

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2003 (13)	2004 (14)	2003 (15)	2004 (16)	2003 (17)	2004 (18)
1. Capital	112414 (2.0)	112414 (1.8)	14344 (0.5)	14344 (0.5)	20682 (1.0)	20682 (0.9)
2. Reserves and Surplus	129982 (2.3)	185039 (2.9)	222677 (8.5)	262522 (9.0)	79161 (3.9)	84840 (3.8)
2.1. Statutory Reserves	19211	34664	53181	65843	18629	25544
2.2. Capital Reserves	0	0	3	2493	923	923
2.3. Share Premium	0	0	70195	70196	12001	12001
2.4. Investments Fluctuations Reserves	25039	58704	23145	123990	0	34138
2.5. Revenue and other Reserves	85732	84729	76153	0	47608	12234
2.6. Balance of Profit	0	6942	0	0	0	0
3. Deposits	5116512 (89.6)	5590860 (88.3)	2172457 (82.7)	2319093 (79.5)	1649126 (81.8)	1834918 (82.8)
Type-wise						
3A.1. Demand deposits	549861	619552	292244	355933	169935	194088
(i) From banks	26798	22155	3867	2166	4394	5722
(ii) From others	523063	597397	288377	353767	165541	188366
3A.2. Savings bank deposits	1540510	1799570	327550	432381	485415	568048
3A.3. Term deposits	3026141	3171738	1552663	1530779	993776	1072782
(i) From banks	246974	218696	2096	2702	50283	59193
(ii) From others	2779167	2953042	1550567	1528077	943493	1013589
Location-Wise						
3B.1. Deposits of branches in India	5116512	5590860	2172457	2319093	1649126	1834918
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	14699 (0.3)	10796 (0.2)	80335 (3.1)	93413 (3.2)	22821 (1.1)	30837 (1.4)
4.1. Borrowings in India	14699	10796	70395	4837	13212	9255
(i) From Reserve Bank of India	0	0	2471	0	0	0
(ii) From other banks	604	688	17021	730	0	0
(iii) From other institutions and agencies	14095	10108	50903	4107	13212	9255
4.2. Borrowings outside India	0	0	9940	88576	9609	21582
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	336907 (5.9)	435426 (6.9)	137385 (5.2)	225998 (7.8)	244406 (12.1)	244748 (11)
5.1. Bills Payable	80707	81912	71006	112975	26058	17726
5.2. Inter-office adjustments	20546	60969	0	0	106394	2275
5.3. Interest accrued	18370	18839	4745	5405	0	99739
5.4. Others (including provisions)	217284	273706	61634	107618	111954	125008
Total Liabilities	5710514 (100)	6334535 (100)	2627198 (100)	2915370 (100)	2016196 (100)	2216025 (100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

