

**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		Kotak Mahindra		Lakshmi Vilas	
	Karur Vysya Bank		Bank#		Bank	
	2003	2004	2003	2004	2003	2004
	(55)	(38)	(39)	(40)	(41)	(42)
1. Capital	1641	1798		5953	1151	1151
	(0.3)	(0.3)		(1.0)	(0.4)	(0.3)
2. Reserves and Surplus	54227	69405		54612	18058	21514
	(8.8)	(9.8)		(9.4)	(5.6)	(5.6)
2.1. Statutory Reserves	17868	22718		7776	10635	12035
2.2. Capital Reserves	667	667		101	891	1434
2.3. Share Premium	1891	2989		14211	1442	1442
2.4. Investments Fluctuations Reserves	3085	7085		1100	2224	3599
2.5. Revenue and other Reserves	30586	35836		13220	2857	2982
2.6. Balance of Profit	130	110		18204	9	22
3. Deposits	512192	591148		445933	277050	329581
	(82.9)	(83.2)		(76.7)	(86.7)	(86.2)
Type-wise						
3A.1. Demand deposits	56989	65331		260712	37772	40999
(i) From banks	1111	1859		0	840	464
(ii) From others	55878	63472		260712	36932	40535
3A.2. Savings bank deposits	52982	69862		4257	34838	43773
3A.3. Term deposits	402221	455955		180964	204440	244809
(i) From banks	36471	58477		4808	7172	6418
(ii) From others	365750	397478		176156	197268	238391
Location-Wise						
3B.1. Deposits of branches in India	512192	591148		445934	277050	329582
3B.2. Deposits of branches outside India	0	0		0	0	0
4. Borrowings	26776	10319		51164	6411	3023
	(4.3)	(1.5)		(8.8)	(2.0)	(0.8)
4.1. Borrowings in India	25258	2950		44606	6411	3023
(i) From Reserve Bank of India	1228	0		0	0	0
(ii) From other banks	3714	2		26106	0	2261
(iii) From other institutions and agencies	20316	2948		18500	6411	762
4.2. Borrowings outside India	1518	7369		6558	0	0
Secured borrowings included in 4.	0	0		10300	0	0
5. Other liabilities	23043	38074		24032	17003	26866
	(3.7)	(5.4)		(4.1)	(5.3)	(7.0)
5.1. Bills Payable	9644	15165		4635	4844	5299
5.2. Inter-office adjustments	2579	2362		0	323	4149
5.3. Interest accrued	2218	3521		2229	1288	1572
5.4. Others (including provisions)	8602	17026		17168	10548	15846
Total Liabilities	617879	710744		581694	319673	382135
	(100)	(100)		(100)	(100)	(100)

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

: See 'Explanatory Notes'

Source : Annual accounts of banks of respective years .

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AND 2004
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Items	(Amount in Rs. lakh)					
	As on March 31		Kotak Mahindra Bank		Lakshmi Vilas Bank	
	2003	2004	2003	2004	2003	2004
	(55)	(38)	(39)	(40)	(41)	(42)
1 Cash in hand	4926	4899		1226	3161	3870
	(0.8)	(0.7)		(0.2)	(1.0)	(1.0)
2. Balances with RBI	18121	27805		11458	13444	19169
	(2.9)	(3.9)		(2.0)	(4.2)	(5.0)
3. Balances with banks in india	44318	25594		54404	6405	4401
	(7.2)	(3.6)		(9.4)	(2.0)	(1.2)
4. Money at call and short notice	0	0		0	0	0
	0	0		0	0	0
5. Balances with banks outside India	1540	1481		753	286	573
	(0.2)	(0.2)		(0.1)	(0.1)	(0.1)
6. Investments	185016	217301		288278	103658	133817
	(29.9)	(30.6)		(49.6)	(32.4)	(35)
6.1. Investments in India	185016	217301		288278	103658	133817
(i) Government securities	132266	168580		227664	72855	108401
(ii) Other approved securities	3970	3633		6	3255	2877
(iii) Shares	2133	2159		365	639	659
(iv) Debentures and Bonds	33838	35837		4002	11429	10833
(v) Subsidiaries and/or joint ventures	0	0		22567	0	0
(vi) Others	12809	7092		33674	15480	11047
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	334440	402324		209702	176370	203871
	(54.1)	(56.6)		(36.1)	(55.2)	(53.4)
Type-wise						
7A.1. Bills purchased and discounted	25475	20060		7752	17478	20670
7A.2. Cash credits, overdrafts & loans	127623	142276		6916	92706	99367
7A.3. Term loans	181342	239988		195034	66186	83834
Security-wise						
7B.1. Secured by tangible assets	272440	300045		164774	151719	174529
7B.2. Covered by Bank/Govt. Guarantees	35985	44613		0	6886	10392
7B.3. Unsecured	26015	57666		44929	17765	18949
Sector-wise						
7C.I. Advances in India	334440	402324		209702	176370	203871
(i) Priority sectors	111221	150887		87733	61089	76545
(ii) Public sectors	43207	59178		0	12713	7550
(iii) Banks	11	6		216	4	764
(iv) others	180001	192253		121753	102564	119012
7C.II. Advances outside India	0	0		0	0	0
8. Fixed Assets	8554	9378		8526	2990	3132
	(1.4)	(1.3)		(1.5)	(0.9)	(0.8)
8.1. Premises	5290	5680		4855	1618	1585

