

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010 (1)	2011 (2)	2010 (3)	2011 (4)	2010 (5)	2011 (6)	2010 (7)	2011 (8)
Number of reporting banks	7	6	20	20	27	26	15	14
Liabilities								
1. Capital	1104	1097	12440	17958	13544	19055	1273	1396
2. Reserves and Surplus	82622	83297	144836	187900	227458	271196	18898	22425
2.1. Statutory Reserves	43834	39372	37973	46467	81807	85839	5238	5897
2.2. Capital Reserves	1899	1940	24538	24986	26437	26926	1206	784
2.3. Share Premium	21508	22035	15116	32195	36624	54229	5732	7485
2.4. Investment Fluctuations Reserves	93	42	679	777	773	819	235	212
2.5. Revenue and other Reserves	15286	19904	62275	78183	77562	98087	5980	7468
2.6. Balance of Profit	2	4	4254	5292	4256	5295	507	579
3. Deposits	1108086	1245862	2583934	3127122	3692019	4372985	229897	264157
Type-wise								
3A.1. Demand deposits	145374	154290	223155	255820	368528	410109	21597	24222
(i) From banks	11405	10705	8232	8898	19637	19603	481	442
(ii) From others	133968	143585	214923	246922	348891	390507	21115	23780
3A.2. Savings bank deposits	328109	406445	559158	676557	887267	1083001	43567	49667
3A.3. Term deposits	634603	685128	1801621	2194746	2436224	2879874	164733	190268
(i) From banks	15806	14681	121127	162673	136933	177354	12342	13568
(ii) From others	618797	670447	1680494	2032073	2299291	2702520	152391	176700
Location-wise								
3B.1 Deposits of branches in India	1068687	1199081	2461676	2967242	3530363	4166323	229897	264157
3B.2 Deposits of branches outside India	39399	46781	122258	159880	161657	206661	-	-

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4. Borrowings	121567	142003	192247	253141	313814	395144	8674	10967
4.1. Borrowings in India	53775	67842	155132	180302	208907	248144	7014	7853
(i) From Reserve Bank of India	0	1630	3574	16670	3574	18300	44	539
(ii) From other banks	8538	9053	9446	9985	17984	19038	680	1088
(iii) From other institutions and agencies	45237	57160	142112	153646	187349	210806	6290	6226
4.2. Borrowings outside India	67792	74160	37115	72839	104907	147000	1660	3114
Secured borrowings included in 4	9358	7940	13877	25378	23235	33318	183	3
5. Other liabilities and provisions	98875	125425	95117	110013	193992	235437	10164	10066
5.1. Bill payable	26332	26504	17991	15490	44323	41995	2070	1764
5.2. Inter-office adjustment	11832	21689	2226	1275	14058	22963	325	345
5.3. Interest accrued	9411	11536	10296	12958	19707	24494	1007	1246
5.4. Subordinate debt.	0	0	1525	1525	1525	1525	-	-
5.5. Deferred tax liabilities	0	47	997	1278	997	1326	203	194
5.6. Others (including provisions)	51300	65649	62083	77486	113383	143135	6558	6517
Total Liabilities	1412253	1597684	3028574	3696133	4440827	5293817	268905	309011
6. Cash and balances with RBI	82057	119234	188802	233145	270858	352379	16915	18173
6.1. Cash in hand	8547	9062	9840	11930	18387	20992	1769	2167
6.2. Balances with RBI	73509	110172	178962	221215	252471	331387	15146	16006
(i) In current account	73507	110169	178777	220941	252284	331110	15146	16006
(ii) In other account	3	3	185	274	188	277	-	-
7. Balances with banks in India and money at call and short notice	30806	33979	83594	98247	114400	132225	5692	3908
7.1. In India	7069	8379	43291	36411	50360	44790	5363	3385
7.1.1. Balances with banks	3590	3900	23407	20653	26997	24553	2271	2759
(i) In current account	1367	1408	5542	4599	6909	6007	555	602
(ii) In other deposit accounts	2223	2491	17866	16054	20089	18545	1715	2156
7.1.2 Money at call and short notice	3479	4479	19884	15758	23362	20237	3093	627
(i) with banks	1480	2769	14617	14968	16097	17737	2343	627
(ii) with other institutions	1999	1710	5267	790	7266	2500	750	-
7.2 Outside India	23737	25600	40303	61835	64040	87435	329	523
7.2.1 Balances with Banks	17858	13895	25453	45521	43311	59416	223	326
(i) In current account	16915	12635	4845	12775	21760	25410	158	237
(ii) In other deposit accounts	943	1260	20608	32746	21551	34006	65	89
7.2.2 Money at call and short notice	5880	11705	14850	16314	20729	28019	106	197