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Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2003 (13)	2004 (14)	2003 (15)	2004 (16)	2003 (17)	2004 (18)
1 Cash in hand	51847 (0.9)	46347 (0.7)	15388 (0.6)	24509 (0.8)	13426 (0.7)	15131 (0.7)
2. Balances with RBI	317255 (5.6)	296508 (4.7)	113006 (4.3)	144929 (5.0)	98057 (4.9)	108216 (4.9)
3. Balances with banks in india	63874 (1.1)	128200 (2.0)	70765 (2.7)	73612 (2.5)	22552 (1.1)	15958 (0.7)
4. Money at call and short notice	0 0	23500 (0.4)	0 0	0 0	0 0	0 0
5. Balances with banks outside India	17643 (0.3)	13651 (0.2)	43745 (1.7)	40571 (1.4)	11154 (0.6)	5814 (0.3)
6. Investments	2604536 (45.6)	3140513 (49.6)	1066990 (40.6)	1068504 (36.7)	850037 (42.2)	973642 (43.9)
6.1. Investments in India	2604470	3140447	1066984	1068498	850037	973642
(i) Government securities	1907199	2455184	834576	867067	597874	760117
(ii) Other approved securities	93786	92058	18800	18121	31547	29792
(iii) Shares	18190	20308	5423	5867	14506	11341
(iv) Debentures and Bonds	557960	545070	178834	153960	179989	150250
(v) Subsidiaries and/or joint ventures	9158	9158	0	0	2172	2172
(vi) Others	18177	18669	29351	23483	23949	19970
6.2. Investments outside India	66	66	6	6	0	0
(i) Government securities	0	66	6	6	0	0
(ii) Subsidiaries and/or joint ventures	66	0	0	0	0	0
(iii) Others	0	0	0	0	0	0
7. Advances	2315922 (40.6)	2280411 (36)	1202917 (45.8)	1388972 (47.6)	843561 (41.8)	941179 (42.5)
Type-wise						
7A.1. Bills purchased and discounted	104310	84382	81113	109794	66769	68702
7A.2. Cash credits, overdrafts & loans	1233500	1110490	604107	602755	405806	369919
7A.3. Term loans	978112	1085539	517697	676423	370986	502558
Security-wise						
7B.1. Secured by tangible assets	2028439	2103933	989512	1154918	734207	818757
7B.2. Covered by Bank/Govt. Guarantees	63653	91119	39178	52974	46080	52680
7B.3. Unsecured	223830	85359	174228	181081	63273	69741
Sector-wise						
7C.I. Advances in India	2315922	2280411	1202917	1388972	843560	941178
(i) Priority sectors	967105	992532	397043	497942	316656	381537
(ii) Public sectors	444439	364665	209518	112334	140757	149680
(iii) Banks	13657	1230	23221	23005	0	0
(iv) others	890721	921984	573135	755691	386147	409961
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	75233 (1.3)	77655 (1.2)	23294 (0.9)	24939 (0.9)	29613 (1.5)	29447 (1.3)
8.1. Premises	60684	59293	7106	7286	20690	19406

8.2. Fixed assets under construction	0	0	0	0	792	2492
8.3. Other Fixed assets	14549	18362	16188	17653	8131	7549
9. Other Assets	264208	327750	91091	149334	147796	126638
	(4.6)	(5.2)	(3.5)	(5.1)	(7.3)	(5.7)
9.1 Inter - office adjustments (net)	0	0	13920	32420	1261	0
9.2 Interest accrued	77864	80477	32307	31360	27452	25431
9.3 Tax paid	45761	44366	25238	49722	59432	65095
9.4 Stationery and Stamps	920	1015	144	248	477	343
9.5 Others	139663	201892	19482	35584	59174	35769
Total Assets	5710518	6334535	2627196	2915370	2016196	2216025
	(100)	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2003 (19)	2004 (20)	2003 (21)	2004 (22)	2003 (23)	2004 (24)
1. Capital	457396	457396	44480	54480	19254	19254
	(12.9)	(11.7)	(1.1)	(1.2)	(0.6)	(0.5)
2. Reserves and Surplus	55619	96388	101481	153628	191680	248426
	(1.6)	(2.5)	(2.5)	(3.2)	(5.6)	(6.1)
2.1. Statutory Reserves	10741	21741	29845	42744	77200	94400
2.2. Capital Reserves	23800	23280	24809	15072	2733	2733
2.3. Share Premium	0	0	0	14000	32270	32270
2.4. Investments Fluctuations Reserves	14000	44289	25615	48114	24050	62550
2.5. Revenue and other Reserves	7078	7078	21212	33698	55400	56400
2.6. Balance of Profit	0	0	0	0	27	73
3. Deposits	2701593	3044440	3669860	4148259	2980910	3567350
	(76.4)	(77.8)	(89.2)	(87.7)	(87.7)	(87)
Type-wise						
3A.1. Demand deposits	213064	234095	363638	418536	274443	311342
(i) From banks	3574	6792	9057	5017	4187	3557
(ii) From others	209490	227303	354581	413519	270256	307785
3A.2. Savings bank deposits	657271	786838	816275	1007161	576246	707355
3A.3. Term deposits	1831258	2023507	2489947	2722562	2130221	2548653
(i) From banks	47940	49719	23972	21685	94548	29951
(ii) From others	1783318	1973788	2465975	2700877	2035673	2518702
Location-Wise						
3B.1. Deposits of branches in India	2631248	3044440	3669859	4037823	2980909	3567350
3B.2. Deposits of branches outside India	70345	0	0	110435	0	0
4. Borrowings	44921	29891	35597	72948	76602	70050
	(1.3)	(0.8)	(0.9)	(1.5)	(2.3)	(1.7)
4.1. Borrowings in India	26969	17304	31407	37076	59802	12718
(i) From Reserve Bank of India	0	0	0	4526	0	0
(ii) From other banks	2193	5871	0	0	3	40
(iii) From other institutions and agencies	24776	11433	31407	32550	59799	12678
4.2. Borrowings outside India	17952	12587	4190	35872	16800	57332
Secured borrowings included in 4.	0	0	20208	25131	0	0

