

**Table 48: Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 2 of 30)
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	77870	24670	42632	59132	57700	25434	58247	59673	74869	74869
	(6.3)	(1.9)	(6.0)	(7.2)	(1.7)	(0.7)	(1.8)	(1.6)	(9.6)	(8.5)
2. Reserves and Surplus	19946	37670	5520	5524	115352	173335	67805	134221	5955	5735
	(1.6)	(2.9)	(0.8)	(0.7)	(3.4)	(4.6)	(2.0)	(3.5)	(0.8)	(0.7)
2.1. Statutory Reserves	6316	7876	5520	5520	17700	24615	28200	54500	1375	1375
2.2. Capital Reserves	11420	26968	-	4	51757	50275	26322	25006	12	20
2.3. Share Premium	-	-	-	-	-	42912	-	39819	-	-
2.4. Revenue and other Reserves	2210	2210	-	-	45896	55533	13283	14896	4568	4340
2.5. Balance of Profit	-	616	-	-	-	-	-	-	-	-
3. Deposits	1014892	1154055	596727	709100	2836953	3215678	2752297	3197261	597120	736531
	(81.7)	(87.6)	(84.2)	(85.8)	(82.4)	(85.4)	(83.0)	(84.3)	(76.6)	(84.0)
3.1. Demand Deposits	113305	119203	69456	94043	373013	418977	417456	538461	81567	103890
(i) From Banks	3608	4205	1591	1667	20613	27060	32809	29654	1498	1671
(ii) From Others	109697	114998	67865	92376	352400	391917	384647	508807	80069	102220
3.2. Savings Deposits	309111	356593	136757	156906	563670	642271	555727	615509	210684	234839
3.3. Term Deposits	592477	678259	390514	458151	1900270	2154431	1779114	2043291	304868	397802
(i) From Banks	29589	33521	4240	7051	88280	104612	78794	61144	6433	6860
(ii) From Others	562888	644737	386274	451100	1811990	2049819	1700320	1982147	298435	390942
3.A. Deposits of branches in India	1014892	1154055	596727	709100	2451766	2799479	2161382	2623965	597120	736531
3.B. Deposits of branches outside India	-	-	-	-	385187	416199	590915	573296	-	-
4. Borrowings	47635	11133	27890	13688	120684	33988	170726	145319	35326	13153
	(3.8)	(0.8)	(3.9)	(1.7)	(3.5)	(0.9)	(5.2)	(3.8)	(4.5)	(1.5)
4.1. Borrowings in India	47635	10795	27758	13688	116784	32929	145571	89965	33368	9620
(i) From Reserve Bank of India	23069	-	13945	-	72873	-	86000	-	23876	-
(ii) From other Banks	499	753	2200	2205	977	711	2083	24190	252	26
(iii) From other Institutions and Agencies	24067	10042	11613	11483	42934	32218	57487	65775	9240	9594
4.2. Borrowings outside India	-	338	132	-	3900	1059	25155	55354	1958	3533
5. Other liabilities	81680	89325	35888	38592	311685	315542	265476	258108	66657	46380
	(6.6)	(6.8)	(5.1)	(4.7)	(9.1)	(8.4)	(8.0)	(6.8)	(8.5)	(5.3)
5.1. Bills Payable	42829	38833	10852	13150	84716	88642	65332	71956	10399	24103
5.2. Inter-office Adjustments	-	-	5842	743	-	-	23469	48026	887	-
5.3. Interest Accrued	5337	5924	2364	2998	34522	28029	6998	12315	41717	6394

Note : Figures in brackets indicate percent share in total.
- : Nil or negligible.
Source : Annual accounts of banks.

