

Table 52: Liabilities and Assets of Scheduled Commercial Banks: 2000 and 2001
(Part 6 of 7)
Other Scheduled Commercial Banks

(Amount in Rs. lakh)

Items	As on March 31									
	Bank of Madura@		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1177		10500	10500	6276	10037	6211	6211	1575	1575
	(0.3)		(3.3)	(2.8)	(1.5)	(2.3)	(6.2)	(5.5)	(1.0)	(0.8)
2. Reserves and Surplus	23607		6196	7431	19361	7811	363	340	6900	8442
	(5.3)		(1.9)	(2.0)	(4.7)	(1.8)	(0.4)	(0.3)	(4.3)	(4.5)
2.1. Statutory Reserves	10998		3670	4889	4926	5731	103	103	2094	2679
2.2. Capital Reserves	3213		0	5	2365	2338	1	1	0	0
2.3. Share Premium	3551		0	0	3785	3785	0	0	0	0
2.4. Revenue and other Reserves	5841		0	175	8286	8483	259	236	4689	5589
2.5. Balance of Profit	3		2526	2362	0	-12527	0	0	116	173
3. Deposits	363104		260774	304557	324210	353322	90154	103193	140847	161386
	(81.7)		(81.6)	(81.6)	(78.5)	(81.3)	(89.9)	(91.0)	(87.1)	(86.4)
3.1. Demand deposits	80003		49449	42401	61619	68033	4343	5193	12010	12906
(i) From banks	3592		193	333	1316	2412	103	31	85	143
(ii) From others	76411		49256	42068	60303	65621	4240	5162	11925	12764
3.2. Savings bank deposits	50582		33334	43261	69766	79395	24296	26740	20177	21926
3.3. Term deposits	232519		177991	218896	192825	205894	61515	71260	108661	126554
(i) From banks	26834		24318	25738	11927	7789	336	409	1303	3612
(ii) From others	205685		153673	193158	180899	198104	61180	70851	107358	122942
3.A. Deposits of branches in India	363104		260774	304557	324210	353322	90154	103193	120982	141687
3.B. Deposits of branches outside India	0		0	0	0	0	0	0	19866	19699
4. Borrowings	18356		22649	29902	2563	1788	510	407	3551	4279
	(4.1)		(7.1)	(8.0)	(0.6)	(0.4)	(0.5)	(0.4)	(2.2)	(2.3)
4.1. Borrowings in India	16358		22649	29902	2036	1704	510	407	2825	3113
(i) From Reserve Bank of India	0		6046	2189	0	0	363	380	2800	3100
(ii) From other banks	16		16452	27713	27	40	0	0	0	0
(iii) From other institutions and agencies	16342		151	0	2009	1664	147	27	25	13
4.2. Borrowings outside India	1997		0	0	527	84	0	0	726	1167
5. Other liabilities	38125		19365	20881	60454	61457	2996	3309	8765	11088
	(8.6)		(6.1)	(5.6)	(14.6)	(14.1)	(3.0)	(2.9)	(5.4)	(5.9)
5.1. Bills Payable	15915		10071	6559	5445	6553	158	155	1081	1697
5.2. Inter-office adjustments	11587		0	0	3755	2541	1000	1117	748	823
5.3. Interest accrued	2269		2894	3145	39547	40972	916	1042	719	823
5.4. Others (including provisions)	8354		6400	11177	11707	11392	923	995	6217	7745
Total Liabilities	444369		319483	373271	412864	434414	100234	113460	161638	186770
	(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 March 31									
	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	1052	1055	15247	15247	2400	2400	1661	2297	1466	1374
	(0.4)	(0.4)	(2.9)	(2.6)	(1.6)	(1.3)	(0.5)	(0.6)	(0.9)	(0.8)
2. Reserves and Surplus	4763	5745	5777	6479	7974	9442	23352	27575	5922	6441