5. Other liabilities	277994	287293	264057	302888	130319	195577
	(7.9)	(7.3)	(6.4)	(6.4)	(3.8)	(4.8)
5.1. Bills Payable	26528	29897	72393	72487	15912	20693
5.2. Inter-office adjustments	100887	55299	31698	42565	13155	17151
5.3. Interest accrued	12942	14093	14604	17659	8927	8506
5.4. Others (including provisions)	137637	188004	145362	170177	92325	149227
Total Liabilities	3537523	3915408	4115475	4732203	3398765	4100657
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

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NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2003	2004	2003	2004	2003	2004
	(19)	(20)	(21)	(22)	(23)	(24)
1 Cash in hand	8681	7929	30984	23735	21030	20969
	(0.2)	(0.2)	(0.8)	(0.5)	(0.6)	(0.5)
2. Balances with RBI	181711	276446	237810	409487	168560	242382
	(5.1)	(7.1)	(5.8)	(8.7)	(5.0)	(5.9)
3. Balances with banks in india	58874	12911	18860	34777	56843	87517
	(1.7)	(0.3)	(0.5)	(0.7)	(1.7)	(2.1)
4. Money at call and short notice	20000	206	30671	768	264	0
	(0.6)	(0.0)	(0.7)	(0.0)	(0.0)	0
5. Balances with banks outside India	15531	16966	41090	55743	5725	9168
	(0.4)	(0.4)	(1.0)	(1.2)	(0.2)	(0.2)
6. Investments	1483902	1669621	1860299	2017165	1478054	1679411
	(41.9)	(42.6)	(45.2)	(42.6)	(43.5)	(41)
6.1. Investments in India	1461403	1654860	1816600	1977141	1478054	1679411
(i) Government securities	1232726	1382620	1551185	1685969	1014074	1245125
(ii) Other approved securities	59982	58413	40181	37465	49063	45903
(iii) Shares	6827	5383	13235	16395	13346	12439
(iv) Debentures and Bonds	150652	163583	195454	229145	373241	354585
(v) Subsidiaries and/or joint ventures	360	378	0	0	0	0
(vi) Others	10856	44483	16545	8167	28330	21359
6.2. Investments outside India	22499	14761	43699	40024	0	0
(i) Government securities	13921	11257	17972	17625	0	0
(ii) Subsidiaries and/or joint ventures	65	0	23087	0	0	0
(iii) Others	8513	3504	2640	22399	0	0
7. Advances	1227498	1412609	1744700	2029486	1567724	1968076
	(34.7)	(36.1)	(42.4)	(42.9)	(46.1)	(48)
Type-wise						
7A.1. Bills purchased and discounted	42577	47301	132063	148204	90534	86871
7A.2. Cash credits, overdrafts & loans	775428	772349	1002117	1004397	773946	813451
7A.3. Term loans	409493	592959	610520	876885	703244	1067754
Security-wise						
7B.1. Secured by tangible assets	884742	1053396	1416456	1694973	1208861	1494247
7B.2. Covered by Bank/Govt. Guarantees	188993	179221	175410	166157	192882	156306

