

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	52630	52630	5000	5000	1725	1725
	(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
2. Reserves and Surplus	2354583	2711778	124768	135565	174840	209676
	(5.1)	(5.5)	(5.3)	(4.9)	(5.0)	(5.2)
2.1. Statutory Reserves	1408715	1702092	42516	46868	54817	67628
2.2. Capital Reserves	30288	41810	979	978	—	208
2.3. Share Premium	351057	351057	10664	10664	—	—
2.4. Investments Fluctuations Reserves	525389	—	29525	—	46752	—
2.5. Revenue and other Reserves	39100	616785	41084	77055	73271	141840
2.6. Balance of Profit	34	34	—	—	—	—
3. Deposits	36704753	38004605	1903841	2169362	2892951	3402459
	(79.8)	(77.0)	(81.3)	(78.8)	(82.8)	(83.7)
Type-wise						
3A.1. Demand deposits	5661232	6799565	267903	256764	400408	482860
(i) From banks	732799	701351	37022	21865	51309	77437
(ii) From others	4928433	6098214	230881	234899	349099	405423
3A.2. Savings bank deposits	9490716	11272392	552956	655778	543522	685528
3A.3. Term deposits	21552805	19932648	1082982	1256820	1949021	2234071
(i) From banks	637266	518309	23823	1788	24808	20430
(ii) From others	20915539	19414339	1059159	1255032	1924213	2213641
Location-wise						
3B.1. Deposits of branches in India	35279872	36622853	1903840	2169361	2892952	3402460
3B.2. Deposits of branches outside India	1424881	1381752	—	—	—	—
4. Borrowings	1918431	3064124	61582	121231	81616	63620
	(4.2)	(6.2)	(2.6)	(4.4)	(2.3)	(1.6)
4.1. Borrowings in India	124206	664238	428	19500	7250	3390
(i) From Reserve Bank of India	—	—	—	9500	—	—
(ii) From other banks	—	100000	428	—	6603	3091
(iii) From other institutions and agencies	124206	564238	—	10000	647	299
4.2. Borrowings outside India	1794225	2399886	61154	101731	74366	60230
Secured borrowings included in 4.	144317	442360	—	19500	75014	60529
5. Other Liabilities	4957888	5553817	247852	320244	341095	385559
	(10.8)	(11.2)	(10.6)	(11.6)	(9.8)	(9.5)
5.1. Bills Payable	685043	1729376	124687	83753	148501	134195
5.2. Inter-office adjustments	1756577	1143524	27806	—	—	—
5.3. Interest accrued	960490	368799	15504	16148	23407	22536
5.4. Others (including provisions)	1555778	2312118	79855	220343	169187	228828
Total Liabilities	45988285	49386954	2343043	2751402	3492227	4063039
	(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 — 2005 AND 2006 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	143616	208023	5178	5830	7285	8501
	(0.3)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	1537417	1957247	87402	157372	131786	219269
	(3.3)	(4.0)	(3.7)	(5.7)	(3.8)	(5.4)
3. Balances with banks in India	245524	60257	24710	10249	123097	35283
	(0.5)	(0.1)	(1.1)	(0.4)	(3.5)	(0.9)
4. Money at call and short notice	1727507	1714297	56500	55000	20000	35000
	(3.8)	(3.5)	(2.4)	(2.0)	(0.6)	(0.9)
5. Balances with banks outside India	278145	516176	3778	16856	25467	4481
	(0.6)	(1.0)	(0.2)	(0.6)	(0.7)	(0.1)
6. Investments	19709791	16253424	836249	793247	1455940	1425601
	(42.9)	(32.9)	(35.7)	(28.8)	(41.7)	(35.1)
6.1. Investments in India	19245639	15728620	836249	793247	1455940	1425601
(i) Government securities	17142569	13464406	786205	748474	1341568	1335202
(ii) Other approved securities	372951	353518	13422	9914	12965	11359
(iii) Shares	111729	138488	2627	3668	6195	9468
(iv) Debentures and Bonds	1330445	1010044	26471	18829	40285	40644
(v) Subsidiaries and/or joint ventures	152145	202094	1378	1378	633	633
(vi) Others	135800	560070	6146	10984	54294	28295
6.2. Investments outside India	464152	524804	—	—	—	—
(i) Government securities	51782	64733	—	—	—	—
(ii) Subsidiaries and/or joint ventures	24592	38231	—	—	—	—
(iii) Others	387778	421840	—	—	—	—
7. Advances	20237446	26164154	1203619	1589580	1559974	2086302
	(44.0)	(53.0)	(51.4)	(57.8)	(44.7)	(51.3)
Type-wise						
7A.1. Bills purchased and discounted	2147078	2485375	81065	93850	99389	110414
7A.2. Cash credits, overdrafts & loans	7391521	9580225	606036	731465	605124	762906
7A.3. Term loans	10698847	14098554	516518	764265	855461	1212982
Security-wise						
7B.1. Secured by tangible assets	14828667	17981306	920232	1380491	1149280	1580524
7B.2. Covered by Bank/Govt. Guarantees	766238	2097806	132110	21985	75969	90938
7B.3. Unsecured	4642540	6085041	151276	187104	334725	414840
Sector-wise						
7C.I. Advances in India	17847495	23469648	1203619	1589580	1559974	2086303
(i) Priority sectors	5786482	8001823	543523	656513	619087	869596
(ii) Public sectors	2442085	2287600	120153	151273	85630	110395
(iii) Banks	4213	65012	3386	19	1195	10006
(iv) others	9614715	13115213	536557	781775	854062	1096306
7C.II. Advances outside India	2389951	2694507	—	—	—	—
8. Fixed Assets	269768	275294	12367	16308	17225	22344
	(0.6)	(0.6)	(0.5)	(0.6)	(0.5)	(0.5)
8.1. Premises	82469	90513	3228	3700	5335	6320
8.2. Fixed assets under construction	12127	7982	279	84	86	137
8.3. Other Fixed assets	175172	176799	8860	12524	11804	15887
9. Other Assets	1839071	2238083	113241	106960	151454	226260
	(4.0)	(4.5)	(4.8)	(3.9)	(4.3)	(5.6)
9.1 Inter - office adjustments (net)	—	—	—	12054	17095	91472
9.2 Interest accrued	523475	472484	27513	26752	40304	42547
9.3 Tax paid	196896	35267	—	—	45925	42066
