

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)
1. Capital	52630 (0.1)	52630 (0.1)	5000 (0.3)	5000 (0.2)	1725 (0.1)	1725 (0.1)
2. Reserves and Surplus	1667707 (4.4)	1970497 (4.8)	85343 (4.7)	109857 (5.4)	123369 (4.7)	155651 (5.1)
2.1. Statutory Reserves	1067944	1160505	27301	36348	37760	47290
2.2. Capital Reserves	11254	11483	80	80	85609	0
2.3. Share Premium	351057	351057	10664	10664	0	0
2.4. Investments Fluctuations Reserves	227115	437115	14562	29525	24000	46752
2.5. Revenue and other Reserves	10303	10303	32736	33240	-24000	61609
2.6. Balance of Profit	34	34	0	0	0	0
3. Deposits	29612328 (78.8)	31861867 (78.1)	1323364 (73.4)	1564231 (77.2)	2059894 (78.8)	2425785 (79.2)
Type-wise						
3A.1. Demand deposits	4477238	5029083	231738	230163	297719	358433
(i) From banks	682612	689993	19773	25905	42531	52191
(ii) From others	3794626	4339090	211965	204258	255188	306242
3A.2. Savings bank deposits	6578271	7959588	389294	481677	393969	475682
3A.3. Term deposits	18556819	18873196	702332	852391	1368206	1591670
(i) From banks	555297	630260	38086	48536	26374	23935
(ii) From others	18001522	18242936	664246	803855	1341832	1567735
Location-Wise						
3B.1. Deposits of branches in India	28886597	30979821	1323363	1564231	2059894	2425785
3B.2. Deposits of branches outside India	725731	882046	0	0	0	0
4. Borrowings	930362 (2.5)	1343133 (3.3)	31054 (1.7)	61589 (3.0)	41642 (1.6)	82542 (2.7)
4.1. Borrowings in India	157184	136532	253	142	4604	4331
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	0	0	19	27	34	2176
(iii) From other institutions and agencies	157184	136532	234	115	4570	2155
4.2. Borrowings outside India	773178	1206601	30801	61447	37038	78211
Secured borrowings included in 4.	258993	214633	0	115	41608	80365
5. Other liabilities	5324621 (14.2)	5553400 (13.6)	359053 (19.9)	284965 (14.1)	386524 (14.8)	398907 (13)
5.1. Bills Payable	1403634	1566541	107736	89599	140915	133485
5.2. Inter-office adjustments	368502	582276	16680	19680	0	0
5.3. Interest accrued	2005978	1742797	97809	93542	134069	137479
5.4. Others (including provisions)	1546507	1661786	136828	82144	111540	127943
Total Liabilities	37587648 (100)	40781527 (100)	1803814 (100)	2025642 (100)	2613154 (100)	3064610 (100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

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(Amount in Rs. lakh)

