing and stationery	416	571	1752	1813	1164	1330	568	642
d) Advertisement and publicity	84	152	239	212	265	309	316	371
e) Depreciation on Bank's property	975	1734	5542	7528	2516	3172	1848	2178
f) Directors' fees, allowances and expenses	18	11	26	17	15	12	14	15
g) Auditors' fees and expenses	196	253	565	903	489	491	163	218
h) Law charges	93	100	157	120	554	506	32	15
i) Postage, telegrams, telephones, etc.	492	542	1481	1517	677	489	1010	1025
j) Repairs and maintenance	399	503	2004	2208	928	1090	641	826
k) Insurance	506	705	1909	2283	1464	1657	629	765
l) Other expenditure	1816	2439	10467	11179	13417	10577	3117	3871
V. Provisions and contingencies	**8320**	**14146**	**73235**	**68711**	**15250**	**27087**	**11393**	**19268**
Total expenses@	**110655**	**142023**	**436202**	**476426**	**333213**	**376384**	**124883**	**145007**
VI. Profit (loss)	**5189**	**9014**	**22506**	**23605**	**14625**	**15069**	**19203**	**23244**
Total (III+IV+V+VI)	**124163**	**165183**	**531943**	**568742**	**363088**	**418540**	**155480**	**187520**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**149239**	**158738**	**162521**	**189862**	**229896**	**250456**	**187286**	**245807**
a) Interest/discount on advances/bills	79897	83238	80176	92967	110990	120078	93294	101065
b) Income on Investments	64115	71536	77662	92838	92685	105452	84694	136659
c) Interest on balances with RBI and other inter-bank funds	4425	3179	4684	4058	25257	24597	7021	7893
d) Others	802	785	—	—	964	329	2278	189
II. Other income	**15315**	**21176**	**19876**	**27514**	**25088**	**26620**	**17355**	**22137**
a) Commission, exchange and brokerage	7199	8591	7416	9143	12547	15489	8208	9564
b) Net Profit (loss) on sale of investments	1614	7372	2853	5748	2202	4509	2347	5797
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(36)	—	8	(11)	66	47	7	(4)
e) Net Profit (loss) on exchange transaction	3521	1979	5551	5279	7287	4106	3591	3392
f) Miscellaneous income	3017	3234	4049	7355	2986	2469	3202	3388
Total (I+II)	**164554**	**179914**	**182397**	**217376**	**254985**	**277076**	**204641**	**267944**
Expenditure & Provisions								
III. Interest expended	**105189**	**116919**	**142795**	**151868**	**173327**	**182626**	**128973**	**174528**
a) Interest on deposits	95886	104290	135644	145806	167402	177108	127006	171817
b) Interest on RBI/inter-bank borrowings	1032	2872	3161	3840	5218	1889	1045	1472
c) Others	8271	9757	3991	2222	707	3629	922	1239
IV. Operating expenses	**37764**	**41139**	**55925**	**63122**	**67362**	**75627**	**37063**	**42824**
a) Payments to and provisions for employees	27551	29304	42687	49339	50860	57742	21680	23137
b) Rent, taxes and lighting	2393	2879	4128	4376	4949	5764	4687	5521
c) Printing and stationery	751	604	831	827	728	735	734	834
d) Advertisement and publicity	433	293	41	64	176	165	293	204
e) Depreciation on Bank's property	1384	1755	1464	1600	2423	2636	2634	4169
f) Directors' fees, allowances and expenses	23	25	9	11	18	12	31	28
g) Auditors' fees and expenses	183	217	306	371	371	392	240	281
h) Law charges	130	123	148	64	143	87	282	329
i) Postage, telegrams, telephones, etc.	478	597	364	281	685	459	787	892
j) Repairs and maintenance	843	864	1163	1235	222	325	385	470
k) Insurance	790	935	961	956	1284	1414	846	1136
l) Other expenditure	2806	3543	3822	3999	5502	5895	4464	5822
V. Provisions and contingencies	**10592**	**15569**	**61526**	**45083**	**8762**	**14789**	**15593**	**22729**
Total expenses@	**142953**	**158058**	**198720**	**214990**	**240689**	**258253**	**166036**	**217352**
VI. Profit (loss)	**11009**	**6287**	**(77850)**	**(42697)**	**5534**	**4034**	**23012**	**27862**
Total (III+IV+V+VI)	**164554**	**179914**	**182397**	**217376**	**254985**	**277076**	**204641**	**267944**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**98674**	**113046**	**444796**	**515455**	**208651**	**243763**	**286904**	**311511**
a) Interest/discount on advances/bills	47378	52555	218181	251423	108895	132414	135373	162549
b) Income on Investments	45820	54428	197626	241710	90677	105210	127128	146070
c) Interest on balances with RBI and other inter-bank funds	4566	5295	18150	17154	5619	5744	21230	21444
d) Others	910	769	10839	5168	3460	394	3174	1449
II. Other income	**11209**	**15469**	**54469**	**72766**	**27109**	**30648**	**26259**	**29911**
a) Commission, exchange and brokerage	4712	4473	32832	38171	9007	10115	10073	11386
b) Net Profit (loss) on sale of investments	1611	5290	7858	21492	2080	6069	3431	4321
c) Net Profit (loss) on revaluation of investments	—	—	(2)	(2)	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	6	5	65	68	11	9	18	34
e) Net Profit (loss) on exchange transaction	2301	2291	7376	7616	9022	7041	6888	7833
f) Miscellaneous income	2579	3410	6339	5420	6988	7414	5849	6338
Total (I+II)	**109883**	**128516**	**499265**	**588221**	**235760**	**274411**	**313163**	**361422**
Expenditure & Provisions								
III. Interest expended	**73402**	**85108**	**279536**	**353820**	**142516**	**161233**	**203750**	**235803**
a) Interest on deposits	70790	81357	267684	336679	140048	157531	202494	229745
b) Interest on RBI/inter-bank borrowings	460	635	1213	2907	335	241	1191	2391
c) Others	2152	3116	10639	14234	2133	3461	65	3668
IV. Operating expenses	**27309**	**33586**	**137602**	**152385**	**74638**	**85120**	**78415**	**86456**
a) Payments to and provisions for employees	18917	24216	106893	118367	58931	66921	51410	61186
b) Rent, taxes and lighting	1856	2115	6470	7198	4560	4874	4337	5002
c) Printing and stationery	345	372	2031	2234	598	617	1336	1247
d) Advertisement and publicity	140	117	392	434	87	160	610	650
e) Depreciation on Bank's property	1003	1507	3997	4299	1333	1827	3788	4424
f) Directors' fees, allowances and expenses	7	10	22	12	18	16	25	34
g) Auditors' fees and expenses	155	207	656	720	334	396	403	535
h) Law charges	77	79	472	584	65	69	397	682
i) Postage, telegrams, telephones, etc.	497	532	2286	2366	913	1050	1080	1034
j) Repairs and maintenance	332	397	1357	1368	562	694	951	964
k) Insurance	515	617	2361	3055	850	1014	6093	1718
l) Other expenditure	3465	3416	10665	11748	6386	7484	7985	8981
V. Provisions and contingencies	**3128**	**3677**	**44915**	**41202**	**4348**	**6492**	**14976**	**29039**
Total expenses@	**100710**	**118694**	**417139**	**506205**	**217154**	**246354**	**282165**	**322259**
VI. Profit (loss)	**6045**	**6144**	**37212**	**40814**	**14258**	**21565**	**16022**	**10124**
Total (III+IV+V+VI)	**109883**	**128516**	**499265**	**588221**	**235760**	**274411**	**313163**	**361422**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	**145300**	**169690**	**169276**	**197750**	**99998**	**119754**
a) Interest/discount on advances/bills	41561	47848	65083	76345	47619	55699
b) Income on Investments	95697	116119	90755	107701	47144	58527
c) Interest on balances with RBI and other inter-bank funds	3951	3915	9101	8899	4672	4064
d) Others	4091	1808	4337	4805	562	1463
II. Other income	**11460**	**13957**	**18727**	**24890**	**10907**	**11681**
a) Commission, exchange and brokerage	5977	7014	9923	10599	4346	5071
b) Net Profit (loss) on sale of investments	990	3145	(537)	4028	1306	1250
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	3	3	8	581	14	11
e) Net Profit (loss) on exchange transaction	697	32	2202	1264	1816	1551
f) Miscellaneous income	3793	3764	7131	8418	3426	3798
Total (I+II)	**156760**	**183647**	**188003**	**222641**	**110905**	**131434**
Expenditure & Provisions						
III. Interest expended	**110840**	**128646**	**124629**	**142493**	**68271**	**80937**
a) Interest on deposits	109524	126925	118037	134900	66728	77841
b) Interest on RBI/inter-bank borrowings	505	791	3709	5516	314	417
c) Others	811	930	2883	2078	1229	2679
IV. Operating expenses	**41281**	**46572**	**59536**	**62464**	**31020**	**37953**
a) Payments to and provisions for employees	34084	38657	48396	50623	22035	27265
b) Rent, taxes and lighting	1896	2001	3138	3242	2559	2898
c) Printing and stationery	541	597	692	821	361	376
d) Advertisement and publicity	56	66	89	123	41	46
e) Depreciation on Bank's property	492	540	1101	1346	1735	1814
f) Directors' fees, allowances and expenses	28	29	18	14	21	12
g) Auditors' fees and expenses	181	241	347	302	200	172
h) Law charges	62	58	115	153	40	37
i) Postage, telegrams, telephones, etc.	357	352	250	256	184	181
j) Repairs and maintenance	306	321	282	260	131	129
k) Insurance	701	790	795	834	544	642
l) Other expenditure	2578	2920	4310	4491	3170	4381
V. Provisions and contingencies	**3170**	**5293**	**10615**	**14019**	**8591**	**7260**
Total expenses@	**152121**	**175218**	**184165**	**204957**	**99291**	**118890**
VI. Profit (loss)	**1470**	**3136**	**(6777)**	**3664**	**3023**	**5284**
Total (III+IV+V+VI)	**156760**	**183647**	**188003**	**222641**	**110905**	**131434**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Bank of Madura		Bank of Punjab		Bank of Rajasthan	
	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	**32322**	**37021**	**18645**	**26281**	**35027**	**39974**
a) Interest/discount on advances/bills	14730	18506	8215	12451	18233	20439
b) Income on Investments	12461	14614	9740	13115	13061	14958
c) Interest on balances with RBI and other inter-bank funds	5110	3899	690	—	2504	2646
d) Others	21	2	—	715	1229	1930
II. Other income	**9857**	**9872**	**4274**	**4624**	**4362**	**5339**
a) Commission, exchange and brokerage	2695	3420	880	1497	1976	2295
b) Net Profit (loss) on sale of investments	1165	2664	1246	1021	257	939
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	4	4	(4)	(13)	6	(1)
e) Net Profit (loss) on exchange transaction	2258	361	923	704	490	337
f) Miscellaneous income	3735	3423	1229	1414	1633	1769
Total (I+II)	**42179**	**46894**	**22920**	**30905**	**39389**	**45313**
Expenditure & Provisions						
III. Interest expended	**25516**	**26609**	**14526**	**18911**	**28575**	**30614**
a) Interest on deposits	23595	24156	14111	17546	28198	30337
b) Interest on RBI/inter-bank borrowings	1039	731	416	1365	372	269
c) Others	881	1722	—	—	4	8
IV. Operating expenses	**10570**	**10739**	**4224**	**6607**	**11930**	**12862**
a) Payments to and provisions for employees	4843	6278	717	776	8174	9048
b) Rent, taxes and lighting	585	683	816	1178	751	751
c) Printing and stationery	174	175	131	265	126	131
d) Advertisement and publicity	112	125	183	358	60	52
e) Depreciation on Bank's property	3060	1780	1142	1324	1168	1193
f) Directors' fees, allowances and expenses	5	6	28	26	21	10
g) Auditors' fees and expenses	12	13	20	27	26	26
h) Law charges	19	31	10	23	76	110
i) Postage, telegrams, telephones, etc.	223	190	163	225	226	211
j) Repairs and maintenance	226	241	149	281	49	75
k) Insurance	140	142	93	119	180	189
l) Other expenditure	1172	1075	772	2007	1073	1066
V. Provisions and contingencies	**3079**	**4987**	**928**	**2075**	**5629**	**629**
Total expenses@	**36086**	**37348**	**18750**	**25519**	**40505**	**43476**
VI. Profit (loss)	**3013**	**4558**	**3242**	**3311**	**(6746)**	**1207**
Total (III+IV+V+VI)	**42179**	**46894**	**22920**	**30905**	**39389**	**45313**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Income								
I. Interest Earned	**8002**	**9284**	**14376**	**13955**	**25476**	**28338**	**39470**	**44280**
a) Interest/discount on advances/bills	2719	2459	7529	7312	14550	14317	21183	21558
b) Income on Investments	5020	6496	4711	4750	9272	12008	9532	16823
c) Interest on balances with RBI and other inter-bank funds	263	328	2136	1893	1615	1972	1244	1802
d) Others	—	—	—	—	40	41	7511	4097
II. Other income	**906**	**1666**	**1829**	**1991**	**2434**	**4223**	**4447**	**8879**
a) Commission, exchange and brokerage	275	251	620	777	760	1032	887	1430
b) Net Profit (loss) on sale of investments	287	1011	279	713	471	2050	1448	5576
c) Net Profit (loss) on revaluation of investments	—	—	—	—	(3)	(1)	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	3	16	1	3	1	—	—
e) Net Profit (loss) on exchange transaction	77	146	785	369	491	411	732	814
f) Miscellaneous income	266	257	129	131	711	730	1380	1059
Total (I+II)	**8908**	**10950**	**16205**	**15946**	**27910**	**32561**	**43917**	**53159**
Expenditure & Provisions								
III. Interest expended	**6701**	**8016**	**11261**	**10475**	**20914**	**22029**	**29614**	**36249**
a) Interest on deposits	6665	7986	10782	10080	20265	21119	19917	27388
b) Interest on RBI/inter-bank borrowings	35	30	329	245	56	248	5509	4131
c) Others	—	—	150	150	594	662	4188	4730
IV. Operating expenses	**3041**	**2877**	**3252**	**3434**	**6491**	**7977**	**11170**	**10403**
a) Payments to and provisions for employees	2142	2003	1633	1711	4466	5901	1017	1091
b) Rent, taxes and lighting	257	258	586	610	591	652	635	714
c) Printing and stationery	36	38	56	49	119	129	172	230
d) Advertisement and publicity	6	10	103	25	19	12	196	275
e) Depreciation on Bank's property	104	99	137	248	460	439	6269	4263
f) Directors' fees, allowances and expenses	26	10	10	11	16	12	20	20
g) Auditors' fees and expenses	21	21	10	10	8	9	24	15
h) Law charges	4	15	23	101	9	9	113	228
i) Postage, telegrams, telephones, etc.	60	53	78	59	131	107	215	283
j) Repairs and maintenance	30	19	37	24	36	35	213	441
k) Insurance	115	124	58	67	110	126	81	146
l) Other expenditure	241	227	521	518	526	547	2215	2697
V. Provisions and contingencies	**1198**	**595**	**566**	**1933**	**466**	**1892**	**989**	**3073**
Total expenses@	**9741**	**10894**	**14513**	**13909**	**27406**	**30006**	**40784**	**46652**
VI. Profit (loss)	**(2031)**	**(539)**	**1125**	**103**	**38**	**663**	**2144**	**3433**
Total (III+IV+V+VI)	**8908**	**10950**	**16205**	**15946**	**27910**	**32561**	**43917**	**53158**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Income								
I. Interest Earned	**14989**	**17587**	**22112**	**26321**	**14239**	**16315**	**85944**	**88179**
a) Interest/discount on advances/bills	9434	10675	11428	15261	8423	9369	50480	52899
b) Income on Investments	4146	6419	10093	10246	5011	6060	32405	31834
c) Interest on balances with RBI and other inter-bank funds	349	416	590	814	804	876	2738	2123
d) Others	1060	76	—	—	—	10	321	1323
II. Other income	**2760**	**3310**	**3188**	**6712**	**1343**	**2469**	**11298**	**13230**
a) Commission, exchange and brokerage	1103	1264	1105	1707	808	1055	3776	4819
b) Net Profit (loss) on sale of investments	692	1197	143	2671	255	1062	2751	3401
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	1	(3)	—	(5)	2	—	9	(8)
e) Net Profit (loss) on exchange transaction	402	312	308	366	39	85	1524	1525
f) Miscellaneous income	563	539	1633	1973	238	268	3238	3493
Total (I+II)	**17749**	**20897**	**25300**	**33033**	**15581**	**18784**	**97242**	**101409**
Expenditure & Provisions								
III. Interest expended	**12345**	**12918**	**16732**	**20675**	**11255**	**12341**	**77157**	**70145**
a) Interest on deposits	11926	12544	15706	18911	10796	11835	74180	62853
b) Interest on RBI/inter-bank borrowings	125	217	620	1418	21	77	587	1377
c) Others	294	157	406	347	438	428	2389	5915
IV. Operating expenses	**2915**	**3073**	**5572**	**6060**	**2996**	**3432**	**15147**	**17715**
a) Payments to and provisions for employees	1661	1973	2391	2621	1918	2246	9264	11812
b) Rent, taxes and lighting	153	207	355	473	385	447	1148	1400
c) Printing and stationery	72	71	112	119	73	77	201	200
d) Advertisement and publicity	63	19	93	80	27	28	122	58
e) Depreciation on Bank's property	273	253	1432	1469	199	201	1959	1750
f) Directors' fees, allowances and expenses	3	4	17	17	4	4	16	15
g) Auditors' fees and expenses	5	4	22	31	6	7	68	64
h) Law charges	1	2	26	23	2	1	17	34
i) Postage, telegrams, telephones, etc.	110	87	101	123	65	57	159	53
j) Repairs and maintenance	30	34	181	141	27	42	231	179
k) Insurance	93	86	74	102	42	59	299	294
l) Other expenditure	450	333	768	863	248	263	1662	1855
V. Provisions and contingencies	**1264**	**2900**	**862**	**3402**	**944**	**1883**	**4686**	**8911**
Total expenses@	**15260**	**15992**	**22304**	**26735**	**14250**	**15773**	**92303**	**87860**
VI. Profit (loss)	**1225**	**2006**	**2133**	**2896**	**387**	**1128**	**253**	**4639**
Total (III+IV+V+VI)	**17749**	**20897**	**25300**	**33033**	**15581**	**18784**	**97242**	**101409**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
Income								
I. Interest Earned	**1372**	**1644**	**49136**	**64641**	**37608**	**67987**	**54405**	**85287**
a) Interest/discount on advances/bills	1020	1171	29228	38010	14317	26700	22595	34791
b) Income on Investments	285	400	18192	24719	18220	36678	20850	40971
c) Interest on balances with RBI and other inter-bank funds	28	38	1381	1311	5045	4563	10941	9462
d) Others	39	35	335	601	26	46	19	64
II. Other income	**110**	**90**	**14632**	**23270**	**6807**	**12535**	**8903**	**19405**
a) Commission, exchange and brokerage	46	69	3147	3635	4092	8319	3741	6708
b) Net Profit (loss) on sale of investments	—	—	3556	5951	1513	2127	1244	10114
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	(26)	(36)	1	(10)	(10)	(13)
e) Net Profit (loss) on exchange transaction	—	—	1805	2113	1195	2091	3412	2239
f) Miscellaneous income	63	21	6150	11608	6	8	517	358
Total (I+II)	**1482**	**1734**	**63768**	**87912**	**44415**	**80522**	**63309**	**104692**
Expenditure & Provisions								
III. Interest expended	**1115**	**1284**	**43846**	**50719**	**22918**	**37428**	**42552**	**66695**
a) Interest on deposits	1051	1243	40904	44371	17601	28659	37187	58050
b) Interest on RBI/inter-bank borrowings	64	41	1470	2568	4014	6464	2040	2355
c) Others	—	—	1472	3780	1303	2305	3325	6289
IV. Operating expenses	**300**	**329**	**9466**	**12390**	**8879**	**17139**	**8297**	**15331**
a) Payments to and provisions for employees	175	196	1316	1813	2206	4853	1819	3637
b) Rent, taxes and lighting	24	17	1088	1391	1421	2219	1137	1801
c) Printing and stationery	9	11	276	406	511	1025	324	823
d) Advertisement and publicity	—	1	343	551	499	1137	339	388
e) Depreciation on Bank's property	44	49	3772	4188	1502	2646	1753	2479
f) Directors' fees, allowances and expenses	1	1	7	2	3	82	5	7
g) Auditors' fees and expenses	—	1	21	23	14	29	13	14
h) Law charges	2	4	21	19	6	41	96	50
i) Postage, telegrams, telephones, etc.	13	13	350	413	929	1505	433	687
j) Repairs and maintenance	1	1	386	458	731	1361	757	1009
k) Insurance	6	7	312	321	158	295	225	369
l) Other expenditure	24	31	1575	2804	899	1946	1397	4066
V. Provisions and contingencies	**57**	**100**	**3370**	**13941**	**4378**	**13951**	**6124**	**12137**
Total expenses@	**1416**	**1613**	**53312**	**63109**	**31797**	**54567**	**50849**	**82026**
VI. Profit (loss)	**10**	**21**	**7086**	**10862**	**8240**	**12004**	**6336**	**10530**
Total (III+IV+V+VI)	**1482**	**1734**	**63768**	**87912**	**44415**	**80522**	**63309**	**104692**

Notes
1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data for the year ended March 31, 2000 represent merged bank's figures.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
Income								
I. Interest Earned	**29501**	**42378**	**59356**	**63740**	**69373**	**88461**	**49139**	**57804**
a) Interest/discount on advances/bills	13391	17293	35233	32458	34127	38068	27247	30153
b) Income on Investments	14379	23548	21567	28406	31638	44091	19111	24301
c) Interest on balances with RBI and other inter-bank funds	1717	1450	2552	2876	3609	6302	2762	3217
d) Others	15	87	4	1	—	—	19	131
II. Other income	**2888**	**5514**	**8286**	**14482**	**4303**	**10512**	**4828**	**7225**
a) Commission, exchange and brokerage	1934	3206	3545	3281	1505	1981	3031	3998
b) Net Profit (loss) on sale of investments	231	1256	304	6579	1022	6066	79	1617
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	(61)	(10)	(34)	—	—	5	10
e) Net Profit (loss) on exchange transaction	574	657	1513	1040	599	79	1064	989
f) Miscellaneous income	149	457	2935	3616	1177	2385	648	611
Total (I+II)	**32389**	**47892**	**67642**	**78223**	**73676**	**98972**	**53967**	**65029**
Expenditure & Provisions								
III. Interest expended	**23090**	**33261**	**47881**	**50112**	**43094**	**59822**	**37529**	**46383**
a) Interest on deposits	19806	27271	42964	44642	42885	57268	35723	44659
b) Interest on RBI/inter-bank borrowings	2481	4825	1541	2945	209	2554	638	886
c) Others	802	1166	3377	2525	—	—	1169	837
IV. Operating expenses	**5424**	**6267**	**8715**	**9024**	**13390**	**15942**	**9212**	**10565**
a) Payments to and provisions for employees	1082	1408	1127	1197	8506	8984	6424	7528
b) Rent, taxes and lighting	1419	1495	1635	1810	721	1055	640	742
c) Printing and stationery	192	227	184	188	144	170	125	143
d) Advertisement and publicity	221	262	178	66	175	272	53	33
e) Depreciation on Bank's property	571	829	2098	2171	793	1082	695	808
f) Directors' fees, allowances and expenses	2	3	15	17	13	9	10	10
g) Auditors' fees and expenses	8	11	28	34	66	85	23	24
h) Law charges	14	12	299	147	16	20	6	7
i) Postage, telegrams, telephones, etc.	386	414	609	735	204	226	132	105
j) Repairs and maintenance	131	364	281	398	77	107	119	173
k) Insurance	180	252	187	283	267	334	199	265
l) Other expenditure	1218	989	2074	1978	2409	3598	786	728
V. Provisions and contingencies	**799**	**2265**	**7365**	**13477**	**8647**	**11191**	**2982**	**2255**
Total expenses@	**28515**	**39528**	**56597**	**59137**	**56484**	**75764**	**46741**	**56948**
VI. Profit (loss)	**3076**	**6099**	**3680**	**5609**	**8545**	**12017**	**4245**	**5826**
Total (III+IV+V+VI)	**32389**	**47892**	**67642**	**78223**	**73676**	**98972**	**53967**	**65029**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Income								
I. Interest Earned	**33762**	**41803**	**18684**	**22246**	**9688**	**9724**	**4265**	**4797**
a) Interest/discount on advances/bills	19321	23317	11266	13732	6074	5844	1189	1285
b) Income on Investments	12620	15247	6317	7359	3466	3749	1786	2350
c) Interest on balances with RBI and other inter-bank funds	1674	2920	773	789	148	132	1281	1154
d) Others	147	320	328	365	—	—	9	8
II. Other income	**4073**	**5780**	**3859**	**5971**	**1369**	**1893**	**199**	**268**
a) Commission, exchange and brokerage	3448	4387	2374	2762	522	576	139	170
b) Net Profit (loss) on sale of investments	(761)	11	503	1424	241	962	3	8
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	3	—	(3)	50	—	—	—	—
e) Net Profit (loss) on exchange transaction	594	602	339	360	—	—	—	—
f) Miscellaneous income	789	780	646	1375	606	354	58	89
Total (I+II)	**37836**	**47583**	**22543**	**28217**	**11057**	**11617**	**4464**	**5065**
Expenditure & Provisions								
III. Interest expended	**24691**	**28100**	**14343**	**16253**	**8486**	**8266**	**2566**	**2870**
a) Interest on deposits	23042	25603	13549	15201	7607	7569	2564	2869
b) Interest on RBI/inter-bank borrowings	703	817	720	965	3	4	2	—
c) Others	947	1679	74	86	876	693	—	—
IV. Operating expenses	**6979**	**8573**	**5777**	**6420**	**1853**	**1893**	**1111**	**1345**
a) Payments to and provisions for employees	4109	5392	3233	3852	944	1068	813	1004
b) Rent, taxes and lighting	339	446	400	690	317	274	90	104
c) Printing and stationery	134	140	96	98	21	18	13	23
d) Advertisement and publicity	122	129	32	38	10	13	4	4
e) Depreciation on Bank's property	1229	1248	697	512	276	173	18	23
f) Directors' fees, allowances and expenses	11	13	6	10	6	6	3	2
g) Auditors' fees and expenses	10	14	8	10	2	3	2	3
h) Law charges	11	4	6	4	7	—	5	5
i) Postage, telegrams, telephones, etc.	303	331	192	207	50	46	29	32
j) Repairs and maintenance	119	125	23	21	6	4	6	9
k) Insurance	135	150	84	97	34	38	17	20
l) Other expenditure	458	581	999	881	181	250	111	116
V. Provisions and contingencies	**2461**	**3796**	**990**	**2909**	**589**	**821**	**475**	**419**
Total expenses@	**31671**	**36673**	**20120**	**22673**	**10340**	**10159**	**3677**	**4215**
VI. Profit (loss)	**3704**	**7114**	**1433**	**2635**	**128**	**637**	**312**	**431**
Total (III+IV+V+VI)	**37836**	**47583**	**22543**	**28217**	**11057**	**11617**	**4464**	**5065**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nedungadi Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
Income								
I. Interest Earned	**14685**	**17290**	**4023**	**4940**	**11314**	**12453**	**6860**	**6649**
a) Interest/discount on advances/bills	9152	9881	2475	2621	4578	4658	3060	3489
b) Income on Investments	5222	7112	1431	2084	5084	5818	2033	2441
c) Interest on balances with RBI and other inter-bank funds	268	228	101	224	1427	1913	826	681
d) Others	43	69	17	11	225	65	941	37
II. Other income	**1700**	**2494**	**347**	**817**	**1599**	**2032**	**1318**	**1653**
a) Commission, exchange and brokerage	828	1021	163	173	1189	776	428	437
b) Net Profit (loss) on sale of investments	91	553	99	548	47	849	27	133
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	2	1	1	1	1	1	2	2
e) Net Profit (loss) on exchange transaction	381	487	—	—	122	179	366	314
f) Miscellaneous income	399	431	84	96	240	227	496	768
Total (I+II)	**16385**	**19784**	**4370**	**5758**	**12914**	**14485**	**8178**	**8302**
Expenditure & Provisions								
III. Interest expended	**11360**	**12508**	**2799**	**3535**	**7863**	**8619**	**6035**	**5246**
a) Interest on deposits	10736	11838	2604	3287	7789	8596	5476	4463
b) Interest on RBI/inter-bank borrowings	195	187	86	123	53	8	467	613
c) Others	429	483	109	125	21	15	91	171
IV. Operating expenses	**3729**	**4654**	**1138**	**1494**	**3804**	**4168**	**748**	**803**
a) Payments to and provisions for employees	2305	2921	757	986	3013	3199	228	260
b) Rent, taxes and lighting	288	327	117	196	281	322	95	130
c) Printing and stationery	56	61	16	25	34	33	18	21
d) Advertisement and publicity	29	48	6	7	2	5	7	4
e) Depreciation on Bank's property	101	144	115	130	82	88	109	119
f) Directors' fees, allowances and expenses	8	11	2	2	1	1	3	4
g) Auditors' fees and expenses	7	7	4	5	5	6	2	3
h) Law charges	3	6	5	6	6	15	33	25
i) Postage, telegrams, telephones, etc.	45	54	25	28	58	52	3	-1
j) Repairs and maintenance	6	2	6	16	27	62	26	24
k) Insurance	48	57	19	22	52	58	49	51
l) Other expenditure	833	1015	64	71	242	326	174	163
V. Provisions and contingencies	**487**	**1160**	**129**	**381**	**825**	**1198**	**414**	**1050**
Total expenses@	**15089**	**17161**	**3937**	**5409**	**11668**	**12787**	**6782**	**6049**
VI. Profit (loss)	**808**	**1463**	**304**	**349**	**421**	**499**	**981**	**1203**
Total (III+IV+V+VI)	**16385**	**19784**	**4370**	**5758**	**12914**	**14485**	**8178**	**8302**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	South Indian Bank		Tamilnad Mercantile Bank		Times Bank *		United Western Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest Earned	**39989**	**46894**	**24586**	**31182**	**28640**		**33537**	**41948**
a) Interest/discount on advances/bills	23690	26362	12774	15000	15646		20678	25111
b) Income on Investments	14823	18766	10991	15220	11688		11183	14610
c) Interest on balances with RBI and other inter-bank funds	1477	1765	643	806	1306		1560	2227
d) Others	—	—	179	156	—		116	—
II. Other income	**3690**	**7456**	**4201**	**4997**	**4060**		**5316**	**12125**
a) Commission, exchange and brokerage	1510	1973	2447	2972	2334		2440	2908
b) Net Profit (loss) on sale of investments	280	3333	45	99	610		415	6157
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—		—	—
d) Net Profit (loss) on sale of land, building & other assets	11	5	—	4	(5)		1	—
e) Net Profit (loss) on exchange transaction	821	848	684	533	748		721	619
f) Miscellaneous income	1068	1296	1026	1390	373		1738	2442
Total (I+II)	**43679**	**54349**	**28786**	**36179**	**32700**		**38853**	**54074**
Expenditure & Provisions								
III. Interest expended	**31178**	**35072**	**17356**	**22336**	**23204**		**24527**	**30463**
a) Interest on deposits	29532	33186	16535	21335	21729		23403	28116
b) Interest on RBI/inter-bank borrowings	366	567	46	100	964		1124	1294
c) Others	1280	1319	774	902	512		—	1052
IV. Operating expenses	**8983**	**11250**	**5508**	**6581**	**5648**		**7944**	**9343**
a) Payments to and provisions for employees	6378	8633	3387	4052	1486		5481	6628
b) Rent, taxes and lighting	709	806	410	524	791		546	610
c) Printing and stationery	152	178	157	189	251		149	180
d) Advertisement and publicity	42	37	60	81	190		32	38
e) Depreciation on Bank's property	290	313	342	452	661		675	644
f) Directors' fees, allowances and expenses	3	4	12	10	5		7	7
g) Auditors' fees and expenses	13	29	16	16	10		29	34
h) Law charges	8	7	11	19	34		63	32
i) Postage, telegrams, telephones, etc.	222	221	142	114	243		143	114
j) Repairs and maintenance	66	72	239	245	589		85	86
k) Insurance	171	229	100	133	129		152	165
l) Other expenditure	928	721	634	747	1259		581	805
V. Provisions and contingencies	**2910**	**5438**	**2419**	**3199**	**1053**		**2670**	**8697**
Total expenses@	**40161**	**46322**	**22864**	**28917**	**28852**		**32471**	**39806**
VI. Profit (loss)	**608**	**2589**	**3503**	**4063**	**2794**		**3711**	**5570**
Total (III+IV+V+VI)	**43679**	**54349**	**28786**	**36179**	**32700**		**38853**	**54074**

Notes 1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31			
	UTI Bank		Vysya Bank	
	1999	2000	1999	2000
	(63)	(64)	(65)	(66)
Income				
I. Interest Earned	**37328**	**48326**	**72549**	**79382**
a) Interest/discount on advances/bills	23682	29665	32470	38408
b) Income on Investments	11673	15702	26340	28624
c) Interest on balances with RBI and other inter-bank funds	1767	2508	9610	9801
d) Others	206	450	4128	2550
II. Other income	**4663**	**9117**	**11161**	**18674**
a) Commission, exchange and brokerage	3272	4473	5403	6731
b) Net Profit (loss) on sale of investments	648	3971	1777	6673
c) Net Profit (loss) on revaluation of investments	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(15)	(23)	2	(1)
e) Net Profit (loss) on exchange transaction	454	465	2668	2567
f) Miscellaneous income	304	231	1312	2704
Total (I+II)	**41991**	**57443**	**83710**	**98056**
Expenditure & Provisions				
III. Interest expended	**30063**	**39286**	**63049**	**68315**
a) Interest on deposits	26203	33990	61195	65096
b) Interest on RBI/inter-bank borrowings	1483	2439	960	2401
c) Others	2377	2857	894	819
IV. Operating expenses	**5103**	**6540**	**14473**	**17679**
a) Payments to and provisions for employees	1202	1543	8674	9730
b) Rent, taxes and lighting	1265	1490	1491	1710
c) Printing and stationery	142	214	342	482
d) Advertisement and publicity	83	47	128	73
e) Depreciation on Bank's property	995	1147	859	2022
f) Directors' fees, allowances and expenses	1	4	23	31
g) Auditors' fees and expenses	17	21	39	42
h) Law charges	29	43	34	41
i) Postage, telegrams, telephones, etc.	175	208	464	467
j) Repairs and maintenance	450	605	475	565
k) Insurance	208	223	317	349
l) Other expenditure	537	995	1626	2167
V. Provisions and contingencies	**3718**	**6524**	**3135**	**7632**
Total expenses@	**35166**	**45826**	**77522**	**85994**
VI. Profit (loss)	**3107**	**5093**	**3054**	**4431**
Total (III+IV+V+VI)	**41991**	**57443**	**83710**	**98056**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**36738**	**60502**	**5783**	**7393**	**34527**	**30292**	**422**	**535**
a) Interest/discount on advances/bills	24723	35463	2567	2795	13636	11099	97	104
b) Income on Investments	10863	23037	1869	3639	15220	14577	51	73
c) Interest on balances with RBI and other inter-bank funds	1108	1612	1118	822	4309	1580	274	354
d) Others	43	391	229	136	1363	3035	—	4
II. Other income	**9783**	**12524**	**987**	**1017**	**11578**	**14216**	**162**	**173**
a) Commission, exchange and brokerage	3797	4487	519	291	7375	8168	36	141
b) Net Profit (loss) on sale of investments	37	1210	266	518	786	3552	125	19
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	4	—	1	(72)	(112)	—	—
e) Net Profit (loss) on exchange transaction	5486	6040	203	207	3460	2210	—	—
f) Miscellaneous income	463	784	—	—	29	398	1	13
Total (I+II)	**46520**	**73025**	**6770**	**8410**	**46105**	**44508**	**584**	**708**
Expenditure & Provisions								
III. Interest expended	**23614**	**36314**	**4486**	**5984**	**25440**	**19638**	**82**	**104**
a) Interest on deposits	12472	13783	3719	4913	17263	10293	82	102
b) Interest on RBI/inter-bank borrowings	5918	16592	485	206	4709	4765	—	1
c) Others	5224	5939	282	865	3469	4581	—	—
IV. Operating expenses	**8285**	**13784**	**650**	**743**	**14799**	**17397**	**121**	**154**
a) Payments to and provisions for employees	2535	3444	257	287	5656	7193	41	57
b) Rent, taxes and lighting	825	1290	85	88	1243	1590	13	10
c) Printing and stationery	166	617	25	35	378	380	9	10
d) Advertisement and publicity	289	460	15	14	1150	1849	3	7
e) Depreciation on Bank's property	1222	1332	62	72	995	1145	7	15
f) Directors' fees, allowances and expenses	—	1	—	—	1	1	—	3
g) Auditors' fees and expenses	11	24	2	2	22	25	1	1
h) Law charges	61	75	3	1	19	31	1	—
i) Postage, telegrams, telephones, etc.	664	1047	37	35	1795	1663	5	9
j) Repairs and maintenance	448	881	49	74	556	712	6	4
k) Insurance	393	331	23	32	140	89	2	3
l) Other expenditure	1671	4283	93	104	2843	2718	34	35
V. Provisions and contingencies	**5866**	**11044**	**1419**	**1333**	**5049**	**4703**	**186**	**244**
Total expenses@	**31899**	**50098**	**5137**	**6726**	**40239**	**37035**	**203**	**257**
VI. Profit (loss)	**8755**	**11883**	**214**	**351**	**817**	**2770**	**195**	**207**
Total (III+IV+V+VI)	**46520**	**73025**	**6770**	**8410**	**46105**	**44508**	**584**	**708**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**1750**	**1126**	**260**	**1025**	**91753**	**66568**	**4862**	**5670**
a) Interest/discount on advances/bills	986	442	14	243	61971	45471	2891	3000
b) Income on Investments	474	393	—	175	24456	18635	1583	1950
c) Interest on balances with RBI and other inter-bank funds	266	291	216	606	717	357	387	495
d) Others	23	—	30	—	4609	2106	1	225
II. Other income	**424**	**285**	**44**	**224**	**10742**	**20593**	**648**	**1083**
a) Commission, exchange and brokerage	106	66	36	64	6548	5358	292	286
b) Net Profit (loss) on sale of investments	81	35	3	7	(655)	2083	134	445
c) Net Profit (loss) on revaluation of investments	—	—	—	—	(3)	3	—	—
d) Net Profit (loss) on sale of land, building & other assets	(4)	(1)	—	(12)	23	373	—	—
e) Net Profit (loss) on exchange transaction	170	—	—	142	4645	3954	136	168
f) Miscellaneous income	72	185	5	23	185	8821	87	185
Total (I+II)	**2174**	**1412**	**304**	**1249**	**102495**	**87161**	**5511**	**6753**
Expenditure & Provisions								
III. Interest expended	**1375**	**810**	**66**	**654**	**59731**	**40266**	**4336**	**4803**
a) Interest on deposits	679	223	57	570	42532	25314	3268	3638
b) Interest on RBI/inter-bank borrowings	577	552	9	84	17193	14950	829	904
c) Others	119	34	—	—	6	1	240	261
IV. Operating expenses	**1669**	**1714**	**339**	**486**	**14101**	**18461**	**858**	**976**
a) Payments to and provisions for employees	168	117	90	156	4425	9385	224	353
b) Rent, taxes and lighting	67	24	—	50	1623	1813	165	194
c) Printing and stationery	9	9	—	5	412	352	13	11
d) Advertisement and publicity	1	2	25	11	176	71	5	10
e) Depreciation on Bank's property	144	86	—	76	1075	1176	98	111
f) Directors' fees, allowances and expenses	1	1	—	1	1	3	8	3
g) Auditors' fees and expenses	4	4	4	4	8	8	4	5
h) Law charges	23	23	11	13	69	58	11	9
i) Postage, telegrams, telephones, etc.	62	51	—	24	1000	864	25	35
j) Repairs and maintenance	41	13	—	27	901	701	35	48
k) Insurance	11	6	—	4	41	24	24	24
l) Other expenditure	1138	1380	209	115	4369	4006	245	170
V. Provisions and contingencies	**1094**	**(188)**	**—**	**30**	**14241**	**13152**	**(21)**	**472**
Total expenses@	**3044**	**2524**	**405**	**1140**	**73832**	**58727**	**5194**	**5779**
VI. Profit (loss)	**(1963)**	**(924)**	**(101)**	**79**	**14422**	**15282**	**337**	**502**
Total (III+IV+V+VI)	**2174**	**1412**	**304**	**1249**	**102495**	**87161**	**5511**	**6753**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale De Paris	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**1347**	**1389**	**10732**	**10337**	**12524**	**11346**	**18785**	**21900**
a) Interest/discount on advances/bills	1053	1072	7582	7658	7785	6876	8342	8975
b) Income on Investments	138	160	2137	1957	3114	2986	9462	11525
c) Interest on balances with RBI and other inter-bank funds	154	138	965	692	1146	1055	907	1209
d) Others	2	20	48	30	480	429	74	191
II. Other income	**355**	**469**	**2593**	**2481**	**3068**	**4824**	**2750**	**4324**
a) Commission, exchange and brokerage	130	152	1117	1281	1260	1157	1154	1493
b) Net Profit (loss) on sale of investments	—	—	36	68	(47)	(18)	269	291
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	1	(1)	(2)	(1)	(12)	(7)
e) Net Profit (loss) on exchange transaction	122	137	787	629	1847	2340	1201	2323
f) Miscellaneous income	102	180	653	504	10	1347	138	224
Total (I+II)	**1701**	**1858**	**13325**	**12817**	**15592**	**16170**	**21535**	**26224**
Expenditure & Provisions								
III. Interest expended	**561**	**584**	**7684**	**7013**	**8063**	**5848**	**12086**	**15740**
a) Interest on deposits	392	371	5829	4682	7399	5350	7016	8897
b) Interest on RBI/inter-bank borrowings	168	213	1853	2126	313	327	4942	6723
c) Others	—	—	2	205	350	170	128	120
IV. Operating expenses	**239**	**248**	**1461**	**1826**	**40970**	**12876**	**4681**	**5309**
a) Payments to and provisions for employees	56	58	395	562	1576	1507	2029	2421
b) Rent, taxes and lighting	22	31	300	354	568	396	734	834
c) Printing and stationery	3	4	40	39	91	99	86	103
d) Advertisement and publicity	4	4	8	8	2	5	32	55
e) Depreciation on Bank's property	20	23	108	167	398	850	329	314
f) Directors' fees, allowances and expenses	—	—	—	—	1	—	—	—
g) Auditors' fees and expenses	1	—	6	9	4	5	15	16
h) Law charges	—	—	12	19	11	8	8	9
i) Postage, telegrams, telephones, etc.	47	52	112	100	209	199	178	150
j) Repairs and maintenance	5	4	83	114	153	188	328	269
k) Insurance	—	—	34	26	63	43	70	87
l) Other expenditure	81	72	364	429	37895	9574	871	1051
V. Provisions and contingencies	**621**	**602**	**2107**	**2112**	**(28191)**	**(6817)**	**2518**	**3024**
Total expenses@	**800**	**832**	**9145**	**8840**	**49033**	**18724**	**16767**	**21050**
VI. Profit (loss)	**280**	**423**	**2073**	**1865**	**(5250)**	**4264**	**2251**	**2150**
Total (III+IV+V+VI)	**1701**	**1858**	**13325**	**12817**	**15592**	**16170**	**21535**	**26224**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Barclays Bank		British Bank of Middle East *		Chase Manhattan Bank		Chinatrust Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**5138**	**3602**	**13342**		**973**	**1726**	**1319**	**2079**
a) Interest/discount on advances/bills	1476	483	5196		4	134	751	1177
b) Income on Investments	3037	2442	6694		475	1286	537	891
c) Interest on balances with RBI and other inter-bank funds	612	474	1445		491	284	31	10
d) Others	13	203	8		2	23	—	—
II. Other income	**854**	**244**	**1005**		**1837**	**3517**	**16**	**79**
a) Commission, exchange and brokerage	436	160	162		261	1418	13	34
b) Net Profit (loss) on sale of investments	(160)	(29)	683		(1)	167	(9)	20
c) Net Profit (loss) on revaluation of investments	—	—	—		—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(10)	(3)	3		8	8	—	—
e) Net Profit (loss) on exchange transaction	585	93	156		821	776	3	13
f) Miscellaneous income	2	24	—		748	1148	9	12
Total (I+II)	**5992**	**3846**	**14347**		**2810**	**5243**	**1335**	**2157**
Expenditure & Provisions								
III. Interest expended	**3623**	**2841**	**12481**		**1079**	**1469**	**752**	**1421**
a) Interest on deposits	2073	1774	10457		9	191	448	660
b) Interest on RBI/inter-bank borrowings	1466	1027	2025		1056	1160	301	761
c) Others	83	40	—		13	117	3	—
IV. Operating expenses	**1522**	**1182**	**1907**		**1262**	**1870**	**522**	**551**
a) Payments to and provisions for employees	611	476	1103		254	495	177	180
b) Rent, taxes and lighting	210	202	93		258	339	125	140
c) Printing and stationery	15	10	17		33	42	4	5
d) Advertisement and publicity	1	1	34		6	9	4	2
e) Depreciation on Bank's property	141	130	137		108	195	100	103
f) Directors' fees, allowances and expenses	14	12	—		1	1	1	—
g) Auditors' fees and expenses	7	8	3		8	16	1	1
h) Law charges	14	3	2		5	23	20	20
i) Postage, telegrams, telephones, etc.	207	118	41		139	202	16	13
j) Repairs and maintenance	48	51	17		42	40	13	14
k) Insurance	19	20	52		5	11	7	8
l) Other expenditure	236	153	407		402	498	55	64
V. Provisions and contingencies	**709**	**498**	**5315**		**257**	**946**	**107**	**143**
Total expenses@	**5146**	**4023**	**14388**		**2340**	**3339**	**1274**	**1972**
VI. Profit (loss)	**138**	**(675)**	**(5356)**		**213**	**958**	**(46)**	**42**
Total (III+IV+V+VI)	**5992**	**3846**	**14347**		**2810**	**5243**	**1335**	**2157**

Notes
1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : British Bank of Middle East has been excluded from the Second Schedule to RBI Act 1964, vide RBI notification dated September 25, 1999.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Cho Hung Bank		Citibank		Commerzbank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest Earned	**1263**	**1314**	**134456**	**148916**	**4577**	**5443**
a) Interest/discount on advances/bills	676	528	82275	91125	2073	2075
b) Income on Investments	302	431	40809	49370	2243	2880
c) Interest on balances with RBI and other inter-bank funds	279	345	10359	7199	242	468
d) Others	7	9	1013	1222	19	19
II. Other income	**323**	**268**	**52639**	**38776**	**1196**	**789**
a) Commission, exchange and brokerage	117	166	32306	30178	527	413
b) Net Profit (loss) on sale of investments	(1)	(1)	9728	1411	(1)	(10)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	(77)	(148)	—	(12)
e) Net Profit (loss) on exchange transaction	179	85	10674	6777	422	380
f) Miscellaneous income	28	18	9	558	247	18
Total (I+II)	**1586**	**1581**	**187095**	**187692**	**5772**	**6232**
Expenditure & Provisions						
III. Interest expended	**232**	**139**	**90677**	**84582**	**3041**	**3999**
a) Interest on deposits	197	132	80832	70441	1792	1607
b) Interest on RBI/inter-bank borrowings	19	2	8097	9277	1219	1832
c) Others	16	4	1748	4865	30	560
IV. Operating expenses	**401**	**363**	**45166**	**50019**	**1919**	**1905**
a) Payments to and provisions for employees	95	106	10136	10600	753	812
b) Rent, taxes and lighting	134	103	4090	3178	510	512
c) Printing and stationery	3	5	1566	1610	12	14
d) Advertisement and publicity	1	1	4905	5507	2	2
e) Depreciation on Bank's property	36	31	4540	5249	294	139
f) Directors' fees, allowances and expenses	—	1	12	18	2	2
g) Auditors' fees and expenses	2	2	30	30	2	2
h) Law charges	7	3	294	285	4	11
i) Postage, telegrams, telephones, etc.	12	11	3230	3756	63	62
j) Repairs and maintenance	26	27	3185	3751	84	139
k) Insurance	7	5	844	1083	22	24
l) Other expenditure	79	69	12334	14952	170	185
V. Provisions and contingencies	**425**	**1006**	**39512**	**27957**	**677**	**110**
Total expenses@	**634**	**501**	**135843**	**134601**	**4960**	**5904**
VI. Profit (loss)	**528**	**74**	**11741**	**25134**	**135**	**218**
Total (III+IV+V+VI)	**1586**	**1581**	**187095**	**187692**	**5772**	**6232**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Income								
I. Interest Earned	**9849**	**7410**	**12502**	**13452**	**43267**	**47128**	**2562**	**2694**
a) Interest/discount on advances/bills	3709	3095	8362	8450	22050	19005	1544	1523
b) Income on Investments	4709	3684	3192	4279	16997	23838	862	991
c) Interest on balances with RBI and other inter-bank funds	1400	522	948	552	4071	4123	156	180
d) Others	31	110	—	172	150	163	—	—
II. Other income	**648**	**457**	**2541**	**2696**	**13227**	**18973**	**444**	**448**
a) Commission, exchange and brokerage	813	647	1239	1139	5944	5674	149	238
b) Net Profit (loss) on sale of investments	(775)	(616)	10	410	1306	4711	—	105
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(3)	(5)	1	—	5	308	(4)	(3)
e) Net Profit (loss) on exchange transaction	613	430	1231	744	5944	8206	287	105
f) Miscellaneous income	—	—	59	404	27	73	12	3
Total (I+II)	**10496**	**7867**	**15043**	**16148**	**56494**	**66101**	**3006**	**3141**
Expenditure & Provisions								
III. Interest expended	**7524**	**5599**	**9223**	**9871**	**21316**	**23835**	**1903**	**1620**
a) Interest on deposits	3555	1996	7441	7862	13074	10914	978	626
b) Interest on RBI/inter-bank borrowings	3911	3564	1095	1399	7503	12913	926	994
c) Others	58	39	687	610	738	8	—	—
IV. Operating expenses	**2451**	**2355**	**1628**	**2105**	**15226**	**18118**	**478**	**549**
a) Payments to and provisions for employees	898	977	873	952	4564	5752	165	194
b) Rent, taxes and lighting	78	55	128	123	827	976	52	127
c) Printing and stationery	38	22	17	16	187	155	4	3
d) Advertisement and publicity	9	10	25	30	37	52	1	3
e) Depreciation on Bank's property	109	107	101	94	1083	1373	45	48
f) Directors' fees, allowances and expenses	1	—	2	2	10	11	—	—
g) Auditors' fees and expenses	1	1	1	2	7	9	5	3
h) Law charges	39	21	6	5	15	39	—	2
i) Postage, telegrams, telephones, etc.	171	123	93	100	472	456	52	31
j) Repairs and maintenance	73	132	37	45	536	663	5	5
k) Insurance	95	166	41	35	1104	924	7	6
l) Other expenditure	939	741	302	702	6383	7707	141	127
V. Provisions and contingencies	**1046**	**6038**	**2620**	**2559**	**14994**	**19029**	**337**	**509**
Total expenses@	**9975**	**7954**	**10851**	**11976**	**36541**	**41953**	**2381**	**2169**
VI. Profit (loss)	**(524)**	**(6125)**	**1572**	**1613**	**4959**	**5118**	**288**	**464**
Total (III+IV+V+VI)	**10496**	**7867**	**15043**	**16148**	**56494**	**66101**	**3006**	**3141**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dresdner Bank		Grindlays Bank		Hanil Bank *		Hongkong & Shanghai Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
Income								
I. Interest Earned	**4551**	**3802**	**118401**	**117974**	**306**		**76323**	**99252**
a) Interest/discount on advances/bills	2364	1830	55433	52539	85		36891	39897
b) Income on Investments	1433	1879	50774	53394	162		32307	52368
c) Interest on balances with RBI and other inter-bank funds	743	92	11857	10421	58		6930	6783
d) Others	10	—	337	1620	2		196	205
II. Other income	**1099**	**466**	**21143**	**28332**	**100**		**19084**	**25518**
a) Commission, exchange and brokerage	238	421	18196	20925	2		10250	12297
b) Net Profit (loss) on sale of investments	(14)	(44)	(4037)	537	(13)		1034	4322
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—		—	—
d) Net Profit (loss) on sale of land, building & other assets	—	4	(139)	27	—		9	(36)
e) Net Profit (loss) on exchange transaction	875	85	7011	6695	2		7617	7414
f) Miscellaneous income	—	—	112	147	109		174	1522
Total (I+II)	**5650**	**4268**	**139544**	**146306**	**406**		**95407**	**124770**
Expenditure & Provisions								
III. Interest expended	**3058**	**1889**	**74904**	**68522**	**7**		**51570**	**64472**
a) Interest on deposits	2057	1308	66370	60570	5		46031	53193
b) Interest on RBI/inter-bank borrowings	1001	581	4728	3952	1		5509	9542
c) Others	—	—	3806	4000	1		30	1737
IV. Operating expenses	**1865**	**1783**	**30785**	**31843**	**311**		**25770**	**29822**
a) Payments to and provisions for employees	505	506	15666	16715	59		9778	10103
b) Rent, taxes and lighting	466	561	2523	2726	108		3029	3866
c) Printing and stationery	15	14	840	646	—		623	702
d) Advertisement and publicity	—	1	987	875	—		1752	1595
e) Depreciation on Bank's property	209	210	2133	2390	42		2634	3183
f) Directors' fees, allowances and expenses	3	3	27	25	—		12	11
g) Auditors' fees and expenses	2	2	18	20	3		10	13
h) Law charges	3	—	366	99	—		35	63
i) Postage, telegrams, telephones, etc.	116	93	1665	1692	5		1299	1557
j) Repairs and maintenance	21	27	1565	1856	—		1105	1268
k) Insurance	9	11	148	140	—		525	660
l) Other expenditure	513	356	4846	4660	94		4969	6801
V. Provisions and contingencies	**1292**	**4490**	**16265**	**27928**	**128**		**12691**	**18316**
Total expenses@	**4923**	**3672**	**105689**	**100366**	**318**		**77340**	**94294**
VI. Profit (loss)	**(565)**	**(3895)**	**17591**	**18013**	**(40)**		**5376**	**12159**
Total (III+IV+V+VI)	**5650**	**4268**	**139544**	**146306**	**406**		**95407**	**124770**

Notes
1. @ : Excluding 'Provisions and Contingencies'.
2. Figures in bracket indicate loss.
3. * : Hanil Bank has been excluded from the Second Schedule to RBI Act 1934, vide RBI notification dated August 28, 1999. The data reported here pertain to the period ended January 31, 1999.

