

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**

**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items                                      | As on March 31            |                           |                           |                           |                           |                           |
|--------------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|                                            | Syndicate Bank            |                           | UCO Bank                  |                           | Union Bank of India       |                           |
|                                            | 2004                      | 2005                      | 2004                      | 2005                      | 2004                      | 2005                      |
|                                            | (31)                      | (32)                      | (33)                      | (34)                      | (35)                      | (36)                      |
| <b>1. Capital</b>                          | <b>47195</b><br>(1.0)     | <b>47197</b><br>(0.9)     | <b>79936</b><br>(1.8)     | <b>79936</b><br>(1.5)     | <b>46012</b><br>(0.8)     | <b>46012</b><br>(0.6)     |
| <b>2. Reserves and Surplus</b>             | <b>143331</b><br>(3.0)    | <b>172655</b><br>(3.3)    | <b>98369</b><br>(2.2)     | <b>124951</b><br>(2.3)    | <b>262703</b><br>(4.5)    | <b>315432</b><br>(4.4)    |
| 2.1. Statutory Reserves                    | 42556                     | 52629                     | 23400                     | 32042                     | 103900                    | 125500                    |
| 2.2. Capital Reserves                      | 1576                      | 1576                      | 4674                      | 33379                     | 1202                      | 9041                      |
| 2.3. Share Premium                         | —                         | —                         | 4000                      | 4000                      | 9791                      | 9791                      |
| 2.4. Investments Fluctuations Reserves     | 41890                     | 41913                     | 32961                     | 39161                     | 54000                     | 55500                     |
| 2.5. Revenue and other Reserves            | 55966                     | 57014                     | 29722                     | 1043                      | 86066                     | 111501                    |
| 2.6. Balance of Profit                     | 1343                      | 19523                     | 3612                      | 15326                     | 7744                      | 4099                      |
| <b>3. Deposits</b>                         | <b>4258482</b><br>(90.2)  | <b>4629457</b><br>(88.8)  | <b>3924426</b><br>(89.6)  | <b>4947023</b><br>(90.6)  | <b>5055894</b><br>(86.7)  | <b>6183058</b><br>(85.4)  |
| <b>Type-wise</b>                           |                           |                           |                           |                           |                           |                           |
| 3A.1. Demand deposits                      | 405224                    | 498138                    | 342723                    | 394532                    | 500390                    | 501013                    |
| (i) From banks                             | 13583                     | 14446                     | 17483                     | 14652                     | 14904                     | 23671                     |
| (ii) From others                           | 391641                    | 483692                    | 325240                    | 379880                    | 485486                    | 477342                    |
| 3A.2. Savings bank deposits                | 1038573                   | 1217113                   | 928940                    | 1051580                   | 1308429                   | 1519712                   |
| 3A.3. Term deposits                        | 2814685                   | 2914206                   | 2652763                   | 3500911                   | 3247075                   | 4162333                   |
| (i) From banks                             | 264100                    | 241381                    | 173422                    | 309568                    | 78054                     | 111510                    |
| (ii) From others                           | 2550585                   | 2672825                   | 2479341                   | 3191343                   | 3169021                   | 4050823                   |
| <b>Location-wise</b>                       |                           |                           |                           |                           |                           |                           |
| 3B.1. Deposits of branches in India        | 4025199                   | 4370592                   | 3746773                   | 4727721                   | 5055893                   | 6183059                   |
| 3B.2. Deposits of branches outside India   | 233283                    | 258864                    | 177653                    | 219303                    | —                         | —                         |
| <b>4. Borrowings</b>                       | <b>22245</b><br>(0.5)     | <b>32200</b><br>(0.6)     | <b>38637</b><br>(0.9)     | <b>29959</b><br>(0.5)     | <b>93424</b><br>(1.6)     | <b>202096</b><br>(2.8)    |
| 4.1. Borrowings in India                   | 2531                      | 1831                      | 16469                     | 11415                     | 3386                      | 78765                     |
| (i) From Reserve Bank of India             | —                         | —                         | —                         | 5000                      | —                         | —                         |
| (ii) From other banks                      | 1043                      | 355                       | 127                       | 355                       | 1989                      | 644                       |
| (iii) From other institutions and agencies | 1488                      | 1476                      | 16342                     | 6060                      | 1397                      | 78121                     |
| 4.2. Borrowings outside India              | 19714                     | 30369                     | 22168                     | 18544                     | 90038                     | 123331                    |
| Secured borrowing included in 4.           | —                         | —                         | 21154                     | 6060                      | 1397                      | 50706                     |
| <b>5. Other liabilities</b>                | <b>251064</b><br>(5.3)    | <b>329435</b><br>(6.3)    | <b>238413</b><br>(5.4)    | <b>277077</b><br>(5.1)    | <b>373636</b><br>(6.4)    | <b>494726</b><br>(6.8)    |
| 5.1. Bills Payable                         | 80590                     | 130885                    | 25592                     | 27983                     | 70584                     | 70798                     |
| 5.2. Inter-office adjustments              | —                         | —                         | 37346                     | 35049                     | 19610                     | 12691                     |
| 5.3. Interest accrued                      | 20099                     | 22403                     | 23042                     | 25854                     | 20411                     | 21465                     |
| 5.4. Others (including provisions)         | 150375                    | 176147                    | 152433                    | 188191                    | 263031                    | 389772                    |
| <b>Total Liabilities</b>                   | <b>4722317</b><br>(100.0) | <b>5210944</b><br>(100.0) | <b>4379781</b><br>(100.0) | <b>5458946</b><br>(100.0) | <b>5831669</b><br>(100.0) | <b>7241324</b><br>(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 — 2004 AND 2005 (Contd.)**

