

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

Items	(Amount in Rs. lakh)					
	As on March 31					
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	2002	2003	2002	2003	2002	2003
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	152	167	12136	12136	28137	28205
	(0.8)	(0.8)	(1.7)	(1.6)	(1.2)	(0.9)
2. Reserves and Surplus	689	866	27296	14616	166091	196969
	(3.6)	(4.3)	(3.7)	(1.9)	(7.0)	(6.5)
2.1. Statutory Reserves	283	339	12450	-	22809	32499
2.2. Capital Reserves	14	14	1061	1061	-	-
2.3. Share Premium	10	10	13019	12944	91951	92971
2.4. Investments Fluctuations Reserves	10	-	611	612	24008	24008
2.5. Revenue and other Reserves	372	500	1	-	8285	11878
2.6. Balance of Profit	1	3	155	-	19038	35613
3. Deposits	17824	18790	644308	692092	1765381	2237607
	(93.0)	(93.0)	(88.2)	(90.3)	(74.2)	(73.5)
Type-wise						
3A.1. Demand deposits	1340	1135	65340	75338	422018	495096
(i) From banks	195	205	3	3	37172	42677
(ii) From others	1145	931	65337	75335	384846	452419
3A.2. Savings bank deposits	3127	3071	47972	54858	295745	466314
3A.3. Term deposits	13357	14584	530996	561896	1047618	1276197
(i) From banks	153	8	134239	123517	41176	47647
(ii) From others	13204	14576	396757	438379	1006442	1228550

Location-wise

3B.1. Deposits of branches in India	17824	18790	644308	692092	1765381	2237607
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	35	21	6424	2642	182302	228465
	(0.2)	(0.1)	(0.9)	(0.3)	(7.7)	(7.5)
4.1. Borrowings in India	35	21	2806	1428	182302	227661
(i) From Reserve Bank of India	-	-	-	-	9667	1347
(ii) From other banks	-	-	-	-	92031	140660
(iii) From other institutions and agencies	35	21	2806	1428	80604	85654
4.2. Borrowings outside India	-	-	3618	1214	-	804
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	464	364	40588	45113	236827	351162
	(2.4)	(1.8)	(5.6)	(5.9)	(10.0)	(11.5)
5.1. Bills Payable	142	72	6016	6659	86738	85112
5.2. Inter-office adjustments	53	-	-	-	-	-
5.3. Interest accrued	103	89	3863	3345	41689	68821
5.4. Others (including provisions)	165	202	30709	35108	108400	197229
Total Liabilities	19164	20207	730752	766599	2378738	3042408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	2002 (19)	2003 (20)	2002 (21)	2003 (22)	2002 (23)	2003 (24)
1. Cash in hand	595	431	4825	8874	11285	16668
	(3.1)	(2.1)	(0.7)	(1.2)	(0.5)	(0.5)
2. Balances with RBI	1357	1224	43602	63829	109832	191528
	(7.1)	(6.1)	(6.0)	(8.3)	(4.6)	(6.3)
3. Balances with banks in India	618	2368	7796	6033	8969	16606
	(3.2)	(11.7)	(1.1)	(0.8)	(0.4)	(0.5)
4. Money at call and short notice	2396	-	4803	1524	209974	27817
	(12.5)	-	(0.7)	(0.2)	(8.8)	(0.9)
5. Balances with banks outside India	-	-	162	225	5759	64303
	-	-	(0.0)	(0.0)	(0.2)	(2.1)
6. Investments	4111	4906	290010	249874	1200402	1338808
	(21.5)	(24.3)	(39.7)	(32.6)	(50.5)	(44.0)
6.1. Investments in India	4111	4906	290010	249874	1200402	1338808
(i) Government securities	3554	4391	189641	188561	529503	635625
(ii) Other approved securities	422	384	585	585	1184	1184
(iii) Shares	0	0	30834	31976	14518	10839
(iv) Debentures and Bonds	135	130	68738	28752	510682	416658
(v) Subsidiaries and/or joint ventures	-	-	-	-	89	243
(vi) Others	-	0	212	-	144426	274259
