

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>6710</b>	<b>6840</b>	<b>700</b>	<b>700</b>	<b>208</b>	<b>208</b>
	(0.1)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
<b>2. Reserves and Surplus</b>	<b>832802</b>	<b>981997</b>	<b>40949</b>	<b>46941</b>	<b>64769</b>	<b>76109</b>
	(6.2)	(6.3)	(5.6)	(5.5)	(5.5)	(5.6)
2.1 Statutory Reserves	360529	404707	12734	14925	21661	25414
2.2 Capital Reserves	15081	15273	414	591	1133	1319
2.3 Share Premium	285138	315012	8666	8666	3465	3465
2.4 Investments Fluctuations Reserves	-	-	23	-	-	86
2.5 Revenue and other Reserves	172050	247001	19111	22760	38510	45824
2.6 Balance of Profit	3	3	-	-	-	-
<b>3. Deposits</b>	<b>10436474</b>	<b>12027396</b>	<b>615721</b>	<b>721162</b>	<b>987319</b>	<b>1133243</b>
	(78.1)	(76.8)	(84.9)	(83.8)	(83.4)	(83.3)
<b>Type-wise</b>						
3A.1. Demand deposits	984503	1126803	38790	44300	81055	95380
(i) From banks	69699	73454	2798	2879	6419	4855
(ii) From others	914804	1053349	35993	41421	74636	90525
3A.2. Savings bank deposits	3691563	4263831	191151	214434	194067	231715
3A.3. Term deposits	5760407	6636762	385779	462428	712196	806147
(i) From banks	174059	278557	371	6138	6131	7539
(ii) From others	5586348	6358205	385409	456290	706066	798608
<b>Location-wise</b>						
3B.1. Deposits of branches in India	9822141	11301366	615721	721162	987319	1133243
3B.2. Deposits of branches outside India	614333	726030	-	-	-	-
<b>4. Borrowings</b>	<b>1270056</b>	<b>1691827</b>	<b>29550</b>	<b>58420</b>	<b>59784</b>	<b>54484</b>
	(9.5)	(10.8)	(4.1)	(6.8)	(5.1)	(4.0)
4.1. Borrowings in India	456985	618558	24208	51363	42995	39746
(i) From Reserve Bank of India	-	144762	-	-	-	-
(ii) From other banks	50481	56489	458	20996	1500	-
(iii) From other institutions and agencies	406504	417308	23750	30367	41495	39746
4.2. Borrowings outside India	813071	1073269	5342	7057	16789	14738
Secured borrowings included in 4.	44784	52442	2250	29375	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>809151</b>	<b>954551</b>	<b>38362</b>	<b>32944</b>	<b>71075</b>	<b>96737</b>
	(6.1)	(6.1)	(5.3)	(3.8)	(6.0)	(7.1)
5.1. Bills Payable	205049	196865	14080	11390	13353	14359
5.2. Inter-office adjustments	-	163841	-	-	-	-
5.3. Interest accrued	107425	133335	6776	7718	11086	10672
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	6289	64	-	1859	-
5.6. Others (including provisions)	496677	454221	17442	13836	44776	71707
<b>Total Liabilities</b>	<b>13355192</b>	<b>15662610</b>	<b>725281</b>	<b>860168</b>	<b>1183154</b>	<b>1360781</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>468</b>	<b>468</b>	<b>2948</b>	<b>2948</b>	<b>500</b>	<b>500</b>
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.0)
<b>2. Reserves and Surplus</b>	<b>39417</b>	<b>42857</b>	<b>44862</b>	<b>50472</b>	<b>38162</b>	<b>43150</b>
	(6.5)	(6.4)	(4.6)	(4.6)	(4.4)	(4.2)
2.1 Statutory Reserves	13350	14390	17521	19188	13377	14915
2.2 Capital Reserves	2027	2225	231	290	815	961
2.3 Share Premium	6305	6305	1500	1500	1425	1425
2.4 Investments Fluctuations Reserves	135	135	-	192	101	101
2.5 Revenue and other Reserves	17600	19801	25611	29303	22374	25734
2.6 Balance of Profit	-	-	-	-	69	14
<b>3. Deposits</b>	<b>501863</b>	<b>569690</b>	<b>794166</b>	<b>886721</b>	<b>714698</b>	<b>846237</b>
	(83.1)	(84.7)	(80.6)	(81.7)	(83.1)	(83.3)
<b>Type-wise</b>						
3A.1. Demand deposits	31300	28569	33979	39440	26917	26505
(i) From banks	2565	1904	1913	1256	3106	2761
(ii) From others	28735	26665	32065	38184	23811	23745
3A.2. Savings bank deposits	130335	151154	160973	183400	168450	191713
3A.3. Term deposits	340228	389967	599214	663881	519331	628019
(i) From banks	2669	702	711	1306	1941	3015
(ii) From others	337559	389265	598503	662575	517390	625004
<b>Location-wise</b>						
3B.1. Deposits of branches in India	501863	569690	794166	886721	714698	846237
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>44256</b>	<b>38542</b>	<b>108099</b>	<b>88406</b>	<b>76073</b>	<b>87472</b>
	(7.3)	(5.7)	(11.0)	(8.1)	(8.8)	(8.6)
4.1. Borrowings in India	37744	35285	99298	75906	59220	71023
(i) From Reserve Bank of India	5600	2800	1000	11140	-	-
(ii) From other banks	7000	-	34276	-	-	4000
(iii) From other institutions and agencies	25144	32485	64022	64766	59220	67023
4.2. Borrowings outside India	6512	3257	8801	12500	16853	16448
Secured borrowings included in 4.	11894	19235	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>18032</b>	<b>20770</b>	<b>35196</b>	<b>56960</b>	<b>30434</b>	<b>38435</b>
	(3.0)	(3.1)	(3.6)	(5.2)	(3.5)	(3.8)
5.1. Bills Payable	3330	3715	4951	5103	9577	12099
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	6839	7095	9015	10689	8620	9492
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	1325	895	-	-
5.6. Others (including provisions)	7862	9960	19905	40274	12236	16844
<b>Total Liabilities</b>	<b>604036</b>	<b>672328</b>	<b>985271</b>	<b>1085506</b>	<b>859867</b>	<b>1015793</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>111864</b>	<b>115522</b>	<b>3514</b>	<b>3530</b>	<b>5438</b>	<b>5102</b>
	(0.8)	(0.7)	(0.5)	(0.4)	(0.5)	(0.4)
<b>2. Balances with RBI</b>	<b>428896</b>	<b>542782</b>	<b>39857</b>	<b>58029</b>	<b>51935</b>	<b>58658</b>
	(3.2)	(3.5)	(5.5)	(6.7)	(4.4)	(4.3)
<b>3. Balances with banks in India</b>	<b>46320</b>	<b>36667</b>	<b>193</b>	<b>308</b>	<b>9133</b>	<b>6919</b>
	(0.3)	(0.2)	(0.0)	(0.0)	(0.8)	(0.5)
<b>4. Money at call and short notice</b>	<b>143830</b>	<b>151660</b>	-	-	<b>23067</b>	<b>7000</b>
	(1.1)	(1.0)	(0.0)	(0.0)	(1.9)	(0.5)
<b>5. Balances with banks outside India</b>	<b>240722</b>	<b>301571</b>	<b>980</b>	<b>1499</b>	<b>509</b>	<b>277</b>
	(1.8)	(1.9)	(0.1)	(0.2)	(0.0)	(0.0)
<b>6. Investments</b>	<b>3121976</b>	<b>3509273</b>	<b>166695</b>	<b>201459</b>	<b>292418</b>	<b>339680</b>
	(23.4)	(22.4)	(23.0)	(23.4)	(24.7)	(25.0)
6.1. Investments in India	3010210	3402545	166695	201459	292418	339680
(i) Government securities	2558336	2692602	161709	176734	270154	317510
(ii) Other approved securities	61	-	137	49	5	-
(iii) Shares	33376	38658	1434	1602	2777	2800
(iv) Debentures and Bonds	129991	290551	935	598	5457	6125
(v) Subsidiaries and/or joint ventures	54610	54651	138	372	63	63
(vi) Others	233835	326082	2342	22104	13962	13181
6.2. Investments outside India	111766	106728	-	-	-	-
(i) Government securities	18663	28604	-	-	-	-
(ii) Subsidiaries and/or joint ventures	16028	16028	-	-	-	-
(iii) Others	77076	62097	-	-	-	-
<b>7. Advances</b>	<b>8675789</b>	<b>10456166</b>	<b>492443</b>	<b>575350</b>	<b>770523</b>	<b>898565</b>
	(65.0)	(66.8)	(67.9)	(66.9)	(65.1)	(66.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	771386	886679	18602	16883	15311	17026
7A.2. Cash credits, overdrafts & loans	3741432	4654518	208384	266122	320842	384110
7A.3. Term loans	4162970	4914969	265458	292345	434370	497429
<b>Security-wise</b>						
7B.1. Secured by tangible assets	6245445	7703422	404201	481546	669674	787387
7B.2. Covered by Bank/Govt. Guarantees	785552	937125	18526	35357	9035	2001
7B.3. Unsecured	1644792	1815619	69716	58446	91814	109177
<b>Sector-wise</b>						
7C.I. Advances in India	7335013	8782089	492443	575350	770523	898565
(i) Priority sectors	2501770	2643139	174085	203130	266088	303006
(ii) Public sectors	547073	546702	44146	33531	39997	60318
(iii) Banks	1804	688	1	2400	4	30
(iv) others	4284366	5591561	274211	336289	464434	535212
7C.II. Advances outside India	1340776	1674076	-	-	-	-
<b>8. Fixed Assets</b>	<b>54665</b>	<b>70050</b>	<b>2021</b>	<b>2313</b>	<b>4374</b>	<b>4725</b>
	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)	(0.3)
8.1. Premises	12832	18746	368	349	1281	1267
8.2. Fixed assets under construction	3327	4093	3	1	58	347
8.3. Other Fixed assets	38507	47212	1651	1963	3036	3111
<b>9. Other Assets</b>	<b>531130</b>	<b>478920</b>	<b>19579</b>	<b>17681</b>	<b>25757</b>	<b>39855</b>
	(4.0)	(3.1)	(2.7)	(2.1)	(2.2)	(2.9)
9.1. Inter-office adjustments (net)	15739	-	1904	2751	2771	8219
9.2. Interest accrued	110139	120907	6631	7667	11591	11540
9.3. Tax paid	82408	53337	2228	463	5089	7068
9.4. Stationery and Stamps	980	978	50	50	79	78
9.5. Others	321864	303699	8767	6749	6228	12950
<b>Total Assets</b>	<b>13355192</b>	<b>15662610</b>	<b>725281</b>	<b>860168</b>	<b>1183154</b>	<b>1360781</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## STATE BANK OF INDIA &amp; ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>2540</b>	<b>2451</b>	<b>2463</b>	<b>2978</b>	<b>3887</b>	<b>3553</b>
	(0.4)	(0.4)	(0.2)	(0.3)	(0.5)	(0.3)
<b>2. Balances with RBI</b>	<b>27719</b>	<b>21596</b>	<b>68886</b>	<b>37094</b>	<b>43879</b>	<b>41887</b>
	(4.6)	(3.2)	(7.0)	(3.4)	(5.1)	(4.1)
<b>3. Balances with banks in India</b>	<b>209</b>	<b>218</b>	<b>532</b>	<b>597</b>	<b>1126</b>	<b>693</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
<b>4. Money at call and short notice</b>	<b>2000</b>	<b>9581</b>	<b>3000</b>	-	<b>9274</b>	-
	(0.3)	(1.4)	(0.3)	(0.0)	(1.1)	(0.0)
<b>5. Balances with banks outside India</b>	<b>1159</b>	<b>1201</b>	<b>250</b>	-	-	<b>1544</b>
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.2)
<b>6. Investments</b>	<b>147327</b>	<b>167746</b>	<b>220429</b>	<b>239567</b>	<b>224376</b>	<b>272255</b>
	(24.4)	(25.0)	(22.4)	(22.1)	(26.1)	(26.8)
6.1. Investments in India	147327	167746	220429	239567	224376	272255
(i) Government securities	129715	144602	192643	200426	181896	233631
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	805	771	1468	1414	1285	1711
(iv) Debentures and Bonds	1717	2139	1671	2182	3887	3682
(v) Subsidiaries and/or joint ventures	104	189	4	4	-	-
(vi) Others	14987	20045	24645	35541	37309	33231
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>398353</b>	<b>449326</b>	<b>629345</b>	<b>737998</b>	<b>553460</b>	<b>674836</b>
	(65.9)	(66.8)	(63.9)	(68.0)	(64.4)	(66.4)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	19256	17647	20467	22728	43128	45881
7A.2. Cash credits, overdrafts & loans	159123	176875	282854	343088	245237	293155
7A.3. Term loans	219974	254804	326023	372182	265094	335800
<b>Security-wise</b>						
7B.1. Secured by tangible assets	334869	395197	598568	688062	452537	576446
7B.2. Covered by Bank/Govt. Guarantees	9737	7055	229	9678	10238	12895
7B.3. Unsecured	53747	47074	30548	40258	90684	85495
<b>Sector-wise</b>						
7C.I. Advances in India	398353	449326	629345	737998	553460	674836
(i) Priority sectors	112583	134152	202852	231215	200424	244986
(ii) Public sectors	33130	31483	31116	45222	24934	19113
(iii) Banks	-	-	3	-	-	-
(iv) others	252640	283690	395374	461560	328102	410737
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>7494</b>	<b>8243</b>	<b>3177</b>	<b>3415</b>	<b>2433</b>	<b>2863</b>
	(1.2)	(1.2)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	6347	6508	1283	1328	551	633
8.2. Fixed assets under construction	75	63	8	19	-	-
8.3. Other Fixed assets	1072	1671	1886	2067	1882	2230
<b>9. Other Assets</b>	<b>17234</b>	<b>11966</b>	<b>57189</b>	<b>63857</b>	<b>21432</b>	<b>18162</b>
	(2.9)	(1.8)	(5.8)	(5.9)	(2.5)	(1.8)
9.1. Inter-office adjustments (net)	3486	785	6166	1469	1377	105
9.2. Interest accrued	3755	4459	6025	6459	7100	8269
9.3. Tax paid	2358	2380	2438	4114	2728	2938
9.4. Stationery and Stamps	48	43	32	29	41	41
9.5. Others	7588	4298	42529	51787	10186	6809
<b>Total Assets</b>	<b>604036</b>	<b>672328</b>	<b>985271</b>	<b>1085506</b>	<b>859867</b>	<b>1015793</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>5000</b>	<b>5000</b>	<b>5596</b>	<b>5596</b>	<b>4124</b>	<b>4225</b>
	(0.3)	(0.2)	(0.4)	(0.4)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>100066</b>	<b>108525</b>	<b>69198</b>	<b>78816</b>	<b>270645</b>	<b>315469</b>
	(5.5)	(5.3)	(5.6)	(5.4)	(6.1)	(5.8)
2.1 Statutory Reserves	24574	27544	20262	23485	58639	69841
2.2 Capital Reserves	12229	12504	3480	3594	19749	19869
2.3 Share Premium	17961	17961	17784	17784	63327	71726
2.4 Investments Fluctuations Reserves	-	891	-	-	-	-
2.5 Revenue and other Reserves	43463	47332	26681	32973	128929	154033
2.6 Balance of Profit	1839	2293	991	980	-	-
<b>3. Deposits</b>	<b>1595931</b>	<b>1787416</b>	<b>1058512</b>	<b>1237956</b>	<b>3848711</b>	<b>4738833</b>
	(87.2)	(87.5)	(85.0)	(84.6)	(86.0)	(86.6)
<b>Type-wise</b>						
3A.1. Demand deposits	95377	99544	63690	70286	289444	356783
(i) From banks	342	496	418	379	11244	14050
(ii) From others	95035	99047	63272	69907	278199	342733
3A.2. Savings bank deposits	391300	449753	215783	247303	745795	843026
3A.3. Term deposits	1109254	1238119	779039	920367	2813472	3539024
(i) From banks	14684	17622	474	438	529071	724220
(ii) From others	1094570	1220497	778565	919929	2284402	2814804
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1589887	1776708	1058512	1237956	2801353	3417056
3B.2. Deposits of branches outside India	6044	10708	-	-	1047359	1321777
<b>4. Borrowings</b>	<b>90945</b>	<b>100976</b>	<b>82406</b>	<b>111193</b>	<b>235731</b>	<b>265793</b>
	(5.0)	(4.9)	(6.6)	(7.6)	(5.3)	(4.9)
4.1. Borrowings in India	42199	39888	58342	81988	99799	99422
(i) From Reserve Bank of India	-	-	-	33412	-	-
(ii) From other banks	119	2769	-	-	1680	3354
(iii) From other institutions and agencies	42080	37119	58342	48577	98119	96068
4.2. Borrowings outside India	48745	61088	24064	29205	135931	166371
Secured borrowings included in 4.	-	-	-	-	5232	27678
<b>5. Other liabilities &amp; provisions</b>	<b>37404</b>	<b>41815</b>	<b>29742</b>	<b>29428</b>	<b>114005</b>	<b>147034</b>
	(2.0)	(2.0)	(2.4)	(2.0)	(2.5)	(2.7)
5.1. Bills Payable	2901	3320	6736	6472	13668	14270
5.2. Inter-office adjustments	584	4238	-	-	-	3605
5.3. Interest accrued	3545	3514	4985	1167	28060	32594
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	575	246	905	542	-	-
5.6. Others (including provisions)	29800	30497	17117	21247	72276	96564
<b>Total Liabilities</b>	<b>1829346</b>	<b>2043732</b>	<b>1245454</b>	<b>1462989</b>	<b>4473215</b>	<b>5471354</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>5745</b>	<b>5966</b>	<b>11776</b>	<b>12495</b>	<b>4430</b>	<b>4430</b>
	(0.1)	(0.1)	(1.3)	(1.1)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>203873</b>	<b>233215</b>	<b>35451</b>	<b>51475</b>	<b>222470</b>	<b>244348</b>
	(5.3)	(5.2)	(3.9)	(4.4)	(5.9)	(5.9)
2.1 Statutory Reserves	52695	59569	8283	10182	59330	66530
2.2 Capital Reserves	30461	31726	1192	1398	33685	34013
2.3 Share Premium	38444	46313	9280	12621	22352	22352
2.4 Investments Fluctuations Reserves	-	-	-	161	-	2050
2.5 Revenue and other Reserves	82272	95608	12242	25648	107102	119403
2.6 Balance of Profit	-	-	4454	1464	-	-
<b>3. Deposits</b>	<b>3182160</b>	<b>3818396</b>	<b>765287</b>	<b>943369</b>	<b>3270537</b>	<b>3558560</b>
	(82.8)	(84.4)	(84.0)	(80.7)	(87.4)	(86.3)
<b>Type-wise</b>						
3A.1. Demand deposits	179609	202857	84515	111856	148185	148931
(i) From banks	9992	10595	587	3942	1464	2359
(ii) From others	169617	192263	83928	107914	146721	146572
3A.2. Savings bank deposits	668446	776212	231801	272899	647922	711682
3A.3. Term deposits	2334105	2839326	448971	558614	2474430	2697947
(i) From banks	365373	389419	453	1804	97639	121049
(ii) From others	1968731	2449907	448517	556809	2376791	2576898
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2484753	2940667	765287	943369	3160926	3421069
3B.2. Deposits of branches outside India	697407	877728	-	-	109612	137491
<b>4. Borrowings</b>	<b>321142</b>	<b>353676</b>	<b>69448</b>	<b>128775</b>	<b>155254</b>	<b>202834</b>
	(8.4)	(7.8)	(7.6)	(11.0)	(4.1)	(4.9)
4.1. Borrowings in India	179987	154541	64958	122022	86415	108797
(i) From Reserve Bank of India	37	4	31700	6000	-	-
(ii) From other banks	10693	22402	-	35630	1272	-
(iii) From other institutions and agencies	169256	132134	33258	80392	85143	108797
4.2. Borrowings outside India	141156	199135	4489	6753	68839	94037
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>132434</b>	<b>114774</b>	<b>29413</b>	<b>33414</b>	<b>88911</b>	<b>113255</b>
	(3.4)	(2.5)	(3.2)	(2.9)	(2.4)	(2.7)
5.1. Bills Payable	11587	12880	4091	4153	11052	10572
5.2. Inter-office adjustments	-	-	-	668	554	429
5.3. Interest accrued	11332	14936	2835	3406	7644	11528
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	10825	3125	-	-	2631	3270
5.6. Others (including provisions)	98691	83833	22487	25187	67029	87456
<b>Total Liabilities</b>	<b>3845355</b>	<b>4526027</b>	<b>911374</b>	<b>1169528</b>	<b>3741602</b>	<b>4123426</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>23531</b>	<b>26616</b>	<b>1481</b>	<b>1529</b>	<b>3501</b>	<b>3501</b>
	(1.0)	(1.0)	(0.1)	(0.1)	(0.4)	(0.3)
<b>2. Reserves and Surplus</b>	<b>100984</b>	<b>126513</b>	<b>81278</b>	<b>94128</b>	<b>41273</b>	<b>54140</b>
	(4.4)	(4.7)	(5.0)	(4.9)	(4.7)	(4.8)
2.1 Statutory Reserves	16582	19120	25834	29421	11686	14118
2.2 Capital Reserves	18970	23122	7201	7599	1144	1193
2.3 Share Premium	38467	59443	10063	12055	8830	8830
2.4 Investments Fluctuations Reserves	4071	-	99	140	-	-
2.5 Revenue and other Reserves	22880	24813	38082	44913	19612	29999
2.6 Balance of Profit	15	16	-	-	-	-
<b>3. Deposits</b>	<b>1961733</b>	<b>2260383</b>	<b>1361422</b>	<b>1660055</b>	<b>771668</b>	<b>972072</b>
	(85.4)	(84.3)	(83.2)	(85.8)	(88.3)	(85.7)
<b>Type-wise</b>						
3A.1. Demand deposits	126804	144912	123054	152367	73472	68699
(i) From banks	2157	10148	304	563	742	1145
(ii) From others	124647	134764	122750	151805	72730	67555
3A.2. Savings bank deposits	525947	590905	178080	207595	193168	212831
3A.3. Term deposits	1308983	1524567	1060288	1300092	505028	690541
(i) From banks	32834	51166	195110	194249	78746	91998
(ii) From others	1276148	1473401	865177	1105843	426282	598544
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1961733	2260383	1361422	1660055	771668	972072
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>129196</b>	<b>183055</b>	<b>142481</b>	<b>128988</b>	<b>38809</b>	<b>84137</b>
	(5.6)	(6.8)	(8.7)	(6.7)	(4.4)	(7.4)
4.1. Borrowings in India	100994	168247	118010	105103	35513	80787
(i) From Reserve Bank of India	2501	55431	51500	49350	19600	55500
(ii) From other banks	26	137	2798	-	-	-
(iii) From other institutions and agencies	98468	112679	63712	55753	15913	25287
4.2. Borrowings outside India	28202	14809	24471	23885	3297	3350
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>82553</b>	<b>84729</b>	<b>48942</b>	<b>49723</b>	<b>18628</b>	<b>20556</b>
	(3.6)	(3.2)	(3.0)	(2.6)	(2.1)	(1.8)
5.1. Bills Payable	8878	7021	5883	6170	2932	2576
5.2. Inter-office adjustments	-	-	1687	1001	633	478
5.3. Interest accrued	13059	13694	6389	6208	2692	3192
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	4550	2588	-	-	-	-
5.6. Others (including provisions)	56066	61426	34983	36344	12372	14310
<b>Total Liabilities</b>	<b>2297997</b>	<b>2681295</b>	<b>1635604</b>	<b>1934423</b>	<b>873879</b>	<b>1134404</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Capital</b>	<b>12784</b>	<b>13327</b>	<b>8298</b>	<b>8298</b>	<b>7970</b>	<b>9241</b>
	(0.4)	(0.4)	(0.6)	(0.5)	(0.4)	(0.4)
<b>2. Reserves and Surplus</b>	<b>181495</b>	<b>199033</b>	<b>99717</b>	<b>111427</b>	<b>111307</b>	<b>125333</b>
	(6.3)	(6.2)	(7.1)	(6.8)	(5.1)	(5.1)
2.1 Statutory Reserves	20492	25200	26438	30398	27697	29116
2.2 Capital Reserves	3174	5092	12275	12266	21491	22104
2.3 Share Premium	76486	81497	6962	6962	26854	35583
2.4 Investments Fluctuations Reserves	-	-	399	399	980	980
2.5 Revenue and other Reserves	74617	78205	52751	60500	34285	37549
2.6 Balance of Profit	6726	9039	892	902	-	-
<b>3. Deposits</b>	<b>2104926</b>	<b>2271165</b>	<b>1208038</b>	<b>1419802</b>	<b>1784342</b>	<b>2021353</b>
	(72.5)	(70.4)	(85.4)	(87.2)	(81.2)	(82.6)
