

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1997-98 (Part 3 of 11)**

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	
	1997 (21)	1998 (22)	1997 (23)	1998 (24)	1997 (25)	1998 (26)	1997 (27)	1998 (28)	1997 (29)	1998 (30)
1. Capital	33360	33360	19254	19254	35057	21224	70553	70553	128959	128959
	(1.9)	(1.6)	(1.7)	(1.3)	(1.0)	(0.5)	(9.3)	(7.8)	(7.4)	(6.6)
2. Reserves and Surplus	23598	33703	74885	88992	99150	144190	6775	8328	20136	22175
	(1.3)	(1.6)	(6.5)	(6.0)	(2.8)	(3.6)	(0.9)	(0.9)	(1.1)	(1.1)
2.1. Statutory Reserves	2767	5028	25800	32200	17488	27035	659	659	2720	2720
2.2. Capital Reserves	19101	19605	2714	2714	39698	56182	4818	5764	2963	5114
2.3. Share Premium	-	-	32270	32270	-	-	-	-	-	-
2.4. Revenue and other Reserves	1730	9071	14100	21345	41964	60973	-	-	14453	14341
2.5. Balance of Profit	-	-	2	463	-	-	1297	1905	-	-
3. Deposits	1597259	1932864	1005406	1305802	3080641	3517356	637956	760956	1494630	1681615
	(89.1)	(90.2)	(87.0)	(88.3)	(87.9)	(88.4)	(84.0)	(84.3)	(85.3)	(86.3)
3.1. Demand deposits	233918	246771	121748	137942	327033	377179	63419	61530	217601	205369
(i) From banks	6780	6194	2424	2797	8215	9970	2378	2180	12089	12387
(ii) From others	227138	240578	119323	135145	318818	367208	61040	59350	205512	192982
3.2. Savings bank deposits	321408	462584	193455	241755	943468	1156483	152240	178308	343331	394346
3.3. Term deposits	1041934	1223508	690203	926105	1810141	1983694	422298	521118	933698	1081900
(i) From banks	56464	59789	18460	15585	58790	70102	18094	17922	139100	168903
(ii) From others	985470	1163719	671744	910520	1751351	1913592	404204	503197	794599	912997
3.A. Deposits of branches in India	1486056	1826312	1005406	1305802	3080641	3517356	637956	760956	1387714	1550960
3.B. Deposits of branches outside India	111203	106552	-	-	-	-	-	-	106916	130655
4. Borrowings	33250	35603	10724	9940	34486	26482	11801	9110	7091	6451
	(1.9)	(1.7)	(0.9)	(0.7)	(1.0)	(0.7)	(1.6)	(1.0)	(0.4)	(0.3)
4.1. Borrowings in India	27334	30749	8506	6119	33411	25237	11801	9110	5610	4628
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other banks	61	67	338	152	2730	655	547	622	24	100
(iii) From other institutions and agencies	27273	30682	8168	5967	30681	24582	11254	8489	5586	4528
4.2. Borrowings outside India	5917	4854	2219	3821	1075	1245	-	-	1481	1823
5. Other liabilities	105357	107712	45629	54165	254984	267594	32241	54163	100549	108334
	(5.9)	(5.0)	(3.9)	(3.7)	(7.3)	(6.7)	(4.2)	(6.0)	(5.7)	(5.6)
5.1. Bills payable	43028	50024	12095	10510	83847	87807	16834	28661	41659	35050
5.2. Inter-office adjustments	5857	-	14508	22986	25136	13833	1142	-	8365	5067
5.3. Interest accrued	5697	6585	6418	5650	20120	45896	3996	4853	11911	12611

