

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2002 AND 2003

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	24670	34670	45000	40000	29434	29434
	(1.0)	(1.2)	(2.1)	(1.6)	(0.4)	(0.4)
2. Reserves and Surplus	73386	82359	43385	71543	353342	409263
	(3.0)	(2.9)	(2.1)	(2.9)	(5.0)	(5.4)
2.1. Statutory Reserves	21489	25639	20117	30192	80397	99717
2.2. Capital Reserves	23475	23213	245	303	43757	43327
2.3. Share Premium	-	-	-	19352	73733	73735
2.4. Investments Fluctuations Reserves	4147	12381	5979	20194	25684	56754
2.5. Revenue and other Reserves	22211	19190	17042	1482	129771	135730
2.6. Balance of Profit	2065	1937	2	20	-	-
3. Deposits	2266594	2546338	1849077	2106185	6180446	6636637
	(91.5)	(90.8)	(88.3)	(85.3)	(87.2)	(86.8)
Type-wise						
3A.1. Demand deposits	187160	226763	139523	160538	632800	596544
(i) From banks	5250	7495	1785	1686	44052	55101
(ii) From others	181910	219267	137738	158852	588748	541444
3A.2. Savings bank deposits	770060	872518	384042	482424	1404707	1641942
3A.3. Term deposits	1309374	1447058	1325512	1463222	4142939	4398150
(i) From banks	86344	69909	16977	9974	364301	219654
(ii) From others	1223030	1377148	1308535	1453248	3778638	4178496

Location-wise

3B.1. Deposits of branches in India	2266594	2546338	1849077	2106185	5453212	5940053
3B.2. Deposits of branches outside India	-	-	-	-	727234	696583
4. Borrowings	6057	4369	21904	99063	69265	62533
	(0.2)	(0.2)	(1.0)	(4.0)	(1.0)	(0.8)
4.1. Borrowings in India	6057	4369	20856	88616	69265	62533
(i) From Reserve Bank of India	-	-	-	-	14000	-
(ii) From other banks	-	-	1927	13439	16654	1226
(iii) From other institutions and agencies	6057	4369	18929	75177	38611	61307
4.2. Borrowings outside India	-	-	1048	10447	-	-
Secured borrowing included in 4.	-	-	-	-	-	61307
5. Other liabilities	105740	137355	134359	151045	458520	503917
	(4.3)	(4.9)	(6.4)	(6.1)	(6.5)	(6.6)
5.1. Bills Payable	27034	25302	47275	48114	100417	125577
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	9218	13003	6899	7097	49374	32721
5.4. Others (including provisions)	69487	99051	80185	95834	308729	345619
Total Liabilities	2476446	2805092	2093725	2467836	7091007	7641785
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)						
Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	18347	22535	19497	22780	32835	41789
	(0.7)	(0.8)	(0.9)	(0.9)	(0.5)	(0.5)
2. Balances with RBI	148356	132041	107860	106437	225272	304794
	(6.0)	(4.7)	(5.2)	(4.3)	(3.2)	(4.0)
3. Balances with banks in India	48131	41903	25002	22015	136644	55054
	(1.9)	(1.5)	(1.2)	(0.9)	(1.9)	(0.7)
4. Money at call and short notice	-	4502	3535	13500	329692	214869
	-	(0.2)	(0.2)	(0.5)	(4.6)	(2.8)
5. Balances with banks outside India	6515	-	14249	2542	170298	65205
	(0.3)	-	(0.7)	(0.1)	(2.4)	(0.9)
6. Investments	1035803	1237172	841926	1051765	2383313	3017938
	(41.8)	(44.1)	(40.2)	(42.6)	(33.6)	(39.5)
6.1. Investments in India	1035803	1237172	841926	1051765	2188670	2837733
(i) Government securities	802991	945787	715872	888120	1432745	2134849
(ii) Other approved securities	68941	54556	25433	21472	159642	146035
(iii) Shares	9670	5375	5823	5952	33187	41208
(iv) Debentures and Bonds	139093	172136	73102	89546	383427	440007
(v) Subsidiaries and/or joint ventures	5165	5483	1559	931	21514	23600
(vi) Others	9942	53835	20137	45744	158155	52034