8.2. Fixed assets under construction	338	22	0	0	0
8.3. Other Fixed assets	2926	3676	3671	1372	1547
9. Other Assets	20964	21960	7348	13359	13304
	(3.4)	(3.1)	(1.3)	(4.2)	(3.5)
9.1 Inter - office adjustments (net)	0	0	0	0	0
9.2 Interest accrued	7017	6833	2415	2434	3285
9.3 Tax paid	7253	8207	680	3289	8017
9.4 Stationery and Stamps	205	195	15	68	66
9.5 Others	6489	6725	4238	7568	1936
Total Assets	617879	710742	581695	319673	382137
	(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					
	Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2003 (55)	2004 (44)	2003 (45)	2004 (46)	2003 (47)	2004 (48)
1. Capital	5669	5669	1500	1500	1165	1840
	(3.1)	(2.2)	(2.0)	(1.8)	(1.6)	(2.3)
2. Reserves and Surplus	6257	8063	4255	5221	2922	3527
	(3.4)	(3.1)	(5.5)	(6.1)	(3.9)	(4.3)
2.1. Statutory Reserves	2203	2977	1082	1389	1525	1750
2.2. Capital Reserves	356	985	211	207	2	13
2.3. Share Premium	1638	1638	1150	1150	65	65
2.4. Investments Fluctuations Reserves	1100	1500	339	1000	521	826
2.5. Revenue and other Reserves	890	890	1473	1475	753	823
2.6. Balance of Profit	70	73	0	0	56	50
3. Deposits	166329	231122	66871	75880	64231	71521
	(89.5)	(88.7)	(87)	(88.8)	(86.7)	(87.7)
Type-wise						
3A.1. Demand deposits	8711	11660	4977	6455	6092	7875
(i) From banks	9	23	80	222	278	380
(ii) From others	8702	11637	4897	6233	5814	7495
3A.2. Savings bank deposits	11032	14889	26270	32369	8235	10865
3A.3. Term deposits	146586	204573	35624	37056	49904	52781
(i) From banks	10915	11917	114	53	1911	3081
(ii) From others	135671	192656	35510	37003	47993	49700
Location-Wise						
3B.1. Deposits of branches in India	166329	231122	66871	75881	64230	71521
3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	193	63	14	11	220	99
	(0.1)	(0.0)	(0.0)	(0.0)	(0.3)	(0.1)
4.1. Borrowings in India	193	62	14	11	220	99
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	0	8	0	0	0	0
(iii) From other institutions and agencies	193	54	14	11	220	99
4.2. Borrowings outside India	0	1	0	0	0	0
Secured borrowings included in 4.	0	0	0	11	0	0

