

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 2 of 11)
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1998 (1)	1999 (2)	1998 (3)	1999 (4)	1998 (5)	1999 (6)	1998 (7)	1999 (8)	1998 (9)	1999 (10)
1. Capital	24670	24670	59132	34795	29303	29414	63797	63833	74869	33051
	(1.6)	(1.4)	(6.4)	(3.0)	(0.6)	(0.6)	(1.4)	(1.2)	(7.0)	(2.7)
2. Reserves and Surplus	50452	60237	7367	14362	237034	260430	167715	176833	10925	14774
	(3.3)	(3.5)	(0.8)	(1.2)	(5.2)	(5.0)	(3.6)	(3.3)	(1.0)	(1.2)
2.1. Statutory Reserves	11752	15802	5520	7820	36083	46619	68917	74017	1375	2415
2.2. Capital Reserves	30401	23671	1847	-	61149	66438	30711	20835	5394	-
2.3. Share Premium	-	7076	-	-	72732	73582	52192	57864	-	5283
2.4. Revenue and other Reserves	6210	13210	-	2568	67070	73791	15896	24117	4155	7076
2.5. Balance of Profit	2088	478	-	3974	-	-	-	-	-	1
3. Deposits	1354076	1551036	792073	1043874	3912583	4461404	3933862	4443023	913430	1092852
	(89.4)	(89.0)	(85.8)	(90.3)	(85.3)	(85.4)	(84.9)	(82.4)	(85.7)	(89.7)
3.1. Demand deposits	127649	150342	88734	91712	468926	524309	509419	597628	113763	145214
(i) From banks	4726	4930	1784	2192	35438	42915	16001	16711	2066	1875
(ii) From others	122923	145412	86950	89520	433488	481394	493418	580917	111698	143339
3.2. Savings bank deposits	426080	497001	189017	225903	780183	910679	730338	851584	270658	312106
3.3. Term deposits	800347	903692	514322	726259	2663475	3026416	2694105	2993811	529009	635532
(i) From banks	45022	52723	6285	9262	156905	196473	175323	256833	9501	14992
(ii) From others	755325	850969	508038	716997	2506569	2829943	2518782	2736978	519508	620541
3.A. Deposits of branches in India	1354076	1551036	792073	1043874	3353608	4461404	3136863	3508937	913430	1092852
3.B. Deposits of branches outside India	-	-	-	-	558976	-	796999	934086	-	-
4. Borrowings	8569	7046	19834	16361	47646	47929	155748	297910	13720	13620
	(0.6)	(0.4)	(2.1)	(1.4)	(1.0)	(0.9)	(3.4)	(5.5)	(1.3)	(1.1)
4.1. Borrowings in India	7176	7036	19834	16361	47646	45041	121976	249592	8579	9440
(i) From Reserve Bank of India	-	-	1500	-	-	-	23500	58600	-	-
(ii) From other banks	-	-	2687	2157	379	1698	19142	21952	3	-
(iii) From other institutions and agencies	7176	7036	15648	14204	47267	43342	79335	169040	8576	9440
4.2. Borrowings outside India	1393	11	-	-	-	2888	33772	48318	5141	4180
5. Other liabilities	77576	99286	44680	46281	357620	424063	312678	410737	52617	64206
	(5.1)	(5.7)	(4.8)	(4.0)	(7.8)	(8.1)	(6.7)	(7.6)	(4.9)	(5.3)
5.1. Bills payable	32116	32817	18534	22174	87278	87162	114709	83792	21434	26657
5.2. Inter-office adjustments	-	-	-	-	-	-	-	62993	2862	-
5.3. Interest accrued	5738	6150	3116	4185	33998	41771	13962	15347	7351	8294
5.4. Others (including provisions)	39722	60319	23029	19922	236345	295131	184007	248605	20970	29255
Total Liabilities	1515343	1742275	923086	1155673	4584187	5223240	4633801	5392336	1065561	1218504
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1998 (1)	1999 (2)	1998 (3)	1999 (4)	1998 (5)	1999 (6)	1998 (7)	1999 (8)	1998 (9)	1999 (10)
1. Cash in hand	11048	12035	8794	11210	21673	24772	19935	20219	11597	13238
	(0.7)	(0.7)	(1.0)	(1.0)	(0.5)	(0.5)	(0.4)	(0.4)	(1.1)	(1.1)