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest Earned	**6688**	**5471**	**58**	**2466**	**325**	**425**	**3861**	**3534**
a) Interest/discount on advances/bills	3988	2748	—	815	58	59	2588	1745
b) Income on Investments	2643	2435	3	1578	20	21	1059	1705
c) Interest on balances with RBI and other inter-bank funds	56	289	54	65	10	346	108	70
d) Others	—	—	—	8	236	—	105	14
II. Other income	**1288**	**2284**	**(18)**	**295**	**153**	**20**	**439**	**563**
a) Commission, exchange and brokerage	989	942	—	103	4	5	288	471
b) Net Profit (loss) on sale of investments	122	1147	—	98	—	—	8	1
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	1	—	(19)	—	—	—	3	(41)
e) Net Profit (loss) on exchange transaction	176	81	—	94	136	15	114	76
f) Miscellaneous income	—	114	—	1	13	1	26	55
Total (I+II)	**7976**	**7755**	**39**	**2761**	**477**	**446**	**4299**	**4097**
Expenditure & Provisions								
III. Interest expended	**4414**	**3456**	**—**	**1490**	**18**	**65**	**3018**	**2738**
a) Interest on deposits	2851	1226	—	422	8	62	2474	2209
b) Interest on RBI/inter-bank borrowings	1559	2230	—	999	9	—	544	523
c) Others	4	—	—	69	—	3	—	6
IV. Operating expenses	**2815**	**2212**	**93**	**850**	**205**	**215**	**1263**	**1211**
a) Payments to and provisions for employees	918	841	54	458	40	42	353	389
b) Rent, taxes and lighting	249	202	13	73	104	96	471	389
c) Printing and stationery	34	27	2	10	1	1	9	9
d) Advertisement and publicity	20	27	1	3	1	1	2	9
e) Depreciation on Bank's property	220	211	4	79	11	11	133	136
f) Directors' fees, allowances and expenses	3	3	—	—	—	1	—	1
g) Auditors' fees and expenses	4	4	1	4	2	3	5	4
h) Law charges	—	—	—	6	—	—	11	9
i) Postage, telegrams, telephones, etc.	244	151	9	21	4	3	84	44
j) Repairs and maintenance	35	53	3	14	7	11	13	15
k) Insurance	36	15	—	5	1	1	22	16
l) Other expenditure	1052	678	7	177	35	46	160	191
V. Provisions and contingencies	**725**	**3383**	**—**	**230**	**78**	**153**	**997**	**1434**
Total expenses@	**7229**	**5668**	**93**	**2340**	**223**	**280**	**4281**	**3948**
VI. Profit (loss)	**22**	**(1295)**	**(54)**	**191**	**177**	**12**	**(978)**	**(1286)**
Total (III+IV+V+VI)	**7976**	**7755**	**39**	**2761**	**477**	**446**	**4299**	**4097**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Morgan Guaranty Trust		Oman International Bank		Overseas Chinese Bank		Sakura Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
Income								
I. Interest Earned	**408**	**2029**	**4007**	**5032**	**489**	**545**	**9331**	**7348**
a) Interest/discount on advances/bills	—	—	2289	2163	79	292	6968	4988
b) Income on Investments	377	1145	1160	1740	88	99	1611	1697
c) Interest on balances with RBI and other inter-bank funds	31	884	504	1139	153	153	735	652
d) Others	—	—	53	(10)	169	1	17	10
II. Other income	**113**	**2131**	**1012**	**906**	**195**	**138**	**(1878)**	**(743)**
a) Commission, exchange and brokerage	—	—	379	255	55	58	574	486
b) Net Profit (loss) on sale of investments	112	1378	—	53	—	—	—	—
c) Net Profit (loss) on revaluation of investments	—	—	(50)	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	1	7	—	—	—	—
e) Net Profit (loss) on exchange transaction	—	489	580	572	136	74	(2457)	(1258)
f) Miscellaneous income	1	264	102	19	4	6	5	29
Total (I+II)	**521**	**4160**	**5019**	**5938**	**684**	**682**	**7453**	**6605**
Expenditure & Provisions								
III. Interest expended	**233**	**1370**	**4273**	**5311**	**100**	**136**	**4658**	**3651**
a) Interest on deposits	70	3	3869	4915	33	67	1461	1101
b) Interest on RBI/inter-bank borrowings	108	1295	403	395	67	69	3196	2550
c) Others	55	72	—	—	—	—	—	—
IV. Operating expenses	**1420**	**2047**	**726**	**750**	**313**	**304**	**1178**	**1251**
a) Payments to and provisions for employees	819	1086	174	205	110	116	341	447
b) Rent, taxes and lighting	115	137	32	35	132	123	436	438
c) Printing and stationery	42	36	16	13	2	2	23	20
d) Advertisement and publicity	—	2	1	13	1	—	—	1
e) Depreciation on Bank's property	99	368	164	170	14	14	137	103
f) Directors' fees, allowances and expenses	—	2	2	1	—	—	—	—
g) Auditors' fees and expenses	1	—	3	12	2	2	4	4
h) Law charges	11	42	19	23	—	1	2	3
i) Postage, telegrams, telephones, etc.	83	137	34	23	22	21	47	34
j) Repairs and maintenance	2	35	29	26	4	7	36	34
k) Insurance	142	12	18	27	1	1	18	12
l) Other expenditure	106	191	235	202	24	19	134	156
V. Provisions and contingencies	**—**	**93**	**1358**	**5266**	**36**	**257**	**4207**	**2149**
Total expenses@	**1653**	**3417**	**4999**	**6060**	**412**	**440**	**5836**	**4902**
VI. Profit (loss)	**(1132)**	**650**	**(1338)**	**(5388)**	**236**	**(14)**	**(2590)**	**(446)**
Total (III+IV+V+VI)	**521**	**4160**	**5019**	**5938**	**684**	**682**	**7453**	**6605**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)
Income								
I. Interest Earned	**3214**	**2348**	**10272**	**6660**	**208**	**110**	**87600**	**96723**
a) Interest/discount on advances/bills	2442	1695	5720	2968	96	26	52824	54454
b) Income on Investments	681	552	3862	3050	71	29	25832	36713
c) Interest on balances with RBI and other inter-bank funds	91	101	613	642	38	27	5257	4193
d) Others	—	—	77	—	3	28	3687	1363
II. Other income	**454**	**309**	**1707**	**1657**	**569**	**386**	**21496**	**22938**
a) Commission, exchange and brokerage	165	78	609	598	377	287	14316	16669
b) Net Profit (loss) on sale of investments	52	5	(56)	206	—	—	572	893
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—	—	(1)	—	—	442	(354)
e) Net Profit (loss) on exchange transaction	223	178	1079	767	189	97	5731	5608
f) Miscellaneous income	15	48	74	88	4	2	435	122
Total (I+II)	**3668**	**2657**	**11979**	**8318**	**777**	**496**	**109096**	**119660**
Expenditure & Provisions								
III. Interest expended	**1619**	**1248**	**8304**	**5930**	**91**	**54**	**58485**	**57698**
a) Interest on deposits	1261	715	5356	3594	37	39	50139	41863
b) Interest on RBI/inter-bank borrowings	347	532	2948	2335	10	—	8330	14748
c) Others	11	—	—	—	44	15	16	1087
IV. Operating expenses	**566**	**626**	**1811**	**1896**	**212**	**196**	**25167**	**28359**
a) Payments to and provisions for employees	146	135	704	753	111	99	8997	7426
b) Rent, taxes and lighting	167	226	115	115	35	37	2039	1945
c) Printing and stationery	20	20	25	24	6	5	1037	1047
d) Advertisement and publicity	—	1	4	7	1	2	1250	1356
e) Depreciation on Bank's property	82	74	337	321	5	6	1024	2252
f) Directors' fees, allowances and expenses	—	—	1	1	—	—	9	3
g) Auditors' fees and expenses	2	2	2	2	—	1	17	11
h) Law charges	1	9	1	—	1	1	919	1085
i) Postage, telegrams, telephones, etc.	29	28	139	139	9	11	2325	1981
j) Repairs and maintenance	19	22	57	56	8	1	2929	3142
k) Insurance	2	1	28	26	3	1	535	767
l) Other expenditure	98	109	399	453	32	31	4085	7345
V. Provisions and contingencies	**1194**	**748**	**4109**	**478**	**228**	**118**	**8537**	**15067**
Total expenses@	**2185**	**1873**	**10115**	**7826**	**303**	**250**	**83653**	**86057**
VI. Profit (loss)	**289**	**36**	**(2245)**	**14**	**246**	**128**	**16906**	**18536**
Total (III+IV+V+VI)	**3668**	**2657**	**11979**	**8318**	**777**	**496**	**109096**	**119660**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31							
	State Bank of Mauritius		Sumitomo Bank		The Fuji Bank		The Siam Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(79)	(80)	(81)	(82)	(83)	(84)	(85)	(86)
Income								
I. Interest Earned	**2357**	**3370**	**3752**	**3693**	**2516**	**2408**	**1688**	**1797**
a) Interest/discount on advances/bills	1653	2538	3347	3094	1890	1543	1301	1400
b) Income on Investments	493	728	373	577	422	556	267	233
c) Interest on balances with RBI and other inter-bank funds	212	105	31	23	205	308	120	164
d) Others	—	—	—	—	—	—	—	—
II. Other income	**522**	**666**	**582**	**346**	**152**	**191**	**152**	**254**
a) Commission, exchange and brokerage	150	214	375	237	67	71	125	197
b) Net Profit (loss) on sale of investments	34	184	113	—	—	—	10	(8)
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(1)	(1)	(1)	—	—	—	(1)	—
e) Net Profit (loss) on exchange transaction	328	225	87	101	85	120	8	56
f) Miscellaneous income	11	45	7	8	—	—	10	10
Total (I+II)	**2879**	**4037**	**4334**	**4039**	**2668**	**2599**	**1840**	**2051**
Expenditure & Provisions								
III. Interest expended	**1484**	**2070**	**2214**	**2515**	**1402**	**1862**	**829**	**909**
a) Interest on deposits	1258	1345	912	813	840	1299	295	537
b) Interest on RBI/inter-bank borrowings	212	718	1293	1697	562	563	535	372
c) Others	13	7	9	5	—	—	—	—
IV. Operating expenses	**387**	**385**	**925**	**708**	**933**	**816**	**316**	**338**
a) Payments to and provisions for employees	97	138	466	303	449	259	54	59
b) Rent, taxes and lighting	16	22	121	175	348	348	89	86
c) Printing and stationery	4	5	5	6	3	4	1	2
d) Advertisement and publicity	33	2	—	1	—	1	—	—
e) Depreciation on Bank's property	87	84	44	41	19	21	27	19
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	4	5
g) Auditors' fees and expenses	2	2	7	9	2	9	—	—
h) Law charges	4	—	1	1	6	3	1	1
i) Postage, telegrams, telephones, etc.	54	50	44	57	18	23	7	8
j) Repairs and maintenance	5	15	10	23	9	35	8	10
k) Insurance	8	9	—	92	6	5	1	1
l) Other expenditure	78	58	226	—	74	107	124	150
V. Provisions and contingencies	**440**	**965**	**603**	**741**	**295**	**806**	**324**	**449**
Total expenses@	**1871**	**2455**	**3139**	**3223**	**2336**	**2678**	**1146**	**1247**
VI. Profit (loss)	**568**	**617**	**592**	**75**	**37**	**(884)**	**371**	**355**
Total (III+IV+V+VI)	**2879**	**4037**	**4334**	**4039**	**2668**	**2599**	**1840**	**2051**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 50 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS : 1999-2000 *(Concld.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended March 31	
	Toronto Dominion Bank	
	1999	2000
	(87)	(88)
Income		
I. Interest Earned	**629**	**771**
a) Interest/discount on advances/bills	539	557
b) Income on Investments	6	123
c) Interest on balances with RBI and other inter-bank funds	84	71
d) Others	—	20
II. Other income	**29**	**101**
a) Commission, exchange and brokerage	20	93
b) Net Profit (loss) on sale of investments	—	—
c) Net Profit (loss) on revaluation of investments	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	1
e) Net Profit (loss) on exchange transaction	—	—
f) Miscellaneous income	9	7
Total (I+II)	**658**	**872**
Expenditure & Provisions		
III. Interest expended	**1**	**99**
a) Interest on deposits	—	99
b) Interest on RBI/inter-bank borrowings	1	—
c) Others	—	—
IV. Operating expenses	**237**	**229**
a) Payments to and provisions for employees	64	73
b) Rent, taxes and lighting	62	59
c) Printing and stationery	2	2
d) Advertisement and publicity	1	1
e) Depreciation on Bank's property	19	20
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	2	2
h) Law charges	12	12
i) Postage, telegrams, telephones, etc.	26	21
j) Repairs and maintenance	9	14
k) Insurance	1	1
l) Other expenditure	39	25
V. Provisions and contingencies	**231**	**288**
Total expenses@	**237**	**328**
VI. Profit (loss)	**190**	**256**
Total (III+IV+V+VI)	**658**	**872**

Notes

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

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**577**	**623**	**330**	**508**	**752**	**834**	**3885**	**4512**
a) Interest/discount on advances/bills	346	362	192	330	126	149	1333	1613
b) Income on Investments	48	84	—	—	101	130	1485	1508
c) Interest on balances with RBI and other inter-bank funds	182	177	138	178	526	0	1068	1391
d) Others	—	—	—	—	—	555	—	—
II. Other income	**59**	**60**	**46**	**146**	**36**	**20**	**93**	**123**
a) Commission, exchange and brokerage	11	21	13	51	7	11	53	46
b) Other miscellaneous income	47	40	32	95	29	9	41	77
Total (I+II)	**635**	**683**	**376**	**655**	**788**	**853**	**3978**	**4635**
Expenditure & Provisions								
III. Interest expended	**281**	**329**	**268**	**348**	**497**	**513**	**2264**	**2688**
a) Interest on deposits	232	265	154	270	466	472	1964	2374
b) Interest on RBI/inter-bank borrowings	49	65	68	—	31	41	300	314
c) Others	—	—	46	78	—	—	—	—
IV. Operating expenses	**147**	**161**	**230**	**259**	**211**	**216**	**680**	**708**
a) Payments to and provisions for employees	119	128	199	233	167	181	605	629
b) Rent, taxes and lighting	5	5	7	8	5	5	17	19
c) Printing and stationery	3	3	2	3	2	3	7	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	2	2	1	2	5	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	1	1	1	1	2
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	4	4	1	1	1	2	5	7
j) Repairs and maintenance	2	2	—	—	—	1	—	—
k) Insurance	1	1	2	3	17	2	2	1
l) Other expenditure	11	14	16	9	17	19	38	37
V. Provisions and contingencies	**26**	**24**	**8**	**—**	**—**	**8**	**—**	**372**
Total expenses*	**428**	**491**	**498**	**607**	**708**	**728**	**2944**	**3396**
VI. Profit (loss)	**181**	**169**	**-130**	**47**	**80**	**117**	**1034**	**866**
Total (III+IV+V+VI)	**635**	**683**	**376**	**655**	**788**	**853**	**3978**	**4635**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank		Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**2026**	**2637**	**1204**	**1592**	**1120**	**1278**	**797**	**992**
a) Interest/discount on advances/bills	434	584	483	747	609	674	434	480
b) Income on Investments	624	601	357	402	276	292	117	149
c) Interest on balances with RBI and other inter-bank funds	968	1452	364	443	231	313	247	286
d) Others	—	—	—	—	3	—	—	78
II. Other income	**76**	**122**	**33**	**109**	**30**	**34**	**45**	**48**
a) Commission, exchange and brokerage	13	6	12	22	6	6	14	16
b) Other miscellaneous income	63	116	21	87	24	29	30	31
Total (I+II)	**2102**	**2759**	**1237**	**1701**	**1150**	**1313**	**842**	**1040**
Expenditure & Provisions								
III. Interest expended	**1476**	**1730**	**895**	**1047**	**710**	**820**	**749**	**905**
a) Interest on deposits	1427	1672	827	916	590	670	653	776
b) Interest on RBI/inter-bank borrowings	49	58	68	132	120	150	96	130
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**591**	**705**	**507**	**546**	**260**	**245**	**342**	**399**
a) Payments to and provisions for employees	504	531	464	492	222	205	292	347
b) Rent, taxes and lighting	12	15	10	12	6	8	9	10
c) Printing and stationery	9	7	4	5	2	2	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	2	5	3	3	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	1	1	1	2
h) Law charges	1	—	—	—	—	1	2	3
i) Postage, telegrams, telephones, etc.	2	1	3	4	3	3	4	4
j) Repairs and maintenance	—	—	1	2	—	—	2	2
k) Insurance	12	14	6	7	4	1	6	6
l) Other expenditure	46	130	14	16	18	21	17	16
V. Provisions and contingencies	**—**	**59**	**—**	**—**	**70**	**71**	**26**	**65**
Total expenses*	**2067**	**2435**	**1401**	**1593**	**970**	**1065**	**1091**	**1305**
VI. Profit (loss)	**35**	**265**	**-164**	**108**	**110**	**176**	**-275**	**-330**
Total (III+IV+V+VI)	**2102**	**2759**	**1237**	**1701**	**1150**	**1313**	**842**	**1040**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**381**	**439**	**1109**	**1441**	**3848**	**4357**	**1239**	**1647**
a) Interest/discount on advances/bills	335	381	485	808	598	803	489	620
b) Income on Investments	41	51	604	618	3211	3523	380	495
c) Interest on balances with RBI and other inter-bank funds	5	6	19	14	39	31	370	532
d) Others	—	—	—	—	—	—	—	—
II. Other income	**16**	**22**	**46**	**274**	**55**	**58**	**19**	**19**
a) Commission, exchange and brokerage	10	9	40	106	13	16	7	7
b) Other miscellaneous income	6	13	6	168	42	43	12	12
Total (I+II)	**397**	**461**	**1155**	**1715**	**3903**	**4415**	**1257**	**1666**
Expenditure & Provisions								
III. Interest expended	**195**	**218**	**545**	**767**	**2235**	**2663**	**1048**	**1293**
a) Interest on deposits	153	169	378	540	2107	2527	924	1144
b) Interest on RBI/inter-bank borrowings	42	49	167	227	127	137	124	149
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**99**	**119**	**374**	**415**	**1011**	**846**	**613**	**616**
a) Payments to and provisions for employees	73	90	284	322	725	767	532	572
b) Rent, taxes and lighting	5	6	9	14	17	23	10	12
c) Printing and stationery	3	3	7	8	11	13	5	4
d) Advertisement and publicity	—	—	—	4	—	—	—	—
e) Depreciation on Bank's property	1	1	7	17	15	12	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	2	1	3	2	2
h) Law charges	—	—	—	—	—	1	1	4
i) Postage, telegrams, telephones, etc.	1	1	4	5	1	1	2	1
j) Repairs and maintenance	4	1	2	2	2	4	1	1
k) Insurance	2	3	4	4	21	11	10	9
l) Other expenditure	9	12	57	37	216	13	49	9
V. Provisions and contingencies	**84**	**69**	**75**	**—**	**205**	**179**	**—**	**-78**
Total expenses*	**294**	**337**	**919**	**1182**	**3245**	**3510**	**1660**	**1909**
VI. Profit (loss)	**19**	**55**	**161**	**533**	**453**	**726**	**-403**	**-165**
Total (III+IV+V+VI)	**397**	**461**	**1155**	**1715**	**3903**	**4415**	**1257**	**1666**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**274**	**373**	**2545**	**2823**	**1179**	**1683**	**2462**	**2684**
a) Interest/discount on advances/bills	171	207	453	516	424	693	367	501
b) Income on Investments	—	—	2025	2281	321	619	1444	1517
c) Interest on balances with RBI and other inter-bank funds	103	166	—	—	421	356	609	629
d) Others	—	—	67	26	14	15	43	37
II. Other income	**26**	**30**	**259**	**112**	**73**	**101**	**35**	**33**
a) Commission, exchange and brokerage	4	5	24	35	7	10	23	21
b) Other miscellaneous income	23	25	235	77	66	90	12	10
Total (I+II)	**300**	**404**	**2804**	**2936**	**1252**	**1783**	**2498**	**2715**
Expenditure & Provisions								
III. Interest expended	**694**	**693**	**1547**	**1835**	**900**	**1215**	**1385**	**1629**
a) Interest on deposits	599	577	1467	1704	780	1053	1300	1520
b) Interest on RBI/inter-bank borrowings	10	10	81	3	120	162	85	109
c) Others	85	106	—	128	—	—	—	—
IV. Operating expenses	**426**	**464**	**536**	**567**	**425**	**532**	**603**	**654**
a) Payments to and provisions for employees	393	420	497	517	385	400	552	604
b) Rent, taxes and lighting	10	10	8	9	8	8	10	11
c) Printing and stationery	4	3	4	4	4	5	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	1	2	2	2	4	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	2	2	2	1	2
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	1	2	2	2	2	3	3	3
j) Repairs and maintenance	—	—	—	—	2	4	1	1
k) Insurance	2	11	—	10	—	—	1	—
l) Other expenditure	13	15	23	21	21	105	26	24
V. Provisions and contingencies	**135**	**80**	**—**	**—**	**—**	**—**	**69**	**-34**
Total expenses*	**1120**	**1157**	**2083**	**2402**	**1325**	**1747**	**2057**	**2283**
VI. Profit (loss)	**-955**	**-834**	**721**	**534**	**-73**	**37**	**371**	**467**
Total (III+IV+V+VI)	**300**	**404**	**2804**	**2936**	**1252**	**1783**	**2498**	**2715**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**2830**	**3391**	**1543**	**1988**	**473**	**522**	**2800**	**3376**
a) Interest/discount on advances/bills	534	668	502	700	163	172	423	518
b) Income on Investments	1399	1832	1028	1273	5	10	2346	2805
c) Interest on balances with RBI and other inter-bank funds	897	892	13	16	306	340	30	53
d) Others	—	—	—	—	—	—	—	—
II. Other income	**128**	**204**	**65**	**90**	**22**	**8**	**51**	**44**
a) Commission, exchange and brokerage	15	37	15	17	7	8	32	41
b) Other miscellaneous income	113	168	50	73	16	3	18	3
Total (I+II)	**2958**	**3596**	**1608**	**2078**	**495**	**530**	**2850**	**3420**
Expenditure & Provisions								
III. Interest expended	**2129**	**2672**	**836**	**1027**	**463**	**561**	**1668**	**1523**
a) Interest on deposits	2062	2590	756	886	441	538	1541	1380
b) Interest on RBI/inter-bank borrowings	67	82	80	141	22	23	127	142
c) Others	—	—	—	—	—	—	—	1
IV. Operating expenses	**655**	**666**	**521**	**547**	**385**	**406**	**594**	**614**
a) Payments to and provisions for employees	569	600	452	486	361	381	522	544
b) Rent, taxes and lighting	14	16	13	15	6	6	9	11
c) Printing and stationery	9	8	6	6	4	4	6	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	3	3	1	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	—	1	1	1
h) Law charges	—	—	1	1	1	1	1	2
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	9	3
j) Repairs and maintenance	1	1	5	7	1	1	2	2
k) Insurance	34	6	9	10	8	12	14	6
l) Other expenditure	21	25	28	15	3	2	26	35
V. Provisions and contingencies	**153**	**157**	**17**	**—**	**—**	**8**	**86**	**18**
Total expenses*	**2784**	**3338**	**1357**	**1574**	**848**	**967**	**2262**	**2136**
VI. Profit (loss)	**21**	**100**	**233**	**504**	**-353**	**-446**	**502**	**1265**
Total (III+IV+V+VI)	**2958**	**3596**	**1608**	**2078**	**495**	**530**	**2850**	**3420**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**367**	**485**	**473**	**613**	**3715**	**4307**	**532**	**814**
a) Interest/discount on advances/bills	51	66	143	184	531	666	304	384
b) Income on Investments	127	416	327	425	3178	3636	72	99
c) Interest on balances with RBI and other inter-bank funds	172	3	4	4	6	4	155	331
d) Others	17	—	—	—	—	—	—	—
II. Other income	**5**	**26**	**13**	**14**	**145**	**147**	**74**	**46**
a) Commission, exchange and brokerage	1	3	6	8	144	145	3	1
b) Other miscellaneous income	3	23	6	6	1	1	71	45
Total (I+II)	**372**	**510**	**486**	**627**	**3860**	**4454**	**606**	**860**
Expenditure & Provisions								
III. Interest expended	**230**	**289**	**397**	**512**	**1602**	**1806**	**475**	**593**
a) Interest on deposits	220	277	367	486	1474	1645	433	538
b) Interest on RBI/inter-bank borrowings	10	12	30	26	128	161	42	56
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**110**	**99**	**136**	**139**	**734**	**802**	**247**	**266**
a) Payments to and provisions for employees	99	86	112	114	652	713	218	235
b) Rent, taxes and lighting	3	3	6	8	18	21	7	8
c) Printing and stationery	1	2	3	2	9	9	5	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	3	6	7	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	1	1	2	—	1
h) Law charges	—	—	—	—	2	2	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	2	3	1	1
j) Repairs and maintenance	—	1	—	—	2	3	—	—
k) Insurance	2	2	5	4	14	16	—	—
l) Other expenditure	2	2	6	6	28	26	13	14
V. Provisions and contingencies	**29**	**75**	**45**	**97**	**116**	**224**	**—**	**—**
Total expenses*	**340**	**388**	**533**	**651**	**2335**	**2608**	**721**	**860**
VI. Profit (loss)	**3**	**47**	**-93**	**-121**	**1409**	**1622**	**-115**	**2**
Total (III+IV+V+VI)	**372**	**510**	**486**	**627**	**3860**	**4454**	**606**	**862**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**1173**	**1510**	**3975**	**4572**	**2469**	**3284**	**286**	**378**
a) Interest/discount on advances/bills	627	744	727	877	1319	1926	171	210
b) Income on Investments	244	218	1862	2366	378	516	114	166
c) Interest on balances with RBI and other inter-bank funds	302	549	1385	1329	772	841	1	1
d) Others	—	—	—	—	—	—	—	—
II. Other income	**51**	**68**	**288**	**529**	**112**	**151**	**28**	**29**
a) Commission, exchange and brokerage	28	35	5	9	16	20	15	14
b) Other miscellaneous income	22	33	283	521	96	131	12	15
Total (I+II)	**1224**	**1579**	**4263**	**5101**	**2581**	**3435**	**313**	**406**
Expenditure & Provisions								
III. Interest expended	**793**	**986**	**2702**	**3397**	**1506**	**1827**	**238**	**281**
a) Interest on deposits	685	850	2559	3227	1116	1458	184	217
b) Interest on RBI/inter-bank borrowings	108	136	143	170	—	67	1	1
c) Others	—	—	—	—	390	301	54	62
IV. Operating expenses	**262**	**284**	**1152**	**1273**	**574**	**638**	**110**	**117**
a) Payments to and provisions for employees	219	234	1063	1165	499	543	92	98
b) Rent, taxes and lighting	11	11	16	16	8	10	3	3
c) Printing and stationery	4	5	8	11	9	9	2	1
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	6	8	11	12	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	2	1	3	—	—
h) Law charges	—	1	2	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	4	5	5	10	6	8	1	1
j) Repairs and maintenance	3	4	2	3	1	1	—	—
k) Insurance	5	6	20	23	1	—	2	2
l) Other expenditure	11	12	28	35	39	51	9	8
V. Provisions and contingencies	**32**	**37**	**—**	**—**	**45**	**68**	**2**	**5**
Total expenses*	**1055**	**1271**	**3854**	**4670**	**2080**	**2464**	**348**	**398**
VI. Profit (loss)	**137**	**271**	**408**	**431**	**456**	**902**	**-37**	**4**
Total (III+IV+V+VI)	**1224**	**1579**	**4263**	**5101**	**2581**	**3435**	**313**	**406**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	**2027**	**2396**	**1253**	**1353**	**437**	**544**	**1665**	**1900**
a) Interest/discount on advances/bills	599	657	543	567	302	401	309	424
b) Income on Investments	289	288	175	51	24	28	130	109
c) Interest on balances with RBI and other inter-bank funds	1139	1450	536	735	111	115	1226	1366
d) Others	1	—	—	—	—	—	—	—
II. Other income	**48**	**203**	**62**	**38**	**18**	**29**	**21**	**28**
a) Commission, exchange and brokerage	32	189	21	38	13	23	21	25
b) Other miscellaneous income	16	14	41	—	5	7	—	3
Total (I+II)	**2075**	**2599**	**1316**	**1391**	**455**	**573**	**1686**	**1928**
Expenditure & Provisions								
III. Interest expended	**1181**	**1608**	**1343**	**1609**	**236**	**274**	**962**	**1300**
a) Interest on deposits	1111	1501	1137	1394	131	159	918	1245
b) Interest on RBI/inter-bank borrowings	70	107	205	215	44	47	44	54
c) Others	—	—	—	—	61	67	—	—
IV. Operating expenses	**823**	**865**	**1001**	**1124**	**146**	**162**	**542**	**570**
a) Payments to and provisions for employees	746	788	942	1058	89	97	498	528
b) Rent, taxes and lighting	16	17	24	26	6	7	9	10
c) Printing and stationery	9	10	10	7	2	2	5	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	5	5	3	4	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	2	3	—	1	1	1
h) Law charges	1	1	—	—	—	—	1	—
i) Postage, telegrams, telephones, etc.	5	6	6	7	2	2	2	2
j) Repairs and maintenance	1	1	2	2	—	—	1	1
k) Insurance	9	10	7	8	1	2	6	8
l) Other expenditure	32	29	2	7	42	47	18	12
V. Provisions and contingencies	**32**	**107**	**47**	**65**	**42**	**20**	**37**	**—**
Total expenses*	**2005**	**2473**	**2343**	**2732**	**383**	**435**	**1504**	**1870**
VI. Profit (loss)	**38**	**19**	**-1075**	**-1405**	**29**	**118**	**145**	**58**
Total (III+IV+V+VI)	**2075**	**2599**	**1316**	**1391**	**455**	**573**	**1686**	**1928**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest Earned	**1097**	**1407**	**707**	**900**	**2213**	**2655**	**1281**	**1520**
a) Interest/discount on advances/bills	562	752	143	215	1419	1682	797	931
b) Income on Investments	29	138	564	573	362	398	94	140
c) Interest on balances with RBI and other inter-bank funds	506	517	—	112	433	576	390	449
d) Others	—	—	—	—	—	—	—	—
II. Other income	**43**	**54**	**171**	**59**	**150**	**188**	**172**	**132**
a) Commission, exchange and brokerage	8	11	16	23	135	171	41	41
b) Other miscellaneous income	35	44	155	36	16	17	131	91
Total (I+II)	**1140**	**1461**	**878**	**960**	**2363**	**2843**	**1453**	**1652**
Expenditure & Provisions								
III. Interest expended	**783**	**1010**	**465**	**588**	**1449**	**1799**	**824**	**1001**
a) Interest on deposits	643	800	428	561	1172	1468	687	842
b) Interest on RBI/inter-bank borrowings	6	8	37	27	276	331	32	42
c) Others	134	202	—	—	—	—	105	118
IV. Operating expenses	**351**	**375**	**320**	**239**	**785**	**805**	**322**	**424**
a) Payments to and provisions for employees	317	334	282	201	668	722	278	310
b) Rent, taxes and lighting	8	9	7	9	13	16	11	12
c) Printing and stationery	4	4	3	4	9	10	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	2	3	5	3	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	—	1	2	3	1	1
h) Law charges	—	—	—	—	1	1	1	1
i) Postage, telegrams, telephones, etc.	2	3	1	2	9	11	4	4
j) Repairs and maintenance	1	1	2	1	2	1	2	2
k) Insurance	2	5	—	—	—	1	6	7
l) Other expenditure	13	14	21	19	79	36	9	76
V. Provisions and contingencies	**-30**	**26**	**—**	**—**	**28**	**37**	**37**	**—**
Total expenses*	**1133**	**1386**	**786**	**827**	**2233**	**2605**	**1146**	**1425**
VI. Profit (loss)	**36**	**49**	**92**	**133**	**102**	**202**	**269**	**226**
Total (III+IV+V+VI)	**1140**	**1461**	**878**	**960**	**2363**	**2843**	**1453**	**1652**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Income								
I. Interest Earned	**739**	**1075**	**1068**	**1321**	**560**	**1027**	**1314**	..
a) Interest/discount on advances/bills	405	529	282	392	221	401	269	..
b) Income on Investments	46	44	4	3	176	246	312	..
c) Interest on balances with RBI and other inter-bank funds	288	502	783	926	162	380	733	..
d) Others	—	—	—	—	—	—	—	..
II. Other income	**84**	**53**	**49**	**240**	**8**	**89**	**42**	..
a) Commission, exchange and brokerage	10	32	6	8	8	14	42	..
b) Other miscellaneous income	75	20	43	231	—	75	—	..
Total (I+II)	**824**	**1127**	**1118**	**1561**	**568**	**1116**	**1356**	..
Expenditure & Provisions								
III. Interest expended	**586**	**841**	**1125**	**1289**	**472**	**711**	**747**	..
a) Interest on deposits	561	755	1088	1236	440	661	680	..
b) Interest on RBI/inter-bank borrowings	25	86	37	3	1	—	67	..
c) Others	—	—	—	53	30	50	—	..
IV. Operating expenses	**214**	**227**	**791**	**859**	**258**	**360**	**453**	..
a) Payments to and provisions for employees	180	187	755	812	228	281	405	..
b) Rent, taxes and lighting	7	8	11	11	7	8	8	..
c) Printing and stationery	3	3	4	4	2	4	5	..
d) Advertisement and publicity	—	—	—	—	—	—	—	..
e) Depreciation on Bank's property	3	5	2	2	2	2	4	..
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	..
g) Auditors' fees and expenses	—	1	1	2	1	1	1	..
h) Law charges	—	—	—	—	1	—	1	..
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	—	4	..
j) Repairs and maintenance	—	1	—	—	1	—	1	..
k) Insurance	4	5	7	9	1	1	6	..
l) Other expenditure	15	15	10	17	14	61	8	..
V. Provisions and contingencies	**7**	**9**	**130**	**10**	**21**	**8**	**34**	..
Total expenses*	**800**	**1067**	**1916**	**2149**	**730**	**1070**	**1200**	..
VI. Profit (loss)	**17**	**51**	**-929**	**-598**	**-184**	**37**	**122**	..
Total (III+IV+V+VI)	**824**	**1127**	**1118**	**1561**	**568**	**1116**	**1356**	..