<b>Type-wise</b>						
3A.1. Demand deposits	317222	332890	69659	68465	122873	132075
(i) From banks	25381	30865	422	481	406	433
(ii) From others	291841	302024	69236	67984	122467	131642
3A.2. Savings bank deposits	190024	237603	299419	323403	348620	403790
3A.3. Term deposits	1597679	1700672	838960	1027933	1312849	1485489
(i) From banks	206631	237571	26707	35927	8144	2715
(ii) From others	1391048	1463101	812253	992006	1304705	1482773
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2094150	2258068	1157717	1348044	1722190	1954574
3B.2. Deposits of branches outside India	10776	13097	50321	71758	62152	66780
<b>4. Borrowings</b>	<b>534776</b>	<b>658089</b>	<b>48729</b>	<b>28626</b>	<b>236138</b>	<b>233229</b>
	(18.4)	(20.4)	(3.4)	(1.8)	(10.8)	(9.5)
4.1. Borrowings in India	431135	433914	19629	13756	145877	107987
(i) From Reserve Bank of India	-	-	1500	1840	65000	14000
(ii) From other banks	696	8141	3200	-	-	-
(iii) From other institutions and agencies	430440	425773	14929	11916	80877	93987
4.2. Borrowings outside India	103641	224175	29099	14870	90261	125241
Secured borrowings included in 4.	136620	142108	-	-	77854	39964
<b>5. Other liabilities &amp; provisions</b>	<b>69182</b>	<b>86071</b>	<b>49411</b>	<b>60075</b>	<b>56615</b>	<b>57405</b>
	(2.4)	(2.7)	(3.5)	(3.7)	(2.6)	(2.3)
5.1. Bills Payable	9498	9105	7745	8149	7054	5948
5.2. Inter-office adjustments	17	13	-	3054	-	5284
5.3. Interest accrued	24809	22975	7999	9040	4590	5434
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	34858	53979	33667	39831	44970	40738
<b>Total Liabilities</b>	<b>2903163</b>	<b>3227685</b>	<b>1414192</b>	<b>1628226</b>	<b>2196371</b>	<b>2446560</b>



**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab National Bank		Punjab and Sind Bank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Capital</b>	<b>2918</b>	<b>2918</b>	<b>3392</b>	<b>3535</b>	<b>4342</b>	<b>4540</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.6)	(0.6)
<b>2. Reserves and Surplus</b>	<b>116507</b>	<b>124838</b>	<b>274762</b>	<b>323234</b>	<b>38147</b>	<b>41501</b>
	(6.6)	(6.2)	(6.0)	(6.7)	(5.2)	(5.2)
2.1 Statutory Reserves	26820	30140	68791	80660	7409	8259
2.2 Capital Reserves	14170	12481	25141	25238	9806	9670
2.3 Share Premium	34135	34135	44165	56502	5055	6255
2.4 Investments Fluctuations Reserves	-	52	1071	1071	-	-
2.5 Revenue and other Reserves	41378	48028	135595	159764	1652	1886
2.6 Balance of Profit	5	2	-	-	14225	15431
<b>3. Deposits</b>	<b>1559649</b>	<b>1758975</b>	<b>3795885</b>	<b>3915601</b>	<b>631240</b>	<b>706415</b>
	(87.9)	(87.6)	(82.8)	(81.8)	(86.6)	(87.8)
<b>Type-wise</b>						
3A.1. Demand deposits	93752	116628	284722	298743	34882	35605
(i) From banks	597	383	21768	29738	81	462
(ii) From others	93155	116246	262954	269004	34801	35143
3A.2. Savings bank deposits	282532	315216	1056570	1234701	116145	121783
3A.3. Term deposits	1183364	1327130	2454592	2382157	480213	549027
(i) From banks	3538	1761	146669	111144	47662	55644
(ii) From others	1179826	1325370	2307923	2271014	432551	493384
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1559649	1758975	3705952	3752836	631240	706415
3B.2. Deposits of branches outside India	-	-	89933	162765	-	-
<b>4. Borrowings</b>	<b>52590</b>	<b>76793</b>	<b>372643</b>	<b>396209</b>	<b>33823</b>	<b>25401</b>
	(3.0)	(3.8)	(8.1)	(8.3)	(4.6)	(3.2)
4.1. Borrowings in India	38091	62136	228001	183549	31941	24206
(i) From Reserve Bank of India	4000	18000	100000	57000	-	4000
(ii) From other banks	4637	7457	220	5835	12983	-
(iii) From other institutions and agencies	29454	36680	127781	120714	18958	20206
4.2. Borrowings outside India	14499	14657	144642	212661	1882	1194
Secured borrowings included in 4.	-	-	90000	22000	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>43681</b>	<b>43448</b>	<b>135242</b>	<b>150191</b>	<b>21500</b>	<b>26922</b>
	(2.5)	(2.2)	(3.0)	(3.1)	(2.9)	(3.3)
5.1. Bills Payable	743	896	21390	23124	1991	2383
5.2. Inter-office adjustments	3830	4543	551	287	795	2995
5.3. Interest accrued	6413	1442	5831	6843	5532	6354
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	1136	1107
5.6. Others (including provisions)	32695	36567	107471	119937	12046	14083
<b>Total Liabilities</b>	<b>1775346</b>	<b>2006972</b>	<b>4581923</b>	<b>4788770</b>	<b>729053</b>	<b>804779</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Capital</b>	<b>6020</b>	<b>6020</b>	<b>24877</b>	<b>25756</b>	<b>6615</b>	<b>7078</b>
	(0.3)	(0.3)	(1.4)	(1.3)	(0.3)	(0.2)
<b>2. Reserves and Surplus</b>	<b>84392</b>	<b>99394</b>	<b>61257</b>	<b>71068</b>	<b>139715</b>	<b>165884</b>
	(4.6)	(4.6)	(3.4)	(3.6)	(5.3)	(5.3)
2.1 Statutory Reserves	20733	25744	14479	16025	44350	50830
2.2 Capital Reserves	1361	1385	7842	8649	7048	7591
2.3 Share Premium	10802	10802	11715	17646	18192	28859
2.4 Investments Fluctuations Reserves	-	122	-	920	-	-
2.5 Revenue and other Reserves	51496	61341	6110	6683	70118	78600
2.6 Balance of Profit	-	-	21111	21146	6	4
<b>3. Deposits</b>	<b>1579411</b>	<b>1853559</b>	<b>1540035</b>	<b>1734310</b>	<b>2228689</b>	<b>2637616</b>
	(86.6)	(86.2)	(85.3)	(87.3)	(85.0)	(84.6)
<b>Type-wise</b>						
3A.1. Demand deposits	122214	139365	80806	259796	192762	241383
(i) From banks	539	658	5832	189530	9817	9328
(ii) From others	121675	138706	74975	70267	182945	232054
3A.2. Savings bank deposits	342959	380175	263224	297532	504289	574967
3A.3. Term deposits	1114238	1334019	1196005	1176982	1531639	1821266
(i) From banks	166654	238301	175445	158895	87698	108766
(ii) From others	947584	1095718	1020560	1018087	1443941	1712501
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1477075	1670546	1420170	1583864	2216620	2609983
3B.2. Deposits of branches outside India	102336	183013	119865	150447	12070	27632
<b>4. Borrowings</b>	<b>105899</b>	<b>128138</b>	<b>129014</b>	<b>94924</b>	<b>179095</b>	<b>237973</b>
	(5.8)	(6.0)	(7.1)	(4.8)	(6.8)	(7.6)
4.1. Borrowings in India	68098	70566	119616	90632	72804	92614
(i) From Reserve Bank of India	-	-	67150	30500	2350	21253
(ii) From other banks	7718	8176	1	2	7000	2000
(iii) From other institutions and agencies	60380	62390	52465	60130	63454	69361
4.2. Borrowings outside India	37801	57572	9398	4293	106291	145359
Secured borrowings included in 4.	-	-	8715	16380	1344	1339
<b>5. Other liabilities &amp; provisions</b>	<b>48960</b>	<b>64113</b>	<b>49801</b>	<b>60455</b>	<b>67999</b>	<b>70058</b>
	(2.7)	(3.0)	(2.8)	(3.0)	(2.6)	(2.2)
5.1. Bills Payable	5473	8191	2478	2462	12941	12227
5.2. Inter-office adjustments	524	143	2346	2789	-	-
5.3. Interest accrued	9939	7795	7322	8056	7105	8390
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	217	317
5.6. Others (including provisions)	33024	47984	37655	47148	47736	49123
<b>Total Liabilities</b>	<b>1824681</b>	<b>2151223</b>	<b>1804984</b>	<b>1986514</b>	<b>2622114</b>	<b>3118608</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2012	2013	2012	2013
	(37)	(38)	(39)	(40)
<b>1. Capital</b>	<b>11610</b>	<b>11747</b>	<b>16955</b>	<b>16955</b>
	(1.1)	(1.0)	(1.8)	(1.5)
<b>2. Reserves and Surplus</b>	<b>44187</b>	<b>47090</b>	<b>35567</b>	<b>38631</b>
	(4.3)	(4.1)	(3.7)	(3.5)
2.1 Statutory Reserves	6155	7135	10873	12337
2.2 Capital Reserves	21362	21330	2773	3383
2.3 Share Premium	6573	7436	5930	5930
2.4 Investments Fluctuations Reserves	-	-	-	-
2.5 Revenue and other Reserves	10096	11189	6641	7391
2.6 Balance of Profit	-	-	9350	9590
<b>3. Deposits</b>	<b>891163</b>	<b>1006515</b>	<b>830555</b>	<b>970172</b>
	(87.4)	(87.8)	(86.7)	(87.4)
<b>Type-wise</b>				
3A.1. Demand deposits	97408	95334	46840	52164
(i) From banks	8180	12037	158	133
(ii) From others	89229	83296	46682	52031
3A.2. Savings bank deposits	265887	303721	136041	151328
3A.3. Term deposits	527868	607461	647675	766680
(i) From banks	16649	14503	1933	3035
(ii) From others	511219	592958	645742	763645
<b>Location-wise</b>				
3B.1. Deposits of branches in India	891163	1006515	830555	970172
3B.2. Deposits of branches outside India	-	-	-	-
<b>4. Borrowings</b>	<b>49202</b>	<b>49427</b>	<b>54184</b>	<b>63918</b>
	(4.8)	(4.3)	(5.7)	(5.8)
4.1. Borrowings in India	47886	36918	54184	63915
(i) From Reserve Bank of India	5200	3266	950	3500
(ii) From other banks	-	-	-	3500
(iii) From other institutions and agencies	42686	33652	53234	56915
4.2. Borrowings outside India	1316	12509	-	3
Secured borrowings included in 4.	5200	3266	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>23943</b>	<b>31371</b>	<b>20379</b>	<b>20140</b>
	(2.3)	(2.7)	(2.1)	(1.8)
5.1. Bills Payable	3777	3943	3618	3864
5.2. Inter-office adjustments	716	202	-	-
5.3. Interest accrued	3437	4702	2468	2621
5.4. Subordinate debt	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	679	-
5.6. Others (including provisions)	16013	22525	13613	13656
<b>Total Liabilities</b>	<b>1020104</b>	<b>1146151</b>	<b>957640</b>	<b>1109818</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>3910</b>	<b>5241</b>	<b>4699</b>	<b>6341</b>	<b>12008</b>	<b>15595</b>
	(0.2)	(0.3)	(0.4)	(0.4)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>83214</b>	<b>72841</b>	<b>50940</b>	<b>53881</b>	<b>204507</b>	<b>118926</b>
	(4.5)	(3.6)	(4.1)	(3.7)	(4.6)	(2.2)
<b>3. Balances with banks in India</b>	<b>4790</b>	<b>9933</b>	<b>20024</b>	<b>1791</b>	<b>38087</b>	<b>46398</b>
	(0.3)	(0.5)	(1.6)	(0.1)	(0.9)	(0.8)
<b>4. Money at call and short notice</b>	<b>41469</b>	<b>23063</b>	<b>7792</b>	<b>-</b>	<b>152667</b>	<b>311099</b>
	(2.3)	(1.1)	(0.6)	(0.0)	(3.4)	(5.7)
<b>5. Balances with banks outside India</b>	<b>6868</b>	<b>19629</b>	<b>3001</b>	<b>5884</b>	<b>234417</b>	<b>361972</b>
	(0.4)	(1.0)	(0.2)	(0.4)	(5.2)	(6.6)
<b>6. Investments</b>	<b>542832</b>	<b>583059</b>	<b>296289</b>	<b>376324</b>	<b>832094</b>	<b>1213937</b>
	(29.7)	(28.5)	(23.8)	(25.7)	(18.6)	(22.2)
6.1. Investments in India	542832	583059	296196	374986	792650	1167596
(i) Government securities	452120	457718	267279	329736	691882	1020445
(ii) Other approved securities	700	457	104	82	1633	1332
(iii) Shares	3957	3669	2128	3264	14599	15049
(iv) Debentures and Bonds	35281	44185	7060	13388	29600	29474
(v) Subsidiaries and/or joint ventures	1772	1713	1900	1735	6976	8266
(vi) Others	49003	75316	17725	26781	47960	93029
6.2. Investments outside India	-	-	93	1338	39444	46342
(i) Government securities	-	-	-	-	10596	11148
(ii) Subsidiaries and/or joint ventures	-	-	-	1338	5373	7371
(iii) Others	-	-	93	-	23474	27823
<b>7. Advances</b>	<b>1111451</b>	<b>1294897</b>	<b>832230</b>	<b>983733</b>	<b>2873773</b>	<b>3281858</b>
	(60.8)	(63.4)	(66.8)	(67.2)	(64.2)	(60.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	28135	20854	15962	20891	391179	484093
7A.2. Cash credits, overdrafts & loans	514715	619201	429584	505237	1214015	1383335
7A.3. Term loans	568601	654841	386684	457604	1268579	1414429
<b>Security-wise</b>						
7B.1. Secured by tangible assets	945796	1097711	694314	867359	1900804	2264545
7B.2. Covered by Bank/Govt. Guarantees	48408	49323	34315	49970	503609	599707
7B.3. Unsecured	117247	147863	103601	66404	469360	417605
<b>Sector-wise</b>						
7C.I. Advances in India	1064225	1232443	832230	983733	2020754	2242943
(i) Priority sectors	373964	394034	276595	346219	649099	794671
(ii) Public sectors	167729	162320	75099	76190	237045	225391
(iii) Banks	-	-	-	-	20951	25713
(iv) others	522532	676089	480536	561324	1113659	1197168
7C.II. Advances outside India	47226	62453	-	-	853019	1038914
<b>8. Fixed Assets</b>	<b>11977</b>	<b>12515</b>	<b>3026</b>	<b>3035</b>	<b>23415</b>	<b>24531</b>
	(0.7)	(0.6)	(0.2)	(0.2)	(0.5)	(0.4)
8.1. Premises	9496	9534	801	778	17711	17214
8.2. Fixed assets under construction	216	371	26	41	-	-
8.3. Other Fixed assets	2265	2610	2199	2215	5704	7317
<b>9. Other Assets</b>	<b>22833</b>	<b>22554</b>	<b>27454</b>	<b>32002</b>	<b>102247</b>	<b>97039</b>
	(1.2)	(1.1)	(2.2)	(2.2)	(2.3)	(1.8)
9.1. Inter-office adjustments (net)	-	-	935	619	3546	-
9.2. Interest accrued	10857	10022	7230	9717	35159	36368
9.3. Tax paid	5513	7160	10976	14850	19931	33745
9.4. Stationery and Stamps	110	135	66	77	71	65
9.5. Others	6353	5238	8247	6739	43540	26861
<b>Total Assets</b>	<b>1829346</b>	<b>2043732</b>	<b>1245454</b>	<b>1462989</b>	<b>4473215</b>	<b>5471354</b>

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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>11534</b>	<b>17571</b>	<b>5036</b>	<b>5146</b>	<b>10032</b>	<b>11288</b>
	(0.3)	(0.4)	(0.6)	(0.4)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>138333</b>	<b>202099</b>	<b>40319</b>	<b>47507</b>	<b>167919</b>	<b>142771</b>
	(3.6)	(4.5)	(4.4)	(4.1)	(4.5)	(3.5)
<b>3. Balances with banks in India</b>	<b>38144</b>	<b>91716</b>	<b>3962</b>	<b>8766</b>	<b>11832</b>	<b>15924</b>
	(1.0)	(2.0)	(0.4)	(0.7)	(0.3)	(0.4)
<b>4. Money at call and short notice</b>	<b>38235</b>	<b>2672</b>	-	-	<b>5500</b>	<b>59602</b>
	(1.0)	(0.1)	(0.0)	(0.0)	(0.1)	(1.4)
<b>5. Balances with banks outside India</b>	<b>120866</b>	<b>234301</b>	<b>8126</b>	<b>309</b>	<b>86510</b>	<b>117561</b>
	(3.1)	(5.2)	(0.9)	(0.0)	(2.3)	(2.9)
<b>6. Investments</b>	<b>867536</b>	<b>946134</b>	<b>260314</b>	<b>314303</b>	<b>1020574</b>	<b>1211328</b>
	(22.6)	(20.9)	(28.6)	(26.9)	(27.3)	(29.4)
6.1. Investments in India	824758	906056	260314	314303	1015313	1205447
(i) Government securities	715706	794908	206438	253733	887639	1019918
(ii) Other approved securities	719	12	-	-	97	15
(iii) Shares	8864	9233	2107	1755	11724	15578
(iv) Debentures and Bonds	51808	55388	9445	11715	26055	33756
(v) Subsidiaries and/or joint ventures	4039	4135	688	734	5813	6730
(vi) Others	43621	42382	41636	46367	83984	129451
6.2. Investments outside India	42778	40078	-	-	5262	5882
(i) Government securities	21628	23765	-	-	-	-
(ii) Subsidiaries and/or joint ventures	4070	4070	-	-	366	366
(iii) Others	17080	12244	-	-	4896	5516
<b>7. Advances</b>	<b>2488333</b>	<b>2893675</b>	<b>560598</b>	<b>754708</b>	<b>2324898</b>	<b>2421766</b>
	(64.7)	(63.9)	(61.5)	(64.5)	(62.1)	(58.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	392876	511686	14897	19487	70972	70542
7A.2. Cash credits, overdrafts & loans	1099367	1228782	194816	278578	1077884	1054785
7A.3. Term loans	996090	1153207	350884	456643	1176041	1296440
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1526095	1879770	454502	644561	1687224	1912247
7B.2. Covered by Bank/Govt. Guarantees	438197	606560	72	586	67463	87931
7B.3. Unsecured	524041	407346	106023	109562	570212	421588
<b>Sector-wise</b>						
7C.I. Advances in India	1757736	2013683	560598	754708	2214963	2271401
(i) Priority sectors	561399	649661	188504	243396	692709	820488
(ii) Public sectors	167610	298816	132170	127870	345676	290960
(iii) Banks	2107	1806	1	2715	431	148
(iv) others	1026620	1063401	239923	380727	1176148	1159805
7C.II. Advances outside India	730598	879992	-	-	109935	150366
<b>8. Fixed Assets</b>	<b>27716</b>	<b>28701</b>	<b>6007</b>	<b>14295</b>	<b>28575</b>	<b>28627</b>
	(0.7)	(0.6)	(0.7)	(1.2)	(0.8)	(0.7)
8.1. Premises	21419	20650	4380	12142	24601	24373
8.2. Fixed assets under construction	486	912	-	-	-	-
8.3. Other Fixed assets	5810	7139	1626	2152	3975	4254
<b>9. Other Assets</b>	<b>114657</b>	<b>109158</b>	<b>27014</b>	<b>24494</b>	<b>85760</b>	<b>114557</b>
	(3.0)	(2.4)	(3.0)	(2.1)	(2.3)	(2.8)
9.1. Inter-office adjustments (net)	8886	1115	3718	-	-	-
9.2. Interest accrued	20983	19209	5855	7543	29115	33419
9.3. Tax paid	38605	44056	8556	7238	17495	24243
9.4. Stationery and Stamps	20	22	53	50	81	66
9.5. Others	46163	44756	8831	9662	39069	56829
<b>Total Assets</b>	<b>3845355</b>	<b>4526027</b>	<b>911374</b>	<b>1169528</b>	<b>3741602</b>	<b>4123426</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## NATIONALISED BANKS

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>16676</b>	<b>17578</b>	<b>5828</b>	<b>8943</b>	<b>3388</b>	<b>4480</b>
	(0.7)	(0.7)	(0.4)	(0.5)	(0.4)	(0.4)
<b>2. Balances with RBI</b>	<b>114465</b>	<b>118023</b>	<b>87054</b>	<b>79536</b>	<b>48562</b>	<b>81965</b>
	(5.0)	(4.4)	(5.3)	(4.1)	(5.6)	(7.2)
<b>3. Balances with banks in India</b>	<b>6519</b>	<b>4252</b>	<b>1166</b>	<b>3644</b>	<b>3117</b>	<b>5541</b>
	(0.3)	(0.2)	(0.1)	(0.2)	(0.4)	(0.5)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>500</b>	<b>13382</b>	<b>25278</b>	<b>-</b>	<b>800</b>
	(0.0)	(0.0)	(0.8)	(1.3)	(0.0)	(0.1)
<b>5. Balances with banks outside India</b>	<b>3605</b>	<b>569</b>	<b>9549</b>	<b>9433</b>	<b>445</b>	<b>5429</b>
	(0.2)	(0.0)	(0.6)	(0.5)	(0.1)	(0.5)
<b>6. Investments</b>	<b>592433</b>	<b>726038</b>	<b>474746</b>	<b>581645</b>	<b>230276</b>	<b>343431</b>
	(25.8)	(27.1)	(29.0)	(30.1)	(26.4)	(30.3)
6.1. Investments in India	592426	726031	474745	581644	230276	343431
(i) Government securities	507238	601302	370357	466044	194047	267584
(ii) Other approved securities	604	440	46	24	189	25
(iii) Shares	9424	14316	5243	6179	1113	1620
(iv) Debentures and Bonds	41017	44412	14633	20914	7842	10409
(v) Subsidiaries and/or joint ventures	2542	2629	817	750	483	483
(vi) Others	31602	62931	83650	87733	26601	63310
6.2. Investments outside India	7	7	1	1	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	7	7	-	-	-	-
(iii) Others	-	-	1	1	-	-
<b>7. Advances</b>	<b>1475129</b>	<b>1719358</b>	<b>1004690</b>	<b>1187166</b>	<b>566925</b>	<b>657812</b>
	(64.2)	(64.1)	(61.4)	(61.4)	(64.9)	(58.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	22539	22997	28274	71740	21613	23930
7A.2. Cash credits, overdrafts & loans	490610	627469	444937	529489	259809	282349
7A.3. Term loans	961980	1068893	531479	585937	285503	351533
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1033347	1408206	724989	980983	437332	531291
7B.2. Covered by Bank/Govt. Guarantees	78838	95110	962	16379	31386	42083
7B.3. Unsecured	362943	216043	278739	189804	98208	84438
<b>Sector-wise</b>						
7C.I. Advances in India	1475129	1719358	1004690	1187166	566925	657812
(i) Priority sectors	385222	500284	293245	372146	171531	185159
(ii) Public sectors	97604	218918	141601	193286	119821	135340
(iii) Banks	750	3528	145	5804	4244	5568
(iv) others	991553	996629	569699	615931	271330	331746
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>24739</b>	<b>26848</b>	<b>3560</b>	<b>4432</b>	<b>4066</b>	<b>11121</b>
	(1.1)	(1.0)	(0.2)	(0.2)	(0.5)	(1.0)
8.1. Premises	19930	20341	976	1139	2641	9393
8.2. Fixed assets under construction	-	-	21	33	15	22
8.3. Other Fixed assets	4809	6507	2563	3259	1411	1707
<b>9. Other Assets</b>	<b>64431</b>	<b>68129</b>	<b>35628</b>	<b>34347</b>	<b>17099</b>	<b>23826</b>
	(2.8)	(2.5)	(2.2)	(1.8)	(2.0)	(2.1)
9.1. Inter-office adjustments (net)	2946	9022	-	-	-	-
9.2. Interest accrued	12676	13799	9470	9965	5898	8150
9.3. Tax paid	23311	20935	15095	15629	6102	7834
9.4. Stationery and Stamps	132	136	37	39	26	39
9.5. Others	25366	24238	11026	8714	5073	7802
<b>Total Assets</b>	<b>2297997</b>	<b>2681295</b>	<b>1635604</b>	<b>1934423</b>	<b>873879</b>	<b>1134404</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>16143</b>	<b>13692</b>	<b>3002</b>	<b>4359</b>	<b>11881</b>	<b>11192</b>
	(0.6)	(0.4)	(0.2)	(0.3)	(0.5)	(0.5)
<b>2. Balances with RBI</b>	<b>134759</b>	<b>91747</b>	<b>60187</b>	<b>66283</b>	<b>90108</b>	<b>87186</b>
	(4.6)	(2.8)	(4.3)	(4.1)	(4.1)	(3.6)
<b>3. Balances with banks in India</b>	<b>7307</b>	<b>5225</b>	<b>688</b>	<b>3013</b>	<b>14061</b>	<b>3547</b>
	(0.3)	(0.2)	(0.0)	(0.2)	(0.6)	(0.1)
<b>4. Money at call and short notice</b>	<b>13063</b>	<b>32771</b>	<b>6768</b>	<b>11653</b>	<b>34994</b>	<b>38646</b>
	(0.4)	(1.0)	(0.5)	(0.7)	(1.6)	(1.6)
