

**Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2000 and 2001
(Part 2 of 7)**

Nationalised Banks

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Capital	24670	24670	34795	45000	29433	29434	63839	63842
	(1.3)	(1.1)	(2.2)	(2.2)	(0.5)	(0.5)	(1.1)	(1.1)
2. Reserves and Surplus	64309	67081	23481	30641	294027	306194	187266	204808
	(3.3)	(3.0)	(1.5)	(1.5)	(5.0)	(4.8)	(3.3)	(3.4)
2.1. Statutory Reserves	17882	19080	11440	15060	59219	66749	78417	84717
2.2. Capital Reserves	23547	23430	0	75	45399	44053	21411	20341
2.3. Share Premium	0	0	9265	0	73724	73731	52317	52325
2.4. Revenue and other Reserves	21257	23425	2772	15492	94925	121660	35121	47425
2.5. Balance of Profit	1622	1146	4	14	20760	0	0	0
3. Deposits	1764210	2010602	1441795	1829152	5130819	5398578	4774389	5167881
	(89.5)	(91.2)	(91.2)	(89.7)	(87.5)	(85.3)	(85.2)	(86.8)
3.1. Demand deposit	169643	184560	157506	130012	552452	562503	609290	589591
(i) From banks	6004	6547	2759	2244	53770	48905	35492	23064
(ii) From others	163639	178013	154746	127767	498683	513598	573798	566527
3.2. Savings bank deposits	570118	660373	276094	322998	1084225	1218488	991624	1116475
3.3. Term deposits	1024450	1165669	1008195	1376142	3494141	3617587	3173474	3461815
(i) From banks	65071	84569	13266	29594	249150	276596	213572	210121
(ii) From others	959379	1081099	994929	1346549	3244991	3340992	2959902	3251694
3.A. Deposits of branches in India	1764210	2010602	1441795	1829152	4495736	4786879	3852557	4288247
3.B. Deposits of branches outside India	0	0	0	0	635082	611699	921832	879634
4. Borrowings	3458	7018	14640	17793	36867	93627	187593	179755
	(0.2)	(0.3)	(0.9)	(0.9)	(0.6)	(1.5)	(3.3)	(3.0)
4.1. Borrowings in India	3439	6824	14640	17793	36867	85162	183691	169643
(i) From Reserve Bank of India	0	0	0	0	0	0	76600	50450
(ii) From other banks	0	0	1573	2225	557	146	27519	69887
(iii) From other institutions and agencies	3439	6824	13068	15568	36309	85016	79572	49305
4.2. Borrowings outside India	19	194	0	0	0	8466	3902	10112
5. Other liabilities	114501	96286	65634	116355	369371	504371	393366	340371
	(5.8)	(4.4)	(4.2)	(5.7)	(6.3)	(8.0)	(7.0)	(5.7)
5.1. Bills Payable	27637	27368	18358	31820	78240	70183	90164	93267
5.2. Inter-office adjustments	0	0	3196	6134	0	0	6368	1439
5.3. Interest accrued	6369	8052	5199	7279	50091	51769	16615	18609
5.4. Others (including provisions)	80495	60866	38881	71121	241040	382419	280219	227056
Total Liabilities	1971149	2205656	1580345	2038941	5860516	6332204	5606454	5956657
	(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							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	33052	33052	57787	57787	180545	180545	12000	12000
	(2.2)	(1.7)	(1.1)	(0.9)	(4.4)	(3.8)	(0.7)	(0.6)
2. Reserves and Surplus	21394	24744	201801	223658	76661	73587	102476	122770
	(1.4)	(1.3)	(3.7)	(3.4)	(1.8)	(1.6)	(6.1)	(6.2)
2.1. Statutory Reserves	4668	5798	56600	65200	7490	7490	28331	34900
2.2. Capital Reserves	33	44	13787	23972	63347	61736	3	3
2.3. Share Premium	0	0	0	0	0	0	26597	26597
2.4. Revenue and other Reserves	16693	18902	131414	134486	5761	4299	47545	61271
2.5. Balance of Profit	0	0	0	0	62	62	0	0
3. Deposits	1340655	1702456	4800136	5906953	3587171	4151790	1427963	1656014
	(88.0)	(89.4)	(88.2)	(88.9)	(86.5)	(87.8)	(85.2)	(84.0)
3.1. Demand deposits	154533	176602	710442	784734	436930	432627	191009	213666
(i) From banks	2145	2484	31422	67979	27744	14102	2102	2356
(ii) From others	152388	174118	679019	716755	409186	418526	188907	211310
3.2. Savings bank deposits	359667	405884	1112934	1278587	1053367	1214344	195772	224690
3.3. Term deposits	826455	1119970	2976761	3843632	2096875	2504819	1041182	1217658
(i) From banks	15088	21281	122350	133107	178256	233254	2698	4567