**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items                                       | As on March 31 |                |                |                |                     |                |
|---------------------------------------------|----------------|----------------|----------------|----------------|---------------------|----------------|
|                                             | Syndicate Bank |                | UCO Bank       |                | Union Bank of India |                |
|                                             | 2004           | 2005           | 2004           | 2005           | 2004                | 2005           |
|                                             | (31)           | (32)           | (33)           | (34)           | (35)                | (36)           |
| <b>1. Cash in hand</b>                      | <b>15292</b>   | <b>17219</b>   | <b>25597</b>   | <b>25946</b>   | <b>15255</b>        | <b>16976</b>   |
|                                             | (0.3)          | (0.3)          | (0.6)          | (0.5)          | (0.3)               | (0.2)          |
| <b>2. Balances with RBI</b>                 | <b>435427</b>  | <b>251782</b>  | <b>208607</b>  | <b>271843</b>  | <b>224748</b>       | <b>347741</b>  |
|                                             | (9.2)          | (4.8)          | (4.8)          | (5.0)          | (3.9)               | (4.8)          |
| <b>3. Balances with banks in India</b>      | <b>53151</b>   | <b>15559</b>   | <b>136240</b>  | <b>183689</b>  | <b>89533</b>        | <b>112460</b>  |
|                                             | (1.1)          | (0.3)          | (3.1)          | (3.4)          | (1.5)               | (1.6)          |
| <b>4. Money at call and short notice</b>    | <b>39500</b>   | <b>15002</b>   | <b>34432</b>   | <b>124561</b>  | <b>34500</b>        | <b>98997</b>   |
|                                             | (0.8)          | (0.3)          | (0.8)          | (2.3)          | (0.6)               | (1.4)          |
| <b>5. Balances with banks outside India</b> | <b>114380</b>  | <b>7396</b>    | <b>13891</b>   | <b>45397</b>   | <b>20756</b>        | <b>81022</b>   |
|                                             | (2.4)          | (0.1)          | (0.3)          | (0.8)          | (0.4)               | (1.1)          |
| <b>6. Investments</b>                       | <b>1791660</b> | <b>2037074</b> | <b>1761148</b> | <b>1906437</b> | <b>2244203</b>      | <b>2279280</b> |
|                                             | (37.9)         | (39.1)         | (40.2)         | (34.9)         | (38.5)              | (31.5)         |
| 6.1. Investments in India                   | 1771628        | 2024823        | 1699589        | 1860959        | 2244192             | 2279269        |
| (i) Government securities                   | 1598380        | 1859569        | 1320374        | 1535765        | 1591816             | 1583561        |
| (ii) Other approved securities              | 27915          | 23594          | 50038          | 45403          | 70131               | 57546          |
| (iii) Shares                                | 8755           | 7165           | 9853           | 6546           | 15004               | 14531          |
| (iv) Debentures and Bonds                   | 91998          | 115188         | 226148         | 198319         | 511732              | 542839         |
| (v) Subsidiaries and/or joint ventures      | 3335           | 3335           | —              | —              | 1916                | 1916           |
| (vi) Others                                 | 41245          | 15972          | 93176          | 74926          | 53593               | 78876          |
| 6.2. Investments outside India              | 20032          | 12251          | 61559          | 45478          | 11                  | 11             |
| (i) Government securities                   | —              | —              | 34152          | 27424          | —                   | —              |
| (ii) Subsidiaries and/or joint ventures     | —              | —              | —              | —              | —                   | —              |
| (iii) Others                                | 20032          | 12251          | 27407          | 18054          | 11                  | 11             |
| <b>7. Advances</b>                          | <b>2064693</b> | <b>2672921</b> | <b>2062644</b> | <b>2765571</b> | <b>2942591</b>      | <b>4010508</b> |
|                                             | (43.7)         | (51.3)         | (47.1)         | (50.7)         | (50.5)              | (55.4)         |
| <b>Type-wise</b>                            |                |                |                |                |                     |                |
| 7A.1. Bills purchased and discounted        | 82141          | 77687          | 219258         | 258249         | 164813              | 227194         |
| 7A.2. Cash credits, overdrafts & loans      | 1112055        | 1268548        | 827304         | 1078682        | 1632767             | 2136173        |
| 7A.3. Term loans                            | 870497         | 1326686        | 1016082        | 1428640        | 1145011             | 1647141        |
| <b>Security-wise</b>                        |                |                |                |                |                     |                |
| 7B.1. Secured by tangible assets            | 1367807        | 1821796        | 1729804        | 2144499        | 2543014             | 3179677        |
| 7B.2. Covered by Bank/Government Guarantees | 159670         | 172512         | 154046         | 318735         | 43358               | 79196          |
| 7B.3. Unsecured                             | 537215         | 678612         | 178794         | 302336         | 356219              | 751634         |
| <b>Sector-wise</b>                          |                |                |                |                |                     |                |
| 7C. I. Advances in India                    | 1734748        | 2337345        | 1933520        | 2608703        | 2942592             | 4010507        |
| (i) Priority sectors                        | 672539         | 969392         | 654953         | 1001391        | 1158432             | 1704297        |
| (ii) Public sectors                         | 278592         | 182466         | 207063         | 440831         | 415986              | 489305         |
| (iii) Banks                                 | 20638          | 10879          | 591            | 1214           | 25116               | 12138          |
| (iv) Others                                 | 762979         | 1174608        | 1070913        | 1165267        | 1343058             | 1804767        |
| 7C.II. Advances outside India               | 329944         | 335575         | 129124         | 156867         | —                   | —              |
| <b>8. Fixed Assets</b>                      | <b>36371</b>   | <b>38127</b>   | <b>38535</b>   | <b>40086</b>   | <b>76679</b>        | <b>82379</b>   |
|                                             | (0.8)          | (0.7)          | (0.9)          | (0.7)          | (1.3)               | (1.1)          |
| 8.1. Premises                               | 26463          | 26254          | 32389          | 31907          | 58761               | 57384          |
| 8.2. Fixed assets under construction        | 480            | 630            | —              | —              | —                   | 866            |
| 8.3. Other Fixed assets                     | 9428           | 11243          | 6146           | 8179           | 17918               | 24129          |
| <b>9. Other Assets</b>                      | <b>171848</b>  | <b>155864</b>  | <b>98691</b>   | <b>95419</b>   | <b>183400</b>       | <b>211962</b>  |
|                                             | (3.6)          | (3.0)          | (2.3)          | (1.7)          | (3.1)               | (2.9)          |
| 9.1. Inter - office adjustments (net)       | 26735          | 22077          | —              | —              | —                   | —              |
| 9.2. Interest accrued                       | 42710          | 43189          | 46187          | 45463          | 61718               | 58808          |
| 9.3. Tax paid                               | 1068           | 18364          | 12298          | 19066          | 58933               | 86142          |
| 9.4. Stationery and Stamps                  | 727            | 785            | 384            | 365            | 82                  | 192            |
| 9.5. Others                                 | 100608         | 71449          | 39822          | 30525          | 62667               | 66820          |
| <b>Total Assets</b>                         | <b>4722322</b> | <b>5210944</b> | <b>4379785</b> | <b>5458949</b> | <b>5831665</b>      | <b>7241325</b> |
|                                             | (100.0)        | (100.0)        | (100.0)        | (100.0)        | (100.0)             | (100.0)        |

