

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2001 and 2002 (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		Bank of Maharashtra	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	15669	18347	20275	19497	35455	32835	17162	19368	15443	16473
	(0.7)	(0.7)	(1.0)	(0.9)	(0.6)	(0.5)	(0.3)	(0.3)	(0.8)	(0.8)
2. Balances with RBI	195919	148356	142761	107860	401523	225272	366452	343848	169493	147355
	(8.9)	(6.0)	(7.0)	(5.2)	(6.3)	(3.2)	(6.2)	(4.9)	(8.9)	(6.9)
3. Balances with banks in India	26976	48131	37753	25002	112661	136644	73436	89988	33902	31690
	(1.2)	(1.9)	(1.9)	(1.2)	(1.8)	(1.9)	(1.2)	(1.3)	(1.8)	(1.5)
4. Money at call and short notice	-	-	5202	3535	431339	329692	68339	51537	2008	-
	(0.0)	(0.0)	(0.3)	(0.2)	(6.8)	(4.6)	(1.1)	(0.7)	(0.1)	(0.0)
5. Balances with banks outside India	9215	6515	19665	14249	262658	170298	117015	155782	31765	14722
	(0.4)	(0.3)	(1.0)	(0.7)	(4.1)	(2.4)	(2.0)	(2.2)	(1.7)	(0.7)
6. Investments	871913	1035803	988552	841926	1985712	2383313	1822487	2208353	884087	990919
	(39.5)	(41.8)	(48.5)	(40.2)	(31.4)	(33.6)	(30.6)	(31.6)	(46.4)	(46.2)
6.A. Investments in India	871913	1035803	988552	841926	1846251	2188670	1488665	1674658	884087	990919
(i) Government securities	665148	802991	851262	715872	1161018	1432745	1185855	1353587	719312	813443
(ii) Other approved securities	85195	68941	29221	25433	164817	159642	113607	99169	36345	31073
(iii) Shares	5040	9670	4833	5823	29921	33187	17284	23137	4590	6024
(iv) Debentures and Bonds	98059	139093	78014	73102	329974	383427	140129	168840	103087	121127
(v) Subsidiaries and/or joint ventures	5389	5165	1559	1559	15514	21514	17120	17315	956	1090
(vi) Others	13081	9942	23663	20137	145007	158155	14670	12610	19797	18162
6.B. Investments outside India	-	-	-	-	139461	194643	333822	533695	-	-
(i) Government securities	-	-	-	-	44172	103448	120477	139601	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	13269	13269	343	469	-	-
(iii) Others	-	-	-	-	82019	77926	213002	393625	-	-
7. Advances	958270	1099250	742317	967772	2742068	3366299	3182314	3831078	667253	825512
	(43.4)	(44.4)	(36.4)	(46.2)	(43.3)	(47.5)	(53.4)	(54.9)	(35.0)	(38.4)
7.1. Bills purchased and discounted	49878	47597	73128	88964	153554	200223	222861	331765	48443	36571
7.2. Cash credits, overdrafts & loans	476661	585337	412649	542089	1665413	1960152	1629528	1931055	331032	435481
7.3. Term loans	431731	466316	256541	336719	923101	1205924	1329925	1568258	287777	353460

Priority sector advances included in 7	405953	460649	265250	329600	666045	767573	759899	918140	252158	292246
8. Fixed Assets	36018	36813	9446	10854	64707	69238	76315	70467	11994	15674
	(1.6)	(1.5)	(0.5)	(0.5)	(1.0)	(1.0)	(1.3)	(1.0)	(0.6)	(0.7)
8.1. Premises	26067	26151	2596	2590	44969	50879	45882	52224	6456	7191
8.2. Fixed assets under construction	-	-	-	-	-	-	2729	-	-	-
8.2. Other Fixed assets	9951	10662	6850	8264	19738	18359	27705	18243	5538	8483
9. Other Assets	91677	83232	72970	103030	296082	377416	233136	210164	88043	104700
	(4.2)	(3.4)	(3.6)	(4.9)	(4.7)	(5.3)	(3.9)	(3.0)	(4.6)	(4.9)
9.1. Inter - office adjustments (net)	29216	8768	-	29522	10071	95381	3517	-	27502	45845
9.2. Interest accrued	28744	35261	33632	31088	86591	98957	51500	58480	31728	34141
