

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					
	Ganesh Bank of Kurundwad		Global Trust Bank #		HDFC Bank	
	2004 (19)	2005 (20)	2004 (21)	2005 (22)	2004 (23)	2005 (24)
1. Capital	182 (0.8)	182 (0.8)	12136 (1.7)		28479 (0.7)	30988 (0.6)
2. Reserves and Surplus	914 (4.1)	913 (4.0)	14593 (2.0)		240854 (5.7)	421040 (8.2)
2.1. Statutory Reserves	369	369	—		45237	61876
2.2. Capital Reserves	14	14	1061		—	62
2.3. Share Premium	10	10	12920		97739	227468
2.4. Investments Fluctuations Reserves	62	103	612		40919	48419
2.5. Revenue and other Reserves	456	435	—		16427	22981
2.6. Balance of Profit	3	0	—		40532	60234
3. Deposits	20824 (93.7)	21744 (93.1)	639902 (88.8)		3040886 (71.9)	3635425 (70.7)
Type-wise						
3A.1. Demand deposits	1420	1449	96892		883512	1063046
(i) From banks	212	124	7		77112	56698
(ii) From others	1208	1325	96885		806400	1006348
3A.2. Savings bank deposits	3758	4372	71724		780430	1141838
3A.3. Term deposits	15646	15923	471286		1376944	1430541
(i) From banks	32	29	103256		39119	39345
(ii) From others	15614	15894	368030		1337825	1391196
Location-wise						
3B.1. Deposits of branches in India	20824	21743	639903		3040886	3635425
3B.2. Deposits of branches outside India	—	—	—		—	—
4. Borrowings	14 (0.1)	7 (—)	893 (0.1)		230782 (5.5)	479001 (9.3)
4.1. Borrowings in India	14	7	431		164769	380100
(i) From Reserve Bank of India	—	—	—		—	—
(ii) From other banks	—	—	—		155554	329100
(iii) From other institutions and agencies	14	7	431		9215	51000
4.2. Borrowings outside India	—	—	462		66013	98901
Secured borrowing included in 4.	—	—	431		140	51000
5. Other liabilities	281 (1.3)	485 (2.1)	52791 (7.3)		689698 (16.3)	576446 (11.2)
5.1. Bills Payable	57	185	9569		366727	155473
5.2. Inter-office adjustments	—	111	—		—	—
5.3. Interest accrued	76	66	3946		41654	58430
5.4. Others (including provisions)	148	123	39276		281317	362543
Total Liabilities	22215 (100.0)	23349 (100.0)	720315 (100.0)		4230699 (100.0)	5142900 (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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ganesh Bank of Kurundwad		Global Trust Bank #		HDFC Bank	
	2004 (19)	2005 (20)	2004 (21)	2005 (22)	2004 (23)	2005 (24)
1. Cash in hand	489 (2.2)	621 (2.7)	8547 (1.2)		25419 (0.6)	35357 (0.7)
2. Balances with RBI	1014 (4.6)	1192 (5.1)	55888 (7.8)		228779 (5.4)	229656 (4.5)
3. Balances with banks in India	772 (3.5)	250 (1.1)	10876 (1.5)		37732 (0.9)	57171 (1.1)
4. Money at call and short notice	1073 (4.8)	1599 (6.8)	31744 (4.4)		73179 (1.7)	123771 (2.4)
5. Balances with banks outside India	—	—	666 (0.1)		646 (0.0)	1445 (0.0)
6. Investments	7750 (34.9)	8239 (35.3)	211842 (29.4)		1925679 (45.5)	1934981 (37.6)
6.1. Investments in India	7750	8239	211842		1925679	1934981
(i) Government securities	7326	7940	154431		1153055	1122707
(ii) Other approved securities	299	274	510		650	673
(iii) Shares	—	—	30974		10700	8955
(iv) Debentures and Bonds	125	25	25927		404463	679879
(v) Subsidiaries and/or joint ventures	—	—	—		243	243
(vi) Others	—	—	—		356568	122524
6.2. Investments outside India	—	—	—		—	—
(i) Government securities	—	—	—		—	—
(ii) Subsidiaries and/or joint ventures	—	—	—		—	—
(iii) Others	—	—	—		—	—
