

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF  
SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007**

(Amount in Rs. crore)

| Items                                   | As on March 31                       |               |                       |                |               |               |                                  |               |                                |                |
|-----------------------------------------|--------------------------------------|---------------|-----------------------|----------------|---------------|---------------|----------------------------------|---------------|--------------------------------|----------------|
|                                         | State Bank of India & its Associates |               | Nationalised Banks \$ |                | Foreign Banks |               | Other Scheduled Commercial Banks |               | All Scheduled Commercial Banks |                |
|                                         | 2006                                 | 2007          | 2006                  | 2007           | 2006          | 2007          | 2006                             | 2007          | 2006                           | 2007           |
|                                         | (1)                                  | (2)           | (3)                   | (4)            | (5)           | (6)           | (7)                              | (8)           | (9)                            | (10)           |
| <b>Number of reporting banks</b>        | <b>8</b>                             | <b>8</b>      | <b>20</b>             | <b>20</b>      | <b>29</b>     | <b>29</b>     | <b>28</b>                        | <b>25</b>     | <b>85</b>                      | <b>82</b>      |
| <b>Liabilities</b>                      |                                      |               |                       |                |               |               |                                  |               |                                |                |
| <b>1. Capital</b>                       | <b>1036</b>                          | <b>1036</b>   | <b>11294</b>          | <b>11381</b>   | <b>8940</b>   | <b>12999</b>  | <b>3937</b>                      | <b>4144</b>   | <b>25207</b>                   | <b>29559</b>   |
| <b>2. Reserves and Surplus</b>          | <b>36623</b>                         | <b>41905</b>  | <b>66090</b>          | <b>81303</b>   | <b>15374</b>  | <b>20076</b>  | <b>39887</b>                     | <b>46329</b>  | <b>157972</b>                  | <b>189612</b>  |
| 2.1. Statutory Reserves                 | 20869                                | 24916         | 16786                 | 20346          | 5006          | 6199          | 6769                             | 8444          | 49430                          | 59905          |
| (i) Opening balance                     | 17395                                | 20870         | 13938                 | 16785          | 3587          | 5006          | 5266                             | 6616          | 40187                          | 49277          |
| (ii) Additions during the Year          | 3474                                 | 4046          | 2848                  | 3561           | 1419          | 1193          | 1503                             | 1828          | 9243                           | 10628          |
| (iii) Deductions during the Year        | —                                    | —             | —                     | —              | —             | —             | —                                | —             | —                              | —              |
| 2.2. Capital Reserves                   | 614                                  | 632           | 5208                  | 8195           | 2611          | 3071          | 1168                             | 1373          | 9599                           | 13270          |
| (i) Opening balance                     | 463                                  | 614           | 4752                  | 5309           | 1832          | 2611          | 1020                             | 1165          | 8066                           | 9698           |
| (ii) Additions during the Year          | 151                                  | 18            | 664                   | 3116           | 779           | 460           | 156                              | 222           | 1749                           | 3816           |
| (iii) Deductions during the Year        | —                                    | —             | 208                   | 230            | —             | —             | 8                                | 14            | 216                            | 244            |
| 2.3. Share Premium                      | 3863                                 | 3863          | 12095                 | 12793          | —             | —             | 18559                            | 20281         | 34517                          | 36938          |
| (i) Opening balance                     | 3863                                 | 3863          | 8007                  | 12095          | —             | —             | 9496                             | 18510         | 21366                          | 34468          |
| (ii) Additions during the Year          | —                                    | —             | 4088                  | 698            | —             | —             | 9421                             | 1820          | 13509                          | 2518           |
