

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

Items	(Amount in Rs. lakh)					
	As on March 31					
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	10500	10500	10037	10597	1575	1575
	(2.7)	(2.4)	(2.1)	(1.7)	(0.7)	(0.6)
2. Reserves and Surplus	8634	10958	13333	17925	10728	12455
	(2.2)	(2.6)	(2.8)	(2.9)	(5.1)	(5.1)
2.1. Statutory Reserves	5800	6600	6739	8450	3449	4324
2.2. Capital Reserves	190	1591	27	2285	-	-
2.3. Share Premium	-	-	3785	3785	-	-
2.4. Investments Fluctuations Reserves	1152	1652	450	2130	774	1474
2.5. Revenue and other Reserves	101	101	2285	520	6402	6561
2.6. Balance of Profit	1391	1014	47	755	104	97
3. Deposits	335357	358960	395998	529924	182326	214910
	(86.4)	(83.7)	(82.4)	(86.5)	(86.5)	(88.1)
Type-wise						
3A.1. Demand deposits	41169	45988	75493	83220	14667	15338
(i) From banks	1154	1848	2009	1649	261	135
(ii) From others	40015	44140	73484	81571	14406	15203
3A.2. Savings bank deposits	49090	67674	94432	107914	27373	31610
3A.3. Term deposits	245098	245298	226073	338791	140286	167961
(i) From banks	40025	36855	7513	57756	5268	7823
(ii) From others	205073	208443	218561	281035	135018	160138

Location-wise

3B.1. Deposits of branches in India	335357	358960	395998	529924	159735	188980
3B.2. Deposits of branches outside India	-	-	-	-	22591	25930
4. Borrowings	5799	14228	2996	1721	7947	5565
	(1.5)	(3.3)	(0.6)	(0.3)	(3.8)	(2.3)
4.1. Borrowings in India	5465	12804	2934	1703	7407	5280
(i) From Reserve Bank of India	1832	-	-	-	700	375
(ii) From other banks	-	4700	17	45	6700	4900
(iii) From other institutions and agencies	3633	8104	2917	1658	7	5
4.2. Borrowings outside India	333	1425	63	18	540	285
Secured borrowing included in 4.	-	-	-	45	-	-
5. Other liabilities	27998	34026	57975	52786	8117	9524
	(7.2)	(7.9)	(12.1)	(8.6)	(3.9)	(3.9)
5.1. Bills Payable	5804	9330	4986	6137	1046	1394
5.2. Inter-office adjustments	2620	-	3422	1943	851	-967
5.3. Interest accrued	3055	2767	33406	24253	883	904
5.4. Others (including provisions)	16519	21929	16162	20452	5337	8193
Total Liabilities	388288	428673	480339	612952	210694	244029
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	(Amount in Rs. lakh)					
			As on March 31			
			Bank of Punjab		Bank of Rajasthan	
			Bharat Overseas Bank			
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	3146	4212	4402	6323	1448	1319
	(0.8)	(1.0)	(0.9)	(1.0)	(0.7)	(0.5)
2. Balances with RBI	20632	36384	30893	31542	8359	7977
	(5.3)	(8.5)	(6.4)	(5.1)	(4.0)	(3.3)
3. Balances with banks in India	23797	12038	27736	56756	21065	20371
	(6.1)	(2.8)	(5.8)	(9.3)	(10.0)	(8.3)
4. Money at call and short notice	-	-	7892	5475	-	1772
	-	-	(1.6)	(0.9)	-	(0.7)
5. Balances with banks outside India	2109	327	963	614	13357	4553
	(0.5)	(0.1)	(0.2)	(0.1)	(6.3)	(1.9)
6. Investments	137127	148491	188368	264255	66754	81196
	(35.3)	(34.6)	(39.2)	(43.1)	(31.7)	(33.3)
6.1. Investments in India	137127	148491	188368	264255	58271	72744
(i) Government securities	104965	110192	117732	188474	47264	57079
(ii) Other approved securities	-	-	20986	20271	2164	1794
(iii) Shares	3118	2036	980	1276	46	38
(iv) Debentures and Bonds	28945	15176	33639	37016	8121	12365
(v) Subsidiaries and/or joint ventures	-	-	447	35	-	-
(vi) Others	99	21088	14584	17183	676	1468
6.2. Investments outside India	-	-	-	-	8483	8452
(i) Government securities	-	-	-	-	8437	8415

