

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	44670 (0.7)	44670 (0.5)	48500 (1.0)	48500 (0.9)	36553 (0.3)	36553 (0.2)
2. Reserves and Surplus	403013 (6.0)	480049 (5.8)	267128 (5.6)	276429 (4.9)	828441 (5.8)	1067838 (5.9)
2.1. Statutory Reserves	88439	112939	80368	94768	187149	223037
2.2. Capital Reserves	98613	99109	13760	13760	40219	178993
2.3. Share Premium	72000	72000	68000	68000	227388	227388
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	133711	183400	97377	92218	373685	438420
2.6. Balance of Profit	10250	12601	7623	7683	-	-
3. Deposits	5954366 (88.0)	7161638 (86.3)	4145402 (87.2)	4943655 (87.4)	12491598 (87.3)	15203413 (84.7)
Type-wise						
3A.1. Demand deposits	549182	578032	366185	440966	987480	1169601
(i) From banks	7297	9551	5971	9584	43722	61617
(ii) From others	541885	568481	360214	431382	943758	1107984
3A.2. Savings bank deposits	1711967	2002842	1065170	1218418	3157728	3577638
3A.3. Term deposits	3693217	4580764	2714047	3284271	8346390	10456174
(i) From banks	47580	63498	4231	2342	1200876	1341656
(ii) From others	3645637	4517266	2709816	3281929	7145514	9114518
Location-wise						
3B.1. Deposits of branches in India	5953767	7157164	4145402	4943655	9972562	12247935
3B.2. Deposits of branches outside India	598	4475	-	-	2519036	2955477
4. Borrowings	25715 (0.4)	179199 (2.2)	73353 (1.5)	59051 (1.0)	114256 (0.8)	392705 (2.2)
4.1. Borrowings in India	25715	131062	50314	10907	82838	68915
(i) From Reserve Bank of India	-	-	29000	-	-	-
(ii) From other banks	-	128500	510	120	998	1858
(iii) From other institutions and agencies	25715	2562	20804	10787	81840	67057
4.2. Borrowings outside India	-	48137	23039	48144	31418	323790
Secured borrowings included in 4.	-	-	-	-	60534	74022
5. Other liabilities	338610 (5.0)	428377 (5.2)	219717 (4.6)	331605 (5.9)	843770 (5.9)	1259442 (7.0)
5.1. Bills Payable	27298	41039	73078	77058	165657	171374
5.2. Inter-office adjustments	-	6904	-	-	-	-
5.3. Interest accrued	38132	41786	13835	17640	96349	119383
5.4. Others (including provisions)	273180	338648	132804	236907	581764	968685
Total Liabilities	6766374 (100.0)	8293933 (100.0)	4754100 (100.0)	5659240 (100.0)	14314618 (100.0)	17959951 (100.0)

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

Source : Annual accounts of banks of respective years

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(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1 Cash in hand	28407	32035	39183	44068	67337	88098
	(0.4)	(0.4)	(0.8)	(0.8)	(0.5)	(0.5)
2. Balances with RBI	378387	596851	255723	446099	574015	848874
	(5.6)	(7.2)	(5.4)	(7.9)	(4.0)	(4.7)
3. Balances with banks in india	60124	53580	51962	24426	143156	139452
	(0.9)	(0.6)	(1.1)	(0.4)	(1.0)	(0.8)
4. Money at call and short notice	15204	4246	17614	38031	551954	647438
	(0.2)	(0.1)	(0.4)	(0.7)	(3.9)	(3.6)
5. Balances with banks outside India	12074	17497	37935	16807	491575	506066
	(0.2)	(0.2)	(0.8)	(0.3)	(3.4)	(2.8)
6. Investments	1874606	2340026	1430073	1489824	3494364	4387006
	(27.7)	(28.2)	(30.1)	(26.3)	(24.4)	(24.4)
6.1. Investments in India	1874606	2340026	1430073	1489824	3128023	4031414
(i) Government securities	1464406	1743488	1135702	1308690	2538875	3354800
(ii) Other approved securities	45989	43115	14855	12913	124780	115261
(iii) Shares	25672	37619	21629	20775	54949	77580
(iv) Debentures and Bonds	282831	296719	94747	88965	269633	260334
(v) Subsidiaries and/or joint ventures	4262	8762	931	931	66000	68737
(vi) Others	51446	210323	162209	57550	73786	154702
6.2. Investments outside India	-	-	-	-	366341	355592
(i) Government securities	-	-	-	-	86798	71381
(ii) Subsidiaries and/or joint ventures	-	-	-	-	18790	22822
(iii) Others	-	-	-	-	260753	261389
7. Advances	4129004	4972047	2788907	3423838	8362087	10670132
	(61.0)	(59.9)	(58.7)	(60.5)	(58.4)	(59.4)
Type-wise						
7A.1. Bills purchased and discounted	120704	137106	162820	109109	878726	885184
7A.2. Cash credits, overdrafts & loans	1792048	2256682	1427374	1878364	3696865	4826487
7A.3. Term loans	2216252	2578259	1198713	1436365	3786496	4958461
Security-wise						
7B.1. Secured by tangible assets	3461390	3843887	2136455	2559649	5868495	7108884
7B.2. Covered by Bank/Govt. Guarantees	318481	288028	107393	148541	614424	759778
7B.3. Unsecured	349132	840132	545059	715649	1879168	2801471
Sector-wise						
7C.I. Advances in India	4128896	4956079	2788906	3423838	6726269	8450330
(i) Priority sectors	1626329	1836683	1045455	1266011	2405254	2947454
(ii) Public sectors	484934	547707	244378	431237	726404	1352732
