

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

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>27869</b>	<b>28163</b>	<b>10757</b>	<b>10757</b>	<b>1575</b>	
	(0.6)	(0.4)	(1.1)	(0.9)	(0.4)	
<b>2. Reserves and Surplus</b>	<b>260693</b>	<b>312058</b>	<b>25508</b>	<b>34021</b>	<b>18881</b>	
	(5.2)	(4.3)	(2.6)	(2.8)	(5.1)	
2.1. Statutory Reserves	41992	58469	11434	14204	6254	
2.2. Capital Reserves	7271	8835	2318	2291	74	
2.3. Share Premium	135546	139563	3785	3785	—	
2.4. Investments Fluctuations Reserves	—	—	—	—	—	
2.5. Revenue and other Reserves	2780	2284	1187	2017	12501	
2.6. Balance of Profit	73104	102907	6784	11724	52	
<b>3. Deposits</b>	<b>4011353</b>	<b>5878560</b>	<b>889127</b>	<b>1081593</b>	<b>324405</b>	
	(80.7)	(80.2)	(90.2)	(89.4)	(87.0)	
<b>Type-wise</b>						
3A.1. Demand deposits	797008	1130432	139985	138107	24007	
(i) From banks	43952	74904	5449	4814	—	
(ii) From others	753056	1055528	134536	133293	24007	
3A.2. Savings bank deposits	806544	1212588	186092	206309	50543	
3A.3. Term deposits	2407801	3535540	563050	737177	249855	
(i) From banks	505358	602066	137038	92613	19516	
(ii) From others	1902443	2933474	426012	644564	230339	
<b>Location-wise</b>						
3B.1. Deposits of branches in India	4011353	5857292	889128	1081592	288611	
3B.2. Deposits of branches outside India	—	21268	—	—	35794	
<b>4. Borrowings</b>	<b>268093</b>	<b>519561</b>	<b>1104</b>	<b>5861</b>	<b>7929</b>	
	(5.4)	(7.1)	(0.1)	(0.5)	(2.1)	
4.1. Borrowings in India	209178	180390	938	5427	3099	
(i) From Reserve Bank of India	—	—	—	1750	—	
(ii) From other banks	86798	60000	52	3219	600	
(iii) From other institutions and agencies	122380	120390	886	458	2499	
4.2. Borrowings outside India	58915	339171	166	434	4830	
Secured borrowings included in 4.	12994	—	32	114	—	
<b>5. Other Liabilities</b>	<b>405103</b>	<b>587380</b>	<b>58865</b>	<b>77465</b>	<b>20251</b>	
	(8.1)	(8.0)	(6.0)	(6.4)	(5.4)	
5.1. Bills Payable	113529	130952	8971	10586	3251	
5.2. Inter-office adjustments	—	—	6290	2235	—	
5.3. Interest accrued	6452	17727	476	515	2010	
5.4. Others (including provisions)	285122	438701	43128	64129	14990	
<b>Total Liabilities</b>	<b>4973111</b>	<b>7325722</b>	<b>985361</b>	<b>1209697</b>	<b>373041</b>	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

**Note** : Figures in brackets indicate per cent share in total.  
# See "Explanatory Notes".

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

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

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank #		Bank of Rajasthan		Bharat Overseas Bank #	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>48983</b>	<b>83675</b>	<b>9081</b>	<b>10068</b>	<b>2423</b>	
	(1.0)	(1.1)	(0.9)	(0.8)	(0.6)	
<b>2. Balances with RBI</b>	<b>193957</b>	<b>382428</b>	<b>41464</b>	<b>49992</b>	<b>11244</b>	
	(3.9)	(5.2)	(4.2)	(4.1)	(3.0)	
<b>3. Balances with banks in India</b>	<b>43085</b>	<b>67666</b>	<b>228330</b>	<b>157845</b>	<b>38777</b>	
	(0.9)	(0.9)	(23.2)	(13.0)	(10.4)	
<b>4. Money at call and short notice</b>	<b>69978</b>	<b>122238</b>	<b>12815</b>	<b>27821</b>	<b>2639</b>	
	(1.4)	(1.7)	(1.3)	(2.3)	(0.7)	
<b>5. Balances with banks outside India</b>	<b>8182</b>	<b>35824</b>	<b>184</b>	<b>212</b>	<b>1114</b>	
	(0.2)	(0.5)	(0.0)	(0.0)	(0.3)	
<b>6. Investments</b>	<b>2152735</b>	<b>2689717</b>	<b>256653</b>	<b>364069</b>	<b>96059</b>	
	(43.3)	(36.7)	(26.0)	(30.1)	(25.8)	
6.1. Investments in India	2152735	2633529	256653	364069	88280	
(i) Government securities	1176967	1633851	185281	249237	70314	
(ii) Other approved securities	—	—	14262	8109	581	
(iii) Shares	42980	46279	2208	2065	430	
(iv) Debentures and Bonds	693491	704490	36670	21701	14538	
(v) Subsidiaries and/or joint ventures	—	1000	35	35	—	
(vi) Others	239297	247909	18197	82922	2417	
6.2. Investments outside India	—	56188	—	—	7779	
(i) Government securities	—	546	—	—	7779	
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	
(iii) Others	—	55642	—	—	—	
<b>7. Advances</b>	<b>2231423</b>	<b>3687648</b>	<b>406497</b>	<b>570402</b>	<b>205352</b>	
	(44.9)	(50.3)	(41.3)	(47.2)	(55.0)	
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	58381	127371	14533	15178	18221	
7A.2. Cash credits, overdrafts & loans	604662	988661	147542	193224	108215	
7A.3. Term loans	1568380	2571616	244422	362000	78916	
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1978890	3050229	345831	468737	165301	
7B.2. Covered by Bank/Govt. Guarantees	26655	144893	14159	11148	9445	
7B.3. Unsecured	225879	492527	46506	90517	30606	
<b>Sector-wise</b>						
7C.I. Advances in India	2231419	3430091	406495	570402	172249	
(i) Priority sectors	772993	1319633	97031	152117	51286	
(ii) Public sectors	6360	2154	36044	40696	26652	
(iii) Banks	2517	2768	5033	11699	4000	
(iv) Others	1449549	2105536	268387	365890	90311	
7C.II. Advances outside India	3	257556	—	—	33103	
<b>8. Fixed Assets</b>	<b>56772</b>	<b>67320</b>	<b>13603</b>	<b>13888</b>	<b>3557</b>	
	(1.1)	(0.9)	(1.4)	(1.1)	(1.0)	
8.1. Premises	2818	2649	9126	9202	283	
8.2. Fixed assets under construction	1437	2482	—	—	1637	
8.3. Other Fixed assets	52517	62189	4477	4686	1637	
<b>9. Other Assets</b>	<b>167998</b>	<b>189208</b>	<b>16735</b>	<b>15403</b>	<b>11875</b>	
	(3.4)	(2.6)	(1.7)	(1.3)	(3.2)	
9.1 Inter - office adjustments (net)	—	—	—	—	2486	
9.2 Interest accrued	39709	64191	7918	7056	2273	
9.3 Tax paid	10947	10358	2650	315	3358	
9.4 Stationery and Stamps	80	85	387	300	82	
9.5 Others	117262	114574	5780	7732	3676	
<b>Total Assets</b>	<b>4973113</b>	<b>7325724</b>	<b>985362</b>	<b>1209700</b>	<b>373040</b>	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

