

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	28163	35771	10757	13446	1077	1254
	(0.4)	(0.3)	(0.9)	(0.9)	(0.2)	(0.2)
2. Reserves and Surplus	312058	841298	34021	80416	21862	29261
	(4.3)	(7.7)	(2.8)	(5.1)	(4.1)	(4.9)
2.1. Statutory Reserves	58469	85244	14204	17084	10311	11225
2.2. Capital Reserves	8835	11519	2291	41056	760	781
2.3. Share Premium	139563	587322	3785	1095	1177	4336
2.4. Investments Fluctuations Reserves	-	-	-	-	45	74
2.5. Revenue and other Reserves	2284	1826	2017	2612	9568	12845
2.6. Balance of Profit	102907	155387	11724	18569	1	-
3. Deposits	5878560	8762622	1081593	1384935	474859	531761
	(80.2)	(80.0)	(89.4)	(87.6)	(89.6)	(89.2)
Type-wise						
3A.1. Demand deposits	1130432	2004458	138107	161776	26665	28792
(i) From banks	74904	89573	4814	5085	7	620
(ii) From others	1055528	1914885	133293	156691	26658	28172
3A.2. Savings bank deposits	1212588	1998241	206309	247958	110259	119200
3A.3. Term deposits	3535540	4759923	737177	975201	337935	383769
(i) From banks	602066	368419	92613	90581	-	-
(ii) From others	2933474	4391504	644564	884620	337935	383769
Location-wise						
3B.1. Deposits of branches in India	5857292	8639163	1081592	1384935	474860	531762
3B.2. Deposits of branches outside India	21268	123459	-	-	-	-
4. Borrowings	519561	562404	5861	9174	421	631
	(7.1)	(5.1)	(0.5)	(0.6)	(0.1)	(0.1)
4.1. Borrowings in India	180390	54669	5427	6836	69	29
(i) From Reserve Bank of India	-	-	1750	1500	-	-
(ii) From other banks	60000	-	3219	5119	47	11
(iii) From other institutions and agencies	120390	54669	458	217	22	18
4.2. Borrowings outside India	339171	507735	434	2338	352	602
Secured borrowings included in 4.	-	-	114	52	-	-
5. Other liabilities	587380	755690	77465	92244	31843	33111
	(8.0)	(6.9)	(6.4)	(5.8)	(6.0)	(5.6)
5.1. Bills Payable	130952	210223	10586	9953	2143	4089
5.2. Inter-office adjustments	-	-	2235	3680	3100	3605
5.3. Interest accrued	17727	17776	515	482	2663	2808
5.4. Others (including provisions)	438701	527691	64129	78129	23937	22609
Total Liabilities	7325722	10957785	1209697	1580215	530062	596018
	(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.)

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(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	83675	152033	10068	9799	3422	4530
	(1.1)	(1.4)	(0.8)	(0.6)	(0.6)	(0.8)
2. Balances with RBI	382428	578533	49992	111272	43683	46120
	(5.2)	(5.3)	(4.1)	(7.0)	(8.2)	(7.7)
3. Balances with banks in india	67666	111806	157845	167823	5431	6221
	(0.9)	(1.0)	(13.0)	(10.6)	(1.0)	(1.0)
4. Money at call and short notice	122238	357560	27821	800	-	-
	(1.7)	(3.3)	(2.3)	(0.1)	-	-
5. Balances with banks outside India	35824	50492	212	155	2747	2078
	(0.5)	(0.5)	(0.0)	(0.0)	(0.5)	(0.3)
6. Investments	2689717	3370510	364069	472920	155329	181943
	(36.7)	(30.8)	(30.1)	(29.9)	(29.3)	(30.5)
6.1. Investments in India	2633529	3309653	364069	472920	155329	181943
(i) Government securities	1633851	2008294	249237	328410	125767	137046
(ii) Other approved securities	-	-	8109	7564	845	635
(iii) Shares	46279	58559	2065	1729	395	572
(iv) Debentures and Bonds	704490	1082116	21701	20412	5217	4408
(v) Subsidiaries and/or joint ventures	1000	3800	35	35	0	0
(vi) Others	247909	156884	82922	114770	23105	39282
6.2. Investments outside India	56188	60857	-	-	-	-
(i) Government securities	546	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	55642	60857	-	-	-	-
7. Advances	3687648	5966114	570402	743388	301264	331355
	(50.3)	(54.4)	(47.2)	(47.0)	(56.8)	(55.6)
Type-wise						
7A.1. Bills purchased and discounted	127371	202362	15178	34442	5538	7407
7A.2. Cash credits, overdrafts & loans	988661	1644324	193224	244708	133496	156355
7A.3. Term loans	2571616	4119428	362000	464238	162230	167593
Security-wise						
7B.1. Secured by tangible assets	3050229	4824734	468737	588277	293182	311609
7B.2. Covered by Bank/Govt. Guarantees	144893	176988	11148	45745	-	-
7B.3. Unsecured	492527	964392	90517	109366	8082	19747
Sector-wise						
7C.I. Advances in India	3430091	5428022	570402	743388	301264	331355
(i) Priority sectors	1319633	1657225	152117	210722	102436	130229
(ii) Public sectors	2154	621	40696	60544	6549	5461
(iii) Banks	2768	2763	11699	5195	4500	5996
(iv) Others	2105536	3767413	365890	466927	187779	189669
7C.II. Advances outside India	257556	538093	-	-	-	-
8. Fixed Assets	67320	92286	13888	52849	5986	7835
	(0.9)	(0.8)	(1.1)	(3.3)	(1.1)	(1.3)
8.1. Premises	2649	4141	9202	48020	3548	4549
8.2. Fixed assets under construction	2482	12848	-	-	-	-
8.3. Other Fixed assets	62189	75297	4686	4829	2438	3286
9. Other Assets	189208	278451	15403	21208	12201	15936
	(2.6)	(2.5)	(1.3)	(1.3)	(2.3)	(2.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	64191	90787	7056	9876	4553	5235
9.3. Tax paid	10358	4478	315	-	1975	3270
9.4. Stationery and Stamps	85	92	300	331	127	125
9.5. Others	114574	183094	7732	11001	5546	7306
Total Assets	7325724	10957785	1209700	1580214	530063	596018
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	15669	22114	2520	3200	14763	17430
	(0.8)	(0.8)	(0.5)	(0.4)	(2.8)	(2.3)
2. Reserves and Surplus	123941	184814	34051	53486	18816	46534
	(6.7)	(6.9)	(6.3)	(7.3)	(3.6)	(6.1)
