

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. Cash in hand	4205	4469	1026	1224	870	1149
	(1.0)	(0.9)	(0.4)	(0.5)	(0.8)	(0.9)
2. Balances with RBI	21672	15542	9451	7510	4258	5176
	(5.3)	(3.2)	(3.8)	(2.9)	(4.1)	(3.9)
3. Balances with banks in India	7969	25077	1005	1367	15373	24066
	(2.0)	(5.1)	(0.4)	(0.5)	(14.6)	(18.2)
4. Money at call and short notice	—	—	—	9998	2075	1250
	—	—	—	(3.8)	(2.0)	(0.9)
5. Balances with banks outside India	1577	1252	1017	2256	—	—
	(0.4)	(0.3)	(0.4)	(0.9)	—	—
6. Investments	118086	127987	84703	78949	42108	37172
	(29.1)	(26.0)	(33.8)	(30.4)	(40.1)	(28.1)
6.1. Investments in India	118086	127987	84703	78949	42108	37172
(i) Government securities	107042	116769	73046	66288	21927	26119
(ii) Other approved securities	1689	1689	1698	894	323	228
(iii) Shares	392	359	74	77	9	—
(iv) Debentures and Bonds	4509	3940	6135	5695	12549	10675
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	4454	5230	3750	5995	7300	150
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	231771	295281	138682	142086	36321	60347
	(57.2)	(60.0)	(55.4)	(54.7)	(34.6)	(45.7)
Type-wise						
7A.1. Bills purchased and discounted	20959	19416	14819	12685	235	545
7A.2. Cash credits, overdrafts & loans	122037	136324	80432	76932	20296	32656
7A.3. Term loans	88775	139541	43431	52469	15790	27146
Security-wise						
7B.1. Secured by tangible assets	206561	265113	116839	125200	34003	56062
7B.2. Covered by Bank/Govt. Guarantees	6100	3746	4461	999	—	—
7B.3. Unsecured	19111	26423	17382	15887	2318	4285
Sector-wise						
7C.I. Advances in India	231771	295283	138683	142086	36321	60347
(i) Priority sectors	95043	107860	38109	47347	20262	30348
(ii) Public sectors	14955	9695	3033	—	—	—
(iii) Banks	978	494	—	—	—	—
(iv) others	120795	177234	97541	94739	16059	29999
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	3411	3247	2906	2463	565	760
	(0.8)	(0.7)	(1.2)	(0.9)	(0.5)	(0.6)
8.1. Premises	1670	1692	414	407	255	276
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1741	1555	2492	2056	310	484
9. Other Assets	16647	19083	11724	14079	3445	2221
	(4.1)	(3.9)	(4.7)	(5.4)	(3.3)	(1.7)
9.1 Inter - office adjustments (net)	—	—	—	—	694	124
9.2 Interest accrued	2666	2429	2063	2151	1865	1415
9.3 Tax paid	8746	9661	2760	3325	199	431
9.4 Stationery and Stamps	68	71	26	25	—	—
9.5 Others	5167	6922	6875	8578	687	251
Total Assets	405338	491938	250514	259932	105015	132141
	(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.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		Sangli Bank		SBI Comm.& Int. Bank	
	2005 (43)	2006 (44)	2005 (45)	2006 (46)	2005 (47)	2006 (48)
1. Capital	1938 (2.2)	2848 (2.9)	2230 (1.1)	2356 (1.1)	10000 (21.0)	10000 (18.9)
2. Reserves and Surplus	2583 (3.0)	2570 (2.6)	6296 (3.0)	5880 (2.7)	-1162 —	-587 —
2.1. Statutory Reserves	1750	1765	2065	2065	1251	1395
2.2. Capital Reserves	21	35	181	181	—	—
2.3. Share Premium	65	—	—	—	—	—
2.4. Investments Fluctuations Reserves	387	—	310	—	111	59
2.5. Revenue and other Reserves	817	762	3740	3634	—	—
2.6. Balance of Profit	-457	8	—	—	-2524	-2041
3. Deposits	78375 (90.1)	87418 (89.3)	198490 (93.9)	200423 (93.2)	33148 (69.5)	37817 (71.5)