2. Balances with RBI	177093	197610	87066	119711	344848	343678	293207	343682	122941	142904
	(11.7)	(11.3)	(9.4)	(10.4)	(7.5)	(6.6)	(6.3)	(6.4)	(11.5)	(11.7)
3. Balances with banks in India	24372	10441	26850	23778	15876	23886	13830	11096	9140	10870
	(1.6)	(0.6)	(2.9)	(2.1)	(0.3)	(0.5)	(0.3)	(0.2)	(0.9)	(0.9)
4. Money at call and short notice	-	-	6997	1000	468455	545493	127418	242822	-	-
	(-)	(-)	(0.8)	(0.1)	(10.2)	(10.4)	(2.7)	(4.5)	(-)	(-)
5. Balances with banks outside India	7747	10504	6489	11116	187739	264104	223412	466633	8929	15226

	(0.5)	(0.6)	(0.7)	(1.0)	(4.1)	(5.1)	(4.8)	(8.7)	(0.8)	(1.2)
6. Investments	646233	716106	394662	495161	1335894	1590533	1303031	1528200	472222	568665
	(42.6)	(41.1)	(42.8)	(42.8)	(29.1)	(30.5)	(28.1)	(28.3)	(44.3)	(46.7)
6.A. Investments in India	646233	716106	394662	495161	1274922	1499710	1082511	1257465	472222	568665
(i) Government securities	418751	487607	268265	329770	834195	971924	792870	948205	344646	415719
(ii) Other approved securities	106311	104270	44754	39257	177766	171728	127728	120448	42448	42393
(iii) Shares	3692	3499	3557	3405	23526	22248	29922	26689	2555	3364
(iv) Debentures and bonds	101114	104114	64133	107921	192133	255258	120502	151674	69340	89514
(v) Subsidiaries and joint ventures	7938	8412	510	510	15236	17422	2122	2146	326	326
(vi) Others	8427	8204	13442	14299	32068	61130	9368	8304	12907	17349
6.B. Investments outside India	-	-	-	-	60972	90823	220520	270734	-	-
(i) Government securities	-	-	-	-	31832	34356	98703	108861	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	2787	9985	124	217	-	-
(iii) Others	-	-	-	-	26352	46482	121693	161656	-	-
7. Advances	572392	698480	329627	452393	1980349	2109153	2202072	2432702	362045	406184
	(37.8)	(40.1)	(35.7)	(39.1)	(43.2)	(40.4)	(47.5)	(45.1)	(34.0)	(33.3)
7.1. Bills purchased and discounted	57662	52934	26785	38458	142210	136451	177392	164233	33344	31521
7.2. Cash credits, overdrafts & loans	310891	315546	208998	245778	1337023	1317658	1370365	1341009	206609	226200
7.3. Term loans	203840	330001	93844	168157	501117	655045	654315	927460	122092	148462
Priority sector advances included in 7.	174978	235876	132054	176019	573927	605704	576112	627222	134113	169502
8. Fixed Assets	30761	32018	4627	5236	58107	59724	69575	71015	9176	9321
	(2.0)	(1.8)	(0.5)	(0.5)	(1.3)	(1.1)	(1.5)	(1.3)	(0.9)	(0.8)
8.1. Premises	26454	26397	1451	1516	47073	46756	46228	55917	6348	6479
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	-
8.3. Other fixed assets	4307	5620	3176	3720	11034	12968	23347	15098	2828	2842
9. Other Assets	45696	65082	57976	36067	171247	261899	381321	275968	69510	52096
	(3.0)	(3.7)	(6.3)	(3.1)	(3.7)	(5.0)	(8.2)	(5.1)	(6.5)	(4.3)
9.1. Inter - office adjustments (net)	3565	12183	914	1648	2106	49464	137154	-	-	13720
9.2. Interest accrued	21697	26170	13397	18718	58777	85283	34618	42627	18908	22424
9.3. Tax paid	12375	12966	2399	3002	63340	90153	88916	96257	1264	3651
9.4. Stationery and stamps	449	412	406	472	404	387	130	141	283	279
9.5. Others	7611	13350	40859	12226	46620	36612	120504	136943	49055	12021
