

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					
	Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2004 (43)	2005 (44)	2004 (45)	2005 (46)	2004 (47)	2005 (48)
1. Capital	5669 (2.2)	9445 (3.8)	1500 (1.8)	1500 (1.4)	1840 (2.3)	1938 (2.2)
2. Reserves and Surplus	8063 (3.1)	8746 (3.5)	5221 (6.1)	6095 (5.8)	3527 (4.3)	2583 (3.0)
2.1. Statutory Reserves	2977	2978	1389	1729	1750	1750
2.2. Capital Reserves	985	985	207	204	13	21
2.3. Share Premium	1638	2393	1150	1150	65	65
2.4. Investments Fluctuations Reserves	1500	1500	1000	1128	826	387
2.5. Revenue and other Reserves	890	890	1475	1884	823	817
2.6. Balance of Profit	73	—	—	—	50	-457
3. Deposits	231122 (88.7)	217612 (86.9)	75880 (88.8)	93327 (88.9)	71521 (87.7)	78375 (90.1)
Type-wise						
3A.1. Demand deposits	11660	15280	6455	7935	7875	9816
(i) From banks	23	267	222	253	380	240
(ii) From others	11637	15013	6233	7682	7495	9576
3A.2. Savings bank deposits	14889	19417	32369	38126	10865	12496
3A.3. Term deposits	204573	182915	37056	47266	52781	56063
(i) From banks	11917	15936	53	1718	3081	4167
(ii) From others	192656	166979	37003	45548	49700	51896
Location-wise						
3B.1. Deposits of branches in India	231122	217613	75881	93327	71521	78375
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	63 (0.0)	68 (0.0)	11 (0.0)	28 (0.0)	99 (0.1)	83 (0.1)
4.1. Borrowings in India	62	68	11	28	99	83
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	8	—	—	20	—	—
(iii) From other institutions and agencies	54	68	11	8	99	83
4.2. Borrowings outside India	1	—	—	—	—	—
Secured borrowing included in 4.	—	—	11	8	—	—
5. Other liabilities	15539 (6.0)	14645 (5.8)	2835 (3.3)	4063 (3.9)	4546 (5.6)	4002 (4.6)
5.1. Bills Payable	2631	1945	1077	1555	1806	1635
5.2. Inter-office adjustments	1101	1769	—	—	—	—
5.3. Interest accrued	1121	1033	286	350	292	320
5.4. Others (including provisions)	10686	9898	1472	2158	2448	2047
Total Liabilities	260456 (100.0)	250516 (100.0)	85447 (100.0)	105013 (100.0)	81533 (100.0)	86981 (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					
	Lord Krishna Bank		Nainital Bank		Ratnakar Bank	
	2004	2005	2004	2005	2004	2005
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	1254	1026	723	870	1261	1292
	(0.5)	(0.4)	(0.8)	(0.8)	(1.5)	(1.5)
2. Balances with RBI	19185	9451	4495	4258	8469	8119
	(7.4)	(3.8)	(5.3)	(4.1)	(10.4)	(9.4)
3. Balances with banks in India	8081	1005	12450	15373	5933	4392
	(3.1)	(0.4)	(14.6)	(14.6)	(7.3)	(5.1)
4. Money at call and short notice	5000	—	—	2075	1000	1000
	(1.9)	—	—	(2.0)	(1.2)	(1.2)
5. Balances with banks outside India	1373	1017	—	—	—	—
	(0.5)	(0.4)	—	—	—	—
6. Investments	104714	84703	41046	42108	25840	26464
	(40.2)	(33.8)	(48.0)	(40.1)	(31.7)	(30.5)
6.1. Investments in India	104714	84703	41046	42108	25840	26464
(i) Government securities	94021	73046	22464	21927	20109	20385
(ii) Other approved securities	2116	1698	338	323	140	115
(iii) Shares	239	74	—	9	277	283
(iv) Debentures and Bonds	8167	6135	13006	12549	5124	3350
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	171	3750	5238	7300	190	2331
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	111789	138682	23551	36321	34601	42376
	(42.9)	(55.4)	(27.6)	(34.6)	(42.4)	(48.8)
Type-wise						
7A.1. Bills purchased and discounted	5398	14819	199	235	1904	2633