2.1. Statutory Reserves	15718	21815	19474	22075	8274	9232
2.2. Capital Reserves	65	65	1406	1678	4104	3868
2.3. Share Premium	89232	135460	3853	15546	28614	53289
2.4. Investments Fluctuations Reserves	-	702	-	-	-	-
2.5. Revenue and other Reserves	2451	2123	9311	13700	600	765
2.6. Balance of Profit	16475	24649	7	487	-22776	-20620
3. Deposits	1486372	2180927	469933	642496	441520	607485
	(80.4)	(81.0)	(87.6)	(87.4)	(83.9)	(80.2)
Type-wise						
3A.1. Demand deposits	204955	215363	57377	62080	52935	63475
(i) From banks	6616	14732	34	58	144	179
(ii) From others	198339	200631	57343	62022	52791	63296
3A.2. Savings bank deposits	250117	327941	56849	72339	72233	83954
3A.3. Term deposits	1031300	1637623	355707	508077	316352	460056
(i) From banks	169241	199458	5161	16495	31125	42706
(ii) From others	862059	1438165	350546	491582	285227	417350
Location-wise						
3B.1. Deposits of branches in India	1486372	2180927	469933	642496	441520	607485
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	93089	98504	1989	264	15440	42680
	(5.0)	(3.7)	(0.4)	(0.0)	(2.9)	(5.6)
4.1. Borrowings in India	78092	58346	1989	264	7500	31000
(i) From Reserve Bank of India	1300	-	1500	-	-	-
(ii) From other banks	54800	83	15	20	7500	13500
(iii) From other institutions and agencies	21992	58263	474	244	-	17500
4.2. Borrowings outside India	14997	40158	-	-	7940	11680
Secured borrowings included in 4.	11587	-	-	-	-	-
5. Other liabilities	129207	204723	27807	35451	35675	43619
	(7.0)	(7.6)	(5.2)	(4.8)	(6.8)	(5.8)
5.1. Bills Payable	44049	57521	10188	12814	7314	10831
5.2. Inter-office adjustments	-	380	-	-	-	89
5.3. Interest accrued	11774	20029	1699	4584	4179	7029
5.4. Others (including provisions)	73384	126793	15920	18053	24182	25670
Total Liabilities	1848278	2691082	536300	734897	526214	757748
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	23449	18206	6196	11383	3501	4086
	(1.3)	(0.7)	(1.2)	(1.5)	(0.7)	(0.5)
2. Balances with RBI	84465	150701	25500	58204	29431	63257
	(4.6)	(5.6)	(4.8)	(7.9)	(5.6)	(8.3)
3. Balances with banks in india	30476	26063	4962	11892	5470	10315
	(1.6)	(1.0)	(0.9)	(1.6)	(1.0)	(1.4)
4. Money at call and short notice	7868	14408	-	-	-	27491
	(0.4)	(0.5)	-	-	-	(3.6)
5. Balances with banks outside India	3185	6975	11730	213	8365	1006
	(0.2)	(0.3)	(2.2)	(0.0)	(1.6)	(0.1)
6. Investments	461496	694522	130700	171795	184663	213457
	(25.0)	(25.8)	(24.4)	(23.4)	(35.1)	(28.2)
6.1. Investments in India	461496	694522	130700	171795	184663	213457
(i) Government securities	395986	579212	114297	149348	136780	169469
(ii) Other approved securities	-	180	680	392	2594	1981
(iii) Shares	2442	997	364	1298	287	197
(iv) Debentures and Bonds	2568	7802	6120	5569	4819	4439
(v) Subsidiaries and/or joint ventures	-	497	297	470	-	-
(vi) Others	60500	105834	8942	14718	40183	37371
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1122135	1618187	332923	453706	265831	406879
	(60.7)	(60.1)	(62.1)	(61.7)	(50.5)	(53.7)
Type-wise						
7A.1. Bills purchased and discounted	24429	27254	10081	12580	9248	24809
7A.2. Cash credits, overdrafts & loans	271169	558930	207549	278162	66481	97890
7A.3. Term loans	826537	1032003	115293	162964	190102	284180
Security-wise						
7B.1. Secured by tangible assets	895415	1337910	317818	434008	162959	289266
7B.2. Covered by Bank/Govt. Guarantees	16809	33703	6894	6675	-	-
7B.3. Unsecured	209911	246574	8211	13023	102872	117614
Sector-wise						
7C.I. Advances in India	1122135	1618187	332923	453706	265831	406879
(i) Priority sectors	350481	496222	133643	154792	90445	143803
(ii) Public sectors	25100	5407	6894	6675	3893	3527
(iii) Banks	5025	4965	-	-	459	67
(iv) Others	741529	1111593	192386	292239	171034	259482
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	33731	36347	3922	4347	8144	9978
	(1.8)	(1.4)	(0.7)	(0.6)	(1.5)	(1.3)
8.1. Premises	4558	5593	860	1093	3999	4597
8.2. Fixed assets under construction	43	33	-	-	-	-
8.3. Other Fixed assets	29130	30721	3062	3254	4145	5381
9. Other Assets	81473	125673	20371	23356	20807	21279
	(4.4)	(4.7)	(3.8)	(3.2)	(4.0)	(2.8)
9.1. Inter-office adjustments (net)	402	-	1827	1553	18	-
9.2. Interest accrued	17953	22684	2782	3966	1920	2410
9.3. Tax paid	9853	7986	13758	15255	9846	8949
9.4. Stationery and Stamps	60	32	42	48	31	27
9.5. Others	53205	94971	1962	2534	8992	9893
Total Assets	1848278	2691082	536304	734896	526212	757748
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Dhanalakshmi Bank		Federal Bank		HDFC Bank	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Capital	3206 (0.9)	3206 (0.8)	8560 (0.3)	17103 (0.5)	31939 (0.4)	35443 (0.3)
2. Reserves and Surplus	11532 (3.3)	14017 (3.5)	141661 (5.6)	375466 (11.6)	611376 (6.7)	1114280 (8.4)
2.1. Statutory Reserves	3668	4522	39519	48721	112182	151937
2.2. Capital Reserves	1956	1975	10122	12863	178	178
2.3. Share Premium	3833	3833	42495	247526	262455	647948
2.4. Investments Fluctuations Reserves	-	-	17131	18972	298	4148
2.5. Revenue and other Reserves	2074	3686	30948	45922	43060	52608
2.6. Balance of Profit	1	1	1446	1462	193203	257461
3. Deposits	308796 (89.6)	360843 (89.5)	2158444 (86.0)	2591335 (79.7)	6829794 (74.9)	10076860 (75.7)