7. Advances	9719 (43.7)	9452 (40.5)	224552 (31.2)		1774451 (41.9)	2556630 (49.7)
Type-wise						
7A.1. Bills purchased and discounted	117	67	29004		319397	465567
7A.2. Cash credits, overdrafts & loans	2066	1825	70502		374065	553628
7A.3. Term loans	7536	7560	125046		1080989	1537435
Security-wise						
7B.1. Secured by tangible assets	9527	9385	202261		1527711	1944737
7B.2. Covered by Bank/Government Guarantees	7	15	1822		11674	13737
7B.3. Unsecured	186	52	20469		235066	598156
Sector-wise						
7C. I. Advances in India	9720	9452	224551		1774451	2556630
(i) Priority sectors	6095	5913	62580		249839	561662
(ii) Public sectors	—	—	—		33528	43716
(iii) Banks	—	—	600		1072	1087
(iv) Others	3625	3539	161371		1490012	1950165
7C. II. Advances outside India	—	—	—		—	—
8. Fixed Assets	1097 (4.9)	1070 (4.6)	27147 (3.8)		61691 (1.5)	70832 (1.4)
8.1. Premises	921	900	4815		21983	25062
8.2. Fixed assets under construction	—	—	—		—	—
8.3. Other Fixed assets	176	170	22332		39708	45770
9. Other Assets	302 (1.4)	924 (4.0)	149053 (20.7)		103123 (2.4)	133057 (2.6)
9.1. Inter - office adjustments (net)	9	—	—		—	—
9.2. Interest accrued	175	173	6444		43041	51380
9.3. Tax paid	30	24	4044		12978	16720
9.4. Stationery and Stamps	8	11	20		166	493
9.5. Others	80	716	138545		46938	64464
Total Assets	22216 (100.0)	23347 (100.0)	720315 (100.0)		4230699 (100.0)	5142900 (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					
	ICICI Bank		IDBI Bank #		IndusInd Bank	
	2004 (25)	2005 (26)	2004 (27)	2005 (28)	2004 (29)	2005 (30)
1. Capital	96640 (0.8)	108678 (0.6)	21424 (1.6)		29041 (1.9)	29051 (1.9)
2. Reserves and Surplus	739416 (5.9)	1181319 (7.0)	40402 (3.1)		50999 (3.4)	53875 (3.4)
2.1. Statutory Reserves	96073	146273	9686		6552	5379
2.2. Capital Reserves	46500	48500	1503		2233	2639
2.3. Share Premium	85233	398923	12027		29617	29650
2.4. Investments Fluctuations Reserves	73034	51600	9200		6987	7890
2.5. Revenue and other Reserves	433267	517201	129		235	236
2.6. Balance of Profit	5309	18822	7857		5375	8081
3. Deposits	6810859 (54.4)	9981878 (59.5)	1004815 (77.3)		1120027 (74.2)	1311428 (83.9)
Type-wise						
3A.1. Demand deposits	725906	1283690	303769		85678	89344
(i) From banks	13456	19765	1887		5382	3868
(ii) From others	712450	1263925	301882		80296	85476
3A.2. Savings bank deposits	837203	1139182	131465		39474	50862
3A.3. Term deposits	5247750	7559006	569581		994875	1171222
(i) From banks	504188	644680	12785		224756	292326
(ii) From others	4743562	6914326	556796		770119	878896
Location-wise						
3B.1. Deposits of branches in India	6702875	9637914	1004816		1120026	1311428
3B.2. Deposits of branches outside India	107983	343964	—		—	—
4. Borrowings	3074024 (24.5)	3354450 (20.0)	148452 (11.4)		231035 (15.3)	61062 (3.9)
4.1. Borrowings in India	2296610	1987401	119282		215060	36604
(i) From Reserve Bank of India	—	—	—		—	—
(ii) From other banks	165688	207793	84400		145825	26271
(iii) From other institutions and agencies	2130922	1779608	34882		69235	10333
4.2. Borrowings outside India	777414	1367049	29170		15975	24458
Secured borrowing included in 4.	—	—	5000		165665	21083
5. Other liabilities	1801948 (14.4)	2139616 (12.8)	85126 (6.5)		77543 (5.1)	106787 (6.8)
5.1. Bills Payable	168528	279448	30027		7167	10451
