

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2004	2005	2004	2005	2004	2005
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	48814	48814	43052	43052	41000	41000
	(0.6)	(0.5)	(1.3)	(1.3)	(0.4)	(0.4)
2. Reserves and Surplus	352153	397674	100502	111189	484165	569897
	(4.1)	(4.2)	(3.1)	(3.4)	(4.9)	(5.2)
2.1. Statutory Reserves	145517	154517	22726	27153	142800	170800
2.2. Capital Reserves	26363	55442	362	596	12076	53555
2.3. Share Premium	52353	52354	13000	13000	27500	27500
2.4. Investments Fluctuations Reserves	54176	32176	35831	35275	97815	120815
2.5. Revenue and other Reserves	73744	81185	28536	32042	203974	197227
2.6. Balance of Profit	—	22000	47	3123	—	—
3. Deposits	7100311	7882145	2644593	2884417	8634456	9690841
	(83.7)	(83.0)	(82.1)	(87.7)	(86.7)	(87.9)
Type-wise						
3A.1. Demand deposits	583935	609826	224182	239928	865416	895712
(i) From banks	2105	20918	7018	2985	10756	26505
(ii) From others	581830	588908	217164	236943	854660	869207
3A.2. Savings bank deposits	1806225	2113181	616411	713341	2051183	2386675
3A.3. Term deposits	4710151	5159138	1804000	1931148	5717857	6408454
(i) From banks	221156	331350	20389	18577	123173	157898
(ii) From others	4488995	4827788	1783611	1912571	5594684	6250556
Location-wise						
3B.1. Deposits of branches in India	5971478	6578163	2644593	2884417	8437616	9442259
3B.2. Deposits of branches outside India	1128834	1303981	—	—	196839	248582
4. Borrowings	452078	596196	46992	72115	75489	11416
	(5.3)	(6.3)	(1.5)	(2.2)	(0.8)	(0.1)
4.1. Borrowings in India	142907	242849	35625	57109	31004	1355
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	48111	117938	12536	35000	29687	—
(iii) From other institutions and agencies	94796	124911	23089	22109	1317	1355
4.2. Borrowings outside India	309171	353347	11367	15006	44485	10061
Secured borrowing included in 4.	—	82466	—	—	—	—
5. Other liabilities	532643	572992	386160	177711	718830	717363
	(6.3)	(6.0)	(12.0)	(5.4)	(7.2)	(6.5)
5.1. Bills Payable	83502	124479	50104	40065	153978	174523
5.2. Inter-office adjustments	14880	24715	15307	—	15815	4945
5.3. Interest accrued	24396	29220	12331	16439	9709	9478
5.4. Others (including provisions)	409865	394578	308418	121207	539328	528417
Total Liabilities	8485999	9497821	3221299	3288484	9953940	11030517
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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 — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2004	2005	2004	2005	2004	2005
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	25427	24475	20683	21082	60385	54354
	(0.3)	(0.3)	(0.6)	(0.6)	(0.6)	(0.5)
2. Balances with RBI	397667	365998	433195	191850	628709	444084
	(4.7)	(3.9)	(13.4)	(5.8)	(6.3)	(4.0)
3. Balances with banks in India	200609	191268	77364	15752	63702	58751
	(2.4)	(2.0)	(2.4)	(0.5)	(0.6)	(0.5)
4. Money at call and short notice	189480	26351	—	130664	105838	75660
	(2.2)	(0.3)	—	(4.0)	(1.1)	(0.7)
5. Balances with banks outside India	42612	144533	30283	27985	344068	234024
	(0.5)	(1.5)	(0.9)	(0.9)	(3.5)	(2.1)
6. Investments	2716286	2820262	1394301	1447955	3579298	3805388
	(32.0)	(29.7)	(43.3)	(44.0)	(36.0)	(34.5)
6.1. Investments in India	2258289	2332124	1394301	1447955	3524593	3740386
(i) Government securities	1758313	1914855	1216376	1280500	2813317	2899265
(ii) Other approved securities	86752	82989	18556	14911	87758	78632
(iii) Shares	17897	23001	4798	4252	23618	31763
(iv) Debentures and Bonds	278258	261103	136434	118867	492566	490617