(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	46	38
7. Advances	161148	179713	195596	222124	90056	115309
	(41.5)	(41.9)	(40.7)	(36.2)	(42.7)	(47.3)
Type-wise						
7A.1. Bills purchased and discounted	7122	10739	18006	22200	16563	16626
7A.2. Cash credits, overdrafts & loans	60957	63930	107597	104836	53811	66873
7A.3. Term loans	93069	105044	69994	95089	19682	31810
Security-wise						
7B.1. Secured by tangible assets	129189	138449	150842	166468	64990	96507
7B.2. Covered by Bank/ Government Guarantees	10760	21382	28057	30036	13656	4405
7B.3. Unsecured	21200	19881	16697	25620	11411	14397
Sector-wise						
7C. I. Advances in India	161148	179713	195596	222124	69793	93004
(i) Priority sectors	20846	28385	56044	49600	19164	26187
(ii) Public sectors	39006	44786	29303	25157	-	-
(iii) Banks	5007	5004	0	4	7663	1440
(iv) Others	96289	101538	110249	147364	42966	65378
7C.II. Advances outside India	-	-	-	-	20264	22305
8. Fixed Assets	18351	19089	6167	8004	2855	2950
	(4.7)	(4.5)	(1.3)	(1.3)	(1.4)	(1.2)
8.1. Premises	805	851	3705	4938	1988	354
8.2. Fixed assets under construction	3811	3045	88	-	-	1607
8.2. Other Fixed assets	13735	15193	2375	3066	867	988
9. Other Assets	21977	28420	18321	17858	6801	8581
	(5.7)	(6.6)	(3.8)	(2.9)	(3.2)	(3.5)
9.1. Inter - office adjustments (net)	-	-	-	-	-	-

9.2. Interest accrued	3661	4296	7144	9800	1956	2078
9.3. Tax paid	1630	2187	2433	1877	1753	2115
9.4. Stationery and Stamps	64	133	170	177	113	115
9.5. Others	16623	21803	8574	6005	2978	4273
Total Assets	388288	428673	480339	612952	210694	244029
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1055	1058	15247	15247	2400	2400
	(0.3)	(0.3)	(3.7)	(4.5)	(1.1)	(0.9)
2. Reserves and Surplus	9427	12944	2335	2335	11822	14077
	(2.7)	(3.4)	(0.6)	(0.7)	(5.3)	(5.4)
2.1. Statutory Reserves	3116	4471	2335	2335	7881	8874
2.2. Capital Reserves	1235	1286	-	-	276	287
2.3. Share Premium	1130	1136	-	-	2018	2018
2.4. Investments Fluctuations Reserves	1491	-	-	-	-	-
2.5. Revenue and other Reserves	2221	5753	-	-	1646	2896
2.6. Balance of Profit	234	299	-	-	1	2
3. Deposits	319137	350620	353499	283471	197371	231737
	(91.7)	(90.8)	(85.3)	(83.7)	(88.5)	(88.1)
Type-wise						
3A.1. Demand deposits	19623	18651	34083	29517	19800	21916
(i) From banks	8	184	4987	3548	36	27
(ii) From others	19615	18467	29096	25969	19764	21889
3A.2. Savings bank deposits	49953	59908	25857	30366	22169	26074
3A.3. Term deposits	249561	272061	293559	223588	155402	183748
(i) From banks	250	-	71878	37497	600	379
(ii) From others	249311	272061	221681	186091	154802	183369
Location-wise						
3B.1. Deposits of branches in India	319137	350620	353499	283471	197371	231737
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	1565	152	9191	6048	1047	1116
	(0.4)	(0.0)	(2.2)	(1.8)	(0.5)	(0.4)
4.1. Borrowings in India	1350	148	9171	5573	1047	1116
(i) From Reserve Bank of India	820	-	-	-	570	-
(ii) From other banks	-	1	7574	5544	-	-
(iii) From other institutions and agencies	530	147	1597	29	477	1116
4.2. Borrowings outside India	215	4	20	475	-	-
Secured borrowing included in 4.	-	1	-	900	-	166
5. Other liabilities	16682	21488	34353	31446	10364	13623
	(4.8)	(5.6)	(8.3)	(9.3)	(4.6)	(5.2)
5.1. Bills Payable	940	1002	5318	4706	3886	3674
5.2. Inter-office adjustments	2744	3628	-	-	-	815
5.3. Interest accrued	2036	2178	4625	3093	909	886
5.4. Others (including provisions)	10962	14681	24410	23647	5569	8249
Total Liabilities	347866	386262	414625	338547	223004	262954
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2785	2728	3432	4247	3569	3183
	(0.8)	(0.7)	(0.8)	(1.3)	(1.6)	(1.2)
2. Balances with RBI	17866	18612	27160	17737	10809	12184
	(5.1)	(4.8)	(6.6)	(5.2)	(4.8)	(4.6)
3. Balances with banks in India	44546	16927	29905	25267	3713	2301
	(12.8)	(4.4)	(7.2)	(7.5)	(1.7)	(0.9)
4. Money at call and short notice	-	-	1369	1121	-	-
	-	-	(0.3)	(0.3)	-	-
5. Balances with banks outside India	8874	876	-	475	1418	101
	(2.6)	(0.2)	-	(0.1)	(0.6)	(0.0)
6. Investments	135733	180930	122722	99925	91120	109920
	(39.0)	(46.8)	(29.6)	(29.5)	(40.9)	(41.8)
6.1. Investments in India	135733	180930	122722	99925	91120	109920
(i) Government securities	105576	153236	100079	89372	79402	97889
(ii) Other approved securities	4822	4298	25	25	2883	2347
(iii) Shares	474	390	17582	2768	466	438
(iv) Debentures and Bonds	21146	18404	4728	7454	8369	9246
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	3715	4603	308	306	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-