9.3. Tax paid	16647	15592	7615	11347	86002	84684	23624	41641	1813	3526
9.4. Stationery and Stamps	529	506	441	452	436	429	141	146	385	387
9.5. Others	16541	23105	31282	30621	112982	97965	154354	109897	26616	20801
Total Assets	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. Cash in hand	41300	49552	34694	44571	10171	12366	10202	11596	9007	10258
	(0.6)	(0.7)	(0.7)	(0.8)	(0.5)	(0.5)	(0.6)	(0.6)	(0.3)	(0.3)
2. Balances with RBI	347336	736434	376574	260841	98605	121257	109549	90781	133645	118176
	(5.2)	(10.2)	(8.0)	(5.0)	(5.0)	(5.1)	(6.1)	(4.8)	(5.0)	(3.9)
3. Balances with banks in India	59491	93066	36258	180773	99479	66198	20288	15556	2686	3993
	(0.9)	(1.3)	(0.8)	(3.4)	(5.0)	(2.8)	(1.1)	(0.8)	(0.1)	(0.1)
4. Money at call and short notice	2500	59276	10000	75500	56864	10000	34300	-	25758	787
	(0.0)	(0.8)	(0.2)	(1.4)	(2.9)	(0.4)	(1.9)	(0.0)	(1.0)	(0.0)
5. Balances with banks outside India	866496	311442	90138	77303	53318	124790	48701	35357	10919	16897
	(13.0)	(4.3)	(1.9)	(1.5)	(2.7)	(5.3)	(2.7)	(1.9)	(0.4)	(0.6)
6. Investments	2144546	2322010	1927742	2109981	686034	805649	681604	764806	1000048	1240807
	(32.3)	(32.2)	(40.8)	(40.1)	(34.8)	(34.1)	(38.1)	(40.6)	(37.5)	(41.0)
6.A. Investments in India	2094618	2269345	1927676	2109915	686034	805643	681604	764806	982171	1216814
(i) Government securities	1444929	1657203	1355447	1468255	461164	586624	428510	525632	749037	985249

(ii) Other approved securities	154906	124644	106602	100361	30700	24323	27567	29450	70305	67224
(iii) Shares	20004	23646	16458	17849	4444	5404	12035	12697	5416	5564
(iv) Debentures and Bonds	438982	421460	425466	497904	153187	165820	204931	190931	153036	152679
(v) Subsidiaries and/or joint ventures	13224	13224	8988	8988	-	11500	2172	2172	688	598
(vi) Others	22572	29168	14716	16558	36541	11972	6389	3925	3689	5499
6.B. Investments outside India	49929	52665	66	66	-	-	-	-	17877	23993
(i) Government securities	-	-	-	-	-	-	-	-	13157	11290
(ii) Subsidiaries and/or joint ventures	2513	2526	66	66	-	-	-	-	-	-
(iii) Others	47415	50139	-	-	-	6	-	-	4720	12703
7. Advances	2783177	3312671	1883338	2128751	866610	1098741	700190	752296	943391	1090836
	(41.9)	(45.9)	(39.9)	(40.5)	(44.0)	(46.5)	(39.1)	(39.9)	(35.4)	(36.0)
7.1. Bills purchased and discounted	241557	298729	92006	88563	59449	61047	53720	54550	40876	32947
7.2. Cash credits, overdrafts & loans	1668616	1984943	1047274	1201036	415322	582361	341829	359099	689036	760720
7.3. Term loans	873004	1028999	744058	839152	391840	455334	304641	338647	213479	297169
Priority sector advances included in 7	806937	928760	717007	820328	286865	305182	273930	282842	225042	324560
8. Fixed Assets	64965	65901	76779	74783	15522	19934	32694	31551	46447	45382
	(1.0)	(0.9)	(1.6)	(1.4)	(0.8)	(0.8)	(1.8)	(1.7)	(1.7)	(1.5)
8.1. Premises	43949	44430	64240	62102	7638	7262	23586	22413	34236	32907
8.2. Fixed assets under construction	-	3923	-	-	-	-	78	-	647	585
8.2. Other Fixed assets	21015	17548	12539	12681	7884	12671	9030	9138	11564	11890
9. Other Assets	334093	270786	290509	308863	83716	101484	153333	182263	492155	499158
	(5.0)	(3.7)	(6.1)	(5.9)	(4.2)	(4.3)	(8.6)	(9.7)	(18.5)	(16.5)
9.1. Inter - office adjustments (net)	74099	26101	-	-	10233	19044	5838	1928	-	-