(iii) Banks	16709	23236	25139	25200	134772	164422
(iv) Others	2000924	2548453	1473934	1701390	3459839	3985722
7C.II. Advances outside India	108	15967	-	-	1635818	2219801
8. Fixed Assets	105634	107145	19234	21947	108880	242701
	(1.6)	(1.3)	(0.4)	(0.4)	(0.8)	(1.4)
8.1. Premises	92359	92970	4729	4905	67949	199921
8.2. Fixed assets under construction	-	-	-	1830	-	-
8.3. Other Fixed assets	13275	14175	14505	15212	40931	42780
9. Other Assets	162933	170504	113470	154198	521251	430183
	(2.4)	(2.1)	(2.4)	(2.7)	(3.6)	(2.4)
9.1. Inter-office adjustments (net)	727	-	2956	25545	126436	65388
9.2. Interest accrued	45540	44718	32505	33603	150057	161324
9.3. Tax paid	12043	32338	31321	36646	128098	76282
9.4. Stationery and Stamps	778	797	528	595	807	804
9.5. Others	103845	92651	46160	57809	115853	126385
Total Assets	6766373	8293931	4754101	5659238	14314619	17959950
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	48814	52591	43052	43052	41000	41000
	(0.3)	(0.3)	(1.1)	(0.9)	(0.2)	(0.2)
2. Reserves and Surplus	540724	1006348	131136	135099	994399	1009050
	(3.8)	(5.6)	(3.4)	(2.8)	(6.0)	(5.6)
2.1. Statutory Reserves	202517	272517	35219	43429	240800	280800
2.2. Capital Reserves	57390	218966	818	2179	266417	272093
2.3. Share Premium	52354	184558	13000	13000	27500	27500
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	174287	330307	68633	50630	459682	428657
2.6. Balance of Profit	54176	-	13466	25861	-	-
3. Deposits	11988173	15001198	3391934	4175833	14238144	15407242
	(84.5)	(83.9)	(87.0)	(86.7)	(85.8)	(85.3)
Type-wise						
3A.1. Demand deposits	936586	1247287	412138	508616	1244525	1325353
(i) From banks	26482	19150	2765	2972	59955	14056
(ii) From others	910104	1228137	409373	505644	1184570	1311297
3A.2. Savings bank deposits	2925468	3343877	1051804	1251694	3243530	3526735
3A.3. Term deposits	8126119	10410034	1927992	2415523	9750089	10555154
(i) From banks	828592	556027	22849	14824	213874	335787
(ii) From others	7297527	9854007	1905143	2400699	9536215	10219367
Location-wise						
3B.1. Deposits of branches in India	9474377	12541586	3391934	4175833	13867295	14956517
3B.2. Deposits of branches outside India	2513797	2459612	-	-	370850	450725
4. Borrowings	662083	717245	20090	19925	157435	251723
	(4.7)	(4.0)	(0.5)	(0.4)	(0.9)	(1.4)
4.1. Borrowings in India	412967	326431	12303	12655	113965	251723
(i) From Reserve Bank of India	80000	-	-	5000	75000	-
(ii) From other banks	75040	20000	68	-	-	-
(iii) From other institutions and agencies	257927	306431	12235	7655	38965	251723
4.2. Borrowings outside India	249116	390814	7787	7270	43470	-
Secured borrowings included in 4.	80000	-	-	-	-	-
5. Other liabilities	941906	1105616	314735	441183	1165125	1343855
	(6.6)	(6.2)	(8.1)	(9.2)	(7.0)	(7.4)
5.1. Bills Payable	113641	123779	59596	88365	178171	190689
5.2. Inter-office adjustments	10865	5612	-	-	9133	5365
5.3. Interest accrued	48996	63644	21889	21997	15522	25154
5.4. Others (including provisions)	768404	912581	233250	330821	962299	1122647
Total Liabilities	14181700	17882998	3900947	4815092	16596103	18052870
	(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 - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1 Cash in hand	32456	45632	29001	34329	35843	43145
	(0.2)	(0.3)	(0.7)	(0.7)	(0.2)	(0.2)
2. Balances with RBI	687232	1128553	198019	355059	873676	1293333
	(4.8)	(6.3)	(5.1)	(7.4)	(5.3)	(7.2)
3. Balances with banks in india	151055	195244	49833	23276	61832	63470
	(1.1)	(1.1)	(1.3)	(0.5)	(0.4)	(0.4)
4. Money at call and short notice	150637	90975	33500	1	105000	160500
	(1.1)	(0.5)	(0.9)	0.0	(0.6)	(0.9)
5. Balances with banks outside India	719173	311334	23785	9929	561042	227355
	(5.1)	(1.7)	(0.6)	(0.2)	(3.4)	(1.3)
6. Investments	3549275	4180288	1129840	1228295	4522553	4981157
	(25.0)	(23.4)	(29.0)	(25.5)	(27.3)	(27.6)
6.1. Investments in India	3096810	3734041	1129840	1228295	4454484	4905257
(i) Government securities	2529371	3303182	931795	1058121	3732047	4283037
(ii) Other approved securities	79924	74213	11644	9810	64474	52654
(iii) Shares	33654	31455	14325	15260	65119	111850
(iv) Debentures and Bonds	308310	248197	94235	79960	432557	271222
(v) Subsidiaries and/or joint ventures	17286	14462	1060	1060	28146	26412
(vi) Others	128265	62532	76781	64084	132141	160082
6.2. Investments outside India	452465	446247	-	-	68069	75900
(i) Government securities	51907	124160	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	12275	-	-	6170	3657
(iii) Others	400558	309812	-	-	61899	72243