9.4 Stationery and Stamps	7656	8232	606	646	604	526
9.5 Others	1111044	1722100	85122	67508	47526	49649
Total Assets	45988285	49386955	2343044	2751402	3492228	4063041
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2005	2006	2005	2006	2005	2006
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750	1750	3600	3600	2475	2475
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
2. Reserves and Surplus	88607	100023	72045	89922	201964	218163
	(5.2)	(4.8)	(4.4)	(4.7)	(6.4)	(5.3)
2.1. Statutory Reserves	55768	59750	30717	47667	84106	92106
2.2. Capital Reserves	1676	3126	10551	11321	—	—
2.3. Share Premium	4375	4375	6000	6000	—	—
2.4. Investments Fluctuations Reserves	22047	—	16510	—	40858	—
2.5. Revenue and other Reserves	4740	32771	8267	24934	77000	126057
2.6. Balance of Profit	1	1	—	—	—	—
3. Deposits	1380707	1666071	1358517	1636875	2649567	3377771
	(81.7)	(80.4)	(82.1)	(84.6)	(84.1)	(81.6)
Type-wise						
3A.1. Demand deposits	147173	167176	135338	155402	235754	294015
(i) From banks	28622	18101	18962	15444	30139	29160
(ii) From others	118551	149075	116376	139958	205615	264855
3A.2. Savings bank deposits	278517	346552	349453	425809	602315	705249
3A.3. Term deposits	955017	1152343	873726	1055664	1811498	2378507
(i) From banks	28523	2380	5257	3578	14179	668
(ii) From others	926494	1149963	868469	1052086	1797319	2377839
Location-wise						
3B.1. Deposits of branches in India	1380707	1666071	1358517	1636875	2649567	3377771
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	113928	124302	31958	58222	55965	125055
	(6.7)	(6.0)	(1.9)	(3.0)	(1.8)	(3.0)
4.1. Borrowings in India	76758	85487	6085	4679	4390	63040
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	6000	—	2198	10000
(iii) From other institutions and agencies	76758	85487	85	4679	2192	53040
4.2. Borrowings outside India	37170	38815	25873	53543	51575	62015
Secured borrowings included in 4.	50258	33987	85	4679	—	—
5. Other Liabilities	104845	178935	189143	145126	240309	418233
	(6.2)	(8.6)	(11.4)	(7.5)	(7.6)	(10.1)
5.1. Bills Payable	44169	24626	48403	42014	74367	68017
5.2. Inter-office adjustments	873	—	65750	13461	—	115516
5.3. Interest accrued	9404	11836	12047	12048	50007	25594
5.4. Others (including provisions)	50399	142473	62943	77603	115935	209106
Total Liabilities	1689837	2071081	1655263	1933745	3150280	4141697
	(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 — 2005 AND 2006 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2005	2006	2005	2006	2005	2006
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2306	2473	5853	6632	5268	4293
	(0.1)	(0.1)	(0.4)	(0.3)	(0.2)	(0.1)
2. Balances with RBI	54362	112184	88301	67939	161626	146649
	(3.2)	(5.4)	(5.3)	(3.5)	(5.1)	(3.5)
3. Balances with banks in India	42457	37429	5514	3511	19254	21566
	(2.5)	(1.8)	(0.3)	(0.2)	(0.6)	(0.5)
4. Money at call and short notice	20500	10500	47500	50000	43575	124365
	(1.2)	(0.5)	(2.9)	(2.6)	(1.4)	(3.0)
5. Balances with banks outside India	379	42301	9401	7764	4628	20854
	(0.0)	(2.0)	(0.6)	(0.4)	(0.1)	(0.5)
6. Investments	589814	511198	579619	569352	1231241	1286178
	(34.9)	(24.7)	(35.0)	(29.4)	(39.1)	(31.1)
6.1. Investments in India	589814	511198	579619	569352	1231241	1286178
(i) Government securities	558068	464638	519426	518640	1136863	1186017
(ii) Other approved securities	6556	2967	15501	15054	25529	24481
(iii) Shares	3168	4136	1750	1716	2931	6860
(iv) Debentures and Bonds	17869	7421	30317	24893	44276	33290
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	3934	31817	11586	8010	21607	35495
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	904066	1187597	878125	1175416	1535927	2218002
	(53.5)	(57.3)	(53.1)	(60.8)	(48.8)	(53.6)
Type-wise						
7A.1. Bills purchased and discounted	53447	61659	77249	77201	92786	104887
7A.2. Cash credits, overdrafts & loans	362044	464529	376100	432978	572368	790995
7A.3. Term loans	488575	661409	424776	665237	870773	1322120
Security-wise						
7B.1. Secured by tangible assets	781777	1036316	763311	969924	1172475	1765645
7B.2. Covered by Bank/Govt. Guarantees	24304	16069	43678	41935	110940	115862
7B.3. Unsecured	97985	135212	71137	163557	252512	336494
Sector-wise						
7C.I. Advances in India	904065	1187597	878126	1175415	1535927	2218001
(i) Priority sectors	394941	508864	355178	499009	676456	839903
(ii) Public sectors	32339	29487	140354	122151	198117	267377
(iii) Banks	389	1100	692	367	3076	318
(iv) others	476396	648146	381902	553888	658278	1110403
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	7707	11275	9224	16330	12772	17282
	(0.5)	(0.5)	(0.6)	(0.8)	(0.4)	(0.4)
8.1. Premises	2430	3199	1356	3673	3510	5362
8.2. Fixed assets under construction	149	—	218	—	—	—
8.3. Other Fixed assets	5128	8076	7650	12657	9262	11920
9. Other Assets	68245	156123	31725	36800	135990	302508
	(4.0)	(7.5)	(1.9)	(1.9)	(4.3)	(7.3)
9.1 Inter - office adjustments (net)	—	10482	—	—	5793	—
9.2 Interest accrued	15120	20729	15785	16003	37139	35051
9.3 Tax paid	1336	11016	7453	7971	38457	38081
9.4 Stationery and Stamps	260	217	489	501	525	443
9.5 Others	51529	113679	7998	12325	54076	228933
