

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2002 AND 2003
NATIONALISED BANKS

Items	(Amount in Rs. lakh)					
	As on March 31					
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	24306	24306	37673	26530	47195	47195
	(1.8)	(1.7)	(0.5)	(0.3)	(1.5)	(1.4)
2. Reserves and Surplus	20154	21438	300395	376769	93844	110764
	(1.5)	(1.5)	(4.1)	(4.4)	(3.0)	(3.2)
2.1. Statutory Reserves	4919	5044	70332	91387	23100	31703
2.2. Capital Reserves	5612	4670	39375	38525	4	1576
2.3. Share Premium	-	-	-	11143	-	-
2.4. Investments Fluctuations Reserves	3902	4402	31012	50013	12000	21323
2.5. Revenue and other Reserves	-1	4189	159676	185702	31515	52749
2.6. Balance of Profit	5722	3133	-	-	27225	3413
3. Deposits	1248261	1322362	6412348	7581350	2854833	3066054
	(90.8)	(91.3)	(87.9)	(87.9)	(89.9)	(89.0)
Type-wise						
3A.1. Demand deposits	83461	96001	675841	988829	331266	343609
(i) From banks	3593	2704	11125	16602	9939	14596
(ii) From others	79868	93297	664716	972227	321327	329013
3A.2. Savings bank deposits	327784	384547	2166421	2564790	751104	864275
3A.3. Term deposits	837016	841814	3570086	4027732	1772463	1858170
(i) From banks	43492	39810	131617	48478	267258	154520
(ii) From others	793524	802004	3438469	3979254	1505205	1703650
Location-wise						
3B.1. Deposits of branches in India	1248261	1322362	6412348	7581350	2661635	2911825

3B.2. Deposits of branches outside India	-	-	-	-	193198	154229
4. Borrowings	7084	2476	40857	66216	3665	7877
	(0.5)	(0.2)	(0.6)	(0.8)	(0.1)	(0.2)
4.1. Borrowings in India	7084	2476	40417	56089	3665	3077
(i) From Reserve Bank of India	4000	-	26900	-	-	-
(ii) From other banks	261	832	3196	18421	2132	1613
(iii) From other institutions and agencies	2823	1644	10321	37668	1533	1464
4.2. Borrowings outside India	-	-	440	10127	-	4800
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	75551	78508	500193	571315	176082	211653
	(5.5)	(5.4)	(6.9)	(6.6)	(5.5)	(6.1)
5.1. Bills Payable	13133	16971	86647	94819	65702	48717
5.2. Inter-office adjustments	3306	-	6641	3419	-	1366
5.3. Interest accrued	4981	4693	45255	49328	17639	17385
5.4. Others (including provisions)	54131	56844	361651	423750	92741	144185
Total Liabilities	1375356	1449091	7291466	8622180	3175619	3443543
	(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	
	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	7224	6295	73102	62882	14921	14759
	(0.5)	(0.4)	(1.0)	(0.7)	(0.5)	(0.4)
2. Balances with RBI	78931	84103	437041	593971	182282	150239
	(5.7)	(5.8)	(6.0)	(6.9)	(5.7)	(4.4)
3. Balances with banks in India	42205	38609	59926	135478	60521	44237
	(3.1)	(2.7)	(0.8)	(1.6)	(1.9)	(1.3)
4. Money at call and short notice	2507	5000	18183	7642	40004	40000
	(0.2)	(0.3)	(0.2)	(0.1)	(1.3)	(1.2)
5. Balances with banks outside India	23055	18745	51581	7746	16568	2666
	(1.7)	(1.3)	(0.7)	(0.1)	(0.5)	(0.1)
6. Investments	574494	623748	2820717	3403005	1191060	1382325
	(41.8)	(43.0)	(38.7)	(39.5)	(37.5)	(40.1)
6.1. Investments in India	574494	623748	2819705	3402067	1167406	1365218
(i) Government securities	355742	420173	1930425	2533775	975047	1188726
(ii) Other approved securities	59436	58591	245943	240894	39094	34160
(iii) Shares	4814	4193	34388	27013	9347	11607
(iv) Debentures and Bonds	140499	119786	538288	545842	122898	101870
(v) Subsidiaries and/or joint ventures	65	65	21198	21977	3335	3335
(vi) Others	13938	20940	49464	32565	17685	25520
6.2. Investments outside India	-	-	1012	938	23654	17106
(i) Government securities	-	-	701	627	-	-
(ii) Subsidiaries and/or joint ventures	-	-	311	311	-	-

