

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

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2005 (31)	2006 (32)	2005 (33)	2006 (34)	2005 (35)	2006 (36)
1. Capital	47197 (0.9)	52197 (0.9)	79936 (1.5)	79936 (1.3)	46012 (0.6)	50512 (0.6)
2. Reserves and Surplus	172655 (3.3)	231165 (3.8)	126962 (2.3)	166318 (2.7)	315432 (4.4)	405305 (4.5)
2.1. Statutory Reserves	52629	66041	32042	36959	125500	145800
2.2. Capital Reserves	1576	1684	33379	53363	9041	12045
2.3. Share Premium	—	20000	4000	4000	9791	53236
2.4. Investments Fluctuations Reserves	41913	—	39161	—	55500	55500
2.5. Revenue and other Reserves	57014	143440	3054	43384	111501	138669
2.6. Balance of Profit	19523	—	15326	28612	4099	55
3. Deposits	4629457 (88.8)	5362440 (87.8)	4947023 (90.6)	5454373 (88.2)	6183058 (85.4)	7409430 (83.1)
Type-wise						
3A.1. Demand deposits	498138	602481	394532	400589	501013	597854
(i) From banks	14446	16304	14652	13023	23671	44610
(ii) From others	483692	586177	379880	387566	477342	553244
3A.2. Savings bank deposits	1217113	1445030	1051580	1211248	1519712	1799692
3A.3. Term deposits	2914206	3314929	3500911	3842536	4162333	5011884
(i) From banks	241381	351812	309568	408706	111510	127429
(ii) From others	2672825	2963117	3191343	3433830	4050823	4884455
Location-wise						
3B.1. Deposits of branches in India	4370592	4996642	4727721	5206196	6183059	7409430
3B.2. Deposits of branches outside India	258864	365798	219303	248177	—	—
4. Borrowings	32200 (0.6)	34305 (0.6)	29959 (0.5)	135279 (2.2)	202096 (2.8)	397440 (4.5)
4.1. Borrowings in India	1831	1219	11415	70088	78765	276651
(i) From Reserve Bank of India	—	—	5000	—	—	46000
(ii) From other banks	355	5	355	22069	644	40458
(iii) From other institutions and agencies	1476	1214	6060	48019	78121	190193
4.2. Borrowings outside India	30369	33086	18544	65191	123331	120789
Secured borrowings included in 4.	—	—	6060	48019	50706	153588
5. Other Liabilities	329435 (6.3)	427569 (7.0)	275067 (5.0)	348034 (5.6)	494726 (6.8)	649918 (7.3)
5.1. Bills Payable	130885	122462	27983	25214	70798	93740
5.2. Inter-office adjustments	—	—	35049	21182	12691	—
5.3. Interest accrued	22403	28733	25854	45194	21465	21589
5.4. Others (including provisions)	176147	276374	186181	256444	389772	534589
Total Liabilities	5210944 (100.0)	6107676 (100.0)	5458947 (100.0)	6183940 (100.0)	7241324 (100.0)	8912605 (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					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2005 (31)	2006 (32)	2005 (33)	2006 (34)	2005 (35)	2006 (36)
1. Cash in hand	17219	21058	25946	20125	16976	19718
	(0.3)	(0.3)	(0.5)	(0.3)	(0.2)	(0.2)
2. Balances with RBI	251782	293455	271843	183090	347741	419009
	(4.8)	(4.8)	(5.0)	(3.0)	(4.8)	(4.7)
3. Balances with banks in India	15559	49803	183689	75005	112460	67637
	(0.3)	(0.8)	(3.4)	(1.2)	(1.6)	(0.8)
4. Money at call and short notice	15002	47800	124561	—	98997	46720
	(0.3)	(0.8)	(2.3)	—	(1.4)	(0.5)
5. Balances with banks outside India	7396	109235	45397	56103	81022	85967
	(0.1)	(1.8)	(0.8)	(0.9)	(1.1)	(1.0)
6. Investments	2037074	1726911	1906437	1963631	2279280	2591766
	(39.1)	(28.3)	(34.9)	(31.8)	(31.5)	(29.1)
6.1. Investments in India	2024823	1706392	1875870	1908587	2279269	2591746
(i) Government securities	1859569	1538224	1535765	1639908	1583561	1975876
(ii) Other approved securities	23594	17291	45403	41443	57546	52298
(iii) Shares	7165	20647	6546	13153	14531	21748
(iv) Debentures and Bonds	115188	102303	213230	161175	542839	450214
(v) Subsidiaries and/or joint ventures	3335	3360	—	—	1916	1916
(vi) Others	15972	24567	74926	52908	78876	89694
6.2. Investments outside India	12251	20519	30567	55044	11	20
(i) Government securities	—	—	27424	53788	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	12251	20519	3143	1256	11	20
7. Advances	2672921	3646624	2765571	3737758	4010508	5337995
	(51.3)	(59.7)	(50.7)	(60.4)	(55.4)	(59.9)
Type-wise						
7A.1. Bills purchased and discounted	77687	107125	258249	256751	227194	337744
7A.2. Cash credits, overdrafts & loans	1268548	1313888	1078682	1406830	2136173	2741973
7A.3. Term loans	1326686	2225611	1428640	2074177	1647141	2258278
Security-wise						
7B.1. Secured by tangible assets	1821796	2436222	2144499	2848337	3179677	4080505
7B.2. Covered by Bank/Govt. Guarantees	172512	231604	318735	382275	79196	85317
7B.3. Unsecured	678612	978797	302336	507146	751634	1172174
Sector-wise						
7C.I. Advances in India	2337345	3205932	2608703	3510880	4010507	5337995
(i) Priority sectors	969392	1348839	1001391	1307768	1704297	2033565