9.2. Interest accrued	67913	74536	65236	68408	25051	31191	28885	28772	31096	36629
9.3. Tax paid	20428	7065	36900	49032	33843	35955	26148	31775	11380	13775
9.4. Stationery and Stamps	533	603	981	989	108	141	361	325	828	825
9.5. Others	171121	162481	187391	190434	14481	15153	92101	119464	448851	447929
Total Assets	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. Cash in hand	23544	28805	21155	19901	7254	7224	44520	73102	10983	14921
	(0.8)	(0.8)	(0.8)	(0.6)	(0.5)	(0.5)	(0.7)	(1.0)	(0.4)	(0.5)
2. Balances with RBI	210540	192449	181658	215203	92857	78931	492042	437041	184786	182282
	(6.9)	(5.4)	(6.7)	(6.7)	(6.9)	(5.7)	(7.7)	(6.0)	(6.5)	(5.7)
3. Balances with banks in India	85808	30433	20541	45377	12211	42205	28131	59926	22610	60521
	(2.8)	(0.9)	(0.8)	(1.4)	(0.9)	(3.1)	(0.4)	(0.8)	(0.8)	(1.9)
4. Money at call and short notice	12641	36170	21502	938	37000	2507	186	18183	-	40004
	(0.4)	(1.0)	(0.8)	(0.0)	(2.8)	(0.2)	-	(0.2)	-	(1.3)
5. Balances with banks outside India	76092	74605	20058	51753	26007	23055	42041	51581	83227	16568
	(2.5)	(2.1)	(0.7)	(1.6)	(1.9)	(1.7)	(0.7)	(0.7)	(2.9)	(0.5)
6. Investments	1177066	1506917	1229847	1372435	549862	574494	2512842	2820717	1055009	1191060
	(38.9)	(42.5)	(45.4)	(42.5)	(41.0)	(41.8)	(39.6)	(38.7)	(37.4)	(37.5)
6.A. Investments in India	1149506	1473708	1229847	1372435	549862	574494	2511972	2819705	1037066	1167406
(i) Government securities	927750	1223702	736301	855156	351185	355742	1843727	1930425	803541	975047
(ii) Other approved securities	50346	48583	49865	49795	60821	59436	250070	245943	44216	39094
(iii) Shares	10133	11347	15907	14347	4000	4814	25718	34388	6812	9347
(iv) Debentures and Bonds	134738	173478	390396	418297	123683	140499	330556	538288	144192	122898
(v) Subsidiaries and/or joint ventures	23	23	-	-	65	65	21309	21198	3335	3335
(vi) Others	26516	16575	37378	34840	10107	13938	40592	49464	34971	17685
6.B. Investments outside India	27560	33209	-	-	-	-	870	1012	17943	23654
(i) Government securities	8140	11505	-	-	-	-	709	701	17943	-
(ii) Subsidiaries and/or joint ventures	3315	3005	-	-	-	-	161	311	-	-
(iii) Others	16105	18698	-	-	-	-	-	-	-	23654
7. Advances	1309551	1516234	1107641	1415787	518087	557674	2802905	3436942	1311616	1488466
	(43.2)	(42.8)	(40.9)	(43.9)	(38.7)	(40.5)	(44.1)	(47.1)	(46.4)	(46.9)
7.1. Bills purchased and discounted	97648	99897	67206	69137	28781	29759	242716	246009	40370	33353
7.2. Cash credits, overdrafts & loans	869904	950179	671472	754575	277725	317712	1573035	1847821	552104	833604
7.3. Term loans	342000	466159	368964	592075	211581	210203	987154	1343111	719141	621509
Priority sector advances included in 7	405299	487632	429269	545536	210769	227942	1085674	1344128	381038	410135
8. Fixed Assets	28997	29661	13016	14260	8391	7723	72392	75847	32164	33900
	(1.0)	(0.8)	(0.5)	(0.4)	(0.6)	(0.6)	(1.1)	(1.0)	(1.1)	(1.1)
8.1. Premises	20366	22018	6065	6233	4610	4334	51395	51969	25413	26101
8.2. Fixed assets under construction	805	201	91	-	-	-	-	-	300	-
8.2. Other Fixed assets	7826	7442	6859	8027	3781	3389	20997	23877	6452	7799
9. Other Assets	105210	128838	91824	90638	88569	81544	355451	318128	123926	147897
	(3.5)	(3.6)	(3.4)	(2.8)	(6.6)	(5.9)	(5.6)	(4.4)	(4.4)	(4.7)