Items	As on March 31		State Bank of		State Bank of	
	State Bank of India		Bikaner & Jaipur		Hyderabad	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)
1. Cash in hand	113620 (0.3)	128498 (0.3)	4495 (0.2)	5130 (0.3)	6483 (0.2)	7386 (0.2)
2. Balances with RBI	1160226 (3.1)	1775630 (4.4)	83427 (4.6)	120932 (6.0)	176229 (6.7)	174434 (5.7)
3. Balances with banks in india	341270 (0.9)	294688 (0.7)	26423 (1.5)	28204 (1.4)	6394 (0.2)	14573 (0.5)
4. Money at call and short notice	2700768 (7.2)	1942401 (4.8)	36900 (2.0)	15500 (0.8)	2750 (0.1)	0 0
5. Balances with banks outside India	202218 (0.5)	215445 (0.5)	18913 (1.0)	17045 (0.8)	48984 (1.9)	15402 (0.5)
6. Investments	17234789 (45.9)	18567649 (45.5)	768200 (42.6)	843002 (41.6)	1251867 (47.9)	1501705 (49)
6.1. Investments in India	16788560	18168437	768200	843002	1251867	1501705
(i) Government securities	14372726	15733810	678497	777050	1011151	1338228
(ii) Other approved securities	452726	459448	22668	20128	20413	19355
(iii) Shares	99253	90190	2614	2482	9031	6505
(iv) Debentures and Bonds	1616627	1587495	50485	38966	67848	57689
(v) Subsidiaries and/or joint ventures	118949	143604	415	105	633	633
(vi) Others	128279	153890	13521	4271	142791	79295
6.2. Investments outside India	446229	399212	0	0	0	0
(i) Government securities	38138	20294	0	0	0	0
(ii) Subsidiaries and/or joint ventures	21632	27673	0	0	0	0
(iii) Others	386459	351245	0	0	0	0
7. Advances	13775846 (36.6)	15793354 (38.7)	677332 (37.5)	859655 (42.4)	966261 (37)	1181368 (38.5)
Type-wise						
7A.1. Bills purchased and discounted	1240494	1485855	66267	79725	76655	96204
7A.2. Cash credits, overdrafts & loans	6911680	6932852	411836	483673	535500	548143
7A.3. Term loans	5623672	7374647	199229	296257	354106	537021
Security-wise						
7B.1. Secured by tangible assets	10992401	11938835	528838	688038	783065	935796
7B.2. Covered by Bank/Govt. Guarantees	918481	1193712	92235	85903	73571	91249
7B.3. Unsecured	1864964	2660808	56259	85714	109624	154323
Sector-wise						
7C.I. Advances in India	12384982	14202632	677332	859655	966260	1181369
(i) Priority sectors	3511180	4270587	292306	377083	314382	466713
(ii) Public sectors	2478284	2587495	111395	96799	196152	168778
(iii) Banks	8593	227657	591	335	17068	953
(iv) others	6386925	7116893	273040	385438	438658	544925
7C.II. Advances outside India	1390863	1590722	0	0	0	0
8. Fixed Assets	238854 (0.6)	264510 (0.6)	10160 (0.6)	11347 (0.6)	11531 (0.4)	16529 (0.5)

8.1. Premises	65912	67600	2703	2548	3719	4627
8.2. Fixed assets under construction	12906	14654	9	24	26	92
8.3. Other Fixed assets	160036	182256	7448	8775	7786	11810
9. Other Assets	1820056	1799353	177964	124823	142657	153213
	(4.8)	(4.4)	(9.9)	(6.2)	(5.5)	(5.0)
9.1 Inter - office adjustments (net)	0	0	0	0	39178	53509
9.2 Interest accrued	576646	546366	27074	27707	51728	35633
9.3 Tax paid	153452	259492	3754	399	28468	31895
9.4 Stationery and Stamps	7522	7677	586	629	558	548
9.5 Others	1082436	985818	146550	96088	22725	31628
Total Assets	37587647	40781528	1803814	2025638	2613156	3064610
	(100)	(100)	(100)	(100)	(100)	(100)

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STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2003	2004	2003	2004	2003	2004
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750	1750	3600	3600	2475	2475
	(0.2)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
2. Reserves and Surplus	56616	77267	39496	54598	138743	170611
	(5.0)	(5.9)	(3.5)	(4.0)	(6.5)	(6.3)
2.1. Statutory Reserves	37626	45767	15061	20982	65606	76606
2.2. Capital Reserves	1162	1673	2168	3749	0	0
2.3. Share Premium	4375	4375	6000	6000	0	0
2.4. Investments Fluctuations Reserves	11047	22047	8000	15600	29758	40287
2.5. Revenue and other Reserves	2404	3404	8267	8267	43379	53718
2.6. Balance of Profit	2	1	0	0	0	0
3. Deposits	921681	1041866	901311	1108369	1786968	2247328
	(81)	(79.9)	(79.5)	(80.6)	(83.9)	(83.6)
Type-wise						
3A.1. Demand deposits	102678	115947	99338	119479	247244	240151
(i) From banks	12949	20370	17283	16676	17102	23800
(ii) From others	89729	95577	82055	102803	230142	216351
3A.2. Savings bank deposits	198054	241972	229228	282131	433384	533264
3A.3. Term deposits	620949	683947	572745	706759	1106340	1473913
(i) From banks	13635	10746	4757	5647	11320	19107
(ii) From others	607314	673201	567988	701112	1095020	1454806
Location-Wise						
3B.1. Deposits of branches in India	921681	1041867	901312	1108370	1786968	2247328
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	30027	38483	33540	20734	43398	49807
	(2.6)	(3.0)	(3.0)	(1.5)	(2.0)	(1.9)
4.1. Borrowings in India	12458	10941	17021	268	36747	14221
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	5223	5246	16434	268	33704	11806
(iii) From other institutions and agencies	7235	5695	587	0	3043	2415