(ii) Public sectors	182466	307400	440831	435353	489305	688191
(iii) Banks	10879	12417	1214	8952	12138	184253
(iv) others	1174608	1537276	1165267	1758807	1804767	2431986
7C.II. Advances outside India	335575	440692	156867	226879	—	—
8. Fixed Assets	38127	41928	40086	60843	82379	81042
	(0.7)	(0.7)	(0.7)	(1.0)	(1.1)	(0.9)
8.1. Premises	26254	26203	31907	51744	57384	56296
8.2. Fixed assets under construction	630	1012	—	—	866	1556
8.3. Other Fixed assets	11243	14713	8179	9099	24129	23190
9. Other Assets	155864	170862	95419	87385	211962	262749
	(3.0)	(2.8)	(1.7)	(1.4)	(2.9)	(2.9)
9.1 Inter - office adjustments (net)	22077	10050	—	—	—	31247
9.2 Interest accrued	43189	35061	45463	42148	58808	67019
9.3 Tax paid	18364	39789	19066	20525	86142	118653
9.4 Stationery and Stamps	785	776	365	404	192	1264
9.5 Others	71449	85186	30525	24308	66820	44566
Total Assets	5210944	6107676	5458949	6183940	7241325	8912603
	(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			
	United Bank of India		Vijaya Bank	
	2005 (37)	2006 (38)	2005 (39)	2006 (40)
1. Capital	181087 (6.2)	153243 (4.6)	43352 (1.5)	43352 (1.4)
2. Reserves and Surplus	14633 (0.5)	29637 (0.9)	115567 (3.9)	123564 (3.9)
2.1. Statutory Reserves	1087	6201	32479	44553
2.2. Capital Reserves	13546	15098	908	1532
2.3. Share Premium	—	—	14000	14000
2.4. Investments Fluctuations Reserves	—	—	32300	—
2.5. Revenue and other Reserves	—	8338	11803	14175
2.6. Balance of Profit	—	—	24077	49304
3. Deposits	2534838 (87.1)	2924977 (88.0)	2561798 (87.3)	2770929 (87.9)
Type-wise				
3A.1. Demand deposits	268478	313289	294455	341718
(i) From banks	11005	23232	9226	13886
(ii) From others	257473	290057	285229	327832
3A.2. Savings bank deposits	912223	1043390	539601	636936
3A.3. Term deposits	1354137	1568298	1727742	1792275
(i) From banks	69890	93279	15630	8601
(ii) From others	1284247	1475019	1712112	1783674
Location-wise				
3B.1. Deposits of branches in India	2534839	2924977	2561798	2770929
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	2698 (0.1)	29662 (0.9)	64083 (2.2)	51582 (1.6)
4.1. Borrowings in India	2698	24962	10113	3737
(i) From Reserve Bank of India	—	—	—	—
(ii) From other banks	15	233	—	—
(iii) From other institutions and agencies	2683	24729	10113	3737
4.2. Borrowings outside India	—	4700	53970	47845
Secured borrowings included in 4.	—	—	—	—
5. Other Liabilities	176528 (6.1)	187253 (5.6)	148750 (5.1)	163983 (5.2)
5.1. Bills Payable	34768	38102	39102	58672
5.2. Inter-office adjustments	21798	22405	—	786
5.3. Interest accrued	28987	31264	5997	7568
5.4. Others (including provisions)	90975	95482	103651	96957
Total Liabilities	2909784 (100.0)	3324772 (100.0)	2933550 (100.0)	3153410 (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			
	United Bank of India		Vijaya Bank	
	2005	2006	2005	2006
	(37)	(38)	(39)	(40)
1. Cash in hand	13253	14936	13186	13476
	(0.5)	(0.4)	(0.4)	(0.4)
2. Balances with RBI	145595	128486	115025	211388
	(5.0)	(3.9)	(3.9)	(6.7)
3. Balances with banks in India	34988	30301	23944	9032
	(1.2)	(0.9)	(0.8)	(0.3)
4. Money at call and short notice	19247	104000	—	42943
	(0.7)	(3.1)	—	(1.4)
5. Balances with banks outside India	—	—	9301	6674
	—	—	(0.3)	(0.2)
6. Investments	1440333	1412951	1206874	1117970
	(49.5)	(42.5)	(41.1)	(35.5)
6.1. Investments in India	1440332	1412950	1206874	1117970
(i) Government securities	1218174	1203416	1045365	945394
(ii) Other approved securities	30808	24681	10561	6891
(iii) Shares	6941	5970	4003	5776
(iv) Debentures and Bonds	143389	115981	117536	125394
(v) Subsidiaries and/or joint ventures	385	385	2126	1014
(vi) Others	40635	62517	27283	33501
6.2. Investments outside India	1	1	—	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	1	1	—	—
7. Advances	1138968	1552231	1433579	1666401
	(39.1)	(46.7)	(48.9)	(52.8)
Type-wise				
7A.1. Bills purchased and discounted	59796	83558	52972	59183
7A.2. Cash credits, overdrafts & loans	426071	567805	569092	641594
7A.3. Term loans	653101	900868	811515	965624
Security-wise				
7B.1. Secured by tangible assets	1033084	1310423	1070431	1299264
7B.2. Covered by Bank/Govt. Guarantees	24694	131671	27472	54971
7B.3. Unsecured	81190	110137	335676	312166
Sector-wise				
7C.I. Advances in India	1138968	1552231	1433578	1666401
(i) Priority sectors	386955	598025	572254	680723
(ii) Public sectors	219915	222387	174945	263902
(iii) Banks	29	1573	1161	113
(iv) others	532069	730246	685218	721663
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	20128	20507	21764	20249
	(0.7)	(0.6)	(0.7)	(0.6)
