

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					
	Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2005	2006	2005	2006	2005	2006
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	182		30988	31314	108678	123983
	(0.8)		(0.6)	(0.4)	(0.6)	(0.5)
2. Reserves and Surplus	931		421040	498646	1181319	2131616
	(4.0)		(8.2)	(6.8)	(7.0)	(8.5)
2.1. Statutory Reserves	369		61876	83646	146273	209873
2.2. Capital Reserves	14		62	174	48500	55300
2.3. Share Premium	10		227468	237671	398923	1181756
2.4. Investments Fluctuations Reserves	103		48419	—	51600	—
2.5. Revenue and other Reserves	435		22981	31653	517201	655343
2.6. Balance of Profit	—		60234	145502	18822	29344
3. Deposits	21744		3635425	5579682	9981878	16508316
	(93.1)		(70.7)	(75.9)	(59.5)	(65.7)
Type-wise						
3A.1. Demand deposits	1449		1063046	1475246	1283690	1657348
(i) From banks	124		56698	59578	19765	42240
(ii) From others	1325		1006348	1415668	1263925	1615108
3A.2. Savings bank deposits	4372		1141838	1618579	1139182	2093698
3A.3. Term deposits	15923		1430541	2485857	7559006	12757270
(i) From banks	29		39345	86047	644680	1070804
(ii) From others	15894		1391196	2399810	6914326	11686466
Location-wise						
3B.1. Deposits of branches in India	21743		3635425	5579682	9637914	15651284
3B.2. Deposits of branches outside India	—		—	—	343964	857033
4. Borrowings	7		479001	285848	3354450	3852191
	(0.0)		(9.3)	(3.9)	(20.0)	(15.3)
4.1. Borrowings in India	7		380100	141078	1987401	1696092
(i) From Reserve Bank of India	—		—	—	—	—
(ii) From other banks	—		329100	124397	207793	393702
(iii) From other institutions and agencies	7		51000	16681	1779608	1302390
4.2. Borrowings outside India	—		98901	144770	1367049	2156099
Secured borrowings included in 4.	—		51000	16681	—	—
5. Other Liabilities	485		576446	955149	2139616	2522789
	(2.1)		(11.2)	(13.0)	(12.8)	(10.0)
5.1. Bills Payable	185		155473	207958	279448	332720
5.2. Inter-office adjustments	111		—	—	56142	34965
5.3. Interest accrued	66		58430	82641	131165	138465
5.4. Others (including provisions)	123		362543	664550	1672861	2016639
Total Liabilities	23349		5142900	7350639	16765941	25138895
	(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					
	Ganesh Bank of Kurundwad #		HDFC Bank		ICICI Bank	
	2005 (19)	2006 (20)	2005 (21)	2006 (22)	2005 (23)	2006 (24)
1. Cash in hand	621		35357	50771	55448	120882
	(2.7)		(0.7)	(0.7)	(0.3)	(0.5)
2. Balances with RBI	1192		229656	279890	579042	772555
	(5.1)		(4.5)	(3.8)	(3.5)	(3.1)
3. Balances with banks in India	250		130211	177565	122902	105885
	(1.1)		(2.5)	(2.4)	(0.7)	(0.4)
4. Money at call and short notice	1599		50731	140381	295766	145362
	(6.8)		(1.0)	(1.9)	(1.8)	(0.6)
5. Balances with banks outside India	—		1445	43293	239839	559338
	—		(0.0)	(0.6)	(1.4)	(2.2)
6. Investments	8239		1934981	2839396	5048735	7154740
	(35.3)		(37.6)	(38.6)	(30.1)	(28.5)
6.1. Investments in India	8239		1934981	2839396	4897583	6703644
(i) Government securities	7940		1122707	1963284	3445168	5107444
(ii) Other approved securities	274		673	573	3012	6
(iii) Shares	—		8955	7694	191478	205785
(iv) Debentures and Bonds	25		679879	812182	285403	180403
(v) Subsidiaries and/or joint ventures	—		243	2156	128481	166917
(vi) Others	—		122524	53507	844041	1043089
6.2. Investments outside India	—		—	—	151152	451096
(i) Government securities	—		—	—	3779	13424
(ii) Subsidiaries and/or joint ventures	—		—	—	78188	119153