4.2. Borrowings outside India	17569	27542	16519	20466	6651	35586
Secured borrowings included in 4.	7235	5695	0	268	0	0
5. Other liabilities	127562	145025	155627	188505	157306	219455
	(11.2)	(11.1)	(13.7)	(13.7)	(7.4)	(8.2)
5.1. Bills Payable	26909	33945	36569	29015	52299	111101
5.2. Inter-office adjustments	8687	19206	36565	55240	9037	0
5.3. Interest accrued	47975	40373	54143	52493	23905	25474
5.4. Others (including provisions)	43991	51501	28350	51757	72065	82880
Total Liabilities	113763	1304391	1133574	1375806	2128890	2689676
	6					
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

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(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore	State Bank of Mysore	State Bank of Patiala			
	2003 (7)	2003 (9)	2004 (10)	2003 (11)	2004 (12)	
1 Cash in hand	3486	4058	7542	4110	4600	
	(0.3)	(0.4)	(0.5)	(0.2)	(0.2)	
2. Balances with RBI	58782	42466	63554	113486	104081	
	(5.2)	(3.7)	(4.6)	(5.3)	(3.9)	
3. Balances with banks in india	5393	28960	2739	10417	8037	
	(0.5)	(2.6)	(0.2)	(0.5)	(0.3)	
4. Money at call and short notice	0	0	55100	12700	14000	
	0	0	(4.0)	(0.6)	(0.5)	
5. Balances with banks outside India	2391	20102	8606	5452	6870	
	(0.2)	(1.8)	(0.6)	(0.3)	(0.3)	
6. Investments	513702	476056	548670	812207	1111022	
	(45.2)	(42)	(39.9)	(38.2)	(41.3)	
6.1. Investments in India	513702	476056	548670	812207	1111022	
(i) Government securities	463607	377656	468289	704673	990852	
(ii) Other approved securities	11143	21153	19318	29433	27722	
(iii) Shares	2504	5538	1901	2501	2976	
(iv) Debentures and Bonds	29178	56171	42763	67087	55596	
(v) Subsidiaries and/or joint ventures	219	1039	1039	35	35	
(vi) Others	7051	14499	15360	8478	33841	
6.2. Investments outside India	0	0	0	0	0	
(i) Government securities	0	0	0	0	0	
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	
(iii) Others	0	0	0	0	0	
7. Advances	518295	526067	630672	1074639	1308634	
	(45.6)	(46.4)	(45.8)	(50.5)	(48.7)	
Type-wise						
7A.1. Bills purchased and discounted	74230	50613	58374	126732	138504	