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
Income								
I. Interest Earned	**745**	**1028**	**1101**	**1298**	**1910**	**2173**	**1981**	**2329**
a) Interest/discount on advances/bills	322	425	744	884	1171	1343	524	701
b) Income on Investments	399	538	119	131	305	383	369	405
c) Interest on balances with RBI and other inter-bank funds	24	65	238	283	434	447	1088	1221
d) Others	—	—	—	—	—	—	—	2
II. Other income	**30**	**62**	**51**	**60**	**104**	**98**	**294**	**652**
a) Commission, exchange and brokerage	25	47	10	14	18	23	10	17
b) Other miscellaneous income	5	75	41	47	86	75	284	635
Total (I+II)	**775**	**1090**	**1152**	**1358**	**2014**	**2271**	**2274**	**2981**
Expenditure & Provisions								
III. Interest expended	**598**	**705**	**605**	**732**	**1099**	**1375**	**1830**	**2155**
a) Interest on deposits	582	686	462	566	841	1072	1692	2007
b) Interest on RBI/inter-bank borrowings	16	19	143	166	258	303	138	148
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**325**	**350**	**283**	**276**	**591**	**653**	**903**	**1035**
a) Payments to and provisions for employees	288	308	254	245	518	575	799	915
b) Rent, taxes and lighting	9	10	6	6	14	15	23	25
c) Printing and stationery	5	5	6	6	8	8	9	11
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	4	5	6	6	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	7	1	1	1	3	2	3
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	2	3	4	4	8	8	8	7
j) Repairs and maintenance	—	—	1	2	3	3	1	1
k) Insurance	1	1	—	3	5	7	20	13
l) Other expenditure	16	19	8	3	25	27	39	56
V. Provisions and contingencies	**19**	**27**	**40**	**49**	**0**	**122**	**—**	**—**
Total expenses*	**923**	**1055**	**888**	**1007**	**1690**	**2028**	**2733**	**3191**
VI. Profit (loss)	**-167**	**8**	**224**	**302**	**324**	**122**	**-459**	**-209**
Total (III+IV+V+VI)	**775**	**—**	**1152**	**1358**	**2014**	**2271**	**2274**	**2981**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
Income								
I. Interest Earned	**1193**	**1481**	**2120**	**2527**	**1073**	**1338**	**1485**	**1847**
a) Interest/discount on advances/bills	221	294	340	479	441	630	727	932
b) Income on Investments	972	1187	839	955	304	317	453	642
c) Interest on balances with RBI and other inter-bank funds	—	—	941	1094	328	391	304	274
d) Others	—	—	—	—	—	—	—	—
II. Other income	**47**	**43**	**43**	**54**	**37**	**115**	**33**	**54**
a) Commission, exchange and brokerage	24	28	21	28	7	9	9	20
b) Other miscellaneous income	22	15	21	26	29	105	24	34
Total (I+II)	**1240**	**1524**	**2163**	**2582**	**1110**	**1452**	**1518**	**1901**
Expenditure & Provisions								
III. Interest expended	**750**	**951**	**1006**	**1214**	**717**	**878**	**940**	**1234**
a) Interest on deposits	701	891	949	1132	655	792	756	992
b) Interest on RBI/inter-bank borrowings	47	60	56	82	63	85	184	242
c) Others	1	—	—	—	—	1	—	—
IV. Operating expenses	**416**	**445**	**672**	**610**	**345**	**364**	**287**	**324**
a) Payments to and provisions for employees	375	383	533	557	307	317	245	272
b) Rent, taxes and lighting	9	10	11	14	8	10	6	9
c) Printing and stationery	4	3	5	6	3	4	8	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	7	3	2	5	7
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	4	3	2	4	4
j) Repairs and maintenance	—	—	2	—	1	1	—	—
k) Insurance	6	6	10	11	2	6	2	1
l) Other expenditure	18	38	104	9	17	20	16	22
V. Provisions and contingencies	**—**	**—**	**81**	**49**	**—**	**95**	**145**	**163**
Total expenses*	**1166**	**1396**	**1678**	**1824**	**1063**	**1242**	**1227**	**1558**
VI. Profit (loss)	**74**	**128**	**404**	**709**	**47**	**115**	**145**	**180**
Total (III+IV+V+VI)	**1240**	**1524**	**2163**	**2582**	**1110**	**1452**	**1518**	**1901**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
Income								
I. Interest Earned	**584**	**687**	**2415**	**2603**	**852**	**767**	**1620**	**1806**
a) Interest/discount on advances/bills	240	281	529	575	509	146	690	788
b) Income on Investments	77	105	1075	1315	—	—	225	240
c) Interest on balances with RBI and other inter-bank funds	180	274	811	712	343	621	705	777
d) Others	87	26	—	—	—	—	—	—
II. Other income	**45**	**48**	**58**	**107**	**54**	**14**	**75**	**76**
a) Commission, exchange and brokerage	10	14	21	32	12	14	57	63
b) Other miscellaneous income	35	34	37	75	42	—	17	13
Total (I+II)	**629**	**735**	**2473**	**2710**	**906**	**781**	**1695**	**1882**
Expenditure & Provisions								
III. Interest expended	**412**	**485**	**1536**	**1721**	**685**	**820**	**974**	**1149**
a) Interest on deposits	371	433	1415	1610	669	813	843	998
b) Interest on RBI/inter-bank borrowings	41	—	121	111	15	—	131	150
c) Others	—	52	—	—	—	8	—	—
IV. Operating expenses	**211**	**231**	**573**	**636**	**580**	**607**	**368**	**409**
a) Payments to and provisions for employees	175	191	496	545	536	556	330	364
b) Rent, taxes and lighting	6	7	16	17	11	12	8	12
c) Printing and stationery	3	3	11	11	2	2	4	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	5	6	2	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	2	3	1	1	1	1
h) Law charges	—	1	2	1	—	1	—	—
i) Postage, telegrams, telephones, etc.	4	3	6	7	1	1	6	7
j) Repairs and maintenance	—	—	4	3	1	1	2	2
k) Insurance	3	3	16	24	9	10	1	1
l) Other expenditure	16	20	16	19	17	23	13	16
V. Provisions and contingencies	**3**	**12**	**173**	**131**	**—**	**-147**	**—**	**71**
Total expenses*	**624**	**716**	**2109**	**2357**	**1265**	**—**	**1342**	**1558**
VI. Profit (loss)	**2**	**6**	**191**	**221**	**-359**	**-500**	**353**	**252**
Total (III+IV+V+VI)	**629**	**735**	**2473**	**2710**	**906**	**781**	**1695**	**1882**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
Income								
I. Interest Earned	**903**	**1145**	**1832**	**2081**	**609**	**713**	**2736**	**2871**
a) Interest/discount on advances/bills	320	358	338	423	252	291	570	627
b) Income on Investments	92	95	310	349	154	172	572	429
c) Interest on balances with RBI and other inter-bank funds	491	691	1184	—	204	250	22	19
d) Others	—	—	—	1309	—	—	1572	1796
II. Other income	**25**	**41**	**30**	**49**	**23**	**32**	**31**	**28**
a) Commission, exchange and brokerage	9	12	14	19	5	6	9	10
b) Other miscellaneous income	16	29	16	30	17	27	21	17
Total (I+II)	**927**	**1185**	**1862**	**2129**	**632**	**746**	**2766**	**2899**
Expenditure & Provisions								
III. Interest expended	**559**	**632**	**1029**	**1232**	**332**	**405**	**1415**	**1614**
a) Interest on deposits	502	580	959	1144	286	349	1294	1490
b) Interest on RBI/inter-bank borrowings	57	52	—	—	4	3	121	123
c) Others	—	—	69	88	42	53	—	—
IV. Operating expenses	**274**	**287**	**430**	**468**	**134**	**146**	**649**	**640**
a) Payments to and provisions for employees	245	257	343	373	101	105	552	583
b) Rent, taxes and lighting	5	5	7	9	7	8	9	9
c) Printing and stationery	2	2	7	6	2	3	5	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	4	2	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	2	1
h) Law charges	—	1	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	3	2	3	1	2	—	—
j) Repairs and maintenance	—	—	—	—	—	—	1	1
k) Insurance	5	5	9	8	2	2	11	12
l) Other expenditure	12	11	58	64	18	23	67	23
V. Provisions and contingencies	**—**	**56**	**23**	**—**	**8**	**26**	**90**	**24**
Total expenses*	**833**	**919**	**1458**	**1700**	**466**	**551**	**2064**	**2254**
VI. Profit (loss)	**94**	**210**	**381**	**429**	**157**	**170**	**612**	**621**
Total (III+IV+V+VI)	**927**	**1185**	**1862**	**2129**	**632**	**746**	**2766**	**2899**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income								
I. Interest Earned	**1061**	**1259**	**183**	**191**	**2412**	**3081**	**531**	**655**
a) Interest/discount on advances/bills	239	280	183	191	838	1193	127	161
b) Income on Investments	189	227	—	—	924	1240	78	163
c) Interest on balances with RBI and other inter-bank funds	634	752	—	—	650	647	—	330
d) Others	—	—	—	—	—	—	326	—
II. Other income	**64**	**68**	**534**	**672**	**101**	**284**	**7**	**8**
a) Commission, exchange and brokerage	6	6	10	10	15	22	4	4
b) Other miscellaneous income	59	61	523	562	86	262	4	5
Total (I+II)	**1126**	**1327**	**717**	**863**	**2513**	**3365**	**538**	**663**
Expenditure & Provisions								
III. Interest expended	**633**	**764**	**491**	**610**	**2339**	**2804**	**346**	**434**
a) Interest on deposits	570	693	454	568	2161	2607	327	404
b) Interest on RBI/inter-bank borrowings	63	71	—	41	—	197	20	30
c) Others	—	—	38	—	178	—	—	—
IV. Operating expenses	**397**	**420**	**169**	**185**	**1738**	**1393**	**166**	**138**
a) Payments to and provisions for employees	326	348	152	166	1090	1139	129	121
b) Rent, taxes and lighting	6	6	4	5	27	31	3	3
c) Printing and stationery	4	4	2	3	13	14	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	2	3	8	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	2	3	—	—
h) Law charges	—	1	—	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	—	2	3	1	1
j) Repairs and maintenance	4	5	—	—	1	1	—	—
k) Insurance	5	1	1	2	11	20	3	3
l) Other expenditure	48	50	6	7	588	174	28	6
V. Provisions and contingencies	**69**	**72**	**—**	**—**	**—**	**—**	**—**	**28**
Total expenses*	**1030**	**1185**	**660**	**794**	**4077**	**4197**	**513**	**571**
VI. Profit (loss)	**27**	**71**	**57**	**69**	**-1564**	**-832**	**25**	**64**
Total (III+IV+V+VI)	**1126**	**1327**	**717**	**863**	**2513**	**3365**	**538**	**663**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
Income								
I. Interest Earned	**836**	**1005**	**1006**	**1352**	**3030**	**3440**	**1565**	**1832**
a) Interest/discount on advances/bills	552	607	228	319	805	753	175	184
b) Income on Investments	119	172	695	131	1395	1443	127	1631
c) Interest on balances with RBI and other inter-bank funds	165	225	82	280	830	1244	1263	17
d) Others	—	—	—	621	—	—	—	—
II. Other income	**279**	**28**	**60**	**28**	**222**	**34**	**14**	**27**
a) Commission, exchange and brokerage	5	10	21	28	20	21	5	6
b) Other miscellaneous income	274	19	39	—	202	13	9	21
Total (I+II)	**1115**	**1033**	**1065**	**1380**	**3253**	**3474**	**1579**	**1859**
Expenditure & Provisions								
III. Interest expended	**535**	**676**	**862**	**1026**	**1803**	**2219**	**873**	**1091**
a) Interest on deposits	424	555	266	325	1655	2054	853	1065
b) Interest on RBI/inter-bank borrowings	111	120	513	677	148	165	21	25
c) Others	—	—	83	24	—	—	—	—
IV. Operating expenses	**156**	**175**	**120**	**127**	**595**	**656**	**277**	**313**
a) Payments to and provisions for employees	123	136	99	104	491	528	258	268
b) Rent, taxes and lighting	8	10	8	7	10	12	4	5
c) Printing and stationery	5	4	4	3	5	12	3	2
d) Advertisement and publicity	1	2	—	—	1	1	—	1
e) Depreciation on Bank's property	4	5	2	3	5	7	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	3	1	1
h) Law charges	1	1	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	3	3	1	1	4	4	—	1
j) Repairs and maintenance	2	2	1	2	3	2	1	1
k) Insurance	1	4	1	3	1	—	6	25
l) Other expenditure	7	8	3	4	75	85	2	7
V. Provisions and contingencies	**238**	**23**	**11**	**—**	**—**	**324**	**—**	**6**
Total expenses*	**691**	**850**	**982**	**1153**	**2399**	**2875**	**1150**	**1404**
VI. Profit (loss)	**186**	**159**	**72**	**227**	**854**	**275**	**429**	**449**
Total (III+IV+V+VI)	**1115**	**1033**	**1065**	**1380**	**3253**	**3474**	**1579**	**1859**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
Income								
I. Interest Earned	**9371**	**10938**	**1562**	**1945**	**5626**	**6215**	**666**	**908**
a) Interest/discount on advances/bills	1351	1667	456	487	1720	2113	155	210
b) Income on Investments	7968	9184	657	870	3906	4102	—	57
c) Interest on balances with RBI and other inter-bank funds	52	87	449	588	—	—	358	394
d) Others	—	—	—	—	—	—	153	247
II. Other income	**109**	**134**	**20**	**94**	**76**	**175**	**9**	**16**
a) Commission, exchange and brokerage	103	128	17	23	17	22	5	5
b) Other miscellaneous income	6	6	3	71	59	153	4	11
Total (I+II)	**9480**	**11072**	**1582**	**2038**	**5702**	**6390**	**675**	**924**
Expenditure & Provisions								
III. Interest expended	**5687**	**6328**	**848**	**1065**	**3197**	**3576**	**512**	**675**
a) Interest on deposits	5331	5843	771	970	2788	3157	323	387
b) Interest on RBI/inter-bank borrowings	356	484	71	90	—	—	37	40
c) Others	—	—	6	4	409	419	153	247
IV. Operating expenses	**1727**	**1792**	**367**	**396**	**1142**	**1214**	**173**	**189**
a) Payments to and provisions for employees	1453	1496	322	340	1011	1068	124	123
b) Rent, taxes and lighting	44	59	7	10	32	35	4	5
c) Printing and stationery	16	16	5	6	12	12	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	7	8	5	8	7	13	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	5	1	2	2	3	—	—
h) Law charges	2	1	—	—	2	2	—	—
i) Postage, telegrams, telephones, etc.	9	11	3	3	5	8	1	1
j) Repairs and maintenance	2	3	1	1	4	3	—	—
k) Insurance	57	79	6	8	22	24	1	1
l) Other expenditure	133	112	18	19	45	47	40	54
V. Provisions and contingencies	**35**	**283**	**81**	**86**	**7**	**92**	**—**	**—**
Total expenses*	**7414**	**8119**	**1215**	**1461**	**4339**	**4790**	**686**	**815**
VI. Profit (loss)	**2031**	**2670**	**286**	**491**	**1356**	**1507**	**-10**	**61**
Total (III+IV+V+VI)	**9480**	**11072**	**1582**	**2038**	**5702**	**6390**	**675**	**924**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income								
I. Interest Earned	**1458**	**1932**	**2284**	**2653**	**802**	**946**	**3293**	**4103**
a) Interest/discount on advances/bills	50	904	1191	1318	122	174	664	988
b) Income on Investments	67	95	461	502	329	516	1895	2291
c) Interest on balances with RBI and other inter-bank funds	741	934	—	—	351	255	733	822
d) Others	—	—	633	832	—	—	2	2
II. Other income	**60**	**123**	**57**	**68**	**10**	**6**	**33**	**51**
a) Commission, exchange and brokerage	27	39	40	40	8	3	15	21
b) Other miscellaneous income	32	84	16	29	3	3	18	30
Total (I+II)	**1518**	**2055**	**2340**	**2721**	**812**	**952**	**3327**	**4154**
Expenditure & Provisions								
III. Interest expended	**1141**	**1356**	**1645**	**1931**	**445**	**543**	**2312**	**2890**
a) Interest on deposits	998	1156	1448	1694	411	499	2204	2746
b) Interest on RBI/inter-bank borrowings	143	200	—	—	34	44	1	1
c) Others	—	—	197	237	—	—	107	143
IV. Operating expenses	**468**	**502**	**585**	**640**	**141**	**141**	**745**	**860**
a) Payments to and provisions for employees	405	432	531	578	118	119	670	766
b) Rent, taxes and lighting	14	15	10	11	4	4	15	21
c) Printing and stationery	5	6	3	8	3	2	8	9
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	6	4	4	2	2	6	9
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	—	—	1	2
h) Law charges	—	1	1	1	—	—	1	1
i) Postage, telegrams, telephones, etc.	4	4	2	3	1	1	8	10
j) Repairs and maintenance	—	1	—	1	—	—	1	2
k) Insurance	11	10	11	15	—	—	14	17
l) Other expenditure	23	25	21	19	12	12	22	22
V. Provisions and contingencies	**1**	**—**	**—**	**—**	**60**	**6**	**4**	**—**
Total expenses*	**1609**	**1858**	**2230**	**2571**	**586**	**684**	**3057**	**3750**
VI. Profit (loss)	**-91**	**197**	**111**	**150**	**166**	**263**	**266**	**404**
Total (III+IV+V+VI)	**1518**	**2055**	**2340**	**2721**	**812**	**952**	**3327**	**4154**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)
Income								
I. Interest Earned	**408**	**496**	**1093**	**1312**	**2019**	**2467**	**650**	**761**
a) Interest/discount on advances/bills	90	123	484	630	330	411	286	356
b) Income on Investments	318	365	242	245	1144	1410	355	160
c) Interest on balances with RBI and other inter-bank funds	—	—	367	437	545	646	9	246
d) Others	—	8	—	—	—	—	—	—
II. Other income	**7**	**31**	**23**	**32**	**81**	**115**	**33**	**96**
a) Commission, exchange and brokerage	5	5	6	7	61	95	5	6
b) Other miscellaneous income	2	27	17	25	19	20	28	91
Total (I+II)	**415**	**528**	**1115**	**1343**	**2099**	**2582**	**683**	**858**
Expenditure & Provisions								
III. Interest expended	**221**	**258**	**648**	**789**	**1472**	**1926**	**423**	**533**
a) Interest on deposits	205	230	516	627	1422	1851	368	449
b) Interest on RBI/inter-bank borrowings	16	28	5	4	50	74	55	84
c) Others	—	—	128	157	—	—	—	—
IV. Operating expenses	**126**	**106**	**249**	**290**	**419**	**443**	**223**	**208**
a) Payments to and provisions for employees	107	86	212	249	364	378	194	175
b) Rent, taxes and lighting	3	3	8	9	16	19	9	9
c) Printing and stationery	1	1	4	3	6	8	4	4
d) Advertisement and publicity	—	—	—	—	1	—	—	—
e) Depreciation on Bank's property	2	2	4	4	5	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	3	2	3	2	3	1	2
j) Repairs and maintenance	—	—	—	1	1	2	1	1
k) Insurance	2	2	3	7	11	10	4	6
l) Other expenditure	8	7	15	14	12	16	9	10
V. Provisions and contingencies	**16**	**54**	**—**	**6**	**99**	**184**	**4**	**7**
Total expenses*	**347**	**364**	**897**	**1079**	**1891**	**2368**	**646**	**741**
VI. Profit (loss)	**52**	**110**	**219**	**258**	**109**	**30**	**33**	**110**
Total (III+IV+V+VI)	**415**	**528**	**1115**	**1343**	**2099**	**2582**	**683**	**858**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
Income								
I. Interest Earned	**3834**	**4467**	**3223**	**3768**	**1376**	**1801**	**1670**	**1796**
a) Interest/discount on advances/bills	686	1085	499	491	548	716	682	670
b) Income on Investments	1828	2150	2	3112	303	508	364	370
c) Interest on balances with RBI and other inter-bank funds	1319	1232	2721	165	525	577	624	756
d) Others	—	—	—	—	—	—	—	—
II. Other income	**81**	**166**	**68**	**13**	**32**	**35**	**66**	**58**
a) Commission, exchange and brokerage	26	34	8	9	32	35	21	21
b) Other miscellaneous income	55	133	61	4	—	—	45	37
Total (I+II)	**3915**	**4634**	**3291**	**3781**	**1409**	**1836**	**1735**	**1855**
Expenditure & Provisions								
III. Interest expended	**2431**	**2873**	**1992**	**2505**	**875**	**1198**	**1031**	**1218**
a) Interest on deposits	2306	2692	1889	2373	748	1016	926	1086
b) Interest on RBI/inter-bank borrowings	125	181	—	—	127	180	17	21
c) Others	—	—	103	132	—	3	87	112
IV. Operating expenses	**859**	**902**	**585**	**604**	**326**	**337**	**273**	**295**
a) Payments to and provisions for employees	771	804	522	527	295	300	235	253
b) Rent, taxes and lighting	13	19	11	14	7	10	14	12
c) Printing and stationery	20	12	9	8	7	6	3	1
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	6	7	6	1	3	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	1	1	1	1
h) Law charges	1	1	2	3	—	—	—	—
i) Postage, telegrams, telephones, etc.	8	11	4	4	2	2	3	4
j) Repairs and maintenance	1	1	1	1	—	—	1	—
k) Insurance	1	4	12	14	5	5	—	—
l) Other expenditure	40	42	17	25	7	10	13	18
V. Provisions and contingencies	**173**	**30**	**—**	**140**	**—**	**—**	**—**	**162**
Total expenses*	**3290**	**3776**	**2577**	**3109**	**1201**	**1535**	**1304**	**1513**
VI. Profit (loss)	**452**	**828**	**714**	**532**	**208**	**301**	**432**	**179**
Total (III+IV+V+VI)	**3915**	**4634**	**3291**	**3781**	**1409**	**1836**	**1735**	**1855**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jhbua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income								
I. Interest Earned	**1146**	**1341**	**769**	**973**	**1191**	**1344**	**779**	**1174**
a) Interest/discount on advances/bills	637	787	283	335	154	192	447	684
b) Income on Investments	89	92	248	343	604	524	12	31
c) Interest on balances with RBI and other inter-bank funds	419	462	239	295	433	628	320	459
d) Others	—	—	—	—	—	—	—	—
II. Other income	**264**	**74**	**24**	**24**	**9**	**10**	**93**	**137**
a) Commission, exchange and brokerage	9	12	13	13	8	7	17	30
b) Other miscellaneous income	255	62	11	11	1	4	76	107
Total (I+II)	**1410**	**1415**	**793**	**997**	**1200**	**1354**	**872**	**1311**
Expenditure & Provisions								
III. Interest expended	**896**	**1042**	**473**	**607**	**598**	**713**	**580**	**871**
a) Interest on deposits	776	884	391	507	537	649	454	745
b) Interest on RBI/inter-bank borrowings	120	159	81	76	61	64	126	127
c) Others	—	—	1	24	—	—	—	—
IV. Operating expenses	**513**	**539**	**173**	**192**	**224**	**244**	**267**	**323**
a) Payments to and provisions for employees	471	491	147	160	183	198	214	235
b) Rent, taxes and lighting	11	13	5	5	12	13	11	13
c) Printing and stationery	4	4	3	4	5	5	6	9
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	2	2	1	1	2	2	3	9
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	—	1	1	1	1
h) Law charges	1	1	—	—	—	—	1	—
i) Postage, telegrams, telephones, etc.	2	2	2	2	—	1	2	4
j) Repairs and maintenance	1	2	—	—	—	—	1	1
k) Insurance	6	7	3	4	6	4	3	10
l) Other expenditure	14	15	12	16	16	20	24	41
V. Provisions and contingencies	**—**	**14**	**—**	**—**	**85**	**52**	**—**	**—**
Total expenses*	**1408**	**1581**	**646**	**799**	**823**	**957**	**846**	**1194**
VI. Profit (loss)	**1**	**-180**	**147**	**198**	**292**	**344**	**26**	**117**
Total (III+IV+V+VI)	**1410**	**1415**	**793**	**997**	**1200**	**1354**	**872**	**1311**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest Earned	**875**	**1103**	**1544**	**1746**	**1129**	**1319**	**783**	**888**
a) Interest/discount on advances/bills	386	535	718	820	256	246	473	509
b) Income on Investments	138	231	626	725	104	73	306	359
c) Interest on balances with RBI and other inter-bank funds	352	337	26	18	769	1000	4	19
d) Others	—	—	174	183	—	—	—	—
II. Other income	**20**	**25**	**96**	**186**	**31**	**51**	**20**	**35**
a) Commission, exchange and brokerage	—	—	56	117	7	8	9	8
b) Other miscellaneous income	20	25	40	68	24	42	11	28
Total (I+II)	**896**	**1128**	**1640**	**1932**	**1160**	**1370**	**803**	**923**
Expenditure & Provisions								
III. Interest expended	**481**	**620**	**928**	**1138**	**802**	**965**	**407**	**521**
a) Interest on deposits	383	472	749	952	762	926	322	401
b) Interest on RBI/inter-bank borrowings	98	148	179	185	40	39	84	120
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**352**	**449**	**516**	**529**	**609**	**630**	**157**	**173**
a) Payments to and provisions for employees	321	447	455	453	500	561	124	138
b) Rent, taxes and lighting	9	11	14	17	11	13	7	8
c) Printing and stationery	5	5	7	7	5	5	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	1
e) Depreciation on Bank's property	2	2	4	5	4	5	7	5
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	1	1	1	1
h) Law charges	—	—	—	—	1	—	—	—
i) Postage, telegrams, telephones, etc.	4	4	5	7	1	1	4	5
j) Repairs and maintenance	1	1	4	5	1	1	1	2
k) Insurance	3	6	4	6	7	8	3	2
l) Other expenditure	51	18	23	26	79	36	5	8
V. Provisions and contingencies	**51**	**32**	**13**	**4**	**53**	**—**	**18**	**—**
Total expenses*	**834**	**1068**	**1444**	**1667**	**1411**	**1595**	**564**	**694**
VI. Profit (loss)	**11**	**28**	**182**	**261**	**-304**	**-225**	**221**	**228**
Total (III+IV+V+VI)	**896**	**1128**	**1640**	**1932**	**1160**	**1370**	**803**	**923**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								
I. Interest Earned	**2861**	**3475**	**829**	**983**	**2230**	**2700**	**922**	**1082**
a) Interest/discount on advances/bills	614	771	265	282	487	605	278	321
b) Income on Investments	1228	2600	260	344	811	1172	156	148
c) Interest on balances with RBI and other inter-bank funds	1019	104	304	357	931	923	489	614
d) Others	—	—	—	—	—	—	—	—
II. Other income	**90**	**309**	**48**	**63**	**65**	**78**	**34**	**34**
a) Commission, exchange and brokerage	44	58	4	4	40	41	19	19
b) Other miscellaneous income	45	252	44	59	24	37	15	15
Total (I+II)	**2951**	**3784**	**877**	**1046**	**2295**	**2778**	**956**	**1116**
Expenditure & Provisions								
III. Interest expended	**1934**	**2283**	**500**	**584**	**1479**	**1855**	**493**	**557**
a) Interest on deposits	1748	2092	452	532	1425	1792	439	496
b) Interest on RBI/inter-bank borrowings	—	191	48	53	1	1	54	61
c) Others	187	—	—	—	53	62	—	—
IV. Operating expenses	**700**	**773**	**255**	**273**	**543**	**613**	**376**	**371**
a) Payments to and provisions for employees	621	675	222	239	466	511	332	331
b) Rent, taxes and lighting	17	21	4	5	12	16	8	8
c) Printing and stationery	10	9	2	4	5	7	3	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	8	9	5	4	4	8	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	1	2	1	1
h) Law charges	1	2	1	—	1	1	1	—
i) Postage, telegrams, telephones, etc.	2	3	3	3	3	3	2	3
j) Repairs and maintenance	1	1	1	1	2	2	1	1
k) Insurance	12	15	1	1	12	14	1	—
l) Other expenditure	27	37	15	14	36	48	23	17
V. Provisions and contingencies	**33**	**158**	**20**	**48**	**37**	**47**	**65**	**112**
Total expenses*	**2634**	**3056**	**755**	**857**	**2022**	**2468**	**869**	**928**
VI. Profit (loss)	**284**	**569**	**102**	**141**	**236**	**263**	**22**	**76**
Total (III+IV+V+VI)	**2951**	**3784**	**877**	**1046**	**2295**	**2778**	**956**	**1116**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income								
I. Interest Earned	**1565**	**1724**	**1774**	**2041**	**1626**	**1962**	**3212**	**3688**
a) Interest/discount on advances/bills	834	931	755	875	414	474	2058	2335
b) Income on Investments	726	787	1009	1166	27	32	527	813
c) Interest on balances with RBI and other inter-bank funds	5	5	—	—	1185	—	627	541
d) Others	—	—	10	—	—	1457	—	—
II. Other income	**139**	**114**	**40**	**37**	**47**	**208**	**87**	**137**
a) Commission, exchange and brokerage	24	65	—	—	30	55	87	95
b) Other miscellaneous income	115	50	40	37	17	154	—	42
Total (I+II)	**1705**	**1838**	**1814**	**2078**	**1673**	**2170**	**3300**	**3825**
Expenditure & Provisions								
III. Interest expended	**863**	**994**	**1055**	**1289**	**1310**	**1537**	**1898**	**2238**
a) Interest on deposits	674	823	839	1040	1260	1481	1391	1669
b) Interest on RBI/inter-bank borrowings	165	170	216	249	50	56	507	568
c) Others	23	—	—	—	—	—	—	—
IV. Operating expenses	**422**	**472**	**658**	**653**	**951**	**1067**	**688**	**748**
a) Payments to and provisions for employees	371	411	611	607	883	942	575	647
b) Rent, taxes and lighting	14	16	11	12	15	16	16	18
c) Printing and stationery	6	7	8	10	11	10	12	11
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	4	6	4	5	4	6	5	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	1	2	1	3
h) Law charges	1	1	—	—	1	—	1	—
i) Postage, telegrams, telephones, etc.	6	8	6	5	3	3	6	6
j) Repairs and maintenance	—	2	1	1	1	1	1	1
k) Insurance	5	6	6	4	11	11	9	11
l) Other expenditure	14	14	10	8	20	75	61	46
V. Provisions and contingencies	**—**	**61**	**58**	**34**	**19**	**—**	**136**	**226**
Total expenses*	**1286**	**1466**	**1713**	**1943**	**2261**	**2604**	**2586**	**2985**
VI. Profit (loss)	**419**	**311**	**43**	**102**	**-606**	**-434**	**578**	**614**
Total (III+IV+V+VI)	**1705**	**1838**	**1814**	**2078**	**1673**	**2170**	**3300**	**3825**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest Earned	**1705**	**2035**	**1225**	**1442**	**1186**	**1007**	**1347**	**1738**
a) Interest/discount on advances/bills	664	800	357	446	398	486	253	295
b) Income on Investments	81	112	656	809	83	99	948	1234
c) Interest on balances with RBI and other inter-bank funds	961	1123	212	187	705	423	—	—
d) Others	—	—	—	—	—	—	146	209
II. Other income	**28**	**42**	**47**	**58**	**19**	**22**	**207**	**245**
a) Commission, exchange and brokerage	27	33	12	21	16	10	28	38
b) Other miscellaneous income	2	9	34	37	3	12	180	207
Total (I+II)	**1733**	**2077**	**1272**	**1500**	**1205**	**1029**	**1554**	**1983**
Expenditure & Provisions								
III. Interest expended	**1032**	**1257**	**795**	**939**	**1108**	**808**	**855**	**1081**
a) Interest on deposits	924	1097	717	838	590	713	794	1026
b) Interest on RBI/inter-bank borrowings	5	16	78	101	70	95	61	55
c) Others	103	143	—	—	448	—	—	—
IV. Operating expenses	**541**	**583**	**257**	**285**	**381**	**401**	**598**	**641**
a) Payments to and provisions for employees	486	519	234	251	337	360	534	568
b) Rent, taxes and lighting	13	16	5	7	8	10	15	15
c) Printing and stationery	5	6	2	4	4	3	7	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	5	5	7	5	4	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	2	—	—
g) Auditors' fees and expenses	2	2	—	—	1	—	1	1
h) Law charges	—	1	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	3	2
j) Repairs and maintenance	1	1	—	1	—	—	2	3
k) Insurance	7	8	4	5	12	6	1	1
l) Other expenditure	20	23	3	8	14	14	32	42
V. Provisions and contingencies	**136**	**85**	**—**	**—**	**44**	**-9**	**1**	**117**
Total expenses*	**1573**	**1841**	**1053**	**1225**	**1490**	**858**	**1453**	**1722**
VI. Profit (loss)	**24**	**151**	**219**	**275**	**-325**	**-171**	**101**	**144**
Total (III+IV+V+VI)	**1733**	**2077**	**1272**	**1500**	**1205**	**1029**	**1554**	**1983**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								
I. Interest Earned	**324**	**486**	**611**	**725**	**3753**	**4536**	**484**	**528**
a) Interest/discount on advances/bills	56	56	240	257	464	602	47	71
b) Income on Investments	72	423	—	—	—	3934	3	9
c) Interest on balances with RBI and other inter-bank funds	—	—	—	469	3280	—	140	143
d) Others	196	7	371	—	9	—	294	304
II. Other income	**28**	**26**	**10**	**60**	**46**	**603**	**20**	**49**
a) Commission, exchange and brokerage	17	15	5	11	6	8	7	16
b) Other miscellaneous income	11	11	5	50	40	596	13	34
Total (I+II)	**352**	**513**	**621**	**785**	**3799**	**5139**	**505**	**577**
Expenditure & Provisions								
III. Interest expended	**258**	**300**	**667**	**750**	**2227**	**2682**	**517**	**574**
a) Interest on deposits	239	285	640	720	2160	2562	219	264
b) Interest on RBI/inter-bank borrowings	19	15	26	30	3	3	4	6
c) Others	—	—	—	—	65	118	294	304
IV. Operating expenses	**233**	**254**	**474**	**502**	**1107**	**1046**	**247**	**241**
a) Payments to and provisions for employees	203	218	453	474	1023	961	230	220
b) Rent, taxes and lighting	4	4	6	6	12	14	7	8
c) Printing and stationery	4	4	3	3	8	7	2	2
d) Advertisement and publicity	—	—	1	—	—	—	—	—
e) Depreciation on Bank's property	1	1	—	2	4	4	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	1	2	4	—	1
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	—	—	1	1	4	6	1	1
j) Repairs and maintenance	1	1	2	2	1	2	—	—
k) Insurance	4	3	5	5	15	19	2	2
l) Other expenditure	17	23	3	8	37	29	4	5
V. Provisions and contingencies	**-8**	**42**	**21**	**21**	**—**	**788**	**—**	**2**
Total expenses*	**491**	**554**	**1141**	**1253**	**3335**	**3728**	**764**	**815**
VI. Profit (loss)	**-131**	**-83**	**-541**	**-488**	**465**	**624**	**-259**	**-240**
Total (III+IV+V+VI)	**352**	**513**	**621**	**785**	**3799**	**5139**	**505**	**577**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
Income								
I. Interest Earned	**6520**	**8089**	**4224**	**5440**	**1114**	**1290**	**451**	**659**
a) Interest/discount on advances/bills	4165	5213	1001	1481	471	531	86	119
b) Income on Investments	1120	1568	1614	1974	246	293	7	36
c) Interest on balances with RBI and other inter-bank funds	1235	1309	1608	—	397	466	358	504
d) Others	—	—	—	1985	—	—	—	—
II. Other income	**318**	**422**	**418**	**358**	**38**	**38**	**11**	**17**
a) Commission, exchange and brokerage	64	87	227	358	18	21	9	11
b) Other miscellaneous income	254	335	191	—	20	17	2	5
Total (I+II)	**6837**	**8511**	**4642**	**5798**	**1152**	**1328**	**462**	**676**
Expenditure & Provisions								
III. Interest expended	**3544**	**4361**	**3450**	**4128**	**598**	**711**	**383**	**480**
a) Interest on deposits	2555	3285	3325	3977	467	561	371	462
b) Interest on RBI/inter-bank borrowings	989	1077	125	—	131	150	11	18
c) Others	—	—	—	151	—	—	—	—
IV. Operating expenses	**2037**	**2260**	**1482**	**1580**	**198**	**215**	**259**	**271**
a) Payments to and provisions for employees	1756	1908	1359	1447	169	184	225	240
b) Rent, taxes and lighting	43	52	27	32	6	7	5	6
c) Printing and stationery	23	24	14	11	2	2	3	3
d) Advertisement and publicity	1	1	—	—	—	—	—	—
e) Depreciation on Bank's property	19	30	4	4	3	2	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	6	2	4	1	1	—	1
h) Law charges	1	1	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	26	28	1	1	1	1	1	1
j) Repairs and maintenance	4	1	2	2	—	—	—	—
k) Insurance	16	21	24	26	3	3	8	3
l) Other expenditure	144	187	47	52	12	13	56	16
V. Provisions and contingencies	**122**	**41**	**—**	**46**	**45**	**—**	**42**	**13**
Total expenses*	**5581**	**6622**	**4932**	**5708**	**796**	**926**	**641**	**751**
VI. Profit (loss)	**1135**	**1848**	**-290**	**44**	**312**	**402**	**-221**	**-88**
Total (III+IV+V+VI)	**6837**	**8511**	**4642**	**5798**	**1152**	**1328**	**462**	**676**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Rural Bank		Marudhar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)
Income								
I. Interest Earned	**182**	**200**	**2210**	**2664**	**3989**	**4446**	**496**	**685**
a) Interest/discount on advances/bills	51	50	1216	1467	1836	1944	243	337
b) Income on Investments	11	22	477	529	2066	2286	12	13
c) Interest on balances with RBI and other inter-bank funds	120	128	517	668	8	6	—	—
d) Others	—	—	—	—	80	210	241	335
II. Other income	**7**	**16**	**76**	**145**	**157**	**358**	**81**	**146**
a) Commission, exchange and brokerage	3	4	44	45	107	105	3	4
b) Other miscellaneous income	4	12	32	100	50	253	78	142
Total (I+II)	**189**	**215**	**2285**	**2809**	**4146**	**4804**	**576**	**831**
Expenditure & Provisions								
III. Interest expended	**114**	**121**	**1359**	**1638**	**2289**	**2676**	**589**	**701**
a) Interest on deposits	71	105	1057	1262	1864	2154	533	611
b) Interest on RBI/inter-bank borrowings	43	16	302	376	55	110	—	—
c) Others	—	—	—	—	370	412	55	90
IV. Operating expenses	**129**	**137**	**551**	**620**	**1534**	**1676**	**352**	**411**
a) Payments to and provisions for employees	118	124	386	438	1370	1467	309	340
b) Rent, taxes and lighting	4	4	12	16	34	36	5	7
c) Printing and stationery	3	4	10	7	13	11	4	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	7	10	8	16	3	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	2	3	5	1	1
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	—	—	7	8	13	16	2	2
j) Repairs and maintenance	—	—	1	2	—	—	—	—
k) Insurance	1	1	7	9	14	15	4	4
l) Other expenditure	2	2	119	128	79	109	26	51
V. Provisions and contingencies	**—**	**6**	**—**	**—**	**287**	**251**	**21**	**—**
Total expenses*	**243**	**257**	**1911**	**2258**	**3823**	**4352**	**941**	**1112**
VI. Profit (loss)	**-53**	**-48**	**375**	**551**	**36**	**201**	**-385**	**-281**
Total (III+IV+V+VI)	**189**	**215**	**2285**	**2809**	**4146**	**4804**	**576**	**831**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
Income								
I. Interest Earned	**4114**	**4903**	**1639**	**2151**	**1337**	**1759**	**846**	**1091**
a) Interest/discount on advances/bills	1293	1602	508	600	322	419	136	165
b) Income on Investments	1734	1782	526	—	238	300	32	34
c) Interest on balances with RBI and other inter-bank funds	1026	1352	605	803	28	939	678	893
d) Others	61	166	—	748	749	101	—	—
II. Other income	**57**	**152**	**92**	**183**	**69**	**78**	**46**	**74**
a) Commission, exchange and brokerage	57	134	87	124	9	11	4	9
b) Other miscellaneous income	—	17	6	59	60	67	42	64
Total (I+II)	**4170**	**5055**	**1731**	**2334**	**1406**	**1837**	**892**	**1165**
Expenditure & Provisions								
III. Interest expended	**3077**	**3779**	**1328**	**1992**	**1126**	**1346**	**789**	**927**
a) Interest on deposits	2866	3592	1256	1909	1070	1278	767	914
b) Interest on RBI/inter-bank borrowings	211	187	72	83	56	4	22	13
c) Others	—	—	—	—	—	64	—	—
IV. Operating expenses	**876**	**954**	**691**	**741**	**351**	**375**	**455**	**476**
a) Payments to and provisions for employees	789	843	636	673	300	309	419	441
b) Rent, taxes and lighting	15	16	11	12	11	14	5	6
c) Printing and stationery	9	9	6	6	5	4	3	3
d) Advertisement and publicity	5	—	—	—	—	—	—	—
e) Depreciation on Bank's property	—	4	2	2	5	8	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	2	3	1	1	1	1	1	1
h) Law charges	—	—	1	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	1	11	1	1	6	6	1	1
j) Repairs and maintenance	9	1	—	—	1	—	2	2
k) Insurance	1	1	10	21	5	4	1	1
l) Other expenditure	45	65	23	23	17	28	22	18
V. Provisions and contingencies	**80**	**53**	**63**	**95**	**29**	**15**	**—**	**25**
Total expenses*	**3953**	**4733**	**2019**	**2732**	**1477**	**1721**	**1244**	**1402**
VI. Profit (loss)	**138**	**268**	**-351**	**-494**	**-100**	**102**	**-352**	**-262**
Total (III+IV+V+VI)	**4170**	**5055**	**1731**	**2334**	**1406**	**1837**	**892**	**1165**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income								
I. Interest Earned	**575**	**618**	**1728**	**2242**	**784**	**1089**	**612**	**753**
a) Interest/discount on advances/bills	108	121	175	211	221	286	155	210
b) Income on Investments	189	179	601	585	416	515	322	335
c) Interest on balances with RBI and other inter-bank funds	278	317	952	1446	147	288	135	208
d) Others	—	—	—	—	—	—	—	—
II. Other income	**7**	**8**	**50**	**58**	**54**	**68**	**19**	**15**
a) Commission, exchange and brokerage	6	8	7	8	6	14	4	5
b) Other miscellaneous income	1	—	44	49	48	53	15	10
Total (I+II)	**582**	**625**	**1779**	**2299**	**838**	**1157**	**632**	**768**
Expenditure & Provisions								
III. Interest expended	**245**	**289**	**1442**	**1702**	**598**	**807**	**333**	**374**
a) Interest on deposits	208	259	1411	1668	559	760	291	319
b) Interest on RBI/inter-bank borrowings	37	31	31	33	39	46	13	17
c) Others	—	—	—	—	—	—	30	39
IV. Operating expenses	**207**	**238**	**703**	**743**	**228**	**246**	**161**	**226**
a) Payments to and provisions for employees	175	194	656	683	189	201	133	196
b) Rent, taxes and lighting	10	11	13	14	5	5	5	5
c) Printing and stationery	3	4	4	3	3	4	3	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	2	1	1	1	1
h) Law charges	—	—	1	2	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	2	2	1	1	2	2
j) Repairs and maintenance	1	3	2	1	—	1	1	1
k) Insurance	2	2	11	12	3	5	5	4
l) Other expenditure	13	18	11	24	25	27	40	13
V. Provisions and contingencies	**69**	**64**	**946**	**-75**	**148**	**77**	**31**	**55**
Total expenses*	**452**	**527**	**2145**	**2445**	**826**	**1052**	**495**	**600**
VI. Profit (loss)	**61**	**34**	**-1312**	**-71**	**-136**	**28**	**107**	**113**
Total (III+IV+V+VI)	**582**	**625**	**1779**	**2299**	**838**	**1157**	**632**	**768**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		NainitalAlmora Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
Income								
I. Interest Earned	**1549**	**1883**	**77**	**78**	**2728**	**3276**	**1178**	**1494**
a) Interest/discount on advances/bills	374	396	19	23	1511	1577	450	614
b) Income on Investments	647	716	58	54	501	650	711	861
c) Interest on balances with RBI and other inter-bank funds	528	771	—	—	716	1049	16	18
d) Others	—	—	—	1	—	—	—	—
II. Other income	**56**	**84**	**2**	**3**	**259**	**130**	**26**	**38**
a) Commission, exchange and brokerage	11	20	1	1	125	113	5	7
b) Other miscellaneous income	45	64	1	2	134	17	21	30
Total (I+II)	**1605**	**1967**	**79**	**81**	**2987**	**3406**	**1203**	**1532**
Expenditure & Provisions								
III. Interest expended	**1037**	**1300**	**38**	**38**	**1635**	**1871**	**686**	**842**
a) Interest on deposits	902	1157	36	37	1378	1536	606	748
b) Interest on RBI/inter-bank borrowings	135	142	1	1	253	333	79	93
c) Others	—	—	1	—	3	2	1	1
IV. Operating expenses	**396**	**431**	**34**	**35**	**1165**	**1179**	**300**	**329**
a) Payments to and provisions for employees	368	386	28	30	1045	1052	245	271
b) Rent, taxes and lighting	7	8	1	1	27	35	18	18
c) Printing and stationery	4	5	—	—	16	19	4	5
d) Advertisement and publicity	—	—	—	—	1	1	—	—
e) Depreciation on Bank's property	2	2	—	1	4	9	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	2	2	1	1
h) Law charges	—	1	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	—	—	6	8	2	2
j) Repairs and maintenance	—	1	—	—	2	2	3	5
k) Insurance	1	11	—	1	14	7	4	6
l) Other expenditure	12	16	3	2	48	44	19	15
V. Provisions and contingencies	**111**	**57**	**—**	**—**	**41**	**58**	**13**	**7**
Total expenses*	**1433**	**1730**	**72**	**73**	**2800**	**3050**	**986**	**1171**
VI. Profit (loss)	**61**	**180**	**8**	**7**	**146**	**298**	**204**	**354**
Total (III+IV+V+VI)	**1605**	**1967**	**79**	**81**	**2987**	**3406**	**1203**	**1532**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
Income								
I. Interest Earned	**930**	**1206**	**384**	**489**	**1475**	**1522**	**4791**	**6112**
a) Interest/discount on advances/bills	148	181	246	335	594	593	3385	4239
b) Income on Investments	—	—	14	23	373	398	864	1062
c) Interest on balances with RBI and other inter-bank funds	783	1025	125	131	508	531	542	810
d) Others	—	—	—	—	—	—	—	—
II. Other income	**21**	**16**	**30**	**35**	**52**	**90**	**360**	**448**
a) Commission, exchange and brokerage	9	10	5	22	4	5	61	76
b) Other miscellaneous income	12	6	25	14	47	85	298	372
Total (I+II)	**952**	**1221**	**415**	**524**	**1526**	**1612**	**5151**	**6560**
Expenditure & Provisions								
III. Interest expended	**859**	**1062**	**246**	**312**	**985**	**1122**	**2490**	**3261**
a) Interest on deposits	844	1041	196	258	884	1024	1574	2087
b) Interest on RBI/inter-bank borrowings	15	21	50	54	3	9	916	1174
c) Others	—	—	—	—	98	89	—	—
IV. Operating expenses	**422**	**447**	**145**	**157**	**403**	**398**	**1457**	**1619**
a) Payments to and provisions for employees	385	408	127	136	365	354	1144	1256
b) Rent, taxes and lighting	6	7	6	8	11	12	41	54
c) Printing and stationery	3	3	2	2	6	4	18	21
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	3	3	2	2	3	3	9	13
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	2	2	4
h) Law charges	—	1	—	—	—	1	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	2	1	0	28	33
j) Repairs and maintenance	—	—	—	—	1	1	2	1
k) Insurance	1	1	1	2	1	1	46	59
l) Other expenditure	20	21	4	4	99	20	166	177
V. Provisions and contingencies	**209**	**68**	**—**	**5**	**85**	**51**	**—**	**125**
Total expenses*	**1281**	**1509**	**391**	**469**	**1388**	**1520**	**3947**	**4880**
VI. Profit (loss)	**-538**	**-356**	**23**	**50**	**53**	**41**	**1204**	**1555**
Total (III+IV+V+VI)	**952**	**1221**	**415**	**524**	**1526**	**1612**	**5151**	**6560**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Palamau Kshetriya Gramin Bank		Panchmahal Vadodara Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest Earned	**1383**	**1544**	**1040**	**1359**	**3886**	**4641**	**686**	**881**
a) Interest/discount on advances/bills	288	307	390	560	2091	2388	141	175
b) Income on Investments	217	238	398	483	1793	352	176	178
c) Interest on balances with RBI and other inter-bank funds	878	930	253	316	2	1901	370	527
d) Others	—	70	—	—	—	—	—	—
II. Other income	**28**	**45**	**33**	**31**	**206**	**292**	**16**	**25**
a) Commission, exchange and brokerage	17	18	15	19	186	246	7	14
b) Other miscellaneous income	11	27	18	12	20	46	9	11
Total (I+II)	**1411**	**1589**	**1073**	**1390**	**4092**	**4932**	**703**	**906**
Expenditure & Provisions								
III. Interest expended	**1059**	**998**	**692**	**862**	**2450**	**3139**	**462**	**599**
a) Interest on deposits	1030	952	576	734	2097	2696	427	564
b) Interest on RBI/inter-bank borrowings	27	44	116	128	353	443	35	35
c) Others	2	2	—	—	—	—	—	—
IV. Operating expenses	**496**	**524**	**318**	**344**	**1177**	**1351**	**124**	**146**
a) Payments to and provisions for employees	439	463	274	283	995	1139	105	124
b) Rent, taxes and lighting	12	13	9	10	32	35	4	5
c) Printing and stationery	6	8	4	5	16	19	2	3
d) Advertisement and publicity	—	—	—	—	1	—	—	—
e) Depreciation on Bank's property	4	4	4	11	15	16	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	2	2	5	—	1
h) Law charges	—	1	—	1	1	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	3	4	22	27	1	1
j) Repairs and maintenance	1	1	1	1	2	1	—	—
k) Insurance	5	6	1	1	15	20	2	4
l) Other expenditure	25	24	21	27	77	89	8	8
V. Provisions and contingencies	**35**	**—**	**—**	**65**	**41**	**—**	**—**	**—**
Total expenses*	**1555**	**1522**	**1010**	**1206**	**3627**	**4490**	**586**	**745**
VI. Profit (loss)	**-179**	**67**	**63**	**119**	**425**	**442**	**116**	**161**
Total (III+IV+V+VI)	**1411**	**1589**	**1073**	**1390**	**4092**	**4932**	**703**	**906**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest Earned	**344**	**438**	**2105**	**2757**	**825**	**964**	**3364**	**4552**
a) Interest/discount on advances/bills	61	87	1336	1725	186	211	764	1027
b) Income on Investments	193	250	7	874	225	247	2601	3525
c) Interest on balances with RBI and other inter-bank funds	91	101	761	158	415	507	—	—
d) Others	—	—	—	—	—	—	—	—
II. Other income	**3**	**5**	**268**	**184**	**11**	**15**	**107**	**134**
a) Commission, exchange and brokerage	1	2	55	73	9	11	65	79
b) Other miscellaneous income	2	3	213	111	2	4	42	56
Total (I+II)	**348**	**444**	**2373**	**2941**	**837**	**979**	**3471**	**4686**
Expenditure & Provisions								
III. Interest expended	**209**	**275**	**1321**	**1695**	**542**	**549**	**2269**	**2818**
a) Interest on deposits	204	263	1101	1411	506	508	2023	2558
b) Interest on RBI/inter-bank borrowings	6	—	220	284	36	41	246	260
c) Others	—	12	—	—	—	—	—	—
IV. Operating expenses	**92**	**99**	**685**	**733**	**135**	**142**	**1216**	**1301**
a) Payments to and provisions for employees	76	81	531	644	113	112	1092	1169
b) Rent, taxes and lighting	3	4	16	20	5	6	34	41
c) Printing and stationery	1	2	11	10	2	3	14	15
d) Advertisement and publicity	—	—	—	—	—	—	1	—
e) Depreciation on Bank's property	3	3	6	7	1	3	10	14
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	1	2	4
h) Law charges	—	—	2	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	6	7	1	1	6	7
j) Repairs and maintenance	1	1	3	3	—	1	3	3
k) Insurance	3	2	1	1	3	4	3	3
l) Other expenditure	4	4	109	38	10	12	51	44
V. Provisions and contingencies	**—**	**—**	**—**	**—**	**—**	**—**	**181**	**396**
Total expenses*	**301**	**373**	**2007**	**2428**	**678**	**692**	**3485**	**4119**
VI. Profit (loss)	**46**	**70**	**366**	**513**	**159**	**287**	**-195**	**170**
Total (III+IV+V+VI)	**348**	**444**	**2373**	**2941**	**837**	**979**	**3471**	**4686**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
Income								
I. Interest Earned	**1816**	**2229**	**5964**	**6902**	**2064**	**3128**	**2112**	**2408**
a) Interest/discount on advances/bills	315	356	2492	3107	1181	1814	402	419
b) Income on Investments	1452	1836	3472	3795	882	1313	1115	1238
c) Interest on balances with RBI and other inter-bank funds	49	37	—	—	1	1	594	723
d) Others	—	—	—	—	—	—	—	29
II. Other income	**56**	**25**	**542**	**448**	**71**	**118**	**15**	**19**
a) Commission, exchange and brokerage	8	8	87	70	36	85	7	12
b) Other miscellaneous income	48	17	455	379	36	34	8	7
Total (I+II)	**1872**	**2254**	**6507**	**7351**	**2135**	**3246**	**2127**	**2427**
Expenditure & Provisions								
III. Interest expended	**1200**	**1451**	**2889**	**3271**	**1708**	**2294**	**1234**	**1453**
a) Interest on deposits	1152	1399	2269	2593	1474	1933	1180	1395
b) Interest on RBI/inter-bank borrowings	48	52	620	678	234	361	53	58
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**480**	**523**	**1560**	**1857**	**846**	**933**	**488**	**526**
a) Payments to and provisions for employees	423	466	1403	1670	754	802	435	468
b) Rent, taxes and lighting	9	9	35	39	23	27	7	9
c) Printing and stationery	6	3	15	14	10	13	8	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	7	9	4	7	5	6
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	3	5	2	3	1	1
h) Law charges	—	—	2	2	—	—	1	—
i) Postage, telegrams, telephones, etc.	1	1	17	23	4	3	4	4
j) Repairs and maintenance	1	1	3	3	1	1	3	4
k) Insurance	9	10	23	28	11	15	9	7
l) Other expenditure	27	26	52	65	38	62	15	18
V. Provisions and contingencies	**44**	**68**	**32**	**61**	**154**	**—**	**149**	**92**
Total expenses*	**1680**	**1974**	**4449**	**5128**	**2554**	**3227**	**1722**	**1978**
VI. Profit (loss)	**147**	**212**	**2027**	**2162**	**-572**	**19**	**256**	**357**
Total (III+IV+V+VI)	**1872**	**2254**	**6507**	**7351**	**2135**	**3246**	**2127**	**2427**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest Earned	**1026**	**1126**	**714**	**987**	**1065**	**1289**	**389**	**477**
a) Interest/discount on advances/bills	181	218	325	470	343	376	178	247
b) Income on Investments	35	25	196	240	311	242	41	60
c) Interest on balances with RBI and other inter-bank funds	811	883	192	276	411	672	—	170
d) Others	—	—	—	—	—	—	170	—
II. Other income	**21**	**115**	**48**	**32**	**31**	**26**	**12**	**17**
a) Commission, exchange and brokerage	13	13	9	4	4	5	5	4
b) Other miscellaneous income	9	102	40	28	27	21	8	13
Total (I+II)	**1047**	**1241**	**762**	**1018**	**1096**	**1315**	**401**	**494**
Expenditure & Provisions								
III. Interest expended	**648**	**749**	**555**	**729**	**853**	**996**	**465**	**485**
a) Interest on deposits	612	708	490	632	770	920	414	450
b) Interest on RBI/inter-bank borrowings	36	40	2	5	83	—	—	35
c) Others	—	—	63	93	—	76	51	—
IV. Operating expenses	**338**	**357**	**256**	**277**	**425**	**465**	**341**	**302**
a) Payments to and provisions for employees	301	338	219	238	385	414	287	258
b) Rent, taxes and lighting	6	7	8	9	10	11	10	10
c) Printing and stationery	4	4	4	4	3	7	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	3	4	6	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	2	2	2	2	3
j) Repairs and maintenance	1	1	1	1	1	1	—	1
k) Insurance	5	5	1	—	3	8	1	—
l) Other expenditure	18	-1	19	19	17	17	36	24
V. Provisions and contingencies	**19**	**55**	**—**	**—**	**-76**	**30**	**26**	**170**
Total expenses*	**986**	**1106**	**812**	**996**	**1278**	**1461**	**807**	**787**
VI. Profit (loss)	**42**	**79**	**-49**	**22**	**-105**	**-176**	**-432**	**-462**
Total (III+IV+V+VI)	**1047**	**1241**	**762**	**1018**	**1096**	**1315**	**401**	**494**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rashikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest Earned	**1897**	**2300**	**978**	**1127**	**717**	**828**	**5014**	**5936**
a) Interest/discount on advances/bills	651	817	272	307	321	350	3198	3637
b) Income on Investments	1246	1483	687	806	188	276	227	184
c) Interest on balances with RBI and other inter-bank funds	—	—	18	13	207	200	1590	2115
d) Others	—	—	—	—	—	2	—	—
II. Other income	**48**	**113**	**26**	**49**	**18**	**22**	**217**	**242**
a) Commission, exchange and brokerage	20	19	25	33	3	4	94	106
b) Other miscellaneous income	28	94	1	16	15	18	123	136
Total (I+II)	**1946**	**2413**	**1004**	**1176**	**735**	**850**	**5231**	**6178**
Expenditure & Provisions								
III. Interest expended	**1249**	**1712**	**648**	**788**	**497**	**578**	**2900**	**3471**
a) Interest on deposits	1119	1545	589	711	457	537	2379	2918
b) Interest on RBI/inter-bank borrowings	130	167	60	76	40	41	521	553
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**446**	**478**	**256**	**244**	**206**	**230**	**1335**	**1425**
a) Payments to and provisions for employees	393	423	223	204	172	192	1078	1231
b) Rent, taxes and lighting	12	14	8	10	8	9	35	36
c) Printing and stationery	7	10	5	3	5	5	15	18
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	7	8	2	8	5	6	9	16
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	1	2	2	4
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	4	3	1	1	2	2	18	21
j) Repairs and maintenance	2	2	—	1	1	1	—	—
k) Insurance	1	7	5	4	3	4	14	20
l) Other expenditure	19	8	59	13	9	10	162	78
V. Provisions and contingencies	**—**	**90**	**50**	**44**	**19**	**31**	**81**	**286**
Total expenses*	**1695**	**2190**	**904**	**1032**	**703**	**808**	**4235**	**4896**
VI. Profit (loss)	**251**	**133**	**50**	**100**	**13**	**11**	**915**	**996**
Total (III+IV+V+VI)	**1946**	**2413**	**1004**	**1176**	**735**	**850**	**5231**	**6178**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
Income								
I. Interest Earned	**2446**	**2714**	**852**	**979**	**3195**	**3836**	**721**	**882**
a) Interest/discount on advances/bills	487	492	275	292	371	494	424	496
b) Income on Investments	892	1006	234	263	1688	2338	96	116
c) Interest on balances with RBI and other inter-bank funds	1067	1214	343	425	1136	1004	202	270
d) Others	1	2	—	—	—	—	—	—
II. Other income	**38**	**36**	**37**	**77**	**57**	**52**	**38**	**50**
a) Commission, exchange and brokerage	8	9	19	26	56	49	10	12
b) Other miscellaneous income	30	27	17	51	1	3	28	38
Total (I+II)	**2484**	**2750**	**888**	**1056**	**3252**	**3889**	**759**	**932**
Expenditure & Provisions								
III. Interest expended	**1541**	**1753**	**518**	**663**	**2316**	**2868**	**430**	**487**
a) Interest on deposits	1434	1655	441	571	2247	2805	289	372
b) Interest on RBI/inter-bank borrowings	107	98	72	90	—	—	141	116
c) Others	—	—	4	2	69	64	—	—
IV. Operating expenses	**563**	**631**	**143**	**152**	**922**	**956**	**172**	**179**
a) Payments to and provisions for employees	455	506	126	129	839	847	144	148
b) Rent, taxes and lighting	13	15	5	7	34	38	7	8
c) Printing and stationery	9	8	3	2	5	15	1	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	5	5	2	6	7	7	4	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	1	—
g) Auditors' fees and expenses	1	1	—	1	1	2	—	1
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	5	5	1	1	2	3	3	3
j) Repairs and maintenance	1	1	1	—	2	1	2	2
k) Insurance	9	12	3	4	16	20	2	—
l) Other expenditure	64	76	2	3	17	22	7	11
V. Provisions and contingencies	**64**	**149**	**25**	**31**	**1**	**86**	**46**	**30**
Total expenses*	**2104**	**2384**	**661**	**815**	**3238**	**3825**	**602**	**667**
VI. Profit (loss)	**316**	**217**	**203**	**210**	**13**	**150**	**111**	**236**
Total (III+IV+V+VI)	**2484**	**2750**	**888**	**1056**	**3252**	**3889**	**759**	**932**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income								
I. Interest Earned	**1337**	**1710**	**6276**	**7237**	**1536**	**1937**	**2258**	**2258**
a) Interest/discount on advances/bills	212	301	320	394	735	981	265	282
b) Income on Investments	326	420	3992	4854	—	—	693	725
c) Interest on balances with RBI and other inter-bank funds	800	989	1956	1979	—	—	1300	1250
d) Others	—	—	9	10	800	957	—	—
II. Other income	**96**	**145**	**79**	**94**	**71**	**131**	**38**	**227**
a) Commission, exchange and brokerage	27	28	41	28	39	51	12	14
b) Other miscellaneous income	69	117	38	66	32	80	26	213
Total (I+II)	**1433**	**1855**	**6355**	**7331**	**1606**	**2068**	**2296**	**2484**
Expenditure & Provisions								
III. Interest expended	**1020**	**1136**	**3850**	**4541**	**948**	**1149**	**1468**	**1655**
a) Interest on deposits	920	1031	3742	4440	768	942	1385	1566
b) Interest on RBI/inter-bank borrowings	83	96	8	5	—	—	82	89
c) Others	18	9	101	96	181	206	—	—
IV. Operating expenses	**505**	**519**	**1466**	**1646**	**414**	**436**	**678**	**657**
a) Payments to and provisions for employees	426	439	1163	1246	361	371	610	605
b) Rent, taxes and lighting	11	13	18	22	12	12	12	9
c) Printing and stationery	7	6	12	11	5	7	5	4
d) Advertisement and publicity	—	—	1	1	—	—	—	—
e) Depreciation on Bank's property	4	4	7	6	3	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	3	1	2	1	2
h) Law charges	1	1	2	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	1	9	7	5	6	2	2
j) Repairs and maintenance	1	1	1	2	1	—	1	1
k) Insurance	23	28	69	35	4	5	6	5
l) Other expenditure	31	24	183	312	22	26	39	27
V. Provisions and contingencies	**—**	**—**	**—**	**—**	**54**	**—**	**44**	**—**
Total expenses*	**1525**	**1655**	**5316**	**6187**	**1363**	**1585**	**2146**	**2311**
VI. Profit (loss)	**-92**	**200**	**1039**	**1144**	**189**	**484**	**106**	**173**
Total (III+IV+V+VI)	**1433**	**1855**	**6355**	**7331**	**1606**	**2068**	**2296**	**2484**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
Income								
I. Interest Earned	**795**	**993**	**1322**	**1484**	**1124**	**1415**	**559**	**652**
a) Interest/discount on advances/bills	179	192	339	450	359	497	80	123
b) Income on Investments	3	8	975	1026	225	302	472	523
c) Interest on balances with RBI and other inter-bank funds	613	794	8	7	541	590	7	6
d) Others	—	—	—	—	—	25	—	—
II. Other income	**11**	**61**	**61**	**52**	**59**	**69**	**15**	**23**
a) Commission, exchange and brokerage	4	6	61	52	37	45	8	11
b) Other miscellaneous income	7	56	—	—	21	24	7	12
Total (I+II)	**807**	**1055**	**1382**	**1536**	**1183**	**1484**	**574**	**675**
Expenditure & Provisions								
III. Interest expended	**733**	**809**	**569**	**674**	**528**	**628**	**466**	**559**
a) Interest on deposits	714	784	495	586	428	472	449	536
b) Interest on RBI/inter-bank borrowings	19	26	73	87	—	—	16	23
c) Others	—	—	—	—	101	156	—	—
IV. Operating expenses	**331**	**350**	**220**	**240**	**196**	**287**	**381**	**237**
a) Payments to and provisions for employees	312	328	182	193	154	171	224	212
b) Rent, taxes and lighting	3	4	6	9	4	6	6	6
c) Printing and stationery	3	3	5	7	5	5	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	6	8	3	4	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	—	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	3	4	2	2	1	1
j) Repairs and maintenance	1	1	1	1	6	7	—	—
k) Insurance	3	6	6	5	4	5	3	4
l) Other expenditure	6	6	10	13	16	87	144	11
V. Provisions and contingencies	**57**	**59**	**102**	**28**	**—**	**52**	**—**	**35**
Total expenses*	**1064**	**1160**	**788**	**914**	**725**	**863**	**846**	**796**
VI. Profit (loss)	**-314**	**-164**	**492**	**594**	**458**	**568**	**-272**	**-156**
Total (III+IV+V+VI)	**807**	**1055**	**1382**	**1536**	**1183**	**1484**	**574**	**675**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
Income								
I. Interest Earned	**1079**	**1262**	**2337**	**2840**	**1400**	**1670**	**1186**	**1421**
a) Interest/discount on advances/bills	150	212	831	933	354	408	341	419
b) Income on Investments	311	347	855	1884	700	865	66	43
c) Interest on balances with RBI and other inter-bank funds	617	703	651	23	346	396	779	959
d) Others	—	—	—	—	—	—	—	—
II. Other income	**37**	**42**	**96**	**118**	**56**	**42**	**41**	**148**
a) Commission, exchange and brokerage	35	41	14	15	6	6	25	40
b) Other miscellaneous income	2	1	82	103	50	36	15	108
Total (I+II)	**1115**	**1304**	**2432**	**2958**	**1456**	**1712**	**1226**	**1570**
Expenditure & Provisions								
III. Interest expended	**715**	**824**	**1687**	**1978**	**745**	**910**	**801**	**1025**
a) Interest on deposits	689	793	1534	1829	684	833	749	976
b) Interest on RBI/inter-bank borrowings	—	—	—	1	60	76	52	49
c) Others	26	31	154	149	1	1	—	—
IV. Operating expenses	**344**	**359**	**632**	**676**	**317**	**310**	**406**	**437**
a) Payments to and provisions for employees	311	320	570	611	267	241	367	392
b) Rent, taxes and lighting	7	7	6	6	5	7	12	13
c) Printing and stationery	3	3	6	5	4	3	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	4	6	13	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	3	1	1	1	1
h) Law charges	—	—	3	3	5	3	1	—
i) Postage, telegrams, telephones, etc.	3	3	7	9	2	3	3	4
j) Repairs and maintenance	—	—	1	1	—	1	2	1
k) Insurance	5	6	1	1	—	1	5	6
l) Other expenditure	14	17	33	33	27	38	9	12
V. Provisions and contingencies	**2**	**5**	**—**	**47**	**-11**	**-13**	**—**	**13**
Total expenses*	**1059**	**1183**	**2319**	**2655**	**1062**	**1220**	**1207**	**1462**
VI. Profit (loss)	**53**	**115**	**113**	**256**	**405**	**504**	**20**	**95**
Total (III+IV+V+VI)	**1115**	**1304**	**2432**	**2958**	**1456**	**1712**	**1226**	**1570**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Shri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
Income								
I. Interest Earned	**1424**	**1774**	**2119**	**2533**	**1415**	**1877**	**2169**	**2490**
a) Interest/discount on advances/bills	715	861	1370	1600	301	384	226	237
b) Income on Investments	161	216	79	186	643	906	245	347
c) Interest on balances with RBI and other inter-bank funds	548	697	670	746	471	586	1698	1906
d) Others	—	—	—	—	—	—	—	—
II. Other income	**100**	**276**	**100**	**114**	**157**	**43**	**36**	**37**
a) Commission, exchange and brokerage	37	44	49	68	10	7	12	14
b) Other miscellaneous income	63	232	51	46	147	36	25	23
Total (I+II)	**1524**	**2050**	**2219**	**2647**	**1572**	**1919**	**2206**	**2527**
Expenditure & Provisions								
III. Interest expended	**1028**	**1374**	**1296**	**1599**	**1094**	**1435**	**1316**	**1641**
a) Interest on deposits	905	1254	1132	1410	1019	1339	1290	1613
b) Interest on RBI/inter-bank borrowings	123	120	164	189	73	93	25	28
c) Others	—	—	—	—	2	2	—	—
IV. Operating expenses	**290**	**467**	**626**	**640**	**446**	**479**	**363**	**382**
a) Payments to and provisions for employees	219	242	540	545	402	421	331	345
b) Rent, taxes and lighting	7	7	14	16	10	12	6	7
c) Printing and stationery	5	6	12	9	4	5	4	3
d) Advertisement and publicity	—	—	1	1	—	—	—	—
e) Depreciation on Bank's property	2	3	4	6	2	2	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	2	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	11	14	1	2	—	1
j) Repairs and maintenance	1	1	3	3	2	2	—	—
k) Insurance	2	9	9	11	2	2	9	10
l) Other expenditure	51	195	31	33	22	31	7	11
V. Provisions and contingencies	**—**	**—**	**25**	**22**	**10**	**—**	**108**	**-103**
Total expenses*	**1318**	**1841**	**1922**	**2239**	**1540**	**1913**	**1678**	**2023**
VI. Profit (loss)	**206**	**209**	**272**	**386**	**22**	**6**	**420**	**607**
Total (III+IV+V+VI)	**1524**	**2050**	**2219**	**2647**	**1572**	**1919**	**2206**	**2527**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Ananta Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest Earned	**503**	**617**	**5555**	**6678**	**2095**	..	**2966**	**3321**
a) Interest/discount on advances/bills	341	422	4122	4847	511	..	1854	1927
b) Income on Investments	97	111	662	663	609	..	1109	1394
c) Interest on balances with RBI and other inter-bank funds	8	7	768	1155	975	..	3	—
d) Others	57	77	3	14	—	..	—	—
II. Other income	**33**	**34**	**447**	**536**	**128**	..	**132**	**157**
a) Commission, exchange and brokerage	3	4	423	532	87	..	43	45
b) Other miscellaneous income	30	30	24	4	40	..	89	112
Total (I+II)	**536**	**650**	**6002**	**7214**	**2223**	..	**3098**	**3478**
Expenditure & Provisions								
III. Interest expended	**333**	**401**	**2694**	**3320**	**1011**	..	**1567**	**1904**
a) Interest on deposits	233	292	1690	2104	893	..	1194	1493
b) Interest on RBI/inter-bank borrowings	100	110	1004	1215	118	..	373	411
c) Others	—	—	—	—	—	..	—	—
IV. Operating expenses	**193**	**215**	**2388**	**2455**	**599**	..	**579**	**662**
a) Payments to and provisions for employees	160	174	2064	2044	539	..	473	535
b) Rent, taxes and lighting	10	9	56	71	12	..	14	16
c) Printing and stationery	4	3	23	28	6	..	9	9
d) Advertisement and publicity	—	—	—	2	—	..	—	2
e) Depreciation on Bank's property	3	3	9	12	7	..	10	14
f) Directors' fees, allowances and expenses	—	—	—	—	—	..	—	—
g) Auditors' fees and expenses	—	—	2	5	1	..	1	2
h) Law charges	—	—	3	2	—	..	—	—
i) Postage, telegrams, telephones, etc.	—	-1	42	57	3	..	10	8
j) Repairs and maintenance	1	1	5	8	1	..	—	1
k) Insurance	1	1	16	19	9	..	3	3
l) Other expenditure	15	24	167	206	18	..	59	73
V. Provisions and contingencies	**8**	**58**	**10**	**161**	**—**	..	**15**	**-7**
Total expenses*	**526**	**617**	**5082**	**5775**	**1610**	..	**2147**	**2567**
VI. Profit (loss)	**3**	**-25**	**910**	**1278**	**612**	..	**936**	**918**
Total (III+IV+V+VI)	**536**	**650**	**6002**	**7214**	**2223**	..	**3098**	**3478**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest Earned	**2315**	..	**4304**	**5367**	**713**	**896**	**881**	**1029**
a) Interest/discount on advances/bills	903	..	1870	2289	353	435	408	449
b) Income on Investments	1388	..	2404	3034	134	138	168	238
c) Interest on balances with RBI and other inter-bank funds	24	..	30	44	212	233	—	342
d) Others	—	..	—	—	14	90	306	—
II. Other income	**310**	..	**120**	**145**	**46**	**42**	**40**	**316**
a) Commission, exchange and brokerage	55	..	104	107	6	10	26	33
b) Other miscellaneous income	256	..	16	38	40	32	14	283
Total (I+II)	**2625**	..	**4424**	**5512**	**759**	**938**	**921**	**1344**
Expenditure & Provisions								
III. Interest expended	**1488**	..	**3043**	**3575**	**558**	**602**	**515**	**660**
a) Interest on deposits	1325	..	2655	3177	485	521	418	559
b) Interest on RBI/inter-bank borrowings	—	..	388	398	73	81	97	101
c) Others	163	..	—	—	—	—	—	—
IV. Operating expenses	**446**	..	**1158**	**1313**	**198**	**225**	**153**	**196**
a) Payments to and provisions for employees	370	..	1040	1191	171	197	130	171
b) Rent, taxes and lighting	16	..	37	47	6	6	7	6
c) Printing and stationery	10	..	20	19	2	3	4	3
d) Advertisement and publicity	—	..	2	2	—	—	—	—
e) Depreciation on Bank's property	7	..	3	4	1	2	3	4
f) Directors' fees, allowances and expenses	—	..	—	—	—	—	—	—
g) Auditors' fees and expenses	1	..	3	4	—	1	—	1
h) Law charges	—	..	—	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	4	..	13	13	1	1	1	1
j) Repairs and maintenance	1	..	2	1	—	—	1	1
k) Insurance	10	..	33	28	4	4	5	4
l) Other expenditure	28	..	5	2	12	11	3	4
V. Provisions and contingencies	**153**	..	**72**	**258**	**—**	**18**	**25**	**225**
Total expenses*	**1934**	..	**4201**	**4888**	**756**	**827**	**668**	**856**
VI. Profit (loss)	**538**	..	**150**	**366**	**3**	**93**	**229**	**263**
Total (III+IV+V+VI)	**2625**	..	**4424**	**5512**	**759**	**938**	**921**	**1344**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income								
I. Interest Earned	**596**	**736**	**2954**	**3611**	**994**	**1100**	**822**	**1060**
a) Interest/discount on advances/bills	71	103	827	1062	556	670	403	545
b) Income on Investments	181	244	2030	2503	166	148	100	150
c) Interest on balances with RBI and other inter-bank funds	344	388	88	38	272	283	318	365
d) Others	—	—	9	9	—	—	—	—
II. Other income	**174**	**29**	**39**	**52**	**38**	**50**	**91**	**82**
a) Commission, exchange and brokerage	7	11	36	50	10	14	39	53
b) Other miscellaneous income	167	18	2	3	28	36	52	29
Total (I+II)	**770**	**765**	**2993**	**3664**	**1032**	**1149**	**912**	**1142**
Expenditure & Provisions								
III. Interest expended	**332**	**419**	**1924**	**2239**	**625**	**729**	**538**	**653**
a) Interest on deposits	320	408	1761	2020	494	557	451	530
b) Interest on RBI/inter-bank borrowings	12	11	163	220	125	168	11	97
c) Others	—	—	—	—	6	5	77	25
IV. Operating expenses	**261**	**272**	**780**	**972**	**220**	**256**	**211**	**258**
a) Payments to and provisions for employees	210	213	697	875	176	198	177	192
b) Rent, taxes and lighting	7	8	14	16	8	11	10	14
c) Printing and stationery	4	4	—	7	4	6	4	5
d) Advertisement and publicity	—	—	6	—	—	1	—	—
e) Depreciation on Bank's property	1	2	4	4	6	12	7	12
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	2	2	—	1	—	—
h) Law charges	—	—	1	1	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	2	3	3	3	2	3
j) Repairs and maintenance	1	1	1	1	—	1	1	—
k) Insurance	1	1	16	14	3	4	2	1
l) Other expenditure	34	40	37	49	18	19	8	30
V. Provisions and contingencies	**—**	**—**	**17**	**72**	**17**	**162**	**9**	**—**
Total expenses*	**593**	**690**	**2704**	**3211**	**845**	**986**	**749**	**910**
VI. Profit (loss)	**177**	**74**	**272**	**381**	**171**	**1**	**154**	**231**
Total (III+IV+V+VI)	**770**	**765**	**2993**	**3664**	**1032**	**1149**	**912**	**1142**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest Earned	**1210**	**1521**	**568**	**617**	**698**	**885**	**1563**	**2032**
a) Interest/discount on advances/bills	227	325	41	39	270	323	243	287
b) Income on Investments	20	72	345	373	261	155	755	1054
c) Interest on balances with RBI and other inter-bank funds	963	1123	177	204	165	407	565	691
d) Others	—	1	5	—	1	—	—	—
II. Other income	**27**	**45**	**14**	**17**	**69**	**79**	**88**	**78**
a) Commission, exchange and brokerage	22	23	8	8	15	15	87	76
b) Other miscellaneous income	5	22	7	9	53	64	1	2
Total (I+II)	**1237**	**1565**	**582**	**635**	**766**	**964**	**1651**	**2111**
Expenditure & Provisions								
III. Interest expended	**1015**	**1139**	**287**	**339**	**575**	**699**	**1757**	**2043**
a) Interest on deposits	977	1118	278	332	521	624	1567	1775
b) Interest on RBI/inter-bank borrowings	—	21	9	7	53	74	190	267
c) Others	38	—	—	—	1	1	—	1
IV. Operating expenses	**451**	**502**	**131**	**126**	**342**	**362**	**322**	**1063**
a) Payments to and provisions for employees	411	456	109	96	304	320	875	986
b) Rent, taxes and lighting	8	8	4	5	7	8	23	26
c) Printing and stationery	3	3	3	3	5	6	9	12
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	3	6	3	3	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	1	1	1
h) Law charges	—	1	—	—	—	—	1	2
i) Postage, telegrams, telephones, etc.	1	2	1	2	3	4	3	3
j) Repairs and maintenance	2	1	4	3	—	—	2	2
k) Insurance	7	10	1	4	4	5	10	12
l) Other expenditure	14	15	6	6	16	15	-605	17
V. Provisions and contingencies	**24**	**—**	**28**	**26**	**35**	**24**	**-310**	**-327**
Total expenses*	**1465**	**1641**	**418**	**465**	**917**	**1062**	**2079**	**3107**
VI. Profit (loss)	**-251**	**-75**	**136**	**143**	**-185**	**-122**	**-119**	**-669**
Total (III+IV+V+VI)	**1237**	**1565**	**582**	**635**	**766**	**964**	**1651**	**2111**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Tulsi Gramin Bank		Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
Income								
I. Interest Earned	**1489**	**1920**	**5259**	**6065**	**1852**	**2417**	**2400**	**2843**
a) Interest/discount on advances/bills	539	659	3345	3955	519	789	574	567
b) Income on Investments	939	1256	985	961	427	659	3	3
c) Interest on balances with RBI and other inter-bank funds	11	5	928	1145	859	944	1823	2253
d) Others	—	—	—	4	47	26	—	21
II. Other income	**131**	**75**	**385**	**566**	**181**	**271**	**130**	**425**
a) Commission, exchange and brokerage	130	74	89	113	21	27	22	37
b) Other miscellaneous income	1	1	297	454	159	244	108	388
Total (I+II)	**1620**	**1995**	**5644**	**6631**	**2033**	**2688**	**2530**	**3268**
Expenditure & Provisions								
III. Interest expended	**877**	**1050**	**2750**	**3440**	**1449**	**1789**	**2055**	**2413**
a) Interest on deposits	783	940	2021	2443	1372	1717	1995	2339
b) Interest on RBI/inter-bank borrowings	94	111	729	839	77	72	60	74
c) Others	—	—	—	157	—	—	—	—
IV. Operating expenses	**528**	**578**	**1399**	**1552**	**950**	**1090**	**1114**	**1156**
a) Payments to and provisions for employees	488	523	1238	1373	759	879	1054	1094
b) Rent, taxes and lighting	8	10	27	32	17	20	13	17
c) Printing and stationery	8	8	17	18	5	6	6	6
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	5	6	13	14	6	6	4	3
f) Directors' fees, allowances and expenses	—	—	—	—	1	—	—	—
g) Auditors' fees and expenses	1	3	2	2	—	3	1	2
h) Law charges	1	1	3	3	2	2	—	—
i) Postage, telegrams, telephones, etc.	4	5	20	20	4	4	2	2
j) Repairs and maintenance	1	1	4	5	1	1	—	—
k) Insurance	9	10	13	18	11	13	13	15
l) Other expenditure	4	10	62	67	145	155	20	18
V. Provisions and contingencies	**70**	**8**	**295**	**309**	**172**	**140**	**8**	**19**
Total expenses*	**1405**	**1638**	**4149**	**4992**	**2399**	**2879**	**3169**	**3569**
VI. Profit (loss)	**145**	**357**	**1200**	**1330**	**-539**	**-331**	**-647**	**-321**
Total (III+IV+V+VI)	**1620**	**1995**	**5644**	**6631**	**2033**	**2688**	**2530**	**3268**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income								
I. Interest Earned	**562**	**542**	**967**	**1169**	**758**	**919**	**619**	**843**
a) Interest/discount on advances/bills	306	273	313	345	521	667	321	402
b) Income on Investments	40	248	291	382	234	252	77	101
c) Interest on balances with RBI and other inter-bank funds	216	20	363	441	2	—	170	291
d) Others	—	—	—	—	—	—	51	49
II. Other income	**27**	**30**	**27**	**37**	**36**	**56**	**25**	**30**
a) Commission, exchange and brokerage	7	10	16	23	5	8	22	27
b) Other miscellaneous income	20	19	11	14	30	48	2	3
Total (I+II)	**590**	**572**	**995**	**1206**	**793**	**975**	**644**	**873**
Expenditure & Provisions								
III. Interest expended	**228**	**232**	**528**	**656**	**472**	**562**	**421**	**519**
a) Interest on deposits	170	171	460	584	335	398	389	462
b) Interest on RBI/inter-bank borrowings	11	17	68	72	137	28	—	1
c) Others	46	44	—	—	—	136	33	56
IV. Operating expenses	**118**	**130**	**200**	**243**	**197**	**215**	**122**	**138**
a) Payments to and provisions for employees	94	102	165	201	160	166	81	87
b) Rent, taxes and lighting	4	5	8	9	7	8	10	14
c) Printing and stationery	2	2	3	4	3	3	7	7
d) Advertisement and publicity	—	—	—	—	1	2	—	—
e) Depreciation on Bank's property	3	4	4	4	8	10	3	6
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	1	—	1	—	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	3	3	4	4	4	3	2
j) Repairs and maintenance	1	1	—	—	1	1	—	—
k) Insurance	3	3	—	—	—	2	3	3
l) Other expenditure	9	9	15	20	13	18	15	16
V. Provisions and contingencies	**16**	**8**	**37**	**28**	**—**	**65**	**15**	**25**
Total expenses*	**346**	**361**	**728**	**899**	**670**	**777**	**543**	**657**
VI. Profit (loss)	**228**	**202**	**229**	**279**	**123**	**133**	**86**	**191**
Total (III+IV+V+VI)	**590**	**572**	**995**	**1206**	**793**	**975**	**644**	**873**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS : 1998-99 AND 1999-2000 *(Concld.)*