(iii) Others	-	-	-	-	-	-
7. Advances	121093	147070	162597	131372	101105	121447
	(34.8)	(38.1)	(39.2)	(38.8)	(45.3)	(46.2)
Type-wise						
7A.1. Bills purchased and discounted	7533	11219	19690	8472	6778	7150
7A.2. Cash credits, overdrafts & loans	56204	70648	47202	36527	65109	78872
7A.3. Term loans	57356	65203	95705	86373	29218	35426
Security-wise						
7B.1. Secured by tangible assets	113714	140122	130098	110772	88468	115155
7B.2. Covered by Bank/ Government Guarantees	759	657	8731	4728	7858	65
7B.3. Unsecured	6620	6291	23768	15872	4779	6227
Sector-wise						
7C. I. Advances in India	121093	147070	162597	131372	101105	121447
(i) Priority sectors	30883	30599	31135	31151	34067	47273
(ii) Public sectors	221	6286	7400	-	-	-
(iii) Banks	-	-	3607	628	-	-
(iv) Others	89989	110185	120455	99593	67038	74174
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	2462	2522	32199	23034	1706	1667
	(0.7)	(0.7)	(7.8)	(6.8)	(0.8)	(0.6)
8.1. Premises	1491	1581	5140	5003	974	939
8.2. Fixed assets under construction	224	-	10103	-	-	-
8.2. Other Fixed assets	747	941	16956	18031	732	728
9. Other Assets	14506	16597	35241	35369	9564	12152
	(4.2)	(4.3)	(8.5)	(10.4)	(4.3)	(4.6)
9.1. Inter - office adjustments (net)	-	-	-	-	79	-
9.2. Interest accrued	7878	8146	7420	4584	3181	3539