Type-wise						
3A.1. Demand deposits	9816	14830	18069	22906	1138	3098
(i) From banks	240	392	413	469	—	—
(ii) From others	9576	14438	17656	22437	1138	3098
3A.2. Savings bank deposits	12496	18648	49127	58756	2470	2506
3A.3. Term deposits	56063	53940	131294	118761	29540	32213
(i) From banks	4167	4282	39939	29480	500	—
(ii) From others	51896	49658	91355	89281	29040	32213
Location-wise						
3B.1. Deposits of branches in India	78375	87418	198490	200423	33148	37817
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	83 (0.1)	66 (0.1)	22 (0.0)	12 (0.0)	4400 (9.2)	3800 (7.2)
4.1. Borrowings in India	83	66	22	12	4400	3800
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	4400	3800
(iii) From other institutions and agencies	83	66	22	12	—	—
4.2. Borrowings outside India	—	—	—	—	—	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	4002 (4.6)	4939 (5.0)	4291 (2.0)	6412 (3.0)	1309 (2.7)	1882 (3.6)
5.1. Bills Payable	1635	2094	1199	1487	337	615
5.2. Inter-office adjustments	—	—	—	—	—	—
5.3. Interest accrued	320	346	1093	1273	339	435
5.4. Others (including provisions)	2047	2499	1999	3652	633	832
Total Liabilities	86981 (100.0)	97841 (100.0)	211329 (100.0)	215083 (100.0)	47695 (100.0)	52912 (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					
	Ratnakar Bank		Sangli Bank		SBI Comm. & Int. Bank	
	2005 (43)	2006 (44)	2005 (45)	2006 (46)	2005 (47)	2006 (48)
1. Cash in hand	1292 (1.5)	1489 (1.5)	2777 (1.3)	2889 (1.3)	80 (0.2)	70 (0.1)
2. Balances with RBI	8119 (9.3)	9974 (10.2)	10659 (5.0)	6585 (3.1)	1694 (3.6)	1985 (3.8)
3. Balances with banks in India	4392 (5.0)	5784 (5.9)	11873 (5.6)	13286 (6.2)	3771 (7.9)	3974 (7.5)
4. Money at call and short notice	1000 (1.1)	—	—	—	497 (1.0)	1802 (3.4)
5. Balances with banks outside India	—	—	440 (0.2)	318 (0.1)	2582 (5.4)	2216 (4.2)
6. Investments	26464 (30.4)	27664 (28.3)	92028 (43.5)	82528 (38.4)	10135 (21.2)	11055 (20.9)
6.1. Investments in India	26464	27664	92028	82528	10135	11055
(i) Government securities	20385	20988	83780	74101	9451	10375
(ii) Other approved securities	115	15	1088	1088	505	505
(iii) Shares	283	276	226	145	23	19
(iv) Debentures and Bonds	3350	3078	736	311	156	156
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	2331	3307	6198	6883	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	42376 (48.7)	49083 (50.2)	81192 (38.4)	88829 (41.3)	23075 (48.4)	25375 (48.0)
Type-wise						
7A.1. Bills purchased and discounted	2633	1971	13479	36768	7485	3171
7A.2. Cash credits, overdrafts & loans	20924	23968	48399	41400	10869	8189
7A.3. Term loans	18819	23144	19314	10661	4721	14015
Security-wise						
7B.1. Secured by tangible assets	34139	41204	65269	49434	11521	20232
7B.2. Covered by Bank/Govt. Guarantees	778	—	11379	27503	7441	3220
7B.3. Unsecured	7459	7880	4543	11891	4113	1923
Sector-wise						
7C.I. Advances in India	42376	49084	81192	88828	23075	25376
(i) Priority sectors	13242	15963	11892	7468	907	2359
(ii) Public sectors	—	—	—	—	4178	2153
(iii) Banks	778	—	11095	27500	—	—
(iv) others	28356	33121	58205	53860	17990	20864