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
Income								
I. Interest Earned	**916**	**1037**	**869**	**1088**	**423**	**526**	**466**	**505**
a) Interest/discount on advances/bills	174	256	222	273	248	319	180	228
b) Income on Investments	191	193	291	295	30	109	84	99
c) Interest on balances with RBI and other inter-bank funds	549	584	357	521	144	99	202	178
d) Others	1	4	—	—	—	—	—	—
II. Other income	**25**	**31**	**48**	**54**	**37**	**50**	**30**	**32**
a) Commission, exchange and brokerage	18	22	46	54	8	8	21	22
b) Other miscellaneous income	7	9	2	—	29	41	9	10
Total (I+II)	**941**	**1068**	**917**	**1142**	**459**	**576**	**496**	**537**
Expenditure & Provisions								
III. Interest expended	**419**	**495**	**587**	**693**	**266**	**326**	**238**	**274**
a) Interest on deposits	358	418	528	636	229	284	205	236
b) Interest on RBI/inter-bank borrowings	49	65	59	58	7	8	—	—
c) Others	12	13	—	—	31	35	34	37
IV. Operating expenses	**368**	**292**	**240**	**258**	**137**	**153**	**125**	**137**
a) Payments to and provisions for employees	344	262	209	222	118	132	107	117
b) Rent, taxes and lighting	4	5	7	7	5	6	4	4
c) Printing and stationery	3	3	4	4	3	3	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	4	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	1	—	1	—	1
h) Law charges	—	—	2	4	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	4	1	2	1	1	1	1
j) Repairs and maintenance	1	1	1	—	—	—	—	—
k) Insurance	—	—	3	7	1	2	2	2
l) Other expenditure	11	13	9	7	6	6	7	8
V. Provisions and contingencies	**—**	**—**	**4**	**4**	**3**	**15**	**14**	**17**
Total expenses*	**787**	**787**	**828**	**951**	**403**	**479**	**363**	**410**
VI. Profit (loss)	**154**	**281**	**86**	**187**	**53**	**81**	**119**	**109**
Total (III+IV+V+VI)	**941**	**1068**	**917**	**1142**	**459**	**576**	**496**	**537**

Note

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.

TABLE 52 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000

(Amount in Rs. lakh)

Bank name	As on March 31											
	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endorsements and other obligations		Others @		Total	
			In India		Outside India							
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
State Bank of India and its Associates												
State Bank of India	3851805	4906499	925092	903640	603272	576348	978572	1294170	282761	557600	6641501	8238257
State Bank of Bikaner and Jaipur	4319	15673	33242	34536	—	—	37750	38644	9791	8168	85102	97020
State Bank of Hyderabad	134651	237743	56198	69423	13411	18186	80182	107270	6424	6064	290865	438686
State Bank of Mysore	62998	106408	29142	29306	4095	6534	45209	52780	11791	9340	153236	204368
State Bank of Patiala	45859	77072	30187	49001	10	133	62862	52644	5141	4893	144058	183743
State Bank of Saurashtra	45909	77553	17257	19795	—	729	52352	56483	1812	624	117331	155183
State Bank of Travancore	79829	194111	38731	38237	1951	329	28760	31003	25422	24116	174694	287796
State Bank of Indore	31844	53014	12246	13783	2171	1699	21449	29788	6176	6282	73887	104566
Total	**4257215**	**5668074**	**1142095**	**1157721**	**624909**	**603958**	**1307136**	**1662783**	**349319**	**617085**	**7680673**	**9709621**
Nationalised Banks												
Bank of Baroda	762145	751812	233705	212647	84802	119886	179608	173952	61228	72121	1321489	1330418
Allahabad Bank	224751	437809	69142	74839	—	—	69601	83092	5189	12956	368683	608697
Andhra Bank	66657	144402	40433	48879	—	—	19153	28121	43849	38230	170092	259632
Bank of India	1416427	1773761	176687	227593	78801	40598	242798	230943	257255	342683	2171968	2615579
Bank of Maharashtra	314190	423742	73635	94796	7570	12536	23879	40046	11619	11910	430894	583030
Canara Bank	850496	1479980	364562	414545	1030	4009	187709	249767	78249	95489	1482046	2243790
Central Bank of India	488423	594194	125964	118761	21502	22888	113320	107522	35662	33266	784872	876631
Corporation Bank	165437	206588	81278	83115	2135	3354	29290	41149	8852	5454	286991	339659
Dena Bank	71512	136891	80811	61857	—	—	72811	79805	25016	20082	250151	298635
Indian Bank	378600	493181	35662	43733	2688	4487	142424	121914	43019	44279	602393	707593
Indian Overseas Bank	117586	173965	135724	127425	14619	9878	91328	114616	10969	17634	370226	443518
Oriental Bank of Commerce	53739	59851	85196	94922	1957	2379	35413	40552	19968	21187	196273	218891
Punjab & Sind Bank	47847	60615	55998	57586	—	—	25304	30176	2480	1776	131629	150154
Punjab National Bank	318997	394204	207547	194706	53461	61312	169249	197776	96148	108378	845402	956376
Syndicate Bank	490940	619074	86655	95126	210	166	41474	54548	28644	28793	647924	797706
Union Bank of India	336687	395196	111071	103685	6178	5938	41870	49464	48708	54368	544513	608650
United Bank of India	8103	8039	38981	32451	6211	5563	17909	19247	6218	2370	77422	67670
UCO Bank	248117	247587	97169	84028	3178	3310	44411	55579	9688	13271	402563	403777
Vijaya Bank	100172	114886	47587	55083	—	—	28674	31271	2087	3166	178519	204406
Total	**6460826**	**8515776**	**2147807**	**2225777**	**284343**	**296304**	**1576225**	**1749540**	**794848**	**927414**	**11264049**	**13714812**

Note

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source : Annual accounts of banks of respective years.

TABLE 52 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

(Amount in Rs. lakh)

Bank name	As on March 31											
	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endorsements and other obligations		Others @		Total	
			In India		Outside India							
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Other Scheduled Commercial Banks												
Bank of Madura	115364	52289	11379	11283	—	—	3706	11817	664	990	131114	76379
Bank of Punjab	97102	145926	7161	12903	—	—	5276	9879	1154	1865	110693	170572
Bank of Rajasthan	19174	18924	13451	16880	—	—	12322	10334	11398	11716	56345	57856
Benares State Bank	1597	1769	892	848	—	—	534	532	26	26	3049	3176
Bharat Overseas Bank	10317	17062	2715	3141	1655	1299	3079	3314	371	1465	18136	26282
Catholic Syrian Bank	7763	16277	2814	3801	—	—	1150	3830	2497	2413	14244	26321
Centurion Bank	33515	350325	6910	29625	—	—	8289	35885	6736	6662	55450	422497
City Union Bank	63531	36648	6512	7430	—	—	5488	6100	29	82	75560	50260
Development Credit Bank	45324	176982	6133	12938	—	3694	11480	18288	2361	4685	65297	216588
Dhanalakshmi Bank	32	3740	1800	3413	—	—	802	2392	2584	1112	5217	10657
Federal Bank	89037	105597	18357	22642	—	—	18927	21130	10032	9393	136353	158762
Ganesh Bank of Kurundwad	—	—	412	366	—	—	117	115	—	—	529	481
Global Trust Bank	340449	507297	75336	124202	—	—	37415	52207	10038	18114	463238	701820
HDFC Bank	547094	785810	105653	159293	—	—	106586	95588	82960	122585	842293	1163276
ICICI Bank	396668	735497	46298	75644	—	—	55866	84896	2565	2935	501397	898972
IDBI Bank	161001	259562	25526	56739	213	—	30256	62779	—	271	216996	379351
IndusInd Bank	349596	312435	96658	86737	—	—	56116	49593	6749	7773	509119	456538
Jammu & Kashmir Bank	29233	12210	2800	3301	314	14	860	796	2322	2414	35529	18735
Karnataka Bank	120981	264205	11654	15845	—	—	12584	16991	3704	4233	148924	301273
Karur Vysya Bank	30591	72343	7241	9471	—	—	15092	22614	171	142	53095	104569
Lakshmi Vilas Bank	29842	34673	8377	9492	—	—	8587	20173	2886	3796	49692	68134
Lord Krishna Bank	—	—	7743	8746	—	—	1753	1014	177	612	9674	10372
Nainital Bank	—	—	68	64	—	—	8	51	3	23	78	138
Nedungadi Bank	3589	3463	2500	5502	—	—	2192	3547	178	435	8459	12948
Ratnakar Bank	—	—	1145	1119	—	—	167	227	48	48	1360	1394
Sangli Bank	1318	8188	1828	1820	—	—	259	162	1784	1540	5190	11709
SBI Commercial & Intl. Bank	70805	83875	5429	3942	2199	1914	6962	4615	639	578	86034	94924
South Indian Bank	17256	15290	15220	11101	—	—	12532	17209	1929	2327	46937	45927
Tamilnad Mercantile Bank	47560	30465	7550	9563	—	—	13537	18062	1361	2304	70008	60394
Times Bank	220571		26752		—		15675		597		263595	
United Western Bank	16436	12533	47283	49010	—	—	577	700	3614	5102	67910	67345
UTI Bank	175837	340938	19716	28978	—	—	38719	26712	3229	3827	237501	400455
Vysya Bank	407284	566555	66096	72901	—	—	13404	14747	10871	15119	497656	669322
Total	**3448867**	**4970878**	**659410**	**858739**	**4381**	**6924**	**500317**	**616298**	**173679**	**234587**	**4786653**	**6687427**

Note

1. @ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source : Annual accounts of banks of respective years.

TABLE 52 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Concld.)*

(Amount in Rs. lakh)

Bank name	As on March 31											
	Liability on account of outstanding forward exchange contracts		Guarantees given on behalf of constituents				Acceptances, endorsements and other obligations		Others @		Total	
			In India		Outside India							
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks												
ABN Amro Bank	2026477	2586535	89503	116380	53207	58604	119759	112500	17506	70788	2306452	2944807
Abu-dhabi Commercial Bank	13085	90053	1598	1507	9969	7597	4459	4186	588	90581	29700	103871
American Express Bank	876331	1250785	17764	10928	3517	4574	29408	15818	47514	59956	974533	1342061
Arab Bangladesh Bank	—	—	83	90	714	31	3	6	—	19	799	146
Bank International Indonesia	6441	1766	1478	604	—	—	2992	—	—	1766	10911	2370
Bank Muscat International	150	4275	20	724	—	—	—	—	50	2964	220	7963
Bank of America	2933526	2544483	114552	56052	—	—	82658	32418	27969	77004	3158705	2709957
Bank of Bahrain & Kuwait	16911	30924	1399	5950	—	—	3576	3766	—	47	21886	40687
Bank of Ceylon	26616	30537	408	469	—	—	589	902	—	—	27613	31908
Bank of Nova Scotia	146475	179271	34426	62510	1542	2332	20152	34541	367	34	202962	278688
Bank of Tokyo	72011	76635	41536	42477	—	—	35789	22085	64	42	149400	141239
Banque Nationale de Paris	121359	823206	24436	26335	—	—	40052	53782	2466	7575	188313	910899
Barclays Bank	612383	798028	5007	3933	—		6387	712	348	546	624125	803219
British Bank of Middle East	179601		3132		227		1006		322		184287	
Chase Manhattan Bank	234522	229161	1511	359	12391	14999	17261	—	—	—	265686	244520
Chinatrust Commercial Bank	4298	1297	134	263	—	—	78	893	26	17	4536	2469
Cho Hung Bank	5131	436	12807	31752	—	—	570	871	201	30	18709	33090
Citibank	2703097	3069266	53599	57287	11236	4438	134352	106251	17029	78683	2919313	3315925
Commerz Bank	193960	147300	23241	25888	245	524	14832	885	—	4660	232279	179257
Credit Agricole Indosuez	246046	216286	23901	19547	3906	13718	9379	8229	7889	7966	291121	265746
Credit Lyonnais	536819	1068355	19375	44795	6339	9886	48125	47088	4690	3010	615648	1173134
Deutsche Bank (Asia)	812084	1203035	144536	117057	41601	54778	97468	76458	102257	214191	1197946	1665520
Development Bank of Singapore	227908	143812	4974	4134	—	—	2662	5618	2575	260	238119	153824
Dresdner Bank	46444	29987	11061	16938	15925	11494	1037	4682	26	26	74493	63126
Grindlays Bank	1925746	2382935	227458	301057	15129	17978	91507	125143	178931	246257	2438771	3073371
Hanil Bank	25263		421		—		9116		—		34800	
Hongkong & Shanghai Bank	2757122	3004981	96583	111935	19516	8165	75632	92194	12073	275747	2960926	3493022
ING Bank	31503	16764	8397	9605	5519	4607	4562	3652	8088	3615	58069	38243
KBC Bank	849	476972	—	5105	—	130	—	2775	—	—	849	484981
Krung Thai Bank	1742	167	—	—	—	—	—	58	—	—	1742	226
Mashreq Bank	7804	9999	152	5197	5931	4406	7145	6488	757	1504	21790	27595
Morgan Guaranty Trust	—	872915	—	—	—	—	—	—	—	32500	—	905415
Oman International Bank	153847	278802	3349	4495	—	—	5085	2926	—	11	162281	286234
Overseas Chinese Bank	5098	436	284	102	—	—	1215	1468	—	—	6597	2006
Sakura Bank	29621	37717	23457	30996	—	—	—	14021	14138	—	67216	82733
Sanwa Bank	1276	3666	112	74	—	—	1377	518	—	—	2766	4258
Societe Generale	483073	789387	29691	29173	—	—	10417	5827	1636	1562	524816	825949
Sonali Bank	796	485	17	16	16	19	9	46	—	—	836	566
Standard Chartered Bank	1775890	2247719	185566	217902	—	—	66408	62607	7163	99090	2031227	2631119
State Bank of Mauritius	5562	10136	1554	4625	—	27	4050	4207	3578	4559	14744	23554
Sumitomo Bank	25263	15085	421	421	—	—	9116	9471	—	—	34800	24978
The Fuji Bank	2483	2798	428	872	—	—	700	2529	—	—	3611	6199
The Siam Commercial Bank	522	534	—	—	—	—	—	—	5957	5222	6480	5756
Toronto Dominion Bank	—	3359	910	1340	—	—	672	—	—	—	1582	4699
Total	**19275136**	**24649370**	**1209821**	**1368893**	**207229**	**218305**	**959604**	**865623**	**464207**	**1321154**	**22115457**	**28423346**
All Scheduled Commercial Banks	**33442043**	**43804099**	**5158592**	**5611130**	**1120863**	**1125492**	**4343281**	**4894244**	**1782053**	**3100241**	**45846833**	**58535205**

Note

@ : Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments.

Source : Annual accounts of banks of respective years.

TABLE 53 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000

(Amount in Rs. lakh)

Bank Name	For the year ended March 31, 2000					
	Provisions and Contingencies for					
	Income tax	Other taxes	Non-performing assets	Investments	Others @	Total
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
State Bank of India	97850	16148	126423	-53838	28511	215095
State Bank of Bikaner & Jaipur	6375	969	8030	—	-3628	11746
State Bank of Hyderabad	12162	1155	12860	-479	2665	28364
State Bank of Indore	..	..	..	..	..	8409
State Bank of Mysore	3877	—	7458	-814	921	11442
State Bank of Patiala	11270	—	11044	1714	1409	22009
State Bank of Saurashtra	1750	734	2701	—	2402	7587
State Bank of Travancore	2900	875	8447	—	-646	11576
Nationalised Banks						
Allahabad Bank	2721	—	10825	3529	4554	21629
Andhra Bank	8100	1200	6601	-415	1403	16889
Bank of Baroda	24008	—	33278	545	-2941	54890
Bank of India	7714	—	38608	—	4695	51017
Bank of Maharashtra	4900	—	7409	344	1493	14146
Canara Bank	12100	—	—	—	56611	68711
Central Bank of India	4834	—	18968	860	2424	27086
Corporation Bank	10540	—	7000	2281	-553	19268
Dena Bank	2480	—	15058	-3830	1861	15569
Indian Bank	—	—	23395	4259	17429	45083
Indian Overseas Bank	2458	—	9188	529	2613	14789
Oriental Bank of Commerce	6006	—	12748	—	3975	22729
Punjab & Sind Bank	58	—	3185	26	408	3677
Punjab National Bank	12400	—	19746	-779	9835	41202
Syndicate Bank	2600	—	—	—	3892	6492
Union Bank of India	2140	—	20100	-866	7665	29039
United Bank of India	-307	—	6415	-933	118	5293
UCO Bank	1533	—	9799	—	2687	14019
Vijaya Bank	382	—	—	—	6878	7260

Note

@ : Including provisions for standard assets.

Source : Annual accounts of banks.

TABLE 53 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	For the year ended March 31, 2000					
	Provisions and Contingencies for					
	Income tax	Other taxes	Non-performing assets	Investments	Others @	Total
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Bank of Madura	1400	320	85	—	3182	4987
Bank of Punjab	851	—	430	352	442	2075
Bank of Rajasthan	-68	—	768	—	-70	629
Benares State Bank	—	43	481	28	86	638
Bharat Overseas Bank	489	—	1261	3	180	1933
Catholic Syrian Bank	500	—	1451	—	-59	1892
Centurion Bank	943	2	960	540	628	3073
City Union Bank	1380	210	—	10	1300	2900
Development Credit Bank	—	1180	1841	369	12	3402
Dhanalakshmi Bank	—	519	1070	-32	327	1883
Federal Bank	800	—	7188	—	923	8911
Ganesh Bank of Kurundwad	—	—	57	—	—	57
Global Trust Bank	4041	—	9323	—	576	13941
HDFC Bank	7481	3	5360	581	526	13951
ICICI Bank	2660	643	7550	1284	—	12137
IDBI Bank	1732	—	231	-3	305	2265
Indusind Bank	620	—	1154	2240	9463	13477
Jammu & Kashmir Bank	5748	—	2077	1309	2057	11191
Karnataka Bank	1198	535	2277	-1755	—	2255
Karur Vysya Bank	2153	400	1539	-296	—	3796
Lakshmi Vilas Bank	1600	—	810	—	499	2909
Lord Krishna Bank	97	120	584	—	20	821
Nainital Bank	195	—	—	37	188	419
Nedungadi Bank	400	185	611	—	-36	1160
Ratnakar Bank	164	—	171	4	42	381
Sangli Bank	160	5	410	103	521	1198
SBI Commercial & Intl Bank	44	—	959	-74	171	1100
South Indian Bank	1969	468	2541	—	460	5438
Tamilnad Mercantile Bank	1550	—	1280	—	395	3225
United Western Bank	1931	—	1462	825	4480	8698
UTI Bank	2775	—	906	213	2630	6524
Vysya Bank	25	—	4698	—	2908	7631

Note

@ : Including provisions for standard assets.

Source : Annual accounts of banks.

TABLE 53 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000 *(Concld.)*

(Amount in Rs. lakh)

Bank Name	For the year ended March 31, 2000					
	Provisions and Contingencies for					
	Income tax	Other taxes	Non-performing assets	Investments	Others @	Total
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
Barclays Bank	—	41	438	—	18	497
Sanwa Bank	254	25	433	—	36	748
ING Bank	249	49	2066	44	975	3383
Chase Manhattan Bank	940	4	—	—	3	947
Toronto Dominion Bank	247	11	—	3	27	288
State Bank of Mauritius	285	47	109	1	524	965
The Fuji Bank	—	—	806	—	—	806
Arab Bangladesh Bank	208	2	32	—	2	243
Cho Hung Bank	450	—	14	—	542	1006
Chinatrust Commercial Bank	84	18	—	12	29	144
Krung Thai Bank	86	—	—	-1	68	153
Overseas Chinese Bank	122	—	—	—	134	257
Sumitomo Bank	353	—	—	—	388	741
Bank Muscat International	10	7	7	—	6	30
Morgan Guaranty Trust	93	—	—	—	—	93
KBC Bank	143	—	22	65	—	230
ABN Amro Bank	9300	505	1246	-218	211	11044
American Express Bank	3144	—	—	32	1528	4703
Bank of America	10060	856	—	—	2236	13152
Bank of Tokyo	-801	133	3967	-164	-9951	-6817
Banque Nationale de Paris	2223	—	96	304	401	3024
Standard Chartered Bank	2514	—	12514	39	—	15067
Development Bank of Singapore	181	28	251	-6	55	509
Citibank	23103	—	8698	-3844	—	27957
Commerzbank	92	-3	—	—	20	110
Hongkong & Shanghai Bank	14730	—	—	350	3236	18316
Sakura Bank	794	9	332	—	1014	2149
Grindlays Bank	21011	—	—	-1219	8135	27928
Sonali Bank	118	—	—	—	—	118
Deutsche Bank (Asia)	13049	360	5425	195	—	19029
Abu-dhabi Commercial Bank	750	—	351	40	191	1333
Mashreq Bank	30	—	—	-1	1406	1434
Credit Agricole Indosuez	148	—	5890	—	—	6038
Bank of Nova Scotia	1354	127	518	-103	216	2112
Societe Generale	2	51	-3022	—	3447	478
Oman International Bank	—	43	4963	—	260	5266
Bank of Bahrain & Kuwait	129	—	315	14	15	472
Credit Lyonnais	2000	—	720	-403	242	2559
Dresdner Bank	470	—	3987	—	33	4490
The Siam Commercial Bank	264	—	155	1	30	449
Bank of Cylon	410	13	180	—	—	602
Bank International Indonesia	—	—	-177	-18	7	-188

Note

@ : Including provisions for standard assets.

Source : Annual accounts of banks.

TABLE 54 : MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000

(Amount in Rs. lakh)

Bank Name	Gross NPAs				Net NPAs	
	As on March 31, 1999	Addition during the year	Deduction during the year	As on March 31, 2000	As on March 31, 1999	As on March 31, 2000
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
State Bank of India	1406475	368124	249971	1524628	590596	628399
State Bank of Bikaner & Jaipur	67548	19604	9805	77347	41026	45333
State Bank of Hyderabad	90152	24711	21291	93572	46956	44420
State Bank of Mysore	58944	16172	20135	54981	34056	34056
State Bank of Patiala	71575	14880	19702	66953	..	..
State Bank of Saurashtra	45827	11779	10667	46939	20888	25145
State Bank of Travancore	88562	24373	31827	81108	47360	45166
State Bank of Indore	..	..	..	..	..	..
Nationalised Banks						
Bank of Baroda	368557	82853	61688	389722	161062	168631
Allahabad Bank	152011	43435	26030	169416	86681	100278
Bank of India	303200	130400	87200	346400	177100	220600
Bank of Maharashtra	71576	19717	19614	71679	35935	37047
Canara Bank	209989	74974	83504	201459	138408	124376
Dena Bank	85790	78547	24377	139960	50437	98317
Indian Bank	370884	35103	70530	335457	162454	132705
Indian Overseas Bank	144149	41225	23094	162280	162280	88538
Central Bank of India	243600	76400	35700	284300	125400	155500
Union Bank of India	153572	56295	21747	188120	98451	116428
Punjab National Bank	283219	86819	57361	312677	169461	191695
United Bank of India	154856	13878	16697	152037	58015	58724
UCO Bank	171618	27668	34145	165141	71563	68388
Syndicate Bank	107428	18842	27055	99215	..	..
Andhra Bank	45021	11338	10681	45678	19257	19360
Corporation Bank	36799	35691	29187	43303	12384	14880
Oriental Bank of Commerce	49804	23659	20712	52751	34805	33642
Punjab & Sind Bank	73085	11944	7349	77680	43057	44688
Vijaya Bank	54937	17981	16199	56719	25042	31016

Source : Annual accounts of banks.

TABLE 54 : MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000 *(Contd.)*

(Amount in Rs. lakh)

Bank Name	Gross NPAs				Net NPAs	
	As on March 31, 1999	Addition during the year	Deduction during the year	As on March 31, 2000	As on March 31, 1999	As on March 31, 2000
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
Development Credit Bank	6475	7750	2110	12115	1841	3403
UTI Bank	15730	6312	2689	19353	13614	16507
IndusInd Bank	22368	13246	9084	26530	21976	21976
ICICI Bank	10145	6772	7456	9461	5592	5592
Bank of Madura	16231	4762	4190	16803	8686	9276
Bank of Rajasthan	35994	5549	5198	36345	17039	17039
Benares State Bank	..	..	..	..	..	..
Catholic Syrian Bank	18945	3964	3931	18978	14112	13141
City Union Bank	8376	2802	1086	10092	5305	5581
Karur Vysya Bank	9846	3523	1910	11459	6239	6794
Lakshmi Vilas Bank	8828	3567	2721	9674	6093	6175
Global Trust Bank	8883	—	3950	4933	7570	2786
HDFC Bank	3910	10938	2665	12183	2585	3697
Nedungadi Bank	9365	6598	1386	14537	7936	12534
Centurion Bank	7365	3530	3766	7129	..	..
Bank of Punjab	4161	2716	830	6047	3086	4301
Ratnakar Bank	2022	881	359	2544	1275	1632
Sangli Bank	8106	931	1319	7718	3596	3594
Tamilnad Mercantile Bank	11138	4681	1574	14245	5480	7200
Federal Bank	47922	15316	14194	49044	31812	34500
Karnataka Bank	16904	8247	2836	22315	10183	14018
Nainital Bank	1057	175	200	1032	246	82
Bharat Overseas Bank	5213	3489	512	8190	4396	2635
South Indian Bank	24334	5511	3580	26265	18316	17454
Lord Krishna Bank	8898	1239	1462	8675	7573	6766
Vysya Bank	58959	13498	25580	46877	39832	39832
Jammu & Kashmir Bank	24400	6700	7300	23800	11200	11300
IDBI Bank	1654	2019	27	3645	1372	3132
United Western Bank	18666	25106	9665	15441	13833	11363
Dhanalakshmi Bank	9636	3971	1850	11757	8582	8582
SBI Commercial & Intl. Bank	8523	1537	2453	7607	5566	5139
Ganesh Bank of Kurundwad	810	565	91	1284	467	779

Source : Annual accounts of banks.

TABLE 54 : MOVEMENTS OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999-2000 *(Concld.)*

(Amount in Rs. lakh)

Bank Name	Gross NPAs				Net NPAs	
	As on March 31, 1999	Addition during the year	Deduction during the year	As on March 31, 2000	As on March 31, 1999	As on March 31, 2000
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
Barclays Bank	1012	533	90	1455	170	..
Sanwa Bank	2280	1258	199	3339	..	..
ING Bank	1750	2983	980	3753	1545	1458
Chase Manhattan Bank	..	..	..	..	..	..
Toronto Dominion Bank	..	..	..	..	..	..
State Bank of Mauritius	2214	833	689	2358	1981	2122
The Fuji Bank	855	1934	1	2789	..	..
Arab Bangladesh Bank	—	75	—	75	—	43
Cho Hung Bank	7160	—	—	7160	6644	5011
Chinatrust Commercial Bank	410	—	—	410	349	349
Krung Thai Bank	..	..	..	..	..	..
Overseas Chinese Bank	—	403	—	403	—	273
Sumitomo Bank	100	3538	20	3618	..	..
Bank Muscat International	—	73	—	73	—	61
Morgan Guaranty Trust	..	..	..	..	..	..
KBC Bank	..	..	..	..	..	..
ABN Amro Bank	3587	1114	706	3995	930	1195
American Express Bank	6263	6435	6138	6560	2231	3854
Bank of America	694	8379	512	8561	—	6865
Bank of Tokyo	14808	1595	12215	4189	6695	962
Banque Nationale de Paris	1894	253	439	1708	386	57
Standard Chartered Bank	31048	16158	10630	36576	10752	8806
Development Bank of Singapore	372	190	562	—	188	—
Citibank	15160	796	3910	120461	10249	6976
Commerzbank	1214	—	87	1127	1092	1005
Hongkong & Shanghai Bank	25318	23108	4301	44125	2543	4482
Sakura Bank	9715	489	49	10155	5458	5458
Grindlays Bank	20095	7504	7705	19894	1105	137
Sonali Bank	..	..	..	..	..	..
Deutsche Bank (Asia)	9466	15756	2426	22796	2087	9385
Abu-dhabi Commercial Bank	2040	468	491	2016	502	502
Mashreq Bank	8209	704	2244	6669	3925	2560
Credit Agricole Indosuez	15271	1224	2390	14105	4566	10090
Bank of Nova Scotia	6090	998	4692	2396	1729	1011
Societe Generale	8275	167	4644	3798	3456	2018
Oman International Bank	16323	8110	1075	23358	7726	6680
Bank of Bahrain & Kuwait	6020	246	1852	4414	2433	1969
Credit Lyonnais	940	2409	176	3174	125	1637
Dresdner Bank	4178	607	409	4375	..	..
The Siam Commercial Bank	936	—	235	701	843	547
Bank of Cylon	1587	1735	585	2737	..	..
Bank International Indonesia	2599	1601	1357	2843	445	869

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	State Bank of India	State Bank of Bikaner and Jaipur	State Bank of Hyderabad	State Bank of Mysore	State Bank of Patiala	State Bank of Saurashtra	State Bank of Travancore	State Bank of Indore
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	**18666643**	**907402**	**1252699**	**663235**	**1018169**	**577289**	**1018260**	**509637**
a) 1-14 days	2464698	78516	130264	..	..	..	116330	..
b) 15-28 days	292506	13879	45220	..	..	..	15581	..
c) 28 days to 3 months	491141	39660	102058	..	..	..	106754	..
d) Over 3 months to 6 months	755919	59871	127848	..	..	..	92663	..
e) Over 6 months to one year	1638636	113377	172347	..	..	..	447174	..
f) Over one year to 3 years	9780393	560588	614964	..	..	..	214331	..
g) Over 3 years to 5 years	2709089	31515	33520	..	..	..	18611	..
h) Over 5 years	534261	9996	26478	..	..	..	6816	..
II. Borrowings	**233989**	**9481**	**18323**	**47465**	**6267**	**27640**	**6148**	**17765**
a) 1-14 days	1018	8591	—	..	..	..	1628	..
b) 15-28 days	27344	—	—	..	..	..	—	..
c) 28 days to 3 months	2085	—	333	..	..	..	281	..
d) Over 3 months to 6 months	20551	159	2539	..	..	..	698	..
e) Over 6 months to one year	22661	123	2970	..	..	..	969	..
f) Over one year to 3 years	71395	454	8702	..	..	..	2036	..
g) Over 3 years to 5 years	36389	142	3617	..	..	..	430	..
h) Over 5 years	52546	12	162	..	..	..	106	..
III. Loans and Advances	**8009200**	**440111**	**608753**	**349510**	**577541**	**319973**	**513121**	**284153**
a) 1-14 days	201241	25178	50695	..	..	..	46341	..
b) 15-28 days	54043	8798	28716	..	..	..	33081	..
c) 28 days to 3 months	425773	31211	49196	..	..	..	13079	..
d) Over 3 months to 6 months	110749	34911	34474	..	..	..	11172	..
e) Over 6 months to one year	227386	64750	66634	..	..	..	8202	..
f) Over one year to 3 years	3369697	196946	255851	..	..	..	292478	..
g) Over 3 years to 5 years	1001683	36909	47560	..	..	..	45124	..
h) Over 5 years	618628	41408	75627	..	..	..	63644	..

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	State Bank of India	State Bank of Bikaner and Jaipur	State Bank of Hyderabad	State Bank of Mysore	State Bank of Patiala	State Bank of Saurashtra	State Bank of Travancore	State Bank of Indore
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	**8867876**	**484551**	**702771**	**302620**	**452388**	**257004**	**487158**	**240080**
a) 1-14 days	33177	1956	970	..	..	..	1455	..
b) 15-28 days	44130	2864	2043	..	..	..	—	..
c) 28 days to 3 months	379252	3256	10378	..	..	..	11356	..
d) Over 3 months to 6 months	191671	6105	14387	..	..	..	21923	..
e) Over 6 months to one year	133545	12190	15527	..	..	..	9306	..
f) Over one year to 3 years	1363816	137343	119880	..	..	..	119984	..
g) Over 3 years to 5 years	2324253	72783	130886	..	..	..	72578	..
h) Over 5 years	4398032	248054	408700	..	..	..	250556	..
V. Foreign Currency Assets	**2670956**	**14777**	**29107**	..	..	..	**82739**	**..**
a) 1-14 days	1797753	—	13394	..	..	..	28695	..
b) 15-28 days	107873	—	—	..	..	..	15108	..
c) 28 days to 3 months	136883	—	153	..	..	..	36707	..
d) Over 3 months to 6 months	427388	14777	15560	..	..	..	2229	..
e) Over 6 months to one year	32365	—	—	..	..	..	—	..
f) Over one year to 3 years	129290	—	—	..	..	..	—	..
g) Over 3 years to 5 years	23972	—	—	..	..	..	—	..
h) Over 5 years	15432	—	—	..	..	..	—	..
VI. Foreign Currency Liabilities	**2588616**	**19919**	**24124**	..	..	..	**83708**	**..**
a) 1-14 days	1575506	—	777	..	..	..	18287	..
b) 15-28 days	33743	—	2640	..	..	..	1509	..
c) 28 days to 3 months	112847	—	2535	..	..	..	6260	..
d) Over 3 months to 6 months	140581	10905	3395	..	..	..	11525	..
e) Over 6 months to one year	282828	2800	8209	..	..	..	16540	..
f) Over one year to 3 years	436458	2225	6568	..	..	..	29587	..
g) Over 3 years to 5 years	736	3989	—	..	..	..	—	..
h) Over 5 years	5917	—	—	..	..	..	—	..

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Bank of Baroda	Allahabad Bank	Bank of India	Bank of Maharashtra	Canara Bank	Dena Bank	Indian Bank	Indian Overseas Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	**3926500**	**176421**	**4774389**	**1340655**	**4800136**	**1328661**	**1911350**	**2431775**
a) 1-14 days	591500	..	..	109111	..	88714	143879	..
b) 15-28 days	63800	..	..	32599	..	23023	80007	..
c) 28 days to 3 months	198600	..	..	79586	..	78850	158767	..
d) Over 3 months to 6 months	210800	..	..	94481	..	97205	160398	..
e) Over 6 months to one year	360400	..	..	146658	..	255969	235800	..
f) Over one year to 3 years	2351900	..	..	682215	..	686658	893729	..
g) Over 3 years to 5 years	105400	..	..	147541	..	71869	132055	..
h) Over 5 years	44100	..	..	48464	..	26373	106715	..
II. Borrowings	**36100**	**3458**	**187593**	**24201**	**132416**	**75469**	**29445**	**29706**
a) 1-14 days	600	..	..	12444	..	20683	16325	..
b) 15-28 days	—	..	..	—	..	—	2	..
c) 28 days to 3 months	300	..	..	142	..	2655	1443	..
d) Over 3 months to 6 months	5900	..	..	1749	..	38217	1874	..
e) Over 6 months to one year	5200	..	..	2438	..	2118	2203	..
f) Over one year to 3 years	18700	..	..	3753	..	7475	3647	..
g) Over 3 years to 5 years	3700	..	..	2519	..	3280	1506	..
h) Over 5 years	1700	..	..	1156	..	1041	2445	..
III. Loans and Advances	**1989900**	**824006**	**2523105**	**566826**	**2354673**	**711788**	**820340**	**1157320**
a) 1-14 days	804300	..	..	37485	..	44971	84804	..
b) 15-28 days	23900	..	..	12991	..	9565	87361	..
c) 28 days to 3 months	112800	..	..	37465	..	26220	53333	..
d) Over 3 months to 6 months	61300	..	..	38022	..	15004	40236	..
e) Over 6 months to one year	55100	..	..	113493	..	13363	30077	..
f) Over one year to 3 years	542000	..	..	148947	..	211148	265258	..
g) Over 3 years to 5 years	140700	..	..	141018	..	281060	81934	..
h) Over 5 years	249800	..	..	37405	..	110457	177337	..

