

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

**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	UFJ Bank	
	2005	2006
	(61)	(62)
<b>1. Capital</b>	<b>18680</b>	
	(57.7)	
<b>2. Reserves and Surplus</b>	<b>4102</b>	
	( 12.7)	
2.1. Statutory Reserves	895	
2.2. Capital Reserves	75	
2.3. Share Premium	—	
2.4. Investments Fluctuations Reserves	245	
2.5. Revenue and other Reserves	2887	
2.6. Balance of Profit	—	
<b>3. Deposits</b>	<b>7080</b>	
	(21.9)	
<b>Type-wise</b>		
3A.1. Demand deposits	3325	
(i) From banks	56	
(ii) From others	3269	
3A.2. Savings bank deposits	833	
3A.3. Term deposits	2922	
(i) From banks	—	
(ii) From others	2922	
<b>Location-wise</b>		
3B.1. Deposits of branches in India	7079	
3B.2. Deposits of branches outside India	—	
<b>4. Borrowings</b>	<b>2297</b>	
	(7.1)	
4.1. Borrowings in India	—	
(i) From Reserve Bank of India	—	
(ii) From other banks	—	
(iii) From other institutions and agencies	—	
4.2. Borrowings outside India	2297	
Secured borrowings included in 4.	—	
<b>5. Other Liabilities</b>	<b>240</b>	
	(0.7)	
5.1. Bills Payable	85	
5.2. Inter-office adjustments	—	
5.3. Interest accrued	12	
5.4. Others (including provisions)	143	
<b>Total Liabilities</b>	<b>32399</b>	
	(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	
	UFJ Bank	
	2005	2006
	(61)	(62)
<b>1. Cash in hand</b>	<b>3</b>	
	(0.0)	
<b>2. Balances with RBI</b>	<b>669</b>	
	(2.1)	
<b>3. Balances with banks in India</b>	<b>7622</b>	
	(23.5)	
<b>4. Money at call and short notice</b>	<b>6700</b>	
	(20.7)	
<b>5. Balances with banks outside India</b>	<b>373</b>	
	(1.2)	
<b>6. Investments</b>	<b>6022</b>	
	(18.6)	
6.1. Investments in India	6022	
(i) Government securities	4093	
(ii) Other approved securities	—	
(iii) Shares	—	
(iv) Debentures and Bonds	2000	
(v) Subsidiaries and/or joint ventures	—	
(vi) Others	-71	
6.2. Investments outside India	—	
(i) Government securities	0	
(ii) Subsidiaries and/or joint ventures	—	
(iii) Others	—	
<b>7. Advances</b>	<b>10228</b>	
	(31.6)	
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	100	
7A.2. Cash credits, overdrafts & loans	9470	
7A.3. Term loans	658	
<b>Security-wise</b>		
7B.1. Secured by tangible assets	5850	
7B.2. Covered by Bank/Govt. Guarantees	—	
7B.3. Unsecured	4378	
<b>Sector-wise</b>		
7C.I. Advances in India	10228	
(i) Priority sectors	1305	
(ii) Public sectors	—	
(iii) Banks	—	
(iv) others	8923	
7C.II. Advances outside India	—	
<b>8. Fixed Assets</b>	<b>186</b>	
	(0.6)	
8.1. Premises	1	
8.2. Fixed assets under construction	—	
8.3. Other Fixed assets	185	
<b>9. Other Assets</b>	<b>599</b>	
	(1.8)	
9.1 Inter - office adjustments (net)	—	
9.2 Interest accrued	120	
9.3 Tax paid	362	
9.4 Stationery and Stamps	—	
9.5 Others	117	
<b>Total Assets</b>	<b>32402</b>	
	(100.0)	