8.1. Premises	14502	14369	11539	10791
8.2. Fixed assets under construction	—	70	—	—
8.3. Other Fixed assets	5626	6068	10225	9458
9. Other Assets	97275	61361	109876	65275
	(3.3)	(1.8)	(3.7)	(2.1)
9.1 Inter - office adjustments (net)	—	—	37463	—
9.2 Interest accrued	40117	31450	25514	28731
9.3 Tax paid	6879	11237	24479	24971
9.4 Stationery and Stamps	390	317	61	67
9.5 Others	49889	18357	22359	11506
Total Assets	2909787	3324773	2933549	3153408
	(100.0)	(100.0)	(100.0)	(100.0)

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

(Amount in Rs. lakh)

Items	As on March 31					
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank	
	2005 (1)	2006 (2)	2005 (3)	2006 (4)	2005 (5)	2006 (6)
1. Capital	16902 (1.1)	16902 (0.7)	20 (0.0)	20 (0.0)	10294 (3.4)	14760 (4.0)
2. Reserves and Surplus	117789 (7.7)	141957 (6.0)	7102 (3.6)	7561 (11.0)	19825 (6.6)	25118 (6.9)
2.1. Statutory Reserves	25723	31765	1307	1422	10591	11914
2.2. Capital Reserves	163	163	147	147	837	837
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	10000	16500	880	—	1215	—
2.5. Revenue and other Reserves	19718	19718	7495	8375	741	741
2.6. Balance of Profit	62185	73811	-2727	-2383	6441	11626
3. Deposits	702598 (45.6)	1186377 (50.4)	166254 (85.2)	45866 (66.5)	226443 (75.0)	225991 (61.8)
Type-wise						
3A.1. Demand deposits	245071	322785	6191	5473	59477	62934
(i) From banks	1356	7958	16	337	4429	6126
(ii) From others	243715	314827	6175	5136	55048	56808
3A.2. Savings bank deposits	162151	191612	7753	7446	20423	24699
3A.3. Term deposits	295376	671980	152310	32947	146543	138358
(i) From banks	109166	—	106252	—	114087	33965
(ii) From others	186210	671980	46058	32947	32456	104393
Location-wise						
3B.1. Deposits of branches in India	702598	1186377	166255	45867	226442	225992
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	496618 (32.3)	712990 (30.3)	11843 (6.1)	13400 (19.4)	15374 (5.1)	66309 (18.1)
4.1. Borrowings in India	203329	326284	11843	13400	15374	63200
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	198102	298784	11843	13400	15374	63200
(iii) From other institutions and agencies	5227	27500	—	—	—	—
4.2. Borrowings outside India	293289	386706	—	—	—	3109
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	205622 (13.4)	295773 (12.6)	9865 (5.1)	2085 (3.0)	30154 (10.0)	33347 (9.1)
5.1. Bills Payable	33677	39973	332	375	1941	2673
5.2. Inter-office adjustments	1150	121	192	48	2887	3088
5.3. Interest accrued	7646	8139	6821	960	3255	548
5.4. Others (including provisions)	163149	247540	2520	702	22071	27038
Total Liabilities	1539529 (100.0)	2353999 (100.0)	195084 (100.0)	68932 (100.0)	302090 (100.0)	365525 (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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	4530	5982	60	98	910	886
	(0.3)	(0.3)	(0.0)	(0.1)	(0.3)	(0.2)
2. Balances with RBI	44473	70113	4518	1957	6611	25718
	(2.9)	(3.0)	(2.3)	(2.8)	(2.2)	(7.0)
3. Balances with banks in India	2224	1650	38091	26169	12717	164
	(0.1)	(0.1)	(19.5)	(38.0)	(4.2)	(0.0)
4. Money at call and short notice	7500	59008	—	1561	—	1252
	(0.5)	(2.5)	—	(2.3)	—	(0.3)
5. Balances with banks outside India	634	646	3903	807	3696	3667
	(0.0)	(0.0)	(2.0)	(1.2)	(1.2)	(1.0)
6. Investments	333059	482545	125735	14208	103787	99051
	(21.6)	(20.5)	(64.5)	(20.6)	(34.4)	(27.1)
6.1. Investments in India	333059	482545	125735	14208	103787	99051
(i) Government securities	315656	477000	54261	13137	64190	72101
(ii) Other approved securities	553	195	228	228	—	—
(iii) Shares	—	—	—	—	18	18
(iv) Debentures and Bonds	16850	5350	71246	843	8271	7073
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	—	—	31308	19859
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	983644	1507321	8985	11861	148284	201713
	(63.9)	(64.0)	(4.6)	(17.2)	(49.1)	(55.2)
Type-wise						
7A.1. Bills purchased and discounted	146542	198271	3368	6515	1755	1818
7A.2. Cash credits, overdrafts & loans	464508	747317	3066	3822	75530	83142
7A.3. Term loans	372594	561733	2551	1524	70999	116753
Security-wise						
7B.1. Secured by tangible assets	638269	894106	6866	5663	38568	41888
7B.2. Covered by Bank/Govt. Guarantees	68623	100255	2021	6178	21459	22442
7B.3. Unsecured	276753	512961	98	20	88258	137383
Sector-wise						
7C.I. Advances in India	983645	1507322	8986	11861	148285	201713
(i) Priority sectors	317210	554191	2746	2000	36270	39948
(ii) Public sectors	—	8924	28	—	—	—
(iii) Banks	—	350	—	—	—	—
(iv) others	666435	943857	6212	9861	112015	161765
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	8405	11973	759	707	6900	6893