	(1.8)	(1.9)	(1.1)	(1.1)	(5.2)	(5.2)	(7.0)	(7.0)	(3.7)	(3.8)
2.1. Statutory Reserves	1665	2002	2159	2335	5421	6878	5000	5925	1418	1621
2.2. Capital Reserves	1258	1265	0	0	2	14	2381	2332	529	628
2.3. Share Premium	1124	1129	0	0	2018	2018	2782	4692	2824	2916
2.4. Revenue and other Reserves	587	1173	0	0	533	533	13170	14600	1151	1274
2.5. Balance of Profit	129	175	3618	4144	0	0	19	26	0	1
3. Deposits	245778	277581	386708	425743	134048	161162	276662	343049	140067	149434
	(91.3)	(92.9)	(74.0)	(72.4)	(86.9)	(88.7)	(83.2)	(86.5)	(87.9)	(88.2)
3.1. Demand deposits	23176	23178	33217	55736	15584	19607	22424	20053	13116	12698
(i) From banks	140	17	577	2061	14	13	406	582	261	258
(ii) From others	23036	23161	32640	53675	15570	19594	22018	19471	12855	12441
3.2. Savings bank deposits	38824	42815	11427	17203	16600	18665	24301	26822	16000	18129
3.3. Term deposits	183777	211588	342064	352804	101864	122890	229937	296174	110950	118607

(i) From banks	715	294	160119	142463	137	505	62686	80861	10469	1391
(ii) From others	183062	211294	181945	210341	101727	122385	167251	215313	100481	117217
3.A. Deposits of branches in India	245778	277581	386708	425743	134048	161162	276662	343049	140067	149434
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	6745	3020	83775	107067	3703	2722	20446	11254	3958	2701
	(2.5)	(1.0)	(16.0)	(18.2)	(2.4)	(1.5)	(6.1)	(2.8)	(2.5)	(1.6)
4.1. Borrowings in India	5958	2981	83420	106935	3485	2722	20446	11254	3764	2328
(i) From Reserve Bank of India	3456	1630	0	48000	2650	2089	18206	9704	2327	1825
(ii) From other banks	4	8	43190	16600	0	633	0	0	500	0
(iii) From other institutions and agencies	2498	1343	40230	42335	835	0	2240	1550	937	503
4.2. Borrowings outside India	787	39	355	132	218	0	0	0	194	374
5. Other liabilities	10867	11360	30927	33435	6080	6027	10565	12327	7987	9499
	(4.0)	(3.8)	(5.9)	(5.7)	(3.9)	(3.3)	(3.2)	(3.1)	(5.0)	(5.6)
5.1. Bills Payable	596	1052	4169	7214	2542	2821	2560	1650	39	25
5.2. Inter-office adjustments	2274	1219	0	0	961	642	0	45	2054	2423
5.3. Interest accrued	1932	1978	3794	4516	848	848	2744	3909	1318	1565
5.4. Others (including provisions)	6065	7111	22964	21705	1730	1716	5261	6724	4577	5487
Total Liabilities	269204	298760	522434	587971	154205	181754	332687	396502	159400	169450
	(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 March 31									
	Federal Ban k		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank*	
	2000 (21)	2001 (22)	2000 (23)	2001 (24)	2000 (25)	2001 (26)	2000 (27)	2001 (28)	2000 (29)	2001 (30)
1. Capital	2171	2172	81	122	12136	12136	40686	24360	19682	22036
	(0.3)	(0.2)	(0.5)	(0.7)	(1.6)	(1.3)	(3.5)	(1.6)	(1.6)	(1.1)
2. Reserves and Surplus	34027	39376	581	625	40678	46705	50824	66949	95269	109226
	(4.5)	(4.5)	(3.9)	(3.6)	(5.4)	(4.9)	(4.4)	(4.3)	(7.9)	(5.5)
2.1. Statutory Reserves	13416	15256	211	226	9235	11444	10130	15383	10386	18443
2.2. Capital Reserves	918	1068	0	0	0	0	0	0	0	0