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

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Punjab #		Bank of Rajasthan		Bharat Overseas Bank	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>10500</b>		<b>10757</b>	<b>10757</b>	<b>1575</b>	<b>1575</b>
	(2.1)		(1.2)	(1.1)	(0.5)	(0.4)
<b>2. Reserves and Surplus</b>	<b>13619</b>		<b>24316</b>	<b>25508</b>	<b>18264</b>	<b>18881</b>
	(2.8)		(2.7)	(2.6)	(5.7)	(5.1)
2.1. Statutory Reserves	7526		11052	11434	6084	6254
2.2. Capital Reserves	2340		2333	2318	38	74
2.3. Share Premium	—		3785	3785	—	—
2.4. Investments Fluctuations Reserves	3653		5680	—	3232	—
2.5. Revenue and other Reserves	100		1149	1187	8795	12501
2.6. Balance of Profit	—		317	6784	115	52
<b>3. Deposits</b>	<b>430662</b>		<b>812031</b>	<b>889127</b>	<b>274924</b>	<b>324405</b>
	(87.8)		(88.7)	(90.2)	(85.5)	(87.0)
<b>Type-wise</b>						
3A.1. Demand deposits	77989		114123	139985	25321	24007
(i) From banks	5531		4175	5449	—	—
(ii) From others	72458		109948	134536	25321	24007
3A.2. Savings bank deposits	124845		151722	186092	53309	50543
3A.3. Term deposits	227828		546186	563050	196294	249855
(i) From banks	25346		157048	137038	14794	19516
(ii) From others	202482		389138	426012	181500	230339
<b>Location-wise</b>						
3B.1. Deposits of branches in India	430662		812031	889128	243004	288611
3B.2. Deposits of branches outside India	—		—	—	31920	35794
<b>4. Borrowings</b>	<b>841</b>		<b>20716</b>	<b>1104</b>	<b>7395</b>	<b>7929</b>
	(0.2)		(2.3)	(0.1)	( 2.3)	( 2.1)
4.1. Borrowings in India	841		15856	938	1300	3099
(i) From Reserve Bank of India	—		—	—	—	—
(ii) From other banks	—		512	52	1300	600
(iii) From other institutions and agencies	841		15344	886	—	2499
4.2. Borrowings outside India	—		4860	166	6095	4830
Secured borrowings included in 4.	—		14411	32	—	—
<b>5. Other Liabilities</b>	<b>34896</b>		<b>47650</b>	<b>58865</b>	<b>19284</b>	<b>20251</b>
	(7.1)		(5.2)	(6.0)	(6.0)	(5.4)
5.1. Bills Payable	11950		6868	8971	4071	3251
5.2. Inter-office adjustments	94		1885	6290	—	—
5.3. Interest accrued	2055		213	476	978	2010
5.4. Others (including provisions)	20797		38684	43128	14235	14990
<b>Total Liabilities</b>	<b>490518</b>		<b>915470</b>	<b>985361</b>	<b>321442</b>	<b>373041</b>
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

