

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1998-99 (Part 3 of 11)
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	33360	33360	19254	19254	70553	24306	21224	21224	128959	34697
	(1.6)	(1.4)	(1.3)	(1.0)	(7.8)	(2.3)	(0.5)	(0.5)	(6.6)	(1.6)
2. Reserves and Surplus	33703	38503	88992	103894	8328	13074	144190	171751	22175	35143
	(1.6)	(1.6)	(6.0)	(5.5)	(0.9)	(1.2)	(3.6)	(3.7)	(1.1)	(1.6)
2.1. Statutory Reserves	5028	6688	32200	39100	659	1960	27035	34477	2720	5572
2.2. Capital Reserves	19605	17647	2714	2714	5764	4142	56182	1305	5114	-
2.3. Share Premium	-	1845	32270	32270	-	-	-	-	-	7219
2.4. Revenue and other Reserves	9071	12324	21345	29745	-	2781	60973	135969	14341	15235
2.5. Balance of Profit	-	-	463	65	1905	4190	-	-	-	7118
3. Deposits	1932864	2191431	1305802	1680488	760956	949660	3517356	4077713	1681615	1991434
	(90.2)	(89.6)	(88.3)	(89.5)	(84.3)	(89.5)	(88.4)	(88.0)	(86.3)	(91.0)
3.1. Demand deposits	246771	283044	137942	153652	61530	78690	377179	484615	205369	219901
(i) From banks	6194	1995	2797	1460	2180	2629	9970	11796	12387	12713
(ii) From others	240578	281050	135145	152192	59350	76061	367208	472819	192982	207187
3.2. Savings bank deposits	462584	433123	241755	298129	178308	210521	1156483	1367905	394346	477250
3.3. Term deposits	1223508	1475264	926105	1228707	521118	660449	1983694	2225193	1081900	1294284
(i) From banks	59789	33554	15585	54615	17922	65137	70102	84797	168903	165004
(ii) From others	1163719	1441710	910520	1174092	503197	595311	1913592	2140395	912997	1129279
3.A. Deposits of branches in India	1826342	2109253	1305802	1680488	760956	949660	3517356	4077713	1550960	1874102
3.B. Deposits of branches outside India	106552	82178	-	-	-	-	-	-	130655	117333
4. Borrowings	35603	44520	9940	10812	9110	15007	26482	19749	6451	9930
	(1.7)	(1.8)	(0.7)	(0.6)	(1.0)	(1.4)	(0.7)	(0.4)	(0.3)	(0.5)
4.1. Borrowings in India	30749	42363	6119	5614	9110	15007	25237	17817	4628	7805
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other banks	67	317	152	29	622	1674	655	546	100	403
(iii) From other institutions and agencies	30682	42046	5967	5585	8489	13332	24582	17271	4528	7402
4.2. Borrowings outside India	4854	2157	3821	5198	-	-	1245	1932	1823	2125
5. Other liabilities	107712	138389	54165	63968	54163	59446	267594	341911	108334	118250
	(5.0)	(5.7)	(3.7)	(3.4)	(6.0)	(5.6)	(6.7)	(7.4)	(5.6)	(5.4)
5.1. Bills payable	50024	54984	10510	14998	28661	29182	87807	63188	35050	30587
5.2. Inter-office adjustments	-	8522	22986	24902	-	-	13833	46261	5067	-
5.3. Interest accrued	6585	7747	5650	5956	4853	5053	45896	69578	12611	15504
5.4. Others (including provisions)	51104	67137	15020	18112	20650	25211	120058	162884	55606	72159
Total Liabilities	2143242	2446204	1478152	1878416	903111	1061492	3976846	4632348	1947534	2189455
	(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									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	1998	1999
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	15514	21692	14823	20461	4842	6546	30971	33831	9288	8772
	(0.7)	(0.9)	(1.0)	(1.1)	(0.5)	(0.6)	(0.8)	(0.7)	(0.5)	(0.4)
2. Balances with RBI	207259	264899	143226	181780	79841	97039	459025	467761	151687	209633
	(9.7)	(10.8)	(9.7)	(9.7)	(8.8)	(9.1)	(11.5)	(10.1)	(7.8)	(9.6)
3. Balances with banks in India	13222	10580	10028	13943	4522	13175	8425	11818	16461	14384
	(0.6)	(0.4)	(0.7)	(0.7)	(0.5)	(1.2)	(0.2)	(0.3)	(0.8)	(0.7)
4. Money at call and short notice	623	671	1908	421	-	18000	596	-	-	-
	(-)	(-)	(0.1)	(-)	(-)	(1.7)	(-)	(-)	(-)	(-)
5. Balances with banks outside India	221145	208111	20282	22677	18660	21195	47037	70538	124077	74775
	(10.3)	(8.5)	(1.4)	(1.2)	(2.1)	(2.0)	(1.2)	(1.5)	(6.4)	(3.4)
6. Investments	738199	831606	595725	783915	375478	427361	1590773	1857316	765961	792565
	(34.4)	(34.0)	(40.3)	(41.7)	(41.6)	(40.3)	(40.0)	(40.1)	(39.3)	(36.2)
