

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank	
	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	35771	35901	13446	16135	1254	1888
	(0.3)	(0.2)	(0.9)	(0.9)	(0.2)	(0.3)
2. Reserves and Surplus	841298	985580	80416	88423	29262	36943
	(7.7)	(6.7)	(5.1)	(5.1)	(4.9)	(5.2)
2.1. Statutory Reserves	85244	130628	17084	20027	11225	12155
2.2. Capital Reserves	11519	26191	41056	42874	780	3015
2.3. Share Premium	587322	591151	1095	-	4337	8630
2.4. Investments Fluctuations Reserves	-	6	-	71	74	122
2.5. Revenue and other Reserves	1826	2795	2612	2017	12846	13020
2.6. Balance of Profit	155387	234809	18569	23434	-	1
3. Deposits	8762622	11737411	1384935	1518714	531761	633283
	(80.0)	(79.5)	(87.6)	(88.2)	(89.2)	(90.0)
Type-wise						
3A.1. Demand deposits	2004458	2482161	161776	147504	28792	31392
(i) From banks	89573	133156	5085	7146	620	193
(ii) From others	1914885	2349005	156691	140358	28172	31199
3A.2. Savings bank deposits	1998241	2582212	247958	268800	119200	133421
3A.3. Term deposits	4759923	6673038	975201	1102410	383769	468470
(i) From banks	368419	556418	90581	128344	-	2300
(ii) From others	4391504	6116620	884620	974066	383769	466170
Location-wise						
3B.1. Deposits of branches in India	8639163	11494941	1384935	1518715	531762	633283
3B.2. Deposits of branches outside India	123459	242469	-	-	-	-
4. Borrowings	562404	1018548	9175	128	631	13
	(5.1)	(6.9)	(0.6)	(-)	(0.1)	(-)
4.1. Borrowings in India	54669	301170	6836	46	29	13
(i) From Reserve Bank of India	-	107955	1500	-	-	-
(ii) From other banks	-	30000	5119	2	11	-
(iii) From other institutions and agencies	54669	163215	217	44	18	13
4.2. Borrowings outside India	507735	717377	2338	82	602	-
Secured borrowings included in 4.	-	-	52	2	-	-
5. Other liabilities and provisions	755690	994767	92244	99038	33110	31883
	(6.9)	(6.7)	(5.8)	(5.7)	(5.6)	(4.5)
5.1. Bills Payable	227488	193677	9953	10071	4089	1351
5.2. Inter-office adjustments	-	-	3680	-	3605	2883
5.3. Interest accrued	17776	23858	482	701	2808	3225
5.4. Subordinate debt	188240	351630	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	322186	425602	78129	88266	22608	24423
Total Liabilities	10957785	14772205	1580215	1722440	596020	704008
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank	
	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	152033	154148	9799	11446	4530	5143
	(1.4)	(1.0)	(0.6)	(0.7)	(0.8)	(0.7)
2. Balances with RBI	578533	787773	111272	58899	46120	31882
	(5.3)	(5.3)	(7.0)	(3.4)	(7.7)	(4.5)
3. Balances with banks in india	422562	441701	167823	69215	6221	55332
	(3.9)	(3.0)	(10.6)	(4.0)	(1.0)	(7.9)
4. Money at call and short notice	46804	19085	800	46567	-	-
	(0.4)	(0.1)	(0.1)	(2.7)	-	-
5. Balances with banks outside India	50492	98982	155	1366	2078	2401
	(0.5)	(0.7)	(-)	(0.1)	(0.3)	(0.3)
6. Investments	3370510	4633035	472920	680915	181943	218397
	(20.2)	(20.4)	(20.7)	(27.6)	(19.8)	(20.5)
6.1. Investments in India	3309653	4554174	472920	680914	181943	218397
(i) Government securities	2008294	2758850	328410	464511	137046	163432
(ii) Other approved securities	-	-	7564	6671	635	415
(iii) Shares	58559	58507	1729	1056	572	254
(iv) Debentures and Bonds	1082116	1407700	20412	24912	4408	3389
(v) Subsidiaries and/or joint ventures	3800	9760	35	35	-	-
(vi) Others	156884	319357	114770	183729	39282	50907
6.2. Investments outside India	60857	78861	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	60857	78861	-	-	-	-
7. Advances	5966114	8155677	743388	778075	331356	368384
	(54.5)	(55.2)	(47.1)	(45.2)	(55.6)	(52.3)
Type-wise						
7A.1 Bills purchased and discounted	202362	246526	34442	35933	7407	9404
7A.2. Cash credits, overdrafts & loans	1644324	2136707	244708	222165	156355	190222
7A.3. Term loans	4119428	5772443	464238	519977	167593	168759
Security-wise						
7B.1. Secured by tangible assets	4824734	6960111	588277	613981	311609	322124
7B.2. Covered by Bank/Govt. Guarantees	176988	99284	45745	58691	0	153
7B.3. Unsecured	964392	1096282	109366	105404	19747	46108
Sector-wise						
7C.I. Advances in India	5428022	7139053	743388	778075	331355	368385
(i) Priority sectors	1657225	2294904	210722	175716	130229	141244
(ii) Public sectors	621	15816	60544	109396	2912	292
(iii) Banks	2763	1851	5195	1558	5996	5539
(iv) Others	3767413	4826482	466927	491405	192219	221310
7C.II. Advances outside India	538093	1016623	-	-	-	-
8. Fixed Assets	92285	107289	52850	52459	7837	8373
	(0.8)	(0.7)	(3.3)	(3.0)	(1.3)	(1.2)
8.1. Premises	4141	7739	48020	47548	4549	4479
8.2. Fixed assets under construction	12848	5748	-	-	-	-
8.3. Other Fixed assets	75297	93801	4829	4911	3286	3892
9. Other Assets	278451	374515	21208	23497	15936	14096
	(2.5)	(2.5)	(1.3)	(1.3)	(2.7)	(2.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	90787	132188	9876	7749	5235	4958
9.3. Tax paid	4478	4204	-	1958	3270	2791
9.4. Stationery and Stamps	92	86	331	319	125	124