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

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank of Punjab		City Union Bank	
	2006 (7)	2007 (8)	2006 (9)	2007 (10)	2006 (11)	2007 (12)
<b>1. Capital</b>	<b>1071</b> (0.2)	<b>1077</b> (0.2)	<b>14083</b> (1.2)	<b>15669</b> (0.8)	<b>2400</b> (0.6)	<b>2520</b> (0.5)
<b>2. Reserves and Surplus</b>	<b>20486</b> (4.3)	<b>21862</b> (4.1)	<b>79037</b> (7.0)	<b>123941</b> (6.7)	<b>26214</b> (6.4)	<b>34051</b> (6.3)
2.1. Statutory Reserves	9834	10311	12684	15718	17474	19474
2.2. Capital Reserves	655	760	65	65	1307	1406
2.3. Share Premium	1165	1177	57572	89232	2018	3853
2.4. Investments Fluctuations Reserves	35	45	—	—	—	—
2.5. Revenue and other Reserves	8796	9568	1344	2451	5411	9311
2.6. Balance of Profit	1	1	7372	16475	4	7
<b>3. Deposits</b>	<b>428885</b> (89.8)	<b>474859</b> (89.6)	<b>939964</b> (83.0)	<b>1486372</b> (80.4)	<b>351774</b> (85.2)	<b>469933</b> (87.6)
<b>Type-wise</b>						
3A.1. Demand deposits	24174	26665	142990	204955	32773	57377
(i) From banks	9	7	4658	6616	38	34
(ii) From others	24165	26658	138332	198339	32735	57343
3A.2. Savings bank deposits	99681	110259	221039	250117	47942	56849
3A.3. Term deposits	305030	337935	575935	1031300	271059	355707
(i) From banks	—	—	100131	169241	18619	5161
(ii) From others	305030	337935	475804	862059	252440	350546
<b>Location-wise</b>						
3B.1. Deposits of branches in India	428885	474860	939964	1486372	351774	469933
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>31</b> (0.0)	<b>421</b> (0.1)	<b>5157</b> (0.5)	<b>93089</b> (5.0)	<b>7519</b> (1.8)	<b>1989</b> (0.4)
4.1. Borrowings in India	31	69	695	78092	5734	1989
(i) From Reserve Bank of India	—	—	—	1300	1500	1500
(ii) From other banks	—	47	—	54800	3	15
(iii) From other institutions and agencies	31	22	695	21992	4231	474
4.2. Borrowings outside India	—	352	4462	14997	1785	—
Secured borrowings included in 4.	—	—	—	11587	—	—
<b>5. Other Liabilities</b>	<b>26909</b> (5.6)	<b>31843</b> (6.0)	<b>94778</b> (8.4)	<b>129207</b> (7.0)	<b>24799</b> (6.0)	<b>27807</b> (5.2)
5.1. Bills Payable	1456	2143	31896	44049	9901	10188
5.2. Inter-office adjustments	3050	3100	202	—	—	—
5.3. Interest accrued	2473	2663	5844	11774	2743	1699
5.4. Others (including provisions)	19930	23937	56836	73384	12155	15920
<b>Total Liabilities</b>	<b>477382</b> (100.0)	<b>530062</b> (100.0)	<b>1133019</b> (100.0)	<b>1848278</b> (100.0)	<b>412706</b> (100.0)	<b>536300</b> (100.0)

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

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

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

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Catholic Syrian Bank		Centurion Bank of Punjab		City Union Bank	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>3327</b>	<b>3422</b>	<b>16749</b>	<b>23449</b>	<b>6480</b>	<b>6196</b>
	(0.7)	(0.6)	(1.5)	(1.3)	(1.6)	(1.2)
<b>2. Balances with RBI</b>	<b>28605</b>	<b>43683</b>	<b>38903</b>	<b>84465</b>	<b>14894</b>	<b>25500</b>
	(6.0)	(8.2)	(3.4)	(4.6)	(3.6)	(4.8)
<b>3. Balances with banks in India</b>	<b>15206</b>	<b>5431</b>	<b>21420</b>	<b>29966</b>	<b>4575</b>	<b>4962</b>
	(3.2)	(1.0)	(1.9)	(1.6)	(1.1)	(0.9)
<b>4. Money at call and short notice</b>	<b>500</b>	<b>—</b>	<b>26146</b>	<b>7868</b>	<b>—</b>	<b>—</b>
	(0.1)	—	(2.3)	(0.4)	—	—
<b>5. Balances with banks outside India</b>	<b>2016</b>	<b>2747</b>	<b>1386</b>	<b>3185</b>	<b>688</b>	<b>11730</b>
	(0.4)	(0.5)	(0.1)	(0.2)	(0.2)	(2.2)
<b>6. Investments</b>	<b>143159</b>	<b>155329</b>	<b>292283</b>	<b>461496</b>	<b>105747</b>	<b>130700</b>
	(30.0)	(29.3)	(25.8)	(25.0)	(25.6)	(24.4)
6.1. Investments in India	143159	155329	292283	461496	105747	130700
(i) Government securities	119814	125767	237579	395986	89460	114297
(ii) Other approved securities	1147	845	25	—	690	680
(iii) Shares	176	395	936	2442	158	364
(iv) Debentures and Bonds	7644	5217	4942	2568	7885	6120
(v) Subsidiaries and/or joint ventures	—	—	—	—	208	297
(vi) Others	14378	23105	48801	60500	7346	8942
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>269487</b>	<b>301264</b>	<b>653344</b>	<b>1122135</b>	<b>254953</b>	<b>332923</b>
	(56.5)	(56.8)	(57.7)	(60.7)	(61.8)	(62.1)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	7075	5538	20846	24429	9568	10081
7A.2. Cash credits, overdrafts & loans	117319	133496	138609	271169	155222	207549
7A.3. Term loans	145093	162230	493889	826537	90163	115293
<b>Security-wise</b>						
7B.1. Secured by tangible assets	260867	293058	529563	895415	235888	317818
7B.2. Covered by Bank/Govt. Guarantees	433	39	38938	16809	7027	6894
7B.3. Unsecured	8187	8167	84843	209911	12038	8211
<b>Sector-wise</b>						
7C.I. Advances in India	269487	301264	653344	1122135	254953	332923
(i) Priority sectors	91838	102436	197872	350481	104079	133643
(ii) Public sectors	6286	6549	11835	25100	7027	6894
(iii) Banks	3900	4500	5295	5025	—	—
(iv) Others	167463	187779	438342	741529	143847	192386
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>4814</b>	<b>5986</b>	<b>31130</b>	<b>33731</b>	<b>3602</b>	<b>3922</b>
	(1.0)	(1.1)	(2.7)	(1.8)	(0.9)	(0.7)
8.1. Premises	2503	3548	4620	4558	894	860
8.2. Fixed assets under construction	—	—	174	43	—	—
8.3. Other Fixed assets	2311	2438	26336	29130	2708	3062
<b>9. Other Assets</b>	<b>10268</b>	<b>12201</b>	<b>51658</b>	<b>81983</b>	<b>21764</b>	<b>20371</b>
	(2.2)	(2.3)	(4.6)	(4.4)	(5.3)	(3.8)
9.1 Inter - office adjustments (net)	—	—	—	402	6244	1827
9.2 Interest accrued	4172	4553	9135	17953	2262	2782
9.3 Tax paid	2138	1975	8755	9853	10490	13758
9.4 Stationery and Stamps	108	127	86	60	35	42
9.5 Others	3850	5546	33682	53715	2733	1962
<b>Total Assets</b>	<b>477382</b>	<b>530063</b>	<b>1133019</b>	<b>1848278</b>	<b>412703</b>	<b>536304</b>
	(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.)**
**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2006	2007	2006	2007	2006	2007
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>7613</b>	<b>14763</b>	<b>3206</b>	<b>3206</b>	<b>8560</b>	<b>8560</b>
	(2.0)	(2.8)	(1.1)	(0.9)	(0.4)	(0.3)
<b>2. Reserves and Surplus</b>	<b>8806</b>	<b>18816</b>	<b>10233</b>	<b>11532</b>	<b>116438</b>	<b>141661</b>
	(2.4)	(3.6)	(3.6)	(3.3)	(5.6)	(5.6)
2.1. Statutory Reserves	8090	8274	3183	3668	32200	39519
2.2. Capital Reserves	5316	4104	1965	1956	8603	10122
2.3. Share Premium	18729	28614	3832	3833	42495	42495
2.4. Investments Fluctuations Reserves	—	—	—	—	15667	17131
2.5. Revenue and other Reserves	—	600	1252	2074	16127	30948
2.6. Balance of Profit	-23329	-22776	1	1	1346	1446
<b>3. Deposits</b>	<b>312400</b>	<b>441520</b>	<b>253268</b>	<b>308796</b>	<b>1787874</b>	<b>2158444</b>
	(83.5)	(83.9)	(88.9)	(89.6)	(86.6)	(86.0)
<b>Type-wise</b>						
3A.1. Demand deposits	40538	52935	27899	35038	93825	121661
(i) From banks	185	144	11	4	822	2185
(ii) From others	40353	52791	27888	35034	93003	119476
3A.2. Savings bank deposits	59608	72233	45342	52555	353415	422967
3A.3. Term deposits	212254	316352	180027	221203	1340634	1613816
(i) From banks	36040	31125	11466	13820	58882	52375
(ii) From others	176214	285227	168561	207383	1281752	1561441
<b>Location-wise</b>						
3B.1. Deposits of branches in India	312400	441520	253267	308796	1787874	2158444
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>13153</b>	<b>15440</b>	<b>19</b>	<b>499</b>	<b>61050</b>	<b>77021</b>
	(3.5)	(2.9)	(0.0)	(0.1)	(3.0)	(3.1)
4.1. Borrowings in India	8564	7500	19	450	50978	40023
(i) From Reserve Bank of India	—	—	—	450	—	—
(ii) From other banks	3000	7500	—	—	200	—
(iii) From other institutions and agencies	5564	—	19	—	50778	40023
4.2. Borrowings outside India	4589	7940	—	49	10072	36998
Secured borrowings included in 4.	—	—	—	—	49968	—
<b>5. Other Liabilities</b>	<b>32201</b>	<b>35696</b>	<b>18148</b>	<b>20762</b>	<b>90369</b>	<b>123308</b>
	(8.6)	(6.8)	(6.4)	(6.0)	(4.4)	(4.9)
5.1. Bills Payable	6046	7314	2894	3610	6437	4731
5.2. Inter-office adjustments	—	—	—	—	12259	4510
5.3. Interest accrued	3339	4179	2422	3408	5221	12423
5.4. Others (including provisions)	22816	24203	12832	13744	66452	101644
<b>Total Liabilities</b>	<b>374173</b>	<b>526235</b>	<b>284874</b>	<b>344795</b>	<b>2064291</b>	<b>2508994</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

