

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

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Mauritius		Sumitomo Mitsui Bank #		UFJ Bank	
	2004	2005	2004	2005	2004	2005
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	8339	8339	14037		18680	18680
	(19.2)	(18.3)	(26.5)		(59.4)	(57.7)
2. Reserves and Surplus	3749	4297	3735		3421	4102
	(8.6)	(9.4)	(7.0)		(10.9)	(12.7)
2.1. Statutory Reserves	1011	1148	1670		725	895
2.2. Capital Reserves	554	580	—		75	75
2.3. Share Premium	—	—	—		—	—
2.4. Investments Fluctuations Reserves	—	—	300		150	245
2.5. Revenue and other Reserves	335	375	21		2471	2887
2.6. Balance of Profit	1849	2194	1744		—	—
3. Deposits	17971	14783	13194		6052	7080
	(41.4)	(32.5)	(24.9)		(19.2)	(21.9)
Type-wise						
3A.1. Demand deposits	1454	2920	6410		2298	3325
(i) From banks	19	48	—		93	56
(ii) From others	1435	2872	6410		2205	3269
3A.2. Savings bank deposits	131	157	681		633	833
3A.3. Term deposits	16386	11706	6103		3121	2922
(i) From banks	—	—	—		—	—
(ii) From others	16386	11706	6103		3121	2922
Location-wise						
3B.1. Deposits of branches in India	17970	14783	13195		6052	7079
3B.2. Deposits of branches outside India	—	—	—		—	—
4. Borrowings	12157	16860	8744		3023	2297
	(28.0)	(37.1)	(16.5)		(9.6)	(7.1)
4.1. Borrowings in India	8222	12879	—		—	—
(i) From Reserve Bank of India	—	—	—		—	—
(ii) From other banks	3850	9180	—		—	—
(iii) From other institutions and agencies	4372	3699	—		—	—
4.2. Borrowings outside India	3935	3981	8744		3023	2297
Secured borrowing included in 4.	—	2699	—		—	—
5. Other liabilities	1215	1205	13292		281	240
	(2.8)	(2.6)	(25.1)		(0.9)	(0.7)
5.1. Bills Payable	142	111	178		107	85
5.2. Inter-office adjustments	—	—	—		29	—
5.3. Interest accrued	312	768	124		—	12
5.4. Others (including provisions)	761	326	12990		145	143
Total Liabilities	43431	45484	53002		31457	32399
	(100.0)	(100.0)	(100.0)		(100.0)	(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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Mauritius		Sumitomo Mitsui Bank #		UFJ Bank	
	2004	2005	2004	2005	2004	2005
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	65	17	16		14	3
	(0.1)	(0.0)	(0.0)		(0.0)	(0.0)
2. Balances with RBI	1018	2447	1969		628	669
	(2.3)	(5.4)	(3.7)		(2.0)	(2.1)
3. Balances with banks in India	856	1780	9681		9443	7622
	(2.0)	(3.9)	(18.3)		(30.0)	(23.5)
4. Money at call and short notice	—	—	1800		6100	6700
	—	—	(3.4)		(19.4)	(20.7)
5. Balances with banks outside India	375	78	383		50	373
	(0.9)	(0.2)	(0.7)		(0.2)	(1.2)
6. Investments	11167	14033	17483		4465	6022
	(25.7)	(30.9)	(33.0)		(14.2)	(18.6)
6.1. Investments in India	11167	14033	17483		4465	6022
(i) Government securities	10221	11666	10261		2465	4093
(ii) Other approved securities	79	—	415		—	—
(iii) Shares	—	—	298		—	—
(iv) Debentures and Bonds	867	2367	6509		2000	2000
(v) Subsidiaries and/or joint ventures	—	—	—		—	—
(vi) Others	—	—	—		—	-71
6.2. Investments outside India	—	—	—		—	—
(i) Government securities	—	—	—		—	—
(ii) Subsidiaries and/or joint ventures	—	—	—		—	—
(iii) Others	—	—	—		—	—