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**

**NATIONALISED BANKS**

(Amount in Rs. lakh)

| Items                                      | As on March 31            |                           |                           |                           |
|--------------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|                                            | United Bank of India      |                           | Vijaya Bank               |                           |
|                                            | 2004                      | 2005                      | 2004                      | 2005                      |
|                                            | (37)                      | (38)                      | (39)                      | (40)                      |
| <b>1. Capital</b>                          | <b>181087</b><br>(7.0)    | <b>181087</b><br>(6.2)    | <b>43352</b><br>(1.8)     | <b>43352</b><br>(1.5)     |
| <b>2. Reserves and Surplus</b>             | <b>14854</b><br>(0.6)     | <b>14633</b><br>(0.5)     | <b>90201</b><br>(3.7)     | <b>115567</b><br>(3.9)    |
| 2.1. Statutory Reserves                    | 1087                      | 1087                      | 22959                     | 32479                     |
| 2.2. Capital Reserves                      | 13767                     | 13546                     | —                         | 908                       |
| 2.3. Share Premium                         | —                         | —                         | 14000                     | 14000                     |
| 2.4. Investments Fluctuations Reserves     | —                         | —                         | 32244                     | 32300                     |
| 2.5. Revenue and other Reserves            | —                         | —                         | 10540                     | 11803                     |
| 2.6. Balance of Profit                     | —                         | —                         | 10458                     | 24077                     |
| <b>3. Deposits</b>                         | <b>2275821</b><br>(88.1)  | <b>2534838</b><br>(87.1)  | <b>2101506</b><br>(87.3)  | <b>2561798</b><br>(87.3)  |
| <b>Type-wise</b>                           |                           |                           |                           |                           |
| 3A.1. Demand deposits                      | 217378                    | 268478                    | 202886                    | 294455                    |
| (i) From banks                             | 14682                     | 11005                     | 5124                      | 9226                      |
| (ii) From others                           | 202696                    | 257473                    | 197762                    | 285229                    |
| 3A.2. Savings bank deposits                | 802924                    | 912223                    | 444731                    | 539601                    |
| 3A.3. Term deposits                        | 1255519                   | 1354137                   | 1453889                   | 1727742                   |
| (i) From banks                             | 79214                     | 69890                     | 13679                     | 15630                     |
| (ii) From others                           | 1176305                   | 1284247                   | 1440210                   | 1712112                   |
| <b>Location-wise</b>                       |                           |                           |                           |                           |
| 3B.1. Deposits of branches in India        | 2275821                   | 2534839                   | 2101505                   | 2561798                   |
| 3B.2. Deposits of branches outside India   | —                         | —                         | —                         | —                         |
| <b>4. Borrowings</b>                       | <b>2948</b><br>(0.1)      | <b>2698</b><br>(0.1)      | <b>33665</b><br>(1.4)     | <b>64083</b><br>(2.2)     |
| 4.1. Borrowings in India                   | 2948                      | 2698                      | 7959                      | 10113                     |
| (i) From Reserve Bank of India             | —                         | —                         | —                         | —                         |
| (ii) From other banks                      | 72                        | 15                        | 360                       | —                         |
| (iii) From other institutions and agencies | 2876                      | 2683                      | 7599                      | 10113                     |
| 4.2. Borrowings outside India              | —                         | —                         | 25706                     | 53970                     |
| Secured borrowing included in 4.           | —                         | —                         | 346                       | —                         |
| <b>5. Other liabilities</b>                | <b>109546</b><br>(4.2)    | <b>176528</b><br>(6.1)    | <b>138379</b><br>(5.7)    | <b>148750</b><br>(5.1)    |
| 5.1. Bills Payable                         | 33673                     | 34768                     | 51610                     | 39102                     |
| 5.2. Inter-office adjustments              | 7182                      | 21798                     | —                         | —                         |
| 5.3. Interest accrued                      | 25297                     | 28987                     | 7849                      | 5997                      |
| 5.4. Others (including provisions)         | 43394                     | 90975                     | 78920                     | 103651                    |
| <b>Total Liabilities</b>                   | <b>2584256</b><br>(100.0) | <b>2909784</b><br>(100.0) | <b>2407103</b><br>(100.0) | <b>2933550</b><br>(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 — 2004 AND 2005 (Contd.)