2.3. Share Premium	14894	14896	10	10	13019	13019	1578	17114	76903	80454
2.4. Revenue and other Reserves	2315	2315	360	390	18389	22221	22484	1472	7966	10246
2.5. Balance of Profit	2485	5841	0	0	36	21	0	32980	14	83
3. Deposits	646338	766544	13862	16389	619885	773423	842772	1165811	986602	1637821
	(85.0)	(86.9)	(92.3)	(93.5)	(82.3)	(81.7)	(72.3)	(74.6)	(81.7)	(83.0)
3.1. Demand deposits	43728	65381	975	1041	84541	62410	277991	285598	158748	262186
(i) From banks	4812	21949	173	125	10	37	16874	19777	8545	7564
(ii) From others	38917	43432	801	916	84532	62373	261117	265821	150202	254622
3.2. Savings bank deposits	99991	114602	2335	2633	29425	40740	112495	190300	53326	188064
3.3. Term deposits	502619	586561	10553	12715	505919	670273	452286	689913	774528	1187571
(i) From banks	49970	27472	281	211	138377	207476	16443	40420	155357	209846
(ii) From others	452650	559089	10272	12503	367542	462797	435843	649493	619171	977726
3.A. Deposits of branches in India	646338	766544	13862	16389	619885	773423	842772	1165811	986602	1637821
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	37962	34362	84	51	39866	59970	142874	123290	49147	103279
	(5.0)	(3.9)	(0.6)	(0.3)	(5.3)	(6.3)	(12.3)	(7.9)	(4.1)	(5.2)
4.1. Borrowings in India	37962	34362	84	0	30932	54119	141048	122513	49147	102418
(i) From Reserve Bank of India	11066	8059	0	0	6000	0	20469	16264	21867	30124
(ii) From other banks	0	0	0	0	7500	19235	76541	40747	19218	39780
(iii) From other institutions and agencies	26896	26303	84	51	17432	34884	44038	65502	8062	32514
4.2. Borrowings outside India	0	0	0	0	8934	5851	1826	777	0	862
5. Other liabilities	39756	39551	408	350	40557	54962	88458	181323	56563	101297
	(5.2)	(4.5)	(2.7)	(2.0)	(5.4)	(5.8)	(7.6)	(11.6)	(4.7)	(5.1)
5.1. Bills Payable	4139	4742	68	72	9294	12348	37207	51058	14220	38056
5.2. Inter-office adjustments	8355	5319	45	36	0	0	0	0	0	0
5.3. Interest accrued	2167	1901	87	97	4364	6768	10545	29608	3352	5565
5.4. Others (including provisions)	25095	27588	209	144	26899	35846	40706	100657	38991	57676
Total Liabilities	760255	882004	15016	17537	753122	947196	1165614	1561733	1207263	1973659
	(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 March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2000 (31)	2001 (32)	2000 (33)	2001 (34)	2000 (35)	2001 (36)	2000 (37)	2001 (38)	2000 (39)	2001 (40)
1. Capital	14000	14000	15901	15903	4801	4811	1350	1350	600	600

	(3.1)	(2.8)	(2.0)	(1.8)	(0.5)	(0.4)	(0.2)	(0.2)	(0.2)	(0.1)
2. Reserves and Surplus	11956	12812	37428	38542	48015	65141	29837	33638	25470	32278
	(2.6)	(2.6)	(4.7)	(4.5)	(4.5)	(5.1)	(5.2)	(5.0)	(6.8)	(7.6)
2.1. Statutory Reserves	2787	3271	8813	9826	9539	14353	15000	18000	8560	10838
2.2. Capital Reserves	0	74	0	0	33	33	0	0	73	195
2.3. Share Premium	3200	3200	21654	21658	8641	8648	7198	7198	500	500
2.4. Revenue and other Reserves	3	0	4708	4913	29802	42106	7635	8440	16332	20671
