

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2012 AND 2013 AS ON MARCH 31**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Number of reporting banks</b>	<b>6</b>	<b>6</b>	<b>20</b>	<b>20</b>	<b>26</b>	<b>26</b>	<b>13</b>	<b>13</b>
<b>Liabilities</b>								
<b>1. Capital</b>	<b>11.53</b>	<b>11.66</b>	<b>170.96</b>	<b>178.77</b>	<b>182.50</b>	<b>190.44</b>	<b>13.16</b>	<b>13.97</b>
<b>2. Reserves and Surplus</b>	<b>1060.96</b>	<b>1241.53</b>	<b>2312.29</b>	<b>2654.06</b>	<b>3373.25</b>	<b>3895.59</b>	<b>265.80</b>	<b>316.16</b>
2.1. Statutory Reserves	439.17	493.54	552.12	635.65	991.30	1129.19	69.77	83.42
2.2. Capital Reserves	19.70	20.66	254.55	264.21	274.25	284.86	8.00	8.66
2.3. Share Premium	306.50	336.37	473.38	560.69	779.88	897.06	86.80	97.83
2.4. Investment Fluctuations Reserves	0.26	0.52	6.62	6.79	6.88	7.30	2.06	2.37
2.5. Revenue and other Reserves	295.26	390.42	966.00	1125.86	1261.26	1516.28	89.43	108.35
2.6. Balance of Profit	0.07	0.02	59.61	60.87	59.68	60.88	9.74	15.53
<b>3. Deposits</b>	<b>14050.24</b>	<b>16184.45</b>	<b>35969.89</b>	<b>41272.52</b>	<b>50020.13</b>	<b>57456.97</b>	<b>3158.91</b>	<b>3738.96</b>
Type-wise								
3A.1. Demand deposits	1196.54	1361.00	2647.29	3128.69	3843.83	4489.68	258.02	298.15
(i) From banks	86.50	87.11	100.43	317.73	186.93	404.83	5.31	6.61
(ii) From others	1110.04	1273.89	2546.86	2810.96	3656.90	4084.85	252.71	291.54
3A.2. Savings bank deposits	4536.54	5236.25	7603.95	8656.42	12140.49	13892.67	577.82	663.89
3A.3. Term deposits	8317.16	9587.20	25718.65	29487.41	34035.81	39074.62	2323.07	2776.92
(i) From banks	185.88	297.26	2202.12	2560.23	2388.00	2857.48	208.06	225.20
(ii) From others	8131.27	9289.95	23516.54	26927.19	31647.81	36217.14	2115.01	2551.72
Location-wise								
3B.1. Deposits of branches in India	13435.91	15458.42	33662.02	38249.33	47097.93	53707.75	3158.91	3738.96
3B.2. Deposits of branches outside India	614.33	726.03	2307.87	3023.20	2922.21	3749.23	-	-
<b>4. Borrowings</b>	<b>1587.82</b>	<b>2019.15</b>	<b>3061.51</b>	<b>3552.15</b>	<b>4649.32</b>	<b>5571.30</b>	<b>197.79</b>	<b>253.80</b>

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4.1. Borrowings in India	720.45	891.88	2043.48	2140.99	2763.93	3032.87	140.40	179.35
(i) From Reserve Bank of India	6.60	158.70	351.49	353.05	358.09	511.76	22.51	25.65
(ii) From other banks	93.72	81.48	53.04	99.40	146.76	180.89	9.75	7.67
(iii) From other institutions and agencies	620.13	651.70	1638.95	1688.53	2259.08	2340.22	108.14	146.03
4.2. Borrowings outside India	867.37	1127.27	1018.03	1411.17	1885.39	2538.44	57.40	74.45
Secured borrowings included in 4	58.93	101.05	324.96	252.74	383.89	353.79	12.47	38.31
<b>5. Other liabilities and provisions</b>	<b>1002.25</b>	<b>1200.40</b>	<b>1168.74</b>	<b>1304.98</b>	<b>2170.99</b>	<b>2505.38</b>	<b>113.53</b>	<b>124.44</b>
5.1. Bills payable	250.34	243.53	144.44	147.73	394.78	391.26	17.19	19.12
5.2. Inter-office adjustment	-	163.84	12.24	29.73	12.24	193.57	2.99	2.63
5.3. Interest accrued	149.76	179.00	165.98	173.89	315.75	352.89	16.58	14.59
