

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

(Amount in Rs. lakh)

	As on March 31				State Bank of Mauritius	
	Sonali Bank		Standard Chartered Bank		2003	2004
	2003 (61)	2004 (62)	2003 (63)	2004 (64)	(65)	(66)
1. Capital	20 (0.5)	20 (0.6)	51542 (1.8)	51542 (1.5)	8339 (20.8)	8339 (19.2)
2. Reserves and Surplus	402 (10.8)	488 (13.8)	228490 (7.8)	221793 (6.5)	3173 (7.9)	3749 (8.6)
2.1. Statutory Reserves	276	308	71882	86794	867	1011
2.2. Capital Reserves	28	28	9017	17941	477	554
2.3. Share Premium	0	0	0	0	0	0
2.4. Investments Fluctuations Reserves	0	0	16004	26004	0	0
2.5. Revenue and other Reserves	0	0	69689	57274	135	335
2.6. Balance of Profit	98	152	61898	33780	1694	1849
3. Deposits	2897 (77.7)	2864 (80.9)	1800252 (61.4)	1994898 (58.1)	15640 (39)	17971 (41.4)
Type-wise						
3A.1. Demand deposits	2192	2091	369180	512452	1859	1454
(i) From banks	1537	1145	16306	16001	56	19
(ii) From others	655	946	352874	496451	1803	1435
3A.2. Savings bank deposits	112	154	293496	381918	133	131
3A.3. Term deposits	593	619	1137576	1100528	13648	16386
(i) From banks	0	0	231141	114073	0	0
(ii) From others	593	619	906435	986455	13648	16386
Location-Wise						
3B.1. Deposits of branches in India	1360	1720	1800251	1994898	15640	17970
3B.2. Deposits of branches outside India	1537	1145	0	0	0	0
4. Borrowings	0 0	0 0	483373 (16.5)	612404 (17.8)	12198 (30.4)	12157 (28)
4.1. Borrowings in India	0	0	283719	354007	7450	8222
(i) From Reserve Bank of India	0	0	30000	0	0	0
(ii) From other banks	0	0	239843	173780	7450	3850
(iii) From other institutions and agencies	0	0	13876	180227	0	4372
4.2. Borrowings outside India	0	0	199654	258397	4748	3935
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	408 (10.9)	169 (4.8)	367545 (12.5)	553911 (16.1)	791 (2.0)	1215 (2.8)
5.1. Bills Payable	0	0	26810	35429	46	142
5.2. Inter-office adjustments	1	2	0	0	9	0
5.3. Interest accrued	8	8	28376	28942	312	312
5.4. Others (including provisions)	399	159	312359	489540	424	761
Total Liabilities	3727 (100)	3541 (100)	2931202 (100)	3434548 (100)	40141 (100)	43431 (100)

Note : Figures in brackets indicate percent share in total .

Source : Annual accounts of banks of respective years .

