

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 3 of 12)
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)

(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)

(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)

(Amount in Rs. lakh)

Items	As on March 31							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1999 (31)	2000 (32)	1999 (33)	2000 (34)	1999 (35)	2000 (36)	1999 (37)	2000 (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