5.4. Subordinate debt.	-	-	-	-	-	-	-	-
5.5. Deferred tax liabilities	3.25	7.18	21.52	11.19	24.77	18.38	2.89	1.35
5.6. Others (including provisions)	598.90	606.84	824.57	942.43	1423.47	1549.28	73.87	86.74
<b>Total Liabilities</b>	<b>17712.80</b>	<b>20657.19</b>	<b>42683.40</b>	<b>48962.49</b>	<b>60396.20</b>	<b>69619.67</b>	<b>3749.20</b>	<b>4447.33</b>
<b>6. Cash and balances with RBI</b>	<b>790.88</b>	<b>893.18</b>	<b>2009.33</b>	<b>1900.54</b>	<b>2800.21</b>	<b>2793.72</b>	<b>167.41</b>	<b>167.02</b>
6.1. Cash in hand	129.71	133.14	148.18	172.89	277.88	306.03	23.89	29.27
6.2. Balances with RBI	661.17	760.05	1861.15	1727.65	2522.33	2487.70	143.52	137.75
(i) In current account	661.15	760.05	1857.57	1674.06	2518.72	2434.11	143.52	137.75
(ii) In other account	0.03	-	3.58	53.59	3.61	53.59	-	-
<b>7. Balances with banks in India and money at call and short notice</b>	<b>482.30</b>	<b>519.74</b>	<b>1277.62</b>	<b>1909.23</b>	<b>1759.93</b>	<b>2428.97</b>	<b>70.52</b>	<b>107.58</b>
7.1. In India	154.81	133.71	442.33	703.15	597.14	836.86	61.24	95.82
7.1.1. Balances with banks	57.51	45.40	238.33	284.64	295.85	330.04	36.06	67.40
(i) In current account	9.66	8.78	57.69	64.86	67.35	73.64	7.74	11.37
(ii) In other deposit accounts	47.86	36.63	180.64	219.78	228.50	256.40	28.32	56.03
7.1.2. Money at call and short notice	97.29	88.31	204.00	418.51	301.29	506.82	25.18	28.42
(i) with banks	74.23	81.23	156.53	269.62	230.76	350.85	5.45	20.75
(ii) with other institutions	23.07	7.08	47.47	148.89	70.53	155.97	19.73	7.67
7.2. Outside India	327.50	386.02	835.29	1206.09	1162.79	1592.11	9.27	11.76
7.2.1. Balances with banks	243.62	306.09	602.71	937.38	846.33	1243.47	5.09	8.39
(i) In current account	239.40	262.74	178.46	241.29	417.86	504.03	3.31	4.59
(ii) In other deposit accounts	4.22	43.35	424.25	696.09	428.47	739.44	1.78	3.80
7.2.2. Money at call and short notice	83.88	79.93	232.59	268.71	316.46	348.64	4.19	3.38
<b>8. Investments</b>	<b>4173.22</b>	<b>4729.98</b>	<b>10899.48</b>	<b>12861.08</b>	<b>15072.70</b>	<b>17591.06</b>	<b>1093.33</b>	<b>1344.99</b>

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8.1. Investment in India in	4061.45	4623.25	10757.40	12703.39	14818.85	17326.65	1093.33	1344.99
(i) Government securities	3494.45	3765.50	9031.11	10449.90	12525.56	14215.40	785.48	972.09
(ii) Other approved securities	0.20	0.05	9.69	7.25	9.89	7.30	0.18	0.07
(iii) Shares	41.14	46.96	158.36	174.03	199.51	220.98	10.78	10.88
(iv) Debentures and Bonds	143.66	305.28	512.95	634.63	656.61	939.91	56.66	68.99
(v) Subsidiaries and/or joint ventures	54.92	55.28	41.04	42.39	95.96	97.67	3.98	4.00
(vi) Others	327.08	450.18	1004.25	1395.20	1331.32	1845.38	236.26	288.96
8.2. Investment outside India in	111.77	106.73	142.08	157.68	253.85	264.41	-	-
(i) Government securities	18.66	28.60	66.70	71.76	85.36	100.37	-	-
(ii) Subsidiaries and/or joint ventures	16.03	16.03	20.53	27.01	36.56	43.04	-	-
(iii) Others	77.08	62.10	54.85	58.91	131.93	121.00	-	-