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	387473	385697	828125	942837	1215598	1328534	83499	92617
8.1 Investment in India in	379252	375683	814654	929701	1193906	1305384	83499	92617
(i) Government securities	309729	309659	690286	764752	1000015	1074411	60819	64603
(ii) Other approved securities	1254	539	3761	2559	5015	3098	289	51
(iii) Shares	7787	9497	12941	14813	20728	24310	657	862
(iv) Debentures and Bonds	19070	18279	36246	40142	55315	58421	4251	4418
(v) Subsidiaries and/or joint ventures	4319	4886	3529	3822	7848	8708	129	219
(vi) Others	37094	32822	67891	103613	104984	136434	17354	22463
8.2 Investment outside India in	8222	10014	13471	13136	21692	23149	-	-
(i) Government securities	2010	2239	6342	5864	8351	8103	-	-
(ii) Subsidiaries and/or joint ventures	1404	1603	1007	1555	2411	3158	-	-
(iii) Others	4808	6171	6121	5716	10930	11888	-	-
9. Advances	857937	994154	1843082	2311478	2701019	3305632	154085	184647
Type-wise								
9A. (i) Bills purchased and discounted	51030	61028	89740	122377	140771	183405	8957	9875
(ii) Cash credits, overdrafts & loans repayable on demand	359411	433314	741440	963799	1100850	1397114	68119	84039
(iii) Term loans	447496	499811	1011902	1225302	1459398	1725113	77010	90733
Security-wise								
9B. (i) Secured by tangible assets	600030	699441	1346992	1687902	1947022	2387343	128613	155534
(ii) Covered by Bank/Government Guarantees	91018	115009	118020	164552	209038	279561	5804	6454
(iii) Unsecured	166889	179704	378070	459025	544958	638728	19667	22659
Sector-wise & Location-wise								
9.C.I. Advances in India	761777	886110	1720790	2135580	2482567	3021689	154085	184647
(i) Priority sectors	252668	318386	581713	691290	834381	1009676	54589	64047
(ii) Public sectors	63561	64080	191173	270885	254734	334965	9153	8118
(iii) Banks	275	465	12415	31108	12690	31573	303	1028
(iv) Others	445272	503179	935489	1142297	1380761	1645476	90041	111455

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010 (1)	2011 (2)	2010 (3)	2011 (4)	2010 (5)	2011 (6)	2010 (7)	2011 (8)
9.C.II. Advances outside India	96160	108044	122292	175899	218452	283943	-	-
(i) Due from banks	15657	22424	15949	42087	31606	64511	-	-
(ii) Due from others	80503	85620	106343	133811	186846	219432	-	-
a) Bills purchased and discounted	25294	14796	31389	41472	56683	56268	-	-
b) Syndicate loans	26475	36738	28012	36217	54487	72955	-	-
c) Others	28734	34086	46943	56122	75676	90208	-	-
10. Fixed Assets	6213	6565	28256	29591	34469	36156	2357	2509
10.1 Premises	1913	1941	22656	23404	24569	25345	1385	1614
10.2 Fixed assets under construction	303	335	322	326	625	661	232	51
10.3 Other fixed assets	3998	4289	5278	5861	9276	10150	740	845
11. Other Assets	47767	58056	56715	80836	104482	138892	6356	7156
(i) Inter - office adjustments (net)	1784	1631	2838	6877	4622	8508	180	74
(ii) Interest accrued	10359	11862	16392	19757	26752	31620	1705	1848
(iii) Tax paid in advance/tax deducted at source	5729	6945	16995	17274	22724	24219	1751	1874
(iv) Stationery and stamps	127	123	118	115	245	238	24	23
(v) Others	29767	37496	20372	36813	50139	74309	2696	3336
Total Assets	1412253	1597684	3028574	3696133	4440827	5293817	268905	309011