5.2. Inter-office adjustments	34193	56142	—		—	—
5.3. Interest accrued	135613	131165	4061		6613	8116
5.4. Others (including provisions)	1463614	1672861	51038		63763	88220
Total Liabilities	12522887 (100.0)	16765941 (100.0)	1300219 (100.0)		1508645 (100.0)	1562203 (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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IDBI Bank #		IndusInd Bank	
	2004 (25)	2005 (26)	2004 (27)	2005 (28)	2004 (29)	2005 (30)
1. Cash in hand	44677 (0.4)	55448 (0.3)	9431 (0.7)		2406 (0.2)	4447 (0.3)
2. Balances with RBI	496122 (4.0)	579042 (3.5)	66925 (5.1)		131059 (8.7)	59162 (3.8)
3. Balances with banks in India	136503 (1.1)	122902 (0.7)	26423 (2.0)		77294 (5.7)	50274 (3.2)
4. Money at call and short notice	41507 (0.3)	295766 (1.8)	7012 (0.5)		70 (0.0)	— —
5. Balances with banks outside India	128255 (1.0)	239839 (1.4)	4140 (0.3)		6270 (0.4)	1578 (0.1)
6. Investments	4274287 (34.1)	5048735 (30.1)	391401 (30.1)		448276 (26.3)	406917 (26.0)
6.1. Investments in India	4238190	4897583	391401		448276	406917
(i) Government securities	2988768	3445168	303509		377022	340489
(ii) Other approved securities	3012	3012	—		2275	2389
(iii) Shares	168427	191478	807		1143	2332
(iv) Debentures and Bonds	554910	285403	85126		16418	11183
(v) Subsidiaries and/or joint ventures	110376	128481	—		311	50
(vi) Others	412697	844041	1959		51107	50474
6.2. Investments outside India	36097	151152	—		—	—
(i) Government securities	1329	3779	—		—	—
(ii) Subsidiaries and/or joint ventures	31989	78188	—		—	—
(iii) Others	2779	69185	—		—	—
7. Advances	6209551 (49.6)	9140515 (54.5)	739892 (56.9)		730116 (51.8)	899975 (57.6)
Type-wise						
7A.1. Bills purchased and discounted	256901	681182	161210		62184	109176
7A.2. Cash credits, overdrafts & loans	609787	1233444	93257		317505	213588
7A.3. Term loans	5342863	7225889	485425		350427	577211
Security-wise						
7B.1. Secured by tangible assets	5680103	7785177	545930		604113	728632
7B.2. Covered by Bank/Government Guarantees	61546	101046	102557		37076	92583
7B.3. Unsecured	467903	1254292	91405		88927	78760
Sector-wise						
7C. I. Advances in India	6103173	8518676	739891		730116	899976
(i) Priority sectors	1453074	2008929	281865		200392	211511
(ii) Public sectors	70713	111543	6078		86936	33203
(iii) Banks	4335	45172	1218		43710	35269
(iv) Others	4575051	6353032	450730		399077	619993
7C.II. Advances outside India	106379	621840	—		—	—
8. Fixed Assets	405641 (3.2)	403805 (2.4)	15172 (1.2)		29839 (2.0)	32450 (2.1)
8.1. Premises	156483	173137	1847		7825	12227
8.2. Fixed assets under construction	—	—	249		5858	118
8.3. Other Fixed assets	249158	230668	13076		16156	20105
9. Other Assets	786344 (6.3)	879889 (5.2)	39823 (3.1)		83316 (5.0)	107400 (6.9)
9.1. Inter - office adjustments (net)	—	—	—		210	44
9.2. Interest accrued	155521	131244	9999		6850	8834
9.3. Tax paid	199515	266440	4538		15586	18645
9.4. Stationery and Stamps	36	36	14		2	19
9.5. Others	431272	482169	25272		60668	79858
Total Assets	12522887 (100.0)	16765941 (100.0)	1300219 (100.0)		1508647 (100.0)	1562203 (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					
	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2004 (31)	2005 (32)	2004 (33)	2005 (34)	2004 (35)	2005 (36)