## NATIONALISED BANKS

(Amount in Rs. lakh)

| Items                                       | As on March 31       |                |                |                |
|---------------------------------------------|----------------------|----------------|----------------|----------------|
|                                             | United Bank of India |                | Vijaya Bank    |                |
|                                             | 2004                 | 2005           | 2004           | 2005           |
|                                             | (37)                 | (38)           | (39)           | (40)           |
| <b>1. Cash in hand</b>                      | <b>13858</b>         | <b>13253</b>   | <b>10302</b>   | <b>13186</b>   |
|                                             | (0.5)                | (0.5)          | (0.4)          | (0.4)          |
| <b>2. Balances with RBI</b>                 | <b>92309</b>         | <b>145595</b>  | <b>77255</b>   | <b>115025</b>  |
|                                             | (3.6)                | (5.0)          | (3.2)          | (3.9)          |
| <b>3. Balances with banks in India</b>      | <b>30048</b>         | <b>34988</b>   | <b>20157</b>   | <b>23944</b>   |
|                                             | (1.2)                | (1.2)          | (0.8)          | (0.8)          |
| <b>4. Money at call and short notice</b>    | <b>75797</b>         | <b>19247</b>   | —              | —              |
|                                             | (2.9)                | (0.7)          | —              | —              |
| <b>5. Balances with banks outside India</b> | —                    | —              | <b>4141</b>    | <b>9301</b>    |
|                                             | —                    | —              | (0.2)          | (0.3)          |
| <b>6. Investments</b>                       | <b>1391614</b>       | <b>1440333</b> | <b>1083699</b> | <b>1206874</b> |
|                                             | (53.8)               | (49.5)         | (45.0)         | (41.1)         |
| 6.1. Investments in India                   | 1391613              | 1440332        | 1083699        | 1206874        |
| (i) Government securities                   | 1156158              | 1218174        | 896157         | 1045365        |
| (ii) Other approved securities              | 37254                | 30808          | 12642          | 10561          |
| (iii) Shares                                | 2697                 | 6941           | 4965           | 4003           |
| (iv) Debentures and Bonds                   | 184013               | 143389         | 128069         | 117536         |
| (v) Subsidiaries and/or joint ventures      | 3059                 | 1489           | 1295           | 2126           |
| (vi) Others                                 | 8432                 | 39531          | 40571          | 27283          |
| 6.2. Investments outside India              | 1                    | 1              | —              | —              |
| (i) Government securities                   | —                    | —              | —              | —              |
| (ii) Subsidiaries and/or joint ventures     | —                    | —              | —              | —              |
| (iii) Others                                | 1                    | 1              | —              | —              |
| <b>7. Advances</b>                          | <b>796334</b>        | <b>1138968</b> | <b>1104530</b> | <b>1433579</b> |
|                                             | (30.8)               | (39.1)         | (45.9)         | (48.9)         |
| <b>Type-wise</b>                            |                      |                |                |                |
| 7A.1. Bills purchased and discounted        | 47614                | 59796          | 41522          | 52972          |
| 7A.2. Cash credits, overdrafts & loans      | 291748               | 426071         | 493757         | 569092         |
| 7A.3. Term loans                            | 456972               | 653101         | 569251         | 811515         |
| <b>Security-wise</b>                        |                      |                |                |                |
| 7B.1. Secured by tangible assets            | 635096               | 1033084        | 797704         | 1070431        |
| 7B.2. Covered by Bank/Government Guarantees | 66718                | 24694          | 118176         | 27472          |
| 7B.3. Unsecured                             | 94520                | 81190          | 188651         | 335676         |
| <b>Sector-wise</b>                          |                      |                |                |                |
| 7C. I. Advances in India                    | 796334               | 1138968        | 1104531        | 1433578        |
| (i) Priority sectors                        | 270045               | 386955         | 444866         | 572254         |
| (ii) Public sectors                         | 215389               | 219915         | 140168         | 174945         |
| (iii) Banks                                 | 98                   | 29             | 4528           | 1161           |
| (iv) Others                                 | 310802               | 532069         | 514969         | 685218         |
| 7C.II. Advances outside India               | —                    | —              | —              | —              |
| <b>8. Fixed Assets</b>                      | <b>18974</b>         | <b>20128</b>   | <b>19126</b>   | <b>21764</b>   |
|                                             | (0.7)                | (0.7)          | (0.8)          | (0.7)          |
| 8.1. Premises                               | 14714                | 14502          | 11978          | 11539          |
| 8.2. Fixed assets under construction        | 18                   | —              | —              | —              |
| 8.3. Other Fixed assets                     | 4242                 | 5626           | 7148           | 10225          |
| <b>9. Other Assets</b>                      | <b>165323</b>        | <b>97275</b>   | <b>87888</b>   | <b>109876</b>  |
|                                             | (6.4)                | (3.3)          | (3.7)          | (3.7)          |
| 9.1. Inter - office adjustments (net)       | —                    | —              | 33511          | 37463          |
| 9.2. Interest accrued                       | 45875                | 40117          | 26170          | 25514          |
| 9.3. Tax paid                               | 1133                 | 6879           | 17410          | 24479          |
| 9.4. Stationery and Stamps                  | 281                  | 390            | 74             | 61             |
| 9.5. Others                                 | 118034               | 49889          | 10723          | 22359          |
| <b>Total Assets</b>                         | <b>2584257</b>       | <b>2909787</b> | <b>2407098</b> | <b>2933549</b> |
|                                             | (100.0)              | (100.0)        | (100.0)        | (100.0)        |

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**

**FOREIGN BANKS**

(Amount in Rs. lakh)