Total Assets	1515343	1742275	923086	1155673	4584187	5223240	4633801	5392336	1065560	1218504
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Items	(Amount in Rs. lakh)									
	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1. Capital	57772	57787	180545	180545	11993	11999	20682	20682	240396	250396
	(1.3)	(1.2)	(5.9)	(5.1)	(1.1)	(0.8)	(1.7)	(1.4)	(12.4)	(11.7)
2. Reserves and Surplus	172518	183494	83463	78939	72903	85462	33901	48987	39908	39467
	(4.0)	(3.8)	(2.7)	(2.2)	(6.5)	(5.7)	(2.8)	(3.3)	(2.1)	(1.8)
2.1. Statutory Reserves	42400	59968	7490	7490	16239	21274	9673	12976	6741	6741
2.2. Capital Reserves	32866	14280	75910	64768	2861	2861	4190	14771	26090	25649
2.3. Share Premium	-	995	-	858	26555	26593	12001	12001	-	-
2.4. Revenue and other Reserves	97252	108252	62	5761	27248	34734	8037	9239	7078	7078
2.5. Balance of Profit	-	-	-	62	-	-	-	-	-	-
3. Deposits	3804502	4195861	2637349	3064931	935156	1260143	1011528	1179535	1542273	1715592
	(88.2)	(87.2)	(86.4)	(86.8)	(83.4)	(84.1)	(82.5)	(79.5)	(79.3)	(80.0)
3.1. Demand deposits	628256	589729	300542	363549	144319	164728	110150	121895	167784	197717
(i) From banks	44532	52954	13072	16184	2384	2526	4376	6649	6582	8882
(ii) From others	583723	536775	287470	347365	141934	162202	105774	115246	161202	188835

3.2. Savings bank deposits	807661	954293	781151	911762	131569	159958	248341	291006	307470	350922
3.3. Term deposits	2368585	2651840	1555656	1789620	659269	935457	653038	766634	1067019	1166953
(i) From banks	96029	117201	106810	136463	2134	2066	44057	43824	54124	49208
(ii) From others	2272556	2534639	1448846	1653157	657135	933391	608981	722811	1012895	1117745
3.A. Deposits of branches in India	3698081	4089499	2637349	3064931	935156	1260143	1011528	1179535	1412017	1715592
3.B. Deposits of branches outside India	106422	106362	-	-	-	-	-	-	130256	-
4. Borrowings	49791	138239	11788	15129	7035	19763	17884	58556	25639	35783
(1.2)	(1.2)	(2.9)	(0.4)	(0.4)	(0.6)	(1.3)	(1.5)	(3.9)	(1.3)	(1.7)
4.1. Borrowings in India	49791	138239	11431	10570	7035	19741	17884	58556	14605	27997
(i) From Reserve Bank of India	-	37500	-	-	-	13436	-	23021	-	16024
(ii) From other banks	-	-	1288	2109	1	2	-	16905	110	50
(iii) From other institutions and agencies	49791	100739	10143	8461	7033	6302	17884	18629	14495	11923
4.2. Borrowings outside India	-	-	358	4559	-	22	-	-	11034	7786
5. Other liabilities	226652	236583	138712	193336	94272	120943	142417	176593	97137	103593
(5.3)	(4.9)	(5.8)	(4.5)	(5.5)	(8.4)	(8.1)	(11.6)	(11.9)	(5.0)	(4.8)
5.1. Bills payable	126948	102545	36918	47734	34732	50873	27196	33177	19153	10543
5.2. Inter-office adjustments	-	-	5309	4421	20526	23917	-	73547	25354	40008
5.3. Interest accrued	3094	5296	12615	14027	4046	5116	55245	69870	11240	9927
5.4. Others (including provisions)	96610	128742	83870	127154	34968	41038	59977	-	41390	43116
Total Liabilities	4311235	4811964	3051857	3532881	1121360	1498309	1226413	1484353	1945353	2144831
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	27222	29769	23984	26630	6796	9107	8528	9225	6504	6618
	(0.6)	(0.6)	(0.8)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.3)	(0.3)
2. Balances with RBI	378141	379671	341444	295445	93603	112861	130993	122204	145557	166994