(iii) Others	-	-	-	-	23654	17106
7. Advances	557674	589209	3436942	4022812	1488466	1630535
	(40.5)	(40.7)	(47.1)	(46.7)	(46.9)	(47.4)
Type-wise						
7A.1. Bills purchased and discounted	29759	29924	246009	287868	33353	58387
7A.2. Cash credits, overdrafts & loans	317712	323262	1847821	2090113	833604	855685
7A.3. Term loans	210203	236023	1343111	1644831	621509	716463
Security-wise						
7B.1. Secured by tangible assets	406870	498080	3260073	3671394	879386	1118747
7B.2. Covered by Bank/ Government Guarantees	124057	73466	49338	66228	117131	136716
7B.3. Unsecured	26747	17663	127531	285191	491949	375072
Sector-wise						
7C. I. Advances in India	557674	589209	3436942	4022812	1194642	1391297
(i) Priority sectors	227942	263805	1344128	1603363	410135	504151
(ii) Public sectors	104560	84635	622454	686018	251131	256439
(iii) Banks	14	215	3802	23737	8321	30018
(iv) Others	225158	240554	1466558	1709693	525055	600688
7C.II. Advances outside India	-	-	-	-	293824	239238
8. Fixed Assets	7723	6842	75847	88470	33900	34318
	(0.6)	(0.5)	(1.0)	(1.0)	(1.1)	(1.0)
8.1. Premises	4334	4192	51969	54910	26101	25597
8.2. Fixed assets under construction	-	-	-	-	-	584
8.2. Other Fixed assets	3389	2650	23877	33560	7799	8137
9. Other Assets	81544	76540	318128	300175	147897	144465
	(5.9)	(5.3)	(4.4)	(3.5)	(4.7)	(4.2)
9.1. Inter - office adjustments (net)	-	5740	-	106789	965	-
9.2. Interest accrued	24704	22553	102024	6803	43647	42401
9.3. Tax paid	18818	15953	43896	22732	2726	2553

9.4. Stationery and Stamps	330	282	2551	704	739	727
9.5. Others	37692	32012	169657	163148	99820	98783
Total Assets	1375357	1449091	7291466	8622180	3175619	3443543
	(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	
	2002	2003	2002	2003	2002	2003
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	226452	59936	33800	46012	181087	181087
	(7.2)	(1.7)	(0.8)	(0.9)	(8.0)	(7.5)
2. Reserves and Surplus	49695	60629	176902	210671	15332	15087
	(1.6)	(1.7)	(4.0)	(4.1)	(0.7)	(0.6)
2.1. Statutory Reserves	7328	12515	65874	82455	1087	1087
2.2. Capital Reserves	1553	34016	868	887	14245	14000
2.3. Share Premium	-	-	4	9791	-	-
2.4. Investments Fluctuations Reserves	9661	12661	14998	31400	-	-
2.5. Revenue and other Reserves	31153	543	95158	82073	-	-
2.6. Balance of Profit	-	894	-	4066	-	-
3. Deposits	2684877	3134339	3979386	4474862	1961066	2103129
	(85.6)	(89.8)	(89.7)	(87.6)	(86.1)	(86.7)
Type-wise						
3A.1. Demand deposits	306772	308368	665449	503624	179338	198108
(i) From banks	19073	15933	15252	13644	11008	14780
(ii) From others	287699	292436	650197	489980	168330	183328
3A.2. Savings bank deposits	681232	789129	970102	1117167	607316	700284
3A.3. Term deposits	1696873	2036841	2343835	2854071	1174412	1204736
(i) From banks	151580	143158	78287	76447	119285	85811
(ii) From others	1545293	1893683	2265548	2777624	1055127	1118926
Location-wise						
3B.1. Deposits of branches in India	2522412	2974115	3979386	4474862	1961066	2103129
3B.2. Deposits of branches outside India	162465	160224	-	-	-	-
4. Borrowings	39631	40721	5330	44207	8823	5772