7A.2. Cash credits, overdrafts & loans	247991	289813	288313	528447	590964
7A.3. Term loans	196074	185641	283985	419460	579166
Security-wise					
7B.1. Secured by tangible assets	405404	481908	562317	864714	1048394
7B.2. Covered by Bank/Govt. Guarantees	80151	21129	35183	94605	93778
7B.3. Unsecured	32740	23029	33172	115321	166462
Sector-wise					
7C.I. Advances in India	518295	526067	630672	1074640	1308634
(i) Priority sectors	227731	191796	230345	440343	515523
(ii) Public sectors	47943	113706	111945	227786	186053
(iii) Banks	1219	434	435	6174	11027
(iv) others	241402	220131	287947	400337	596031
7C.II. Advances outside India	0	0	0	0	0
8. Fixed Assets	4673	3830	7547	11940	12396
	(0.4)	(0.3)	(0.5)	(0.6)	(0.5)
8.1. Premises	933	1029	1260	3525	3485
8.2. Fixed assets under construction	304	0	0	0	0
8.3. Other Fixed assets	3436	2801	6287	8415	8911
9. Other Assets	30913	32035	51376	83939	120035
	(2.7)	(2.8)	(3.7)	(3.9)	(4.5)
9.1 Inter - office adjustments (net)	0	0	0	0	36212
9.2 Interest accrued	15599	19346	38809	27294	32263
9.3 Tax paid	0	2956	3091	13669	22007
9.4 Stationery and Stamps	290	428	496	443	448
9.5 Others	15024	9305	8980	42533	29105
Total Assets	1137635	1133574	1375806	2128890	2689675
	(100)	(100)	(100)	(100)	(100)

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STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2003 (13)	2004 (14)	2003 (15)	2004 (16)
1. Capital	31400	31400	5000	5000
	(2.9)	(2.4)	(0.3)	(0.2)
2. Reserves and Surplus	31144	45341	67279	87526
	(2.9)	(3.5)	(3.5)	(3.6)
2.1. Statutory Reserves	11226	15661	33895	40030
2.2. Capital Reserves	1111	1460	311	407
2.3. Share Premium	0	0	14250	14250
2.4. Investments Fluctuations Reserves	8290	17690	13505	27756
2.5. Revenue and other Reserves	10517	10529	4508	4524
2.6. Balance of Profit	0	1	810	559
3. Deposits	905097	1067475	1592627	1972137
	(83.2)	(83.2)	(83.7)	(82.2)
Type-wise				
3A.1. Demand deposits	95751	106925	110861	149368
(i) From banks	15288	18504	35053	54337

(ii) From others	80463	88421	75808	95031
3A.2. Savings bank deposits	183166	220411	386932	475810
3A.3. Term deposits	626180	740139	1094834	1346959
(i) From banks	30503	26651	14401	7225
(ii) From others	595677	713488	1080433	1339734
Location-Wise				
3B.1. Deposits of branches in India	905097	1067476	1592628	1972137
3B.2. Deposits of branches outside India	0	0	0	0
4. Borrowings	44389	58199	4842	27060
	(4.1)	(4.5)	(0.3)	(1.1)
4.1. Borrowings in India	14534	17	568	392
(i) From Reserve Bank of India	0	0	0	0
(ii) From other banks	14500	0	72	0
(iii) From other institutions and agencies	34	17	496	392
4.2. Borrowings outside India	29855	58182	4274	26668
Secured borrowings included in 4.	0	17	0	0
5. Other liabilities	75360	81310	233567	308609
	(6.9)	(6.3)	(12.3)	(12.9)
5.1. Bills Payable	3334	34531	38389	40147
5.2. Inter-office adjustments	31073	0	26979	59546
5.3. Interest accrued	26695	10827	95825	105809
5.4. Others (including provisions)	14258	35952	72374	103107
Total Liabilities	1087390	1283725	1903315	2400332
	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

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(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra	State Bank of Travancore		
	2003	2004	2003	2004
	(13)	(14)	(15)	(16)
1 Cash in hand	2085	1970	3885	3899
	(0.2)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	55395	71450	78981	91893
	(5.1)	(5.6)	(4.1)	(3.8)
3. Balances with banks in india	2112	4855	32140	32535
	(0.2)	(0.4)	(1.7)	(1.4)
4. Money at call and short notice	1851	7323	0	0
	(0.2)	(0.6)	0	0
5. Balances with banks outside India	11468	11241	9195	12348
	(1.1)	(0.9)	(0.5)	(0.5)
6. Investments	475954	584639	803874	1077808
	(43.8)	(45.5)	(42.2)	(44.9)
6.1. Investments in India	475954	584639	803874	1077808
(i) Government securities	415906	539915	744495	1014502
(ii) Other approved securities	5990	5088	16176	15332
(iii) Shares	3476	2243	3385	3606