9.5. Others	183094	238036	11001	13472	7306	6223
Total Assets	10957785	14772205	1580215	1722440	596020	704008
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Centurion Bank of Punjab #		City Union Bank		Development Credit Bank	
	2008	2009	2008	2009	2008	2009
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	22114		3200	3200	17430	17430
	(0.8)		(0.4)	(0.3)	(2.3)	(2.9)
2. Reserves and Surplus	184814		53486	62892	46184	42403
	(6.9)		(7.3)	(6.8)	(6.1)	(7.1)
2.1. Statutory Reserves	21815		22075	25200	9233	9233
2.2. Capital Reserves	65		1678	3814	3868	9288
2.3. Share Premium	135460		15546	15546	53289	53289
2.4. Investments Fluctuations Reserves	702		-	131	234	321
2.5. Revenue and other Reserves	2123		13700	17700	180	261
2.6. Balance of Profit	24649		487	501	-20620	-29989
3. Deposits	2180927		642496	820662	607485	464689
	(81.0)		(87.4)	(88.7)	(80.1)	(78.2)
Type-wise						
3A.1. Demand deposits	215363		62080	69511	63475	66940
(i) From banks	14732		58	193	179	301
(ii) From others	200631		62022	69318	63296	66639
3A.2. Savings bank deposits	327941		72339	85605	83954	77165
3A.3. Term deposits	1637623		508077	665546	460056	320584
(i) From banks	199458		16495	3281	51706	39565
(ii) From others	1438165		491582	662265	408350	281019
Location-wise						
3B.1. Deposits of branches in India	2180927		642496	820662	607485	464689
3B.2. Deposits of branches outside India	-		-	-	-	-
4. Borrowings	98504		264	15	42680	34552
	(3.7)		(-)	(-)	(5.6)	(5.8)
4.1. Borrowings in India	58346		264	15	31000	28090
(i) From Reserve Bank of India	-		-	-	-	-
(ii) From other banks	83		20	1	0	-
(iii) From other institutions and agencies	58263		244	14	31000	28090
4.2. Borrowings outside India	40158		-	-	11680	6462
Secured borrowings included in 4.	-		-	-	-	-
5. Other liabilities and provisions	204723		35451	38332	44465	35227
	(7.6)		(4.8)	(4.1)	(5.9)	(5.9)
5.1. Bills Payable	57521		12814	9467	10831	8123
5.2. Inter-office adjustments	380		-	-	89	6
5.3. Interest accrued	20029		4584	4450	6692	6443
5.4. Subordinate debt	29370		-	-	16600	10000
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	97423		18053	24415	10254	10656
Total Liabilities	2691082		734897	925101	758245	594302
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

: See 'Explanatory Notes.'

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Centurion Bank of Punjab #		City Union Bank		Development Credit Bank	
	2008	2009	2008	2009	2008	2009
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	18206		11383	16366	4086	2959
	(0.7)		(1.5)	(1.8)	(0.5)	(0.5)
2. Balances with RBI	150701		58204	43166	63375	25047
	(5.6)		(7.9)	(4.7)	(8.4)	(4.2)
3. Balances with banks in india	26063		11892	25248	10197	4491
	(1.0)		(1.6)	(2.7)	(1.3)	(0.8)
4. Money at call and short notice	14408		-	-	27491	31993
	(0.5)		-	-	(3.6)	(5.4)
5. Balances with banks outside India	6975		213	3728	1006	851
	(0.3)		(-)	(0.4)	(0.1)	(0.1)
6. Investments	694522		171796	239746	213456	162173
	(16.2)		(14.6)	(16.3)	(18.7)	(17.9)
6.1. Investments in India	694522		171795	239747	213457	162171
(i) Government securities	579212		149348	195723	169469	125036
(ii) Other approved securities	180		392	273	1981	1712
(iii) Shares	997		1298	2209	197	98
(iv) Debentures and Bonds	7802		5569	7154	4439	499
(v) Subsidiaries and/or joint ventures	497		470	-	-	-
(vi) Others	105834		14718	34388	37371	34826
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1618187		453706	564525	406880	327402
	(60.1)		(61.7)	(61.0)	(53.7)	(55.1)
Type-wise						
7A.1 Bills purchased and discounted	27254		12580	16317	24809	15594
7A.2. Cash credits, overdrafts & loans	558930		203564	203564	97890	91129
7A.3. Term loans	1032003		237562	237562	284180	220679
Security-wise						
7B.1. Secured by tangible assets	1337910		434008	538338	289266	230932
7B.2. Covered by Bank/Govt. Guarantees	33703		6675	7275	-	-
7B.3. Unsecured	246574		13023	18912	117614	96470
Sector-wise						
7C.I. Advances in India	1618187		453706	564526	406879	327401
(i) Priority sectors	496222		154792	182493	143803	137135
(ii) Public sectors	5407		6675	7275	3527	3315
(iii) Banks	4965		-	-	67	72
(iv) Others	1111593		292239	374758	259482	186879
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	36347		4347	4129	9978	14893
	(1.4)		(0.6)	(0.4)	(1.3)	(2.5)
8.1. Premises	5593		1093	1092	4597	9358
8.2. Fixed assets under construction	33		-	-	-	-
8.3. Other Fixed assets	30721		3254	3038	5381	5535
9. Other Assets	125673		23356	28191	21775	24495
	(4.7)		(3.2)	(3.0)	(2.9)	(4.1)
9.1. Inter-office adjustments (net)	-		1553	135	-	-
9.2. Interest accrued	22684		3966	4800	2410	1977
9.3. Tax paid	7986		15255	18848	8936	9336
9.4. Stationery and Stamps	32		48	45	27	21
9.5. Others	94971		2534	4364	10402	13162
Total Assets	2691082		734897	925101	758245	594302
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

: See 'Explanatory Notes.'