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	8891	9825	303262	327611	681372	1175486
	(46.4)	(48.6)	(41.5)	(42.7)	(28.6)	(38.6)
Type-wise						
7A.1. Bills purchased and discounted	240	113	48046	42801	132508	262279
7A.2. Cash credits, overdrafts & loans	2777	2437	138123	109363	173752	260780
7A.3. Term loans	5874	7275	117093	175447	375112	652427
Security-wise						
7B.1. Secured by tangible assets	8676	9566	262856	274230	618571	999073
7B.2. Covered by Bank/ Government Guarantees	15	13	776	9363	5148	9369
7B.3. Unsecured	199	245	39631	44018	57653	167044
Sector-wise						
7C. I. Advances in India	8891	9825	303262	327611	681372	1175486
(i) Priority sectors	4585	5616	66420	86453	73246	142182
(ii) Public sectors	-	-	732	1500	91069	85190
(iii) Banks	-	-	-	-	18834	2218
(iv) Others	4306	4209	236111	239658	498223	945896
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	933	1023	32020	30080	37110	52858
	(4.9)	(5.1)	(4.4)	(3.9)	(1.6)	(1.7)
8.1. Premises	738	847	4112	4902	13584	16978
8.2. Fixed assets under construction	-	-	-	-	-	-
8.2. Other Fixed assets	195	176	27908	25178	23526	35880
9. Other Assets	263	431	44271	78550	114035	158334
	(1.4)	(2.1)	(6.1)	(10.2)	(4.8)	(5.2)

9.1. Inter - office adjustments (net)	-	53	-	-	-	-
9.2. Interest accrued	148	154	11428	11432	45566	66300
9.3. Tax paid	13	28	5955	6363	2951	8886
9.4. Stationery and Stamps	14	8	18	10	34	94
9.5. Others	89	187	26870	60744	65484	83054
Total Assets	19164	20207	730752	766599	2378738	3042408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IDBI Bank		IndusInd Bank	
	2002 (25)	2003 (26)	2002 (27)	2003 (28)	2002 (29)	2003 (30)
1. Capital	96303	96266	14000	14008	15903	21927
	(0.9)	(0.9)	(2.1)	(1.8)	(1.6)	(2.2)
2. Reserves and Surplus	563554	632065	16089	21235	40290	38299
	(5.4)	(5.9)	(2.4)	(2.7)	(3.9)	(3.9)
2.1. Statutory Reserves	24943	55143	4581	6375	11095	13349
2.2. Capital Reserves	-	20000	1214	1468	451	758
2.3. Share Premium	80454	80216	3200	3211	21658	21666
2.4. Investments Fluctuations Reserves	2734	12734	1000	2500	2132	-
2.5. Revenue and other Reserves	453467	463467	-	-	3621	1987
2.6. Balance of Profit	1956	505	6094	7681	1333	540
3. Deposits	3208511	4816931	523449	603230	840012	859787
	(30.8)	(45.1)	(78.8)	(76.1)	(82.3)	(86.8)
Type-wise						
3A.1. Demand deposits	273615	368944	186017	125260	91628	82237
(i) From banks	10899	9196	2139	2889	4752	5764
(ii) From others	262716	359749	183878	122371	86876	76473
3A.2. Savings bank deposits	249700	379321	55940	85265	17233	22498
3A.3. Term deposits	2685195	4068665	281492	392705	731151	755053
(i) From banks	442296	535859	5965	35617	232552	181006
(ii) From others	2242900	3532807	275527	357088	498599	574048
Location-wise						
3B.1. Deposits of branches in India	3208511	4816931	523449	603230	840012	859787
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	4921866	3430242	77142	104149	85940	23679
	(47.3)	(32.1)	(11.6)	(13.1)	(8.4)	(2.4)
4.1. Borrowings in India	4194277	2841074	77142	104149	85940	20263
(i) From Reserve Bank of India	14089	-	2875	-	20867	-
(ii) From other banks	268760	244691	33000	65400	26000	3255
(iii) From other institutions and agencies	3911428	2596383	41267	38749	39073	17008
4.2. Borrowings outside India	727589	589168	-	-	-	3416