Type-wise						
3A.1. Demand deposits	35038	41210	121661	146438	1981184	2875970
(i) From banks	4	4	2185	3113	69535	84471
(ii) From others	35034	41206	119476	143325	1911649	2791499
3A.2. Savings bank deposits	52555	64283	422967	503660	1958482	2615394
3A.3. Term deposits	221203	255350	1613816	1941237	2890128	4585496
(i) From banks	13820	13276	52375	37348	150529	151959
(ii) From others	207383	242074	1561441	1903889	2739599	4433537
Location-wise						
3B.1. Deposits of branches in India	308796	360842	2158444	2591336	6829794	10076860
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	499 (0.1)	400 (0.1)	77021 (3.1)	79195 (2.4)	281539 (3.1)	447886 (3.4)
4.1. Borrowings in India	450	400	40023	57856	108129	88700
(i) From Reserve Bank of India	450	400	-	-	-	-
(ii) From other banks	-	-	-	500	92563	88678
(iii) From other institutions and agencies	-	-	40023	57356	15566	22
4.2. Borrowings outside India	49	-	36998	21339	173410	359186
Secured borrowings included in 4.	-	-	-	-	15566	-
5. Other liabilities	20762 (6.0)	24833 (6.2)	123308 (4.9)	187545 (5.8)	1368913 (15.0)	1643191 (12.3)
5.1. Bills Payable	3610	4608	4731	6062	367814	315721
5.2. Inter-office adjustments	-	-	4510	45288	-	-
5.3. Interest accrued	3408	5313	12423	17733	170381	167475
5.4. Others (including provisions)	13744	14912	101644	118462	830718	1159995
Total Liabilities	344795 (100.0)	403299 (100.0)	2508994 (100.0)	3250644 (100.0)	9123561 (100.0)	13317660 (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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Dhanalakshmi Bank		Federal Bank		HDFC Bank	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Cash in hand	4390 (1.3)	5283 (1.3)	20128 (0.8)	24048 (0.7)	63928 (0.7)	94009 (0.7)
2. Balances with RBI	20682 (6.0)	30124 (7.5)	103026 (4.1)	211521 (6.5)	443597 (4.9)	1161309 (8.7)
3. Balances with banks in india	30969 (9.0)	32356 (8.0)	96695 (3.9)	21678 (0.7)	165328 (1.8)	99491 (0.7)
4. Money at call and short notice	-	-	6500 (0.3)	-	188533 (2.1)	105285 (0.8)
5. Balances with banks outside India	4465 (1.3)	1480 (0.4)	4964 (0.2)	17301 (0.5)	43279 (0.5)	17740 (0.1)
6. Investments	86519 (25.1)	107506 (26.7)	703266 (28.0)	1002659 (30.8)	3056480 (33.5)	4939354 (37.1)
6.1. Investments in India	86519	107506	703266	1002659	3056458	4939332
(i) Government securities	74126	92299	603744	779881	2254422	3166558
(ii) Other approved securities	58	81	1092	1029	68	58
(iii) Shares	284	159	16502	23297	5831	3446
(iv) Debentures and Bonds	1490	1588	33180	31071	738985	625172
(v) Subsidiaries and/or joint ventures	-	-	51	6200	2156	12378
(vi) Others	10561	13379	48697	161181	54996	1131720
6.2. Investments outside India	-	-	-	-	22	22
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	22	22
7. Advances	183706 (53.3)	210204 (52.1)	1489910 (59.4)	1890467 (58.2)	4694478 (51.5)	6342690 (47.6)
Type-wise						
7A.1. Bills purchased and discounted	12298	16328	136199	161324	80476	163738
7A.2. Cash credits, overdrafts & loans	89285	102805	652661	831770	1034453	1543769
7A.3. Term loans	82123	91071	701050	897373	3579549	4635183
Security-wise						
7B.1. Secured by tangible assets	164357	190769	1319327	1547911	3284544	4266292
7B.2. Covered by Bank/Govt. Guarantees	6563	579	52676	133675	52236	175248
7B.3. Unsecured	12786	18854	117908	208880	1357698	1901150
Sector-wise						
7C.I. Advances in India	183705	210203	1489909	1890467	4694478	6342690
(i) Priority sectors	70775	90877	555202	690230	1768307	1742629
(ii) Public sectors	7559	3431	68064	104315	20515	47720
(iii) Banks	985	249	-	-	3832	875
(iv) Others	104386	115646	866643	1095922	2901824	4551466
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4957 (1.4)	4708 (1.2)	18609 (0.7)	23284 (0.7)	96667 (1.1)	117513 (0.9)
8.1. Premises	2852	2867	12433	12891	30242	44291
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	2105	1841	6176	10393	66425	73222
9. Other Assets	9107 (2.6)	11639 (2.9)	65893 (2.6)	59687 (1.8)	371271 (4.1)	440269 (3.3)
9.1. Inter-office adjustments (net)	1697	1198	-	-	-	-
9.2. Interest accrued	4165	5587	21432	24228	159254	119049
9.3. Tax paid	1763	2116	34186	25586	44523	40714
9.4. Stationery and Stamps	9	11	266	265	1687	2823
9.5. Others	1473	2727	10009	9608	165807	277683
Total Assets	344795 (100.0)	403300 (100.0)	2508991 (100.0)	3250645 (100.0)	9123561 (100.0)	13317660 (100.0)

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007	2008	2007	2008	2007	2008
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	124934	146268	32000	32000	9090	10247
	(0.4)	(0.4)	(1.5)	(1.4)	(0.5)	(0.4)
2. Reserves and Surplus	2341392	4535753	73679	102969	101238	143318
	(6.8)	(11.3)	(3.5)	(4.4)	(5.2)	(5.6)
2.1. Statutory Reserves	287873	393938	8004	9880	22300	26223
2.2. Capital Reserves	67400	80100	3003	3227	21521	21710
2.3. Share Premium	1201549	3124710	41297	41296	43824	77757
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	684743	693373	236	24269	11749	7275
2.6. Balance of Profit	99827	243632	21139	24299	1844	10353
3. Deposits	23051019	24443104	1764481	1903741	1541858	2049806
	(66.9)	(61.1)	(84.3)	(81.8)	(79.9)	(80.3)
Type-wise						