<b>9. Advances</b>	<b>11519.91</b>	<b>13792.24</b>	<b>27253.16</b>	<b>30935.50</b>	<b>38773.07</b>	<b>44727.74</b>	<b>2300.79</b>	<b>2699.37</b>
Type-wise								
9A. (i) Bills purchased and discounted	888.15	1006.84	1418.09	1778.61	2306.24	2785.46	113.27	108.69
(ii) Cash credits, overdrafts & loans repayable on demand	4957.87	6117.87	11123.65	12677.78	16081.52	18795.65	1120.10	1409.65
(iii) Term loans	5673.89	6667.53	14711.43	16479.10	20385.32	23146.63	1067.43	1181.04
Security-wise								
9B. (i) Secured by tangible assets	8705.30	10632.06	20598.83	24524.95	29304.12	35157.01	1956.52	2367.97
(ii) Covered by Bank/Government Guarantees	833.32	1004.11	1895.90	2569.25	2729.21	3573.37	87.27	88.59
(iii) Unsecured	1981.30	2156.07	4758.44	3841.30	6739.74	5997.36	257.00	242.81
Sector-wise & Location-wise								
9C.I. Advances in India	10179.14	12118.16	24701.78	27613.39	34880.91	39731.55	2300.79	2699.37
(i) Priority sectors	3457.80	3759.63	7717.70	8762.73	11175.50	12522.36	727.96	858.58
(ii) Public sectors	720.40	736.37	3009.77	3257.67	3730.16	3994.04	79.70	83.50
(iii) Banks	1.81	3.12	184.30	183.44	186.11	186.56	5.79	1.76
(iv) Others	5999.13	7619.05	13790.01	15409.55	19789.13	23028.60	1487.34	1755.53

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	1340.78	1674.08	2551.38	3322.11	3892.16	4996.19	-	-
(i) Due from banks	170.86	329.15	576.70	784.20	747.56	1113.35	-	-
(ii) Due from others	1169.91	1344.92	1974.68	2537.91	3144.60	3882.84	-	-
a) Bills purchased and discounted	215.68	212.17	517.86	709.79	733.54	921.95	-	-
b) Syndicate loans	474.00	562.59	493.01	619.38	967.01	1181.97	-	-
c) Others	480.23	570.17	963.81	1208.74	1444.04	1778.91	-	-
<b>10. Fixed Assets</b>	<b>74.16</b>	<b>91.61</b>	<b>308.84</b>	<b>334.39</b>	<b>383.00</b>	<b>426.00</b>	<b>26.82</b>	<b>30.82</b>
10.1. Premises	22.66	28.83	241.31	253.62	263.97	282.45	15.27	16.07
10.2. Fixed assets under construction	3.47	4.52	1.86	2.68	5.33	7.20	0.40	0.60
10.3. Other fixed assets	48.03	58.25	65.66	78.09	113.69	136.34	11.16	14.16
<b>11. Other Assets</b>	<b>672.32</b>	<b>630.44</b>	<b>934.96</b>	<b>1021.74</b>	<b>1607.28</b>	<b>1652.19</b>	<b>90.33</b>	<b>97.55</b>
(i) Inter - office adjustments (net)	31.44	13.33	27.82	21.52	59.26	34.85	1.02	0.88
(ii) Interest accrued	145.24	159.30	274.34	301.80	419.58	461.10	24.30	26.57
(iii) Tax paid in advance/tax deducted at source	97.25	70.30	245.92	286.15	343.17	356.45	23.25	24.40
(iv) Stationery and stamps	1.23	1.22	1.25	1.27	2.48	2.49	0.22	0.28
(v) Others	397.16	386.29	385.64	411.00	782.80	797.30	41.54	45.41
<b>Total Assets</b>	<b>17712.80</b>	<b>20657.19</b>	<b>42683.40</b>	<b>48962.49</b>	<b>60396.20</b>	<b>69619.67</b>	<b>3749.20</b>	<b>4447.33</b>

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Number of reporting banks</b>	<b>7</b>	<b>7</b>	<b>20</b>	<b>20</b>	<b>41</b>	<b>43</b>	<b>87</b>	<b>89</b>
<b>Liabilities</b>								
<b>1. Capital</b>	<b>34.67</b>	<b>36.02</b>	<b>47.83</b>	<b>49.99</b>	<b>406.31</b>	<b>462.68</b>	<b>636.64</b>	<b>703.10</b>