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	1620758	1705693	33434	50250	38310	46414
	(15.6)	(16.0)	(5.0)	(6.3)	(3.8)	(4.7)
5.1. Bills Payable	81733	103055	7621	17370	6786	15678
5.2. Inter-office adjustments	3305	-	-	1	-	4947
5.3. Interest accrued	228951	161917	3675	3844	7069	-
5.4. Others (including provisions)	1306769	1440721	22138	29034	24455	25789
Total Liabilities	10410992	10681197	664114	792872	1020455	990106
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IDBI Bank		IndusInd Bank	
	2002 (25)	2003 (26)	2002 (27)	2003 (28)	2002 (29)	2003 (30)
1. Cash in hand	24590	33647	3329	4510	1910	2095
	(0.2)	(0.3)	(0.5)	(0.6)	(0.2)	(0.2)
2. Balances with RBI	152857	454967	32979	55572	49077	55382
	(1.5)	(4.3)	(5.0)	(7.0)	(4.8)	(5.6)
3. Balances with banks in India	281821	81058	22740	9415	40399	31379
	(2.7)	(0.8)	(3.4)	(1.2)	(4.0)	(3.2)
4. Money at call and short notice	675515	63743	10124	-	-	-
	(6.5)	(0.6)	(1.5)	-	-	-
5. Balances with banks outside India	143852	15484	2683	744	57911	26217
	(1.4)	(0.1)	(0.4)	(0.1)	(5.7)	(2.6)
6. Investments	3589108	3546230	241781	241088	248489	253507
	(34.5)	(33.2)	(36.4)	(30.4)	(24.4)	(25.6)
6.1. Investments in India	3587896	3545373	241781	241088	248489	253507
(i) Government securities	2272231	2554858	153075	181889	195438	202001
(ii) Other approved securities	7046	3445	-	-	2600	2585
(iii) Shares	190865	164241	5095	1469	331	895
(iv) Debentures and Bonds	643636	568992	83611	57431	48235	41476
(v) Subsidiaries and/or joint ventures	60673	78068	-	-	-	51
(vi) Others	413445	175770	-	300	1885	6500
6.2. Investments outside India	1212	857	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	145	145	-	-	-	-
(iii) Others	1067	712	-	-	-	-
7. Advances	4703487	5327941	309927	432519	557420	534785
	(45.2)	(49.9)	(46.7)	(54.6)	(54.6)	(54.0)
Type-wise						
7A.1. Bills purchased and discounted	165412	43764	94673	86515	136036	99350
7A.2. Cash credits, overdrafts & loans	240251	313402	60106	80908	331413	306335
7A.3. Term loans	4297824	4970775	155148	265096	89971	129100
Security-wise						
7B.1. Secured by tangible assets	4460425	5006849	172606	307506	443829	371142
7B.2. Covered by Bank/ Government Guarantees	102936	169985	51088	39515	50387	104695
7B.3. Unsecured	140126	151107	86233	85498	63204	58949
Sector-wise						
7C. I. Advances in India	4697282	5322580	309927	432519	557420	534785
(i) Priority sectors	198591	893760	79175	129911	94818	99976
(ii) Public sectors	435621	189741	1764	5281	93005	76420
(iii) Banks	17945	10132	10	8315	46250	93203
(iv) Others	4045125	4228947	228978	289012	323347	265186
7C.II. Advances outside India	6204	5361	-	-	-	-
8. Fixed Assets	423934	406073	15822	16451	8661	11010
	(4.1)	(3.8)	(2.4)	(2.1)	(0.8)	(1.1)
8.1. Premises	140407	154025	1906	1873	2578	5364
8.2. Fixed assets under construction	226997	-	3726	665	-	-
8.2. Other Fixed assets	56530	252048	10190	13912	6083	5646
9. Other Assets	415828	752052	24729	32574	56588	75731
	(4.0)	(7.0)	(3.7)	(4.1)	(5.5)	(7.6)

9.1. Inter - office adjustments (net)	-	10347	6	-	27	42
9.2. Interest accrued	184738	195826	8158	7351	9292	7339
9.3. Tax paid	98701	141403	4251	5610	8514	13483
9.4. Stationery and Stamps	50	81	35	23	9	12