**Notes** : Figures in brackets indicate per cent share in total.

# See "Explanatory Notes"

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Punjab #		Bank of Rajasthan		Bharat Overseas Bank	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>6293</b>		<b>10333</b>	<b>9081</b>	<b>2031</b>	<b>2423</b>
	(1.3)		(1.1)	(0.9)	(0.6)	(0.6)
<b>2. Balances with RBI</b>	<b>26295</b>		<b>24718</b>	<b>41464</b>	<b>9461</b>	<b>11244</b>
	(5.4)		(2.7)	(4.2)	(2.9)	(3.0)
<b>3. Balances with banks in India</b>	<b>18273</b>		<b>182684</b>	<b>228330</b>	<b>19526</b>	<b>38777</b>
	(3.7)		(20.0)	(23.2)	(6.1)	(10.4)
<b>4. Money at call and short notice</b>	<b>3500</b>		<b>27001</b>	<b>12815</b>	<b>1900</b>	<b>2639</b>
	(0.7)		(2.9)	(1.3)	(0.6)	(0.7)
<b>5. Balances with banks outside India</b>	<b>3662</b>		<b>202</b>	<b>184</b>	<b>9108</b>	<b>1114</b>
	(0.7)		(0.0)	(0.0)	(2.8)	(0.3)
<b>6. Investments</b>	<b>140267</b>		<b>351465</b>	<b>256653</b>	<b>98570</b>	<b>96059</b>
	(28.6)		(38.4)	(26.0)	(30.7)	(25.8)
6.1. Investments in India	140267		351465	256653	90962	88280
(i) Government securities	112251		267258	185281	70417	70314
(ii) Other approved securities	—		15465	14262	581	581
(iii) Shares	1053		2508	2208	436	430
(iv) Debentures and Bonds	3572		47129	36670	18811	14538
(v) Subsidiaries and/or joint ventures	—		35	35	—	—
(vi) Others	23391		19070	18197	717	2417
6.2. Investments outside India	—		—	—	7608	7779
(i) Government securities	—		—	—	7579	7779
(ii) Subsidiaries and/or joint ventures	—		—	—	—	—
(iii) Others	—		—	—	29	—
<b>7. Advances</b>	<b>241698</b>		<b>289617</b>	<b>406497</b>	<b>165140</b>	<b>205352</b>
	(49.3)		(31.6)	(41.3)	(51.4)	(55.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	11145		12485	14533	11963	18221
7A.2. Cash credits, overdrafts & loans	86627		131206	147542	90094	108215
7A.3. Term loans	143926		145926	244422	63083	78916
<b>Security-wise</b>						
7B.1. Secured by tangible assets	216085		229071	345831	137842	165301
7B.2. Covered by Bank/Govt. Guarantees	9923		34381	14159	8877	9445
7B.3. Unsecured	15691		26165	46506	18420	30606
<b>Sector-wise</b>						
7C.I. Advances in India	241699		289616	406495	134642	172249
(i) Priority sectors	53515		80244	97031	41140	51286
(ii) Public sectors	36745		28600	36044	17583	26652
(iii) Banks	—		4654	5033	2500	4000
(iv) others	151439		176118	268387	73419	90311
7C.II. Advances outside India	—		—	—	30498	33103
<b>8. Fixed Assets</b>	<b>18636</b>		<b>12545</b>	<b>13603</b>	<b>3612</b>	<b>3557</b>
	(3.8)		(1.4)	(1.4)	(1.1)	(1.0)
8.1. Premises	879		8186	9126	305	283
8.2. Fixed assets under construction	320		—	—	1637	1637
8.3. Other Fixed assets	17437		4359	4477	1670	1637
<b>9. Other Assets</b>	<b>31889</b>		<b>16903</b>	<b>16735</b>	<b>12094</b>	<b>11875</b>
	(6.5)		(1.8)	(1.7)	(3.8)	(3.2)
9.1 Inter - office adjustments (net)	—		—	—	3756	2486
9.2 Interest accrued	2467		9328	7918	1923	2273
9.3 Tax paid	3882		1024	2650	2782	3358
9.4 Stationery and Stamps	79		170	387	117	82
9.5 Others	25461		6381	5780	3516	3676
<b>Total Assets</b>	<b>490513</b>		<b>915468</b>	<b>985362</b>	<b>321442</b>	<b>373040</b>
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank of Punjab #		City Union Bank	
	2005 (7)	2006 (8)	2005 (9)	2006 (10)	2005 (11)	2006 (12)
<b>1. Capital</b>	<b>1067</b> (0.2)	<b>1071</b> (0.2)	<b>10132</b> (2.2)	<b>14083</b> (1.2)	<b>2400</b> (0.7)	<b>2400</b> (0.6)
<b>2. Reserves and Surplus</b>	<b>19918</b> (4.5)	<b>20486</b> (4.3)	<b>48872</b> (10.6)	<b>79037</b> (7.0)	<b>21672</b> (6.2)	<b>26214</b> (6.4)
2.1. Statutory Reserves	9681	9834	2963	12684	13974	17474
2.2. Capital Reserves	551	655	65	65	1279	1307
2.3. Share Premium	1158	1165	44952	57572	2018	2018
2.4. Investments Fluctuations Reserves	1131	35 *	883	—	—	—
2.5. Revenue and other Reserves	7396	8796	9	1344	4396	5411
2.6. Balance of Profit	1	1	—	7372	5	4
<b>3. Deposits</b>	<b>402111</b> (90.7)	<b>428885</b> (89.8)	<b>353038</b> (76.6)	<b>939964</b> (83.0)	<b>309523</b> (88.6)	<b>351774</b> (85.2)
<b>Type-wise</b>						
3A.1. Demand deposits	24752	24174	51356	142990	29027	32773
(i) From banks	43	9	3652	4658	87	38
(ii) From others	24709	24165	47704	138332	28940	32735
3A.2. Savings bank deposits	86316	99681	51110	221039	38617	47942
3A.3. Term deposits	291043	305030	250572	575935	241879	271059
(i) From banks	—	—	53920	100131	275	18619
(ii) From others	291043	305030	196652	475804	241604	252440
<b>Location-wise</b>						
3B.1. Deposits of branches in India	402112	428885	353038	939964	309524	351774
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>46</b> (0.0)	<b>31</b> (0.0)	<b>4375</b> (0.9)	<b>5157</b> (0.5)	<b>2219</b> (0.6)	<b>7519</b> (1.8)
4.1. Borrowings in India	46	31	—	695	2219	5734
(i) From Reserve Bank of India	—	—	—	—	—	1500
(ii) From other banks	—	—	—	—	—	3
(iii) From other institutions and agencies	46	31	—	695	2219	4231
4.2. Borrowings outside India	—	—	4375	4462	—	1785
Secured borrowings included in 4.	—	—	—	—	—	—
<b>5. Other Liabilities</b>	<b>20373</b> (4.6)	<b>26909</b> (5.6)	<b>44751</b> (9.7)	<b>94778</b> (8.4)	<b>13725</b> (3.9)	<b>24799</b> (6.0)
5.1. Bills Payable	2113	1456	9776	31896	5500	9901
5.2. Inter-office adjustments	1580	3050	—	202	873	—
5.3. Interest accrued	2190	2473	2484	5844	1080	2743
5.4. Others (including provisions)	14490	19930	32491	56836	6272	12155
<b>Total Liabilities</b>	<b>443515</b> (100.0)	<b>477382</b> (100.0)	<b>461168</b> (100.0)	<b>1133019</b> (100.0)	<b>349539</b> (100.0)	<b>412706</b> (100.0)