Table 48: Liabilities and Assets of Scheduled Commercial Banks -1996 -97
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	48482	48482	130545	180545	11200	8200	14682	20682	65396	65396
	(1.6)	(1.4)	(5.6)	(6.8)	(1.6)	(1.0)	(1.8)	(2.1)	(3.7)	(3.8)
2. Reserves and Surplus	144587	156362	40030	47001	21405	31754	12976	29559	40796	40355
	(4.6)	(4.4)	(1.7)	(1.8)	(3.1)	(3.9)	(1.6)	(3.0)	(2.3)	(2.4)
2.1. Statutory Reserves	35300	38300	7490	7490	7239	11239	4335	6522	6741	6741
2.2. Capital Reserves	26487	15344	32478	31323	2	715	5172	4655	26978	26537
2.3. Share Premium	-	13368	-	8126	-	-	-	12001	-	-
2.4. Revenue and other Reserves	82800	89350	62	62	14164	19799	3469	6380	7078	7078
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3. Deposits	2624324	3144501	1975160	2305097	573396	667330	647641	786131	1331488	1432882
	(84.3)	(88.2)	(85.1)	(87.3)	(83.0)	(81.8)	(78.5)	(80.9)	(74.8)	(84.1)
3.1. Demand Deposits	477499	572200	270551	312152	119138	147175	89079	111996	146661	157562
(i) From Banks	29185	27539	8221	9181	2564	6154	4551	3148	4723	7654
(ii) From Others	448314	544661	262330	302971	116573	141021	84529	108848	141938	149908
3.2. Savings Deposits	578991	670459	582357	683119	91224	109675	190187	216978	228499	251922
3.3. Term Deposits	1567834	1901842	1122252	1309826	363034	410480	368375	457158	956328	1023398
(i) From Banks	67455	85193	48697	76077	1343	1008	7979	13989	64076	41925
(ii) From Others	1500379	1816649	1073555	1233750	361691	409472	360396	443169	892251	981473
3.A. Deposits of branches in India	2547084	3056805	1975160	2305097	573396	667330	647641	786131	1173465	1313654
3.B. Deposits of branches outside India	77240	87696	-	-	-	-	-	-	158022	119228
4. Borrowings	156947	45923	62307	15157	25348	27126	61995	11188	222939	72287
	(5.0)	(1.3)	(2.7)	(0.6)	(3.7)	(3.3)	(7.5)	(1.2)	(12.5)	(4.2)
4.1. Borrowings in India	156947	45923	61423	15103	25348	27126	61991	11188	211281	65900
(i) From Reserve Bank of India	84500	-	44690	-	20065	-	33768	-	24341	-
(ii) From other Banks	-	-	769	1595	573	23290	-	319	74522	35921
(iii) From other Institutions and Agencies	72447	45923	15964	13508	4710	3836	28222	10869	112418	29978
4.2. Borrowings outside India	-	-	884	54	-	-	4	-	11658	6387
5. Other liabilities	137725	170473	112305	91537	59161	80976	87354	123863	118675	92379
	(4.4)	(4.8)	(4.8)	(3.5)	(8.6)	(9.9)	(10.6)	(12.8)	(6.7)	(5.4)

