

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 2 of 11)**

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	24670	24670	59132	59132	25434	29303	59673	63797	74869	74869
	(1.9)	(1.6)	(7.2)	(6.4)	(0.7)	(0.6)	(1.6)	(1.4)	(8.5)	(7.0)
2. Reserves and Surplus	37670	50452	5524	7367	173335	237034	134221	167715	5735	10925
	(2.9)	(3.3)	(0.7)	(0.8)	(4.6)	(5.2)	(3.5)	(3.6)	(0.7)	(1.0)
2.1. Statutory Reserves	7876	11752	5520	5520	24615	36083	54500	68917	1375	1375
2.2. Capital Reserves	26968	30401	4	1847	50275	61149	25006	30711	20	5394
2.3. Share Premium	-	-	-	-	42912	72732	39819	52192	-	-
2.4. Revenue and other Reserves	2210	6210	-	-	55533	67070	14896	15896	4340	4155
2.5. Balance of Profit	616	2088	-	-	-	-	-	-	-	-
3. Deposits	1154055	1354076	709100	792073	3215678	3912583	3197261	3933862	736531	913430
	(87.6)	(89.4)	(85.8)	(85.8)	(85.4)	(85.3)	(84.3)	(84.9)	(84.0)	(85.7)
3.1. Demand deposits	119203	127649	94043	88734	418977	468926	538461	509419	103890	113763
(i) From banks	4205	4726	1667	1784	27060	35438	29654	16001	1671	2066
(ii) From others	114998	122923	92376	86950	391917	433488	508807	493418	102220	111698
3.2. Savings bank deposits	356593	426080	156906	189017	642271	780183	615509	730338	234839	270658
3.3. Term deposits	678259	800347	458151	514322	2154431	2663475	2043291	2694105	397802	529009
(i) From banks	33521	45022	7051	6285	104612	156905	61144	175323	6860	9501
(ii) From others	644737	755325	451100	508038	2049819	2506569	1982147	2518782	390942	519508
3.A. Deposits of branches in India	1154055	1354076	709100	792073	2799479	3353608	2623965	3136863	736531	913430
3.B. Deposits of branches outside India	-	-	-	-	416199	558976	573296	796999	-	-
4. Borrowings	11133	8569	13688	19834	33988	47646	145319	155748	13153	13720
	(0.8)	(0.6)	(1.7)	(2.1)	(0.9)	(1.0)	(3.8)	(3.4)	(1.5)	(1.3)
4.1. Borrowings in India	10795	7176	13688	19834	32929	47646	89965	121976	9620	8579
(i) From Reserve Bank of India	-	-	-	1500	-	-	-	23500	-	-
(ii) From other banks	753	-	2205	2687	711	379	24190	19142	26	3
(iii) From other institutions and agencies	10042	7176	11483	15648	32218	47267	65775	79335	9594	8576
4.2. Borrowings outside India	338	1393	-	-	1059	-	55354	33772	3533	5141
5. Other liabilities	89325	77576	38592	44680	315542	357620	258108	312678	46380	52617
	(6.8)	(5.1)	(4.7)	(4.8)	(8.4)	(7.8)	(6.8)	(6.7)	(5.3)	(4.9)
5.1. Bills payable	38833	32116	13150	18534	88642	87278	71956	114709	24103	21434
5.2. Inter-office adjustments	-	-	743	-	-	-	48026	-	-	2862
5.3. Interest accrued	5924	5738	2998	3116	28029	33998	12315	13962	6394	7351
5.4. Others (including provisions)	44568	39722	21700	23029	198871	236345	125812	184007	15882	20970