Total Assets	1689836	2071080	1655262	1933744	3150281	4141697
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2005 (13)	2006 (14)	2005 (15)	2006 (16)
1. Capital	31400 (2.1)	31400 (1.9)	5000 (0.2)	5000 (0.2)
2. Reserves and Surplus	48025 (3.2)	66311 (4.0)	107998 (3.7)	128166 (4.0)
2.1. Statutory Reserves	16690	18193	46208	52676
2.2. Capital Reserves	1460	1461	1300	2461
2.3. Share Premium	—	—	14250	14250
2.4. Investments Fluctuations Reserves	17690	—	29600	—
2.5. Revenue and other Reserves	12184	46657	16484	58584
2.6. Balance of Profit	1	—	156	195
3. Deposits	1261305 (83.8)	1384117 (83.7)	2413301 (83.6)	2599652 (81.6)
Type-wise				
3A.1. Demand deposits	107239	215109	171035	164559
(i) From banks	14118	15295	57038	36442
(ii) From others	93121	199814	113997	128117
3A.2. Savings bank deposits	260573	288106	543683	625637
3A.3. Term deposits	893493	880902	1698583	1809456
(i) From banks	16435	15561	11877	1326
(ii) From others	877058	865341	1686706	1808130
Location-wise				
3B.1. Deposits of branches in India	1261304	1384116	2413301	2599651
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	97848 (6.5)	86735 (5.2)	12714 (0.4)	116639 (3.7)
4.1. Borrowings in India	16263	25202	465	85409
(i) From Reserve Bank of India	—	—	—	7000
(ii) From other banks	—	25200	—	—
(iii) From other institutions and agencies	16263	2	465	78409
4.2. Borrowings outside India	81585	61533	12249	31230
Secured borrowings included in 4.	17	—	—	—
5. Other Liabilities	66737 (4.4)	84394 (5.1)	348448 (12.1)	336783 (10.6)
5.1. Bills Payable	26912	24312	37825	50181
5.2. Inter-office adjustments	—	4205	49994	68525
5.3. Interest accrued	11327	9253	101759	26084
5.4. Others (including provisions)	28498	46624	158870	191993
Total Liabilities	1505315 (100.0)	1652957 (100.0)	2887461 (100.0)	3186240 (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 — 2005 AND 2006 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2005 (13)	2006 (14)	2005 (15)	2006 (16)
1. Cash in hand	2191 (0.1)	2489 (0.2)	5010 (0.2)	5854 (0.2)
2. Balances with RBI	83088 (5.5)	80153 (4.8)	201329 (7.0)	117949 (3.7)
3. Balances with banks in India	11736 (0.8)	4141 (0.3)	63311 (2.2)	4895 (0.2)
4. Money at call and short notice	11454 (0.8)	18283 (1.1)	5000 (0.2)	— —
5. Balances with banks outside India	9093 (0.6)	19860 (1.2)	8382 (0.3)	9660 (0.3)
6. Investments	608559 (40.4)	592499 (35.8)	1059212 (36.7)	1063000 (33.4)
6.1. Investments in India	608559	592499	1059212	1047831
(i) Government securities	569757	540928	1011595	1007833
(ii) Other approved securities	4655	3346	13013	9613
(iii) Shares	2069	1525	2868	3234
(iv) Debentures and Bonds	25722	19662	29748	20291
(v) Subsidiaries and/or joint ventures	859	859	—	—
(vi) Others	5497	26179	1988	6860
6.2. Investments outside India	—	—	—	15169
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	—	—	—	15169
7. Advances	671408 (44.6)	844304 (51.1)	1484834 (51.4)	1886640 (59.2)
Type-wise				
7A.1. Bills purchased and discounted	75804	75380	118604	128175
7A.2. Cash credits, overdrafts & loans	288769	372245	711346	855492
7A.3. Term loans	306835	396679	654884	902973
Security-wise				
7B.1. Secured by tangible assets	515065	636869	1146454	1527560
7B.2. Covered by Bank/Govt. Guarantees	4290	6108	89867	94547
7B.3. Unsecured	152052	201327	248513	264533
Sector-wise				
7C.I. Advances in India	671407	844304	1484834	1886640
(i) Priority sectors	261578	351339	569532	775456
(ii) Public sectors	61888	61745	228375	247828
(iii) Banks	1284	3398	8587	451
(iv) others	346657	427822	678340	862905
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	6635 (0.4)	19772 (1.2)	10690 (0.4)	16464 (0.5)
8.1. Premises	1435	13703	2258	4586
8.2. Fixed assets under construction	6	15	—	—
8.3. Other Fixed assets	5194	6054	8432	11878
9. Other Assets	101151 (6.7)	71457 (4.3)	49692 (1.7)	81778 (2.6)
9.1 Inter - office adjustments (net)	20919	—	—	—
9.2 Interest accrued	24484	17869	31833	28329
9.3 Tax paid	30885	31018	9599	16275
9.4 Stationery and Stamps	157	156	321	277
9.5 Others	24706	22414	7939	36897
Total Assets	1505315 (100.0)	1652958 (100.0)	2887460 (100.0)	3186240 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2005 (1)	2006 (2)	2005 (3)	2006 (4)	2005 (5)	2006 (6)
1. Capital	34670 (0.8)	44670 (0.8)	40000 (1.2)	48500 (1.2)	29453 (0.3)	36553 (0.3)
2. Reserves and Surplus	198096 (4.4)	319183 (5.8)	143699 (4.4)	240894 (5.9)	533322 (5.6)	747889 (6.6)
2.1. Statutory Reserves	51639	69639	54781	66920	140813	161487
2.2. Capital Reserves	64163	64302	14818	13760	41070	39872
2.3. Share Premium	—	72000	—	68000	73877	227388
2.4. Investments Fluctuations Reserves	42995	—	31300	—	104254	—
2.5. Revenue and other Reserves	33349	103812	35254	84595	173308	319142
2.6. Balance of Profit	5950	9430	7546	7619	—	—
3. Deposits	4076208 (90.3)	4849969 (87.7)	2755071 (84.2)	3392242 (83.4)	8133346 (85.9)	9366199 (82.6)
Type-wise						
3A.1. Demand deposits	329870	408134	255829	308482	687109	837872
(i) From banks	4677	5477	2557	17813	39144	58990
(ii) From others	325193	402657	253272	290669	647965	778882
3A.2. Savings bank deposits	1247210	1496730	740077	923239	2277693	2716044