(v) Subsidiaries and/or joint ventures	17286	17286	1090	1090	13224	29922
(vi) Others	99783	32890	17047	28335	94110	210187
6.2. Investments outside India	457997	488138	—	—	54705	65002
(i) Government securities	122375	116465	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	6170	6170
(iii) Others	335622	371673	—	—	48535	58832
7. Advances	4585590	5601259	1173151	1306165	4763862	6042140
	(54.0)	(59.0)	(36.4)	(39.7)	(47.9)	(54.8)
Type-wise						
7A.1. Bills purchased and discounted	414915	686598	48149	55220	408878	465443
7A.2. Cash credits, overdrafts & loans	2382513	2805550	494763	443769	2430646	2779585
7A.3. Term loans	1788162	2109111	630239	807176	1924338	2797112
Security-wise						
7B.1. Secured by tangible assets	3152161	3592386	770895	963333	3865393	4426239
7B.2. Covered by Bank/Government Guarantees	604776	905293	2986	17234	236591	482889
7B.3. Unsecured	828653	1103579	399269	325597	661880	1133012
Sector-wise						
7C. I. Advances in India	3501915	4298501	1173152	1306165	4712678	5983087
(i) Priority sectors	1295927	1587605	414056	537826	1615167	2038866
(ii) Public sectors	550539	760726	319618	253501	777405	901149
(iii) Banks	556	1959	362	1731	51085	11033
(iv) Others	1654893	1948211	439116	513107	2269021	3032039
7C.II. Advances outside India	1083675	1302756	—	—	51184	59054
8. Fixed Assets	79858	81416	17046	18290	68020	67281
	(0.9)	(0.9)	(0.5)	(0.6)	(0.7)	(0.6)
8.1. Premises	54668	54319	9339	9063	42935	41640
8.2. Fixed assets under construction	2586	2259	—	—	—	—
8.3. Other Fixed assets	22604	24838	7707	9227	25085	25641
9. Other Assets	248467	242255	75273	128741	340057	248834
	(2.9)	(2.6)	(2.3)	(3.9)	(3.4)	(2.3)
9.1. Inter - office adjustments (net)	—	—	—	47737	—	—
9.2. Interest accrued	60902	61747	36822	36226	86940	78717
9.3. Tax paid	102987	118516	3387	5796	26289	56558
9.4. Stationery and Stamps	156	180	445	443	569	562
9.5. Others	84422	61812	34619	38539	226259	112997
Total Assets	8485996	9497817	3221296	3288484	9953939	11030516
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2004 (13)	2005 (14)	2004 (15)	2005 (16)	2004 (17)	2005 (18)
1. Capital	112414 (1.8)	112414 (1.6)	14344 (0.5)	14344 (0.4)	20682 (0.9)	28682 (1.2)
2. Reserves and Surplus	185039 (2.9)	214108 (3.1)	262522 (9.0)	291148 (8.6)	84840 (3.8)	81693 (3.4)
2.1. Statutory Reserves	34664	43599	65843	75942	25544	27374
2.2. Capital Reserves	—	63055	2493	2493	923	923
2.3. Share Premium	—	—	70196	70196	12001	25601
2.4. Investments Fluctuations Reserves	58704	78011	44227	44400	—	4270
2.5. Revenue and other Reserves	84729	29032	79763	98117	46372	23525
2.6. Balance of Profit	6942	411	—	—	—	—
3. Deposits	5590860 (88.3)	6075168 (88.6)	2319093 (79.5)	2723316 (80.3)	1834918 (82.8)	2009609 (83.6)
Type-wise						
3A.1. Demand deposits	619552	613866	355933	409294	194088	212361
(i) From banks	22155	20588	2166	864	5722	4865
(ii) From others	597397	593278	353767	408430	188366	207496
3A.2. Savings bank deposits	1799570	2032712	432381	532643	568048	666006
3A.3. Term deposits	3171738	3428590	1530779	1781379	1072782	1131242
(i) From banks	218696	178153	2702	30673	59193	99912
(ii) From others	2953042	3250437	1528077	1750706	1013589	1031330
Location-wise						
3B.1. Deposits of branches in India	5590860	6075167	2319093	2723316	1834918	2009609
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	10796 (0.2)	13969 (0.2)	93413 (3.2)	129789 (3.8)	30837 (1.4)	33498 (1.4)
4.1. Borrowings in India	10796	13969	4837	52612	9255	689
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	688	1308	730	65	—	—