7B.3. Unsecured	153764	179991	152834	168357	165981	317522
Sector-wise						
7C.I. Advances in India	1093834	1304185	1606812	1878959	1567723	1968076
(i) Priority sectors	405087	539655	584804	794102	602833	748826
(ii) Public sectors	241692	277442	327073	292144	147085	324111
(iii) Banks	430	604	875	0	341	124
(iv) others	446625	486484	694060	792713	817464	895015
7C.II. Advances outside India	133665	108424	137890	150529	0	0
8. Fixed Assets	42385	43435	29252	40403	14529	16178
	(1.2)	(1.1)	(0.7)	(0.9)	(0.4)	(0.4)
8.1. Premises	32277	31526	21992	31959	6045	6368
8.2. Fixed assets under construction	645	881	235	371	147	0
8.3. Other Fixed assets	9463	11028	7025	8073	8337	9810
9. Other Assets	498939	475284	121805	120640	86035	76954
	(14.1)	(12.1)	(3.0)	(2.5)	(2.5)	(1.9)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	44389	40636	58228	57912	50184	52129
9.3 Tax paid	14054	14182	6485	9031	19730	9498
9.4 Stationery and Stamps	827	830	485	470	70	80
9.5 Others	439669	419636	56607	53227	16051	15247
Total Assets	3537521	3915407	4115471	4732204	3398764	4100655
	(100)	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2003	2004	2003	2004	2003	2004
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	24306	24306	26530	26530	47195	47195
	(1.7)	(1.6)	(0.3)	(0.3)	(1.4)	(1.0)
2. Reserves and Surplus	21438	22354	376769	474653	110764	143331
	(1.5)	(1.5)	(4.4)	(4.6)	(3.2)	(3.0)
2.1. Statutory Reserves	5044	5344	91387	119104	31703	42556
2.2. Capital Reserves	4670	4670	38524	37908	1576	1576
2.3. Share Premium	0	0	11143	11143	0	0
2.4. Investments Fluctuations Reserves	4402	0	50013	96498	21323	41890
2.5. Revenue and other Reserves	4189	9895	185702	210000	52749	55966
2.6. Balance of Profit	3133	2445	0	0	3413	1343
3. Deposits	1322362	1364203	7581351	8791640	3066054	4258482
	(91.3)	(90.9)	(87.9)	(85.9)	(89)	(90.2)
Type-wise						
3A.1. Demand deposits	96001	123307	988829	990039	343609	405224
(i) From banks	2704	3029	16602	14318	14596	13583
(ii) From others	93297	120278	972227	975721	329013	391641
3A.2. Savings bank deposits	384547	443028	2564790	3042261	864275	1038573
3A.3. Term deposits	841814	797868	4027732	4759340	1858170	2814685
(i) From banks	39810	18588	48478	71782	154520	264100
(ii) From others	802004	779280	3979254	4687558	1703650	2550585
Location-Wise						

3B.1. Deposits of branches in India	1322362	1364203	7581350	8791640	2911825	4025199
3B.2. Deposits of branches outside India	0	0	0	0	154229	233283
4. Borrowings	2476	1007	66216	128905	7877	22245
	(0.2)	(0.1)	(0.8)	(1.3)	(0.2)	(0.5)
4.1. Borrowings in India	2476	1007	56089	62599	3077	2531
(i) From Reserve Bank of India	0	0	0	434	0	0
(ii) From other banks	832	877	18421	57249	1613	1043
(iii) From other institutions and agencies	1644	130	37668	4916	1464	1488
4.2. Borrowings outside India	0	0	10127	66306	4800	19714
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	78508	89271	571315	811447	211653	251064
	(5.4)	(5.9)	(6.6)	(7.9)	(6.1)	(5.3)
5.1. Bills Payable	16971	17946	94818	139562	48717	80590
5.2. Inter-office adjustments	0	3400	3419	37368	1366	0
5.3. Interest accrued	4693	4623	49328	46172	17385	20099
5.4. Others (including provisions)	56844	63302	423750	588345	144185	150375
Total Liabilities	1449090	1501141	8622181	10233175	3443543	4722317
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