7A.2. Cash credits, overdrafts & loans	78878	80432	14301	20296	20416	20924
7A.3. Term loans	27513	43431	9051	15790	12281	18819
Security-wise						
7B.1. Secured by tangible assets	98825	116839	22660	34003	26871	34139
7B.2. Covered by Bank/Government Guarantees	892	4461	—	—	1448	778
7B.3. Unsecured	12073	17382	891	2318	6282	7459
Sector-wise						
7C. I. Advances in India	111790	138683	23551	36321	34603	42376
(i) Priority sectors	40571	38109	13303	20262	7759	13242
(ii) Public sectors	1346	3033	—	—	513	—
(iii) Banks	135	—	—	—	1500	778
(iv) Others	69738	97541	10248	16059	24831	28356
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	2575	2906	481	565	1357	1316
	(1.0)	(1.2)	(0.6)	(0.5)	(1.7)	(1.5)
8.1. Premises	346	414	260	255	314	302
8.2. Fixed assets under construction	—	—	—	—	90	82
8.3. Other Fixed assets	2229	2492	221	310	953	932
9. Other Assets	6484	11724	2700	3445	3071	2023
	(2.5)	(4.7)	(3.2)	(3.3)	(3.8)	(2.3)
9.1. Inter - office adjustments (net)	—	—	372	694	767	19
9.2. Interest accrued	2724	2063	1899	1865	708	655
9.3. Tax paid	2434	2760	160	199	1198	925
9.4. Stationery and Stamps	29	26	—	—	29	27
9.5. Others	1297	6875	269	687	369	397
Total Assets	260455	250514	85446	105015	81532	86982
	(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					
	Sangli Bank #		SBI Commercial & Intl. Bank		South Indian Bank	
	2004 (49)	2005 (50)	2004 (51)	2005 (52)	2004 (53)	2005 (54)
1. Capital	2225 (1.1)		10000 (20.4)	10000 (21.0)	3578 (0.4)	4768 (0.5)
2. Reserves and Surplus	6397 (3.2)		-161 —	-1162 —	35912 (3.9)	40757 (4.3)
2.1. Statutory Reserves	2065		1250	1251	9809	10027
2.2. Capital Reserves	165		—	—	1766	2815
2.3. Share Premium	—		—	—	6486	10062
2.4. Investments Fluctuations Reserves	310		440	111	8206	8206
2.5. Revenue and other Reserves	3852		—	—	9643	9643
2.6. Balance of Profit	5		-1851	-2524	2	4
3. Deposits	185936 (93.3)		37333 (76.3)	33148 (69.5)	828002 (89.5)	849232 (89.6)
Type-wise						
3A.1. Demand deposits	17271		1204	1138	39762	47872
(i) From banks	279		—	—	268	220
(ii) From others	16992		1204	1138	39494	47652
3A.2. Savings bank deposits	45255		2973	2470	133856	162630
3A.3. Term deposits	123410		33156	29540	654384	638730
(i) From banks	31205		2758	500	51315	54920
(ii) From others	92205		30398	29040	603069	583810
Location-wise						
3B.1. Deposits of branches in India	185936		37333	33148	828003	849231
3B.2. Deposits of branches outside India	—		—	—	—	—
4. Borrowings	35 (0.0)		800 (1.6)	4400 (9.2)	7945 (0.9)	373 (0.0)
4.1. Borrowings in India	34		800	4400	401	97
(i) From Reserve Bank of India	—		—	—	—	—
(ii) From other banks	—		—	4400	401	97
(iii) From other institutions and agencies	34		800	—	—	—
4.2. Borrowings outside India	1		—	—	7544	276
Secured borrowing included in 4.	—		—	—	—	—
5. Other liabilities	4652 (2.3)		947 (1.9)	1309 (2.7)	49968 (5.4)	52623 (5.6)
5.1. Bills Payable	1313		155	337	8153	9093
5.2. Inter-office adjustments	87		—	—	469	601
5.3. Interest accrued	823		368	339	3836	3158
5.4. Others (including provisions)	2429		424	633	37510	39771
Total Liabilities	199245 (100.0)		48919 (100.0)	47695 (100.0)	925405 (100.0)	947753 (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					
	Sangli Bank #		SBI Commercial & Intl. Bank		South Indian Bank	