5. Other liabilities	7317	15539	4198	2835	5524	4546
	(3.9)	(6.0)	(5.5)	(3.3)	(7.5)	(5.6)
5.1. Bills Payable	595	2631	1782	1077	1460	1806
5.2. Inter-office adjustments	1195	1101	664	0	0	0
5.3. Interest accrued	781	1121	286	286	284	292
5.4. Others (including provisions)	4746	10686	1466	1472	3780	2448
Total Liabilities	185765	260456	76838	85447	74062	81533
	(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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OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2003	2004	2003	2004	2003	2004
	(55)	(44)	(45)	(46)	(47)	(48)
1 Cash in hand	1449	1254	685	723	1391	1261
	(0.8)	(0.5)	(0.9)	(0.8)	(1.9)	(1.5)
2. Balances with RBI	11556	19185	4082	4495	3530	8469
	(6.2)	(7.4)	(5.3)	(5.3)	(4.8)	(10.4)
3. Balances with banks in india	7216	8081	16561	12450	4706	5933
	(3.9)	(3.1)	(21.6)	(14.6)	(6.4)	(7.3)
4. Money at call and short notice	5	5000	450	0	800	1000
	(0.0)	(1.9)	(0.6)	0	(1.1)	(1.2)
5. Balances with banks outside India	1198	1373	0	0	0	0
	(0.6)	(0.5)	0	0	0	0
6. Investments	66268	104714	34862	41046	27102	25840
	(35.7)	(40.2)	(45.4)	(48)	(36.6)	(31.7)
6.1. Investments in India	66268	104714	34862	41046	27102	25840
(i) Government securities	53049	94021	23306	22464	21414	20109
(ii) Other approved securities	2589	2116	383	338	165	140
(iii) Shares	46	239	2	0	345	277
(iv) Debentures and Bonds	10408	8167	9310	13006	4914	5124
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	176	171	1861	5238	264	190
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	91503	111789	17238	23551	31204	34601
	(49.3)	(42.9)	(22.4)	(27.6)	(42.1)	(42.4)
Type-wise						
7A.1. Bills purchased and discounted	21889	5398	171	199	2480	1904
7A.2. Cash credits, overdrafts & loans	49759	78878	11738	14301	16839	20416
7A.3. Term loans	19855	27513	5329	9051	11885	12281
Security-wise						
7B.1. Secured by tangible assets	65234	98825	17143	22660	26869	26871
7B.2. Covered by Bank/Govt. Guarantees	16070	892	0	0	0	1448
7B.3. Unsecured	10200	12073	95	891	4337	6282

Sector-wise						
7C.I. Advances in India	91504	111790	17238	23551	31205	34603
(i) Priority sectors	11663	40571	9772	13303	7464	7759
(ii) Public sectors	0	1346	52	0	758	513
(iii) Banks	0	135	0	0	1000	1500
(iv) others	79841	69738	7414	10248	21983	24831
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	1678	2575	502	481	1268	1357
	(0.9)	(1.0)	(0.7)	(0.6)	(1.7)	(1.7)
8.1. Premises	299	346	251	260	326	314
8.2. Fixed assets under construction	0	0	0	0	30	90
8.3. Other Fixed assets	1379	2229	251	221	912	953
9. Other Assets	4895	6484	2460	2700	4058	3071
	(2.6)	(2.5)	(3.2)	(3.2)	(5.5)	(3.8)
9.1 Inter - office adjustments (net)	0	0	0	372	312	767
9.2 Interest accrued	1922	2724	1916	1899	795	708
9.3 Tax paid	2056	2434	316	160	2421	1198
9.4 Stationery and Stamps	28	29	0	0	25	29
9.5 Others	889	1297	228	269	505	369
Total Assets	185768	260455	76840	85446	74059	81532
	(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		SBI Comm.& Int.		South Indian	
	Sangli Bank		Bank		Bank	
	2003	2004	2003	2004	2003	2004
	(55)	(50)	(51)	(52)	(53)	(54)
1. Capital	2041	2225	10000	10000	3577	3578
	(1.1)	(1.1)	(17)	(20.4)	(0.5)	(0.4)
2. Reserves and Surplus	6001	6397	-1958	-161	28521	35912
	(3.3)	(3.2)	(-3.3)	0	(3.7)	(3.9)
2.1. Statutory Reserves	1760	2065	801	1250	7699	9809
2.2. Capital Reserves	56	165	0	0	1799	1766
2.3. Share Premium	0	0	0	0	6483	6486
2.4. Investments Fluctuations Reserves	110	310	300	440	3206	8206
2.5. Revenue and other Reserves	4070	3852	0	0	9303	9643
2.6. Balance of Profit	5	5	-3059	-1851	31	2
3. Deposits	167778	185936	49434	37333	686126	828002
	(92.3)	(93.3)	(83.9)	(76.3)	(89.9)	(89.5)
Type-wise						
3A.1. Demand deposits	16496	17271	1301	1204	32801	39762
(i) From banks	246	279	0	0	5111	268
(ii) From others	16250	16992	1301	1204	27690	39494
3A.2. Savings bank deposits	39516	45255	1558	2973	98835	133856
3A.3. Term deposits	111766	123410	46575	33156	554490	654384
(i) From banks	21142	31205	5072	2758	37291	51315
(ii) From others	90624	92205	41503	30398	517199	603069
Location-Wise						
3B.1. Deposits of branches in India	167778	185936	49435	37333	686127	828003