(iii) From other institutions and agencies	10108	12661	4107	52547	9255	689
4.2. Borrowings outside India	—	—	88576	77177	21582	32809
Secured borrowing included in 4.	—	—	—	—	—	—
5. Other liabilities	435426 (6.9)	443932 (6.5)	225998 (7.8)	233788 (6.9)	244748 (11.0)	249376 (10.4)
5.1. Bills Payable	81912	110517	112975	113981	17726	26281
5.2. Inter-office adjustments	60969	15436	—	—	2275	12011
5.3. Interest accrued	18839	20486	5405	8415	99739	86624
5.4. Others (including provisions)	273706	297493	107618	111392	125008	124460
Total Liabilities	6334535 (100.0)	6859591 (100.0)	2915370 (100.0)	3392385 (100.0)	2216025 (100.0)	2402858 (100.0)

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 — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2004 (13)	2005 (14)	2004 (15)	2005 (16)	2004 (17)	2005 (18)
1. Cash in hand	46347 (0.7)	49272 (0.7)	24509 (0.8)	23701 (0.7)	15131 (0.7)	15023 (0.6)
2. Balances with RBI	296508 (4.7)	507909 (7.4)	144929 (5.0)	168388 (5.0)	108216 (4.9)	133981 (5.6)
3. Balances with banks in India	128200 (2.0)	102756 (1.5)	73612 (2.5)	86091 (2.5)	15958 (0.7)	20290 (0.9)
4. Money at call and short notice	23500 (0.4)	15000 (0.2)	—	17500 (0.5)	—	2500 (0.1)
5. Balances with banks outside India	13651 (0.2)	30357 (0.4)	40571 (1.4)	62383 (1.8)	5814 (0.3)	6404 (0.3)
6. Investments	3140513 (49.6)	3083476 (45.0)	1068504 (36.7)	1026110 (30.2)	973642 (43.9)	969695 (40.7)
6.1. Investments in India	3140447	3083410	1068498	1026104	973642	969695
(i) Government securities	2455184	2434822	867067	831759	760117	794866
(ii) Other approved securities	92058	90889	18121	14814	29792	25002
(iii) Shares	20308	18655	5867	3570	11341	9321
(iv) Debentures and Bonds	545070	515358	153960	131345	150250	122141
(v) Subsidiaries and/or joint ventures	9158	9158	—	11764	2172	2172
(vi) Others	18669	14528	23483	32852	19970	16193
6.2. Investments outside India	66	66	6	6	—	—
(i) Government securities	66	—	6	—	—	—
(ii) Subsidiaries and/or joint ventures	—	66	—	—	—	—
(iii) Others	—	—	—	6	—	—
7. Advances	2280411 (36.0)	2727732 (39.8)	1388972 (47.6)	1854637 (54.7)	941179 (42.5)	1130859 (47.5)
Type-wise						
7A.1. Bills purchased and discounted	84382	87724	109794	120629	68702	81711
7A.2. Cash credits, overdrafts & loans	1110490	1234918	602755	711834	369919	456469
7A.3. Term loans	1085539	1405090	676423	1022174	502558	592679
Security-wise						
7B.1. Secured by tangible assets	2103933	2256293	1154918	1402722	818757	902801
7B.2. Covered by Bank/Government Guarantees	91119	126632	52974	134896	52680	83445
7B.3. Unsecured	85359	344807	181081	317020	69741	144612
Sector-wise						
7C. I. Advances in India	2280411	2727732	1388972	1854638	941178	1130859
(i) Priority sectors	992532	1221555	497942	644492	381537	440736
(ii) Public sectors	364665	438066	112334	94210	149680	167296
(iii) Banks	1230	32205	23005	90000	—	—
(iv) Others	921984	1035906	755691	1025936	409961	522827
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	77655 (1.2)	75218 (1.1)	24939 (0.9)	25620 (0.8)	29447 (1.3)	29329 (1.2)
8.1. Premises	59293	57534	7286	7277	19406	20215
8.2. Fixed assets under construction	—	—	—	—	2492	—
8.3. Other Fixed assets	18362	17684	17653	18343	7549	9114
9. Other Assets	327750 (5.2)	267872 (3.9)	149334 (5.1)	127952 (3.8)	126638 (5.7)	94780 (4.0)
9.1. Inter - office adjustments (net)	—	—	32420	39526	—	—
9.2. Interest accrued	80477	76645	31360	24667	25431	24797
9.3. Tax paid	44366	41209	49722	24215	65095	41408