	(1.3)	(1.2)	(0.1)	(0.9)	(0.4)	(0.2)
4.1. Borrowings in India	38821	24634	5330	39814	8459	5168
(i) From Reserve Bank of India	12404	-	-	-	-	-
(ii) From other banks	323	1176	369	38101	51	63
(iii) From other institutions and agencies	26094	23458	4961	1714	8409	5105
4.2. Borrowings outside India	810	16087	-	4393	364	604
Secured borrowing included in 4.	-	23458	-	1714	-	-
5. Other liabilities	137482	195782	242078	330297	111330	121993
	(4.4)	(5.6)	(5.5)	(6.5)	(4.9)	(5.0)
5.1. Bills Payable	17747	26843	52162	56841	40947	37818
5.2. Inter-office adjustments	2904	35745	-	10866	2489	22949
5.3. Interest accrued	21050	23294	22153	20723	18996	23848
5.4. Others (including provisions)	95781	109901	167763	241867	48898	37379
Total Liabilities	3138137	3491408	4437496	5106049	2277638	2427068
	(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	
	2002	2003	2002	2003	2002	2003
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	21408	24990	16331	16283	13615	13538
	(0.7)	(0.7)	(0.4)	(0.3)	(0.6)	(0.6)
2. Balances with RBI	111972	188391	222937	208441	138222	156499
	(3.6)	(5.4)	(5.0)	(4.1)	(6.1)	(6.4)
3. Balances with banks in India	84713	72543	103890	133771	26286	35393
	(2.7)	(2.1)	(2.3)	(2.6)	(1.2)	(1.5)
4. Money at call and short notice	33096	5159	10000	-	-	3714
	(1.1)	(0.1)	(0.2)	-	-	(0.2)
5. Balances with banks outside India	24629	22659	137422	31468	2258	214
	(0.8)	(0.6)	(3.1)	(0.6)	(0.1)	(0.0)
6. Investments	1230184	1413751	1540969	1937079	1165643	1263937
	(39.2)	(40.5)	(34.7)	(37.9)	(51.2)	(52.1)
6.1. Investments in India	1181105	1345422	1540958	1937068	1165642	1263936
(i) Government securities	817980	947893	1073647	1398005	888027	1009306
(ii) Other approved securities	64057	55071	84952	74466	43970	41515
(iii) Shares	7579	8240	14331	13218	818	2191
(iv) Debentures and Bonds	262008	255618	327711	408824	225656	204221
(v) Subsidiaries and/or joint ventures	1396	-	1916	1916	2305	2305
(vi) Others	28085	78600	38401	40639	4866	4398
6.2. Investments outside India	49079	68329	11	11	1	1
(i) Government securities	33401	39195	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-

(iii) Others	15678	29133	11	11	1	1
7. Advances	1280537	1592310	2138331	2551484	682271	735169
	(40.8)	(45.6)	(48.2)	(50.0)	(30.0)	(30.3)
Type-wise						
7A.1. Bills purchased and discounted	159095	203817	129898	133349	68675	50238
7A.2. Cash credits, overdrafts & loans	599156	707268	1371959	1552891	361080	337714
7A.3. Term loans	522286	681226	636474	865245	252517	347217
Security-wise						
7B.1. Secured by tangible assets	998870	1297162	1879998	2247583	504339	549230
7B.2. Covered by Bank/ Government Guarantees	112255	136327	70941	50987	128350	87929
7B.3. Unsecured	169412	158821	187392	252915	49583	98010
Sector-wise						
7C. I. Advances in India	1179722	1488010	2138331	2551484	682271	735169
(i) Priority sectors	397546	484411	704635	954134	132653	199432
(ii) Public sectors	263105	185145	368274	369090	284069	297976
(iii) Banks	3231	469	353	93	130	0
(iv) Others	515840	817985	1065069	1228166	265419	237761
7C.II. Advances outside India	100815	104300	-	-	-	-
8. Fixed Assets	39518	37346	75475	73329	19578	18738
	(1.3)	(1.1)	(1.7)	(1.4)	(0.9)	(0.8)
8.1. Premises	35015	33041	58993	58238	14901	14701
8.2. Fixed assets under construction	-	-	-	-	432	263
8.2. Other Fixed assets	4503	4305	16482	15091	4244	3774
9. Other Assets	312080	134258	192141	154193	229766	199865
	(9.9)	(3.8)	(4.3)	(3.0)	(10.1)	(8.2)
9.1. Inter - office adjustments (net)	-	-	22159	-	-	-
9.2. Interest accrued	59582	69322	63386	63057	47968	47237
9.3. Tax paid	5800	3498	40326	49452	2023	1998