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Dhanalakshmi Bank Punjab		Federal Bank		HDFC Bank	
	2008	2009	2008	2009	2008	2009
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	3206	6412	17103	17103	35443	42538
	(0.8)	(1.1)	(0.5)	(0.4)	(0.3)	(0.2)
2. Reserves and Surplus	14018	36037	375466	415483	1114279	1422643
	(3.5)	(6.4)	(11.6)	(10.7)	(8.4)	(7.8)
2.1. Statutory Reserves	4522	6245	48721	61233	151935	229873
2.2. Capital Reserves	1976	2334	12863	15812	178	9565
2.3. Share Premium	3833	20503	247526	247526	647947	654380
2.4. Investments Fluctuations Reserves	-	-	18972	18972	4148	2762
2.5. Revenue and other Reserves	3686	6954	45922	69747	52608	180506
2.6. Balance of Profit	1	1	1462	2193	257463	345557
3. Deposits	360843	496880	2591335	3219819	10076860	14281158
	(89.5)	(88.1)	(79.7)	(82.9)	(75.7)	(77.9)
Type-wise						
3A.1. Demand deposits	41210	46078	146438	144260	2875970	2844492
(i) From banks	4	1	3113	8579	84471	75922
(ii) From others	41206	46077	143325	135681	2791499	2768570
3A.2. Savings bank deposits	64283	74684	503660	644584	2615394	3491474
3A.3. Term deposits	255350	376118	1941237	2430975	4585496	7945192
(i) From banks	13276	9350	37348	9921	151959	163053
(ii) From others	242074	366768	1903889	2421054	4433537	7782139
Location-wise						
3B.1. Deposits of branches in India	360842	496881	2591336	3219819	10076859	14276706
3B.2. Deposits of branches outside India	-	-	-	-	-	4452
4. Borrowings	400	-	79195	74894	459492	268584
	(0.1)	-	(2.4)	(1.9)	(3.5)	(1.5)
4.1. Borrowings in India	400	-	57856	64877	88700	71840
(i) From Reserve Bank of India	400	-	-	-	-	-
(ii) From other banks	-	-	500	-	88678	65562
(iii) From other institutions and agencies	-	-	57356	64877	22	6278
4.2. Borrowings outside India	-	-	21339	10016	370792	196744
Secured borrowings included in 4.	-	-	-	-	22	-
5. Other liabilities and provisions	24833	24953	187545	157786	1631585	2312154
	(6.2)	(4.4)	(5.8)	(4.1)	(12.3)	(12.6)
5.1. Bills Payable	4608	3241	6062	3201	315721	292241
5.2. Inter-office adjustments	-	-	45288	18048	-	-
5.3. Interest accrued	5313	7287	17733	7473	167475	332387
5.4. Subordinate debt	8200	8200	-	-	324910	647780
5.5. Deferred Tax Liabilities	-	-	8663	5049	-	-
5.6. Others (including provisions)	6712	6225	109799	124015	823479	1039746
Total Liabilities	403298	564282	3250646	3885086	13317660	18327077
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Dhanalakshmi Bank Punjab		Federal Bank		HDFC Bank	
	2008	2009	2008	2009	2008	2009
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	5283	7887	24048	22049	94009	158619
	(1.3)	(1.4)	(0.7)	(0.6)	(0.7)	(0.9)
2. Balances with RBI	30124	31613	211521	199391	1161309	1194102
	(7.5)	(5.6)	(6.5)	(5.1)	(8.7)	(6.5)
3. Balances with banks in india	32356	28671	21678	59610	99491	90505
	(8.0)	(5.1)	(0.7)	(1.5)	(0.7)	(0.5)
4. Money at call and short notice	-	-	-	12000	105285	244307
	-	-	-	(0.3)	(0.8)	(1.3)
5. Balances with banks outside India	1480	436	17301	50660	17740	63128
	(0.4)	(0.1)	(0.5)	(1.3)	(0.1)	(0.3)
6. Investments	107506	156736	1002659	1211897	4939354	5881755
	(18.0)	(18.1)	(20.1)	(20.2)	(25.3)	(21.2)
6.1. Investments in India	107506	156737	1002659	1211898	4939332	5881732
(i) Government securities	92299	138758	779881	829477	3166558	5215658
(ii) Other approved securities	81	37	1029	300	58	125
(iii) Shares	159	198	23297	15376	3447	3973
(iv) Debentures and Bonds	1588	2850	31071	62022	625172	194284
(v) Subsidiaries and/or joint ventures	-	-	6200	12730	12378	15510
(vi) Others	13379	14894	161181	291993	1131719	452182
6.2. Investments outside India	-	-	-	-	22	22
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	22	22
7. Advances	210203	319606	1890466	2239188	6342689	9888305
	(52.1)	(56.6)	(58.2)	(57.6)	(47.6)	(54.0)
Type-wise						
7A.1. Bills purchased and discounted	16328	16755	161324	127348	163738	485534
7A.2. Cash credits, overdrafts & loans	102805	145187	831770	1001265	1543769	2159720
7A.3. Term loans	91071	157663	897373	1110574	4635183	7243051
Security-wise						
7B.1. Secured by tangible assets	190769	270810	1547911	1764188	4266292	7346783
7B.2. Covered by Bank/Govt. Guarantees	579	4921	133675	91609	175248	249561
7B.3. Unsecured	18854	43874	208880	383391	1901149	2291961
Sector-wise						
7C.I. Advances in India	210203	319606	1890467	2239188	6342689	9804968
(i) Priority sectors	90877	105024	690230	846391	1742629	2978160
(ii) Public sectors	3431	15755	104315	13362	47720	308311
(iii) Banks	249	-	-	-	875	36667
(iv) Others	115646	198827	1095922	1379435	4551465	6481830
7C.II. Advances outside India	-	-	-	-	-	83338
8. Fixed Assets	4708	4621	23284	28078	117509	170673
	(1.2)	(0.8)	(0.7)	(0.7)	(0.9)	(0.9)
8.1. Premises	2867	2735	12891	17667	44287	56780
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	1841	1886	10393	10410	73221	113893
9. Other Assets	11638	14713	59687	62215	440274	635683