Note : \$ Includes IDBI Bank Ltd.
Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
Number of reporting banks	7	7	22	21	32	34	81	81
Liabilities								
1. Capital	3276	3409	4549	4805	30527	35383	48619	59243
2. Reserves and Surplus	96537	111359	115435	133784	38649	45668	381542	450648
2.1. Statutory Reserves	11903	15756	17141	21653	11197	13156	110144	120649
2.2. Capital Reserves	3194	3285	4400	4069	2219	2359	33056	33355
2.3. Share Premium	57791	61512	63523	68997	0	0	100146	123226
2.4. Investment Fluctuations Reserves	206	64	441	276	84	166	1297	1262
2.5. Revenue and other Reserves	10367	11619	16347	19088	19448	22324	113357	139499
2.6. Balance of Profit	13077	19122	13584	19700	5701	7662	23541	32658
3. Deposits	592904	738602	822801	1002759	232099	240689	4746920	5616432
Type-wise								
3A.1. Demand deposits	112992	134707	134589	158929	68250	72900	571367	641939
(i) From banks	4076	4744	4557	5186	1596	1819	25790	26608
(ii) From others	108916	129963	130032	153743	66654	71081	545577	615331
3A.2. Savings bank deposits	142653	179463	186220	229130	36427	39650	1109915	1351782
3A.3. Term deposits	337259	424432	501992	614699	127422	128138	3065638	3622712
(i) From banks	19475	29506	31817	43074	4007	4116	172757	224544
(ii) From others	317784	394926	470175	571625	123415	124023	2892881	3398168
Location-wise								
3B.1 Deposits of branches in India	578880	720355	808777	984512	232099	240689	4571239	5391525
3B.2 Deposits of branches outside India	14024	18247	14024	18247	-	-	175680	224908

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
4. Borrowings	140676	175017	149350	185984	68247	92797	531412	673925
4.1. Borrowings in India	69277	76954	76291	84807	34803	53440	320001	386391
(i) From Reserve Bank of India	-	4925	44	5464	825	21496	4443	45260
(ii) From other banks	6768	9477	7449	10565	12526	20680	37959	50284
(iii) From other institutions and agencies	62509	62552	68799	68778	21452	11263	277600	290847
4.2. Borrowings outside India	71399	98063	73059	101178	33444	39357	211410	287534
Secured borrowings included in 4	2784	802	2967	806	16013	27190	42215	61314
5. Other liabilities and provisions	48438	60778	58601	70844	65839	76992	318433	383273
5.1. Bill payable	14571	13826	16641	15590	3604	4528	64568	62113
5.2. Inter-office adjustment	30	93	355	438	116	98	14529	23499
5.3. Interest accrued	5751	7137	6758	8383	1998	2259	28463	35136
5.4. Subordinate debt.	-	-	-	-	-	-	1525	1525
5.5. Deferred tax liabilities	-	-	203	194	4	4	1204	1524
5.6. Others (including provisions)	28086	39723	34644	46240	60117	70102	208144	259476
Total Liabilities	881831	1089165	1150736	1398176	435362	491528	6026925	7183522
6. Cash and balances with RBI	58951	67938	75866	86111	19097	20293	365821	458783
6.1. Cash in hand	8162	9566	9931	11733	607	797	28925	33521
6.2. Balances with RBI	50789	58372	65935	74378	18489	19497	336895	425262
(i) In current account	50689	58272	65835	74278	18485	19491	336604	424880
(ii) In other account	100	100	100	100	4	5	292	382
7. Balances with banks in India and money at call and short notice	32978	27708	38670	31616	20559	27365	173629	191206
7.1. In India	20586	14293	25949	17678	5344	11171	81653	73639
7.1.1. Balances with banks	10028	11660	12299	14419	4645	8431	43942	47403
(i) In current account	2414	1447	2969	2049	974	1032	10852	9088
(ii) In other deposit accounts	7615	10214	9330	12370	3671	7399	33089	38314
7.1.2 Money at call and short notice	10557	2633	13650	3259	699	2740	37711	26236
(i) with banks	624	2086	2967	2713	679	2663	19743	23113
(ii) with other institutions	9933	547	10683	547	20	77	17968	3124
7.2 Outside India	12392	13415	12721	13938	15215	16194	91976	117567
7.2.1 Balances with Banks	8101	6003	8325	6330	12506	14587	64142	80334
(i) In current account	2995	3354	3153	3591	2141	4795	27055	33796
(ii) In other deposit accounts	5106	2650	5172	2739	10365	9793	37087	46537
7.2.2 Money at call and short notice	4291	7412	4397	7608	2709	1606	27835	37234