9.4. Stationery and Stamps	280	328	83	76	426	342
9.5. Others	246418	61110	66187	41607	179350	150288
Total Assets	3138137	3491408	4437496	5106049	2277638	2427068
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

		(Amount in Rs. lakh)	
As on March 31			
Items		Vijaya Bank	
		2002	2003
		(37)	(38)
1. Capital		33352	33352
		(2.1)	(1.7)
2. Reserves and Surplus		32951	47775
		(2.0)	(2.5)
2.1. Statutory Reserves		7756	12673
2.2. Capital Reserves		-	-
2.3. Share Premium		-	-
2.4. Investments Fluctuations Reserves		5776	13048
2.5. Revenue and other Reserves		7648	7019
2.6. Balance of Profit		11771	15036
3. Deposits		1468051	1701981
		(90.9)	(89.2)
Type-wise			
3A.1. Demand deposits		186607	196909
(i) From banks		6582	4995
(ii) From others		180025	191914
3A.2. Savings bank deposits		289462	351113
3A.3. Term deposits		991983	1153959
(i) From banks		7864	13872
(ii) From others		984118	1140087
Location-wise			
3B.1. Deposits of branches in India		1468051	1701981
3B.2. Deposits of branches outside India		-	-
4. Borrowings		8807	32082

	(0.5)	(1.7)
4.1. Borrowings in India	6394	25216
(i) From Reserve Bank of India	3262	-
(ii) From other banks	31	8
(iii) From other institutions and agencies	3101	25208
4.2. Borrowings outside India	2413	6866
Secured borrowing included in 4.	-	-
5. Other liabilities	71289	92747
	(4.4)	(4.9)
5.1. Bills Payable	30575	30763
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	4126	4224
5.4. Others (including provisions)	36588	57760
Total Liabilities	1614450	1907937
	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31	
	Vijaya Bank	
	2002	2003
	(37)	(38)
1. Cash in hand	9384	9752
	(0.6)	(0.5)
2. Balances with RBI	93234	98875
	(5.8)	(5.2)
3. Balances with banks in India	36187	38492
	(2.2)	(2.0)
4. Money at call and short notice	17000	10000
	(1.1)	(0.5)
5. Balances with banks outside India	9718	3229
	(0.6)	(0.2)
6. Investments	736073	886161
	(45.6)	(46.4)
6.1. Investments in India	736073	886161
(i) Government securities	556707	701232
(ii) Other approved securities	15423	14171
(iii) Shares	3148	3202
(iv) Debentures and Bonds	149483	144709
(v) Subsidiaries and/or joint ventures	1063	1063
(vi) Others	10249	21784
6.2. Investments outside India	-	-
(i) Government securities	-	-

(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	619666	789134
	(38.4)	(41.4)
Type-wise		
7A.1. Bills purchased and discounted	31902	36129
7A.2. Cash credits, overdrafts & loans	338634	400926
7A.3. Term loans	249130	352079
Security-wise		
7B.1. Secured by tangible assets	443962	655591
7B.2. Covered by Bank/ Government Guarantees	116193	84971
7B.3. Unsecured	59510	48572
Sector-wise		
7C. I. Advances in India	619666	789134
(i) Priority sectors	222307	283038
(ii) Public sectors	184210	145905
(iii) Banks	230	3453
(iv) Others	212919	356738
7C.II. Advances outside India	-	-
8. Fixed Assets	16552	15939
	(1.0)	(0.8)
8.1. Premises	12103	11264
8.2. Fixed assets under construction	-	-
8.2. Other Fixed assets	4450	4675
9. Other Assets	76635	56355
	(4.7)	(3.0)
9.1. Inter - office adjustments (net)	11823	5500
9.2. Interest accrued	32261	29035

9.3. Tax paid	2903	14043
9.4. Stationery and Stamps	81	59
9.5. Others	29567	7719
Total Assets	1614450	1907937
	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.