

**Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2000 and 2001  
(Part 3 of 7)**

**Nationalised Banks**

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)
<b>1. Cash in hand</b>	<b>14156</b>	<b>15669</b>	<b>13773</b>	<b>20275</b>	<b>26762</b>	<b>35455</b>	<b>20071</b>	<b>17162</b>
	(0.7)	(0.7)	(0.9)	(1.0)	(0.5)	(0.6)	(0.4)	(0.3)
<b>2. Balances with RBI</b>	<b>183008</b>	<b>195919</b>	<b>156479</b>	<b>142761</b>	<b>323790</b>	<b>401523</b>	<b>302831</b>	<b>366452</b>
3. Balances with banks in Indi a	11058	26976	21259	37753	49684	112661	31000	73436
	(0.6)	(1.2)	(1.3)	(1.9)	(0.8)	(1.8)	(0.6)	(1.2)
4. Money at call and short notice	0	0	10275	5202	617315	431339	100825	68339
	(0.0)	(0.0)	(0.7)	(0.3)	(10.5)	(6.8)	(1.8)	(1.1)
5. Balances with banks outside India	8137	9215	12187	19665	230137	262658	434572	117015
	(0.4)	(0.4)	(0.8)	(1.0)	(3.9)	(4.1)	(7.8)	(2.0)
<b>6. Investments</b>	<b>822061</b>	<b>871913</b>	<b>762606</b>	<b>988552</b>	<b>1855650</b>	<b>1985712</b>	<b>1666577</b>	<b>1822487</b>
	(41.7)	(39.5)	(48.3)	(48.5)	(31.7)	(31.4)	(29.7)	(30.6)
6.A. Investments in India	822061	871913	762606	988552	1738493	1846251	1385027	1488665
(i) Government securities	594271	665148	623013	851262	1105239	1161018	1064037	1185855
(ii) Other approved securities	100144	85195	32201	29221	173588	164817	113802	113607
(iii) Shares	6425	5040	3364	4833	24893	29921	28884	17284
(iv) Debentures and Bonds	103641	98059	86898	78014	288617	329974	151704	140129
(v) Subsidiaries and/or joint ventures	5440	5389	943	1559	18656	15514	7580	17120
(vi) Others	12140	13081	16187	23663	127500	145007	19020	14670
6.B. Investments outside India	0	0	0	0	117157	139461	281550	333822
(i) Government securities	0	0	0	0	46891	44172	109197	120477
(ii) Subsidiaries and/or joint ventures	0	0	0	0	11512	13269	208	343
(iii) Others	0	0	0	0	58755	82019	172146	213002
<b>7. Advances</b>	<b>824006</b>	<b>958270</b>	<b>557360</b>	<b>742317</b>	<b>2439291</b>	<b>2742068</b>	<b>2523105</b>	<b>3182314</b>
	(41.8)	(43.4)	(35.3)	(36.4)	(41.6)	(43.3)	(45.0)	(53.4)
7.1. Bills purchased and discounted	50017	49878	45332	73128	143766	153554	179607	222861
7.2. Cash credits, overdrafts & loans	399099	476661	313256	412649	1496928	1665413	1342417	1629528
7.3. Term loans	374890	431731	198772	256541	798597	923101	1001081	1329925
Priority sector advances included in 7.	324110	405953	213586	265250	659196	666045	659277	759899
<b>8. Fixed Assets</b>	<b>32916</b>	<b>36018</b>	<b>7083</b>	<b>9446</b>	<b>60775</b>	<b>64707</b>	<b>74064</b>	<b>76315</b>
	(1.7)	(1.6)	(0.4)	(0.5)	(1.0)	(1.0)	(1.3)	(1.3)
8.1. Premises	26273	26067	2703	2596	44930	44969	45873	45882
8.2. Fixed assets under construction	0	0	0	0	0	0	2734	2729