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Bank of Baroda	Allahabad Bank	Bank of India	Bank of Maharashtra	Canara Bank	Dena Bank	Indian Bank	Indian Overseas Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	**1738500**	**822061**	**1666577**	**748797**	**2002280**	**691530**	**854658**	**1025046**
a) 1-14 days	15700	..	..	1242	..	2815	—	..
b) 15-28 days	—	..	..	418	..	—	—	..
c) 28 days to 3 months	36200	..	..	6544	..	7748	640	..
d) Over 3 months to 6 months	41200	..	..	9580	..	5588	9227	..
e) Over 6 months to one year	42900	..	..	24809	..	7035	8535	..
f) Over one year to 3 years	227300	..	..	88328	..	77135	49811	..
g) Over 3 years to 5 years	344300	..	..	135400	..	87618	60886	..
h) Over 5 years	1030900	..	..	482476	..	503591	725559	..
V. Foreign Currency Assets	**1620200**	**9052**	**431345**	**27323**	**457900**	**24787**	**229365**	**453318**
a) 1-14 days	438300	6934	80604	3817	121700	2710	12883	108141
b) 15-28 days	304200	786	48247	6634	45800	591	24835	63121
c) 28 days to 3 months	148600	1308	85400	9595	92300	1329	15735	169085
d) Over 3 months to 6 months	217600	—	157113	5390	109600	2439	23734	38414
e) Over 6 months to one year	102800	24	6739	319	60900	6461	2173	16549
f) Over one year to 3 years	207000	—	49135	1568	6500	10783	46845	10977
g) Over 3 years to 5 years	53400	—	2107	—	11600	474	26842	10778
h) Over 5 years	148300	—	2000	—	9500	—	76318	36253
VI. Foreign Currency Liabilities	**1540200**	**14697**	**369945**	**10139**	**348500**	**61165**	**234365**	**447271**
a) 1-14 days	416300	8254	34945	1887	42400	13399	19697	84907
b) 15-28 days	150400	2931	12677	5290	16500	6601	53357	44981
c) 28 days to 3 months	195600	300	26774	1262	50500	18403	46155	126577
d) Over 3 months to 6 months	199200	335	45534	823	42500	16390	17837	56664
e) Over 6 months to one year	139200	1414	89386	877	85300	4534	22636	53669
f) Over one year to 3 years	306200	1463	160629	—	110000	1738	30294	33830
g) Over 3 years to 5 years	7300	—	—	—	1300	59	594	2178
h) Over 5 years	126000	—	—	—	—	41	43795	44465

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Central Bank of India	Union Bank of India	Punjab National Bank	United Bank of India	UCO Bank	Syndicate Bank	Andhra Bank	Corporation Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	**3587171**	**3110536**	**4748323**	**1678768**	**1835995**	**2137100**	**1441795**	**1427963**
a) 1-14 days	..	242381	347581	129888	..	214200	..	..
b) 15-28 days	..	54636	49596	19882	..	103300	..	..
c) 28 days to 3 months	..	196206	118743	68984	..	139100	..	..
d) Over 3 months to 6 months	..	245800	143031	59258	..	202700	..	..
e) Over 6 months to one year	..	352911	229617	138169	..	222400	..	..
f) Over one year to 3 years	..	1810496	2311227	996558	..	1159500	..	..
g) Over 3 years to 5 years	..	145526	81091	132656	..	74300	..	..
h) Over 5 years	..	62580	1467437	133373	..	21600	..	..
II. Borrowings	**29098**	**35074**	**66243**	**11154**	**59800**	**13700**	**14640**	**29628**
a) 1-14 days	..	28571	1139	178	..	1700	..	..
b) 15-28 days	..	12	—	—	..	—	..	..
c) 28 days to 3 months	..	103	26221	1457	..	—	..	..
d) Over 3 months to 6 months	..	1433	27080	197	..	1500	..	..
e) Over 6 months to one year	..	941	4160	1457	..	1500	..	..
f) Over one year to 3 years	..	3538	5653	5938	..	5000	..	..
g) Over 3 years to 5 years	..	412	1601	1250	..	2100	..	..
h) Over 5 years	..	64	389	677	..	1900	..	..
III. Loans and Advances	**1580492**	**1461323**	**2257172**	**456301**	**763026**	**909300**	**557360**	**777747**
a) 1-14 days	..	92952	279023	49262	..	70800	..	..
b) 15-28 days	..	29505	62175	7098	..	19300	..	..
c) 28 days to 3 months	..	116871	162865	28483	..	77200	..	..
d) Over 3 months to 6 months	..	151658	169301	19249	..	63600	..	..
e) Over 6 months to one year	..	223837	212108	58700	..	113000	..	..
f) Over one year to 3 years	..	496699	757174	179389	..	359400	..	..
g) Over 3 years to 5 years	..	204021	295051	48131	..	99200	..	..
h) Over 5 years	..	145780	319475	65989	..	106800	..	..

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Central Bank of India	Union Bank of India	Punjab National Bank	United Bank of India	UCO Bank	Syndicate Bank	Andhra Bank	Corporation Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (Book Value)	**1708417**	**1147923**	**2209907**	**1015612**	**993395**	**972700**	**762606**	**596243**
a) 1-14 days	..	1497	16320	5372	..	3500	..	..
b) 15-28 days	..	9825	11156	—	..	8100	..	..
c) 28 days to 3 months	..	58523	10616	4634	..	12600	..	..
d) Over 3 months to 6 months	..	38497	17720	19436	..	38200	..	..
e) Over 6 months to one year	..	218781	60041	20152	..	23800	..	..
f) Over one year to 3 years	..	238831	131329	165669	..	154200	..	..
g) Over 3 years to 5 years	..	542479	250872	166593	..	126600	..	..
h) Over 5 years	..	39490	1711853	633756	..	605700	..	..
V. Foreign Currency Assets	**148966**	**247831**	**25838**	**18286**	**224887**	**519671**	**15374**	**98385**
a) 1-14 days	93812	58871	2334	968	—	—	4022	15506
b) 15-28 days	218	59211	5509	1310	97787	214300	2682	21563
c) 28 days to 3 months	23663	27918	13626	12944	40985	142973	6172	16283
d) Over 3 months to 6 months	17485	44634	3712	3064	12715	93847	1839	25631
e) Over 6 months to one year	13268	49867	387	—	17741	28520	222	11912
f) Over one year to 3 years	520	7330	270	—	14137	16550	437	7490
g) Over 3 years to 5 years	—	—	—	—	16676	14473	—	—
h) Over 5 years	—	—	—	—	24846	9008	—	—
VI. Foreign Currency Liabilities	**142696**	**162961**	**72300**	**18062**	**205102**	**465777**	**13830**	**97004**
a) 1-14 days	94746	32723	15701	2455	—	207908	1080	12819
b) 15-28 days	1964	8129	4443	—	86956	92926	716	14519
c) 28 days to 3 months	6983	18777	7382	9677	43703	84820	2559	17626
d) Over 3 months to 6 months	7897	35952	8453	3749	21470	74195	2237	11305
e) Over 6 months to one year	14102	56205	16003	1309	18735	5492	5148	23829
f) Over one year to 3 years	17004	11175	20174	872	10456	—	2090	16906
g) Over 3 years to 5 years	—	—	127	—	—	—	—	—
h) Over 5 years	—	—	17	—	23782	436	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on 31st March, 2000		
	Oriental Bank of Commerce	Punjab & Sind Bank	Vijaya Bank
	(17)	(18)	(19)
I. Deposits	**1655418**	**1055598**	**11595**
a) 1-14 days	118796	68618	865
b) 15-28 days	104019	24084	260
c) 28 days to 3 months	167245	123466	670
d) Over 3 months to 6 months	284408	151094	990
e) Over 6 months to one year	436085	170908	2230
f) Over one year to 3 years	390555	350957	5813
g) Over 3 years to 5 years	118792	35831	535
h) Over 5 years	35518	130640	232
II. Borrowings	**51386**	**31852**	**61**
a) 1-14 days	11575	12916	—
b) 15-28 days	—	1395	—
c) 28 days to 3 months	186	16717	2
d) Over 3 months to 6 months	35782	318	11
e) Over 6 months to one year	782	494	10
f) Over one year to 3 years	1867	12	27
g) Over 3 years to 5 years	961	—	8
h) Over 5 years	233	—	3
III. Loans and Advances	**951348**	**476482**	**4687**
a) 1-14 days	58484	68166	179
b) 15-28 days	25494	7406	65
c) 28 days to 3 months	70544	29775	169
d) Over 3 months to 6 months	69575	18785	172
e) Over 6 months to one year	135808	29290	466
f) Over one year to 3 years	368646	231405	3002
g) Over 3 years to 5 years	98076	45757	371
h) Over 5 years	124721	45898	263

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : *(Contd.)*

NATIONALISED BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on 31st March, 2000		
	Oriental Bank of Commerce	Punjab & Sind Bank	Vijaya Bank
	(17)	(18)	(19)
IV. Investments (Book Value)	**1155957**	**480902**	**5090**
a) 1-14 days	2	2388	27
b) 15-28 days	—	2507	1
c) 28 days to 3 months	9297	4528	27
d) Over 3 months to 6 months	58281	9200	170
e) Over 6 months to one year	22117	13805	86
f) Over one year to 3 years	126049	70450	452
g) Over 3 years to 5 years	241291	96447	1376
h) Over 5 years	698920	281577	2951
V. Foreign Currency Assets	**34501**	**26190**	**297**
a) 1-14 days	3302	5519	73
b) 15-28 days	2992	680	69
c) 28 days to 3 months	8942	1530	76
d) Over 3 months to 6 months	7893	8951	79
e) Over 6 months to one year	11372	9510	—
f) Over one year to 3 years	—	—	—
g) Over 3 years to 5 years	—	—	—
h) Over 5 years	—	—	—
VI. Foreign Currency Liabilities	**34501**	**20768**	**237**
a) 1-14 days	6839	2885	78
b) 15-28 days	2539	1708	7
c) 28 days to 3 months	5998	2279	21
d) Over 3 months to 6 months	5554	3034	34
e) Over 6 months to one year	13571	7632	41
f) Over one year to 3 years	—	3230	52
g) Over 3 years to 5 years	—	—	—
h) Over 5 years	—	—	4

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Development Credit Bank	UTI Bank	IndusInd Bank	ICICI Bank	Bank of Madura	Bank of Rajasthan	Benares State Bank	Catholic Syrian Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	**263385**	**572000**	**577936**	**942784**	**363105**	**324210**	**90154**	**245778**
a) 1-14 days	35969	107989	89164	131478	47176	..	..	10263
b) 15-28 days	33836	35569	57957	89564	12792	..	..	3767
c) 28 days to 3 months	55853	130266	154594	185157	42978	..	..	19021
d) Over 3 months to 6 months	22478	69657	67102	89204	44282	..	..	18911
e) Over 6 months to one year	42073	66731	83209	78128	45542	..	..	25802
f) Over one year to 3 years	69526	145355	123976	364886	152985	..	..	124459
g) Over 3 years to 5 years	2352	13458	1404	2537	13635	..	..	33962
h) Over 5 years	1298	2975	530	1830	3715	..	..	9593
II. Borrowings	**20446**	**53103**	**55140**	**31525**	**18356**	**2563**	**510**	**6745**
a) 1-14 days	18225	18064	31140	1596	2013	..	..	4370
b) 15-28 days	19	3909	—	—	—	..	..	258
c) 28 days to 3 months	1	487	17000	29929	156	..	..	262
d) Over 3 months to 6 months	41	14043	1000	—	1116	..	..	956
e) Over 6 months to one year	40	6600	1000	—	9161	..	..	292
f) Over one year to 3 years	2111	—	5000	—	3503	..	..	607
g) Over 3 years to 5 years	6	—	—	—	2358	..	..	—
h) Over 5 years	3	10000	—	—	49	..	..	—
III. Loans and Advances	**157270**	**350662**	**325419**	**342873**	**166543**	**172844**	**23145**	**106071**
a) 1-14 days	12112	47447	4618	39081	29416	..	..	9129
b) 15-28 days	6508	28859	7727	12192	21925	..	..	4778
c) 28 days to 3 months	27053	118112	60677	74833	25950	..	..	12231
d) Over 3 months to 6 months	38248	35769	33054	10403	13234	..	..	14270
e) Over 6 months to one year	4768	9540	25229	5629	14344	..	..	10883
f) Over one year to 3 years	45787	86879	183057	182459	31388	..	..	42090
g) Over 3 years to 5 years	10861	3835	11057	10672	19797	..	..	7614
h) Over 5 years	11933	20221	—	7604	10489	..	..	5076

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Development Credit Bank	UTI Bank	IndusInd Bank	ICICI Bank	Bank of Madura	Bank of Rajasthan	Benares State Bank	Catholic Syrian Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	**115041**	**206514**	**273176**	**441668**	**171289**	**124521**	**48832**	**99476**
a) 1-14 days	—	45550	992	30398	1208	..	..	10
b) 15-28 days	2666	7007	—	65289	7	..	..	428
c) 28 days to 3 months	10024	26654	1221	18084	943	..	..	1313
d) Over 3 months to 6 months	4177	16289	19	29679	7337	..	..	3263
e) Over 6 months to one year	1022	15148	6831	12584	2233	..	..	298
f) Over one year to 3 years	37494	41753	60896	138837	31514	..	..	13549
g) Over 3 years to 5 years	11239	27811	42863	70660	30144	..	..	21457
h) Over 5 years	48419	26302	160354	76137	97903	..	..	59158
V. Foreign Currency Assets	**9029**	**12690**	**58634**	**194414**	**29099**	**..**	**..**	**23357**
a) 1-14 days	2486	—	16344	122267	5201	..	..	4491
b) 15-28 days	—	—	4347	15270	6613	..	..	7729
c) 28 days to 3 months	2181	—	6612	14755	11604	..	..	7749
d) Over 3 months to 6 months	1745	12354	9577	23967	5236	..	..	1618
e) Over 6 months to one year	2617	250	21579	15849	445	..	..	1754
f) Over one year to 3 years	—	54	175	2188	—	..	..	10
g) Over 3 years to 5 years	—	32	—	118	—	..	..	6
h) Over 5 years	—	—	—	—	—	..	..	—
VI. Foreign Currency Liabilities	**13277**	**20880**	**76661**	**63797**	**28894**	**..**	**..**	**23385**
a) 1-14 days	5554	—	11887	21741	1680	..	..	2596
b) 15-28 days	554	—	12204	8466	4162	..	..	6797
c) 28 days to 3 months	436	—	16063	6752	8827	..	..	2582
d) Over 3 months to 6 months	2244	13948	2657	5698	4999	..	..	3393
e) Over 6 months to one year	4489	3478	32891	13785	9226	..	..	5684
f) Over one year to 3 years	—	1606	959	7355	—	..	..	2333
g) Over 3 years to 5 years	—	1739	—	—	—	..	..	—
h) Over 5 years	—	109	—	—	—	..	..	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	City Union Bank	Karur Vysya Bank	Lakshmi Vilas Bank	Global Trust Bank	HDFC Bank	Nedungadi Bank	Centurion Bank	Bank of Punjab
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	**134048**	**309062**	**196341**	**619900**	**842772**	**158822**	**386707**	**260773**
a) 1-14 days	..	23381	14220	79900	107526	12304	30933	26702
b) 15-28 days	..	10274	4034	40700	53172	15830	55848	23318
c) 28 days to 3 months	..	38953	20992	152000	94382	24003	95915	47372
d) Over 3 months to 6 months	..	25831	16632	86400	126289	18393	39650	20242
e) Over 6 months to one year	..	40470	24188	104200	82649	18927	51098	33426
f) Over one year to 3 years	..	113358	94672	149900	373172	54050	98683	107549
g) Over 3 years to 5 years	..	41655	11533	5000	5474	12676	13579	1534
h) Over 5 years	..	15140	10070	1800	108	2639	1001	630
II. Borrowings	**3703**	**22449**	**9950**	**39900**	**142874**	**2159**	**83775**	**22648**
a) 1-14 days	..	8129	446	17900	126823	1812	77796	22498
b) 15-28 days	..	—	446	—	1502	—	—	—
c) 28 days to 3 months	..	899	3101	—	9043	—	—	—
d) Over 3 months to 6 months	..	388	3361	9100	5270	—	—	75
e) Over 6 months to one year	..	10100	1034	3300	—	—	1730	75
f) Over one year to 3 years	..	2190	1296	6600	50	347	3460	—
g) Over 3 years to 5 years	..	743	106	1800	100	—	789	—
h) Over 5 years	..	—	160	1200	86	—	—	—
III. Loans and Advances	**76939**	**184770**	**115005**	**321100**	**358307**	**81379**	**210310**	**130142**
a) 1-14 days	..	14792	13291	44600	120325	8731	16109	4059
b) 15-28 days	..	5880	2503	70700	22719	1257	4328	37213
c) 28 days to 3 months	..	27584	12205	69800	61628	2891	38519	13250
d) Over 3 months to 6 months	..	8018	6572	86500	27498	2781	23155	12844
e) Over 6 months to one year	..	10872	9937	16100	24347	8325	24557	11774
f) Over one year to 3 years	..	74352	53265	14100	66690	27748	84183	29230
g) Over 3 years to 5 years	..	31034	9856	6900	32856	18624	16599	10123
h) Over 5 years	..	12238	7376	12400	2244	11022	2860	11649

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	City Union Bank	Karur Vysya Bank	Lakshmi Vilas Bank	Global Trust Bank	HDFC Bank	Nedungadi Bank	Centurion Bank	Bank of Punjab
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (Book Value)	**53094**	**146455**	**76757**	**292600**	**584686**	**54965**	**219957**	**129725**
a) 1-14 days	..	2974	19	42100	79494	5892	18108	—
b) 15-28 days	..	2640	939	23000	24971	4297	23451	167
c) 28 days to 3 months	..	23315	706	52000	81584	6964	56064	3519
d) Over 3 months to 6 months	..	13744	2462	37000	37365	5011	20455	16912
e) Over 6 months to one year	..	8399	2202	64600	32581	5446	18544	2411
f) Over one year to 3 years	..	19442	9907	53000	137219	15174	37334	23722
g) Over 3 years to 5 years	..	41783	13678	10600	38891	6889	28190	31191
h) Over 5 years	..	34158	46844	10300	152581	5292	17811	51803
V. Foreign Currency Assets	**24830**	**2930**	**614**	**15500**	**537051**	**4516**	**11777**	**79429**
a) 1-14 days	7004	2552	614	13700	105134	427	3053	2779
b) 15-28 days	5581	110	—	500	102354	583	—	—
c) 28 days to 3 months	7481	—	—	1300	97558	3412	3708	56318
d) Over 3 months to 6 months	2323	168	—	—	91639	94	—	18788
e) Over 6 months to one year	2309	—	—	—	134859	—	5016	1544
f) Over one year to 3 years	132	100	—	—	3544	—	—	—
g) Over 3 years to 5 years	—	—	—	—	1963	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
VI. Foreign Currency Liabilities	**24830**	**2930**	**2803**	**32000**	**537051**	**4488**	**43429**	**79479**
a) 1-14 days	3438	1068	1254	23100	92852	679	23294	3281
b) 15-28 days	5662	226	70	300	98626	295	2443	—
c) 28 days to 3 months	7562	737	185	—	95949	3406	8367	44067
d) Over 3 months to 6 months	3473	373	330	3400	89332	108	5740	23756
e) Over 6 months to one year	4423	402	681	5100	152280	—	1205	7930
f) Over one year to 3 years	272	124	283	100	6059	—	1671	445
g) Over 3 years to 5 years	—	—	—	—	1953	—	415	—
h) Over 5 years	—	—	—	—	—	—	294	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Ratnakar Bank	Sangli Bank	Tamilnad Mercantile Bank	Federal Bank	Karnataka Bank	Nainital Bank	Bharat Overseas Bank	South Indian Bank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	**43802**	**137890**	**266453**	**646339**	**517417**	**46358**	**140847**	**388536**
a) 1-14 days	4142	—	22009	47259	..	..	13488	25122
b) 15-28 days	1066	26079	9598	26882	..	..	6425	11652
c) 28 days to 3 months	3244	10721	27462	80719	..	..	15033	35503
d) Over 3 months to 6 months	3355	6258	31247	67371	..	..	14862	31589
e) Over 6 months to one year	5038	10215	35349	87777	..	..	26647	56502
f) Over one year to 3 years	22623	27366	140788	320588	..	..	56695	201616
g) Over 3 years to 5 years	2976	24160	—	8172	..	..	4141	16811
h) Over 5 years	1357	33091	—	7571	..	..	3556	9741
II. Borrowings	**670**	**103**	**3231**	**37961**	**13377**	**—**	**2825**	**1021**
a) 1-14 days	—	—	315	11066	..	..	2800	29
b) 15-28 days	—	—	—	—	..	..	—	7
c) 28 days to 3 months	29	—	315	4287	..	..	2	123
d) Over 3 months to 6 months	89	7	315	5312	..	..	—	158
e) Over 6 months to one year	106	8	600	9597	..	..	6	323
f) Over one year to 3 years	320	39	1686	5849	..	..	10	343
g) Over 3 years to 5 years	107	26	—	1453	..	..	4	29
h) Over 5 years	18	23	—	397	..	..	3	9
III. Loans and Advances	**18736**	**47790**	**125504**	**418157**	**245143**	**10327**	**68762**	**202108**
a) 1-14 days	1882	—	6436	34887	..	..	10274	11837
b) 15-28 days	88	16600	5645	13016	..	..	4151	11076
c) 28 days to 3 months	957	3467	15438	48864	..	..	11019	8552
d) Over 3 months to 6 months	525	554	10069	18038	..	..	3389	4887
e) Over 6 months to one year	894	4727	9132	28396	..	..	3938	6749
f) Over one year to 3 years	11120	14035	78784	152104	..	..	28175	120287
g) Over 3 years to 5 years	2367	3634	—	55668	..	..	6616	26895
h) Over 5 years	935	4773	—	67184	..	..	1200	11825

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Ratnakar Bank	Sangli Bank	Tamilnad Mercantile Bank	Federal Bank	Karnataka Bank	Nainital Bank	Bharat Overseas Bank	South Indian Bank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (Book Value)	**19000**	**55893**	**123899**	**266601**	**206279**	**21655**	**45629**	**174883**
a) 1-14 days	1	—	—	1585	..	..	—	—
b) 15-28 days	940	7859	2955	—	..	..	98	3
c) 28 days to 3 months	2529	3527	3194	3000	..	..	262	1271
d) Over 3 months to 6 months	651	94	4369	21414	..	..	3440	1004
e) Over 6 months to one year	1914	6506	16266	8650	..	..	559	6403
f) Over one year to 3 years	2786	14368	97115	42311	..	..	12693	11595
g) Over 3 years to 5 years	1814	16618	—	44931	..	..	4474	33164
h) Over 5 years	8366	6921	—	144710	..	..	24103	121443
V. Foreign Currency Assets	..	**1082**	**21628**	**5888**	**5106**	..	**26240**	**25162**
a) 1-14 days	..	—	2891	2662	712	..	12281	11365
b) 15-28 days	..	1082	6957	—	—	..	—	1309
c) 28 days to 3 months	..	—	5771	—	—	..	12650	5448
d) Over 3 months to 6 months	..	—	2838	1252	4361	..	1309	3689
e) Over 6 months to one year	..	—	2297	1974	11	..	—	3351
f) Over one year to 3 years	..	—	874	—	22	..	—	—
g) Over 3 years to 5 years	..	—	—	—	—	..	—	—
h) Over 5 years	..	—	—	—	—	..	—	—
VI. Foreign Currency Liabilities	..	**1082**	**21629**	**36917**	**10619**	..	**726**	**25258**
a) 1-14 days	..	—	5359	574	1523	..	726	9984
b) 15-28 days	..	461	6833	842	502	..	—	—
c) 28 days to 3 months	..	226	7274	3669	759	..	—	—
d) Over 3 months to 6 months	..	—	767	4733	2082	..	—	—
e) Over 6 months to one year	..	395	1000	9796	2850	..	—	97
f) Over one year to 3 years	..	—	396	17303	2903	..	—	15177
g) Over 3 years to 5 years	..	—	—	—	—	..	—	—
h) Over 5 years	..	—	—	—	—	..	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Lord Krishna Bank	Vyasa Bank	Jammu & Kashmir Bank	IDBI Bank	United Western Bank	Dhanalakshmi Bank	SBI Comml. & Intl. Bank	Ganesh Bank of Kurundwad
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
I. Deposits	**88200**	**742400**	**942209**	**344818**	**43488400**	**140067**	**51369**	**13862**
a) 1-14 days	..	40489	..	37528	3811600	—	2198	..
b) 15-28 days	..	32260	..	42456	490700	—	1237	..
c) 28 days to 3 months	..	121233	..	88923	6140900	—	6461	..
d) Over 3 months to 6 months	..	162702	..	34933	2146600	—	9580	..
e) Over 6 months to one year	..	112066	..	56351	3873000	—	16341	..
f) Over one year to 3 years	..	260922	..	82924	13292400	—	14794	..
g) Over 3 years to 5 years	..	7454	..	1663	5374400	—	525	..
h) Over 5 years	..	5274	..	40	8358800	—	233	..
II. Borrowings	**1958**	**29207**	**2053**	**57637**	**419500**	**3958**	**3692**	**84**
a) 1-14 days	..	10023	..	31888	—	—	3692	..
b) 15-28 days	..	5	..	7466	—	—	—	..
c) 28 days to 3 months	..	127	..	18283	25000	—	—	..
d) Over 3 months to 6 months	..	15766	..	—	52300	—	—	..
e) Over 6 months to one year	..	770	..	—	137500	—	—	..
f) Over one year to 3 years	..	1135	..	—	153600	—	—	..
g) Over 3 years to 5 years	..	1272	..	—	30700	—	—	..
h) Over 5 years	..	109	..	—	20400	—	—	..
III. Loans and Advances	**48552**	**393775**	**351807**	**160070**	**23580200**	**77631**	**36787**	**7840**
a) 1-14 days	..	23638	..	19255	4932700	—	1904	..
b) 15-28 days	..	17672	..	12564	825800	—	2130	..
c) 28 days to 3 months	..	51766	..	47850	774700	—	2686	..
d) Over 3 months to 6 months	..	15624	..	2409	474000	—	3432	..
e) Over 6 months to one year	..	22402	..	3306	530000	—	442	..
f) Over one year to 3 years	..	164104	..	72145	2993200	—	20342	..
g) Over 3 years to 5 years	..	51877	..	2538	5052000	—	5841	..
h) Over 5 years	..	46692	..	3	7997800	—	10	..

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Lord Krishna Bank	Vyasa Bank	Jammu & Kashmir Bank	IDBI Bank	United Western Bank	Dhanalakshmi Bank	SBI Comml. & Intl. Bank	Ganesh Bank of Kurundwad
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (Book Value)	**36450**	**273565**	**425432**	**212392**	**13629400**	**56370**	**20769**	**3420**
a) 1-14 days	..	11251	—	3585	515000	—	200	..
b) 15-28 days	..	1902	—	6309	852000	—	500	..
c) 28 days to 3 months	..	8200	—	17793	561500	—	521	..
d) Over 3 months to 6 months	..	25600	—	12003	391200	—	1552	..
e) Over 6 months to one year	..	11885	—	23894	970600	—	512	..
f) Over one year to 3 years	..	41432	—	71578	3683800	—	8112	..
g) Over 3 years to 5 years	..	95988	—	38573	2944500	—	6067	..
h) Over 5 years	..	77307	—	38657	3710800	—	3305	..
V. Foreign Currency Assets	..	**40616**	**81495**	**18500**	**818600**	**3384.61**	**52984**	..
a) 1-14 days	..	8589	11969	7963	413200	427.68	5680	..
b) 15-28 days	..	7557	11213	1911	102100	191.02	4991	..
c) 28 days to 3 months	..	9310	27852	4874	127500	612.78	20328	..
d) Over 3 months to 6 months	..	15160	25055	3072	44900	453.01	14149	..
e) Over 6 months to one year	..	—	5406	462	—	1700.12	7436	..
f) Over one year to 3 years	..	—	—	—	—	—	400	..
g) Over 3 years to 5 years	..	—	—	218	—	—	—	..
h) Over 5 years	..	—	—	—	130900	—	—	..
VI. Foreign Currency Liabilities	..	**33371**	**81494**	**5048**	**376400**	**4354.14**	**52989**	..
a) 1-14 days	..	16333	13000	2286	48400	544.43	15847	..
b) 15-28 days	..	555	11344	11	60200	84.65	11366	..
c) 28 days to 3 months	..	2711	23307	1250	68100	1151.66	12944	..
d) Over 3 months to 6 months	..	5415	26851	430	21400	420.90	12170	..
e) Over 6 months to one year	..	7354	6901	948	122500	1453.61	662	..
f) Over one year to 3 years	..	1003	91	123	55800	698.89	—	..
g) Over 3 years to 5 years	..	—	—	—	—	—	—	..
h) Over 5 years	..	—	—	—	—	—	—	..

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Barclays Bank	Sanwa Bank	International Netherlandene Bank	Chase Manhattan Bank	Toronto Dominion Bank	State Bank of Mauritius	The Fuji Bank	Arab Bangladesh Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Deposits	**20702**	**11605**	**5916**	**430**	**—**	**12800**	**1033**	**2301**
a) 1-14 days	3288	..	571	430	—	2489	303	283
b) 15-28 days	492	..	1094	—	—	836	224	7
c) 28 days to 3 months	3240	..	740	—	—	3273	236	228
d) Over 3 months to 6 months	6655	..	306	—	—	4322	3	101
e) Over 6 months to one year	4259	..	728	—	—	852	266	64
f) Over one year to 3 years	2768	..	2476	—	—	1009	1	1618
g) Over 3 years to 5 years	—	..	1	—	—	19	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
II. Borrowings	**6481**	**6300**	**16062**	**27548**	**3951**	**17395**	**1259**	**930**
a) 1-14 days	6481	..	16062	27548	—	4800	1259	200
b) 15-28 days	—	..	—	—	—	5395	—	—
c) 28 days to 3 months	—	..	—	—	900	7200	—	500
d) Over 3 months to 6 months	—	..	—	—	—	—	—	230
e) Over 6 months to one year	—	..	—	—	3051	—	—	—
f) Over one year to 3 years	—	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
III. Loans and Advances	**4762**	**17970**	**10997**	**1153**	**6189**	**26332**	**1964**	**709**
a) 1-14 days	239	..	2819	1153	—	4550	92	170
b) 15-28 days	3022	..	140	—	—	2315	46	60
c) 28 days to 3 months	347	..	1259	—	1654	8928	335	363
d) Over 3 months to 6 months	—	..	4383	—	140	1510	547	—
e) Over 6 months to one year	—	..	2336	—	415	4879	189	—
f) Over one year to 3 years	1154	..	60	—	2284	3220	443	73
g) Over 3 years to 5 years	—	..	—	—	1193	463	213	—
h) Over 5 years	—	..	—	—	503	467	99	43

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Barclays Bank	Sanwa Bank	International Netherlandene Bank	Chase Manhattan Bank	Toronto Dominion Bank	State Bank of Mauritius	The Fuji Bank	Arab Bangladesh Bank
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Investments (Book Value)	**20009**	**4492**	**9772**	**28096**	**1300**	**7925**	**428**	**738**
a) 1-14 days	—	..	4288	—	—	—	—	299
b) 15-28 days	2000	..	952	—	—	—	91	—
c) 28 days to 3 months	3000	..	—	—	—	—	67	197
d) Over 3 months to 6 months	6930	..	1008	4115	60	—	55	143
e) Over 6 months to one year	—	..	3524	1404	740	2416	215	—
f) Over one year to 3 years	2705	..	—	2043	500	1570	—	99
g) Over 3 years to 5 years	4901	..	—	12604	—	879	—	—
h) Over 5 years	473	..	—	7930	—	3060	—	—
V. Foreign Currency Assets	**3588**	..	**355**	**500**	**—**	**5421**	**—**	**1350**
a) 1-14 days	3588	..	301	500	—	308	—	1282
b) 15-28 days	—	..	54	—	—	1166	—	—
c) 28 days to 3 months	—	..	—	—	—	2304	—	64
d) Over 3 months to 6 months	—	..	—	—	—	335	—	4
e) Over 6 months to one year	—	..	—	—	—	1308	—	—
f) Over one year to 3 years	—	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
VI. Foreign Currency Liabilities	**5378**	..	**145**	**40**	**15**	**4995**	**—**	**1223**
a) 1-14 days	348	..	15	40	—	82	—	1223
b) 15-28 days	154	..	8	—	—	933	—	—
c) 28 days to 3 months	583	..	31	—	—	2451	—	—
d) Over 3 months to 6 months	1047	..	2	—	—	113	—	—
e) Over 6 months to one year	3240	..	89	—	15	1416	—	—
f) Over one year to 3 years	6	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Cho Hung Bank	Chinatrust Comml. Bank	Krung Thai Bank	Overseas Chinese Bank	Sumitomo Bank	Bank Muscat International	Morgan Guaranty Trust	KBC Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
I. Deposits	**9180**	**6988**	**788**	**1238**	**10215**	**8605**	**3351**	**21629**
a) 1-14 days	1603	..	5	177	2244	2495	51	6103
b) 15-28 days	10	..	2	2	6702	593	—	3149
c) 28 days to 3 months	965	..	583	66	102	4234	3300	11376
d) Over 3 months to 6 months	370	..	177	59	856	193	—	33
e) Over 6 months to one year	60	..	—	934	135	113	—	500
f) Over one year to 3 years	6170	..	21	—	101	962	—	468
g) Over 3 years to 5 years	2	..	—	—	75	15	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
II. Borrowings	**—**	**5802**	**—**	**405**	**13444**	**900**	**10553**	**4902**
a) 1-14 days	—	..	—	405	3647	900	9053	4783
b) 15-28 days	—	..	—	—	56	—	1500	119
c) 28 days to 3 months	—	..	—	—	9686	—	—	—
d) Over 3 months to 6 months	—	..	—	—	55	—	—	—
e) Over 6 months to one year	—	..	—	—	—	—	—	—
f) Over one year to 3 years	—	..	—	—	—	—	—	—
g) Over 3 years to 5 years	—	..	—	—	—	—	—	—
h) Over 5 years	—	..	—	—	—	—	—	—
III. Loans and Advances	**3437**	**7571**	**600**	**2013**	**—**	**2571**	**—**	**8708**
a) 1-14 days	1570	..	46	684	—	149	—	3455
b) 15-28 days	250	..	64	71	—	147	—	1209
c) 28 days to 3 months	183	..	390	560	—	326	—	1544
d) Over 3 months to 6 months	150	..	—	698	—	1361	—	1000
e) Over 6 months to one year	1234	..	100	—	—	374	—	1500
f) Over one year to 3 years	—	..	—	—	—	59	—	—
g) Over 3 years to 5 years	50	..	—	—	—	155	—	—
h) Over 5 years	—	..	—	—	—	—	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Cho Hung Bank	Chinatrust Comml. Bank	Krung Thai Bank	Overseas Chinese Bank	Sumitomo Bank	Bank Muscat International	Morgan Guaranty Trust	KBC Bank
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
IV. Investments (Book Value)	**4247**	**7184**	**323**	**831**	**5772**	**2154**	**—**	**22903**
a) 1-14 days	—	..	—	—	—	500	—	3113
b) 15-28 days	—	..	—	—	—	—	—	2095
c) 28 days to 3 months	661	..	—	—	—	97	—	3959
d) Over 3 months to 6 months	1311	..	51	—	1311	—	—	4113
e) Over 6 months to one year	657	..	—	—	4461	1463	—	8925
f) Over one year to 3 years	1418	..	28	731	—	94	—	41
g) Over 3 years to 5 years	—	..	121	100	—	—	—	657
h) Over 5 years	200	..	123	—	—	—	—	—
V. Foreign Currency Assets	**485**	**1413**	**13**	**1216**	**310**	**3679**	**20216**	**6**
a) 1-14 days	485	—	13	85	310	659	3372	6
b) 15-28 days	—	—	—	15	—	33	4509	—
c) 28 days to 3 months	—	881	—	—	—	1330	—	—
d) Over 3 months to 6 months	—	532	—	250	—	523	12335	—
e) Over 6 months to one year	—	—	—	866	—	1134	—	—
f) Over one year to 3 years	—	—	—	—	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
VI. Foreign Currency Liabilities	**—**	**1299**	**4**	**15**	**182**	**2439**	**144**	**947**
a) 1-14 days	—	—	2	15	182	137	144	32
b) 15-28 days	—	—	2	—	—	20	—	654
c) 28 days to 3 months	—	863	—	—	—	1333	—	—
d) Over 3 months to 6 months	—	436	—	—	—	464	—	—
e) Over 6 months to one year	—	—	—	—	—	387	—	—
f) Over one year to 3 years	—	—	—	—	—	98	—	261
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	—	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	ABN Amro Bank	American Express Bank	Bank of America	Bank of Tokyo	Banque Nationale de Paris	Standard Chartered Bank	Development Bank of Singapore	Citibank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
I. Deposits	**342293**	**141834**	**251200**	**62795**	**106017**	**500599**	**5357**	**227539**
a) 1-14 days	..	18659	32100	13586	13119	70431	1761	21458
b) 15-28 days	..	7822	26800	4156	7098	23792	487	17822
c) 28 days to 3 months	..	23555	33100	11500	17311	47185	1130	14413
d) Over 3 months to 6 months	..	16846	30400	6099	14600	43558	527	14236
e) Over 6 months to one year	..	21604	61700	5922	10468	71908	1292	135804
f) Over one year to 3 years	..	53169	65800	21434	43279	224082	159	9880
g) Over 3 years to 5 years	..	179	1300	98	132	19631	1	13037
h) Over 5 years	..	—	—	—	10	12	—	888
II. Borrowings	**311350**	**88412**	**215000**	**4575**	**90827**	**259676**	**20246**	**2500**
a) 1-14 days	..	83344	35300	4575	90827	133404	20246	2500
b) 15-28 days	..	—	66100	—	—	13850	—	—
c) 28 days to 3 months	..	1000	17500	—	—	30019	—	—
d) Over 3 months to 6 months	..	4068	92600	—	—	22672	—	—
e) Over 6 months to one year	..	—	3500	—	—	1600	—	—
f) Over one year to 3 years	..	—	—	—	—	4918	—	—
g) Over 3 years to 5 years	..	—	—	—	—	53213	—	—
h) Over 5 years	..	—	—	—	—	—	—	—
III. Loans and Advances	**389643**	**89194**	**375300**	**39106**	**67511**	**431886**	**18796**	**55587**
a) 1-14 days	..	20546	85100	9306	24064	104201	9725	4533
b) 15-28 days	..	2363	17100	2292	8391	24840	2161	8676
c) 28 days to 3 months	..	4856	103900	6216	18388	73609	3018	18684
d) Over 3 months to 6 months	..	3298	70700	3557	8199	50525	30	14597
e) Over 6 months to one year	..	3366	25700	6183	4281	11887	—	9097
f) Over one year to 3 years	..	53054	65400	6681	3682	144228	1262	—
g) Over 3 years to 5 years	..	1711	6400	3934	100	15928	2600	—
h) Over 5 years	..	—	1000	937	406	6668	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	ABN Amro Bank	American Express Bank	Bank of America	Bank of Tokyo	Banque Nationale de Paris	Standard Chartered Bank	Development Bank of Singapore	Citibank
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
IV. Investments (Book Value)	**271715**	**122667**	**130200**	**21992**	**105928**	**314006**	**9824**	**423012**
a) 1-14 days	..	798	4000	1959	4284	39869	—	..
b) 15-28 days	..	19075	3400	—	7352	15605	500	..
c) 28 days to 3 months	..	10324	11400	111	7819	16858	—	..
d) Over 3 months to 6 months	..	25994	21000	2026	8865	16348	—	..
e) Over 6 months to one year	..	15425	48000	189	17049	14628	—	..
f) Over one year to 3 years	..	42982	1500	2566	33166	100784	3141	..
g) Over 3 years to 5 years	..	3268	35100	43	7924	94466	1080	..
h) Over 5 years	..	4801	5800	15098	19469	15448	5103	..
V. Foreign Currency Assets	**48221**	**33645**	**199370**	**10904**	**25438**	**120785**	**2203**	**6727**
a) 1-14 days	6879	15463	106840	7124	24415	37201	2203	5428
b) 15-28 days	7892	2617	2130	1578	215	16523	—	99
c) 28 days to 3 months	19130	3926	79450	2028	538	43564	—	220
d) Over 3 months to 6 months	14160	—	8650	174	268	18882	—	171
e) Over 6 months to one year	160	—	2290	—	—	3284	—	749
f) Over one year to 3 years	—	11639	10	—	2	1309	—	10
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	—	—	22	—	50
VI. Foreign Currency Liabilities	**139768**	**27519**	**199370**	**13752**	**21986**	**120786**	**2493**	**3136**
a) 1-14 days	50543	4037	23630	10886	9290	28341	2250	—
b) 15-28 days	16025	1175	73960	483	1769	16253	—	163
c) 28 days to 3 months	30942	4043	10800	150	1873	20656	28	167
d) Over 3 months to 6 months	39565	4512	11430	259	3176	17682	24	165
e) Over 6 months to one year	2693	7990	71570	1876	3150	35920	183	2517
f) Over one year to 3 years	—	5708	7930	98	112	1638	8	123
g) Over 3 years to 5 years	—	—	50	—	—	—	—	1
h) Over 5 years	—	54	—	—	2616	296	—	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Commerz Bank	Hongkong & Shanghai Bank	Sakura Bank	Grindlays Bank	Sonali Bank	Deutsche Bank	Abu-Dhabi Commercial Bank	Mashreq Bank
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
I. Deposits	**14195**	**875470**	**13579**	**847779**	**4559**	**216738**	**59048**	**25424**
a) 1-14 days	2209	98349	3164	..	..	33763	..	1812
b) 15-28 days	1693	53604	400	..	..	13147	..	1579
c) 28 days to 3 months	6554	113337	4095	..	..	27438	..	2850
d) Over 3 months to 6 months	698	81339	619	..	..	13955	..	2373
e) Over 6 months to one year	1162	163929	950	..	..	33836	..	4187
f) Over one year to 3 years	1879	321590	4324	..	..	94599	..	6237
g) Over 3 years to 5 years	—	43311	25	..	..	—	..	6386
h) Over 5 years	—	11	2	..	..	—	..	—
II. Borrowings	**25118**	**193432**	**30672**	**72723**	**—**	**156898**	**1000**	**6100**
a) 1-14 days	24027	129580	21948	..	—	107741	..	3500
b) 15-28 days	1091	—	—	..	—	4500	..	500
c) 28 days to 3 months	—	—	8724	..	—	15936	..	2100
d) Over 3 months to 6 months	—	63852	—	..	—	7436	..	—
e) Over 6 months to one year	—	—	—	..	—	—	..	—
f) Over one year to 3 years	—	—	—	..	—	21285	..	—
g) Over 3 years to 5 years	—	—	—	..	—	—	..	—
h) Over 5 years	—	—	—	..	—	—	..	—
III. Loans and Advances	**14744**	**469880**	**33103**	**423341**	**394**	**176212**	**23662**	**12216**
a) 1-14 days	2282	56041	4598	..	..	80971	..	1433
b) 15-28 days	2382	7183	650	..	..	10386	..	621
c) 28 days to 3 months	2214	139713	3178	..	..	50309	..	2622
d) Over 3 months to 6 months	2318	88966	3504	..	..	25919	..	652
e) Over 6 months to one year	356	35518	3270	..	..	796	..	1024
f) Over one year to 3 years	4007	23552	11671	..	..	7432	..	3280
g) Over 3 years to 5 years	180	75818	3163	..	..	399	..	755
h) Over 5 years	1005	43089	3069	..	..	—	..	1829

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabilities/Assets	As on March 31, 2000							
	Commerz Bank	Hongkong & Shanghai Bank	Sakura Bank	Grindlays Bank	Sonali Bank	Deutsche Bank	Abu-Dhabi Commercial Bank	Mashreq Bank
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
IV. Investments (Book Value)	**22266**	**491855**	**16521**	**488629**	**350**	**209930**	**24367**	**16911**
a) 1-14 days	—	15891	433	..	..	4102	..	1000
b) 15-28 days	10459	3194	—	..	..	2654	..	—
c) 28 days to 3 months	2500	46162	50	..	..	23192	..	3600
d) Over 3 months to 6 months	—	101702	1698	..	..	19699	..	—
e) Over 6 months to one year	9307	58379	11424	..	..	17287	..	—
f) Over one year to 3 years	—	186889	720	..	..	65909	..	8549
g) Over 3 years to 5 years	—	55379	1032	..	..	48107	..	175
h) Over 5 years	—	24259	1164	..	..	28980	..	3587
V. Foreign Currency Assets	**6251**	**180401**	**3555**	..	..	**75532**	..	**1600**
a) 1-14 days	6251	149246	1921	..	..	67623	..	691
b) 15-28 days	—	4581	299	..	..	1634	..	326
c) 28 days to 3 months	—	12290	989	..	..	3816	..	583
d) Over 3 months to 6 months	—	6334	346	..	..	1805	..	—
e) Over 6 months to one year	—	101	—	..	..	654	..	—
f) Over one year to 3 years	—	—	—	..	..	—	..	—
g) Over 3 years to 5 years	—	—	—	..	..	—	..	—
h) Over 5 years	—	7849	—	..	..	—	..	—
VI. Foreign Currency Liabilities	**4442**	**231449**	**30576**	..	..	**75532**	..	**1495**
a) 1-14 days	2784	15172	18667	..	..	31534	..	250
b) 15-28 days	1091	17019	—	..	..	3837	..	34
c) 28 days to 3 months	—	48755	11865	..	..	9819	..	146
d) Over 3 months to 6 months	—	30139	44	..	..	5001	..	352
e) Over 6 months to one year	567	101750	—	..	..	25341	..	631
f) Over one year to 3 years	—	18614	—	..	..	—	..	82
g) Over 3 years to 5 years	—	—	—	..	..	—	..	—
h) Over 5 years	—	—	—	..	..	—	..	—

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Contd.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabillities/Assets	As on 31st March, 2000									
	Credit Agricole Indosuez	Bank of Nova Scotia	Societe Generale	Oman International Bank	Bank of Bahrain & Kuwait	Credit Lyonnais	Dresdner Bank	The Siam Commercial Bank	Bank of Ceylon	Bank International Indonesia
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)
I. Deposits	**20860**	**68142**	**37254**	**41600**	**36592**	**85050**	**12698**	**5513**	**5167**	**1638**
a) 1-14 days	1918	19127	5923	3282	3488	7697	..	200	..	108
b) 15-28 days	1532	4938	1299	1001	2919	10070	..	760	..	3
c) 28 days to 3 months	4640	17161	6136	4962	4837	11479	..	3695	..	29
d) Over 3 months to 6 months	1233	6710	2700	4437	4693	4533	..	88	..	135
e) Over 6 months to one year	6858	9543	13963	10522	5551	24057	..	173	..	1112
f) Over one year to 3 years	4679	10624	7233	15680	14918	5917	..	597	..	251
g) Over 3 years to 5 years	—	39	—	1235	186	21297	..	—	..	—
h) Over 5 years	—	—	—	481	—	—	..	—	..	—
II. Borrowings	**32410**	**41104**	**19619**	**2129**	**7874**	**2113**	**5165**	**3358**	**3156**	**1637**
a) 1-14 days	25336	18490	19619	—	2091	1680	..	1617	..	1637
b) 15-28 days	—	4363	—	—	411	—	..	217	..	—
c) 28 days to 3 months	—	10764	—	—	1110	433	..	399	..	—
d) Over 3 months to 6 months	7074	7487	—	—	3544	—	..	1125	..	—
e) Over 6 months to one year	—	—	—	—	178	—	..	—	..	—
f) Over one year to 3 years	—	—	—	2129	448	—	..	—	..	—
g) Over 3 years to 5 years	—	—	—	—	92	—	..	—	..	—
h) Over 5 years	—	—	—	—	—	—	..	—	..	—
III. Loans and Advances	**16199**	**87527**	**23306**	**36477**	**25496**	**40218**	**17397**	**10525**	**9069**	**1726**
a) 1-14 days	1756	24354	1586	5262	2359	12155	..	1700	..	—
b) 15-28 days	882	8198	1619	161	1957	4625	..	612	..	17
c) 28 days to 3 months	3267	23625	1542	4845	5668	8923	..	3734	..	25
d) Over 3 months to 6 months	1105	11439	2689	1895	6939	3215	..	1745	..	454
e) Over 6 months to one year	7786	1273	919	339	1251	3824	..	272	..	223
f) Over one year to 3 years	—	14180	12898	597	5002	7476	..	730	..	—
g) Over 3 years to 5 years	410	4436	748	23374	1657	—	..	1185	..	—
h) Over 5 years	993	22	1305	4	663	—	..	547	..	1007

Source : Annual accounts of banks.