3A.3. Term deposits	2499128	2945105	1759165	2160521	5168544	5812283
(i) From banks	62473	64803	4807	2933	319402	385012
(ii) From others	2436655	2880302	1754358	2157588	4849142	5427271
Location-wise						
3B.1. Deposits of branches in India	4076207	4849969	2755071	3392241	7099224	7904944
3B.2. Deposits of branches outside India	—	—	—	—	1034123	1461255
4. Borrowings	12949 (0.3)	4677 (0.1)	98325 (3.0)	75850 (1.9)	164083 (1.7)	480220 (4.2)
4.1. Borrowings in India	1133	215	46268	37927	63604	358622
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	2065	3036	28116	1025
(iii) From other institutions and agencies	1133	215	44203	34891	35488	357597
4.2. Borrowings outside India	11816	4462	52057	37923	100479	121598
Secured borrowings included in 4.	—	—	—	—	35488	337059
5. Other Liabilities	192572 (4.3)	310700 (5.6)	235773 (7.2)	309448 (7.6)	606219 (6.4)	708391 (6.2)
5.1. Bills Payable	24874	31762	99099	68331	145341	147234
5.2. Inter-office adjustments	852	4422	—	—	—	—
5.3. Interest accrued	19135	24882	11677	15331	55930	68211
5.4. Others (including provisions)	147711	249634	124997	225786	404948	492946
Total Liabilities	4514495 (100.0)	5529199 (100.0)	3272868 (100.0)	4066934 (100.0)	9466423 (100.0)	11339252 (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 — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	22094	22093	26407	32680	39723	53628
	(0.5)	(0.4)	(0.8)	(0.8)	(0.4)	(0.5)
2. Balances with RBI	220622	244113	180986	353391	231509	279715
	(4.9)	(4.4)	(5.5)	(8.7)	(2.4)	(2.5)
3. Balances with banks in India	80783	127084	68356	76258	94778	211642
	(1.8)	(2.3)	(2.1)	(1.9)	(1.0)	(1.9)
4. Money at call and short notice	—	—	71500	46297	377401	393601
	—	—	(2.2)	(1.1)	(4.0)	(3.5)
5. Balances with banks outside India	8047	45707	5080	5315	182008	406877
	(0.2)	(0.8)	(0.2)	(0.1)	(1.9)	(3.6)
6. Investments	1898827	1798466	1064629	1144416	3707445	3511423
	(42.1)	(32.5)	(32.5)	(28.1)	(39.2)	(31.0)
6.1. Investments in India	1898827	1798466	1064629	1144416	3486938	3188922
(i) Government securities	1562998	1417469	877755	974927	2804314	2498490
(ii) Other approved securities	51241	48732	15300	15314	131366	129333
(iii) Shares	8527	12542	24364	13396	52867	38235
(iv) Debentures and Bonds	237597	257013	116831	92447	371957	320925
(v) Subsidiaries and/or joint ventures	8762	8762	931	931	25362	69199
(vi) Others	29702	53948	29448	47401	101072	132740
6.2. Investments outside India	—	—	—	—	220507	322501
(i) Government securities	—	—	—	—	96471	102091
(ii) Subsidiaries and/or joint ventures	—	—	—	—	17500	17500
(iii) Others	—	—	—	—	106536	202910
7. Advances	2115083	2914777	1751684	2210043	4340038	5991178
	(46.9)	(52.7)	(53.5)	(54.3)	(45.8)	(52.8)
Type-wise						
7A.1. Bills purchased and discounted	110863	112360	123318	131445	399367	570942
7A.2. Cash credits, overdrafts & loans	842468	1219604	893052	1156455	2180957	3078781
7A.3. Term loans	1161752	1582813	735314	922143	1759714	2341455
Security-wise						
7B.1. Secured by tangible assets	1641057	2314735	1414386	1784244	3327869	4316427
7B.2. Covered by Bank/Govt. Guarantees	211474	261828	127654	66979	352979	513264
7B.3. Unsecured	262551	338214	209645	358820	659190	1161487
Sector-wise						
7C.I. Advances in India	2115082	2914778	1751684	2210043	3567137	5037165
(i) Priority sectors	917937	1221585	690789	823510	1226580	1758813
(ii) Public sectors	343942	205314	123547	193943	433831	543045
(iii) Banks	—	—	—	—	146371	140621
(iv) others	853203	1487879	937348	1192590	1760355	2594686
7C.II. Advances outside India	—	—	—	—	772902	954013
8. Fixed Assets	73199	74271	18728	19275	86081	92073
	(1.6)	(1.3)	(0.6)	(0.5)	(0.9)	(0.8)
8.1. Premises	63450	62567	4514	4839	66148	64436
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	9749	11704	14214	14436	19933	27637
9. Other Assets	95837	302687	85498	179261	407441	399117
	(2.1)	(5.5)	(2.6)	(4.4)	(4.3)	(3.5)
9.1 Inter - office adjustments (net)	—	—	14675	84913	55425	18193
9.2 Interest accrued	42962	41784	23502	24044	110391	116475
9.3 Tax paid	12293	19433	14932	22524	81283	140792
9.4 Stationery and Stamps	698	722	428	453	506	714
9.5 Others	39884	240748	31961	47327	159836	122943
Total Assets	4514492	5529198	3272868	4066936	9466424	11339254
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2005 (7)	2006 (8)	2005 (9)	2006 (10)	2005 (11)	2006 (12)
1. Capital	48814 (0.5)	48814 (0.4)	43052 (1.3)	43052 (1.4)	41000 (0.4)	41000 (0.3)
2. Reserves and Surplus	397674 (4.2)	449574 (4.0)	111189 (3.4)	114163 (3.7)	569897 (5.2)	672224 (5.1)
2.1. Statutory Reserves	154517	172517	27153	28423	170800	204800
2.2. Capital Reserves	55442	55829	596	687	53555	52524
2.3. Share Premium	52354	52354	13000	13000	27500	27500
2.4. Investments Fluctuations Reserves	32176	—	35275	—	120815	—
2.5. Revenue and other Reserves	81185	114698	32042	67969	197227	387400
2.6. Balance of Profit	22000	54176	3123	4084	—	—
3. Deposits	7882145 (83.0)	9393203 (83.7)	2884417 (87.7)	2690620 (86.2)	9679591 (87.8)	11680324 (87.9)
Type-wise						
3A.1. Demand deposits	609826	740657	239928	286419	895712	1026187