2.5. Balance of Profit	5967	6267	2254	2145	0	0	4	0	5	74
3. Deposits	344817	356750	654597	718713	942209	1116808	517417	607550	309061	361525
	(76.4)	(72.5)	(81.9)	(83.1)	(89.2)	(87.8)	(90.1)	(91.0)	(82.5)	(85.3)
3.1. Demand deposits	42842	49375	87069	65105	182089	156574	40174	39478	34630	44039
(i) From banks	33	291	5983	8454	4866	4227	463	376	837	912
(ii) From others	42809	49084	81087	56651	177223	152347	39712	39101	33793	43127
3.2. Savings bank deposits	17326	32671	13451	14325	159620	187291	69437	79512	27762	33633
3.3. Term deposits	284649	274704	554076	639283	600500	772944	407806	488560	246669	283854
(i) From banks	22078	26724	193848	227400	150137	215880	37926	31215	31244	43878
(ii) From others	262571	247980	360229	411883	450363	557063	369880	457345	215425	239976
3.A. Deposits of branches in India	344817	356750	654597	718713	942209	1116808	517417	607550	309061	361525
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	57637	78355	55141	41212	2053	17699	13377	13026	22450	14880
	(12.8)	(15.9)	(6.9)	(4.8)	(0.2)	(1.4)	(2.3)	(2.0)	(6.0)	(3.5)
4.1. Borrowings in India	57637	78355	55141	41212	1527	16662	13377	13026	22245	14376
(i) From Reserve Bank of India	22332	15735	27147	16009	0	0	8704	9243	7925	3981
(ii) From other banks	16305	33700	3402	0	22	11	3	0	0	7200
(iii) From other institutions and agencies	19000	28920	24592	25203	1505	16650	4669	3783	14320	3195
4.2. Borrowings outside India	0	0	0	0	526	1038	0	0	204	504
5. Other liabilities	22804	29949	36622	50916	59046	67485	12246	12116	16937	14707
	(5.1)	(6.1)	(4.6)	(5.9)	(5.6)	(5.3)	(2.1)	(1.8)	(4.5)	(3.5)
5.1. Bills Payable	6552	8264	8141	8079	23682	19445	3982	4190	6482	8651
5.2. Inter-office adjustments	0	0	0	0	9170	14719	1652	1753	3541	0
5.3. Interest accrued	1586	1132	8216	7617	6680	8379	1428	1607	2096	2026
5.4. Others (including provisions)	14667	20553	20265	35220	19514	24942	5184	4566	4818	4031
Total Liabilities	451215	491866	799689	865286	1056124	1271943	574227	667679	374517	423990
	(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 March 31									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	1151	1151	2348	2686	250	500	1020	1020	693	910
	(0.5)	(0.4)	(2.3)	(1.9)	(0.5)	(0.9)	(0.6)	(0.5)	(1.4)	(1.5)
2. Reserves and Surplus	11023	13127	2678	3155	1860	2087	5117	5002	1620	1876
	(4.8)	(5.0)	(2.6)	(2.2)	(3.7)	(3.6)	(2.9)	(2.6)	(3.2)	(3.1)
2.1. Statutory Reserves	6835	8485	992	1142	557	717	1400	1400	900	1075
2.2. Capital Reserves	80	235	17	17	224	219	1039	1028	2	2
2.3. Share Premium	1442	1442	804	1040	150	150	1360	1360	65	65
2.4. Revenue and other Reserves	2614	2914	690	790	914	998	1290	1290	561	655
2.5. Balance of Profit	53	51	176	166	15	3	28	0	93	80
3. Deposits	196341	227764	88200	122723	46358	53508	158821	174937	43802	53215
	(84.9)	(87.2)	(85.0)	(87.0)	(92.7)	(91.8)	(91.3)	(92.0)	(87.4)	(89.3)
3.1. Demand deposits	30493	28916	6347	6373	4279	4850	10212	8313	5603	5262