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NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)
1 Cash in hand	6295	7913	62882	69921	14759	15292
	(0.4)	(0.5)	(0.7)	(0.7)	(0.4)	(0.3)
2. Balances with RBI	84103	98804	593971	604307	150239	435427
	(5.8)	(6.6)	(6.9)	(5.9)	(4.4)	(9.2)
3. Balances with banks in india	38609	22500	135478	128163	44237	53151
	(2.7)	(1.5)	(1.6)	(1.3)	(1.3)	(1.1)
4. Money at call and short notice	5000	0	7642	69704	40000	39500
	(0.3)	0	(0.1)	(0.7)	(1.2)	(0.8)
5. Balances with banks outside India	18745	23432	7746	9957	2666	114380
	(1.3)	(1.6)	(0.1)	(0.1)	(0.1)	(2.4)
6. Investments	623748	677659	3403004	4212547	1382324	1791660
	(43)	(45.1)	(39.5)	(41.2)	(40.1)	(37.9)
6.1. Investments in India	623748	677659	3402066	4211612	1365218	1771628
(i) Government securities	420173	496587	2533775	3306875	1188726	1598380
(ii) Other approved securities	58591	56914	240894	234325	34160	27915
(iii) Shares	4193	2902	27013	26666	11607	8755
(iv) Debentures and Bonds	119786	100643	545842	576628	101870	91998
(v) Subsidiaries and/or joint ventures	65	65	21977	20595	3335	3335
(vi) Others	20940	20548	32565	46523	25520	41245
6.2. Investments outside India	0	0	938	935	17106	20032
(i) Government securities	0	0	627	627	0	0
(ii) Subsidiaries and/or joint ventures	0	0	311	308	0	0

(iii) Others	0	0	0	0	17106	20032
7. Advances	589209	603002	4022812	4722473	1630535	2064693
	(40.7)	(40.2)	(46.7)	(46.1)	(47.4)	(43.7)
Type-wise						
7A.1. Bills purchased and discounted	29924	24695	287868	280333	58387	82141
7A.2. Cash credits, overdrafts & loans	323262	328705	2090113	2181239	855685	1112055
7A.3. Term loans	236023	249602	1644831	2260901	716463	870497
Security-wise						
7B.1. Secured by tangible assets	498080	536068	3671394	4212288	1118747	1367807
7B.2. Covered by Bank/Govt. Guarantees	73466	47908	66228	36435	136716	159670
7B.3. Unsecured	17663	19026	285191	473749	375072	537215
Sector-wise						
7C.I. Advances in India	589209	603001	4022811	4722473	1391296	1734748
(i) Priority sectors	263805	284505	1603363	2073452	504151	672539
(ii) Public sectors	84635	76963	686018	651870	256439	278592
(iii) Banks	215	782	23737	20544	30018	20638
(iv) others	240554	240751	1709693	1976607	600688	762979
7C.II. Advances outside India	0	0	0	0	239238	329944
8. Fixed Assets	6842	6328	88470	89985	34319	36371
	(0.5)	(0.4)	(1.0)	(0.9)	(1.0)	(0.8)
8.1. Premises	4192	3943	54910	55220	25598	26463
8.2. Fixed assets under construction	0	0	0	0	584	480
8.3. Other Fixed assets	2650	2385	33560	34765	8137	9428
9. Other Assets	76540	61501	300176	326117	144464	171848
	(5.3)	(4.1)	(3.5)	(3.2)	(4.2)	(3.6)
9.1 Inter - office adjustments (net)	5740	0	106789	0	0	26735
9.2 Interest accrued	22553	20663	6803	115647	42401	42710
9.3 Tax paid	15953	18715	22732	62487	2553	1068
9.4 Stationery and Stamps	282	271	704	613	727	727
9.5 Others	32012	21852	163148	147370	98783	100608
Total Assets	1449091	1501139	8622181	10233174	3443543	4722322
	(100)	(100)	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	UCO Bank		Union Bank of India		United Bank of India	
	2003 (31)	2004 (32)	2003 (33)	2004 (34)	2003 (35)	2004 (36)
1. Capital	59936	79936	46012	46012	181087	181087
	(1.7)	(1.8)	(0.9)	(0.8)	(7.5)	(7.0)
2. Reserves and Surplus	60629	98369	210672	262703	15087	14854
	(1.7)	(2.2)	(4.1)	(4.5)	(0.6)	(0.6)
2.1. Statutory Reserves	12515	23400	82455	103900	1087	1087
2.2. Capital Reserves	34016	4674	887	1202	14000	13767
2.3. Share Premium	0	4000	9791	9791	0	0
2.4. Investments Fluctuations Reserves	12661	32961	31400	54000	0	0
2.5. Revenue and other Reserves	543	29722	82073	86066	0	0
2.6. Balance of Profit	894	3612	4066	7744	0	0
3. Deposits	3134338	3924426	4474862	5055894	2103129	2275821