| Items                                      | As on March 31            |                           |                           |                          |                          |                          |
|--------------------------------------------|---------------------------|---------------------------|---------------------------|--------------------------|--------------------------|--------------------------|
|                                            | ABN Amro Bank             |                           | Abu-Dhabi Commercial Bank |                          | American Express Bank    |                          |
|                                            | 2004                      | 2005                      | 2004                      | 2005                     | 2004                     | 2005                     |
|                                            | (1)                       | (2)                       | (3)                       | (4)                      | (5)                      | (6)                      |
| <b>1. Capital</b>                          | <b>16902</b><br>(1.6)     | <b>16902</b><br>(1.1)     | <b>20</b><br>(0.0)        | <b>20</b><br>(0.0)       | <b>6240</b><br>(1.8)     | <b>10294</b><br>(3.4)    |
| <b>2. Reserves and Surplus</b>             | <b>98266</b><br>(9.3)     | <b>117789</b><br>(7.7)    | <b>7189</b><br>(3.7)      | <b>7102</b><br>(3.6)     | <b>18163</b><br>(5.3)    | <b>19825</b><br>(6.6)    |
| 2.1. Statutory Reserves                    | 20842                     | 25723                     | 1307                      | 1307                     | 10176                    | 10591                    |
| 2.2. Capital Reserves                      | 163                       | 163                       | 12                        | 147                      | 837                      | 837                      |
| 2.3. Share Premium                         | —                         | —                         | —                         | —                        | —                        | —                        |
| 2.4. Investments Fluctuations Reserves     | 10000                     | 10000                     | 880                       | 880                      | 456                      | 1215                     |
| 2.5. Revenue and other Reserves            | 19718                     | 19718                     | 2561                      | 7495                     | 741                      | 741                      |
| 2.6. Balance of Profit                     | 47543                     | 62185                     | 2429                      | -2727                    | 5953                     | 6441                     |
| <b>3. Deposits</b>                         | <b>585644</b><br>(55.2)   | <b>707678</b><br>(46.0)   | <b>181598</b><br>(92.8)   | <b>166254</b><br>(85.2)  | <b>278853</b><br>(81.9)  | <b>226443</b><br>(75.0)  |
| <b>Type-wise</b>                           |                           |                           |                           |                          |                          |                          |
| 3A.1. Demand deposits                      | 195072                    | 245071                    | 5677                      | 6191                     | 50309                    | 59477                    |
| (i) From banks                             | 1087                      | 1356                      | 334                       | 16                       | 7397                     | 4429                     |
| (ii) From others                           | 193985                    | 243715                    | 5343                      | 6175                     | 42912                    | 55048                    |
| 3A.2. Savings bank deposits                | 134364                    | 162151                    | 6920                      | 7753                     | 18560                    | 20423                    |
| 3A.3. Term deposits                        | 256208                    | 300456                    | 169001                    | 152310                   | 209984                   | 146543                   |
| (i) From banks                             | 113166                    | 119166                    | 106252                    | 106252                   | 114087                   | 114087                   |
| (ii) From others                           | 143042                    | 181290                    | 62749                     | 46058                    | 95897                    | 32456                    |
| <b>Location-wise</b>                       |                           |                           |                           |                          |                          |                          |
| 3B.1. Deposits of branches in India        | 585644                    | 707678                    | 181598                    | 166255                   | 278852                   | 226442                   |
| 3B.2. Deposits of branches outside India   | —                         | —                         | —                         | —                        | —                        | —                        |
| <b>4. Borrowings</b>                       | <b>292494</b><br>(27.6)   | <b>491538</b><br>(31.9)   | <b>—</b><br>—             | <b>11843</b><br>(6.1)    | <b>13201</b><br>(3.9)    | <b>15374</b><br>(5.1)    |
| 4.1. Borrowings in India                   | 133194                    | 198249                    | —                         | 11843                    | 10000                    | 15374                    |
| (i) From Reserve Bank of India             | —                         | —                         | —                         | —                        | —                        | —                        |
| (ii) From other banks                      | 123600                    | 188102                    | —                         | 11843                    | 10000                    | 15374                    |
| (iii) From other institutions and agencies | 9594                      | 10147                     | —                         | —                        | —                        | —                        |
| 4.2. Borrowings outside India              | 159300                    | 293289                    | —                         | —                        | 3201                     | —                        |
| Secured borrowing included in 4.           | —                         | —                         | —                         | —                        | —                        | —                        |
| <b>5. Other liabilities</b>                | <b>67672</b><br>(6.4)     | <b>205622</b><br>(13.4)   | <b>6831</b><br>(3.5)      | <b>9865</b><br>(5.1)     | <b>23891</b><br>(7.0)    | <b>30154</b><br>(10.0)   |
| 5.1. Bills Payable                         | 17670                     | 33677                     | 260                       | 332                      | 2156                     | 1941                     |
| 5.2. Inter-office adjustments              | 154                       | 1150                      | 98                        | 192                      | 1363                     | 2887                     |
| 5.3. Interest accrued                      | 4684                      | 7646                      | 5803                      | 6821                     | 3949                     | 3255                     |
| 5.4. Others (including provisions)         | 45164                     | 163149                    | 670                       | 2520                     | 16423                    | 22071                    |
| <b>Total Liabilities</b>                   | <b>1060978</b><br>(100.0) | <b>1539529</b><br>(100.0) | <b>195638</b><br>(100.0)  | <b>195084</b><br>(100.0) | <b>340348</b><br>(100.0) | <b>302090</b><br>(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 — 2004 AND 2005 (Contd.)

## FOREIGN BANKS

(Amount in Rs. lakh)