3A.1. Demand deposits	2137565	2469128	171130	180189	189363	332926
(i) From banks	46489	50183	4316	3689	5844	10805
(ii) From others	2091076	2418945	166814	176500	183519	322121
3A.2. Savings bank deposits	2883879	3908931	92141	118642	256390	312317
3A.3. Term deposits	18029575	18065045	1501210	1604910	1096105	1404563
(i) From banks	1457879	1250243	158574	140907	137417	301253
(ii) From others	16571696	16814802	1342636	1464003	958688	1103310
Location-wise						
3B.1. Deposits of branches in India	22170176	23722393	1764480	1903742	1541859	2049806
3B.2. Deposits of branches outside India	880842	720712	-	-	-	-
4. Borrowings	5125603	6564844	59251	109544	84356	124980
	(14.9)	(16.4)	(2.8)	(4.7)	(4.4)	(4.9)
4.1. Borrowings in India	1341764	1098322	40366	64644	22497	54970
(i) From Reserve Bank of India	-	-	1800	1900	6000	6500
(ii) From other banks	426686	321056	4931	6478	15000	-
(iii) From other institutions and agencies	915078	777266	33635	56266	1497	48470
4.2. Borrowings outside India	3783839	5466522	18885	44900	61859	70010
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	3822864	4289538	163304	177931	192086	225638
	(11.1)	(10.7)	(7.8)	(7.6)	(10.0)	(8.8)
5.1. Bills Payable	423379	290080	25598	31737	36781	54154
5.2. Inter-office adjustments	-	42935	-	271	19366	-
5.3. Interest accrued	204087	259687	18108	17720	2943	5171
5.4. Others (including provisions)	3195398	3696836	119598	128203	132996	166313
Total Liabilities	34465812	39979507	2092715	2326185	1928628	2553989
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
1. Cash in hand	206696	284782	9685	10808	15257	18999
	(0.6)	(0.7)	(0.5)	(0.5)	(0.8)	(0.7)
2. Balances with RBI	1663992	2652971	92432	141818	79324	207354
	(4.8)	(6.6)	(4.4)	(6.1)	(4.1)	(8.1)
3. Balances with banks in india	203616	120491	74971	53430	29870	43299
	(0.6)	(0.3)	(3.6)	(2.3)	(1.5)	(1.7)
4. Money at call and short notice	335833	264776	10000	2808	10000	20862
	(1.0)	(0.7)	(0.5)	(0.1)	(0.5)	(0.8)
5. Balances with banks outside India	1301995	481093	72452	8938	24719	27962
	(3.8)	(1.2)	(3.5)	(0.4)	(1.3)	(1.1)
6. Investments	9125783	11145433	589166	662969	452780	629332
	(26.5)	(27.9)	(28.2)	(28.5)	(23.5)	(24.6)
6.1. Investments in India	8675401	10511636	589166	662969	452780	629332
(i) Government securities	6736817	7537775	484932	543571	404481	488248
(ii) Other approved securities	6	979	523	376	21	17
(iii) Shares	193726	292008	2140	3906	1153	532
(iv) Debentures and Bonds	246282	188716	5034	4021	29475	12033
(v) Subsidiaries and/or joint ventures	260718	463828	50	50	210	210
(vi) Others	1237852	2028330	96487	111045	17440	128292
6.2. Investments outside India	450382	633797	-	-	-	-
(i) Government securities	29657	14025	-	-	-	-
(ii) Subsidiaries and/or joint ventures	146505	387194	-	-	-	-
(iii) Others	274220	232578	-	-	-	-
7. Advances	19586560	22561608	1108420	1279532	1197617	1464955
	(56.8)	(56.4)	(53.0)	(55.0)	(62.1)	(57.4)
Type-wise						
7A.1. Bills purchased and discounted	1174634	1523146	40426	44601	77421	80954
7A.2. Cash credits, overdrafts & loans	3286422	3480518	295200	370999	495491	590712
7A.3. Term loans	15125504	17557944	772794	863932	624705	793289
Security-wise						
7B.1. Secured by tangible assets	15281338	16931357	1002274	1168788	1015188	1150370
7B.2. Covered by Bank/Govt. Guarantees	341958	420872	13705	17275	14680	18022
7B.3. Unsecured	3963263	5209380	92441	93468	167749	296563
Sector-wise						
7C.I. Advances in India	17145559	17787043	1108420	1279531	1197617	1464956
(i) Priority sectors	5527724	5973252	352205	500553	420012	508900
(ii) Public sectors	40170	35599	25317	13857	22494	29873
(iii) Banks	9061	459	1898	489	5329	3837
(iv) Others	11568604	11777733	729000	764632	749782	922346
7C.II. Advances outside India	2441002	4774565	-	-	-	-
8. Fixed Assets	392341	410888	36958	62516	39596	39922
	(1.1)	(1.0)	(1.8)	(2.7)	(2.1)	(1.6)
8.1. Premises	178877	196169	14203	38532	19541	18913
8.2. Fixed assets under construction	-	-	879	963	10924	12170
8.3. Other Fixed assets	213464	214719	21876	23021	9131	8839
9. Other Assets	1648993	2057463	98632	103369	79464	101307
	(4.8)	(5.1)	(4.7)	(4.4)	(4.1)	(4.0)
9.1. Inter-office adjustments (net)	37629	-	11	-	-	1618
9.2. Interest accrued	294171	348672	16844	19444	14280	18232
9.3. Tax paid	376610	406610	21860	22017	6273	4633
9.4. Stationery and Stamps	16	6	51	118	96	66
9.5. Others	940567	1302175	59866	61790	58815	76758
Total Assets	34465809	39979505	2092716	2326188	1928627	2553992
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	4849 (0.2)	4849 (0.1)	12135 (0.7)	12135 (0.6)	4949 (0.4)	5394 (0.4)
2. Reserves and Surplus	196024 (6.8)	223234 (6.8)	111727 (6.9)	125825 (6.5)	101367 (9.1)	113605 (7.8)
2.1. Statutory Reserves	53702	62703	67000	81800	34803	41103
2.2. Capital Reserves	3503	3503	263	302	667	1038
2.3. Share Premium	8678	8678	15962	15961	9302	11973
2.4. Investments Fluctuations Reserves	-	-	-	-	-	138
2.5. Revenue and other Reserves	130141	148350	28500	27752	56461	59263
2.6. Balance of Profit	-	-	2	10	134	110
3. Deposits	2519428 (87.9)	2859326 (87.3)	1403744 (86.5)	1701619 (88.0)	934031 (84.3)	1255000 (86.1)
Type-wise						
3A.1. Demand deposits	347917	429496	108069	111929	122816	153926