| (iii) Deductions during the Year        | —                                    | —             | —                     | —              | —             | —             | 358                              | 49            | 358                            | 48             |
| 2.5. Investment Fluctuations Reserves   | —                                    | —             | 789                   | 166            | 294           | 98            | 418                              | 191           | 1501                           | 455            |
| (i) Opening balance                     | 7284                                 | —             | 10948                 | 789            | 1573          | 287           | 2309                             | 367           | 22113                          | 1443           |
| (ii) Additions during the Year          | —                                    | —             | 68                    | 25             | 39            | 22            | 873                              | 18            | 980                            | 65             |
| (iii) Deductions during the Year        | 7284                                 | —             | 10227                 | 648            | 1318          | 211           | 2764                             | 194           | 21592                          | 1053           |
| 2.6. Revenue and other Reserves         | 11275                                | 12492         | 28376                 | 36386          | 6160          | 8427          | 10072                            | 11326         | 55883                          | 68631          |
| (i) Opening balance                     | 2721                                 | 11272         | 14162                 | 27832          | 3899          | 6290          | 7773                             | 9866          | 28555                          | 55259          |
| (ii) Additions during the Year          | 8583                                 | 1249          | 14286                 | 9348           | 2317          | 2305          | 2690                             | 1591          | 27876                          | 14492          |
| (iii) Deductions during the Year        | 29                                   | 29            | 72                    | 794            | 56            | 168           | 391                              | 131           | 548                            | 1120           |
| 2.5. Balance of Profit                  | 2                                    | 2             | 2836                  | 3417           | 1303          | 2281          | 2901                             | 4714          | 7042                           | 10413          |
| <b>3. Deposits (3.1 + 3.2 + 3.3)</b>    | <b>542410</b>                        | <b>633475</b> | <b>1080072</b>        | <b>1360724</b> | <b>113746</b> | <b>150792</b> | <b>428457</b>                    | <b>551987</b> | <b>2164679</b>                 | <b>2696977</b> |
| 3.1. Demand Deposits [(i)+(ii)]         | 85355                                | 99635         | 111999                | 135766         | 38697         | 43256         | 56896                            | 73340         | 292944                         | 351997         |
| (i) From banks                          | 9151                                 | 13337         | 4560                  | 4855           | 875           | 982           | 1840                             | 2262          | 16425                          | 21436          |
| (ii) From others                        | 76204                                | 86298         | 107439                | 130911         | 37822         | 42274         | 55056                            | 71078         | 276519                         | 330561         |
| 3.2. Savings bank deposits              | 150051                               | 172082        | 300737                | 346389         | 18783         | 21839         | 73304                            | 91342         | 542874                         | 631651         |
| 3.3. Term Deposits [(i)+(ii)]           | 307004                               | 361758        | 667336                | 878569         | 56266         | 85697         | 298257                           | 387305        | 1328861                        | 1713329        |
| (i) From banks                          | 5640                                 | 5457          | 26319                 | 45117          | 2575          | 4744          | 34156                            | 37913         | 68690                          | 93230          |
| (ii) From others                        | 301364                               | 356301        | 641017                | 833452         | 53691         | 80953         | 264101                           | 349392        | 1260171                        | 1620099        |
| 3.A. Deposits of branches in India      | 528592                               | 617891        | 1037460               | 1294022        | 113745        | 150794        | 419527                           | 542966        | 2099324                        | 2605672        |
| 3.B. Deposits of branches outside India | 13818                                | 15584         | 42612                 | 66702          | —             | —             | 8928                             | 9021          | 65357                          | 91307          |
| <b>Total (3.A + 3.B)</b>                | <b>542410</b>                        | <b>633475</b> | <b>1080072</b>        | <b>1360724</b> | <b>113745</b> | <b>150794</b> | <b>428455</b>                    | <b>551987</b> | <b>2164681</b>                 | <b>2696979</b> |