**Notes** : Figures in brackets indicate per cent share in total.

# See "Explanatory Notes"

\* This amount corresponds to investment reserve.

Source : Annual accounts of banks of respective years.

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

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank of Punjab #		City Union Bank	
	2005 (7)	2006 (8)	2005 (9)	2006 (10)	2005 (11)	2006 (12)
<b>1. Cash in hand</b>	<b>3353</b> (0.8)	<b>3327</b> (0.7)	<b>4766</b> (1.0)	<b>16749</b> (1.5)	<b>3723</b> (1.1)	<b>6480</b> (1.6)
<b>2. Balances with RBI</b>	<b>33021</b> (7.4)	<b>28605</b> (6.0)	<b>28424</b> (6.2)	<b>38903</b> (3.4)	<b>12387</b> (3.5)	<b>14894</b> (3.6)
<b>3. Balances with banks in India</b>	<b>25888</b> (5.8)	<b>15206</b> (3.2)	<b>10501</b> (2.3)	<b>21420</b> (1.9)	<b>4986</b> (1.4)	<b>4575</b> (1.1)
<b>4. Money at call and short notice</b>	<b>5000</b> (1.1)	<b>500</b> (0.1)	<b>1102</b> (0.2)	<b>26146</b> (2.3)	—	—
<b>5. Balances with banks outside India</b>	<b>1169</b> (0.3)	<b>2016</b> (0.4)	<b>1501</b> (0.3)	<b>1386</b> (0.1)	<b>1588</b> (0.5)	<b>688</b> (0.2)
<b>6. Investments</b>	<b>132301</b> (29.8)	<b>143159</b> (30.0)	<b>147964</b> (32.1)	<b>292283</b> (25.8)	<b>110223</b> (31.5)	<b>105747</b> (25.6)
6.1. Investments in India	132301	143159	147964	292283	110223	105747
(i) Government securities	116456	119814	138044	237579	100390	89460
(ii) Other approved securities	1667	1147	25	25	690	690
(iii) Shares	132	176	869	936	166	158
(iv) Debentures and Bonds	10104	7644	2680	4942	7896	7885
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	208
(vi) Others	3942	14378	6346	48801	1081	7346
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>228933</b> (51.6)	<b>269487</b> (56.5)	<b>219395</b> (47.6)	<b>653344</b> (57.7)	<b>201296</b> (57.6)	<b>254953</b> (61.8)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	7736	7748	5124	20846	9772	9568
7A.2. Cash credits, overdrafts & loans	96663	114801	38413	138609	135935	155222
7A.3. Term loans	124534	146938	175858	493889	55589	90163
<b>Security-wise</b>						
7B.1. Secured by tangible assets	220726	260867	201070	529563	183222	235888
7B.2. Covered by Bank/Govt. Guarantees	530	433	1411	38938	5028	7027
7B.3. Unsecured	7677	8187	16914	84843	13046	12038
<b>Sector-wise</b>						
7C.I. Advances in India	228933	269487	219395	653344	201296	254953
(i) Priority sectors	71980	91838	62543	197872	80243	104079
(ii) Public sectors	6850	6286	101	11835	5028	7027
(iii) Banks	—	3900	621	5295	—	—
(iv) others	150103	167463	156130	438342	116025	143847
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>4335</b> (1.0)	<b>4814</b> (1.0)	<b>13643</b> (3.0)	<b>31130</b> (2.7)	<b>3136</b> (0.9)	<b>3602</b> (0.9)
8.1. Premises	2573	2503	4584	4620	934	894
8.2. Fixed assets under construction	—	—	—	174	—	—
8.3. Other Fixed assets	1762	2311	9059	26336	2202	2708