	(2.9)	(2.6)	(1.8)	(1.6)	(3.3)	(3.5)
9.1. Inter-office adjustments (net)	1198	1009	-	-	-	-
9.2. Interest accrued	5587	5868	24228	26103	119049	141826
9.3. Tax paid	2116	2508	25586	24300	40714	90643
9.4. Stationery and Stamps	11	14	265	282	2823	3109
9.5. Others	2727	5316	9608	11530	277689	400104
Total Assets	403298	564282	3250646	3885086	13317660	18327077
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2008	2009	2008	2009	2008	2009
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	146268	146329	32000	35519	10247	10260
	(0.4)	(0.4)	(1.4)	(1.3)	(0.4)	(0.3)
2. Reserves and Surplus	4535753	4841973	102971	130920	143318	160028
	(11.3)	(12.8)	(4.4)	(4.7)	(5.6)	(5.0)
2.1. Statutory Reserves	393938	487938	9881	13589	26223	30943
2.2. Capital Reserves	80100	161900	3227	8568	99467	99750
2.3. Share Premium	3124710	3129174	41296	59996	-	-
2.4. Investments Fluctuations Reserves	-	-	-	153	782	1012
2.5. Revenue and other Reserves	693373	781996	24268	23914	6493	7670
2.6. Balance of Profit	243632	280965	24299	24700	10353	20653
3. Deposits	24443104	21834783	1903741	2211026	2045756	2488993
	(61.1)	(57.6)	(81.8)	(80.1)	(80.1)	(78.1)
Type-wise						
3A.1. Demand deposits	2469128	2163169	180189	295497	332926	331451
(i) From banks	50183	74555	3689	4025	10805	18209
(ii) From others	2418945	2088614	176500	291472	322121	313242
3A.2. Savings bank deposits	3908931	4103615	118642	129994	312317	339842
3A.3. Term deposits	18065045	15567999	1604910	1785535	1400513	1817700
(i) From banks	1250243	1580178	140907	237822	297203	369893
(ii) From others	16814802	13987821	1464003	1547713	1103310	1447807
Location-wise						
3B.1. Deposits of branches in India	23722393	20783767	1903742	2211025	2045756	2488992
3B.2. Deposits of branches outside India	720712	1051016	-	-	-	-
4. Borrowings	6564843	6732369	109543	185646	124981	215242
	(16.4)	(17.7)	(4.7)	(6.7)	(4.9)	(6.8)
4.1. Borrowings in India	1098322	1018915	64644	110580	54970	57503
(i) From Reserve Bank of India	-	-	1900	20000	6500	-
(ii) From other banks	321056	232463	6478	5909	-	-
(iii) From other institutions and agencies	777266	786452	56266	84671	48470	57503
4.2. Borrowings outside India	5466522	5713453	44900	75066	70010	157739
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	4289538	4374643	177931	198358	229688	311175
	(10.7)	(11.5)	(7.6)	(7.2)	(9.0)	(9.8)
5.1. Bills Payable	290080	182513	31737	27497	54154	36671
5.2. Inter-office adjustments	42935	42131	271	1365	-	-
5.3. Interest accrued	259687	279892	17720	20870	9221	12218
5.4. Subordinate debt	2075018	2548177	89600	96050	49694	103290
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1621818	1321930	38603	52576	116619	158996
Total Liabilities	39979508	37930096	2326188	2761468	2553990	3185699
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2008	2009	2008	2009	2008	2009
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	284782	285571	10808	14188	18999	26913
	(0.7)	(0.8)	(0.5)	(0.5)	(0.7)	(0.8)
2. Balances with RBI	2652971	1468063	141818	104891	207354	152189
	(6.6)	(3.9)	(6.1)	(3.8)	(8.2)	(4.8)
3. Balances with banks in india	120491	440165	53430	61036	43299	16637
	(0.3)	(1.2)	(2.3)	(2.2)	(1.7)	(0.5)
4. Money at call and short notice	264776	283168	2808	9637	20862	32380
	(0.7)	(0.7)	(0.1)	(0.3)	(0.8)	(1.0)
5. Balances with banks outside India	481093	519690	8938	2618	27962	106
	(1.2)	(1.4)	(0.4)	(0.1)	(1.1)	(-)
6. Investments	11145434	10305831	662970	808341	629332	1049554
	(18.3)	(17.7)	(18.6)	(19.3)	(16.0)	(22.0)
6.1. Investments in India	10511636	9347837	662969	808340	629332	1049554
(i) Government securities	7537775	6337749	543571	629436	488248	925855
(ii) Other approved securities	979	934	376	375	17	17
(iii) Shares	292008	170313	3906	3572	532	300
(iv) Debentures and Bonds	188716	260007	4021	1425	12033	12365
(v) Subsidiaries and/or joint ventures	463828	611946	50	50	210	210
(vi) Others	2028330	1966888	111045	173482	128292	110807
6.2. Investments outside India	633797	957993	-	-	-	-
(i) Government securities	14025	9533	-	-	-	-
(ii) Subsidiaries and/or joint ventures	387194	659240	-	-	-	-
(iii) Others	232578	289220	-	-	-	-
7. Advances	22561608	21831085	1279531	1577064	1464955	1675093
	(56.4)	(57.6)	(55.0)	(57.1)	(57.6)	(52.8)
Type-wise						
7A.1 Bills purchased and discounted	1523146	1428154	44601	138588	80954	83559
7A.2. Cash credits, overdrafts & loans	3480518	3439455	370999	508948	590712	663700
7A.3. Term loans	17557944	16963476	863932	929527	793289	927834
Security-wise						
7B.1. Secured by tangible assets	16931357	15756533	1168788	1374776	1150370	1358172
7B.2. Covered by Bank/Govt. Guarantees	420872	148150	17275	78942	18022	19521
7B.3. Unsecured	5209380	5926402	93468	123346	296563	297400
Sector-wise						
7C.I. Advances in India	17787043	16401941	1279531	1577063	1464956	1675093
(i) Priority sectors	5973252	6205160	500553	556879	508900	615500