7. Advances	26211	22170	17430		9299	10228
	(60.4)	(48.7)	(32.9)		(29.6)	(31.6)
Type-wise						
7A.1. Bills purchased and discounted	3591	4978	1317		—	100
7A.2. Cash credits, overdrafts & loans	3784	3483	3528		7639	9470
7A.3. Term loans	18836	13709	12585		1660	658
Security-wise						
7B.1. Secured by tangible assets	16251	16904	13691		9048	5850
7B.2. Covered by Bank/Government Guarantees	3185	4059	60		—	—
7B.3. Unsecured	6775	1208	3678		250	4378
Sector-wise						
7C. I. Advances in India	26211	22171	17430		9299	10228
(i) Priority sectors	4927	4777	2639		1587	1305
(ii) Public sectors	—	—	—		—	—
(iii) Banks	1200	—	—		—	—
(iv) Others	20084	17394	14791		7712	8923
7C.II. Advances outside India	—	—	—		—	—
8. Fixed Assets	1741	1711	399		200	186
	(4.0)	(3.8)	(0.8)		(0.6)	(0.6)
8.1. Premises	1590	1563	277		7	1
8.2. Fixed assets under construction	81	—	—		—	—
8.3. Other Fixed assets	70	148	122		193	185
9. Other Assets	1996	3248	3845		1259	599
	(4.6)	(7.1)	(7.3)		(4.0)	(1.8)
9.1. Inter - office adjustments (net)	—	291	—		—	—
9.2. Interest accrued	110	878	317		125	120
9.3. Tax paid	1593	1644	2404		562	362
9.4. Stationery and Stamps	—	—	—		—	—
9.5. Others	293	435	1124		572	117
Total Assets	43429	45484	53006		31458	32402
	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank	
	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	10500	10500	10757	10757	1575	1575
	(2.2)	(2.1)	(1.3)	(1.2)	(0.6)	(0.5)
2. Reserves and Surplus	13873	13619	22190	24316	15644	18264
	(2.9)	(2.8)	(2.6)	(2.7)	(5.6)	(5.7)
2.1. Statutory Reserves	7526	7526	10176	11052	5474	6084
2.2. Capital Reserves	2337	2340	2258	2333	—	38
2.3. Share Premium	—	—	3785	3785	—	—
2.4. Investments Fluctuations Reserves	3653	3653	4790	5680	2832	3232
2.5. Revenue and other Reserves	100	100	1059	1149	7210	8795
2.6. Balance of Profit	257	—	122	317	128	115
3. Deposits	413689	430662	740590	812031	247153	274924
	(85.5)	(87.8)	(87.6)	(88.7)	(87.7)	(85.5)
Type-wise						
3A.1. Demand deposits	60863	77989	93142	114123	20472	25321
(i) From banks	3633	5531	2948	4175	18	—
(ii) From others	57230	72458	90194	109948	20454	25321
3A.2. Savings bank deposits	98146	124845	127335	151722	42141	53309
3A.3. Term deposits	254680	227828	520113	546186	184540	196294
(i) From banks	49281	25346	152302	157048	9375	14794
(ii) From others	205399	202482	367811	389138	175165	181500
Location-wise						
3B.1. Deposits of branches in India	413688	430662	740589	812031	218715	243004
3B.2. Deposits of branches outside India	—	—	—	—	28437	31920
4. Borrowings	6196	841	17632	20716	1598	7395
	(1.3)	(0.2)	(2.1)	(2.3)	(0.6)	(2.3)
4.1. Borrowings in India	950	841	13260	15856	2	1300
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	2879	512	—	1300
(iii) From other institutions and agencies	950	841	10381	15344	2	—
4.2. Borrowings outside India	5246	—	4372	4860	1596	6095
Secured borrowing included in 4.	—	—	349	14411	—	—
5. Other liabilities	39688	34896	54362	47650	15716	19284
	(8.2)	(7.1)	(6.4)	(5.2)	(5.6)	(6.0)
5.1. Bills Payable	13391	11950	5614	6868	1862	4071
