

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	44670 (0.8)	44670 (0.7)	48500 (1.2)	48500 (1.0)	36553 (0.3)	36553 (0.3)
2. Reserves and Surplus	319183 (5.8)	403013 (6.0)	240894 (5.9)	267128 (5.6)	747889 (6.6)	828441 (5.8)
2.1. Statutory Reserves	69639	88439	66920	80368	161487	187149
2.2. Capital Reserves	64302	98613	13760	13760	39872	40219
2.3. Share Premium	72000	72000	68000	68000	227388	227388
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	103812	133711	84595	97377	319142	373685
2.6. Balance of Profit	9430	10250	7619	7623	—	—
3. Deposits	4849969 (87.7)	5954366 (88.0)	3392242 (83.4)	4145402 (87.2)	9366199 (82.6)	12491598 (87.3)
Type-wise						
3A.1. Demand deposits	408134	549182	308482	366185	837872	987480
(i) From banks	5477	7297	17813	5971	58990	43722
(ii) From others	402657	541885	290669	360214	778882	943758
3A.2. Savings bank deposits	1496730	1711967	923239	1065170	2716044	3157728
3A.3. Term deposits	2945105	3693217	2160521	2714047	5812283	8346390
(i) From banks	64803	47580	2933	4231	385012	1200876
(ii) From others	2880302	3645637	2157588	2709816	5427271	7145514
Location-wise						
3B.1. Deposits of branches in India	4849969	5953767	3392241	4145402	7904944	9972562
3B.2. Deposits of branches outside India	—	598	—	—	1461255	2519036
4. Borrowings	4677 (0.1)	25715 (0.4)	75850 (1.9)	73353 (1.5)	480220 (4.2)	114256 (0.8)
4.1. Borrowings in India	215	25715	37927	50314	358622	82838
(i) From Reserve Bank of India	—	—	—	29000	—	—
(ii) From other banks	—	—	3036	510	1025	998
(iii) From other institutions and agencies	215	25715	34891	20804	357597	81840
4.2. Borrowings outside India	4462	—	37923	23039	121598	31418
Secured borrowings included in 4.	—	—	—	—	337059	60534
5. Other Liabilities	310700 (5.6)	338610 (5.0)	309448 (7.6)	219717 (4.6)	708391 (6.2)	843770 (5.9)
5.1. Bills Payable	31762	27298	68331	73078	147234	165657
5.2. Inter-office adjustments	4422	—	—	—	—	—
5.3. Interest accrued	24882	38132	15331	13835	68211	96349
5.4. Others (including provisions)	249634	273180	225786	132804	492946	581764
Total Liabilities	5529199 (100.0)	6766374 (100.0)	4066934 (100.0)	4754100 (100.0)	11339252 (100.0)	14314618 (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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	22093	28407	32680	39183	53628	67337
	(0.4)	(0.4)	(0.8)	(0.8)	(0.5)	(0.5)
2. Balances with RBI	244113	378387	353391	255723	279715	574015
	(4.4)	(5.6)	(8.7)	(5.4)	(2.5)	(4.0)
3. Balances with banks in India	127084	60124	76258	51962	211642	143156
	(2.3)	(0.9)	(1.9)	(1.1)	(1.9)	(1.0)
4. Money at call and short notice	—	15204	46297	17614	393601	551954
	—	(0.2)	(1.1)	(0.4)	(3.5)	(3.9)
5. Balances with banks outside India	45707	12074	5315	37935	406877	491575
	(0.8)	(0.2)	(0.1)	(0.8)	(3.6)	(3.4)
6. Investments	1798466	1874606	1144416	1430073	3511423	3494364
	(32.5)	(27.7)	(28.1)	(30.1)	(31.0)	(24.4)
6.1. Investments in India	1798466	1874606	1144416	1430073	3188922	3128023
(i) Government securities	1417469	1464406	974927	1135702	2498490	2538875
(ii) Other approved securities	48732	45989	15314	14855	129333	124780
(iii) Shares	12542	25672	13396	21629	38235	54949
(iv) Debentures and Bonds	257013	282831	92447	94747	320925	269633
(v) Subsidiaries and/or joint ventures	8762	4262	931	931	69199	66000
(vi) Others	53948	51446	47401	162209	132740	73786
6.2. Investments outside India	—	—	—	—	322501	366341
(i) Government securities	—	—	—	—	102091	86798
(ii) Subsidiaries and/or joint ventures	—	—	—	—	17500	18790
(iii) Others	—	—	—	—	202910	260753
7. Advances	2914777	4129004	2210043	2788907	5991178	8362087
	(52.7)	(61.0)	(54.3)	(58.7)	(52.8)	(58.4)
Type-wise						
7A.1. Bills purchased and discounted	112360	120704	131445	162820	570942	878726
7A.2. Cash credits, overdrafts & loans	1219604	1792048	1156455	1427374	3078781	3696865
7A.3. Term loans	1582813	2216252	922143	1198713	2341455	3786496
Security-wise						
7B.1. Secured by tangible assets	2314735	3461390	1784244	2136455	4316427	5868495
7B.2. Covered by Bank/Govt. Guarantees	261828	318481	66979	107393	513264	614424
7B.3. Unsecured	338214	349132	358820	545059	1161487	1879168
Sector-wise						
7C.I. Advances in India	2914778	4128896	2210043	2788906	5037165	6726269
(i) Priority sectors	1221585	1626329	823510	1045455	1758813	2405254
(ii) Public sectors	205314	484934	193943	244378	543045	726404
(iii) Banks	—	16709	—	25139	140621	134772