8.2. Other Fixed assets	6643	9951	4380	6850	15846	19738	25457	27705
<b>9. Other Assets</b>	<b>75806</b>	<b>91677</b>	<b>39323</b>	<b>72970</b>	<b>257112</b>	<b>296082</b>	<b>453407</b>	<b>233136</b>
	(3.8)	(4.2)	(2.5)	(3.6)	(4.4)	(4.7)	(8.1)	(3.9)
9.1. Inter - office adjustments (net)	23011	29216	0	0	27836	10071	0	3517
9.2. Interest accrued	27996	28744	25708	33632	90680	86591	48444	51500
9.3. Tax paid	15403	16647	2060	7615	100603	86002	101053	23624
9.4. Stationery and Stamps	477	529	431	441	387	436	142	141
9.5. Others	8919	16541	11124	31282	37606	112982	303767	154354
<b>Total Assets</b>	<b>1971149</b>	<b>2205656</b>	<b>1580345</b>	<b>2038941</b>	<b>5860516</b>	<b>6332204</b>	<b>5606454</b>	<b>5956657</b>
	(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 (9)	2001 (10)	2000 (11)	2001 (12)	2000 (13)	2001 (14)	2000 (15)	2001 (16)
<b>1. Cash in hand</b>	<b>13473</b>	<b>15443</b>	<b>32224</b>	<b>41300</b>	<b>28165</b>	<b>34694</b>	<b>9128</b>	<b>10171</b>
	(0.9)	(0.8)	(0.6)	(0.6)	(0.7)	(0.7)	(0.5)	(0.5)
<b>2. Balances with RBI</b>	<b>113638</b>	<b>169493</b>	<b>351619</b>	<b>347336</b>	<b>332711</b>	<b>376574</b>	<b>107039</b>	<b>98605</b>
	(7.5)	(8.9)	(6.5)	(5.2)	(8.0)	(8.0)	(6.4)	(5.0)
3. Balances with banks in India	12230	33902	39320	59491	14652	36258	55884	99479
	(0.8)	(1.8)	(0.7)	(0.9)	(0.4)	(0.8)	(3.3)	(5.0)
4. Money at call and short notice	0	2008	43500	2500	15000	10000	2413	56864
	(0.0)	(0.1)	(0.8)	(0.0)	(0.4)	(0.2)	(0.1)	(2.9)
5. Balances with banks outside India	26538	31765	287862	866496	135636	90138	53719	53318
	(1.7)	(1.7)	(5.3)	(13.0)	(3.3)	(1.9)	(3.2)	(2.7)

<b>6. Investments</b>	<b>747974</b>	<b>884087</b>	<b>2002280</b>	<b>2144546</b>	<b>1708417</b>	<b>1927742</b>	<b>596243</b>	<b>686034</b>
	(49.1)	(46.4)	(36.8)	(32.3)	(41.2)	(40.8)	(35.6)	(34.8)
6.A. Investments in India	747974	884087	1962094	2094618	1708351	1927676	596243	686034
(i) Government securities	569456	719312	1177451	1444929	1207811	1355447	369955	461164
(ii) Other approved securities	38894	36345	162676	154906	125358	106602	32074	30700
(iii) Shares	4887	4590	25636	20004	14407	16458	8442	4444
(iv) Debentures and Bonds	110899	103087	493930	438982	341657	425466	150143	153187
(v) Subsidiaries and/or joint ventures	326	956	13487	13224	6902	8988	8764	0
(vi) Others	23511	19797	88913	22572	12217	14716	26865	36541
6.B. Investments outside India	0	0	40186	49929	66	66	0	0
(i) Government securities	0	0	1428	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	2513	2513	66	66	0	0
(iii) Others	0	0	36244	47415	0	0	0	0
<b>7. Advances</b>	<b>525221</b>	<b>667253</b>	<b>2354673</b>	<b>2783177</b>	<b>1580492</b>	<b>1883338</b>	<b>777747</b>	<b>866610</b>