<b>5. Balances with banks outside India</b>	<b>9304</b>	<b>35810</b>	<b>17489</b>	<b>11079</b>	<b>11567</b>	<b>12013</b>
	(0.3)	(1.1)	(1.2)	(0.7)	(0.5)	(0.5)
<b>6. Investments</b>	<b>831754</b>	<b>988009</b>	<b>379760</b>	<b>418050</b>	<b>555659</b>	<b>614173</b>
6.1. Investments in India	831753	988009	365093	401338	543734	596246
(i) Government securities	647978	711819	296998	310957	499622	542614
(ii) Other approved securities	-	-	431	363	657	623
(iii) Shares	33752	34980	4591	4109	7899	9007
(iv) Debentures and Bonds	24950	60472	11917	15461	22538	24415
(v) Subsidiaries and/or joint ventures	6208	6187	884	397	-	-
(vi) Others	118866	174552	50272	70051	13017	19588
6.2. Investments outside India	-	-	14668	16712	11925	17927
(i) Government securities	-	-	13562	15864	10573	11573
(ii) Subsidiaries and/or joint ventures	-	-	-	-	130	1863
(iii) Others	-	-	1106	848	1222	4491
<b>7. Advances</b>	<b>1805723</b>	<b>1963064</b>	<b>903236</b>	<b>1056425</b>	<b>1407244</b>	<b>1603641</b>
	(62.2)	(60.8)	(63.9)	(64.9)	(64.1)	(65.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	32224	46188	22944	19859	52514	60750
7A.2. Cash credits, overdrafts & loans	459793	508846	360576	453829	625221	745940
7A.3. Term loans	1313706	1408030	519716	582737	729510	796951
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1661502	1815357	671426	814893	1162012	1368323
7B.2. Covered by Bank/Govt. Guarantees	10328	5245	55802	79355	45500	67002
7B.3. Unsecured	133893	142463	176008	162177	199732	168317
<b>Sector-wise</b>						
7C.I. Advances in India	1751693	1846200	854724	997055	1250643	1413021
(i) Priority sectors	484259	344125	297892	361033	422653	498174
(ii) Public sectors	204240	104735	102484	185560	190865	170862
(iii) Banks	1867	3528	-	-	9361	4494
(iv) others	1061327	1393812	454348	450462	627763	739491
7C.II. Advances outside India	54029	116865	48512	59370	156602	190621
<b>8. Fixed Assets</b>	<b>30188</b>	<b>29253</b>	<b>16307</b>	<b>16905</b>	<b>17440</b>	<b>18470</b>
	(1.0)	(0.9)	(1.2)	(1.0)	(0.8)	(0.8)
8.1. Premises	24969	24011	13089	13169	14707	15017
8.2. Fixed assets under construction	245	167	53	5	149	104
8.3. Other Fixed assets	4974	5075	3165	3731	2584	3349
<b>9. Other Assets</b>	<b>54922</b>	<b>68113</b>	<b>26755</b>	<b>40459</b>	<b>53417</b>	<b>57691</b>
	(1.9)	(2.1)	(1.9)	(2.5)	(2.4)	(2.4)
9.1. Inter-office adjustments (net)	-	-	1732	-	1266	-
9.2. Interest accrued	20063	20663	6037	7069	19945	23350
9.3. Tax paid	15032	13149	4921	14394	17710	17707
9.4. Stationery and Stamps	1	1	140	151	82	95
9.5. Others	19827	34300	13925	18844	14414	16539
<b>Total Assets</b>	<b>2903163</b>	<b>3227685</b>	<b>1414192</b>	<b>1628226</b>	<b>2196371</b>	<b>2446560</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Cash in hand</b>	<b>4224</b>	<b>6598</b>	<b>1560</b>	<b>1752</b>	<b>19353</b>	<b>19392</b>
	(0.2)	(0.3)	(0.2)	(0.2)	(0.4)	(0.4)
<b>2. Balances with RBI</b>	<b>80393</b>	<b>75122</b>	<b>34841</b>	<b>30737</b>	<b>165576</b>	<b>159470</b>
	(4.5)	(3.7)	(4.8)	(3.8)	(3.6)	(3.3)
<b>3. Balances with banks in India</b>	<b>2045</b>	<b>1214</b>	<b>2631</b>	<b>3093</b>	<b>39348</b>	<b>37077</b>
	(0.1)	(0.1)	(0.4)	(0.4)	(0.9)	(0.8)
<b>4. Money at call and short notice</b>	-	<b>2000</b>	<b>3000</b>	<b>2500</b>	<b>31849</b>	<b>21357</b>
	(0.0)	(0.1)	(0.4)	(0.3)	(0.7)	(0.4)
<b>5. Balances with banks outside India</b>	<b>607</b>	<b>962</b>	<b>1121</b>	<b>2709</b>	<b>32154</b>	<b>34057</b>
	(0.0)	(0.0)	(0.2)	(0.3)	(0.7)	(0.7)
<b>6. Investments</b>	<b>521013</b>	<b>585547</b>	<b>200641</b>	<b>225425</b>	<b>1227030</b>	<b>1298962</b>
	(29.3)	(29.2)	(27.5)	(28.0)	(26.8)	(27.1)
6.1. Investments in India	521013	585547	200641	225425	1213433	1282996
(i) Government securities	393487	440768	170703	187060	997594	1075986
(ii) Other approved securities	680	610	284	114	2233	2115
(iii) Shares	5002	6205	1582	1725	26109	25736
(iv) Debentures and Bonds	19813	19229	12078	11942	76367	99689
(v) Subsidiaries and/or joint ventures	1840	2185	7	7	2939	2950
(vi) Others	100190	116550	15988	24577	108190	76520
6.2. Investments outside India	-	-	-	-	13598	15966
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	10586	12000
(iii) Others	-	-	-	-	3012	3967
<b>7. Advances</b>	<b>1119777</b>	<b>1289551</b>	<b>461514</b>	<b>514308</b>	<b>2937748</b>	<b>3087252</b>
	(63.1)	(64.3)	(63.3)	(63.9)	(64.1)	(64.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	36369	43695	8732	4803	74205	89372
7A.2. Cash credits, overdrafts & loans	454139	533885	135546	160489	1436071	1563878
7A.3. Term loans	629268	711971	317235	349016	1427471	1434002
<b>Security-wise</b>						
7B.1. Secured by tangible assets	993746	1128079	333843	398261	2529029	2631756
7B.2. Covered by Bank/Govt. Guarantees	44042	78733	41292	55690	162106	212000
7B.3. Unsecured	81990	82739	86379	60358	246613	243496
<b>Sector-wise</b>						
7C.I. Advances in India	1119777	1289551	461514	514308	2720197	2766672
(i) Priority sectors	400305	462397	129261	139900	920330	927530
(ii) Public sectors	100529	99653	106728	127845	226727	213856
(iii) Banks	751	17	7304	472	15040	263
(iv) others	618193	727484	218222	246091	1558100	1625023
7C.II. Advances outside India	-	-	-	-	217551	320580
<b>8. Fixed Assets</b>	<b>14207</b>	<b>12274</b>	<b>8084</b>	<b>8441</b>	<b>31689</b>	<b>33577</b>
	(0.8)	(0.6)	(1.1)	(1.0)	(0.7)	(0.7)
8.1. Premises	11476	8813	7444	7624	23252	24002
8.2. Fixed assets under construction	214	169	-	-	-	-
8.3. Other Fixed assets	2516	3292	640	818	8437	9575
<b>9. Other Assets</b>	<b>33080</b>	<b>33705</b>	<b>15659</b>	<b>15813</b>	<b>97177</b>	<b>97626</b>
	(1.9)	(1.7)	(2.1)	(2.0)	(2.1)	(2.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	10416	10494	3468	4027	28560	33913
9.3. Tax paid	11499	14337	3489	3157	10578	6444
9.4. Stationery and Stamps	8	21	27	30	85	83
9.5. Others	11156	8852	8676	8599	57954	57186
<b>Total Assets</b>	<b>1775346</b>	<b>2006972</b>	<b>729053</b>	<b>804779</b>	<b>4581923</b>	<b>4788770</b>

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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Cash in hand</b>	<b>3028</b>	<b>3854</b>	<b>3084</b>	<b>4366</b>	<b>6273</b>	<b>7753</b>
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>85059</b>	<b>77099</b>	<b>75031</b>	<b>52688</b>	<b>110062</b>	<b>99876</b>
	(4.7)	(3.6)	(4.2)	(2.7)	(4.2)	(3.2)
<b>3. Balances with banks in India</b>	<b>24975</b>	<b>27125</b>	<b>486</b>	<b>1495</b>	<b>17066</b>	<b>13393</b>
	(1.4)	(1.3)	(0.0)	(0.1)	(0.7)	(0.4)
<b>4. Money at call and short notice</b>	<b>15000</b>	<b>54000</b>	<b>48422</b>	<b>40844</b>	<b>644</b>	<b>-</b>
	(0.8)	(2.5)	(2.7)	(2.1)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>10782</b>	<b>3765</b>	<b>9014</b>	<b>24049</b>	<b>22706</b>	<b>41082</b>
	(0.6)	(0.2)	(0.5)	(1.2)	(0.9)	(1.3)
<b>6. Investments</b>	<b>408151</b>	<b>456477</b>	<b>457715</b>	<b>522449</b>	<b>623636</b>	<b>808304</b>
	(22.4)	(21.2)	(25.4)	(26.3)	(23.8)	(25.9)
6.1. Investments in India	405992	455313	446287	510864	622917	807620
(i) Government securities	365005	401662	398421	432995	504818	617645
(ii) Other approved securities	257	190	723	552	4	-
(iii) Shares	3033	3236	3881	3668	7682	9845
(iv) Debentures and Bonds	18025	19018	24528	19771	43886	62588
(v) Subsidiaries and/or joint ventures	336	336	2475	1862	1326	1294
(vi) Others	19335	30871	16260	52016	65200	116248
6.2. Investments outside India	2159	1164	11428	11585	718	684
(i) Government securities	-	-	9725	8843	614	571
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	2159	1164	1702	2742	104	113
<b>7. Advances</b>	<b>1236202</b>	<b>1475690</b>	<b>1155400</b>	<b>1282829</b>	<b>1778821</b>	<b>2081022</b>
	(67.7)	(68.6)	(64.0)	(64.6)	(67.8)	(66.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	12860	12705	75462	154918	81416	65825
7A.2. Cash credits, overdrafts & loans	235229	295556	342146	352560	919887	1048463
7A.3. Term loans	988113	1167429	737791	775351	777517	966733
<b>Security-wise</b>						
7B.1. Secured by tangible assets	831180	1013635	798692	1038189	1321100	1657032
7B.2. Covered by Bank/Govt. Guarantees	131192	214485	80344	109068	76577	127175
7B.3. Unsecured	273829	247570	276364	135571	381143	296815
<b>Sector-wise</b>						
7C.I. Advances in India	1089872	1224694	1059371	1160153	1687267	1951744
(i) Priority sectors	364211	393040	289246	333240	424535	553604
(ii) Public sectors	97093	101376	165109	165649	147892	202314
(iii) Banks	31059	42233	153	8805	82559	61814
(iv) others	597509	688045	604864	652459	1032281	1134012
7C.II. Advances outside India	146330	250996	96030	122675	91554	129278
<b>8. Fixed Assets</b>	<b>13516</b>	<b>14340</b>	<b>8048</b>	<b>8896</b>	<b>23358</b>	<b>24790</b>
	(0.7)	(0.7)	(0.4)	(0.4)	(0.9)	(0.8)
8.1. Premises	10947	10725	5888	6493	17635	18427
8.2. Fixed assets under construction	237	266	32	110	36	115
8.3. Other Fixed assets	2331	3349	2128	2294	5687	6247
<b>9. Other Assets</b>	<b>27970</b>	<b>38874</b>	<b>47785</b>	<b>48899</b>	<b>39549</b>	<b>42388</b>
	(1.5)	(1.8)	(2.6)	(2.5)	(1.5)	(1.4)
9.1. Inter-office adjustments (net)	-	-	-	-	4361	10370
9.2. Interest accrued	8789	10403	9714	10178	16882	18383
9.3. Tax paid	13004	7023	12744	14585	-4822	-2730
9.4. Stationery and Stamps	135	107	72	59	52	25
9.5. Others	6042	21341	25254	24077	23075	16339
<b>Total Assets</b>	<b>1824681</b>	<b>2151223</b>	<b>1804984</b>	<b>1986514</b>	<b>2622114</b>	<b>3118608</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2012	2013	2012	2013
	(37)	(38)	(39)	(40)
<b>1. Cash in hand</b>	<b>3482</b>	<b>3574</b>	<b>3038</b>	<b>4176</b>
	(0.3)	(0.3)	(0.3)	(0.4)
<b>2. Balances with RBI</b>	<b>47436</b>	<b>34892</b>	<b>42388</b>	<b>35001</b>
	(4.7)	(3.0)	(4.4)	(3.2)
<b>3. Balances with banks in India</b>	<b>791</b>	<b>568</b>	<b>1292</b>	<b>923</b>
	(0.1)	(0.0)	(0.1)	(0.1)
<b>4. Money at call and short notice</b>	<b>11000</b>	<b>34733</b>	<b>12799</b>	<b>25699</b>
	(1.1)	(3.0)	(1.3)	(2.3)
<b>5. Balances with banks outside India</b>	<b>10064</b>	<b>16119</b>	<b>4512</b>	<b>648</b>
	(1.0)	(1.4)	(0.5)	(0.1)
<b>6. Investments</b>	<b>290588</b>	<b>334634</b>	<b>286438</b>	<b>312850</b>
	(28.5)	(29.2)	(29.9)	(28.2)
6.1. Investments in India	290588	334634	286438	312850
(i) Government securities	226763	256393	237009	260611
(ii) Other approved securities	284	264	45	36
(iii) Shares	2923	2977	2747	1874
(iv) Debentures and Bonds	22746	22229	13364	16175
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	37872	52771	33273	34154
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
<b>7. Advances</b>	<b>630433</b>	<b>689087</b>	<b>579037</b>	<b>697658</b>
	(61.8)	(60.1)	(60.5)	(62.9)
<b>Type-wise</b>				
7A.1. Bills purchased and discounted	20855	16748	14057	17528
7A.2. Cash credits, overdrafts & loans	173932	190437	255367	314673
7A.3. Term loans	435646	481901	309614	365456
<b>Security-wise</b>				
7B.1. Secured by tangible assets	487655	575827	404239	496925
7B.2. Covered by Bank/Govt. Guarantees	19761	21892	25705	50962
7B.3. Unsecured	123018	91367	149094	149771
<b>Sector-wise</b>				
7C.I. Advances in India	630433	689087	579037	697658
(i) Priority sectors	221586	251476	171157	192154
(ii) Public sectors	52335	69479	131414	87250
(iii) Banks	37	8981	7542	7553
(iv) others	356476	359151	268925	410700
7C.II. Advances outside India	-	-	-	-
<b>8. Fixed Assets</b>	<b>8050</b>	<b>8571</b>	<b>4869</b>	<b>4767</b>
	(0.8)	(0.7)	(0.5)	(0.4)
8.1. Premises	6494	6503	3455	3276
8.2. Fixed assets under construction	133	363	-	-
8.3. Other Fixed assets	1423	1704	1415	1491
<b>9. Other Assets</b>	<b>18261</b>	<b>23974</b>	<b>23267</b>	<b>28095</b>
	(1.8)	(2.1)	(2.4)	(2.5)
9.1. Inter-office adjustments (net)	-	-	426	396
9.2. Interest accrued	6405	7882	6819	7247
9.3. Tax paid	5836	7336	10343	15055
9.4. Stationery and Stamps	42	56	10	9
9.5. Others	5977	8700	5669	5389
<b>Total Assets</b>	<b>1020104</b>	<b>1146151</b>	<b>957640</b>	<b>1109818</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>314</b>	<b>419</b>	<b>408</b>	<b>474</b>	<b>851</b>	<b>851</b>
	(0.3)	(0.3)	(0.2)	(0.2)	(0.6)	(0.6)
<b>2. Reserves and Surplus</b>	<b>5341</b>	<b>7157</b>	<b>12023</b>	<b>15932</b>	<b>6431</b>	<b>6809</b>
	(4.4)	(5.3)	(6.6)	(6.9)	(4.4)	(4.9)
2.1 Statutory Reserves	1315	1396	4180	5000	773	773
2.2 Capital Reserves	316	397	439	458	340	350
2.3 Share Premium	2224	2907	2034	3278	5635	5635
2.4 Investments Fluctuations Reserves	22	16	20	24	-	-
2.5 Revenue and other Reserves	1464	2441	5284	7104	886	1240
2.6 Balance of Profit	-	-	66	69	-1202	-1189
<b>3. Deposits</b>	<b>106049</b>	<b>123416</b>	<b>163408</b>	<b>203048</b>	<b>118044</b>	<b>112021</b>
	(88.0)	(90.6)	(89.0)	(88.4)	(80.4)	(81.1)
<b>Type-wise</b>						
3A.1. Demand deposits	3479	3294	12031	13353	8643	9473
(i) From banks	14	4	45	18	342	86
(ii) From others	3464	3290	11986	13335	8300	9387
3A.2. Savings bank deposits	17005	18340	17685	20693	14198	15687
3A.3. Term deposits	85565	101782	133692	169001	95204	86861
(i) From banks	4214	4595	2128	1420	15464	6997
(ii) From others	81351	97188	131563	167582	79740	79864
<b>Location-wise</b>						
3B.1. Deposits of branches in India	106049	123416	163408	203048	118044	112021
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>5755</b>	<b>1994</b>	<b>3487</b>	<b>4767</b>	<b>17215</b>	<b>15921</b>
	(4.8)	(1.5)	(1.9)	(2.1)	(11.7)	(11.5)
4.1. Borrowings in India	5755	1994	3487	4225	14676	14157
(i) From Reserve Bank of India	2980	-	300	-	7980	7830
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	2774	1994	3187	4224	6696	6327
4.2. Borrowings outside India	-	-	-	543	2539	1764
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>3032</b>	<b>3215</b>	<b>4181</b>	<b>5549</b>	<b>4223</b>	<b>2593</b>
	(2.5)	(2.4)	(2.3)	(2.4)	(2.9)	(1.9)
5.1. Bills Payable	147	184	1107	1175	480	459
5.2. Inter-office adjustments	300	145	-	-	-	-
5.3. Interest accrued	582	549	624	784	2173	687
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2004	2338	2450	3590	1570	1447
<b>Total Liabilities</b>	<b>120491</b>	<b>136201</b>	<b>183507</b>	<b>229771</b>	<b>146765</b>	<b>138195</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>1710</b>	<b>1711</b>	<b>1501</b>	<b>1549</b>	<b>485</b>	<b>485</b>
	(0.3)	(0.2)	(0.3)	(0.3)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>55353</b>	<b>61936</b>	<b>38297</b>	<b>44719</b>	<b>40447</b>	<b>48162</b>
	(9.1)	(8.7)	(8.2)	(8.2)	(6.7)	(6.7)
2.1 Statutory Reserves	10695	12790	5637	7170	12129	14766
2.2 Capital Reserves	1710	1938	2283	2293	631	631
2.3 Share Premium	24756	24761	21562	22858	868	868
2.4 Investments Fluctuations Reserves	1897	1897	2	-	-	50
2.5 Revenue and other Reserves	13328	15386	1158	1311	26819	31847
2.6 Balance of Profit	2967	5164	7654	11088	-	-
<b>3. Deposits</b>	<b>489371</b>	<b>576149</b>	<b>351954</b>	<b>413340</b>	<b>533469</b>	<b>642206</b>
	(80.7)	(81.1)	(74.9)	(75.4)	(88.5)	(89.5)
<b>Type-wise</b>						
3A.1. Demand deposits	25459	29089	64204	73169	57344	64015
(i) From banks	127	593	3544	4492	1099	1075
(ii) From others	25332	28496	60660	68677	56245	62940
3A.2. Savings bank deposits	109299	127432	56429	61183	159807	187895
3A.3. Term deposits	354613	419627	231322	278989	316318	390296
(i) From banks	4762	6277	75954	97835	47929	53406
(ii) From others	349851	413351	155367	181153	268388	336890
<b>Location-wise</b>						
3B.1. Deposits of branches in India	489371	576149	351954	413340	533469	642206
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>42410</b>	<b>51870</b>	<b>56965</b>	<b>65113</b>	<b>12410</b>	<b>10750</b>
	(7.0)	(7.3)	(12.1)	(11.9)	(2.1)	(1.5)
4.1. Borrowings in India	29122	37961	28100	28811	11481	10750
(i) From Reserve Bank of India	900	3300	-	1000	5000	3000
(ii) From other banks	582	322	4403	2235	-	1750
(iii) From other institutions and agencies	27640	34339	23697	25576	6481	6000
4.2. Borrowings outside India	13289	13909	28865	36301	929	-
Secured borrowings included in 4.	2998	4997	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>17423</b>	<b>18831</b>	<b>21121</b>	<b>23644</b>	<b>15882</b>	<b>15830</b>
	(2.9)	(2.7)	(4.5)	(4.3)	(2.6)	(2.2)
5.1. Bills Payable	205	302	3681	5603	3412	3272
5.2. Inter-office adjustments	1637	1857	174	69	383	-
5.3. Interest accrued	2659	688	1705	2205	1092	1074
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	642	-	-	-	-	-
5.6. Others (including provisions)	12280	15984	15561	15767	10995	11484
<b>Total Liabilities</b>	<b>606268</b>	<b>710496</b>	<b>469838</b>	<b>548364</b>	<b>602692</b>	<b>717433</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2012 (13)	2013 (14)	2012 (15)	2013 (16)	2012 (17)	2013 (18)
<b>1. Capital</b>	<b>1883</b> (0.5)	<b>1884</b> (0.5)	<b>1072</b> (0.3)	<b>1072</b> (0.2)	<b>975</b> (0.6)	<b>975</b> (0.6)
<b>2. Reserves and Surplus</b>	<b>24099</b> (6.6)	<b>26687</b> (6.4)	<b>26010</b> (6.9)	<b>29780</b> (6.4)	<b>8608</b> (5.3)	<b>9168</b> (5.2)
2.1 Statutory Reserves	12160	13760	8585	10235	2949	3239
2.2 Capital Reserves	637	669	599	764	487	522
2.3 Share Premium	7207	7215	5531	5531	3304	3305
2.4 Investments Fluctuations Reserves	-	115	-	210	-	-
2.5 Revenue and other Reserves	4095	4927	11277	13029	1867	2102
2.6 Balance of Profit	-	1	18	10	1	1
<b>3. Deposits</b>	<b>316083</b> (87.0)	<b>360562</b> (86.8)	<b>321116</b> (85.3)	<b>386530</b> (82.7)	<b>141141</b> (87.3)	<b>156190</b> (88.4)
<b>Type-wise</b>						
3A.1. Demand deposits	21015	24624	24783	30533	7221	7385
(i) From banks	29	32	22	15	13	8
(ii) From others	20986	24591	24761	30518	7208	7377
3A.2. Savings bank deposits	56613	65200	36733	43858	13827	15241
3A.3. Term deposits	238454	270739	259600	312138	120093	133564
(i) From banks	261	255	4998	630	4170	3266
(ii) From others	238193	270484	254602	311508	115923	130298
<b>Location-wise</b>						
3B.1. Deposits of branches in India	316083	360562	321116	386530	141141	156190
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>11471</b> (3.2)	<b>15798</b> (3.8)	<b>19726</b> (5.2)	<b>39993</b> (8.6)	<b>5800</b> (3.6)	<b>4800</b> (2.7)
4.1. Borrowings in India	10886	13898	10213	27789	5800	4800
(i) From Reserve Bank of India	1500	3500	-	-	-	-
(ii) From other banks	1	5	-	10	-	-
(iii) From other institutions and agencies	9385	10393	10213	27779	5800	4800
4.2. Borrowings outside India	585	1900	9512	12204	-	-
Secured borrowings included in 4.	-	-	8642	26243	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>9680</b> (2.7)	<b>10333</b> (2.5)	<b>8425</b> (2.2)	<b>9958</b> (2.1)	<b>5104</b> (3.2)	<b>5534</b> (3.1)
5.1. Bills Payable	2149	2211	2220	2304	686	622
5.2. Inter-office adjustments	50	-	-	-	232	-
5.3. Interest accrued	989	959	1430	1824	1532	1700
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	1560	897	47	45	225	171
5.6. Others (including provisions)	4931	6266	4728	5786	2429	3041
<b>Total Liabilities</b>	<b>363216</b>	<b>415264</b>	<b>376349</b>	<b>467333</b>	<b>161629</b>	<b>176667</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Capital</b>	<b>675</b>	<b>675</b>	<b>2149</b>	<b>2529</b>	<b>1134</b>	<b>1339</b>
	(1.7)	(1.6)	(3.0)	(2.0)	(0.3)	(0.3)
<b>2. Reserves and Surplus</b>	<b>2994</b>	<b>3332</b>	<b>9282</b>	<b>13538</b>	<b>20570</b>	<b>28724</b>
	(7.6)	(7.7)	(12.9)	(10.4)	(5.1)	(5.8)
2.1 Statutory Reserves	782	909	557	797	4588	5844
2.2 Capital Reserves	50	50	82	102	370	432
2.3 Share Premium	635	635	7884	11388	5162	9452
2.4 Investments Fluctuations Reserves	18	18	12	12	84	27
2.5 Revenue and other Reserves	1509	1719	748	1237	10133	12598
2.6 Balance of Profit	-	-	1	2	232	370
<b>3. Deposits</b>	<b>34775</b>	<b>37236</b>	<b>47393</b>	<b>83405</b>	<b>365005</b>	<b>442623</b>
	(87.8)	(86.2)	(65.8)	(64.3)	(90.4)	(88.9)
<b>Type-wise</b>						