(i) From banks	20918	30319	2985	2783	26505	13617
(ii) From others	588908	710338	236943	283636	869207	1012570
3A.2. Savings bank deposits	2113181	2548616	713341	866108	2375425	2862713
3A.3. Term deposits	5159138	6103930	1931148	1538093	6408454	7791424
(i) From banks	331350	280019	18577	35093	157898	200262
(ii) From others	4827788	5823911	1912571	1503000	6250556	7591162
Location-wise						
3B.1. Deposits of branches in India	6578163	7785036	2884417	2690619	9431009	11345210
3B.2. Deposits of branches outside India	1303981	1608167	—	—	248582	335113
4. Borrowings	596196 (6.3)	589391 (5.2)	72115 (2.2)	48838 (1.6)	11416 (0.1)	2582 (0.0)
4.1. Borrowings in India	242849	154648	57109	33032	1355	1730
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	117938	8031	35000	14992	—	—
(iii) From other institutions and agencies	124911	146617	22109	18040	1355	1730
4.2. Borrowings outside India	353347	434743	15006	15806	10061	852
Secured borrowings included in 4.	82466	—	—	—	—	1434
5. Other Liabilities	572992 (6.0)	746443 (6.6)	177711 (5.4)	224781 (7.2)	728613 (6.6)	886057 (6.7)
5.1. Bills Payable	124479	114579	40065	41756	174523	162062
5.2. Inter-office adjustments	24715	26241	—	20538	4945	5563
5.3. Interest accrued	29220	44862	16439	18701	9478	14668
5.4. Others (including provisions)	394578	560761	121207	143786	539667	703764
Total Liabilities	9497821 (100.0)	11227425 (100.0)	3288484 (100.0)	3121454 (100.0)	11030517 (100.0)	13282187 (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 — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2005	2006	2005	2006	2005	2006
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	24475	28453	21082	21615	54354	62891
	(0.3)	(0.3)	(0.6)	(0.7)	(0.5)	(0.5)
2. Balances with RBI	365998	530389	191850	165718	444084	728508
	(3.9)	(4.7)	(5.8)	(5.3)	(4.0)	(5.5)
3. Balances with banks in India	191268	118899	15752	43481	58751	94134
	(2.0)	(1.1)	(0.5)	(1.4)	(0.5)	(0.7)
4. Money at call and short notice	26351	184300	130664	—	75660	53500
	(0.3)	(1.6)	(4.0)	—	(0.7)	(0.4)
5. Balances with banks outside India	144533	282558	27985	8059	234024	343321
	(1.5)	(2.5)	(0.9)	(0.3)	(2.1)	(2.6)
6. Investments	2868632	3178174	1447955	1135426	3805388	3697417
	(30.2)	(28.3)	(44.0)	(36.4)	(34.5)	(27.8)
6.1. Investments in India	2380494	2635156	1447955	1135426	3740386	3627675
(i) Government securities	1914855	2192902	1280500	966980	2899265	3062143
(ii) Other approved securities	82989	81252	14911	13021	78632	66306
(iii) Shares	23001	24799	4252	8433	31763	36453
(iv) Debentures and Bonds	309473	287859	118867	100011	490617	403237
(v) Subsidiaries and/or joint ventures	17286	17286	1090	1090	29922	28243
(vi) Others	32890	31058	28335	45891	210187	31293
6.2. Investments outside India	488138	543018	—	—	65002	69742
(i) Government securities	116465	119854	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	6170	6170
(iii) Others	371673	423164	—	—	58832	63572
7. Advances	5552889	6517375	1306165	1646973	6042140	7942569
	(58.5)	(58.0)	(39.7)	(52.8)	(54.8)	(59.8)
Type-wise						
7A.1. Bills purchased and discounted	686598	812380	55220	73452	465443	492603
7A.2. Cash credits, overdrafts & loans	2747242	3245111	443769	536377	2779585	3851519
7A.3. Term loans	2119049	2459884	807176	1037144	2797112	3598447
Security-wise						
7B.1. Secured by tangible assets	3592386	4378709	963333	1216546	4426239	5600229
7B.2. Covered by Bank/Govt. Guarantees	905293	995851	17234	22549	482889	2970229
7B.3. Unsecured	1055210	1142815	325597	407877	1133012	2045311
Sector-wise						
7C.I. Advances in India	4250131	5279124	1306165	1646972	5983087	7882777
(i) Priority sectors	1587605	2053121	537826	685946	2038866	2992687
(ii) Public sectors	760726	721709	253501	263822	901149	1008358
(iii) Banks	1959	2026	1731	429	11033	25
(iv) others	1899841	2502268	513107	696775	3032039	3881707
7C.II. Advances outside India	1302756	1238251	—	—	59054	59793
8. Fixed Assets	81416	80997	18290	18422	67281	68846
	(0.9)	(0.7)	(0.6)	(0.6)	(0.6)	(0.5)
8.1. Premises	54319	56017	9063	9077	41640	40745
8.2. Fixed assets under construction	2259	1068	—	—	—	—
8.3. Other Fixed assets	24838	23912	9227	9345	25641	28101
9. Other Assets	242255	306283	128741	81758	248834	290994
	(2.6)	(2.7)	(3.9)	(2.6)	(2.3)	(2.2)
9.1 Inter - office adjustments (net)	—	—	47737	—	—	—
9.2 Interest accrued	61747	68280	36226	29001	78717	87085
9.3 Tax paid	118516	162977	5796	13707	56558	84937
9.4 Stationery and Stamps	180	186	443	499	562	612
9.5 Others	61812	74840	38539	38551	112997	118360
Total Assets	9497817	11227428	3288484	3121452	11030516	13282180
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank India		Dena Bank	
	2005 (13)	2006 (14)	2005 (15)	2006 (16)	2005 (17)	2006 (18)
1. Capital	112414 (1.6)	112414 (1.5)	14344 (0.4)	14344 (0.4)	28682 (1.2)	28682 (1.1)
2. Reserves and Surplus	214108 (3.1)	231783 (3.1)	291148 (8.6)	323145 (8.0)	81693 (3.4)	105243 (4.0)
2.1. Statutory Reserves	43599	51322	75942	87942	27374	29564
2.2. Capital Reserves	63055	67206	2493	2493	923	5108
2.3. Share Premium	—	—	70196	70196	25601	25601
2.4. Investments Fluctuations Reserves	78011	—	44400	—	4270	—