**Note** : \$ Includes IDBI Ltd.

**Source** : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF  
SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 (Contd.)**

(Amount in Rs. crore)

| Items                                                                        | As on March 31                       |               |                       |                |               |               |                                  |               |                                |                |
|------------------------------------------------------------------------------|--------------------------------------|---------------|-----------------------|----------------|---------------|---------------|----------------------------------|---------------|--------------------------------|----------------|
|                                                                              | State Bank of India & its Associates |               | Nationalised Banks \$ |                | Foreign Banks |               | Other Scheduled Commercial Banks |               | All Scheduled Commercial Banks |                |
|                                                                              | 2006                                 | 2007          | 2006                  | 2007           | 2006          | 2007          | 2006                             | 2007          | 2006                           | 2007           |
|                                                                              | (1)                                  | (2)           | (3)                   | (4)            | (5)           | (6)           | (7)                              | (8)           | (9)                            | (10)           |
| <b>4. Borrowings</b>                                                         | <b>37085</b>                         | <b>48323</b>  | <b>78166</b>          | <b>73449</b>   | <b>38412</b>  | <b>50966</b>  | <b>49487</b>                     | <b>70131</b>  | <b>203145</b>                  | <b>242869</b>  |
| 4.1. Borrowings in India                                                     | 8995                                 | 12108         | 59826                 | 57160          | 20628         | 35373         | 23797                            | 24906         | 113242                         | 129547         |
| (i) From Reserve Bank of India                                               | 165                                  | 2455          | 5518                  | 4445           | 588           | 6290          | 82                               | 2071          | 6352                           | 15261          |
| (ii) From other banks                                                        | 1383                                 | 1731          | 2803                  | 2650           | 14214         | 22141         | 7937                             | 9331          | 26336                          | 35853          |
| (iii) From other institutions and agencies                                   | 7447                                 | 7922          | 51505                 | 50065          | 5826          | 6942          | 15778                            | 13504         | 80554                          | 78433          |
| 4.2. Borrowings outside India                                                | 28090                                | 36215         | 18340                 | 16289          | 17784         | 15593         | 25690                            | 45225         | 89903                          | 113322         |
| <b>5. Other liabilities and provisions</b>                                   | <b>74693</b>                         | <b>81055</b>  | <b>87406</b>          | <b>107331</b>  | <b>22888</b>  | <b>43180</b>  | <b>49867</b>                     | <b>72813</b>  | <b>234848</b>                  | <b>304378</b>  |
| (i) Bills Payable                                                            | 21565                                | 24876         | 15986                 | 14502          | 3332          | 3735          | 8710                             | 11983         | 49592                          | 55096          |
| (ii) Inter-office adjustments                                                | 13452                                | 1423          | 2445                  | 4620           | 6             | 92            | 993                              | 508           | 16897                          | 6643           |
| (iii) Interest accrued                                                       | 4923                                 | 5968          | 5784                  | 7109           | 1389          | 1768          | 3054                             | 4980          | 15149                          | 19825          |
| (iv) Subordinate debt                                                        | 1995                                 | 3410          | 18920                 | 33143          | 2695          | 3063          | 14267                            | 27396         | 37876                          | 67012          |
| (v) Deferred Tax Liabilities                                                 | —                                    | 484           | 330                   | 736            | 2             | 4             | 194                              | 203           | 525                            | 1426           |
| (vi) Others (including provisions)                                           | 32758                                | 44894         | 43941                 | 47221          | 15464         | 34518         | 22649                            | 27743         | 114809                         | 154376         |