6.2. Investments outside India	-	-	-	-	194643	180205
(i) Government securities	-	-	-	-	103448	68012
(ii) Subsidiaries and/or joint ventures	-	-	-	-	13269	13093
(iii) Others	-	-	-	-	77926	99101
7. Advances	1099250	1254360	967772	1151294	3366299	3534808
	(44.4)	(44.7)	(46.2)	(46.7)	(47.5)	(46.3)
Type-wise						
7A.1. Bills purchased and discounted	47597	46412	88964	80820	200223	233865
7A.2. Cash credits, overdrafts & loans	585337	614633	542089	599606	1960152	1953656
7A.3. Term loans	466316	593315	336719	470868	1205924	1347286
Security-wise						
7B.1. Secured by tangible assets	810464	939954	799089	972042	2832636	2911265
7B.2. Covered by Bank/ Government Guarantees	116650	172201	37223	39775	158071	177684
7B.3. Unsecured	172136	142205	131460	139477	375592	445859
Sector-wise						
7C. I. Advances in India	1099250	1254360	967772	1151294	2811549	2891414
(i) Priority sectors	460649	535330	329600	459403	767573	917621
(ii) Public sectors	232060	182534	141930	124922	578476	515983
(iii) Banks	1332	1914	-	-	50301	52955
(iv) Others	405209	534582	496242	566969	1415199	1404855
7C.II. Advances outside India	-	-	-	-	554750	643394
8. Fixed Assets	36813	35762	10854	16810	69238	69732
	(1.5)	(1.3)	(0.5)	(0.7)	(1.0)	(0.9)
8.1. Premises	26151	26220	2590	3931	50879	53536
8.2. Fixed assets under construction	-	-	-	-	-	-
8.2. Other Fixed assets	10662	9542	8264	12880	18359	16196
9. Other Assets	83232	76816	103030	80693	377416	337596

	(3.4)	(2.7)	(4.9)	(3.3)	(5.3)	(4.4)
9.1. Inter - office adjustments (net)	8768	15751	29522	7268	95381	57819
9.2. Interest accrued	35261	35325	31088	31472	98957	98201
9.3. Tax paid	15592	9648	11347	14303	84684	83714
9.4. Stationery and Stamps	506	631	452	443	429	382
9.5. Others	23105	15461	30621	27206	97965	97481
Total Assets	2476446	2805092	2093725	2467836	7091007	7641785
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	48808	48814	33052	33052	57787	41000
	(0.7)	(0.6)	(1.5)	(1.3)	(0.8)	(0.5)
2. Reserves and Surplus	235697	305264	36721	64975	289363	373883
	(3.4)	(4.0)	(1.7)	(2.6)	(4.0)	(4.6)
2.1. Statutory Reserves	98017	120017	9561	15112	83800	109300
2.2. Capital Reserves	20257	25121	91	238	23635	23247
2.3. Share Premium	52351	52353	-	-	-	27500
2.4. Investments Fluctuations Reserves	24176	34176	7266	18375	16915	46815
2.5. Revenue and other Reserves	40896	73597	19803	31250	165013	167021
2.6. Balance of Profit	-	-	-	1	-	-
3. Deposits	5971060	6445360	1913063	2217575	6403001	7209482
	(85.5)	(84.1)	(89.1)	(89.0)	(88.7)	(87.9)
Type-wise						
3A.1. Demand deposits	719362	567346	194219	191275	714823	783736
(i) From banks	17612	18821	2662	3330	48451	10305
(ii) From others	701750	548525	191557	187946	666372	773431
3A.2. Savings bank deposits	1288476	1499962	464468	527681	1451146	1725983
3A.3. Term deposits	3963222	4378051	1254376	1498619	4237032	4699763
(i) From banks	286511	207916	28053	47110	133252	61360
(ii) From others	3676711	4170135	1226323	1451509	4103780	4638403
Location-wise						
3B.1. Deposits of branches in India	4923560	5402966	1913063	2217575	6248593	7081771
3B.2. Deposits of branches outside India	1047500	1042394	-	-	154408	127711