(iv) Others	1487879	2000924	1192590	1473934	2594686	3459839
7C.II. Advances outside India	—	108	—	—	954013	1635818
8. Fixed Assets	74271	105634	19275	19234	92073	108880
	(1.3)	(1.6)	(0.5)	(0.4)	(0.8)	(0.8)
8.1. Premises	62567	92359	4839	4729	64436	67949
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	11704	13275	14436	14505	27637	40931
9. Other Assets	302687	162933	179261	113470	399117	521251
	(5.5)	(2.4)	(4.4)	(2.4)	(3.5)	(3.6)
9.1 Inter - office adjustments (net)	—	727	84913	2956	18193	126436
9.2 Interest accrued	41784	45540	24044	32505	116475	150057
9.3 Tax paid	19433	12043	22524	31321	140792	128098
9.4 Stationery and Stamps	722	778	453	528	714	807
9.5 Others	240748	103845	47327	46160	122943	115853
Total Assets	5529198	6766373	4066936	4754101	11339254	14314619
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	48814 (0.4)	48814 (0.3)	43052 (1.4)	43052 (1.1)	41000 (0.3)	41000 (0.2)
2. Reserves and Surplus	449574 (4.0)	540724 (3.8)	114163 (3.7)	131136 (3.4)	672224 (5.1)	994399 (6.0)
2.1. Statutory Reserves	172517	202517	28423	35219	204800	240800
2.2. Capital Reserves	55829	57390	687	818	52524	266417
2.3. Share Premium	52354	52354	13000	13000	27500	27500
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	114698	174287	67969	68633	387400	459682
2.6. Balance of Profit	54176	54176	4084	13466	—	—
3. Deposits	9393203 (83.7)	11988173 (84.6)	2690620 (86.2)	3391934 (87.0)	11680324 (87.9)	14238144 (85.8)
Type-wise						
3A.1. Demand deposits	740657	936586	286419	412138	1026187	1244525
(i) From banks	30319	26482	2783	2765	13617	59955
(ii) From others	710338	910104	283636	409373	1012570	1184570
3A.2. Savings bank deposits	2548616	2925468	866108	1051804	2862713	3243530
3A.3. Term deposits	6103930	8126119	1538093	1927992	7791424	9750089
(i) From banks	280019	828592	35093	22849	200262	213874
(ii) From others	5823911	7297527	1503000	1905143	7591162	9536215
Location-wise						
3B.1. Deposits of branches in India	7785036	9474377	2690619	3391934	11345210	13867295
3B.2. Deposits of branches outside India	1608167	2513797	—	—	335113	370850
4. Borrowings	589391 (5.2)	662083 (4.7)	48838 (1.6)	20090 (0.5)	2582 (0.0)	157435 (0.9)
4.1. Borrowings in India	154648	412967	33032	12303	1730	113965
(i) From Reserve Bank of India	—	80000	—	—	—	75000
(ii) From other banks	8031	75040	14992	68	—	—
(iii) From other institutions and agencies	146617	257927	18040	12235	1730	38965
4.2. Borrowings outside India	434743	249116	15806	7787	852	43470
Secured borrowings included in 4.	—	80000	—	—	—	—
5. Other Liabilities	746443 (6.6)	923906 (6.5)	224781 (7.2)	314735 (8.1)	886057 (6.7)	1165125 (7.0)
5.1. Bills Payable	114579	113641	41756	59596	162062	178171
5.2. Inter-office adjustments	26241	10865	20538	—	5563	9133
5.3. Interest accrued	44862	48996	18701	21889	14668	15522
5.4. Others (including provisions)	560761	750404	143786	233250	703764	962299
Total Liabilities	11227425 (100.0)	14163700 (100.0)	3121454 (100.0)	3900947 (100.0)	13282187 (100.0)	16596103 (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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	28453	32456	21615	29001	62891	35843
	(0.3)	(0.2)	(0.7)	(0.7)	(0.5)	(0.2)
2. Balances with RBI	530389	687232	165718	198019	728508	873676
	(4.7)	(4.9)	(5.3)	(5.1)	(5.5)	(5.3)
3. Balances with banks in India	118899	151055	43481	49833	94134	61832
	(1.1)	(1.1)	(1.4)	(1.3)	(0.7)	(0.4)
4. Money at call and short notice	184300	150637	—	33500	53500	105000
	(1.6)	(1.1)	—	(0.9)	(0.4)	(0.6)
5. Balances with banks outside India	282558	719173	8059	23785	343321	561042
	(2.5)	(5.1)	(0.3)	(0.6)	(2.6)	(3.4)
6. Investments	3178174	3549275	1135426	1129840	3697417	4522553
	(28.3)	(25.1)	(36.4)	(29.0)	(27.8)	(27.3)
6.1. Investments in India	2635156	3096810	1135426	1129840	3627675	4454484
(i) Government securities	2192902	2529371	966980	931795	3062143	3732047
(ii) Other approved securities	81252	79924	13021	11644	66306	64474
(iii) Shares	24799	33654	8433	14325	36453	65119
(iv) Debentures and Bonds	287859	308310	100011	94235	403237	432557
(v) Subsidiaries and/or joint ventures	17286	17286	1090	1060	28243	28146
(vi) Others	31058	128265	45891	76781	31293	132141
6.2. Investments outside India	543018	452465	—	—	69742	68069
(i) Government securities	119854	51907	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	6170	6170
(iii) Others	423164	400558	—	—	63572	61899
7. Advances	6517375	8493590	1646973	2291939	7942569	9850569