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

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

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2006 (13)	2007 (14)	2006 (15)	2007 (16)	2006 (17)	2007 (18)
<b>1. Cash in hand</b>	<b>1980</b> (0.5)	<b>3501</b> (0.7)	<b>4894</b> (1.7)	<b>4390</b> (1.3)	<b>15777</b> (0.8)	<b>20128</b> (0.8)
<b>2. Balances with RBI</b>	<b>17268</b> (4.6)	<b>29431</b> (5.6)	<b>12708</b> (4.5)	<b>20682</b> (6.0)	<b>105681</b> (5.1)	<b>103026</b> (4.1)
<b>3. Balances with banks in India</b>	<b>5222</b> (1.4)	<b>5470</b> (1.0)	<b>13107</b> (4.6)	<b>30969</b> (9.0)	<b>62655</b> (3.0)	<b>96695</b> (3.9)
<b>4. Money at call and short notice</b>	— —	— —	— —	— —	<b>2500</b> (0.1)	<b>6500</b> (0.3)
<b>5. Balances with banks outside India</b>	<b>5190</b> (1.4)	<b>8365</b> (1.6)	<b>169</b> (0.1)	<b>4465</b> (1.3)	<b>635</b> (0.0)	<b>4964</b> (0.2)
<b>6. Investments</b>	<b>130693</b> (34.9)	<b>184663</b> (35.1)	<b>70960</b> (24.9)	<b>86519</b> (25.1)	<b>627237</b> (30.4)	<b>703266</b> (28.0)
6.1. Investments in India	130693	184663	70960	86519	627237	703266
(i) Government securities	101532	136780	66566	74126	567871	603744
(ii) Other approved securities	2701	2594	256	58	918	1092
(iii) Shares	247	287	493	284	8492	16502
(iv) Debentures and Bonds	7392	4819	3645	1490	37623	33180
(v) Subsidiaries and/or joint ventures	—	—	—	—	50	51
(vi) Others	18821	40183	—	10561	12283	48697
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>186732</b> (49.9)	<b>265852</b> (50.5)	<b>159435</b> (56.0)	<b>183950</b> (53.4)	<b>1173647</b> (56.9)	<b>1489910</b> (59.4)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	18274	9248	10683	12298	129374	136199
7A.2. Cash credits, overdrafts & loans	39790	66481	69546	89529	529187	652661
7A.3. Term loans	128668	190123	79206	82123	515086	701050
<b>Security-wise</b>						
7B.1. Secured by tangible assets	134330	162959	139060	164357	961760	1319327
7B.2. Covered by Bank/Govt. Guarantees	—	—	8045	6563	55853	52676
7B.3. Unsecured	52402	102892	12329	13030	156034	117908
<b>Sector-wise</b>						
7C.I. Advances in India	186732	265852	159435	183949	1173646	1489909
(i) Priority sectors	55433	90445	56714	70775	402585	555202
(ii) Public sectors	4472	3893	15055	7559	71989	68064
(iii) Banks	—	459	565	985	10038	—
(iv) Others	126827	171055	87101	104630	689034	866643
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>10716</b> (2.9)	<b>8144</b> (1.5)	<b>5340</b> (1.9)	<b>4957</b> (1.4)	<b>17387</b> (0.8)	<b>18609</b> (0.7)
8.1. Premises	6527	3999	2914	2852	11817	12433
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	4189	4145	2426	2105	5570	6176
<b>9. Other Assets</b>	<b>16374</b> (4.4)	<b>20807</b> (4.0)	<b>18262</b> (6.4)	<b>8863</b> (2.6)	<b>58770</b> (2.8)	<b>65893</b> (2.6)
9.1 Inter - office adjustments (net)	42	18	2685	1697	—	—
9.2 Interest accrued	2040	1920	3565	4165	19494	21432
9.3 Tax paid	9346	9846	2531	1763	32635	34186
9.4 Stationery and Stamps	32	31	12	9	228	266
9.5 Others	4914	8992	9469	1229	6413	10009
<b>Total Assets</b>	<b>374175</b> (100.0)	<b>526233</b> (100.0)	<b>284875</b> (100.0)	<b>344795</b> (100.0)	<b>2064289</b> (100.0)	<b>2508991</b> (100.0)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Ganesh Bank of Kurundwad#		HDFC Bank		ICICI Bank	
	2006 (19)	2007 (20)	2006 (21)	2007 (22)	2006 (23)	2007 (24)
<b>1. Capital</b>	<b>275</b> (1.2)		<b>31314</b> (0.4)	<b>31939</b> (0.4)	<b>123983</b> (0.5)	<b>124934</b> (0.4)
<b>2. Reserves and Surplus</b>	<b>930</b> (4.2)		<b>498646</b> (6.8)	<b>611376</b> (6.7)	<b>2131616</b> (8.5)	<b>2341392</b> (6.8)
2.1. Statutory Reserves	369		83646	112182	209873	287873
2.2. Capital Reserves	28		174	178	55300	67400
2.3. Share Premium	10		237671	262455	1181756	1201549
2.4. Investments Fluctuations Reserves	103		—	298	—	—
2.5. Revenue and other Reserves	420		31653	43060	655343	684743
2.6. Balance of Profit	—		145502	193203	29344	99827
<b>3. Deposits</b>	<b>20405</b> (91.4)		<b>5579682</b> (75.9)	<b>6829794</b> (74.9)	<b>16508316</b> (65.7)	<b>23051019</b> (66.9)
<b>Type-wise</b>						
3A.1. Demand deposits	1232		1475246	1981184	1657348	2137565
(i) From banks	18		59578	69535	42240	46489
(ii) From others	1214		1415668	1911649	1615108	2091076
3A.2. Savings bank deposits	4425		1618579	1958482	2093698	2883879
3A.3. Term deposits	14748		2485857	2890128	12757270	18029575
(i) From banks	1		86047	150529	1070804	1457879
(ii) From others	14747		2399810	2739599	11686466	16571696
<b>Location-wise</b>						
3B.1. Deposits of branches in India	20405		5579682	6829794	15651284	22170176
3B.2. Deposits of branches outside India	—		—	—	857033	880842
<b>4. Borrowings</b>	<b>3</b> (0.0)		<b>285848</b> (3.9)	<b>281539</b> (3.1)	<b>3852191</b> (15.3)	<b>5125603</b> (14.9)
4.1. Borrowings in India	3		141078	108129	1696092	1341764
(i) From Reserve Bank of India	—		—	—	—	—
(ii) From other banks	—		124397	92563	393702	426686
(iii) From other institutions and agencies	3		16681	15566	1302390	915078
4.2. Borrowings outside India	—		144770	173410	2156099	3783839
Secured borrowings included in 4.	—		16681	15566	—	—
<b>5. Other Liabilities</b>	<b>702</b> (3.1)		<b>955149</b> (13.0)	<b>1368913</b> (15.0)	<b>2522789</b> (10.0)	<b>3822864</b> (11.1)
5.1. Bills Payable	75		207958	367814	332720	423379
5.2. Inter-office adjustments	291		—	—	34965	—
5.3. Interest accrued	106		82641	170381	138465	204087
5.4. Others (including provisions)	230		664550	830718	2016639	3195398
<b>Total Liabilities</b>	<b>22315</b> (100.0)		<b>7350639</b> (100.0)	<b>9123561</b> (100.0)	<b>25138895</b> (100.0)	<b>34465812</b> (100.0)

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

# See "Explanatory Notes".

Source : Annual accounts of banks of respective years.