(ii) Public sectors	35599	34945	13857	17406	29873	7068
(iii) Banks	459	2526	489	773	3837	339
(iv) Others	11777733	10159310	764632	1002005	922346	1052186
7C.II. Advances outside India	4774565	5429144	-	-	-	-
8. Fixed Assets	410890	380162	62515	62319	39921	43720
	(1.0)	(1.0)	(2.7)	(2.3)	(1.6)	(1.4)
8.1. Premises	196169	199709	38532	38328	18913	18586
8.2. Fixed assets under construction	-	-	963	1395	12170	15188
8.3. Other Fixed assets	214719	180452	23021	22597	8839	9946
9. Other Assets	2057463	2416362	103370	121375	101306	189107
	(5.1)	(6.3)	(4.4)	(4.3)	(4.0)	(5.9)
9.1. Inter-office adjustments (net)	-	-	-	-	1618	2078
9.2. Interest accrued	348672	413829	19444	20862	18232	24327
9.3. Tax paid	406610	378156	22017	24367	4633	3192
9.4. Stationery and Stamps	6	9	118	157	66	65
9.5. Others	1302175	1624367	61790	75989	76758	159445
Total Assets	39979508	37930096	2326188	2761468	2553990	3185699
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	4849	4849	12135	12158	5394	5395
	(0.1)	(0.1)	(0.6)	(0.5)	(0.4)	(0.3)
2. Reserves and Surplus	223234	257438	125825	144544	113605	129621
	(6.8)	(6.8)	(6.5)	(6.3)	(7.8)	(7.6)
2.1. Statutory Reserves	62703	72937	81800	91800	41103	48203
2.2. Capital Reserves	3503	6313	302	6369	1038	5151
2.3. Share Premium	8678	8678	15961	16294	11973	11979
2.4. Investments Fluctuations Reserves	-	-	150	150	138	-
2.5. Revenue and other Reserves	148350	169510	27602	29928	59243	64143
2.6. Balance of Profit	-	-	10	3	110	145
3. Deposits	2859326	3300411	1701619	2033328	1255000	1510140
	(87.3)	(87.6)	(88.0)	(89.0)	(86.1)	(88.5)
Type-wise						
3A.1. Demand deposits	429496	462518	111929	115701	153926	149677
(i) From banks	5881	6583	220	220	1337	573
(ii) From others	423615	455935	111709	115481	152589	149104
3A.2. Savings bank deposits	690254	795349	264837	289943	167283	180882
3A.3. Term deposits	1739576	2042544	1324853	1627684	933791	1179581
(i) From banks	258582	395419	30734	5504	47136	51023
(ii) From others	1480994	1647125	1294119	1622180	886655	1128558
Location-wise						
3B.1. Deposits of branches in India	2859326	3300410	1701619	2033329	1254999	1510139
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	75179	99663	14220	397	32834	2304
	(2.3)	(2.6)	(0.7)	(-)	(2.3)	(0.1)
4.1. Borrowings in India	70754	99663	4119	397	22465	1899
(i) From Reserve Bank of India	-	-	-	-	7500	-
(ii) From other banks	11	35	-	6	12636	-
(iii) From other institutions and agencies	70743	99628	4119	391	2329	1899
4.2. Borrowings outside India	4425	-	10100	-	10369	405
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	113011	106967	80183	95352	51469	58615
	(3.5)	(2.8)	(4.1)	(4.2)	(3.5)	(3.4)
5.1. Bills Payable	32305	31355	20744	14530	19116	18788
5.2. Inter-office adjustments	23796	5126	221	121	-	-
5.3. Interest accrued	7838	9727	4144	6505	4888	6949
5.4. Subordinate debt	-	-	15000	35000	-	-
5.5. Deferred Tax Liabilities	-	-	8533	6078	288	149
5.6. Others (including provisions)	49072	60759	31542	33118	27178	32728
Total Liabilities	3275599	3769326	1933982	2285781	1458303	1706074
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2008	2009	2008	2009	2008	2009
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	11731	15205	11850	12767	17483	17223
	(0.4)	(0.4)	(0.6)	(0.6)	(1.2)	(1.0)
2. Balances with RBI	310266	215090	136370	123731	92458	79159
	(9.5)	(5.7)	(7.1)	(5.4)	(6.3)	(4.6)
3. Balances with banks in india	11053	44960	11522	6474	8402	40489
	(0.3)	(1.2)	(0.6)	(0.3)	(0.6)	(2.4)
4. Money at call and short notice	110209	251331	-	-	-	-
	(3.4)	(6.7)	-	-	-	-
5. Balances with banks outside India	466	890	2401	3101	315	546
	(-)	(-)	(0.1)	(0.1)	(-)	(-)
6. Investments	875766	1073633	632652	896149	352633	471598
	(17.2)	(18.5)	(21.5)	(26.3)	(15.1)	(17.7)
6.1. Investments in India	875767	1073634	632652	896149	352633	471598
(i) Government securities	693630	760519	454135	592653	303517	381548
(ii) Other approved securities	3708	2086	1142	967	2133	1359
(iii) Shares	6066	4937	10741	8507	6321	7480
(iv) Debentures and Bonds	94706	110096	112497	144226	21840	23950
(v) Subsidiaries and/or joint ventures	23009	24238	2248	2250	-	-
(vi) Others	54648	171758	51889	147546	18822	57261
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1888261	2093041	1084197	1181004	942153	1040988
	(57.7)	(55.5)	(56.1)	(51.7)	(64.6)	(61.0)
Type-wise						
7A.1. Bills purchased and discounted	71415	63785	72470	65048	70820	80851
7A.2. Cash credits, overdrafts & loans	654652	653824	553845	632220	484923	606041
7A.3. Term loans	1162195	1375432	457883	483736	386410	354095
Security-wise						
7B.1. Secured by tangible assets	1520873	1827727	801999	899994	784542	930327
7B.2. Covered by Bank/Govt. Guarantees	114615	69678	188703	173309	29058	36230
7B.3. Unsecured	252773	195635	93495	107701	128552	74431
Sector-wise						
7C.I. Advances in India	1888261	2093041	1084198	1181005	942153	1040988