5.2. Inter-office adjustments	—	94	1981	1885	52	—
5.3. Interest accrued	2408	2055	23326	213	965	978
5.4. Others (including provisions)	23889	20797	23441	38684	12837	14235
Total Liabilities	483946	490518	845531	915470	281686	321442
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Punjab		Bank of Rajasthan		Bharat Overseas Bank	
	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	6967	6293	8973	10333	1864	2031
	(1.4)	(1.3)	(1.1)	(1.1)	(0.7)	(0.6)
2. Balances with RBI	25305	26295	23620	24718	10798	9461
	(5.2)	(5.4)	(2.8)	(2.7)	(3.8)	(2.9)
3. Balances with banks in India	13558	18273	90051	182684	19044	19526
	(2.8)	(3.7)	(10.7)	(20.0)	(6.8)	(6.1)
4. Money at call and short notice	—	3500	12800	27001	2092	1900
	—	(0.7)	(1.5)	(2.9)	(0.7)	(0.6)
5. Balances with banks outside India	4124	3662	2133	202	3501	9108
	(0.9)	(0.7)	(0.3)	(0.0)	(1.2)	(2.8)
6. Investments	157184	140267	435302	351465	93645	98570
	(32.5)	(28.7)	(51.5)	(38.4)	(33.2)	(30.7)
6.1. Investments in India	157184	140267	435302	351465	85261	90962
(i) Government securities	113898	112251	361428	267258	64652	70417
(ii) Other approved securities	—	—	16633	15465	1411	581
(iii) Shares	3057	1053	3261	2508	501	436
(iv) Debentures and Bonds	13341	3572	32668	47129	15967	18811
(v) Subsidiaries and/or joint ventures	—	—	35	35	—	—
(vi) Others	26888	23391	21277	19070	2730	717
6.2. Investments outside India	—	—	—	—	8384	7608
(i) Government securities	—	—	—	—	8354	7579
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	30	29
7. Advances	235346	241698	243163	289617	139152	165140
	(48.6)	(49.4)	(28.8)	(31.6)	(49.4)	(51.4)
Type-wise						
7A.1. Bills purchased and discounted	12556	11145	16425	12485	14997	11963
7A.2. Cash credits, overdrafts & loans	84799	86627	113185	131206	74844	90094
7A.3. Term loans	137991	143926	113553	145926	49311	63083
Security-wise						
7B.1. Secured by tangible assets	200446	216085	193921	229071	119017	137842
7B.2. Covered by Bank/Government Guarantees	10230	9923	32627	34381	3903	8877
7B.3. Unsecured	24670	15691	16615	26165	16232	18420
Sector-wise						
7C. I. Advances in India	235346	241699	243163	289616	114418	134642
(i) Priority sectors	44371	53515	78160	80244	29231	41140
(ii) Public sectors	45504	36745	20879	28600	—	—
(iii) Banks	—	—	79	4654	2471	2500
(iv) Others	145471	151439	144045	176118	82716	91002
7C.II. Advances outside India	—	—	—	—	24734	30498
8. Fixed Assets	18761	18636	10071	12545	3312	3612
	(3.9)	(3.8)	(1.2)	(1.4)	(1.2)	(1.1)
8.1. Premises	900	879	6131	8186	328	305
8.2. Fixed assets under construction	695	320	—	—	1607	1637
8.3. Other Fixed assets	17166	17437	3940	4359	1377	1670
9. Other Assets	22700	31889	19420	16904	8277	12094
	(4.7)	(6.5)	(2.3)	(1.8)	(2.9)	(3.8)
9.1. Inter - office adjustments (net)	37	—	—	—	—	3756
9.2. Interest accrued	3311	2467	11293	9328	2384	1923
9.3. Tax paid	2560	3882	879	1024	2071	2782
9.4. Stationery and Stamps	117	79	166	658	113	117
9.5. Others	16675	25461	7082	5894	3709	3516
Total Assets	483945	490513	845533	915469	281685	321442
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2004	2005	2004	2005	2004	2005
