

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2001 and 2002 (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		Bank of Maharashtra	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	24670	24670	45000	45000	29434	29434	63842	48808	33052	33052
	(1.1)	(1.0)	(2.2)	(2.1)	(0.5)	(0.4)	(1.1)	(0.7)	(1.7)	(1.5)
2. Reserves and Surplus	67081	73386	30641	43385	306194	353342	204808	235697	24744	36721
	(3.0)	(3.0)	(1.5)	(2.1)	(4.8)	(5.0)	(3.4)	(3.4)	(1.3)	(1.7)
2.1. Statutory Reserves	19080	21489	15060	20117	66749	80397	84717	98017	5798	9561
2.2. Capital Reserves	23430	23319	75	245	44053	43757	20341	20257	44	91
2.3. Share Premium	-	-	-	-	73731	73733	52325	52351	-	-
2.4. Revenue and other Reserves	23425	26513	15492	23021	121660	155455	47425	65072	18902	27069
2.5. Balance of Profit	1146	2065	14	2	-	-	-	-	-	-
3. Deposits	2010602	2266594	1829152	1849077	5398578	6180446	5167881	5971060	1702456	1913063
	(91.2)	(91.5)	(89.7)	(88.3)	(85.3)	(87.2)	(86.8)	(85.5)	(89.4)	(89.1)
3.1. Demand deposits	184560	187160	130012	139523	562503	632800	589591	719362	176602	194219
(i) From banks	6547	5250	2244	1785	48905	44052	23064	17612	2484	2662
(ii) From others	178013	181910	127767	137738	513598	588748	566527	701750	174118	191557
3.2. Savings bank deposits	660373	770060	322998	384042	1218488	1404707	1116475	1288476	405884	464468
3.3. Term deposits	1165669	1309374	1376142	1325512	3617587	4142939	3461815	3963222	1119970	1254376
(i) From banks	84569	86344	29594	16977	276596	364301	210121	286511	21281	28053
(ii) From others	1081099	1223030	1346549	1308535	3340992	3778638	3251694	3676711	1098689	1226323
3.A. Deposits of branches in India	2010602	2266594	1829152	1849077	4786879	5453212	4288247	4923560	1702456	1913063
3.B. Deposits of branches outside India	-	-	-	-	611699	727234	879634	1047500	-	-
4. Borrowings	7018	6057	17793	21904	93627	69265	179755	334771	34170	40276
	(0.3)	(0.2)	(0.9)	(1.0)	(1.5)	(1.0)	(3.0)	(4.8)	(1.8)	(1.9)
4.1. Borrowings in India	6824	6057	17793	20856	85162	69265	169643	184047	14909	33399
(i) From Reserve Bank of India	-	-	-	-	-	14000	50450	23494	-	10067
(ii) From other banks	-	-	2225	1927	-	16654	69887	109291	-	71
(iii) From other institutions and agencies	6824	6057	15568	18929	85016	38611	49305	51262	14909	23261
4.2. Borrowings outside India	194	-	-	1048	8466	-	10112	150724	19261	6877
5. Other liabilities	96286	105740	116355	134359	504371	458520	340371	390249	109566	123933

	(4.4)	(4.3)	(5.7)	(6.4)	(8.0)	(6.5)	(5.7)	(5.6)	(5.8)	(5.8)
5.1. Bills Payable	27368	27034	31820	47275	70183	100417	93267	85397	24669	39392
5.2. Inter-office adjustments	-	-	6134	-	-	-	1439	17037	-	-
5.3. Interest accrued	8052	9218	7279	6899	51769	49374	18609	18580	12110	9018
5.4. Others (including provisions)	60866	69487	71121	80185	382419	308729	227056	269235	72787	75523
Total Liabilities	2205656	2476446	2038941	2093725	6332204	7091007	5956657	6980585	1903987	2147045
	(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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	57787	57787	180545	112414	12000	14344	20682	20682	250396	380396
	(0.9)	(0.8)	(3.8)	(2.1)	(0.6)	(0.6)	(1.2)	(1.1)	(9.4)	(12.6)
2. Reserves and Surplus	223658	289363	73587	87260	122770	190280	57403	76974	38575	38125
	(3.4)	(4.0)	(1.6)	(1.7)	(6.2)	(8.1)	(3.2)	(4.1)	(1.4)	(1.3)
2.1. Statutory Reserves	65200	83800	7490	11573	34900	42625	14862	15203	6741	6741
2.2. Capital Reserves	23972	12883	61736	6253	3	3	16349	795	24756	24307
2.3. Share Premium	-	-	-	-	26597	70196	12001	12001	-	-
2.4. Revenue and other Reserves	134486	192680	4299	69426	61271	77457	14191	48975	7078	7078
2.5. Balance of Profit	-	-	62	8	-	-	-	-	-	-
3. Deposits	5906953	6403001	4151790	4713738	1656014	1892427	1457300	1535469	2169299	2403884
	(88.9)	(88.7)	(87.8)	(89.6)	(84.0)	(80.2)	(81.4)	(81.5)	(81.4)	(79.4)
3.1. Demand deposits	784734	714823	432627	488608	213666	231403	163350	168168	164800	176984
(i) From banks	67979	48451	14102	24647	2356	3343	12277	9339	4809	6119
(ii) From others	716755	666372	418526	463961	211310	228061	151073	158829	159992	170865
3.2. Savings bank deposits	1278587	1451146	1214344	1370025	224690	260906	395060	436180	447841	528479
3.3. Term deposits	3843632	4237032	2504819	2855105	1217658	1400117	898889	931120	1556658	1698422
(i) From banks	133107	133252	233254	275068	4567	8247	62409	66919	62076	58070
(ii) From others	3710524	4103780	2271566	2580037	1213090	1391871	836480	864201	1494581	1640352
3.A. Deposits of branches in India	5766210	6248593	4151790	4713738	1656014	1892427	1457300	1535469	2055518	2302911
3.B. Deposits of branches outside India	140743	154408	-	-	-	-	-	-	113781	100973
4. Borrowings	146625	159363	37688	22707	59495	142355	37749	26625	16020	37205
	(2.2)	(2.2)	(0.8)	(0.4)	(3.0)	(6.0)	(2.1)	(1.4)	(0.6)	(1.2)
4.1. Borrowings in India	146625	151740	37619	22707	59495	142355	37749	26625	10124	23915