	(34.5)	(35.0)	(43.3)	(41.9)	(38.1)	(39.9)	(46.4)	(44.0)
7.1. Bills purchased and discounted	31147	48443	271237	241557	87907	92006	45471	59449
7.2. Cash credits, overdrafts & loans	282647	331032	1294905	1668616	879460	1047274	305478	415322
7.3. Term loans	211427	287777	788531	873004	613126	744058	426798	391840
Priority sector advances included in 7.	184801	252158	680723	806937	581443	717007	225740	286865
<b>8. Fixed Assets</b>	<b>10614</b>	<b>11994</b>	<b>55967</b>	<b>64965</b>	<b>78528</b>	<b>76779</b>	<b>14347</b>	<b>15522</b>
	(0.7)	(0.6)	(1.0)	(1.0)	(1.9)	(1.6)	(0.9)	(0.8)
8.1. Premises	6411	6456	37435	43949	66765	64240	6687	7638
8.2. Fixed assets under construction	0	0	0	0	0	0	0	0
8.2. Other Fixed assets	4203	5538	18532	21015	11763	12539	7661	7884
<b>9. Other Assets</b>	<b>72980</b>	<b>88043</b>	<b>272804</b>	<b>334093</b>	<b>253807</b>	<b>290509</b>	<b>59708</b>	<b>83716</b>
	(4.8)	(4.6)	(5.0)	(5.0)	(6.1)	(6.1)	(3.6)	(4.2)
9.1. Inter - office adjustments (net)	29441	27502	60930	74099	0	0	0	10233
9.2. Interest accrued	31334	31728	63019	67913	63505	65236	23623	25051
9.3. Tax paid	2537	1813	25600	20428	25124	36900	26663	33843
9.4. Stationery and Stamps	298	385	402	533	1041	981	152	108
9.5. Others	9369	26616	122852	171121	164138	187391	9270	14481
<b>Total Assets</b>	<b>1522668</b>	<b>1903987</b>	<b>5440249</b>	<b>6643905</b>	<b>4147409</b>	<b>4726031</b>	<b>1676228</b>	<b>1970320</b>
	(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)
<b>1. Cash in hand</b>	<b>11061</b>	<b>10202</b>	<b>8458</b>	<b>9007</b>	<b>23830</b>	<b>23544</b>	<b>22865</b>	<b>21155</b>
	(0.7)	(0.6)	(0.4)	(0.3)	(0.9)	(0.8)	(0.9)	(0.8)
<b>2. Balances with RBI</b>	<b>114041</b>	<b>109549</b>	<b>145035</b>	<b>133645</b>	<b>268342</b>	<b>210540</b>	<b>204627</b>	<b>181658</b>
	(6.8)	(6.1)	(6.2)	(5.0)	(9.7)	(6.9)	(8.3)	(6.7)
3. Balances with banks in India	17516	20288	5537	2686	54224	85808	16225	20541
	(1.0)	(1.1)	(0.2)	(0.1)	(2.0)	(2.8)	(0.7)	(0.8)
4. Money at call and short notice	0	34300	40153	25758	700	12641	250	21502
	(0.0)	(1.9)	(1.7)	(1.0)	(0.0)	(0.4)	(0.0)	(0.8)
5. Balances with banks outside India	14273	48701	8773	10919	121794	76092	19334	20058
	(0.8)	(2.7)	(0.4)	(0.4)	(4.4)	(2.5)	(0.8)	(0.7)
<b>6. Investments</b>	<b>691530</b>	<b>681604</b>	<b>854658</b>	<b>1000048</b>	<b>1025046</b>	<b>1177066</b>	<b>1155957</b>	<b>1229847</b>
	(41.0)	(38.1)	(36.3)	(37.5)	(37.1)	(38.9)	(47.1)	(45.4)
6.A. Investments in India	691530	681604	844688	982171	1007891	1149506	1155957	1229847
(i) Government securities	432197	428510	636793	749037	831514	927750	656375	736301
(ii) Other approved securities	28652	27567	76892	70305	52492	50346	47164	49865