7. Advances	8511589	11347634	2291939	2928581	9850569	10723804
	(60.0)	(63.5)	(58.8)	(60.8)	(59.4)	(59.4)
Type-wise						
7A.1. Bills purchased and discounted	1097883	1601910	98159	79759	571515	619025
7A.2. Cash credits, overdrafts & loans	4093098	5350817	715809	798945	4702989	4556413
7A.3. Term loans	3320609	4394907	1477971	2049877	4576065	5548366
Security-wise						
7B.1. Secured by tangible assets	5776210	7057798	1804194	2213141	7116647	7974110
7B.2. Covered by Bank/Govt. Guarantees	1256174	1671759	22712	14421	616412	399993
7B.3. Unsecured	1479205	2618075	465033	701020	2117510	2349702
Sector-wise						
7C.I. Advances in India	6827710	9018553	2291939	2928582	9771048	10572950
(i) Priority sectors	2537294	3223897	899218	1107000	3668033	4197980
(ii) Public sectors	812874	853794	277249	357343	1218473	716159
(iii) Banks	27508	20036	140	61	434	277
(iv) Others	3450034	4920826	1115332	1464178	4884108	5658534
7C.II. Advances outside India	1683878	2329079	-	-	79522	150853
8. Fixed Assets	78930	242607	21490	22042	286135	291685
	(0.6)	(1.4)	(0.6)	(0.5)	(1.7)	(1.6)
8.1. Premises	55310	216518	8741	7349	255351	254771
8.2. Fixed assets under construction	1141	2692	-	-	-	-
8.3. Other Fixed assets	22479	23397	12749	14693	30784	36914
9. Other Assets	301351	340732	123542	213579	299453	268417
	(2.1)	(1.9)	(3.2)	(4.4)	(1.8)	(1.5)
9.1. Inter-office adjustments (net)	-	-	31707	102289	-	-
9.2. Interest accrued	86552	98475	26915	26650	90062	101122
9.3. Tax paid	118818	136644	12025	21898	51064	13832
9.4. Stationery and Stamps	178	169	540	554	552	277
9.5. Others	95803	105444	52355	62188	157775	153186
Total Assets	14181699	17882999	3900949	4815091	16596103	18052866
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2007	2008	2007	2008	2007	2008
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	112414	120414	14344	14344	28682	28682
	(1.2)	(1.0)	(0.3)	(0.2)	(0.9)	(0.7)
2. Reserves and Surplus	266569	473862	362200	408507	120959	151384
	(2.9)	(3.8)	(6.9)	(6.1)	(3.8)	(3.9)
2.1. Statutory Reserves	63772	80277	104942	124942	35610	46404
2.2. Capital Reserves	48585	203867	5609	9582	5354	6800
2.3. Share Premium	-	73600	70196	70196	25601	25601
2.4. Investments Fluctuations Reserves	16690	17576	-	-	-	-
2.5. Revenue and other Reserves	137243	98484	181453	203787	54394	72579
2.6. Balance of Profit	279	58	-	-	-	-
3. Deposits	8277628	11031966	4235689	5542442	2768991	3394319
	(89.0)	(89.0)	(80.3)	(83.2)	(88.0)	(87.8)
Type-wise						
3A.1. Demand deposits	852556	1000084	677733	1050613	328126	308149
(i) From banks	18541	39673	13025	7023	6685	6552
(ii) From others	834015	960411	664708	1043590	321441	301597
3A.2. Savings bank deposits	2631224	2986584	765179	889891	904359	1023919
3A.3. Term deposits	4793848	7045298	2792777	3601938	1536506	2062251
(i) From banks	176803	232771	82150	185099	111705	164527
(ii) From others	4617045	6812527	2710627	3416839	1424801	1897724
Location-wise						
3B.1. Deposits of branches in India	8277628	11031967	4235689	5542442	2768991	3394318
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	78202	44910	302101	213761	45095	39462
	(0.8)	(0.4)	(5.7)	(3.2)	(1.4)	(1.0)
4.1. Borrowings in India	78202	44910	167032	47065	45095	144
(i) From Reserve Bank of India	30000	38636	18531	-	45000	-
(ii) From other banks	1148	2058	69980	1	-	-
(iii) From other institutions and agencies	47054	4216	78521	47064	95	144
4.2. Borrowings outside India	-	-	135069	166696	-	39318
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	565997	724426	357730	480715	181339	250326
	(6.1)	(5.8)	(6.8)	(7.2)	(5.8)	(6.5)
5.1. Bills Payable	68266	59586	56937	57804	27081	44309
5.2. Inter-office adjustments	22097	-	4710	-	18320	24936
5.3. Interest accrued	26001	28856	15712	16549	12398	15217
5.4. Others (including provisions)	449633	635984	280371	406362	123540	165864
Total Liabilities	9300810	12395578	5272064	6659769	3145066	3864173
	(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

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NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2007	2008	2007	2008	2007	2008
	(13)	(14)	(15)	(16)	(17)	(18)
1 Cash in hand	73848	92691	29044	47331	18118	19312
	(0.8)	(0.7)	(0.6)	(0.7)	(0.6)	(0.5)
2. Balances with RBI	473518	1061027	269322	663022	177615	333989
	(5.1)	(8.6)	(5.1)	(10.0)	(5.6)	(8.6)
3. Balances with banks in india	85786	124315	141755	177132	35425	29779
	(0.9)	(1.0)	(2.7)	(2.7)	(1.1)	(0.8)
4. Money at call and short notice	187794	-	8500	-	-	-
	(2.0)	0.0	(0.2)	0.0	0.0	0.0