(iv) Debentures and Bonds	39389	31715	35822	41934
(v) Subsidiaries and/or joint ventures	859	859	0	0
(vi) Others	10334	4819	3996	2434
6.2. Investments outside India	0	0	0	0
(i) Government securities	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0
(iii) Others	0	0	0	0
7. Advances	464880	524048	917066	1113243
	(42.8)	(40.8)	(48.2)	(46.4)
Type-wise				
7A.1. Bills purchased and discounted	41908	62675	85590	127864
7A.2. Cash credits, overdrafts & loans	295686	293853	524028	566233
7A.3. Term loans	127286	167520	307448	419146
Security-wise				
7B.1. Secured by tangible assets	426303	454621	723769	879336
7B.2. Covered by Bank/Govt. Guarantees	5511	4140	74963	85515
7B.3. Unsecured	33067	65288	118334	148392
Sector-wise				
7C.I. Advances in India	464881	524048	917066	1113244
(i) Priority sectors	189697	223605	308133	414340
(ii) Public sectors	86526	59930	124770	157026
(iii) Banks	1547	1394	2830	13058
(iv) others	187111	239119	481333	528820
7C.II. Advances outside India	0	0	0	0
8. Fixed Assets	4320	5914	7227	10644
	(0.4)	(0.5)	(0.4)	(0.4)
8.1. Premises	1528	1521	2387	2234
8.2. Fixed assets under construction	1	0	0	0
8.3. Other Fixed assets	2791	4393	4840	8410
9. Other Assets	69328	72286	50948	57962
	(6.4)	(5.6)	(2.7)	(2.4)
9.1 Inter - office adjustments (net)	0	5562	0	0
9.2 Interest accrued	21975	21686	34559	33569
9.3 Tax paid	22604	21672	5549	7607
9.4 Stationery and Stamps	191	178	390	368
9.5 Others	24558	23188	10450	16418
Total Assets	1087393	1283726	1903316	2400332
	(100)	(100)	(100)	(100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)
1. Capital	34670	34670	40000	40000	29434	29452
	(1.2)	(1.0)	(1.6)	(1.5)	(0.4)	(0.3)
2. Reserves and Surplus	82360	120525	71543	105260	409262	483638
	(2.9)	(3.5)	(2.9)	(3.9)	(5.4)	(5.7)
2.1. Statutory Reserves	25639	37639	30192	41780	99717	123892

2.2. Capital Reserves	23213	23113	302	303	43326	42321
2.3. Share Premium	0	0	19353	0	73735	73876
2.4. Investments Fluctuations Reserves	12381	33065	20194	38826	56754	104254
2.5. Revenue and other Reserves	19190	22269	1482	24330	135730	139295
2.6. Balance of Profit	1937	4439	20	21	0	0
3. Deposits	2546337	3147661	2106184	2294051	6636637	7296732
	(90.8)	(90.7)	(85.3)	(84.9)	(86.8)	(85.7)
Type-wise						
3A.1. Demand deposits	226762	284670	160538	221895	596545	677164
(i) From banks	7495	8708	1686	1876	55101	47658
(ii) From others	219267	275962	158852	220019	541444	629506
3A.2. Savings bank deposits	872518	1034239	482424	634812	1641942	1978021
3A.3. Term deposits	1447057	1828752	1463222	1437344	4398150	4641547
(i) From banks	69909	43043	9974	6294	219654	292337
(ii) From others	1377148	1785709	1453248	1431050	4178496	4349210
Location-Wise						
3B.1. Deposits of branches in India	2546338	3147660	2106185	2294052	5940053	6434634
3B.2. Deposits of branches outside India	0	0	0	0	696583	862099
4. Borrowings	4369	16899	99063	84300	62533	87511
	(0.2)	(0.5)	(4.0)	(3.1)	(0.8)	(1.0)
4.1. Borrowings in India	4369	2691	88616	38679	62533	23463
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	0	0	13439	0	1226	918
(iii) From other institutions and agencies	4369	2691	75177	38679	61307	22545
4.2. Borrowings outside India	0	14208	10447	45621	0	64048
Secured borrowings included in 4.	0	0	0	0	61307	22545
5. Other liabilities	137356	150675	151045	177285	503917	613531
	(4.9)	(4.3)	(6.1)	(6.6)	(6.6)	(7.2)
5.1. Bills Payable	25302	19203	48114	64095	125577	103209
5.2. Inter-office adjustments	0	0	0	0	0	30827
5.3. Interest accrued	13003	14252	7097	8035	32721	36592
5.4. Others (including provisions)	99051	117220	95834	105155	345619	442903
Total Liabilities	2805092	3470430	2467835	2700896	7641783	8510864
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