3A.1. Demand deposits	1838	2119	5870	11099	12618	15474
(i) From banks	26	24	45	182	4	76
(ii) From others	1812	2094	5825	10916	12614	15398
3A.2. Savings bank deposits	10947	12553	4323	5345	59175	66855
3A.3. Term deposits	21991	22565	37200	66962	293212	360295
(i) From banks	3994	3485	8326	9779	32103	31781
(ii) From others	17997	19080	28874	57182	261109	328514
<b>Location-wise</b>						
3B.1. Deposits of branches in India	34775	37236	47393	83405	365005	442623
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>81</b>	<b>74</b>	<b>11986</b>	<b>27373</b>	<b>5882</b>	<b>12846</b>
	(0.2)	(0.2)	(16.6)	(21.1)	(1.5)	(2.6)
4.1. Borrowings in India	81	74	11853	26145	4486	6403
(i) From Reserve Bank of India	-	-	3150	7023	-	-
(ii) From other banks	-	-	1000	1000	-	-
(iii) From other institutions and agencies	81	74	7703	18122	4486	6403
4.2. Borrowings outside India	-	-	133	1229	1396	6442
Secured borrowings included in 4.	81	74	750	6996	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>1076</b>	<b>1864</b>	<b>1242</b>	<b>2787</b>	<b>11109</b>	<b>12420</b>
	(2.7)	(4.3)	(1.7)	(2.2)	(2.8)	(2.5)
5.1. Bills Payable	146	186	117	253	1174	1202
5.2. Inter-office adjustments	30	560	-	-	186	-
5.3. Interest accrued	31	29	530	806	2047	1995
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	4	-	-	-	-	-
5.6. Others (including provisions)	865	1089	596	1729	7702	9222
<b>Total Liabilities</b>	<b>39601</b>	<b>43181</b>	<b>72053</b>	<b>129634</b>	<b>403701</b>	<b>497950</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
<b>1. Capital</b>	<b>3</b>	<b>3</b>
	(0.0)	(0.0)
<b>2. Reserves and Surplus</b>	<b>16346</b>	<b>20218</b>
	(8.0)	(8.5)
2.1 Statutory Reserves	5424	6745
2.2 Capital Reserves	52	52
2.3 Share Premium	-	-
2.4 Investments Fluctuations Reserves	-	-
2.5 Revenue and other Reserves	10864	13410
2.6 Balance of Profit	5	11
<b>3. Deposits</b>	<b>171104</b>	<b>202238</b>
	(84.2)	(85.4)
<b>Type-wise</b>		
3A.1. Demand deposits	13519	14525
(i) From banks	-	-
(ii) From others	13519	14525
3A.2. Savings bank deposits	21780	23614
3A.3. Term deposits	135806	164099
(i) From banks	3752	5477
(ii) From others	132054	158623
<b>Location-wise</b>		
3B.1. Deposits of branches in India	171104	202238
3B.2. Deposits of branches outside India	-	-
<b>4. Borrowings</b>	<b>4607</b>	<b>2506</b>
	(2.3)	(1.1)
4.1. Borrowings in India	4460	2344
(i) From Reserve Bank of India	700	-
(ii) From other banks	3760	2344
(iii) From other institutions and agencies	-	-
4.2. Borrowings outside India	147	162
Secured borrowings included in 4.	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>11033</b>	<b>11879</b>
	(5.4)	(5.0)
5.1. Bills Payable	1666	1345
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	1191	1293
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	412	240
5.6. Others (including provisions)	7763	9000
<b>Total Liabilities</b>	<b>203092</b>	<b>236843</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>661</b>	<b>847</b>	<b>1746</b>	<b>923</b>	<b>1575</b>	<b>1801</b>
	(0.5)	(0.6)	(1.0)	(0.4)	(1.1)	(1.3)
<b>2. Balances with RBI</b>	<b>6204</b>	<b>5446</b>	<b>6401</b>	<b>9240</b>	<b>7104</b>	<b>3297</b>
	(5.1)	(4.0)	(3.5)	(4.0)	(4.8)	(2.4)
<b>3. Balances with banks in India</b>	<b>2436</b>	<b>3973</b>	<b>2742</b>	<b>4602</b>	<b>581</b>	<b>2523</b>
	(2.0)	(2.9)	(1.5)	(2.0)	(0.4)	(1.8)
<b>4. Money at call and short notice</b>	-	-	<b>250</b>	<b>2073</b>	-	-
	(0.0)	(0.0)	(0.1)	(0.9)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>409</b>	<b>385</b>	<b>223</b>	<b>867</b>	-	-
	(0.3)	(0.3)	(0.1)	(0.4)	(0.0)	(0.0)
<b>6. Investments</b>	<b>31451</b>	<b>33011</b>	<b>45862</b>	<b>52668</b>	<b>43602</b>	<b>46845</b>
	(26.1)	(24.2)	(25.0)	(22.9)	(29.7)	(33.9)
6.1. Investments in India	31451	33011	45862	52668	43602	46845
(i) Government securities	27909	29549	38472	45644	41637	43554
(ii) Other approved securities	-	-	3	-	-	-
(iii) Shares	7	17	333	374	58	33
(iv) Debentures and Bonds	823	905	303	304	803	1033
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	2713	2540	6751	6346	1104	2225
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>76635</b>	<b>88515</b>	<b>121375</b>	<b>152461</b>	<b>87581</b>	<b>77771</b>
	(63.6)	(65.0)	(66.1)	(66.4)	(59.7)	(56.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1949	2548	3215	2944	2352	1354
7A.2. Cash credits, overdrafts & loans	50889	63680	75272	99706	15089	16317
7A.3. Term loans	23797	22288	42888	49811	70140	60099
<b>Security-wise</b>						
7B.1. Secured by tangible assets	71781	82828	115503	146811	76124	69926
7B.2. Covered by Bank/Govt. Guarantees	1845	2567	1999	2685	2335	248
7B.3. Unsecured	3009	3120	3873	2965	9121	7596
<b>Sector-wise</b>						
7C.I. Advances in India	76635	88515	121375	152461	87581	77771
(i) Priority sectors	25886	19138	43978	57402	28103	22499
(ii) Public sectors	2913	2878	1999	2685	175	364
(iii) Banks	1653	40	-	-	-	33
(iv) others	46184	66459	75398	92374	59302	54874
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>757</b>	<b>1692</b>	<b>977</b>	<b>1413</b>	<b>1487</b>	<b>1358</b>
	(0.6)	(1.2)	(0.5)	(0.6)	(1.0)	(1.0)
8.1. Premises	425	1303	284	317	254	242
8.2. Fixed assets under construction	-	-	-	-	93	104
8.3. Other Fixed assets	332	389	693	1096	1140	1011
<b>9. Other Assets</b>	<b>1937</b>	<b>2333</b>	<b>3932</b>	<b>5525</b>	<b>4835</b>	<b>4601</b>
	(1.6)	(1.7)	(2.1)	(2.4)	(3.3)	(3.3)
9.1. Inter-office adjustments (net)	-	-	422	74	10	5
9.2. Interest accrued	706	714	940	1139	1549	1651
9.3. Tax paid	388	185	1716	2939	756	743
9.4. Stationery and Stamps	11	11	5	4	6	9
9.5. Others	832	1424	849	1369	2515	2193
<b>Total Assets</b>	<b>120491</b>	<b>136201</b>	<b>183507</b>	<b>229771</b>	<b>146765</b>	<b>138195</b>

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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>3958</b>	<b>5289</b>	<b>3865</b>	<b>5711</b>	<b>1935</b>	<b>2012</b>
	(0.7)	(0.7)	(0.8)	(1.0)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>20283</b>	<b>22136</b>	<b>15959</b>	<b>13736</b>	<b>25901</b>	<b>24940</b>
	(3.3)	(3.1)	(3.4)	(2.5)	(4.3)	(3.5)
<b>3. Balances with banks in India</b>	<b>4633</b>	<b>6890</b>	<b>1991</b>	<b>1656</b>	<b>5361</b>	<b>13936</b>
	(0.8)	(1.0)	(0.4)	(0.3)	(0.9)	(1.9)
<b>4. Money at call and short notice</b>	<b>5046</b>	<b>-</b>	<b>9691</b>	<b>6583</b>	<b>11240</b>	<b>13000</b>
	(0.8)	(0.0)	(2.1)	(1.2)	(1.9)	(1.8)
<b>5. Balances with banks outside India</b>	<b>1406</b>	<b>2885</b>	<b>801</b>	<b>649</b>	<b>101</b>	<b>156</b>
	(0.2)	(0.4)	(0.2)	(0.1)	(0.0)	(0.0)
<b>6. Investments</b>	<b>174025</b>	<b>211546</b>	<b>127155</b>	<b>182782</b>	<b>216243</b>	<b>257411</b>
	(28.7)	(29.8)	(27.1)	(33.3)	(35.9)	(35.9)
6.1. Investments in India	174025	211546	127155	182782	216243	257411
(i) Government securities	115312	145751	89689	125117	115461	140601
(ii) Other approved securities	-	-	-	-	88	70
(iii) Shares	1907	2564	590	590	3080	2063
(iv) Debentures and Bonds	9604	8017	1876	2712	20015	24319
(v) Subsidiaries and/or joint ventures	3959	3980	21	21	-	-
(vi) Others	43242	51234	34979	54343	77599	90358
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>377560</b>	<b>440967</b>	<b>287214</b>	<b>317720</b>	<b>330774</b>	<b>392004</b>
	(62.3)	(62.1)	(61.1)	(57.9)	(54.9)	(54.6)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	18538	14939	12238	12317	10903	7793
7A.2. Cash credits, overdrafts & loans	216832	265154	112557	148683	74045	99471
7A.3. Term loans	142189	160874	162419	156720	245825	284740
<b>Security-wise</b>						
7B.1. Secured by tangible assets	262781	340828	253325	294455	272024	322805
7B.2. Covered by Bank/Govt. Guarantees	28641	26926	1586	1157	4362	1027
7B.3. Unsecured	86137	73213	32303	22109	54388	68172
<b>Sector-wise</b>						
7C.I. Advances in India	377560	440967	287214	317720	330774	392004
(i) Priority sectors	121885	114957	94940	109524	99610	114484
(ii) Public sectors	28176	22667	36	368	9747	3415
(iii) Banks	45	30	28	43	3748	1299
(iv) others	227455	303314	192210	207786	217670	272806
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>3261</b>	<b>3975</b>	<b>5008</b>	<b>4996</b>	<b>4203</b>	<b>4562</b>
	(0.5)	(0.6)	(1.1)	(0.9)	(0.7)	(0.6)
8.1. Premises	1637	1604	3710	3655	2686	2698
8.2. Fixed assets under construction	-	-	106	159	52	127
8.3. Other Fixed assets	1625	2371	1192	1182	1465	1737
<b>9. Other Assets</b>	<b>16096</b>	<b>16808</b>	<b>18155</b>	<b>14531</b>	<b>6933</b>	<b>9413</b>
	(2.7)	(2.4)	(3.9)	(2.6)	(1.2)	(1.3)
9.1. Inter-office adjustments (net)	-	-	-	-	-	253
9.2. Interest accrued	3995	4274	2248	2653	3899	4274
9.3. Tax paid	6205	5674	1366	1666	616	1202
9.4. Stationery and Stamps	27	30	9	14	21	38
9.5. Others	5869	6831	14532	10198	2397	3646
<b>Total Assets</b>	<b>606268</b>	<b>710496</b>	<b>469838</b>	<b>548364</b>	<b>602692</b>	<b>717433</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>2080</b>	<b>2737</b>	<b>3058</b>	<b>3710</b>	<b>1796</b>	<b>1846</b>
	(0.6)	(0.7)	(0.8)	(0.8)	(1.1)	(1.0)
<b>2. Balances with RBI</b>	<b>14967</b>	<b>14443</b>	<b>16150</b>	<b>12577</b>	<b>6304</b>	<b>5435</b>
	(4.1)	(3.5)	(4.3)	(2.7)	(3.9)	(3.1)
<b>3. Balances with banks in India</b>	<b>719</b>	<b>1050</b>	<b>758</b>	<b>1395</b>	<b>204</b>	<b>1268</b>
	(0.2)	(0.3)	(0.2)	(0.3)	(0.1)	(0.7)
<b>4. Money at call and short notice</b>	<b>250</b>	<b>699</b>	-	-	-	-
	(0.1)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>640</b>	<b>610</b>	<b>387</b>	<b>279</b>	<b>163</b>	<b>170</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
<b>6. Investments</b>	<b>128412</b>	<b>134325</b>	<b>105061</b>	<b>138373</b>	<b>43951</b>	<b>43245</b>
	(35.4)	(32.3)	(27.9)	(29.6)	(27.2)	(24.5)
6.1. Investments in India	128412	134325	105061	138373	43951	43245
(i) Government securities	81314	88647	92532	126290	35535	38013
(ii) Other approved securities	-	-	-	-	49	-
(iii) Shares	1817	1639	890	1453	219	271
(iv) Debentures and Bonds	9426	9744	2422	2647	1631	1331
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	35856	34294	9216	7982	6516	3629
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>207207</b>	<b>252077</b>	<b>239492</b>	<b>294801</b>	<b>101887</b>	<b>117028</b>
	(57.0)	(60.7)	(63.6)	(63.1)	(63.0)	(66.2)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	7767	9573	12910	15577	3298	4701
7A.2. Cash credits, overdrafts & loans	106087	129692	172606	229898	58659	77533
7A.3. Term loans	93353	112812	53976	49327	39930	34794
<b>Security-wise</b>						
7B.1. Secured by tangible assets	166569	209741	220813	277472	88383	107128
7B.2. Covered by Bank/Govt. Guarantees	27217	32146	5377	6155	630	441
7B.3. Unsecured	13421	10190	13303	11174	12874	9459
<b>Sector-wise</b>						
7C.I. Advances in India	207207	252077	239492	294801	101887	117028
(i) Priority sectors	75703	93626	74895	101499	34977	44510
(ii) Public sectors	14441	16045	3552	6995	-	154
(iii) Banks	5	-	-	-	141	1
(iv) others	117059	142406	161045	186307	66769	72363
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>1522</b>	<b>1670</b>	<b>2448</b>	<b>3221</b>	<b>1892</b>	<b>1898</b>
	(0.4)	(0.4)	(0.7)	(0.7)	(1.2)	(1.1)
8.1. Premises	804	795	1065	1074	1252	1228
8.2. Fixed assets under construction	-	-	5	17	-	-
8.3. Other Fixed assets	719	874	1378	2130	640	670
<b>9. Other Assets</b>	<b>7418</b>	<b>7655</b>	<b>8993</b>	<b>12978</b>	<b>5431</b>	<b>5776</b>
	(2.0)	(1.8)	(2.4)	(2.8)	(3.4)	(3.3)
9.1. Inter-office adjustments (net)	-	-	564	366	-	103
9.2. Interest accrued	2220	2401	2318	2661	843	889
9.3. Tax paid	2706	2712	642	1710	2526	1474
9.4. Stationery and Stamps	32	43	71	80	17	19
9.5. Others	2461	2498	5399	8162	2045	3291
<b>Total Assets</b>	<b>363216</b>	<b>415264</b>	<b>376349</b>	<b>467333</b>	<b>161629</b>	<b>176667</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>209</b>	<b>283</b>	<b>326</b>	<b>546</b>	<b>1919</b>	<b>2380</b>
	(0.5)	(0.7)	(0.5)	(0.4)	(0.5)	(0.5)
<b>2. Balances with RBI</b>	<b>1935</b>	<b>1561</b>	<b>2307</b>	<b>2362</b>	<b>13799</b>	<b>14587</b>
	(4.9)	(3.6)	(3.2)	(1.8)	(3.4)	(2.9)
<b>3. Balances with banks in India</b>	<b>6187</b>	<b>8891</b>	<b>514</b>	<b>2141</b>	<b>9810</b>	<b>18666</b>
	(15.6)	(20.6)	(0.7)	(1.7)	(2.4)	(3.7)
<b>4. Money at call and short notice</b>	<b>100</b>	<b>-</b>	<b>2700</b>	<b>1650</b>	<b>93</b>	<b>5792</b>
	(0.3)	(0.0)	(3.7)	(1.3)	(0.0)	(1.2)
<b>5. Balances with banks outside India</b>	<b>-</b>	<b>-</b>	<b>15</b>	<b>187</b>	<b>784</b>	<b>1934</b>
	(0.0)	(0.0)	(0.0)	(0.1)	(0.2)	(0.4)
<b>6. Investments</b>	<b>11331</b>	<b>10356</b>	<b>23338</b>	<b>55714</b>	<b>93999</b>	<b>125235</b>
	(28.6)	(24.0)	(32.4)	(43.0)	(23.3)	(25.2)
6.1. Investments in India	11331	10356	23338	55714	93999	125235
(i) Government securities	7169	7259	14308	32626	82132	99823
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	47	47	1678	1692
(iv) Debentures and Bonds	1305	1346	4226	12032	1650	1560
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	2857	1751	4757	11009	8539	22160
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>19152</b>	<b>21552</b>	<b>41323</b>	<b>63762</b>	<b>272807</b>	<b>318155</b>
	(48.4)	(49.9)	(57.4)	(49.2)	(67.6)	(63.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	95	21	3567	2342	30573	28901
7A.2. Cash credits, overdrafts & loans	10008	11957	8271	11950	139885	157611
7A.3. Term loans	9049	9574	29486	49470	102350	131644
<b>Security-wise</b>						
7B.1. Secured by tangible assets	18150	20391	36923	57199	243274	280376
7B.2. Covered by Bank/Govt. Guarantees	10	10	-	125	10862	14916
7B.3. Unsecured	992	1151	4400	6438	18671	22863
<b>Sector-wise</b>						
7C.I. Advances in India	19152	21552	41323	63762	272807	318155
(i) Priority sectors	9484	10800	8440	13151	51183	83149
(ii) Public sectors	2	4	404	-	14456	24479
(iii) Banks	175	311	-	-	-	-
(iv) others	9491	10437	32479	50611	207168	210527
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>129</b>	<b>132</b>	<b>589</b>	<b>943</b>	<b>3775</b>	<b>3961</b>
	(0.3)	(0.3)	(0.8)	(0.7)	(0.9)	(0.8)
8.1. Premises	60	59	62	96	2717	2643
8.2. Fixed assets under construction	-	-	123	101	-	87
8.3. Other Fixed assets	69	73	403	746	1058	1231
<b>9. Other Assets</b>	<b>559</b>	<b>406</b>	<b>942</b>	<b>2329</b>	<b>6714</b>	<b>7240</b>
	(1.4)	(0.9)	(1.3)	(1.8)	(1.7)	(1.5)
9.1. Inter-office adjustments (net)	-	-	23	-	-	80
9.2. Interest accrued	408	288	516	1239	3515	3180
9.3. Tax paid	-	39	20	97	895	921
9.4. Stationery and Stamps	-	-	4	12	14	15
9.5. Others	150	79	378	982	2291	3044
<b>Total Assets</b>	<b>39601</b>	<b>43181</b>	<b>72053</b>	<b>129634</b>	<b>403701</b>	<b>497950</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
<b>1. Cash in hand</b>	<b>760</b>	<b>1186</b>
	(0.4)	(0.5)
<b>2. Balances with RBI</b>	<b>6201</b>	<b>7990</b>
	(3.1)	(3.4)
<b>3. Balances with banks in India</b>	<b>127</b>	<b>408</b>
	(0.1)	(0.2)
<b>4. Money at call and short notice</b>	-	<b>2000</b>
	(0.0)	(0.8)
<b>5. Balances with banks outside India</b>	<b>157</b>	<b>265</b>
	(0.1)	(0.1)
<b>6. Investments</b>	<b>48903</b>	<b>53483</b>
	(24.1)	(22.6)
6.1. Investments in India	48903	53483
(i) Government securities	44009	49219
(ii) Other approved securities	40	-
(iii) Shares	152	135
(iv) Debentures and Bonds	2573	3037
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	2129	1091
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
<b>7. Advances</b>	<b>137789</b>	<b>162560</b>
	(67.8)	(68.6)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	5866	5677
7A.2. Cash credits, overdrafts & loans	79899	97996
7A.3. Term loans	52024	58887
<b>Security-wise</b>		
7B.1. Secured by tangible assets	130874	158015
7B.2. Covered by Bank/Govt. Guarantees	2405	185
7B.3. Unsecured	4510	4360
<b>Sector-wise</b>		
7C.I. Advances in India	137789	162560
(i) Priority sectors	58874	73842
(ii) Public sectors	3801	3452
(iii) Banks	-	-
(iv) others	75114	85266
7C.II. Advances outside India	-	-
<b>8. Fixed Assets</b>	<b>775</b>	<b>999</b>
	(0.4)	(0.4)
8.1. Premises	310	351
8.2. Fixed assets under construction	18	1
8.3. Other Fixed assets	447	647
<b>9. Other Assets</b>	<b>8380</b>	<b>7952</b>
	(4.1)	(3.4)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	1140	1210
9.3. Tax paid	5416	5040
9.4. Stationery and Stamps	5	8
9.5. Others	1819	1693
<b>Total Assets</b>	<b>203092</b>	<b>236843</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>4132</b>	<b>4680</b>	<b>2407</b>	<b>2501</b>	<b>4693</b>	<b>4759</b>
	(0.1)	(0.1)	(2.8)	(2.2)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>223953</b>	<b>326399</b>	<b>6207</b>	<b>7529</b>	<b>294553</b>	<b>357383</b>
	(7.8)	(9.6)	(7.2)	(6.7)	(8.7)	(8.9)
2.1 Statutory Reserves	38426	51374	1115	1370	53093	69908
2.2 Capital Reserves	5425	9460	902	913	2955	3813
2.3 Share Premium	101388	157615	7362	7674	124262	135149
2.4 Investments Fluctuations Reserves	-	535	34	37	-	177
2.5 Revenue and other Reserves	5420	7122	28	30	30248	37014
2.6 Balance of Profit	73294	100293	-3234	-2495	83996	111322
<b>3. Deposits</b>	<b>2201043</b>	<b>2526136</b>	<b>63356</b>	<b>83638</b>	<b>2467064</b>	<b>2962470</b>
	(77.1)	(74.2)	(73.0)	(74.2)	(73.0)	(74.0)
<b>Type-wise</b>						
3A.1. Demand deposits	397541	483221	8392	8992	454078	523103
(i) From banks	20981	29256	186	159	9122	10385
(ii) From others	376560	453965	8207	8833	444956	512718
3A.2. Savings bank deposits	516680	637777	11954	13724	739980	882112
3A.3. Term deposits	1286823	1405138	43009	60922	1273006	1557255
(i) From banks	100944	151219	2208	7660	13840	14279
(ii) From others	1185879	1253919	40801	53262	1259166	1542976
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2094496	2386893	63356	83638	2457707	2946407
3B.2. Deposits of branches outside India	106547	139243	-	-	9358	16063
<b>4. Borrowings</b>	<b>340717</b>	<b>439511</b>	<b>11235</b>	<b>15256</b>	<b>238465</b>	<b>330066</b>
	(11.9)	(12.9)	(12.9)	(13.5)	(7.1)	(8.2)
4.1. Borrowings in India	126833	166452	9925	14456	143245	194826
(i) From Reserve Bank of India	1150	-	-	2900	400	2750
(ii) From other banks	4472	22367	7000	7100	8693	7247
(iii) From other institutions and agencies	121211	144085	2925	4456	134151	184829
4.2. Borrowings outside India	213884	273059	1310	800	95220	135240
Secured borrowings included in 4.	-	-	999	3400	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>86433</b>	<b>108881</b>	<b>3565</b>	<b>3863</b>	<b>374319</b>	<b>348642</b>
	(3.0)	(3.2)	(4.1)	(3.4)	(11.1)	(8.7)
5.1. Bills Payable	30853	35288	1327	1437	54657	54788
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	6478	8267	895	1057	52071	62714
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	49101	65326	1343	1369	267591	231140
<b>Total Liabilities</b>	<b>2856278</b>	<b>3405607</b>	<b>86768</b>	<b>112788</b>	<b>3379095</b>	<b>4003319</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>11528</b>	<b>11536</b>	<b>4677</b>	<b>5229</b>	<b>3703</b>	<b>3733</b>
	(0.2)	(0.2)	(0.8)	(0.7)	(0.6)	(0.4)
<b>2. Reserves and Surplus</b>	<b>592525</b>	<b>655523</b>	<b>42740</b>	<b>71074</b>	<b>76104</b>	<b>90912</b>
	(12.1)	(12.2)	(7.4)	(9.7)	(11.6)	(10.9)
2.1 Statutory Reserves	89917	110737	5685	8338	9229	12631
2.2 Capital Reserves	21843	22173	1273	1357	289	289
2.3 Share Premium	313591	314030	21551	41180	39314	41284
2.4 Investments Fluctuations Reserves	-	-	39	43	306	411
2.5 Revenue and other Reserves	96632	109561	2316	2248	5338	6130
2.6 Balance of Profit	70542	99023	11876	17909	21628	30166
<b>3. Deposits</b>	<b>2555000</b>	<b>2926136</b>	<b>423615</b>	<b>541167</b>	<b>385365</b>	<b>510288</b>
	(52.2)	(54.5)	(73.5)	(73.8)	(58.7)	(61.0)
<b>Type-wise</b>						
3A.1. Demand deposits	349731	369255	68689	88346	73523	76502
(i) From banks	19678	20386	1287	8822	1206	1596