| <b>Total Liabilities</b>                                                     | <b>691847</b>                        | <b>805794</b> | <b>1323028</b>        | <b>1634188</b> | <b>199360</b> | <b>278013</b> | <b>571635</b>                    | <b>745404</b> | <b>2785851</b>                 | <b>3463395</b> |
| <b>6. Cash and balances with RBI</b>                                         | <b>31029</b>                         | <b>44828</b>  | <b>81741</b>          | <b>97384</b>   | <b>8108</b>   | <b>12145</b>  | <b>23597</b>                     | <b>41017</b>  | <b>144474</b>                  | <b>195371</b>  |
| 6.1. Cash in hand                                                            | 2441                                 | 2941          | 5713                  | 6998           | 335           | 396           | 3627                             | 5265          | 12116                          | 15599          |
| 6.2. Balances with RBI                                                       | 28588                                | 41887         | 76028                 | 90386          | 7773          | 11749         | 19970                            | 35752         | 132358                         | 179772         |
| (i) In current account                                                       | 28588                                | 41887         | 75620                 | 90228          | 7441          | 11747         | 19870                            | 35652         | 131518                         | 179513         |
| (ii) In other account                                                        | —                                    | —             | 408                   | 158            | 332           | 2             | 100                              | 100           | 840                            | 259            |
| <b>7. Balances with banks and money at call and short notice (7.1 + 7.2)</b> | <b>28227</b>                         | <b>29111</b>  | <b>46189</b>          | <b>65339</b>   | <b>18751</b>  | <b>26673</b>  | <b>23274</b>                     | <b>37288</b>  | <b>116440</b>                  | <b>158409</b>  |
| 7.1. In India (7.1.1 + 7.2.2)                                                | 12753                                | 11441         | 24129                 | 27833          | 9014          | 14768         | 14077                            | 15528         | 59973                          | 69569          |
| 7.1.1. Balances with Banks                                                   | 1773                                 | 2520          | 16526                 | 16256          | 8633          | 13711         | 11668                            | 11970         | 38601                          | 44457          |
| (i) In current account                                                       | 1181                                 | 1608          | 5512                  | 6228           | 602           | 1024          | 2516                             | 3142          | 9812                           | 12002          |
| (ii) In other deposit account                                                | 592                                  | 912           | 11014                 | 10028          | 8031          | 12687         | 9152                             | 8828          | 28789                          | 32455          |
| 7.1.2 Money at call and short notice                                         | 10980                                | 8921          | 7603                  | 11577          | 381           | 1057          | 2409                             | 3558          | 21372                          | 25112          |
| (i) with Banks                                                               | 10276                                | 8353          | 6645                  | 10784          | 380           | 989           | 2129                             | 3168          | 19430                          | 23294          |
| (ii) with other institutions                                                 | 704                                  | 568           | 958                   | 793            | 1             | 68            | 280                              | 390           | 1942                           | 1818           |
| 7.2 Outside India (7.2.1 + 7.2.2)                                            | 15474                                | 17670         | 22060                 | 37506          | 9737          | 11905         | 9197                             | 21760         | 56467                          | 88840          |
| 7.2.1 Balances with Banks                                                    | 6379                                 | 6485          | 18478                 | 29180          | 3708          | 3673          | 6633                             | 15828         | 35197                          | 55165          |
| (i) In current account                                                       | 2599                                 | 2654          | 1642                  | 2364           | 669           | 1462          | 1565                             | 2735          | 6474                           | 9215           |
| (ii) In other deposit account                                                | 3780                                 | 3831          | 16836                 | 26816          | 3039          | 2211          | 5068                             | 13093         | 28723                          | 45950          |
| 7.2.2 Money at call and short notice                                         | 9095                                 | 11185         | 3582                  | 8326           | 6029          | 8232          | 2564                             | 5932          | 21270                          | 33675          |