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1064	1067	5675	10132	2400	2400
	(0.2)	(0.2)	(1.6)	(2.2)	(0.8)	(0.7)
2. Reserves and Surplus	18338	19918	13620	48872	17886	21672
	(4.3)	(4.5)	(3.8)	(10.6)	(5.6)	(6.2)
2.1. Statutory Reserves	6166	9681	2335	2963	11149	13974
2.2. Capital Reserves	1287	551	65	65	319	1279
2.3. Share Premium	1151	1158	11220	44952	2018	2018
2.4. Investments Fluctuations Reserves	4303	1131	—	883	—	—
2.5. Revenue and other Reserves	5130	7396	—	9	4396	4396
2.6. Balance of Profit	301	1	—	—	4	5
3. Deposits	388046	402111	302879	353038	284665	309523
	(90.1)	(90.7)	(85.3)	(76.6)	(89.2)	(88.6)
Type-wise						
3A.1. Demand deposits	24489	24752	40818	51356	25990	29027
(i) From banks	79	43	4907	3652	87	87
(ii) From others	24410	24709	35911	47704	25903	28940
3A.2. Savings bank deposits	77640	86316	42328	51110	32392	38617
3A.3. Term deposits	285917	291043	219733	250572	226283	241879
(i) From banks	1260	—	21438	53920	2135	275
(ii) From others	284657	291043	198295	196652	224148	241604
Location-wise						
3B.1. Deposits of branches in India	388045	402112	302879	353038	284665	309524
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	2107	46	4397	4375	2963	2219
	(0.5)	(0.0)	(1.2)	(0.9)	(0.9)	(0.6)
4.1. Borrowings in India	2052	46	25	—	2963	2219
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	2000	—	—	—	—	—
(iii) From other institutions and agencies	52	46	25	—	2963	2219
4.2. Borrowings outside India	55	—	4372	4375	—	—
Secured borrowing included in 4.	—	—	—	—	—	—
5. Other liabilities	21177	20373	28316	44751	11226	13725
	(4.9)	(4.6)	(8.0)	(9.7)	(3.5)	(3.9)
5.1. Bills Payable	1814	2113	5281	9776	4056	5500
5.2. Inter-office adjustments	3871	1580	—	—	581	873
5.3. Interest accrued	2199	2190	2533	2484	1035	1080
5.4. Others (including provisions)	13293	14490	20502	32491	5554	6272
Total Liabilities	430732	443515	354887	461168	319140	349539
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2004	2005	2004	2005	2004	2005
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	3721	3353	3806	4766	3518	3723
	(0.9)	(0.8)	(1.1)	(1.0)	(1.1)	(1.1)
2. Balances with RBI	13096	33021	22289	28424	16787	12387
	(3.0)	(7.4)	(6.3)	(6.2)	(5.3)	(3.5)
3. Balances with banks in India	21494	25888	4217	10501	2592	4986
	(5.0)	(5.8)	(1.2)	(2.3)	(0.8)	(1.4)
4. Money at call and short notice	—	5000	560	1102	—	—
	—	(1.1)	(0.2)	(0.2)	—	—
5. Balances with banks outside India	3875	1169	2297	1501	1050	1588
	(0.9)	(0.3)	(0.6)	(0.3)	(0.3)	(0.5)
6. Investments	181893	132301	118210	147964	127901	110223
	(42.2)	(29.8)	(33.4)	(32.1)	(40.1)	(31.5)
6.1. Investments in India	181893	132301	118210	147964	127901	110223
(i) Government securities	159512	116456	97268	138044	116309	100390
(ii) Other approved securities	2221	1667	25	25	1968	690
(iii) Shares	300	132	871	869	278	166
(iv) Debentures and Bonds	14506	10104	2254	2680	8734	7896
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	5354	3942	17792	6346	612	1081
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	189824	228933	155641	219395	154697	201296