	(0.5)	(0.5)	(0.4)	(1.0)	(2.3)	(1.9)
8.1. Premises	2655	2555	578	577	2052	1955
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	5750	9418	181	130	4848	4938
9. Other Assets	155058	214760	13033	11563	19184	26182
	(10.1)	(9.1)	(6.7)	(16.8)	(6.4)	(7.2)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	10164	14850	5582	875	3173	2319
9.3 Tax paid	4808	6962	6738	10219	4848	5557
9.4 Stationery and Stamps	—	—	—	—	—	—
9.5 Others	140086	192948	713	469	11163	18306
Total Assets	1539527	2353998	195084	68931	302089	365526
	(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.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2005 (7)	2006 (8)	2005 (9)	2006 (10)	2005 (11)	2006 (12)
1. Capital	11471 (17.2)	11471 (17.7)	3698 (54.0)	3698 (54.8)	7338 (59.4)	7338 (62.3)
2. Reserves and Surplus	1348 (2.0)	2131 (3.3)	777 (11.4)	884 (13.1)	130 (1.1)	130 (1.1)
2.1. Statutory Reserves	337	533	466	541	126	126
2.2. Capital Reserves	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	658	709	51	51	—	—
2.5. Revenue and other Reserves	—	—	—	—	4	4
2.6. Balance of Profit	353	889	260	292	—	—
3. Deposits	5044 (7.6)	5311 (8.2)	2340 (34.2)	2120 (31.4)	1108 (9.0)	1506 (12.8)
Type-wise						
3A.1. Demand deposits	4175	4294	1842	1473	391	720
(i) From banks	3148	3698	706	1003	—	—
(ii) From others	1027	596	1136	470	391	720
3A.2. Savings bank deposits	7	16	76	77	47	39
3A.3. Term deposits	862	1001	422	570	670	747
(i) From banks	—	—	125	125	—	—
(ii) From others	862	1001	297	445	670	747
Location-wise						
3B.1. Deposits of branches in India	5045	5312	2340	2120	1108	1506
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	42783 (64.1)	39180 (60.5)	— —	— —	3625 (29.3)	2677 (22.7)
4.1. Borrowings in India	—	—	—	—	1000	—
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	1000	—
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	42783	39180	—	—	2625	2677
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	6073 (9.1)	6614 (10.2)	27 (0.4)	46 (0.7)	158 (1.3)	130 (1.1)
5.1. Bills Payable	12	91	—	—	30	17
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	205	367	—	—	15	11
5.4. Others (including provisions)	5856	6156	27	46	113	102
Total Liabilities	66719 (100.0)	64707 (100.0)	6842 (100.0)	6748 (100.0)	12359 (100.0)	11781 (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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2005	2006	2005	2006	2005	2006
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	—	—	35	17	37	29
	—	—	(0.5)	(0.3)	(0.3)	(0.2)
2. Balances with RBI	2074	3001	62	61	163	133
	(3.1)	(4.6)	(0.9)	(0.9)	(1.3)	(1.1)
3. Balances with banks in India	1017	3980	2171	373	1143	4093
	(1.5)	(6.2)	(31.7)	(5.5)	(9.2)	(34.7)
4. Money at call and short notice	2903	726	150	400	—	285
	(4.4)	(1.1)	(2.2)	(5.9)	—	(2.4)
5. Balances with banks outside India	122	2	778	1052	69	78
	(0.2)	(0.0)	(11.4)	(15.6)	(0.6)	(0.7)
6. Investments	16542	14148	827	817	4219	1646
	(24.8)	(21.9)	(12.1)	(12.1)	(34.1)	(14.0)
6.1. Investments in India	16542	14148	827	817	4219	1646
(i) Government securities	16542	14148	720	672	3635	823
(ii) Other approved securities	—	—	—	—	431	431
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	153	392
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	107	145	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	43444	42246	2181	3405	1978	716
	(65.1)	(65.3)	(31.9)	(50.5)	(16.0)	(6.1)
Type-wise						
7A.1. Bills purchased and discounted	—	—	1125	1814	713	701
7A.2. Cash credits, overdrafts & loans	43328	42131	963	431	1265	15
7A.3. Term loans	116	115	93	1160	—	—
Security-wise						
7B.1. Secured by tangible assets	43427	41299	301	244	257	15
7B.2. Covered by Bank/Govt. Guarantees	—	926	413	921	—	—
7B.3. Unsecured	16	21	1466	2240	1721	701
Sector-wise						
7C.I. Advances in India	43444	42246	2180	3405	1978	716
(i) Priority sectors	43328	42131	664	1229	42	14
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	—	—	—	—	—	—
(iv) others	116	115	1516	2176	1936	702
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	178	102	37	21	697	632
	(0.3)	(0.2)	(0.5)	(0.3)	(5.6)	(5.4)
8.1. Premises	—	—	—	—	679	623
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	178	102	37	21	18	9
9. Other Assets	440	504	604	602	4051	4171
	(0.7)	(0.8)	(8.8)	(8.9)	(32.8)	(35.4)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	262	348	40	27	60	63
9.3 Tax paid	50	32	46	58	90	51
9.4 Stationery and Stamps	—	—	1	1	—	—
9.5 Others	128	124	517	516	3901	4057
Total Assets	66720	64709	6845	6748	12357	11783