(iii) Shares	5928	12035	5407	5416	9531	10133	25193	15907
(iv) Debentures and Bonds	216135	204931	120548	153036	91635	134738	406856	390396
(v) Subsidiaries and/or joint ventures	2172	2172	996	688	23	23	20370	0
(vi) Others	6446	6389	4052	3689	22695	26516	0	37378
6.B. Investments outside India	0	0	9970	17877	17155	27560	0	0
(i) Government securities	0	0	9913	13157	8510	8140	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	3939	3315	0	0
(iii) Others	0	0	57	4720	4706	16105	0	0
<b>7. Advances</b>	<b>711788</b>	<b>700190</b>	<b>820340</b>	<b>943391</b>	<b>1157320</b>	<b>1309551</b>	<b>932553</b>	<b>1107641</b>
	(42.2)	(39.1)	(34.9)	(35.4)	(41.9)	(43.2)	(38.0)	(40.9)
7.1. Bills purchased and discounted	60527	53720	39412	40876	115969	97648	68054	67206
7.2. Cash credits, overdrafts & loans	399732	341829	626840	689036	776573	869904	554766	671472
7.3. Term loans	251529	304641	154089	213479	264778	342000	309733	368964
Priority sector advances included in 7.	285479	273930	203922	225042	342861	405299	370220	429269
<b>8. Fixed Assets</b>	<b>33485</b>	<b>32694</b>	<b>44041</b>	<b>46447</b>	<b>29153</b>	<b>28997</b>	<b>13537</b>	<b>13016</b>

	(2.0)	(1.8)	(1.9)	(1.7)	(1.1)	(1.0)	(0.6)	(0.5)
8.1. Premises	25039	23586	34752	34236	19946	20366	6397	6065
8.2. Fixed assets under construction	325	78	650	647	700	805	106	91
8.2. Other Fixed assets	8121	9030	8640	11564	8507	7826	7034	6859
<b>9. Other Assets</b>	<b>91389</b>	<b>153333</b>	<b>425767</b>	<b>492155</b>	<b>81683</b>	<b>105210</b>	<b>88772</b>	<b>91824</b>
	(5.4)	(8.6)	(18.1)	(18.5)	(3.0)	(3.5)	(3.6)	(3.4)
9.1. Inter - office adjustments (net)	8385	5838	0	0	0	0	0	0
9.2. Interest accrued	28881	28885	27443	31096	39504	41444	51202	43981
9.3. Tax paid	22088	26148	12856	11380	3026	9273	26876	30690
9.4. Stationery and Stamps	362	361	835	828	467	509	54	63
9.5. Others	31674	92101	384633	448851	38685	53984	10640	17090
<b>Total Assets</b>	<b>1685084</b>	<b>1790860</b>	<b>2352762</b>	<b>2664054</b>	<b>2762090</b>	<b>3029448</b>	<b>2454120</b>	<b>2707243</b>
	(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)
<b>1. Cash in hand</b>	<b>8078</b>	<b>7254</b>	<b>42813</b>	<b>44520</b>	<b>9227</b>	<b>10983</b>	<b>18850</b>	<b>14874</b>
	(0.7)	(0.5)	(0.8)	(0.7)	(0.3)	(0.4)	(0.5)	(0.4)
<b>Balances with RBI</b>	<b>108857</b>	<b>92857</b>	<b>504927</b>	<b>492042</b>	<b>269982</b>	<b>184786</b>	<b>292383</b>	<b>259476</b>
	(9.1)	(6.9)	(9.3)	(7.7)	(9.9)	(6.5)	(8.4)	(6.7)
3. Balances with banks in India	12308	12211	13138	28131	22564	22610	61059	71724
	(1.0)	(0.9)	(0.2)	(0.4)	(0.8)	(0.8)	(1.7)	(1.3)
4. Money at call and short notice	10000	37000	0	186	7500	0	62000	27500
	(0.8)	(2.8)	(0.0)	(0.0)	(0.3)	(0.0)	(1.8)	(1.2)