Items	(Amount in Rs. lakh)					
	As on March 31		Andhra Bank		Bank of Baroda	
	Allahabad Bank		2003	2004	2003	2004
	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)
1 Cash in hand	22535	19758	22780	28956	41789	40202
	(0.8)	(0.6)	(0.9)	(1.1)	(0.5)	(0.5)
2. Balances with RBI	132041	195820	106437	175506	304794	265477
	(4.7)	(5.6)	(4.3)	(6.5)	(4.0)	(3.1)
3. Balances with banks in india	41903	39400	22015	37145	55054	83744
	(1.5)	(1.1)	(0.9)	(1.4)	(0.7)	(1.0)

4. Money at call and short notice	4502	1670	13500	12500	214869	255345
	(0.2)	(0.0)	(0.5)	(0.5)	(2.8)	(3.0)
5. Balances with banks outside India	0	2983	2542	3217	65205	81915
	0	(0.1)	(0.1)	(0.1)	(0.9)	(1.0)
6. Investments	1237172	1555482	105176	1031735	3017939	3801879
			5			
	(44.1)	(44.8)	(42.6)	(38.2)	(39.5)	(44.7)
6.1. Investments in India	1237172	1555482	105176	1031735	2837733	3605583
			5			
(i) Government securities	945787	1175910	888120	881014	2134849	2737182
(ii) Other approved securities	54556	53612	21472	21252	146035	139569
(iii) Shares	5375	6793	5952	8902	41208	51714
(iv) Debentures and Bonds	172136	255346	89546	95625	440007	450964
(v) Subsidiaries and/or joint ventures	5483	8762	931	931	23600	25473
(vi) Others	53835	55059	45744	24011	52034	200681
6.2. Investments outside India	0	0	0	0	180206	196296
(i) Government securities	0	0	0	0	68012	71679
(ii) Subsidiaries and/or joint ventures	0	0	0	0	13093	17500
(iii) Others	0	0	0	0	99101	107117
7. Advances	1254360	1534154	115129	1288547	3534807	3560088
			4			
	(44.7)	(44.2)	(46.7)	(47.7)	(46.3)	(41.8)
Type-wise						
7A.1. Bills purchased and discounted	46412	64183	80820	102495	233865	249637
7A.2. Cash credits, overdrafts & loans	614633	633270	599606	650847	1953656	1839360
7A.3. Term loans	593315	836701	470868	535205	1347286	1471091
Security-wise						
7B.1. Secured by tangible assets	939954	1161703	972042	1087875	2911265	2850149
7B.2. Covered by Bank/Govt. Guarantees	172201	158171	39775	87170	177684	280164
7B.3. Unsecured	142205	214280	139477	113501	445859	429774
Sector-wise						
7C.I. Advances in India	1254360	1534154	115129	1288546	2891414	2919681
			4			
(i) Priority sectors	535330	643218	459403	479198	917621	992542
(ii) Public sectors	182534	274691	124922	111785	515983	357666
(iii) Banks	1914	151	0	0	52955	46646
(iv) others	534582	616094	566969	697563	1404855	1522827
7C.II. Advances outside India	0	0	0	0	643395	640407
8. Fixed Assets	35762	35305	16810	17993	69731	81528
	(1.3)	(1.0)	(0.7)	(0.7)	(0.9)	(1.0)
8.1. Premises	26220	26413	3930	3821	53536	64349
8.2. Fixed assets under construction	0	0	0	0	0	0
8.3. Other Fixed assets	9542	8892	12880	14172	16195	17179
9. Other Assets	76816	85856	80692	105297	337597	340689
	(2.7)	(2.5)	(3.3)	(3.9)	(4.4)	(4.0)
9.1 Inter - office adjustments (net)	15751	14636	7268	26168	57819	0
9.2 Interest accrued	35325	39468	31472	28583	98201	108166
9.3 Tax paid	9648	18293	14303	14586	83714	102590
9.4 Stationery and Stamps	631	703	443	443	382	571
9.5 Others	15461	12756	27206	35517	97481	129362
Total Assets	2805091	3470428	246783	2700896	7641785	8510867