TABLE 55 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 2000 *(Concld.)*

FOREIGN BANKS

(Amount in Rs. lakh)

Maturity-wise Liabillities/Assets	As on 31st March, 2000									
	Credit Agricole Indosuez	Bank of Nova Scotia	Societe Generale	Oman International Bank	Bank of Bahrain & Kuwait	Credit Lyonnais	Dresdner Bank	The Siam Commercial Bank	Bank of Ceylon	Bank International Indonesia
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)
IV. Investments (Book Value)	**25410**	**20683**	**31575**	**13750**	**16091**	**46762**	**12437**	**2274**	**1543**	**3461**
a) 1-14 days	—	—	12389	5691	—	15293	..	881	..	—
b) 15-28 days	4850	—	2273	—	—	2559	..	—	..	—
c) 28 days to 3 months	6753	1414	1643	—	1550	6617	..	613	..	—
d) Over 3 months to 6 months	9545	1378	8641	—	477	2615	..	—	..	35
e) Over 6 months to one year	3352	5668	4577	517	667	6346	..	—	..	792
f) Over one year to 3 years	500	4076	1828	6166	1843	1649	..	494	..	187
g) Over 3 years to 5 years	410	8147	—	176	4879	5876	..	248	..	1563
h) Over 5 years	—	—	224	1200	6675	5807	..	38	..	884
V. Foreign Currency Assets	**14061**	**14683**	**2408**	**6884**	**25908**	**9186**	..	**—**	**2418**	**1749**
a) 1-14 days	7775	3533	1526	5089	4075	4681	..	—	—	1526
b) 15-28 days	625	654	—	1110	4464	76	..	—	2373	—
c) 28 days to 3 months	—	8714	425	662	5649	4429	..	—	—	3
d) Over 3 months to 6 months	—	1346	100	13	3868	—	..	—	—	220
e) Over 6 months to one year	—	436	357	2	7852	—	..	—	45	—
f) Over one year to 3 years	5483	—	—	8	—	—	..	—	—	—
g) Over 3 years to 5 years	178	—	—	—	—	—	..	—	—	—
h) Over 5 years	—	—	—	—	—	—	..	—	—	—
VI. Foreign Currency Liabilities	**6912**	**14683**	**14794**	**15992**	**25799**	**28220**	..	**111**	**1949**	**600**
a) 1-14 days	385	2009	389	826	5141	591	..	—	—	—
b) 15-28 days	264	509	37	547	4901	5650	..	—	1008	554
c) 28 days to 3 months	579	7731	621	3192	6636	2211	..	—	544	46
d) Over 3 months to 6 months	54	771	179	2287	4521	906	..	—	104	—
e) Over 6 months to one year	4320	2452	13568	5693	4191	18465	..	111	293	—
f) Over one year to 3 years	1310	1211	—	3447	409	397	..	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	..	—	—	—
h) Over 5 years	—	—	—	—	—	—	..	—	—	—

Source : Annual accounts of banks.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000

STATE BANK OF INDIA AND ITS ASSOCIATES

(per cent)

Ratio	Year ended March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	10.29	9.60	16.31	13.76	10.91	10.96	13.33	11.30
2. Credit-deposit ratio	48.72	49.84	49.62	48.50	50.23	48.60	52.64	55.76
3. Investment-deposit ratio	42.17	46.68	49.11	53.40	55.68	55.96	46.71	47.11
4. (Credit + investment)-deposit ratio	90.89	96.52	98.73	101.90	105.92	104.56	99.35	102.86
5. Ratio of deposits to total liabilities	75.97	75.26	75.68	72.77	80.50	80.78	81.21	81.17
6. Ratio of term deposits to total deposits	61.54	60.53	56.31	58.35	60.16	62.11	56.26	59.10
7. Ratio of priority sector advances to total advances	28.04	26.38	42.40	41.50	35.29	35.63	43.39	40.47
8. Ratio of term-loans to total advances	34.76	34.54	23.79	24.58	23.98	25.12	31.70	31.44
9. Ratio of secured advances to total advances	93.85	93.94	96.26	96.20	96.50	98.21	96.71	97.04
10. Ratio of investments in non-approved securities to total investments	18.33	19.48	13.31	10.57	16.43	14.57	12.13	12.91
11. Ratio of Interest income to total assets	9.50	9.17	10.28	9.83	10.30	10.33	10.93	9.97
12. Ratio of net interest margin to total assets	3.02	2.86	3.52	3.29	3.91	3.62	4.30	3.34
13. Ratio of non-interest income to total assets	1.63	1.47	1.74	1.94	1.60	1.86	1.96	2.39
14. Ratio of intermediation cost to total assets	2.93	2.60	3.54	3.24	3.21	2.61	3.73	3.43
15. Ratio of wage bills to intermediation cost	70.34	71.13	75.66	72.24	73.16	66.87	70.57	69.24
16. Ratio of wage bills to total expenses	21.90	20.76	26.01	23.92	24.48	18.75	25.38	23.62
17. Ratio of wage bills to total income	18.52	17.38	22.27	19.87	19.76	14.34	20.40	19.22
18. Ratio of burden to total assets	1.30	1.13	1.79	1.30	1.61	0.76	1.77	1.04
19. Ratio of burden to interest income	13.67	12.28	17.45	13.21	15.68	7.33	16.15	10.42
20. Ratio of operating profits to total assets	1.72	1.74	1.73	2.10	2.29	2.87	2.53	2.30
21. Return on assets	0.46	0.75	0.98	1.06	0.85	0.82	0.63	0.85
22. Return on equity	10.27	18.20	24.07	25.55	25.19	22.94	17.17	21.16
23. Cost of deposits	8.13	7.87	8.37	8.23	7.49	7.93	7.83	7.67
24. Cost of borrowings	5.53	6.07	5.67	11.89	12.42	14.47	1.35	3.10
25. Cost of funds	7.99	7.78	8.33	8.27	7.56	8.01	7.75	7.56
26. Return on advances	10.96	10.59	12.27	11.69	12.49	11.90	13.01	11.54
27. Return on investments	12.01	11.65	12.69	12.08	11.42	11.57	11.53	11.30
28. Return on advances *adjusted* to cost of funds	2.97	2.80	3.95	3.42	4.93	3.88	5.26	3.99
29. Return on investments *adjusted* to cost of funds	4.03	3.87	4.36	3.81	3.86	3.56	3.78	3.75
30. Business per employee (in Rs. lakh)	93.64	111.20	74.17	86.47	109.00	126.00	80.52	142.82
31. Profit per employee (in Rs. lakh)	0.43	0.87	1.14	1.69	0.76	0.87	1.67	1.07
32. Capital adequacy ratio	12.51	11.49	12.26	12.35	10.65	10.86	12.35	12.10
33. Capital adequacy ratio - Tier I	9.36	8.28	10.45	11.09	8.59	9.27	8.70	8.86
34. Capital adequacy ratio - Tier II	3.15	3.21	1.81	1.26	2.06	1.59	3.65	3.24
35. Ratio of net NPA to net advances	7.18	6.41	10.45	10.14	8.78	7.30	10.10	6.95

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

STATE BANK OF INDIA AND ITS ASSOCIATES

(per cent)

Ratio	Year ended March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	12.83	10.57	12.54	10.85	12.02	12.86	7.29	5.56
2. Credit-deposit ratio	53.56	52.70	54.41	56.72	56.93	55.43	49.15	50.39
3. Investment-deposit ratio	40.95	45.63	40.57	44.43	42.59	44.52	50.68	47.84
4. (Credit + investment)-deposit ratio	94.51	98.33	94.98	101.15	99.52	99.95	99.83	98.23
5. Ratio of deposits to total liabilities	81.07	80.05	81.52	82.70	74.96	76.62	79.26	81.89
6. Ratio of term deposits to total deposits	63.22	64.57	53.96	54.15	64.41	66.72	66.18	66.86
7. Ratio of priority sector advances to total advances	37.50	39.09	38.59	36.92	43.36	43.14	33.13	33.23
8. Ratio of term-loans to total advances	24.84	26.10	24.29	28.66	21.74	21.81	21.83	25.80
9. Ratio of secured advances to total advances	97.41	94.75	94.50	91.77	98.65	98.77	93.58	91.40
10. Ratio of investments in non-approved securities to total investments	19.51	19.90	14.54	14.68	25.88	22.14	6.87	9.23
11. Ratio of Interest income to total assets	10.94	10.55	9.94	10.11	10.36	10.02	10.17	9.93
12. Ratio of net interest margin to total assets	3.86	3.71	3.74	4.11	3.85	3.47	2.38	2.41
13. Ratio of non-interest income to total assets	1.88	2.17	1.29	1.42	1.58	1.64	1.52	1.67
14. Ratio of intermediation cost to total assets	3.86	3.73	2.55	2.50	3.31	2.78	2.40	2.52
15. Ratio of wage bills to intermediation cost	76.43	78.96	72.90	72.99	75.20	74.00	72.07	75.23
16. Ratio of wage bills to total expenses	26.96	27.84	21.26	21.46	25.32	22.02	16.96	18.90
17. Ratio of wage bills to total income	22.99	23.14	16.56	15.82	20.83	17.61	14.79	16.36
18. Ratio of burden to total assets	1.97	1.56	1.26	1.08	1.73	1.14	0.88	0.85
19. Ratio of burden to interest income	18.03	14.80	12.70	10.65	16.71	11.33	8.61	8.60
20. Ratio of operating profits to total assets	1.89	2.15	2.48	3.03	2.11	2.33	1.50	1.56
21. Return on assets	0.49	0.58	0.99	1.13	0.38	1.14	0.40	0.53
22. Return on equity	14.59	18.41	16.53	18.17	6.32	18.94	11.81	16.31
23. Cost of deposits	8.18	8.00	7.47	7.16	8.31	8.40	8.99	8.74
24. Cost of borrowings	4.26	2.79	7.20	5.58	0.33	0.68	38.92	40.60
25. Cost of funds	8.03	7.68	7.47	7.14	7.93	8.05	9.16	8.91
26. Return on advances	14.42	13.67	12.10	11.53	12.28	12.22	11.52	10.97
27. Return on investments	12.37	11.99	12.01	11.59	14.01	12.66	12.24	12.10
28. Return on advances *adjusted* to cost of funds	6.39	5.99	4.62	4.39	4.35	4.17	2.37	2.07
29. Return on investments *adjusted* to cost of funds	4.34	4.31	4.54	4.45	6.07	4.61	3.08	3.20
30. Business per employee (in Rs. lakh)	70.75	81.61	106.67	123.62	82.10	98.28	99.97	121.65
31. Profit per employee (in Rs. lakh)	1.05	1.42	0.77	0.99	0.31	1.09	0.35	0.54
32. Capital adequacy ratio	10.23	11.50	12.47	12.60	14.35	14.48	10.27	11.09
33. Capital adequacy ratio - Tier I	7.49	7.38	10.54	10.83	13.65	14.13	7.75	7.54
34. Capital adequacy ratio - Tier II	2.74	4.12	1.93	1.77	0.70	0.35	2.52	3.55
35. Ratio of net NPA to net advances	10.55	8.12	8.23	6.09	7.70	7.87	10.80	8.58

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	13.52	11.18	12.54	11.81	8.26	6.83	8.19	6.76
2. Credit-deposit ratio	45.03	46.71	43.34	38.66	47.28	47.54	54.75	52.85
3. Investment-deposit ratio	46.17	46.60	47.43	52.89	35.65	36.17	34.40	34.91
4. (Credit + investment)-deposit ratio	91.20	93.30	90.77	91.55	82.93	83.71	89.15	87.75
5. Ratio of deposits to total liabilities	89.02	89.50	90.33	91.23	85.41	87.55	82.40	85.16
6. Ratio of term deposits to total deposits	58.26	58.07	69.57	69.93	67.84	68.10	67.38	66.47
7. Ratio of priority sector advances to total advances	33.77	39.33	38.91	38.32	28.72	27.02	25.78	26.13
8. Ratio of term-loans to total advances	47.25	45.50	37.17	35.66	31.06	32.74	38.12	39.68
9. Ratio of secured advances to total advances	91.67	89.59	88.92	90.61	91.79	95.29	82.32	86.25
10. Ratio of investments in non-approved securities to total investments	17.35	15.53	25.47	14.08	25.94	28.56	22.95	22.77
11. Ratio of Interest income to total assets	9.79	9.94	10.13	10.53	9.83	9.42	9.16	8.61
12. Ratio of net interest margin to total assets	3.01	3.04	3.24	3.04	3.21	3.09	2.81	2.35
13. Ratio of non-interest income to total assets	1.28	1.39	1.41	1.70	1.18	1.16	1.14	1.43
14. Ratio of intermediation cost to total assets	2.86	2.89	3.14	2.62	2.46	2.35	2.55	2.54
15. Ratio of wage bills to intermediation cost	69.95	68.49	73.35	72.78	70.03	68.78	72.24	71.55
16. Ratio of wage bills to total expenses	20.76	20.20	22.98	18.86	18.97	18.64	20.72	20.65
17. Ratio of wage bills to total income	18.07	17.46	19.98	15.59	15.65	15.29	17.89	18.09
18. Ratio of burden to total assets	1.58	1.50	1.73	0.92	1.28	1.19	1.41	1.11
19. Ratio of burden to interest income	16.12	15.10	17.08	8.76	13.03	12.68	15.36	12.90
20. Ratio of operating profits to total assets	1.43	1.54	1.51	2.12	1.93	1.90	1.41	1.24
21. Return on assets	0.77	0.35	0.78	0.76	0.81	0.85	0.40	0.31
22. Return on equity	16.87	7.97	15.57	22.45	15.15	16.40	8.52	7.03
23. Cost of deposits	7.49	7.61	7.49	7.87	7.35	6.78	6.92	6.64
24. Cost of borrowings	0.56	1.32	16.01	18.51	14.45	18.97	12.36	12.79
25. Cost of funds	7.45	7.59	7.66	8.00	7.43	6.89	7.20	6.95
26. Return on advances	11.96	11.62	12.15	12.76	11.67	11.39	11.34	11.10
27. Return on investments	11.38	11.72	11.76	11.84	11.92	11.57	10.69	10.47
28. Return on advances *adjusted* to cost of funds	4.50	4.03	4.50	4.76	4.23	4.51	4.13	4.15
29. Return on investments *adjusted* to cost of funds	3.93	4.14	4.10	3.84	4.48	4.68	3.48	3.52
30. Business per employee (in Rs. lakh)	90.00	105.00	81.14	111.71	134.75	142.82	131.00	135.65
31. Profit per employee (in Rs. lakh)	0.60	0.31	0.61	0.82	0.91	1.07	0.38	0.33
32. Capital adequacy ratio	10.38	11.51	11.02	13.36	13.30	12.10	10.55	10.57
33. Capital adequacy ratio - Tier I	6.57	7.10	10.44	10.01	9.05	8.86	7.05	6.91
34. Capital adequacy ratio - Tier II	3.81	4.41	0.58	3.35	4.25	3.24	3.50	3.66
35. Ratio of net NPA to net advances	12.54	12.24	4.26	3.47	7.70	5.94	7.28	7.55

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	14.29	9.48	9.76	8.00	10.51	10.06	9.68	8.14
2. Credit-deposit ratio	37.17	39.18	46.55	49.05	41.76	44.06	49.88	54.47
3. Investment-deposit ratio	52.03	55.79	41.37	41.71	49.80	47.63	43.73	41.75
4. (Credit + investment)-deposit ratio	89.20	94.97	87.91	90.77	91.56	91.69	93.62	96.22
5. Ratio of deposits to total liabilities	89.69	88.05	87.20	88.23	86.75	86.49	84.10	85.19
6. Ratio of term deposits to total deposits	58.15	61.65	63.20	62.01	58.39	58.45	74.23	72.91
7. Ratio of priority sector advances to total advances	41.73	35.19	32.11	28.91	32.44	36.79	29.80	29.02
8. Ratio of term-loans to total advances	36.55	40.25	29.58	33.49	35.73	38.79	47.04	54.88
9. Ratio of secured advances to total advances	92.67	92.90	89.23	86.72	93.71	91.59	83.14	85.53
10. Ratio of investments in non-approved securities to total investments	19.44	18.67	32.75	33.00	17.21	21.96	40.48	32.57
11. Ratio of Interest income to total assets	9.93	10.71	10.28	9.46	9.97	9.04	10.35	10.11
12. Ratio of net interest margin to total assets	3.51	3.41	3.42	2.80	3.19	1.77	2.89	2.89
13. Ratio of non-interest income to total assets	0.94	1.35	1.38	1.63	1.06	0.69	1.52	1.71
14. Ratio of intermediation cost to total assets	3.27	3.06	2.70	2.63	3.34	1.97	2.07	1.92
15. Ratio of wage bills to intermediation cost	80.89	77.33	71.46	70.46	75.64	76.35	60.94	58.31
16. Ratio of wage bills to total expenses	27.28	22.87	20.17	19.96	24.94	22.36	13.21	12.22
17. Ratio of wage bills to total income	24.31	19.67	16.54	16.72	22.89	20.84	10.61	9.45
18. Ratio of burden to total assets	2.32	1.72	1.32	1.00	2.28	1.28	0.55	0.21
19. Ratio of burden to interest income	23.41	16.05	12.85	10.60	22.85	19.57	5.32	2.07
20. Ratio of operating profits to total assets	1.18	1.69	2.10	1.80	0.91	0.49	2.34	2.68
21. Return on assets	0.43	0.59	0.47	0.43	0.43	0.38	1.43	1.54
22. Return on equity	7.77	17.63	9.55	9.43	5.59	1.56	21.06	21.94
23. Cost of deposits	7.10	7.85	7.48	7.19	7.74	5.32	8.76	8.30
24. Cost of borrowings	2.68	4.61	1.39	1.37	6.28	8.54	4.11	6.91
25. Cost of funds	7.04	7.78	7.34	7.02	7.73	5.35	8.70	8.28
26. Return on advances	12.50	12.65	12.59	11.55	12.81	8.40	11.49	11.46
27. Return on investments	11.61	12.52	12.57	10.92	11.81	6.52	13.13	12.01
28. Return on advances *adjusted* to cost of funds	5.46	4.88	5.25	4.53	5.08	3.05	2.79	3.19
29. Return on investments *adjusted* to cost of funds	4.57	4.74	5.23	3.90	4.08	1.17	4.43	3.74
30. Business per employee (in Rs. lakh)	90.62	114.84	116.88	135.20	79.55	93.30	185.02	207.68
31. Profit per employee (in Rs. lakh)	0.32	0.56	0.43	0.45	0.30	0.31	1.89	2.20
32. Capital adequacy ratio	9.76	11.66	10.96	9.64	11.88	11.18	13.20	12.80
33. Capital adequacy ratio - Tier I	7.89	7.41	8.57	7.77	7.21	6.65	12.80	12.70
34. Capital adequacy ratio - Tier II	1.87	4.25	2.39	1.87	4.67	4.53	0.40	0.10
35. Ratio of net NPA to net advances	8.72	6.97	7.09	5.20	9.79	9.84	1.98	1.92

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	11.14	9.42	10.12	8.03	13.08	12.01	12.03	10.30
2. Credit-deposit ratio	54.22	53.57	43.70	42.92	46.17	47.59	45.87	42.21
3. Investment-deposit ratio	47.87	52.05	45.05	44.71	37.95	42.15	46.65	52.32
4. (Credit + investment)-deposit ratio	102.09	105.62	88.74	87.63	84.12	89.74	92.51	94.52
5. Ratio of deposits to total liabilities	79.46	78.85	79.99	81.24	89.58	88.04	89.46	90.03
6. Ratio of term deposits to total deposits	64.99	62.75	68.02	70.24	67.32	67.84	73.12	74.92
7. Ratio of priority sector advances to total advances	41.74	40.11	23.76	24.86	29.17	29.63	39.71	39.70
8. Ratio of term-loans to total advances	37.56	35.34	17.78	18.78	21.06	22.88	30.09	33.21
9. Ratio of secured advances to total advances	97.42	97.40	91.43	93.01	93.57	94.14	98.08	95.98
10. Ratio of investments in non-approved securities to total investments	28.90	33.36	11.66	15.33	15.17	12.93	41.73	39.14
11. Ratio of Interest income to total assets	11.01	10.02	7.95	8.44	10.02	12.73	11.16	11.35
12. Ratio of net interest margin to total assets	3.25	2.64	0.96	1.69	2.47	3.68	3.47	3.29
13. Ratio of non-interest income to total assets	1.13	1.34	0.97	1.22	1.09	1.15	1.03	1.02
14. Ratio of intermediation cost to total assets	2.79	2.60	2.73	2.81	2.94	3.32	2.21	1.98
15. Ratio of wage bills to intermediation cost	72.96	71.23	76.33	78.16	75.50	70.77	58.49	54.03
16. Ratio of wage bills to total expenses	19.27	18.54	21.48	22.95	21.13	18.99	13.06	10.65
17. Ratio of wage bills to total income	16.74	16.29	23.40	22.70	19.95	16.93	10.59	8.64
18. Ratio of burden to total assets	1.66	1.26	1.76	1.58	1.84	2.17	1.17	0.95
19. Ratio of burden to interest income	15.04	12.58	22.18	18.76	18.39	17.06	10.52	8.42
20. Ratio of operating profits to total assets	1.59	1.38	-0.80	0.11	0.62	1.50	2.30	2.34
21. Return on assets	0.75	0.38	—	—	0.23	0.15	1.20	1.10
22. Return on equity	17.72	8.26	-27.31	-14.74	7.97	13.79	19.89	20.95
23. Cost of deposits	8.75	8.32	8.33	8.04	8.12	9.94	8.51	8.83
24. Cost of borrowings	2.70	4.29	10.29	11.77	13.02	6.44	10.07	4.73
25. Cost of funds	8.55	8.11	8.36	8.11	8.21	9.88	8.52	8.77
26. Return on advances	13.84	12.32	10.87	11.84	11.82	14.99	13.30	11.87
27. Return on investments	12.51	11.39	10.55	11.41	11.81	15.73	12.28	14.09
28. Return on advances *adjusted* to cost of funds	5.29	4.21	2.50	3.74	3.61	5.10	4.79	3.10
29. Return on investments *adjusted* to cost of funds	3.96	3.28	2.19	3.30	3.60	5.85	3.76	5.32
30. Business per employee (in Rs. lakh)	126.00	145.00	97.87	110.00	103.78	116.87	169.70	218.20
31. Profit per employee (in Rs. lakh)	0.76	0.45	—	—	0.20	0.14	1.60	1.90
32. Capital adequacy ratio	11.14	11.63	Neg.	Neg.	10.15	9.15	14.10	12.72
33. Capital adequacy ratio - Tier I	6.91	7.07	Neg.	Neg.	5.53	5.16	14.05	12.54
34. Capital adequacy ratio - Tier II	4.23	4.56	—	—	4.62	3.99	0.05	0.18
35. Ratio of net NPA to net advances	7.67	13.47	21.67	16.80	7.30	7.65	4.5	3.8

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(per cent)

Ratio	Year ended March 31							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	10.91	11.08	12.30	11.54	10.97	11.80	12.83	10.01
2. Credit-deposit ratio	43.17	45.14	46.71	47.54	46.76	51.60	40.19	46.98
3. Investment-deposit ratio	45.00	45.56	45.55	46.54	39.80	41.56	43.15	36.90
4. (Credit + investment)-deposit ratio	88.17	90.70	92.26	94.08	86.56	93.16	83.34	83.88
5. Ratio of deposits to total liabilities	89.46	88.71	88.03	87.72	90.96	87.09	90.09	88.91
6. Ratio of term deposits to total deposits	69.55	68.79	54.57	55.12	64.99	65.54	65.26	60.59
7. Ratio of priority sector advances to total advances	35.15	40.30	34.62	36.87	30.18	25.66	37.60	32.74
8. Ratio of term-loans to total advances	40.83	42.65	35.35	35.37	61.43	64.29	31.80	30.07
9. Ratio of secured advances to total advances	90.92	93.77	98.67	97.33	72.03	63.14	96.93	97.63
10. Ratio of investments in non-approved securities to total investments	25.37	25.46	18.37	15.28	22.90	17.36	21.25	20.52
11. Ratio of Interest income to total assets	10.05	10.04	10.33	10.26	10.09	9.94	10.07	11.32
12. Ratio of net interest margin to total assets	2.57	2.48	3.84	3.22	3.20	3.36	2.92	3.70
13. Ratio of non-interest income to total assets	1.14	1.37	1.27	1.45	1.31	1.25	0.92	1.32
14. Ratio of intermediation cost to total assets	2.78	2.98	3.20	3.03	3.61	3.47	2.75	3.75
15. Ratio of wage bills to intermediation cost	69.27	72.10	77.68	77.68	78.96	78.62	65.56	79.76
16. Ratio of wage bills to total expenses	18.78	20.40	25.63	23.38	27.14	27.16	18.22	26.33
17. Ratio of wage bills to total income	17.22	18.84	21.41	20.12	25.00	24.39	16.42	23.67
18. Ratio of burden to total assets	1.64	1.61	1.93	1.59	2.30	2.22	1.83	2.43
19. Ratio of burden to interest income	16.32	16.03	18.69	15.45	22.78	22.35	18.18	21.47
20. Ratio of operating profits to total assets	0.93	0.87	1.91	1.63	0.90	1.14	1.09	1.27
21. Return on assets	0.53	0.52	0.80	0.75	0.71	0.89	0.51	0.29
22. Return on equity	10.40	15.45	20.77	19.42	12.90	24.69	9.83	8.79
23. Cost of deposits	8.28	8.11	7.05	7.63	7.63	7.23	7.91	8.28
24. Cost of borrowings	3.81	2.64	5.25	6.76	4.09	2.03	15.13	6.91
25. Cost of funds	8.21	7.99	7.04	7.62	7.61	7.20	7.93	8.27
26. Return on advances	13.00	11.86	12.44	12.08	13.38	12.31	12.54	13.76
27. Return on investments	11.41	11.98	11.46	11.89	11.64	11.85	11.91	15.74
28. Return on advances *adjusted* to cost of funds	4.79	3.87	5.40	4.46	5.77	5.10	4.61	5.48
29. Return on investments *adjusted* to cost of funds	3.20	4.00	4.42	4.26	4.03	4.65	3.98	7.46
30. Business per employee (in Rs. lakh)	111.49	124.96	89.58	106.48	88.83	111.36	112.94	135.44
31. Profit per employee (in Rs. lakh)	0.46	0.51	0.57	0.63	0.42	0.66	0.52	0.33
32. Capital adequacy ratio	10.94	11.57	10.79	10.31	9.57	11.45	10.09	11.42
33. Capital adequacy ratio - Tier I	7.73	7.51	6.42	6.73	5.49	7.21	7.87	6.66
34. Capital adequacy ratio - Tier II	3.21	4.06	4.37	3.58	4.08	4.24	2.22	4.76
35. Ratio of net NPA to net advances	10.48	9.39	8.96	8.52	3.93	3.17	8.70	7.97

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

NATIONALISED BANKS

(per cent)

	Year ended March 31					
	United Bank of India		UCO Bank		Vijaya Bank	
	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash-deposit ratio	11.63	12.06	10.42	8.09	11.90	10.67
2. Credit-deposit ratio	26.48	27.18	38.29	41.56	38.88	40.44
3. Investment-deposit ratio	61.25	60.50	53.77	54.11	45.83	43.90
4. (Credit + investment)-deposit ratio	87.73	87.68	92.06	95.67	84.71	84.33
5. Ratio of deposits to total liabilities	84.32	86.06	78.31	77.93	87.33	90.63
6. Ratio of term deposits to total deposits	63.16	63.55	60.55	59.92	62.32	63.56
7. Ratio of priority sector advances to total advances	33.34	23.48	29.24	28.74	40.43	39.77
8. Ratio of term-loans to total advances	41.47	46.67	35.81	36.46	52.07	40.77
9. Ratio of secured advances to total advances	98.75	99.41	81.95	78.22	94.08	89.11
10. Ratio of investments in non-approved securities to total investments	20.92	22.85	29.19	29.78	30.87	30.38
11. Ratio of Interest income to total assets	9.19	9.24	8.61	8.93	9.74	10.03
12. Ratio of net interest margin to total assets	2.18	2.24	2.27	2.49	3.09	3.25
13. Ratio of non-interest income to total assets	0.73	0.76	0.95	1.12	1.06	0.98
14. Ratio of intermediation cost to total assets	2.61	2.54	3.03	2.82	3.02	3.18
15. Ratio of wage bills to intermediation cost	82.57	83.00	81.29	81.04	71.03	71.84
16. Ratio of wage bills to total expenses	22.41	22.06	26.28	24.70	22.19	22.93
17. Ratio of wage bills to total income	21.74	21.05	25.74	22.74	19.87	20.74
18. Ratio of burden to total assets	1.89	1.78	2.07	1.70	1.96	2.20
19. Ratio of burden to interest income	20.52	19.22	24.11	19.00	20.11	21.94
20. Ratio of operating profits to total assets	0.29	0.46	0.20	0.80	1.13	1.05
21. Return on assets	0.09	0.17	-0.36	0.18	0.28	0.38
22. Return on equity	0.76	1.59	-2.66	1.39	4.24	9.18
23. Cost of deposits	8.25	8.11	7.69	7.80	7.45	7.31
24. Cost of borrowings	4.45	7.25	12.60	12.02	2.17	3.68
25. Cost of funds	8.22	8.10	7.78	7.90	7.37	7.28
26. Return on advances	11.52	11.38	11.00	11.02	13.62	13.18
27. Return on investments	11.91	12.19	11.17	11.54	11.46	12.28
28. Return on advances *adjusted* to cost of funds	3.30	3.28	3.22	3.12	6.25	5.90
29. Return on investments *adjusted* to cost of funds	3.69	4.09	3.40	3.63	4.09	5.01
30. Business per employee (in Rs. lakh)	81.46	100.28	73.00	89.00	89.86	105.49
31. Profit per employee (in Rs. lakh)	0.07	0.15	-0.20	0.12	0.22	0.36
32. Capital adequacy ratio	9.60	9.60	9.63	9.15	10.00	10.61
33. Capital adequacy ratio - Tier I	8.10	8.20	7.22	6.59	5.70	6.01
34. Capital adequacy ratio - Tier II	1.50	1.40	2.41	2.56	4.30	4.60
35. Ratio of net NPA to net advances	14.70	12.70	10.83	8.75	6.72	6.65

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Benares State Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	11.65	12.56	11.06	9.97	11.49	11.00	11.06	14.85
2. Credit-deposit ratio	46.26	45.87	47.69	49.91	49.83	53.31	26.24	25.67
3. Investment-deposit ratio	37.59	47.17	46.58	49.75	36.52	38.41	50.88	54.16
4. (Credit + investment)-deposit ratio	83.85	93.04	94.27	99.65	86.35	91.72	77.12	79.84
5. Ratio of deposits to total liabilities	83.04	81.71	83.39	81.62	81.31	78.53	89.67	89.94
6. Ratio of term deposits to total deposits	66.09	64.04	70.62	68.25	61.29	59.48	68.10	68.23
7. Ratio of priority sector advances to total advances	26.60	28.93	17.17	26.79	35.73	29.25	49.54	36.71
8. Ratio of term-loans to total advances	35.00	39.64	32.91	38.24	34.20	31.49	21.99	25.72
9. Ratio of secured advances to total advances	88.07	67.06	94.57	71.69	92.39	92.91	99.92	99.29
10. Ratio of investments in non-approved securities to total investments	37.03	28.07	43.78	28.79	13.92	17.41	42.51	54.95
11. Ratio of Interest income to total assets	9.21	9.17	10.17	9.89	9.89	10.25	9.68	9.89
12. Ratio of net interest margin to total assets	1.94	2.58	2.25	2.77	1.82	2.40	1.57	1.35
13. Ratio of non-interest income to total assets	2.81	2.45	2.33	1.74	1.23	1.37	1.10	1.78
14. Ratio of intermediation cost to total assets	3.01	2.66	2.30	2.49	3.37	3.30	3.68	3.07
15. Ratio of wage bills to intermediation cost	45.82	58.45	16.97	11.74	68.52	70.34	70.44	69.61
16. Ratio of wage bills to total expenses	13.42	16.81	3.82	3.04	20.18	20.81	21.99	18.38
17. Ratio of wage bills to total income	11.48	13.39	3.13	2.51	20.75	19.97	24.05	18.29
18. Ratio of burden to total assets	0.20	0.21	-0.03	0.75	2.14	1.93	2.58	1.29
19. Ratio of burden to interest income	2.21	2.34	-0.27	7.55	21.61	18.82	26.68	13.04
20. Ratio of operating profits to total assets	1.74	2.37	2.27	2.03	-0.32	0.47	-1.01	0.06
21. Return on assets	0.83	1.12	1.53	1.04	-1.90	0.30	2.86	0.57
22. Return on equity	15.09	19.86	22.62	20.80	-35.75	5.45	-30.87	-8.19
23. Cost of deposits	8.16	7.27	9.14	8.02	9.70	9.74	9.08	9.47
24. Cost of borrowings	4.61	3.69	12.25	9.40	10.84	9.97	10.16	10.40
25. Cost of funds	7.90	7.07	9.21	8.11	9.72	9.75	9.08	9.48
26. Return on advances	11.03	12.10	12.07	11.62	12.29	12.71	12.02	11.25
27. Return on investments	11.92	10.27	12.97	12.37	11.99	12.81	13.49	14.64
28. Return on advances *adjusted* to cost of funds	3.13	5.03	2.86	3.51	2.57	2.97	2.93	1.77
29. Return on investments *adjusted* to cost of funds	4.02	3.20	3.76	4.26	2.27	3.07	4.40	5.16
30. Business per employee (in Rs. lakh)	171.00	202.00	379.57	712.05	99.00	111.37	71.79	86.03
31. Profit per employee (in Rs. lakh)	1.71	1.73	6.14	6.03	-1.54	0.28	1.43	0.40
32. Capital adequacy ratio	14.25	15.83	14.64	9.81	0.83	5.73	Neg.	Neg.
33. Capital adequacy ratio - Tier I	13.00	14.72	14.64	9.81	0.42	5.10	Neg.	Neg.
34. Capital adequacy ratio - Tier II	1.25	1.11	—	—	0.41	0.63	Neg.	Neg.
35. Ratio of net NPA to net advances	5.70	4.70	3.66	2.32	9.50	9.65	29.71	24.70

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	7.31	5.77	8.52	7.44	5.91	8.60	11.91	10.01
2. Credit-deposit ratio	49.56	48.82	44.41	43.16	63.08	47.58	54.32	57.40
3. Investment-deposit ratio	31.79	32.40	37.73	40.47	44.34	56.88	38.74	39.61
4. (Credit + investment)-deposit ratio	81.35	81.22	82.14	83.63	107.42	104.46	93.05	97.00
5. Ratio of deposits to total liabilities	84.58	87.14	92.16	91.30	68.96	74.02	86.71	86.93
6. Ratio of term deposits to total deposits	79.23	77.15	76.69	74.77	87.58	88.46	80.33	75.99
7. Ratio of priority sector advances to total advances	26.89	25.26	31.63	28.89	8.36	5.05	35.39	33.91
8. Ratio of term-loans to total advances	17.41	21.81	41.32	40.17	45.16	49.90	24.91	22.95
9. Ratio of secured advances to total advances	85.37	85.34	92.88	94.03	95.67	83.95	95.26	96.09
10. Ratio of investments in non-approved securities to total investments	12.75	14.23	24.13	24.05	50.22	48.58	18.97	22.31
11. Ratio of Interest income to total assets	10.29	8.90	11.71	11.31	16.83	10.63	11.70	11.89
12. Ratio of net interest margin to total assets	2.23	2.22	2.10	2.52	4.20	1.93	2.06	3.16
13. Ratio of non-interest income to total assets	1.31	1.27	1.12	1.68	1.90	2.13	2.16	2.24
14. Ratio of intermediation cost to total assets	2.33	2.19	2.98	3.18	4.76	2.50	2.28	2.08
15. Ratio of wage bills to intermediation cost	50.22	49.82	68.80	73.97	9.10	10.49	56.98	64.19
16. Ratio of wage bills to total expenses	11.25	12.30	16.30	19.66	2.49	2.34	10.88	12.34
17. Ratio of wage bills to total income	10.08	10.73	16.00	18.12	2.32	2.05	9.36	9.44
18. Ratio of burden to total assets	1.02	0.92	1.87	1.50	2.87	0.37	0.12	-0.16
19. Ratio of burden to interest income	9.90	10.34	15.92	13.25	17.03	3.44	1.03	-1.35
20. Ratio of operating profits to total assets	1.21	1.30	0.23	1.02	1.34	1.56	1.94	3.32
21. Return on assets	0.74	0.07	0.02	0.25	0.92	0.82	0.88	1.28
22. Return on equity	15.31	1.23	0.88	12.24	14.04	17.86	15.94	20.60
23. Cost of deposits	9.07	7.48	10.16	9.19	11.76	9.12	10.61	9.77
24. Cost of borrowings	6.16	4.94	1.00	3.78	15.42	5.68	4.25	5.88
25. Cost of funds	8.94	7.39	9.91	9.04	12.40	8.45	10.44	9.66
26. Return on advances	12.99	11.04	14.84	14.24	19.30	13.52	15.19	14.87
27. Return on investments	11.87	10.98	13.11	13.33	14.30	10.69	10.33	12.76
28. Return on advances *adjusted* to cost of funds	4.05	3.65	4.93	5.20	6.90	5.07	4.75	5.21
29. Return on investments *adjusted* to cost of funds	2.93	3.59	3.20	4.29	1.91	2.24	-0.12	3.10
30. Business per employee (in Rs. lakh)	188.00	205.00	94.00	107.00	553.62	688.73	138.89	155.94
31. Profit per employee (in Rs. lakh)	1.08	0.10	0.01	0.21	4.81	9.14	0.90	1.48
32. Capital adequacy ratio	13.70	12.68	6.06	5.94	8.45	15.62	14.30	13.33
33. Capital adequacy ratio - Tier I	12.97	12.29	3.56	3.89	8.45	6.31	14.24	13.05
34. Capital adequacy ratio - Tier II	0.73	0.39	2.50	2.05	—	9.31	0.06	0.28
35. Ratio of net NPA to net advances	4.13	6.39	14.88	12.41	3.73	2.70	7.96	7.26

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	10.99	6.55	13.49	9.44	6.57	6.04	12.16	12.54
2. Credit-deposit ratio	54.23	59.21	48.97	55.42	62.34	62.44	58.60	56.56
3. Investment-deposit ratio	45.78	41.58	34.57	40.25	38.36	41.25	23.11	24.67
4. (Credit + investment)-deposit ratio	100.01	100.79	83.54	95.67	100.70	103.69	81.70	81.23
5. Ratio of deposits to total liabilities	79.82	83.16	89.51	87.87	83.99	85.02	90.94	92.32
6. Ratio of term deposits to total deposits	81.73	83.11	82.66	79.21	81.15	77.76	77.53	76.13
7. Ratio of priority sector advances to total advances	33.86	34.67	28.78	30.86	29.04	35.43	46.21	49.40
8. Ratio of term-loans to total advances	37.61	35.85	33.96	31.01	23.63	30.19	64.04	64.83
9. Ratio of secured advances to total advances	85.24	74.54	92.82	91.30	89.22	96.82	100.00	96.55
10. Ratio of investments in non-approved securities to total investments	31.17	28.04	33.08	25.57	30.57	30.90	4.23	3.97
11. Ratio of Interest income to total assets	10.63	9.26	10.99	10.97	11.17	11.25	11.97	11.97
12. Ratio of net interest margin to total assets	2.59	1.99	2.30	2.87	1.14	2.30	2.24	2.62
13. Ratio of non-interest income to total assets	1.53	2.36	1.04	1.66	1.47	1.69	0.96	0.66
14. Ratio of intermediation cost to total assets	2.68	2.13	2.31	2.31	1.97	2.26	2.62	2.40
15. Ratio of wage bills to intermediation cost	42.91	43.25	64.02	65.45	61.16	66.68	58.33	59.43
16. Ratio of wage bills to total expenses	10.72	9.80	13.46	14.52	10.04	13.44	12.36	12.13
17. Ratio of wage bills to total income	9.45	7.93	12.31	11.96	9.53	11.65	11.81	11.28
18. Ratio of burden to total assets	1.15	-0.23	1.28	0.65	0.50	0.57	1.66	1.74
19. Ratio of burden to interest income	10.78	-2.48	11.61	5.90	4.48	5.09	13.85	14.54
20. Ratio of operating profits to total assets	1.44	2.22	1.03	2.02	0.64	1.73	0.58	0.88
21. Return on assets	1.13	1.18	0.28	0.71	0.04	0.62	11.90	11.55
22. Return on equity	9.65	12.11	5.93	16.08	0.73	13.55	1.92	3.49
23. Cost of deposits	9.46	8.13	9.49	8.98	11.23	9.49	10.22	9.87
24. Cost of borrowings	5.11	7.81	0.87	2.42	1.63	3.17	22.57	25.88
25. Cost of funds	9.17	8.11	9.31	8.82	10.74	9.10	10.56	10.07
26. Return on advances	12.81	11.48	14.26	13.56	12.39	12.80	16.61	16.18
27. Return on investments	13.13	10.18	12.82	12.23	13.05	12.09	12.44	13.26
28. Return on advances *adjusted* to cost of funds	3.65	3.37	4.95	4.74	1.65	3.70	6.06	6.11
29. Return on investments *adjusted* to cost of funds	3.97	2.07	3.51	3.41	2.31	2.98	1.88	3.20
30. Business per employee (in Rs. lakh)	227.82	344.00	131.17	153.66	153.00	161.00	81.76	94.77
31. Profit per employee (in Rs. lakh)	1.67	2.26	0.28	0.82	0.04	0.72	0.04	0.09
32. Capital adequacy ratio	16.90	11.34	10.06	10.02	10.32	11.33	8.26	9.14
33. Capital adequacy ratio - Tier I	16.01	10.83	8.50	7.66	6.48	7.72	4.11	4.66
34. Capital adequacy ratio - Tier II	0.89	0.51	1.56	2.36	3.84	3.61	4.15	4.48
35. Ratio of net NPA to net advances	4.79	5.86	12.33	11.08	7.53	8.56	7.03	9.93

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Global Trust Bank		HDFC Bank		ICICI Bank		IDBI Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	11.56	8.29	10.00	10.08	7.67	7.32	9.29	11.46
2. Credit-deposit ratio	51.71	51.80	48.04	39.90	34.75	37.07	39.05	46.42
3. Investment-deposit ratio	47.89	47.20	65.31	68.21	47.11	44.77	58.77	61.60
4. (Credit + investment)-deposit ratio	99.60	99.00	113.35	108.10	81.86	81.84	97.83	108.02
5. Ratio of deposits to total liabilities	78.78	82.31	67.01	72.30	86.98	81.72	80.47	76.42
6. Ratio of term deposits to total deposits	87.72	81.61	54.44	53.67	86.77	78.50	74.54	82.55
7. Ratio of priority sector advances to total advances	24.21	21.91	14.24	17.42	22.64	13.60	23.92	21.18
8. Ratio of term-loans to total advances	26.30	24.89	43.04	39.35	12.87	10.35	26.90	35.04
9. Ratio of secured advances to total advances	96.66	99.48	62.48	93.90	89.23	79.41	90.64	80.10
10. Ratio of investments in non-approved securities to total investments	46.03	40.65	46.72	43.82	46.62	36.27	52.70	51.39
11. Ratio of Interest income to total assets	10.94	10.15	10.48	8.50	10.60	8.95	10.50	10.69
12. Ratio of net interest margin to total assets	1.18	2.19	4.09	3.82	2.31	1.95	2.28	2.30
13. Ratio of non-interest income to total assets	3.26	3.66	1.90	1.57	1.74	2.04	1.03	1.39
14. Ratio of intermediation cost to total assets	2.11	1.95	2.47	2.14	1.62	1.61	1.93	1.58
15. Ratio of wage bills to intermediation cost	13.90	14.63	24.85	28.32	21.92	23.72	19.95	22.47
16. Ratio of wage bills to total expenses	2.47	2.87	6.94	8.89	3.58	4.43	3.79	3.56
17. Ratio of wage bills to total income	2.06	2.06	4.97	6.03	2.87	3.47	3.34	2.94
18. Ratio of burden to total assets	-1.15	-1.71	0.58	0.58	-0.12	-0.43	0.90	0.19
19. Ratio of burden to interest income	-10.51	-16.83	5.51	6.77	-1.11	-4.78	8.60	1.78
20. Ratio of operating profits to total assets	2.33	3.90	3.51	3.24	2.43	2.38	1.38	0.28
21. Return on assets	1.36	1.44	1.89	1.84	0.91	0.87	0.90	1.35
22. Return on equity	26.64	26.54	22.76	19.14	22.04	14.45	17.99	25.58
23. Cost of deposits	11.08	8.62	6.89	5.05	8.55	7.28	8.62	8.80
24. Cost of borrowings	5.66	5.83	15.97	6.89	10.41	6.81	9.54	10.31
25. Cost of funds	10.73	8.40	7.71	5.31	8.63	7.26	8.71	9.00
26. Return on advances	15.09	14.26	12.77	11.21	13.96	12.06	13.97	12.93
27. Return on investments	11.45	10.11	12.05	9.59	10.73	11.26	11.67	12.59
28. Return on advances *adjusted* to cost of funds	4.36	5.87	5.06	5.90	5.33	4.80	5.26	3.93
29. Return on investments *adjusted* to cost of funds	0.73	1.72	4.34	4.27	2.11	3.99	2.96	3.59
30. Business per employee (in Rs. lakh)	690.00	855.00	522.00	942.00	513.91	594.99	913.06	923.01
31. Profit per employee (in Rs. lakh)	9.00	12.00	9.96	9.60	7.11	7.83	7.34	11.15
32. Capital adequacy ratio	11.97	13.68	11.86	12.19	11.06	19.64	11.26	11.80
33. Capital adequacy ratio - Tier I	7.62	9.85	8.34	9.56	7.32	17.42	11.21	8.43
34. Capital adequacy ratio - Tier II	4.35	3.83	3.52	2.63	3.74	2.22	0.05	3.37
35. Ratio of net NPA to net advances	2.15	0.87	1.08	0.77	2.88	1.53	1.28	1.95

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	7.48	5.65	12.00	14.88	10.39	10.21	10.06	9.13
2. Credit-deposit ratio	53.05	56.17	45.79	37.34	46.70	47.38	57.05	58.48
3. Investment-deposit ratio	41.75	41.73	45.79	45.15	40.51	39.87	40.15	38.32
4. (Credit + investment)-deposit ratio	94.80	97.90	91.58	82.49	87.21	87.25	97.20	96.80
5. Ratio of deposits to total liabilities	81.36	81.86	85.70	89.21	89.93	90.11	81.33	82.52
6. Ratio of term deposits to total deposits	86.97	84.64	63.39	63.73	80.48	78.82	80.32	79.81
7. Ratio of priority sector advances to total advances	24.56	20.18	20.67	23.09	38.18	37.37	37.98	38.85
8. Ratio of term-loans to total advances	17.78	20.78	37.13	40.06	21.95	23.64	31.93	30.03
9. Ratio of secured advances to total advances	92.77	91.79	97.87	93.87	98.16	97.01	96.76	92.45
10. Ratio of investments in non-approved securities to total investments	27.31	22.60	26.69	34.82	31.66	32.66	27.45	38.28
11. Ratio of Interest income to total assets	10.61	9.00	10.58	9.79	11.25	10.89	11.96	12.18
12. Ratio of net interest margin to total assets	2.05	1.92	4.01	3.17	2.66	2.15	3.21	3.99
13. Ratio of non-interest income to total assets	1.48	2.04	0.66	1.16	1.11	1.36	1.44	1.68
14. Ratio of intermediation cost to total assets	1.56	1.27	2.04	1.76	2.11	1.99	2.47	2.50
15. Ratio of wage bills to intermediation cost	12.93	13.27	63.53	56.36	69.74	71.26	58.88	62.89
16. Ratio of wage bills to total expenses	1.99	2.02	15.06	11.86	13.74	13.22	12.97	14.70
17. Ratio of wage bills to total income	1.67	1.53	11.55	9.08	11.90	11.58	10.86	11.33
18. Ratio of burden to total assets	0.08	-0.77	1.39	0.60	1.00	0.63	1.03	0.81
19. Ratio of burden to interest income	0.72	-8.56	13.10	6.14	8.92	5.78	8.61	6.68
20. Ratio of operating profits to total assets	1.97	2.69	2.62	2.57	1.66	1.52	2.18	3.18
21. Return on assets	0.60	0.70	1.14	1.13	0.97	1.10	1.19	1.90
22. Return on equity	7.06	10.55	24.28	25.13	17.34	20.31	20.81	31.25
23. Cost of deposits	9.25	7.72	7.57	7.22	9.17	9.35	9.86	9.10
24. Cost of borrowings	6.58	6.16	1.89	22.23	5.89	6.86	4.43	3.55
25. Cost of funds	9.12	7.60	7.46	7.43	9.08	9.28	9.51	8.68
26. Return on advances	13.78	10.24	13.36	11.77	14.10	13.41	14.85	14.33
27. Return on investments	11.38	11.77	12.63	12.24	12.60	12.66	14.13	13.84
28. Return on advances *adjusted* to cost of funds	4.66	2.64	5.90	4.34	5.02	4.13	5.34	5.65
29. Return on investments *adjusted* to cost of funds	2.26	4.17	5.16	4.81	3.52	3.38	4.62	5.16
30. Business per employee (in Rs. lakh)	1506.19	2004.70	137.00	175.00	156.29	177.68	137.00	169.00
31. Profit per employee (in Rs. lakh)	8.46	13.23	1.36	1.91	1.08	1.43	1.39	2.60
32. Capital adequacy ratio	15.16	13.24	24.48	18.82	10.85	11.04	14.53	15.16
33. Capital adequacy ratio - Tier I	15.11	12.09	19.46	15.51	10.62	10.64	13.28	14.48
34. Capital adequacy ratio - Tier II	0.05	1.15	5.02	3.31	0.23	0.40	1.25	0.68
35. Ratio of net NPA to net advances	7.20	5.98	3.79	3.22	4.99	5.73	4.35	3.77

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	12.29	10.00	16.97	7.21	12.11	10.52	10.13	10.56
2. Credit-deposit ratio	57.16	58.57	55.05	55.05	22.81	22.28	54.51	49.98
3. Investment-deposit ratio	37.21	39.09	36.97	41.33	42.79	46.71	40.36	34.59
4. (Credit + investment)-deposit ratio	94.38	97.67	92.02	96.37	65.61	68.99	94.88	84.57
5. Ratio of deposits to total liabilities	84.74	84.93	84.35	85.03	92.75	92.70	90.45	91.32
6. Ratio of term deposits to total deposits	72.57	72.34	84.27	84.14	50.04	54.82	80.98	81.70
7. Ratio of priority sector advances to total advances	36.33	42.55	23.44	17.87	50.45	52.63	38.05	31.46
8. Ratio of term-loans to total advances	26.86	23.27	18.46	36.51	20.38	21.85	29.89	23.13
9. Ratio of secured advances to total advances	93.75	90.44	96.37	99.13	99.81	99.19	96.05	92.69
10. Ratio of investments in non-approved securities to total investments	36.22	39.94	30.51	22.82	24.42	33.37	20.47	21.53
11. Ratio of Interest income to total assets	10.60	10.62	12.16	10.63	11.19	10.50	13.11	11.35
12. Ratio of net interest margin to total assets	2.46	2.86	1.51	1.59	4.46	4.22	2.97	3.14
13. Ratio of non-interest income to total assets	2.19	2.85	1.72	2.07	0.52	0.59	1.52	1.64
14. Ratio of intermediation cost to total assets	3.28	3.07	2.33	2.07	2.91	2.94	3.33	3.05
15. Ratio of wage bills to intermediation cost	55.96	60.00	50.94	56.41	73.18	74.67	61.81	62.77
16. Ratio of wage bills to total expenses	16.07	16.99	9.13	10.51	22.11	23.83	15.28	17.02
17. Ratio of wage bills to total income	14.34	13.65	8.54	9.19	18.21	19.83	14.07	14.77
18. Ratio of burden to total assets	1.09	0.21	0.61	—	2.39	2.36	1.81	1.42
19. Ratio of burden to interest income	10.27	2.02	5.00	—	21.38	22.45	13.82	12.49
20. Ratio of operating profits to total assets	1.37	1.42	0.90	1.59	2.06	1.86	1.16	1.72
21. Return on assets	0.85	1.30	0.16	0.70	0.79	0.95	0.62	0.84
22. Return on equity	14.60	0.68	3.75	14.14	23.06	22.85	20.83	28.65
23. Cost of deposits	9.00	8.55	11.35	9.77	7.20	6.77	10.64	8.54
24. Cost of borrowings	12.22	11.43	0.07	0.16	66.56	24.83	10.29	8.05
25. Cost of funds	9.12	8.68	10.71	9.46	7.21	6.77	10.64	8.54
26. Return on advances	13.51	13.34	15.96	13.70	14.77	13.47	16.09	13.74
27. Return on investments	11.63	10.83	14.21	12.26	12.66	12.35	13.70	13.85
28. Return on advances *adjusted* to cost of funds	4.39	4.65	5.25	4.24	7.57	6.70	5.45	5.20
29. Return on investments *adjusted* to cost of funds	2.51	2.14	3.50	2.81	5.45	5.57	3.06	5.32
30. Business per employee (in Rs. lakh)	124.58	158.00	149.00	200.00	70.13	79.05	107.92	133.34
31. Profit per employee (in Rs. lakh)	0.73	1.37	0.18	0.93	0.50	0.69	0.53	0.91
32. Capital adequacy ratio	9.64	10.45	11.85	11.25	13.81	15.11	10.24	9.04
33. Capital adequacy ratio - Tier I	9.64	8.10	9.11	9.70	12.86	14.32	6.76	5.73
34. Capital adequacy ratio - Tier II	—	2.35	2.74	1.55	0.95	0.79	3.48	3.31
35. Ratio of net NPA to net advances	6.72	5.38	20.60	13.94	2.84	0.82	12.23	15.65

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

Ratio	Year ended March 31							
	Ratnakar Bank		Sangli Bank		SBI Commercial & International Bank		South Indian Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	11.85	9.27	13.19	22.27	4.82	5.60	8.47	7.51
2. Credit-deposit ratio	48.49	42.78	37.85	34.66	59.29	71.61	53.31	52.02
3. Investment-deposit ratio	43.67	43.38	42.59	40.53	45.60	40.43	38.42	45.01
4. (Credit + investment)-deposit ratio	92.16	86.15	80.44	75.19	104.90	112.04	91.73	97.03
5. Ratio of deposits to total liabilities	86.08	87.42	92.42	92.61	71.88	72.63	87.17	87.44
6. Ratio of term deposits to total deposits	76.55	74.21	61.82	62.25	94.22	92.44	78.37	78.10
7. Ratio of priority sector advances to total advances	31.62	30.20	25.80	26.21	12.64	11.80	28.42	31.97
8. Ratio of term-loans to total advances	38.65	41.40	15.21	19.61	11.59	17.98	39.12	39.07
9. Ratio of secured advances to total advances	90.72	89.40	93.69	95.15	94.74	83.81	90.00	89.38
10. Ratio of investments in non-approved securities to total investments	41.59	38.02	29.59	31.56	7.21	13.09	23.46	15.20
11. Ratio of Interest income to total assets	11.16	11.06	9.37	9.08	11.09	10.16	12.03	11.69
12. Ratio of net interest margin to total assets	3.40	3.15	2.86	2.79	1.33	2.14	2.65	2.95
13. Ratio of non-interest income to total assets	0.96	1.83	1.32	1.48	2.13	2.53	1.11	1.86
14. Ratio of intermediation cost to total assets	3.16	3.34	3.15	3.04	1.21	1.23	2.70	2.80
15. Ratio of wage bills to intermediation cost	66.52	66.03	79.21	76.75	30.48	32.36	71.00	76.74
16. Ratio of wage bills to total expenses	19.23	19.61	25.82	25.02	3.36	4.29	15.88	18.64
17. Ratio of wage bills to total income	17.32	17.13	23.33	22.08	2.79	3.13	14.60	15.88
18. Ratio of burden to total assets	2.19	1.51	1.83	1.56	-0.92	-1.30	1.59	0.95
19. Ratio of burden to interest income	19.66	13.69	19.49	17.15	-8.31	-12.79	13.24	8.09
20. Ratio of operating profits to total assets	1.20	1.63	1.03	1.24	2.26	3.44	1.06	2.00
21. Return on assets	0.92	0.83	0.35	0.36	1.59	1.84	0.17	0.58
22. Return on equity	20.53	17.63	8.04	9.18	8.85	9.89	4.40	14.78
23. Cost of deposits	8.52	8.48	6.98	6.77	12.66	9.43	10.08	9.47
24. Cost of borrowings	7.75	15.65	25.23	6.01	13.57	20.17	5.32	5.58
25. Cost of funds	8.49	8.62	7.02	6.77	12.72	10.08	9.97	9.36
26. Return on advances	15.79	14.93	11.14	10.16	12.31	11.17	15.15	14.31
27. Return on investments	11.68	12.36	11.12	11.05	11.42	12.05	13.44	12.73
28. Return on advances *adjusted* to cost of funds	7.30	6.31	4.12	3.39	-0.42	1.10	5.18	4.94
29. Return on investments *adjusted* to cost of funds	3.19	3.74	4.10	4.28	-1.30	1.97	3.47	3.37
30. Business per employee (in Rs. lakh)	90.47	114.75	59.38	66.82	575.38	724.99	109.00	129.00
31. Profit per employee (in Rs. lakh)	0.55	0.64	0.20	0.24	7.21	9.63	0.15	0.64
32. Capital adequacy ratio	9.72	11.56	11.58	12.13	28.90	24.32	10.40	10.41
33. Capital adequacy ratio - Tier I	8.05	10.60	7.39	8.54	28.37	24.12	8.40	8.07
34. Capital adequacy ratio - Tier II	1.67	0.96	4.19	3.59	0.53	0.20	2.00	2.34
35. Ratio of net NPA to net advances	7.79	8.70	8.26	0.00	21.88	13.97	11.06	8.67

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

OTHER SCHEDULED COMMERCIAL BANKS

(per cent)

	As on 31st March, 2000									
	Tamilnad Mercantile Bank		Times Bank*		United Western Bank		UTI Bank		Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash-deposit ratio	16.54	12.72	7.69		10.20	10.05	11.12	7.01	10.16	8.24
2. Credit-deposit ratio	47.25	47.10	43.57		48.87	54.22	71.36	61.30	42.73	53.04
3. Investment-deposit ratio	43.10	46.50	34.65		34.01	31.34	36.21	36.10	37.68	36.85
4. (Credit + investment)-deposit ratio	90.35	93.60	78.22		82.88	85.56	107.57	97.41	80.41	89.89
5. Ratio of deposits to total liabilities	84.07	86.61	91.96		87.55	90.21	77.67	85.77	85.67	83.08
6. Ratio of term deposits to total deposits	69.46	71.90	64.24		75.78	72.21	83.17	83.01	80.94	79.36
7. Ratio of priority sector advances to total advances	44.27	44.00	25.23		42.47	35.84	10.82	8.64	42.36	37.46
8. Ratio of term-loans to total advances	28.32	26.77	29.39		23.97	21.01	8.44	10.17	40.68	42.91
9. Ratio of secured advances to total advances	97.55	97.70	91.41		89.82	85.23	99.94	90.04	91.73	75.95
10. Ratio of investments in non-approved securities to total investments	43.74	50.14	35.76		32.81	34.87	30.01	33.78	38.98	36.67
11. Ratio of Interest income to total assets	11.26	11.29	10.04		9.73	9.60	10.53	9.13	10.21	9.60
12. Ratio of net interest margin to total assets	3.31	3.20	1.91		2.61	2.63	2.05	1.71	1.34	1.34
13. Ratio of non-interest income to total assets	1.92	1.81	1.42		1.54	2.77	1.32	1.72	1.57	2.26
14. Ratio of intermediation cost to total assets	2.52	2.38	1.98		2.30	2.14	1.44	1.24	2.04	2.14
15. Ratio of wage bills to intermediation cost	61.49	61.57	26.31		69.00	70.94	23.55	23.59	59.93	55.04
16. Ratio of wage bills to total expenses	14.81	14.01	5.15		16.88	16.65	3.42	3.37	11.19	11.31
17. Ratio of wage bills to total income	11.77	11.20	4.54		14.11	12.26	2.86	2.69	10.36	9.92
18. Ratio of burden to total assets	0.60	0.57	0.56		0.76	-0.64	0.12	-0.49	0.47	-0.12
19. Ratio of burden to interest income	5.32	5.08	5.54		7.84	-6.63	1.18	-5.33	4.57	-1.25
20. Ratio of operating profits to total assets	2.71	2.63	1.35		1.85	3.26	1.93	2.20	0.87	1.46
21. Return on assets	1.43	1.32	0.95		0.95	1.16	0.79	0.77	0.40	0.55
22. Return on equity	20.76	19.69	17.77		21.02	26.10	17.00	22.86	6.62	8.62
23. Cost of deposits	9.03	9.04	8.32		7.67	7.22	9.08	7.76	9.98	9.34
24. Cost of borrowings	0.84	2.24	404.01		14.70	17.41	4.38	4.64	4.45	7.55
25. Cost of funds	8.80	8.91	8.68		7.84	7.42	8.59	7.43	9.80	9.27
26. Return on advances	14.22	13.47	13.20		13.57	12.44	12.47	10.45	12.13	11.43
27. Return on investments	14.20	14.32	12.71		10.66	11.55	11.27	9.92	11.61	11.03
28. Return on advances *adjusted* to cost of funds	5.42	4.56	4.52		5.73	5.03	3.89	3.03	2.33	2.17
29. Return on investments *adjusted* to cost of funds	5.40	5.41	4.03		2.82	4.13	2.68	2.49	1.81	1.77
30. Business per employee (in Rs. lakh)	141.48	180.28	730.00		139.00	179.00	1000.00	1249.00	123.89	186.14
31. Profit per employee (in Rs. lakh)	1.64	1.89	5.00		1.08	1.64	6.00	6.91	0.50	0.76
32. Capital adequacy ratio	18.40	18.02	9.97		11.64	11.94	11.64	11.37	10.63	12.24
33. Capital adequacy ratio - Tier I	17.15	15.99	9.97		7.99	8.55	11.60	7.99	9.27	8.20
34. Capital adequacy ratio - Tier II	1.25	2.03	—		3.65	3.39	0.04	3.38	1.36	4.04
35. Ratio of net NPA to net advances	5.67	5.77	3.01		8.28	4.83	6.32	4.71	14.31	9.11

Note * : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank.

