

**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		Global Trust		HDFC Bank	
	Ganesh Bank of Kurundwad		Bank			
	2003	2004	2003	2004	2003	2004
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	167	182	12136	12136	28205	28479
	(0.8)	(0.8)	( 1.6)	( 1.7)	(0.9)	(0.7)
2. Reserves and Surplus	866	914	14617	14593	196969	240854
	( 4.3)	( 4.1)	( 1.9)	(2.0)	( 6.5)	( 5.7)
2.1. Statutory Reserves	339	369	0	0	32499	45237
2.2. Capital Reserves	14	14	1061	1061	0	0
2.3. Share Premium	10	10	12944	12920	92971	97739
2.4. Investments Fluctuations Reserves	22	62	612	612	240	40919
2.5. Revenue and other Reserves	478	456	0	0	35646	16427
2.6. Balance of Profit	3	3	0	0	35613	40532
3. Deposits	18791	20824	692092	639902	2237607	3040886
	( 93)	( 93.7)	( 90.3)	( 88.8)	( 73.5)	( 71.9)
Type-wise						
3A.1. Demand deposits	1136	1420	75338	96892	495096	883512
(i) From banks	205	212	3	7	42677	77112
(ii) From others	931	1208	75335	96885	452419	806400
3A.2. Savings bank deposits	3071	3758	54858	71724	466314	780430
3A.3. Term deposits	14584	15646	561896	471286	1276197	1376944
(i) From banks	8	32	123517	103256	47647	39119
(ii) From others	14576	15614	438379	368030	1228550	1337825
Location-Wise						
3B.1. Deposits of branches in India	18790	20824	692092	639903	2237607	3040886
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	21	14	2642	893	228465	230782
	(0.1)	(0.1)	(0.3)	(0.1)	( 7.5)	( 5.5)
4.1. Borrowings in India	21	14	1428	431	227661	164769
(i) From Reserve Bank of India	0	0	0	0	1347	0
(ii) From other banks	0	0	0	0	140660	155554
(iii) From other institutions and agencies	21	14	1428	431	85654	9215
4.2. Borrowings outside India	0	0	1214	462	804	66013
Secured borrowings included in 4.	0	0	0	431	0	0
5. Other liabilities	363	281	45112	52791	351162	689698
	( 1.8)	( 1.3)	( 5.9)	( 7.3)	( 11.5)	( 16.3)
5.1. Bills Payable	72	57	6659	9569	85112	366727
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	89	76	3345	3946	68821	41654
5.4. Others (including provisions)	202	148	35108	39276	197229	281317
Total Liabilities	20208	22215	766599	720315	3042408	4230699
	( 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		Global Trust Bank		HDFC Bank	
	Ganesh Bank of Kurundwad		2003	2004	2003	2004
	2003 (19)	2004 (20)	2003 (21)	2004 (22)	2003 (23)	2004 (24)
1. Cash in hand	431	489	8874	8547	16668	25419
	( 2.1)	( 2.2)	( 1.2)	( 1.2)	(0.5)	(0.6)
2. Balances with RBI	1224	1014	63829	55888	191528	228779
	( 6.1)	( 4.6)	( 8.3)	( 7.8)	( 6.3)	( 5.4)
3. Balances with banks in india	2368	772	6033	10876	16606	37732
	( 11.7)	( 3.5)	(0.8)	( 1.5)	(0.5)	(0.9)
4. Money at call and short notice	0	1073	1524	31744	27817	73179
	0	( 4.8)	(0.2)	( 4.4)	(0.9)	( 1.7)
5. Balances with banks outside India	0	0	225	666	64303	646
	0	0	(0.0)	(0.1)	( 2.1)	(0.0)
6. Investments	4905	7750	249874	211842	1338808	1925679
	( 24.3)	( 34.9)	( 32.6)	( 29.4)	( 44)	( 45.5)
6.1. Investments in India	4905	7750	249874	211842	1338808	1925679
(i) Government securities	4391	7326	188561	154431	635625	1153055
(ii) Other approved securities	384	299	585	510	1184	650
(iii) Shares	0	0	31976	30974	10839	10700
(iv) Debentures and Bonds	130	125	28752	25927	416658	404463
(v) Subsidiaries and/or joint ventures	0	0	0	0	243	243
(vi) Others	0	0	0	0	274259	356568
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	9825	9719	327611	224552	1175486	1774451
	( 48.6)	( 43.7)	( 42.7)	( 31.2)	( 38.6)	( 41.9)