4. Borrowings	334771	402693	40276	31482	159363	9382
	(4.8)	(5.3)	(1.9)	(1.3)	(2.2)	(0.1)
4.1. Borrowings in India	184047	130463	33399	30387	151740	3832
(i) From Reserve Bank of India	23494	-	10067	-	-	-
(ii) From other banks	109291	83164	71	17	-	480
(iii) From other institutions and agencies	51262	47299	23261	30370	151740	3352
4.2. Borrowings outside India	150724	272230	6877	1095	7623	5550
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	390249	460547	123933	145234	311624	571746
	(5.6)	(6.0)	(5.8)	(5.8)	(4.3)	(7.0)
5.1. Bills Payable	85397	86643	39392	42051	111631	160719
5.2. Inter-office adjustments	17037	14638	-	-	-	-
5.3. Interest accrued	18580	22617	9018	10495	7468	6863
5.4. Others (including provisions)	269235	336649	75523	92688	192525	404164
Total Liabilities	6980585	7662677	2147045	2492318	7221138	8205493
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	19368	21904	16473	17203	49552	47462
	(0.3)	(0.3)	(0.8)	(0.7)	(0.7)	(0.6)
2. Balances with RBI	343848	313075	147355	175368	736434	513290
	(4.9)	(4.1)	(6.9)	(7.0)	(10.2)	(6.3)
3. Balances with banks in India	89988	251554	31690	46962	93066	58902
	(1.3)	(3.3)	(1.5)	(1.9)	(1.3)	(0.7)
4. Money at call and short notice	51537	76178	-	-	59276	36500
	(0.7)	(1.0)	-	-	(0.8)	(0.4)
5. Balances with banks outside India	155782	37083	14722	14201	311442	113562
	(2.2)	(0.5)	(0.7)	(0.6)	(4.3)	(1.4)
6. Investments	2208353	2443484	990919	1180153	2322010	3045824
	(31.6)	(31.9)	(46.2)	(47.4)	(32.2)	(37.1)
6.1. Investments in India	1674658	1811645	990919	1180153	2269345	2993804
(i) Government securities	1353587	1484262	813443	1018164	1657203	2330729
(ii) Other approved securities	99169	92600	31073	23405	124644	86485
(iii) Shares	23137	18231	6024	5787	23646	22107
(iv) Debentures and Bonds	168840	184501	121127	116120	421460	497488
(v) Subsidiaries and/or joint ventures	17315	18079	1090	1090	13224	13224
(vi) Others	12610	13973	18162	15587	29168	43771
6.2. Investments outside India	533695	631839	-	-	52665	52021

(i) Government securities	139601	137491	-	-	-	-
(ii) Subsidiaries and/or joint ventures	469	-	-	-	2526	2526
(iii) Others	393625	494348	-	-	50139	49494
7. Advances	3831078	4263318	825512	950814	3312671	4047160
	(54.9)	(55.6)	(38.4)	(38.1)	(45.9)	(49.3)
Type-wise						
7A.1. Bills purchased and discounted	331765	360857	36571	38883	298729	349391
7A.2. Cash credits, overdrafts & loans	1931055	2375283	435481	462525	1984943	2354644
7A.3. Term loans	1568258	1527178	353460	449406	1028999	1343125
Security-wise						
7B.1. Secured by tangible assets	2513461	2721630	677304	713959	2182632	3217754
7B.2. Covered by Bank/ Government Guarantees	606331	618722	5603	632	631148	257888
7B.3. Unsecured	711286	922966	142605	236223	498891	571518
Sector-wise						
7C. I. Advances in India	2853135	3140746	825512	950814	3241092	3990571
(i) Priority sectors	918140	1115257	292246	340343	928760	1217017
(ii) Public sectors	466124	481224	225709	255560	737476	759187
(iii) Banks	615	23447	1124	197	13821	44981
(iv) Others	1468256	1520819	306433	354713	1561035	1969386
7C.II. Advances outside India	977943	1122572	-	-	71579	56589
8. Fixed Assets	70467	73670	15674	15541	65901	65962
	(1.0)	(1.0)	(0.7)	(0.6)	(0.9)	(0.8)
8.1. Premises	52224	52572	7191	8223	44430	43898
8.2. Fixed assets under construction	-	901	-	-	3923	-
8.2. Other Fixed assets	18243	20196	8483	7318	17548	22063
9. Other Assets	210164	182409	104700	92076	270786	276832
	(3.0)	(2.4)	(4.9)	(3.7)	(3.7)	(3.4)