(ii) From others	330052	348869	67403	79524	72317	74905
3A.2. Savings bank deposits	760463	856507	46941	70328	50501	72681
3A.3. Term deposits	1444806	1700374	307985	382494	261341	361105
(i) From banks	98705	117888	37391	11990	3425	8842
(ii) From others	1346101	1582485	270594	370503	257916	352263
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2423718	2750259	423615	541167	385365	510288
3B.2. Deposits of branches outside India	131282	175878	-	-	-	-
<b>4. Borrowings</b>	<b>1401649</b>	<b>1453415</b>	<b>86820</b>	<b>94596</b>	<b>165955</b>	<b>204106</b>
	(28.7)	(27.1)	(15.1)	(12.9)	(25.3)	(24.4)
4.1. Borrowings in India	556554	583925	65718	73468	126068	158267
(i) From Reserve Bank of India	170550	156250	-	-	56095	85169
(ii) From other banks	18816	18714	22571	30359	19904	25668
(iii) From other institutions and agencies	367188	408960	43147	43108	50069	47430
4.2. Borrowings outside India	845095	869490	21102	21128	39888	45840
Secured borrowings included in 4.	-	-	-	-	9756	9410
<b>5. Other liabilities &amp; provisions</b>	<b>329987</b>	<b>321336</b>	<b>18108</b>	<b>21000</b>	<b>25540</b>	<b>27898</b>
	(6.7)	(6.0)	(3.1)	(2.9)	(3.9)	(3.3)
5.1. Bills Payable	35556	39160	3722	3513	5701	6569
5.2. Inter-office adjustments	3076	1347	178	231	-	-
5.3. Interest accrued	30693	29178	3180	4000	4050	4479
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	260661	251650	11028	13256	15789	16850
<b>Total Liabilities</b>	<b>4890688</b>	<b>5367947</b>	<b>575961</b>	<b>733065</b>	<b>656668</b>	<b>836937</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2012	2013
	(13)	(14)
<b>1. Capital</b>	<b>3530</b>	<b>3586</b>
	(0.5)	(0.4)
<b>2. Reserves and Surplus</b>	<b>43236</b>	<b>54490</b>
	(5.9)	(5.5)
2.1 Statutory Reserves	7089	10340
2.2 Capital Reserves	1395	1743
2.3 Share Premium	18169	18926
2.4 Investments Fluctuations Reserves	1	98
2.5 Revenue and other Reserves	-	-
2.6 Balance of Profit	16584	23384
<b>3. Deposits</b>	<b>491517</b>	<b>669556</b>
	(66.8)	(67.6)
<b>Type-wise</b>		
3A.1. Demand deposits	48884	66649
(i) From banks	3868	1777
(ii) From others	45015	64872
3A.2. Savings bank deposits	25038	60227
3A.3. Term deposits	417596	542681
(i) From banks	35066	41594
(ii) From others	382529	501087
<b>Location-wise</b>		
3B.1. Deposits of branches in India	491517	669556
3B.2. Deposits of branches outside India	-	-
<b>4. Borrowings</b>	<b>141565</b>	<b>209221</b>
	(19.2)	(21.1)
4.1. Borrowings in India	103347	162683
(i) From Reserve Bank of India	23500	48959
(ii) From other banks	24295	30833
(iii) From other institutions and agencies	55552	82891
4.2. Borrowings outside India	38218	46539
Secured borrowings included in 4.	23500	49896
<b>5. Other liabilities &amp; provisions</b>	<b>56409</b>	<b>54187</b>
	(7.7)	(5.5)
5.1. Bills Payable	1948	1326
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	6633	8714
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	47827	44148
<b>Total Liabilities</b>	<b>736257</b>	<b>991041</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>35957</b>	<b>40539</b>	<b>857</b>	<b>906</b>	<b>43070</b>	<b>50077</b>
	(1.3)	(1.2)	(1.0)	(0.8)	(1.3)	(1.3)
<b>2. Balances with RBI</b>	<b>71072</b>	<b>107382</b>	<b>3218</b>	<b>2882</b>	<b>106841</b>	<b>96197</b>
	(2.5)	(3.2)	(3.7)	(2.6)	(3.2)	(2.4)
<b>3. Balances with banks in India</b>	<b>9663</b>	<b>12845</b>	<b>322</b>	<b>519</b>	<b>20158</b>	<b>49873</b>
	(0.3)	(0.4)	(0.4)	(0.5)	(0.6)	(1.2)
<b>4. Money at call and short notice</b>	<b>11135</b>	<b>18669</b>	<b>-</b>	<b>3107</b>	<b>33704</b>	<b>62635</b>
	(0.4)	(0.5)	(0.0)	(2.8)	(1.0)	(1.6)
<b>5. Balances with banks outside India</b>	<b>11512</b>	<b>24915</b>	<b>168</b>	<b>1418</b>	<b>5605</b>	<b>14019</b>
	(0.4)	(0.7)	(0.2)	(1.3)	(0.2)	(0.4)
<b>6. Investments</b>	<b>931921</b>	<b>1137375</b>	<b>25178</b>	<b>33587</b>	<b>974829</b>	<b>1116136</b>
	(32.6)	(33.4)	(29.0)	(29.8)	(28.8)	(27.9)
6.1. Investments in India	924648	1128594	25178	33587	974823	1111105
(i) Government securities	584162	722499	20218	24332	762178	849023
(ii) Other approved securities	-	-	-	-	5	-
(iii) Shares	7400	7549	2	2	836	1245
(iv) Debentures and Bonds	231508	260744	30	30	9628	17261
(v) Subsidiaries and/or joint ventures	3496	4214	-	-	7548	7548
(vi) Others	98083	133588	4927	9223	194627	236028
6.2. Investments outside India	7273	8782	-	-	6	5031
(i) Government securities	1170	2683	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	6103	6098	-	-	6	5031
<b>7. Advances</b>	<b>1697595</b>	<b>1969660</b>	<b>52844</b>	<b>65861</b>	<b>1954200</b>	<b>2397206</b>
	(59.4)	(57.8)	(60.9)	(58.4)	(57.8)	(59.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	39089	56079	3087	2624	122124	123219
7A.2. Cash credits, overdrafts & loans	468609	546437	18225	20948	686272	945870
7A.3. Term loans	1189898	1367143	31532	42288	1145804	1328118
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1417163	1613648	45941	62793	1420598	1766064
7B.2. Covered by Bank/Govt. Guarantees	50234	18089	-	-	55553	61551
7B.3. Unsecured	230198	337922	6904	3068	478050	569591
<b>Sector-wise</b>						
7C.I. Advances in India	1444574	1668331	52844	65861	1894985	2301248
(i) Priority sectors	484792	484983	19196	21197	638630	767430
(ii) Public sectors	32536	39190	17	29	70539	84217
(iii) Banks	3478	449	5	150	3714	917
(iv) others	923768	1143710	33626	44485	1182102	1448683
7C.II. Advances outside India	253022	301328	-	-	59216	95958
<b>8. Fixed Assets</b>	<b>22593</b>	<b>23556</b>	<b>1846</b>	<b>2394</b>	<b>23472</b>	<b>27031</b>
	(0.8)	(0.7)	(2.1)	(2.1)	(0.7)	(0.7)
8.1. Premises	8740	8632	828	1940	8031	8726
8.2. Fixed assets under construction	708	1251	588	34	-	-
8.3. Other Fixed assets	13146	13674	431	421	15441	18305
<b>9. Other Assets</b>	<b>64829</b>	<b>70666</b>	<b>2335</b>	<b>2114</b>	<b>217216</b>	<b>190144</b>
	(2.3)	(2.1)	(2.7)	(1.9)	(6.4)	(4.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	24195	27144	386	492	32002	39209
9.3. Tax paid	1185	270	927	931	12091	15789
9.4. Stationery and Stamps	13	11	4	4	166	166
9.5. Others	39437	43240	1018	687	172957	134980
<b>Total Assets</b>	<b>2856278</b>	<b>3405607</b>	<b>86768</b>	<b>112788</b>	<b>3379095</b>	<b>4003319</b>



**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>46696</b>	<b>46775</b>	<b>3204</b>	<b>3968</b>	<b>3116</b>	<b>3303</b>
	(1.0)	(0.9)	(0.6)	(0.5)	(0.5)	(0.4)
<b>2. Balances with RBI</b>	<b>157917</b>	<b>143752</b>	<b>25832</b>	<b>28530</b>	<b>17049</b>	<b>18776</b>
	(3.2)	(2.7)	(4.5)	(3.9)	(2.6)	(2.2)
<b>3. Balances with banks in India</b>	<b>39651</b>	<b>39471</b>	<b>11006</b>	<b>19236</b>	<b>1258</b>	<b>4662</b>
	(0.8)	(0.7)	(1.9)	(2.6)	(0.2)	(0.6)
<b>4. Money at call and short notice</b>	<b>59530</b>	<b>77799</b>	<b>13457</b>	<b>15007</b>	-	<b>4565</b>
	(1.2)	(1.4)	(2.3)	(2.0)	(0.0)	(0.5)
<b>5. Balances with banks outside India</b>	<b>58500</b>	<b>106378</b>	<b>1897</b>	<b>1745</b>	<b>4923</b>	<b>5586</b>
	(1.2)	(2.0)	(0.3)	(0.2)	(0.7)	(0.7)
<b>6. Investments</b>	<b>1595600</b>	<b>1713936</b>	<b>145719</b>	<b>196542</b>	<b>215668</b>	<b>288734</b>
	(32.6)	(31.9)	(25.3)	(26.8)	(32.8)	(34.5)
6.1. Investments in India	1514212	1636199	145719	196542	215529	288593
(i) Government securities	869480	923763	119019	141083	165872	215621
(ii) Other approved securities	4	-	-	-	-	-
(iii) Shares	22923	25051	537	580	40	182
(iv) Debentures and Bonds	195135	174775	2386	7538	16300	42364
(v) Subsidiaries and/or joint ventures	64797	65483	5	5	3290	3851
(vi) Others	361872	447127	23773	47335	30027	26577
6.2. Investments outside India	81389	77737	-	-	139	141
(i) Government securities	4400	6575	-	-	-	-
(ii) Subsidiaries and/or joint ventures	66864	62475	-	-	138	138
(iii) Others	10125	8687	-	-	1	3
<b>7. Advances</b>	<b>2537277</b>	<b>2902494</b>	<b>350640</b>	<b>443206</b>	<b>390792</b>	<b>484690</b>
	(51.9)	(54.1)	(60.9)	(60.5)	(59.5)	(57.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	48694	61532	8197	11529	16264	13719
7A.2. Cash credits, overdrafts & loans	334852	451093	85166	107752	73942	97710
7A.3. Term loans	2153731	2389869	257277	323925	300586	373261
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2138141	2471296	299302	393343	325799	414223
7B.2. Covered by Bank/Govt. Guarantees	13869	22221	22799	7753	-	-
7B.3. Unsecured	385266	408977	28538	42111	64993	70467
<b>Sector-wise</b>						
7C.I. Advances in India	1843247	2168924	350640	443206	390792	484690
(i) Priority sectors	592856	597940	125065	143236	122966	140193
(ii) Public sectors	11968	13438	4494	6340	1450	1922
(iii) Banks	155	188	603	249	-	-
(iv) others	1238268	1557357	220477	293382	266377	342575
7C.II. Advances outside India	694029	733570	-	-	-	-
<b>8. Fixed Assets</b>	<b>46147</b>	<b>46471</b>	<b>6568</b>	<b>7561</b>	<b>4500</b>	<b>4644</b>
	(0.9)	(0.9)	(1.1)	(1.0)	(0.7)	(0.6)
8.1. Premises	31709	31279	3579	3615	1756	1742
8.2. Fixed assets under construction	-	-	427	155	-	-
8.3. Other Fixed assets	14438	15192	2562	3791	2744	2902
<b>9. Other Assets</b>	<b>349371</b>	<b>290871</b>	<b>17638</b>	<b>17269</b>	<b>19362</b>	<b>21977</b>
	(7.1)	(5.4)	(3.1)	(2.4)	(2.9)	(2.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	42175	44902	3558	4611	5981	8223
9.3. Tax paid	34162	36098	1499	1936	-	-
9.4. Stationery and Stamps	10	10	20	26	35	25
9.5. Others	273024	209860	12560	10696	13347	13729
<b>Total Assets</b>	<b>4890688</b>	<b>5367947</b>	<b>575961</b>	<b>733065</b>	<b>656668</b>	<b>836937</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2012	2013
	(13)	(14)
<b>1. Cash in hand</b>	<b>1148</b>	<b>1633</b>
	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>22178</b>	<b>31754</b>
	(3.0)	(3.2)
<b>3. Balances with banks in India</b>	<b>102</b>	<b>151</b>
	(0.0)	(0.0)
<b>4. Money at call and short notice</b>	<b>12091</b>	<b>2141</b>
	(1.6)	(0.2)
<b>5. Balances with banks outside India</b>	<b>337</b>	<b>4978</b>
	(0.0)	(0.5)
<b>6. Investments</b>	<b>277573</b>	<b>429760</b>
	(37.7)	(43.4)
6.1. Investments in India	277573	429760
(i) Government securities	161784	235391
(ii) Other approved securities	-	-
(iii) Shares	513	1122
(iv) Debentures and Bonds	74759	103443
(v) Subsidiaries and/or joint ventures	-	1
(vi) Others	40517	89804
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
<b>7. Advances</b>	<b>379886</b>	<b>469996</b>
	(51.6)	(47.4)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	6479	7795
7A.2. Cash credits, overdrafts & loans	89657	125791
7A.3. Term loans	283750	336410
<b>Security-wise</b>		
7B.1. Secured by tangible assets	275219	311377
7B.2. Covered by Bank/Govt. Guarantees	1875	6492
7B.3. Unsecured	102792	152126
<b>Sector-wise</b>		
7C.I. Advances in India	379886	469996
(i) Priority sectors	98453	105212
(ii) Public sectors	839	608
(iii) Banks	881	617
(iv) others	279713	363559
7C.II. Advances outside India	-	-
<b>8. Fixed Assets</b>	<b>1771</b>	<b>2295</b>
	(0.2)	(0.2)
8.1. Premises	-	-
8.2. Fixed assets under construction	80	111
8.3. Other Fixed assets	1691	2185
<b>9. Other Assets</b>	<b>41170</b>	<b>48332</b>
	(5.6)	(4.9)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	9457	14278
9.3. Tax paid	86	-
9.4. Stationery and Stamps	-	-
9.5. Others	31628	34054
<b>Total Assets</b>	<b>736257</b>	<b>991041</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>370</b>	<b>370</b>	<b>2170</b>	<b>2170</b>	<b>6177</b>	<b>7527</b>
	(32.3)	(18.7)	(17.8)	(13.3)	(29.0)	(29.6)
<b>2. Reserves and Surplus</b>	<b>301</b>	<b>381</b>	<b>922</b>	<b>1104</b>	<b>77</b>	<b>77</b>
	(26.3)	(19.2)	(7.6)	(6.7)	(0.4)	(0.3)
2.1 Statutory Reserves	124	144	341	386	77	77
2.2 Capital Reserves	-	-	15	15	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	8	-	-	2	-	-
2.5 Revenue and other Reserves	-	-	566	701	-	-
2.6 Balance of Profit	169	237	-	-	-	-
<b>3. Deposits</b>	<b>447</b>	<b>1214</b>	<b>6234</b>	<b>7043</b>	<b>5013</b>	<b>6747</b>
	(39.0)	(61.2)	(51.1)	(43.0)	(23.5)	(26.6)
<b>Type-wise</b>						
3A.1. Demand deposits	344	1112	618	1088	-	-
(i) From banks	302	981	39	49	-	-
(ii) From others	41	131	578	1040	-	-
3A.2. Savings bank deposits	7	13	899	870	-	-
3A.3. Term deposits	96	89	4718	5085	5013	6747
(i) From banks	-	-	-	50	-	-
(ii) From others	96	89	4718	5035	5013	6747
<b>Location-wise</b>						
3B.1. Deposits of branches in India	447	1214	6234	7043	5013	6747
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>-</b>	<b>-</b>	<b>2544</b>	<b>5545</b>	<b>5633</b>	<b>4715</b>
	-	-	(20.9)	(33.9)	(26.4)	(18.6)
4.1. Borrowings in India	-	-	2290	3591	5633	4715
(i) From Reserve Bank of India	-	-	100	341	-	-
(ii) From other banks	-	-	2190	3250	5633	4715
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	254	1954	-	-
Secured borrowings included in 4.	-	-	100	341	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>27</b>	<b>18</b>	<b>324</b>	<b>515</b>	<b>4437</b>	<b>6335</b>
	(2.4)	(0.9)	(2.7)	(3.1)	(20.8)	(24.9)
5.1. Bills Payable	-	-	70	141	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	1	1	120	165	140	171
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	17	31	-	-
5.6. Others (including provisions)	26	17	116	179	4297	6164
<b>Total Liabilities</b>	<b>1145</b>	<b>1983</b>	<b>12194</b>	<b>16378</b>	<b>21337</b>	<b>25402</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia and New Zealand Banking Group		Bank Internasional Indonesia	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>1604</b>	<b>1604</b>	<b>5854</b>	<b>11311</b>	<b>734</b>	<b>2089</b>
	(14.0)	(15.8)	(18.7)	(23.0)	(91.3)	(96.0)
<b>2. Reserves and Surplus</b>	<b>556</b>	<b>698</b>	<b>2</b>	<b>13</b>	<b>50</b>	<b>50</b>
	(4.9)	(6.9)	-	-	(6.2)	(2.3)
2.1 Statutory Reserves	251	286	2	13	50	50
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	339	372	-	-	-	-
2.6 Balance of Profit	-33	40	-	-	-	-
<b>3. Deposits</b>	<b>768</b>	<b>795</b>	<b>17350</b>	<b>25093</b>	-	-
	(6.7)	(7.8)	(55.5)	(51.1)	-	-
<b>Type-wise</b>						
3A.1. Demand deposits	460	538	458	1246	-	-
(i) From banks	347	357	9	57	-	-
(ii) From others	113	181	449	1189	-	-
3A.2. Savings bank deposits	-	-	-	-	-	-
3A.3. Term deposits	307	257	16891	23846	-	-
(i) From banks	-	-	3000	-	-	-
(ii) From others	307	257	13891	23846	-	-
<b>Location-wise</b>						
3B.1. Deposits of branches in India	768	795	17350	25093	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>8299</b>	<b>6807</b>	<b>5947</b>	<b>7866</b>	-	-
	(72.5)	(67.0)	(19.0)	(16.0)	-	-
4.1. Borrowings in India	-	90	-	2000	-	-
(i) From Reserve Bank of India	-	-	-	2000	-	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	90	-	-	-	-
4.2. Borrowings outside India	8299	6717	5947	5866	-	-
Secured borrowings included in 4.	-	90	-	2000	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>226</b>	<b>258</b>	<b>2112</b>	<b>4802</b>	<b>20</b>	<b>37</b>
	(2.0)	(2.5)	(6.8)	(9.8)	(2.5)	(1.7)
5.1. Bills Payable	1	2	5	10	2	2
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	24	11	288	631	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	201	245	1820	4161	18	35
<b>Total Liabilities</b>	<b>11453</b>	<b>10162</b>	<b>31266</b>	<b>49084</b>	<b>804</b>	<b>2175</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>9853</b>	<b>9853</b>	<b>2027</b>	<b>2027</b>	<b>1150</b>	<b>1150</b>
	(6.1)	(5.3)	(17.1)	(17.4)	(41.4)	(37.2)
<b>2. Reserves and Surplus</b>	<b>30613</b>	<b>35306</b>	<b>684</b>	<b>858</b>	<b>471</b>	<b>607</b>
	(18.9)	(19.1)	(5.8)	(7.4)	(17.0)	(19.6)
2.1 Statutory Reserves	8518	9691	304	348	180	214
2.2 Capital Reserves	3222	3458	27	27	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	27	10	14	-	-
2.5 Revenue and other Reserves	14932	14876	342	470	-	-
2.6 Balance of Profit	3941	7254	-	-	291	393
<b>3. Deposits</b>	<b>59649</b>	<b>73780</b>	<b>6719</b>	<b>6958</b>	<b>1048</b>	<b>1194</b>
	(36.9)	(40.0)	(56.5)	(59.6)	(37.8)	(38.6)
<b>Type-wise</b>						
3A.1. Demand deposits	29353	40772	1671	909	358	432
(i) From banks	1708	1918	60	6	156	289
(ii) From others	27645	38854	1611	903	202	143
3A.2. Savings bank deposits	1988	2299	698	608	62	80
3A.3. Term deposits	28308	30709	4349	5441	628	682
(i) From banks	-	-	2	7	-	-
(ii) From others	28308	30709	4347	5433	628	682
<b>Location-wise</b>						
3B.1. Deposits of branches in India	59649	73780	6719	6958	1048	1194
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>53144</b>	<b>57133</b>	<b>2212</b>	<b>1557</b>	<b>56</b>	<b>84</b>
	(32.8)	(31.0)	(18.6)	(13.3)	(2.0)	(2.7)
4.1. Borrowings in India	43298	41964	940	960	56	84
(i) From Reserve Bank of India	8200	12750	450	750	-	-
(ii) From other banks	8000	4200	490	210	-	-
(iii) From other institutions and agencies	27098	25014	-	-	56	84
4.2. Borrowings outside India	9846	15169	1272	597	-	-
Secured borrowings included in 4.	35298	37764	450	750	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>8520</b>	<b>8299</b>	<b>244</b>	<b>276</b>	<b>50</b>	<b>58</b>
	(5.3)	(4.5)	(2.1)	(2.4)	(1.8)	(1.9)
5.1. Bills Payable	1217	1091	9	8	6	7
5.2. Inter-office adjustments	68	44	-	-	-	-
5.3. Interest accrued	260	251	55	53	8	5
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	1
5.6. Others (including provisions)	6975	6912	180	214	36	44
<b>Total Liabilities</b>	<b>161779</b>	<b>184371</b>	<b>11886</b>	<b>11677</b>	<b>2774</b>	<b>3093</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Capital</b>	<b>3645</b>	<b>3645</b>	<b>25229</b>	<b>26823</b>	<b>52495</b>	<b>52495</b>
	(3.3)	(2.6)	(22.3)	(20.4)	(23.1)	(21.4)
<b>2. Reserves and Surplus</b>	<b>11339</b>	<b>14205</b>	<b>6112</b>	<b>7200</b>	<b>2915</b>	<b>2915</b>
	(10.2)	(10.2)	(5.4)	(5.5)	(1.3)	(1.2)
2.1 Statutory Reserves	2846	3562	2616	3287	1847	1847
2.2 Capital Reserves	-	-	8	8	19	19
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	32	32	-	28	-	-
2.5 Revenue and other Reserves	3713	3713	1895	1895	1049	1049
2.6 Balance of Profit	4749	6898	1593	1983	-	-
<b>3. Deposits</b>	<b>46816</b>	<b>60556</b>	<b>32842</b>	<b>41464</b>	<b>53826</b>	<b>50632</b>
	(42.2)	(43.5)	(29.1)	(31.5)	(23.6)	(20.6)
<b>Type-wise</b>						
3A.1. Demand deposits	4010	4482	14711	17809	2290	2169
(i) From banks	40	50	15	12	715	162
(ii) From others	3969	4432	14696	17797	1575	2007
3A.2. Savings bank deposits	629	675	1325	1431	2268	1809
3A.3. Term deposits	42177	55399	16806	22225	49268	46654
(i) From banks	18319	24626	-	-	-	-
(ii) From others	23858	30773	16806	22225	49268	46654
<b>Location-wise</b>						
3B.1. Deposits of branches in India	46816	60556	32842	41464	53826	50632
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>46833</b>	<b>58567</b>	<b>45305</b>	<b>52729</b>	<b>107904</b>	<b>122641</b>
	(42.2)	(42.1)	(40.1)	(40.0)	(47.4)	(49.9)
4.1. Borrowings in India	9850	20000	2500	6500	74276	73680
(i) From Reserve Bank of India	9100	20000	2500	2000	12000	17100
(ii) From other banks	750	-	-	4000	53926	36080
(iii) From other institutions and agencies	-	-	-	500	8350	20500
4.2. Borrowings outside India	36982	38567	42805	46229	33628	48962
Secured borrowings included in 4.	9100	20000	2500	2500	20350	37600
<b>5. Other liabilities &amp; provisions</b>	<b>2228</b>	<b>2105</b>	<b>3530</b>	<b>3459</b>	<b>10515</b>	<b>17136</b>
	(2.0)	(1.5)	(3.1)	(2.6)	(4.6)	(7.0)
5.1. Bills Payable	408	328	115	55	387	306
5.2. Inter-office adjustments	37	2	-	-	-	-
5.3. Interest accrued	444	534	1165	569	3642	3692
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1339	1240	2250	2836	6487	13138
<b>Total Liabilities</b>	<b>110861</b>	<b>139078</b>	<b>113018</b>	<b>131675</b>	<b>227656</b>	<b>245819</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Capital</b>	<b>10696</b>	<b>10696</b>	<b>1607</b>	<b>1607</b>	<b>37438</b>	<b>37438</b>
	(9.1)	(7.8)	(44.3)	(37.1)	(2.9)	(2.9)