5. Balances with banks outside India	60342	5891	223268	4100	50710	20686
	(0.6)	0.0	(4.2)	(0.1)	(1.6)	(0.5)
6. Investments	2774190	3145519	1441750	1651240	923504	1028298
	(29.8)	(25.4)	(27.3)	(24.8)	(29.4)	(26.6)
6.1. Investments in India	2774124	3145453	1441738	1651230	923504	1028298
(i) Government securities	2162698	2600838	1157198	1413405	758815	847015
(ii) Other approved securities	75831	58504	11973	11199	16076	11971
(iii) Shares	31265	53871	15624	13613	14228	20929
(iv) Debentures and Bonds	350485	313342	90117	52485	88429	87164
(v) Subsidiaries and/or joint ventures	9158	24227	10264	10264	2172	2172
(vi) Others	144687	94671	156562	150264	43784	59047
6.2. Investments outside India	66	66	12	10	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	66	66	-	-	-	-
(iii) Others	-	-	12	10	-	-
7. Advances	5179547	7299742	2994965	3918557	1830339	2302398
	(55.7)	(58.9)	(56.8)	(58.8)	(58.2)	(59.6)
Type-wise						
7A.1. Bills purchased and discounted	101886	103555	132011	150991	116626	88397
7A.2. Cash credits, overdrafts & loans	1963362	2371568	1058568	1623488	731516	1127973
7A.3. Term loans	3114299	4824619	1804386	2144078	982197	1086028
Security-wise						
7B.1. Secured by tangible assets	3809496	4989050	2355503	2814510	1291431	1687295
7B.2. Covered by Bank/Govt. Guarantees	368118	266047	110242	69075	148432	109892
7B.3. Unsecured	1001932	2044646	529219	1034972	390475	505211
Sector-wise						
7C.I. Advances in India	5179548	7299743	2994965	3918558	1830339	2302397
(i) Priority sectors	2026276	2399851	1075752	1383666	723799	791186
(ii) Public sectors	800053	1266898	195657	426613	213439	386762
(iii) Banks	148647	172505	79910	3096	42500	20027
(iv) Others	2204572	3460489	1643646	2105183	850601	1104422
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	76727	232028	28103	27176	44187	41203
	(0.8)	(1.9)	(0.5)	(0.4)	(1.4)	(1.1)
8.1. Premises	53392	208450	8969	8961	34051	31559
8.2. Fixed assets under construction	-	-	-	-	7	9
8.3. Other Fixed assets	23335	23578	19134	18215	10129	9635
9. Other Assets	389057	434365	135358	171213	65164	88509
	(4.2)	(3.5)	(2.6)	(2.6)	(2.1)	(2.3)
9.1. Inter-office adjustments (net)	-	54303	-	26630	-	-
9.2. Interest accrued	60001	68774	36901	37893	27366	30176
9.3. Tax paid	125082	150937	45586	61478	12591	31125
9.4. Stationery and Stamps	1110	1174	318	219	342	410
9.5. Others	202864	159177	52553	44993	24865	26798
Total Assets	9300809	12395578	5272065	6659771	3145062	3864174
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Bank Ltd		Indian Bank		Indian Overseas Bank	
	2007	2008	2007	2008	2007	2008
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	72435	72476	82977	82977	54480	54480
	(0.7)	(0.6)	(1.5)	(1.2)	(0.7)	(0.5)
2. Reserves and Surplus	757552	809720	301100	438100	344558	429274
	(7.3)	(6.2)	(5.4)	(6.2)	(4.2)	(4.2)
2.1. Statutory Reserves	47208	65508	82349	107549	116086	152186
2.2. Capital Reserves	18933	19243	22450	22165	33815	35730
2.3. Share Premium	175817	176035	69620	69620	14000	14000
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	384104	546830	118612	230340	180657	227360
2.6. Balance of Profit	131490	2104	8069	8426	-	-
3. Deposits	4335403	7299798	4709091	6104595	6874042	8432559
	(41.8)	(55.9)	(83.9)	(86.6)	(83.6)	(82.8)
Type-wise						
3A.1. Demand deposits	698861	726845	363246	473498	681533	899832
(i) From banks	11999	47107	5786	3089	8228	5614
(ii) From others	686862	679738	357460	470409	673305	894218
3A.2. Savings bank deposits	403442	482152	1304451	1501059	1714545	1921070
3A.3. Term deposits	3233100	6090801	3041394	4130038	4477964	5611657
(i) From banks	211185	584497	44370	93638	23308	119563
(ii) From others	3021915	5506304	2997024	4036400	4454656	5492094
Location-wise						
3B.1. Deposits of branches in India	4335404	7299798	4595351	5890514	6637813	8084191
3B.2. Deposits of branches outside India	-	-	113739	214080	236228	348367
4. Borrowings	4240438	3861256	193646	128324	289623	635364
	(40.8)	(29.5)	(3.4)	(1.8)	(3.5)	(6.2)
4.1. Borrowings in India	3662075	3347129	164621	74808	131353	420892
(i) From Reserve Bank of India	-	-	-	-	25000	-
(ii) From other banks	71132	97546	171	-	-	-
(iii) From other institutions and agencies	3590943	3249583	164450	74808	106353	420892
4.2. Borrowings outside India	578363	514127	29025	53516	158270	214472
Secured borrowings included in 4.	202282	318944	-	-	22	50006
5. Other liabilities	978104	1026189	328052	296773	662981	634296
	(9.4)	(7.9)	(5.8)	(4.2)	(8.1)	(6.2)