	(58.0)	(60.0)	(52.8)	(58.8)	(59.8)	(59.4)
Type-wise						
7A.1. Bills purchased and discounted	812380	1097883	73452	98159	492603	571515
7A.2. Cash credits, overdrafts & loans	3245111	4075098	536377	715809	3851519	4702989
7A.3. Term loans	2459884	3320609	1037144	1477971	3598447	4576065
Security-wise						
7B.1. Secured by tangible assets	4378709	5758210	1216546	1804194	5600229	7116647
7B.2. Covered by Bank/Govt. Guarantees	995851	1256174	22549	22712	297029	616412
7B.3. Unsecured	1142815	1479205	407877	465033	2045311	2117510
Sector-wise						
7C.I. Advances in India	5279124	6809710	1646972	2291939	7882777	9771048
(i) Priority sectors	2053121	2537294	685946	899218	2992687	3668033
(ii) Public sectors	721709	812874	263822	277249	1008358	1218473
(iii) Banks	2026	27508	429	140	25	434
(iv) Others	2502268	3432034	696775	1115332	3881707	4884108
7C.II. Advances outside India	1238251	1683878	—	—	59793	79522
8. Fixed Assets	80997	78930	18422	21490	68846	286135
	(0.7)	(0.6)	(0.6)	(0.6)	(0.5)	(1.7)
8.1. Premises	56017	55310	9077	8741	40745	255351
8.2. Fixed assets under construction	1068	1141	—	—	—	—
8.3. Other Fixed assets	23912	22479	9345	12749	28101	30784
9. Other Assets	306283	301351	81758	123542	290994	299453
	(2.7)	(2.1)	(2.6)	(3.2)	(2.2)	(1.8)
9.1 Inter - office adjustments (net)	—	—	—	31707	—	—
9.2 Interest accrued	68280	86552	29001	26915	87085	90062
9.3 Tax paid	162977	118818	13707	12025	84937	51064
9.4 Stationery and Stamps	186	178	499	540	612	552
9.5 Others	74840	95803	38551	52355	118360	157775
Total Assets	11227428	14163699	3121452	3900949	13282180	16596103
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	112414	112414	14344	14344	28682	28682
	(1.5)	(1.2)	(0.4)	(0.3)	(1.1)	(0.9)
2. Reserves and Surplus	231783	266569	323145	362200	105243	120959
	(3.1)	(2.9)	(8.0)	(6.9)	(4.0)	(3.8)
2.1. Statutory Reserves	51322	63772	87942	104942	29564	35610
2.2. Capital Reserves	50764	48585	2493	5609	5108	5354
2.3. Share Premium	—	—	70196	70196	25601	25601
2.4. Investments Fluctuations Reserves	16442	16690	—	—	—	—
2.5. Revenue and other Reserves	113243	137243	162514	181453	44970	54394
2.6. Balance of Profit	12	279	—	—	—	—
3. Deposits	6648266	8277628	3287653	4235689	2362307	2768991
	(89.0)	(89.0)	(81.2)	(80.3)	(89.0)	(88.0)
Type-wise						
3A.1. Demand deposits	763077	852556	474649	677733	238057	328126
(i) From banks	29130	18541	7864	13025	5347	6685
(ii) From others	733947	834015	466785	664708	232710	321441
3A.2. Savings bank deposits	2348023	2631224	653960	765179	793063	904359
3A.3. Term deposits	3537166	4793848	2159044	2792777	1331187	1536506
(i) From banks	188259	176803	1132	82150	137187	111705
(ii) From others	3348907	4617045	2157912	2710627	1194000	1424801
Location-wise						
3B.1. Deposits of branches in India	6648265	8277628	3287653	4235689	2362306	2768991
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	31082	78202	166008	302101	99	45095
	(0.4)	(0.8)	(4.1)	(5.7)	(0.0)	(1.4)
4.1. Borrowings in India	31082	78202	77982	167032	99	45095
(i) From Reserve Bank of India	—	30000	—	18531	—	45000
(ii) From other banks	1187	1148	—	69980	—	—
(iii) From other institutions and agencies	29895	47054	77982	78521	99	95
4.2. Borrowings outside India	—	—	88026	135069	—	—
Secured borrowings included in 4.	—	—	—	—	—	—
5. Other Liabilities	444561	565997	259513	357730	158204	181339
	(6.0)	(6.1)	(6.4)	(6.8)	(6.0)	(5.8)
5.1. Bills Payable	97711	68266	88100	110651	30719	27081
5.2. Inter-office adjustments	3692	22097	—	4710	16470	18320
5.3. Interest accrued	20094	26001	9954	15712	9386	12398
5.4. Others (including provisions)	323064	449633	161459	226657	101629	123540
Total Liabilities	7468106	9300810	4050663	5272064	2654535	3145066
	(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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	52918	73848	25456	29044	14091	18118
	(0.7)	(0.8)	(0.6)	(0.6)	(0.5)	(0.6)
2. Balances with RBI	285368	473518	138523	269322	154554	177615
	(3.8)	(5.1)	(3.4)	(5.1)	(5.8)	(5.6)
3. Balances with banks in India	112503	85786	59837	141755	44926	35425
	(1.5)	(0.9)	(1.5)	(2.7)	(1.7)	(1.1)
4. Money at call and short notice	—	187794	40500	8500	—	—
	—	(2.0)	(1.0)	(0.2)	—	—
5. Balances with banks outside India	28620	60342	144553	223268	36788	50710
	(0.4)	(0.6)	(3.6)	(4.2)	(1.4)	(1.6)
6. Investments	2863910	2774190	1065201	1441750	857067	923504
	(38.3)	(29.8)	(26.3)	(27.3)	(32.3)	(29.4)