<b>9. Other Assets</b>	<b>9514</b> (2.1)	<b>10268</b> (2.2)	<b>33872</b> (7.3)	<b>51658</b> (4.6)	<b>12200</b> (3.5)	<b>21764</b> (5.3)
9.1 Inter - office adjustments (net)	—	—	—	—	—	6244
9.2 Interest accrued	4441	4172	4360	9135	2075	2262
9.3 Tax paid	1783	2138	6295	8755	7813	10490
9.4 Stationery and Stamps	117	108	28	86	44	35
9.5 Others	3173	3850	23189	33682	2268	2733
<b>Total Assets</b>	<b>443514</b> (100.0)	<b>477382</b> (100.0)	<b>461168</b> (100.0)	<b>1133019</b> (100.0)	<b>349539</b> (100.0)	<b>412703</b> (100.0)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2005	2006	2005	2006	2005	2006
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>6550</b>	<b>7613</b>	<b>3206</b>	<b>3206</b>	<b>6560</b>	<b>8560</b>
	(1.4)	(2.0)	(1.2)	(1.1)	(0.4)	(0.4)
<b>2. Reserves and Surplus</b>	<b>13393</b>	<b>8806</b>	<b>8207</b>	<b>10233</b>	<b>65776</b>	<b>116438</b>
	(2.9)	(2.4)	(3.1)	(3.6)	(3.9)	(5.6)
2.1. Statutory Reserves	8090	8090	2898	3183	26569	32200
2.2. Capital Reserves	5367	5316	633	1965	8134	8603
2.3. Share Premium	14739	18729	3833	3832	10906	42495
2.4. Investments Fluctuations Reserves	1305	—	856	—	15667	15667
2.5. Revenue and other Reserves	—	—	1121	1252	4270	16127
2.6. Balance of Profit	-16108	-23329	-1134	1	230	1346
<b>3. Deposits</b>	<b>389476</b>	<b>312400</b>	<b>233884</b>	<b>253268</b>	<b>1519288</b>	<b>1787874</b>
	(83.6)	(83.5)	(88.4)	(88.9)	(90.3)	(86.6)
<b>Type-wise</b>						
3A.1. Demand deposits	34375	40538	27140	27899	86108	93825
(i) From banks	200	185	16	11	2218	822
(ii) From others	34175	40353	27124	27888	83890	93003
3A.2. Savings bank deposits	54062	59608	35706	45342	286471	353415
3A.3. Term deposits	301039	212254	171038	180027	1146709	1340634
(i) From banks	74289	36040	780	11466	29891	58882
(ii) From others	226750	176214	170258	168561	1116818	1281752
<b>Location-wise</b>						
3B.1. Deposits of branches in India	389476	312400	233884	253267	1519288	1787874
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>15977</b>	<b>12980</b>	<b>583</b>	<b>19</b>	<b>18590</b>	<b>61050</b>
	(3.4)	(3.5)	(0.2)	(0.0)	(1.1)	(3.0)
4.1. Borrowings in India	9853	8564	498	19	5466	50978
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	3000	—	—	4374	200
(iii) From other institutions and agencies	9853	5564	498	19	1092	50778
4.2. Borrowings outside India	6124	4416	85	—	13124	10072
Secured borrowings included in 4.	—	—	—	—	—	—
<b>5. Other Liabilities</b>	<b>40550</b>	<b>32374</b>	<b>18568</b>	<b>18148</b>	<b>71883</b>	<b>90369</b>
	(8.7)	(8.7)	(7.0)	(6.4)	(4.3)	(4.4)
5.1. Bills Payable	6466	6046	2944	2894	4250	6437
5.2. Inter-office adjustments	—	—	—	—	12587	12259
5.3. Interest accrued	3462	3339	1640	2422	2089	5221
5.4. Others (including provisions)	30622	22989	13984	12832	52957	66452
<b>Total Liabilities</b>	<b>465946</b>	<b>374173</b>	<b>264448</b>	<b>284874</b>	<b>1682097</b>	<b>2064291</b>
	(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.)