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-deposit ratio	9.55	9.87	3.68	3.26	9.33	7.75	5.60	3.60
2. Credit-deposit ratio	110.39	113.83	46.89	40.07	55.47	62.89	31.03	24.77
3. Investment-deposit ratio	65.31	79.38	44.92	41.27	75.13	86.49	29.78	22.95
4. (Credit + investment)-deposit ratio	175.71	193.21	91.81	81.34	130.61	149.37	60.81	47.71
5. Ratio of deposits to total liabilities	47.29	45.54	72.13	87.67	52.91	52.04	35.75	40.61
6. Ratio of term deposits to total deposits	73.89	59.09	80.99	83.14	70.47	61.28	40.43	37.18
7. Ratio of priority sector advances to total advances	40.20	34.85	13.61	16.27	29.83	34.05	63.28	16.07
8. Ratio of term-loans to total advances	24.51	36.58	9.24	20.99	15.48	22.93	25.93	0.00
9. Ratio of secured advances to total advances	91.26	88.78	79.92	82.73	53.69	42.82	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	41.90	49.53	38.40	35.91	44.23	44.17	1.00	14.28
11. Ratio of Interest income to total assets	10.86	10.53	9.99	10.98	10.63	10.10	7.91	7.88
12. Ratio of net interest margin to total assets	3.88	4.21	2.24	2.09	2.80	3.55	6.38	6.35
13. Ratio of non-interest income to total assets	2.89	2.18	1.70	1.51	3.56	4.74	3.04	2.54
14. Ratio of intermediation cost to total assets	2.45	2.40	1.12	1.10	4.55	5.80	2.27	2.26
15. Ratio of wage bills to intermediation cost	30.60	24.99	39.54	38.61	38.22	41.34	33.88	37.14
16. Ratio of wage bills to total expenses	7.95	6.87	5.00	4.26	14.06	19.42	20.20	22.18
17. Ratio of wage bills to total income	5.45	4.72	3.80	3.41	12.27	16.16	7.02	8.06
18. Ratio of burden to total assets	-0.44	0.22	-0.58	-0.41	0.99	1.06	-0.77	-0.28
19. Ratio of burden to interest income	-4.08	2.08	-5.83	-3.71	9.33	10.50	-9.72	-3.54
20. Ratio of operating profits to total assets	4.32	3.99	2.82	2.50	1.81	2.49	7.14	6.63
21. Return on assets	2.20	1.58	0.32	0.52	0.25	1.02	3.67	3.05
22. Return on equity	29.46	25.81	8.48	11.84	2.36	10.97	5.99	5.20
23. Cost of deposits	7.47	5.20	8.29	9.13	9.30	6.53	4.04	3.92
24. Cost of borrowings	4.51	7.00	8.40	3.56	5.63	4.87	..	1.14
25. Cost of funds	6.17	6.05	8.30	8.59	8.16	5.89	4.04	3.82
26. Return on advances	13.64	11.87	11.57	12.04	13.69	11.98	15.41	14.55
27. Return on investments	11.95	11.68	11.35	15.76	13.31	11.53	8.71	10.83
28. Return on advances *adjusted* to cost of funds	7.48	5.83	3.26	3.45	5.54	6.08	11.37	10.72
29. Return on investments *adjusted* to cost of funds	5.78	5.63	3.04	7.17	5.16	5.63	4.67	7.01
30. Business per employee (in Rs. lakh)	731.53	857.06	880.30	1033.87	314.40	290.24	133.05	151.18
31. Profit per employee (in Rs. lakh)	17.55	13.91	2.64	4.39	0.86	3.17	9.77	9.42
32. Capital adequacy ratio	9.27	10.09	10.01	10.61	9.25	10.09	124.00	123.00
33. Capital adequacy ratio - Tier I	8.94	8.23	8.76	9.36	9.08	9.91	124.00	123.00
34. Capital adequacy ratio - Tier II	0.33	1.86	1.25	1.25	0.17	0.18	—	—
35. Ratio of net NPA to net advances	0.45	0.30	3.59	2.10	—	—	—	6.07

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Bank International Indonesia		Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait	
	1999	2000	1999	2000	1999	2000	1999	2000
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-deposit ratio	16.17	11.33	8.26	3.57	9.28	6.21	5.15	6.65
2. Credit-deposit ratio	131.51	95.69	39.05	21.52	103.75	145.61	76.57	69.68
3. Investment-deposit ratio	92.16	185.98	43.21	18.05	62.91	51.81	54.80	43.67
4. (Credit + investment)-deposit ratio	223.67	281.67	82.26	39.57	166.65	197.43	131.38	113.34
5. Ratio of deposits to total liabilities	23.58	16.32	30.03	68.64	48.40	44.23	59.32	65.58
6. Ratio of term deposits to total deposits	96.70	82.34	94.84	92.53	73.20	78.14	88.05	88.53
7. Ratio of priority sector advances to total advances	36.98	—	4.98	27.49	23.60	10.41	28.70	28.67
8. Ratio of term-loans to total advances	7.08	15.74	62.32	63.58	36.23	24.43	28.28	40.52
9. Ratio of secured advances to total advances	99.85	93.75	99.72	99.91	57.88	32.39	94.25	69.44
10. Ratio of investments in non-approved securities to total investments	33.78	28.71	33.55	30.04	32.49	16.90	27.36	27.98
11. Ratio of Interest income to total assets	8.99	9.00	7.55	8.44	12.94	10.31	10.94	11.00
12. Ratio of net interest margin to total assets	1.93	2.53	5.63	3.05	4.52	4.07	1.18	1.68
13. Ratio of non-interest income to total assets	2.18	2.28	1.28	1.85	1.51	3.19	1.46	2.10
14. Ratio of intermediation cost to total assets	8.58	13.70	9.84	4.00	1.99	2.86	1.93	1.89
15. Ratio of wage bills to intermediation cost	10.07	6.82	26.55	32.04	31.38	50.84	26.11	36.19
16. Ratio of wage bills to total expenses	5.52	4.63	22.22	13.66	5.99	15.98	4.31	6.11
17. Ratio of wage bills to total income	7.73	8.28	29.61	12.46	4.32	10.77	4.06	5.23
18. Ratio of burden to total assets	6.40	11.42	8.56	2.15	0.47	-0.33	0.47	-0.21
19. Ratio of burden to interest income	71.14	126.86	113.46	25.50	3.66	-3.20	4.32	-1.90
20. Ratio of operating profits to total assets	-4.47	-8.89	-2.93	0.90	4.04	4.40	0.71	1.89
21. Return on assets	-17.99	-8.10	—	1.07	1.99	1.02	0.71	0.90
22. Return on equity	-35.96	-15.00	-4.72	1.83	23.22	23.05	10.42	11.01
23. Cost of deposits	7.85	8.80	5.51	8.14	11.55	8.42	11.75	11.26
24. Cost of borrowings	12.10	15.91	4.00	12.44	7.44	6.29	10.64	10.92
25. Cost of funds	9.36	12.91	5.24	8.52	9.97	7.48	11.51	11.19
26. Return on advances	14.82	14.71	3.47	14.40	16.58	12.47	13.97	12.78
27. Return on investments	8.81	12.25	0.00	11.50	11.87	10.64	11.33	12.44
28. Return on advances *adjusted* to cost of funds	5.46	1.80	-1.77	5.88	6.61	5.00	2.47	1.59
29. Return on investments *adjusted* to cost of funds	-0.55	-0.66	-5.24	2.98	1.90	3.16	-0.17	1.25
30. Business per employee (in Rs. lakh)	195.60	490.33	75.29	278.57	991.40	1312.05	611.10	689.90
31. Profit per employee (in Rs. lakh)	-53.06	-44.00	—	3.77	20.22	30.14	4.16	5.58
32. Capital adequacy ratio	57.26	59.92	212.45	70.06	9.26	12.93	13.38	12.14
33. Capital adequacy ratio - Tier I	57.26	59.92	212.45	70.06	8.89	12.44	13.20	12.14
34. Capital adequacy ratio - Tier II	—	—	—	—	0.37	0.49	0.18	—
35. Ratio of net NPA to net advances	10.53	48.78	—	2.38	—	1.92	11.34	7.72

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo		Banque Nationale de Paris	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-deposit ratio	7.65	4.71	5.18	6.29	12.78	10.14	12.14	9.09
2. Credit-deposit ratio	189.06	175.50	103.59	128.45	50.03	62.27	64.43	63.68
3. Investment-deposit ratio	29.69	29.86	29.31	30.35	30.57	35.02	104.66	99.92
4. (Credit + investment)-deposit ratio	218.76	205.36	132.90	158.80	80.60	97.30	169.09	163.60
5. Ratio of deposits to total liabilities	33.94	31.98	62.81	53.22	81.29	71.68	43.32	46.45
6. Ratio of term deposits to total deposits	72.41	74.93	86.01	90.41	58.34	55.14	69.35	66.49
7. Ratio of priority sector advances to total advances	38.74	41.30	46.30	38.68	5.98	3.59	29.86	33.12
8. Ratio of term-loans to total advances	7.32	4.85	39.55	53.77	36.42	34.73	31.99	32.01
9. Ratio of secured advances to total advances	83.37	89.39	88.86	85.29	81.35	81.74	77.06	53.41
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	7.78	9.13	0.65	0.76	46.52	46.80
11. Ratio of Interest income to total assets	11.20	9.87	12.00	9.29	9.83	10.80	9.43	9.92
12. Ratio of net interest margin to total assets	6.53	5.72	3.41	2.99	3.50	5.24	3.36	2.79
13. Ratio of non-interest income to total assets	2.95	3.33	2.90	2.23	2.41	4.59	1.38	1.96
14. Ratio of intermediation cost to total assets	1.99	1.76	1.63	1.64	32.16	39.01	2.35	2.40
15. Ratio of wage bills to intermediation cost	23.43	23.41	27.04	30.75	3.85	11.70	43.35	45.61
16. Ratio of wage bills to total expenses	7.00	6.98	4.32	6.35	3.21	8.05	12.10	11.50
17. Ratio of wage bills to total income	3.29	3.13	2.96	4.38	10.11	9.32	9.42	9.23
18. Ratio of burden to total assets	-0.96	-1.57	-1.27	-0.59	29.75	7.67	0.97	0.45
19. Ratio of burden to interest income	-8.61	-15.89	-10.55	-6.33	302.63	70.96	10.28	4.50
20. Ratio of operating profits to total assets	7.49	7.28	4.67	3.58	-26.25	-2.43	2.39	2.34
21. Return on assets	2.33	2.62	2.14	1.91	-4.45	4.88	1.06	0.94
22. Return on equity	6.28	8.83	23.82	15.67	-40.49	32.88	12.61	11.13
23. Cost of deposits	8.93	8.03	9.68	7.35	7.37	6.59	8.23	8.97
24. Cost of borrowings	8.78	8.60	10.41	6.78	7.38	14.31	5.51	7.19
25. Cost of funds	8.88	8.23	9.84	7.16	7.37	6.80	6.83	8.11
26. Return on advances	13.28	12.78	13.55	10.28	12.94	15.47	14.17	14.13
27. Return on investments	11.35	11.59	12.04	10.28	10.11	11.39	11.53	11.37
28. Return on advances *adjusted* to cost of funds	4.39	4.56	3.71	3.12	5.57	8.67	7.34	6.02
29. Return on investments *adjusted* to cost of funds	2.47	3.36	2.20	3.12	2.75	4.59	4.70	3.27
30. Business per employee (in Rs. lakh)	460.00	560.00	1054.22	833.77	569.74	381.66	465.66	555.25
31. Profit per employee (in Rs. lakh)	11.00	16.00	17.42	14.43	-16.15	13.62	6.84	6.25
32. Capital adequacy ratio	37.05	29.07	9.06	9.67	9.92	17.62	9.09	9.55
33. Capital adequacy ratio - Tier I	37.02	29.07	9.06	9.59	9.92	17.62	6.92	6.25
34. Capital adequacy ratio - Tier II	0.03	0.03	—	0.08	—	—	2.17	3.30
35. Ratio of net NPA to net advances	16.43	22.14	2.80	1.15	13.45	2.46	—	—

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Barclays Bank		British Bank of Middle East*		Chase Manhatane Bank		Chinatrust Commercial Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-deposit ratio	5.55	5.21	4.20		28.60	73.50	11.88	9.15
2. Credit-deposit ratio	31.22	23.01	21.02		75.38	267.45	144.42	108.33
3. Investment-deposit ratio	162.07	96.66	51.73		1094.19	6536.28	137.93	102.80
4. (Credit + investment)-deposit ratio	193.29	119.67	72.75		1169.57	6803.72	282.34	211.13
5. Ratio of deposits to total liabilities	38.59	64.34	73.11		5.38	1.29	30.59	41.82
6. Ratio of term deposits to total deposits	93.79	92.36	91.08		58.92	—	92.81	89.40
7. Ratio of priority sector advances to total advances	54.10	26.54	20.11		—	—	21.33	30.95
8. Ratio of term-loans to total advances	4.52	66.76	65.14		—	—	97.01	80.56
9. Ratio of secured advances to total advances	61.18	89.53	92.02		100.00	100.00	100.00	91.41
10. Ratio of investments in non-approved securities to total investments	45.39	24.99	32.03		—	—	48.60	41.90
11. Ratio of Interest income to total assets	14.29	9.68	10.22		8.51	7.72	11.34	12.20
12. Ratio of net interest margin to total assets	4.21	2.04	0.66		-0.93	1.15	4.87	3.86
13. Ratio of non-interest income to total assets	2.38	0.66	0.77		16.06	15.72	0.14	0.46
14. Ratio of intermediation cost to total assets	4.23	3.18	1.46		11.03	8.36	4.49	3.23
15. Ratio of wage bills to intermediation cost	40.14	40.30	57.84		20.13	26.48	33.91	32.76
16. Ratio of wage bills to total expenses	11.87	11.84	7.67		10.85	14.83	13.89	9.15
17. Ratio of wage bills to total income	10.20	12.39	7.69		9.04	9.45	13.26	8.36
18. Ratio of burden to total assets	1.86	2.52	0.69		-5.03	-7.36	4.35	2.77
19. Ratio of burden to interest income	13.00	26.04	6.76		-59.10	-95.36	38.36	22.70
20. Ratio of operating profits to total assets	2.36	-0.48	-0.03		4.11	8.51	0.52	1.09
21. Return on assets	0.33	-2.23	-4.00		1.86	2.87	-0.26	0.25
22. Return on equity	2.78	-14.48	-82.28		5.56	20.55	-1.31	1.20
23. Cost of deposits	13.88	9.58	10.50		2.07	36.75	14.94	10.73
24. Cost of borrowings	9.71	7.70	15.41		15.80	6.87	6.51	11.23
25. Cost of funds	11.78	8.79	11.07		14.96	7.76	9.82	10.99
26. Return on advances	24.07	9.79	15.44		1.74	16.63	15.35	15.44
27. Return on investments	14.90	10.51	12.91		8.03	7.39	10.58	12.29
28. Return on advances *adjusted* to cost of funds	12.29	1.00	4.37		-13.23	8.87	5.52	4.45
29. Return on investments *adjusted* to cost of funds	3.12	1.72	1.84		-6.94	-0.37	0.76	1.29
30. Business per employee (in Rs. lakh)	581.32	412.10	1053.40		6.29	65.49	447.63	661.78
31. Profit per employee (in Rs. lakh)	3.06	-16.27	-39.67		4.26	1.70	-1.58	1.92
32. Capital adequacy ratio	12.90	17.75	8.24		12.53	45.86	28.25	25.56
33. Capital adequacy ratio - Tier I	12.45	17.63	7.99		12.53	45.86	28.22	25.45
34. Capital adequacy ratio - Tier II	0.45	0.12	0.25		—	—	0.03	0.11
35. Ratio of net NPA to net advances	-3.35	0.00	19.92		—	—	4.73	4.61

Note * : British Bank of Middle East has been excluded from the Second Schedule to the RBI Act 1934, vide RBI notification dated September 25, 1999.
Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-deposit ratio	9.87	7.47	7.03	7.32	9.41	13.22	20.48	14.02
2. Credit-deposit ratio	38.09	37.45	52.98	64.88	58.09	96.48	118.68	77.67
3. Investment-deposit ratio	25.67	46.26	39.99	41.46	79.67	156.86	145.83	111.67
4. (Credit + investment)-deposit ratio	63.76	83.70	92.97	106.34	137.77	253.34	264.51	189.34
5. Ratio of deposits to total liabilities	63.39	61.45	73.22	71.99	54.04	29.70	27.45	33.48
6. Ratio of term deposits to total deposits	30.05	21.22	76.34	71.25	95.82	84.83	71.34	78.33
7. Ratio of priority sector advances to total advances	—	—	15.19	18.73	34.91	35.56	36.40	32.41
8. Ratio of term-loans to total advances	15.41	10.67	63.85	64.98	63.66	53.80	40.33	64.62
9. Ratio of secured advances to total advances	74.85	89.31	56.05	45.64	76.69	58.68	98.30	87.04
10. Ratio of investments in non-approved securities to total investments	21.44	40.03	24.86	21.87	36.27	57.15	26.91	20.17
11. Ratio of Interest income to total assets	11.20	8.98	11.35	11.01	9.97	11.21	11.10	10.29
12. Ratio of net interest margin to total assets	9.14	8.03	3.70	4.75	3.35	2.97	2.62	2.51
13. Ratio of non-interest income to total assets	2.86	1.83	4.44	2.87	2.60	1.63	0.73	0.63
14. Ratio of intermediation cost to total assets	3.56	2.48	3.81	3.70	4.18	3.92	2.76	3.27
15. Ratio of wage bills to intermediation cost	23.69	29.27	22.44	21.19	39.24	42.66	36.64	41.50
16. Ratio of wage bills to total expenses	14.98	21.18	7.46	7.88	15.18	13.76	9.00	12.29
17. Ratio of wage bills to total income	5.99	6.72	5.42	5.65	13.05	13.04	8.56	12.42
18. Ratio of burden to total assets	0.69	0.65	-0.63	0.83	1.57	2.30	2.03	2.64
19. Ratio of burden to interest income	6.18	7.25	-5.56	7.55	15.80	20.50	18.31	25.61
20. Ratio of operating profits to total assets	8.45	7.38	4.33	3.92	1.77	0.67	0.59	-0.12
21. Return on assets	2.34	0.51	2.32	3.40	0.33	0.44	-0.64	-9.83
22. Return on equity	13.06	1.87	12.60	26.87	1.81	2.87	-9.04	-96.05
23. Cost of deposits	3.24	1.45	9.52	7.17	9.01	7.87	9.84	9.22
24. Cost of borrowings	6.33	..	6.05	6.11	6.80	9.51	10.41	8.55
25. Cost of funds	3.38	1.48	9.04	7.03	7.96	8.67	10.13	8.78
26. Return on advances	16.74	15.31	16.85	15.68	12.01	14.23	13.37	14.45
27. Return on investments	14.33	13.11	12.89	12.34	11.69	13.24	15.69	13.15
28. Return on advances *adjusted* to cost of funds	13.36	13.83	7.80	8.65	4.04	5.56	3.24	5.68
29. Return on investments *adjusted* to cost of funds	10.94	11.63	3.85	5.31	3.73	4.58	5.56	4.38
30. Business per employee (in Rs. lakh)	728.45	710.48	831.89	1160.64	752.21	464.83	679.02	565.93
31. Profit per employee (in Rs. lakh)	35.18	49.33	7.64	19.22	2.42	3.63	5.19	63.14
32. Capital adequacy ratio	42.00	38.00	10.00	10.58	15.81	17.58	8.56	11.82
33. Capital adequacy ratio - Tier I	42.00	38.00	7.23	6.98	15.50	17.58	8.08	11.29
34. Capital adequacy ratio - Tier II	—	—	2.77	3.60	0.31	—	0.48	0.53
35. Ratio of net NPA to net advances	1.88	1.48	2.08	1.05	7.06	7.34	24.75	6.13

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-deposit ratio	5.70	4.42	8.05	15.27	4.21	10.63	8.83	8.84
2. Credit-deposit ratio	44.68	47.29	76.83	81.30	34.40	349.98	72.56	137.01
3. Investment-deposit ratio	56.18	54.98	78.29	96.86	104.23	183.06	64.85	97.95
4. (Credit + investment)-deposit ratio	100.86	102.27	155.12	178.16	138.63	533.04	137.42	234.96
5. Ratio of deposits to total liabilities	85.28	83.56	47.80	46.57	50.57	16.62	54.86	37.07
6. Ratio of term deposits to total deposits	92.96	93.76	51.25	49.43	97.03	87.74	79.53	91.24
7. Ratio of priority sector advances to total advances	9.06	9.00	28.07	47.09	26.22	15.21	42.35	34.90
8. Ratio of term-loans to total advances	29.57	14.64	42.37	57.87	38.13	55.99	20.90	40.53
9. Ratio of secured advances to total advances	48.73	54.80	74.79	73.47	85.26	52.84	96.45	78.05
10. Ratio of investments in non-approved securities to total investments	26.79	27.80	45.02	45.06	56.28	29.57	24.24	21.05
11. Ratio of Interest income to total assets	13.62	14.00	11.20	10.35	13.74	9.95	11.44	10.83
12. Ratio of net interest margin to total assets	3.57	3.73	5.68	5.12	3.53	3.97	3.75	5.45
13. Ratio of non-interest income to total assets	2.77	2.81	3.42	4.17	2.38	1.65	2.76	1.33
14. Ratio of intermediation cost to total assets	1.77	2.19	3.94	3.98	2.56	2.03	4.69	5.08
15. Ratio of wage bills to intermediation cost	53.62	45.24	29.98	31.75	34.52	35.35	27.08	28.39
16. Ratio of wage bills to total expenses	8.05	7.95	12.49	13.71	6.93	8.95	10.26	13.78
17. Ratio of wage bills to total income	5.80	5.90	8.08	8.70	5.49	6.18	8.94	11.86
18. Ratio of burden to total assets	-0.99	-0.62	0.52	-0.19	0.18	0.38	1.93	3.75
19. Ratio of burden to interest income	-7.30	-4.40	4.62	-1.81	1.33	3.77	16.83	34.63
20. Ratio of operating profits to total assets	4.57	4.34	5.17	5.30	3.35	3.59	1.83	1.70
21. Return on assets	1.70	1.60	1.11	1.10	1.31	1.44	-1.57	-11.37
22. Return on equity	24.89	21.21	9.51	9.89	5.22	7.94	-8.43	-53.58
23. Cost of deposits	10.31	9.70	6.30	5.08	11.22	7.62	11.46	8.07
24. Cost of borrowings	15.64	89.34	7.96	8.48	23.74	7.93	7.94	10.70
25. Cost of funds	10.78	11.20	6.82	6.49	15.09	7.81	10.01	8.73
26. Return on advances	21.62	22.63	13.45	11.19	28.44	13.50	15.87	11.54
27. Return on investments	9.78	9.50	12.48	12.66	10.56	9.28	14.12	14.90
28. Return on advances *adjusted* to cost of funds	10.84	11.42	6.64	4.70	13.35	5.69	5.86	2.81
29. Return on investments *adjusted* to cost of funds	-0.99	-1.71	5.66	6.17	-4.53	1.47	4.11	6.17
30. Business per employee (in Rs. lakh)	875.89	1228.12	743.77	757.13	478.20	753.28	593.31	593.48
31. Profit per employee (in Rs. lakh)	15.26	15.81	9.80	9.86	9.28	14.49	-10.08	-76.36
32. Capital adequacy ratio	9.90	9.70	9.50	10.44	23.26	18.14	19.36	18.69
33. Capital adequacy ratio - Tier I	8.90	8.50	9.50	10.44	23.26	18.13	19.36	18.69
34. Capital adequacy ratio - Tier II	1.00	1.20	—	—	—	0.01	—	—
35. Ratio of net NPA to net advances	—	4.10	—	—	4.93	—	16.16	13.50

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Grindlays Bank		Hongkong & Shanghai Bank		ING Bank		KBC Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-deposit ratio	9.61	7.74	8.21	5.77	15.47	12.62	..	3.11
2. Credit-deposit ratio	48.08	49.94	43.76	49.14	141.35	185.90	..	35.61
3. Investment-deposit ratio	51.84	57.64	54.26	56.18	130.29	165.20	..	105.50
4. (Credit + investment)-deposit ratio	99.92	107.57	98.02	105.33	271.64	351.10	..	141.11
5. Ratio of deposits to total liabilities	73.39	73.73	69.42	69.12	30.18	18.32	0.00	65.80
6. Ratio of term deposits to total deposits	69.86	65.57	66.84	68.08	83.43	63.24	..	99.20
7. Ratio of priority sector advances to total advances	5.65	4.36	24.43	18.04	18.85	22.91	..	34.64
8. Ratio of term-loans to total advances	68.51	71.80	55.10	70.31	84.03	77.54	..	49.82
9. Ratio of secured advances to total advances	84.61	71.82	89.12	73.20	41.00	45.42	..	20.29
10. Ratio of investments in non-approved securities to total investments	35.39	40.72	37.45	40.10	47.80	36.84	99.38	74.44
11. Ratio of Interest income to total assets	10.79	10.11	9.19	9.08	11.48	11.38	1.97	12.71
12. Ratio of net interest margin to total assets	3.96	4.24	2.98	3.18	3.90	4.19	1.97	5.03
13. Ratio of non-interest income to total assets	1.93	2.43	2.30	2.33	2.21	4.75	-0.61	1.52
14. Ratio of intermediation cost to total assets	2.80	2.73	3.10	2.73	4.83	4.60	3.16	4.38
15. Ratio of wage bills to intermediation cost	50.89	52.49	37.94	33.88	32.61	38.02	58.06	53.82
16. Ratio of wage bills to total expenses	14.82	16.65	12.64	10.71	12.70	14.84	58.06	19.56
17. Ratio of wage bills to total income	11.23	11.42	10.25	8.10	11.51	10.84	138.46	16.58
18. Ratio of burden to total assets	0.88	0.30	0.80	0.39	2.62	-0.15	3.77	2.86
19. Ratio of burden to interest income	8.14	2.98	8.76	4.34	22.83	-1.32	191.38	22.51
20. Ratio of operating profits to total assets	3.08	3.94	2.17	2.79	1.28	4.34	-1.83	2.17
21. Return on assets	1.49	1.57	0.58	0.96	0.03	-2.72	-0.91	0.82
22. Return on equity	17.32	16.92	6.61	15.02	0.26	-16.55	-1.84	3.21
23. Cost of deposits	8.07	7.06	7.75	7.03	19.74	9.74	..	3.90
24. Cost of borrowings	6.13	4.07	7.27	6.25	4.76	9.05	..	40.75
25. Cost of funds	7.90	6.75	7.70	6.90	9.34	9.28	..	10.70
26. Return on advances	13.25	12.49	13.17	11.24	18.95	14.37	..	21.14
27. Return on investments	12.92	11.37	11.36	12.49	10.69	13.96	0.15	11.75
28. Return on advances *adjusted* to cost of funds	5.35	5.74	5.47	4.35	9.61	5.09	..	10.43
29. Return on investments *adjusted* to cost of funds	5.02	4.62	3.67	5.60	1.35	4.68	..	1.04
30. Business per employee (in Rs. lakh)	370.60	386.38	357.74	467.44	702.66	252.43	—	443.56
31. Profit per employee (in Rs. lakh)	5.33	5.77	2.11	4.36	0.32	-19.33	-2.33	5.61
32. Capital adequacy ratio	9.04	10.93	9.31	10.30	12.79	21.15	95.00	18.51
33. Capital adequacy ratio - Tier I	6.48	5.98	6.54	5.68	12.79	21.15	95.00	18.51
34. Capital adequacy ratio - Tier II	2.56	4.95	2.77	4.62	—	—	—	—
35. Ratio of net NPA to net advances	0.26	0.03	0.91	1.04	5.67	13.26	—	—

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-deposit ratio	10.22	2.72	4.51	4.73	..	10.06	5.48	3.99
2. Credit-deposit ratio	144.49	76.97	67.94	47.95	..	0.00	57.60	53.87
3. Investment-deposit ratio	92.36	40.91	55.68	66.52	..	89.63	38.65	33.05
4. (Credit + investment)-deposit ratio	236.85	117.88	123.62	114.47	..	89.63	96.25	86.93
5. Ratio of deposits to total liabilities	5.46	17.11	66.01	71.27	0.00	10.22	74.99	69.35
6. Ratio of term deposits to total deposits	97.76	96.91	85.16	80.60	..	98.48	85.26	85.09
7. Ratio of priority sector advances to total advances	11.16	33.79	33.65	39.64	..	..	21.44	23.84
8. Ratio of term-loans to total advances	—	—	5.71	24.41	..	..	40.33	52.80
9. Ratio of secured advances to total advances	95.90	70.59	79.24	82.34	..	..	92.06	85.19
10. Ratio of investments in non-approved securities to total investments	62.13	43.28	41.55	54.51	0.00	0.00	3.67	0.00
11. Ratio of Interest income to total assets	8.13	9.75	11.44	9.89	2.79	6.55	9.62	9.40
12. Ratio of net interest margin to total assets	7.68	8.26	2.50	2.23	1.20	2.13	-0.64	-0.52
13. Ratio of non-interest income to total assets	3.83	0.47	1.30	1.57	0.77	6.88	2.43	1.69
14. Ratio of intermediation cost to total assets	5.13	4.93	3.74	3.39	9.72	6.61	1.74	1.40
15. Ratio of wage bills to intermediation cost	19.51	19.42	27.95	32.16	57.68	53.01	23.97	27.29
16. Ratio of wage bills to total expenses	17.94	14.92	8.25	9.86	49.55	31.77	3.48	3.38
17. Ratio of wage bills to total income	8.39	9.38	8.21	9.50	157.20	26.10	3.47	3.44
18. Ratio of burden to total assets	1.30	4.46	2.44	1.81	8.95	-0.27	-0.69	-0.29
19. Ratio of burden to interest income	16.00	45.79	21.34	18.34	320.34	-4.08	-7.14	-3.11
20. Ratio of operating profits to total assets	6.38	3.80	0.06	0.42	-7.75	-1.25	0.05	-0.23
21. Return on assets	4.31	1.69	-2.78	-3.60	..	2.02	—	—
22. Return on equity	4.77	0.33	-20.97	-36.41	-19.00	-4.02	-33.42	-77.64
23. Cost of deposits	6.24	12.20	10.45	9.01	..	0.18	12.02	12.79
24. Cost of borrowings	..	..	12.84	8.25	1.34	9.69	27.56	16.23
25. Cost of funds	13.25	12.26	10.81	8.85	2.20	8.63	12.70	12.99
26. Return on advances	13.38	12.67	16.61	12.36	..	..	12.23	10.12
27. Return on investments	13.44	7.79	9.96	11.34	3.08	8.34	10.44	12.71
28. Return on advances *adjusted* to cost of funds	0.13	0.41	5.80	3.51	..	..	-0.47	-2.87
29. Return on investments *adjusted* to cost of funds	0.19	-4.47	-0.85	2.49	0.88	-0.29	-2.25	-0.28
30. Business per employee (in Rs. lakh)	54.79	119.92	558.83	591.24	—	124.11	741.85	818.23
31. Profit per employee (in Rs. lakh)	17.66	7.82	-16.58	24.73	..	24.09	—	—
32. Capital adequacy ratio	236.00	197.42	12.13	9.04	413.00	89.00	9.07	11.08
33. Capital adequacy ratio - Tier I	236.00	197.42	12.13	9.04	413.00	89.00	9.07	9.65
34. Capital adequacy ratio - Tier II	—	—	—	—	—	—	—	1.43
35. Ratio of net NPA to net advances	—	—	24.21	20.96	—	—	38.03	33.79

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Overseas Chinese Bank		Sakura Bank		Sanwa Bank		Societe Generale	
	1999	2000	1999	2000	1999	2000	1999	2000
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash-deposit ratio	7.39	4.69	12.93	18.07	20.06	16.31	7.34	4.79
2. Credit-deposit ratio	152.49	162.60	169.76	243.78	195.82	154.84	68.68	62.55
3. Investment-deposit ratio	63.83	67.15	60.81	121.66	50.43	38.70	56.06	84.75
4. (Credit + investment)-deposit ratio	216.32	229.74	230.57	365.44	246.25	193.54	124.74	147.31
5. Ratio of deposits to total liabilities	27.12	21.71	35.97	23.38	33.03	44.75	59.54	55.62
6. Ratio of term deposits to total deposits	64.70	88.06	58.97	60.67	71.20	70.96	92.46	71.06
7. Ratio of priority sector advances to total advances	79.78	27.92	26.05	23.73	21.37	38.12	19.72	21.03
8. Ratio of term-loans to total advances	50.11	48.38	22.91	15.77	11.92	21.69	35.98	26.25
9. Ratio of secured advances to total advances	14.29	74.17	57.83	81.81	82.66	66.21	74.13	89.68
10. Ratio of investments in non-approved securities to total investments	32.21	36.08	15.22	17.08	0.00	0.00	24.17	7.86
11. Ratio of Interest income to total assets	10.04	9.83	12.57	11.60	10.77	8.74	12.40	9.67
12. Ratio of net interest margin to total assets	7.99	7.37	6.29	5.83	5.34	4.09	2.38	1.06
13. Ratio of non-interest income to total assets	4.00	2.48	-2.53	-1.17	1.52	1.15	2.06	2.41
14. Ratio of intermediation cost to total assets	6.43	5.48	1.59	1.97	1.90	2.33	2.19	2.75
15. Ratio of wage bills to intermediation cost	35.14	38.01	28.95	35.72	25.80	21.58	38.87	39.74
16. Ratio of wage bills to total expenses	26.70	26.25	5.84	9.12	6.68	7.21	6.96	9.63
17. Ratio of wage bills to total income	16.08	16.93	4.58	6.77	3.98	5.08	5.88	9.06
18. Ratio of burden to total assets	2.42	3.00	4.12	3.15	0.38	1.18	0.13	0.35
19. Ratio of burden to interest income	24.13	30.54	32.75	27.14	3.48	13.50	1.01	3.58
20. Ratio of operating profits to total assets	5.59	4.37	2.18	2.69	4.97	2.91	2.25	0.71
21. Return on assets	4.84	—	-3.35	-0.70	0.97	0.13	-2.37	0.02
22. Return on equity	6.34	-0.38	-21.31	-3.86	4.05	0.49	-26.68	0.16
23. Cost of deposits	3.05	4.96	7.98	5.75	8.36	6.88	9.94	9.05
24. Cost of borrowings	..	34.12	7.61	8.06	5.68	6.09	15.97	12.18
25. Cost of funds	9.25	8.77	7.72	7.19	7.59	6.52	11.48	10.07
26. Return on advances	3.51	13.76	15.02	13.30	13.84	9.43	15.27	11.36
27. Return on investments	11.63	11.23	9.63	10.76	12.12	12.10	14.33	11.05
28. Return on advances *adjusted* to cost of funds	-5.74	4.99	7.30	6.10	6.25	2.91	3.79	1.29
29. Return on investments *adjusted* to cost of funds	2.38	2.46	1.91	3.57	4.53	5.58	2.86	0.98
30. Business per employee (in Rs. lakh)	334.94	307.40	640.60	615.02	805.38	781.79	677.20	662.40
31. Profit per employee (in Rs. lakh)	21.43	15.97	-24.90	-4.80	7.23	1.02	-21.40	0.10
32. Capital adequacy ratio	94.00	98.34	10.29	15.01	31.22	36.17	12.50	13.95
33. Capital adequacy ratio - Tier I	94.00	98.34	10.29	15.01	31.22	36.17	12.21	13.71
34. Capital adequacy ratio - Tier II	—	—	—	—	—	—	0.29	0.24
35. Ratio of net NPA to net advances	—	15.97	12.59	16.49	12.33	18.58	11.94	8.66

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Contd.)*

FOREIGN BANKS

(per cent)

Ratio	Year ended March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		Sumitomo Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash-deposit ratio	18.77	7.72	12.36	10.85	11.30	24.45	10.52	6.18
2. Credit-deposit ratio	28.93	8.65	63.17	86.27	149.57	205.72	130.84	197.62
3. Investment-deposit ratio	14.21	7.68	50.81	62.73	44.06	61.91	37.43	56.49
4. (Credit + investment)-deposit ratio	43.15	16.33	113.98	149.00	193.62	267.63	168.26	254.11
5. Ratio of deposits to total liabilities	59.37	76.19	65.62	54.97	40.15	30.69	50.89	34.36
6. Ratio of term deposits to total deposits	11.09	6.49	72.78	66.17	97.05	83.93	77.68	78.28
7. Ratio of priority sector advances to total advances	0.15	0.64	24.87	21.08	52.30	30.06	31.03	34.98
8. Ratio of term-loans to total advances	—	—	52.13	27.08	22.82	25.30	92.91	85.24
9. Ratio of secured advances to total advances	100.00	100.00	67.69	65.98	99.02	92.59	67.14	84.87
10. Ratio of investments in non-approved securities to total investments	0.00	20.55	39.10	37.91	28.74	22.65	44.00	81.26
11. Ratio of Interest income to total assets	5.96	2.27	12.04	11.21	9.22	9.19	13.03	10.92
12. Ratio of net interest margin to total assets	3.35	1.15	4.00	4.52	3.42	3.55	5.34	3.48
13. Ratio of non-interest income to total assets	16.29	8.00	2.95	2.66	2.04	1.82	2.02	1.02
14. Ratio of intermediation cost to total assets	6.07	4.05	3.46	3.29	1.51	1.05	3.21	2.09
15. Ratio of wage bills to intermediation cost	52.36	50.79	35.75	26.19	25.06	35.98	50.38	42.86
16. Ratio of wage bills to total expenses	36.63	39.78	10.76	8.63	5.18	5.64	14.85	9.41
17. Ratio of wage bills to total income	14.29	20.05	8.25	6.21	3.37	3.43	10.75	7.51
18. Ratio of burden to total assets	-10.22	-3.94	0.50	0.63	-0.53	-0.77	1.19	1.07
19. Ratio of burden to interest income	-171.63	-173.43	4.19	5.61	-5.73	-8.35	9.14	9.81
20. Ratio of operating profits to total assets	13.60	5.09	3.50	3.89	3.94	4.31	4.15	2.41
21. Return on assets	12.91	4.11	3.12	3.69	1.81	1.48	3.14	2.75
22. Return on equity	81.20	27.85	25.58	28.58	5.81	6.12	10.57	1.31
23. Cost of deposits	1.77	1.16	9.87	8.08	12.71	10.55	5.82	5.51
24. Cost of borrowings	..	..	8.46	7.00	5.93	6.10	18.08	13.19
25. Cost of funds	2.25	1.17	9.64	7.77	10.91	8.41	9.67	9.08
26. Return on advances	16.04	5.16	16.10	14.14	11.29	11.19	17.54	13.61
27. Return on investments	22.77	8.64	12.16	12.53	12.92	10.76	7.22	8.88
28. Return on advances *adjusted* to cost of funds	13.79	3.99	6.46	6.37	0.38	2.78	7.87	4.53
29. Return on investments *adjusted* to cost of funds	20.53	7.47	2.52	4.76	2.01	2.35	-2.45	-0.20
30. Business per employee (in Rs. lakh)	66.99	120.81	311.12	571.53	899.80	1304.40	1086.94	760.18
31. Profit per employee (in Rs. lakh)	11.30	6.00	0.14	10.27	16.20	20.60	28.89	1.88
32. Capital adequacy ratio	38.39	24.91	8.30	9.50	46.78	35.23	16.58	18.43
33. Capital adequacy ratio - Tier I	38.39	24.91	6.80	6.00	46.69	35.16	16.58	18.43
34. Capital adequacy ratio - Tier II	—	—	1.50	3.50	0.09	0.07	—	—
35. Ratio of net NPA to net advances	2.11	—	3.18	2.04	10.76	7.76	—	16.13

Source : Compiled from annual accounts of banks of respective years.

TABLE 56 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS (excluding RRBs) : 1999 AND 2000 *(Concld.)*

NATIONALISED BANKS

(per cent)

	As on 31st March, 2000					
	The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)
1. Cash-deposit ratio	4.38	5.01	11.06	3.25	..	..
2. Credit-deposit ratio	106.78	177.75	118.66	188.19	..	..
3. Investment-deposit ratio	41.90	55.63	30.22	40.43	..	..
4. (Credit + investment)-deposit ratio	148.69	233.37	148.88	228.62	..	..
5. Ratio of deposits to total liabilities	51.10	34.06	49.85	35.60	0.00	0.00
6. Ratio of term deposits to total deposits	99.41	98.56	94.35	34.18	..	..
7. Ratio of priority sector advances to total advances	9.94	38.24	20.72	22.14	21.19	22.62
8. Ratio of term-loans to total advances	45.76	22.50	46.80	34.14	78.81	77.38
9. Ratio of secured advances to total advances	82.12	78.91	100.00	100.00	100.00	91.92
10. Ratio of investments in non-approved securities to total investments	100.00	100.00	11.81	34.29	0.00	38.46
11. Ratio of Interest income to total assets	11.78	8.84	11.47	12.25	13.24	10.78
12. Ratio of net interest margin to total assets	5.21	2.00	5.84	6.06	13.22	9.40
13. Ratio of non-interest income to total assets	0.71	0.70	1.03	1.73	0.61	1.41
14. Ratio of intermediation cost to total assets	4.37	2.99	2.15	2.30	4.99	3.20
15. Ratio of wage bills to intermediation cost	48.12	31.75	17.09	17.38	27.00	32.07
16. Ratio of wage bills to total expenses	19.22	9.67	4.71	4.71	27.00	22.39
17. Ratio of wage bills to total income	16.83	9.96	2.93	2.86	9.73	8.42
18. Ratio of burden to total assets	3.66	2.29	1.11	0.57	4.38	1.79
19. Ratio of burden to interest income	31.04	25.93	9.72	4.66	33.07	16.63
20. Ratio of operating profits to total assets	1.55	-0.29	4.72	5.48	8.86	7.61
21. Return on assets	0.16	-2.76	2.70	2.25	3.48	2.90
22. Return on equity	0.51	-12.27	8.92	8.95	4.51	5.63
23. Cost of deposits	12.06	11.53	4.59	8.67	..	..
24. Cost of borrowings	8.12	6.87	17.89	15.12	0.20	4.00
25. Cost of funds	10.10	9.57	8.82	10.51	0.20	4.00
26. Return on advances	14.61	9.77	14.59	15.06	15.78	11.45
27. Return on investments	9.98	10.21	11.67	10.80	17.91	18.25
28. Return on advances *adjusted* to cost of funds	4.52	0.21	5.77	4.55	15.58	7.46
29. Return on investments *adjusted* to cost of funds	-0.12	0.64	2.86	0.29	17.71	14.26
30. Business per employee (in Rs. lakh)	57.06	69.30	932.57	976.72	353.63	384.68
31. Profit per employee (in Rs. lakh)	1.20	2.70	26.47	22.00	23.74	31.99
32. Capital adequacy ratio	23.62	25.29	39.00	28.00	74.23	51.98
33. Capital adequacy ratio - Tier I	23.62	25.29	39.00	28.00	73.58	51.21
34. Capital adequacy ratio - Tier II	—	—	—	—	0.65	0.77
35. Ratio of net NPA to net advances	6.02	10.28	10.51	5.17	—	—

Source : Compiled from annual accounts of banks of respective years.