(ii) From others	811366	1098689	2854411	3710524	1918618	2271566	1038483	1213090
3.A. Deposits of branches in India	1340655	1702456	4671627	5766210	3587171	4151790	1427963	1656014
3.B. Deposits of branches outside India	0	0	128510	140743	0	0	0	0
4. Borrowings	39592	34170	132416	146625	29098	37688	29628	59495
	(2.6)	(1.8)	(2.4)	(2.2)	(0.7)	(0.8)	(1.8)	(3.0)
4.1. Borrowings in India	24201	14909	132416	146625	28627	37619	29590	59495
(i) From Reserve Bank of India	12411	0	53000	43000	18500	12251	14552	20968
(ii) From other banks	33	0	0	0	1520	700	1	13040
(iii) From other institutions and agencies	11756	14909	79416	103625	8607	24668	15037	25487
4.2. Borrowings outside India	15392	19261	0	0	471	69	38	0
5. Other liabilities	87975	109566	248109	308882	273933	282420	104162	120042
	(5.8)	(5.8)	(4.6)	(4.6)	(6.6)	(6.0)	(6.2)	(6.1)
5.1. Bills Payable	23339	24669	99868	132787	39794	47321	36078	63870
5.2. Inter-office adjustments	0	0	5158	0	11643	32527	19304	0
5.3. Interest accrued	9782	12110	143083	2596	15918	16540	6339	7906
5.4. Others (including provisions)	54854	72787	0	173499	206578	186033	42442	48265
Total Liabilities	1522668	1903987	5440249	6643905	4147409	4726031	1676228	1970320
	(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							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	20682	20682	250396	250396	33360	44480	19254	19254
	(1.2)	(1.2)	(10.6)	(9.4)	(1.2)	(1.5)	(0.8)	(0.7)
2. Reserves and Surplus	61962	57403	39024	38575	41624	48796	123586	135612
	(3.7)	(3.2)	(1.7)	(1.4)	(1.5)	(1.6)	(5.0)	(5.0)
2.1. Statutory Reserves	14862	14862	6741	6741	7898	11376	47500	53700
2.2. Capital Reserves	18022	16349	25205	24756	17325	17111	2714	2733
2.3. Share Premium	12001	12001	0	0	0	0	32270	32270
2.4. Revenue and other Reserves	15839	14191	7078	7078	16401	20309	41000	46850
2.5. Balance of Profit	1238	0	0	0	0	0	102	59
3. Deposits	1328662	1457300	1911350	2169299	2431775	2741416	2209521	2468043
	(78.8)	(81.4)	(81.2)	(81.4)	(88.0)	(90.5)	(90.0)	(91.2)
3.1. Demand deposits	159934	163350	176228	164800	260770	272032	188366	206959
(i) From banks	6660	12277	5879	4809	2898	7418	933	798
(ii) From others	153273	151073	170349	159992	257872	264614	187433	206161
3.2. Savings bank deposits	334977	395060	392646	447841	521171	593104	365737	424862
3.3. Term deposits	833751	898889	1342476	1556658	1649835	1876280	1655418	1836222
(i) From banks	61888	62409	54109	62076	28654	27850	68089	54574
(ii) From others	771863	836480	1288367	1494581	1621181	1848430	1587329	1781648
3.A. Deposits of branches in India	1328662	1457300	1795118	2055518	2361329	2668900	2209521	2468043
3.B. Deposits of branches outside India	0	0	116232	113781	70446	72516	0	0
4. Borrowings	75469	37749	29445	16020	29706	14589	51386	22729
	(4.5)	(2.1)	(1.3)	(0.6)	(1.1)	(0.5)	(2.1)	(0.8)
4.1. Borrowings in India	75469	37749	25188	10124	12546	12893	50070	17828
(i) From Reserve Bank of India	36728	18720	13000	0	0	0	10000	0
(ii) From other banks	5000	0	142	0	6	691	254	177
(iii) From other institutions and agencies	33741	19029	12046	10124	12540	12202	39816	17651
4.2. Borrowings outside India	0	0	4257	5895	17161	1697	1317	4902
5. Other liabilities	198309	217726	122547	189765	225625	180168	50373	61605
	(11.8)	(12.2)	(5.2)	(7.1)	(8.2)	(5.9)	(2.1)	(2.3)
5.1. Bills Payable	25486	29790	15838	14917	72131	51244	12205	13698
5.2. Inter-office adjustments	0	0	41790	50282	52330	13666	8709	12102
5.3. Interest accrued	93137	105357	11239	13044	9416	10974	6830	7008
5.4. Others (including provisions)	79686	82579	53679	111522	91748	104283	22629	28797
Total Liabilities	1685084	1790860	2352762	2664054	2762090	3029448	2454120	2707243
	(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							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Capital	24306	24306	21224	21224	47183	47194	33800	33800