**Note** : \$ Includes IDBI Ltd.

**Source** : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF  
SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 (Contd.)**

(Amount in Rs. crore)

| Items                                                   | As on March 31                       |               |                       |               |               |               |                                  |               |                                |                |
|---------------------------------------------------------|--------------------------------------|---------------|-----------------------|---------------|---------------|---------------|----------------------------------|---------------|--------------------------------|----------------|
|                                                         | State Bank of India & its Associates |               | Nationalised Banks \$ |               | Foreign Banks |               | Other Scheduled Commercial Banks |               | All Scheduled Commercial Banks |                |
|                                                         | 2006                                 | 2007          | 2006                  | 2007          | 2006          | 2007          | 2006                             | 2007          | 2006                           | 2007           |
|                                                         | (1)                                  | (2)           | (3)                   | (4)           | (5)           | (6)           | (7)                              | (8)           | (9)                            | (10)           |
| <b>8. Investments (8.1 + 8.2)</b>                       | <b>224762</b>                        | <b>211663</b> | <b>408795</b>         | <b>452981</b> | <b>52383</b>  | <b>71469</b>  | <b>180568</b>                    | <b>214654</b> | <b>866505</b>                  | <b>950764</b>  |
| 8.1 In India in                                         | 219363                               | 205851        | 398149                | 441949        | 52383         | 71469         | 175979                           | 209574        | 845872                         | 928842         |
| (i) Government securities                               | 192478                               | 176887        | 323652                | 358066        | 40880         | 56231         | 129454                           | 159549        | 686464                         | 750733         |
| (ii) Other approved securities                          | 4303                                 | 4093          | 9080                  | 8245          | 85            | 85            | 482                              | 337           | 13949                          | 12760          |
| (iii) Shares                                            | 1691                                 | 2706          | 6028                  | 9378          | 431           | 36            | 2906                             | 2949          | 11056                          | 15069          |
| (iv) Debentures and Bonds                               | 11751                                | 10119         | 46119                 | 42831         | 6659          | 6016          | 24029                            | 21916         | 88558                          | 80882          |
| (v) Subsidiaries and/or joint ventures                  | 2063                                 | 2262          | 2442                  | 2357          | —             | —             | 1942                             | 3007          | 6446                           | 7626           |
| (vi) Others                                             | 7077                                 | 9784          | 10828                 | 21072         | 4328          | 9101          | 17166                            | 21816         | 39399                          | 61772          |
| 8.2 Outside India in                                    | 5399                                 | 5812          | 10646                 | 11032         | —             | —             | 4589                             | 5080          | 20634                          | 21922          |
| (i) Government securities                               | 647                                  | 568           | 3098                  | 2854          | —             | —             | 212                              | 302           | 3957                           | 3723           |
| (ii) Subsidiaries and/or joint ventures                 | 310                                  | 352           | 240                   | 253           | —             | —             | 1192                             | 1479          | 1742                           | 2084           |
| (iii) Others                                            | 4442                                 | 4892          | 7308                  | 7925          | —             | —             | 3185                             | 3299          | 14935                          | 16115          |
| <b>9. Advances</b>                                      | <b>371679</b>                        | <b>482426</b> | <b>734609</b>         | <b>957697</b> | <b>97562</b>  | <b>126339</b> | <b>312961</b>                    | <b>414755</b> | <b>1516810</b>                 | <b>1981214</b> |
| 9.A. (i) Bills purchased and discounted                 | 31369                                | 37087         | 44336                 | 55609         | 9520          | 11544         | 18432                            | 20186         | 103657                         | 124424         |
| (ii) Cash credits, overdrafts & loans repayable on loan | 139963                               | 180696        | 303414                | 376649        | 41169         | 52569         | 80455                            | 102952        | 565001                         | 712866         |
| (iii) Term loans                                        | 200347                               | 264643        | 386859                | 525439        | 46873         | 62226         | 214074                           | 291617        | 848152                         | 1143924        |
| <b>Total</b>                                            | <b>371679</b>                        | <b>482426</b> | <b>734609</b>         | <b>957697</b> | <b>97562</b>  | <b>126339</b> | <b>312961</b>                    | <b>414755</b> | <b>1516810</b>                 | <b>1981214</b> |
| 9.B. (i) Secured by tangible assets                     | 268311                               | 352301        | 556009                | 732512        | 51463         | 64158         | 250234                           | 325639        | 1126017                        | 1474610        |
| (ii) Covered by Bank/ Government Guarantees             | 25486                                | 26865         | 47478                 | 59141         | 4798          | 4495          | 10248                            | 12045         | 88009                          | 102545         |
| (iii) Unsecured                                         | 77883                                | 103260        | 131122                | 166044        | 41300         | 57686         | 52480                            | 77070         | 302784                         | 404060         |
| <b>Total</b>                                            | <b>371679</b>                        | <b>482426</b> | <b>734609</b>         | <b>957697</b> | <b>97562</b>  | <b>126339</b> | <b>312961</b>                    | <b>414755</b> | <b>1516810</b>                 | <b>1981214</b> |
| 9.C.I. Advances in India                                | 344735                               | 444373        | 702250                | 909864        | 97561         | 126338        | 300106                           | 387770        | 1444651                        | 1868343        |
| (i) Priority sectors                                    | 125020                               | 157583        | 265806                | 332265        | 26218         | 34665         | 95746                            | 130961        | 512790                         | 655473         |
| (ii) Public sectors                                     | 32800                                | 37889         | 80846                 | 104892        | 931           | 1120          | 9392                             | 8784          | 123968                         | 152684         |
| (iii) Banks                                             | 807                                  | 2822          | 6175                  | 8820          | 367           | 731           | 1629                             | 1541          | 8978                           | 13914          |
| (iv) others                                             | 186108                               | 246079        | 349423                | 463887        | 70045         | 89822         | 193339                           | 246484        | 798915                         | 1046272        |