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ganesh Bank of Kurundwad#		HDFC Bank		ICICI Bank	
	2006	2007	2006	2007	2006	2007
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>234</b>		<b>50771</b>	<b>74651</b>	<b>120882</b>	<b>206696</b>
	(1.0)		(0.7)	(0.8)	(0.5)	(0.6)
<b>2. Balances with RBI</b>	<b>1118</b>		<b>279890</b>	<b>443597</b>	<b>772555</b>	<b>1663992</b>
	(5.0)		(3.8)	(4.9)	(3.1)	(4.8)
<b>3. Balances with banks in India</b>	<b>346</b>		<b>177565</b>	<b>165328</b>	<b>105885</b>	<b>203616</b>
	(1.6)		(2.4)	(1.8)	(0.4)	(0.6)
<b>4. Money at call and short notice</b>	<b>1344</b>		<b>138306</b>	<b>188533</b>	<b>145362</b>	<b>335833</b>
	(6.0)		(1.9)	(2.1)	(0.6)	(1.0)
<b>5. Balances with banks outside India</b>	<b>—</b>		<b>45368</b>	<b>43279</b>	<b>559338</b>	<b>1301995</b>
	—		(0.6)	(0.5)	(2.2)	(3.8)
<b>6. Investments</b>	<b>7392</b>		<b>2839396</b>	<b>3056480</b>	<b>7154740</b>	<b>9125783</b>
	(33.1)		(38.6)	(33.5)	(28.5)	(26.5)
6.1. Investments in India	7392		2839389	3056458	6703644	8675401
(i) Government securities	7218		1963284	2254422	5107444	6736817
(ii) Other approved securities	174		573	68	6	6
(iii) Shares	—		7687	5831	205785	193726
(iv) Debentures and Bonds	—		812182	738985	180403	246282
(v) Subsidiaries and/or joint ventures	—		2156	2156	166917	260718
(vi) Others	—		53507	54996	1043089	1237852
6.2. Investments outside India	—		7	22	451096	450382
(i) Government securities	—		—	—	13424	29657
(ii) Subsidiaries and/or joint ventures	—		—	—	119153	146505
(iii) Others	—		7	22	318519	274220
<b>7. Advances</b>	<b>8830</b>		<b>3506126</b>	<b>4694478</b>	<b>14616311</b>	<b>19586560</b>
	(39.6)		(47.7)	(51.5)	(58.1)	(56.8)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	68		137677	80476	943982	1174634
7A.2. Cash credits, overdrafts & loans	1827		788199	1034453	2493283	3286422
7A.3. Term loans	6935		2580250	3579549	11179046	15125504
<b>Security-wise</b>						
7B.1. Secured by tangible assets	8788		2372996	3284544	11997324	15281338
7B.2. Covered by Bank/Govt. Guarantees	42		51858	52236	135087	341958
7B.3. Unsecured	—		1081272	1357698	2483900	3963263
<b>Sector-wise</b>						
7C.I. Advances in India	8830		3506126	4694478	13363918	17145559
(i) Priority sectors	5828		1086453	1768307	4267562	5527724
(ii) Public sectors	—		38499	20515	115720	40170
(iii) Banks	—		1187	3832	489	9061
(iv) Others	3002		2379987	2901824	8980147	11568604
7C.II. Advances outside India	—		—	—	1252394	2441002
<b>8. Fixed Assets</b>	<b>1071</b>		<b>85508</b>	<b>96667</b>	<b>398071</b>	<b>392341</b>
	(4.8)		(1.2)	(1.1)	(1.6)	(1.1)
8.1. Premises	923		26326	30242	181704	178877
8.2. Fixed assets under construction	—		—	—	—	—
8.3. Other Fixed assets	148		59182	66425	216367	213464
<b>9. Other Assets</b>	<b>1977</b>		<b>227709</b>	<b>360548</b>	<b>1265752</b>	<b>1648993</b>
	(8.9)		(3.1)	(4.0)	(5.0)	(4.8)
9.1 Inter - office adjustments (net)	—		—	—	—	37629
9.2 Interest accrued	98		92183	159254	215431	294171
9.3 Tax paid	27		34950	44523	282205	376610
9.4 Stationery and Stamps	11		1796	1687	17	16
9.5 Others	1841		98780	155084	768099	940567
<b>Total Assets</b>	<b>22312</b>		<b>7350639</b>	<b>9123561</b>	<b>25138896</b>	<b>34465809</b>
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)



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

(Amount in Rs. lakh)

Items	As on March 31					
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2006 (25)	2007 (26)	2006 (27)	2007 (28)	2006 (29)	2007 (30)
<b>1. Capital</b>	<b>29051</b> (1.6)	<b>32000</b> (1.5)	<b>9072</b> (0.5)	<b>9090</b> (0.5)	<b>4849</b> (0.2)	<b>4849</b> (0.2)
<b>2. Reserves and Surplus</b>	<b>57555</b> (3.3)	<b>73679</b> (3.5)	<b>92895</b> (5.5)	<b>101238</b> (5.2)	<b>175098</b> (6.6)	<b>196024</b> (6.8)
2.1. Statutory Reserves	6299	8004	20077	22300	46841	53702
2.2. Capital Reserves	2781	3003	17640	21521	3503	3503
2.3. Share Premium	29650	41297	43619	43824	8678	8678
2.4. Investments Fluctuations Reserves	100	100	—	—	—	—
2.5. Revenue and other Reserves	136	136	11430	11749	116076	130141
2.6. Balance of Profit	18589	21139	129	1844	—	—
<b>3. Deposits</b>	<b>1500630</b> (85.2)	<b>1764481</b> (84.3)	<b>1333525</b> (79.5)	<b>1541858</b> (79.9)	<b>2348464</b> (88.8)	<b>2519428</b> (87.9)
<b>Type-wise</b>						
3A.1. Demand deposits	120138	171130	150905	189363	301139	347917
(i) From banks	6825	4316	5132	5844	5013	5777
(ii) From others	113313	166814	145773	183519	296126	342140
3A.2. Savings bank deposits	72924	92141	209345	256390	501351	584883
3A.3. Term deposits	1307568	1501210	973275	1096105	1545974	1586628
(i) From banks	350608	158574	245437	137417	262975	250316
(ii) From others	956960	1342636	727838	958688	1282999	1336312
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1500630	1764480	1333526	1541859	2348464	2519429
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>53495</b> (3.0)	<b>59251</b> (2.8)	<b>110745</b> (6.6)	<b>84356</b> (4.4)	<b>26393</b> (1.0)	<b>62018</b> (2.2)
4.1. Borrowings in India	22208	40366	37170	22497	2301	44973
(i) From Reserve Bank of India	—	1800	4400	6000	—	—
(ii) From other banks	7208	4931	30655	15000	—	10
(iii) From other institutions and agencies	15000	33635	2115	1497	2301	44963
4.2. Borrowings outside India	31287	18885	73575	61859	24092	17045
Secured borrowings included in 4.	5500	—	—	—	—	—
<b>5. Other Liabilities</b>	<b>121521</b> (6.9)	<b>163304</b> (7.8)	<b>130429</b> (7.8)	<b>192086</b> (10.0)	<b>90093</b> (3.4)	<b>82331</b> (2.9)
5.1. Bills Payable	15791	25598	31389	36781	15596	20045
5.2. Inter-office adjustments	—	—	1575	19366	21184	18904
5.3. Interest accrued	8021	18108	2317	2943	12790	5885
5.4. Others (including provisions)	97709	119598	95148	132996	40523	37497
<b>Total Liabilities</b>	<b>1762252</b> (100.0)	<b>2092715</b> (100.0)	<b>1676666</b> (100.0)	<b>1928628</b> (100.0)	<b>2644897</b> (100.0)	<b>2864650</b> (100.0)

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

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

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

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IndusInd Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2006 (25)	2007 (26)	2006 (27)	2007 (28)	2006 (29)	2007 (30)
<b>1. Cash in hand</b>	<b>8314</b> (0.5)	<b>9685</b> (0.5)	<b>11240</b> (0.7)	<b>15257</b> (0.8)	<b>12743</b> (0.5)	<b>12384</b> (0.4)
<b>2. Balances with RBI</b>	<b>52095</b> (3.0)	<b>92432</b> (4.4)	<b>72925</b> (4.3)	<b>79324</b> (4.1)	<b>81045</b> (3.1)	<b>173093</b> (6.0)
<b>3. Balances with banks in India</b>	<b>77073</b> (4.4)	<b>74971</b> (3.6)	<b>28040</b> (1.7)	<b>29870</b> (1.5)	<b>109055</b> (4.1)	<b>66167</b> (2.3)
<b>4. Money at call and short notice</b>	— —	<b>10000</b> (0.5)	— —	<b>10000</b> (0.5)	<b>25000</b> (0.9)	<b>109732</b> (3.8)
<b>5. Balances with banks outside India</b>	<b>10569</b> (0.6)	<b>72452</b> (3.5)	<b>128</b> (0.0)	<b>24719</b> (1.3)	<b>898</b> (0.0)	— —
<b>6. Investments</b>	<b>540990</b> (30.7)	<b>589166</b> (28.2)	<b>437234</b> (26.1)	<b>452780</b> (23.5)	<b>899384</b> (34.0)	<b>739218</b> (25.8)
6.1. Investments in India	540990	589166	437234	452780	899384	739218
(i) Government securities	458314	484932	375291	404481	635025	553140
(ii) Other approved securities	255	155	17	21	4302	3907
(iii) Shares	1323	2140	1453	1153	5486	7817
(iv) Debentures and Bonds	14569	12182	41927	29475	176220	95116
(v) Subsidiaries and/or joint ventures	50	50	210	210	6857	14232
(vi) Others	66479	89707	18336	17440	71494	65006
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>931047</b> (52.8)	<b>1108420</b> (53.0)	<b>1023152</b> (61.0)	<b>1197617</b> (62.1)	<b>1448311</b> (54.8)	<b>1707994</b> (59.6)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	42076	40426	69651	77421	52040	61916
7A.2. Cash credits, overdrafts & loans	194751	295200	439789	495491	502424	599038
7A.3. Term loans	694220	772794	513712	624705	893847	1047040
<b>Security-wise</b>						
7B.1. Secured by tangible assets	774284	1002274	870873	1015188	920771	1148666
7B.2. Covered by Bank/Govt. Guarantees	37664	13705	23196	14680	351476	320400
7B.3. Unsecured	119098	92441	129083	167749	176064	238928
<b>Sector-wise</b>						
7C.I. Advances in India	931047	1108420	1023153	1197617	1448310	1707995
(i) Priority sectors	249335	352205	310080	420012	282786	328698
(ii) Public sectors	26497	25317	16044	22494	403008	415709
(iii) Banks	3539	1898	2417	5329	75329	107375
(iv) Others	651676	729000	694612	749782	687187	856213
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>33958</b> (1.9)	<b>36958</b> (1.8)	<b>40541</b> (2.4)	<b>39596</b> (2.1)	<b>19472</b> (0.7)	<b>18345</b> (0.6)
8.1. Premises	12410	14203	20272	19541	10935	10593
8.2. Fixed assets under construction	310	879	11220	10924	629	676
8.3. Other Fixed assets	21238	21876	9049	9131	7908	7076
<b>9. Other Assets</b>	<b>108206</b> (6.1)	<b>98632</b> (4.7)	<b>63406</b> (3.8)	<b>79464</b> (4.1)	<b>48991</b> (1.9)	<b>37718</b> (1.3)
9.1 Inter - office adjustments (net)	231	11	0	0	0	0
9.2 Interest accrued	16202	16844	12410	14280	12831	14616
9.3 Tax paid	22381	21860	8876	6273	7846	5846
9.4 Stationery and Stamps	22	51	217	96	276	243
9.5 Others	69370	59866	41903	58815	28038	17013
<b>Total Assets</b>	<b>1762252</b> (100.0)	<b>2092716</b> (100.0)	<b>1676666</b> (100.0)	<b>1928627</b> (100.0)	<b>2644899</b> (100.0)	<b>2864651</b> (100.0)