6.A. Investments in India	719103	815136	595725	783915	375478	427361	1590623	1856420	755461	775851

(i) Government securities	562547	636534	296510	406942	224595	256727	1010570	1232631	532035	540032
(ii) Other approved securities	68447	62747	44436	49847	61620	62224	304160	282729	58745	54288
(iii) Shares	8970	9479	12667	17617	1356	1123	9912	36374	9844	9218
(iv) Debentures and bonds	64735	83777	232302	299019	80925	102732	231650	269816	72464	158075
(v) Subsidiaries and joint ventures	25	25	-	-	561	611	18898	22719	3234	3395
(vi) Others	14380	22575	9810	10491	6419	3945	15433	12151	79139	10843
6.B. Investments outside India	19096	16470	-	-	-	-	150	897	10499	16714
(i) Government securities	9035	6205	-	-	-	-	-	747	-	16714
(ii) Subsidiaries and joint ventures	4497	4500	-	-	-	-	150	150	-	-
(iii) Others	5565	5765	-	-	-	-	-	-	10499	-
7. Advances	866718	1011747	631846	770756	318642	409993	1604264	1904737	695998	931283
(40.4)	(41.4)	(42.7)	(41.0)	(35.3)	(38.6)	(40.3)	(41.1)	(35.7)	(42.5)	
7.1. Bills purchased and discounted	101599	106612	61096	75116	28497	31988	136381	148954	32160	39609
7.2. Cash credits, overdrafts & loans	637883	692061	390194	463728	169937	210617	984517	1082383	262244	319588
7.3. Term loans	127236	213074	180556	231912	120208	167388	483366	673400	401594	572086
Priority sector advances included in 7.	255586	295101	247413	306104	121061	144111	527535	659505	180051	281068
8. Fixed Assets	25588	27806	12071	13961	8259	8277	59526	61710	21540	22713
(1.2)	(1.1)	(0.8)	(0.7)	(0.9)	(0.8)	(1.5)	(1.3)	(1.1)	(1.0)	
8.1. Premises	20435	20193	5586	5873	5350	5006	46312	47185	17276	17149
8.2. Fixed assets under construction	305	512	668	308	-	-	-	-	265	285
8.3. Other fixed assets	4849	7102	5817	7780	2909	3272	13214	14525	3999	5279
9. Other Assets	54974	69093	48244	70500	92867	59907	176229	224637	162522	135329
(2.6)	(2.8)	(3.3)	(3.8)	(10.3)	(5.6)	(4.4)	(4.8)	(8.3)	(6.2)	
9.1. Inter - office adjustments (net)	3103	34017	-	-	7056	5922	-	-	-	54502
9.2. Interest accrued	28355	3979	26432	36167	12796	17075	66282	70860	33951	40207
9.3. Tax paid	5496	-	14704	20320	12143	9626	52320	72315	7923	5616
9.4. Stationery and stamps	469	428	27	19	120	220	2359	2469	820	795
9.5. Others	17551	30669	7082	13995	60751	27064	55267	78993	119827	34209
Total Assets	2143242	2446204	1478152	1878416	903111	1061492	3976846	4632348	1947534	2189455
(100.0)	(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							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	33800	33800	171087	181087	206452	226452	55631	55631
	(1.3)	(1.1)	(11.9)	(10.5)	(11.1)	(10.9)	(5.9)	(5.0)
2. Reserves and Surplus	123916	134462	16510	16181	39391	36968	16475	14771
(4.8)	(4.3)	(1.1)	(0.9)	(2.1)	(1.8)	(1.7)	(1.3)	
2.1. Statutory Reserves	40000	47210	1087	1087	1474	1474	1578	1656
2.2. Capital Reserves	5895	5895	15423	15094	117	117	5334	5654
2.3. Share Premium	4	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	78017	81357	-	-	37800	35377	9563	7461
2.5. Balance of Profit	-	-	-	-	-	-	-	-
3. Deposits	2305563	2813566	1203756	1451628	1446246	1625121	821582	969023
(89.5)	(90.1)	(83.7)	(84.3)	(77.8)	(78.3)	(87.0)	(87.3)	
3.1. Demand deposits	325801	346281	113410	137347	191406	199190	145521	166291
(i) From banks	9101	11036	5852	5759	9547	9751	6090	7037
(ii) From others	316700	335245	107559	131587	181859	189439	139431	159255
3.2. Savings bank deposits	546653	631199	341732	397372	383414	441939	165046	198833
3.3. Term deposits	1433110	1836086	748613	916909	871426	983992	511015	603899
(i) From banks	49103	61772	44292	57888	91399	87429	3658	1279
(ii) From others	1384006	1774313	704321	859021	780028	896563	507357	602620
3.A. Deposits of branches in India	2305563	2813566	1203756	1451628	1263882	1625121	821582	969023
3.B. Deposits of branches outside India	-	-	-	-	182365	-	-	-
4. Borrowings	8332	7413	12037	10662	26890	31979	14371	14626