	2004 (49)	2005 (50)	2004 (51)	2005 (52)	2004 (53)	2005 (54)
1. Cash in hand	2434		64	80	7300	5987
	(1.2)		(0.1)	(0.2)	(0.8)	(0.6)
2. Balances with RBI	6810		2133	1694	33162	37329
	(3.4)		(4.4)	(3.6)	(3.6)	(4.0)
3. Balances with banks in India	1385		6827	3771	35936	20366
	(0.7)		(14.0)	(7.9)	(3.9)	(2.2)
4. Money at call and short notice	290		5609	497	—	—
	(0.1)		(11.5)	(1.0)	—	—
5. Balances with banks outside India	873		1951	2582	4210	6440
	(0.4)		(4.0)	(5.4)	(0.5)	(0.7)
6. Investments	108000		14304	10135	396208	313342
	(54.2)		(29.2)	(21.3)	(42.8)	(33.3)
6.1. Investments in India	108000		14304	10135	396208	313342
(i) Government securities	83487		13443	9451	357995	287864
(ii) Other approved securities	1185		505	505	5554	5101
(iii) Shares	602		23	23	960	739
(iv) Debentures and Bonds	2609		333	156	20059	13233
(v) Subsidiaries and/or joint ventures	—		—	—	—	—
(vi) Others	20117		—	—	11640	6405
6.2. Investments outside India	—		—	—	—	—
(i) Government securities	—		—	—	—	—
(ii) Subsidiaries and/or joint ventures	—		—	—	—	—
(iii) Others	—		—	—	—	—
7. Advances	64824		12056	23074	419682	536526
	(32.5)		(24.6)	(48.4)	(45.4)	(57.1)
Type-wise						
7A.1. Bills purchased and discounted	22038		1960	7485	50894	53318
7A.2. Cash credits, overdrafts & loans	19988		8934	10877	154553	186251
7A.3. Term loans	22798		1162	4712	214235	296957
Security-wise						
7B.1. Secured by tangible assets	40688		9941	11521	330824	449368
7B.2. Covered by Bank/Government Guarantees	21399		2057	7441	29952	32566
7B.3. Unsecured	2737		58	4113	58906	54593
Sector-wise						
7C. I. Advances in India	64825		12057	23075	419682	536526
(i) Priority sectors	9800		1451	907	129060	170973
(ii) Public sectors	—		—	4178	46443	56967
(iii) Banks	21074		—	—	6597	—
(iv) Others	33951		10606	17990	237582	308586
7C.II. Advances outside India	—		—	—	—	—
8. Fixed Assets	3281		4890	4825	6584	7760
	(1.6)		(10.0)	(10.1)	(0.7)	(0.8)
8.1. Premises	2864		4832	4762	5355	6385
8.2. Fixed assets under construction	—		—	—	—	—
8.3. Other Fixed assets	417		58	63	1229	1375
9. Other Assets	11349		1086	1036	22324	20000
	(5.7)		(2.2)	(2.2)	(2.4)	(2.1)
9.1. Inter - office adjustments (net)	—		—	—	—	—
9.2. Interest accrued	1534		467	356	12434	10061
9.3. Tax paid	1708		334	401	—	—
9.4. Stationery and Stamps	63		4	2	121	140
9.5. Others	8044		281	277	9769	9799
Total Assets	199246		48920	47694	925406	947750
	(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					
	Tamilnad Mercantile Bank		United Western Bank		UTI Bank	
	2004	2005	2004	2005	2004	2005
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	28	28	2989	2989	23158	27380
	(0.0)	(0.0)	(0.4)	(0.4)	(1.0)	(0.7)
2. Reserves and Surplus	47653	55855	27409	21406	90647	214780
	(9.4)	(9.9)	(3.8)	(3.0)	(3.8)	(5.7)
2.1. Statutory Reserves	14687	17220	8713	8713	21501	29865
2.2. Capital Reserves	72	340	20	19	1439	6226
2.3. Share Premium	—	—	5473	5473	28623	126895
2.4. Investments Fluctuations Reserves	—	—	4925	4925	19281	29281
2.5. Revenue and other Reserves	32870	38272	8272	2276	1593	2772
2.6. Balance of Profit	24	23	6	—	18210	19741
3. Deposits	440428	482688	643019	645287	2095391	3171199
	(86.5)	(85.9)	(90.1)	(91.1)	(86.8)	(84.0)
Type-wise						
3A.1. Demand deposits	57159	67403	85118	89236	539373	715483
(i) From banks	189	308	3807	2486	20206	32200