(i) From banks	5777	5881	267	220	947	1337
(ii) From others	342140	423615	107802	111709	121869	152589
3A.2. Savings bank deposits	584883	690254	219981	264837	135987	167283
3A.3. Term deposits	1586628	1739576	1075694	1324853	675228	933791
(i) From banks	250316	258582	24442	30734	44238	47136
(ii) From others	1336312	1480994	1051252	1294119	630990	886655
Location-wise						
3B.1. Deposits of branches in India	2519429	2859326	1403744	1701619	934029	1254999
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	62018 (2.2)	75179 (2.3)	42074 (2.6)	14219 (0.7)	22852 (2.1)	32834 (2.3)
4.1. Borrowings in India	44973	70754	32076	4119	14605	22465
(i) From Reserve Bank of India	-	-	11500	-	5825	7500
(ii) From other banks	10	11	-	-	27	12636
(iii) From other institutions and agencies	44963	70743	20576	4119	8753	2329
4.2. Borrowings outside India	17045	4425	9998	10100	8247	10369
Secured borrowings included in 4.	-	-	-	-	5994	-
5. Other liabilities	82331 (2.9)	113011 (3.5)	52571 (3.2)	80184 (4.1)	44703 (4.0)	51470 (3.5)
5.1. Bills Payable	20045	32305	18643	20744	17307	19116
5.2. Inter-office adjustments	18904	23796	212	221	-	-
5.3. Interest accrued	5885	7838	1138	4144	4570	4888
5.4. Others (including provisions)	37497	49072	32578	55075	22826	27466
Total Liabilities	2864650 (100.0)	3275599 (100.0)	1622251 (100.0)	1933982 (100.0)	1107902 (100.0)	1458303 (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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	12384	11731	8793	11850	12987	17483
	(0.4)	(0.4)	(0.5)	(0.6)	(1.2)	(1.2)
2. Balances with RBI	173093	310266	73890	136370	46524	92458
	(6.0)	(9.5)	(4.6)	(7.1)	(4.2)	(6.3)
3. Balances with banks in india	66167	11053	20531	47804	17508	8402
	(2.3)	(0.3)	(1.3)	(2.5)	(1.6)	(0.6)
4. Money at call and short notice	109732	110209	10000	-	-	-
	(3.8)	(3.4)	(0.6)	-	-	-
5. Balances with banks outside India	-	466	2939	2401	175	315
	-	(0.0)	(0.2)	(0.1)	(0.0)	(0.0)
6. Investments	739218	875767	504816	596370	287395	352633
	(25.8)	(26.7)	(31.1)	(30.8)	(25.9)	(24.2)
6.1. Investments in India	739218	875767	504816	596370	287395	352633
(i) Government securities	553140	693630	396708	454135	240900	303517
(ii) Other approved securities	3907	3708	2218	1142	2133	2133
(iii) Shares	7817	6066	8940	10741	3886	6321
(iv) Debentures and Bonds	95116	94706	94252	112497	24685	21840
(v) Subsidiaries and/or joint ventures	14232	23009	-	2248	-	-
(vi) Others	65006	54648	2698	15607	15791	18822
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1707994	1888262	955268	1084198	704048	942153
	(59.6)	(57.6)	(58.9)	(56.1)	(63.5)	(64.6)
Type-wise						
7A.1. Bills purchased and discounted	61916	71415	54120	72470	33283	70820
7A.2. Cash credits, overdrafts & loans	599038	654652	484903	553845	382019	484923
7A.3. Term loans	1047040	1162195	416245	457883	288746	386410
Security-wise						
7B.1. Secured by tangible assets	1148666	1520873	740969	801999	608523	784542
7B.2. Covered by Bank/Govt. Guarantees	320400	114615	143326	188703	31853	29058
7B.3. Unsecured	238928	252773	70973	93495	63671	128552
Sector-wise						
7C.I. Advances in India	1707995	1888261	955268	1084198	704048	942153
(i) Priority sectors	328698	487433	305890	396687	267149	317613
(ii) Public sectors	415709	358446	40825	41314	50338	172558
(iii) Banks	107375	30411	536	1079	39	25
(iv) Others	856213	1011971	608017	645118	386522	451957
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	18345	19200	10682	11977	9669	10940
	(0.6)	(0.6)	(0.7)	(0.6)	(0.9)	(0.8)
8.1. Premises	10593	9913	6149	6481	5074	4933
8.2. Fixed assets under construction	676	979	0	0	1	1
8.3. Other Fixed assets	7076	8308	4533	5496	4594	6006
9. Other Assets	37718	48648	35334	43011	29593	33919
	(1.3)	(1.5)	(2.2)	(2.2)	(2.7)	(2.3)
9.1. Inter-office adjustments (net)	-	-	-	-	1562	2643
9.2. Interest accrued	14616	17572	12536	13973	8928	10696
9.3. Tax paid	5846	5397	14658	18007	2213	3287
9.4. Stationery and Stamps	243	272	209	211	277	362
9.5. Others	17013	25407	7931	10820	16613	16931
Total Assets	2864651	3275602	1622253	1933981	1107899	1458303
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank #	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	32616	34467	4781	4877	9445	
	(1.6)	(1.2)	(0.8)	(0.7)	(4.3)	
2. Reserves and Surplus	133577	324904	34827	36890	8839	
	(6.7)	(11.5)	(6.0)	(5.7)	(4.0)	
2.1. Statutory Reserves	16426	23776	20865	21565	3071	
2.2. Capital Reserves	1681	1829	1860	2716	985	
2.3. Share Premium	51886	213868	11373	11763	2393	
2.4. Investments Fluctuations Reserves	-	-	-	-	-	
2.5. Revenue and other Reserves	28166	32614	685	816	2390	
2.6. Balance of Profit	35418	52817	44	30	-	
3. Deposits	1100009	1642365	501987	561848	187252	
	(55.2)	(58.0)	(86.2)	(86.2)	(85.7)	
Type-wise						
3A.1. Demand deposits	210868	315237	50692	55919	12623	
(i) From banks	2061	5413	489	694	4	
(ii) From others	208807	309824	50203	55225	12619	
3A.2. Savings bank deposits	88770	151754	59965	65851	19574	
3A.3. Term deposits	800371	1175374	391330	440078	155055	
(i) From banks	39642	54119	40827	11946	22735	
(ii) From others	760729	1121255	350503	428132	132320	
Location-wise						