9.5. Others	132339	404396	12279	19589	38746	54855
Total Assets	10410992	10681197	664114	792872	1020455	990106
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2002 (31)	2003 (32)	2002 (33)	2003 (34)	2002 (35)	2003 (36)
1. Capital	2262	2262	4816	4820	1350	4043
	(0.2)	(0.2)	(0.3)	(0.3)	(0.2)	(0.4)
2. Reserves and Surplus	66372	68417	88892	119380	42849	54298
	(6.2)	(5.9)	(6.0)	(7.1)	(5.5)	(5.9)
2.1. Statutory Reserves	16217	18376	20896	29340	24000	30000
2.2. Capital Reserves	13096	13956	733	1736	-	-
2.3. Share Premium	19471	19472	8652	8657	7198	7872
2.4. Investments Fluctuations Reserves	1996	4997	6000	21000	2750	7375
2.5. Revenue and other Reserves	15580	11260	52611	58647	8900	9050
2.6. Balance of Profit	12	357	-	-	1	1
3. Deposits	806828	918662	1291111	1467490	700148	829172
	(75.3)	(79.2)	(87.8)	(87.4)	(90.2)	(89.5)
Type-wise						
3A.1. Demand deposits	73136	81496	203709	208789	39999	46587
(i) From banks	1718	1108	5186	11004	266	340
(ii) From others	71418	80388	198523	197785	39733	46247
3A.2. Savings bank deposits	103031	112015	235900	281161	90848	106968
3A.3. Term deposits	630661	725151	851502	977540	569302	675618
(i) From banks	31320	40297	213611	219772	17089	29411
(ii) From others	599341	684854	637891	757769	552213	646207
Location-wise						
3B.1. Deposits of branches in India	806828	918662	1291111	1467490	700148	829172
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	120248	93385	18453	21590	9681	16534
	(11.2)	(8.1)	(1.3)	(1.3)	(1.2)	(1.8)
4.1. Borrowings in India	115756	89172	17484	19505	9681	13104
(i) From Reserve Bank of India	1835	-	-	-	6323	2000
(ii) From other banks	77600	65703	47	15000	3	75
(iii) From other institutions and agencies	36321	23469	17437	4505	3355	11029
4.2. Borrowings outside India	4492	4212	969	2085	-	3430
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	76124	76974	66595	66096	22265	22436
	(7.1)	(6.6)	(4.5)	(3.9)	(2.9)	(2.4)
5.1. Bills Payable	16543	19231	21643	18601	383	201
5.2. Inter-office adjustments	16561	6561	1966	-	8888	8782
5.3. Interest accrued	215	732	8769	8875	1427	1605
5.4. Others (including provisions)	42805	50451	34217	38621	11566	11848
Total Liabilities	1071834	1159700	1469867	1679375	776293	926483
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2002 (31)	2003 (32)	2002 (33)	2003 (34)	2002 (35)	2003 (36)
1. Cash in hand	5882 (0.5)	5068 (0.4)	6902 (0.5)	8534 (0.5)	4562 (0.6)	4382 (0.5)
2. Balances with RBI	48929 (4.6)	46051 (4.0)	94690 (6.4)	63522 (3.8)	29607 (3.8)	39346 (4.2)
3. Balances with banks in India	52701 (4.9)	58703 (5.1)	52616 (3.6)	46813 (2.8)	25402 (3.3)	17320 (1.9)
4. Money at call and short notice	- -	10000 (0.9)	32000 (2.2)	32700 (1.9)	- -	- -
5. Balances with banks outside India	53553 (5.0)	4044 (0.3)	10606 (0.7)	533 (0.0)	4732 (0.6)	2532 (0.3)
6. Investments	359720 (33.6)	364054 (31.4)	575254 (39.1)	673782 (40.1)	346715 (44.7)	443261 (47.8)
6.1. Investments in India	359720	364054	575254	673782	346715	443261
(i) Government securities	234555	227789	346787	381587	281479	336771
(ii) Other approved securities	7451	4172	14101	13391	5921	4838
(iii) Shares	1456	4834	9546	8176	1373	546
(iv) Debentures and Bonds	100548	92935	187727	238772	48634	98153