1. Capital	2265 (0.2)	2271 (0.1)	4825 (0.2)	4849 (0.2)	4043 (0.4)	12125 (1.0)
2. Reserves and Surplus	72467 (5.5)	68669 (4.5)	154549 (7.3)	161690 (6.6)	65771 (6.2)	85680 (6.8)
2.1. Statutory Reserves	19851	19851	39498	42378	36700	45700
2.2. Capital Reserves	15841	11746	2566	3257	—	—
2.3. Share Premium	19547	19740	8665	8678	7871	15954
2.4. Investments Fluctuations Reserves	5510	5510	36000	25206	12000	12000
2.5. Revenue and other Reserves	11361	15282	67820	71377	9200	12025
2.6. Balance of Profit	357	-3460	—	10794	—	1
3. Deposits	1047806 (79.4)	1256930 (81.8)	1866139 (88.0)	2164497 (88.4)	940695 (88.9)	1083705 (86.5)
Type-wise						
3A.1. Demand deposits	115188	133818	217630	274008	56877	73545
(i) From banks	1932	2410	5452	5073	420	270
(ii) From others	113256	131408	212178	268935	56457	73275
3A.2. Savings bank deposits	145834	170773	347149	418565	133894	160561
3A.3. Term deposits	786784	952339	1301360	1471924	749924	849599
(i) From banks	89575	105851	345291	322836	30063	38887
(ii) From others	697209	846488	956069	1149088	719861	810712
Location-wise						
3B.1. Deposits of branches in India	1047807	1256930	1866138	2164497	940694	1083706
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	96434 (7.3)	83078 (5.4)	29701 (1.4)	31948 (1.3)	18328 (1.7)	24366 (1.9)
4.1. Borrowings in India	76695	37146	23642	14398	2668	3587
(i) From Reserve Bank of India	—	4500	—	—	—	—
(ii) From other banks	28697	20986	20000	12000	1	—
(iii) From other institutions and agencies	47998	11660	3642	2398	2667	3587
4.2. Borrowings outside India	19739	45932	6059	17550	15660	20779
Secured borrowing included in 4.	—	—	—	—	—	—
5. Other liabilities	100858 (7.6)	124757 (8.1)	65364 (3.1)	85030 (3.5)	28825 (2.7)	46796 (3.7)
5.1. Bills Payable	24737	29370	23637	29156	309	342
5.2. Inter-office adjustments	9802	7345	1100	10037	12412	24164
5.3. Interest accrued	1903	2524	7130	6928	2202	967
5.4. Others (including provisions)	64416	85518	33497	38909	13902	21323
Total Liabilities	1319830 (100.0)	1535705 (100.0)	2120578 (100.0)	2448014 (100.0)	1057662 (100.0)	1252672 (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					
	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2004 (31)	2005 (32)	2004 (33)	2005 (34)	2004 (35)	2005 (36)
1. Cash in hand	6359 (0.5)	8526 (0.6)	9582 (0.5)	11633 (0.5)	5621 (0.5)	7100 (0.6)
2. Balances with RBI	56226 (4.3)	58141 (3.8)	143877 (6.8)	155956 (6.4)	33257 (3.1)	61668 (4.9)
3. Balances with banks in India	37302 (2.8)	50245 (3.3)	44659 (2.1)	64238 (2.6)	26675 (2.5)	66653 (5.3)
4. Money at call and short notice	—	—	92000 (4.3)	86000 (3.5)	8500 (0.8)	—
5. Balances with banks outside India	598 (0.0)	6229 (0.4)	1556 (0.1)	—	877 (0.1)	1827 (0.1)
6. Investments	408524 (31.0)	408517 (26.6)	845110 (39.9)	908923 (37.1)	487891 (46.1)	455571 (36.4)
6.1. Investments in India	408524	408517	845110	908923	487891	455571
(i) Government securities	292201	337812	504061	580232	297017	336810
(ii) Other approved securities	2529	1950	11753	5125	3880	3590
(iii) Shares	3935	5481	7836	7702	1007	2692
(iv) Debentures and Bonds	87435	63064	269558	271059	176686	111048
(v) Subsidiaries and/or joint ventures	1203	210	—	—	—	—
(vi) Others	21221	—	51902	44805	9301	1431