<b>2. Reserves and Surplus</b>	<b>1279.32</b>	<b>1563.31</b>	<b>1545.12</b>	<b>1879.47</b>	<b>530.60</b>	<b>611.14</b>	<b>5448.98</b>	<b>6386.20</b>
2.1. Statutory Reserves	204.55	264.70	274.32	348.12	155.96	185.84	1421.58	1663.16
2.2. Capital Reserves	34.08	39.75	42.08	48.41	26.53	27.45	342.86	360.72
2.3. Share Premium	625.64	715.86	712.44	813.69	-	-	1492.32	1710.75
2.4. Investment Fluctuations Reserves	0.38	1.30	2.44	3.67	5.63	9.87	14.95	20.84
2.5. Revenue and other Reserves	139.98	162.11	229.42	270.46	263.19	296.42	1753.87	2083.15
2.6. Balance of Profit	274.69	379.60	284.43	395.13	79.30	91.57	423.41	547.58
<b>3. Deposits</b>	<b>8586.96</b>	<b>10219.39</b>	<b>11745.87</b>	<b>13958.36</b>	<b>2769.48</b>	<b>2880.00</b>	<b>64535.49</b>	<b>74295.32</b>
Type-wise								
3A.1. Demand deposits	1400.84	1616.07	1658.86	1914.22	800.83	738.11	6303.53	7142.01
(i) From banks	56.33	72.38	61.64	78.99	26.90	19.85	275.47	503.67
(ii) From others	1344.51	1543.69	1597.22	1835.23	773.93	718.25	6028.06	6638.33
3A.2. Savings bank deposits	2151.56	2593.36	2729.38	3257.25	418.69	430.70	15288.57	17580.62
3A.3. Term deposits	5034.56	6009.97	7357.63	8786.89	1549.95	1711.19	42943.39	49572.70
(i) From banks	291.58	353.47	499.63	578.67	64.13	65.39	2951.76	3501.55
(ii) From others	4742.99	5656.49	6858.00	8208.21	1485.82	1645.81	39991.63	46071.15
Location-wise								
3B.1. Deposits of branches in India	8339.77	9888.21	11498.69	13627.17	2769.48	2879.78	61366.09	70214.70
3B.2. Deposits of branches outside India	247.19	331.18	247.19	331.18	-	0.22	3169.39	4080.63

**Source** : Annual accounts of banks.

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	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>4. Borrowings</b>	<b>2386.41</b>	<b>2746.17</b>	<b>2584.20</b>	<b>2999.98</b>	<b>1204.22</b>	<b>1534.04</b>	<b>8437.74</b>	<b>10105.32</b>
4.1. Borrowings in India	1131.69	1354.08	1272.09	1533.43	625.64	868.72	4661.65	5435.01
(i) From Reserve Bank of India	251.69	296.03	274.20	321.68	349.04	474.68	981.33	1308.11
(ii) From other banks	105.75	142.29	115.50	149.95	153.42	161.93	415.68	492.77
(iii) From other institutions and agencies	774.24	915.76	882.39	1061.79	123.17	232.12	3264.64	3634.13
4.2. Borrowings outside India	1254.72	1392.10	1312.11	1466.55	578.59	665.32	3776.09	4670.31
Secured borrowings included in 4	34.26	62.71	46.73	101.02	454.69	676.08	885.31	1130.88
<b>5. Other liabilities and provisions</b>	<b>894.36</b>	<b>885.81</b>	<b>1007.89</b>	<b>1010.24</b>	<b>971.66</b>	<b>727.77</b>	<b>4150.55</b>	<b>4243.39</b>
5.1. Bills payable	133.76	142.08	150.95	161.20	36.62	30.78	582.36	583.23
5.2. Inter-office adjustment	3.25	1.58	6.25	4.21	0.20	0.05	18.68	197.83
5.3. Interest accrued	104.00	118.41	120.58	133.00	28.41	28.41	464.74	514.30
5.4. Subordinate debt.	-	-	-	-	-	-	-	-
5.5. Deferred tax liabilities	-	-	2.89	1.35	0.02	0.04	27.67	19.77
5.6. Others (including provisions)	653.34	623.74	727.21	710.48	905.93	668.49	3056.61	2928.25
<b>Total Liabilities</b>	<b>13181.71</b>	<b>15450.70</b>	<b>16930.91</b>	<b>19898.04</b>	<b>5882.28</b>	<b>6215.63</b>	<b>83209.39</b>	<b>95733.34</b>