(v) Subsidiaries and/or joint ventures	7104	1862	3732	-	-	-
(vi) Others	8606	32462	13361	31856	9308	2953
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	441833	561161	642389	801095	341755	389970
	(41.2)	(48.4)	(43.7)	(47.7)	(44.0)	(42.1)
Type-wise						
7A.1. Bills purchased and discounted	25613	30895	28803	57129	25677	27716
7A.2. Cash credits, overdrafts & loans	224557	240887	296863	351196	236751	248969
7A.3. Term loans	191663	289378	316723	392770	79327	113285
Security-wise						
7B.1. Secured by tangible assets	368927	457026	435056	567990	263802	297084
7B.2. Covered by Bank/ Government Guarantees	3186	32127	159395	155368	43601	60210
7B.3. Unsecured	69720	72008	47938	77737	34352	32677
Sector-wise						
7C. I. Advances in India	441833	561161	642389	801095	341755	389970
(i) Priority sectors	155096	196004	131703	150623	119481	150093
(ii) Public sectors	17336	11338	223257	232725	165	6530
(iii) Banks	21494	37431	24006	31055	5	7013
(iv) Others	247907	316388	263423	386691	222103	226333
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	33863	34479	16702	17241	7433	7912
	(3.2)	(3.0)	(1.1)	(1.0)	(1.0)	(0.9)
8.1. Premises	22747	22365	11708	10759	3671	3777
8.2. Fixed assets under construction	4544	2881	-	651	906	-
8.2. Other Fixed assets	6572	9233	4994	5831	2855	4135
9. Other Assets	75353	76140	38708	35156	16089	21762
	(7.0)	(6.6)	(2.6)	(2.1)	(2.1)	(2.3)

9.1. Inter - office adjustments (net)	-	-	-	1399	-	-
9.2. Interest accrued	11583	14109	18263	18624	11117	13805
9.3. Tax paid	14791	19356	-	1228	1358	3315
9.4. Stationery and Stamps	229	209	-	-	143	167
9.5. Others	48750	42467	20445	13905	3471	4474
Total Assets	1071834	1159700	1469867	1679375	776293	926483
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2002 (37)	2003 (38)	2002 (39)	2003 (40)	2002 (41)	2003 (42)
1. Capital	600	1641	1151	1151	5669	5669
	(0.1)	(0.3)	(0.4)	(0.4)	(3.3)	(3.1)
2. Reserves and Surplus	42411	54227	15291	18058	5177	6259
	(8.3)	(8.8)	(5.4)	(5.6)	(3.0)	(3.4)
2.1. Statutory Reserves	14118	17868	9485	10635	1742	2203
2.2. Capital Reserves	618	667	501	892	127	357
2.3. Share Premium	500	1891	1442	1442	1638	1638
2.4. Investments Fluctuations Reserves	1685	3085	1124	2224	630	1100
2.5. Revenue and other Reserves	25388	30586	2732	2857	890	890
2.6. Balance of Profit	102	130	7	9	150	70
3. Deposits	418006	512192	247692	277050	150238	166329
	(81.8)	(82.9)	(86.9)	(86.7)	(87.1)	(89.5)
Type-wise						
3A.1. Demand deposits	50357	56989	30941	37772	8256	8711
(i) From banks	1188	1111	618	840	-	9
(ii) From others	49169	55878	30323	36932	8256	8702
3A.2. Savings bank deposits	41392	52982	31215	34838	9979	11032
3A.3. Term deposits	326257	402221	185536	204440	132003	146586
(i) From banks	41586	36471	969	7172	7053	10915
(ii) From others	284671	365750	184566	197268	124950	135671
Location-wise						
3B.1. Deposits of branches in India	418006	512192	247692	277050	150238	166329
3B.2. Deposits of branches outside India	-	-	-	-	-	-

4. Borrowings	30609	26776	3335	6411	463	193
	(6.0)	(4.3)	(1.2)	(2.0)	(0.3)	(0.1)
4.1. Borrowings in India	30134	25258	3335	6411	463	193
(i) From Reserve Bank of India	1450	1228	900	-	-	-
(ii) From other banks	7905	3714	-	-	5	-