(iii) Others	—		—	—	69185	318519
7. Advances	9452		2556630	3506126	9140515	14616311
	(40.5)		(49.7)	(47.7)	(54.5)	(58.1)
Type-wise						
7A.1. Bills purchased and discounted	67		465567	137677	681182	943982
7A.2. Cash credits, overdrafts & loans	1825		553628	788199	1233444	2493283
7A.3. Term loans	7560		1537435	2580250	7225889	11179046
Security-wise						
7B.1. Secured by tangible assets	9385		1944737	2372996	7785177	11997324
7B.2. Covered by Bank/Govt. Guarantees	15		13737	51858	101046	135087
7B.3. Unsecured	52		598156	1081272	1254292	2483900
Sector-wise						
7C.I. Advances in India	9452		2556630	3506126	8518676	13363918
(i) Priority sectors	5913		561662	1086453	2008929	4267562
(ii) Public sectors	—		43716	38499	111543	115720
(iii) Banks	—		1087	1187	45172	489
(iv) others	3539		1950165	2379987	6353032	8980147
7C.II. Advances outside India	—		—	—	621840	1252394
8. Fixed Assets	1070		70832	85508	403805	398071
	(4.6)		(1.4)	(1.2)	(2.4)	(1.6)
8.1. Premises	900		25062	26326	173137	181704
8.2. Fixed assets under construction	—		—	—	—	—
8.3. Other Fixed assets	170		45770	59182	230668	216367
9. Other Assets	924		133057	227709	879889	1265752
	(4.0)		(2.6)	(3.1)	(5.2)	(5.0)
9.1 Inter - office adjustments (net)	—		—	—	—	—
9.2 Interest accrued	173		51380	92183	131244	215431
9.3 Tax paid	24		16720	34950	266440	282205
9.4 Stationery and Stamps	11		493	1796	36	17
9.5 Others	716		64464	98780	482169	768099
Total Assets	23347		5142900	7350639	16765941	25138896
	(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					
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2005 (25)	2006 (26)	2005 (27)	2006 (28)	2005 (29)	2006 (30)
1. Capital	29051 (1.9)	29051 (1.6)	2271 (0.1)	9072 (0.5)	4849 (0.2)	4849 (0.2)
2. Reserves and Surplus	53875 (3.4)	57555 (3.3)	81908 (5.3)	92895 (5.5)	161690 (6.6)	175098 (6.6)
2.1. Statutory Reserves	5379	6299	19851	20077	42378	46841
2.2. Capital Reserves	2639	2781	15632	17640	3257	3503
2.3. Share Premium	29650	29650	32979	43619	8678	8678
2.4. Investments Fluctuations Reserves	7890	—	5510	—	25206	—
2.5. Revenue and other Reserves	236	236	11396	11430	71377	116076
2.6. Balance of Profit	8081	18589	-3460	129	10794	—
3. Deposits	1311428 (83.9)	1500630 (85.2)	1256930 (81.7)	1333525 (79.5)	2164497 (88.6)	2348464 (88.8)
Type-wise						
3A.1. Demand deposits	89344	120138	133818	150905	274008	301139
(i) From banks	3868	6825	2410	5132	5073	5013
(ii) From others	85476	113313	131408	145773	268935	296126
3A.2. Savings bank deposits	50862	72924	170773	209345	418565	501351
3A.3. Term deposits	1171222	1307568	952339	973275	1471924	1545974
(i) From banks	292326	350608	105851	88649	322836	262975
(ii) From others	878896	956960	846488	884626	1149088	1282999
Location-wise						
3B.1. Deposits of branches in India	1311428	1500630	1256930	1333526	2164497	2348464
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	61062 (3.9)	53495 (3.0)	83078 (5.4)	110745 (6.6)	31948 (1.3)	26393 (1.0)
4.1. Borrowings in India	36604	22208	37146	37170	14398	2301
(i) From Reserve Bank of India	—	—	4500	4400	—	—
(ii) From other banks	26271	7208	20986	30655	12000	—
(iii) From other institutions and agencies	10333	15000	11660	2115	2398	2301
4.2. Borrowings outside India	24458	31287	45932	73575	17550	24092
Secured borrowings included in 4.	21083	5500	—	—	—	—
5. Other Liabilities	106787 (6.8)	121521 (6.9)	114869 (7.5)	130429 (7.8)	79297 (3.2)	90093 (3.4)