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

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Capital</b>	<b>12127</b>	<b>12135</b>	<b>1798</b>	<b>4949</b>	<b>30929</b>	<b>32616</b>
	(0.8)	(0.7)	(0.2)	(0.4)	(3.0)	(1.6)
<b>2. Reserves and Surplus</b>	<b>98986</b>	<b>111727</b>	<b>85364</b>	<b>101367</b>	<b>55529</b>	<b>133577</b>
	(6.6)	(6.9)	(9.5)	(9.1)	(5.5)	(6.7)
2.1. Statutory Reserves	56300	67000	29993	34803	12876	16426
2.2. Capital Reserves	125	263	667	667	1276	1681
2.3. Share Premium	15955	15962	2989	9302	7612	51886
2.4. Investments Fluctuations Reserves	—	—	7085	—	—	—
2.5. Revenue and other Reserves	26600	28500	44536	56461	5129	28166
2.6. Balance of Profit	6	2	94	134	28636	35418
<b>3. Deposits</b>	<b>1324317</b>	<b>1403744</b>	<b>757684</b>	<b>934031</b>	<b>656592</b>	<b>1100009</b>
	(88.6)	(86.5)	(84.1)	(84.3)	(64.5)	(55.2)
<b>Type-wise</b>						
3A.1. Demand deposits	89647	108069	95103	122816	75863	210868
(i) From banks	355	267	1149	947	2679	2061
(ii) From others	89292	107802	93954	121869	73184	208807
3A.2. Savings bank deposits	186844	219981	108785	135987	48934	88770
3A.3. Term deposits	1047826	1075694	553796	675228	531795	800371
(i) From banks	24472	24442	50821	44238	186507	314436
(ii) From others	1023354	1051252	502975	630990	345288	485935
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1324316	1403744	757684	934029	656592	1100009
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>18269</b>	<b>42074</b>	<b>19562</b>	<b>22852</b>	<b>160924</b>	<b>509976</b>
	(1.2)	(2.6)	(2.2)	(2.1)	(15.8)	(25.6)
4.1. Borrowings in India	1684	32076	6178	14605	149694	488241
(i) From Reserve Bank of India	—	11500	—	5825	258	159323
(ii) From other banks	—	—	472	27	110495	219153
(iii) From other institutions and agencies	1684	20576	5706	8753	38941	109765
4.2. Borrowings outside India	16585	9998	13384	8247	11230	21735
Secured borrowings included in 4.	—	—	2499	5994	—	14992
<b>5. Other Liabilities</b>	<b>41629</b>	<b>52571</b>	<b>36380</b>	<b>44703</b>	<b>113580</b>	<b>215366</b>
	(2.8)	(3.2)	(4.0)	(4.0)	(11.2)	(10.8)
5.1. Bills Payable	541	18643	14750	17307	19338	28309
5.2. Inter-office adjustments	13691	212	2613	—	—	—
5.3. Interest accrued	1197	1138	3967	4570	6548	16755
5.4. Others (including provisions)	26200	32578	15050	22826	87694	170302
<b>Total Liabilities</b>	<b>1495328</b>	<b>1622251</b>	<b>900788</b>	<b>1107902</b>	<b>1017554</b>	<b>1991544</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

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

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

## OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2006	2007	2006	2007	2006	2007
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Cash in hand</b>	<b>7977</b>	<b>8793</b>	<b>8474</b>	<b>12987</b>	<b>4559</b>	<b>9001</b>
	(0.5)	(0.5)	(0.9)	(1.2)	(0.4)	(0.5)
<b>2. Balances with RBI</b>	<b>45562</b>	<b>73890</b>	<b>38588</b>	<b>46524</b>	<b>37321</b>	<b>66120</b>
	(3.0)	(4.6)	(4.3)	(4.2)	(3.7)	(3.3)
<b>3. Balances with banks in India</b>	<b>39161</b>	<b>20531</b>	<b>27358</b>	<b>17508</b>	<b>10025</b>	<b>18570</b>
	(2.6)	(1.3)	(3.0)	(1.6)	(1.0)	(0.9)
<b>4. Money at call and short notice</b>	<b>27488</b>	<b>10000</b>	<b>2500</b>	<b>—</b>	<b>5000</b>	<b>—</b>
	(1.8)	(0.6)	(0.3)	—	(0.5)	—
<b>5. Balances with banks outside India</b>	<b>1274</b>	<b>2939</b>	<b>1314</b>	<b>175</b>	<b>2346</b>	<b>35904</b>
	(0.1)	(0.2)	(0.1)	(0.0)	(0.2)	(1.8)
<b>6. Investments</b>	<b>554858</b>	<b>504816</b>	<b>229813</b>	<b>287395</b>	<b>285553</b>	<b>686196</b>
	(37.1)	(31.1)	(25.5)	(25.9)	(28.1)	(34.5)
6.1. Investments in India	554858	504816	229813	287395	285553	684820
(i) Government securities	405615	396708	186123	240900	237165	586367
(ii) Other approved securities	3536	2218	3133	2133	1	1
(iii) Shares	6062	8940	3282	3886	155	425
(iv) Debentures and Bonds	137285	94252	24787	24685	18364	17680
(v) Subsidiaries and/or joint ventures	—	—	—	—	17699	21937
(vi) Others	2360	2698	12488	15791	12169	58410
6.2. Investments outside India	—	—	—	—	—	1376
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	1376
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>779157</b>	<b>955268</b>	<b>555544</b>	<b>704048</b>	<b>634831</b>	<b>1092406</b>
	(52.1)	(58.9)	(61.7)	(63.5)	(62.4)	(54.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	44719	54120	32255	33283	9771	25080
7A.2. Cash credits, overdrafts & loans	411649	484903	281902	382019	39048	84624
7A.3. Term loans	322789	416245	241387	288746	586012	982702
<b>Security-wise</b>						
7B.1. Secured by tangible assets	568604	740969	451934	608523	461967	781211
7B.2. Covered by Bank/Govt. Guarantees	119368	143326	35689	31853	—	—
7B.3. Unsecured	91185	70973	67922	63671	172864	311196
<b>Sector-wise</b>						
7C.I. Advances in India	779157	955268	555545	704048	634831	1092407
(i) Priority sectors	277220	305890	237712	267149	227265	396410
(ii) Public sectors	49275	40825	32139	50338	—	11
(iii) Banks	596	536	28	39	12	—
(iv) Others	452066	608017	285666	386522	407554	695986
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>10431</b>	<b>10682</b>	<b>9844</b>	<b>9669</b>	<b>10523</b>	<b>14108</b>
	(0.7)	(0.7)	(1.1)	(0.9)	(1.0)	(0.7)
8.1. Premises	6139	6149	5202	5074	4945	5542
8.2. Fixed assets under construction	—	—	24	1	—	—
8.3. Other Fixed assets	4292	4533	4618	4594	5578	8566
<b>9. Other Assets</b>	<b>29420</b>	<b>35334</b>	<b>27354</b>	<b>29593</b>	<b>27396</b>	<b>69233</b>
	(2.0)	(2.2)	(3.0)	(2.7)	(2.7)	(3.5)
9.1 Inter - office adjustments (net)	0	0	0	1562	0	0
9.2 Interest accrued	11994	12536	7415	8928	8393	20057
9.3 Tax paid	10075	14658	9424	2213	693	1308
9.4 Stationery and Stamps	174	209	245	277	30	62
9.5 Others	7177	7931	10270	16613	18280	47806
<b>Total Assets</b>	<b>1495328</b>	<b>1622253</b>	<b>900789</b>	<b>1107899</b>	<b>1017554</b>	<b>1991538</b>
	(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.)**
**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	2006 (37)	2007 (38)	2006 (39)	2007 (40)	2006 (41)	2007 (42)
<b>1. Capital</b>	<b>1953</b> (0.4)	<b>4781</b> (0.8)	<b>9445</b> (3.6)	<b>9445</b> (4.3)	<b>3000</b> (2.3)	<b>3000</b> (1.8)
<b>2. Reserves and Surplus</b>	<b>27151</b> (5.5)	<b>34827</b> (6.0)	<b>8839</b> (3.4)	<b>8839</b> (3.4)	<b>8274</b> (6.3)	<b>9485</b> (5.6)
2.1. Statutory Reserves	15542	20865	3071	3071	2034	2479
2.2. Capital Reserves	1783	1860	985	985	201	198
2.3. Share Premium	5055	11373	2393	2393	2600	2600
2.4. Investments Fluctuations Reserves	4074	—	—	—	1504	1504
2.5. Revenue and other Reserves	660	685	2390	2390	1935	2704
2.6. Balance of Profit	37	44	—	—	—	—
<b>3. Deposits</b>	<b>433637</b> (88.1)	<b>501987</b> (86.2)	<b>227887</b> (87.7)	<b>187252</b> (85.7)	<b>112504</b> (85.1)	<b>148065</b> (86.7)
<b>Type-wise</b>						
3A.1. Demand deposits	45308	50692	18200	12623	11825	15344
(i) From banks	182	489	136	4	167	175
(ii) From others	45126	50203	18064	12619	11658	15169
3A.2. Savings bank deposits	54786	59965	23367	19574	48963	57393
3A.3. Term deposits	333543	391330	186320	155055	51716	75328
(i) From banks	39148	40827	25412	22735	4715	9025
(ii) From others	294395	350503	160908	132320	47001	66303
<b>Location-wise</b>						
3B.1. Deposits of branches in India	433638	501987	227888	187252	112503	148064
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>530</b> (0.1)	<b>7975</b> (1.4)	<b>46</b> (0.0)	<b>27</b> (0.0)	<b>810</b> (0.6)	<b>1940</b> (1.1)
4.1. Borrowings in India	530	7975	46	27	810	1940
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	—	43
(iii) From other institutions and agencies	530	7975	46	27	810	1897
4.2. Borrowings outside India	—	—	—	—	—	—
Secured borrowings included in 4.	—	—	—	—	810	1940
<b>5. Other Liabilities</b>	<b>28665</b> (5.8)	<b>33107</b> (5.7)	<b>13716</b> (5.3)	<b>12985</b> (5.9)	<b>7555</b> (5.7)	<b>8220</b> (4.8)
5.1. Bills Payable	7641	5588	2541	1869	4639	4153
5.2. Inter-office adjustments	966	—	159	1340	—	—
5.3. Interest accrued	2134	4120	1049	1200	301	299
5.4. Others (including provisions)	17924	23399	9967	8576	2615	3768
<b>Total Liabilities</b>	<b>491936</b> (100.0)	<b>582677</b> (100.0)	<b>259933</b> (100.0)	<b>218548</b> (100.0)	<b>132143</b> (100.0)	<b>170710</b> (100.0)