	(89.8)	(89.6)	(87.6)	(86.7)	(86.7)	(88.1)
Type-wise						
3A.1. Demand deposits	308368	342723	503624	500390	198108	217378
(i) From banks	15932	17483	13644	14904	14780	14682
(ii) From others	292436	325240	489980	485486	183328	202696
3A.2. Savings bank deposits	789129	928940	1117167	1308429	700284	802924
3A.3. Term deposits	2036841	2652763	2854071	3247075	1204737	1255519
(i) From banks	143158	173422	76447	78054	85811	79214
(ii) From others	1893683	2479341	2777624	3169021	1118926	1176305
Location-Wise						
3B.1. Deposits of branches in India	2974115	3746773	4474862	5055893	2103129	2275821
3B.2. Deposits of branches outside India	160224	177653	0	0	0	0
4. Borrowings	40721	38637	44208	93424	5772	2948
	(1.2)	(0.9)	(0.9)	(1.6)	(0.2)	(0.1)
4.1. Borrowings in India	24634	16469	39815	3386	5168	2948
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	1176	127	38101	1989	63	72
(iii) From other institutions and agencies	23458	16342	1714	1397	5105	2876
4.2. Borrowings outside India	16087	22168	4393	90038	604	0
Secured borrowings included in 4.	23458	21154	1714	1397	0	0
5. Other liabilities	195783	238413	330297	373636	121994	109546
	(5.6)	(5.4)	(6.5)	(6.4)	(5.0)	(4.2)
5.1. Bills Payable	26843	25592	56841	70584	37818	33673
5.2. Inter-office adjustments	35745	37346	10866	19610	22949	7182
5.3. Interest accrued	23294	23042	20723	20411	23848	25297
5.4. Others (including provisions)	109901	152433	241867	263031	37379	43394
Total Liabilities	3491407	4379781	5106051	5831669	2427069	2584256
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31		Union Bank of India		United Bank of India	
	UCO Bank		2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004
	(31)	(32)	(33)	(34)	(35)	(36)
1 Cash in hand	24990	25597	16283	15255	13538	13858
	(0.7)	(0.6)	(0.3)	(0.3)	(0.6)	(0.5)
2. Balances with RBI	188391	208607	208441	224748	156499	92309
	(5.4)	(4.8)	(4.1)	(3.9)	(6.4)	(3.6)
3. Balances with banks in india	72543	136240	133771	89533	35393	30048
	(2.1)	(3.1)	(2.6)	(1.5)	(1.5)	(1.2)
4. Money at call and short notice	5159	34432	0	34500	3714	75797
	(0.1)	(0.8)	0	(0.6)	(0.2)	(2.9)
5. Balances with banks outside India	22660	13891	31468	20756	214	0
	(0.6)	(0.3)	(0.6)	(0.4)	(0.0)	0
6. Investments	1413750	1761148	1937079	2244203	1263937	1391614

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003
AND 2004 NATIONALISED BANKS**