6.1. Investments in India	2863844	2774124	1065179	1441738	857067	923504
(i) Government securities	2329946	2162698	889616	1157198	703060	758815
(ii) Other approved securities	85647	75831	12206	11973	20035	16076
(iii) Shares	20555	31265	13215	15624	12213	14228
(iv) Debentures and Bonds	391876	350485	116654	90117	93074	88429
(v) Subsidiaries and/or joint ventures	9158	9158	11764	10264	2172	2172
(vi) Others	26662	144687	21724	156562	26513	43784
6.2. Investments outside India	66	66	22	12	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	66	66	—	—	—	—
(iii) Others	—	—	22	12	—	—
7. Advances	3748348	5179547	2396243	2994965	1423124	1830339
	(50.2)	(55.7)	(59.2)	(56.8)	(53.6)	(58.2)
Type-wise						
7A.1. Bills purchased and discounted	127862	101886	128723	132011	90899	116626
7A.2. Cash credits, overdrafts & loans	1452487	1963362	890968	1058568	565089	731516
7A.3. Term loans	2167999	3114299	1376552	1804386	767136	982197
Security-wise						
7B.1. Secured by tangible assets	2691033	3809496	1886131	2355503	1043699	1291431
7B.2. Covered by Bank/Govt. Guarantees	380298	368118	120634	110242	123695	148432
7B.3. Unsecured	677017	1001932	389478	529219	255730	390475
Sector-wise						
7C.I. Advances in India	3748349	5179548	2396243	2994965	1423124	1830339
(i) Priority sectors	1629957	2026276	797247	1075752	583561	723799
(ii) Public sectors	607868	800053	211301	195657	188431	213439
(iii) Banks	139554	148647	32480	79910	22014	42500
(iv) Others	1370970	2204572	1355215	1643646	629118	850601
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	72483	76727	25586	28103	46699	44187
	(1.0)	(0.8)	(0.6)	(0.5)	(1.8)	(1.4)
8.1. Premises	55705	53392	7368	8969	35960	34051
8.2. Fixed assets under construction	—	—	—	—	201	7
8.3. Other Fixed assets	16778	23335	18218	19134	10538	10129
9. Other Assets	303954	389057	154767	135358	77287	65164
	(4.1)	(4.2)	(3.8)	(2.6)	(2.9)	(2.1)
9.1 Inter - office adjustments (net)	—	—	56212	—	—	—
9.2 Interest accrued	66275	60001	25032	36901	22570	27366
9.3 Tax paid	122751	125082	44655	45586	16029	12591
9.4 Stationery and Stamps	1088	1110	235	318	534	342
9.5 Others	113840	202864	28633	52553	38154	24865
Total Assets	7468104	9300809	4050666	5272065	2654536	3145062
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	72379 (0.8)	72435 (0.7)	74382 (1.6)	82977 (1.5)	54480 (0.9)	54480 (0.7)
2. Reserves and Surplus	564827 (6.4)	757552 (7.3)	174758 (3.7)	301100 (5.4)	263264 (4.4)	344558 (4.2)
2.1. Statutory Reserves	31408	47208	63349	82349	85785	116086
2.2. Capital Reserves	17833	18933	22690	22450	28877	33815
2.3. Share Premium	175614	175817	—	69620	14000	14000
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	236901	384104	81012	118612	134602	180657
2.6. Balance of Profit	103071	131490	7707	8069	—	—
3. Deposits	2600091 (29.4)	4335403 (41.8)	4080552 (85.7)	4709091 (83.9)	5052932 (85.1)	6874042 (83.6)
Type-wise						
3A.1. Demand deposits	517466	698861	320400	363246	570031	681533
(i) From banks	7834	11999	3868	5786	5242	8228
(ii) From others	509632	686862	316532	357460	564789	673305
3A.2. Savings bank deposits	249896	403442	1100272	1304451	1446814	1714545
3A.3. Term deposits	1832729	3233100	2659880	3041394	3036087	4477964
(i) From banks	125514	211185	69080	44370	17869	23308
(ii) From others	1707215	3021915	2590800	2997024	3018218	4454656
Location-wise						
3B.1. Deposits of branches in India	2600092	4335404	3994104	4595351	4903482	6637813
3B.2. Deposits of branches outside India	—	—	86449	113739	149449	236228
4. Borrowings	4753020 (53.7)	4240438 (40.8)	188729 (4.0)	193646 (3.4)	73663 (1.2)	289623 (3.5)
4.1. Borrowings in India	4151978	3662075	130293	164621	21328	131353
(i) From Reserve Bank of India	—	—	—	—	16000	25000
(ii) From other banks	163002	71132	136	171	—	—
(iii) From other institutions and agencies	3988976	3590943	130157	164450	5328	106353
4.2. Borrowings outside India	601042	578363	58436	29025	52335	158270
Secured borrowings included in 4.	143421	202282	—	—	47	22
5. Other Liabilities	866160 (9.8)	978104 (9.4)	245106 (5.1)	328052 (5.8)	491442 (8.3)	662981 (8.1)
5.1. Bills Payable	65927	49896	42025	33410	77682	86976
5.2. Inter-office adjustments	768	—	32779	79398	37589	15899
5.3. Interest accrued	144058	133603	17657	24733	17970	26181
5.4. Others (including provisions)	655407	794605	152645	190511	358201	533925