(i) From Reserve Bank of India	43000	-	12251	-	20968	35105	18720	10253	-	3725
(ii) From other banks	-	-	700	2213	13040	50970	-	-	-	2495
(iii) From other institutions and agencies	103625	151740	24668	20494	25487	56279	19029	16372	10124	17695
4.2. Borrowings outside India	-	7623	69	-	-	-	-	-	5895	13291
5. Other liabilities	308882	311624	282420	325247	120042	121015	217726	224457	189765	166682
	(4.6)	(4.3)	(6.0)	(6.2)	(6.1)	(5.1)	(12.2)	(11.9)	(7.1)	(5.5)
5.1. Bills Payable	132787	111631	47321	39173	63870	58278	29790	30573	14917	17976
5.2. Inter-office adjustments	-	-	32527	81550	-	-	-	-	50282	49122
5.3. Interest accrued	2596	7468	16540	18229	7906	5571	105357	101277	13044	12578
5.4. Others (including provisions)	173499	192525	186033	186295	48265	57166	82579	92607	111522	87007
Total Liabilities	6643905	7221138	4726031	5261366	1970320	2360419	1790860	1884207	2664054	3026294
	(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	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	44480	44480	19254	19254	24306	24306	21224	26530	47194	47195
	(1.5)	(1.3)	(0.7)	(0.6)	(1.8)	(1.8)	(0.3)	(0.4)	(1.7)	(1.5)
2. Reserves and Surplus	48796	68783	135612	142719	18605	20155	245696	311538	74670	93844
	(1.6)	(1.9)	(5.0)	(4.4)	(1.4)	(1.5)	(3.9)	(4.3)	(2.6)	(3.0)
2.1. Statutory Reserves	11376	17362	53700	63400	4238	4919	56272	70332	16836	23100
2.2. Capital Reserves	17111	24815	2733	2733	3993	2263	36033	5563	4	4
2.3. Share Premium	-	-	32270	32270	-	-	-	11143	-	-
2.4. Revenue and other Reserves	20309	26606	46850	44250	3198	7251	153391	224501	36041	43515
2.5. Balance of Profit	-	-	59	66	7175	5722	-	-	21790	27225
3. Deposits	2741416	3180848	2468043	2848839	1190471	1248261	5613113	6412348	2509484	2854833
	(90.5)	(89.8)	(91.2)	(88.3)	(88.8)	(90.8)	(88.4)	(87.9)	(88.9)	(89.9)
3.1. Demand deposits	272032	265860	206959	230674	83012	83461	631139	675841	274931	331266
(i) From banks	7418	5291	798	1910	3022	3593	14772	11125	9782	9939
(ii) From others	264614	260570	206161	228764	79990	79868	616367	664716	265148	321327
3.2. Savings bank deposits	593104	687837	424862	484814	285918	327784	1853006	2166421	657553	751104
3.3. Term deposits	1876280	2227151	1836222	2133351	821541	837016	3128968	3570086	1577000	1772463
(i) From banks	27850	34138	54574	92877	48640	43492	124240	131617	202197	267258
(ii) From others	1848430	2193013	1781648	2040474	772902	793524	3004728	3438469	1374804	1505205