5.1. Bills Payable	45451	95796	41728	37457	41595	39002	34030	32039	17207	19331
5.2. Inter-office Adjustments	16789	5572	10304	1208	-	16598	-	-	59023	27236
5.3. Interest Accrued	8206	2389	10241	11036	2693	2801	39116	50115	16069	13739
5.4. Others (including provisions)	67278	66716	50031	41837	14872	22575	14208	41709	26376	32072
Total Liabilities	3112064	3565741	2320347	2639338	690510	815386	824648	971423	1779294	1703298
	(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 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	19510	25116	19640	23785	4749	6276	5984	7761	6468	7692
	(0.6)	(0.7)	(0.8)	(0.9)	(0.7)	(0.8)	(0.7)	(0.8)	(0.4)	(0.5)
2. Balances with RBI	341622	398490	289928	224531	86942	74079	90651	72337	167686	146042
	(11.0)	(11.2)	(12.5)	(8.5)	(12.6)	(9.1)	(11.0)	(7.4)	(9.4)	(8.6)
3. Balances with banks in India	23949	27140	8512	8647	13128	43721	11968	17716	2964	2371
	(0.8)	(0.8)	(0.4)	(0.3)	(1.9)	(5.4)	(1.5)	(1.8)	(0.2)	(0.1)
4. Money at call and short notice	-	27129	-	-	75300	-	22000	-	89	928
	(0.0)	(0.8)	-	-	(10.9)	-	(2.7)	-	-	(0.1)
5. Balances with banks outside India	161702	214512	18018	33129	16381	16350	6386	17546	33122	7478
6. Investments	1070664	1228042	795070	1185512	212788	328695	276424	371925	494612	535772
	(34.4)	(34.4)	(34.3)	(44.9)	(30.8)	(40.3)	(33.5)	(38.3)	(27.8)	(31.5)
6.A. Investments in India	1065516	1220298	795004	1185446	212788	328695	276424	371925	474954	520864
(i) Government securities	554771	682351	567769	924211	138335	171285	200398	250337	352196	399355
(ii) Other approved securities	192311	182737	174978	163697	34874	33818	34740	34257	89573	89459
(iii) Shares	14081	13268	13634	13034	1218	3811	2361	3516	6357	5164
(iv) Debentures and Bonds	240358	263628	35229	71548	37373	67492	34678	69688	14799	14769
(v) Subsidiaries and joint ventures	6373	13207	1837	2464	-	-	593	1009	8610	9855
(vi) Others	57622	65107	1557	10492	988	52290	3655	13118	3419	2263
6.B. Investments outside India	5148	7745	66	66	-	-	-	-	19658	14908
(i) Government securities	2632	5229	-	-	-	-	-	-	15237	11600
(ii) Subsidiaries and joint ventures	2513	2513	66	66	-	-	-	-	1227	-
(iii) Others	3	3	-	-	-	-	-	-	3194	3308
7. Advances	1309584	1441283	890257	879031	244211	301475	340168	404373	787346	686490
	(42.1)	(40.4)	(38.4)	(33.3)	(35.4)	(37.0)	(41.3)	(41.6)	(44.3)	(40.3)
7.1. Bills purchased and discounted	169676	194053	87390	73221	33898	27860	38252	47919	104739	56225
7.2. Cash credits, overdrafts & loans	805333	873229	512640	501068	132475	162070	199434	222169	551909	504122
7.3. Term loans	334575	374001	290228	304741	77837	111545	102482	134285	130698	126143
8. Fixed Assets	39914	41857	42958	42768	4935	6445	14748	15357	45925	45916
	(1.3)	(1.2)	(1.9)	(1.6)	(0.7)	(0.8)	(1.8)	(1.6)	(2.6)	(2.7)
8.1. Premises	24839	24042	37007	35818	1449	1521	11904	11329	37048	35693
8.2. Other Fixed assets	15076	17815	5951	6950	3487	4924	2844	4029	8777	10223
9. Other Assets	145119	162172	255964	241934	32076	38345	56319	64408	241082	270608
	(4.7)	(4.5)	(11.0)	(9.2)	(4.6)	(4.7)	(6.8)	(6.6)	(13.5)	(15.9)
9.1. Inter - office adjustments (net)	-	-	-	-	5126	-	19943	20931	-	-
9.2. Interest accrued	46246	50742	31708	40720	9422	12721	13188	14171	18330	18455
9.3. Tax paid	21166	27230	44462	37487	7163	13935	5815	7046	17742	15504

9.4. Stationery and Stamps	898	957	1352	1113	139	120	283	395	841	796
9.5. Others	76809	83243	178441	162614	10224	11569	17090	21864	204170	235854
Total Assets	3112064	3565741	2320347	2639338	690510	815386	824648	971423	1779294	1703298
	(100.0)	(100.0)	(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.
- : Nil or negligible.
Source : Annual accounts of banks.