	(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.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2005 (13)	2006 (14)	2005 (15)	2006 (16)	2005 (17)	2006 (18)
1. Capital	65710 (12.0)	65710 (11.0)	5840 (9.7)	5840 (13.9)	3809 (21.0)	3809 (21.5)
2. Reserves and Surplus	78040 (14.2)	92497 (15.4)	881 (1.5)	211 (0.5)	1637 (9.0)	1677 (9.4)
2.1. Statutory Reserves	28159	31773	1190	1190	509	522
2.2. Capital Reserves	45594	45695	37	37	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	3503	6503	441	—	77	—
2.5. Revenue and other Reserves	784	8526	1270	1711	—	—
2.6. Balance of Profit	—	—	-2057	-2727	1051	1155
3. Deposits	199251 (36.3)	210621 (35.1)	39371 (65.6)	32683 (78.1)	10440 (57.7)	8715 (49.1)
Type-wise						
3A.1. Demand deposits	104760	157555	5570	4350	2378	2726
(i) From banks	16279	10504	84	73	640	960
(ii) From others	88481	147051	5486	4277	1738	1766
3A.2. Savings bank deposits	10071	7946	4140	4410	659	708
3A.3. Term deposits	84420	45120	29661	23923	7403	5281
(i) From banks	38679	—	7577	—	—	—
(ii) From others	45741	45120	22084	23923	7403	5281
Location-wise						
3B.1. Deposits of branches in India	199252	210621	39371	32683	10440	8715
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	177432 (32.3)	201468 (33.6)	12129 (20.2)	1850 (4.4)	60 (0.3)	1448 (8.2)
4.1. Borrowings in India	1000	52342	9100	1850	—	50
(i) From Reserve Bank of India	—	—	—	200	—	—
(ii) From other banks	1000	51500	9100	1650	—	50
(iii) From other institutions and agencies	—	842	—	—	—	—
4.2. Borrowings outside India	176432	149126	3029	—	60	1398
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	28855 (5.3)	28975 (4.8)	1830 (3.0)	1280 (3.1)	2159 (11.9)	2098 (11.8)
5.1. Bills Payable	8235	11505	219	191	231	125
5.2. Inter-office adjustments	—	—	—	—	189	—
5.3. Interest accrued	2173	1316	395	248	11	11
5.4. Others (including provisions)	18447	16154	1216	841	1728	1962
Total Liabilities	549288 (100.0)	599271 (100.0)	60051 (100.0)	41864 (100.0)	18105 (100.0)	17747 (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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2005	2006	2005	2006	2005	2006
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	560	570	48	61	7	14
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.1)
2. Balances with RBI	16742	29645	1875	1410	678	644
	(3.0)	(4.9)	(3.1)	(3.4)	(3.7)	(3.6)
3. Balances with banks in India	1767	1328	5505	2504	5162	4081
	(0.3)	(0.2)	(9.2)	(6.0)	(28.5)	(23.0)
4. Money at call and short notice	—	—	1816	1918	—	—
	—	—	(3.0)	(4.6)	—	—
5. Balances with banks outside India	25850	27513	528	2186	1399	3078
	(4.7)	(4.6)	(0.9)	(5.2)	(7.7)	(17.3)
6. Investments	159926	166375	18948	12935	3249	3036
	(29.1)	(27.8)	(31.6)	(30.9)	(17.9)	(17.1)
6.1. Investments in India	159926	166375	18948	12935	3249	3036
(i) Government securities	119649	130619	16961	12129	364	1618
(ii) Other approved securities	—	—	50	—	2885	1418
(iii) Shares	6	6	341	310	—	—
(iv) Debentures and Bonds	38843	35750	496	496	—	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	1428	—	1100	—	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	321913	336907	26351	16898	5929	4870
	(58.6)	(56.2)	(43.9)	(40.4)	(32.7)	(27.4)
Type-wise						
7A.1. Bills purchased and discounted	67702	70013	10496	6162	1411	845
7A.2. Cash credits, overdrafts & loans	250991	265041	4043	3713	3819	2901
7A.3. Term loans	3220	1853	11812	7023	699	1124
Security-wise						
7B.1. Secured by tangible assets	57746	43574	16768	10644	5501	4516
7B.2. Covered by Bank/Govt. Guarantees	2568	2245	7954	4811	31	31
7B.3. Unsecured	261600	291088	1628	1443	397	322
Sector-wise						
7C.I. Advances in India	321914	336907	26351	16898	5929	4870
(i) Priority sectors	64445	68583	6809	3868	4305	2609
(ii) Public sectors	—	17500	—	—	—	—
(iii) Banks	11	2120	—	—	—	—
(iv) others	257458	248704	19542	13030	1624	2261
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	2295	1652	760	624	13	10
	(0.4)	(0.3)	(1.3)	(1.5)	(0.1)	(0.1)
8.1. Premises	867	421	432	424	—	—
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1428	1231	328	200	13	10
9. Other Assets	20234	35281	4222	3327	1668	2015
	(3.7)	(5.9)	(7.0)	(7.9)	(9.2)	(11.4)
9.1 Inter - office adjustments (net)	3892	2708	—	—	1	13
9.2 Interest accrued	2893	3204	367	293	—	84
9.3 Tax paid	1051	2280	728	875	1544	1893
9.4 Stationery and Stamps	—	—	—	—	4	1
9.5 Others	12398	27089	3127	2159	119	24
Total Assets	549287	599271	60053	41863	18105	17748
	(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.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Barclays Bank		Bank of Tokyo-Mitsubishi UFJ	