9.3. Tax paid	3392	4477	5985	7916	4321	6893
9.4. Stationery and Stamps	108	106	32	26	25	37
9.5. Others	3128	3868	21804	22843	1958	1683
Total Assets	347865	386262	414625	338547	223004	262954
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2002	2003	2002	2003	2002	2003
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	2297	2815	4122	3206	2172	2172
	(0.5)	(0.6)	(2.2)	(1.5)	(0.2)	(0.2)
2. Reserves and Surplus	30141	21820	7116	8832	42707	50775
	(7.2)	(4.9)	(3.8)	(4.2)	(4.2)	(4.2)
2.1. Statutory Reserves	6780	7645	1923	2374	17756	20908
2.2. Capital Reserves	3991	2638	615	666	2680	5449
2.3. Share Premium	4692	6245	2917	3832	14897	14898
2.4. Investments Fluctuations Reserves	30	1055	200	900	7121	9203
2.5. Revenue and other Reserves	14625	4193	1460	1059	10	87
2.6. Balance of Profit	23	44	1	1	243	231
3. Deposits	369176	365709	165724	183789	886531	1094742
	(88.1)	(82.9)	(87.8)	(87.3)	(87.4)	(89.7)
Type-wise						
3A.1. Demand deposits	27401	27247	12407	19603	67351	58771
(i) From banks	238	141	94	223	15880	7520
(ii) From others	27162	27106	12313	19380	51472	51252
3A.2. Savings bank deposits	29540	34857	21732	25244	134195	172722
3A.3. Term deposits	312235	303606	131585	138942	684984	863249
(i) From banks	85993	78056	1675	1870	23487	29747
(ii) From others	226243	225550	129910	137072	661497	833501
Location-wise						
3B.1. Deposits of branches in India	369176	365709	165724	183789	886531	1094742
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	2925	29992	1809	3790	37411	8468
	(0.7)	(6.8)	(1.0)	(1.8)	(3.7)	(0.7)
4.1. Borrowings in India	2144	25244	1525	3355	36709	8468
(i) From Reserve Bank of India	2136	-	330	250	3762	-
(ii) From other banks	-	5238	1000	3000	12000	-
(iii) From other institutions and agencies	8	20006	195	105	20947	8468
4.2. Borrowings outside India	781	4748	284	436	702	-
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	14337	20824	9983	11009	45641	64007
	(3.4)	(4.7)	(5.3)	(5.2)	(4.5)	(5.2)
5.1. Bills Payable	2180	1822	1712	2795	6609	3708
5.2. Inter-office adjustments	419	-	601	611	8048	12104
5.3. Interest accrued	3301	2528	1517	1449	1704	1900
5.4. Others (including provisions)	8437	16474	6153	6154	29281	46295
Total Liabilities	418876	441161	188754	210626	1014461	1220163
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2002	2003	2002	2003	2002	2003
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	1648	2589	2738	3507	7601	8700
	(0.4)	(0.6)	(1.5)	(1.7)	(0.7)	(0.7)
2. Balances with RBI	24889	21721	7376	9295	38355	52204
	(5.9)	(4.9)	(3.9)	(4.4)	(3.8)	(4.3)
3. Balances with banks in India	10387	12504	7084	9222	21923	18757
	(2.5)	(2.8)	(3.8)	(4.4)	(2.2)	(1.5)
4. Money at call and short notice	10500	-	-	-	-	7000
	(2.5)	-	-	-	-	(0.6)
5. Balances with banks outside India	1220	3573	932	492	-	4125
	(0.3)	(0.8)	(0.5)	(0.2)	-	(0.3)
6. Investments	120820	122376	65131	67506	375583	455168
	(28.8)	(27.7)	(34.5)	(32.1)	(37.0)	(37.3)
6.1. Investments in India	120820	122376	65131	67506	375583	455168
(i) Government securities	88052	101608	46645	51760	262532	345630
(ii) Other approved securities	3916	2510	851	689	5534	5076
(iii) Shares	831	2048	847	434	8174	8261
(iv) Debentures and Bonds	21045	8210	14773	14216	99139	92622
(v) Subsidiaries and/or joint ventures	6976	-	-	-	50	50
(vi) Others	-	8000	2015	409	154	3529
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-

(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	225925	248837	91771	108049	518911	621752
	(53.9)	(56.4)	(48.6)	(51.3)	(51.2)	(51.0)
Type-wise						
7A.1. Bills purchased and discounted	24421	35328	13112	12655	86037	96310
7A.2. Cash credits, overdrafts & loans	102303	80634	50043	57545	262351	284240
7A.3. Term loans	99201	132875	28616	37849	170523	241202
Security-wise						
7B.1. Secured by tangible assets	155196	214636	78823	88226	416838	498803
7B.2. Covered by Bank/ Government Guarantees	8452	9074	-	3915	70923	73182
7B.3. Unsecured	62277	25127	12948	15908	31151	49767
Sector-wise						
7C. I. Advances in India	225925	248837	91771	108049	518911	621752
(i) Priority sectors	76835	79128	26527	27062	165656	195222
(ii) Public sectors	37848	7429	-	10700	30285	22569
(iii) Banks	8072	30	-	-	521	-
(iv) Others	103169	162251	65244	70287	322449	403961
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	13383	13119	2782	2797	13287	16219
	(3.2)	(3.0)	(1.5)	(1.3)	(1.3)	(1.3)
8.1. Premises	5836	6723	1619	1607	7767	10409
8.2. Fixed assets under construction	4411	-	-	-	1536	-
8.2. Other Fixed assets	3135	6395	1163	1190	3984	5810
9. Other Assets	10105	16442	10940	9758	38802	36239
	(2.4)	(3.7)	(5.8)	(4.6)	(3.8)	(3.0)
9.1. Inter - office adjustments (net)	-	53	-	-	-	-

9.2. Interest accrued	3699	3239	3228	2691	18384	18676
9.3. Tax paid	4074	5722	1247	1690	13680	12457
9.4. Stationery and Stamps	47	50	230	24	217	203
9.5. Others	2286	7379	6235	5353	6521	4903
Total Assets	418876	441161	188754	210626	1014461	1220163
	(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.