5.1. Bills Payable	10451	15791	29370	31389	29156	15596
5.2. Inter-office adjustments	—	—	7337	1575	10037	21184
5.3. Interest accrued	8116	8021	2524	2317	6928	12790
5.4. Others (including provisions)	88220	97709	75638	95148	33176	40523
Total Liabilities	1562203 (100.0)	1762252 (100.0)	1539056 (100.0)	1676666 (100.0)	2442281 (100.0)	2644897 (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					
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2005 (25)	2006 (26)	2005 (27)	2006 (28)	2005 (29)	2006 (30)
1. Cash in hand	4447 (0.3)	8314 (0.5)	8526 (0.6)	11240 (0.7)	11633 (0.5)	12743 (0.5)
2. Balances with RBI	59162 (3.8)	52095 (3.0)	58141 (3.8)	72925 (4.3)	155956 (6.4)	81045 (3.1)
3. Balances with banks in India	50274 (3.2)	77073 (4.4)	38554 (2.5)	28040 (1.7)	64238 (2.6)	109055 (4.1)
4. Money at call and short notice	—	—	—	—	86000 (3.5)	25000 (0.9)
5. Balances with banks outside India	1578 (0.1)	10569 (0.6)	6229 (0.4)	128 (0.0)	—	898 (0.0)
6. Investments	406917 (26.0)	540990 (30.7)	419590 (27.3)	437234 (26.1)	903190 (37.0)	900234 (34.0)
6.1. Investments in India	406917	540990	419590	437234	903190	900234
(i) Government securities	340489	458314	337193	375291	578475	635025
(ii) Other approved securities	2389	255	1950	17	5125	4302
(iii) Shares	2332	1323	5481	1453	7071	5486
(iv) Debentures and Bonds	11183	14569	63064	41927	267714	176220
(v) Subsidiaries and/or joint ventures	50	50	210	210	6857	6857
(vi) Others	50474	66479	11692	18336	37948	72344
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	899975 (57.6)	931047 (52.8)	908058 (59.0)	1023152 (61.0)	1151714 (47.2)	1448311 (54.8)
Type-wise						
7A.1. Bills purchased and discounted	109176	42076	67604	69651	33996	52040
7A.2. Cash credits, overdrafts & loans	213588	194751	354141	439789	430406	502424
7A.3. Term loans	577211	694220	486313	513712	687312	893847
Security-wise						
7B.1. Secured by tangible assets	728632	774284	803364	870873	723295	920771
7B.2. Covered by Bank/Govt. Guarantees	92583	37664	25586	23196	295263	351476
7B.3. Unsecured	78760	119098	79109	129083	133157	176064
Sector-wise						
7C.I. Advances in India	899976	931047	908059	1023153	1151714	1448310
(i) Priority sectors	211511	249335	283078	310080	251011	282786
(ii) Public sectors	33203	26497	16681	16044	334828	403008
(iii) Banks	35269	3539	8603	2417	60031	75329
(iv) others	619993	651676	599697	694612	505844	687187
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	32450 (2.1)	33958 (1.9)	31400 (2.0)	40541 (2.4)	20241 (0.8)	19472 (0.7)
8.1. Premises	12227	12410	21939	20272	11472	10935
8.2. Fixed assets under construction	118	310	748	11220	583	629
8.3. Other Fixed assets	20105	21238	8713	9049	8186	7908
9. Other Assets	107400 (6.9)	108206 (6.1)	68558 (4.5)	63406 (3.8)	49313 (2.0)	48141 (1.8)
9.1 Inter - office adjustments (net)	44	231	—	—	—	—
9.2 Interest accrued	8834	16202	10688	12410	18656	12831
9.3 Tax paid	18645	22381	10177	8876	6957	7846
9.4 Stationery and Stamps	19	22	174	217	293	276
9.5 Others	79858	69370	47519	41903	23407	27188
Total Assets	1562203 (100.0)	1762252 (100.0)	1539056 (100.0)	1676666 (100.0)	2442285 (100.0)	2644899 (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					
	Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2005	2006	2005	2006	2005	2006
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	12125	12127	1798	1798	12332	30929