3B.1. Deposits of branches in India	1100009	1642365	501987	561849	187252	
3B.2. Deposits of branches outside India	-	-	-	-	-	
4. Borrowings	509976	511925	7975	5279	27	
	(25.6)	(18.1)	(1.4)	(0.8)	(0.0)	
4.1. Borrowings in India	488241	487323	7975	5274	27	
(i) From Reserve Bank of India	159323	151100	-	-	-	
(ii) From other banks	219153	147772	-	-	-	
(iii) From other institutions and agencies	109765	188451	7975	5274	27	
4.2. Borrowings outside India	21735	24602	-	5	-	
Secured borrowings included in 4.	14992	64985	-	-	-	
5. Other liabilities	215366	317575	33107	43165	12985	
	(10.8)	(11.2)	(5.7)	(6.6)	(5.9)	
5.1. Bills Payable	28309	50440	5588	9799	1869	
5.2. Inter-office adjustments	-	-	-	-	1340	
5.3. Interest accrued	16755	31608	4120	6961	1200	
5.4. Others (including provisions)	170302	235527	23399	26405	8576	
Total Liabilities	1991544	2831236	582677	652059	218548	
	(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 - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank #	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	9001	14435	4310	5923	846	
	(0.5)	(0.5)	(0.7)	(0.9)	(0.4)	
2. Balances with RBI	66120	156593	24321	32612	10632	
	(3.3)	(5.5)	(4.2)	(5.0)	(4.9)	
3. Balances with banks in india	18570	19036	29399	21060	765	
	(0.9)	(0.7)	(5.0)	(3.2)	(0.4)	
4. Money at call and short notice	-	14000	5000	-	11467	
	-	(0.5)	(0.9)	-	(5.2)	
5. Balances with banks outside India	35904	10883	1116	1896	2304	
	(1.8)	(0.4)	(0.2)	(0.3)	(1.1)	
6. Investments	686196	914198	130930	169368	72398	
	(34.5)	(32.3)	(22.5)	(26.0)	(33.1)	
6.1. Investments in India	684820	912822	130930	169368	72398	
(i) Government securities	586367	810701	118740	155409	57668	
(ii) Other approved securities	1	-	1589	1365	663	
(iii) Shares	425	4550	422	942	66	
(iv) Debentures and Bonds	17680	14973	3299	3992	5591	
(v) Subsidiaries and/or joint ventures	21937	29340	-	-	-	
(vi) Others	58410	53258	6880	7660	8410	
6.2. Investments outside India	1376	1376	-	-	-	
(i) Government securities	-	-	-	-	-	
(ii) Subsidiaries and/or joint ventures	1376	1376	-	-	-	
(iii) Others	-	-	-	-	-	
7. Advances	1092406	1555222	361271	385879	101782	
	(54.9)	(54.9)	(62.0)	(59.2)	(46.6)	
Type-wise						
7A.1. Bills purchased and discounted	25080	42881	18190	30799	6075	
7A.2. Cash credits, overdrafts & loans	84624	141676	200908	224299	46941	
7A.3. Term loans	982702	1370665	142173	130781	48766	
Security-wise						
7B.1. Secured by tangible assets	781211	1145165	334253	344068	96730	
7B.2. Covered by Bank/Govt. Guarantees	-	-	4118	9518	10	
7B.3. Unsecured	311196	410057	22899	32292	5042	
Sector-wise						
7C.I. Advances in India	1092407	1555222	361271	385879	101782	
(i) Priority sectors	396410	590301	137507	151590	37700	
(ii) Public sectors	11	-	9639	6296	-	
(iii) Banks	-	-	304	-	-	
(iv) Others	695986	964921	213821	227993	64082	
7C.II. Advances outside India	-	-	-	-	-	
8. Fixed Assets	14108	21025	3549	3995	2061	
	(0.7)	(0.7)	(0.6)	(0.6)	(0.9)	
8.1. Premises	5542	5925	1383	1512	401	
8.2. Fixed assets under construction	-	-	-	-	-	
8.3. Other Fixed assets	8566	15100	2166	2483	1660	
9. Other Assets	69233	125844	22782	31331	16295	
	(3.5)	(4.4)	(3.9)	(4.8)	(7.5)	
9.1. Inter-office adjustments (net)	-	-	1936	8061	-	
9.2. Interest accrued	20057	29471	2803	3990	2175	
9.3. Tax paid	1308	1112	10628	13641	4109	
9.4. Stationery and Stamps	62	88	62	62	20	
9.5. Others	47806	95173	7353	5577	9991	
Total Assets	1991538	2831236	582678	652064	218550	
	((100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Bank		Ratnakar Bank		Sangli Bank #	
	2007	2008	2007	2008	2007	2008
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	3000	3000	11656	10472	3196	
	(1.8)	(1.5)	(10.2)	(7.0)	(1.8)	
2. Reserves and Surplus	9485	11563	8267	21828	11039	
	(5.6)	(5.6)	(7.2)	(14.7)	(6.3)	
2.1. Statutory Reserves	2479	3157	1900	2350	2065	
2.2. Capital Reserves	198	199	42	88	181	
2.3. Share Premium	2600	2600	5394	17391	-	
2.4. Investments Fluctuations Reserves	1504	-	-	-	-	
2.5. Revenue and other Reserves	2704	5607	882	1941	8793	
2.6. Balance of Profit	-	-	49	58	-	
3. Deposits	148065	179000	87638	110107	132589	
	(86.7)	(86.9)	(76.4)	(74.1)	(75.5)	
Type-wise						
3A.1. Demand deposits	15344	13156	15256	20621	13072	
(i) From banks	175	157	513	288	28	
(ii) From others	15169	12999	14743	20333	13044	
3A.2. Savings bank deposits	57393	67999	17907	21594	50324	
3A.3. Term deposits	75328	97845	54475	67892	69193	
(i) From banks	9025	13617	923	3741	-	
(ii) From others	66303	84228	53552	64151	69193	
Location-wise						
3B.1. Deposits of branches in India	148064	179000	87639	110107	132590	
3B.2. Deposits of branches outside India	-	-	-	-	-	
4. Borrowings	1940	2162	47	31	7	
	(1.1)	(1.0)	(0.0)	(0.0)	(0.0)	
4.1. Borrowings in India	1940	2162	47	31	7	
(i) From Reserve Bank of India	-	-	-	-	-	
(ii) From other banks	43	-	-	-	-	
(iii) From other institutions and agencies	1897	2162	47	31	7	
4.2. Borrowings outside India	-	-	-	-	-	
Secured borrowings included in 4.	1940	2162	-	-	-	
5. Other liabilities	8220	10189	7053	6132	28757	
	(4.8)	(4.9)	(6.2)	(4.1)	(16.4)	
5.1. Bills Payable	4153	4225	2131	1797	1268	