<b>2. Reserves and Surplus</b>	<b>10277</b>	<b>12123</b>	<b>127</b>	<b>-4</b>	<b>122405</b>	<b>136355</b>
	(8.8)	(8.9)	(3.5)	(-0.1)	(9.5)	(10.6)
2.1 Statutory Reserves	2468	2936	59	59	32406	39202
2.2 Capital Reserves	144	144	-	-	459	649
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	230	419	17	1	1812	4188
2.5 Revenue and other Reserves	7435	8624	-	-	73573	75046
2.6 Balance of Profit	-	-	52	-64	14155	17270
<b>3. Deposits</b>	<b>59004</b>	<b>55797</b>	<b>1466</b>	<b>1927</b>	<b>646977</b>	<b>665594</b>
	(50.3)	(40.8)	(40.5)	(44.5)	(50.4)	(51.8)
<b>Type-wise</b>						
3A.1. Demand deposits	21995	12615	516	351	199924	186917
(i) From banks	501	406	-	-	1991	1469
(ii) From others	21494	12209	516	351	197934	185449
3A.2. Savings bank deposits	1409	1163	31	25	152828	165016
3A.3. Term deposits	35600	42019	919	1551	294224	313661
(i) From banks	-	2714	-	-	5	5
(ii) From others	35600	39306	919	1551	294220	313656
<b>Location-wise</b>						
3B.1. Deposits of branches in India	59004	55797	1466	1927	646977	665594
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>20653</b>	<b>35453</b>	<b>361</b>	<b>661</b>	<b>289246</b>	<b>318560</b>
	(17.6)	(25.9)	(10.0)	(15.3)	(22.5)	(24.8)
4.1. Borrowings in India	13000	19850	280	130	168731	180244
(i) From Reserve Bank of India	9500	13750	-	-	150060	104100
(ii) From other banks	3500	6100	280	130	8350	7007
(iii) From other institutions and agencies	-	-	-	-	10321	69138
4.2. Borrowings outside India	7653	15603	81	531	120515	138316
Secured borrowings included in 4.	9500	12950	-	-	150540	162430
<b>5. Other liabilities &amp; provisions</b>	<b>16667</b>	<b>22720</b>	<b>62</b>	<b>139</b>	<b>188210</b>	<b>125863</b>
	(14.2)	(16.6)	(1.7)	(3.2)	(14.7)	(9.8)
5.1. Bills Payable	367	436	8	37	14902	10874
5.2. Inter-office adjustments	-	-	-	-	1	1
5.3. Interest accrued	667	701	18	18	2634	2312
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	15632	21584	37	83	170674	112676
<b>Total Liabilities</b>	<b>117296</b>	<b>136789</b>	<b>3625</b>	<b>4330</b>	<b>1284275</b>	<b>1283810</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Capital</b>	<b>1692</b>	<b>1692</b>	<b>9784</b>	<b>9784</b>	<b>11350</b>	<b>11350</b>
	(73.9)	(55.6)	(12.7)	(16.2)	(45.8)	(33.2)
<b>2. Reserves and Surplus</b>	-	-	<b>7591</b>	<b>7809</b>	<b>812</b>	<b>1716</b>
	-	-	(9.9)	(12.9)	(3.3)	(5.0)
2.1 Statutory Reserves	-	-	2566	2952	223	449
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	162	221	-	-
2.5 Revenue and other Reserves	-	-	3379	4636	-	589
2.6 Balance of Profit	-	-	1484	-	589	678
<b>3. Deposits</b>	<b>109</b>	<b>513</b>	<b>9131</b>	<b>5963</b>	<b>3484</b>	<b>4187</b>
	(4.8)	(16.9)	(11.9)	(9.9)	(14.0)	(12.3)
<b>Type-wise</b>						
3A.1. Demand deposits	3	17	1372	861	450	69
(i) From banks	-	14	74	47	-	-
(ii) From others	3	3	1298	815	450	69
3A.2. Savings bank deposits	48	106	159	144	1	4
3A.3. Term deposits	58	391	7600	4958	3034	4114
(i) From banks	-	-	-	-	-	-
(ii) From others	58	391	7600	4958	3034	4114
<b>Location-wise</b>						
3B.1. Deposits of branches in India	109	513	9131	5963	3484	4187
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>411</b>	<b>756</b>	<b>47978</b>	<b>35291</b>	<b>8783</b>	<b>16502</b>
	(18.0)	(24.9)	(62.5)	(58.5)	(35.4)	(48.3)
4.1. Borrowings in India	-	-	29785	25683	6239	14113
(i) From Reserve Bank of India	-	-	10000	14357	-	-
(ii) From other banks	-	-	12745	11326	-	3250
(iii) From other institutions and agencies	-	-	7040	-	6239	10863
4.2. Borrowings outside India	411	756	18193	9608	2544	2389
Secured borrowings included in 4.	-	-	17040	13000	6239	10863
<b>5. Other liabilities &amp; provisions</b>	<b>76</b>	<b>80</b>	<b>2265</b>	<b>1484</b>	<b>376</b>	<b>389</b>
	(3.3)	(2.6)	(3.0)	(2.5)	(1.5)	(1.1)
5.1. Bills Payable	5	7	8	9	-	-
5.2. Inter-office adjustments	-	-	86	-	-	-
5.3. Interest accrued	1	9	155	161	19	50
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	70	64	2016	1314	356	339
<b>Total Liabilities</b>	<b>2289</b>	<b>3041</b>	<b>76748</b>	<b>60331</b>	<b>24804</b>	<b>34144</b>



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2012	2013	2012	2013	2012	2013
	(37)	(38)	(39)	(40)	(41)	(42)
<b>1. Capital</b>	<b>14603</b>	<b>14603</b>	<b>36314</b>	<b>40914</b>	<b>4092</b>	<b>4092</b>
	(4.0)	(3.6)	(12.7)	(10.1)	(46.9)	(35.8)
<b>2. Reserves and Surplus</b>	<b>11815</b>	<b>14700</b>	<b>27668</b>	<b>37999</b>	<b>-464</b>	<b>-1059</b>
	(3.2)	(3.6)	(9.7)	(9.4)	(-5.3)	(-9.3)
2.1 Statutory Reserves	2976	3698	11064	13647	-	-
2.2 Capital Reserves	5	5	177	177	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	182	237	411	367	-	-
2.5 Revenue and other Reserves	5991	7791	8444	14381	-	-
2.6 Balance of Profit	2660	2970	7572	9427	-464	-1059
<b>3. Deposits</b>	<b>129220</b>	<b>154876</b>	<b>168427</b>	<b>207943</b>	<b>366</b>	<b>713</b>
	(35.5)	(38.0)	(58.8)	(51.4)	(4.2)	(6.2)
<b>Type-wise</b>						
3A.1. Demand deposits	4606	7879	98779	88690	67	92
(i) From banks	-	-	2599	327	26	24
(ii) From others	4606	7879	96180	88364	41	67
3A.2. Savings bank deposits	1208	1715	10667	10761	3	76
3A.3. Term deposits	123406	145282	58981	108492	296	546
(i) From banks	-	-	-	-	-	-
(ii) From others	123406	145282	58981	108492	296	546
<b>Location-wise</b>						
3B.1. Deposits of branches in India	129220	154876	168427	207943	366	713
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>148239</b>	<b>168474</b>	<b>12702</b>	<b>81128</b>	<b>4509</b>	<b>6937</b>
	(40.7)	(41.4)	(4.4)	(20.0)	(51.7)	(60.7)
4.1. Borrowings in India	45231	94240	10026	51391	2220	4350
(i) From Reserve Bank of India	28500	42650	-	9000	580	1660
(ii) From other banks	15450	35953	18	21377	1600	2450
(iii) From other institutions and agencies	1281	15637	10009	21014	40	240
4.2. Borrowings outside India	103007	74233	2676	29737	2289	2587
Secured borrowings included in 4.	29781	58287	3809	23814	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>59982</b>	<b>54428</b>	<b>41145</b>	<b>36940</b>	<b>221</b>	<b>746</b>
	(16.5)	(13.4)	(14.4)	(9.1)	(2.5)	(6.5)
5.1. Bills Payable	381	197	3991	3603	-	-
5.2. Inter-office adjustments	-	-	-	-	4	3
5.3. Interest accrued	1312	1330	1110	1245	13	16
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	58289	52901	36043	32091	205	727
<b>Total Liabilities</b>	<b>363859</b>	<b>407081</b>	<b>286257</b>	<b>404924</b>	<b>8724</b>	<b>11429</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Capital</b>	<b>44992</b>	<b>44992</b>	<b>1585</b>	<b>1585</b>	<b>4554</b>	<b>4554</b>
	(4.1)	(4.2)	(37.4)	(42.0)	(87.8)	(58.5)
<b>2. Reserves and Surplus</b>	<b>104545</b>	<b>106966</b>	<b>607</b>	<b>643</b>	<b>99</b>	<b>263</b>
	(9.6)	(10.1)	(14.3)	(17.1)	(1.9)	(3.4)
2.1 Statutory Reserves	24603	29442	177	239	25	66
2.2 Capital Reserves	14993	14993	413	375	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1003	2237	17	30	-	2
2.5 Revenue and other Reserves	43063	47153	-	-	-	-
2.6 Balance of Profit	20884	13142	-	-	74	196
<b>3. Deposits</b>	<b>614233</b>	<b>568660</b>	<b>1552</b>	<b>1488</b>	<b>1</b>	<b>1771</b>
	(56.2)	(53.6)	(36.6)	(39.5)	(0.0)	(22.7)
<b>Type-wise</b>						
3A.1. Demand deposits	170565	150506	131	288	1	475
(i) From banks	2407	3113	9	1	-	-
(ii) From others	168158	147393	122	288	1	475
3A.2. Savings bank deposits	116603	119917	566	360	-	4
3A.3. Term deposits	327065	298237	855	839	-	1293
(i) From banks	16416	17242	-	-	-	-
(ii) From others	310650	280996	855	839	-	1293
<b>Location-wise</b>						
3B.1. Deposits of branches in India	614233	568660	1552	1488	1	1771
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>104775</b>	<b>177108</b>	<b>356</b>	<b>-</b>	<b>-</b>	<b>1086</b>
	(9.6)	(16.7)	(8.4)	-	-	(13.9)
4.1. Borrowings in India	49018	107057	51	-	-	-
(i) From Reserve Bank of India	49000	106270	-	-	-	-
(ii) From other banks	18	37	51	-	-	-
(iii) From other institutions and agencies	-	750	-	-	-	-
4.2. Borrowings outside India	55757	70051	305	-	-	1086
Secured borrowings included in 4.	49000	105000	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>223698</b>	<b>163979</b>	<b>136</b>	<b>55</b>	<b>535</b>	<b>113</b>
	(20.5)	(15.4)	(3.2)	(1.5)	(10.3)	(1.5)
5.1. Bills Payable	3784	2927	5	4	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	7884	8100	18	35	-	47
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	212029	152951	113	17	535	66
<b>Total Liabilities</b>	<b>1092243</b>	<b>1061704</b>	<b>4236</b>	<b>3772</b>	<b>5190</b>	<b>7788</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank	
	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Capital</b>	<b>31075</b>	<b>31075</b>	<b>1106</b>	<b>1106</b>	<b>358</b>	<b>358</b>
	(15.0)	(12.3)	(91.9)	(84.4)	(18.4)	(15.1)
<b>2. Reserves and Surplus</b>	<b>19733</b>	<b>26460</b>	<b>2</b>	<b>9</b>	<b>121</b>	<b>132</b>
	(9.5)	(10.4)	(0.2)	(0.7)	(6.2)	(5.6)
2.1 Statutory Reserves	5134	6815	2	9	64	74
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	193	196	-	-	22	22
2.5 Revenue and other Reserves	10658	14407	-	-	8	8
2.6 Balance of Profit	3748	5042	-	-	27	29
<b>3. Deposits</b>	<b>88445</b>	<b>103687</b>	<b>75</b>	<b>99</b>	<b>1432</b>	<b>1835</b>
	(42.7)	(40.9)	(6.2)	(7.6)	(73.5)	(77.1)
<b>Type-wise</b>						
3A.1. Demand deposits	32061	27342	45	21	489	545
(i) From banks	108	2715	-	-	2	2
(ii) From others	31953	24628	45	21	487	543
3A.2. Savings bank deposits	-	-	-	-	60	88
3A.3. Term deposits	56385	76345	30	78	883	1202
(i) From banks	7886	3774	-	-	-	-
(ii) From others	48499	72571	30	78	883	1202
<b>Location-wise</b>						
3B.1. Deposits of branches in India	88445	103687	75	99	1432	1835
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>58999</b>	<b>78785</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	(28.5)	(31.1)	-	-	-	-
4.1. Borrowings in India	46788	54500	-	-	-	-
(i) From Reserve Bank of India	20000	54000	-	-	-	-
(ii) From other banks	26788	-	-	-	-	-
(iii) From other institutions and agencies	-	500	-	-	-	-
4.2. Borrowings outside India	12212	24285	-	-	-	-
Secured borrowings included in 4.	20000	54500	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>9002</b>	<b>13387</b>	<b>20</b>	<b>96</b>	<b>36</b>	<b>53</b>
	(4.3)	(5.3)	(1.7)	(7.3)	(1.9)	(2.2)
5.1. Bills Payable	102	71	-	-	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	1356	1170	-	1	34	50
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	7544	12146	20	95	2	3
<b>Total Liabilities</b>	<b>207255</b>	<b>253394</b>	<b>1203</b>	<b>1310</b>	<b>1948</b>	<b>2379</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Mashreqbank		Mizuho Corporate Bank		National Australia Bank	
	2012	2013	2012	2013	2012	2013
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Capital</b>	<b>484</b>	<b>484</b>	<b>30443</b>	<b>30443</b>	<b>1530</b>	<b>1530</b>
	(25.1)	(19.6)	(56.7)	(39.9)	(98.8)	(47.6)
<b>2. Reserves and Surplus</b>	<b>608</b>	<b>725</b>	<b>3705</b>	<b>5433</b>	-	-
	(31.5)	(29.4)	(6.9)	(7.1)	-	-
2.1 Statutory Reserves	287	316	933	1365	-	-
2.2 Capital Reserves	21	21	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	1	-	1	-	-
2.5 Revenue and other Reserves	185	185	1443	2772	-	-
2.6 Balance of Profit	115	202	1328	1296	-	-
<b>3. Deposits</b>	<b>781</b>	<b>1194</b>	<b>6728</b>	<b>17434</b>	-	-
	(40.4)	(48.4)	(12.5)	(22.9)	-	-
<b>Type-wise</b>						
3A.1. Demand deposits	765	1192	4945	6406	-	-
(i) From banks	763	1190	10	15	-	-
(ii) From others	2	2	4935	6392	-	-
3A.2. Savings bank deposits	8	2	34	112	-	-
3A.3. Term deposits	9	-	1749	10916	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	9	-	1749	10916	-	-
<b>Location-wise</b>						
3B.1. Deposits of branches in India	781	1194	6728	17434	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	-	-	<b>12284</b>	<b>22040</b>	-	<b>1635</b>
	-	-	(22.9)	(28.9)	-	(50.9)
4.1. Borrowings in India	-	-	-	5000	-	-
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	-	5000	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	12284	17040	-	1635
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>58</b>	<b>63</b>	<b>516</b>	<b>874</b>	<b>19</b>	<b>49</b>
	(3.0)	(2.5)	(1.0)	(1.1)	(1.2)	(1.5)
5.1. Bills Payable	-	1	28	26	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	-	9	204	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	58	62	479	644	19	49
<b>Total Liabilities</b>	<b>1931</b>	<b>2466</b>	<b>53677</b>	<b>76225</b>	<b>1549</b>	<b>3214</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2012	2013	2012	2013	2012	2013
	(61)	(62)	(63)	(64)	(65)	(66)
<b>1. Capital</b>	<b>6000</b>	<b>6000</b>	<b>1690</b>	<b>1690</b>	<b>1368</b>	<b>1443</b>
	(93.3)	(70.4)	(0.6)	(0.6)	(99.0)	(80.9)
<b>2. Reserves and Surplus</b>	<b>16</b>	<b>138</b>	<b>27731</b>	<b>26629</b>	-	-
	(0.3)	(0.8)	(9.9)	(10.1)	-	-
2.1 Statutory Reserves	4	35	6543	7099	-	-
2.2 Capital Reserves	-	-	224	224	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	200	206	-	-
2.5 Revenue and other Reserves	-	-	17437	17437	-	-
2.6 Balance of Profit	12	104	3327	1663	-	-
<b>3. Deposits</b>	<b>117</b>	<b>834</b>	<b>130395</b>	<b>127494</b>	-	<b>47</b>
	(1.8)	(9.8)	(46.6)	(48.4)	-	(2.6)
<b>Type-wise</b>						
3A.1. Demand deposits	46	156	41776	35292	-	7
(i) From banks	-	-	679	361	-	-
(ii) From others	46	156	41098	34931	-	7
3A.2. Savings bank deposits	-	-	30754	28019	-	-
3A.3. Term deposits	71	678	57865	64182	-	40
(i) From banks	-	-	-	546	-	-
(ii) From others	71	678	57865	63636	-	40
<b>Location-wise</b>						
3B.1. Deposits of branches in India	117	834	130395	127494	-	47
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1</b>	<b>1164</b>	<b>60391</b>	<b>71226</b>	-	<b>270</b>
	(0.0)	(13.7)	(21.6)	(27.0)	-	(15.1)
4.1. Borrowings in India	1	-	18635	32429	-	-
(i) From Reserve Bank of India	-	-	16100	23800	-	-
(ii) From other banks	1	-	2535	8629	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	1164	41756	38797	-	270
Secured borrowings included in 4.	-	-	16100	23800	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>300</b>	<b>384</b>	<b>59749</b>	<b>36557</b>	<b>13</b>	<b>23</b>
	(4.7)	(4.5)	(21.3)	(13.9)	(1.0)	(1.3)
5.1. Bills Payable	-	-	1292	1422	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	11	802	1043	-	1
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	299	373	57654	34092	13	22
<b>Total Liabilities</b>	<b>6434</b>	<b>8521</b>	<b>279956</b>	<b>263596</b>	<b>1381</b>	<b>1783</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013
	(67)	(68)	(69)	(70)	(71)	(72)
<b>1. Capital</b>	<b>3543</b>	<b>3543</b>	<b>7099</b>	<b>7099</b>	<b>6</b>	<b>6</b>
	(20.3)	(14.3)	(22.9)	(22.3)	(1.4)	(1.1)
<b>2. Reserves and Surplus</b>	<b>1742</b>	<b>2182</b>	<b>1315</b>	<b>1471</b>	<b>73</b>	<b>92</b>
	(10.0)	(8.8)	(4.2)	(4.6)	(16.5)	(16.4)
2.1 Statutory Reserves	1742	2182	676	768	48	52
2.2 Capital Reserves	-	-	2	2	3	3
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	59	91	-	-
2.5 Revenue and other Reserves	-	-	317	317	-	-
2.6 Balance of Profit	-	-	262	293	23	37
<b>3. Deposits</b>	<b>10371</b>	<b>14404</b>	<b>12807</b>	<b>13826</b>	<b>312</b>	<b>398</b>
	(59.4)	(58.2)	(41.3)	(43.5)	(70.2)	(71.0)
<b>Type-wise</b>						
3A.1. Demand deposits	2814	2880	1787	1201	193	276
(i) From banks	1	-	945	85	134	217
(ii) From others	2812	2880	842	1116	59	59
3A.2. Savings bank deposits	210	292	18	20	29	26
3A.3. Term deposits	7348	11232	11002	12605	90	96
(i) From banks	-	-	-	-	-	-
(ii) From others	7348	11232	11002	12605	90	96
<b>Location-wise</b>						
3B.1. Deposits of branches in India	10371	14404	12807	13826	312	181
3B.2. Deposits of branches outside India	-	-	-	-	-	217
<b>4. Borrowings</b>	<b>1156</b>	<b>3673</b>	<b>9262</b>	<b>8364</b>	-	-
	(6.6)	(14.9)	(29.8)	(26.3)	-	-
4.1. Borrowings in India	150	1850	7415	7874	-	-
(i) From Reserve Bank of India	150	100	-	-	-	-
(ii) From other banks	-	1750	4981	5560	-	-
(iii) From other institutions and agencies	-	-	2434	2314	-	-
4.2. Borrowings outside India	1006	1823	1847	490	-	-
Secured borrowings included in 4.	150	100	2434	2314	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>646</b>	<b>927</b>	<b>549</b>	<b>1033</b>	<b>53</b>	<b>64</b>
	(3.7)	(3.7)	(1.8)	(3.2)	(12.0)	(11.5)
5.1. Bills Payable	17	18	8	1	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	61	100	129	136	1	1
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	9	-	-
5.6. Others (including provisions)	568	809	412	886	52	63
<b>Total Liabilities</b>	<b>17458</b>	<b>24729</b>	<b>31032</b>	<b>31793</b>	<b>444</b>	<b>560</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)
<b>1. Capital</b>	<b>6758</b>	<b>27258</b>	<b>2651</b>	<b>5090</b>	-	<b>10834</b>
	(0.6)	(2.3)	(18.8)	(34.6)	-	(99.1)
<b>2. Reserves and Surplus</b>	<b>134671</b>	<b>164273</b>	<b>647</b>	<b>973</b>	-	-
	(11.1)	(13.7)	(4.6)	(6.6)	-	-
2.1 Statutory Reserves	46297	53698	273	356	-	-
2.2 Capital Reserves	6738	7271	58	58	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1275	1540	-	-	-	-
2.5 Revenue and other Reserves	68248	79829	173	168	-	-
2.6 Balance of Profit	12113	21937	143	391	-	-
<b>3. Deposits</b>	<b>639647</b>	<b>620017</b>	<b>7662</b>	<b>6009</b>	-	<b>15</b>
	(52.6)	(51.8)	(54.2)	(40.8)	-	(0.1)
<b>Type-wise</b>						
3A.1. Demand deposits	160898	142164	2234	877	-	13
(i) From banks	13259	5988	-	-	-	-
(ii) From others	147639	136177	2234	877	-	13
3A.2. Savings bank deposits	95850	94779	328	247	-	-
3A.3. Term deposits	382899	383074	5100	4885	-	2
(i) From banks	17882	16425	621	-	-	-
(ii) From others	365017	366649	4479	4885	-	2
<b>Location-wise</b>						
3B.1. Deposits of branches in India	639647	620017	7662	6009	-	15
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>126182</b>	<b>181423</b>	<b>2944</b>	<b>2376</b>	-	-
	(10.4)	(15.1)	(20.8)	(16.1)	-	-
4.1. Borrowings in India	72777	114163	2690	1562	-	-
(i) From Reserve Bank of India	31800	50050	1000	-	-	-
(ii) From other banks	-	-	1420	750	-	-
(iii) From other institutions and agencies	40977	64113	270	812	-	-
4.2. Borrowings outside India	53405	67260	254	814	-	-
Secured borrowings included in 4.	71977	106613	1270	812	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>309597</b>	<b>204609</b>	<b>232</b>	<b>277</b>	-	<b>82</b>
	(25.5)	(17.1)	(1.6)	(1.9)	-	(0.8)
5.1. Bills Payable	9503	9177	2	18	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	5742	5121	109	116	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	293863	190311	121	144	-	82
<b>Total Liabilities</b>	<b>1216855</b>	<b>1197580</b>	<b>14136</b>	<b>14724</b>	-	<b>10931</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	UBS AG		United Overseas Bank Limited		Westpac Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(79)	(80)	(81)	(82)	(83)	(84)
<b>1. Capital</b>	<b>19102</b>	<b>19102</b>	<b>1474</b>	<b>1550</b>	-	<b>8087</b>
	(28.1)	(28.0)	(93.7)	(74.8)	-	(98.2)
<b>2. Reserves and Surplus</b>	<b>704</b>	<b>1572</b>	<b>4</b>	<b>9</b>	-	<b>84</b>
	(1.0)	(2.3)	(0.3)	(0.4)	-	(1.0)
2.1 Statutory Reserves	225	442	4	9	-	21
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1	8	-	-	-	-
2.5 Revenue and other Reserves	-	-	-	-	-	-
2.6 Balance of Profit	477	1122	-	-	-	63
<b>3. Deposits</b>	<b>6022</b>	<b>25575</b>	-	<b>62</b>	-	-
	(8.8)	(37.5)	(0.0)	(3.0)	-	-
<b>Type-wise</b>						
3A.1. Demand deposits	99	215	-	12	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	99	215	-	12	-	-
3A.2. Savings bank deposits	5	12	-	-	-	-
3A.3. Term deposits	5918	25348	-	50	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	5918	25348	-	50	-	-
<b>Location-wise</b>						
3B.1. Deposits of branches in India	6022	25575	-	62	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>17115</b>	<b>3124</b>	-	<b>360</b>	-	<b>2</b>
	(25.1)	(4.6)	-	(17.4)	-	-
4.1. Borrowings in India	13757	549	-	150	-	1