Type-wise						
7A.1. Bills purchased and discounted	113	117	42801	29004	262279	319397
7A.2. Cash credits, overdrafts & loans	2437	2066	109363	70502	260780	374065
7A.3. Term loans	7275	7536	175447	125046	652427	1080989
Security-wise						
7B.1. Secured by tangible assets	9566	9527	274230	202261	999073	1527711
7B.2. Covered by Bank/Govt. Guarantees	13	7	9363	1822	9369	11674
7B.3. Unsecured	245	186	44018	20469	167044	235066
Sector-wise						
7C.I. Advances in India	9825	9720	327611	224551	1175486	1774451
(i) Priority sectors	5616	6095	86453	62580	142182	249839
(ii) Public sectors	0	0	1500	0	85190	33528
(iii) Banks	0	0	0	600	2218	1072
(iv) others	4209	3625	239658	161371	945896	1490012
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	1024	1097	30080	27147	52858	61691
	( 5.1)	( 4.9)	( 3.9)	( 3.8)	( 1.7)	( 1.5)
8.1. Premises	847	921	4901	4815	16978	21983
8.2. Fixed assets under construction	0	0	0	0	0	0

8.3. Other Fixed assets	177	176	25179	22332	35880	39708
9. Other Assets	430	302	78550	149053	158334	103123
	( 2.1)	( 1.4)	( 10.2)	( 20.7)	( 5.2)	( 2.4)
9.1 Inter - office adjustments (net)	53	9	0	0	0	0
9.2 Interest accrued	154	175	11432	6444	66300	43041
9.3 Tax paid	28	30	6363	4044	8886	12978
9.4 Stationery and Stamps	8	8	10	20	94	166
9.5 Others	187	80	60745	138545	83054	46938
Total Assets	20207	22216	766600	720315	3042408	4230699
	( 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					
	ICICI Bank		IDBI Bank		IndusInd Bank	
	2003 (25)	2004 (26)	2003 (27)	2004 (28)	2003 (29)	2004 (30)
1. Capital	96266 (0.9)	96640 (0.8)	14008 ( 1.8)	21424 ( 1.6)	21927 ( 2.2)	29041 ( 1.9)
2. Reserves and Surplus	632066 ( 5.9)	739416 ( 5.9)	21235 ( 2.7)	40402 ( 3.1)	38300 ( 3.9)	50999 ( 3.4)
2.1. Statutory Reserves	55143	96073	6375	9686	13349	6552
2.2. Capital Reserves	20000	46500	1468	1503	758	2233
2.3. Share Premium	80217	85233	3211	12027	21666	29617
2.4. Investments Fluctuations Reserves	12734	73034	2500	9200	1987	6987
2.5. Revenue and other Reserves	463467	433267	0	129	0	235
2.6. Balance of Profit	505	5309	7681	7857	540	5375
3. Deposits	4816932 ( 45.1)	6810859 ( 54.4)	603230 ( 76.1)	1004815 ( 77.3)	859789 ( 86.8)	1120027 ( 74.2)
Type-wise						
3A.1. Demand deposits	368945	725906	125260	303769	82237	85678
(i) From banks	9196	13456	2889	1887	5764	5382
(ii) From others	359749	712450	122371	301882	76473	80296
3A.2. Savings bank deposits	379321	837203	85265	131465	22498	39474
3A.3. Term deposits	4068666	5247750	392705	569581	755054	994875
(i) From banks	535859	504188	35617	12785	181006	224756
(ii) From others	3532807	4743562	357088	556796	574048	770119
Location-Wise						
3B.1. Deposits of branches in India	4816931	6702875	603230	1004816	859787	1120026
3B.2. Deposits of branches outside India	0	107983	0	0	0	0
4. Borrowings	3430242 ( 32.1)	3074024 ( 24.5)	104149 ( 13.1)	148452 ( 11.4)	23679 ( 2.4)	231035 ( 15.3)
4.1. Borrowings in India	2841074	2296610	104149	119282	20263	215060
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	244691	165688	65400	84400	3255	145825
(iii) From other institutions and agencies	2596383	2130922	38749	34882	17008	69235
4.2. Borrowings outside India	589168	777414	0	29170	3416	15975
Secured borrowings included in 4.	0	0	0	5000	0	165665
5. Other liabilities	1705693	1801948	50249	85126	46414	77543

	( 16)	( 14.4)	( 6.3)	( 6.5)	( 4.7)	( 5.1)
5.1. Bills Payable	103055	168528	17370	30027	15678	7167