(i) Priority sectors	487433	734595	396687	437216	317613	378109
(ii) Public sectors	358446	113255	41314	55719	172558	120774
(iii) Banks	30411	590	1079	53	25	-
(iv) Others	1011971	1244601	645118	688017	451957	542105
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	19200	19941	11977	13849	10941	11569
	(0.6)	(0.5)	(0.6)	(0.6)	(0.8)	(0.7)
8.1 Premises	9913	10130	6481	8015	4933	5369
8.2 Fixed assets under construction	979	313	-	-	1	-
8.3. Other Fixed assets	8308	9498	5496	5835	6006	6200
9. Other Assets	48647	55234	43011	48705	33919	44502
	(1.5)	(1.5)	(2.2)	(2.1)	(2.3)	(2.6)
9.1. Inter-office adjustments (net)	-	-	-	-	2643	2409
9.2. Interest accrued	17572	21062	13973	14632	10696	11461
9.3. Tax paid	5397	7177	18007	15847	3287	1950
9.4. Stationery and Stamps	272	229	211	233	362	461
9.5. Others	25407	26765	10820	17992	16931	28222
Total Assets	3275599	3769326	1933982	2285781	1458303	1706074
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Kotak Mahindra Bank		Lakshmi Vilas Bank		Nainital Bank	
	2008	2009	2008	2009	2008	2009
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	34467	34567	4877	4878	3000	3000
	(1.2)	(1.2)	(0.7)	(0.6)	(1.5)	(1.2)
2. Reserves and Surplus	324903	355985	36890	40493	11564	14533
	(11.5)	(12.4)	(5.7)	(4.9)	(5.6)	(6.0)
2.1. Statutory Reserves	23776	30679	21565	23090	3158	4059
2.2. Capital Reserves	1829	2126	2716	4594	199	197
2.3. Share Premium	213867	216752	11763	11764	2600	2600
2.4. Investments Fluctuations Reserves	-	4170	-	-	-	173
2.5. Revenue and other Reserves	32614	37364	816	1016	5607	7504
2.6. Balance of Profit	52817	64894	30	29	-	-
3. Deposits	1642365	1564493	561848	736091	179000	213723
	(58.0)	(54.5)	(86.2)	(88.5)	(86.9)	(87.6)
Type-wise						
3A.1. Demand deposits	315237	341816	55919	49208	13156	12898
(i) From banks	5413	7432	694	986	157	174
(ii) From others	309824	334384	55225	48222	12999	12724
3A.2. Savings bank deposits	151754	170091	65851	74322	67999	79581
3A.3. Term deposits	1175374	1052586	440078	612561	97845	121244
(i) From banks	54119	31107	11946	28373	13617	18415
(ii) From others	1121255	1021479	428132	584188	84228	102829
Location-wise						
3B.1. Deposits of branches in India	1642365	1564493	561849	736090	179000	213724
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	511925	590407	5279	3260	2162	1443
	(18.1)	(20.6)	(0.8)	(0.4)	(1.0)	(0.6)
4.1. Borrowings in India	487323	576558	5274	3259	2162	1443
(i) From Reserve Bank of India	151100	11000	-	-	-	-
(ii) From other banks	147772	65021	-	-	-	-
(iii) From other institutions and agencies	188451	500537	5274	3259	2162	1443
4.2. Borrowings outside India	24602	13849	5	2	-	-
Secured borrowings included in 4.	64985	309407	-	-	2162	1443
5. Other liabilities and provisions	317575	325734	43165	47003	10189	11224
	(11.2)	(11.3)	(6.6)	(5.7)	(4.9)	(4.6)
5.1. Bills Payable	50440	42528	9799	9813	4225	3785
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	31608	41426	6961	8894	269	259
5.4. Subordinate debt	78224	82994	11000	11000	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	157303	158786	15405	17296	5695	7179
Total Liabilities	2831236	2871187	652060	831725	205915	243923
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Kotak Mahindra Bank		Lakshmi Vilas Bank		Nainital Bank	
	2008	2009	2008	2009	2008	2009
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	11756	14970	5923	9771	1361	1309
	(0.4)	(0.5)	(0.9)	(1.2)	(0.7)	(0.5)
2. Balances with RBI	156593	84565	32612	49426	11427	10524
	(5.5)	(2.9)	(5.0)	(5.9)	(5.5)	(4.3)
3. Balances with banks in india	19036	10329	21060	26101	39234	55072
	(0.7)	(0.4)	(3.2)	(3.1)	(19.1)	(22.6)
4. Money at call and short notice	14000	-	-	-	1235	3284
	(0.5)	-	-	-	(0.6)	(1.3)
5. Balances with banks outside India	10883	4203	1896	2843	-	-
	(0.4)	(0.1)	(0.3)	(0.3)	(-)	-
6. Investments	914199	911018	169368	186306	48348	56060
	(21.0)	(20.3)	(16.8)	(14.2)	(15.9)	(15.7)
6.1. Investments in India	912822	909642	169368	186305	48347	56060
(i) Government securities	810701	814993	155409	167423	39732	44600
(ii) Other approved securities	-	-	1365	955	153	149
(iii) Shares	4550	290	942	928	8	4
(iv) Debentures and Bonds	14973	6675	3992	5894	3823	3184
(v) Subsidiaries and/or joint ventures	29340	31943	-	-	-	-
(vi) Others	53258	55741	7660	11105	4631	8123
6.2. Investments outside India	1376	1376	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	1376	1376	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1555222	1662534	385879	524583	99486	113146
	(54.9)	(57.9)	(59.2)	(63.1)	(48.3)	(46.4)
Type-wise						
7A.1. Bills purchased and discounted	42881	43391	30799	42503	525	619
7A.2. Cash credits, overdrafts & loans	141676	225231	224299	277694	55172	65102
7A.3. Term loans	1370665	1393911	130781	204386	43790	47426
Security-wise						
7B.1. Secured by tangible assets	1145165	1236267	344068	469555	93096	105677