(iii) From other institutions and agencies	20779	20316	2435	6411	458	193
4.2. Borrowings outside India	475	1518	-	-	-	-
Secured borrowing included in 4.	-	-	-	-	-	-
5. Other liabilities	19386	23044	17401	17004	10940	7317
	(3.8)	(3.7)	(6.1)	(5.3)	(6.3)	(3.9)
5.1. Bills Payable	9386	9644	5317	4844	803	595
5.2. Inter-office adjustments	2448	2579	1209	323	1438	1195
5.3. Interest accrued	2082	2218	1512	1288	741	781
5.4. Others (including provisions)	5470	8602	9363	10548	7958	4746
Total Liabilities	511012	617880	284869	319674	172487	185767
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank	
	2002 (37)	2003 (38)	2002 (39)	2003 (40)	2002 (41)	2003 (42)
1. Cash in hand	4084 (0.8)	4926 (0.8)	4053 (1.4)	3161 (1.0)	962 (0.6)	1449 (0.8)
2. Balances with RBI	16912 (3.3)	18121 (2.9)	11843 (4.2)	13444 (4.2)	8723 (5.1)	11556 (6.2)
3. Balances with banks in India	63694 (12.5)	44318 (7.2)	7089 (2.5)	6406 (2.0)	3480 (2.0)	7216 (3.9)
4. Money at call and short notice	- -	- -	- -	- -	1000 (0.6)	5 (0.0)
5. Balances with banks outside India	1215 (0.2)	1540 (0.2)	1563 (0.5)	286 (0.1)	3985 (2.3)	1198 (0.6)
6. Investments	153891 (30.1)	185017 (29.9)	90421 (31.7)	103658 (32.4)	62941 (36.5)	66268 (35.7)
6.1. Investments in India	153891	185017	90421	103658	62941	66268
(i) Government securities	101760	132266	62035	72855	51607	53049
(ii) Other approved securities	4125	3970	3737	3255	2639	2589
(iii) Shares	1781	2133	816	639	665	46
(iv) Debentures and Bonds	33587	33838	16207	11429	7843	10408
(v) Subsidiaries and/or joint ventures	12638	-	-	-	-	-
(vi) Others	-	12809	7626	15480	187	176
6.2. Investments outside India	-	-	-	-	-	-

(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	246003	334440	156525	176370	82617	91504
	(48.1)	(54.1)	(54.9)	(55.2)	(47.9)	(49.3)
Type-wise						
7A.1. Bills purchased and discounted	24012	25475	20769	17478	23094	21889
7A.2. Cash credits, overdrafts & loans	106446	127623	81256	92706	34922	49759
7A.3. Term loans	115545	181342	54500	66186	24601	19855
Security-wise						
7B.1. Secured by tangible assets	208063	272440	128444	151719	55251	65234
7B.2. Covered by Bank/ Government Guarantees	18803	35985	7149	6886	20195	16070
7B.3. Unsecured	19137	26015	20932	17765	7171	10200
Sector-wise						
7C. I. Advances in India	246003	334440	156525	176370	82617	91504
(i) Priority sectors	89282	111221	59664	61089	10087	11663
(ii) Public sectors	23214	43207	3342	12713	-	-
(iii) Banks	159	11	49	4	-	-
(iv) Others	133348	180001	93470	102564	72530	79841
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	7370	8553	2895	2990	1686	1678
	(1.4)	(1.4)	(1.0)	(0.9)	(1.0)	(0.9)
8.1. Premises	5347	5289	1632	1617	306	299
8.2. Fixed assets under construction	174	338	84	-	26	-
8.2. Other Fixed assets	1849	2926	1179	1372	1354	1379
9. Other Assets	17843	20965	10481	13359	7093	4895
	(3.5)	(3.4)	(3.7)	(4.2)	(4.1)	(2.6)

9.1. Inter - office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	6438	7017	2580	2434	2013	1922
9.3. Tax paid	5685	7253	1871	3289	4052	2056
9.4. Stationery and Stamps	236	205	67	68	46	28
9.5. Others	5484	6489	5963	7568	982	889
Total Assets	511012	617880	284869	319674	172487	185767
	(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.