5.4. Others (including provisions)	50775	51104	12609	15020	125881	120058	10270	20650	38613	55606
Total Liabilities	1792825	2143242	1155899	1478152	3504319	3976846	759326	903111	1751364	1947534
	(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	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	14103	15514	13954	14823	29515	30971	5975	4842	9839	9288
	(0.8)	(0.7)	(1.2)	(1.0)	(0.8)	(0.8)	(0.8)	(0.5)	(0.6)	(0.5)
2. Balances with RBI	173561	207259	96118	143226	335949	459025	58858	79841	152710	151687
	(9.7)	(9.7)	(8.3)	(9.7)	(9.6)	(11.5)	(7.8)	(8.8)	(8.7)	(7.8)
3. Balances with banks in India	15389	13222	13314	10028	6236	8425	4126	4522	15239	16461
	(0.9)	(0.6)	(1.2)	(0.7)	(0.2)	(0.2)	(0.5)	(0.5)	(0.9)	(0.8)
4. Money at call and short notice	772	623	34892	1908	64330	596	8017	-	50410	-
	-	-	(3.0)	(0.1)	(1.8)	-	(1.1)	-	(2.9)	-
5. Balances with banks outside India	118911	221145	15327	20282	25585	47037	8934	18660	475	124077
	(6.6)	(10.3)	(1.3)	(1.4)	(0.7)	(1.2)	(1.2)	(2.1)	-	(6.4)
6. Investments	659265	738199	438822	595725	1397657	1590773	301224	375478	745310	765961
	(36.8)	(34.4)	(38.0)	(40.3)	(39.9)	(40.0)	(39.7)	(41.6)	(42.6)	(39.3)
6.A. Investments in India	642239	719103	438822	595725	1397582	1590623	301224	375478	740803	755461
(i) Government securities	501558	562547	276028	296510	897409	1010570	203217	224595	529305	532035
(ii) Other approved securities	68554	68447	43925	44436	288624	304160	61771	61620	63549	58745
(iii) Shares	8327	8970	2120	12667	6169	9912	1337	1356	9707	9844
(iv) Debentures and bonds	51544	64735	112416	232302	162275	231650	29591	80925	57373	72464
(v) Subsidiaries and joint ventures	115	25	-	-	14953	18898	508	561	3120	3234
(vi) Others	12142	14380	4333	9810	28152	15433	4799	6419	77750	79139
6.B. Investments outside India	17026	19096	-	-	75	150	-	-	4507	10499
(i) Government securities	6709	9035	-	-	-	-	-	-	4507	-
(ii) Subsidiaries and joint ventures	4532	4497	-	-	75	150	-	-	-	-
(iii) Others	5786	5565	-	-	-	-	-	-	-	10499
7. Advances	725402	866718	488642	631846	1406689	1604264	279120	318642	583248	695998
	(40.5)	(40.4)	(42.3)	(42.7)	(40.1)	(40.3)	(36.8)	(35.3)	(33.3)	(35.7)
7.1. Bills purchased and discounted	91904	101599	45128	61096	137841	136381	30239	28497	35635	32160
7.2. Cash credits, overdrafts & loans	532036	637883	298240	390194	889425	984517	125674	169937	213626	262244
7.3. Term loans	101461	127236	145274	180556	379423	483366	123206	120208	333987	401594
8. Fixed Assets	24588	25588	7626	12071	58667	59526	8256	8259	20741	21540
	(1.4)	(1.2)	(0.7)	(0.8)	(1.7)	(1.5)	(1.1)	(0.9)	(1.2)	(1.1)
8.1. Premises	20561	20435	1943	5586	46371	46312	5735	5350	16195	17276
8.2. Fixed assets under construction	120	305	1091	668	-	-	-	-	1450	265
8.3. Other fixed assets	3906	4849	4591	5817	12296	13214	2521	2909	3096	3999
9. Other Assets	60834	54974	47205	48244	179691	176229	84818	92867	173392	162522
	(3.4)	(2.6)	(4.1)	(3.3)	(5.1)	(4.4)	(11.2)	(10.3)	(9.9)	(8.3)
9.1. Inter - office adjustments (net)	-	3103	-	-	-	-	-	7056	-	-
9.2. Interest accrued	27558	28355	19140	26432	56542	66282	10380	12796	34880	33951
9.3. Tax paid	9905	5496	16275	14704	67099	52320	10464	12143	11174	7923
9.4. Stationery and stamps	458	469	34	27	2022	2359	99	120	851	820

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