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

	(Amount in Rs. lakh)					
	As on March 31 Sonal Bank		Standard Chartered Bank		State Bank of Mauritius	
	2003 (61)	2004 (62)	2003 (63)	2004 (64)	2003 (65)	2004 (66)
1. Cash in hand	64	104	23236	8279	27	65
	(1.7)	(2.9)	(0.8)	(0.2)	(0.1)	(0.1)
2. Balances with RBI	252	226	92562	95307	931	1018
	(6.8)	(6.4)	(3.2)	(2.8)	(2.3)	(2.3)
3. Balances with banks in india	54	55	19326	42613	47	856
	(1.4)	(1.6)	(0.7)	(1.2)	(0.1)	(2.0)
4. Money at call and short notice	0	200	0	0	0	0
	0	(5.6)	0	0	0	0
5. Balances with banks outside India	1694	1544	1918	19361	106	375
	(45.4)	(43.6)	(0.1)	(0.6)	(0.3)	(0.9)
6. Investments	541	633	1022296	1007870	10613	11167
	(14.5)	(17.9)	(34.9)	(29.3)	(26.4)	(25.7)
6.1. Investments in India	541	633	1022296	1007870	10613	11167
(i) Government securities	448	444	654832	699768	8070	10221
(ii) Other approved securities	0	0	2594	2594	79	79
(iii) Shares	0	0	32367	42967	0	0
(iv) Debentures and Bonds	0	0	332496	262534	2464	867
(v) Subsidiaries and/or joint ventures	93	0	7	7	0	0
(vi) Others	0	189	0	0	0	0
6.2. Investments outside India	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0
7. Advances	619	564	1304180	1615226	24879	26211
	(16.6)	(15.9)	(44.5)	(47)	(62)	(60.4)
Type-wise						
7A.1. Bills purchased and discounted	389	328	72515	99329	3712	3591
7A.2. Cash credits, overdrafts & loans	230	236	431456	779985	7193	3784
7A.3. Term loans	0	0	800209	735912	13974	18836
Security-wise						
7B.1. Secured by tangible assets	230	223	777267	1031514	17250	16251
7B.2. Covered by Bank/Govt. Guarantees	0	0	41367	76166	2433	3185
7B.3. Unsecured	389	341	485544	507546	5196	6775
Sector-wise						
7C.I. Advances in India	619	564	1304179	1615225	24879	26211
(i) Priority sectors	49	10	276680	397562	3852	4927
(ii) Public sectors	1	0	21610	14441	6000	0
(iii) Banks	33	0	11	0	0	1200
(iv) others	536	554	1005878	1203222	15027	20084
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	19	15	57391	43817	1719	1741
	(0.5)	(0.4)	(2.0)	(1.3)	(4.3)	(4.0)
8.1. Premises	0	0	48353	38716	1629	1590

8.2. Fixed assets under construction	0	0	0	0	0	81
8.3. Other Fixed assets	19	15	9038	5101	90	70
9. Other Assets	486	203	410294	602075	1821	1996
	(13)	(5.7)	(14)	(17.5)	(4.5)	(4.6)
9.1 Inter - office adjustments (net)	25	23	25902	0	0	0
9.2 Interest accrued	6	10	0	35447	120	110
9.3 Tax paid	389	128	61013	58629	1410	1593
9.4 Stationery and Stamps	1	2	0	52	0	0
9.5 Others	65	40	323379	507947	291	293
Total Assets	3729	3544	2931203	3434548	40143	43429
	(100)	(100)	(100)	(100)	(100)	(100)

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

(Amount in Rs. lakh)

	As on March 31				
	Sumitomo Mitsui Bank	Toronto-Dominion Bank#	2003	2004	2004
	2003	2004	2003	2004	2004
	(67)	(68)	(69)	(70)	(72)
1. Capital	14037	14037	4104		18680
	(21.7)	(26.5)	(76.4)		(59.4)
2. Reserves and Surplus	3152	3735	1105		3421
	(4.9)	(7.0)	(20.6)		(10.9)
2.1. Statutory Reserves	1670	1670	265		725
2.2. Capital Reserves	0	0	0		75
2.3. Share Premium	0	0	0		0
2.4. Investments Fluctuations Reserves	0	300	0		150
2.5. Revenue and other Reserves	21	21	0		2471
2.6. Balance of Profit	1461	1744	840		0
3. Deposits	16684	13194	0		6052
	(25.8)	(24.9)	0		(19.2)
Type-wise					
3A.1. Demand deposits	8459	6410	0		2298
(i) From banks	1	0	0		93
(ii) From others	8458	6410	0		2205
3A.2. Savings bank deposits	941	681	0		633
3A.3. Term deposits	7284	6103	0		3121
(i) From banks	0	0	0		0
(ii) From others	7284	6103	0		3121
Location-Wise					
3B.1. Deposits of branches in India	16683	13195	0		6052
3B.2. Deposits of branches outside India	0	0	0		0
4. Borrowings	23810	8744	0		3023
	(36.8)	(16.5)	0		(9.6)
4.1. Borrowings in India	0	0	0		0
(i) From Reserve Bank of India	0	0	0		0
(ii) From other banks	0	0	0		0
(iii) From other institutions and agencies	0	0	0		0
4.2. Borrowings outside India	23810	8744	0		3023
Secured borrowings included in 4.	0	0	0		0
5. Other liabilities	6975	13292	164		281