Items	(Amount in Rs. lakh)	
	As on March 31 Vijaya Bank	
	2003	2004
	(37)	(38)
1. Capital	33352	43352
	(1.7)	(1.8)
2. Reserves and Surplus	47774	90201
	(2.5)	(3.7)
2.1. Statutory Reserves	12672	22959
2.2. Capital Reserves	0	0
2.3. Share Premium	0	14000
2.4. Investments Fluctuations Reserves	13048	32244
2.5. Revenue and other Reserves	7018	10540
2.6. Balance of Profit	15036	10458
3. Deposits	1701981	2101506
	(89.2)	(87.3)
Type-wise		
3A.1. Demand deposits	196909	202886
(i) From banks	4995	5124
(ii) From others	191914	197762
3A.2. Savings bank deposits	351113	444731
3A.3. Term deposits	1153959	1453889
(i) From banks	13872	13679
(ii) From others	1140087	1440210
Location-Wise		
3B.1. Deposits of branches in India	1701981	2101505
3B.2. Deposits of branches outside India	0	0
4. Borrowings	32082	33665
	(1.7)	(1.4)
4.1. Borrowings in India	25216	7959
(i) From Reserve Bank of India	0	0
(ii) From other banks	8	360
(iii) From other institutions and agencies	25208	7599
4.2. Borrowings outside India	6866	25706
Secured borrowings included in 4.	0	346
5. Other liabilities	92747	138379
	(4.9)	(5.7)
5.1. Bills Payable	30763	51610
5.2. Inter-office adjustments	0	0
5.3. Interest accrued	4224	7849
5.4. Others (including provisions)	57760	78920
Total Liabilities	1907936	2407103
	(100)	(100)

Note : Figures in brackets indicate percent share in total .

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL
BANKS : 2003 AND 2004
NATIONALISED BANKS**

Items	(Amount in Rs. lakh)	
	As on March 31 Vijaya Bank	
	2003	2004
	(37)	(38)
1 Cash in hand	9752	10302
	(0.5)	(0.4)
2. Balances with RBI	98875	77255
	(5.2)	(3.2)
3. Balances with banks in india	38492	20157
	(2.0)	(0.8)
4. Money at call and short notice	10000	0
	(0.5)	0
5. Balances with banks outside India	3229	4141
	(0.2)	(0.2)
6. Investments	886161	1083699
	(46.4)	(45)
6.1. Investments in India	886161	1083699
(i) Government securities	701232	896157
(ii) Other approved securities	14171	12642
(iii) Shares	3202	4965
(iv) Debentures and Bonds	144709	128069
(v) Subsidiaries and/or joint ventures	1063	1295
(vi) Others	21784	40571
6.2. Investments outside India	0	0
(i) Government securities	0	0
(ii) Subsidiaries and/or joint ventures	0	0
(iii) Others	0	0
7. Advances	789134	1104530
	(41.4)	(45.9)
Type-wise		
7A.1. Bills purchased and discounted	36129	41522
7A.2. Cash credits, overdrafts & loans	400926	493757
7A.3. Term loans	352079	569251
Security-wise		
7B.1. Secured by tangible assets	655591	797704
7B.2. Covered by Bank/Govt. Guarantees	84971	118176
7B.3. Unsecured	48572	188651
Sector-wise		
7C.I. Advances in India	789134	1104531
(i) Priority sectors	283038	444866
(ii) Public sectors	145905	140168
(iii) Banks	3453	4528
(iv) others	356738	514969
7C.II. Advances outside India	0	0
8. Fixed Assets	15938	19126
	(0.8)	(0.8)
8.1. Premises	11263	11978

8.2. Fixed assets under construction	0	0
8.3. Other Fixed assets	4675	7148
9. Other Assets	56356	87888
	(3.0)	(3.7)
9.1 Inter - office adjustments (net)	5500	33511
9.2 Interest accrued	29035	26170
9.3 Tax paid	14043	17410
9.4 Stationery and Stamps	59	74
9.5 Others	7719	10723
Total Assets	1907937	2407098
	(100)	(100)