**Note** : \$ Includes IDBI Ltd.

**Source** : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF  
SCHEDULED COMMERCIAL BANKS IN INDIA — 2006 AND 2007 (Concl'd.)**

(Amount in Rs. crore)

| Items                                              | As on March 31                       |               |                       |                |               |               |                                  |               |                                |                |
|----------------------------------------------------|--------------------------------------|---------------|-----------------------|----------------|---------------|---------------|----------------------------------|---------------|--------------------------------|----------------|
|                                                    | State Bank of India & its Associates |               | Nationalised Banks \$ |                | Foreign Banks |               | Other Scheduled Commercial Banks |               | All Scheduled Commercial Banks |                |
|                                                    | 2006                                 | 2007          | 2006                  | 2007           | 2006          | 2007          | 2006                             | 2007          | 2006                           | 2007           |
|                                                    | (1)                                  | (2)           | (3)                   | (4)            | (5)           | (6)           | (7)                              | (8)           | (9)                            | (10)           |
| 9.C.II. Advances Outside India                     | 26945                                | 38053         | 32358                 | 47833          | —             | —             | 12855                            | 26985         | 72156                          | 112870         |
| (i) Due from Banks                                 | 2239                                 | 2834          | 7104                  | 7854           | —             | —             | 1856                             | 3003          | 11199                          | 13691          |
| (ii) Due from Others                               | 24706                                | 35219         | 25254                 | 39979          | —             | —             | 10999                            | 23982         | 60957                          | 99179          |
| a) Bills purchased and discounted                  | 8229                                 | 10449         | 9154                  | 14236          | —             | —             | 4465                             | 2491          | 21847                          | 27176          |
| b) Syndicate loans                                 | 6389                                 | 12606         | 4417                  | 9140           | —             | —             | 2970                             | 14902         | 13775                          | 36647          |
| c) Others                                          | 10088                                | 12164         | 11683                 | 16603          | —             | —             | 3564                             | 6589          | 25335                          | 35356          |
| <b>Total (9.C.I + 9.C.II)</b>                      | <b>371679</b>                        | <b>482426</b> | <b>734608</b>         | <b>957697</b>  | <b>97562</b>  | <b>126338</b> | <b>312961</b>                    | <b>414755</b> | <b>1516807</b>                 | <b>1981214</b> |
| <b>10. Fixed Assets</b>                            | <b>3951</b>                          | <b>3962</b>   | <b>10719</b>          | <b>16232</b>   | <b>2411</b>   | <b>3001</b>   | <b>8000</b>                      | <b>8168</b>   | <b>25081</b>                   | <b>31363</b>   |
| 10.1 Premises                                      | 1311                                 | 1347          | 6923                  | 12252          | 1711          | 2194          | 3385                             | 3354          | 13330                          | 19149          |
| (i) At cost as on 31st March of the preceding year | 1518                                 | 1874          | 7747                  | 8263           | 1281          | 1770          | 3597                             | 3702          | 14142                          | 15609          |
| (ii) Additions during the Year                     | 359                                  | 117           | 1659                  | 6517           | 726           | 714           | 405                              | 456           | 3148                           | 7804           |
| (iii) Deductions during the Year                   | 2                                    | 3             | 270                   | 235            | 86            | 67            | 45                               | 160           | 402                            | 464            |
| (iv) Depreciation to date                          | 564                                  | 641           | 2213                  | 2293           | 210           | 223           | 572                              | 644           | 3558                           | 3800           |