	2005 (19)	2006 (20)	2005 (21)	2006 (22)	2005 (23)	2006 (24)
1. Capital	13547 (4.0)	13547 (3.7)	49174 (52.6)	113728 (60.6)	9978 (8.8)	28658 (15.0)
2. Reserves and Surplus	12188 (3.6)	16774 (4.5)	20580 (22.0)	24048 (12.8)	26897 (23.7)	30861 (16.2)
2.1. Statutory Reserves	3470	4262	5351	8400	10388	11418
2.2. Capital Reserves	—	—	5	5	—	75
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	931	—	2834	4384	1713	1
2.5. Revenue and other Reserves	9205	9205	3663	3663	14103	18949
2.6. Balance of Profit	-1418	3307	8727	7596	693	418
3. Deposits	160197 (47.9)	235462 (63.6)	7473 (8.0)	36077 (19.2)	53235 (46.9)	78427 (41.2)
Type-wise						
3A.1. Demand deposits	12742	9652	1040	702	23982	39498
(i) From banks	3653	302	364	38	303	311
(ii) From others	9089	9350	676	664	23679	39187
3A.2. Savings bank deposits	2645	3322	11	22	8671	10768
3A.3. Term deposits	144810	222488	6422	35353	20582	28161
(i) From banks	39558	90430	—	29789	—	—
(ii) From others	105252	132058	6422	5564	20582	28161
Location-wise						
3B.1. Deposits of branches in India	160197	235460	7473	36077	53235	78426
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	135756 (40.6)	82523 (22.3)	13124 (14.0)	10500 (5.6)	11874 (10.5)	27584 (14.5)
4.1. Borrowings in India	32312	24993	13124	10500	7500	14200
(i) From Reserve Bank of India	—	116	—	10500	—	—
(ii) From other banks	32312	24877	13124	0	7500	14200
(iii) From other institutions and agencies	—	—	—	—	—	—
4.2. Borrowings outside India	103444	57530	—	—	4374	13384
Secured borrowings included in 4.	—	—	—	10500	—	—
5. Other Liabilities	12956 (3.9)	21820 (5.9)	3137 (3.4)	3429 (1.8)	11551 (10.2)	24956 (13.1)
5.1. Bills Payable	796	930	31	413	1145	10641
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	2222	1490	23	445	872	2711
5.4. Others (including provisions)	9938	19400	3083	2571	9534	11604
Total Liabilities	334644 (100.0)	370126 (100.0)	93488 (100.0)	187782 (100.0)	113535 (100.0)	190486 (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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Barclays Bank		Bank of Tokyo-Mitsubishi UFJ	
	2005 (19)	2006 (20)	2005 (21)	2006 (22)	2005 (23)	2006 (24)
1. Cash in hand	146	131	4	2	257	309
	(0.0)	(0.0)	(0.0)	(0.0)	(0.2)	(0.2)
2. Balances with RBI	9406	10757	882	383	3705	9002
	(2.8)	(2.9)	(0.9)	(0.2)	(3.3)	(4.7)
3. Balances with banks in India	10077	1695	28	14755	5438	7634
	(3.0)	(0.5)	(0.0)	(7.9)	(4.8)	(4.0)
4. Money at call and short notice	5096	672	20935	83430	—	3500
	(1.5)	(0.2)	(22.4)	(44.4)	—	(1.8)
5. Balances with banks outside India	726	624	1102	715	201	448
	(0.2)	(0.2)	(1.2)	(0.4)	(0.2)	(0.2)
6. Investments	89470	98071	41792	58418	34246	44876
	(26.7)	(26.5)	(44.7)	(31.1)	(30.2)	(23.6)
6.1. Investments in India	89470	98071	41792	58418	34246	44876
(i) Government securities	86731	90282	27996	38856	33389	34849
(ii) Other approved securities	—	—	200	200	275	275
(iii) Shares	—	—	—	—	52	62
(iv) Debentures and Bonds	2739	5000	10483	6251	530	9690
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	2789	3113	13111	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	205320	244045	242	433	55886	103351
	(61.4)	(65.9)	(0.3)	(0.2)	(49.2)	(54.3)
Type-wise						
7A.1. Bills purchased and discounted	15380	8101	—	—	26	118
7A.2. Cash credits, overdrafts & loans	126996	64356	—	—	48174	85914
7A.3. Term loans	62944	171588	242	433	7686	17319
Security-wise						
7B.1. Secured by tangible assets	85998	84586	193	373	20166	32573
7B.2. Covered by Bank/Govt. Guarantees	86222	86617	—	—	—	—
7B.3. Unsecured	33100	72842	49	60	35720	70778
Sector-wise						
7C.I. Advances in India	205321	244045	242	433	55886	103351
(i) Priority sectors	66988	78181	—	—	660	21022
(ii) Public sectors	—	—	—	—	—	5980
(iii) Banks	—	—	—	—	—	—
(iv) others	138333	165864	242	433	55226	76349
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	631	557	539	485	1100	1314
	(0.2)	(0.2)	(0.6)	(0.3)	(1.0)	(0.7)
8.1. Premises	232	197	4	4	194	192
8.2. Fixed assets under construction	—	—	12	—	—	—
8.3. Other Fixed assets	399	360	523	481	906	1122
9. Other Assets	13771	13573	27961	29159	12702	20052
	(4.1)	(3.7)	(29.9)	(15.5)	(11.2)	(10.5)
9.1 Inter - office adjustments (net)	25	144	—	—	2891	11592
9.2 Interest accrued	4160	2416	506	959	1035	2699
9.3 Tax paid	2446	2974	648	271	—	—
9.4 Stationery and Stamps	1	1	—	—	—	—
9.5 Others	7139	8038	26807	27929	8776	5761
Total Assets	334643	370125	93485	187780	113535	190486