9.4. Stationery and Stamps	1015	1090	248	191	343	337
9.5. Others	201892	148928	35584	39353	35769	28238
Total Assets	6334535 (100.0)	6859592 (100.0)	2915370 (100.0)	3392382 (100.0)	2216025 (100.0)	2402861 (100.9)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd. #		Indian Bank		Indian Overseas Bank	
	2004 (19)	2005 (20)	2004 (21)	2005 (22)	2004 (23)	2005 (24)
1. Capital		72178 (0.9)	457396 (11.7)	457396 (10.4)	54480 (1.2)	54480 (1.1)
2. Reserves and Surplus		520662 (6.4)	96388 (2.5)	136242 (3.1)	153628 (3.2)	203038 (4.0)
2.1. Statutory Reserves		17386	21741	50649	42744	62285
2.2. Capital Reserves		17832	23280	22786	15072	25195
2.3. Share Premium		174930	—	—	14000	14000
2.4. Investments Fluctuations Reserves		39200	44289	55699	48114	60114
2.5. Revenue and other Reserves		192569	7078	7108	33698	41444
2.6. Balance of Profit		78745	—	—	—	—
3. Deposits		1510264 (18.6)	3044440 (77.8)	3480843 (79.4)	4148259 (87.7)	4424123 (87.1)
Type-wise						
3A.1. Demand deposits		388665	234095	285830	418536	501147
(i) From banks		4553	6792	3545	5017	7048
(ii) From others		384112	227303	282285	413519	494099
3A.2. Savings bank deposits		189189	786838	927566	1007161	1219062
3A.3. Term deposits		932410	2023507	2267447	2722562	2703914
(i) From banks		108273	49719	42062	21685	28927
(ii) From others						
Location-wise						
3B.1. Deposits of branches in India		824137	1973788	2225385	2700877	2674987
3B.2. Deposits of branches outside India		1510264	3044440	3408102	4037823	4281670
		—	—	72741	110435	142454
4. Borrowings		5000554 (61.5)	29891 (0.8)	72459 (1.7)	72948 (1.5)	59067 (1.2)
4.1. Borrowings in India		4411781	17304	45424	37076	8753
(i) From Reserve Bank of India		—	—	—	4526	—
(ii) From other banks		235748	5871	24143	—	—
(iii) From other institutions and agencies		4176033	11433	21281	32550	8753
4.2. Borrowings outside India		588773	12587	27035	35872	50314
Secured borrowing included in 4.		127598	—	—	25131	73
5. Other liabilities		1032366 (12.7)	287293 (7.3)	239131 (5.5)	302888 (6.4)	340794 (6.7)
5.1. Bills Payable		45029	29897	34400	72487	80566
5.2. Inter-office adjustments		—	55299	46526	42565	9337
5.3. Interest accrued		168099	14093	16444	17659	18897
5.4. Others (including provisions)		819238	188004	141761	170177	231994
Total Liabilities		8136024 (100.0)	3915408 (100.0)	4386071 (100.0)	4732203 (100.0)	5081502 (100.0)

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

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd. #		Indian Bank		Indian Overseas Bank	
	2004 (19)	2005 (20)	2004 (21)	2005 (22)	2004 (23)	2005 (24)
1. Cash in hand		11945 (0.1)	7929 (0.2)	8770 (0.2)	23735 (0.5)	29598 (0.6)
2. Balances with RBI		225644 (2.8)	276446 (7.1)	187434 (4.7)	409487 (8.7)	387946 (7.6)
3. Balances with banks in India		268044 (3.3)	12911 (0.3)	28124 (0.7)	34777 (0.7)	46088 (0.9)
4. Money at call and short notice		7131 (0.1)	206 (0.0)	893 (0.0)	768 (0.0)	1284 (0.0)
5. Balances with banks outside India		52551 (0.6)	16966 (0.4)	32013 (0.8)	55743 (1.2)	30480 (0.6)
6. Investments		2505470 (30.8)	1669621 (42.6)	1792100 (44.8)	2017165 (42.6)	1901472 (37.4)
6.1. Investments in India		2503786	1654860	1775810	1977141	1860560
(i) Government securities		1489825	1382620	1519137	1685969	1572101
(ii) Other approved securities		—	58413	56284	37465	31694
(iii) Shares		268966	5383	8313	16395	23154
(iv) Debentures and Bonds		530504	163583	183679	229145	220221
(v) Subsidiaries and/or joint ventures		31406	378	378	—	—
(vi) Others		183085	44483	8019	8167	13390
