

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 5 of 11)**

OTHER SCHEDULED COMMERCIAL BANKS

Items	(Amount in Rs. lakh)									
	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1997 (21)	1998 (22)	1997 (23)	1998 (24)	1997 (25)	1998 (26)	1997 (27)	1998 (28)	1997 (29)	1998 (30)
1. Capital	1374 (1.1)	1451 (1.2)	2165 (0.4)	2171 (0.3)	3 -	3 -	10400 (3.9)	10400 (2.8)	20000 (11.0)	20000 (10.6)
2. Reserves and Surplus	4008 (3.3)	4952 (4.1)	30910 (5.7)	35238 (4.8)	369 (4.5)	479 (4.6)	7974 (3.0)	13772 (3.6)	4398 (2.4)	8513 (3.0)
2.1. Statutory Reserves	633	954	8439	11032	144	201	2255	4748	1435	3014
2.2. Capital Reserves	590	620	1051	1499	25	-	-	-	-	-
2.3. Share Premium	2272	2731	14801	14885	-	-	-	-	-	-
2.4. Revenue and other Reserves	511	646	6557	7684	200	278	5710	9021	-	-
2.5. Balance of Profit	2	2	63	138	-	-	8	3	2963	5499
3. Deposits	107633 (88.3)	104029 (85.9)	460340 (84.3)	642442 (87.9)	7130 (86.8)	9226 (88.1)	227934 (86.0)	328537 (86.9)	127907 (70.5)	219174 (77.4)
3.1. Demand deposits	7699	6779	26543	32756	527	606	17445	21381	40886	67321
(i) From banks	-	3	2238	3860	36	65	10	1	15	76
(ii) From others	7699	6777	24304	28896	491	541	17435	21380	40871	67245
3.2. Savings bank deposits	8640	9676	58374	66335	1304	1557	2278	4742	6867	17735
3.3. Term deposits	91294	87573	375423	543351	5300	7063	208210	302413	80154	134118
(i) From banks	23575	12402	61527	157964	176	321	61781	73692	-	-
(ii) From others	67719	75171	313896	385387	5124	6742	146430	228722	80154	134118
3.A. Deposits of branches in India	107633	104029	460340	642442	7130	9226	227934	328537	127907	219174
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	3806 (3.1)	2419 (2.0)	28666 (5.2)	23155 (3.2)	323 (3.9)	334 (3.2)	7079 (2.7)	3638 (1.0)	19928 (11.0)	5470 (1.9)
4.1. Borrowings in India	3806	2419	28666	23155	323	334	6649	1533	19685	4759
(i) From Reserve Bank of India	-	39	6700	825	-	-	4958	-	-	-
(ii) From other banks	1500	-	7500	5500	-	-	-	-	11521	9
(iii) From other institutions and agencies	2306	2380	14466	16830	323	334	1690	1533	8164	4750
4.2. Borrowings outside India	-	-	-	-	-	-	430	2106	243	711
5. Other liabilities	5065 (4.2)	8243 (6.8)	24112 (4.4)	28068 (3.8)	392 (4.8)	429 (4.1)	11767 (4.4)	21802 (5.8)	9326 (5.1)	19841 (7.0)
5.1. Bills payable	63	76	11350	11232	44	42	1901	3987	3008	5803
5.2. Inter-office adjustments	391	2375	-	-	32	-	-	-	-	-
5.3. Interest accrued	968	927	2679	4489	53	62	3875	4925	1078	3701

5.4. Others (including provisions)	3642	4865	10083	12348	263	325	5990	12890	5240	10337
Total Liabilities	121886	121093	546192	731074	8217	10471	265153	378149	181559	282998
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)										
Items	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1997 (21)	1998 (22)	1997 (23)	1998 (24)	1997 (25)	1998 (26)	1997 (27)	1998 (28)	1997 (29)	1998 (30)
1. Cash in hand	1329	1181	5148	5867	182	245	427	516	458	1126
	(1.1)	(1.0)	(0.9)	(0.8)	(2.2)	(2.3)	(0.2)	(0.1)	(0.3)	(0.4)
2. Balances with RBI	10987	8687	29383	36458	685	905	24869	30109	17367	20084
	(9.0)	(7.2)	(5.4)	(5.0)	(8.3)	(8.6)	(9.4)	(8.0)	(9.6)	(7.1)
3. Balances with banks in India	14949	7580	25192	12250	353	388	908	1083	1961	839
	(12.3)	(6.3)	(4.6)	(1.7)	(4.3)	(3.7)	(0.3)	(0.3)	(1.1)	(0.3)
4. Money at call and short notice	500	4825	-	-	137	244	1488	7562	6092	31634
	(0.4)	(4.0)	-	-	(1.7)	(2.3)	(0.6)	(2.0)	(3.4)	(11.2)
5. Balances with banks outside India	-	58	3351	10581	-	-	204	90	446	426
	-	-	(0.6)	(1.4)	-	-	(0.1)	-	(0.2)	(0.2)
6. Investments	30070	35453	145617	236595	1719	1964	66207	121511	72972	112133
	(24.7)	(29.3)	(26.7)	(32.4)	(20.9)	(18.8)	(25.0)	(32.1)	(40.2)	(39.6)
6.A. Investments in India	30070	35453	145617	236595	1719	1964	66207	121511	72972	112133
(i) Government securities	21871	24292	98620	153444	1336	1592	60779	82433	36513	57329
(ii) Other approved securities	1119	1073	7542	7784	372	362	585	585	-	-
(iii) Shares	124	951	3311	12536	-	-	2122	3375	858	2153
(iv) Debentures and bonds	5950	8618	32875	60171	10	10	2338	33417	30967	48187
(v) Subsidiaries and joint ventures	-	-	1500	1500	-	-	-	-	-	-
(vi) Others	1006	519	1769	1160	1	1	384	1701	4634	4464
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	56241	57606	299941	392117	4534	5639	146246	175585	57526	84198
	(46.1)	(47.6)	(54.9)	(53.6)	(55.2)	(53.9)	(55.2)	(46.4)	(31.7)	(29.8)
7.1. Bills purchased and discounted	5361	5796	95386	140433	57	93	46356	42036	4426	27495
7.2. Cash credits, overdrafts & loans	33071	30454	145556	174111	1592	2351	81896	91143	22582	23502
7.3. Term loans	17809	21357	58998	77573	2885	3195	17994	42406	30518	33201
8. Fixed Assets	1303	1373	13430	15559	428	894	16154	27563	9867	11031
	(1.1)	(1.1)	(2.5)	(2.1)	(5.2)	(8.5)	(6.1)	(7.3)	(5.4)	(3.9)
8.1. Premises	652	628	3251	6499	344	700	5853	10541	3807	4142
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	318	388
8.3. Other fixed assets	651	745	10179	9059	84	193	10301	17022	5742	6501
9. Other Assets	6507	4331	24130	21648	179	191	8650	14128	14870	21527
	(5.3)	(3.6)	(4.4)	(3.0)	(2.2)	(1.8)	(3.3)	(3.7)	(8.2)	(7.6)
9.1. Inter - office adjustments (net)	-	-	7433	1870	-	40	-	-	-	-
9.2. Interest accrued	1847	2097	7170	10446	63	92	2208	5189	2968	3204
9.3. Tax paid	296	598	3816	5739	64	16	50	-	33	398
9.4. Stationery and stamps	43	34	182	181	18	20	3	5	9	3
9.5. Others	4321	1602	5529	3412	34	23	6388	8934	11860	17922