2.5. Revenue and other Reserves	29032	113243	98117	162514	23525	44970
2.6. Balance of Profit	411	12	—	—	—	—
3. Deposits	6075168 (88.6)	6648266 (89.0)	2723316 (80.3)	3287653 (81.2)	2089655 (87.0)	2362307 (89.0)
Type-wise						
3A.1. Demand deposits	613866	763077	409294	474649	212361	238057
(i) From banks	20588	29130	864	7864	4865	5347
(ii) From others	593278	733947	408430	466785	207496	232710
3A.2. Savings bank deposits	2032712	2348023	532643	653960	666006	793063
3A.3. Term deposits	3428590	3537166	1781379	2159044	1211288	1331187
(i) From banks	178153	188259	30673	1132	99912	137187
(ii) From others	3250437	3348907	1750706	2157912	1111376	1194000
Location-wise						
3B.1. Deposits of branches in India	6075167	6648265	2723316	3287653	2089655	2362306
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	13969 (0.2)	31082 (0.4)	129789 (3.8)	166008 (4.1)	33498 (1.4)	99 (0.0)
4.1. Borrowings in India	13969	31082	52612	77982	689	99
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	1308	1187	65	—	—	—
(iii) From other institutions and agencies	12661	29895	52547	77982	689	99
4.2. Borrowings outside India	—	—	77177	88026	32809	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	443932 (6.5)	444561 (6.0)	233788 (6.9)	259513 (6.4)	169331 (7.0)	158204 (6.0)
5.1. Bills Payable	110517	97711	113981	88100	26281	30719
5.2. Inter-office adjustments	15436	3692	—	—	12011	16470
5.3. Interest accrued	20486	20094	8415	9954	6579	9386
5.4. Others (including provisions)	297493	323064	111392	161459	124460	101629
Total Liabilities	6859591 (100.0)	7468106 (100.0)	3392385 (100.0)	4050663 (100.0)	2402859 (100.0)	2654535 (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 — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank India		Dena Bank	
	2005	2006	2005	2006	2005	2006
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	49272	52918	23701	25456	15023	14091
	(0.7)	(0.7)	(0.7)	(0.6)	(0.6)	(0.5)
2. Balances with RBI	507909	285368	168388	138523	133981	154554
	(7.4)	(3.8)	(5.0)	(3.4)	(5.6)	(5.8)
3. Balances with banks in India	102756	112503	86091	59837	20290	44926
	(1.5)	(1.5)	(2.5)	(1.5)	(0.8)	(1.7)
4. Money at call and short notice	15000	—	17500	40500	2500	—
	(0.2)	—	(0.5)	(1.0)	(0.1)	—
5. Balances with banks outside India	30357	28620	62383	144553	6404	36788
	(0.4)	(0.4)	(1.8)	(3.6)	(0.3)	(1.4)
6. Investments	3083476	2863910	1026110	1065201	969695	857067
	(45.0)	(38.3)	(30.2)	(26.3)	(40.4)	(32.3)
6.1. Investments in India	3083410	2863844	1026104	1065179	969695	857067
(i) Government securities	2434822	2329946	831759	889616	794866	703060
(ii) Other approved securities	90889	85647	14814	12206	25002	20035
(iii) Shares	18655	20555	3570	13215	9321	12213
(iv) Debentures and Bonds	515358	391876	131345	116654	122141	93074
(v) Subsidiaries and/or joint ventures	9158	9158	11764	11764	2172	2172
(vi) Others	14528	26662	32852	21724	16193	26513
6.2. Investments outside India	66	66	6	22	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	66	66	—	—	—	—
(iii) Others	—	—	6	22	—	—
7. Advances	2727732	3748348	1854637	2396243	1130859	1423124
	(39.8)	(50.2)	(54.7)	(59.2)	(47.1)	(53.6)
Type-wise						
7A.1. Bills purchased and discounted	87724	126391	120629	128723	81711	90899
7A.2. Cash credits, overdrafts & loans	1234918	1469693	711834	890968	456469	565089
7A.3. Term loans	1405090	2152264	1022174	1376552	592679	767136
Security-wise						
7B.1. Secured by tangible assets	2256293	2780527	1402722	1886131	902801	1043699
7B.2. Covered by Bank/Govt. Guarantees	126632	380298	134896	120634	83445	123695
7B.3. Unsecured	344807	587523	317020	389478	144612	255730
Sector-wise						
7C.I. Advances in India	2727732	3748349	1854638	2396243	1130859	1423124
(i) Priority sectors	1221555	1629957	644492	797247	440736	583561
(ii) Public sectors	438066	607868	94210	211301	167296	188431
(iii) Banks	32205	139554	90000	32480	—	22014
(iv) others	1035906	1370970	1025936	1355215	522827	629118
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	75218	72483	25620	25586	29329	46053
	(1.1)	(1.0)	(0.8)	(0.6)	(1.2)	(1.7)
8.1. Premises	57534	55705	7277	7368	20215	36161
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	17684	16778	18343	18218	9114	9892
9. Other Assets	267872	303954	127952	154767	94780	77932
	(3.9)	(4.1)	(3.8)	(3.8)	(3.9)	(2.9)
9.1 Inter - office adjustments (net)	—	—	39526	56212	—	—
9.2 Interest accrued	76645	66275	24667	25032	24797	22570
9.3 Tax paid	41209	122751	24215	44655	41408	16029
9.4 Stationery and Stamps	1090	1088	191	235	337	534
9.5 Others	148928	113840	39353	28633	28238	38799
Total Assets	6859592	7468104	3392382	4050666	2402861	2654535
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2005 (19)	2006 (20)	2005 (21)	2006 (22)	2005 (23)	2006 (24)
1. Capital	72178 (0.9)	72379 (0.8)	457396 (10.4)	74382 (1.6)	54480 (1.1)	54480 (0.9)
2. Reserves and Surplus	520662 (6.4)	564827 (6.4)	136242 (3.1)	174758 (3.7)	203038 (4.0)	263264 (4.4)
2.1. Statutory Reserves	17386	31408	50649	63349	62285	85785
2.2. Capital Reserves	17832	17833	22786	22690	25195	28877
2.3. Share Premium	174930	175614	—	—	14000	14000