6.2. Investments outside India		1684	14761	16290	40024	40912
(i) Government securities		—	11257	14078	17625	18092
(ii) Subsidiaries and/or joint ventures		—	—	—	—	—
(iii) Others		1684	3504	2212	22399	22820
7. Advances		4541357 (55.8)	1412609 (36.1)	1838011 (45.9)	2029486 (42.9)	2520519 (49.6)
Type-wise						
7A.1. Bills purchased and discounted		235628	47301	65365	148204	152513
7A.2. Cash credits, overdrafts & loans		128369	772349	847419	1004397	1208830
7A.3. Term loans		4177360	592959	925227	876885	1159176
Security-wise						
7B.1. Secured by tangible assets		4028232	1053396	1335849	1694973	2209214
7B.2. Covered by Bank/Government Guarantees		142125	179221	274249	166157	169569
7B.3. Unsecured		371000	179991	227912	168357	141736
Sector-wise						
7C. I. Advances in India		4541357	1304185	1737247	1878959	2348503
(i) Priority sectors		431922	539655	789104	794102	987035
(ii) Public sectors		349604	277442	319184	292144	211020
(iii) Banks		27623	604	452	—	47
(iv) Others		3732208	486484	628507	792713	1150401
7C.II. Advances outside India		—	108424	100762	150529	172016
8. Fixed Assets		88940 (1.1)	43435 (1.1)	44938 (1.1)	40403 (0.9)	45235 (0.9)
8.1. Premises		28444	31526	30956	31959	34997
8.2. Fixed assets under construction		706	881	931	371	784
8.3. Other Fixed assets		59790	11028	13051	8073	9454
9. Other Assets		434942 (5.3)	475284 (12.1)	453789 (11.3)	120640 (2.5)	118884 (2.3)
9.1. Inter - office adjustments (net)		1469	—	—	—	—
9.2. Interest accrued		70522	40636	34337	57912	55009
9.3. Tax paid		182224	14182	13400	9031	312
9.4. Stationery and Stamps		599	830	1143	470	468
9.5. Others		180128	419636	404909	53227	63095
Total Assets		8136024 (100.0)	3915407 (100.0)	4386072 (100.0)	4732204 (100.0)	5081506 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2004 (25)	2005 (26)	2004 (27)	2005 (28)	2004 (29)	2005 (30)
1. Capital	19254 (0.5)	19254 (0.4)	24306 (1.6)	24306 (1.5)	26530 (0.3)	31530 (0.2)
2. Reserves and Surplus	248426 (6.1)	313447 (5.8)	22354 (1.5)	19729 (1.3)	474653 (4.6)	784601 (6.2)
2.1. Statutory Reserves	94400	113400	5344	5344	119104	154357
2.2. Capital Reserves	2733	2733	4670	4670	37908	31250
2.3. Share Premium	32270	32270	—	—	11143	201143
2.4. Investments Fluctuations Reserves	62550	70550	5902	5902	96498	190234
2.5. Revenue and other Reserves	56400	94400	3993	3813	210000	207617
2.6. Balance of Profit	73	94	2445	—	—	—
3. Deposits	3567350 (87.0)	4785033 (88.5)	1364203 (90.9)	1417065 (90.2)	8791640 (85.9)	10316689 (81.7)
Type-wise						
3A.1. Demand deposits	311342	431136	123307	140642	990039	1246657
(i) From banks	3557	8224	3029	2177	14318	123569
(ii) From others	307785	422912	120278	138465	975721	1123088
3A.2. Savings bank deposits	707355	920876	443028	515279	3042261	3534113
3A.3. Term deposits	2548653	3433021	797868	761144	4759340	5535919
(i) From banks	29951	66928	18588	16653	71782	85121
(ii) From others	2518702	3366093	779280	744491	4687558	5450798
Location-wise						
3B.1. Deposits of branches in India	3567350	4785033	1364203	1417066	8791640	10314047
3B.2. Deposits of branches outside India	—	—	—	—	—	2642
4. Borrowings	70050 (1.7)	72810 (1.3)	1007 (0.1)	332 (0.0)	128905 (1.3)	271829 (2.2)
4.1. Borrowings in India	12718	29393	1007	332	62599	99257
(i) From Reserve Bank of India	—	—	—	—	434	863
(ii) From other banks	40	21892	877	295	57249	45732
(iii) From other institutions and agencies	12678	7501	130	37	4916	52662
4.2. Borrowings outside India	57332	43417	—	—	66306	172572
Secured borrowing included in 4.	—	—	—	—	—	—