| 10.2. Assets under construction                    | 82                                   | 145           | 69                    | 93             | 17            | 33            | 162                              | 153           | 329                            | 423            |
| 10.3 Other Fixed assets                            | 2358                                 | 2380          | 3295                  | 3787           | 667           | 750           | 3171                             | 3565          | 9492                           | 10482          |
| (i) At cost as on 31st March of the preceding year | 5845                                 | 7097          | 9310                  | 10598          | 1868          | 1974          | 5532                             | 6696          | 22555                          | 26364          |
| (ii) Additions during the Year                     | 1486                                 | 910           | 1504                  | 2075           | 330           | 407           | 1438                             | 1421          | 4758                           | 4813           |
| (iii) Deductions during the Year                   | 234                                  | 155           | 252                   | 337            | 225           | 254           | 107                              | 184           | 818                            | 929            |
| (iv) Depreciation to date                          | 4739                                 | 5472          | 7267                  | 8549           | 1306          | 1377          | 3692                             | 4368          | 17003                          | 19766          |
| 10.4 Assets on Lease                               | 200                                  | 90            | 432                   | 100            | 16            | 24            | 1282                             | 1096          | 1930                           | 1309           |
| (i) At cost as on 31st March of the preceding year | 1368                                 | 1177          | 1993                  | 1801           | 28            | 32            | 2900                             | 2705          | 6289                           | 5714           |
| (ii) Additions during the Year                     | —                                    | —             | 60                    | 21             | 12            | 22            | 32                               | 21            | 104                            | 63             |
| (iii) Deductions during the Year                   | 222                                  | 76            | 325                   | 732            | 8             | 12            | 277                              | 191           | 832                            | 1010           |
| (iv) Depreciation to date                          | 946                                  | 1011          | 1296                  | 990            | 16            | 18            | 1373                             | 1439          | 3631                           | 3458           |
| <b>11. Other Assets</b>                            | <b>32200</b>                         | <b>33804</b>  | <b>40975</b>          | <b>44555</b>   | <b>20140</b>  | <b>38389</b>  | <b>23228</b>                     | <b>29522</b>  | <b>116540</b>                  | <b>146268</b>  |
| (i) Inter - office adjustments (net)               | 1140                                 | 1811          | 2006                  | 2155           | 119           | 49            | 190                              | 510           | 3455                           | 4525           |
| (ii) Interest accrued                              | 6598                                 | 7229          | 10350                 | 12027          | 1844          | 2713          | 5009                             | 7055          | 23800                          | 29023          |
| (iii) Tax paid in advance/ tax deducted at source  | 1817                                 | 3454          | 12184                 | 11836          | 1189          | 1119          | 4844                             | 5793          | 20033                          | 22202          |
| (iv) Stationery and Stamps                         | 110                                  | 106           | 106                   | 105            | 1             | 2             | 45                               | 39            | 261                            | 251            |
| (v) Others                                         | 22535                                | 21204         | 16329                 | 18432          | 16987         | 34506         | 13140                            | 16125         | 68991                          | 90267          |
| <b>Total Assets</b>                                | <b>691848</b>                        | <b>805794</b> | <b>1323028</b>        | <b>1634188</b> | <b>199355</b> | <b>278016</b> | <b>571628</b>                    | <b>745404</b> | <b>2785851</b>                 | <b>3463389</b> |

**Note** : \$ Includes IDBI Ltd.

**Source** : Annual accounts of banks of respective years.