	(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.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2005 (25)	2006 (26)	2005 (27)	2006 (28)	2005 (29)	2006 (30)
1. Capital	19975 (6.8)	34513 (9.2)	28127 (14.9)	59503 (31.8)	4640 (39.9)	4640 (27.8)
2. Reserves and Surplus	13291 (4.5)	15137 (4.1)	4675 (2.5)	12291 (6.6)	-127 —	-411 —
2.1. Statutory Reserves	3850	4327	4537	6442	162	162
2.2. Capital Reserves	1310	1310	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	380	1	1661	—	86	132
2.5. Revenue and other Reserves	11854	13602	357	2507	132	—
2.6. Balance of Profit	-4103	-4103	-1880	3342	-507	-705
3. Deposits	167371 (56.9)	184746 (49.5)	130584 (69.4)	37202 (19.9)	4823 (41.5)	7807 (46.8)
Type-wise						
3A.1. Demand deposits	51950	49805	22243	15991	3840	3949
(i) From banks	243	310	9718	327	—	—
(ii) From others	51707	49495	12525	15664	3840	3949
3A.2. Savings bank deposits	8306	6844	2850	1878	208	233
3A.3. Term deposits	107115	128097	105491	19333	775	3625
(i) From banks	14320	4385	88961	—	—	—
(ii) From others	92795	123712	16530	19333	775	3625
Location-wise						
3B.1. Deposits of branches in India	167372	184746	130585	37202	4823	7807
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	54714 (18.6)	89355 (23.9)	4833 (2.6)	46312 (24.7)	1940 (16.7)	4342 (26.0)
4.1. Borrowings in India	41016	87460	21	41002	1500	2000
(i) From Reserve Bank of India	—	1000	21	41002	—	—
(ii) From other banks	41016	75500	—	—	1500	2000
(iii) From other institutions and agencies	—	10960	—	—	—	—
4.2. Borrowings outside India	13698	1895	4812	5310	440	2342
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	39048 (13.3)	49594 (13.3)	19989 (10.6)	32064 (17.1)	349 (3.0)	300 (1.8)
5.1. Bills Payable	3395	3938	201	1022	197	78
5.2. Inter-office adjustments	11	—	—	—	—	—
5.3. Interest accrued	1551	1489	2445	506	36	69
5.4. Others (including provisions)	34091	44167	17343	30536	116	153
Total Liabilities	294399 (100.0)	373345 (100.0)	188208 (100.0)	187372 (100.0)	11625 (100.0)	16678 (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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2005	2006	2005	2006	2005	2006
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	166	185	31	28	26	8
	(0.1)	(0.0)	(0.0)	(0.0)	(0.2)	(0.0)
2. Balances with RBI	11628	12327	3677	5988	634	1737
	(3.9)	(3.3)	(2.0)	(3.2)	(5.5)	(10.4)
3. Balances with banks in India	78	106	70	115	261	177
	(0.0)	(0.0)	(0.0)	(0.1)	(2.2)	(1.1)
4. Money at call and short notice	4187	33461	3000	—	1300	900
	(1.4)	(9.0)	(1.6)	—	(11.2)	(5.4)
5. Balances with banks outside India	342	661	3022	4714	41	159
	(0.1)	(0.2)	(1.6)	(2.5)	(0.4)	(1.0)
6. Investments	86065	110810	88963	42700	2743	3417
	(29.2)	(29.7)	(47.3)	(22.8)	(23.6)	(20.5)
6.1. Investments in India	86065	110810	88963	42700	2743	3417
(i) Government securities	67669	101521	72251	32718	2543	2635
(ii) Other approved securities	—	—	40	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	8324	500	12125	9982	200	—
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	10072	8789	4547	—	—	782
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	171876	185382	67427	100484	5864	9833
	(58.4)	(49.7)	(35.8)	(53.6)	(50.5)	(59.0)
Type-wise						
7A.1. Bills purchased and discounted	20836	27985	446	756	1589	2697
7A.2. Cash credits, overdrafts & loans	50703	34967	54399	77055	1864	4009
7A.3. Term loans	100337	122430	12582	22673	2411	3127
Security-wise						
7B.1. Secured by tangible assets	85779	85670	31097	36953	3925	3924
7B.2. Covered by Bank/Govt. Guarantees	11207	19990	7365	8235	—	—
7B.3. Unsecured	74890	79722	28965	55296	1939	5910
Sector-wise						
7C.I. Advances in India	171876	185382	67426	100484	5865	9834
(i) Priority sectors	35531	54348	9822	22551	1799	2966
(ii) Public sectors	—	—	—	—	—	—
(iii) Banks	472	1	35	—	—	—
(iv) others	135873	131033	57569	77933	4066	6868
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	5309	4999	3648	3600	54	30
	(1.8)	(1.3)	(1.9)	(1.9)	(0.5)	(0.2)
8.1. Premises	3782	3616	3182	3074	—	—
8.2. Fixed assets under construction	168	87	—	—	—	—
8.3. Other Fixed assets	1359	1296	466	526	54	30
9. Other Assets	14748	25411	18372	29742	700	416
	(5.0)	(6.8)	(9.8)	(15.9)	(6.0)	(2.5)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	3071	4322	1934	942	81	62
9.3 Tax paid	—	545	6278	7047	46	143
9.4 Stationery and Stamps	6	6	—	—	—	—
9.5 Others	11671	20538	10160	21753	573	211
Total Assets	294399	373342	188210	187371	11623	16677
	(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.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Chohung Bank		Citibank		DBS Bank	
	2005 (31)	2006 (32)	2005 (33)	2006 (34)	2005 (35)	2006 (36)