5.2. Inter-office adjustments	-	-	-	-	1115	
5.3. Interest accrued	299	269	345	515	934	
5.4. Others (including provisions)	3768	5695	4577	3820	25440	
Total Liabilities	170710	205914	114661	148570	175588	
	(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 - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Bank		Ratnakar Bank		Sangli Bank #	
	2007	2008	2007	2008	2007	2008
	(37)	(38)	(39)	(40)	(41)	(42)
1. Cash in hand	1280	1361	1302	1954	1881	
	(0.7)	(0.7)	(1.1)	(1.3)	(1.1)	
2. Balances with RBI	6786	11427	10878	10992	8544	
	(4.0)	(5.5)	(9.5)	(7.4)	(4.9)	
3. Balances with banks in india	36486	39234	11280	31372	1198	
	(21.4)	(19.1)	(9.8)	(21.1)	(6.8)	
4. Money at call and short notice	1600	1235	1000	4000	-	
	(0.9)	(0.6)	(0.9)	(2.7)	-	
5. Balances with banks outside India	-	-	-	-	342	
	-	-	-	-	(0.2)	
6. Investments	38785	48347	31583	36131	79647	
	(22.7)	(23.5)	(27.5)	(24.3)	(45.4)	
6.1. Investments in India	38785	48347	31583	36131	79647	
(i) Government securities	32486	39732	22123	28320	64528	
(ii) Other approved securities	228	153	15	15	1088	
(iii) Shares	-	8	430	843	35	
(iv) Debentures and Bonds	4675	3823	1123	2730	111	
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	
(vi) Others	1396	4631	7892	4223	13885	
6.2. Investments outside India	-	-	-	-	-	
(i) Government securities	-	-	-	-	-	
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	
(iii) Others	-	-	-	-	-	
7. Advances	79507	99487	53052	58580	20507	
	(46.6)	(48.3)	(46.3)	(39.4)	(11.7)	
Type-wise						
7A.1. Bills purchased and discounted	708	525	1193	1191	215	
7A.2. Cash credits, overdrafts & loans	43957	55172	28465	29561	15394	
7A.3. Term loans	34842	43790	23394	27828	4898	
Security-wise						
7B.1. Secured by tangible assets	75207	93096	46892	51922	16673	
7B.2. Covered by Bank/Govt. Guarantees	-	118	-	-	156	
7B.3. Unsecured	4300	6273	6160	6657	3677	
Sector-wise						
7C.I. Advances in India	79507	99486	53051	58580	20506	
(i) Priority sectors	40016	54031	18144	24036	6964	
(ii) Public sectors	17	19	-	-	-	
(iii) Banks	-	-	-	-	-	
(iv) Others	39474	45436	34907	34544	13542	
7C.II. Advances outside India	-	-	-	-	-	
8. Fixed Assets	749	722	1622	1776	8124	
	(0.4)	(0.4)	(1.4)	(1.2)	(4.6)	
8.1. Premises	319	314	395	580	7895	
8.2. Fixed assets under construction	-	-	105	80	-	
8.3. Other Fixed assets	430	408	1122	1116	229	
9. Other Assets	5511	4102	3944	3767	44558	
	(3.2)	(2.0)	(3.4)	(2.5)	(25.4)	
9.1. Inter-office adjustments (net)	2487	1193	2012	429	-	
9.2. Interest accrued	1872	2118	680	1306	2129	
9.3. Tax paid	404	166	390	1184	1179	
9.4. Stationery and Stamps	-	-	43	29	49	
9.5. Others	748	625	819	819	41201	
Total Assets	170704	205915	114661	148572	175589	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

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

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007	2008	2007	2008	2007	2008
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	10000 (15.0)	10000 (15.0)	7041 (0.5)	9041 (0.5)	28 (0.0)	28 (0.0)
2. Reserves and Surplus	168 (0.3)	1452 (2.2)	65355 (4.8)	107058 (6.3)	75887 (10.7)	85801 (9.7)
2.1. Statutory Reserves	1583	1904	13981	17781	23445	27255
2.2. Capital Reserves	-	-	3533	3534	474	478
2.3. Share Premium	-	-	22789	53389	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	-	-	24233	31446	51956	58051
2.6. Balance of Profit	-1415	-452	819	908	12	17
3. Deposits	48785 (73.1)	52202 (78.4)	1223921 (89.6)	1515612 (88.7)	601988 (84.9)	767025 (86.5)
Type-wise						
3A.1. Demand deposits	4536	3422	61920	77312	82891	92335
(i) From banks	-	-	765	599	284	70
(ii) From others	4536	3422	61155	76713	82607	92265
3A.2. Savings bank deposits	2621	3022	231051	287572	85151	98762
3A.3. Term deposits	41628	45758	930950	1150728	433946	575928
(i) From banks	4100	7595	51592	54821	2845	6896
(ii) From others	37528	38163	879358	1095907	431101	569032
Location-wise						
3B.1. Deposits of branches in India	48786	52201	1223921	1515612	601988	767026
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	5908 (8.8)	500 (0.8)	3251 (0.2)	2759 (0.2)	5705 (0.8)	111 (0.0)
4.1. Borrowings in India	3300	500	3251	2759	5705	111
(i) From Reserve Bank of India	-	-	3200	2600	4500	-
(ii) From other banks	3300	500	-	-	1000	-
(iii) From other institutions and agencies	-	-	51	159	205	111
4.2. Borrowings outside India	2608	-	-	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	1908 (2.9)	2420 (3.6)	65690 (4.8)	74524 (4.4)	25085 (3.5)	33517 (3.8)
5.1. Bills Payable	142	228	13584	13756	13682	16741
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	561	615	5116	5869	2263	3829
5.4. Others (including provisions)	1205	1577	46990	54899	9140	12947
Total Liabilities	66769 (100.0)	66574 (100.0)	1365258 (100.0)	1708994 (100.0)	708693 (100.0)	886482 (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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007	2008	2007	2008	2007	2008
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	80	57	6960	11669	4804	7163
	(0.1)	(0.1)	(0.5)	(0.7)	(0.7)	(0.8)
2. Balances with RBI	2602	2881	63007	85696	31998	60720
	(3.9)	(4.3)	(4.6)	(5.0)	(4.5)	(6.8)
3. Balances with banks in india	4437	4940	96161	67614	9240	8802