| Items                                       | As on March 31 |                |                           |               |                       |               |
|---------------------------------------------|----------------|----------------|---------------------------|---------------|-----------------------|---------------|
|                                             | ABN Amro Bank  |                | Abu-Dhabi Commercial Bank |               | American Express Bank |               |
|                                             | 2004           | 2005           | 2004                      | 2005          | 2004                  | 2005          |
|                                             | (1)            | (2)            | (3)                       | (4)           | (5)                   | (6)           |
| <b>1. Cash in hand</b>                      | <b>4513</b>    | <b>4530</b>    | <b>76</b>                 | <b>60</b>     | <b>838</b>            | <b>910</b>    |
|                                             | (0.4)          | (0.3)          | (0.0)                     | (0.0)         | (0.2)                 | (0.3)         |
| <b>2. Balances with RBI</b>                 | <b>46360</b>   | <b>44473</b>   | <b>8152</b>               | <b>4518</b>   | <b>12826</b>          | <b>6611</b>   |
|                                             | (4.4)          | (2.9)          | (4.2)                     | (2.3)         | (3.8)                 | (2.2)         |
| <b>3. Balances with banks in India</b>      | <b>1273</b>    | <b>2224</b>    | <b>16861</b>              | <b>38091</b>  | <b>15401</b>          | <b>12717</b>  |
|                                             | (0.1)          | (0.1)          | (8.6)                     | (19.6)        | (4.5)                 | (4.2)         |
| <b>4. Money at call and short notice</b>    | <b>1361</b>    | <b>7500</b>    | —                         | —             | <b>62186</b>          | —             |
|                                             | (0.1)          | (0.5)          | —                         | —             | (18.3)                | —             |
| <b>5. Balances with banks outside India</b> | <b>2029</b>    | <b>634</b>     | <b>4811</b>               | <b>3903</b>   | <b>12295</b>          | <b>3696</b>   |
|                                             | (0.2)          | (0.0)          | (2.5)                     | (2.0)         | (3.6)                 | (1.2)         |
| <b>6. Investments</b>                       | <b>291747</b>  | <b>333059</b>  | <b>135385</b>             | <b>125735</b> | <b>81217</b>          | <b>74886</b>  |
|                                             | (27.5)         | (21.7)         | (69.2)                    | (64.5)        | (23.9)                | (24.9)        |
| 6.1. Investments in India                   | 291747         | 333059         | 135385                    | 125735        | 81217                 | 74886         |
| (i) Government securities                   | 222646         | 315656         | 61476                     | 54261         | 57615                 | 64190         |
| (ii) Other approved securities              | 592            | 553            | 345                       | 228           | —                     | —             |
| (iii) Shares                                | 30             | —              | —                         | —             | 42                    | 18            |
| (iv) Debentures and Bonds                   | 68279          | 16850          | 73564                     | 71246         | 19224                 | 9243          |
| (v) Subsidiaries and/or joint ventures      | —              | —              | —                         | —             | —                     | —             |
| (vi) Others                                 | 200            | —              | —                         | —             | 4336                  | 1435          |
| 6.2. Investments outside India              | —              | —              | —                         | —             | —                     | —             |
| (i) Government securities                   | —              | —              | —                         | —             | —                     | —             |
| (ii) Subsidiaries and/or joint ventures     | —              | —              | —                         | —             | —                     | —             |
| (iii) Others                                | —              | —              | —                         | —             | —                     | —             |
| <b>7. Advances</b>                          | <b>669658</b>  | <b>983644</b>  | <b>16758</b>              | <b>8985</b>   | <b>126260</b>         | <b>148284</b> |
|                                             | (63.1)         | (64.0)         | (8.6)                     | (4.6)         | (37.1)                | (49.2)        |
| <b>Type-wise</b>                            |                |                |                           |               |                       |               |
| 7A.1. Bills purchased and discounted        | 121073         | 146542         | 5537                      | 3368          | 4714                  | 1755          |
| 7A.2. Cash credits, overdrafts & loans      | 339925         | 464508         | 8265                      | 3066          | 78091                 | 75530         |
| 7A.3. Term loans                            | 208660         | 372594         | 2956                      | 2551          | 43455                 | 70999         |
| <b>Security-wise</b>                        |                |                |                           |               |                       |               |
| 7B.1. Secured by tangible assets            | 417962         | 638269         | 12449                     | 6866          | 26937                 | 38568         |
| 7B.2. Covered by Bank/Government Guarantees | 140819         | 68623          | 1911                      | 2021          | 24139                 | 21459         |
| 7B.3. Unsecured                             | 110878         | 276753         | 2398                      | 98            | 75184                 | 88258         |
| <b>Sector-wise</b>                          |                |                |                           |               |                       |               |
| 7C. I. Advances in India                    | 669659         | 983645         | 16756                     | 8986          | 126260                | 148285        |
| (i) Priority sectors                        | 189158         | 317210         | 2556                      | 2746          | 15110                 | 36270         |
| (ii) Public sectors                         | —              | —              | 57                        | 28            | —                     | —             |
| (iii) Banks                                 | 60             | —              | 1911                      | —             | —                     | —             |
| (iv) Others                                 | 480441         | 666435         | 12232                     | 6212          | 111150                | 112015        |
| 7C.II. Advances outside India               | —              | —              | —                         | —             | —                     | —             |
| <b>8. Fixed Assets</b>                      | <b>8660</b>    | <b>8405</b>    | <b>787</b>                | <b>759</b>    | <b>7889</b>           | <b>6900</b>   |
|                                             | (0.8)          | (0.5)          | (0.4)                     | (0.4)         | (2.3)                 | (2.3)         |
| 8.1. Premises                               | 2761           | 2655           | 619                       | 578           | 2176                  | 2052          |
| 8.2. Fixed assets under construction        | —              | —              | —                         | —             | —                     | —             |
| 8.3. Other Fixed assets                     | 5899           | 5750           | 168                       | 181           | 5713                  | 4848          |
| <b>9. Other Assets</b>                      | <b>35373</b>   | <b>155058</b>  | <b>12809</b>              | <b>13033</b>  | <b>21430</b>          | <b>48084</b>  |
|                                             | (3.3)          | (10.1)         | (6.5)                     | (6.7)         | (6.3)                 | (16.0)        |
| 9.1. Inter - office adjustments (net)       | —              | —              | —                         | —             | —                     | —             |
| 9.2. Interest accrued                       | 8765           | 10164          | 4659                      | 5582          | 4400                  | 3173          |
| 9.3. Tax paid                               | 1237           | 4808           | 7559                      | 6738          | 8347                  | 4848          |
| 9.4. Stationery and Stamps                  | —              | —              | —                         | —             | —                     | —             |
| 9.5. Others                                 | 25371          | 140086         | 591                       | 713           | 8683                  | 40063         |
| <b>Total Assets</b>                         | <b>1060974</b> | <b>1539527</b> | <b>195639</b>             | <b>195084</b> | <b>340342</b>         | <b>302088</b> |
|                                             | (100.0)        | (100.0)        | (100.0)                   | (100.0)       | (100.0)               | (100.0)       |