5.1. Bills Payable	49896	71359	33410	25725	86976	91865
5.2. Inter-office adjustments	-	9841	79398	41824	15899	-
5.3. Interest accrued	133603	149422	24733	24790	26181	19163
5.4. Others (including provisions)	794605	795567	190511	204434	533925	523268
Total Liabilities	10383932	13069439	5614866	7050769	8225684	10185975
	(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 - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Bank Ltd		Indian Bank		Indian Overseas Bank	
	2007	2008	2007	2008	2007	2008
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	21104	28604	14107	18948	46859	59386
	(0.2)	(0.2)	(0.3)	(0.3)	(0.6)	(0.6)
2. Balances with RBI	519543	640880	358838	624346	421751	853037
	(5.0)	(4.9)	(6.4)	(8.9)	(5.1)	(8.4)
3. Balances with banks in india	16319	16639	8723	6958	253770	76443
	(0.2)	(0.1)	(0.2)	(0.1)	(3.1)	(0.8)
4. Money at call and short notice	119919	185496	71307	10827	110212	24900
	(1.2)	(1.4)	(1.3)	(0.2)	(1.3)	(0.2)
5. Balances with banks outside India	14224	4259	28800	16203	65338	20367
	(0.1)	0.0	(0.5)	(0.2)	(0.8)	(0.2)
6. Investments	2567532	3280293	2087772	2191507	2397449	2847471
	(24.7)	(25.1)	(37.2)	(31.1)	(29.1)	(28.0)
6.1. Investments in India	2567427	3280088	2044432	2108551	2341800	2717461
(i) Government securities	1619139	2330341	1614330	1746808	2065700	2476905
(ii) Other approved securities	1724	1062	53748	43519	25819	22687
(iii) Shares	370818	300523	24949	41902	41022	51272
(iv) Debentures and Bonds	364088	305418	108980	158676	135438	127654
(v) Subsidiaries and/or joint ventures	35702	53998	851	851	-	2850
(vi) Others	175956	288746	241574	116795	73821	36093
6.2. Investments outside India	105	205	43340	82956	55649	130010
(i) Government securities	-	-	29472	56080	33823	108683
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	105	205	13868	26876	21826	21327
7. Advances	6247082	8221269	2905812	3983872	4706028	6042385
	(60.2)	(62.9)	(51.8)	(56.5)	(57.2)	(59.3)
Type-wise						
7A.1. Bills purchased and discounted	229418	264305	74215	124009	294082	363451
7A.2. Cash credits, overdrafts & loans	547764	823209	1017968	1386020	1880910	2484398
7A.3. Term loans	5469900	7133755	1813629	2473843	2531036	3194536
Security-wise						
7B.1. Secured by tangible assets	5433809	7148529	2224155	3100489	4174571	5195972
7B.2. Covered by Bank/Govt. Guarantees	102598	101665	294030	300705	209019	179804
7B.3. Unsecured	710676	971075	387626	582678	322439	666608
Sector-wise						
7C.I. Advances in India	6247083	8221268	2773057	3782706	4427921	5668346
(i) Priority sectors	929041	1523300	1310563	1499546	1798593	2030316
(ii) Public sectors	668281	780245	428033	535571	250295	450437
(iii) Banks	80827	3172	2094	9	26390	19349
(iv) Others	4568934	5914551	1032367	1747580	2352643	3168244
7C.II. Advances outside India	-	-	132754	201166	278106	374039
8. Fixed Assets	277835	276597	55118	53928	51067	55857
	(2.7)	(2.1)	(1.0)	(0.8)	(0.6)	(0.5)
8.1. Premises	259293	254304	31238	30717	36121	37396
8.2. Fixed assets under construction	1105	4480	133	542	1973	2488
8.3. Other Fixed assets	17437	17813	23747	22669	12973	15973
9. Other Assets	600374	415403	84388	144182	173210	206129
	(5.8)	(3.2)	(1.5)	(2.0)	(2.1)	(2.0)
9.1. Inter-office adjustments (net)	1194	-	-	-	-	2054
9.2. Interest accrued	82384	102768	44841	44152	71932	81454
9.3. Tax paid	210550	218869	12741	12606	56666	61764
9.4. Stationery and Stamps	103	91	1242	1272	511	625
9.5. Others	306143	93675	25564	86152	44101	60232
Total Assets	10383932	13069440	5614865	7050771	8225684	10185975
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	25054 (0.3)	25054 (0.3)	74306 (3.4)	74306 (2.4)	31530 (0.2)	31530 (0.2)
2. Reserves and Surplus	534978 (7.2)	552537 (6.1)	66262 (3.0)	135026 (4.4)	1012015 (6.2)	1200305 (6.0)
2.1. Statutory Reserves	142000	150900	13594	23594	228842	280061
2.2. Capital Reserves	3716	3716	27552	59358	52969	185550
2.3. Share Premium	171470	171470	-	-	201143	201143
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	217750	226400	12009	12080	527509	533551
2.6. Balance of Profit	42	51	13107	39994	1552	-
3. Deposits	6399597 (86.6)	7785670 (85.8)	1931875 (88.0)	2483142 (80.2)	13985968 (86.1)	16645722 (83.6)
Type-wise						
3A.1. Demand deposits	635768	776239	212857	207451	1646571	1779115
(i) From banks	9724	15014	1970	3885	133108	154287
(ii) From others	626044	761225	210887	203566	1513463	1624828
3A.2. Savings bank deposits	1303226	1396109	670328	695011	4808862	5376971
3A.3. Term deposits	4460603	5613322	1048690	1580680	7530535	9489636