(ii) From others	56970	67095	81311	86750	519167	683283
3A.2. Savings bank deposits	54022	59927	106830	118438	258451	489086
3A.3. Term deposits	329247	355358	451071	437613	1297567	1966630
(i) From banks	11515	20400	83470	63250	227852	437874
(ii) From others	317732	334958	367601	374363	1069715	1528756
Location-wise						
3B.1. Deposits of branches in India	440427	482688	643019	645288	2095390	3171200
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	2847	1134	6003	3790	52775	178141
	(0.6)	(0.2)	(0.8)	(0.5)	(2.2)	(4.7)
4.1. Borrowings in India	2847	1134	4012	3352	40097	130021
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	9825	17030
(iii) From other institutions and agencies	2847	1134	4012	3352	30272	112991
4.2. Borrowings outside India	—	—	1991	438	12678	48120
Secured borrowing included in 4.	—	—	—	—	—	22787
5. Other liabilities	17992	21976	34515	34892	153046	182868
	(3.5)	(3.9)	(4.8)	(4.9)	(6.3)	(4.8)
5.1. Bills Payable	9787	11448	4288	3359	43851	48709
5.2. Inter-office adjustments	—	—	—	2179	15	—
5.3. Interest accrued	1490	1579	5152	5514	3143	4780
5.4. Others (including provisions)	6715	8949	25075	23840	106037	129379
Total Liabilities	508948	561681	713935	708364	2415017	3774368
	(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					
	Tamilnad Mercantile Bank		United Western Bank		UTI Bank	
	2004	2005	2004	2005	2004	2005
	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	5045	4317	7714	5840	15330	27290
	(1.0)	(0.8)	(1.1)	(0.8)	(0.6)	(0.7)
2. Balances with RBI	17331	26073	28004	31542	362364	317584
	(3.4)	(4.6)	(3.9)	(4.5)	(15.0)	(8.4)
3. Balances with banks in India	10741	19668	26302	23230	149769	127959
	(2.1)	(3.5)	(3.7)	(3.3)	(6.2)	(3.4)
4. Money at call and short notice	4200	4725	—	—	31392	46021
	(0.8)	(0.8)	—	—	(1.3)	(1.2)
5. Balances with banks outside India	1139	1329	2044	477	7467	8746
	(0.2)	(0.2)	(0.3)	(0.1)	(0.3)	(0.2)
6. Investments	235371	224400	241313	210235	779275	1427495
	(46.2)	(40.0)	(33.8)	(29.9)	(32.3)	(37.8)
6.1. Investments in India	235371	224400	241313	210235	779275	1427495
(i) Government securities	133262	137566	193932	160980	505593	751869
(ii) Other approved securities	5298	4821	3216	2561	—	—
(iii) Shares	54	85	2486	1011	18983	21741
(iv) Debentures and Bonds	96757	81855	30286	36873	253905	651834
(v) Subsidiaries and/or joint ventures	—	—	8	8	—	—
(vi) Others	—	73	11385	8802	794	2051
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	211398	262624	374447	397628	936295	1560292
	(41.5)	(46.8)	(52.4)	(56.6)	(38.8)	(41.3)
Type-wise						
7A.1. Bills purchased and discounted	18466	28508	84693	86667	25850	74265
7A.2. Cash credits, overdrafts & loans	125574	140860	192796	201731	311973	445484
7A.3. Term loans	67358	93256	96958	109230	598472	1040543
Security-wise						
7B.1. Secured by tangible assets	198934	232853	276587	292721	823909	1347846
7B.2. Covered by Bank/Government Guarantees	2293	1080	57418	64581	8804	10003
7B.3. Unsecured	10172	28691	40442	40326	103581	202443
Sector-wise						
7C. I. Advances in India	211399	262624	374447	397628	936295	1560293
(i) Priority sectors	95416	124431	127698	127574	245622	440359
(ii) Public sectors	—	8664	2029	—	1450	3834
(iii) Banks	—	—	48745	60453	25	198
(iv) Others	115983	129529	195975	209601	689198	1115902