5.2. Inter-office adjustments	0	34193	1	0	4947	0
5.3. Interest accrued	161917	135613	3844	4061	0	6613
5.4. Others (including provisions)	1440721	1463614	29034	51038	25789	63763
Total Liabilities	10681199	12522887	792871	1300219	990109	1508645
	( 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					
	ICICI Bank		IDBI Bank		IndusInd Bank	
	2003	2004	2003	2004	2003	2004
	(25)	(26)	(27)	(28)	(29)	(30)
1 Cash in hand	33647	44677	4510	9431	2095	2406
	(0.3)	(0.4)	(0.6)	(0.7)	(0.2)	(0.2)
2. Balances with RBI	454967	496122	55572	66925	55382	131059
	( 4.3)	(4.0)	(7.0)	( 5.1)	( 5.6)	( 8.7)
3. Balances with banks in india	81059	136503	9415	26423	31378	85557
	(0.8)	( 1.1)	( 1.2)	(2.0)	( 3.2)	( 5.7)
4. Money at call and short notice	63743	41507	0	7012	0	70
	(0.6)	(0.3)	0	(0.5)	0	(0.0)
5. Balances with banks outside India	15485	128255	744	4140	26217	6270
	(0.1)	(1.0)	(0.1)	(0.3)	( 2.6)	(0.4)
6. Investments	3546231	4274287	241089	391401	253508	397169
	( 33.2)	( 34.1)	( 30.4)	( 30.1)	( 25.6)	( 26.3)
6.1. Investments in India	3545374	4238190	241089	391401	253508	397169
(i) Government securities	2554858	2988768	181889	303509	202001	377022
(ii) Other approved securities	3445	3012	0	0	2585	2275
(iii) Shares	164241	168427	1469	807	895	1143
(iv) Debentures and Bonds	568992	554910	57431	85126	41476	16418
(v) Subsidiaries and/or joint ventures	78068	110376	0	0	51	311
(vi) Others	175770	412697	300	1959	6500	0
6.2. Investments outside India	857	36097	0	0	0	0
(i) Government securities	0	1329	0	0	0	0
(ii) Subsidiaries and/or joint ventures	145	31989	0	0	0	0
(iii) Others	712	2779	0	0	0	0
7. Advances	5327941	6209551	432519	739892	534785	781223
	( 49.9)	( 49.6)	( 54.6)	( 56.9)	( 54)	( 51.8)
Type-wise						
7A.1. Bills purchased and discounted	43764	256901	86515	161210	99350	62184
7A.2. Cash credits, overdrafts & loans	313402	609787	80908	93257	306335	317505
7A.3. Term loans	4970775	5342863	265096	485425	129100	401534
Security-wise						
7B.1. Secured by tangible assets	5006849	5680103	307506	545930	371142	655220
7B.2. Covered by Bank/Govt. Guarantees	169985	61546	39515	102557	104695	37076
7B.3. Unsecured	151107	467903	85498	91405	58949	88927

Sector-wise							
7C.I. Advances in India	5322580	6103173	432519	739891	534785	781223	
(i) Priority sectors	893760	1453074	129911	281865	99976	251500	
(ii) Public sectors	189741	70713	5281	6078	76420	86936	
(iii) Banks	10132	4335	8315	1218	93203	43710	
(iv) others	4228947	4575051	289012	450730	265186	399077	
7C.II. Advances outside India	5361	106379	0	0	0	0	
8. Fixed Assets	406072	405641	16450	15172	11009	29839	
	( 3.8)	( 3.2)	( 2.1)	( 1.2)	( 1.1)	( 2.0)	
8.1. Premises	154024	156483	1873	1847	5364	7825	
8.2. Fixed assets under construction	0	0	665	249	0	5858	
8.3. Other Fixed assets	252048	249158	13912	13076	5645	16156	
9. Other Assets	752054	786344	32573	39823	75731	75054	
	(7.0)	( 6.3)	( 4.1)	( 3.1)	( 7.6)	( 5.0)	
9.1 Inter - office adjustments (net)	10347	0	0	0	42	210	
9.2 Interest accrued	195826	155521	7351	9999	7339	6850	
9.3 Tax paid	141403	199515	5610	4538	13483	15586	
9.4 Stationery and Stamps	81	36	23	14	12	2	
9.5 Others	404397	431272	19589	25272	54855	52406	
Total Assets	10681199	12522887	792872	1300219	990105	1508647	
	( 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						
	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		