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2004 AND 2005 (Contd.)**

**FOREIGN BANKS**

(Amount in Rs. lakh)

| Items                                      | As on March 31          |                         |                        |                        |                              |                         |
|--------------------------------------------|-------------------------|-------------------------|------------------------|------------------------|------------------------------|-------------------------|
|                                            | Antwrep Diamond Bank    |                         | Arab Bangladesh Bank   |                        | Bank International Indonesia |                         |
|                                            | 2004                    | 2005                    | 2004                   | 2005                   | 2004                         | 2005                    |
|                                            | (7)                     | (8)                     | (9)                    | (10)                   | (11)                         | (12)                    |
| <b>1. Capital</b>                          | <b>11471</b><br>(22.8)  | <b>11471</b><br>(17.2)  | <b>3698</b><br>(48.8)  | <b>3698</b><br>(54.0)  | <b>7338</b><br>(70.8)        | <b>7338</b><br>(59.4)   |
| <b>2. Reserves and Surplus</b>             | <b>680</b><br>(1.4)     | <b>1348</b><br>(2.0)    | <b>725</b><br>(9.6)    | <b>777</b><br>(11.4)   | <b>130</b><br>(1.3)          | <b>130</b><br>(1.1)     |
| 2.1. Statutory Reserves                    | 170                     | 337                     | 403                    | 466                    | 126                          | 126                     |
| 2.2. Capital Reserves                      | —                       | —                       | —                      | —                      | —                            | —                       |
| 2.3. Share Premium                         | —                       | —                       | —                      | —                      | —                            | —                       |
| 2.4. Investments Fluctuations Reserves     | 335                     | 658                     | 51                     | 51                     | —                            | —                       |
| 2.5. Revenue and other Reserves            | —                       | —                       | —                      | —                      | 4                            | 4                       |
| 2.6. Balance of Profit                     | 175                     | 353                     | 271                    | 260                    | —                            | —                       |
| <b>3. Deposits</b>                         | <b>4444</b><br>(8.8)    | <b>5044</b><br>(7.6)    | <b>3092</b><br>(40.8)  | <b>2334</b><br>(34.1)  | <b>1291</b><br>(12.5)        | <b>1108</b><br>(9.0)    |
| <b>Type-wise</b>                           |                         |                         |                        |                        |                              |                         |
| 3A.1. Demand deposits                      | 3744                    | 4175                    | 1732                   | 1842                   | 440                          | 391                     |
| (i) From banks                             | 3194                    | 3148                    | 1097                   | 706                    | —                            | —                       |
| (ii) From others                           | 550                     | 1027                    | 635                    | 1136                   | 440                          | 391                     |
| 3A.2. Savings bank deposits                | 9                       | 7                       | 55                     | 76                     | 41                           | 47                      |
| 3A.3. Term deposits                        | 691                     | 862                     | 1305                   | 416                    | 810                          | 670                     |
| (i) From banks                             | —                       | —                       | 1025                   | 125                    | —                            | —                       |
| (ii) From others                           | 691                     | 862                     | 280                    | 291                    | 810                          | 670                     |
| <b>Location-wise</b>                       |                         |                         |                        |                        |                              |                         |
| 3B.1. Deposits of branches in India        | 4444                    | 5045                    | 3093                   | 2333                   | 1292                         | 1108                    |
| 3B.2. Deposits of branches outside India   | —                       | —                       | —                      | —                      | —                            | —                       |
| <b>4. Borrowings</b>                       | <b>27436</b><br>(54.6)  | <b>42783</b><br>(64.1)  | <b>—</b><br>—          | <b>—</b><br>—          | <b>1312</b><br>(12.7)        | <b>3625</b><br>(29.3)   |
| 4.1. Borrowings in India                   | 500                     | —                       | —                      | —                      | —                            | 1000                    |
| (i) From Reserve Bank of India             | —                       | —                       | —                      | —                      | —                            | —                       |
| (ii) From other banks                      | 500                     | —                       | —                      | —                      | —                            | 1000                    |
| (iii) From other institutions and agencies | —                       | —                       | —                      | —                      | —                            | —                       |
| 4.2. Borrowings outside India              | 26936                   | 42783                   | —                      | —                      | 1312                         | 2625                    |
| Secured borrowing included in 4.           | —                       | —                       | —                      | —                      | —                            | —                       |
| <b>5. Other liabilities</b>                | <b>6209</b><br>(12.4)   | <b>6073</b><br>(9.1)    | <b>58</b><br>(0.8)     | <b>33</b><br>(0.5)     | <b>293</b><br>(2.8)          | <b>158</b><br>(1.3)     |
| 5.1. Bills Payable                         | 166                     | 12                      | —                      | —                      | 70                           | 30                      |
| 5.2. Inter-office adjustments              | —                       | —                       | —                      | —                      | —                            | —                       |
| 5.3. Interest accrued                      | 69                      | 205                     | 7                      | 6                      | 5                            | 15                      |
| 5.4. Others (including provisions)         | 5974                    | 5856                    | 51                     | 27                     | 218                          | 113                     |
| <b>Total Liabilities</b>                   | <b>50240</b><br>(100.0) | <b>66719</b><br>(100.0) | <b>7573</b><br>(100.0) | <b>6842</b><br>(100.0) | <b>10364</b><br>(100.0)      | <b>12359</b><br>(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 — 2004 AND 2005 (Contd.)**

**FOREIGN BANKS**

(Amount in Rs. lakh)