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	704651 (53.4)	908058 (59.1)	928493 (43.8)	1151714 (47.0)	466791 (44.1)	628744 (50.2)
Type-wise						
7A.1. Bills purchased and discounted	56456	67604	34671	33996	30091	36764
7A.2. Cash credits, overdrafts & loans	269626	354141	385816	430406	281335	343713
7A.3. Term loans	378569	486313	508006	687312	155365	248267
Security-wise						
7B.1. Secured by tangible assets	608605	803364	630551	723295	349161	440978
7B.2. Covered by Bank/Government Guarantees	28524	25586	223748	295263	75978	91491
7B.3. Unsecured	67521	79109	74196	133157	41652	96275
Sector-wise						
7C. I. Advances in India	704650	908059	928494	1151714	466791	628744
(i) Priority sectors	215708	283078	196559	251011	191021	209419
(ii) Public sectors	51992	16681	295520	334828	27629	65458
(iii) Banks	3	8603	20033	60031	10207	10246
(iv) Others	436947	599697	416382	505844	237934	343621
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	33444 (2.5)	31400 (2.0)	19606 (0.9)	20241 (0.8)	9318 (0.9)	9655 (0.8)
8.1. Premises	23135	21939	11520	11472	4960	5152
8.2. Fixed assets under construction	424	748	587	583	—	—
8.3. Other Fixed assets	9885	8713	7499	8186	4358	4503
9. Other Assets	72731 (5.5)	64588 (4.2)	35690 (1.7)	49313 (2.0)	18733 (1.8)	21452 (1.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	14077	10069	19131	18656	11372	11005
9.3. Tax paid	8248	10177	4872	6957	3745	5615
9.4. Stationery and Stamps	182	174	242	293	165	183
9.5. Others	50224	44168	11445	23407	3451	4649
Total Assets	1319835 (100.0)	1535704 (100.0)	2120573 (100.0)	2448018 (100.0)	1057663 (100.0)	1252670 (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					
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank	
	2004 (37)	2005 (38)	2004 (39)	2005 (40)	2004 (41)	2005 (42)
1. Capital	1798 (0.3)	1798 (0.2)	5953 (1.0)	12332 (1.9)	1151 (0.3)	1151 (0.3)
2. Reserves and Surplus	69405 (9.8)	74290 (9.4)	54612 (9.4)	63362 (9.7)	21514 (5.6)	21848 (5.4)
2.1. Statutory Reserves	22718	25893	7776	9901	12035	12120
2.2. Capital Reserves	667	667	101	311	1434	1683
2.3. Share Premium	2989	2990	14211	15626	1442	1442
2.4. Investments Fluctuations Reserves	7085	7085	1100	3830	3599	3599
2.5. Revenue and other Reserves	35836	37636	13220	14252	2982	2982
2.6. Balance of Profit	110	19	18204	19442	22	22
3. Deposits	591148 (83.2)	667219 (84.6)	445933 (76.7)	429953 (66.0)	329581 (86.2)	349593 (86.2)
Type-wise						
3A.1. Demand deposits	65331	78523	260712	38856	40999	42700
(i) From banks	1859	1470	—	459	464	332
(ii) From others	63472	77053	260712	38397	40535	42368
3A.2. Savings bank deposits	69862	84525	4257	14691	43773	46856
3A.3. Term deposits	455955	504171	180964	376406	244809	260037
(i) From banks	58477	53101	4808	18667	6418	15946
(ii) From others	397478	451070	176156	357739	238391	244091
Location-wise						
3B.1. Deposits of branches in India	591148	667219	445934	429954	329582	349593
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	10319 (1.5)	9232 (1.2)	51164 (8.8)	98551 (15.1)	3023 (0.8)	6894 (1.7)
4.1. Borrowings in India	2950	8533	44606	87640	762	2841
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	2	—	26106	77270	—	—
(iii) From other institutions and agencies	2948	8533	18500	10370	762	2841