(i) From banks	35259	25093	60597	112217	81003	175846
(ii) From others	4425344	5588229	988093	1468463	7449532	9313790
Location-wise						
3B.1. Deposits of branches in India	6399597	7785670	1931876	2483141	13980549	16635436
3B.2. Deposits of branches outside India	-	-	-	-	5418	10287
4. Borrowings	62262 (0.8)	183984 (2.0)	20508 (0.9)	297672 (9.6)	194885 (1.2)	544656 (2.7)
4.1. Borrowings in India	37701	156903	20508	281624	93466	234437
(i) From Reserve Bank of India	-	36000	-	-	60000	215000
(ii) From other banks	22009	40098	-	87500	2160	3448
(iii) From other institutions and agencies	15692	80805	20508	194124	31306	15989
4.2. Borrowings outside India	24561	27081	-	16048	101419	310219
Secured borrowings included in 4.	-	-	-	-	-	215000
5. Other liabilities	371738 (5.0)	523289 (5.8)	103352 (4.7)	104776 (3.4)	1017850 (6.3)	1479822 (7.4)
5.1. Bills Payable	48545	138759	25526	29622	95050	211308
5.2. Inter-office adjustments	9884	33746	9459	336	129961	38604
5.3. Interest accrued	22885	44474	5830	6249	24551	32475
5.4. Others (including provisions)	290424	306310	62537	68569	768288	1197435
Total Liabilities	7393629 (100.0)	9070534 (100.0)	2196303 (100.0)	3094922 (100.0)	16242248 (100.0)	19902035 (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 - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	38395	38563	8945	10299	96339	144213
	(0.5)	(0.4)	(0.4)	(0.3)	(0.6)	(0.7)
2. Balances with RBI	495214	693662	98495	185210	1140864	1381602
	(6.7)	(7.6)	(4.5)	(6.0)	(7.0)	(6.9)
3. Balances with banks in india	140745	199137	93372	87351	117071	256309
	(1.9)	(2.2)	(4.3)	(2.8)	(0.7)	(1.3)
4. Money at call and short notice	-	-	16928	-	196923	42198
	0.0	0.0	(0.8)	0.0	(1.2)	(0.2)
5. Balances with banks outside India	76568	90112	47024	11129	13355	58751
	(1.0)	(1.0)	(2.1)	(0.4)	(0.1)	(0.3)
6. Investments	1980835	2395068	669308	847363	4518983	5399170
	(26.8)	(26.4)	(30.5)	(27.4)	(27.8)	(27.1)
6.1. Investments in India	1980835	2395068	669308	847363	4518675	5377186
(i) Government securities	1649088	2058663	564154	740979	3663096	4421672
(ii) Other approved securities	23816	18384	44343	43095	98973	80111
(iii) Shares	30576	49834	2162	6436	75489	86918
(iv) Debentures and Bonds	226817	227834	57980	55931	430557	400668
(v) Subsidiaries and/or joint ventures	-	4600	65	65	53506	53506
(vi) Others	50538	35753	604	857	197054	334311
6.2. Investments outside India	-	-	-	-	308	21984
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	300	21976
(iii) Others	-	-	-	-	8	8
7. Advances	4413847	5456583	1173751	1834329	9659652	11950157
	(59.7)	(60.2)	(53.4)	(59.3)	(59.5)	(60.0)
Type-wise						
7A.1. Bills purchased and discounted	260167	290402	27250	64914	463144	436782
7A.2. Cash credits, overdrafts & loans	1479890	1952853	448870	605338	4316096	5593713
7A.3. Term loans	2673790	3213328	697631	1164077	4880412	5919662
Security-wise						
7B.1. Secured by tangible assets	3362687	4260562	856501	1349081	8113771	9770673
7B.2. Covered by Bank/Govt. Guarantees	576444	674991	70869	74880	133254	169436
7B.3. Unsecured	474716	521030	246382	410370	1412627	2010047
Sector-wise						
7C.I. Advances in India	4413847	5456583	1173752	1834330	9659618	11946826
(i) Priority sectors	1459937	1753182	472669	592570	3652761	4621688
(ii) Public sectors	579088	653837	142998	215759	1249426	1286140
(iii) Banks	23004	62498	32351	64396	26019	62495
(iv) Others	2351818	2987066	525734	961605	4731412	5976503
7C.II. Advances outside India	-	-	-	-	35	3330
8. Fixed Assets	38268	38745	25301	56896	100983	231551
	(0.5)	(0.4)	(1.2)	(1.8)	(0.6)	(1.2)
8.1. Premises	19437	20361	23027	54311	55060	183527
8.2. Fixed assets under construction	770	470	-	-	-	-
8.3. Other Fixed assets	18061	17914	2274	2585	45923	48024
9. Other Assets	209755	158661	63178	62341	398082	438085
	(2.8)	(1.7)	(2.9)	(2.0)	(2.5)	(2.2)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	55970	76541	23291	18573	122908	141742
9.3. Tax paid	50176	36230	26755	26856	70164	126322
9.4. Stationery and Stamps	52	117	224	237	696	752
9.5. Others	103557	45773	12908	16675	204314	169269
Total Assets	7393627	9070531	2196302	3094918	16242252	19902036
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	52197 (0.6)	52197 (0.5)	79936 (1.1)	79936 (0.9)	50512 (0.5)	50512 (0.4)
2. Reserves and Surplus	310471 (3.5)	376949 (3.5)	186272 (2.5)	212696 (2.4)	468475 (4.6)	684259 (5.5)
2.1. Statutory Reserves	83943	105145	44861	55165	171200	213000
2.2. Capital Reserves	1685	1688	52637	52559	14528	28715
2.3. Share Premium	20000	20000	4000	4000	53236	53236