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

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

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	2006 (37)	2007 (38)	2006 (39)	2007 (40)	2006 (41)	2007 (42)
<b>1. Cash in hand</b>	<b>4469</b> (0.9)	<b>4310</b> (0.7)	<b>1224</b> (0.5)	<b>846</b> (0.4)	<b>1149</b> (0.9)	<b>1280</b> (0.7)
<b>2. Balances with RBI</b>	<b>15542</b> (3.2)	<b>24321</b> (4.2)	<b>7510</b> (2.9)	<b>10632</b> (4.9)	<b>5176</b> (3.9)	<b>6786</b> (4.0)
<b>3. Balances with banks in India</b>	<b>25077</b> (5.1)	<b>29399</b> (5.0)	<b>1367</b> (0.5)	<b>765</b> (0.4)	<b>24066</b> (18.2)	<b>36486</b> (21.4)
<b>4. Money at call and short notice</b>	—	<b>5000</b> (0.9)	<b>9998</b> (3.8)	<b>11467</b> (5.2)	<b>1250</b> (0.9)	<b>1600</b> (0.9)
<b>5. Balances with banks outside India</b>	<b>1252</b> (0.3)	<b>1116</b> (0.2)	<b>2256</b> (0.9)	<b>2304</b> (1.1)	—	—
<b>6. Investments</b>	<b>127987</b> (26.0)	<b>130930</b> (22.5)	<b>78949</b> (30.4)	<b>72398</b> (33.1)	<b>37172</b> (28.1)	<b>38785</b> (22.7)
6.1. Investments in India	127987	130930	78949	72398	37172	38785
(i) Government securities	116769	118740	66288	57668	26119	32486
(ii) Other approved securities	1689	1589	894	663	228	228
(iii) Shares	359	422	77	66	—	—
(iv) Debentures and Bonds	3940	3299	5695	5591	10675	4675
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	5230	6880	5995	8410	150	1396
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>295281</b> (60.0)	<b>361271</b> (62.0)	<b>142086</b> (54.7)	<b>101782</b> (46.6)	<b>60347</b> (45.7)	<b>79507</b> (46.6)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	19416	18190	12685	6075	545	708
7A.2. Cash credits, overdrafts & loans	136324	200908	76932	46941	32656	43957
7A.3. Term loans	139541	142173	52469	48766	27146	34842
<b>Security-wise</b>						
7B.1. Secured by tangible assets	265113	334253	125200	96730	56062	75207
7B.2. Covered by Bank/Govt. Guarantees	3746	4118	999	10	—	—
7B.3. Unsecured	26423	22899	15887	5042	4285	4300
<b>Sector-wise</b>						
7C.I. Advances in India	295283	361271	142086	101782	60347	79507
(i) Priority sectors	107860	137507	47347	37700	30348	40016
(ii) Public sectors	9695	9639	—	—	—	17
(iii) Banks	494	304	—	—	—	—
(iv) Others	177234	213821	94739	64082	29999	39474
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>3247</b> (0.7)	<b>3549</b> (0.6)	<b>2463</b> (0.9)	<b>2061</b> (0.9)	<b>760</b> (0.6)	<b>749</b> (0.4)
8.1. Premises	1692	1383	407	401	276	319
8.2. Fixed assets under construction	—	—	—	—	—	—
8.3. Other Fixed assets	1555	2166	2056	1660	484	430
<b>9. Other Assets</b>	<b>19083</b> (3.9)	<b>22782</b> (3.9)	<b>14079</b> (5.4)	<b>16295</b> (7.5)	<b>2221</b> (1.7)	<b>5511</b> (3.2)
9.1 Inter - office adjustments (net)	—	1936	—	—	124	2487
9.2 Interest accrued	2429	2803	2151	2175	1415	1872
9.3 Tax paid	9661	10628	3325	4109	431	404
9.4 Stationery and Stamps	71	62	25	20	—	—
9.5 Others	6922	7353	8578	9991	251	748
<b>Total Assets</b>	<b>491938</b> (100.0)	<b>582678</b> (100.0)	<b>259932</b> (100.0)	<b>218550</b> (100.0)	<b>132141</b> (100.0)	<b>170704</b> (100.0)