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
ANDAMAN & NICOBAR		
ALLAHABAD BANK	1	1
CANARA BANK	1	1
INDIAN BANK	1	1
INDIAN OVERSEAS BANK	1	1
PUNJAB NATIONAL BANK	1	1
STATE BANK OF INDIA	18	18
SYNDICATE BANK	5	5
UCO BANK	1	1
UNITED BANK OF INDIA	1	1
VIJAYA BANK	1	1
TOTAL OFFICES	**31**	**31**
ANDHRA PRADESH		
ALLAHABAD BANK	23	23
ANDHRA BANK	794	795
ANZ GRINDLAYS BANK	1	1
BANK OF BAHRAIN & KUWAIT	1	1
BANK OF BARODA	70	72
BANK OF INDIA	74	76
BANK OF MADURA	11	11
BANK OF MAHARASHTRA	28	28
BANK OF RAJASTHAN	1	1
BANQUE NATIONALE DE PARIS	—	1
BENARAS STATE BANK	1	1
BHARAT OVERSEAS BANK	4	4
CANARA BANK	175	175
CATHOLIC SYRIAN BANK	7	7
CENTRAL BANK OF INDIA	103	103
CENTURION BANK	1	1
CHAITANYA GRAMEENA BANK	48	48
CITIBANK	1	1
CITY UNION BANK	7	7
CORPORATION BANK	66	70
DENA BANK	18	18
DEVELOPMENT CREDIT BANK	3	4
DHANALAKSHMI BANK	2	2
FEDERAL BANK	8	8
GLOBAL TRUST BANK	10	10
GODAVARI GRAMEENA BANK	34	34
GOLCONDA GRAMEENA BANK	25	25
HDFC BANK	5	5
HONGKONG AND SHANGHAI BANK	1	2
ICICI BANK	3	6
IDBI BANK	1	3
INDIAN BANK	206	206
INDIAN OVERSEAS BANK	116	117
INDUSIND BANK	2	2
JAMMU & KASHMIR BANK	2	2
KAKATHIYA GRAMEENA BANK	42	42
KANAKADURGA GRAMEENA BANK	28	28
KARNATAKA BANK	25	25
KARUR VYSYA BANK	41	43
LAKSHMI VILAS BANK	22	22
MANJIRA GRAMEENA BANK	67	67
NAGARJUNA GRAMEENA BANK	148	152
NEDUNGADI BANK	6	6
ORIENTAL BANK OF COMMERCE	15	16
PINAKINI GRAMEENA BANK	83	83
PUNJAB AND SIND BANK	4	4
PUNJAB NATIONAL BANK	53	53
RAYALASEEMA GRAMEENA BANK	141	141
SANGAMESHWARA GRAMEENA BANK	67	68
SANGLI BANK	2	2
SHRI SATHAVAHANA GRAMEENA BANK	48	48
SHRI VENKATESWARA GRAMEENA BANK	71	71
SIKKIM BANK	1	—
SOUTH INDIAN BANK	9	9
SREE ANANTHA GRAMEENA BANK	71	71
SRI SARASWATI GRAMEENA BANK	76	76
SRI VISAKHA GRAMEENA BANK	163	164
SRIRAMA GRAMEENA BANK	28	28
STATE BANK OF BIKANER AND JAIPUR	5	5
STATE BANK OF HYDERABAD	523	537
STATE BANK OF INDIA	817	821
STATE BANK OF INDORE	2	2
STATE BANK OF MAURITIUS	1	1
STATE BANK OF MYSORE	18	18
STATE BANK OF PATIALA	4	4
STATE BANK OF SAURASHTRA	3	4
STATE BANK OF TRAVANCORE	7	7
SYNDICATE BANK	305	306
TAMILNAD MERCANTILE BANK	7	8
TIMES BANK	1	—
UCO BANK	43	43
UNION BANK OF INDIA	129	131
UNITED BANK OF INDIA	12	12
UNITED WESTERN BANK	1	1
UTI BANK	3	3
VIJAYA BANK	80	81
VYSYA BANK	163	165
TOTAL OFFICES	**5188**	**5239**
ARUNACHAL PRADESH		
ARUNACHAL PRADESH RURAL BANK	20	20
CENTRAL BANK OF INDIA	1	1
STATE BANK OF INDIA	42	42
UCO BANK	2	2
UNITED BANK OF INDIA	2	2
VIJAYA BANK	2	2
TOTAL OFFICES	**69**	**69**
ASSAM		
ALLAHABAD BANK	62	62

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
ANDHRA BANK	1	1
ANZ GRINDLAYS BANK	1	1
BANK OF BARODA	13	13
BANK OF INDIA	8	8
CACHAR GRAMIN BANK	45	45
CENTRAL BANK OF INDIA	103	103
DENA BANK	2	2
FEDERAL BANK	5	5
INDIAN BANK	20	20
INDIAN OVERSEAS BANK	14	14
LAKHIMI GAONLIA BANK	103	103
LANGPI DEHANGI RURAL BANK	43	43
ORIENTAL BANK OF COMMERCE	2	2
PRAGJYOTISH GAONLIA BANK	171	173
PUNJAB AND SIND BANK	5	5
PUNJAB NATIONAL BANK	45	45
STATE BANK OF BIKANER AND JAIPUR	1	1
STATE BANK OF INDIA	206	206
SUBANSIRI GAONLIA BANK	47	47
SYNDICATE BANK	5	5
UCO BANK	114	103
UNION BANK OF INDIA	46	46
UNITED BANK OF INDIA	188	188
VIJAYA BANK	8	8
TOTAL OFFICES	**1273**	**1265**
BIHAR		
ALLAHABAD BANK	233	233
ANDHRA BANK	3	3
BANK OF BARODA	110	111
BANK OF INDIA	405	405
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	1	1
BEGUSARI KSHETRIYA GRAMIN BANK	22	22
BENARAS STATE BANK	1	1
BHAGALPUR-BANKA KSHETRIYA GRAMIN BANK	25	25
BHOJPUR ROHTAS GRAMIN BANK	157	157
CANARA BANK	117	117
CENTRAL BANK OF INDIA	385	385
CHAMPARAN KSHETRIYA GRAMIN BANK	148	148
CORPORATION BANK	4	4
DENA BANK	11	12
FEDERAL BANK	2	2
GIRIDH KSHETRIYA GRAMIN BANK	27	27
GOPALGANJ KSHETRIYA GRAMIN BANK	60	60
HAZARIBAGH KSHETRIYA GRAMIN BANK	30	30
IDBI BANK	1	1
INDIAN BANK	28	28
INDIAN OVERSEAS BANK	19	19
JAMMU & KASHMIR BANK	1	1
JHARIA INDUSTRIAL BANK	1	1
KOSI KSHETRIYA GRAMIN BANK	164	164
MADHUBANI KSHETRIYA GRAMIN BANK	90	90
MAGADH GRAMIN BANK	165	165
MITHILA KSHETRIYA GRAMIN BANK	81	81
MONGHYR KSHETRIYA GRAMIN BANK	108	108
NALANDA GRAMIN BANK	67	67
ORIENTAL BANK OF COMMERCE	8	8
PALAMAU KSHETRIYA GRAMIN BANK	76	76
PATLIPUTRA GRAMIN BANK	21	21
PUNJAB NATIONAL BANK	454	456
RANCHI KSHETRIYA GRAMIN BANK	83	83
SAMASTIPUR KSHETRIYA GRAMIN BANK	73	73
SANTHAL PARGANAS GRAMIN BANK	103	103
SARAN KSHETRIYA GRAMIN BANK	65	65
SINGHBHUM KSHETRIYA GRAMIN BANK	79	79
SIWAN KSHETRIYA GRAMIN BANK	69	69
SOUTH INDIAN BANK	1	1
STATE BANK OF BIKANER AND JAIPUR	11	11
STATE BANK OF INDIA	929	931
STATE BANK OF PATIALA	1	1
SYNDICATE BANK	26	26
UCO BANK	213	213
UNION BANK OF INDIA	86	88
UNITED BANK OF INDIA	113	113
UTI BANK	1	1
VAISHALI KSHETRIYA GRAMIN BANK	180	180
VIJAYA BANK	9	9
VYSYA BANK	1	1
TOTAL OFFICES	**5079**	**5087**
CHANDIGARH		
ALLAHABAD BANK	3	3
ANDHRA BANK	2	2
BANK OF BARODA	5	5
BANK OF INDIA	7	8
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	1	1
BANK OF PUNJAB	3	3
BANK OF RAJASTHAN	1	1
BHARAT OVERSEAS BANK	1	1
CANARA BANK	14	14
CENTRAL BANK OF INDIA	7	7
CENTURION BANK	1	1
CORPORATION BANK	2	2
DENA BANK	1	1
DEUTSCHE BANK(ASIA)	1	1
FEDERAL BANK	1	1
HDFC BANK	2	2
ICICI BANK	1	1
IDBI BANK	1	1
INDIAN BANK	6	6
INDIAN OVERSEAS BANK	3	3

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
INDUSIND BANK	1	1
JAMMU & KASHMIR BANK	1	1
KARNATAKA BANK	1	1
ORIENTAL BANK OF COMMERCE	9	9
PUNJAB AND SIND BANK	18	18
PUNJAB NATIONAL BANK	27	27
STATE BANK OF BIKANER AND JAIPUR	1	1
STATE BANK OF HYDERABAD	1	1
STATE BANK OF INDIA	26	26
STATE BANK OF PATIALA	23	23
SYNDICATE BANK	2	2
TIMES BANK	1	—
UNION BANK OF INDIA	7	7
UNITED BANK OF INDIA	1	1
UTI BANK	—	1
VIJAYA BANK	3	3
VYSYA BANK	1	1
TOTAL OFFICES	**194**	**195**
DADRA & NAGAR HAVELI		
BANK OF BARODA	1	1
CANARA BANK	1	1
DENA BANK	6	6
DEVELOPMENT CREDIT BANK	1	1
HDFC BANK	1	1
STATE BANK OF INDIA	1	1
TIMES BANK	1	—
TOTAL OFFICES	**12**	**11**
DAMAN & DIU		
BANK OF BARODA	1	1
BANK OF INDIA	1	1
CENTRAL BANK OF INDIA	1	1
DENA BANK	1	1
DEVELOPMENT CREDIT BANK	1	1
ORIENTAL BANK OF COMMERCE	1	1
STATE BANK OF INDIA	3	3
STATE BANK OF SAURASHTRA	4	4
UCO BANK	1	1
UNION BANK OF INDIA	1	1
TOTAL OFFICES	**15**	**15**
DELHI		
ABN AMRO BANK	1	2
ALLAHABAD BANK	45	46
AMERICAN EXPRESS BANK	1	1
ANDHRA BANK	14	15
ANZ GRINDLAYS BANK	10	11
BANK OF AMERICA	2	2
BANK OF BARODA	70	67
BANK OF INDIA	53	53
BANK OF MADURA	12	12
BANK OF MAHARASHTRA	16	17
BANK OF NOVA SCOTIA	1	1
BANK OF PUNJAB	9	10
BANK OF RAJASTHAN	15	15
BANK OF TOKYO MITSUBISHI	1	1
BANQUE NATIONALE DE PARIS	1	1
BARCLAYS BANK PLC	1	1
BAREILLY CORPORATION BANK	4	—
BENARAS STATE BANK	2	2
BHARAT OVERSEAS BANK	7	7
BRITISH BANK OF MIDDLE EAST	1	—
CANARA BANK	83	84
CATHOLIC SYRIAN BANK	2	2
CENTRAL BANK OF INDIA	70	70
CENTURION BANK	2	2
CHINATRUST COMMERCIAL BANK	1	1
CITIBANK	1	1
CORPORATION BANK	37	40
CREDIT AGRICOLE INDOSUEZ	1	1
CREDIT LYONNAIS	1	1
DENA BANK	26	28
DEUTSCHE BANK(ASIA)	1	1
DEVELOPMENT CREDIT BANK	1	1
DHANALAKSHMI BANK	1	1
DRESDNER BANK	1	1
FEDERAL BANK	9	9
GLOBAL TRUST BANK	1	1
HANIL BANK	1	—
HDFC BANK	10	10
HONGKONG AND SHANGHAI BANK	2	3
ICICI BANK	4	6
IDBI BANK	2	2
INDIAN BANK	28	28
INDIAN OVERSEAS BANK	31	31
INDUSIND BANK	2	2
INTERNATIONALE NEDERLANDEN BANK	1	1
JAMMU & KASHMIR BANK	13	14
KARNATAKA BANK	4	5
KARUR VYSYA BANK	2	2
LAKSHMI VILAS BANK	2	2
LORD KRISHNA BANK	1	1
MASHREQ BANK PSC	1	1
NAINITAL BANK	6	6
NEDUNGADI BANK	2	2
ORIENTAL BANK OF COMMERCE	65	67
PUNJAB AND SIND BANK	61	61
PUNJAB NATIONAL BANK	152	152
SANGLI BANK	1	1
SOCIETE GENERALE	1	1
SOUTH INDIAN BANK	7	7
STANDARD CHARTERED BANK	2	2
STATE BANK OF BIKANER AND JAIPUR	25	25

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
STATE BANK OF HYDERABAD	12	12
STATE BANK OF INDIA	190	190
STATE BANK OF INDORE	10	10
STATE BANK OF MYSORE	10	10
STATE BANK OF PATIALA	39	39
STATE BANK OF SAURASHTRA	8	8
STATE BANK OF TRAVANCORE	7	7
SYNDICATE BANK	82	83
TAMILNAD MERCANTILE BANK	1	1
THE COMMERCIAL BANK OF KOREA	1	—
THE SAKURA BANK	1	1
THE SANWA BANK	1	1
TIMES BANK	4	—
UCO BANK	40	40
UNION BANK OF INDIA	56	57
UNITED BANK OF INDIA	25	25
UNITED WESTERN BANK	2	2
UTI BANK	2	3
VIJAYA BANK	26	26
TOTAL OFFICES	**1456**	**1464**
GOA		
ALLAHABAD BANK	1	1
ANDHRA BANK	1	1
BANK OF BARODA	28	28
BANK OF INDIA	30	30
BANK OF MADURA	2	3
BANK OF MAHARASHTRA	9	10
CANARA BANK	23	23
CATHOLIC SYRIAN BANK	2	2
CENTRAL BANK OF INDIA	23	23
CENTURION BANK	5	5
CORPORATION BANK	31	31
DENA BANK	16	16
FEDERAL BANK	2	2
GLOBAL TRUST BANK	4	4
HDFC BANK	2	4
ICICI BANK	3	3
IDBI BANK	1	1
INDIAN BANK	6	6
INDIAN OVERSEAS BANK	12	13
INDUSIND BANK	1	1
JAMMU & KASHMIR BANK	1	1
KARNATAKA BANK	4	4
ORIENTAL BANK OF COMMERCE	1	1
PUNJAB AND SIND BANK	1	1
PUNJAB NATIONAL BANK	5	5
RATNAKAR BANK	1	1
SANGLI BANK	1	1
SOUTH INDIAN BANK	2	2
STANDARD CHARTERED BANK	1	—
STATE BANK OF INDIA	49	49
STATE BANK OF MYSORE	3	3
STATE BANK OF PATIALA	1	1
SYNDICATE BANK	18	18
TIMES BANK	1	—
UCO BANK	5	5
UNION BANK OF INDIA	14	14
UNITED BANK OF INDIA	2	2
UNITED WESTERN BANK	2	2
VIJAYA BANK	5	5
VYSYA BANK	2	2
TOTAL OFFICES	**321**	**324**
GUJARAT		
ABN AMRO BANK	1	1
ALLAHABAD BANK	24	24
ANDHRA BANK	5	5
ANZ GRINDLAYS BANK	1	1
BANASKANTHA MEHSANA GRAMIN BANK	72	72
BANK OF BARODA	692	696
BANK OF INDIA	227	230
BANK OF MADURA	4	4
BANK OF MAHARASHTRA	34	34
BANK OF PUNJAB	1	1
BANQUE NATIONALE DE PARIS	1	1
BHARAT OVERSEAS BANK	3	3
CANARA BANK	41	41
CATHOLIC SYRIAN BANK	3	3
CENTRAL BANK OF INDIA	223	225
CENTURION BANK	2	2
CITY UNION BANK	2	3
CORPORATION BANK	35	35
CREDIT LYONNAIS	1	1
DENA BANK	530	530
DEVELOPMENT CREDIT BANK	11	11
DHANALAKSHMI BANK	2	2
FEDERAL BANK	4	4
GLOBAL TRUST BANK	3	3
HDFC BANK	4	6
ICICI BANK	4	7
IDBI BANK	2	2
INDIAN BANK	39	39
INDIAN OVERSEAS BANK	56	56
INDUSIND BANK	4	4
JAMMU & KASHMIR BANK	3	3
JAMNAGAR RAJKOT GRAMIN BANK	53	53
JUNAGADH-AMRELI GRAMIN BANK	38	38
KARNATAKA BANK	5	5
KARUR VYSYA BANK	6	6
KUTCH GRAMEEN BANK	36	36
LAKSHMI VILAS BANK	7	7
NEDUNGADI BANK	1	1
ORIENTAL BANK OF COMMERCE	25	25

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
PANCHMAHAL VADODARA GRAMIN BANK	58	57
PUNJAB AND SIND BANK	8	8
PUNJAB NATIONAL BANK	89	89
RATNAKAR BANK	1	1
SABARKANTHA-GANDHINAGAR GRAMIN BANK	31	31
SANGLI BANK	2	2
SOUTH INDIAN BANK	3	3
STATE BANK OF BIKANER AND JAIPUR	7	7
STATE BANK OF HYDERABAD	6	6
STATE BANK OF INDIA	448	452
STATE BANK OF INDORE	8	8
STATE BANK OF MYSORE	3	3
STATE BANK OF PATIALA	4	4
STATE BANK OF SAURASHTRA	353	354
STATE BANK OF TRAVANCORE	3	3
SURAT BHARUCH GRAMIN BANK	41	41
SURENDRANAGAR BHAVNAGAR GRAMIN BANK	42	42
SYNDICATE BANK	50	50
TAMILNAD MERCANTILE BANK	3	4
UCO BANK	81	81
UNION BANK OF INDIA	181	181
UNITED BANK OF INDIA	14	14
UNITED WESTERN BANK	5	5
UTI BANK	4	6
VALSAD-DANGS GRAMIN BANK	42	42
VYSYA BANK	5	6
TOTAL OFFICES	**3733**	**3756**
HARYANA		
ALLAHABAD BANK	29	29
AMBALA-KURUKSHETRA GRAMIN BANK	40	40
ANDHRA BANK	1	1
BANK OF BARODA	27	25
BANK OF INDIA	21	21
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	5	7
BANK OF PUNJAB	4	4
BANK OF RAJASTHAN	7	7
BAREILLY CORPORATION BANK	2	—
BHARAT OVERSEAS BANK	1	1
CANARA BANK	53	53
CENTRAL BANK OF INDIA	78	78
CORPORATION BANK	11	12
DENA BANK	9	9
FEDERAL BANK	2	2
GURGAON GRAMIN BANK	122	122
HARYANA KSHETRIYA GRAMIN BANK	91	91
HDFC BANK	4	5
HISSAR-SIRSA KSHETRIYA GRAMIN BANK	45	45
HONGKONG AND SHANGHAI BANK	1	1
ICICI BANK	2	2
IDBI BANK	1	1
INDIAN BANK	18	18
INDIAN OVERSEAS BANK	14	15
JAMMU & KASHMIR BANK	6	6
KARNATAKA BANK	2	2
KARUR VYSYA BANK	1	1
ORIENTAL BANK OF COMMERCE	107	107
PUNJAB AND SIND BANK	38	39
PUNJAB NATIONAL BANK	321	323
STATE BANK OF BIKANER AND JAIPUR	8	9
STATE BANK OF HYDERABAD	5	5
STATE BANK OF INDIA	164	165
STATE BANK OF INDORE	2	3
STATE BANK OF PATIALA	125	125
STATE BANK OF TRAVANCORE	1	1
SYNDICATE BANK	50	51
TIMES BANK	3	—
UCO BANK	26	26
UNION BANK OF INDIA	44	44
UNITED BANK OF INDIA	4	4
UTI BANK	—	1
VIJAYA BANK	10	10
TOTAL OFFICES	**1506**	**1512**
HIMACHAL PRADESH		
ALLAHABAD BANK	3	3
ANZ GRINDLAYS BANK	1	1
BANK OF BARODA	5	5
BANK OF INDIA	8	8
CANARA BANK	11	11
CORPORATION BANK	1	1
HIMACHAL GRAMIN BANK	103	103
INDIAN BANK	2	2
INDIAN OVERSEAS BANK	4	4
JAMMU & KASHMIR BANK	3	3
ORIENTAL BANK OF COMMERCE	10	10
PARVATIYA GRAMIN BANK	27	27
PUNJAB AND SIND BANK	11	11
PUNJAB NATIONAL BANK	216	216
STATE BANK OF INDIA	146	146
STATE BANK OF PATIALA	74	74
SYNDICATE BANK	1	1
UCO BANK	121	121
UNION BANK OF INDIA	10	10
UNITED BANK OF INDIA	1	1
VIJAYA BANK	1	1
TOTAL OFFICES	**786**	**786**
JAMMU & KASHMIR		
ALLAHABAD BANK	3	3
ANZ GRINDLAYS BANK	1	1

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
BANK OF BARODA	3	3
BANK OF INDIA	4	4
CANARA BANK	7	7
CENTRAL BANK OF INDIA	11	11
DENA BANK	2	2
ELLAQUAI DEHATI BANK	88	88
INDIAN BANK	1	1
INDIAN OVERSEAS BANK	2	2
JAMMU & KASHMIR BANK	298	303
JAMMU RURAL BANK	93	93
KAMRAZ RURAL BANK	89	83
ORIENTAL BANK OF COMMERCE	7	7
PUNJAB AND SIND BANK	10	12
PUNJAB NATIONAL BANK	66	66
STATE BANK OF INDIA	120	120
STATE BANK OF PATIALA	3	3
SYNDICATE BANK	2	2
UCO BANK	13	13
UNION BANK OF INDIA	5	5
UNITED BANK OF INDIA	1	1
VIJAYA BANK	2	2
TOTAL OFFICES	**831**	**832**
KARNATAKA		
ABU DHABI COMMERCIAL BANK	1	1
ALLAHABAD BANK	15	15
ANDHRA BANK	20	20
ANZ GRINDLAYS BANK	1	1
BANK MUSCAT INTERNATIONAL	1	1
BANK OF BARODA	37	38
BANK OF INDIA	62	63
BANK OF MADURA	9	9
BANK OF MAHARASHTRA	41	42
BANK OF NOVA SCOTIA	1	1
BANK OF RAJASTHAN	2	2
BENARAS STATE BANK	1	1
BHARAT OVERSEAS BANK	2	3
BIJAPUR GRAMEENA BANK	88	88
CANARA BANK	539	541
CATHOLIC SYRIAN BANK	9	9
CAUVERY GRAMEENA BANK	119	122
CENTRAL BANK OF INDIA	57	57
CENTURION BANK	3	3
CHICKMAGALUR-KODAGU GRAMEENA BANK	47	47
CHITRADURGA GRAMIN BANK	96	96
CITIBANK	1	1
CITY UNION BANK	2	3
CORPORATION BANK	210	214
DENA BANK	27	27
DEUTSCHE BANK(ASIA)	1	1
DEVELOPMENT CREDIT BANK	1	1
DHANALAKSHMI BANK	6	6
FEDERAL BANK	11	11
GANESH BANK OF KURUNDWAD	5	5
GLOBAL TRUST BANK	5	6
HDFC BANK	5	6
HONGKONG AND SHANGHAI BANK	1	1
ICICI BANK	4	5
IDBI BANK	2	2
INDIAN BANK	65	64
INDIAN OVERSEAS BANK	63	63
INDUSIND BANK	1	1
JAMMU & KASHMIR BANK	2	2
KALPATHARU GRAMEENA BANK	94	95
KARNATAKA BANK	250	251
KARUR VYSYA BANK	13	13
KOLAR GRAMIN BANK	65	61
KRISHNA GRAMEENA BANK	114	114
LAKSHMI VILAS BANK	18	18
LORD KRISHNA BANK	3	3
MALAPRABHA GRAMEENA BANK	219	227
NEDUNGADI BANK	5	5
NETRAVATI GRAMEENA BANK	22	22
ORIENTAL BANK OF COMMERCE	4	4
PUNJAB AND SIND BANK	5	5
PUNJAB NATIONAL BANK	42	43
RATNAKAR BANK	12	12
SAHYADRI GRAMIN BANK	29	30
SANGLI BANK	29	29
SOCIETE GENERALE	1	1
SOUTH INDIAN BANK	15	15
STANDARD CHARTERED BANK	—	1
STATE BANK OF BIKANER AND JAIPUR	3	3
STATE BANK OF HYDERABAD	113	114
STATE BANK OF INDIA	298	299
STATE BANK OF INDORE	1	1
STATE BANK OF MYSORE	482	490
STATE BANK OF PATIALA	4	4
STATE BANK OF SAURASHTRA	2	2
SYNDICATE BANK	493	498
TAMILNAD MERCANTILE BANK	5	5
TIMES BANK	3	—
TUNGABHADRA GRAMIN BANK	170	174
UCO BANK	27	27
UNION BANK OF INDIA	98	100
UNITED BANK OF INDIA	7	7
UNITED WESTERN BANK	4	4
UTI BANK	1	1
VARADA GRAMEENA BANK	29	29
VIJAYA BANK	418	418
VISVESHVARAYA GRAMEENA BANK	26	26
VYSYA BANK	114	114
TOTAL OFFICES	**4814**	**4857**

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
KERALA		
ALLAHABAD BANK	5	5
ANDHRA BANK	7	7
ANZ GRINDLAYS BANK	1	1
BANK OF BARODA	43	44
BANK OF INDIA	70	70
BANK OF MADURA	12	11
BANK OF MAHARASHTRA	3	3
BANK OF RAJASTHAN	1	1
BENARAS STATE BANK	1	1
BHARAT OVERSEAS BANK	3	3
BRITISH BANK OF MIDDLE EAST	1	—
CANARA BANK	244	245
CATHOLIC SYRIAN BANK	216	216
CENTRAL BANK OF INDIA	73	73
CENTURION BANK	3	3
CITY UNION BANK	4	4
CORPORATION BANK	53	53
DENA BANK	11	11
DHANALAKSHMI BANK	118	119
FEDERAL BANK	302	303
GLOBAL TRUST BANK	2	2
HDFC BANK	3	5
HONGKONG AND SHANGHAI BANK	—	1
ICICI BANK	1	1
IDBI BANK	—	2
INDIAN BANK	88	87
INDIAN OVERSEAS BANK	114	115
INDUSIND BANK	1	1
KARNATAKA BANK	11	11
KARUR VYSYA BANK	6	7
LAKSHMI VILAS BANK	4	4
LORD KRISHNA BANK	72	72
NEDUNGADI BANK	111	111
NORTH MALABAR GRAMIN BANK	131	135
OMAN INTERNATIONAL BANK	1	1
ORIENTAL BANK OF COMMERCE	6	6
PUNJAB AND SIND BANK	3	3
PUNJAB NATIONAL BANK	18	18
SOUTH INDIAN BANK	222	225
STANDARD CHARTERED BANK	2	1
STATE BANK OF BIKANER AND JAIPUR	1	1
STATE BANK OF HYDERABAD	6	6
STATE BANK OF INDIA	225	227
STATE BANK OF MYSORE	10	10
STATE BANK OF SAURASHTRA	2	2
STATE BANK OF TRAVANCORE	556	556
SYNDICATE BANK	119	120
TAMILNAD MERCANTILE BANK	7	8
TIMES BANK	2	—
UCO BANK	20	20
UNION BANK OF INDIA	133	133
UNITED BANK OF INDIA	2	2
UTI BANK	—	1
VIJAYA BANK	70	70
VYSYA BANK	20	20
TOTAL OFFICES	**3298**	**3322**
LAKSHADWEEP		
SYNDICATE BANK	9	9
TOTAL OFFICES	**9**	**9**
MADHYA PRADESH		
ALLAHABAD BANK	173	175
ANDHRA BANK	7	7
BANK OF BARODA	91	91
BANK OF INDIA	260	260
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	122	123
BANK OF RAJASTHAN	12	12
BASTAR KSHETRIYA GRAMIN BANK	64	64
BILASPUR-RAIPUR KSHETRIYA GRAMIN BANK	144	144
BUNDELKHAND KSHETRIYA GRAMIN BANK	82	82
CANARA BANK	48	48
CENTRAL BANK OF INDIA	443	444
CENTURION BANK	1	1
CHAMBAL KSHETRIYA GRAMIN BANK	35	33
CHHINDWARA SEONI KSHETRIYA GRAMIN BANK	72	68
CORPORATION BANK	6	6
DAMOH PANNA SAGAR KSHETRIYA GRAMIN BANK	75	74
DENA BANK	105	105
DEWAS-SHAJAPUR KSHETRIYA GRAMIN BANK	61	61
DURG RAJNANDGAON GRAMIN BANK	102	102
FEDERAL BANK	2	2
GWALIOR DATIA KSHETRIYA GRAMIN BANK	33	33
HDFC BANK	2	3
ICICI BANK	2	2
IDBI BANK	1	2
INDIAN BANK	13	13
INDIAN OVERSEAS BANK	9	9
INDORE UJJAIN KSHETRIYA GRAMIN BANK	40	40
INDUSIND BANK	1	1
JAMMU & KASHMIR BANK	2	2
JHABUA-DHAR KSHETRIYA GRAMIN BANK	86	85
KARUR VYSYA BANK	1	1
KSHETRIYA GRAMIN BANK,HOSHANGABAD	93	93
MAHAKAUSHAL KSHETRIYA GRAMIN BANK	42	42
MANDLA BALAGHAT KSHETRIYA GRAMIN BANK	58	58
MARWAR GRAMIN BANK	1	1

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
NIMAR KSHETRIYA GRAMIN BANK	75	75
ORIENTAL BANK OF COMMERCE	42	42
PUNJAB AND SIND BANK	29	30
PUNJAB NATIONAL BANK	220	220
RAIGARH KSHETRIYA GRAMIN BANK	62	62
RAJGARH KSHETRIYA GRAMIN BANK	48	48
RATLAM MANDSAUR KSHETRIYA GRAMIN BANK	46	46
REWA-SIDHI GRAMIN BANK	82	82
SHAHDOL KSHETRIYA GRAMIN BANK	45	45
SHARDA GRAMIN BANK	59	59
SHIVPURI GUNA KSHETRIYA GRAMIN BANK	60	58
STATE BANK OF BIKANER AND JAIPUR	6	6
STATE BANK OF HYDERABAD	3	3
STATE BANK OF INDIA	688	691
STATE BANK OF INDORE	335	339
STATE BANK OF MYSORE	2	2
STATE BANK OF PATIALA	5	5
STATE BANK OF SAURASHTRA	3	3
STATE BANK OF TRAVANCORE	2	2
SURGUJA KSHETRIYA GRAMIN BANK	86	86
SYNDICATE BANK	23	24
TIMES BANK	1	—
UCO BANK	127	126
UNION BANK OF INDIA	192	193
UNITED BANK OF INDIA	6	6
UNITED WESTERN BANK	11	11
UTI BANK	—	2
VIDISHA-BHOPAL KSHETRIYA GRAMIN BANK	24	24
VIJAYA BANK	6	6
VYSYA BANK	1	1
TOTAL OFFICES	**4580**	**4586**
MAHARASHTRA		
ABN AMRO BANK	2	3
ABU DHABI COMMERCIAL BANK	1	1
AKOLA GRAMIN BANK	48	48
ALLAHABAD BANK	85	84
AMERICAN EXPRESS BANK	2	2
ANDHRA BANK	28	28
ANZ GRINDLAYS BANK	11	11
ARAB BANGLADESH BANK	1	1
AURANGABAD JALNA GRAMIN BANK	56	56
BANK INTERNASIONAL INDONESIA	1	1
BANK OF AMERICA	1	1
BANK OF BAHRAIN & KUWAIT	1	1
BANK OF BARODA	295	296
BANK OF INDIA	618	618
BANK OF MADURA	11	11
BANK OF MAHARASHTRA	901	904
BANK OF NOVA SCOTIA	1	1
BANK OF PUNJAB	3	4
BANK OF RAJASTHAN	13	13
BANQUE NATIONALE DE PARIS	3	3
BARCLAYS BANK PLC	1	1
BENARAS STATE BANK	3	3
BHANDARA GRAMIN BANK	45	45
BHARAT OVERSEAS BANK	6	6
BRITISH BANK OF MIDDLE EAST	1	—
BULDHANA GRAMIN BANK	26	26
CANARA BANK	203	203
CATHOLIC SYRIAN BANK	9	10
CENTRAL BANK OF INDIA	488	488
CENTURION BANK	5	5
CHANDRAPUR GADCHIROLI GRAMIN BANK	62	62
CHO HUNG BANK	1	1
CITIBANK	3	3
CITY UNION BANK	2	3
COMMERZBANK	1	1
CORPORATION BANK	66	66
CREDIT AGRICOLE INDOSUEZ	1	1
CREDIT LYONNAIS	1	1
DENA BANK	268	267
DEUTSCHE BANK(ASIA)	1	1
DEVELOPMENT CREDIT BANK	30	31
DHANALAKSHMI BANK	3	3
DRESDNER BANK	1	1
FEDERAL BANK	18	19
FUJI BANK	1	1
GANESH BANK OF KURUNDWAD	23	23
GLOBAL TRUST BANK	20	20
HDFC BANK	26	29
HONGKONG AND SHANGHAI BANK	7	8
ICICI BANK	19	20
IDBI BANK	8	8
INDIAN BANK	76	77
INDIAN OVERSEAS BANK	70	70
INDUSIND BANK	6	6
INTERNATIONALE NEDERLANDEN BANK	1	1
JAMMU & KASHMIR BANK	9	11
KARNATAKA BANK	19	19
KARUR VYSYA BANK	3	3
KBC BANK	1	1
KRUNG THAI BANK PUBLIC COMPANY	1	1
LAKSHMI VILAS BANK	9	9
LORD KRISHNA BANK	2	2
MARATHWADA GRAMIN BANK	239	239
MASHREQ BANK PSC	1	1
MORGAN GUARANTY TRUST	1	1
NEDUNGADI BANK	4	4
OMAN INTERNATIONAL BANK	1	1

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
ORIENTAL BANK OF COMMERCE	50	51
OVERSEA-CHINESE BANK CORPORATION	1	1
PUNJAB AND SIND BANK	25	25
PUNJAB NATIONAL BANK	147	148
RATNAGIRI SINDHUDURG GRAMIN BANK	40	40
RATNAKAR BANK	55	55
SBI COMMERCIAL & INTERNATIONAL BANK	2	3
SIKKIM BANK	1	—
SOCIETE GENERALE	2	2
SOLAPUR GRAMIN BANK	36	36
SOUTH INDIAN BANK	12	14
STANDARD CHARTERED BANK	8	6
STATE BANK OF BIKANER AND JAIPUR	23	23
STATE BANK OF HYDERABAD	171	172
STATE BANK OF INDIA	806	804
STATE BANK OF INDORE	23	23
STATE BANK OF MAURITIUS	1	1
STATE BANK OF MYSORE	17	17
STATE BANK OF PATIALA	10	10
STATE BANK OF SAURASHTRA	21	21
STATE BANK OF TRAVANCORE	11	11
SUMITOMO BANK	1	1
SYNDICATE BANK	146	146
TAMILNAD MERCANTILE BANK	4	5
THANE GRAMIN BANK	26	26
THE CHASE MANHATTAN BANK	1	1
THE DEVELOPMENT BANK OF SINGAPORE	1	1
THE SAKURA BANK	1	1
THE SIAM COMMERCIAL BANK	1	1
THE TORONTO-DOMINION BANK	1	1
TIMES BANK	11	—
UCO BANK	120	120
UNION BANK OF INDIA	340	341
UNITED BANK OF INDIA	29	29
UNITED WESTERN BANK	193	193
UTI BANK	10	10
VIJAYA BANK	70	69
VYSYA BANK	21	21
YAVATMAL GRAMIN BANK	25	25
TOTAL OFFICES	**6489**	**6495**
MANIPUR		
ALLAHABAD BANK	2	2
BANK OF BARODA	3	3
CENTRAL BANK OF INDIA	3	3
INDIAN OVERSEAS BANK	1	1
MANIPUR RURAL BANK	30	30
PUNJAB AND SIND BANK	2	2
PUNJAB NATIONAL BANK	2	2
STATE BANK OF INDIA	16	16
UCO BANK	3	3
UNITED BANK OF INDIA	24	24
VIJAYA BANK	2	2
TOTAL OFFICES	**88**	**88**
MEGHALAYA		
ALLAHABAD BANK	1	1
BANK OF BARODA	2	2
BANK OF INDIA	2	2
CANARA BANK	2	2
CENTRAL BANK OF INDIA	4	4
FEDERAL BANK	1	1
INDIAN OVERSEAS BANK	1	1
KA BANK NONGKYNDONG RI KHASI JAINTIA	51	51
PUNJAB NATIONAL BANK	6	6
STATE BANK OF INDIA	87	87
SYNDICATE BANK	1	1
UCO BANK	4	4
UNION BANK OF INDIA	3	3
UNITED BANK OF INDIA	12	12
VIJAYA BANK	2	2
TOTAL OFFICES	**181**	**181**
MIZORAM		
MIZORAM RURAL BANK	53	53
STATE BANK OF INDIA	25	25
UCO BANK	1	1
VIJAYA BANK	1	1
TOTAL OFFICES	**80**	**80**
NAGALAND		
ALLAHABAD BANK	4	4
BANK OF BARODA	4	4
CENTRAL BANK OF INDIA	2	2
FEDERAL BANK	1	1
INDIAN BANK	1	1
NAGALAND RURAL BANK	9	9
PUNJAB AND SIND BANK	1	1
STATE BANK OF INDIA	43	43
UCO BANK	2	1
UNITED BANK OF INDIA	2	2
VIJAYA BANK	3	3
TOTAL OFFICES	**72**	**71**
ORISSA		
ALLAHABAD BANK	55	55
ANDHRA BANK	77	77
BAITARANI GRAMYA BANK	92	92
BALASORE GRAMYA BANK	65	65
BANK OF BARODA	35	35
BANK OF INDIA	117	117
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	1	1

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
BANK OF RAJASTHAN	1	1
BOLANGIR ANCHALIK GRAMYA BANK	157	157
CANARA BANK	40	40
CENTRAL BANK OF INDIA	50	50
CORPORATION BANK	5	5
CUTTACK GRAMYA BANK	122	122
DENA BANK	3	3
DHENKANAL GRAMYA BANK	52	52
FEDERAL BANK	2	2
ICICI BANK	—	1
INDIAN BANK	47	47
INDIAN OVERSEAS BANK	73	74
KALAHANDI ANCHALIK GRAMYA BANK	78	78
KARNATAKA BANK	1	1
KORAPUT-PANCHABATI GRAMYA BANK	90	90
ORIENTAL BANK OF COMMERCE	7	7
PUNJAB NATIONAL BANK	51	52
PURI GRAMYA BANK	114	114
RUSHIKULYA GRAMYA BANK	84	84
STATE BANK OF BIKANER AND JAIPUR	2	2
STATE BANK OF HYDERABAD	5	5
STATE BANK OF INDIA	472	475
STATE BANK OF MYSORE	1	1
STATE BANK OF TRAVANCORE	1	1
SYNDICATE BANK	29	29
UCO BANK	164	164
UNION BANK OF INDIA	49	49
UNITED BANK OF INDIA	98	98
UTI BANK	1	1
VIJAYA BANK	7	7
VYSYA BANK	3	3
TOTAL OFFICES	**2254**	**2260**
PONDICHERRY		
ALLAHABAD BANK	1	1
ANDHRA BANK	1	1
BANK OF BARODA	1	1
BANK OF INDIA	1	1
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	1	1
BHARAT OVERSEAS BANK	—	1
CANARA BANK	3	3
CATHOLIC SYRIAN BANK	1	1
CENTRAL BANK OF INDIA	1	1
CITY UNION BANK	2	2
CORPORATION BANK	1	2
FEDERAL BANK	1	1
ICICI BANK	—	1
INDIAN BANK	21	21
INDIAN OVERSEAS BANK	8	8
KARNATAKA BANK	1	1
KARUR VYSYA BANK	1	2
LAKSHMI VILAS BANK	2	2
NEDUNGADI BANK	1	1
ORIENTAL BANK OF COMMERCE	1	1
PUNJAB NATIONAL BANK	1	1
SOUTH INDIAN BANK	2	2
STATE BANK OF HYDERABAD	1	1
STATE BANK OF INDIA	12	12
STATE BANK OF MYSORE	1	1
STATE BANK OF TRAVANCORE	1	1
SYNDICATE BANK	2	2
TAMILNAD MERCANTILE BANK	1	2
UCO BANK	6	6
UNION BANK OF INDIA	1	1
UNITED BANK OF INDIA	1	1
VIJAYA BANK	1	1
VYSYA BANK	1	1
TOTAL OFFICES	**81**	**86**
PUNJAB		
ALLAHABAD BANK	37	37
ANZ GRINDLAYS BANK	1	1
BANK OF BARODA	45	45
BANK OF INDIA	70	70
BANK OF MADURA	3	3
BANK OF MAHARASHTRA	5	6
BANK OF PUNJAB	19	20
BANK OF RAJASTHAN	4	4
BHARAT OVERSEAS BANK	6	8
CANARA BANK	102	102
CENTRAL BANK OF INDIA	93	93
CENTURION BANK	2	2
CORPORATION BANK	8	9
DENA BANK	8	8
FARIDKOT-BATHINDA KSHETRIYA GRAMIN BANK	23	23
FEDERAL BANK	1	1
GURDASPUR AMRITSAR KSHETRIYA GRAMIN VIKAS BANK	54	54
HDFC BANK	4	6
ICICI BANK	2	4
IDBI BANK	1	1
INDIAN BANK	32	32
INDIAN OVERSEAS BANK	39	40
INDUSIND BANK	2	2
JAMMU & KASHMIR BANK	13	15
KAPURTHALA FEROZPUR KSHETRIYA GRAMIN BK	44	44
KARNATAKA BANK	2	4
MALWA GRAMIN BANK	41	41
ORIENTAL BANK OF COMMERCE	202	203
PUNJAB AND SIND BANK	356	358
PUNJAB NATIONAL BANK	493	494
SHIVALIK KSHETRIYA GRAMIN BANK	42	42

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
STANDARD CHARTERED BANK	1	—
STATE BANK OF BIKANER AND JAIPUR	7	7
STATE BANK OF HYDERABAD	2	2
STATE BANK OF INDIA	240	241
STATE BANK OF PATIALA	350	350
SYNDICATE BANK	12	13
TIMES BANK	2	—
UCO BANK	87	87
UNION BANK OF INDIA	69	69
UNITED BANK OF INDIA	4	4
UTI BANK	—	1
VIJAYA BANK	7	7
VYSYA BANK	1	1
TOTAL OFFICES	**2538**	**2556**
RAJASTHAN		
ALLAHABAD BANK	31	33
ALWAR-BHARATPUR ANCHALIK GRAMIN BANK	91	91
ANDHRA BANK	3	3
ARAVALI KSHETRIYA GRAMIN BANK	65	65
BANK OF BARODA	323	325
BANK OF INDIA	42	43
BANK OF MADURA	1	1
BANK OF MAHARASHTRA	6	6
BANK OF PUNJAB	3	3
BHILWARA AJMER KSHETRIYA GRAMIN BANK	54	54
BIKANER KSHETRIYA GRAMIN BANK	29	29
BUNDI CHITTORGARH KSHETRIYA GRAMIN BANK	69	69
CANARA BANK	24	24
CENTRAL BANK OF INDIA	97	97
CENTURION BANK	1	1
CORPORATION BANK	6	6
DENA BANK	15	15
DUNGARPUR BANSWARA KSHETRIYA GRAMIN BANK	45	45
FEDERAL BANK	1	1
GLOBAL TRUST BANK	—	1
HADOTI KSHETRIYA GRAMIN BANK	100	100
HDFC BANK	—	1
ICICI BANK	2	2
IDBI BANK	1	1
INDIAN BANK	9	9
INDIAN OVERSEAS BANK	11	12
INDUSIND BANK	1	1
JAIPUR NAGAUR AANCHALIK GRAMIN BANK	143	143
JAMMU & KASHMIR BANK	1	1
KARNATAKA BANK	1	1
MARUDHAR KSHETRIYA GRAMIN BANK	61	61
MARWAR GRAMIN BANK	132	133
MEWAR AANCHALIK GRAMIN BANK	62	62
ORIENTAL BANK OF COMMERCE	86	86
PUNJAB AND SIND BANK	21	21
PUNJAB NATIONAL BANK	288	291
SHEKHAWATI GRAMIN BANK	103	103
SRIGANGANAGAR KSHETRIYA GRAMIN BANK	44	44
STATE BANK OF BIKANER AND JAIPUR	660	663
STATE BANK OF HYDERABAD	2	2
STATE BANK OF INDIA	163	165
STATE BANK OF INDORE	7	7
STATE BANK OF MYSORE	1	1
STATE BANK OF PATIALA	12	12
STATE BANK OF SAURASHTRA	3	3
STATE BANK OF TRAVANCORE	1	1
SYNDICATE BANK	12	12
THAR AANCHALIK GRAMIN BANK	73	70
UCO BANK	141	141
UNION BANK OF INDIA	52	53
UNITED BANK OF INDIA	6	6
UTI BANK	2	2
VIJAYA BANK	11	11
VYSYA BANK	2	2
TOTAL OFFICES	**3365**	**3380**
SIKKIM		
BANK OF BARODA	1	1
BANK OF INDIA	1	1
CANARA BANK	1	1
CENTRAL BANK OF INDIA	10	10
SIKKIM BANK	4	—
STATE BANK OF INDIA	26	26
UCO BANK	2	2
VIJAYA BANK	1	1
TOTAL OFFICES	**46**	**46**
TAMIL NADU		
ABN AMRO BANK	1	1
ADHIYAMAN GRAMA BANK	26	26
ALLAHABAD BANK	25	25
AMERICAN EXPRESS BANK	1	1
ANDHRA BANK	32	32
ANZ GRINDLAYS BANK	5	5
BANK OF AMERICA	1	1
BANK OF BARODA	104	105
BANK OF CEYLON	1	1
BANK OF INDIA	115	116
BANK OF MADURA	202	198
BANK OF MAHARASHTRA	14	15
BANK OF NOVA SCOTIA	1	1
BANK OF RAJASTHAN	3	3
BANK OF TOKYO MITSUBISHI	1	1

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
BANQUE NATIONALE DE PARIS	1	1
BENARAS STATE BANK	6	6
BHARAT OVERSEAS BANK	29	29
CANARA BANK	470	470
CATHOLIC SYRIAN BANK	44	44
CENTRAL BANK OF INDIA	163	163
CENTURION BANK	3	3
CITIBANK	1	1
CITY UNION BANK	87	87
CORPORATION BANK	73	73
CREDIT LYONNAIS	1	1
DENA BANK	25	25
DEUTSCHE BANK(ASIA)	—	1
DHANALAKSHMI BANK	25	25
FEDERAL BANK	25	25
GLOBAL TRUST BANK	8	8
HDFC BANK	8	9
HONGKONG AND SHANGHAI BANK	1	1
ICICI BANK	6	6
IDBI BANK	3	3
INDIAN BANK	741	737
INDIAN OVERSEAS BANK	666	670
INDUSIND BANK	3	3
JAMMU & KASHMIR BANK	1	1
KARNATAKA BANK	20	24
KARUR VYSYA BANK	137	138
LAKSHMI VILAS BANK	157	158
LORD KRISHNA BANK	2	2
NEDUNGADI BANK	37	38
ORIENTAL BANK OF COMMERCE	17	17
PANDYAN GRAMA BANK	166	168
PUNJAB AND SIND BANK	8	8
PUNJAB NATIONAL BANK	85	85
SANGLI BANK	3	3
SOUTH INDIAN BANK	92	92
STANDARD CHARTERED BANK	3	2
STATE BANK OF HYDERABAD	15	17
STATE BANK OF INDIA	576	580
STATE BANK OF INDORE	2	2
STATE BANK OF MYSORE	28	28
STATE BANK OF PATIALA	4	4
STATE BANK OF SAURASHTRA	5	5
STATE BANK OF TRAVANCORE	66	66
SYNDICATE BANK	104	107
TAMILNAD MERCANTILE BANK	125	128
TIMES BANK	3	—
UCO BANK	67	67
UNION BANK OF INDIA	136	138
UNITED BANK OF INDIA	12	12
UNITED WESTERN BANK	1	1
UTI BANK	3	3
VALLALAR GRAMA BANK	24	24
VIJAYA BANK	49	50
VYSYA BANK	36	36
TOTAL OFFICES	**4910**	**4931**
TRIPURA		
ALLAHABAD BANK	1	1
BANK OF BARODA	2	2
BANK OF INDIA	1	1
CANARA BANK	1	1
CENTRAL BANK OF INDIA	3	3
INDIAN BANK	1	1
INDIAN OVERSEAS BANK	1	1
PUNJAB AND SIND BANK	1	1
STATE BANK OF INDIA	33	33
TRIPURA GRAMIN BANK	91	90
UCO BANK	5	5
UNION BANK OF INDIA	2	2
UNITED BANK OF INDIA	42	42
VIJAYA BANK	1	1
TOTAL OFFICES	**185**	**184**
UTTAR PRADESH		
ALAKNANDA GRAMIN BANK	52	52
ALIGARH GRAMIN BANK	94	88
ALLAHABAD BANK	624	624
ALLAHABAD KSHETRIYA GRAMIN BANK	93	93
ANDHRA BANK	9	9
ANZ GRINDLAYS BANK	1	1
AVADH GRAMIN BANK	117	115
BALLIA KSHETRIYA GRAMIN BANK	89	87
BANK OF BARODA	568	514
BANK OF INDIA	222	224
BANK OF MADURA	4	4
BANK OF MAHARASHTRA	9	9
BANK OF PUNJAB	1	1
BANK OF RAJASTHAN	5	5
BARA BANKI GRAMIN BANK	92	92
BAREILLY CORPORATION BANK	60	—
BAREILLY KSHETRIYA GRAMIN BANK	83	83
BASTI GRAMIN BANK	104	104
BHAGIRATH GRAMIN BANK	109	109
BHARAT OVERSEAS BANK	5	5
CANARA BANK	209	210
CENTRAL BANK OF INDIA	427	427
CENTURION BANK	1	1
CHHATRASAL GRAMIN BANK	83	83
CORPORATION BANK	18	19
DENA BANK	42	43
DEVIPATAN KSHETRIYA GRAMIN BANK	73	73
ETAH GRAMIN BANK	60	60
ETAWAH KSHETRIYA GRAMIN BANK	54	54
FAIZABAD KSHETRIYA GRAMIN BANK	69	69

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Contd.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
FARRUKHABAD GRAMIN BANK	84	84
FATEHPUR KSHETRIYA GRAMIN BANK	57	57
FEDERAL BANK	5	5
GANGA YAMUNA GRAMIN BANK	43	43
GLOBAL TRUST BANK	1	1
GOMTI GRAMIN BANK	85	85
GORAKHPUR KSHETRIYA GRAMIN BANK	201	201
HDFC BANK	2	2
HINDON GRAMIN BANK	22	22
ICICI BANK	1	1
IDBI BANK	1	1
INDIAN BANK	32	32
INDIAN OVERSEAS BANK	76	81
INDUSIND BANK	1	1
JAMMU & KASHMIR BANK	7	8
JAMUNA GRAMIN BANK	46	46
KANPUR KSHETRIYA GRAMIN BANK	94	94
KARNATAKA BANK	1	1
KASHI GRAMIN BANK	78	79
KISAN GRAMIN BANK,BUDAUN	59	59
KSHETRIYA KISAN GRAMIN BANK, MAINPURI	70	70
MUZAFFARNAGAR KSHETRIYA GRAMIN BANK	26	26
NAINITAL ALMORA KSHETRIYA GRAMIN BANK	61	61
NAINITAL BANK	44	44
ORIENTAL BANK OF COMMERCE	221	223
PITHORAGARH KSHETRIYA GRAMIN BANK	25	25
PRATAPGARH KSHETRIYA GRAMIN BANK	73	73
PRATHAMA BANK	168	168
PUNJAB AND SIND BANK	126	128
PUNJAB NATIONAL BANK	902	911
RAE BARELI KSHETRIYA GRAMIN BANK	74	74
RANI LAKSHMI BAI KSHETRIYA GRAMIN BANK	47	47
SAMYUT KSHETRIYA GRAMIN BANK	162	162
SARAYU GRAMIN BANK	44	44
SHAHJAHANPUR KSHETRIYA GRAMIN BANK	36	36
SOUTH INDIAN BANK	1	1
SRAVASTHI GRAMIN BANK	89	89
STANDARD CHARTERED BANK	1	1
STATE BANK OF BIKANER AND JAIPUR	21	22
STATE BANK OF HYDERABAD	5	5
STATE BANK OF INDIA	1382	1384
STATE BANK OF INDORE	8	8
STATE BANK OF PATIALA	54	54
STATE BANK OF SAURASHTRA	3	3
STATE BANK OF TRAVANCORE	3	3
SULTANPUR KSHETRIYA GRAMIN BANK	96	96
SYNDICATE BANK	221	224
TIMES BANK	2	—
TULSI GRAMIN BANK	85	85
UCO BANK	124	124
UNION BANK OF INDIA	472	474
UNITED BANK OF INDIA	42	42
UTI BANK	1	1
VIDUR GRAMIN BANK	36	36
VIJAYA BANK	35	37
VINDHYAVASINI GRAMIN BANK	42	42
VYSYA BANK	5	5
TOTAL OFFICES	**9175**	**9085**
WEST BENGAL		
ABN AMRO BANK	1	1
ALLAHABAD BANK	474	474
AMERICAN EXPRESS BANK	1	1
ANDHRA BANK	16	16
ANZ GRINDLAYS BANK	12	12
BANK OF AMERICA	1	1
BANK OF BARODA	100	101
BANK OF INDIA	203	203
BANK OF MADURA	7	7
BANK OF MAHARASHTRA	13	13
BANK OF RAJASTHAN	4	4
BANK OF TOKYO MITSUBISHI	1	1
BANQUE NATIONALE DE PARIS	1	1
BARDHAMAN GRAMIN BANK	93	93
BENARAS STATE BANK	1	1
BHARAT OVERSEAS BANK	4	4
CANARA BANK	71	75
CATHOLIC SYRIAN BANK	2	2
CENTRAL BANK OF INDIA	246	246
CENTURION BANK	4	4
CITIBANK	1	1
CITY UNION BANK	—	1
CORPORATION BANK	14	14
DENA BANK	28	28
DEUTSCHE BANK(ASIA)	1	1
FEDERAL BANK	13	13
GAUR GRAMIN BANK	151	152
GLOBAL TRUST BANK	1	1
HDFC BANK	8	9
HONGKONG AND SHANGHAI BANK	9	9
HOWRAH GRAMIN BANK	61	61
ICICI BANK	3	3
IDBI BANK	1	1
INDIAN BANK	59	59
INDIAN OVERSEAS BANK	66	67
INDUSIND BANK	1	1
JAMMU & KASHMIR BANK	2	2
KARUR VYSYA BANK	1	1
LAKSHMI VILAS BANK	1	1
MALLABHUM GRAMIN BANK	183	183
MAYURAKSHI GRAMIN BANK	67	67

APPENDIX

COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES : 1999 AND 2000 *(Concld.)*

STATE / UNION TERRITORY Name of the Bank	As on March 31 1999	 2000
MURSHIDABAD GRAMIN BANK	41	41
NADIA GRAMIN BANK	66	66
ORIENTAL BANK OF COMMERCE	42	44
PUNJAB AND SIND BANK	18	18
PUNJAB NATIONAL BANK	219	219
SAGAR GRAMIN BANK	118	118
SIKKIM BANK	2	—
SONALI BANK	1	1
SOUTH INDIAN BANK	5	5
STANDARD CHARTERED BANK	8	8
STATE BANK OF BIKANER AND JAIPUR	15	15
STATE BANK OF HYDERABAD	6	6
STATE BANK OF INDIA	739	739
STATE BANK OF INDORE	3	4
STATE BANK OF MYSORE	5	5
STATE BANK OF PATIALA	2	2
STATE BANK OF SAURASHTRA	3	3
STATE BANK OF TRAVANCORE	3	3
SYNDICATE BANK	47	47
TAMILNAD MERCANTILE BANK	1	1
TIMES BANK	1	—
UCO BANK	297	297
UNION BANK OF INDIA	87	89
UNITED BANK OF INDIA	719	717
UTI BANK	9	10
UTTAR BANGA KSHETRIYA GRAMIN BANK	112	112
VIJAYA BANK	23	23
VYSYA BANK	8	8
TOTAL OFFICES	**4527**	**4537**
ALL INDIA TOTAL	**67185**	**67339**

Source : Master Office File (latest updated version) on commercial bank branches.

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