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	4700	-	-	150	-	1
(iii) From other institutions and agencies	9057	549	-	-	-	-
4.2. Borrowings outside India	3358	2575	-	210	-	1
Secured borrowings included in 4.	9057	549	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>25154</b>	<b>18864</b>	<b>95</b>	<b>92</b>	-	<b>60</b>
	(36.9)	(27.6)	(6.0)	(4.4)	-	(0.7)
5.1. Bills Payable	-	-	-	-	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	183	327	-	-	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	24971	18537	95	92	-	60
<b>Total Liabilities</b>	<b>68098</b>	<b>68238</b>	<b>1573</b>	<b>2073</b>	-	<b>8234</b>



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Woori Bank	
	2012	2013
	(85)	(86)
<b>1. Capital</b>	<b>1605</b>	<b>1605</b>
	(98.5)	(41.8)
<b>2. Reserves and Surplus</b>	<b>9</b>	<b>31</b>
	(0.5)	(0.8)
2.1 Statutory Reserves	2	8
2.2 Capital Reserves	-	-
2.3 Share Premium	-	-
2.4 Investments Fluctuations Reserves	-	-
2.5 Revenue and other Reserves	-	-
2.6 Balance of Profit	6	23
<b>3. Deposits</b>	<b>-</b>	<b>2158</b>
	-	(56.3)
<b>Type-wise</b>		
3A.1. Demand deposits	-	188
(i) From banks	-	-
(ii) From others	-	188
3A.2. Savings bank deposits	-	25
3A.3. Term deposits	-	1945
(i) From banks	-	-
(ii) From others	-	1945
<b>Location-wise</b>		
3B.1. Deposits of branches in India	-	2158
3B.2. Deposits of branches outside India	-	-
<b>4. Borrowings</b>	<b>-</b>	<b>-</b>
	-	-
4.1. Borrowings in India	-	-
(i) From Reserve Bank of India	-	-
(ii) From other banks	-	-
(iii) From other institutions and agencies	-	-
4.2. Borrowings outside India	-	-
Secured borrowings included in 4.	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>16</b>	<b>42</b>
	(1.0)	(1.1)
5.1. Bills Payable	-	-
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	-	17
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	16	25
<b>Total Liabilities</b>	<b>1630</b>	<b>3836</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>8</b>	-	-
	(0.2)	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>17</b>	<b>18</b>	<b>312</b>	<b>311</b>	<b>579</b>	<b>491</b>
	(1.5)	(0.9)	(2.6)	(1.9)	(2.7)	(1.9)
<b>3. Balances with banks in India</b>	<b>25</b>	<b>129</b>	<b>6284</b>	<b>7138</b>	<b>211</b>	<b>296</b>
	(2.2)	(6.5)	(51.3)	(43.6)	(1.0)	(1.1)
<b>4. Money at call and short notice</b>	-	-	-	<b>750</b>	-	-
	(0.0)	(0.0)	(0.0)	(4.6)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>135</b>	<b>722</b>	<b>15</b>	<b>121</b>	-	-
	(11.7)	(36.4)	(0.1)	(0.7)	(0.0)	(0.0)
<b>6. Investments</b>	<b>162</b>	<b>251</b>	<b>2265</b>	<b>2326</b>	<b>3412</b>	<b>3909</b>
	(14.2)	(12.7)	(18.6)	(14.2)	(16.0)	(15.4)
6.1. Investments in India	162	251	2265	2326	3412	3909
(i) Government securities	131	223	1906	2151	3412	3909
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	31	28	359	175	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>670</b>	<b>625</b>	<b>2892</b>	<b>5198</b>	<b>14741</b>	<b>17103</b>
	(58.5)	(31.5)	(23.6)	(31.7)	(69.1)	(67.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	465	416	1244	2085	-	-
7A.2. Cash credits, overdrafts & loans	27	32	763	1906	14739	17101
7A.3. Term loans	177	177	884	1207	2	2
<b>Security-wise</b>						
7B.1. Secured by tangible assets	89	33	1793	2701	2	2
7B.2. Covered by Bank/Govt. Guarantees	-	-	1099	2226	-	-
7B.3. Unsecured	581	592	-	272	14739	17102
<b>Sector-wise</b>						
7C.I. Advances in India	670	625	2892	5198	14741	17103
(i) Priority sectors	271	254	611	1271	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	1000	-	-
(iv) others	399	371	2281	2928	14741	17103
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>18</b>	<b>10</b>	<b>92</b>	<b>69</b>	<b>382</b>	<b>432</b>
	(1.6)	(0.5)	(0.8)	(0.4)	(1.8)	(1.7)
8.1. Premises	-	-	57	44	-	-
8.2. Fixed assets under construction	-	-	5	-	-	-
8.3. Other Fixed assets	18	10	31	26	382	432
<b>9. Other Assets</b>	<b>116</b>	<b>225</b>	<b>328</b>	<b>455</b>	<b>2012</b>	<b>3198</b>
	(10.1)	(11.3)	(2.7)	(2.8)	(9.4)	(12.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	8	18	157	150	25	26
9.3. Tax paid	2	4	106	102	4	5
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	105	202	119	203	1982	3167
<b>Total Assets</b>	<b>1145</b>	<b>1983</b>	<b>12194</b>	<b>16378</b>	<b>21337</b>	<b>25402</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia and New Zealand Banking Group		Bank Internasional Indonesia	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	-	-	-	-	-	-
<b>2. Balances with RBI</b>	<b>252</b>	<b>166</b>	<b>1400</b>	<b>1649</b>	<b>32</b>	<b>32</b>
<b>3. Balances with banks in India</b>	<b>4</b>	<b>31</b>	<b>8174</b>	<b>6125</b>	<b>447</b>	<b>1747</b>
<b>4. Money at call and short notice</b>	-	-	-	-	-	-
<b>5. Balances with banks outside India</b>	-	<b>187</b>	<b>1130</b>	<b>2947</b>	-	-
<b>6. Investments</b>	<b>1592</b>	<b>1391</b>	<b>4520</b>	<b>9950</b>	-	-
6.1. Investments in India	(13.9)	(13.7)	(14.5)	(20.3)	(0.0)	(0.0)
(i) Government securities	1592	1391	4520	9950	-	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>8878</b>	<b>7603</b>	<b>13187</b>	<b>23767</b>	-	-
	(77.5)	(74.8)	(42.3)	(48.4)	(0.0)	(0.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	-	-	-	422	-	-
7A.2. Cash credits, overdrafts & loans	8870	7593	11737	17900	-	-
7A.3. Term loans	8	10	1450	5445	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	7970	7471	2182	1453	-	-
7B.2. Covered by Bank/Govt. Guarantees	197	125	-	96	-	-
7B.3. Unsecured	711	8	11005	22218	-	-
<b>Sector-wise</b>						
7C.1. Advances in India	8878	7603	13187	23767	-	-
(i) Priority sectors	8673	7468	3676	6010	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	355	-	-
(iv) others	205	135	9512	17403	-	-
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>5</b>	<b>19</b>	<b>399</b>	<b>462</b>	-	<b>37</b>
	(0.0)	(0.2)	(1.3)	(0.9)	(0.0)	(1.7)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	14	97	29	-	23
8.3. Other Fixed assets	5	5	302	432	-	14
<b>9. Other Assets</b>	<b>721</b>	<b>766</b>	<b>2455</b>	<b>4185</b>	<b>324</b>	<b>359</b>
	(6.3)	(7.5)	(7.9)	(8.5)	(40.3)	(16.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	23	20	149	262	8	9
9.3. Tax paid	313	393	58	77	23	25
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	385	353	2249	3846	300	324
<b>Total Assets</b>	<b>11453</b>	<b>10162</b>	<b>31265</b>	<b>49084</b>	<b>804</b>	<b>2175</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>59</b>	<b>80</b>	<b>8</b>	<b>8</b>	<b>3</b>	<b>7</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.2)
<b>2. Balances with RBI</b>	<b>4138</b>	<b>4161</b>	<b>402</b>	<b>539</b>	<b>45</b>	<b>32</b>
	(2.6)	(2.3)	(3.4)	(4.6)	(1.6)	(1.0)
<b>3. Balances with banks in India</b>	<b>184</b>	<b>4267</b>	<b>1</b>	<b>226</b>	<b>719</b>	<b>844</b>
	(0.1)	(2.3)	(0.0)	(1.9)	(25.9)	(27.3)
<b>4. Money at call and short notice</b>	<b>1592</b>	<b>2000</b>	<b>252</b>	<b>143</b>	<b>403</b>	<b>120</b>
	(1.0)	(1.1)	(2.1)	(1.2)	(14.5)	(3.9)
<b>5. Balances with banks outside India</b>	<b>647</b>	<b>1021</b>	<b>1107</b>	<b>243</b>	<b>73</b>	<b>445</b>
	(0.4)	(0.6)	(9.3)	(2.1)	(2.6)	(14.4)
<b>6. Investments</b>	<b>82258</b>	<b>88335</b>	<b>3395</b>	<b>3254</b>	<b>602</b>	<b>498</b>
	(50.8)	(47.9)	(28.6)	(27.9)	(21.7)	(16.1)
6.1. Investments in India	82258	88335	3395	3254	602	498
(i) Government securities	57090	61295	2474	2638	602	498
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	1	1	-	-	-	-
(iv) Debentures and Bonds	102	51	240	242	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	25066	26989	681	374	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>62054</b>	<b>76230</b>	<b>6435</b>	<b>6926</b>	<b>809</b>	<b>999</b>
	(38.4)	(41.4)	(54.2)	(59.3)	(29.2)	(32.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	4317	12796	1618	1213	49	63
7A.2. Cash credits, overdrafts & loans	57736	60910	2485	3103	526	685
7A.3. Term loans	1	2524	2332	2611	234	252
<b>Security-wise</b>						
7B.1. Secured by tangible assets	5835	3022	3837	4064	788	979
7B.2. Covered by Bank/Govt. Guarantees	-	-	1060	584	17	17
7B.3. Unsecured	56219	73208	1539	2278	3	3
<b>Sector-wise</b>						
7C.I. Advances in India	62054	76230	6435	6926	809	999
(i) Priority sectors	14843	20949	1884	2181	378	348
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	410	529	461	482	-	-
(iv) others	46800	54752	4090	4263	430	651
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>423</b>	<b>490</b>	<b>51</b>	<b>55</b>	<b>8</b>	<b>16</b>
	(0.3)	(0.3)	(0.4)	(0.5)	(0.3)	(0.5)
8.1. Premises	8	-	23	23	-	-
8.2. Fixed assets under construction	35	20	2	3	-	-
8.3. Other Fixed assets	380	470	26	29	8	16
<b>9. Other Assets</b>	<b>10423</b>	<b>7788</b>	<b>234</b>	<b>282</b>	<b>112</b>	<b>133</b>
	(6.4)	(4.2)	(2.0)	(2.4)	(4.1)	(4.3)
9.1. Inter-office adjustments (net)	-	-	-	-	5	3
9.2. Interest accrued	162	333	51	47	16	3
9.3. Tax paid	1670	1515	-	-	45	68
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	8591	5940	183	235	46	58
<b>Total Assets</b>	<b>161779</b>	<b>184371</b>	<b>11886</b>	<b>11677</b>	<b>2774</b>	<b>3093</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>14</b>	<b>13</b>	<b>36</b>	<b>40</b>	<b>105</b>	<b>8</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>4521</b>	<b>3493</b>	<b>6360</b>	<b>4770</b>	<b>4021</b>	<b>3064</b>
	(4.1)	(2.5)	(5.6)	(3.6)	(1.8)	(1.2)
<b>3. Balances with banks in India</b>	<b>40</b>	<b>101</b>	<b>11</b>	<b>1229</b>	<b>630</b>	<b>458</b>
	(0.0)	(0.1)	(0.0)	(0.9)	(0.3)	(0.2)
<b>4. Money at call and short notice</b>	<b>322</b>	<b>5094</b>	<b>30</b>	<b>6571</b>	-	-
	(0.3)	(3.7)	(0.0)	(5.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>147</b>	<b>310</b>	<b>106</b>	<b>484</b>	<b>477</b>	<b>662</b>
	(0.1)	(0.2)	(0.1)	(0.4)	(0.2)	(0.3)
<b>6. Investments</b>	<b>34831</b>	<b>48422</b>	<b>35867</b>	<b>44608</b>	<b>116000</b>	<b>138232</b>
6.1. Investments in India	(31.4)	(34.8)	(31.7)	(33.9)	(51.0)	(56.2)
(i) Government securities	32903	47536	30676	41747	40706	78899
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	27	-	-	-	169	169
(iv) Debentures and Bonds	-	-	-	-	10449	13650
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	1901	886	5191	2862	64675	45514
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>66056</b>	<b>77661</b>	<b>64525</b>	<b>68395</b>	<b>86570</b>	<b>84723</b>
	(59.6)	(55.8)	(57.1)	(51.9)	(38.0)	(34.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1854	816	-	8	17266	28386
7A.2. Cash credits, overdrafts & loans	61913	74917	51915	59224	20709	27013
7A.3. Term loans	2288	1927	12610	9163	48596	29325
<b>Security-wise</b>						
7B.1. Secured by tangible assets	15399	17543	16070	13504	24509	11027
7B.2. Covered by Bank/Govt. Guarantees	24757	32803	-	-	5400	21960
7B.3. Unsecured	25900	27314	48455	54891	56662	51737
<b>Sector-wise</b>						
7C.I. Advances in India	66056	77661	64525	68395	86570	84723
(i) Priority sectors	28699	27565	29408	22470	29873	31460
(ii) Public sectors	-	-	5750	4193	2035	-
(iii) Banks	-	-	-	-	142	-
(iv) others	37357	50096	29367	41733	54520	53264
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>97</b>	<b>87</b>	<b>303</b>	<b>348</b>	<b>436</b>	<b>257</b>
	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.1)
8.1. Premises	19	17	17	17	-	-
8.2. Fixed assets under construction	-	-	-	-	44	65
8.3. Other Fixed assets	78	70	286	331	392	192
<b>9. Other Assets</b>	<b>4834</b>	<b>3898</b>	<b>5780</b>	<b>5230</b>	<b>19417</b>	<b>18414</b>
	(4.4)	(2.8)	(5.1)	(4.0)	(8.5)	(7.5)
9.1. Inter-office adjustments (net)	-	-	1918	1385	-	-
9.2. Interest accrued	1028	1641	1531	644	1425	836
9.3. Tax paid	323	454	-	-	2333	3050
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	3483	1803	2331	3201	15659	14529
<b>Total Assets</b>	<b>110861</b>	<b>139078</b>	<b>113018</b>	<b>131675</b>	<b>227656</b>	<b>245819</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Cash in hand</b>	<b>25</b>	<b>26</b>	<b>3</b>	<b>4</b>	<b>2358</b>	<b>1752</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.2)	(0.1)
<b>2. Balances with RBI</b>	<b>3378</b>	<b>3325</b>	<b>160</b>	<b>175</b>	<b>65063</b>	<b>46092</b>
	(2.9)	(2.4)	(4.4)	(4.0)	(5.1)	(3.6)
<b>3. Balances with banks in India</b>	<b>70</b>	<b>91</b>	<b>34</b>	<b>90</b>	<b>45633</b>	<b>49682</b>
	(0.1)	(0.1)	(0.9)	(2.1)	(3.6)	(3.9)
<b>4. Money at call and short notice</b>	<b>5750</b>	-	-	-	<b>1578</b>	-
	(4.9)	(0.0)	(0.0)	(0.0)	(0.1)	(0.0)
<b>5. Balances with banks outside India</b>	<b>529</b>	<b>339</b>	<b>5</b>	<b>11</b>	<b>68739</b>	<b>92763</b>
	(0.5)	(0.2)	(0.1)	(0.3)	(5.4)	(7.2)
<b>6. Investments</b>	<b>33866</b>	<b>45643</b>	<b>520</b>	<b>1197</b>	<b>431667</b>	<b>440766</b>
	(28.9)	(33.4)	(14.4)	(27.6)	(33.6)	(34.3)
6.1. Investments in India	33866	45643	520	1197	431667	440766
(i) Government securities	33866	35286	455	523	423698	411446
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	95	124
(iv) Debentures and Bonds	-	-	-	-	540	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	10358	65	674	7333	29197
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>61842</b>	<b>77373</b>	<b>2846</b>	<b>2765</b>	<b>471030</b>	<b>520355</b>
	(52.7)	(56.6)	(78.5)	(63.8)	(36.7)	(40.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	6087	14666	739	838	27045	32028
7A.2. Cash credits, overdrafts & loans	44242	49919	1866	1921	85108	86497
7A.3. Term loans	11513	12788	242	5	358877	401831
<b>Security-wise</b>						
7B.1. Secured by tangible assets	17096	13196	899	1287	179111	197647
7B.2. Covered by Bank/Govt. Guarantees	9274	14019	486	261	1279	6955
7B.3. Unsecured	35472	50158	1461	1217	290640	315754
<b>Sector-wise</b>						
7C.I. Advances in India	61842	77373	2846	2765	471030	520355
(i) Priority sectors	23039	19947	280	896	135978	138696
(ii) Public sectors	476	927	185	-	2951	6162
(iii) Banks	1	2714	-	-	-	-
(iv) others	38326	53786	2381	1868	332101	375497
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>1502</b>	<b>1421</b>	<b>15</b>	<b>35</b>	<b>7871</b>	<b>17345</b>
	(1.3)	(1.0)	(0.4)	(0.8)	(0.6)	(1.4)
8.1. Premises	991	953	-	-	4174	4886
8.2. Fixed assets under construction	6	1	-	5	331	9597
8.3. Other Fixed assets	506	467	15	30	3366	2863
<b>9. Other Assets</b>	<b>10334</b>	<b>8571</b>	<b>41</b>	<b>54</b>	<b>190337</b>	<b>115054</b>
	(8.8)	(6.3)	(1.1)	(1.3)	(14.8)	(9.0)
9.1. Inter-office adjustments (net)	-	-	-	-	444	83
9.2. Interest accrued	898	951	12	17	10899	10041
9.3. Tax paid	-	-	11	18	13180	11829
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	9435	7620	18	19	165815	93101
<b>Total Assets</b>	<b>117296</b>	<b>136789</b>	<b>3625</b>	<b>4330</b>	<b>1284275</b>	<b>1283810</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Cash in hand</b>	-	-	-	1	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>38</b>	<b>78</b>	<b>977</b>	<b>782</b>	<b>423</b>	<b>475</b>
	(1.6)	(2.6)	(1.3)	(1.3)	(1.7)	(1.4)
<b>3. Balances with banks in India</b>	<b>859</b>	<b>564</b>	<b>33</b>	<b>71</b>	<b>34</b>	<b>72</b>
	(37.5)	(18.6)	(0.0)	(0.1)	(0.1)	(0.2)
<b>4. Money at call and short notice</b>	-	-	<b>1498</b>	-	-	-
	(0.0)	(0.0)	(2.0)	(0.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>21</b>	<b>22</b>	<b>11385</b>	<b>171</b>	<b>148</b>	<b>359</b>
	(0.9)	(0.7)	(14.8)	(0.3)	(0.6)	(1.1)
<b>6. Investments</b>	<b>164</b>	<b>347</b>	<b>40141</b>	<b>32272</b>	<b>19554</b>	<b>27020</b>
	(7.2)	(11.4)	(52.3)	(53.5)	(78.8)	(79.1)
6.1. Investments in India	164	347	40141	32272	19554	27020
(i) Government securities	164	347	25028	29702	11717	18905
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	5287
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	15113	2570	7837	2827
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>899</b>	<b>1652</b>	<b>19186</b>	<b>24042</b>	<b>2500</b>	<b>4550</b>
	(39.3)	(54.3)	(25.0)	(39.9)	(10.1)	(13.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	190	165	1434	4850	-	-
7A.2. Cash credits, overdrafts & loans	684	861	12447	16975	-	3050
7A.3. Term loans	25	626	5305	2216	2500	1500
<b>Security-wise</b>						
7B.1. Secured by tangible assets	19	268	8661	7594	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	578	637	-	-
7B.3. Unsecured	880	1384	9948	15811	2500	4550
<b>Sector-wise</b>						
7C.I. Advances in India	899	1652	19186	24042	2500	4550
(i) Priority sectors	504	448	11150	15101	-	1050
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	395	1204	8037	8941	2500	3500
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>11</b>	<b>20</b>	<b>312</b>	<b>286</b>	<b>37</b>	<b>42</b>
	(0.5)	(0.7)	(0.4)	(0.5)	(0.1)	(0.1)
8.1. Premises	-	-	244	233	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	11	20	69	53	37	42
<b>9. Other Assets</b>	<b>297</b>	<b>357</b>	<b>3215</b>	<b>2706</b>	<b>2107</b>	<b>1625</b>
	(13.0)	(11.7)	(4.2)	(4.5)	(8.5)	(4.8)
9.1. Inter-office adjustments (net)	-	-	-	93	-	-
9.2. Interest accrued	15	7	303	120	37	356
9.3. Tax paid	2	-	639	699	66	150
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	281	350	2273	1793	2004	1119
<b>Total Assets</b>	<b>2289</b>	<b>3041</b>	<b>76748</b>	<b>60331</b>	<b>24804</b>	<b>34144</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2012	2013	2012	2013	2012	2013
	(37)	(38)	(39)	(40)	(41)	(42)
<b>1. Cash in hand</b>	<b>36</b>	<b>33</b>	<b>182</b>	<b>196</b>	-	<b>6</b>
	(0.0)	(0.0)	(0.1)	(0.0)	(0.0)	(0.1)
<b>2. Balances with RBI</b>	<b>8039</b>	<b>9695</b>	<b>30097</b>	<b>26572</b>	<b>121</b>	<b>251</b>
	(2.2)	(2.4)	(10.5)	(6.6)	(1.4)	(2.2)
<b>3. Balances with banks in India</b>	<b>372</b>	<b>67</b>	<b>128</b>	<b>63</b>	<b>9</b>	<b>19</b>
	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)	(0.2)
<b>4. Money at call and short notice</b>	<b>1293</b>	<b>749</b>	-	<b>1836</b>	-	-
	(0.4)	(0.2)	(0.0)	(0.5)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>9142</b>	<b>13992</b>	<b>3440</b>	<b>9341</b>	<b>27</b>	<b>4</b>
	(2.5)	(3.4)	(1.2)	(2.3)	(0.3)	(0.0)
<b>6. Investments</b>	<b>147806</b>	<b>181673</b>	<b>84215</b>	<b>106012</b>	<b>5613</b>	<b>7848</b>
	(40.6)	(44.6)	(29.4)	(26.2)	(64.3)	(68.7)
6.1. Investments in India	147806	181673	84215	106012	5613	7848
(i) Government securities	75625	108880	51207	79146	1816	3797
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	717	717	-	-
(iv) Debentures and Bonds	270	2355	7561	8456	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	71911	70438	24730	17693	3797	4051
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>128443</b>	<b>138581</b>	<b>125489</b>	<b>223741</b>	<b>2416</b>	<b>2594</b>
	(35.3)	(34.0)	(43.8)	(55.3)	(27.7)	(22.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	40421	36506	12226	55203	454	94
7A.2. Cash credits, overdrafts & loans	71990	86452	79987	123194	884	1128
7A.3. Term loans	16032	15623	33276	45345	1079	1372
<b>Security-wise</b>						
7B.1. Secured by tangible assets	41589	66389	40250	58929	508	563
7B.2. Covered by Bank/Govt. Guarantees	27385	13924	13038	14542	332	-
7B.3. Unsecured	59469	58268	72201	150270	1576	2031
<b>Sector-wise</b>						
7C.I. Advances in India	128443	138581	125489	223741	2416	2594
(i) Priority sectors	62175	43841	31235	50484	1423	935
(ii) Public sectors	-	4550	883	5740	-	-
(iii) Banks	-	-	9183	40932	-	-
(iv) others	66268	90190	84189	126586	994	1658
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>420</b>	<b>528</b>	<b>1230</b>	<b>1547</b>	<b>167</b>	<b>152</b>
	(0.1)	(0.1)	(0.4)	(0.4)	(1.9)	(1.3)
8.1. Premises	-	-	782	669	-	-
8.2. Fixed assets under construction	7	137	113	408	138	-
8.3. Other Fixed assets	412	391	335	471	28	152
<b>9. Other Assets</b>	<b>68309</b>	<b>61764</b>	<b>41476</b>	<b>35614</b>	<b>371</b>	<b>556</b>