7B.2. Covered by Bank/Govt. Guarantees	-	-	9518	7533	118	233
7B.3. Unsecured	410057	426267	32292	47495	6273	7236
Sector-wise						
7C.I. Advances in India	1555222	1662534	385879	524582	99486	113146
(i) Priority sectors	590301	627846	151590	162998	54031	62849
(ii) Public sectors	-	3799	6296	2172	19	24
(iii) Banks	-	-	-	26	-	385
(iv) Others	964921	1030889	227993	359386	45436	49888
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	21025	21336	3994	5398	722	765
	(0.7)	(0.7)	(0.6)	(0.6)	(0.4)	(0.3)
8.1. Premises	5925	5774	1512	1463	314	311
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	15100	15561	2483	3935	408	454
9. Other Assets	128523	162233	31330	27298	4102	3763
	(4.5)	(5.6)	(4.8)	(3.3)	(2.0)	(1.5)
9.1. Inter-office adjustments (net)	-	-	8061	2170	1193	444
9.2. Interest accrued	29471	25961	3990	4194	2118	2682
9.3. Tax paid	1112	29	13641	16843	166	-127
9.4. Stationery and Stamps	88	164	62	97	-	-
9.5. Others	97852	136079	5577	3993	625	764
Total Assets	2831236	2871187	652060	831725	205915	243923
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		SBI Comm. & Intl. Bank		South Indian Bank	
	2008 (37)	2009 (38)	2008 (39)	2009 (40)	2008 (41)	2009 (42)
1. Capital	10472	10472	10000	10000	9041	11301
	(7.1)	(6.1)	(15.0)	(13.7)	(0.5)	(0.6)
2. Reserves and Surplus	21829	23653	1452	2559	107057	119100
	(14.8)	(13.8)	(2.2)	(3.5)	(6.3)	(5.8)
2.1. Statutory Reserves	2350	3125	1904	2181	17781	22681
2.2. Capital Reserves	88	615	-	-	3534	3584
2.3. Share Premium	17392	17392	-	-	53389	51129
2.4. Investments Fluctuations Reserves	-	-	-	12	-	-
2.5. Revenue and other Reserves	1941	2487	-	-	31445	40239
2.6. Balance of Profit	58	34	-452	366	908	1467
3. Deposits	110107	130705	52202	58813	1515612	1809234
	(74.7)	(76.5)	(78.4)	(80.5)	(88.7)	(88.8)
Type-wise						
3A.1. Demand deposits	20621	22023	3422	876	77312	84553
(i) From banks	288	411	-	-	599	527
(ii) From others	20333	21612	3422	876	76713	84026
3A.2. Savings bank deposits	21594	21728	3022	3441	287572	345968
3A.3. Term deposits	67892	86954	45758	54496	1150728	1378713
(i) From banks	3741	7762	7595	4980	54821	75948
(ii) From others	64151	79192	38163	49516	1095907	1302765
Location-wise						
3B.1. Deposits of branches in India	110107	130705	52201	58812	1515612	1809233
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	31	12	500	-	2759	25701
	(-)	(-)	(0.8)	-	(0.2)	(1.3)
4.1. Borrowings in India	31	12	500	-	2759	25124
(i) From Reserve Bank of India	-	-	-	-	2600	-
(ii) From other banks	-	-	500	-	-	23000
(iii) From other institutions and agencies	31	12	-	-	159	2124
4.2. Borrowings outside India	-	-	-	-	-	577
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	5024	6083	2420	1657	74524	73018
	(3.4)	(3.6)	(3.6)	(2.3)	(4.4)	(3.6)
5.1. Bills Payable	1797	1723	228	106	13756	11840
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	515	851	615	631	5869	9435
5.4. Subordinate debt	-	-	-	-	15500	15500
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2712	3509	1577	919	39399	36243
Total Liabilities	147463	170924	66574	73028	1708993	2038352
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Ratnakar Bank		SBI Comm. & Intl. Bank		South Indian Bank	
	2008	2009	2008	2009	2008	2009
	(37)	(38)	(39)	(40)	(41)	(42)
1. Cash in hand	1954	1629	57	52	11669	8932
	(1.3)	(1.0)	(0.1)	(0.1)	(0.7)	(0.4)
2. Balances with RBI	10992	7708	2881	3359	85696	90842
	(7.5)	(4.5)	(4.3)	(4.6)	(5.0)	(4.5)
3. Balances with banks in india	31372	26204	4940	7998	67614	95124
	(21.3)	(15.3)	(7.4)	(11.0)	(4.0)	(4.7)
4. Money at call and short notice	4000	10500	2362	2239	4475	8689
	(2.7)	(6.1)	(3.5)	(3.1)	(0.3)	(0.4)
5. Balances with banks outside India	-	-	593	554	811	-
	-	-	(0.9)	(0.8)	(-)	(-)
6. Investments	36132	40677	14359	21736	457222	607520
	(17.6)	(17.0)	(15.0)	(22.5)	(17.3)	(19.9)
6.1. Investments in India	36131	40678	14359	21735	457224	607520
(i) Government securities	28320	31272	12785	16141	359026	404713
(ii) Other approved securities	15	15	505	500	2801	2024
(iii) Shares	843	458	19	19	4799	5440
(iv) Debentures and Bonds	2730	3820	1050	1075	26644	26482
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	4223	5113	-	4000	63954	168861
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	58579	80111	35848	31097	1045375	1185203
	(39.8)	(46.9)	(53.8)	(42.6)	(61.2)	(58.1)
Type-wise						
7A.1. Bills purchased and discounted	1191	12226	6522	7627	114027	169368
7A.2. Cash credits, overdrafts & loans	29561	28904	11064	4685	478250	531846
7A.3. Term loans	27828	38982	18261	18785	453098	483989
Security-wise						
7B.1. Secured by tangible assets	51922	73158	21982	23656	813194	1019927
7B.2. Covered by Bank/Govt. Guarantees	0	0	0	0	85199	26886
7B.3. Unsecured	6657	6953	13865	7441	146982	138390
Sector-wise						
7C.I. Advances in India	58580	80111	35847	31097	1045375	1185203
(i) Priority sectors	24036	23695	14430	13375	357978	402926