Total Liabilities

1316852 1515343 826036 923086 3763977 4584187 3794582 4633801 876667 1065561
 (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									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1. Cash in hand	12168	11048	8822	8794	21555	21673	24095	19935	10423	11597
	(0.9)	(0.7)	(1.1)	(1.0)	(0.6)	(0.5)	(0.6)	(0.4)	(1.2)	(1.1)
2. Balances with RBI	150753	177093	83696	87066	283265	344848	204033	293207	79837	122941
	(11.4)	(11.7)	(10.1)	(9.4)	(7.5)	(7.5)	(5.4)	(6.3)	(9.1)	(11.5)
3. Balances with banks in India	15793	24372	26257	26850	42071	15876	18390	13830	8079	9140
	(1.2)	(1.6)	(3.2)	(2.9)	(1.1)	(0.3)	(0.5)	(0.3)	(0.9)	(0.9)
4. Money at call and short notice	-	-	12916	6997	351379	468455	93731	127418	-	-
	-	-	(1.6)	(0.8)	(9.3)	(10.2)	(2.5)	(2.7)	-	-
5. Balances with banks outside India	10702	7747	7230	6489	74894	187739	307399	223412	3425	8929
	(0.8)	(0.5)	(0.9)	(0.7)	(2.0)	(4.1)	(8.1)	(4.8)	(0.4)	(0.8)
6. Investments	526754	646233	333885	394662	1092717	1335894	1067100	1303031	372907	472222
	(40.0)	(42.6)	(40.4)	(42.8)	(29.0)	(29.1)	(28.1)	(28.1)	(42.5)	(44.3)
6.A. Investments in India	526754	646233	333885	394662	1041625	1274922	915320	1082511	372907	472222
(i) Government securities	315418	418751	230245	268265	684248	834195	705186	792870	271346	344646
(ii) Other approved securities	126140	106311	49295	44754	184508	177766	129639	127728	43352	42448
(iii) Shares	2316	3692	2022	3557	22504	23526	8711	29922	1704	2555
(iv) Debentures and bonds	69671	101114	42968	64133	126773	192133	68309	120502	49084	69340
(v) Subsidiaries and joint ventures	7938	7938	510	510	10172	15236	2071	2122	321	326
(vi) Others	5272	8427	8845	13442	13420	32068	1404	9368	7100	12907
6.B. Investments outside India	-	-	-	-	51092	60972	151780	220520	-	-
(i) Government securities	-	-	-	-	25610	31832	81983	98703	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	2787	2787	113	124	-	-
(iii) Others	-	-	-	-	22695	26352	69684	121693	-	-
7. Advances	493790	572392	290734	329627	1653163	1980349	1833686	2202072	311134	362046
	(37.5)	(37.8)	(35.2)	(35.7)	(43.9)	(43.2)	(48.3)	(47.5)	(35.5)	(34.0)
7.1. Bills purchased and discounted	35610	57662	36379	26785	136357	142210	183809	177392	29485	33344
7.2. Cash credits, overdrafts & loans	252273	310891	178530	208998	1118992	1337023	1297095	1370365	187212	206609
7.3. Term loans	205908	203840	75825	93844	397813	501117	352782	654315	94438	122093
8. Fixed Assets	30537	30761	4268	4627	57013	58107	51590	69575	8088	9176
	(2.3)	(2.0)	(0.5)	(0.5)	(1.5)	(1.3)	(1.4)	(1.5)	(0.9)	(0.9)
8.1. Premises	26625	26454	1490	1451	46994	47073	33169	46228	5729	6348
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-	-	-
8.3. Other fixed assets	3911	4307	2779	3176	10020	11034	18421	23347	2360	2828
9. Other Assets	76355	45696	58229	57976	187919	171247	194556	381321	82775	69510
	(5.8)	(3.0)	(7.0)	(6.3)	(5.0)	(3.7)	(5.1)	(8.2)	(9.4)	(6.5)
9.1. Inter - office adjustments (net)	-	3565	-	914	4133	2106	-	137154	12250	-
9.2. Interest accrued	18952	21697	10523	13397	52235	58777	32846	34618	15688	18908
9.3. Tax paid	20181	12375	1385	2399	78117	63340	78444	88916	860	1264
9.4. Stationery and stamps	425	449	380	406	463	404	124	130	289	283
9.5. Others	36797	7611	45940	40859	52971	46620	83143	120504	53687	49055
Total Assets	1316852	1515343	826036	923086	3763977	4584187	3794582	4633801	876667	1065561