Total Liabilities	8856477 (100.0)	10383932 (100.0)	4763527 (100.0)	5614866 (100.0)	5935781 (100.0)	8225684 (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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Ltd.		Indian Bank		Indian Overseas Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	11756	21104	9055	14107	31530	46859
	(0.1)	(0.2)	(0.2)	(0.3)	(0.5)	(0.6)
2. Balances with RBI	256254	519543	221243	358838	276266	421751
	(2.9)	(5.0)	(4.6)	(6.4)	(4.7)	(5.1)
3. Balances with banks in India	91270	16319	83941	8723	31334	253770
	(1.0)	(0.2)	(1.8)	(0.2)	(0.5)	(3.1)
4. Money at call and short notice	152356	119919	774	71307	1455	110212
	(1.7)	(1.2)	(0.0)	(1.3)	(0.0)	(1.3)
5. Balances with banks outside India	24643	14224	165722	28800	30139	65338
	(0.3)	(0.1)	(3.5)	(0.5)	(0.5)	(0.8)
6. Investments	2535053	2567532	1901700	2087772	1895229	2397449
	(28.6)	(24.7)	(39.9)	(37.2)	(31.9)	(29.1)
6.1. Investments in India	2534388	2567427	1882651	2044432	1861614	2341800
(i) Government securities	1617992	1619139	1578277	1614330	1551812	2065700
(ii) Other approved securities	—	1724	54579	53748	31367	25819
(iii) Shares	240349	370818	13966	24949	31482	41022
(iv) Debentures and Bonds	439963	364088	154639	108980	195840	135438
(v) Subsidiaries and/or joint ventures	34698	35702	1110	851	—	—
(vi) Others	201386	175956	80080	241574	51113	73821
6.2. Investments outside India	665	105	19049	43340	33615	55649
(i) Government securities	—	—	13043	29472	21000	33823
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	665	105	6006	13868	12615	21826
7. Advances	5273906	6247082	2248464	2905812	3475620	4706028
	(59.5)	(60.2)	(47.2)	(51.8)	(58.6)	(57.2)
Type-wise						
7A.1. Bills purchased and discounted	220320	229418	63234	74215	214211	294082
7A.2. Cash credits, overdrafts & loans	255628	547764	989457	1074881	1588928	1880910
7A.3. Term loans	4797958	5469900	1195773	1756716	1672481	2531036
Security-wise						
7B.1. Secured by tangible assets	4303152	5433809	1638931	2224155	2969375	4174571
7B.2. Covered by Bank/Govt. Guarantees	150620	102598	201524	294030	190692	209019
7B.3. Unsecured	820135	710676	408009	387626	315554	322439
Sector-wise						
7C.I. Advances in India	5273906	6247083	2134481	2773057	3273412	4427921
(i) Priority sectors	687228	929041	1042334	1310563	1371770	1798593
(ii) Public sectors	464083	668281	125754	428033	392390	250295
(iii) Banks	8327	80827	17510	2094	3314	26390
(iv) Others	4114268	4568934	948883	1032367	1505938	2352643
7C.II. Advances outside India	—	—	113983	132754	202207	278106
8. Fixed Assets	81090	277835	51876	55118	45774	51067
	(0.9)	(2.7)	(1.1)	(1.0)	(0.8)	(0.6)
8.1. Premises	27892	259293	31222	31238	33741	36121
8.2. Fixed assets under construction	840	1105	598	133	1180	1973
8.3. Other Fixed assets	52358	17437	20056	23747	10853	12973
9. Other Assets	430151	600374	80753	84388	148433	173210
	(4.9)	(5.8)	(1.7)	(1.5)	(2.5)	(2.1)
9.1 Inter - office adjustments (net)	—	1194	—	—	—	—
9.2 Interest accrued	68178	82384	38076	44841	54128	71932
9.3 Tax paid	201457	210550	12841	12741	29582	56666
9.4 Stationery and Stamps	42	103	1191	1242	452	511
9.5 Others	160474	306143	28645	25564	64271	44101
Total Assets	8856479	10383932	4763528	5614865	5935780	8225684
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	25054 (0.4)	25054 (0.3)	74306 (3.9)	74306 (3.4)	31530 (0.2)	31530 (0.2)
2. Reserves and Surplus	492024 (8.3)	534978 (7.2)	47913 (2.5)	66262 (3.0)	906106 (6.2)	1012015 (6.2)
2.1. Statutory Reserves	127400	142000	8094	13594	190340	228842
2.2. Capital Reserves	3716	3716	29753	27552	48820	52969
2.3. Share Premium	171470	171470	—	—	201143	201143
2.4. Investments Fluctuations Reserves	—	—	7002	—	—	—
2.5. Revenue and other Reserves	189350	217750	2018	12009	447454	527509
2.6. Balance of Profit	88	42	1046	13107	18349	1552
3. Deposits	5019746 (85.2)	6399597 (86.6)	1692459 (88.9)	1931875 (88.0)	11968492 (82.4)	13985968 (86.1)
Type-wise						
3A.1. Demand deposits	502057	635768	278088	212857	1672377	1646571
(i) From banks	10531	9724	2302	1970	143844	133108
(ii) From others	491526	626044	275786	210887	1528533	1513463
3A.2. Savings bank deposits	1136870	1303226	604255	670328	4190821	4808862
3A.3. Term deposits	3380819	4460603	810116	1048690	6105294	7530535
(i) From banks	31858	35259	24845	60597	78230	81003
(ii) From others	3348961	4425344	785271	988093	6027064	7449532
Location-wise						
3B.1. Deposits of branches in India	5019746	6399597	1692458	1931876	11961724	13980549
3B.2. Deposits of branches outside India	—	—	—	—	6768	5418