	(8.8)	(7.9)	(11.2)	(8.4)	(8.3)	(7.5)	(10.7)	(8.2)	(7.5)	(7.8)
3. Balances with banks in India	45778	37996	7577	8558	27956	34751	17591	15853	7045	5927
	(1.1)	(0.8)	(0.2)	(0.2)	(2.5)	(2.3)	(1.4)	(1.1)	(0.4)	(0.3)
4. Money at call and short notice	81316	90750	-	-	37500	-	7000	-	6823	-
	(1.9)	(1.9)	(-)	(-)	(3.3)	(-)	(0.6)	(-)	(0.4)	(-)
5. Balances with banks outside India	239580	279773	44656	93605	50129	88060	23203	32885	11749	11973
	(5.6)	(5.8)	(1.5)	(2.6)	(4.5)	(5.9)	(1.9)	(2.2)	(0.6)	(0.6)
6. Investments	1603099	1735650	1276718	1526257	415416	551069	460138	564674	699054	772793
	(37.2)	(36.1)	(41.8)	(43.2)	(37.0)	(36.8)	(37.5)	(38.0)	(35.9)	(36.0)
6.A. Investments in India	1594045	1705629	1276652	1526191	415416	551069	460138	564674	684142	760935
(i) Government securities	939416	995545	953731	1120902	211403	294519	297570	340928	560817	589027
(ii) Other approved securities	180877	168320	159871	142759	35142	33473	34430	60543	91820	81923
(iii) Shares	20449	24642	13726	12051	8117	7201	5775	4271	5349	4500
(iv) Debentures and bonds	360000	397788	139886	231495	106487	160261	120165	152347	15082	70113
(v) Subsidiaries and joint ventures	13753	13428	3511	4468	264	-	1558	1934	9855	12998
(vi) Others	79550	105906	5927	14515	54002	55616	640	4650	1219	2375
6.B. Investments outside India	9053	30021	66	66	-	-	-	-	14912	11859
(i) Government securities	3406	3395	-	-	-	-	-	-	11264	11717
(ii) Subsidiaries and joint ventures	2513	2513	66	66	-	-	-	-	-	-
(iii) Others	3134	24112	-	-	-	-	-	-	3648	142
7. Advances	1682468	1953011	1067794	1279984	430279	628620	514724	639570	726043	749652
	(39.0)	(40.6)	(35.0)	(36.2)	(38.4)	(42.0)	(42.0)	(43.1)	(37.3)	(35.0)
7.1. Bills purchased and discounted	148030	233857	78037	79338	54695	44123	58795	56342	50215	44526
7.2. Cash credits, overdrafts & loans	1090123	1141466	629838	743327	218710	288790	278755	342980	548251	571857
7.3. Term loans	444315	577688	359919	457319	156874	295707	177174	240248	127577	133269
Priority sector advances included in 7.	600589	627067	365514	415268	125699	187311	218276	266939	189351	178104
8. Fixed Assets	43016	54978	80415	79335	9166	11669	16264	28918	45384	44857
	(1.0)	(1.1)	(2.6)	(2.2)	(0.8)	(0.8)	(1.3)	(1.9)	(2.3)	(2.1)
8.1. Premises	24422	40091	72395	69495	3362	5401	11132	21372	35359	35004
8.2. Fixed assets under construction	-	-	-	-	-	-	-	545	978	798
8.3. Other fixed assets	18594	14887	8020	9840	5804	6269	5132	7001	9048	9055
9. Other Assets	210615	250367	209271	223067	50515	62172	47972	71025	297194	386016
	(4.9)	(5.2)	(6.9)	(6.3)	(4.5)	(4.1)	(3.9)	(4.8)	(15.3)	(18.0)
9.1. Inter - office adjustments (net)	11227	16315	-	-	-	-	114	927	-	-
9.2. Interest accrued	58230	55011	42659	51013	16384	22334	18728	23219	19971	24692
9.3. Tax paid	26260	25535	30429	24518	25124	-	7850	13837	11940	16750
9.4. Stationery and stamps	789	572	986	1043	121	23034	397	359	768	753
9.5. Others	114108	152933	135197	146493	8885	16803	20883	32683	264515	343820
Total Assets	4311235	4811964	3051857	3532881	1121360	1498309	1226413	1484353	1945353	2144831

(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.