

**Table 48: Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 3 of 30)
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab National Bank		Punjab & Sind Bank		Syndicate Bank	
	1996 (21)	1997 (22)	1996 (23)	1997 (24)	1996 (25)	1997 (26)	1996 (27)	1997 (28)	1996 (29)	1997 (30)
1. Capital	133360	33360	19254	19254	36362	35057	55553	70553	128959	128959
	(7.4)	(1.9)	(1.8)	(1.7)	(1.2)	(1.0)	(7.7)	(9.3)	(8.3)	(7.4)
2. Reserves and Surplus	22427	23598	63155	74885	79767	99150	5867	6775	17292	20136
	(1.2)	(1.3)	(6.0)	(6.5)	(2.5)	(2.8)	(0.8)	(0.9)	(1.1)	(1.1)
2.1. Statutory Reserves	2483	2767	20300	25800	12636	17488	659	659	2720	2720
2.2. Capital Reserves	18214	19101	2714	2714	39234	39698	5208	4818	14331	2963
2.3. Share Premium	-	-	32270	32270	-	-	-	-	-	-
2.4. Revenue and other Reserves	1730	1730	7865	14100	37489	41964	-	-	241	14453
2.5. Balance of Profit	-	-	7	2	-9592	-	-	1297	-	-
3. Deposits	1458874	1597259	871088	1005406	2712289	3080641	587742	637956	1271825	1494630
	(80.7)	(89.1)	(82.8)	(87.0)	(86.1)	(87.9)	(81.2)	(84.0)	(81.8)	(85.3)
3.1. Demand Deposits	203932	233918	103297	121748	311605	327033	52938	63419	170214	217601
(i) From Banks	6171	6780	311	2424	10294	8215	1896	2378	7521	12089
(ii) From Others	197761	227138	102986	119323	301311	318818	51042	61040	162693	205512
3.2. Savings Deposits	276816	321408	164341	193455	827327	943468	136947	152240	305800	343331
3.3. Term Deposits	978126	1041934	603451	690203	1573357	1810141	397857	422298	795811	933698
(i) From Banks	81421	56464	17022	18460	46974	58790	39730	18094	112164	139100
(ii) From Others	896705	985470	586429	671744	1526383	1751351	358127	404204	683647	794599
3.A. Deposits of branches in India	1319301	1486056	871088	1005406	2712289	3080641	587742	637956	1184272	1387714
3.B. Deposits of branches outside India	139573	111203	-	-	-	-	-	-	87554	106916
4. Borrowings	107581	33250	57545	10724	131954	34486	41137	11801	44417	7091
	(6.0)	(1.9)	(5.5)	(0.9)	(4.2)	(1.0)	(5.7)	(1.6)	(2.9)	(0.4)
4.1. Borrowings in India	70776	27334	51745	8506	130343	33411	41099	11801	37805	5610
(i) From Reserve Bank of India	25802	-	43899	-	90049	-	22348	-	19400	-
(ii) From other Banks	7528	61	385	338	4994	2730	897	547	332	24
(iii) From other Institutions and Agencies	37446	27273	7461	8168	35300	30681	17854	11254	18073	5586
4.2. Borrowings outside India	36805	5917	5800	2219	1612	1075	37	-	6612	1481
5. Other liabilities	85667	105357	41361	45629	188174	254984	33403	32241	92846	100549
	(4.7)	(5.9)	(3.9)	(3.9)	(6.0)	(7.3)	(4.6)	(4.2)	(6.0)	(5.7)
5.1. Bills Payable	39042	43028	17077	12095	80423	83847	16049	16834	26645	41659
5.2. Inter-office Adjustments	-	5857	6176	14508	6384	25136	-	1142	13871	8365
5.3. Interest Accrued	8127	5697	7260	6418	6385	20120	4502	3996	11542	11911