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2005 (13)	2006 (14)	2005 (15)	2006 (16)	2005 (17)	2006 (18)
<b>1. Cash in hand</b>	<b>3121</b> (0.7)	<b>1980</b> (0.5)	<b>4914</b> (1.9)	<b>4894</b> (1.7)	<b>15500</b> (0.9)	<b>15777</b> (0.8)
<b>2. Balances with RBI</b>	<b>18990</b> (4.1)	<b>17268</b> (4.6)	<b>15490</b> (5.9)	<b>12708</b> (4.5)	<b>53427</b> (3.2)	<b>105681</b> (5.1)
<b>3. Balances with banks in India</b>	<b>10651</b> (2.3)	<b>5635</b> (1.5)	<b>12973</b> (4.9)	<b>13107</b> (4.6)	<b>66974</b> (4.0)	<b>62655</b> (3.0)
<b>4. Money at call and short notice</b>	— —	— —	— —	— —	<b>14800</b> (0.9)	<b>2500</b> (0.1)
<b>5. Balances with banks outside India</b>	<b>3081</b> (0.7)	<b>5190</b> (1.4)	<b>636</b> (0.2)	<b>169</b> (0.1)	<b>4887</b> (0.3)	<b>635</b> (0.0)
<b>6. Investments</b>	<b>183383</b> (39.4)	<b>129192</b> (34.5)	<b>70799</b> (26.8)	<b>70960</b> (24.9)	<b>579916</b> (34.5)	<b>627237</b> (30.4)
6.1. Investments in India	183383	129192	70799	70960	579916	627237
(i) Government securities	161003	100032	63805	66566	506993	567871
(ii) Other approved securities	2999	2701	258	256	1466	918
(iii) Shares	247	247	1148	493	5972	8492
(iv) Debentures and Bonds	12776	18962	5588	3645	52837	37623
(v) Subsidiaries and/or joint ventures	—	—	—	—	50	50
(vi) Others	6358	7250	—	—	12598	12283
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>215606</b> (46.3)	<b>186732</b> (49.9)	<b>141015</b> (53.3)	<b>159435</b> (56.0)	<b>882259</b> (52.5)	<b>1173647</b> (56.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	12000	18274	8013	10683	121071	129374
7A.2. Cash credits, overdrafts & loans	43200	39790	73285	69546	380096	529187
7A.3. Term loans	160406	128668	59717	79206	381092	515086
<b>Security-wise</b>						
7B.1. Secured by tangible assets	169390	134330	115756	139060	693738	961760
7B.2. Covered by Bank/Govt. Guarantees	6063	—	9064	8045	102137	55853
7B.3. Unsecured	40153	52402	16194	12329	86384	156034
<b>Sector-wise</b>						
7C.I. Advances in India	215606	186732	141014	159435	882259	1173646
(i) Priority sectors	70649	55433	42208	56714	283621	402585
(ii) Public sectors	281	4472	10119	15055	42763	71989
(iii) Banks	850	—	2479	565	14782	10038
(iv) others	143826	126827	86208	87101	541093	689034
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>11641</b> (2.5)	<b>10716</b> (2.9)	<b>3577</b> (1.4)	<b>5340</b> (1.9)	<b>18543</b> (1.1)	<b>17387</b> (0.8)
8.1. Premises	6774	6527	1618	2914	11980	11817
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	4867	4189	1959	2426	6563	5570
<b>9. Other Assets</b>	<b>19474</b> (4.2)	<b>17461</b> (4.7)	<b>15043</b> (5.7)	<b>18262</b> (6.4)	<b>45787</b> (2.7)	<b>58770</b> (2.8)
9.1 Inter - office adjustments (net)	302	42	2801	2685	—	—
9.2 Interest accrued	2201	2040	2992	3565	17007	19494
9.3 Tax paid	8903	9346	2460	2531	23990	32635
9.4 Stationery and Stamps	36	32	11	12	198	228
9.5 Others	8032	6001	6779	9469	4592	6413
<b>Total Assets</b>	<b>465947</b> (100.0)	<b>374174</b> (100.0)	<b>264447</b> (100.0)	<b>284875</b> (100.0)	<b>1682093</b> (100.0)	<b>2064289</b> (100.0)