3.A. Deposits of branches in India	2668900	3094654	2468043	2848839	1190471	1248261	5613113	6412348	2367823	2661635
3.B. Deposits of branches outside India	72516	86195	-	-	-	-	-	-	141661	193198
4. Borrowings	14589	15091	22729	61738	11121	7084	67320	40857	21647	3665
	(0.5)	(0.4)	(0.8)	(1.9)	(0.8)	(0.5)	(1.1)	(0.6)	(0.8)	(0.1)
4.1. Borrowings in India	12893	13073	17828	61737	11121	7084	66610	40417	21647	3665
(i) From Reserve Bank of India	-	-	-	-	829	4000	30000	26900	-	-
(ii) From other banks	691	14	177	130	1461	261	4365	3196	33	2132
(iii) From other institutions and agencies	12202	13059	17651	61607	8831	2823	32245	10321	21614	1533
4.2. Borrowings outside India	1697	2018	4902	1	-	-	710	440	-	-
5. Other liabilities	180168	234910	61605	153742	95735	75551	403158	500193	171326	176082
	(5.9)	(6.6)	(2.3)	(4.8)	(7.1)	(5.5)	(6.3)	(6.9)	(6.1)	(5.5)
5.1. Bills Payable	51244	67037	13698	22720	25927	13133	74453	86647	45033	65702
5.2. Inter-office adjustments	13666	39806	12102	11812	-	3306	11674	6641	-	-
5.3. Interest accrued	10974	12603	7008	7049	5432	4981	37422	45255	18614	17639
5.4. Others (including provisions)	104283	115464	28797	112161	64376	54131	279609	361651	107679	92741
Total Liabilities	3029448	3544112	2707243	3226292	1340238	1375357	6350511	7291466	2824322	3175619
	(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							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	
1. Capital	226452	226452	33800	33800	181087	181087	35924	33352
	(8.3)	(7.2)	(0.9)	(0.8)	(8.4)	(8.0)	(2.5)	(2.1)
2. Reserves and Surplus	36338	49695	151084	176902	15613	15332	24020	32951
	(1.3)	(1.6)	(3.9)	(4.0)	(0.7)	(0.7)	(1.7)	(2.0)
2.1. Statutory Reserves	3215	7328	56374	65874	1087	1087	4481	7756
2.2. Capital Reserves	31769	1553	867	868	14526	14245	-	-
2.3. Share Premium	-	-	4	4	-	-	-	-
2.4. Revenue and other Reserves	1354	40814	93839	110156	-	14245	10348	13424
2.5. Balance of Profit	-	-	-	-	-	-	9190	11771
3. Deposits	2153566	2684877	3488806	3979386	1847736	1961066	1263224	1468051
	(78.8)	(85.6)	(89.5)	(89.7)	(86.0)	(86.1)	(88.6)	(90.9)
3.1. Demand deposits	259093	306772	606617	665449	153285	179338	174371	186607

(i) From banks	12185	19073	14345	15252	8006	11008	6602	6582
(ii) From others	246908	287699	592272	650197	145278	168330	167769	180025
3.2. Savings bank deposits	581083	681232	842415	970102	527307	607316	254801	289462
3.3. Term deposits	1313390	1696873	2039774	2343835	1167144	1174412	834052	991983
(i) From banks	132333	151580	77992	78287	101025	119285	7796	7864
(ii) From others	1181057	1545293	1961782	2265548	1066119	1055127	826256	984118
3.A. Deposits of branches in India	2000623	2522412	3488806	3979386	1847736	1961066	1263224	1468051
3.B. Deposits of branches outside India	152944	162465	-	-	-	-	-	-
4. Borrowings	40948	39631	31334	5330	14081	8823	14227	8807
	(1.5)	(1.3)	(0.8)	(0.1)	(0.7)	(0.4)	(1.0)	(0.5)
4.1. Borrowings in India	38427	38821	31334	5330	12067	8459	11575	6394
(i) From Reserve Bank of India	17054	12404	24700	-	-	-	6643	3262
(ii) From other banks	4753	323	267	369	139	51	33	31
(iii) From other institutions and agencies	16619	26094	6367	4961	11928	8409	4899	3101
4.2. Borrowings outside India	2521	810	-	-	2013	364	2652	2413
5. Other liabilities	275814	137482	192750	242078	89766	111330	88266	71289
	(10.1)	(4.4)	(4.9)	(5.5)	(4.2)	(4.9)	(6.2)	(4.4)
5.1. Bills Payable	16581	17747	56273	52162	32430	40947	33185	30575
5.2. Inter-office adjustments	4830	2904	-	-	-	2489	-	-
5.3. Interest accrued	183446	21050	22035	22153	13906	18996	3829	4126
5.4. Others (including provisions)	70957	95781	114443	167763	43430	48898	51252	36588
Total Liabilities	2733118	3138137	3897774	4437496	2148282	2277638	1425661	1614450
	(100.0)	(100.0)	(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.