	(6.6)	(7.4)	(7.0)	(4.0)	(1.3)	(1.0)
4. Money at call and short notice	7225	2362	26744	4475	1000	-
	(10.8)	(3.5)	(2.0)	(0.3)	(0.1)	-
5. Balances with banks outside India	1376	593	1675	811	879	1090
	(2.1)	(0.9)	(0.1)	(0.0)	(0.1)	(0.1)
6. Investments	12567	14359	343014	457224	231639	255354
	(18.8)	(21.6)	(25.1)	(26.8)	(32.7)	(28.8)
6.1. Investments in India	12567	14359	343014	457224	231639	255354
(i) Government securities	10912	12785	293154	359026	148519	191475
(ii) Other approved securities	505	505	3928	2801	3777	2940
(iii) Shares	19	19	1463	4799	280	603
(iv) Debentures and Bonds	1131	1050	26542	26644	63704	49561
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	17927	63954	15359	10775
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	32862	35847	791892	1045375	404672	533131
	(49.2)	(53.8)	(58.0)	(61.2)	(57.1)	(60.1)
Type-wise						
7A.1. Bills purchased and discounted	2436	6522	58542	114027	19871	22017
7A.2. Cash credits, overdrafts & loans	4728	11064	343368	478250	217760	281856
7A.3. Term loans	25698	18261	389982	453098	167041	229258
Security-wise						
7B.1. Secured by tangible assets	30029	21982	693925	813194	362221	491573
7B.2. Covered by Bank/Govt. Guarantees	2201	6176	22977	85199	13039	14528
7B.3. Unsecured	633	7689	74988	146982	29412	27031
Sector-wise						
7C.I. Advances in India	32862	35847	791891	1045375	404672	533132
(i) Priority sectors	4824	14430	293281	357978	189205	237322
(ii) Public sectors	3609	594	79267	97421	5038	18176
(iii) Banks	-	-	-	-	-	-
(iv) Others	24429	20823	419343	589976	210429	277634
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4675	4574	8959	11275	4928	4911
	(7.0)	(6.9)	(0.7)	(0.7)	(0.7)	(0.6)
8.1. Premises	4622	4552	7432	9421	2635	2575
8.2. Fixed assets under construction	17	-	-	-	-	-
8.3. Other Fixed assets	36	22	1527	1854	2293	2336
9. Other Assets	944	962	26847	24855	19530	15313
	(1.4)	(1.4)	(2.0)	(1.5)	(2.8)	(1.7)
9.1. Inter-office adjustments (net)	-	-	1406	511	-	-
9.2. Interest accrued	405	432	15401	15415	7614	7183
9.3. Tax paid	232	149	-	-	-	-
9.4. Stationery and Stamps	2	2	158	129	20	18
9.5. Others	305	379	9882	8800	11896	8112
Total Assets	66768	66575	1365259	1708994	708690	886484
	(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.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
1. Capital	28000 (2.5)	29579 (1.7)
2. Reserves and Surplus	50706 (4.6)	102313 (6.0)
2.1. Statutory Reserves	3742	8743
2.2. Capital Reserves	321	1344
2.3. Share Premium	36113	67718
2.4. Investments Fluctuations Reserves	-	-
2.5. Revenue and other Reserves	-	-
2.6. Balance of Profit	10530	24508
3. Deposits	822040 (74.0)	1327316 (78.2)
Type-wise		
3A.1. Demand deposits	41589	98213
(i) From banks	-	-
(ii) From others	41589	98213
3A.2. Savings bank deposits	5798	14653
3A.3. Term deposits	774653	1214450
(i) From banks	155000	118500
(ii) From others	619653	1095950
Location-wise		
3B.1. Deposits of branches in India	822039	1327316
3B.2. Deposits of branches outside India	-	-
4. Borrowings	86732 (7.8)	98621 (5.8)
4.1. Borrowings in India	61800	43297
(i) From Reserve Bank of India	10000	-
(ii) From other banks	44800	11800
(iii) From other institutions and agencies	7000	31497
4.2. Borrowings outside India	24932	55324
Secured borrowings included in 4.	10000	9997
5. Other liabilities	122868 (11.1)	140413 (8.3)
5.1. Bills Payable	4476	10287
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	4905	9292
5.4. Others (including provisions)	113487	120834
Total Liabilities	1110346 (100.0)	1698242 (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 (Concl'd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
1. Cash in hand	747	843
	(0.1)	(0.0)
2. Balances with RBI	38229	95081
	(3.4)	(5.6)
3. Balances with banks in india	1706	407
	(0.2)	(0.0)
4. Money at call and short notice	85193	60487
	(7.7)	(3.6)
5. Balances with banks outside India	3409	5939
	(0.3)	(0.3)
6. Investments	307313	509371
	(27.7)	(30.0)
6.1. Investments in India	307313	509371
(i) Government securities	215257	359638
(ii) Other approved securities	-	-
(iii) Shares	46	546
(iv) Debentures and Bonds	47213	67787
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	44797	81400
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	628973	943027
	(56.6)	(55.5)
Type-wise		
7A.1. Bills purchased and discounted	10408	12537
7A.2. Cash credits, overdrafts & loans	142008	244477
7A.3. Term loans	476557	686013
Security-wise		
7B.1. Secured by tangible assets	373396	484420
7B.2. Covered by Bank/Govt. Guarantees	4813	740
7B.3. Unsecured	250765	457867
Sector-wise		
7C.I. Advances in India	628973	943027
(i) Priority sectors	227335	241236
(ii) Public sectors	4500	3442
(iii) Banks	252	449
(iv) Others	396886	697900
7C.II. Advances outside India	-	-
8. Fixed Assets	7088	10117
	(0.6)	(0.6)
8.1. Premises	-	-
8.2. Fixed assets under construction	159	389
8.3. Other Fixed assets	6929	9728
9. Other Assets	37688	72970
	(3.4)	(4.3)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	7657	16265
9.3. Tax paid	7015	20476
9.4. Stationery and Stamps	-	-
9.5. Others	23016	36229
Total Assets	1110346	1698242
	(100.0)	(100.0)