	(10.8)	(25.1)	(3.1)	(0.9)
5.1. Bills Payable	276	178	0	107
5.2. Inter-office adjustments	0	0	0	29
5.3. Interest accrued	417	124	0	0
5.4. Others (including provisions)	6282	12990	164	145
Total Liabilities	64658	53002	5373	31457
	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate percent share in total .

: See "Explanatory Notes"

Source : Annual accounts of banks of respective years .

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

(Amount in Rs. lakh)

	As on March 31					
	Sumitomo Mitsui Bank		Toronto-Dominion Bank		UFJ Bank	
	2003	2004	2003	2004	2003	2004
	(67)	(68)	(69)	(70)	(71)	(72)
1 Cash in hand	14	16	0		15	14
	(0.0)	(0.0)	0		(0.0)	(0.0)
2. Balances with RBI	5984	1969	5		1231	628
	(9.3)	(3.7)	(0.1)		(3.4)	(2.0)
3. Balances with banks in india	233	9681	4446		7226	9443
	(0.4)	(18.3)	(82.7)		(20.1)	(30)
4. Money at call and short notice	3511	1800	0		0	6100
	(5.4)	(3.4)	0		0	(19.4)
5. Balances with banks outside India	0	383	0		441	50
	0	(0.7)	0		(1.2)	(0.2)
6. Investments	20383	17483	300		7507	4465
	(31.5)	(33)	(5.6)		(20.9)	(14.2)
6.1. Investments in India	20383	17483	300		7507	4465
(i) Government securities	12173	10261	300		5507	2465
(ii) Other approved securities	415	415	0		0	0
(iii) Shares	298	298	0		0	0
(iv) Debentures and Bonds	7497	6509	0		2000	2000
(v) Subsidiaries and/or joint ventures	0	0	0		0	0
(vi) Others	0	0	0		0	0
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	31164	17430	0		17346	9299
	(48.2)	(32.9)	0		(48.3)	(29.6)
Type-wise						
7A.1. Bills purchased and discounted	17137	1317	0		19	0
7A.2. Cash credits, overdrafts & loans	13564	3528	0		14124	7639
7A.3. Term loans	463	12585	0		3203	1660
Security-wise						
7B.1. Secured by tangible assets	26079	13691	0		15589	9048