9.1. Inter - office adjustments (net)	-	-	45845	17424	26101	36874
9.2. Interest accrued	58480	56290	34141	35624	74536	86481
9.3. Tax paid	41641	32904	3526	1771	7065	12143
9.4. Stationery and Stamps	146	141	387	460	603	496
9.5. Others	109897	93074	20801	36798	162481	140838
Total Assets	6980585	7662677	2147045	2492318	7221138	8205493
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2002	2003	2002	2003	2002	2003
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	112414	112414	14344	14344	20682	20682
	(2.1)	(2.0)	(0.6)	(0.5)	(1.1)	(1.0)
2. Reserves and Surplus	87260	129982	190280	222676	76974	79160
	(1.7)	(2.3)	(8.1)	(8.5)	(4.1)	(3.9)
2.1. Statutory Reserves	11573	19211	42625	53181	15203	18629
2.2. Capital Reserves	64078	-	3	3	795	923
2.3. Share Premium	-	-	70196	70196	12001	12001
2.4. Investments Fluctuations Reserves	11539	25039	8976	23144	-	-
2.5. Revenue and other Reserves	62	85732	68481	76153	48975	47608
2.6. Balance of Profit	8	-	-	-	-	-
3. Deposits	4713738	5116512	1892427	2172457	1535469	1649126
	(89.6)	(89.6)	(80.2)	(82.7)	(81.5)	(81.8)
Type-wise						
3A.1. Demand deposits	488608	549861	231403	292244	168168	169935
(i) From banks	24647	26798	3343	3867	9339	4394
(ii) From others	463961	523063	228061	288377	158829	165541
3A.2. Savings bank deposits	1370025	1540510	260906	327550	436180	485415
3A.3. Term deposits	2855105	3026141	1400117	1552663	931120	993777
(i) From banks	275068	246974	8247	2096	66919	50283
(ii) From others	2580037	2779167	1391871	1550567	864201	943493
Location-wise						
3B.1. Deposits of branches in India	4713738	5116512	1892427	2172457	1535469	1649126
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	22707	14699	142355	80334	26625	22821
	(0.4)	(0.3)	(6.0)	(3.1)	(1.4)	(1.1)
4.1. Borrowings in India	22707	14699	142355	70394	26625	13212
(i) From Reserve Bank of India	-	-	35105	2471	10253	-
(ii) From other banks	2213	604	50970	17021	-	-
(iii) From other institutions and agencies	20494	14095	56279	50903	16372	13212
4.2. Borrowings outside India	-	-	-	9940	-	9609
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	325247	336908	121015	137386	224457	244407
	(6.2)	(5.9)	(5.1)	(5.2)	(11.9)	(12.1)
5.1. Bills Payable	39173	80707	58278	71006	30573	26058
5.2. Inter-office adjustments	81550	20546	-	-	-	106394
5.3. Interest accrued	18229	18370	5571	4745	101277	-
5.4. Others (including provisions)	186295	217284	57166	61634	92607	111954
Total Liabilities	5261366	5710516	2360419	2627198	1884207	2016196
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2002	2003	2002	2003	2002	2003
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	44571	51847	12366	15388	11596	13426
	(0.8)	(0.9)	(0.5)	(0.6)	(0.6)	(0.7)
2. Balances with RBI	260841	317255	121257	113007	90781	98057
	(5.0)	(5.6)	(5.1)	(4.3)	(4.8)	(4.9)
3. Balances with banks in India	180773	63874	66198	70765	15556	22552
	(3.4)	(1.1)	(2.8)	(2.7)	(0.8)	(1.1)
4. Money at call and short notice	75500	-	10000	-	-	-
	(1.4)	-	(0.4)	-	-	-
5. Balances with banks outside India	77303	17643	124790	43745	35357	11154
	(1.5)	(0.3)	(5.3)	(1.7)	(1.9)	(0.6)
6. Investments	2109981	2604535	805649	1066990	764806	850038
	(40.1)	(45.6)	(34.1)	(40.6)	(40.6)	(42.2)
6.1. Investments in India	2109915	2604469	805643	1066984	764806	850038
(i) Government securities	1468255	1907199	586624	834576	525632	597874
(ii) Other approved securities	100361	93786	24323	18800	29450	31547
(iii) Shares	17849	18190	5404	5423	12697	14506
(iv) Debentures and Bonds	497904	557960	165820	178834	190931	179989
(v) Subsidiaries and/or joint ventures	8988	9158	11500	-	2172	2172
(vi) Others	16558	18177	11972	29351	3925	23949
6.2. Investments outside India	66	66	6	6	-	-