5. Balances with banks outside India	25659	26007	62120	42041	87982	83227	220210	158135
	(2.2)	(1.9)	(1.1)	(0.7)	(3.2)	(2.9)	(6.3)	(4.1)
<b>6. Investments</b>	<b>480902</b>	<b>549862</b>	<b>2209907</b>	<b>2512842</b>	<b>983079</b>	<b>1055009</b>	<b>1147921</b>	<b>1367160</b>
	(40.4)	(41.0)	(40.8)	(39.6)	(36.2)	(37.4)	(32.8)	(35.1)
6.A. Investments in India	480902	549862	2209031	2511972	966011	1037066	1147921	1367149
(i) Government securities	296986	351185	1608926	1843727	750284	803541	809394	908833
(ii) Other approved securities	61477	60821	262442	250070	45038	44216	102933	101319
(iii) Shares	2185	4000	32530	25718	7120	6812	9164	10569
(iv) Debentures and Bonds	108870	123683	265070	330556	148352	144192	208219	308556
(v) Subsidiaries and/or joint ventures	681	65	25425	21309	3395	3335	140	1916
(vi) Others	10702	10107	14638	40592	11823	34971	18070	35956
6.B. Investments outside India	0	0	876	870	17068	17943	0	11
(i) Government securities	0	0	876	709	17068	17943	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	161	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	11
<b>7. Advances</b>	<b>476482</b>	<b>518087</b>	<b>2257172</b>	<b>2802905</b>	<b>1220631</b>	<b>1311616</b>	<b>1461323</b>	<b>1750535</b>
	(40.0)	(38.7)	(41.7)	(44.1)	(44.9)	(46.4)	(41.8)	(44.9)
7.1. Bills purchased and discounted	39570	28781	190299	242716	42663	40370	97303	106535
7.2. Cash credits, overdrafts & loans	233698	277725	1268607	1573035	393238	552104	924635	1040458
7.3. Term loans	203214	211581	798266	987154	784730	719141	439385	603542
Priority sector advances included in 7.	192028	210769	832323	1085674	313187	381038	478396	566963
<b>8. Fixed Assets</b>	<b>8284</b>	<b>8391</b>	<b>68053</b>	<b>72392</b>	<b>30871</b>	<b>32164</b>	<b>77109</b>	<b>76322</b>
	(0.7)	(0.6)	(1.3)	(1.1)	(1.1)	(1.1)	(2.2)	(2.0)
8.1. Premises	4909	4610	51731	51395	24299	25413	60577	59896
8.2. Fixed assets under construction	0	0	0	0	520	300	0	0
8.2. Other Fixed assets	3375	3781	16322	20997	6051	6452	16532	16426
<b>9. Other Assets</b>	<b>59375</b>	<b>88569</b>	<b>254728</b>	<b>355451</b>	<b>84444</b>	<b>123926</b>	<b>157699</b>	<b>172048</b>
	(5.0)	(6.6)	(4.7)	(5.6)	(3.1)	(4.4)	(4.5)	(4.4)
9.1. Inter - office adjustments (net)	0	10242	0	0	0	23386	3797	2450
9.2. Interest accrued	20124	20018	81379	86317	41279	42735	43831	55583
9.3. Tax paid	9827	14363	83336	88173	4426	3312	36094	56550
9.4. Stationery and Stamps	328	335	2448	2542	832	762	117	91
9.5. Others	29096	43612	87566	178419	37906	53731	73860	57374
<b>Total Assets</b>	<b>1189944</b>	<b>1340238</b>	<b>5412857</b>	<b>6350511</b>	<b>2716280</b>	<b>2824322</b>	<b>3498554</b>	<b>3897774</b>
	(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)