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	1316 (1.5)	1548 (1.6)	3144 (1.5)	2930 (1.4)	4825 (10.1)	4751 (9.0)
8.1. Premises	302	390	2772	2653	4762	4692
8.2. Fixed assets under construction	82	215	—	—	—	—
8.3. Other Fixed assets	932	943	372	277	63	59
9. Other Assets	2023 (2.3)	2298 (2.3)	9218 (4.4)	17721 (8.2)	1036 (2.2)	1682 (3.2)
9.1 Inter - office adjustments (net)	19	347	127	248	—	—
9.2 Interest accrued	655	578	1759	1738	356	335
9.3 Tax paid	925	852	1526	2439	401	155
9.4 Stationery and Stamps	27	24	58	59	2	2
9.5 Others	397	497	5748	13237	277	1190
Total Assets	86982 (100.0)	97840 (100.0)	211331 (100.0)	215086 (100.0)	47695 (100.0)	52910 (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					
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2005 (49)	2006 (50)	2005 (51)	2006 (52)	2005 (53)	2006 (54)
1. Capital	4768 (0.5)	7041 (0.7)	28 (0.0)	28 (0.0)	2989 (0.4)	9450 (1.3)
2. Reserves and Surplus	40757 (4.3)	57045 (5.3)	55855 (9.9)	65651 (10.8)	21406 (3.0)	20682 (2.9)
2.1. Statutory Reserves	10027	11300	17220	20270	8713	8713
2.2. Capital Reserves	2815	4077	340	414	19	19
2.3. Share Premium	10062	22789	—	—	5473	4875
2.4. Investments Fluctuations Reserves	8206	8206	—	—	4925	4925
2.5. Revenue and other Reserves	9643	10025	38272	44936	2276	2150
2.6. Balance of Profit	4	648	23	31	—	—
3. Deposits	849232 (89.6)	957865 (88.5)	482688 (85.9)	520287 (85.3)	645287 (91.1)	648019 (90.4)
Type-wise						
3A.1. Demand deposits	47872	56357	67403	74840	89236	122247
(i) From banks	220	369	308	150	2486	3972
(ii) From others	47652	55988	67095	74690	86750	118275
3A.2. Savings bank deposits	162630	196631	59927	73011	118438	137557
3A.3. Term deposits	638730	704877	355358	372436	437613	388215
(i) From banks	54920	31416	20400	10490	63250	52023
(ii) From others	583810	673461	334958	361946	374363	336192
Location-wise						
3B.1. Deposits of branches in India	849231	957866	482688	520287	645288	648019
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	373 (0.0)	72 (0.0)	1134 (0.2)	2314 (0.4)	3790 (0.5)	3042 (0.4)
4.1. Borrowings in India	97	72	1134	2314	3352	3042
(i) From Reserve Bank of India	—	—	—	2000	—	—
(ii) From other banks	2	—	—	—	—	—
(iii) From other institutions and agencies	95	72	1134	314	3352	3042
4.2. Borrowings outside India	276	—	—	—	438	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	52623 (5.6)	60719 (5.6)	21976 (3.9)	21993 (3.6)	34892 (4.9)	35506 (5.0)
5.1. Bills Payable	9093	9135	11448	13245	3359	5817
5.2. Inter-office adjustments	601	—	—	—	2179	2053
5.3. Interest accrued	3158	3525	1579	1743	5514	5949
5.4. Others (including provisions)	39771	48059	8949	7005	23840	21687
Total Liabilities	947753 (100.0)	1082742 (100.0)	561681 (100.0)	610273 (100.0)	708364 (100.0)	716699 (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					
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2005 (49)	2006 (50)	2005 (51)	2006 (52)	2005 (53)	2006 (54)
1. Cash in hand	5987 (0.6)	6763 (0.6)	4317 (0.8)	3811 (0.6)	5840 (0.8)	5901 (0.8)
2. Balances with RBI	37329 (3.9)	47845 (4.4)	26073 (4.6)	24320 (4.0)	31542 (4.5)	23536 (3.3)