(ii) Public sectors	-	-	594	-	97421	68315
(iii) Banks	-	11374	-	-	-	-
(iv) Others	34544	45042	20823	17722	589976	713962
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1641	1839	4574	4502	11275	13632
	(1.1)	(1.1)	(6.9)	(6.2)	(0.7)	(0.7)
8.1. Premises	580	553	4552	4482	9421	11457
8.2. Fixed assets under construction	80	1	-	-	-	-
8.3. Other Fixed assets	981	1284	22	20	1854	2174
9. Other Assets	2793	2254	962	1490	24855	28411
	(1.9)	(1.3)	(1.4)	(1.9)	(1.4)	(1.4)
9.1. Inter-office adjustments (net)	429	337	-	-	511	3620
9.2. Interest accrued	1306	1030	432	456	15415	19243
9.3. Tax paid	197	116	149	393	-	-
9.4. Stationery and Stamps	29	65	2	2	129	138
9.5. Others	833	707	379	639	8800	5411
Total Assets	147463	170924	66574	73028	1708993	2038352
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Tamilnad Mercantile Bank		Yes Bank	
	2008	2009	2008	2009
	(43)	(44)	(45)	(46)
1. Capital	28	28	29579	29698
	(-)	(-)	(1.7)	(1.3)
2. Reserves and Surplus	85801	99157	102313	132724
	(9.7)	(9.1)	(6.0)	(5.8)
2.1. Statutory Reserves	27255	31767	8743	16339
2.2. Capital Reserves	478	518	1344	8061
2.3. Share Premium	-	-	67718	67744
2.4. Investments Fluctuations Reserves	-	-	-	2
2.5. Revenue and other Reserves	58051	66865	-	-
2.6. Balance of Profit	17	7	24508	40578
3. Deposits	767025	956604	1327316	1616943
	(86.5)	(87.4)	(78.2)	(70.6)
Type-wise				
3A.1. Demand deposits	92335	95553	98213	121975
(i) From banks	70	9	-	-
(ii) From others	92265	95544	98213	121975
3A.2. Savings bank deposits	98762	115012	14653	19206
3A.3. Term deposits	575928	746039	1214450	1475762
(i) From banks	6896	26352	118500	217336
(ii) From others	569032	719687	1095950	1258426
Location-wise				
3B.1. Deposits of branches in India	767026	956604	1327316	1616942
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	111	3268	98621	218906
	(-)	(0.3)	(5.8)	(9.6)
4.1. Borrowings in India	111	3268	43297	170146
(i) From Reserve Bank of India	-	-	-	10000
(ii) From other banks	-	-	11800	74500
(iii) From other institutions and agencies	111	3268	31497	85646
4.2. Borrowings outside India	-	-	55324	48760
Secured borrowings included in 4.	-	-	9997	-
5. Other liabilities and provisions	33517	35271	140413	291810
	(3.8)	(3.2)	(8.3)	(12.7)
5.1. Bills Payable	16741	12302	10287	39344
5.2. Inter-office adjustments	-	-	-	-
5.3. Interest accrued	3829	4598	9292	19590
5.4. Subordinate debt	-	-	72750	151262
5.5. Deferred Tax Liabilities	-	-	-	-
5.6. Others (including provisions)	12947	18371	48084	81613
Total Liabilities	886483	1094329	1698242	2290079
	(100.0)	(100.0)	(100.0)	(100.0)

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

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS : 2008 AND 2009 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Tamilnad Mercantile Bank		Yes Bank	
	2008	2009	2008	2009
	(43)	(44)	(45)	(46)
1. Cash in hand	7163	6268	843	3145
	(0.8)	(0.6)	(-)	(0.1)
2. Balances with RBI	60720	65109	95081	124627
	(6.8)	(5.9)	(5.6)	(5.4)
3. Balances with banks in india	8802	7950	407	1447
	(1.0)	(0.7)	(-)	(0.1)
4. Money at call and short notice	-	11000	60487	44529
	(-)	(1.0)	(3.6)	(1.9)
5. Balances with banks outside India	1090	2528	5939	18523
	(0.1)	(0.2)	(0.3)	(0.8)
6. Investments	255354	320719	509371	711702
	(18.3)	(18.5)	(19.4)	(20.2)
6.1. Investments in India	255354	320718	509371	711702
(i) Government securities	191475	245695	359638	468011
(ii) Other approved securities	2940	2755	-	-
(iii) Shares	603	180	546	546
(iv) Debentures and Bonds	49561	37490	67787	102418
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	10775	34598	81400	140727
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	533132	657169	943027	1240309
	(60.1)	(60.1)	(55.5)	(54.2)
Type-wise				
7A.1. Bills purchased and discounted	22017	20960	12537	12642
7A.2. Cash credits, overdrafts & loans	281856	337505	244477	280410
7A.3. Term loans	229258	298703	686013	947257
Security-wise				
7B.1. Secured by tangible assets	491573	607467	484420	577487
7B.2. Covered by Bank/Govt. Guarantees	14528	6373	740	1123
7B.3. Unsecured	27031	43329	457867	661699
Sector-wise				
7C.I. Advances in India	533132	657169	943027	1240310
(i) Priority sectors	237322	275821	241236	337755
(ii) Public sectors	18176	23058	3442	2976
(iii) Banks	-	-	449	3040
(iv) Others	277634	358290	697900	896539
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	4911	5390	10117	13111
	(0.6)	(0.5)	(0.6)	(0.6)
8.1. Premises	2575	2626	-	-
8.2. Fixed assets under construction	-	-	389	39
8.3. Other Fixed assets	2336	2763	9728	13073
9. Other Assets	15313	18197	72970	132686
	(1.7)	(1.7)	(4.3)	(5.8)
9.1. Inter-office adjustments (net)	-	-	-	-
9.2. Interest accrued	7183	7157	16265	22566
9.3. Tax paid	-	-	20476	38171
9.4. Stationery and Stamps	18	24	-	-
9.5. Others	8112	10656	36229	71948
Total Assets	886483	1094329	1698242	2290079
	(100.0)	(100.0)	(100.0)	(100.0)