(100) (100) (100) (100) (100) (100)

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31		Bank of		Canara Bank	
	Bank of India		Maharashtra			
	2003	2004	2003	2004	2003	2004
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	48814	48814	33052	43052	41000	41000
	(0.6)	(0.6)	(1.3)	(1.3)	(0.5)	(0.4)
2. Reserves and Surplus	305264	352153	64975	100502	373882	484165
	(4.0)	(4.1)	(2.6)	(3.1)	(4.6)	(4.9)
2.1. Statutory Reserves	120017	145517	15111	22726	109300	142800
2.2. Capital Reserves	25121	26363	238	362	23246	12076
2.3. Share Premium	52353	52353	0	13000	27500	27500
2.4. Investments Fluctuations Reserves	34176	54176	18375	35831	46815	97815
2.5. Revenue and other Reserves	73597	73744	31250	28536	167021	203974
2.6. Balance of Profit	0	0	1	47	0	0
3. Deposits	6445359	7100311	2217576	2644593	7209481	8634456
	(84.1)	(83.7)	(89)	(82.1)	(87.9)	(86.7)
Type-wise						
3A.1. Demand deposits	567346	583935	191276	224182	783735	865416
(i) From banks	18821	2105	3330	7018	10305	10756
(ii) From others	548525	581830	187946	217164	773430	854660
3A.2. Savings bank deposits	1499962	1806225	527681	616411	1725983	2051183
3A.3. Term deposits	4378051	4710151	1498619	1804000	4699763	5717857
(i) From banks	207916	221156	47110	20389	61360	123173
(ii) From others	4170135	4488995	1451509	1783611	4638403	5594684
Location-Wise						
3B.1. Deposits of branches in India	5402966	5971478	2217575	2644593	7081771	8437616
3B.2. Deposits of branches outside India	1042394	1128834	0	0	127711	196839
4. Borrowings	402693	452078	31482	46992	9382	75489
	(5.3)	(5.3)	(1.3)	(1.5)	(0.1)	(0.8)
4.1. Borrowings in India	130463	142907	30387	35625	3832	31004
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	83164	48111	17	12536	480	29687
(iii) From other institutions and agencies	47299	94796	30370	23089	3352	1317
4.2. Borrowings outside India	272230	309171	1095	11367	5550	44485
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	460547	532643	145234	386160	571746	718830
	(6.0)	(6.3)	(5.8)	(12)	(7.0)	(7.2)
5.1. Bills Payable	86643	83502	42051	50104	160719	153978
5.2. Inter-office adjustments	14638	14880	0	15307	0	15815
5.3. Interest accrued	22617	24396	10495	12331	6863	9709
5.4. Others (including provisions)	336649	409865	92688	308418	404164	539328
Total Liabilities	7662677	8485999	2492319	3221299	8205491	9953940
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate per cent share in total .

Source : Annual accounts of banks of respective years .