2.4. Investments Fluctuations Reserves	39200	—	55699	—	60114	—
2.5. Revenue and other Reserves	192569	236901	7108	81012	41444	134602
2.6. Balance of Profit	78745	103071	—	7707	—	—
3. Deposits	1510264 (18.6)	2600091 (29.4)	3480843 (79.4)	4080552 (85.7)	4424123 (87.1)	5052932 (85.1)
Type-wise						
3A.1. Demand deposits	388665	517466	285830	320400	501147	570031
(i) From banks	4553	7834	3545	3868	7048	5242
(ii) From others	384112	509632	282285	316532	494099	564789
3A.2. Savings bank deposits	189189	249896	927566	1100272	1219062	1446814
3A.3. Term deposits	932410	1832729	2267447	2659880	2703914	3036087
(i) From banks	108273	125514	42062	69080	28927	17869
(ii) From others	824137	1707215	2225385	2590800	2674987	3018218
Location-wise						
3B.1. Deposits of branches in India	1510264	2600092	3408102	3994104	4281670	4903482
3B.2. Deposits of branches outside India	—	—	72741	86449	142454	149449
4. Borrowings	5000554 (61.5)	4753020 (53.7)	72459 (1.7)	188729 (4.0)	59067 (1.2)	73663 (1.2)
4.1. Borrowings in India	4411781	4151978	45424	130293	8753	21328
(i) From Reserve Bank of India	—	—	—	—	—	16000
(ii) From other banks	235748	163002	24143	136	—	—
(iii) From other institutions and agencies	4176033	3988976	21281	130157	8753	5328
4.2. Borrowings outside India	588773	601042	27035	58436	50314	52335
Secured borrowings included in 4.	127598	—	—	—	73	47
5. Other Liabilities	1032366 (12.7)	866160 (9.8)	239131 (5.5)	245106 (5.1)	340794 (6.7)	491442 (8.3)
5.1. Bills Payable	45029	65927	34400	42025	80566	77682
5.2. Inter-office adjustments	—	768	46526	32779	9337	37589
5.3. Interest accrued	168099	144058	16444	17657	18897	17970
5.4. Others (including provisions)	819238	655407	141761	152645	231994	358201
Total Liabilities	8136024 (100.0)	8856477 (100.0)	4386071 (100.0)	4763527 (100.0)	5081502 (100.0)	5935781 (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 — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2005 (19)	2006 (20)	2005 (21)	2006 (22)	2005 (23)	2006 (24)
1. Cash in hand	11945 (0.1)	11756 (0.1)	8770 (0.2)	9055 (0.2)	29598 (0.6)	31530 (0.5)
2. Balances with RBI	225644 (2.8)	256254 (2.9)	187434 (4.3)	221243 (4.6)	387946 (7.6)	276266 (4.7)
3. Balances with banks in India	268044 (3.3)	91270 (1.0)	28124 (0.6)	231171 (4.9)	46088 (0.9)	31334 (0.5)
4. Money at call and short notice	7131 (0.1)	152356 (1.7)	893 (0.0)	774 (0.0)	1284 (0.0)	1455 (0.0)
5. Balances with banks outside India	52551 (0.6)	24643 (0.3)	32013 (0.7)	18492 (0.4)	30480 (0.6)	30139 (0.5)
6. Investments	2505470 (30.8)	2535053 (28.6)	1792100 (40.9)	1901700 (39.9)	1901472 (37.4)	1895229 (31.9)
6.1. Investments in India	2503786	2534388	1775810	1882651	1860560	1861614
(i) Government securities	1489825	1617992	1519137	1602993	1572101	1551812
(ii) Other approved securities	—	—	56284	54579	31694	31367
(iii) Shares	268966	240349	8313	13966	23154	31482
(iv) Debentures and Bonds	530504	439963	183679	154639	220221	195840
(v) Subsidiaries and/or joint ventures	31406	34698	378	1110	—	—
(vi) Others	183085	201386	8019	55364	13390	51113
6.2. Investments outside India	1684	665	16290	19049	40912	33615
(i) Government securities	—	—	14078	13043	18092	21000
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	1684	665	2212	6006	22820	12615
7. Advances	4541357 (55.8)	5273906 (59.5)	1838011 (41.9)	2248464 (47.2)	2520519 (49.6)	3475620 (58.6)
Type-wise						
7A.1. Bills purchased and discounted	235628	220320	65365	63234	152513	214211
7A.2. Cash credits, overdrafts & loans	128369	255628	847419	989457	1208830	1588928
7A.3. Term loans	4177360	4797958	925227	1195773	1159176	1672481
Security-wise						
7B.1. Secured by tangible assets	4028232	4303152	1335849	1638931	2209214	2969375
7B.2. Covered by Bank/Govt. Guarantees	142125	150620	274249	201524	169569	190692
7B.3. Unsecured	371000	820135	227912	408009	141736	315554
Sector-wise						
7C.I. Advances in India	4541357	5273906	1737247	2134481	2348503	3273412
(i) Priority sectors	431922	687228	789104	1042334	987035	1371770
(ii) Public sectors	349604	464083	319184	125754	211020	392390
(iii) Banks	27623	8327	452	17510	47	3314
(iv) others	3732208	4114268	628507	948883	1150401	1505938
7C.II. Advances outside India	—	—	100762	113983	172016	202207
8. Fixed Assets	88940 (1.1)	81090 (0.9)	44938 (1.0)	51876 (1.1)	45235 (0.9)	45774 (0.8)
8.1. Premises	28444	27892	30956	31222	34997	33741
8.2. Fixed assets under construction	706	840	931	598	784	1180
8.3. Other Fixed assets	59790	52358	13051	20056	9454	10853
9. Other Assets	434942 (5.3)	430151 (4.9)	453789 (10.3)	80753 (1.7)	118884 (2.3)	148433 (2.5)
9.1 Inter - office adjustments (net)	1469	—	—	—	—	—
9.2 Interest accrued	70522	68178	34337	38076	55009	54128
9.3 Tax paid	182224	201457	13400	12841	312	7530
9.4 Stationery and Stamps	599	42	1143	1191	468	452
9.5 Others	180128	160474	404909	28645	63095	86323
Total Assets	8136024 (100.0)	8856479 (100.0)	4386072 (100.0)	4763528 (100.0)	5081506 (100.0)	5935780 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2005 AND 2006 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2005 (25)	2006 (26)	2005 (27)	2006 (28)	2005 (29)	2006 (30)