4. Borrowings	87643 (1.5)	62262 (0.8)	19 (0.0)	20508 (0.9)	666487 (4.6)	194885 (1.2)
4.1. Borrowings in India	57751	37701	19	20508	549240	93466
(i) From Reserve Bank of India	17794	—	—	—	472000	60000
(ii) From other banks	22949	22009	—	—	3213	2160
(iii) From other institutions and agencies	17008	15692	19	20508	74027	31306
4.2. Borrowings outside India	29892	24561	—	—	117247	101419
Secured borrowings included in 4.	—	—	—	—	499946	—
5. Other Liabilities	269271 (4.6)	371738 (5.0)	89608 (4.7)	103352 (4.7)	954123 (6.6)	1017850 (6.3)
5.1. Bills Payable	86377	48545	24705	25526	181430	95050
5.2. Inter-office adjustments	6991	9884	3195	9459	41897	129961
5.3. Interest accrued	14026	22885	4907	5830	19348	24551
5.4. Others (including provisions)	161877	290424	56801	62537	711448	768288
Total Liabilities	5893738 (100.0)	7393629 (100.0)	1904305 (100.0)	2196303 (100.0)	14526738 (100.0)	16242248 (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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2006	2007	2006	2007	2006	2007
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	31994	38395	8388	8945	75391	96339
	(0.5)	(0.5)	(0.4)	(0.4)	(0.5)	(0.6)
2. Balances with RBI	394328	495214	74980	98495	2264065	1140864
	(6.7)	(6.7)	(3.9)	(4.5)	(15.6)	(7.0)
3. Balances with banks in India	123363	140745	87679	93372	114483	117071
	(2.1)	(1.9)	(4.6)	(4.3)	(0.8)	(0.7)
4. Money at call and short notice	—	—	—	16928	4285	196923
	—	—	—	(0.8)	(0.0)	(1.2)
5. Balances with banks outside India	2885	76568	43660	47024	20946	13355
	(0.0)	(1.0)	(2.3)	(2.1)	(0.1)	(0.1)
6. Investments	1681756	1980835	695559	669308	4105532	4518983
	(28.5)	(26.8)	(36.5)	(30.5)	(28.3)	(27.8)
6.1. Investments in India	1681756	1980835	695559	669308	4105224	4518675
(i) Government securities	1360864	1649088	576001	564154	3341927	3663096
(ii) Other approved securities	35537	23816	49906	44343	122173	98973
(iii) Shares	19660	30576	1665	2162	48184	75489
(iv) Debentures and Bonds	237602	226817	67722	57980	498007	430557
(v) Subsidiaries and/or joint ventures	—	—	65	65	53446	53506
(vi) Others	28093	50538	200	604	41487	197054
6.2. Investments outside India	—	—	—	—	308	308
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	300	300
(iii) Others	—	—	—	—	8	8
7. Advances	3357725	4413847	910747	1173751	7462737	9659652
	(57.0)	(59.7)	(47.8)	(53.4)	(51.4)	(59.5)
Type-wise						
7A.1. Bills purchased and discounted	154272	260167	22468	27250	374045	463144
7A.2. Cash credits, overdrafts & loans	1143707	1479890	415867	448870	3279305	4316096
7A.3. Term loans	2059746	2673790	472412	697631	3809387	4880412
Security-wise						
7B.1. Secured by tangible assets	2563035	3362687	640382	856501	6279543	8113771
7B.2. Covered by Bank/Govt. Guarantees	380100	576444	86196	70869	70670	133254
7B.3. Unsecured	414589	474716	184170	246382	1112524	1412627
Sector-wise						
7C.I. Advances in India	3357724	4413847	910746	1173752	7462726	9659618
(i) Priority sectors	1179396	1459937	375212	472669	3409343	3652761
(ii) Public sectors	549521	579088	129578	142998	562258	1249426
(iii) Banks	40469	23004	1000	32351	2423	26019
(iv) Others	1588338	2351818	404956	525734	3488702	4731412
7C.II. Advances outside India	—	—	—	—	12	35
8. Fixed Assets	38417	38268	28422	25301	103024	100983
	(0.7)	(0.5)	(1.5)	(1.2)	(0.7)	(0.6)
8.1. Premises	21091	19437	26051	23027	56139	55060
8.2. Fixed assets under construction	332	770	—	—	—	—
8.3. Other Fixed assets	16994	18061	2371	2274	46885	45923
9. Other Assets	263270	209755	54868	63178	376280	398082
	(4.5)	(2.8)	(2.9)	(2.9)	(2.6)	(2.5)
9.1 Inter - office adjustments (net)	—	—	—	—	—	—
9.2 Interest accrued	46680	55970	18861	23291	124107	122908
9.3 Tax paid	40249	50176	22180	26755	69075	70164
9.4 Stationery and Stamps	72	52	236	224	727	696
9.5 Others	176269	103557	13591	12908	182371	204314
Total Assets	5893738	7393627	1904303	2196302	14526743	16242252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	52197 (0.9)	52197 (0.6)	79936 (1.3)	79936 (1.1)	50512 (0.6)	50512 (0.5)
2. Reserves and Surplus	231165 (3.8)	310111 (3.5)	166318 (2.7)	186272 (2.5)	405305 (4.5)	468475 (4.6)
2.1. Statutory Reserves	66041	83943	36959	44861	145800	171200
2.2. Capital Reserves	1684	1685	53363	52637	12045	14528
2.3. Share Premium	20000	20000	4000	4000	53236	53236
2.4. Investments Fluctuations Reserves	—	—	—	—	55500	—
2.5. Revenue and other Reserves	143440	204483	43384	44247	138669	229463