<b>1. Cash in hand</b>	<b>12768</b>	<b>13744</b>	<b>16326</b>	<b>17526</b>	<b>8900</b>	<b>7515</b>

	(0.7)	(0.6)	(0.7)	(0.6)	(0.7)	(0.5)
<b>2. Balances with RBI</b>	<b>189711</b>	<b>135888</b>	<b>132227</b>	<b>186948</b>	<b>114760</b>	<b>77593</b>
	(9.7)	(6.3)	(5.6)	(6.8)	(9.0)	(5.4)
3. Balances with banks in India	14737	21994	33549	70971	14282	27842
	(0.8)	(1.0)	(1.4)	(2.6)	(1.1)	(2.0)
4. Money at call and short notice	0	0	48847	27861	10000	8232
	(0.0)	(0.0)	(2.1)	(1.0)	(0.8)	(0.6)
5. Balances with banks outside India	2120	2819	27029	18064	21421	23493
	(0.1)	(0.1)	(1.1)	(0.7)	(1.7)	(1.6)
<b>6. Investments</b>	<b>1015612</b>	<b>1135761</b>	<b>993395</b>	<b>1084215</b>	<b>508887</b>	<b>587015</b>
	(52.1)	(52.9)	(42.2)	(39.7)	(39.8)	(41.2)
6.A. Investments in India	1015611	1135761	956468	1038175	508887	587015
(i) Government securities	732182	822729	608478	701436	338436	414587
(ii) Other approved securities	51375	45840	67922	69160	15837	15655
(iii) Shares	1490	965	8608	7229	2000	2090
(iv) Debentures and Bonds	223361	260311	232899	229836	135260	142509
(v) Subsidiaries and/or joint ventures	1672	1672	6586	1246	566	1063
(vi) Others	5531	4243	31974	29267	16788	11110
6.B. Investments outside India	1	1	36927	46040	0	0
(i) Government securities	0	0	21181	24904	0	0
(ii) Subsidiaries and/or joint ventures	0	0	522	0	0	0
(iii) Others	1	1	15225	21136	0	0
<b>7. Advances</b>	<b>456278</b>	<b>573935</b>	<b>763026</b>	<b>1008544</b>	<b>468761</b>	<b>572001</b>
	(23.4)	(26.7)	(32.4)	(36.9)	(36.6)	(40.1)
7.1. Bills purchased and discounted	8483	8621	103107	140248	26520	27793
7.2. Cash credits, overdrafts & loans	234864	316135	381712	504543	251118	308558
7.3. Term loans	212930	249180	278208	363753	191124	235649
Priority sector advances included in 7.	107145	116030	219314	274830	186441	201324
<b>8. Fixed Assets</b>	<b>18208</b>	<b>19160</b>	<b>40163</b>	<b>40779</b>	<b>15446</b>	<b>15002</b>
	(0.9)	(0.9)	(1.7)	(1.5)	(1.2)	(1.1)
8.1. Premises	15507	15177	35973	35674	11225	10630
8.2. Fixed assets under construction	452	386	0	0	0	0
8.2. Other Fixed assets	2248	3596	4190	5105	4221	4372
<b>9. Other Assets</b>	<b>241330</b>	<b>244981</b>	<b>301275</b>	<b>278210</b>	<b>116753</b>	<b>106968</b>
	(12.4)	(11.4)	(12.8)	(10.2)	(9.1)	(7.5)
9.1. Inter - office adjustments (net)	20148	28768	33516	0	45789	43349
9.2. Interest accrued	53421	44196	51338	52295	25912	22264
9.3. Tax paid	9019	4014	10192	4830	3553	3100
9.4. Stationery and Stamps	426	400	415	321	352	106
9.5. Others	158315	167603	205813	220764	41147	38149
<b>Total Assets</b>	<b>1950762</b>	<b>2148282</b>	<b>2355837</b>	<b>2733118</b>	<b>1279210</b>	<b>1425661</b>
	(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.