	(44.1)	(51.6)	(43.9)	(47.6)	(48.5)	(57.6)
Type-wise						
7A.1. Bills purchased and discounted	9903	7736	5477	5318	9729	9772
7A.2. Cash credits, overdrafts & loans	85873	58239	31334	35683	99917	135935
7A.3. Term loans	94048	162958	118830	178394	45051	55589
Security-wise						
7B.1. Secured by tangible assets	180073	220726	144180	201070	147020	183222
7B.2. Covered by Bank/Government Guarantees	2041	530	1401	1411	2646	5028
7B.3. Unsecured	7710	7677	10060	16914	5032	13046
Sector-wise						
7C. I. Advances in India	189824	228933	155641	219395	154698	201296
(i) Priority sectors	51042	71980	44874	62543	59550	80243
(ii) Public sectors	9408	6850	101	101	5044	5028
(iii) Banks	—	—	520	621	—	—
(iv) Others	129374	150103	110146	156130	90104	116025
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	3024	4335	18468	13643	2405	3136
	(0.7)	(1.0)	(5.2)	(3.0)	(0.8)	(0.9)
8.1. Premises	1548	2573	4762	4584	912	934
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1476	1762	13706	9059	1493	2202
9. Other Assets	13800	9514	29399	33872	10186	12200
	(3.2)	(2.1)	(8.3)	(7.3)	(3.2)	(3.5)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	7642	4441	3604	4360	3421	2075
9.3. Tax paid	1391	1783	5730	6295	5606	7813
9.4. Stationery and Stamps	125	117	23	28	39	44
9.5. Others	4642	3173	20042	23189	1120	2268
Total Assets	430727	443514	354887	461168	319136	349539
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2004 (13)	2005 (14)	2004 (15)	2005 (16)	2004 (17)	2005 (18)
1. Capital	3936 (0.7)	6550 (1.4)	3206 (1.3)	3206 (1.2)	2176 (0.1)	6560 (0.4)
2. Reserves and Surplus	25095 (4.7)	13393 (2.9)	10202 (4.2)	8207 (3.1)	62708 (4.1)	65776 (3.9)
2.1. Statutory Reserves	8090	8090	2898	2898	24316	26569
2.2. Capital Reserves	5379	5367	649	633	6737	8134
2.3. Share Premium	9607	14739	3833	3833	14952	10906
2.4. Investments Fluctuations Reserves	1305	1305	1700	856	15667	15667
2.5. Revenue and other Reserves	220	—	1121	1121	987	4270
2.6. Balance of Profit	494	-16108	1	-1134	49	230
3. Deposits	447418 (83.0)	389476 (83.6)	215577 (88.2)	233884 (88.4)	1347669 (89.2)	1519288 (90.3)
Type-wise						
3A.1. Demand deposits	36637	34375	21250	27140	70022	86108
(i) From banks	184	200	95	16	5870	2218
(ii) From others	36453	34175	21155	27124	64152	83890
3A.2. Savings bank deposits	47447	54062	32364	35706	241184	286471
3A.3. Term deposits	363334	301039	161963	171038	1036463	1146709
(i) From banks	115436	74289	1862	780	29365	29891
(ii) From others	247898	226750	160101	170258	1007098	1116818
Location-wise						
3B.1. Deposits of branches in India	447418	389476	215577	233884	1347668	1519288
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	23857 (4.4)	15977 (3.4)	392 (0.2)	583 (0.2)	12672 (0.8)	18590 (1.1)
4.1. Borrowings in India	19267	9853	68	498	1760	5466
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	874	—	—	—	—	4374
(iii) From other institutions and agencies	18393	9853	68	498	1760	1092
4.2. Borrowings outside India	4590	6124	324	85	10912	13124
Secured borrowing included in 4.	—	—	—	—	—	—
