

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 2 of 12)
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)

(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)

(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)

(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	-	-	-	-	-	-	545	325	798	650