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	5364	5090	11495	10806	43515	51843
	(1.1)	(0.9)	(1.6)	(1.5)	(1.8)	(1.4)
8.1. Premises	2939	2859	7911	7932	2680	2985
8.2. Fixed assets under construction	—	—	—	—	2622	1564
8.3. Other Fixed assets	2425	2231	3584	2874	38213	47294
9. Other Assets	18359	13454	22618	28607	89609	207137
	(3.6)	(2.4)	(3.2)	(4.1)	(3.7)	(5.5)
9.1. Inter - office adjustments (net)	—	—	2796	—	—	—
9.2. Interest accrued	8199	7482	5567	4691	21085	26725
9.3. Tax paid	—	—	6156	7046	8241	9678
9.4. Stationery and Stamps	21	21	283	270	65	70
9.5. Others	10139	5951	7816	16600	60218	170664
Total Assets	508948	561680	713937	708365	2415016	3774367
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2003 AND 2004 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank #	
	2004 (61)	2005 (62)
1. Capital		20000 (15.6)
2. Reserves and Surplus		1700 (1.3)
2.1. Statutory Reserves		—
2.2. Capital Reserves		—
2.3. Share Premium		1700
2.4. Investments Fluctuations Reserves		—
2.5. Revenue and other Reserves		—
2.6. Balance of Profit		—
3. Deposits		66304 (51.9)
Type-wise		
3A.1. Demand deposits		715
(i) From banks		—
(ii) From others		715
3A.2. Savings bank deposits		198
3A.3. Term deposits		65391
(i) From banks		—
(ii) From others		65391
Location-wise		
3B.1. Deposits of branches in India		66303
3B.2. Deposits of branches outside India		—
4. Borrowings		36974 (28.9)
4.1. Borrowings in India		31899
(i) From Reserve Bank of India		—
(ii) From other banks		20700
(iii) From other institutions and agencies		11199
4.2. Borrowings outside India		5075
Secured borrowing included in 4.		—
5. Other liabilities		2840 (2.2)
5.1. Bills Payable		175
5.2. Inter-office adjustments		—
5.3. Interest accrued		284
5.4. Others (including provisions)		2381
Total Liabilities		127818 (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 — 2003 AND 2004 (Concl'd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank #	
	2004 (61)	2005 (62)
1. Cash in hand		28 (0.0)
2. Balances with RBI		4105 (3.2)
3. Balances with banks in India		6 (0.0)
4. Money at call and short notice		1000 (0.8)
5. Balances with banks outside India		163 (0.1)
6. Investments		39486 (30.9)
6.1. Investments in India		39486
(i) Government securities		26870
(ii) Other approved securities		—
(iii) Shares		—
(iv) Debentures and Bonds		12566
(v) Subsidiaries and/or joint ventures		—
(vi) Others		50
6.2. Investments outside India		—
(i) Government securities		—
(ii) Subsidiaries and/or joint ventures		—
(iii) Others		—
7. Advances		76098 (59.6)
Type-wise		
7A.1. Bills purchased and discounted		2784
7A.2. Cash credits, overdrafts & loans		8329
7A.3. Term loans		64985
Security-wise		
7B.1. Secured by tangible assets		36987
7B.2. Covered by Bank/Government Guarantees		126
7B.3. Unsecured		38985
Sector-wise		
7C. I. Advances in India		76098
(i) Priority sectors		2500
(ii) Public sectors		—
(iii) Banks		—
(iv) Others		73598
7C.II. Advances outside India		—
8. Fixed Assets		1964 (1.5)
8.1. Premises		—
8.2. Fixed assets under construction		330
8.3. Other Fixed assets		1634
9. Other Assets		4966 (3.9)
9.1. Inter - office adjustments (net)		—
9.2. Interest accrued		793
9.3. Tax paid		34
9.4. Stationery and Stamps		—
9.5. Others		4139
Total Assets		127816 (100.0)