9.1. Inter - office adjustments (net)	-	-	-	-	10242	-	-	-	23386	965
9.2. Interest accrued	41444	50870	43981	51724	20018	24704	86317	102024	42735	43647
9.3. Tax paid	9273	6154	30690	24339	14363	18818	88173	43896	3312	2726
9.4. Stationery and Stamps	509	500	63	61	335	330	2542	2551	762	739
9.5. Others	53984	71314	17090	14514	43612	37692	178419	169657	53731	99820
Total Assets	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. Cash in hand	17526	21408	14874	16331	13744	13615	7515	9384
	(0.6)	(0.7)	(0.4)	(0.4)	(0.6)	(0.6)	(0.5)	(0.6)
2. Balances with RBI	186948	111972	259476	222937	135888	138222	77593	93234
	(6.8)	(3.6)	(6.7)	(5.0)	(6.3)	(6.1)	(5.4)	(5.8)
3. Balances with banks in India	70971	84713	71724	103890	21994	26286	27842	36187
	(2.6)	(2.7)	(1.3)	(2.3)	(1.0)	(1.2)	(2.0)	(2.2)
4. Money at call and short notice	27861	33096	27500	10000	-	-	8232	17000
	(1.0)	(1.1)	(1.2)	(0.2)	-	-	(0.6)	(1.1)
5. Balances with banks outside India	18064	24629	158135	137422	2819	2258	23493	9718
	(0.7)	(0.8)	(4.1)	(3.1)	(0.1)	(0.1)	(1.6)	(0.6)
6. Investments	1084215	1230184	1367160	1540969	1135761	1165643	587015	736073
	(39.7)	(39.2)	(35.1)	(34.7)	(52.9)	(51.2)	(41.2)	(45.6)
6.A. Investments in India	1038175	1181105	1367149	1540958	1135761	1165642	587015	736073
(i) Government securities	701436	817980	908833	1073647	822729	888027	414587	556707
(ii) Other approved securities	69160	64057	101319	84952	45840	43970	15655	15423
(iii) Shares	7229	7579	10569	14331	965	818	2090	3148
(iv) Debentures and Bonds	229836	262008	308556	327711	260311	225656	142509	149483
(v) Subsidiaries and/or joint ventures	1246	1396	1916	1916	1672	2305	1063	1063
(vi) Others	29267	28085	35956	38401	4243	4866	11110	10249
6.B. Investments outside India	46040	49079	11	11	1	1	-	-
(i) Government securities	24904	33401	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-

(iii) Others	21136	15678	11	11	1	1	-	-
7. Advances	1008544	1280537	1750535	2138331	573935	682271	572001	619666
	(36.9)	(40.8)	(44.9)	(48.2)	(26.7)	(30.0)	(40.1)	(38.4)
7.1. Bills purchased and discounted	140248	159095	106535	129898	8621	68675	27793	31902
7.2. Cash credits, overdrafts & loans	504543	599156	1040458	1371959	316135	361080	308558	338634
7.3. Term loans	363753	522286	603542	636474	249180	252517	235649	249130
Priority sector advances included in 7	274830	397546	566963	704635	116030	132653	201324	222307
8. Fixed Assets	40779	39518	76322	75475	19160	19578	15002	16552
	(1.5)	(1.3)	(2.0)	(1.7)	(0.9)	(0.9)	(1.1)	(1.0)
8.1. Premises	35674	35015	59896	58993	15177	14901	10630	12103
8.2. Fixed assets under construction	-	-	-	-	386	432	-	-
8.2. Other Fixed assets	5105	4503	16426	16482	3596	4244	4372	4450
9. Other Assets	278210	312080	172048	192141	244981	229766	106968	76635
	(10.2)	(9.9)	(4.4)	(4.3)	(11.4)	(10.1)	(7.5)	(4.7)
9.1. Inter - office adjustments (net)	-	-	2450	22159	28768	-	43349	11823
9.2. Interest accrued	52295	59582	55583	63386	44196	47968	22264	32261
9.3. Tax paid	4830	5800	56550	40326	4014	2023	3100	2903
9.4. Stationery and Stamps	321	280	91	83	400	426	106	81
9.5. Others	220764	246418	57374	66187	167603	179350	38149	29567
Total Assets	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.