7B.2. Covered by Bank/Govt. Guarantees	0	60	0	0	0
7B.3. Unsecured	5085	3678	0	1758	250
Sector-wise					
7C.I. Advances in India	31164	17430	0	17347	9299
(i) Priority sectors	8985	2639	0	2529	1587
(ii) Public sectors	0	0	0	0	0
(iii) Banks	0	0	0	0	0
(iv) others	22179	14791	0	14818	7712
7C.II. Advances outside India	0	0	0	0	0
8. Fixed Assets	468	399	36	189	200
	(0.7)	(0.8)	(0.7)	(0.5)	(0.6)
8.1. Premises	302	277	0	13	7
8.2. Fixed assets under construction	0	0	0	0	0
8.3. Other Fixed assets	166	122	36	176	193
9. Other Assets	2900	3845	586	1993	1259
	(4.5)	(7.3)	(10.9)	(5.5)	(4.0)
9.1 Inter - office adjustments (net)	0	0	0	0	0
9.2 Interest accrued	686	317	39	175	125
9.3 Tax paid	1062	2404	156	804	562
9.4 Stationery and Stamps	0	0	0	0	0
9.5 Others	1152	1124	391	1014	572
Total Assets	64657	53006	5373	35948	31458
	(100)	(100)	(100)	(100)	(100)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)
1. Capital	10500	10500	10597	10757	1575	1575
	(2.4)	(2.2)	(1.7)	(1.3)	(0.6)	(0.6)
2. Reserves and Surplus	10958	13873	17925	22190	12456	15644
	(2.6)	(2.9)	(2.9)	(2.6)	(5.1)	(5.6)
2.1. Statutory Reserves	6600	7526	8450	10176	4324	5474
2.2. Capital Reserves	1591	2337	2285	2258	0	0
2.3. Share Premium	0	0	3785	3785	0	0
2.4. Investments Fluctuations	1653	3653	2130	4790	1475	2832
Reserves						
2.5. Revenue and other Reserves	100	100	520	1059	6560	7210
2.6. Balance of Profit	1014	257	755	122	97	128
3. Deposits	358960	413689	529925	740590	214909	247153
	(83.7)	(85.5)	(86.5)	(87.6)	(88.1)	(87.7)
Type-wise						
3A.1. Demand deposits	45988	60863	83220	93142	15338	20472
(i) From banks	1848	3633	1649	2948	135	18
(ii) From others	44140	57230	81571	90194	15203	20454
3A.2. Savings bank deposits	67674	98146	107914	127335	31610	42141
3A.3. Term deposits	245298	254680	338791	520113	167961	184540
(i) From banks	36855	49281	57756	152302	7823	9375

(ii) From others	208443	205399	281035	367811	160138	175165
Location-Wise						
3B.1. Deposits of branches in India	358960	413688	529924	740589	188980	218715
3B.2. Deposits of branches outside India	0	0	0	0	25930	28437
4. Borrowings	14229	6196	1721	17632	5565	1598
	(3.3)	(1.3)	(0.3)	(2.1)	(2.3)	(0.6)
4.1. Borrowings in India	12804	950	1703	13260	5280	2
(i) From Reserve Bank of India	0	0	0	2879	375	0
(ii) From other banks	4700	0	45	10381	4900	0
(iii) From other institutions and agencies	8104	950	1658	0	5	2
4.2. Borrowings outside India	1425	5246	18	4372	285	1596
Secured borrowings included in 4.	0	0	0	349	0	0
5. Other liabilities	34026	39688	52785	54362	9524	15716
	(7.9)	(8.2)	(8.6)	(6.4)	(3.9)	(5.6)
5.1. Bills Payable	9330	13391	6137	5614	1394	1862
5.2. Inter-office adjustments	0	0	1943	1981	-967	52
5.3. Interest accrued	2767	2408	24253	23326	904	965
5.4. Others (including provisions)	21929	23889	20452	23441	8193	12837
Total Liabilities	428673	483946	612953	845531	244029	281686
	(100)	(100)	(100)	(100)	(100)	(100)

Note : Figures in brackets indicate percent share in total .

Source : Annual accounts of banks of respective years .

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

(Amount in Rs. lakh)

Items	As on March 31		Bank of Rajasthan		Bharat Overseas Bank	
	Bank of Punjab					
	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)
1 Cash in hand	4212	6967	6323	8973	1319	1864
	(1.0)	(1.4)	(1.0)	(1.1)	(0.5)	(0.7)
2. Balances with RBI	36384	25305	31542	23620	7977	10798
	(8.5)	(5.2)	(5.1)	(2.8)	(3.3)	(3.8)
3. Balances with banks in india	12038	13558	56756	90051	20371	19044
	(2.8)	(2.8)	(9.3)	(10.7)	(8.3)	(6.8)
4. Money at call and short notice	0	0	5475	12800	1772	2092
	0	0	(0.9)	(1.5)	(0.7)	(0.7)
5. Balances with banks outside India	327	4124	614	2133	4554	3501
	(0.1)	(0.9)	(0.1)	(0.3)	(1.9)	(1.2)
6. Investments	148492	157184	264254	435302	81197	93645
	(34.6)	(32.5)	(43.1)	(51.5)	(33.3)	(33.2)
6.1. Investments in India	148492	157184	264254	435302	72744	85261
(i) Government securities	110192	113898	188474	361428	57079	64652
(ii) Other approved securities	0	0	20270	16633	1794	1411
(iii) Shares	2036	3057	1276	3261	38	501
(iv) Debentures and Bonds	15176	13341	37016	32668	12365	15967
(v) Subsidiaries and/or joint	0	0	35	35	0	0