(i) Government securities	-	-	-	6	-	-
(ii) Subsidiaries and/or joint ventures	66	66	-	-	-	-
(iii) Others	-	-	6	-	-	-
7. Advances	2128751	2315922	1098741	1202917	752296	843560
	(40.5)	(40.6)	(46.5)	(45.8)	(39.9)	(41.8)
Type-wise						
7A.1. Bills purchased and discounted	88563	104310	61047	81113	54550	66769
7A.2. Cash credits, overdrafts & loans	1201036	1233500	582361	604107	359099	405806
7A.3. Term loans	839152	978112	455334	517697	338647	370986
Security-wise						
7B.1. Secured by tangible assets	1819020	2028439	722123	989512	707887	734207
7B.2. Covered by Bank/ Government Guarantees	73639	63653	147595	39178	16341	46080
7B.3. Unsecured	236092	223830	229023	174228	28068	63273
Sector-wise						
7C. I. Advances in India	2128751	2315922	1098741	1202917	752296	843560
(i) Priority sectors	820328	967105	409992	397043	282842	316656
(ii) Public sectors	508877	444439	293844	209518	135969	140757
(iii) Banks	2642	13657	3058	23221	-	-
(iv) Others	796904	890721	391847	573135	333486	386147
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	74783	75231	19934	23295	31551	29613
	(1.4)	(1.3)	(0.8)	(0.9)	(1.7)	(1.5)
8.1. Premises	62102	60683	7262	7107	22413	20690
8.2. Fixed assets under construction	-	-	-	-	-	792
8.2. Other Fixed assets	12681	14548	12671	16188	9138	8132
9. Other Assets	308863	264208	101484	91091	182263	147796
	(5.9)	(4.6)	(4.3)	(3.5)	(9.7)	(7.3)

9.1. Inter - office adjustments (net)	-	-	19044	13920	1928	1261
9.2. Interest accrued	68408	77864	31191	32307	28772	27452
9.3. Tax paid	49032	45761	35955	25238	31775	59432
9.4. Stationery and Stamps	989	920	141	144	325	477
9.5. Others	190434	139663	15153	19482	119464	59174
Total Assets	5261366	5710516	2360419	2627198	1884207	2016196
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2002	2003	2002	2003	2002	2003
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	380396	457396	44480	44480	19254	19254
	(12.6)	(12.9)	(1.3)	(1.1)	(0.6)	(0.6)
2. Reserves and Surplus	38125	55618	68783	101479	142719	191680
	(1.3)	(1.6)	(1.9)	(2.5)	(4.4)	(5.6)
2.1. Statutory Reserves	6741	10741	17362	29844	63400	77200
2.2. Capital Reserves	24307	23800	24815	24808	2733	2733
2.3. Share Premium	-	-	-	-	32270	32270
2.4. Investments Fluctuations Reserves	-	14000	5395	25615	12050	24050
2.5. Revenue and other Reserves	7078	7078	21211	21211	32200	55400
2.6. Balance of Profit	-	-	-	-	66	27
3. Deposits	2403884	2701593	3180848	3669859	2848839	2980909
	(79.4)	(76.4)	(89.8)	(89.2)	(88.3)	(87.7)
Type-wise						
3A.1. Demand deposits	176984	213064	265860	363638	230674	274443
(i) From banks	6119	3574	5291	9057	1910	4187
(ii) From others	170865	209490	260570	354581	228764	270256
3A.2. Savings bank deposits	528479	657271	687837	816275	484814	576246
3A.3. Term deposits	1698422	1831257	2227151	2489946	2133351	2130221
(i) From banks	58070	47940	34138	23972	92877	94548
(ii) From others	1640352	1783318	2193013	2465975	2040474	2035673
Location-wise						
3B.1. Deposits of branches in India	2302911	2631248	3094654	3669859	2848839	2980909
3B.2. Deposits of branches outside India	100973	70345	86195	-	-	-