5. Other liabilities	38956 (7.2)	40550 (8.7)	15103 (6.2)	18568 (7.0)	86203 (5.7)	71883 (4.3)
5.1. Bills Payable	5639	6466	3198	2944	8296	4250
5.2. Inter-office adjustments	—	—	—	—	14726	12587
5.3. Interest accrued	4062	3462	1412	1640	2391	2089
5.4. Others (including provisions)	29255	30622	10493	13984	60790	52957
Total Liabilities	539262 (100.0)	465946 (100.0)	244480 (100.0)	264448 (100.0)	1511428 (100.0)	1682097 (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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2004 (13)	2005 (14)	2004 (15)	2005 (16)	2004 (17)	2005 (18)
1. Cash in hand	2803 (0.5)	3121 (0.7)	4461 (1.8)	4914 (1.9)	12146 (0.8)	15500 (0.9)
2. Balances with RBI	24885 (4.6)	18990 (4.1)	9887 (4.0)	15490 (5.9)	60443 (4.0)	53427 (3.2)
3. Balances with banks in India	24304 (4.5)	17177 (3.7)	11111 (4.5)	12973 (4.9)	55440 (3.7)	66974 (4.0)
4. Money at call and short notice	— —	— —	1000 (0.4)	— —	— —	14800 (0.9)
5. Balances with banks outside India	1103 (0.2)	3081 (0.7)	508 (0.2)	636 (0.2)	1130 (0.1)	4887 (0.3)
6. Investments	208421 (38.6)	192323 (41.3)	89485 (36.6)	70799 (26.9)	550739 (36.4)	579916 (34.5)
6.1. Investments in India	208421	192323	89485	70799	550739	579916
(i) Government securities	172586	161003	76584	63805	445496	506993
(ii) Other approved securities	3497	2999	448	258	3090	1466
(iii) Shares	1659	247	1407	1148	8782	5972
(iv) Debentures and Bonds	11290	6250	10553	5588	85088	52837
(v) Subsidiaries and/or joint ventures	—	—	—	—	50	50
(vi) Others	19389	21824	493	—	8233	12598
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	243952 (45.2)	200140 (43.0)	113860 (46.6)	141015 (53.6)	770053 (50.9)	882259 (52.5)
Type-wise						
7A.1. Bills purchased and discounted	21092	12000	7313	8013	113267	121071
7A.2. Cash credits, overdrafts & loans	49881	43200	67408	73285	352121	380096
7A.3. Term loans	172979	144940	39139	59717	304665	381092
Security-wise						
7B.1. Secured by tangible assets	186542	160837	95731	115756	600695	693738
7B.2. Covered by Bank/Government Guarantees	16377	6063	3513	9064	83663	102137
7B.3. Unsecured	41032	33240	14615	16194	85695	86384
Sector-wise						
7C. I. Advances in India	243951	200140	113859	141014	770053	882259
(i) Priority sectors	85565	62096	30953	42208	241189	283621
(ii) Public sectors	5161	281	6192	10119	22041	42763
(iii) Banks	778	850	—	2479	—	14782
(iv) Others	152447	136913	76714	86208	506823	541093
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	12417 (2.3)	11641 (2.5)	3037 (1.2)	3577 (1.4)	17571 (1.2)	18543 (1.1)
8.1. Premises	6739	6774	1672	1618	11045	11980
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	5678	4867	1365	1959	6526	6563
9. Other Assets	21377 (4.0)	19474 (4.2)	11130 (4.6)	15043 (5.7)	43904 (2.9)	45787 (2.7)
9.1. Inter - office adjustments (net)	2927	302	179	2801	—	—
9.2. Interest accrued	3705	2201	2961	2992	18634	17007
9.3. Tax paid	7188	8903	2024	2460	18863	23990
9.4. Stationery and Stamps	40	36	11	11	205	198
9.5. Others	7517	8032	5955	6779	6202	4592
Total Assets	539262 (100.0)	465947 (100.0)	244479 (100.0)	264447 (100.0)	1511426 (100.0)	1682093 (100.0)