(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	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	48482	57772	180545	180545	8200	11993	20682	20682	65396	240396
	(1.4)	(1.3)	(6.8)	(5.9)	(1.0)	(1.1)	(2.1)	(1.7)	(3.8)	(12.4)
2. Reserves and Surplus	156362	172518	47001	83463	31754	72903	29559	33901	40355	39908
	(4.4)	(4.0)	(1.8)	(2.7)	(3.9)	(6.5)	(3.0)	(2.8)	(2.4)	(2.1)
2.1. Statutory Reserves	38300	42400	7490	7490	11239	16239	6522	9673	6741	6741
2.2. Capital Reserves	15344	32866	31323	75910	715	2861	4655	4190	26537	26090
2.3. Share Premium	13368	-	8126	-	-	26555	12001	12001	-	-
2.4. Revenue and other Reserves	89350	97252	62	62	19799	27248	6380	8037	7078	7078
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3. Deposits	3144501	3804502	2305097	2637349	667330	935156	786131	1011528	1432882	1542273
	(88.2)	(88.2)	(87.3)	(86.4)	(81.8)	(83.4)	(80.9)	(82.5)	(84.1)	(79.3)
3.1. Demand deposits	572200	628256	312152	300542	147175	144319	111996	110150	157562	167784
(i) From banks	27539	44532	9181	13072	6154	2384	3148	4376	7654	6582
(ii) From others	544661	583723	302971	287470	141021	141934	108848	105774	149908	161202
3.2. Savings bank deposits	670459	807661	683119	781151	109675	131569	216978	248341	251922	307470
3.3. Term deposits	1901842	2368585	1309826	1555656	410480	659269	457158	653038	1023398	1067019
(i) From banks	85193	96029	76077	106810	1008	2134	13989	44057	41925	54124
(ii) From others	1816649	2272556	1233750	1448846	409472	657135	443169	608981	981473	1012895
3.A. Deposits of branches in India	3056805	3698081	2305097	2637349	667330	935156	786131	1011528	1313654	1412017
3.B. Deposits of branches outside India	87696	106422	-	-	-	-	-	-	119228	130256
4. Borrowings	45923	49791	15157	11788	27126	7035	11188	17884	72287	25639
	(1.3)	(1.2)	(0.6)	(0.4)	(3.3)	(0.6)	(1.2)	(1.5)	(4.2)	(1.3)
4.1. Borrowings in India	45923	49791	15103	11431	27126	7035	11188	17884	65900	14605
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other banks	-	-	1595	1288	23290	1	319	-	35921	110
(iii) From other institutions and agencies	45923	49791	13508	10143	3836	7033	10869	17884	29978	14495
4.2. Borrowings outside India	-	-	54	358	-	-	-	-	6387	11034
5. Other liabilities	170473	226652	91537	138712	80976	94272	123863	142417	92379	97137
	(4.8)	(5.3)	(3.5)	(4.5)	(9.9)	(8.4)	(12.8)	(11.6)	(5.4)	(5.0)
5.1. Bills payable	95796	126948	37457	36918	39002	34732	32039	27196	19331	19153
5.2. Inter-office adjustments	5572	-	1208	5309	16598	20526	-	-	27236	25354
5.3. Interest accrued	2389	3094	11036	12615	2801	4046	50115	55245	13739	11240
5.4. Others (including provisions)	66716	96610	41837	83870	22575	34968	41709	59977	32072	41390
Total Liabilities	3565741	4311235	2639338	3051857	815386	1121360	971423	1226413	1703298	1945353
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on 31st March