4.2. Borrowings outside India	7369	699	6558	10911	2261	4053
Secured borrowing included in 4.	—	—	10300	—	—	—
5. Other liabilities	38074 (5.4)	35947 (4.6)	24032 (4.1)	47089 (7.2)	26866 (7.0)	25853 (6.4)
5.1. Bills Payable	15165	15054	4635	13625	5299	5671
5.2. Inter-office adjustments	2362	—	—	—	4149	1833
5.3. Interest accrued	3521	3530	2229	3023	1572	1576
5.4. Others (including provisions)	17026	17363	17168	30441	15846	16773
Total Liabilities	710744 (100.0)	788486 (100.0)	581694 (100.0)	651287 (100.0)	382135 (100.0)	405339 (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					
	Karur Vysya Bank		Kotak Mahindra Bank		Lakshmi Vilas Bank	
	2004 (37)	2005 (38)	2004 (39)	2005 (40)	2004 (41)	2005 (42)
1. Cash in hand	4899 (0.7)	6478 (0.8)	1226 (0.2)	2195 (0.3)	3870 (1.0)	4205 (1.0)
2. Balances with RBI	27805 (3.9)	31671 (4.0)	11458 (2.0)	21678 (3.3)	19169 (5.0)	21672 (5.4)
3. Balances with banks in India	25594 (3.6)	25025 (3.2)	54404 (9.4)	16929 (2.6)	4401 (1.2)	7969 (2.0)
4. Money at call and short notice	—	2000 (0.3)	—	998 (0.2)	—	—
5. Balances with banks outside India	1481 (0.2)	343 (0.0)	753 (0.1)	239 (0.0)	573 (0.1)	1577 (0.4)
6. Investments	217301 (30.6)	221903 (28.1)	288278 (49.6)	182699 (28.1)	133817 (35.0)	118086 (29.4)
6.1. Investments in India	217301	221903	288278	182699	133817	118086
(i) Government securities	168580	184186	227664	132955	108401	107042
(ii) Other approved securities	3633	3233	6	1	2877	1689
(iii) Shares	2159	4394	365	254	659	392
(iv) Debentures and Bonds	35837	26614	4002	13089	10833	4509
(v) Subsidiaries and/or joint ventures	—	—	22567	26441	—	—
(vi) Others	7092	3476	33674	9959	11047	4454
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	402324 (56.6)	461981 (58.6)	209702 (36.1)	401715 (61.7)	203871 (53.4)	231771 (57.6)
Type-wise						
7A.1. Bills purchased and discounted	20060	26944	7752	18384	20670	20959
7A.2. Cash credits, overdrafts & loans	142276	175557	6916	18581	99367	122037
7A.3. Term loans	239988	259480	195034	364750	83834	88775
Security-wise						
7B.1. Secured by tangible assets	300045	350568	164774	292936	174529	206561
7B.2. Covered by Bank/Government Guarantees	44613	35009	—	—	10392	6100
7B.3. Unsecured	57666	76404	44929	108778	18949	19111
Sector-wise						
7C. I. Advances in India	402324	461980	209702	401714	203871	231771
(i) Priority sectors	150887	180317	87733	152376	76545	95043
(ii) Public sectors	59178	53190	—	—	7550	14955
(iii) Banks	6	8	216	83	764	978
(iv) Others	192253	228465	121753	249255	119012	120795
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	9378 (1.3)	10215 (1.3)	8526 (1.5)	9709 (1.5)	3132 (0.8)	3411 (0.8)
8.1. Premises	5680	5218	4855	5219	1585	1670
8.2. Fixed assets under construction	22	35	—	—	—	—
8.3. Other Fixed assets	3676	4962	3671	4490	1547	1741
9. Other Assets	21960 (3.1)	28869 (3.7)	7348 (1.3)	15126 (2.3)	13304 (3.5)	16647 (4.1)
9.1. Inter - office adjustments (net)	—	4113	—	—	—	—
9.2. Interest accrued	6833	6570	2415	4424	3285	2666
9.3. Tax paid	8207	8808	680	242	8017	8746
9.4. Stationery and Stamps	195	221	15	17	66	68
9.5. Others	6725	9157	4238	10443	1936	5167
Total Assets	710742 (100.0)	788485 (100.0)	581695 (100.0)	651288 (100.0)	382137 (100.0)	405338 (100.0)