2.6. Balance of Profit	—	—	28612	40527	55	48
3. Deposits	5362440 (87.8)	7863357 (88.1)	5454373 (88.2)	6486001 (86.6)	7409430 (83.1)	8518023 (83.0)
Type-wise						
3A.1. Demand deposits	602481	761124	400589	547350	597854	862270
(i) From banks	16304	7900	13023	24858	44610	72613
(ii) From others	586177	753224	387566	522492	553244	789657
3A.2. Savings bank deposits	1445030	1647228	1211248	1346339	1799692	2076294
3A.3. Term deposits	3314929	5455005	3842536	4592312	5011884	5579459
(i) From banks	351812	440498	408706	727562	127429	119335
(ii) From others	2963117	5014507	3433830	3864750	4884455	5460124
Location-wise						
3B.1. Deposits of branches in India	4996642	7436833	5206196	6001943	7409430	8518022
3B.2. Deposits of branches outside India	365798	426523	248177	484057	—	—
4. Borrowings	34305 (0.6)	137353 (1.5)	135279 (2.2)	246586 (3.3)	397440 (4.5)	421553 (4.1)
4.1. Borrowings in India	1219	93949	70088	217173	276651	251760
(i) From Reserve Bank of India	—	—	—	17500	46000	52500
(ii) From other banks	5	282	22069	21099	40458	421
(iii) From other institutions and agencies	1214	93667	48019	178574	190193	198839
4.2. Borrowings outside India	33086	43404	65191	29413	120789	169793
Secured borrowings included in 4.	—	—	48019	178574	153588	120631
5. Other Liabilities	427569 (7.0)	564718 (6.3)	348034 (5.6)	487594 (6.5)	649918 (7.3)	809226 (7.9)
5.1. Bills Payable	122462	52826	25214	29058	93740	109620
5.2. Inter-office adjustments	—	65047	21182	7265	—	—
5.3. Interest accrued	28733	46372	45194	70537	21589	28563
5.4. Others (including provisions)	276374	400473	256444	380734	534589	671043
Total Liabilities	6107676 (100.0)	8927736 (100.0)	6183940 (100.0)	7486389 (100.0)	8912605 (100.0)	10267789 (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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	21058	34157	20125	29117	19718	27874
	(0.3)	(0.4)	(0.3)	(0.4)	(0.2)	(0.3)
2. Balances with RBI	293455	623266	183090	350310	419009	563883
	(4.8)	(7.0)	(3.0)	(4.7)	(4.7)	(5.5)
3. Balances with banks in India	49803	49355	75005	56356	67637	31661
	(0.8)	(0.6)	(1.2)	(0.8)	(0.8)	(0.3)
4. Money at call and short notice	47800	50000	—	55898	46720	89000
	(0.8)	(0.6)	—	(0.7)	(0.5)	(0.9)
5. Balances with banks outside India	109235	193113	56103	129772	85967	130225
	(1.8)	(2.2)	(0.9)	(1.7)	(1.0)	(1.3)
6. Investments	1726911	2523402	1963631	1952487	2591766	2798178
	(28.3)	(28.3)	(31.8)	(26.1)	(29.1)	(27.3)
6.1. Investments in India	1706392	2492627	1908587	1866485	2591746	2798140
(i) Government securities	1538224	2253825	1639908	1603631	1975876	2240901
(ii) Other approved securities	17291	17454	41443	34964	52298	49635
(iii) Shares	20647	38337	13153	23151	21748	34538
(iv) Debentures and Bonds	102303	161299	161175	130967	450214	382178
(v) Subsidiaries and/or joint ventures	3360	3360	—	—	1916	1916
(vi) Others	24567	18352	52908	73772	89694	88972
6.2. Investments outside India	20519	30775	55044	86002	20	38
(i) Government securities	—	—	53788	83392	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	20519	30775	1256	2610	20	38
7. Advances	3646624	5167044	3737758	4698891	5337995	6238643
	(59.7)	(57.9)	(60.4)	(62.8)	(59.9)	(60.8)
Type-wise						
7A.1. Bills purchased and discounted	107125	96304	256751	312144	337744	352362
7A.2. Cash credits, overdrafts & loans	1313888	1327903	1406830	1603216	2741973	3162933
7A.3. Term loans	2225611	3742837	2074177	2783531	2258278	2723348
Security-wise						
7B.1. Secured by tangible assets	2436222	3491966	2848337	3537773	4080505	4793833
7B.2. Covered by Bank/Govt. Guarantees	231604	187731	382275	560318	85317	88951
7B.3. Unsecured	978797	1487347	507146	600800	1172174	1355859
Sector-wise						
7C.I. Advances in India	3205932	4607113	3510880	4285758	5337995	6238643
(i) Priority sectors	1348839	1695355	1307768	1627279	2033565	2487502
(ii) Public sectors	307400	391605	435353	432532	688191	603846
(iii) Banks	12417	36684	8952	43632	184253	135204
(iv) Others	1537276	2483469	1758807	2182315	2431986	3012091
7C.II. Advances outside India	440692	559932	226879	413134	—	—
8. Fixed Assets	41928	77154	60843	66669	81042	82500
	(0.7)	(0.9)	(1.0)	(0.9)	(0.9)	(0.8)
8.1. Premises	26203	50461	51744	51333	56296	56776
8.2. Fixed assets under construction	1012	2625	—	—	1556	228
8.3. Other Fixed assets	14713	24068	9099	15336	23190	25496
9. Other Assets	170862	210244	87385	146888	262749	305823
	(2.8)	(2.4)	(1.4)	(2.0)	(2.9)	(3.0)