	(18.8)	(15.2)	(14.5)	(8.8)	(4.3)	(4.9)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	1156	1830	2936	3118	-	-
9.3. Tax paid	678	601	2416	2927	-	1
9.4. Stationery and Stamps	-	-	-	1	-	-
9.5. Others	66475	59333	36123	29569	370	555
<b>Total Assets</b>	<b>363859</b>	<b>407081</b>	<b>286257</b>	<b>404924</b>	<b>8724</b>	<b>11429</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Cash in hand</b>	<b>1095</b>	<b>993</b>	<b>2</b>	<b>3</b>	<b>-</b>	<b>1</b>
	(0.1)	(0.1)	(0.0)	(0.1)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>38201</b>	<b>48644</b>	<b>94</b>	<b>86</b>	<b>4</b>	<b>117</b>
	(3.5)	(4.6)	(2.2)	(2.3)	(0.1)	(1.5)
<b>3. Balances with banks in India</b>	<b>20819</b>	<b>21559</b>	<b>1302</b>	<b>1382</b>	<b>4157</b>	<b>3022</b>
	(1.9)	(2.0)	(30.7)	(36.6)	(80.1)	(38.8)
<b>4. Money at call and short notice</b>	<b>43427</b>	<b>10750</b>	<b>-</b>	<b>200</b>	<b>-</b>	<b>-</b>
	(4.0)	(1.0)	(0.0)	(5.3)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>11933</b>	<b>9545</b>	<b>32</b>	<b>41</b>	<b>483</b>	<b>126</b>
	(1.1)	(0.9)	(0.8)	(1.1)	(9.3)	(1.6)
<b>6. Investments</b>	<b>403238</b>	<b>451787</b>	<b>773</b>	<b>401</b>	<b>-</b>	<b>1038</b>
	(36.9)	(42.6)	(18.2)	(10.6)	(0.0)	(13.3)
6.1. Investments in India	403238	451787	773	401	-	1038
(i) Government securities	212476	277475	753	380	-	1038
(ii) Other approved securities	-	3000	-	-	-	-
(iii) Shares	121	161	-	-	-	-
(iv) Debentures and Bonds	29836	63373	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	160805	107778	20	21	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>355123</b>	<b>357087</b>	<b>41</b>	<b>51</b>	<b>455</b>	<b>3372</b>
	(32.5)	(33.6)	(1.0)	(1.4)	(8.8)	(43.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	62412	46436	-	-	230	147
7A.2. Cash credits, overdrafts & loans	177614	178397	21	34	225	3225
7A.3. Term loans	115097	132254	20	17	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	170069	181524	21	18	-	-
7B.2. Covered by Bank/Govt. Guarantees	35930	34363	20	34	455	3362
7B.3. Unsecured	149124	141200	-	-	-	10
<b>Sector-wise</b>						
7C.I. Advances in India	355123	357087	41	51	455	3372
(i) Priority sectors	107425	98970	-	-	-	147
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	1100	4450	-	-	-	-
(iv) others	246598	253667	41	51	455	3225
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>8420</b>	<b>8981</b>	<b>544</b>	<b>487</b>	<b>42</b>	<b>31</b>
	(0.8)	(0.8)	(12.8)	(12.9)	(0.8)	(0.4)
8.1. Premises	8049	8621	523	474	22	17
8.2. Fixed assets under construction	-	-	1	-	-	-
8.3. Other Fixed assets	371	361	19	13	20	14
<b>9. Other Assets</b>	<b>209987</b>	<b>152358</b>	<b>1448</b>	<b>1121</b>	<b>49</b>	<b>82</b>
	(19.2)	(14.4)	(34.2)	(29.7)	(1.0)	(1.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	5216	7274	76	31	8	41
9.3. Tax paid	5566	5841	50	-	4	4
9.4. Stationery and Stamps	6	3	-	-	-	-
9.5. Others	199199	139240	1322	1090	38	37
<b>Total Assets</b>	<b>1092243</b>	<b>1061704</b>	<b>4236</b>	<b>3772</b>	<b>5190</b>	<b>7788</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank	
	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Cash in hand</b>	-	-	<b>1</b>	<b>1</b>	-	<b>1</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>8761</b>	<b>9248</b>	<b>10</b>	<b>12</b>	<b>69</b>	<b>83</b>
	(4.2)	(3.6)	(0.8)	(0.9)	(3.5)	(3.5)
<b>3. Balances with banks in India</b>	<b>8646</b>	<b>4413</b>	<b>292</b>	<b>276</b>	<b>1084</b>	<b>1284</b>
	(4.2)	(1.7)	(24.3)	(21.1)	(55.6)	(54.0)
<b>4. Money at call and short notice</b>	-	-	-	-	<b>45</b>	-
	(0.0)	(0.0)	(0.0)	(0.0)	(2.3)	(0.0)
<b>5. Balances with banks outside India</b>	<b>63</b>	<b>315</b>	<b>7</b>	<b>68</b>	<b>209</b>	<b>268</b>
	(0.0)	(0.1)	(0.6)	(5.2)	(10.7)	(11.3)
<b>6. Investments</b>	<b>133038</b>	<b>176913</b>	<b>45</b>	<b>24</b>	<b>349</b>	<b>466</b>
	(64.2)	(69.8)	(3.7)	(1.8)	(17.9)	(19.6)
6.1. Investments in India	133038	176913	45	24	349	466
(i) Government securities	45962	89707	45	24	319	431
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	447	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	86629	87206	-	-	31	35
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>45293</b>	<b>53445</b>	<b>788</b>	<b>885</b>	<b>93</b>	<b>160</b>
	(21.9)	(21.1)	(65.5)	(67.5)	(4.8)	(6.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1598	5018	239	146	63	126
7A.2. Cash credits, overdrafts & loans	5792	13134	60	118	30	34
7A.3. Term loans	37903	35293	489	621	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2445	4514	633	783	89	152
7B.2. Covered by Bank/Govt. Guarantees	8617	4992	-	-	-	-
7B.3. Unsecured	34231	43939	155	102	5	8
<b>Sector-wise</b>						
7C.I. Advances in India	45293	53445	788	885	93	160
(i) Priority sectors	16473	17584	158	254	58	71
(ii) Public sectors	2711	3410	-	-	-	-
(iii) Banks	186	4358	-	-	-	-
(iv) others	25923	28093	630	631	36	89
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>31</b>	<b>20</b>	<b>10</b>	<b>9</b>	<b>6</b>	<b>4</b>
	(0.0)	(0.0)	(0.8)	(0.7)	(0.3)	(0.2)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	31	20	10	9	6	4
<b>9. Other Assets</b>	<b>11423</b>	<b>9040</b>	<b>51</b>	<b>35</b>	<b>92</b>	<b>114</b>
	(5.5)	(3.6)	(4.2)	(2.6)	(4.7)	(4.8)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	388	903	2	2	65	82
9.3. Tax paid	1943	1903	2	7	14	18
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	9092	6233	47	26	13	14
<b>Total Assets</b>	<b>207255</b>	<b>253394</b>	<b>1203</b>	<b>1310</b>	<b>1948</b>	<b>2379</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Mashreqbank		Mizuho Corporate Bank		National Australia Bank	
	2012	2013	2012	2013	2012	2013
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Cash in hand</b>	-	-	<b>2</b>	<b>3</b>	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>10</b>	<b>83</b>	<b>2350</b>	<b>2216</b>	<b>2</b>	<b>8</b>
	(0.5)	(3.4)	(4.4)	(2.9)	(0.1)	(0.2)
<b>3. Balances with banks in India</b>	<b>400</b>	<b>500</b>	<b>11</b>	<b>526</b>	<b>1460</b>	<b>1247</b>
	(20.7)	(20.3)	(0.0)	(0.7)	(94.2)	(38.8)
<b>4. Money at call and short notice</b>	<b>502</b>	-	<b>6736</b>	<b>2171</b>	-	-
	(26.0)	(0.0)	(12.5)	(2.8)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>47</b>	<b>825</b>	<b>911</b>	<b>622</b>	-	<b>1</b>
	(2.4)	(33.5)	(1.7)	(0.8)	(0.0)	(0.0)
<b>6. Investments</b>	<b>400</b>	<b>465</b>	<b>6586</b>	<b>13835</b>	-	<b>117</b>
	(20.7)	(18.9)	(12.3)	(18.1)	(0.0)	(3.6)
6.1. Investments in India	400	465	6586	13835	-	117
(i) Government securities	306	346	4054	11962	-	117
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	1568	909	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	94	119	964	964	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>523</b>	<b>547</b>	<b>35816</b>	<b>55188</b>	-	<b>1636</b>
	(27.1)	(22.2)	(66.7)	(72.5)	(0.0)	(50.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	523	547	4	415	-	1636
7A.2. Cash credits, overdrafts & loans	-	-	29390	38212	-	-
7A.3. Term loans	-	-	6422	16561	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	-	-	7389	10716	-	-
7B.2. Covered by Bank/Govt. Guarantees	523	547	-	-	-	-
7B.3. Unsecured	-	-	28427	44473	-	1636
<b>Sector-wise</b>						
7C.I. Advances in India	523	547	35816	55188	-	-
(i) Priority sectors	523	547	11237	13995	-	-
(ii) Public sectors	-	-	4000	4000	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	-	-	20578	37193	-	-
7C.II. Advances outside India	-	-	-	-	-	1636
<b>8. Fixed Assets</b>	<b>16</b>	<b>10</b>	<b>132</b>	<b>292</b>	<b>32</b>	<b>28</b>
	(0.8)	(0.4)	(0.2)	(0.4)	(2.1)	(0.9)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	80	-	-
8.3. Other Fixed assets	16	10	132	213	32	28
<b>9. Other Assets</b>	<b>34</b>	<b>35</b>	<b>1133</b>	<b>1372</b>	<b>55</b>	<b>178</b>
	(1.7)	(1.4)	(2.1)	(1.8)	(3.5)	(5.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	4	8	93	36	7	11
9.3. Tax paid	7	2	181	269	-	-
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	23	25	858	1068	47	167
<b>Total Assets</b>	<b>1931</b>	<b>2466</b>	<b>53677</b>	<b>76225</b>	<b>1549</b>	<b>3214</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2012	2013	2012	2013	2012	2013
	(61)	(62)	(63)	(64)	(65)	(66)
<b>1. Cash in hand</b>	-	-	<b>772</b>	<b>754</b>	-	-
	(0.0)	(0.0)	(0.3)	(0.3)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>34</b>	<b>231</b>	<b>11521</b>	<b>8298</b>	<b>3</b>	<b>88</b>
	(0.5)	(2.7)	(4.1)	(3.1)	(0.2)	(4.9)
<b>3. Balances with banks in India</b>	<b>3</b>	<b>3</b>	<b>286</b>	<b>276</b>	<b>1318</b>	<b>1239</b>
	(0.1)	(0.0)	(0.1)	(0.1)	(95.4)	(69.5)
<b>4. Money at call and short notice</b>	-	-	<b>7500</b>	<b>5250</b>	-	-
	(0.0)	(0.0)	(2.7)	(2.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>924</b>	<b>383</b>	<b>345</b>	<b>2358</b>	-	<b>2</b>
	(14.4)	(4.5)	(0.1)	(0.9)	(0.0)	(0.1)
<b>6. Investments</b>	<b>1384</b>	<b>1242</b>	<b>77214</b>	<b>91235</b>	-	-
	(21.5)	(14.6)	(27.6)	(34.6)	(0.0)	(0.0)
6.1. Investments in India	1384	1242	77214	91235	-	-
(i) Government securities	1384	1242	59583	64859	-	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	975	1216	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	16656	25161	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>3513</b>	<b>5899</b>	<b>125345</b>	<b>125339</b>	-	<b>370</b>
	(54.6)	(69.2)	(44.8)	(47.6)	(0.0)	(20.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	-	791	22909	27755	-	-
7A.2. Cash credits, overdrafts & loans	2213	4461	48244	66931	-	370
7A.3. Term loans	1300	647	54192	30654	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1683	2936	63650	66001	-	140
7B.2. Covered by Bank/Govt. Guarantees	-	-	22639	5263	-	229
7B.3. Unsecured	1830	2962	39055	54074	-	-
<b>Sector-wise</b>						
7C.I. Advances in India	3513	5899	125345	125339	-	370
(i) Priority sectors	553	2198	50839	57570	-	-
(ii) Public sectors	-	-	-	698	-	-
(iii) Banks	-	-	1933	4204	-	-
(iv) others	2960	3700	72573	62868	-	370
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>71</b>	<b>63</b>	<b>1039</b>	<b>1043</b>	<b>34</b>	<b>36</b>
	(1.1)	(0.7)	(0.4)	(0.4)	(2.5)	(2.0)
8.1. Premises	-	-	177	171	-	-
8.2. Fixed assets under construction	-	1	467	118	-	-
8.3. Other Fixed assets	71	62	395	754	34	36
<b>9. Other Assets</b>	<b>505</b>	<b>699</b>	<b>55935</b>	<b>29042</b>	<b>27</b>	<b>48</b>
	(7.9)	(8.2)	(20.0)	(11.0)	(1.9)	(2.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	1	24	1611	1753	1	7
9.3. Tax paid	-	-	1266	2656	1	1
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	504	675	53057	24633	25	41
<b>Total Assets</b>	<b>6434</b>	<b>8521</b>	<b>279956</b>	<b>263596</b>	<b>1381</b>	<b>1783</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013
	(67)	(68)	(69)	(70)	(71)	(72)
<b>1. Cash in hand</b>	<b>10</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>14</b>
	(0.1)	(0.0)	(0.0)	(0.0)	(3.7)	(2.6)
<b>2. Balances with RBI</b>	<b>498</b>	<b>1052</b>	<b>778</b>	<b>763</b>	<b>18</b>	<b>18</b>
	(2.9)	(4.3)	(2.5)	(2.4)	(4.2)	(3.3)
<b>3. Balances with banks in India</b>	<b>4053</b>	<b>4868</b>	<b>2</b>	<b>2</b>	<b>49</b>	<b>88</b>
	(23.2)	(19.7)	(0.0)	(0.0)	(11.0)	(15.7)
<b>4. Money at call and short notice</b>	<b>350</b>	<b>300</b>	-	-	<b>24</b>	-
	(2.0)	(1.2)	(0.0)	(0.0)	(5.4)	(0.0)
<b>5. Balances with banks outside India</b>	<b>208</b>	<b>29</b>	<b>146</b>	<b>543</b>	<b>56</b>	<b>155</b>
	(1.2)	(0.1)	(0.5)	(1.7)	(12.5)	(27.6)
<b>6. Investments</b>	<b>2811</b>	<b>5906</b>	<b>18462</b>	<b>11354</b>	<b>55</b>	<b>58</b>
	(16.1)	(23.9)	(59.5)	(35.7)	(12.3)	(10.4)
6.1. Investments in India	2811	5906	18462	11354	55	58
(i) Government securities	2811	5906	7517	7410	55	58
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	10945	3944	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>9145</b>	<b>12061</b>	<b>10564</b>	<b>17569</b>	<b>185</b>	<b>184</b>
	(52.4)	(48.8)	(34.0)	(55.3)	(41.6)	(32.8)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	694	1474	1691	2652	104	102
7A.2. Cash credits, overdrafts & loans	5426	7634	6800	12972	77	79
7A.3. Term loans	3025	2953	2074	1945	4	3
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2463	3575	3827	3841	141	164
7B.2. Covered by Bank/Govt. Guarantees	3167	4034	1859	2179	-	-
7B.3. Unsecured	3516	4453	4878	11549	44	20
<b>Sector-wise</b>						
7C.I. Advances in India	9145	12061	10564	17569	185	184
(i) Priority sectors	2056	3242	3369	3600	104	103
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	765	1733	-	-
(iv) others	7090	8820	6430	12235	81	81
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>48</b>	<b>47</b>	<b>256</b>	<b>571</b>	<b>5</b>	<b>6</b>
	(0.3)	(0.2)	(0.8)	(1.8)	(1.1)	(1.0)
8.1. Premises	-	-	185	164	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	48	47	70	407	5	6
<b>9. Other Assets</b>	<b>334</b>	<b>456</b>	<b>823</b>	<b>990</b>	<b>36</b>	<b>37</b>
	(1.9)	(1.8)	(2.7)	(3.1)	(8.2)	(6.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	218	294	182	177	4	4
9.3. Tax paid	-	8	15	119	2	1
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	116	154	625	694	30	32
<b>Total Assets</b>	<b>17458</b>	<b>24729</b>	<b>31032</b>	<b>31793</b>	<b>444</b>	<b>560</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)
<b>1. Cash in hand</b>	<b>2022</b>	<b>2600</b>	<b>2</b>	<b>4</b>	-	<b>1</b>
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>31331</b>	<b>28801</b>	<b>402</b>	<b>281</b>	-	<b>146</b>
	(2.6)	(2.4)	(2.8)	(1.9)	(0.0)	(1.3)
<b>3. Balances with banks in India</b>	<b>5119</b>	<b>3954</b>	<b>3</b>	<b>7</b>	-	<b>5693</b>
	(0.4)	(0.3)	(0.0)	(0.0)	(0.0)	(52.2)
<b>4. Money at call and short notice</b>	-	-	-	<b>893</b>	-	<b>1700</b>
	(0.0)	(0.0)	(0.0)	(6.1)	(0.0)	(15.6)
<b>5. Balances with banks outside India</b>	<b>10152</b>	<b>19783</b>	<b>186</b>	<b>113</b>	-	<b>6</b>
	(0.8)	(1.7)	(1.3)	(0.8)	(0.0)	(0.1)
<b>6. Investments</b>	<b>273239</b>	<b>307471</b>	<b>4821</b>	<b>4602</b>	-	<b>2985</b>
	(22.5)	(25.7)	(34.1)	(31.3)	(0.0)	(27.3)
6.1. Investments in India	273239	307471	4821	4602	-	2985
(i) Government securities	222297	251013	4060	2919	-	2985
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	140	347	35	40	-	-
(iv) Debentures and Bonds	1603	4625	98	1	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	49199	51486	628	1642	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>555700</b>	<b>619543</b>	<b>8121</b>	<b>8150</b>	-	-
	(45.7)	(51.7)	(57.5)	(55.3)	(0.0)	(0.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	49278	53068	2321	1584	-	-
7A.2. Cash credits, overdrafts & loans	297514	300023	2445	2909	-	-
7A.3. Term loans	208908	266451	3355	3657	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	338958	379916	-	-	-	-
7B.2. Covered by Bank/Govt. Guarantees	9038	21703	-	-	-	-
7B.3. Unsecured	207704	217925	-	-	-	-
<b>Sector-wise</b>						
7C.I. Advances in India	555700	619543	8121	8150	-	-
(i) Priority sectors	146628	177441	-	-	-	-
(ii) Public sectors	109	174	-	-	-	-
(iii) Banks	500	79	-	-	-	-
(iv) others	408464	441850	8121	8150	-	-
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>25270</b>	<b>24494</b>	<b>320</b>	<b>321</b>	-	<b>128</b>
	(2.1)	(2.0)	(2.3)	(2.2)	(0.0)	(1.2)
8.1. Premises	23270	22938	302	293	-	43
8.2. Fixed assets under construction	61	38	-	15	-	22
8.3. Other Fixed assets	1938	1519	18	14	-	62
<b>9. Other Assets</b>	<b>313533</b>	<b>190932</b>	<b>281</b>	<b>354</b>	-	<b>273</b>
	(25.3)	(15.6)	(1.9)	(2.4)	(0.0)	(2.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	3666	6850	92	140	-	17
9.3. Tax paid	4556	3742	119	118	-	-
9.4. Stationery and Stamps	1	1	-	-	-	-
9.5. Others	305310	180339	70	96	-	255
<b>Total Assets</b>	<b>1216366</b>	<b>1197580</b>	<b>14136</b>	<b>14724</b>	-	<b>10931</b>

**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 - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	UBS AG		United Overseas Bank Limited		Westpac Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(79)	(80)	(81)	(82)	(83)	(84)
<b>1. Cash in hand</b>	-	-	-	-	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>454</b>	<b>1479</b>	<b>9</b>	<b>21</b>	-	<b>3</b>
	(0.7)	(2.2)	(0.6)	(1.0)	(0.0)	(0.0)
<b>3. Balances with banks in India</b>	<b>255</b>	<b>14524</b>	<b>1471</b>	<b>1373</b>	-	<b>1086</b>
	(0.4)	(21.3)	(93.5)	(66.3)	(0.0)	(13.2)
<b>4. Money at call and short notice</b>	<b>628</b>	-	-	<b>40</b>	-	<b>2546</b>
	(0.9)	(0.0)	(0.0)	(1.9)	(0.0)	(30.9)
<b>5. Balances with banks outside India</b>	<b>214</b>	<b>765</b>	-	<b>2</b>	-	-
	(0.3)	(1.1)	(0.0)	(0.1)	(0.0)	(0.0)
<b>6. Investments</b>	<b>35647</b>	<b>21672</b>	-	<b>148</b>	-	<b>4466</b>
	(52.3)	(31.8)	(0.0)	(7.1)	(0.0)	(54.2)
6.1. Investments in India	35647	21672	-	148	-	4466
(i) Government securities	15379	10630	-	148	-	4466
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	648	507	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	19619	10535	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>6312</b>	<b>9741</b>	-	<b>358</b>	-	-
	(9.3)	(14.3)	(0.0)	(17.3)	(0.0)	(0.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	-	-	-	210	-	-
7A.2. Cash credits, overdrafts & loans	6312	4941	-	-	-	-
7A.3. Term loans	-	4800	-	148	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2000	500	-	50	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	308	-	-
7B.3. Unsecured	4312	9241	-	-	-	-
<b>Sector-wise</b>						
7C.I. Advances in India	6312	9741	-	358	-	-
(i) Priority sectors	1557	2575	-	210	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	4755	7166	-	148	-	-
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>64</b>	<b>35</b>	<b>11</b>	<b>16</b>	-	<b>66</b>
	(0.1)	(0.1)	(0.7)	(0.8)	(0.0)	(0.8)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	3	-	-	2
8.3. Other Fixed assets	64	35	8	16	-	65
<b>9. Other Assets</b>	<b>24522</b>	<b>20021</b>	<b>82</b>	<b>114</b>	-	<b>67</b>
	(36.0)	(29.3)	(5.2)	(5.5)	(0.0)	(0.8)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	360	782	7	51	-	-
9.3. Tax paid	88	95	4	5	-	-
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	24074	19143	71	59	-	67
<b>Total Assets</b>	<b>68098</b>	<b>68238</b>	<b>1573</b>	<b>2073</b>	-	<b>8234</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Woori Bank	
	2012	2013
	(85)	(86)
<b>1. Cash in hand</b>	-	<b>7</b>
	(0.0)	(0.2)
<b>2. Balances with RBI</b>	<b>2</b>	<b>86</b>
	(0.1)	(2.2)
<b>3. Balances with banks in India</b>	<b>1545</b>	<b>2316</b>
	(94.8)	(60.4)
<b>4. Money at call and short notice</b>	-	<b>480</b>
	(0.0)	(12.5)
<b>5. Balances with banks outside India</b>	-	-
	(0.0)	(0.0)
<b>6. Investments</b>	-	<b>491</b>
	(0.0)	(12.8)
6.1. Investments in India	-	491
(i) Government securities	-	491
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	-	-
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
<b>7. Advances</b>	-	<b>329</b>
	(0.0)	(8.6)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	-	-
7A.2. Cash credits, overdrafts & loans	-	329
7A.3. Term loans	-	-
<b>Security-wise</b>		
7B.1. Secured by tangible assets	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	205
7B.3. Unsecured	-	124
<b>Sector-wise</b>		
7C.I. Advances in India	-	329
(i) Priority sectors	-	-
(ii) Public sectors	-	-
(iii) Banks	-	-
(iv) others	-	329
7C.II. Advances outside India	-	-
<b>8. Fixed Assets</b>	<b>52</b>	<b>60</b>
	(3.2)	(1.6)
8.1. Premises	-	-
8.2. Fixed assets under construction	-	-
8.3. Other Fixed assets	52	60
<b>9. Other Assets</b>	<b>31</b>	<b>66</b>
	(1.9)	(1.7)
9.1. Inter-office adjustments (net)	-	1
9.2. Interest accrued	11	34
9.3. Tax paid	1	12
9.4. Stationery and Stamps	-	-
9.5. Others	19	19
<b>Total Assets</b>	<b>1630</b>	<b>3836</b>

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

**Source :** Annual accounts of Banks of respective :