ventures						
(vi) Others	21088	26888	17183	21277	1468	2730
6.2. Investments outside India	0	0	0	0	8453	8384
(i) Government securities	0	0	0	0	8415	8354
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(iii) Others	0	0	0	0	38	30
7. Advances	179713	235346	222125	243163	115309	139152
	(41.9)	(48.6)	(36.2)	(28.8)	(47.3)	(49.4)
Type-wise						
7A.1. Bills purchased and discounted	10739	12556	22200	16425	16626	14997
7A.2. Cash credits, overdrafts & loans	63930	84799	104836	113185	66873	74844
7A.3. Term loans	105044	137991	95089	113553	31810	49311
Security-wise						
7B.1. Secured by tangible assets	138449	200446	166468	193921	96507	119017
7B.2. Covered by Bank/Govt. Guarantees	21382	10230	30036	32627	4405	3903
7B.3. Unsecured	19881	24670	25620	16615	14397	16232
Sector-wise						
7C.I. Advances in India	179713	235346	222125	243163	93004	114418
(i) Priority sectors	28385	44371	49600	78160	26186	29231
(ii) Public sectors	44786	45504	25157	20879	0	0
(iii) Banks	5004	0	4	79	1440	2471
(iv) others	101538	145471	147364	144045	65378	82716
7C.II. Advances outside India	0	0	0	0	22305	24734
8. Fixed Assets	19090	18761	8003	10071	2950	3312
	(4.5)	(3.9)	(1.3)	(1.2)	(1.2)	(1.2)
8.1. Premises	851	900	4937	6131	354	328
8.2. Fixed assets under construction	3045	695	0	0	1607	1607
8.3. Other Fixed assets	15194	17166	3066	3940	989	1377
9. Other Assets	28418	22700	17859	19420	8581	8277
	(6.6)	(4.7)	(2.9)	(2.3)	(3.5)	(2.9)
9.1 Inter - office adjustments (net)	0	37	0	0	0	0
9.2 Interest accrued	4296	3311	9800	11293	2078	2384
9.3 Tax paid	2186	2560	1877	879	2115	2071
9.4 Stationery and Stamps	133	117	177	166	115	113
9.5 Others	21803	16675	6005	7082	4273	3709
Total Assets	428674	483945	612951	845533	244030	281685
	(100)	(100)	(100)	(100)	(100)	(100)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank	Centurion Bank	City Union Bank			
	2003	2004	2003	2004	2003	2004
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1058	1064	15247	5675	2400	2400