5.4. Others (including provisions)	38498	50775	10848	12609	94982	125881	12852	10270	40788	38613
Total Liabilities	1807909	1792825	1052404	1155899	3148547	3504319	723701	759326	1555340	1751364
	(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									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab National Bank		Punjab & Sind Bank		Syndicate Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	13206	14103	11234	13954	25329	29515	5465	5975	8222	9839
	(0.7)	(0.8)	(1.1)	(1.2)	(0.8)	(0.8)	(0.8)	(0.8)	(0.5)	(0.6)
2. Balances with RBI	170900	173561	130137	96118	409713	335949	87286	58858	194069	152710
	(9.5)	(9.7)	(12.4)	(8.3)	(13.0)	(9.6)	(12.1)	(7.8)	(12.5)	(8.7)
3. Balances with banks in India	7839	15389	11964	13314	7718	6236	4717	4126	12270	15239
	(0.4)	(0.9)	(1.1)	(1.2)	(0.2)	(0.2)	(0.7)	(0.5)	(0.8)	(0.9)
4. Money at call and short notice	356	772	27321	34892	3181	64330	4740	8017	12500	50410
	(0.0)	(0.0)	(2.6)	(3.0)	(0.1)	(1.8)	(0.7)	(1.1)	(0.8)	(2.9)
5. Balances with banks outside India	40263	118911	7714	15327	25820	25585	2815	8934	1586	475
6. Investments	608206	659265	358376	438822	1193619	1397657	246241	301224	609237	745310
	(33.6)	(36.8)	(34.1)	(38.0)	(37.9)	(39.9)	(34.0)	(39.7)	(39.2)	(42.6)
6.A. Investments in India	587800	642239	358376	438822	1193619	1397582	246241	301224	604942	740803
(i) Government securities	444441	501558	239049	276028	753776	897409	164924	203217	445267	529305
(ii) Other approved securities	69236	68554	44640	43925	303168	288624	60878	61771	67830	63549
(iii) Shares	8233	8327	1808	2120	6944	6169	1667	1337	4051	9707
(iv) Debentures and Bonds	54592	51544	68149	112416	104724	162275	18106	29591	33961	57373
(v) Subsidiaries and joint ventures	120	115	-	-	7981	14953	-	508	1703	3120
(vi) Others	11178	12142	4730	4333	17026	28152	667	4799	52129	77750
6.B. Investments outside India	20406	17026	-	-	-	75	-	-	4295	4507
(i) Government securities	10781	6709	-	-	-	-	-	-	-	4507
(ii) Subsidiaries and joint ventures	4485	4532	-	-	-	75	-	-	-	-
(iii) Others	5140	5786	-	-	-	-	-	-	4295	-
7. Advances	750425	725402	467178	488642	1267989	1406689	278984	279120	539766	583248
	(41.5)	(40.5)	(44.4)	(42.3)	(40.3)	(40.1)	(38.5)	(36.8)	(34.7)	(33.3)
7.1. Bills purchased and discounted	83449	91904	54164	45128	137917	137841	27613	30239	48934	35635
7.2. Cash credits, overdrafts & loans	574088	532036	296426	298240	821036	889425	138336	125674	250176	213626
7.3. Term loans	92888	101461	116589	145274	309035	379423	113036	123206	240655	333987
8. Fixed Assets	24442	24588	6342	7626	57322	58667	8324	8256	20827	20741
	(1.4)	(1.4)	(0.6)	(0.7)	(1.8)	(1.7)	(1.2)	(1.1)	(1.3)	(1.2)
8.1. Premises	20875	20561	2720	1943	46008	46371	6124	5735	17620	16195
8.2. Other Fixed assets	3567	4026	3622	5682	11315	12296	2201	2521	3208	4546
9. Other Assets	192270	60834	32138	47205	157856	179691	85128	84818	156862	173392
	(10.6)	(3.4)	(3.1)	(4.1)	(5.0)	(5.1)	(11.8)	(11.2)	(10.1)	(9.9)
9.1. Inter - office adjustments (net)	23858	-	-	-	-	-	601	-	-	-
9.2. Interest accrued	24751	27558	14366	19140	57933	56542	9739	10380	28445	34880
9.3. Tax paid	17109	9905	9106	16275	52059	67099	9477	10464	9134	11174
9.4. Stationery and Stamps	435	458	30	34	1811	2022	153	99	739	851
9.5. Others	126118	22913	8637	11755	46052	54028	65157	63875	118544	126487
Total Assets	1807909	1792825	1052404	1155899	3148547	3504319	723701	759326	1555340	1751364

(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.

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

(Amount in Rs. lakh)

Items	As on 31st March							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1996 (31)	1997 (32)	1996 (33)	1997 (34)	1996 (35)	1997 (36)	1996 (37)	1997 (38)
1. Capital	33800 (1.6)	33800 (1.5)	137287 (12.7)	171087 (13.4)	166052 (10.7)	171452 (10.5)	25431 (3.5)	55631 (6.9)
2. Reserves and Surplus	89878 (4.4)	105719 (4.7)	10986 (1.0)	10758 (0.8)	37777 (2.4)	40256 (2.5)	12982 (1.8)	15502 (1.9)
2.1. Statutory Reserves	22120	28600	1087	1087	1474	1474	1578	1578
2.2. Capital Reserves	-	3126	9899	9671	117	117	11326	3487
2.3. Share Premium	4	4	-	-	-	-	-	-
2.4. Revenue and other Reserves	67754	73989	-	-	36186	38665	78	10437
2.5. Balance of Profit	-	-	-	-	-	-	-	-
3. Deposits	1789173 (87.2)	2000499 (89.3)	878993 (81.3)	1034580 (81.2)	1144317 (73.8)	1261410 (77.2)	598851 (82.9)	682730 (84.8)
3.1. Demand Deposits	256669	311742	103208	104101	170189	176148	103027	133958
(i) From Banks	8111	6499	5793	6410	11581	8687	6706	5322
(ii) From Others	248557	305243	97415	97691	158608	167461	96321	128637
3.2. Savings Deposits	395252	452280	256268	285403	290946	322161	126220	143608
3.3. Term Deposits	1137252	1236476	519517	645076	683181	763101	369603	405164
(i) From Banks	67268	45037	19294	27217	82255	73875	4214	939
(ii) From Others	1069984	1191439	500223	617859	600926	689226	365390	404225
3.A. Deposits of branches in India	1789173	2000499	878993	1034580	960619	1082869	598851	682730
3.B. Deposits of branches outside India	-	-	-	-	183698	178541	-	-
4. Borrowings	64529 (3.1)	11829 (0.5)	24558 (2.3)	20648 (1.6)	92423 (6.0)	11291 (0.7)	53627 (7.4)	10772 (1.3)
4.1. Borrowings in India	64529	11829	23146	19293	87248	9039	47783	5986
(i) From Reserve Bank of India	50500	-	10120	9165	6719	-	9000	-
(ii) From other Banks	-	480	3491	393	24689	665	7574	10
(iii) From other Institutions and Agencies	14029	11348	9534	9735	55841	8374	31210	5976
4.2. Borrowings outside India	-	-	1412	1355	5175	2252	5844	4786