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

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		Sangli Bank		SBI Comm.& Intl. Bank	
	2006 (43)	2007 (44)	2006 (45)	2007 (46)	2006 (47)	2007 (48)
<b>1. Capital</b>	<b>2848</b> (2.9)	<b>11656</b> (10.2)	<b>2356</b> (1.1)	<b>3196</b> (1.8)	<b>10000</b> (18.9)	<b>10000</b> (15.0)
<b>2. Reserves and Surplus</b>	<b>2570</b> (2.6)	<b>8267</b> (7.2)	<b>5880</b> (2.7)	<b>11039</b> (6.3)	<b>-587</b> —	<b>168</b> (0.3)
2.1. Statutory Reserves	1765	1900	2065	2065	1395	1583
2.2. Capital Reserves	35	42	181	181	—	—
2.3. Share Premium	—	5394	—	—	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	59	—
2.5. Revenue and other Reserves	762	882	3634	8793	—	—
2.6. Balance of Profit	8	49	—	—	-2041	-1415
<b>3. Deposits</b>	<b>87418</b> (89.3)	<b>87638</b> (76.4)	<b>200423</b> (93.2)	<b>132589</b> (75.5)	<b>37817</b> (71.5)	<b>48785</b> (73.1)
<b>Type-wise</b>						
3A.1. Demand deposits	14830	15256	22906	13072	3098	4536
(i) From banks	392	513	469	28	—	—
(ii) From others	14438	14743	22437	13044	3098	4536
3A.2. Savings bank deposits	18648	17907	58756	50324	2506	2621
3A.3. Term deposits	53940	54475	118761	69193	32213	41628
(i) From banks	4282	923	29480	—	—	4100
(ii) From others	49658	53552	89281	69193	32213	37528
<b>Location-wise</b>						
3B.1. Deposits of branches in India	87418	87639	200423	132590	37817	48786
3B.2. Deposits of branches outside India	—	—	—	—	—	—
<b>4. Borrowings</b>	<b>66</b> (0.1)	<b>47</b> (0.0)	<b>12</b> (0.0)	<b>7</b> (0.0)	<b>3800</b> (7.2)	<b>5908</b> (8.8)
4.1. Borrowings in India	66	47	12	7	3800	3300
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other banks	—	—	—	—	3800	3300
(iii) From other institutions and agencies	66	47	12	7	—	—
4.2. Borrowings outside India	—	—	—	—	—	2608
Secured borrowings included in 4.	—	—	—	—	—	—
<b>5. Other Liabilities</b>	<b>4939</b> (5.0)	<b>7053</b> (6.2)	<b>6412</b> (3.0)	<b>28757</b> (16.4)	<b>1882</b> (3.6)	<b>1908</b> (2.9)
5.1. Bills Payable	2094	2131	1487	1268	615	142
5.2. Inter-office adjustments	—	—	—	1115	—	—
5.3. Interest accrued	346	345	1273	934	435	561
5.4. Others (including provisions)	2499	4577	3652	25440	832	1205
<b>Total Liabilities</b>	<b>97841</b> (100.0)	<b>114661</b> (100.0)	<b>215083</b> (100.0)	<b>175588</b> (100.0)	<b>52912</b> (100.0)	<b>66769</b> (100.0)

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

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

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

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		Sangli Bank		SBI Comm.& Intl. Bank	
	2006 (43)	2007 (44)	2006 (45)	2007 (46)	2006 (47)	2007 (48)
<b>1. Cash in hand</b>	<b>1489</b> (1.5)	<b>1302</b> (1.1)	<b>2889</b> (1.3)	<b>1881</b> (1.1)	<b>70</b> (0.1)	<b>80</b> (0.1)
<b>2. Balances with RBI</b>	<b>9974</b> (10.2)	<b>10878</b> (9.5)	<b>6585</b> (3.1)	<b>8544</b> (4.9)	<b>1985</b> (3.8)	<b>2602</b> (3.9)
<b>3. Balances with banks in India</b>	<b>5784</b> (5.9)	<b>11280</b> (9.8)	<b>13286</b> (6.2)	<b>11986</b> (6.8)	<b>3974</b> (7.5)	<b>4437</b> (6.6)
<b>4. Money at call and short notice</b>	—	<b>1000</b> (0.9)	—	—	<b>1802</b> (3.4)	<b>7225</b> (10.8)
<b>5. Balances with banks outside India</b>	—	—	<b>318</b> (0.1)	<b>342</b> (0.2)	<b>2216</b> (4.2)	<b>1376</b> (2.1)
<b>6. Investments</b>	<b>27664</b> (28.3)	<b>31583</b> (27.5)	<b>82528</b> (38.4)	<b>79647</b> (45.4)	<b>11055</b> (20.9)	<b>12567</b> (18.8)
6.1. Investments in India	27664	31583	82528	79647	11055	12567
(i) Government securities	20988	22123	74101	64528	10375	10912
(ii) Other approved securities	15	15	1088	1088	505	505
(iii) Shares	276	430	145	35	19	19
(iv) Debentures and Bonds	3078	1123	311	111	156	1131
(v) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(vi) Others	3307	7892	6883	13885	—	—
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
<b>7. Advances</b>	<b>49083</b> (50.2)	<b>53052</b> (46.3)	<b>88829</b> (41.3)	<b>20507</b> (11.7)	<b>25375</b> (48.0)	<b>32950</b> (49.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1971	1193	36768	215	3171	2436
7A.2. Cash credits, overdrafts & loans	23968	28465	41400	15394	8189	4728
7A.3. Term loans	23144	23394	10661	4898	14015	25786
<b>Security-wise</b>						
7B.1. Secured by tangible assets	41204	46892	49434	16673	20232	30029
7B.2. Covered by Bank/Govt. Guarantees	—	—	27503	156	3220	2201
7B.3. Unsecured	7880	6160	11891	3677	1923	721
<b>Sector-wise</b>						
7C.I. Advances in India	49084	53051	88828	20506	25376	32950
(i) Priority sectors	15963	18144	7468	6964	2359	4824
(ii) Public sectors	—	—	—	—	2153	3609
(iii) Banks	—	—	27500	—	—	—
(iv) Others	33121	34907	53860	13542	20864	24517
7C.II. Advances outside India	—	—	—	—	—	—
<b>8. Fixed Assets</b>	<b>1548</b> (1.6)	<b>1622</b> (1.4)	<b>2908</b> (1.4)	<b>8124</b> (4.6)	<b>4751</b> (9.0)	<b>4675</b> (7.0)
8.1. Premises	390	395	2653	7895	4692	4622
8.2. Fixed assets under construction	215	105	—	—	—	17
8.3. Other Fixed assets	943	1122	255	229	59	36
<b>9. Other Assets</b>	<b>2298</b> (2.3)	<b>3944</b> (3.4)	<b>17743</b> (8.2)	<b>44558</b> (25.4)	<b>1682</b> (3.2)	<b>856</b> (1.3)
9.1. Inter - office adjustments (net)	347	2012	248	—	—	—
9.2. Interest accrued	578	680	1738	2129	335	405
9.3. Tax paid	852	390	2439	1179	155	232
9.4. Stationery and Stamps	24	43	59	49	2	2
9.5. Others	497	819	13259	41201	1190	217
<b>Total Assets</b>	<b>97840</b> (100.0)	<b>114661</b> (100.0)	<b>215086</b> (100.0)	<b>175589</b> (100.0)	<b>52910</b> (100.0)	<b>66768</b> (100.0)



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

(Amount in Rs. lakh)

Items	As on March 31					
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #	
	2006 (49)	2007 (50)	2006 (51)	2007 (52)	2006 (53)	2007 (54)
<b>1. Capital</b>	<b>7041</b> (0.7)	<b>7041</b> (0.5)	<b>28</b> (0.0)	<b>28</b> (0.0)	<b>9450</b> (1.3)	
<b>2. Reserves and Surplus</b>	<b>57045</b> (5.3)	<b>65356</b> (4.8)	<b>65651</b> (10.8)	<b>75887</b> (10.7)	<b>20682</b> (2.9)	
2.1. Statutory Reserves	11300	13381	20270	23445	8713	
2.2. Capital Reserves	4077	5453	414	474	19	
2.3. Share Premium	22789	22789	—	—	4875	
2.4. Investments Fluctuations Reserves	8206	—	—	—	4925	
2.5. Revenue and other Reserves	10025	22914	44936	51956	2150	
2.6. Balance of Profit	648	819	31	12	—	
<b>3. Deposits</b>	<b>957865</b> (88.5)	<b>1223921</b> (89.6)	<b>520287</b> (85.3)	<b>601988</b> (84.9)	<b>648019</b> (90.4)	
<b>Type-wise</b>						
3A.1. Demand deposits	56357	61920	74840	82891	122247	
(i) From banks	369	765	150	284	3972	
(ii) From others	55988	61155	74690	82607	118275	
3A.2. Savings bank deposits	196631	231051	73011	85151	137557	
3A.3. Term deposits	704877	930950	372436	433946	388215	
(i) From banks	31416	51592	10490	2845	52023	
(ii) From others	673461	879358	361946	431101	336192	
<b>Location-wise</b>						
3B.1. Deposits of branches in India	957866	1223921	520287	601988	648019	
3B.2. Deposits of branches outside India	—	—	—	—	—	
<b>4. Borrowings</b>	<b>72</b> (0.0)	<b>3251</b> (0.2)	<b>2314</b> (0.4)	<b>5705</b> (0.8)	<b>3042</b> (0.4)	
4.1. Borrowings in India	72	3251	2314	5705	3042	
(i) From Reserve Bank of India	—	3200	2000	4500	—	
(ii) From other banks	—	—	—	1000	—	
(iii) From other institutions and agencies	72	51	314	205	3042	
4.2. Borrowings outside India	—	—	—	—	—	
Secured borrowings included in 4.	—	—	—	—	—	
<b>5. Other Liabilities</b>	<b>60719</b> (5.6)	<b>65690</b> (4.8)	<b>21993</b> (3.6)	<b>25085</b> (3.5)	<b>35506</b> (5.0)	
5.1. Bills Payable	9135	13584	13245	13682	5817	
5.2. Inter-office adjustments	—	—	—	—	2053	
5.3. Interest accrued	3525	5116	1743	2263	5949	
5.4. Others (including provisions)	48059	46990	7005	9140	21687	
<b>Total Liabilities</b>	<b>1082742</b> (100.0)	<b>1365259</b> (100.0)	<b>610273</b> (100.0)	<b>708693</b> (100.0)	<b>716699</b> (100.0)	