	2003	2004	2003	2004	2003	2004	
	(31)	(32)	(33)	(34)	(35)	(36)	
1. Capital	2262	2265	4820	4825	4043	4043	
	(0.2)	(0.2)	(0.3)	(0.2)	(0.4)	(0.4)	
2. Reserves and Surplus	68416	72467	119380	154549	54298	65771	
	( 5.9)	( 5.5)	( 7.1)	( 7.3)	( 5.9)	( 6.2)	
2.1. Statutory Reserves	18376	19851	29340	39498	30000	36700	
2.2. Capital Reserves	13955	15841	1736	2566	0	0	
2.3. Share Premium	19471	19547	8656	8665	7872	7871	
2.4. Investments Fluctuations Reserves	4997	5510	21000	36000	7375	12000	
2.5. Revenue and other Reserves	11260	11361	58648	67820	9050	9200	
2.6. Balance of Profit	357	357	0	0	1	0	
3. Deposits	918662	1047806	1467491	1866139	829173	940695	
	( 79.2)	( 79.4)	( 87.4)	( 88)	( 89.5)	( 88.9)	
Type-wise							
3A.1. Demand deposits	81496	115188	208789	217630	46587	56877	
(i) From banks	1108	1932	11004	5452	340	420	
(ii) From others	80388	113256	197785	212178	46247	56457	
3A.2. Savings bank deposits	112015	145834	281161	347149	106968	133894	
3A.3. Term deposits	725151	786784	977541	1301360	675618	749924	
(i) From banks	40297	89575	219772	345291	29411	30063	
(ii) From others	684854	697209	757769	956069	646207	719861	
Location-Wise							
3B.1. Deposits of branches in India	918662	1047807	1467490	1866138	829172	940694	

3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	93384	96434	21590	29701	16534	18328
	( 8.1)	( 7.3)	( 1.3)	( 1.4)	( 1.8)	( 1.7)
4.1. Borrowings in India	89172	76695	19505	23642	13104	2668
(i) From Reserve Bank of India	0	0	0	0	2000	0
(ii) From other banks	65703	28697	15000	20000	75	1
(iii) From other institutions and agencies	23469	47998	4505	3642	11029	2667
4.2. Borrowings outside India	4212	19739	2085	6059	3430	15660
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	76975	100858	66097	65364	22436	28825
	( 6.6)	( 7.6)	( 3.9)	( 3.1)	( 2.4)	( 2.7)
5.1. Bills Payable	19231	24737	18601	23637	201	309
5.2. Inter-office adjustments	6561	9802	0	1100	8782	12412
5.3. Interest accrued	732	1903	8875	7130	1605	2202
5.4. Others (including provisions)	50451	64416	38621	33497	11848	13902
Total Liabilities	1159699	1319830	1679378	2120578	926484	1057662
	( 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		Jammu & Kashmir		Karnataka Bank	
	ING Vysya Bank		Bank		Bank	
	2003	2004	2003	2004	2003	2004
	(31)	(32)	(33)	(34)	(35)	(36)
1 Cash in hand	5068	6359	8534	9582	4382	5621
	(0.4)	(0.5)	(0.5)	(0.5)	(0.5)	(0.5)
2. Balances with RBI	46051	56226	63522	143877	39346	33257
	(4.0)	( 4.3)	( 3.8)	( 6.8)	( 4.2)	( 3.1)
3. Balances with banks in india	58704	37302	46813	44659	17320	26675
	( 5.1)	( 2.8)	( 2.8)	( 2.1)	( 1.9)	( 2.5)
4. Money at call and short notice	10000	0	32700	92000	0	8500
	(0.9)	0	( 1.9)	( 4.3)	0	(0.8)
5. Balances with banks outside India	4044	598	533	1556	2532	877
	(0.3)	(0.0)	(0.0)	(0.1)	(0.3)	(0.1)
6. Investments	364054	408524	673782	845110	443261	487891
	( 31.4)	( 31)	( 40.1)	( 39.9)	( 47.8)	( 46.1)
6.1. Investments in India	364054	408524	673782	845110	443261	487891
(i) Government securities	227789	292201	381587	504061	336771	297017
(ii) Other approved securities	4172	2529	13391	11753	4838	3880
(iii) Shares	4834	3935	8176	7836	546	1007
(iv) Debentures and Bonds	92935	87435	238772	269558	98153	176686
(v) Subsidiaries and/or joint ventures	1862	1203	0	0	0	0
(vi) Others	32462	21221	31856	51902	2953	9301
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	561160	704651	801094	928493	389970	466791