	(0.3)	(0.2)	(4.5)	(1.6)	(0.9)	(0.8)
2. Reserves and Surplus	12945	18338	2335	13620	14077	17886
	(3.4)	(4.3)	(0.7)	(3.8)	(5.4)	(5.6)
2.1. Statutory Reserves	4471	6166	2335	2335	8874	11149
2.2. Capital Reserves	1286	1287	0	65	287	319
2.3. Share Premium	1136	1151	0	11220	2018	2018
2.4. Investments Fluctuations Reserves	2736	4303	0	0	0	0
2.5. Revenue and other Reserves	3017	5130	0	0	2896	4396
2.6. Balance of Profit	299	301	0	0	2	4
3. Deposits	350620	388046	283471	302879	231738	284665
	(90.8)	(90.1)	(83.7)	(85.3)	(88.1)	(89.2)
Type-wise						
3A.1. Demand deposits	18651	24489	29517	40818	21916	25990
(i) From banks	184	79	3548	4907	27	87
(ii) From others	18467	24410	25969	35911	21889	25903
3A.2. Savings bank deposits	59908	77640	30366	42328	26074	32392
3A.3. Term deposits	272061	285917	223588	219733	183748	226283
(i) From banks	0	1260	37497	21438	379	2135
(ii) From others	272061	284657	186091	198295	183369	224148
Location-Wise						
3B.1. Deposits of branches in India	350620	388045	283471	302879	231737	284665
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	152	2107	6048	4397	1116	2963
	(0.0)	(0.5)	(1.8)	(1.2)	(0.4)	(0.9)
4.1. Borrowings in India	148	2052	5573	25	1116	2963
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	1	2000	5544	0	0	0
(iii) From other institutions and agencies	147	52	29	25	1116	2963
4.2. Borrowings outside India	4	55	475	4372	0	0
Secured borrowings included in 4.	1	0	9	900	0	0
5. Other liabilities	21489	21177	31446	28316	13624	11226
	(5.6)	(4.9)	(9.3)	(8.0)	(5.2)	(3.5)
5.1. Bills Payable	1002	1814	4706	5281	3674	4056
5.2. Inter-office adjustments	3628	3871	0	0	815	581
5.3. Interest accrued	2178	2199	3093	2533	886	1035
5.4. Others (including provisions)	14681	13293	23647	20502	8249	5554
Total Liabilities	386264	430732	338547	354887	262955	319140
	(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
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2003	2004	2003	2004	2003	2004
	(7)	(8)	(9)	(10)	(11)	(12)
1 Cash in hand	2728	3721	4247	3806	3183	3518
	(0.7)	(0.9)	(1.3)	(1.1)	(1.2)	(1.1)
2. Balances with RBI	18612	13096	17737	22289	12184	16787