5. Other liabilities	74187	87618	29355	37099	109714	150035	31482	40754
	(3.6)	(3.9)	(2.7)	(2.9)	(7.1)	(9.2)	(4.4)	(5.1)
5.1. Bills Payable	35667	39707	8841	12413	17452	22383	19208	31634
5.2. Inter-office Adjustments	-	172	-	-	6121	14494	-	-
5.3. Interest Accrued	10569	11862	9700	7934	64788	87873	3501	2111
5.4. Others (including provisions)	27951	35877	10814	16751	21353	25285	8773	7009
Total Liabilities	2051566	2239465	1081179	1274172	1550282	1634443	722372	805387
	(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							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	12908	14080	9142	10424	10373	12451	5690	7621
	(0.6)	(0.6)	(0.8)	(0.8)	(0.7)	(0.8)	(0.8)	(0.9)
2. Balances with RBI	272545	254311	126499	106771	182231	122357	83154	73233
	(13.3)	(11.4)	(11.7)	(8.4)	(11.8)	(7.5)	(11.5)	(9.1)
3. Balances with banks in India	20245	11624	5212	5625	7684	8048	3985	10166
	(1.0)	(0.5)	(0.5)	(0.4)	(0.5)	(0.5)	(0.6)	(1.3)
4. Money at call and short notice	50000	45700	-	-	15181	30216	-	32700
	(2.4)	(2.0)	-	-	(1.0)	(1.8)	-	(4.1)
5. Balances with banks outside India	35336	73418	5876	2285	58072	54024	3239	10061
6. Investments	651897	775759	445602	613160	534325	646465	282925	309917
	(31.8)	(34.6)	(41.2)	(48.1)	(34.5)	(39.6)	(39.2)	(38.5)
6.A. Investments in India	649298	774524	445601	613159	515981	604068	282925	309917
(i) Government securities	435880	534771	354336	472863	399017	447261	215106	241979
(ii) Other approved securities	105920	107351	60042	60806	87982	83480	20350	18893
(iii) Shares	5418	5906	1122	900	8149	7800	2568	2259
(iv) Debentures and Bonds	98667	102209	26607	75199	14655	59326	33388	33594
(v) Subsidiaries and joint ventures	123	140	1403	1445	3801	4014	480	480
(vi) Others	3290	24147	2091	1945	2377	2188	11034	12711
6.B. Investments outside India	2599	1235	1	1	18345	42397	-	-
(i) Government securities	1364	-	-	-	9150	31750	-	-
(ii) Subsidiaries and joint ventures	1235	1235	-	-	904	-	-	-
(iii) Others	-	-	1	1	8291	10647	-	-
7. Advances	868108	916836	285113	302731	498213	489586	244370	247528
	(42.3)	(40.9)	(26.4)	(23.8)	(32.1)	(30.0)	(33.8)	(30.7)
7.1. Bills purchased and discounted	93732	84449	16491	29731	87270	91173	24178	21719
7.2. Cash credits, overdrafts & loans	456098	524710	155365	142489	251430	232175	120488	103462
7.3. Term loans	318278	307678	113258	130511	159512	166237	99703	122347
8. Fixed Assets	74064	74526	11970	11792	42469	41408	17957	17359
	(3.6)	(3.3)	(1.1)	(0.9)	(2.7)	(2.5)	(2.5)	(2.2)
8.1. Premises	60485	60053	10361	10108	39962	38998	13517	12557
8.2. Other Fixed assets	13578	14473	1609	1684	2508	2410	4440	4802
9. Other Assets	66463	73211	191765	221384	201734	229889	81052	96802
	(3.2)	(3.3)	(17.7)	(17.4)	(13.0)	(14.1)	(11.2)	(12.0)
9.1. Inter - office adjustments (net)	2081	-	6020	11601	-	-	21165	33684

9.2. Interest accrued	25442	28262	20341	27648	24562	24329	12130	12205
9.3. Tax paid	28678	24136	16131	17872	9606	11497	3818	4770
9.4. Stationery and Stamps	143	213	450	413	330	342	403	415
9.5. Others	10118	20600	148824	163850	167236	193722	43536	45728
Total Assets	2051566	2239465	1081179	1274172	1550282	1634443	722372	805387
	(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.