4. Borrowings	37205	44921	15091	35597	61738	76602
	(1.2)	(1.3)	(0.4)	(0.9)	(1.9)	(2.3)
4.1. Borrowings in India	23915	26969	13073	31407	61737	59802
(i) From Reserve Bank of India	3725	-	-	-	-	-
(ii) From other banks	2495	2193	14	-	130	3
(iii) From other institutions and agencies	17695	24776	13059	31407	61607	59799
4.2. Borrowings outside India	13291	17952	2018	4190	1	16800
Secured borrowing included in 4.	-	-	-	20208	-	-
5. Other liabilities	166682	277994	234910	264057	153742	130319
	(5.5)	(7.9)	(6.6)	(6.4)	(4.8)	(3.8)
5.1. Bills Payable	17976	26528	67037	72393	22720	15912
5.2. Inter-office adjustments	49122	100887	39806	31698	11812	13155
5.3. Interest accrued	12578	12942	12603	14604	7049	8927
5.4. Others (including provisions)	87007	137637	115464	145362	112161	92325
Total Liabilities	3026294	3537522	3544112	4115472	3226292	3398763
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2002	2003	2002	2003	2002	2003
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	10258	8681	28805	30984	19901	21030
	(0.3)	(0.2)	(0.8)	(0.8)	(0.6)	(0.6)
2. Balances with RBI	118176	181711	192449	237810	215203	168560
	(3.9)	(5.1)	(5.4)	(5.8)	(6.7)	(5.0)
3. Balances with banks in India	3993	58874	30433	18860	45377	56843
	(0.1)	(1.7)	(0.9)	(0.5)	(1.4)	(1.7)
4. Money at call and short notice	787	20000	36170	30671	938	264
	(0.0)	(0.6)	(1.0)	(0.7)	(0.0)	(0.0)
5. Balances with banks outside India	16897	15531	74605	41090	51753	5724
	(0.6)	(0.4)	(2.1)	(1.0)	(1.6)	(0.2)
6. Investments	1240807	1483901	1506917	1860301	1372435	1478054
	(41.0)	(41.9)	(42.5)	(45.2)	(42.5)	(43.5)
6.1. Investments in India	1216814	1461403	1473708	1816601	1372435	1478054
(i) Government securities	985249	1232726	1223702	1551185	855156	1014074
(ii) Other approved securities	67224	59982	48583	40181	49795	49063
(iii) Shares	5564	6827	11347	13235	14347	13346
(iv) Debentures and Bonds	152679	150652	173478	195454	418297	373241
(v) Subsidiaries and/or joint ventures	598	360	23	-	-	-
(vi) Others	5499	10856	16575	16545	34840	28330
6.2. Investments outside India	23993	22498	33209	43700	-	-

(i) Government securities	11290	13921	11505	17972	-	-
(ii) Subsidiaries and/or joint ventures	-	65	3005	23087	-	-
(iii) Others	12703	8513	18698	2640	-	-
7. Advances	1090836	1227499	1516234	1744700	1415787	1567724
	(36.0)	(34.7)	(42.8)	(42.4)	(43.9)	(46.1)
Type-wise						
7A.1. Bills purchased and discounted	32947	42577	99897	132063	69137	90534
7A.2. Cash credits, overdrafts & loans	760720	775428	950179	1002117	754575	773946
7A.3. Term loans	297169	409493	466159	610520	592075	703244
Security-wise						
7B.1. Secured by tangible assets	746313	884742	1168783	1416456	1048317	1208861
7B.2. Covered by Bank/ Government Guarantees	193929	188993	191746	175410	220703	192882
7B.3. Unsecured	150594	153764	155706	152834	146767	165981
Sector-wise						
7C. I. Advances in India	942685	1093834	1378695	1606811	1415787	1567724
(i) Priority sectors	324560	405087	487632	584804	545536	602833
(ii) Public sectors	261312	241692	321960	327073	87865	147085
(iii) Banks	1660	430	2660	875	2985	341
(iv) Others	355153	446625	566443	694060	779401	817464
7C.II. Advances outside India	148151	133665	137540	137889	-	-
8. Fixed Assets	45382	42386	29661	29251	14260	14528
	(1.5)	(1.2)	(0.8)	(0.7)	(0.4)	(0.4)
8.1. Premises	32907	32277	22018	21992	6233	6044
8.2. Fixed assets under construction	585	645	201	235	-	147
8.2. Other Fixed assets	11890	9463	7442	7024	8027	8337
9. Other Assets	499158	498940	128838	121805	90638	86036
	(16.5)	(14.1)	(3.6)	(3.0)	(2.8)	(2.5)

9.1. Inter - office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	36629	44389	50870	58228	51724	50184
9.3. Tax paid	13775	14054	6154	6485	24339	19730
9.4. Stationery and Stamps	825	827	500	485	61	70
9.5. Others	447929	439669	71314	56607	14514	16051
Total Assets	3026294	3537522	3544112	4115472	3226292	3398763
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.