1. Capital	19254 (0.4)	25054 (0.4)	24306 (1.5)	74306 (3.9)	31530 (0.2)	31530 (0.2)
2. Reserves and Surplus	313447 (5.8)	492024 (8.3)	19730 (1.3)	47913 (2.5)	784600 (6.2)	906106 (6.2)
2.1. Statutory Reserves	113400	127400	5344	8094	154357	190340
2.2. Capital Reserves	2733	3716	7427	29753	46804	48820
2.3. Share Premium	32270	171470	—	—	201143	201143
2.4. Investments Fluctuations Reserves	70550	—	5902	7002	190233	—
2.5. Revenue and other Reserves	94400	189350	1057	2018	192063	447454
2.6. Balance of Profit	94	88	—	1046	—	18349
3. Deposits	4785033 (88.5)	5019746 (85.2)	1417065 (90.2)	1692459 (88.9)	10316689 (81.7)	11968492 (82.4)
Type-wise						
3A.1. Demand deposits	431136	502057	140642	278088	1246657	1672377
(i) From banks	8224	10531	2177	2302	123569	143844
(ii) From others	422912	491526	138465	275786	1123088	1528533
3A.2. Savings bank deposits	920876	1136870	515279	604255	3534113	4190821
3A.3. Term deposits	3433021	3380819	761144	810116	5535919	6105294
(i) From banks	66928	31858	16653	24845	85121	78230
(ii) From others	3366093	3348961	744491	785271	5450798	6027064
Location-wise						
3B.1. Deposits of branches in India	4785033	5019746	1417066	1692458	10314047	11961724
3B.2. Deposits of branches outside India	—	—	—	—	2642	6768
4. Borrowings	72810 (1.3)	87643 (1.5)	332 (0.0)	19 (0.0)	271829 (2.2)	668718 (4.6)
4.1. Borrowings in India	29393	57751	332	19	99257	549240
(i) From Reserve Bank of India	—	17794	—	—	863	—
(ii) From other banks	21892	22949	295	—	45732	475213
(iii) From other institutions and agencies	7501	17008	37	19	52662	74027
4.2. Borrowings outside India	43417	29892	—	—	172572	119478
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	216401 (4.0)	269271 (4.6)	110319 (7.0)	89608 (4.7)	1219479 (9.7)	951893 (6.6)
5.1. Bills Payable	42950	86377	19085	24705	141927	181430
5.2. Inter-office adjustments	18250	6991	2912	3195	21185	38976
5.3. Interest accrued	10054	14026	4552	4907	47878	19348
5.4. Others (including provisions)	145147	161877	83770	56801	1008489	712139
Total Liabilities	5406945 (100.0)	5893738 (100.0)	1571752 (100.0)	1904305 (100.0)	12624127 (100.0)	14526739 (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 — 2005 AND 2006 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	27455	31994	7592	8388	65561	75391
	(0.5)	(0.5)	(0.5)	(0.4)	(0.5)	(0.5)
2. Balances with RBI	617654	394328	87131	74980	880458	2264065
	(11.4)	(6.7)	(5.5)	(3.9)	(7.0)	(15.6)
3. Balances with banks in India	101130	123363	34283	87679	150844	114483
	(1.9)	(2.1)	(2.2)	(4.6)	(1.2)	(0.8)
4. Money at call and short notice	—	—	20000	—	1312	4285
	—	—	(1.3)	—	(0.0)	(0.0)
5. Balances with banks outside India	8090	2885	19467	43660	10728	20946
	(0.1)	(0.0)	(1.2)	(2.3)	(0.1)	(0.1)
6. Investments	1834219	1681756	708157	695559	5067283	4105532
	(33.9)	(28.5)	(45.1)	(36.5)	(40.1)	(28.3)
6.1. Investments in India	1834219	1681756	708157	695559	5066347	4105224
(i) Government securities	1455084	1360864	569759	576001	4119027	3341927
(ii) Other approved securities	43666	35537	55492	49906	221542	122173
(iii) Shares	18998	19660	2241	1665	42902	48184
(iv) Debentures and Bonds	297876	237602	78032	67722	604259	498007
(v) Subsidiaries and/or joint ventures	—	—	65	65	31504	53446
(vi) Others	18595	28093	2568	200	47113	41487
6.2. Investments outside India	—	—	—	—	936	308
(i) Government securities	—	—	—	—	636	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	300	300
(iii) Others	—	—	—	—	—	8
7. Advances	2529920	3357725	632222	910747	6041275	7462737
	(46.8)	(57.0)	(40.2)	(47.8)	(47.9)	(51.4)
Type-wise						
7A.1. Bills purchased and discounted	127008	154272	21843	22468	345389	374045
7A.2. Cash credits, overdrafts & loans	887549	1143707	351985	415867	2819595	3809387
7A.3. Term loans	1515363	2059746	258394	472412	2876291	3279305
Security-wise						
7B.1. Secured by tangible assets	1903143	2563035	518221	640382	5073614	6279543
7B.2. Covered by Bank/Govt. Guarantees	339199	380100	83260	86196	56803	70670
7B.3. Unsecured	287578	414589	30740	184170	910859	1112524
Sector-wise						
7C.I. Advances in India	2529920	3357724	632222	910746	6041258	7462726
(i) Priority sectors	946731	1179396	294384	375212	2826845	3409343
(ii) Public sectors	499859	549521	86314	129578	676012	562258
(iii) Banks	100	40469	—	1000	2609	2423
(iv) others	1083230	1588338	251524	404956	2535792	3488702
7C.II. Advances outside India	—	—	—	—	17	12
8. Fixed Assets	38052	38417	6419	28422	96524	103024
	(0.7)	(0.7)	(0.4)	(1.5)	(0.8)	(0.7)
8.1. Premises	20085	21423	3852	26051	54519	56139
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	17967	16994	2567	2371	42005	46885
9. Other Assets	250427	263270	56483	54868	310144	376280
	(4.6)	(4.5)	(3.6)	(2.9)	(2.5)	(2.6)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	50173	46680	19101	18861	131001	124107
9.3 Tax paid	24550	40249	19465	22180	32331	69075
9.4 Stationery and Stamps	82	72	276	236	639	727
9.5 Others	175622	176269	17641	13591	146173	182371
Total Assets	5406947	5893738	1571754	1904303	12624129	14526743
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)