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	204843	250116	44247	40949	229463	389243
2.6. Balance of Profit	-	-	40527	60023	48	65
3. Deposits	7863357 (88.1)	9517080 (88.8)	6486001 (86.6)	7990895 (89.0)	8518023 (83.0)	10385865 (83.7)
Type-wise						
3A.1. Demand deposits	761124	1068728	547350	578929	862270	1183581
(i) From banks	7900	35230	24858	21470	72613	107376
(ii) From others	753224	1033498	522492	557459	789657	1076205
3A.2. Savings bank deposits	1647228	1876524	1346339	1471647	2076294	2436823
3A.3. Term deposits	5455005	6571828	4592312	5940319	5579459	6765461
(i) From banks	440498	391706	727562	541809	119335	235148
(ii) From others	5014507	6180122	3864750	5398510	5460124	6530313
Location-wise						
3B.1. Deposits of branches in India	7436833	9085376	6001943	7418975	8518022	10385864
3B.2. Deposits of branches outside India	426523	431705	484057	571919	-	-
4. Borrowings	137353 (1.5)	130617 (1.2)	246586 (3.3)	171596 (1.9)	421553 (4.1)	476049 (3.8)
4.1. Borrowings in India	93949	60568	217173	166017	251760	192652
(i) From Reserve Bank of India	-	-	17500	-	52500	57500
(ii) From other banks	282	266	21099	19898	421	20338
(iii) From other institutions and agencies	93667	60302	178574	146119	198839	114814
4.2. Borrowings outside India	43404	70049	29413	5579	169793	283397
Secured borrowings included in 4.	-	-	178574	146119	120631	60508
5. Other liabilities	564359 (6.3)	636387 (5.9)	487594 (6.5)	524372 (5.8)	809226 (7.9)	810644 (6.5)
5.1. Bills Payable	52826	154804	29058	36710	109620	158213
5.2. Inter-office adjustments	65047	-	7265	-	-	-
5.3. Interest accrued	46372	44123	70537	40530	28563	61239
5.4. Others (including provisions)	400114	437460	380734	447132	671043	591192
Total Liabilities	8927737 (100.0)	10713230 (100.0)	7486389 (100.0)	8979495 (100.0)	10267789 (100.0)	12407329 (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 - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	34157	40183	29117	21289	27874	34579
	(0.4)	(0.4)	(0.4)	(0.2)	(0.3)	(0.3)
2. Balances with RBI	623266	997308	350310	548982	563883	910895
	(7.0)	(9.3)	(4.7)	(6.1)	(5.5)	(7.3)
3. Balances with banks in india	49355	27700	56356	35636	31661	40112
	(0.6)	(0.3)	(0.8)	(0.4)	(0.3)	(0.3)
4. Money at call and short notice	50000	40000	55898	152161	89000	-
	(0.6)	(0.4)	(0.7)	(1.7)	(0.9)	0.0
5. Balances with banks outside India	193113	60524	129772	52284	130225	24198
	(2.2)	(0.6)	(1.7)	(0.6)	(1.3)	(0.2)
6. Investments	2523402	2807593	1952487	2424963	2798178	3382265
	(28.3)	(26.2)	(26.1)	(27.0)	(27.3)	(27.3)
6.1. Investments in India	2492627	2776905	1866485	2275583	2798140	3382245
(i) Government securities	2253825	2514694	1603631	1880517	2240901	2783681
(ii) Other approved securities	17454	15349	34964	30943	49635	38030
(iii) Shares	38337	37482	23151	46055	34538	43653
(iv) Debentures and Bonds	161299	172462	130967	146136	382178	405100
(v) Subsidiaries and/or joint ventures	3360	3360	-	-	1916	1916
(vi) Others	18352	33558	73772	171932	88972	109865
6.2. Investments outside India	30775	30688	86002	149380	38	20
(i) Government securities	-	-	83392	142049	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	30775	30688	2610	7331	38	20
7. Advances	5167044	6405101	4698891	5508190	6238643	7434829
	(57.9)	(59.8)	(62.8)	(61.3)	(60.8)	(59.9)
Type-wise						
7A.1. Bills purchased and discounted	96304	128025	312144	280522	352362	399950
7A.2. Cash credits, overdrafts & loans	1327903	1673906	1603216	1926929	3162933	3790660
7A.3. Term loans	3742837	4603170	2783531	3300739	2723348	3244219
Security-wise						
7B.1. Secured by tangible assets	3491966	4302224	3537773	3854473	4793833	6144976
7B.2. Covered by Bank/Govt. Guarantees	187731	289211	560318	510706	88951	123609
7B.3. Unsecured	1487347	1813667	600800	1143010	1355859	1166245
Sector-wise						
7C.I. Advances in India	4607113	5804898	4285758	5058369	6238643	7434829
(i) Priority sectors	1695355	2058036	1627279	1819110	2487502	2103794
(ii) Public sectors	391605	678235	432532	602139	603846	548655
(iii) Banks	36684	49378	43632	16062	135204	75885
(iv) Others	2483469	3019249	2182315	2621058	3012091	4706495
7C.II. Advances outside India	559932	600204	413134	449821	-	-
8. Fixed Assets	77154	76953	66669	68432	82500	220041
	(0.9)	(0.7)	(0.9)	(0.8)	(0.8)	(1.8)
8.1. Premises	50461	50779	51333	53203	56776	182420
8.2. Fixed assets under construction	2625	1423	-	-	228	457
8.3. Other Fixed assets	24068	24751	15336	15229	25496	37164
9. Other Assets	210244	257866	146888	167555	305823	360411