	(1.0)	(0.8)	(0.2)	(0.2)	(1.9)	(3.0)
2. Reserves and Surplus	85680	98986	74290	85364	63362	55529
	(6.8)	(6.6)	(9.4)	(9.5)	(9.7)	(5.5)
2.1. Statutory Reserves	45700	56300	25893	29993	9901	12876
2.2. Capital Reserves	—	125	667	667	311	1276
2.3. Share Premium	15954	15955	2990	2989	15626	7612
2.4. Investments Fluctuations Reserves	12000	—	7085	7085	3830	—
2.5. Revenue and other Reserves	12025	26600	37636	44536	14252	5129
2.6. Balance of Profit	1	6	19	94	19442	28636
3. Deposits	1083705	1324317	667219	757684	429953	656592
	(86.5)	(88.6)	(84.6)	(84.1)	(66.0)	(64.5)
Type-wise						
3A.1. Demand deposits	73545	89647	78523	95103	38856	75863
(i) From banks	270	355	1470	1149	459	2679
(ii) From others	73275	89292	77053	93954	38397	73184
3A.2. Savings bank deposits	160561	186844	84525	108785	14691	48934
3A.3. Term deposits	849599	1047826	504171	553796	376406	531795
(i) From banks	38887	24472	53101	50821	18667	186507
(ii) From others	810712	1023354	451070	502975	357739	345288
Location-wise						
3B.1. Deposits of branches in India	1083706	1324316	667219	757684	429954	656592
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	24366	18269	9232	19562	90181	160924
	(1.9)	(1.2)	(1.2)	(2.2)	(13.8)	(15.8)
4.1. Borrowings in India	3587	1684	8533	6178	79270	149694
(i) From Reserve Bank of India	—	—	—	—	—	258
(ii) From other banks	—	—	—	472	77270	110495
(iii) From other institutions and agencies	3587	1684	8533	5706	2000	38941
4.2. Borrowings outside India	20779	16585	699	13384	10911	11230
Secured borrowings included in 4.	—	—	—	2499	—	—
5. Other Liabilities	46796	41629	35947	36380	55459	113539
	(3.7)	(2.8)	(4.6)	(4.0)	(8.5)	(11.2)
5.1. Bills Payable	342	541	15054	14750	13625	19338
5.2. Inter-office adjustments	24164	13691	—	2613	—	—
5.3. Interest accrued	967	1197	3530	3967	3023	6548
5.4. Others (including provisions)	21323	26200	17363	15050	38811	87653
Total Liabilities	1252672	1495328	788486	900788	651287	1017513
	(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					
	Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2005 (31)	2006 (32)	2005 (33)	2006 (34)	2005 (35)	2006 (36)
1. Cash in hand	7100 (0.6)	7977 (0.5)	6478 (0.8)	8474 (0.9)	2195 (0.3)	4559 (0.4)
2. Balances with RBI	61668 (4.9)	45562 (3.0)	31671 (4.0)	38588 (4.3)	21678 (3.3)	37321 (3.7)
3. Balances with banks in India	66653 (5.3)	39161 (2.6)	25025 (3.2)	27358 (3.0)	16929 (2.6)	10025 (1.0)
4. Money at call and short notice	—	27488 (1.8)	2000 (0.3)	2500 (0.3)	998 (0.2)	5000 (0.5)
5. Balances with banks outside India	1827 (0.1)	1274 (0.1)	343 (0.0)	1314 (0.1)	239 (0.0)	2346 (0.2)
6. Investments	455571 (36.4)	554858 (37.1)	221903 (28.1)	229813 (25.5)	182699 (28.1)	285553 (28.1)
6.1. Investments in India	455571	554858	221903	229813	182699	285553
(i) Government securities	336810	405615	184186	186123	132955	237165
(ii) Other approved securities	3590	3536	3233	3133	1	1
(iii) Shares	2692	6062	4394	3282	254	155
(iv) Debentures and Bonds	111048	137285	26614	24787	13089	18364
(v) Subsidiaries and/or joint ventures	—	—	—	—	26441	17699
(vi) Others	1431	2360	3476	12488	9959	12169
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	628744 (50.2)	779157 (52.1)	461981 (58.6)	555544 (61.7)	401715 (61.7)	634854 (62.4)
Type-wise						
7A.1. Bills purchased and discounted	36764	44719	26944	32255	18384	9771
7A.2. Cash credits, overdrafts & loans	343713	411649	175557	281902	18581	39048