Items	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	25116	27222	23785	23984	6276	6796	7761	8528	7692	6504
	(0.7)	(0.6)	(0.9)	(0.8)	(0.6)	(0.8)	(0.7)	(0.7)	(0.5)	(0.3)
2. Balances with RBI	398490	378141	224531	341444	74079	93603	72337	130993	146042	145557
	(11.2)	(8.8)	(8.5)	(11.2)	(9.1)	(8.3)	(7.4)	(10.7)	(8.6)	(7.5)
3. Balances with banks in India	27140	45778	8647	7577	43721	27956	17716	17591	2371	7045
	(0.8)	(1.1)	(0.3)	(0.2)	(5.4)	(2.5)	(1.8)	(1.4)	(0.1)	(0.4)
4. Money at call and short notice	27129	81316	-	-	-	37500	-	7000	928	6823
	(0.8)	(1.9)	-	-	-	(3.3)	-	(0.6)	(0.1)	(0.4)
5. Balances with banks outside India	214512	239580	33129	44656	16350	50129	17546	23203	7478	11749
	(6.0)	(5.6)	(1.3)	(1.5)	(2.0)	(4.5)	(1.8)	(1.9)	(0.4)	(0.6)
6. Investments	1228042	1603099	1185512	1276718	328695	415416	371925	460138	535772	699054
	(34.4)	(37.2)	(44.9)	(41.8)	(40.3)	(37.0)	(38.3)	(37.5)	(31.5)	(35.9)
6.A. Investments in India	1220298	1594045	1185446	1276652	328695	415416	371925	460138	520864	684142
(i) Government securities	682351	939416	924211	953731	171285	211403	250337	297570	399355	560817
(ii) Other approved securities	182737	180877	163697	159871	33818	35142	34257	34430	89459	91820
(iii) Shares	13268	20449	13034	13726	3811	8117	3516	5775	5164	5349
(iv) Debentures and bonds	263628	360000	71548	139886	67492	106487	69688	120165	14769	15082
(v) Subsidiaries and joint ventures	13207	13753	2464	3511	-	264	1009	1558	9855	9855
(vi) Others	65107	79550	10492	5927	52290	54002	13118	640	2263	1219
6.B. Investments outside India	7745	9053	66	66	-	-	-	-	14908	14912
(i) Government securities	5229	3406	-	-	-	-	-	-	11600	11264
(ii) Subsidiaries and joint ventures	2513	2513	66	66	-	-	-	-	-	-
(iii) Others	3	3134	-	-	-	-	-	-	3308	3648
7. Advances	1441283	1682468	879031	1067794	301475	430279	404373	514724	686490	726043
	(40.4)	(39.0)	(33.3)	(35.0)	(37.0)	(38.4)	(41.6)	(42.0)	(40.3)	(37.3)
7.1. Bills purchased and discounted	194053	148030	73221	78037	27860	54695	47919	58795	56225	50215
7.2. Cash credits, overdrafts & loans	873229	1090123	501068	629838	162070	218710	222169	278755	504122	548251
7.3. Term loans	374001	444315	304741	359919	111545	156874	134285	177174	126143	127577
8. Fixed Assets	41857	43016	42768	80415	6445	9166	15357	16264	45916	45384
	(1.2)	(1.0)	(1.6)	(2.6)	(0.8)	(0.8)	(1.6)	(1.3)	(2.7)	(2.3)
8.1. Premises	24042	24422	35818	72395	1521	3362	11329	11132	35693	35359
8.2. Fixed assets under construction	-	-	-	-	-	-	149	-	810	978
8.3. Other fixed assets	17815	18594	6950	8020	4924	5804	3879	5132	9413	9048
9. Other Assets	162172	210615	241934	209271	38345	50515	64408	47972	270608	297194
	(4.5)	(4.9)	(9.2)	(6.9)	(4.7)	(4.5)	(6.6)	(3.9)	(15.9)	(15.3)
9.1. Inter - office adjustments (net)	-	11227	-	-	-	-	20931	114	-	-
9.2. Interest accrued	50742	58230	40720	42659	12721	16384	14171	18728	18455	19971
9.3. Tax paid	27230	26260	37487	30429	13935	25124	7046	7850	15504	11940
9.4. Stationery and stamps	957	789	1113	986	120	121	395	397	796	768
9.5. Others	83243	114108	162614	135197	11569	8885	21864	20883	235854	264515
Total Assets	3565741	4311235	2639338	3051857	815386	1121360	971423	1226413	1703298	1945353
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate percent share in total.

- : Nil or negligible.

Source : Annual accounts of banks.