	(2.0)	(1.8)	(0.4)	(0.3)	(1.7)	(1.7)	(1.0)	(0.9)
2. Reserves and Surplus	17827	18605	206035	245696	57648	74670	140881	151084
	(1.5)	(1.4)	(3.8)	(3.9)	(2.1)	(2.6)	(4.0)	(3.9)
2.1. Statutory Reserves	3824	4238	44681	56272	10963	16836	51710	56374
2.2. Capital Reserves	3851	3993	36827	36033	4	4	0	867
2.3. Share Premium	0	0	0	0	0	0	4	4
2.4. Revenue and other Reserves	3170	3198	124527	153391	33226	36041	89167	93839
2.5. Balance of Profit	6982	7175	0	0	13456	21790	0	0
3. Deposits	1055598	1190471	4748323	5613113	2365542	2509484	3110536	3488806
	(88.7)	(88.8)	(87.7)	(88.4)	(87.1)	(88.9)	(88.9)	(89.5)
3.1. Demand deposits	82165	83012	543700	631139	247411	274931	482902	606617
(i) From banks	3199	3022	15181	14772	6153	9782	14881	14345
(ii) From others	78966	79990	528519	616367	241259	265148	468022	592272
3.2. Savings bank deposits	247258	285918	1587541	1853006	567676	657553	742990	842415
3.3. Term deposits	726175	821541	2617082	3128968	1550455	1577000	1884644	2039774
(i) From banks	44885	48640	97784	124240	251876	202197	65768	77992
(ii) From others	681290	772902	2519299	3004728	1298579	1374804	1818875	1961782
3.A. Deposits of branches in India	1055598	1190471	4748323	5613113	2172436	2367823	3110536	3488806
3.B. Deposits of branches outside India	0	0	0	0	193105	141661	0	0
4. Borrowings	33087	11121	66243	67320	13830	21647	35074	31334
	(2.8)	(0.8)	(1.2)	(1.1)	(0.5)	(0.8)	(1.0)	(0.8)
4.1. Borrowings in India	33087	11121	65614	66610	13784	21647	35062	31334
(i) From Reserve Bank of India	12449	829	51335	30000	0	0	28000	24700
(ii) From other banks	468	1461	1077	4365	49	33	550	267
(iii) From other institutions and agencies	20170	8831	13202	32245	13736	21614	6512	6367
4.2. Borrowings outside India	0	0	630	710	45	0	12	0
5. Other liabilities	59126	95735	371033	403158	232077	171326	178263	192750
	(5.0)	(7.1)	(6.9)	(6.3)	(8.5)	(6.1)	(5.1)	(4.9)
5.1. Bills Payable	19143	25927	70584	74453	49093	45033	48387	56273
5.2. Inter-office adjustments	1884	0	33333	11674	90375	0	0	0
5.3. Interest accrued	4730	5432	31895	37422	15037	18614	19984	22035
5.4. Others (including provisions)	33369	64376	235222	279609	77572	107679	109891	114443
Total Liabilities	1189944	1340238	5412857	6350511	2716280	2824322	3498554	3897774
	(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					
	United Bank of India		UCO Bank		Vijaya Bank	
	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	181087	181087	226452	226452	25924	35924
	(9.3)	(8.4)	(9.6)	(8.3)	(2.0)	(2.5)
2. Reserves and Surplus	15894	15613	38818	36338	18784	24020
	(0.8)	(0.7)	(1.6)	(1.3)	(1.5)	(1.7)
2.1. Statutory Reserves	1087	1087	2390	3215	2713	4481
2.2. Capital Reserves	14807	14526	32423	31769	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Revenue and other Reserves	0	0	4005	1354	12761	10348
2.5. Balance of Profit	0	0	0	0	3310	9190
3. Deposits	1678768	1847736	1835995	2153566	1159288	1263224
	(86.1)	(86.0)	(77.9)	(78.8)	(90.6)	(88.6)
3.1. Demand deposits	156295	153285	231500	259093	192977	174371
(i) From banks	7197	8006	12627	12185	10348	6602
(ii) From others	149098	145278	218873	246908	182629	167769
3.2. Savings bank deposits	455597	527307	504403	581083	229434	254801
3.3. Term deposits	1066876	1167144	1100093	1313390	736877	834052
(i) From banks	84241	101025	102782	132333	2319	7796
(ii) From others	982635	1066119	997310	1181057	734558	826256
3.A. Deposits of branches in India	1678768	1847736	1692507	2000623	1159288	1263224
3.B. Deposits of branches outside India	0	0	143488	152944	0	0
4. Borrowings	11155	14081	59800	40948	8018	14227
	(0.6)	(0.7)	(2.5)	(1.5)	(0.6)	(1.0)
4.1. Borrowings in India	10606	12067	59451	38427	6128	11575
(i) From Reserve Bank of India	0	0	27618	17054	0	6643
(ii) From other banks	178	139	7517	4753	12	33
(iii) From other institutions and agencies	10428	11928	24316	16619	6116	4899
4.2. Borrowings outside India	549	2013	349	2521	1890	2652
5. Other liabilities	63858	89766	194771	275814	67196	88266
	(3.3)	(4.2)	(8.3)	(10.1)	(5.3)	(6.2)

5.1. Bills Payable	32671	32430	15512	16581	30008	33185
5.2. Inter-office adjustments	0	0	0	4830	0	0
5.3. Interest accrued	11298	13906	149892	183446	2637	3829
5.4. Others (including provisions)	19890	43430	29368	70957	34551	51252
Total Liabilities	1950762	2148282	2355837	2733118	1279210	1425661
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.
Source : Annual accounts of banks of respective years.