	(2.4)	(2.4)	(2.0)	(1.9)	(3.0)	(2.9)
9.1. Inter-office adjustments (net)	-	32495	-	2204	52517	26167
9.2. Interest accrued	65822	66595	46247	49145	73870	98179
9.3. Tax paid	60791	61400	23477	31873	82257	72412
9.4. Stationery and Stamps	986	1047	702	661	465	566
9.5. Others	82645	96329	76462	83672	96714	163087
Total Assets	8927735	10713228	7486388	8979492	10267787	12407330
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2007	2008	2007	2008
	(37)	(38)	(39)	(40)
1. Capital	153243	153243	43352	43352
	(3.6)	(2.8)	(1.0)	(0.8)
2. Reserves and Surplus	88285	112885	146316	202553
	(2.1)	(2.1)	(3.5)	(3.6)
2.1. Statutory Reserves	12883	20832	52837	61869
2.2. Capital Reserves	52904	52364	1532	1532
2.3. Share Premium	-	-	14000	14000
2.4. Investments Fluctuations Reserves	-	-	-	-
2.5. Revenue and other Reserves	22498	39689	16858	50083
2.6. Balance of Profit	-	-	61089	75069
3. Deposits	3716666	4697071	3760449	4795202
	(87.8)	(86.5)	(88.8)	(85.3)
Type-wise				
3A.1. Demand deposits	395411	507568	417128	482214
(i) From banks	17783	22160	7133	6936
(ii) From others	377628	485408	409995	475278
3A.2. Savings bank deposits	1166878	1303961	740847	826947
3A.3. Term deposits	2154377	2885542	2602474	3486041
(i) From banks	78280	82984	1599	3289
(ii) From others	2076097	2802558	2600875	3482752
Location-wise				
3B.1. Deposits of branches in India	3716666	4697072	3760450	4795201
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	39972	116206	19814	191887
	(0.9)	(2.1)	(0.5)	(3.4)
4.1. Borrowings in India	39972	114934	15015	152990
(i) From Reserve Bank of India	-	25000	12000	-
(ii) From other banks	-	101	-	228
(iii) From other institutions and agencies	39972	89833	3015	152762
4.2. Borrowings outside India	-	1272	4799	38897
Secured borrowings included in 4.	-	56000	-	79972
5. Other liabilities	232808	351688	265817	385438
	(5.5)	(6.5)	(6.3)	(6.9)
5.1. Bills Payable	45729	52485	50074	52299
5.2. Inter-office adjustments	38876	18341	41098	68528
5.3. Interest accrued	30853	37630	8008	10742
5.4. Others (including provisions)	117350	243232	166637	253869
Total Liabilities	4230974	5431093	4235748	5618432
	(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 - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2007	2008	2007	2008
	(37)	(38)	(39)	(40)
1. Cash in hand	15248	22433	14412	19550
	(0.4)	(0.4)	(0.3)	(0.3)
2. Balances with RBI	253393	502509	325559	546606
	(6.0)	(9.3)	(7.7)	(9.7)
3. Balances with banks in india	49121	61782	28202	38668
	(1.2)	(1.1)	(0.7)	(0.7)
4. Money at call and short notice	110000	-	99919	-
	(2.6)	0.0	(2.4)	0.0
5. Balances with banks outside India	735	491	38920	4914
	0.0	0.0	(0.9)	(0.1)
6. Investments	1460182	1851464	1201841	1661732
	(34.5)	(34.1)	(28.4)	(29.6)
6.1. Investments in India	1460181	1851463	1201841	1661732
(i) Government securities	1149594	1273970	972250	1365208
(ii) Other approved securities	21714	12874	6796	5704
(iii) Shares	10706	18588	9585	19098
(iv) Debentures and Bonds	142548	97218	130899	152252
(v) Subsidiaries and/or joint ventures	-	-	1038	623
(vi) Others	135619	448813	81273	118847
6.2. Investments outside India	1	1	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	1	1	-	-
7. Advances	2215632	2785810	2422355	3168922
	(52.4)	(51.3)	(57.2)	(56.4)
Type-wise				
7A.1. Bills purchased and discounted	66260	92362	105180	130526
7A.2. Cash credits, overdrafts & loans	774736	789943	884119	1252535
7A.3. Term loans	1374636	1903505	1433056	1785861
Security-wise				
7B.1. Secured by tangible assets	1830566	2240255	1829736	2315681
7B.2. Covered by Bank/Govt. Guarantees	82290	89057	46191	79915
7B.3. Unsecured	302776	456500	546428	773326
Sector-wise				
7C.I. Advances in India	2215632	2785810	2422354	3168922
(i) Priority sectors	828158	903837	957187	1131195
(ii) Public sectors	326975	457439	442643	524268
(iii) Banks	49	159461	3	85
(iv) Others	1060450	1265073	1022521	1513374
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	60522	62282	18617	50782
	(1.4)	(1.1)	(0.4)	(0.9)
8.1. Premises	51617	49719	10026	40465
8.2. Fixed assets under construction	1315	43	-	-
8.3. Other Fixed assets	7590	12520	8591	10317
9. Other Assets	66143	144324	85924	127258
	(1.6)	(2.7)	(2.0)	(2.3)
9.1. Inter-office adjustments (net)	-	-	-	-
9.2. Interest accrued	27924	44608	31591	42616
9.3. Tax paid	19728	38884	33716	52703
9.4. Stationery and Stamps	240	376	108	97
9.5. Others	18251	60456	20509	31842
Total Assets	4230976	5431095	4235749	5618432
	(100.0)	(100.0)	(100.0)	(100.0)