(0.3)	(0.2)	(0.8)	(0.6)	(1.4)	(1.5)	(1.5)	(1.5)	(1.3)

4.1. Borrowings in India	8332	7413	9907	9855	24055	31208	8166	13284
(i) From Reserve Bank of India	-	-	-	-	-	14424	-	4500
(ii) From other banks	-	-	724	166	3403	764	1775	103
(iii) From other institutions and agencies	8332	7413	9183	9689	20652	16019	6392	8681
4.2. Borrowings outside India	-	-	2130	807	2835	772	6204	1342
5. Other liabilities	103710	133852	35527	61965	139613	154728	35956	55517
	(4.0)	(4.3)	(2.5)	(3.6)	(7.5)	(7.5)	(3.8)	(5.0)
5.1. Bills payable	47754	56679	11622	33666	18387	15619	25492	26128
5.2. Inter-office adjustments	6692	13352	-	-	3295	-	2405	-
5.3. Interest accrued	13883	14561	8823	9517	90464	113399	8059	2464
5.4. Others (including provisions)	35380	49260	15082	18781	27467	25710	-	26925
Total Liabilities	2575321	3123092	1438916	1721523	1858592	2075248	944014	1109567
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	As on 31st March							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	13865	14519	10686	12076	14230	15989	7460	8198
	(0.5)	(0.5)	(0.7)	(0.7)	(0.8)	(0.8)	(0.8)	(0.7)
2. Balances with RBI	264009	346361	113472	156696	148352	153288	84485	107159
	(10.3)	(11.1)	(7.9)	(9.1)	(8.0)	(7.4)	(8.9)	(9.7)
3. Balances with banks in India	13009	27437	3947	5801	20306	15222	14919	10020
	(0.5)	(0.9)	(0.3)	(0.3)	(1.1)	(0.7)	(1.6)	(0.9)
4. Money at call and short notice	51200	11000	-	-	15127	32461	15000	12500
	(2.0)	(0.4)	(-)	(-)	(0.8)	(1.6)	(1.6)	(1.1)
5. Balances with banks outside India	129220	179118	4378	2538	65825	45848	14916	18160
	(5.0)	(5.7)	(0.3)	(0.1)	(3.5)	(2.2)	(1.6)	(1.6)
6. Investments	920504	1214013	717645	889112	750394	873882	378803	444115
	(35.7)	(38.9)	(49.9)	(51.6)	(40.4)	(42.1)	(40.1)	(40.0)
6.A. Investments in India	919269	1214011	717644	889111	714667	836986	378803	444115
(i) Government securities	614603	850174	522133	647892	469599	524959	287908	287562
(ii) Other approved securities	108916	105828	57168	55222	78404	73204	19598	19449
(iii) Shares	7208	6593	1371	1163	7636	6277	3030	1980
(iv) Debentures and bonds	150384	226849	131962	179570	148134	201879	52495	115091
(v) Subsidiaries and joint ventures	140	140	1445	1445	4066	4075	480	566
(vi) Others	38017	24428	3565	3819	6827	26591	15294	19466
6.B. Investments outside India	1235	2	1	1	35727	36896	-	-
(i) Government securities	-	-	-	-	16276	20590	-	-
(ii) Subsidiaries and joint ventures	1235	-	-	-	-	779	-	-
(iii) Others	-	2	1	1	19452	15527	-	-
7. Advances	1027619	1130877	337145	384432	561054	622221	322510	376720
	(39.9)	(36.2)	(23.4)	(22.3)	(30.2)	(30.0)	(34.2)	(34.0)
7.1. Bills purchased and discounted	92469	91840	34558	5872	93856	93726	27682	27726
7.2. Cash credits, overdrafts & loans	602992	679401	163391	219134	272807	305670	138396	152833
7.3. Term loans	332158	359636	139196	159427	194390	222825	156433	196161
Priority sector advances included in 7.	388463	425214	120811	128157	187125	181967	127635	152315
8. Fixed Assets	73740	75186	17744	17573	40488	40032	17290	17030
	(2.9)	(2.4)	(1.2)	(1.0)	(2.2)	(1.9)	(1.8)	(1.5)
8.1. Premises	59204	58617	15971	15673	38045	37167	12084	11941
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-
8.3. Other fixed assets	14536	16570	1773	1900	2443	2865	5205	5090
9. Other Assets	82156	124581	233900	253294	242817	276305	88631	115664
	(3.2)	(4.0)	(16.3)	(14.7)	(13.1)	(13.3)	(9.4)	(10.4)
9.1. Inter - office adjustments (net)	-	-	7370	23611	-	18297	18733	25634
9.2. Interest accrued	33690	45084	45275	49444	32581	40874	15840	23145
9.3. Tax paid	23969	48456	20731	17533	14772	16389	4771	2208
9.4. Stationery and stamps	203	107	387	431	346	413	418	346
9.5. Others	24294	30934	160137	162277	195119	200331	48869	64331
Total Assets	2575321	3123092	1438916	1721523	1858592	2075248	944014	1109567
	(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.