3. Balances with banks in India	20366 (2.1)	56853 (5.3)	15512 (2.8)	11413 (1.9)	23230 (3.3)	18089 (2.5)
4. Money at call and short notice	—	10500 (1.0)	4725 (0.8)	2625 (0.4)	—	—
5. Balances with banks outside India	6440 (0.7)	12387 (1.1)	1329 (0.2)	703 (0.1)	477 (0.1)	2293 (0.3)
6. Investments	313342 (33.1)	273938 (25.3)	228556 (40.7)	236194 (38.7)	210235 (29.7)	221393 (30.9)
6.1. Investments in India	313342	273938	228556	236194	210235	221393
(i) Government securities	287864	245605	137566	143011	160980	170094
(ii) Other approved securities	5101	4902	4821	3777	2561	2561
(iii) Shares	739	1004	85	155	1011	1024
(iv) Debentures and Bonds	13233	11460	81855	81820	36873	34444
(v) Subsidiaries and/or joint ventures	—	—	—	—	8	8
(vi) Others	6405	10967	4229	7431	8802	13262
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	536526 (56.6)	637023 (58.8)	262624 (46.8)	312639 (51.2)	397628 (56.1)	400627 (55.9)
Type-wise						
7A.1. Bills purchased and discounted	53318	56069	25171	24280	86667	63809
7A.2. Cash credits, overdrafts & loans	186251	237704	151067	169658	201731	218014
7A.3. Term loans	296957	343250	86386	118701	109230	118804
Security-wise						
7B.1. Secured by tangible assets	449368	530805	232853	278912	292721	307190
7B.2. Covered by Bank/Govt. Guarantees	32566	31730	1080	14743	64581	27232
7B.3. Unsecured	54593	74488	28691	18984	40326	66205
Sector-wise						
7C.I. Advances in India	536526	637023	262624	312639	397628	400626
(i) Priority sectors	170973	226685	124431	143986	127574	155094
(ii) Public sectors	56967	60432	8664	—	—	—
(iii) Banks	—	—	—	—	60453	20000
(iv) others	308586	349906	129529	168653	209601	225532
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	7760 (0.8)	8981 (0.8)	5090 (0.9)	5243 (0.9)	10806 (1.5)	10341 (1.4)
8.1. Premises	6385	7564	2859	2723	7932	7805
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1375	1417	2231	2520	2874	2536
9. Other Assets	20000 (2.1)	28453 (2.6)	13454 (2.4)	13327 (2.2)	28607 (4.0)	34521 (4.8)
9.1 Inter - office adjustments (net)	—	6613	—	—	—	—
9.2 Interest accrued	10061	10664	7482	7841	4691	4240
9.3 Tax paid	—	—	—	—	7046	5708
9.4 Stationery and Stamps	140	115	21	15	270	307
9.5 Others	9799	11061	5951	5471	16600	24266
Total Assets	947750 (100.0)	1082743 (100.0)	561680 (100.0)	610275 (100.0)	708365 (100.0)	716701 (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			
	UTI Bank		Yes Bank	
	2005 (55)	2006 (56)	2005 (57)	2006 (58)
1. Capital	27380 (0.7)	27869 (0.6)	20000 (15.6)	27000 (6.5)
2. Reserves and Surplus	214780 (5.7)	260693 (5.2)	1700 (1.3)	30269 (7.3)
2.1. Statutory Reserves	29865	41992	—	1383
2.2. Capital Reserves	6226	7271	—	—
2.3. Share Premium	126895	135546	1700	25113
2.4. Investments Fluctuations Reserves	29281	—	—	—
2.5. Revenue and other Reserves	2772	2780	—	—
2.6. Balance of Profit	19741	73104	—	3773
3. Deposits	3171199 (84.0)	4011353 (80.7)	66304 (51.9)	291038 (69.9)
Type-wise				
3A.1. Demand deposits	715483	797008	715	30093
(i) From banks	32200	43952	—	—
(ii) From others	683283	753056	715	30093
3A.2. Savings bank deposits	489086	806544	198	1077
3A.3. Term deposits	1966630	2407801	65391	259868
(i) From banks	437874	505358	—	53900