| Items                                       | As on March 31       |              |                      |             |                              |              |
|---------------------------------------------|----------------------|--------------|----------------------|-------------|------------------------------|--------------|
|                                             | Antwrep Diamond Bank |              | Arab Bangladesh Bank |             | Bank International Indonesia |              |
|                                             | 2004                 | 2005         | 2004                 | 2005        | 2004                         | 2005         |
|                                             | (7)                  | (8)          | (9)                  | (10)        | (11)                         | (12)         |
| <b>1. Cash in hand</b>                      | —                    | —            | <b>19</b>            | <b>35</b>   | <b>26</b>                    | <b>37</b>    |
|                                             | —                    | —            | (0.3)                | (0.5)       | (0.3)                        | (0.3)        |
| <b>2. Balances with RBI</b>                 | <b>1316</b>          | <b>2074</b>  | <b>64</b>            | <b>62</b>   | <b>169</b>                   | <b>163</b>   |
|                                             | (2.6)                | (3.1)        | (0.8)                | (0.9)       | (1.6)                        | (1.3)        |
| <b>3. Balances with banks in India</b>      | <b>811</b>           | <b>1017</b>  | <b>3187</b>          | <b>2171</b> | <b>3170</b>                  | <b>1143</b>  |
|                                             | (1.6)                | (1.5)        | (42.1)               | (31.7)      | (30.6)                       | (9.2)        |
| <b>4. Money at call and short notice</b>    | <b>8022</b>          | <b>2903</b>  | <b>50</b>            | <b>150</b>  | <b>350</b>                   | —            |
|                                             | (16.0)               | (4.4)        | (0.7)                | (2.2)       | (3.4)                        | —            |
| <b>5. Balances with banks outside India</b> | <b>5</b>             | <b>122</b>   | <b>1279</b>          | <b>778</b>  | <b>157</b>                   | <b>69</b>    |
|                                             | (0.0)                | (0.2)        | (16.9)               | (11.4)      | (1.5)                        | (0.6)        |
| <b>6. Investments</b>                       | <b>9583</b>          | <b>16453</b> | <b>1013</b>          | <b>827</b>  | <b>1247</b>                  | <b>4066</b>  |
|                                             | (19.1)               | (24.7)       | (13.4)               | (12.1)      | (12.0)                       | (32.9)       |
| 6.1. Investments in India                   | 9583                 | 16453        | 1013                 | 827         | 1247                         | 4066         |
| (i) Government securities                   | 9583                 | 16453        | 813                  | 720         | 816                          | 3635         |
| (ii) Other approved securities              | —                    | —            | —                    | —           | 431                          | 431          |
| (iii) Shares                                | —                    | —            | —                    | —           | —                            | —            |
| (iv) Debentures and Bonds                   | —                    | —            | —                    | —           | —                            | —            |
| (v) Subsidiaries and/or joint ventures      | —                    | —            | —                    | —           | —                            | —            |
| (vi) Others                                 | —                    | —            | 200                  | 107         | —                            | —            |
| 6.2. Investments outside India              | —                    | —            | —                    | —           | —                            | —            |
| (i) Government securities                   | —                    | —            | —                    | —           | —                            | —            |
| (ii) Subsidiaries and/or joint ventures     | —                    | —            | —                    | —           | —                            | —            |
| (iii) Others                                | —                    | —            | —                    | —           | —                            | —            |
| <b>7. Advances</b>                          | <b>29775</b>         | <b>43444</b> | <b>1182</b>          | <b>2181</b> | <b>345</b>                   | <b>1978</b>  |
|                                             | (59.3)               | (65.1)       | (15.6)               | (31.9)      | (3.3)                        | (16.0)       |
| <b>Type-wise</b>                            |                      |              |                      |             |                              |              |
| 7A.1. Bills purchased and discounted        | —                    | —            | 460                  | 1125        | 25                           | 713          |
| 7A.2. Cash credits, overdrafts & loans      | 29667                | 43328        | 579                  | 963         | 320                          | 1265         |
| 7A.3. Term loans                            | 108                  | 116          | 143                  | 93          | —                            | —            |
| <b>Security-wise</b>                        |                      |              |                      |             |                              |              |
| 7B.1. Secured by tangible assets            | 29757                | 43427        | 450                  | 301         | 30                           | 257          |
| 7B.2. Covered by Bank/Government Guarantees | —                    | —            | 732                  | 413         | —                            | —            |
| 7B.3. Unsecured                             | 18                   | 16           | —                    | 1466        | 315                          | 1721         |
| <b>Sector-wise</b>                          |                      |              |                      |             |                              |              |
| 7C. I. Advances in India                    | 29775                | 43444        | 1182                 | 2180        | 345                          | 1978         |
| (i) Priority sectors                        | 29667                | 43328        | 368                  | 664         | 67                           | 42           |
| (ii) Public sectors                         | —                    | —            | —                    | —           | —                            | —            |
| (iii) Banks                                 | —                    | —            | —                    | —           | —                            | —            |
| (iv) Others                                 | 108                  | 116          | 814                  | 1516        | 278                          | 1936         |
| 7C.II. Advances outside India               | —                    | —            | —                    | —           | —                            | —            |
| <b>8. Fixed Assets</b>                      | <b>293</b>           | <b>178</b>   | <b>42</b>            | <b>37</b>   | <b>757</b>                   | <b>697</b>   |
|                                             | (0.6)                | (0.3)        | (0.6)                | (0.5)       | (7.3)                        | (5.6)        |
| 8.1. Premises                               | —                    | —            | —                    | —           | 735                          | 679          |
| 8.2. Fixed assets under construction        | —                    | —            | —                    | —           | —                            | —            |
| 8.3. Other Fixed assets                     | 293                  | 178          | 42                   | 37          | 22                           | 18           |
| <b>9. Other Assets</b>                      | <b>436</b>           | <b>529</b>   | <b>740</b>           | <b>604</b>  | <b>4141</b>                  | <b>4204</b>  |
|                                             | (0.9)                | (0.8)        | (9.8)                | (8.8)       | (40.0)                       | (34.0)       |
| 9.1. Inter - office adjustments (net)       | —                    | —            | —                    | —           | —                            | —            |
| 9.2. Interest accrued                       | 339                  | 351          | 86                   | 40          | 67                           | 60           |
| 9.3. Tax paid                               | 33                   | 50           | 29                   | 46          | 78                           | 90           |
| 9.4. Stationery and Stamps                  | —                    | —            | 1                    | 1           | —                            | —            |
| 9.5. Others                                 | 64                   | 128          | 624                  | 517         | 3996                         | 4054         |
| <b>Total Assets</b>                         | <b>50241</b>         | <b>66720</b> | <b>7576</b>          | <b>6845</b> | <b>10362</b>                 | <b>12357</b> |
|                                             | (100.0)              | (100.0)      | (100.0)              | (100.0)     | (100.0)                      | (100.0)      |