(Amount in Rs. lakh)

As on 31st March										
Items	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	262	700	49	168	225	407	4549	4571	3112	3240
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(1.1)	(0.8)	(1.1)	(0.8)
2. Balances with RBI	14771	30310	3489	33138	24219	32604	40499	83748	26208	38435
	(8.3)	(9.2)	(4.4)	(15.1)	(6.8)	(6.5)	(9.6)	(15.0)	(9.1)	(10.0)
3. Balances with banks in India	12643	2525	425	4176	4149	2138	14579	23284	11317	11796
	(7.1)	(0.8)	(0.5)	(1.9)	(1.2)	(0.4)	(3.4)	(4.2)	(3.9)	(3.1)
4. Money at call and short notice	8260	51105	-	-	2500	2500	7500	-	-	-
	(4.6)	(15.6)	-	-	(0.7)	(0.5)	(1.8)	-	-	-
5. Balances with banks outside India	1355	2648	1968	3323	6562	21066	2736	2819	6812	8968
	(0.8)	(0.8)	(2.5)	(1.5)	(1.8)	(4.2)	(0.6)	(0.5)	(2.4)	(2.3)
6. Investments	43535	102339	19581	84764	105454	169625	159273	206068	83364	125826
	(24.4)	(31.2)	(24.8)	(38.5)	(29.6)	(33.8)	(37.6)	(36.8)	(28.8)	(32.6)
6.A. Investments in India	43535	102339	19581	84764	105454	169625	159273	206068	83364	125826
(i) Government securities	31336	70467	8924	38150	72466	126411	121170	141790	57349	94577
(ii) Other approved securities	-	-	-	-	1712	2615	16568	17740	6232	6108
(iii) Shares	1047	4703	-	5100	488	922	12	1074	209	1763
(iv) Debentures and bonds	6934	21651	9325	31208	26701	38243	15029	39108	15542	18939
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	583	-	-
(vi) Others	4218	5518	1332	10306	4088	1434	6494	5772	4032	4438
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	79800	112787	49542	84305	192766	245083	169398	215824	144969	181829
	(44.8)	(34.4)	(62.7)	(38.3)	(54.1)	(48.8)	(40.0)	(38.6)	(50.1)	(47.1)
7.1. Bills purchased and discounted	7640	14092	21575	26981	10227	31087	7391	6806	17347	21033
7.2. Cash credits, overdrafts & loans	63210	84159	10863	25300	166107	180958	122618	148482	96684	122275
7.3. Term loans	8950	14536	17104	32025	16432	33038	39389	60536	30938	38522
8. Fixed Assets	9637	18370	1971	6336	9973	12660	1992	3794	5381	6510
	(5.4)	(5.6)	(2.5)	(2.9)	(2.8)	(2.5)	(0.5)	(0.7)	(1.9)	(1.7)
8.1. Premises	2831	10249	13	1210	1335	2461	541	1149	1343	2175
8.2. Fixed assets under construction	-	-	188	854	-	-	66	947	-	-
8.3. Other fixed assets	6806	8121	1770	4273	8638	10199	1384	1697	4038	4335
9. Other Assets	7923	7158	2006	3941	10302	16476	22872	19451	8237	9365
	(4.4)	(2.2)	(2.5)	(1.8)	(2.9)	(3.3)	(5.4)	(3.5)	(2.8)	(2.4)
9.1. Inter - office adjustments (net)	-	-	1	49	30	-	-	-	-	-
9.2. Interest accrued	1371	2736	500	1667	2971	4445	5815	8040	3044	4329
9.3. Tax paid	12	55	843	619	129	476	3508	-	3223	3374
9.4. Stationery and stamps	1	1	-	14	-	-	-	-	92	115
9.5. Others	6539	4366	663	1591	7173	11556	13549	11411	1878	1546
Total Assets	178187	327943	79032	220153	356150	502560	423398	559559	289401	385969
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.
- : Nil or negligible.
Source : Annual accounts of banks.