(ii) From others	1528756	1902443	65391	205968
Location-wise				
3B.1. Deposits of branches in India	3171200	4011353	66303	291038
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	178141 (4.7)	268093 (5.4)	36974 (28.9)	46476 (11.2)
4.1. Borrowings in India	130021	209178	31899	33300
(i) From Reserve Bank of India	—	—	—	—
(ii) From other banks	17030	86798	20700	32300
(iii) From other institutions and agencies	112991	122380	11199	1000
4.2. Borrowings outside India	48120	58915	5075	13176
Secured borrowings included in 4.	22787	12994	—	—
5. Other Liabilities	182868 (4.8)	405103 (8.1)	2840 (2.2)	21472 (5.2)
5.1. Bills Payable	48709	113529	175	1229
5.2. Inter-office adjustments	—	—	—	—
5.3. Interest accrued	4780	6452	284	1588
5.4. Others (including provisions)	129379	285122	2381	18655
Total Liabilities	3774368 (100.0)	4973111 (100.0)	127818 (100.0)	416255 (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 (Concl.d.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	UTI Bank		Yes Bank	
	2005 (55)	2006 (56)	2005 (57)	2006 (58)
1. Cash in hand	27290 (0.7)	48983 (1.0)	28 (0.0)	90 (0.0)
2. Balances with RBI	317584 (8.4)	193957 (3.9)	4105 (3.2)	8727 (2.1)
3. Balances with banks in India	50652 (1.3)	43085 (0.9)	6 (0.0)	24 (0.0)
4. Money at call and short notice	46021 (1.2)	69978 (1.4)	1000 (0.8)	11626 (2.8)
5. Balances with banks outside India	8746 (0.2)	8182 (0.2)	163 (0.1)	1090 (0.3)
6. Investments	1504802 (39.9)	2152735 (43.3)	39486 (30.9)	135014 (32.4)
6.1. Investments in India	1504802	2152735	39486	135014
(i) Government securities	751869	1176967	26870	81194
(ii) Other approved securities	—	—	—	—
(iii) Shares	21741	42980	—	163
(iv) Debentures and Bonds	598491	693491	12566	31741
(v) Subsidiaries and/or joint ventures	—	—	—	—
(vi) Others	132701	239297	50	21916
6.2. Investments outside India	—	—	—	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	—	—	—	—
7. Advances	1560292 (41.3)	2231423 (44.9)	76098 (59.5)	240709 (57.8)
Type-wise				
7A.1. Bills purchased and discounted	74265	58381	2784	5335
7A.2. Cash credits, overdrafts & loans	445484	604662	8329	37721
7A.3. Term loans	1040543	1568380	64985	197653
Security-wise				
7B.1. Secured by tangible assets	1347846	1978890	36987	170198
7B.2. Covered by Bank/Govt. Guarantees	10003	26655	126	690
7B.3. Unsecured	202443	225879	38985	69821
Sector-wise				
7C.I. Advances in India	1560293	2231419	76098	240710
(i) Priority sectors	440359	772993	2500	63432
(ii) Public sectors	3834	6360	—	—
(iii) Banks	198	2517	—	—
(iv) others	1115902	1449549	73598	177278
7C.II. Advances outside India	—	3	—	—
8. Fixed Assets	51843 (1.4)	56772 (1.1)	1964 (1.5)	3472 (0.8)
8.1. Premises	2985	2818	—	—
8.2. Fixed assets under construction	1564	1437	330	529
8.3. Other Fixed assets	47294	52517	1634	2943
9. Other Assets	207137 (5.5)	167998 (3.4)	4966 (3.9)	15501 (3.7)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	26725	39709	793	1990
9.3 Tax paid	9678	10947	34	2487
9.4 Stationery and Stamps	70	80	—	—
9.5 Others	170664	117262	4139	11024
Total Assets	3774367 (100.0)	4973113 (100.0)	127816 (100.0)	416253 (100.0)