3B.2. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	688	35	0	800	9489	7945
	(0.4)	(0.0)	0	(1.6)	(1.2)	(0.9)
4.1. Borrowings in India	558	34	0	800	9489	401
(i) From Reserve Bank of India	0	0	0	0	0	0
(ii) From other banks	500	0	0	0	8098	401
(iii) From other institutions and agencies	58	34	0	800	1391	0
4.2. Borrowings outside India	130	1	0	0	0	7544
Secured borrowings included in 4.	0	0	0	0	0	0
5. Other liabilities	5222	4652	1415	947	35153	49968
	(2.9)	(2.3)	(2.4)	(1.9)	(4.6)	(5.4)
5.1. Bills Payable	1324	1313	160	155	6041	8153
5.2. Inter-office adjustments	507	87	0	0	1492	469
5.3. Interest accrued	1356	823	597	368	3161	3836
5.4. Others (including provisions)	2035	2429	658	424	24459	37510
Total Liabilities	181730	199245	58891	48919	762866	925405
	(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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OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Sangli Bank		SBI Comm.& Int. Bank		South Indian Bank	
	2003	2004	2003	2004	2003	2004
	(55)	(50)	(51)	(52)	(53)	(54)
1 Cash in hand	2254	2434	66	64	5930	7300
	(1.2)	(1.2)	(0.1)	(0.1)	(0.8)	(0.8)
2. Balances with RBI	5516	6810	2809	2133	33707	33162
	(3.0)	(3.4)	(4.8)	(4.4)	(4.4)	(3.6)
3. Balances with banks in india	5785	1385	11942	6827	27434	35936
	(3.2)	(0.7)	(20.3)	(14)	(3.6)	(3.9)
4. Money at call and short notice	0	290	4311	5609	0	0
	0	(0.1)	(7.3)	(11.5)	0	0
5. Balances with banks outside India	1249	873	234	1951	10938	4210
	(0.7)	(0.4)	(0.4)	(4.0)	(1.4)	(0.5)
6. Investments	95333	108000	14863	14304	299932	396208
	(52.5)	(54.2)	(25.2)	(29.2)	(39.3)	(42.8)
6.1. Investments in India	95333	108000	14863	14304	299932	396208
(i) Government securities	73103	83487	13335	13443	261417	357995
(ii) Other approved securities	1187	1185	505	505	7094	5554
(iii) Shares	152	602	23	23	1315	960
(iv) Debentures and Bonds	3034	2609	1000	333	23952	20059
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0
(vi) Others	17857	20117	0	0	6154	11640
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	56814	64824	17586	12056	361293	419682

	(31.3)	(32.5)	(29.9)	(24.6)	(47.4)	(45.4)
Type-wise						
7A.1. Bills purchased and discounted	21904	22038	3638	1960	39265	50894
7A.2. Cash credits, overdrafts & loans	23806	19988	12793	8934	158828	154553
7A.3. Term loans	11104	22798	1155	1162	163200	214235
Security-wise						
7B.1. Secured by tangible assets	33305	40688	13054	9941	276271	330824
7B.2. Covered by Bank/Govt. Guarantees	20052	21399	2590	2057	22917	29952
7B.3. Unsecured	3457	2737	1943	58	62106	58906
Sector-wise						
7C.I. Advances in India	56815	64825	17587	12057	361294	419682
(i) Priority sectors	13083	9800	1654	1451	100395	129060
(ii) Public sectors	0	0	0	0	29192	46443
(iii) Banks	20002	21074	0	0	6815	6597
(iv) others	23730	33951	15933	10606	224892	237582
7C.II. Advances outside India	0	0	0	0	0	0
8. Fixed Assets	3326	3281	4980	4890	5441	6584
	(1.8)	(1.6)	(8.5)	(10)	(0.7)	(0.7)
8.1. Premises	2924	2864	4902	4832	4479	5355
8.2. Fixed assets under construction	0	0	0	0	0	0
8.3. Other Fixed assets	402	417	78	58	962	1229
9. Other Assets	11453	11349	2101	1086	18188	22324
	(6.3)	(5.7)	(3.6)	(2.2)	(2.4)	(2.4)
9.1 Inter - office adjustments (net)	0	0	0	0	0	0
9.2 Interest accrued	1899	1534	505	467	11097	12434
9.3 Tax paid	2021	1708	407	334	4695	0
9.4 Stationery and Stamps	73	63	1	4	110	121
9.5 Others	7460	8044	1188	281	2286	9769
Total Assets	181730	199246	58892	48920	762863	925406
	(100)	(100)	(100)	(100)	(100)	(100)