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004
NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31		Bank of Maharashtra		Canara Bank	
	Bank of India		2003	2004	2003	2004
	2003 (7)	2004 (8)	2003 (9)	2004 (10)	2003 (11)	2004 (12)
1 Cash in hand	21904 (0.3)	25427 (0.3)	17203 (0.7)	20683 (0.6)	47462 (0.6)	60385 (0.6)
2. Balances with RBI	313075 (4.1)	397667 (4.7)	175368 (7.0)	433195 (13.4)	513290 (6.3)	628709 (6.3)
3. Balances with banks in india	251555 (3.3)	200609 (2.4)	46962 (1.9)	77364 (2.4)	58902 (0.7)	63702 (0.6)
4. Money at call and short notice	76178 (1.0)	189480 (2.2)	0 0	0 0	36500 (0.4)	105838 (1.1)
5. Balances with banks outside India	37083 (0.5)	42612 (0.5)	14201 (0.6)	30283 (0.9)	113562 (1.4)	344068 (3.5)
6. Investments	2443485 (31.9)	2716286 (32)	1180152 (47.4)	1394301 (43.3)	3045824 (37.1)	3579298 (36)
6.1. Investments in India	1811646	2258289	1180152	1394301	2993804	3524593
(i) Government securities	1484262	1758313	1018164	1216376	2330729	2813317
(ii) Other approved securities	92600	86752	23404	18556	86485	87758
(iii) Shares	18231	17897	5787	4798	22107	23618
(iv) Debentures and Bonds	184501	278258	116120	136434	497488	492566
(v) Subsidiaries and/or joint ventures	18079	17286	1090	1090	13224	13224
(vi) Others	13973	99783	15587	17047	43771	94110
6.2. Investments outside India	631839	457997	0	0	52020	54705
(i) Government securities	137491	122375	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	2526	6170
(iii) Others	494348	335622	0	0	49494	48535
7. Advances	4263318 (55.6)	4585590 (54)	950814 (38.1)	1173151 (36.4)	4047160 (49.3)	4763862 (47.9)
Type-wise						
7A.1. Bills purchased and discounted	360857	414915	38883	48149	349391	408878
7A.2. Cash credits, overdrafts & loans	2375283	2382513	462525	494763	2354644	2430646
7A.3. Term loans	1527178	1788162	449406	630239	1343125	1924338
Security-wise						
7B.1. Secured by tangible assets	2721630	3152161	713959	770895	3217754	3865393
7B.2. Covered by Bank/Govt. Guarantees	618722	604776	632	2986	257888	236591
7B.3. Unsecured	922966	828653	236223	399269	571518	661880
Sector-wise						
7C.I. Advances in India	3140747	3501915	950813	1173152	3990571	4712678
(i) Priority sectors	1115257	1295927	340343	414056	1217017	1615167
(ii) Public sectors	481224	550539	255560	319618	759187	777405
(iii) Banks	23447	556	197	362	44981	51085
(iv) others	1520819	1654893	354713	439116	1969386	2269021
7C.II. Advances outside India	1122573	1083675	0	0	56588	51184
8. Fixed Assets	73670 (1.0)	79858 (0.9)	15541 (0.6)	17046 (0.5)	65962 (0.8)	68020 (0.7)
8.1. Premises	52573	54668	8224	9339	43898	42935

8.2. Fixed assets under construction	901	2586	0	0	0	0
8.3. Other Fixed assets	20196	22604	7317	7707	22064	25085
9. Other Assets	182409	248467	92077	75273	276832	340057
	(2.4)	(2.9)	(3.7)	(2.3)	(3.4)	(3.4)
9.1 Inter - office adjustments (net)	0	0	17424	0	36874	0
9.2 Interest accrued	56290	60902	35624	36822	86481	86940
9.3 Tax paid	32904	102987	1771	3387	12143	26289
9.4 Stationery and Stamps	141	156	460	445	496	569
9.5 Others	93074	84422	36798	34619	140838	226259
Total Assets	7662677	8485996	2492318	3221296	8205494	9953939
	(100)	(100)	(100)	(100)	(100)	(100)