(i) From banks	293	464	69	252	112	121	134	100	266	234
(ii) From others	30200	28452	6278	6121	4167	4729	10078	8213	5337	5028
3.2. Savings bank deposits	23816	26750	7643	8945	16666	19071	18853	20989	5693	7138
3.3. Term deposits	142032	172099	74211	107405	25413	29587	129756	145635	32506	40815
(i) From banks	6078	3363	3384	7058	80	54	22711	23645	328	1850
(ii) From others	135954	168736	70827	100347	25332	29534	107044	121991	32178	38965
3.A. Deposits of branches in India	196341	227764	88200	122723	46358	53508	158821	174937	43802	53215
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	9950	6865	1958	3115	1	1	2159	1052	670	477
	(4.3)	(2.6)	(1.9)	(2.2)	(0.0)	(0.0)	(1.2)	(0.6)	(1.3)	(0.8)
4.1. Borrowings in India	9950	6865	1958	3115	1	1	2159	1052	670	477
(i) From Reserve Bank of India	5350	3150	0	75	0	0	1812	876	0	0
(ii) From other banks	0	0	8	24	0	0	0	0	0	0
(iii) From other institutions and agencies	4600	3715	1950	3017	1	1	347	175	670	477
4.2. Borrowings outside India	0	0	0	0	0	0	0	0	0	0
5. Other liabilities	12703	12269	8550	9349	1538	2172	6794	8078	3321	3108
	(5.5)	(4.7)	(8.2)	(6.6)	(3.1)	(3.7)	(3.9)	(4.2)	(6.6)	(5.2)

5.1. Bills Payable	3796	4089	440	512	482	699	1214	1018	1028	1416
5.2. Inter-office adjustments	1331	802	2107	1063	0	0	182	1626	31	0
5.3. Interest accrued	1483	1505	610	680	366	389	1187	1181	567	207
5.4. Others (including provisions)	6093	5873	5394	7094	690	1083	4211	4254	1695	1485
Total Liabilities	231168	261176	103734	141028	50007	58267	173911	190089	50106	59587
	(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 March 31									
	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	1033	1277	10000	10000	3553	3567	28	28	2989	2989
	(0.7)	(0.8)	(14.1)	(15.5)	(0.8)	(0.7)	(0.0)	(0.0)	(0.6)	(0.5)
2. Reserves and Surplus	4660	4853	2774	-1426	15134	18285	22623	27643	20616	20358
	(3.1)	(3.0)	(3.9)	(-2.2)	(3.4)	(3.5)	(7.4)	(7.5)	(4.3)	(3.5)
2.1. Statutory Reserves	1051	1207	720	720	3293	4331	7029	8566	6598	6598
2.2. Capital Reserves	4	4	0	0	1830	1787	0	0	0	3
2.3. Share Premium	0	0	0	0	6434	6462	0	0	5473	5473
2.4. Revenue and other Reserves	3604	3637	78	74	3092	5592	15591	19066	8545	7685
2.5. Balance of Profit	1	4	1975	-2221	485	114	3	12	0	600
3. Deposits	137890	151672	51369	49970	388536	466855	266453	319807	434884	522122
	(92.6)	(93.4)	(72.6)	(77.4)	(87.4)	(89.5)	(86.6)	(87.2)	(90.2)	(90.9)
3.1. Demand deposits	20061	17240	2694	2107	23808	22661	45866	51685	63642	60531
(i) From banks	247	371	0	0	158	1458	66	181	3933	4533
(ii) From others	19814	16869	2694	2107	23650	21204	45799	51504	59709	55998
3.2. Savings bank deposits	31989	35600	1191	1213	61281	71842	29016	34214	57204	64839
3.3. Term deposits	85840	98832	47484	46649	303447	372352	191571	233908	314038	396752
(i) From banks	13325	19954	2918	5756	5363	12264	5194	6232	59167	83933
(ii) From others	72514	78878	44567	40893	298084	360088	186376	227676	254871	312818