1. Capital	3454 (12.4)	7866 (19.9)	16746 (0.5)	50136 (1.1)	52223 (37.1)	52223 (16.4)
2. Reserves and Surplus	3694 (13.2)	4226 (10.7)	314328 (9.3)	384575 (8.5)	3449 (2.4)	5054 (1.6)
2.1. Statutory Reserves	3409	3542	79311	96950	1090	1491
2.2. Capital Reserves	—	—	573	1104	51	51
2.3. Share Premium	—	—	—	—	—	—
2.4. Investments Fluctuations Reserves	251	251	41499	—	827	—
2.5. Revenue and other Reserves	—	—	192945	286521	2281	3109
2.6. Balance of Profit	34	433	—	—	-800	403
3. Deposits	9736 (34.9)	14944 (37.8)	2148442 (63.6)	2791174 (61.4)	61144 (43.4)	145224 (45.7)
Type-wise						
3A.1. Demand deposits	4272	9778	730196	1011653	1266	2485
(i) From banks	—	—	5047	10950	409	357
(ii) From others	4272	9778	725149	1000703	857	2128
3A.2. Savings bank deposits	94	128	473257	626797	321	163
3A.3. Term deposits	5370	5038	944989	1152724	59557	142576
(i) From banks	—	—	203612	—	47851	89260
(ii) From others	5370	5038	741377	1152724	11706	53316
Location-wise						
3B.1. Deposits of branches in India	9736	14944	2148442	2791174	61144	145224
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	6987 (25.0)	8192 (20.7)	580319 (17.2)	818308 (18.0)	9972 (7.1)	62678 (19.7)
4.1. Borrowings in India	1300	1500	240456	391661	3900	62654
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	1500	140706	288766	3900	62654
(iii) From other institutions and agencies	1300	—	99750	102895	—	—
4.2. Borrowings outside India	5687	6692	339863	426647	6072	24
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	4035 (14.5)	4308 (10.9)	320788 (9.5)	499554 (11.0)	14161 (10.0)	52460 (16.5)
5.1. Bills Payable	292	479	115112	139440	12089	144
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	7	6	14687	16063	195	1716
5.4. Others (including provisions)	3736	3823	190989	344051	1877	50600
Total Liabilities	27906 (100.0)	39536 (100.0)	3380623 (100.0)	4543747 (100.0)	140949 (100.0)	317639 (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.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Chohung Bank		Citibank		DBS Bank	
	2005	2006	2005	2006	2005	2006
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	43	28	8870	8981	35	35
	(0.2)	(0.1)	(0.3)	(0.2)	(0.0)	(0.0)
2. Balances with RBI	610	770	229508	243837	2061	6314
	(2.2)	(1.9)	(6.8)	(5.4)	(1.5)	(2.0)
3. Balances with banks in India	91	271	57943	94352	44331	136335
	(0.3)	(0.7)	(1.7)	(2.1)	(31.5)	(42.9)
4. Money at call and short notice	7994	12788	62500	20500	—	—
	(28.6)	(32.3)	(1.8)	(0.5)	—	—
5. Balances with banks outside India	180	5541	118628	265498	10561	21303
	(0.6)	(14.0)	(3.5)	(5.8)	(7.5)	(6.7)
6. Investments	8196	6673	811984	1055575	25022	55132
	(29.4)	(16.9)	(24.0)	(23.2)	(17.8)	(17.4)
6.1. Investments in India	8196	6673	811984	1055575	25022	55132
(i) Government securities	6696	5253	646143	912288	16728	43415
(ii) Other approved securities	—	—	—	—	—	—
(iii) Shares	—	—	352	475	—	—
(iv) Debentures and Bonds	1500	1420	159456	142812	7394	11717
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	—	—	6033	—	900	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	6905	9108	1811092	2445528	55997	89165
	(24.7)	(23.0)	(53.6)	(53.8)	(39.7)	(28.1)
Type-wise						
7A.1. Bills purchased and discounted	467	298	105867	206570	9051	16530
7A.2. Cash credits, overdrafts & loans	5447	6155	429607	586632	43906	13016
7A.3. Term loans	991	2655	1275618	1652326	3040	59619
Security-wise						
7B.1. Secured by tangible assets	2861	1832	1047169	1402053	7031	61429
7B.2. Covered by Bank/Govt. Guarantees	2518	3880	752	3317	—	—
7B.3. Unsecured	1527	3396	763170	1040158	48966	27737
Sector-wise						
7C.I. Advances in India	6905	9108	1811092	2445529	55997	89166
(i) Priority sectors	1312	4501	422526	580334	38101	18314
(ii) Public sectors	—	—	—	30140	—	603
(iii) Banks	—	—	9888	29106	—	120
(iv) others	5593	4607	1378678	1805949	17896	70129
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	62	61	54964	55435	603	1115
	(0.2)	(0.2)	(1.6)	(1.2)	(0.4)	(0.4)
8.1. Premises	—	—	23998	23826	—	—
8.2. Fixed assets under construction	—	—	355	—	11	101
8.3. Other Fixed assets	62	61	30611	31609	592	1014
9. Other Assets	3823	4296	225134	354038	2340	8237
	(13.7)	(10.9)	(6.7)	(7.8)	(1.7)	(2.6)
9.1 Inter - office adjustments (net)	—	—	625	98	—	—
9.2 Interest accrued	259	321	33198	45391	672	5504
9.3 Tax paid	3337	3752	—	—	756	951
9.4 Stationery and Stamps	—	—	—	—	—	—
9.5 Others	227	223	191311	308549	912	1782
Total Assets	27904	39536	3380623	4543744	140950	317636
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)