5. Other liabilities	195577 (4.8)	216401 (4.0)	89271 (5.9)	110319 (7.0)	811447 (7.9)	1219479 (9.7)
5.1. Bills Payable	20693	42950	17946	19085	139562	141927
5.2. Inter-office adjustments	17151	18250	3400	2912	37368	21185
5.3. Interest accrued	8506	10054	4623	4552	46172	47878
5.4. Others (including provisions)	149227	145147	63302	83770	588345	1008489
Total Liabilities	4100657 (100.0)	5406945 (100.0)	1501141 (100.0)	1571751 (100.0)	10233175 (100.0)	12624128 (100.0)

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 — 2004 AND 2005 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2004	2005	2004	2005	2004	2005
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	20969	27455	7913	7592	69921	65561
	(0.5)	(0.5)	(0.5)	(0.5)	(0.7)	(0.5)
2. Balances with RBI	242382	617654	98804	87131	604307	880458
	(5.9)	(11.5)	(6.6)	(5.6)	(5.9)	(7.0)
3. Balances with banks in India	87517	101130	22500	34283	128163	150844
	(2.1)	(1.9)	(1.5)	(2.2)	(1.3)	(1.2)
4. Money at call and short notice	—	—	—	20,000	69704	1312
	—	—	—	(1.3)	(0.7)	(0.0)
5. Balances with banks outside India	9168	8090	23432	19467	9957	10728
	(0.2)	(0.2)	(1.6)	(1.2)	(0.1)	(0.1)
6. Investments	1679411	1834219	677659	708157	4212547	5067283
	(41.0)	(34.1)	(45.1)	(45.1)	(41.2)	(40.2)
6.1. Investments in India	1679411	1834219	677659	708157	4211612	5066347
(i) Government securities	1245125	1455084	496587	569759	3306875	4119027
(ii) Other approved securities	45903	43666	56914	55492	234325	221542
(iii) Shares	12439	18998	2902	2241	26666	42902
(iv) Debentures and Bonds	354585	297876	100643	78032	576628	604259
(v) Subsidiaries and/or joint ventures	—	—	65	65	20595	31504
(vi) Others	21359	18595	20548	2568	46523	47113
6.2. Investments outside India	—	—	—	—	935	936
(i) Government securities	—	—	—	—	627	636
(ii) Subsidiaries and/or joint ventures	—	—	—	—	308	300
(iii) Others	—	—	—	—	—	—
7. Advances	1968076	2529920	603002	632222	4722473	6041275
	(48.0)	(47.0)	(40.2)	(40.3)	(46.1)	(47.9)
Type-wise						
7A.1. Bills purchased and discounted	86871	127008	24695	21843	280333	345389
7A.2. Cash credits, overdrafts & loans	813451	887549	328705	351985	2181239	2819595
7A.3. Term loans	1067754	1515363	249602	258394	2260901	2876291
Security-wise						
7B.1. Secured by tangible assets	1494247	1903143	536068	518221	4212288	5073614
7B.2. Covered by Bank/Government Guarantees	156306	339199	47908	83260	36435	56803
7B.3. Unsecured	317522	287578	19026	30740	473749	910859
Sector-wise						
7C. I. Advances in India	1968076	2529920	603001	632222	4722473	6041258
(i) Priority sectors	748826	946731	284505	294384	2073452	2826845
(ii) Public sectors	324111	499859	76963	86314	651870	676012
(iii) Banks	124	100	782	—	20544	2609
(iv) Others	895015	1083230	240751	251524	1976607	2535792
7C.II. Advances outside India	—	—	—	—	—	17
8. Fixed Assets	16178	38052	6328	6419	89985	96524
	(0.4)	(0.7)	(0.4)	(0.4)	(0.9)	(0.8)
8.1. Premises	6368	20085	3943	3852	55220	54519
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	9810	17967	2385	2567	34765	42005
9. Other Assets	76954	250427	61501	56483	326117	310144
	(1.9)	(4.7)	(4.1)	(3.6)	(3.2)	(2.5)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	52129	50173	20663	19101	115647	131001
9.3. Tax paid	9498	24550	18715	19465	62487	32331
9.4. Stationery and Stamps	80	82	271	276	613	639
9.5. Others	15247	175622	21852	17641	147370	146173
Total Assets	4100655	5406947	1501139	1571754	10233174	12624129
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)