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OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Tamilnadu		United Western Bank		UTI Bank	
	Mercantile Bank					
	2003	2004	2003	2004	2003	2004
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	28	28	2989	2989	23019	23158
	(0.0)	(0.0)	(0.5)	(0.4)	(1.2)	(1.0)
2. Reserves and Surplus	39661	47653	24907	27409	68792	90647
	(8.4)	(9.4)	(4.2)	(3.8)	(3.5)	(3.8)
2.1. Statutory Reserves	12256	14687	7933	8713	14544	21501
2.2. Capital Reserves	61	72	17	20	60	1439
2.3. Share Premium	0	0	5473	5473	28231	28623
2.4. Investments Fluctuations Reserves	0	0	2950	4925	12281	19281
2.5. Revenue and other Reserves	27321	32870	8361	8272	1430	1593
2.6. Balance of Profit	23	24	173	6	12246	18210
3. Deposits	408457	440428	539109	643019	1696472	2095391
	(86.5)	(86.5)	(90.3)	(90.1)	(86.5)	(86.8)

Type-wise							
3A.1. Demand deposits	54331	57159	49332	85118	248553	539373	
(i) From banks	363	189	4021	3807	11647	20206	
(ii) From others	53968	56970	45311	81311	236906	519167	
3A.2. Savings bank deposits	44820	54022	87767	106830	142325	258451	
3A.3. Term deposits	309306	329247	402010	451071	1305594	1297567	
(i) From banks	4468	11515	56745	83470	237894	227852	
(ii) From others	304838	317732	345265	367601	1067700	1069715	
Location-Wise							
3B.1. Deposits of branches in India	408458	440427	539109	643019	1696472	2095390	
3B.2. Deposits of branches outside India	0	0	0	0	0	0	
4. Borrowings	7277	2847	5174	6003	71931	52775	
	(1.5)	(0.6)	(0.9)	(0.8)	(3.7)	(2.2)	
4.1. Borrowings in India	7277	2847	4704	4012	65759	40097	
(i) From Reserve Bank of India	0	0	0	0	0	0	
(ii) From other banks	0	0	807	0	24652	9825	
(iii) From other institutions and agencies	7277	2847	3897	4012	41107	30272	
4.2. Borrowings outside India	0	0	470	1991	6172	12678	
Secured borrowings included in 4.	0	0	0	0	0	0	
5. Other liabilities	16742	17992	24985	34515	101104	153046	
	(3.5)	(3.5)	(4.2)	(4.8)	(5.2)	(6.3)	
5.1. Bills Payable	9200	9787	1589	4288	23313	43851	
5.2. Inter-office adjustments	0	0	1166	0	20	15	
5.3. Interest accrued	2196	1490	3962	5152	2067	3143	
5.4. Others (including provisions)	5346	6715	18268	25075	75704	106037	
Total Liabilities	472165	508948	597164	713935	1961318	2415017	
	(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					
	Tamilnadu Mercantile Bank		United Western Bank		UTI Bank	
	2003	2004	2003	2004	2003	2004
	(55)	(56)	(57)	(58)	(59)	(60)
1 Cash in hand	5871	5045	6288	7714	11257	15330
	(1.2)	(1.0)	(1.1)	(1.1)	(0.6)	(0.6)
2. Balances with RBI	21197	17331	27934	28004	148746	362364
	(4.5)	(3.4)	(4.7)	(3.9)	(7.6)	(15)
3. Balances with banks in india	9693	10741	20951	26302	147494	149769
	(2.1)	(2.1)	(3.5)	(3.7)	(7.5)	(6.2)
4. Money at call and short notice	0	4200	2508	0	43425	31392
	0	(0.8)	(0.4)	0	(2.2)	(1.3)
5. Balances with banks outside India	1674	1139	1568	2044	6049	7467
	(0.4)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)
6. Investments	214211	235371	191505	241313	784102	779275
	(45.4)	(46.2)	(32.1)	(33.8)	(40)	(32.3)
6.1. Investments in India	214211	235371	191505	241313	784102	779275