9.1 Inter - office adjustments (net)	10050	—	—	—	31247	52517
9.2 Interest accrued	35061	65822	42148	46247	67019	73870
9.3 Tax paid	39789	60791	20525	23477	118653	82257
9.4 Stationery and Stamps	776	986	404	702	1264	465
9.5 Others	85186	82645	24308	76462	44566	96714
Total Assets	6107676	8927735	6183940	7486388	8912603	10267787
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2006	2007	2006	2007
	(37)	(38)	(39)	(40)
1. Capital	153243 (4.6)	153243 (3.6)	43352 (1.4)	43352 (1.0)
2. Reserves and Surplus	29637 (0.9)	88285 (2.1)	123564 (3.9)	146316 (3.5)
2.1. Statutory Reserves	6201	12883	44553	52837
2.2. Capital Reserves	15098	52904	1532	1532
2.3. Share Premium	—	—	14000	14000
2.4. Investments Fluctuations Reserves	—	—	—	—
2.5. Revenue and other Reserves	8338	22498	14175	16858
2.6. Balance of Profit	—	—	49304	61089
3. Deposits	2924977 (88.0)	3716666 (87.8)	2770929 (87.9)	3760449 (88.8)
Type-wise				
3A.1. Demand deposits	313289	395411	341718	417128
(i) From banks	23232	17783	13886	7133
(ii) From others	290057	377628	327832	409995
3A.2. Savings bank deposits	1043390	1166878	636936	740847
3A.3. Term deposits	1568298	2154377	1792275	2602474
(i) From banks	93279	78280	8601	1599
(ii) From others	1475019	2076097	1783674	2600875
Location-wise				
3B.1. Deposits of branches in India	2924977	3716666	2770929	3760450
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	29662 (0.9)	39972 (0.9)	51582 (1.6)	19814 (0.5)
4.1. Borrowings in India	24962	39972	3737	15015
(i) From Reserve Bank of India	—	—	—	12000
(ii) From other banks	233	—	—	—
(iii) From other institutions and agencies	24729	39972	3737	3015
4.2. Borrowings outside India	4700	—	47845	4799
Secured borrowings included in 4.	—	—	—	—
5. Other Liabilities	187253 (5.6)	232808 (5.5)	163983 (5.2)	265817 (6.3)
5.1. Bills Payable	38102	45729	58672	50074
5.2. Inter-office adjustments	22405	38876	786	41098
5.3. Interest accrued	31264	30853	7568	8008
5.4. Others (including provisions)	95482	117350	96957	166637
Total Liabilities	3324772 (100.0)	4230974 (100.0)	3153410 (100.0)	4235748 (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 — 2006 AND 2007 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2006	2007	2006	2007
	(37)	(38)	(39)	(40)
1. Cash in hand	14936	15248	13476	14412
	(0.4)	(0.4)	(0.4)	(0.3)
2. Balances with RBI	128486	253393	211388	325559
	(3.9)	(6.0)	(6.7)	(7.7)
3. Balances with banks in India	30301	49121	9032	28202
	(0.9)	(1.2)	(0.3)	(0.7)
4. Money at call and short notice	104000	110000	42943	99919
	(3.1)	(2.6)	(1.4)	(2.4)
5. Balances with banks outside India	—	735	6674	38920
	—	(0.0)	(0.2)	(0.9)
6. Investments	1412951	1460182	1117970	1201841
	(42.5)	(34.5)	(35.5)	(28.4)
6.1. Investments in India	1412950	1460181	1117970	1201841
(i) Government securities	1203416	1149594	945394	972250
(ii) Other approved securities	24681	21714	6891	6796
(iii) Shares	6355	10706	5776	9585
(iv) Debentures and Bonds	115981	142548	125394	130899
(v) Subsidiaries and/or joint ventures	—	—	1014	1038
(vi) Others	62517	135619	33501	81273
6.2. Investments outside India	1	1	—	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	1	1	—	—
7. Advances	1552231	2215632	1666401	2422355
	(46.7)	(52.4)	(52.8)	(57.2)
Type-wise				
7A.1. Bills purchased and discounted	83558	66260	59183	105180
7A.2. Cash credits, overdrafts & loans	567805	774736	641594	884119
7A.3. Term loans	900868	1374636	965624	1433056
Security-wise				
7B.1. Secured by tangible assets	1310423	1830566	1299264	1829736
7B.2. Covered by Bank/Govt. Guarantees	131671	82290	54971	46191
7B.3. Unsecured	110137	302776	312166	546428
Sector-wise				
7C.I. Advances in India	1552231	2215632	1666401	2422354
(i) Priority sectors	598025	828158	680723	957187
(ii) Public sectors	222387	326975	263902	442643
(iii) Banks	1573	49	113	3
(iv) Others	730246	1060450	721663	1022521
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	20507	60522	20249	18617
	(0.6)	(1.4)	(0.6)	(0.4)
8.1. Premises	14369	51617	10791	10026
8.2. Fixed assets under construction	70	1315	—	—
8.3. Other Fixed assets	6068	7590	9458	8591
9. Other Assets	61361	66143	65275	85924
	(1.8)	(1.6)	(2.1)	(2.0)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	31450	27924	28731	31591
9.3 Tax paid	11237	19728	24971	33716
9.4 Stationery and Stamps	317	240	67	108
9.5 Others	18357	18251	11506	20509
Total Assets	3324773	4230976	3153408	4235749
	(100.0)	(100.0)	(100.0)	(100.0)