**Note** : Figures in brackets indicate per cent share in total.  
# See "Explanatory Notes".

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

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

(Amount in Rs. lakh)

Items	As on March 31					
	South Indian Bank		Tamilnad Mercantile Bank		United Western Bank #	
	2006 (49)	2007 (50)	2006 (51)	2007 (52)	2006 (53)	2007 (54)
<b>1. Cash in hand</b>	<b>6763</b> (0.6)	<b>6960</b> (0.5)	<b>3811</b> (0.6)	<b>4804</b> (0.7)	<b>5901</b> (0.8)	
<b>2. Balances with RBI</b>	<b>47845</b> (4.4)	<b>63007</b> (4.6)	<b>24320</b> (4.0)	<b>31998</b> (4.5)	<b>23536</b> (3.3)	
<b>3. Balances with banks in India</b>	<b>56853</b> (5.3)	<b>96161</b> (7.0)	<b>11413</b> (1.9)	<b>9240</b> (1.3)	<b>18089</b> (2.5)	
<b>4. Money at call and short notice</b>	10500 (1.0)	8000 (0.6)	2625 (0.4)	1000 (0.1)	—	—
<b>5. Balances with banks outside India</b>	<b>12387</b> (1.1)	<b>20419</b> (1.5)	<b>703</b> (0.1)	<b>879</b> (0.1)	<b>2293</b> (0.3)	
<b>6. Investments</b>	<b>273938</b> (25.3)	<b>343013</b> (25.1)	<b>236194</b> (38.7)	<b>231639</b> (32.7)	<b>221393</b> (30.9)	
6.1. Investments in India	273938	343013	236194	231639	221393	
(i) Government securities	245605	293154	143011	148519	170094	
(ii) Other approved securities	4902	3953	3777	3777	2561	
(iii) Shares	1004	1107	155	280	1024	
(iv) Debentures and Bonds	11460	26517	81820	63704	34444	
(v) Subsidiaries and/or joint ventures	—	—	—	—	8	
(vi) Others	10967	18282	7431	15359	13262	
6.2. Investments outside India	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	
(iii) Others	—	—	—	—	—	
<b>7. Advances</b>	<b>637023</b> (58.8)	<b>791892</b> (58.0)	<b>312639</b> (51.2)	<b>404672</b> (57.1)	<b>400627</b> (55.9)	
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	56069	58542	24280	19871	63809	
7A.2. Cash credits, overdrafts & loans	237704	343368	169658	217760	218014	
7A.3. Term loans	343250	389982	118701	167041	118804	
<b>Security-wise</b>						
7B.1. Secured by tangible assets	530805	693925	278912	362221	307190	
7B.2. Covered by Bank/Govt. Guarantees	31730	22977	14743	13039	27232	
7B.3. Unsecured	74488	74988	18984	29412	66205	
<b>Sector-wise</b>						
7C.I. Advances in India	637023	791891	312639	404672	400626	
(i) Priority sectors	226685	293281	143986	189205	155094	
(ii) Public sectors	60432	79267	—	5038	—	
(iii) Banks	—	—	—	—	20000	
(iv) Others	349906	419343	168653	210429	225532	
7C.II. Advances outside India	—	—	—	—	—	
<b>8. Fixed Assets</b>	<b>8981</b> (0.8)	<b>8959</b> (0.7)	<b>5243</b> (0.9)	<b>4928</b> (0.7)	<b>10341</b> (1.4)	
8.1. Premises	7564	7432	2723	2635	7805	
8.2. Fixed assets under construction	—	—	—	—	—	
8.3. Other Fixed assets	1417	1527	2520	2293	2536	
<b>9. Other Assets</b>	<b>28453</b> (2.6)	<b>26847</b> (2.0)	<b>13327</b> (2.2)	<b>19530</b> (2.8)	<b>34521</b> (4.8)	
9.1. Inter - office adjustments (net)	6613	1406	—	—	—	
9.2. Interest accrued	10664	15401	7841	7614	4240	
9.3. Tax paid	—	—	—	—	5708	
9.4. Stationery and Stamps	115	158	15	20	307	
9.5. Others	11061	9882	5471	11896	24266	
<b>Total Assets</b>	<b>1082743</b> (100.0)	<b>1365258</b> (100.0)	<b>610275</b> (100.0)	<b>708690</b> (100.0)	<b>716701</b> (100.0)	

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

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2006	2007
	(55)	(56)
<b>1. Capital</b>	<b>27000</b>	<b>28000</b>
	(6.5)	(2.5)
<b>2. Reserves and Surplus</b>	<b>30269</b>	<b>50706</b>
	(7.3)	(4.6)
2.1. Statutory Reserves	1383	3742
2.2. Capital Reserves	—	321
2.3. Share Premium	25113	36113
2.4. Investments Fluctuations Reserves	—	—
2.5. Revenue and other Reserves	—	—
2.6. Balance of Profit	3773	10530
<b>3. Deposits</b>	<b>291038</b>	<b>822040</b>
	(69.9)	(74.0)
<b>Type-wise</b>		
3A.1. Demand deposits	30093	41589
(i) From banks	—	—
(ii) From others	30093	41589
3A.2. Savings bank deposits	1077	5798
3A.3. Term deposits	259868	774653
(i) From banks	53900	155000
(ii) From others	205968	619653
<b>Location-wise</b>		
3B.1. Deposits of branches in India	291038	822039
3B.2. Deposits of branches outside India	—	—
<b>4. Borrowings</b>	<b>46476</b>	<b>86732</b>
	(11.2)	(7.8)
4.1. Borrowings in India	33300	61800
(i) From Reserve Bank of India	—	10000
(ii) From other banks	32300	44800
(iii) From other institutions and agencies	1000	7000
4.2. Borrowings outside India	13176	24932
Secured borrowings included in 4.	—	—
<b>5. Other Liabilities</b>	<b>21472</b>	<b>122868</b>
	(5.2)	(11.1)
5.1. Bills Payable	1229	4476
5.2. Inter-office adjustments	—	—
5.3. Interest accrued	1588	4905
5.4. Others (including provisions)	18655	113487
<b>Total Liabilities</b>	<b>416255</b>	<b>1110346</b>
	(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 (Concl.d.)**

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2006	2007
	(55)	(56)
<b>1. Cash in hand</b>	<b>90</b>	<b>747</b>
	(0.0)	(0.1)
<b>2. Balances with RBI</b>	<b>8727</b>	<b>38229</b>
	(2.1)	(3.4)
<b>3. Balances with banks in India</b>	<b>24</b>	<b>1706</b>
	(0.0)	(0.2)
<b>4. Money at call and short notice</b>	<b>11626</b>	<b>85193</b>
	(2.8)	(7.7)
<b>5. Balances with banks outside India</b>	<b>1090</b>	<b>3409</b>
	(0.3)	(0.3)
<b>6. Investments</b>	<b>135018</b>	<b>307313</b>
	(32.4)	(27.7)
6.1. Investments in India	135018	307313
(i) Government securities	81194	215257
(ii) Other approved securities	—	—
(iii) Shares	163	46
(iv) Debentures and Bonds	31741	47213
(v) Subsidiaries and/or joint ventures	—	—
(vi) Others	21920	44797
6.2. Investments outside India	—	—
(i) Government securities	—	—
(ii) Subsidiaries and/or joint ventures	—	—
(iii) Others	—	—
<b>7. Advances</b>	<b>240709</b>	<b>628973</b>
	(57.8)	(56.6)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	5335	23643
7A.2. Cash credits, overdrafts & loans	37721	128773
7A.3. Term loans	197653	476557
<b>Security-wise</b>		
7B.1. Secured by tangible assets	170198	373396
7B.2. Covered by Bank/Govt. Guarantees	690	4813
7B.3. Unsecured	69821	250765
<b>Sector-wise</b>		
7C.I. Advances in India	240710	628973
(i) Priority sectors	63432	227335
(ii) Public sectors	—	4500
(iii) Banks	—	252
(iv) Others	177278	396886
7C.II. Advances outside India	—	—
<b>8. Fixed Assets</b>	<b>3472</b>	<b>7088</b>
	(0.8)	(0.6)
8.1. Premises	—	—
8.2. Fixed assets under construction	529	159
8.3. Other Fixed assets	2943	6929
<b>9. Other Assets</b>	<b>15497</b>	<b>37688</b>
	(3.7)	(3.4)
9.1 Inter - office adjustments (net)	—	—
9.2 Interest accrued	1986	7657
9.3 Tax paid	2487	7015
9.4 Stationery and Stamps	—	—
9.5 Others	11024	23016
<b>Total Assets</b>	<b>416253</b>	<b>1110346</b>
	(100.0)	(100.0)