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

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2003 (13)	2004 (14)	2003 (15)	2004 (16)	2003 (17)	2004 (18)
1. Capital	2815	3936	3206	3206	2172	2176
	(0.6)	(0.7)	(1.5)	(1.3)	(0.2)	(0.1)
2. Reserves and Surplus	21819	25095	8831	10202	50775	62708
	(4.9)	(4.7)	(4.2)	(4.2)	(4.2)	(4.1)
2.1. Statutory Reserves	7645	8090	2373	2898	20908	24316
2.2. Capital Reserves	2637	5379	665	649	5448	6737
2.3. Share Premium	6245	9607	3833	3833	14898	14952
2.4. Investments Fluctuations Reserves	10	1305	900	1700	9203	15667
2.5. Revenue and other Reserves	5238	220	1059	1121	87	987
2.6. Balance of Profit	44	494	1	1	231	49
3. Deposits	365710	447418	183789	215577	1094742	1347669
	(82.9)	(83)	(87.3)	(88.2)	(89.7)	(89.2)
Type-wise						
3A.1. Demand deposits	27247	36637	19603	21250	58772	70022
(i) From banks	141	184	223	95	7520	5870
(ii) From others	27106	36453	19380	21155	51252	64152
3A.2. Savings bank deposits	34857	47447	25244	32364	172722	241184
3A.3. Term deposits	303606	363334	138942	161963	863248	1036463
(i) From banks	78056	115436	1870	1862	29747	29365
(ii) From others	225550	247898	137072	160101	833501	1007098
Location-Wise						
3B.1. Deposits of branches in India	365709	447418	183789	215577	1094742	1347668
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	29992	23857	3791	392	8468	12672
	(6.8)	(4.4)	(1.8)	(0.2)	(0.7)	(0.8)
4.1. Borrowings in India	25244	19267	3355	68	8468	1760
(i) From Reserve Bank of India	0	0	250	0	0	0
(ii) From other banks	5238	874	3000	0	0	0
(iii) From other institutions and agencies	20006	18393	105	68	8468	1760
4.2. Borrowings outside India	4748	4590	436	324	0	10912
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	20824	38956	11009	15103	64007	86203
	(4.7)	(7.2)	(5.2)	(6.2)	(5.2)	(5.7)
5.1. Bills Payable	1822	5639	2795	3198	3708	8296
5.2. Inter-office adjustments	0	0	611	0	12104	14726
5.3. Interest accrued	2528	4062	1449	1412	1900	2391
5.4. Others (including provisions)	16474	29255	6154	10493	46295	60790
Total Liabilities	441160	539262	210626	244480	1220164	1511428
	(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
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs.
lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2003	2004	2003	2004	2003	2004
	(13)	(14)	(15)	(16)	(17)	(18)
1 Cash in hand	2589	2803	3507	4461	8700	12146
	(0.6)	(0.5)	(1.7)	(1.8)	(0.7)	(0.8)
2. Balances with RBI	21721	24885	9295	9887	52204	60443
	(4.9)	(4.6)	(4.4)	(4.0)	(4.3)	(4.0)
3. Balances with banks in india	12504	24304	9222	11111	18757	55440
	(2.8)	(4.5)	(4.4)	(4.5)	(1.5)	(3.7)
4. Money at call and short notice	0	0	0	1000	7000	0
	0	0	0	(0.4)	(0.6)	0
5. Balances with banks outside India	3573	1103	492	508	4125	1130
	(0.8)	(0.2)	(0.2)	(0.2)	(0.3)	(0.1)
6. Investments	122376	208421	67508	89485	455168	550739
	(27.7)	(38.6)	(32.1)	(36.6)	(37.3)	(36.4)
6.1. Investments in India	122376	208421	67508	89485	455168	550739
(i) Government securities	101608	172586	51760	76584	345630	445496
(ii) Other approved securities	2510	3497	689	448	5076	3090
(iii) Shares	2048	1659	434	1407	8261	8782
(iv) Debentures and Bonds	8210	11290	14216	10553	92622	85088
(v) Subsidiaries and/or joint ventures	0	0	0	0	50	50
(vi) Others	8000	19389	409	493	3529	8233
6.2. Investments outside India	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0
7. Advances	248837	243952	108048	113860	621752	770053
	(56.4)	(45.2)	(51.3)	(46.6)	(51)	(50.9)
Type-wise						
7A.1. Bills purchased and discounted	35328	21092	12655	7313	96310	113267
7A.2. Cash credits, overdrafts & loans	80634	49881	57545	67408	284240	352121
7A.3. Term loans	132875	172979	37848	39139	241202	304665
Security-wise						
7B.1. Secured by tangible assets	214636	186542	88226	95731	498803	600695
7B.2. Covered by Bank/Govt. Guarantees	9074	16377	3915	3513	73182	83663
7B.3. Unsecured	25127	41032	15908	14615	49767	85695
Sector-wise						
7C.I. Advances in India	248838	243951	108049	113859	621752	770053
(i) Priority sectors	79128	85565	27062	30953	195222	241189
(ii) Public sectors	7429	5161	10700	6192	22569	22041
(iii) Banks	30	778	0	0	0	0
(iv) others	162251	152447	70287	76714	403961	506823
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	13118	12417	2796	3037	16220	17571
	(3.0)	(2.3)	(1.3)	(1.2)	(1.3)	(1.2)
8.1. Premises	6723	6739	1607	1672	10410	11045

8.2. Fixed assets under construction	0	0	0	0	0	0
8.3. Other Fixed assets	6395	5678	1189	1365	5810	6526
9. Other Assets	16443	21377	9758	11130	36239	43904
	(3.7)	(4.0)	(4.6)	(4.6)	(3.0)	(2.9)
9.1 Inter - office adjustments (net)	53	2927	0	179	0	0
9.2 Interest accrued	3239	3705	2691	2961	18676	18634
9.3 Tax paid	5722	7188	1690	2024	12457	18863
9.4 Stationery and Stamps	50	40	24	11	203	205
9.5 Others	7379	7517	5353	5955	4903	6202
Total Assets	441161	539262	210626	244479	1220165	1511426
	(100)	(100)	(100)	(100)	(100)	(100)