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
8. Investments	270618	329403	354117	422020	159291	165499	1729006	1916053
8.1 Investment in India in	260741	319336	344240	411953	159291	165499	1697437	1882836
(i) Government securities	180209	197649	241028	262252	117497	111960	1358539	1448624
(ii) Other approved securities	21	38	311	89	4	2	5330	3189
(iii) Shares	3511	3704	4168	4566	98	104	24993	28981
(iv) Debentures and Bonds	20398	39978	24650	44396	6634	6166	86599	108983
(v) Subsidiaries and/or joint ventures	6848	7814	6978	8033	-	-	14825	16741
(vi) Others	49753	70154	67107	92617	35058	47267	207150	276319
8.2 Investment outside India in	9877	10067	9877	10067	-	-	31569	33217
(i) Government securities	165	929	165	929	-	-	8516	9033
(ii) Subsidiaries and/or joint ventures	6614	6616	6614	6616	-	-	9025	9774
(iii) Others	3098	2522	3098	2522	-	-	14028	14410
9. Advances	478356	612886	632441	797534	163260	195539	3496720	4298704
Type-wise								
9A. (i) Bills purchased and discounted	18505	23138	27462	33013	21307	25182	189540	241600
(ii) Cash credits, overdrafts & loans repayable on demand	90600	119717	158719	203756	73034	91172	1332603	1692042
(iii) Term loans	369250	470032	446260	560765	68919	79186	1974577	2365063
Security-wise								
9B. (i) Secured by tangible assets	354511	468860	483124	624394	75474	85587	2505621	3097324
(ii) Covered by Bank/Government Guarantees	8734	10518	14539	16972	7326	8926	230902	305460
(iii) Unsecured	115111	133509	134778	156168	80461	101025	760197	895921
Sector-wise & Location-wise								
9.C.I. Advances in India	418910	533559	572995	718206	163260	195539	3218822	3935434
(i) Priority sectors	147142	178226	201730	242272	55399	63913	1091510	1315861
(ii) Public sectors	9471	10035	18624	18153	2739	2971	276097	356089
(iii) Banks	1164	479	1467	1507	3607	3640	17764	36720
(iv) Others	261133	344818	351174	456273	101516	125015	1833451	2226763

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Concl.d.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
9.C.II. Advances outside India	59446	79328	59446	79328	-	-	277898	363270
(i) Due from banks	1385	5542	1385	5542	-	-	32991	70053
(ii) Due from others	58061	73786	58061	73786	-	-	244907	293218
a) Bills purchased and discounted	1983	1191	1983	1191	-	-	58666	57459
b) Syndicate loans	47574	57567	47574	57567	-	-	102061	130522
c) Others	8504	15028	8504	15028	-	-	84180	105236
10. Fixed Assets	7882	10470	10239	12980	4860	4959	49568	54094
10.1 Premises	3360	5558	4744	7172	3127	3111	32440	35628
10.2 Fixed assets under construction	76	50	309	101	808	964	1742	1725
10.3 Other fixed assets	4445	4862	5185	5707	924	884	15386	16740
11. Other Assets	33047	40760	39404	47915	68295	77874	212181	264681
(i) Inter - office adjustments (net)	0	21	180	95	154	226	4955	8829
(ii) Interest accrued	6889	9282	8594	11130	2904	3046	38249	45796
(iii) Tax paid in advance/tax deducted at source	5825	5910	7576	7784	2270	2841	32570	34844
(iv) Stationery and stamps	30	40	54	63	1	1	300	301
(v) Others	20303	25507	23000	28843	62967	71759	136106	174911
Total Assets	881831	1089165	1150736	1398176	435362	491528	6026925	7183522

Source : Annual accounts of banks.