3.A. Deposits of branches in India	137890	151672	51369	49970	388536	466855	266453	319807	434884	522122
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	102	158	3692	2953	9556	6413	3231	2438	4195	9646
	(0.1)	(0.1)	(5.2)	(4.6)	(2.2)	(1.2)	(1.1)	(0.7)	(0.9)	(1.7)
4.1. Borrowings in India	102	84	3692	2953	1019	5674	3231	2438	4195	9646
(i) From Reserve Bank of India	0	0	0	0	0	5200	0	0	0	6316
(ii) From other banks	0	0	3692	0	0	474	0	0	0	0
(iii) From other institutions and agencies	102	84	0	2953	1019	0	3231	2438	4195	3330
4.2. Borrowings outside India	0	74	0	0	8536	739	0	0	0	0
5. Other liabilities	5214	4390	2889	3094	27583	26500	15295	16921	19389	19547
	(3.5)	(2.7)	(4.1)	(4.8)	(6.2)	(5.1)	(5.0)	(4.6)	(4.0)	(3.4)
5.1. Bills Payable	1419	1367	192	216	5285	4723	8359	9578	2152	1925
5.2. Inter-office adjustments	972	197	8	0	1029	1977	0	0	0	0
5.3. Interest accrued	1053	1154	598	657	4613	3187	3396	3805	3487	4293
5.4. Others (including provisions)	1770	1671	2090	2221	16657	16613	3540	3538	13750	13328
Total Liabilities	148900	162349	70723	64590	444361	521621	307630	366837	482073	574662
	(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 March 31			
	UTI Bank		Vysya Bank	
	2000	2001	2000	2001
	(61)	(62)	(63)	(64)
1. Capital	13190	13190	1976	2262
	(2.0)	(1.2)	(0.2)	(0.2)
2. Reserves and Surplus	10764	16955	57048	63012
	(1.6)	(1.6)	(6.4)	(6.2)
2.1. Statutory Reserves	3801	6385	13535	14499
2.2. Capital Reserves	0	0	13994	13243
2.3. Share Premium	1622	1622	15498	19471
2.4. Revenue and other Reserves	81	1511	14009	15787
2.5. Balance of Profit	5260	7437	11	11
3. Deposits	572000	909220	742400	814111
	(85.8)	(84.5)	(83.1)	(80.1)
3.1. Demand deposits	66555	82899	75598	83355
(i) From banks	124	1369	4658	4326
(ii) From others	66430	81530	70940	79030
3.2. Savings bank deposits	30647	56938	77655	91761

3.3. Term deposits	474799	769382	589147	638995
(i) From banks	108691	255048	53928	62607
(ii) From others	366108	514335	535219	576387
3.A. Deposits of branches in India	572000	909220	742400	814111
3.B. Deposits of branches outside India	0	0	0	0
4. Borrowings	53102	114602	29207	54918
	(8.0)	(10.6)	(3.3)	(5.4)
4.1. Borrowings in India	53102	114602	29207	54918
(i) From Reserve Bank of India	8000	7200	10000	0
(ii) From other banks	15102	50506	0	31614
(iii) From other institutions and agencies	30001	56896	19207	23304
4.2. Borrowings outside India	0	0	0	0
5. Other liabilities	17841	22622	62946	81690
	(2.7)	(2.1)	(7.0)	(8.0)
5.1. Bills Payable	6409	9302	8826	14129
5.2. Inter-office adjustments	263	23	13876	14030
5.3. Interest accrued	259	5002	282	200
5.4. Others (including provisions)	10909	8294	39962	53330
Total Liabilities	666898	1076589	893578	1015993
	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

@: During March 2001, Ban of Madura has been merged with ICICI Bank.

Source : Annual accounts of banks of respective years.