7A.3. Term loans	248267	322789	259480	241387	364750	586035
Security-wise						
7B.1. Secured by tangible assets	440978	568604	350568	451934	292936	461967
7B.2. Covered by Bank/Govt. Guarantees	91491	119368	35009	35689	—	—
7B.3. Unsecured	96275	91185	76404	67922	108778	172887
Sector-wise						
7C.I. Advances in India	628744	779157	461980	555545	401714	634854
(i) Priority sectors	209419	277220	180317	237712	152376	227265
(ii) Public sectors	65458	49275	53190	32139	—	—
(iii) Banks	10246	596	8	28	83	12
(iv) others	343621	452066	228465	285666	249255	407577
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	9655 (0.8)	10431 (0.7)	10215 (1.3)	9844 (1.1)	9709 (1.5)	10523 (1.0)
8.1. Premises	5152	6139	5218	5202	5219	4945
8.2. Fixed assets under construction	—	—	35	24	—	—
8.3. Other Fixed assets	4503	4292	4962	4618	4490	5578
9. Other Assets	21452 (1.7)	29420 (2.0)	28869 (3.7)	27354 (3.0)	15126 (2.3)	27332 (2.7)
9.1 Inter - office adjustments (net)	—	—	4113	—	—	—
9.2 Interest accrued	11005	11994	6570	7415	4424	8393
9.3 Tax paid	5615	10075	8808	9424	242	662
9.4 Stationery and Stamps	183	174	221	245	17	30
9.5 Others	4649	7177	9157	10270	10443	18247
Total Assets	1252670 (100.0)	1495328 (100.0)	788485 (100.0)	900789 (100.0)	651288 (100.0)	1017513 (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					
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	2005 (37)	2006 (38)	2005 (39)	2006 (40)	2005 (41)	2006 (42)
1. Capital	1151 (0.3)	1953 (0.4)	9445 (3.8)	9445 (3.6)	1500 (1.4)	3000 (2.3)
2. Reserves and Surplus	21848 (5.4)	27151 (5.5)	8746 (3.5)	8839 (3.4)	6095 (5.8)	8274 (6.3)
2.1. Statutory Reserves	12120	15542	2978	3071	1729	2034
2.2. Capital Reserves	1683	1783	985	985	204	201
2.3. Share Premium	1442	5055	2393	2393	1150	2600
2.4. Investments Fluctuations Reserves	3599	4074	1500	—	1128	1504
2.5. Revenue and other Reserves	2982	660	890	2390	1884	1935
2.6. Balance of Profit	22	37	—	—	—	—
3. Deposits	349593 (86.2)	433637 (88.1)	217612 (86.9)	227887 (87.7)	93327 (88.9)	112504 (85.1)
Type-wise						
3A.1. Demand deposits	42700	45308	15280	18200	7935	11825
(i) From banks	332	182	267	136	253	167
(ii) From others	42368	45126	15013	18064	7682	11658
3A.2. Savings bank deposits	46856	54786	19417	23367	38126	48963
3A.3. Term deposits	260037	333543	182915	186320	47266	51716
(i) From banks	15946	39148	15936	25412	1718	4715
(ii) From others	244091	294395	166979	160908	45548	47001
Location-wise						
3B.1. Deposits of branches in India	349593	433638	217613	227888	93327	112503
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	6894 (1.7)	530 (0.1)	68 (0.0)	46 (0.0)	28 (0.0)	810 (0.6)
4.1. Borrowings in India	2841	530	68	46	28	810
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	20	—
(iii) From other institutions and agencies	2841	530	68	46	8	810
4.2. Borrowings outside India	4053	—	—	—	—	—
Secured borrowings included in 4.	—	—	—	—	28	810
5. Other Liabilities	25853 (6.4)	28665 (5.8)	14645 (5.8)	13716 (5.3)	4063 (3.9)	7555 (5.7)
5.1. Bills Payable	5671	7641	1945	2541	1555	4639
5.2. Inter-office adjustments	1833	966	1769	159	—	—
5.3. Interest accrued	1576	2134	1033	1049	350	301
5.4. Others (including provisions)	16773	17924	9898	9967	2158	2615
Total Liabilities	405339 (100.0)	491936 (100.0)	250516 (100.0)	259933 (100.0)	105013 (100.0)	132143 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.