<b>6. Cash and balances with RBI</b>	<b>538.15</b>	<b>576.47</b>	<b>705.56</b>	<b>743.50</b>	<b>231.69</b>	<b>214.52</b>	<b>3737.46</b>	<b>3751.74</b>
6.1. Cash in hand	134.05	147.20	157.94	176.47	6.76	6.58	442.58	489.08
6.2. Balances with RBI	404.11	429.27	547.62	567.02	224.92	207.94	3294.87	3262.66
(i) In current account	402.11	427.27	545.62	565.02	191.86	188.62	3256.20	3187.75
(ii) In other account	2.00	2.00	2.00	2.00	33.07	19.31	38.67	74.91
<b>7. Balances with banks in India and money at call and short notice</b>	<b>295.02</b>	<b>469.72</b>	<b>365.54</b>	<b>577.30</b>	<b>311.30</b>	<b>344.60</b>	<b>2436.76</b>	<b>3350.87</b>
7.1. In India	119.76	214.04	181.00	309.86	156.91	163.06	935.05	1309.78
7.1.1. Balances with banks	82.16	126.76	118.22	194.16	116.18	142.92	530.25	667.11
(i) In current account	12.18	15.66	19.93	27.02	15.01	12.46	102.29	113.13
(ii) In other deposit accounts	69.97	111.10	98.29	167.13	101.16	130.45	427.96	553.99
7.1.2. Money at call and short notice	37.60	87.28	62.78	115.70	40.73	20.14	404.80	642.66
(i) with banks	7.79	76.26	13.24	97.01	16.72	16.37	260.72	464.24
(ii) with other institutions	29.81	11.02	49.54	18.69	24.01	3.76	144.08	178.42
7.2. Outside India	175.26	255.68	184.54	267.44	154.39	181.55	1501.71	2041.10
7.2.1. Balances with banks	82.94	159.04	88.03	167.43	123.19	160.09	1057.54	1570.99
(i) In current account	35.38	43.69	38.69	48.27	58.27	49.79	514.82	602.10
(ii) In other deposit accounts	47.56	115.35	49.34	119.15	64.92	110.30	542.72	968.89
7.2.2. Money at call and short notice	92.32	96.64	96.51	100.02	31.20	21.46	444.17	470.11

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**
**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>8. Investments</b>	<b>4166.49</b>	<b>4916.07</b>	<b>5259.82</b>	<b>6261.06</b>	<b>2006.51</b>	<b>2280.63</b>	<b>22339.03</b>	<b>26132.75</b>
8.1. Investment in India in	4077.68	4824.38	5171.02	6169.37	2006.51	2280.63	21996.38	25776.65
(i) Government securities	2682.72	3111.71	3468.19	4083.80	1376.59	1671.88	17370.34	19971.08
(ii) Other approved securities	0.01	0.00	0.19	0.07	0.00	3.00	10.08	10.37
(iii) Shares	32.25	35.73	43.03	46.61	1.31	1.56	243.84	269.15
(iv) Debentures and Bonds	529.75	606.15	586.40	675.14	54.34	100.67	1297.35	1715.72
(v) Subsidiaries and/or joint ventures	79.14	81.10	83.12	85.10	-	-	179.08	182.77
(vi) Others	753.83	989.68	990.08	1278.64	574.28	503.52	2895.69	3627.55
8.2. Investment outside India in	88.81	91.69	88.81	91.69	-	-	342.65	356.10
(i) Government securities	5.57	9.26	5.57	9.26	-	-	90.93	109.63
(ii) Subsidiaries and/or joint ventures	67.00	62.61	67.00	62.61	-	-	103.56	105.65
(iii) Others	16.23	19.82	16.23	19.82	-	-	148.16	140.82
<b>9. Advances</b>	<b>7363.23</b>	<b>8733.11</b>	<b>9664.03</b>	<b>11432.49</b>	<b>2298.49</b>	<b>2636.80</b>	<b>50735.59</b>	<b>58797.03</b>
Type-wise								
9A. (i) Bills purchased and discounted	243.93	276.50	357.21	385.18	257.47	332.66	2920.91	3503.30
(ii) Cash credits, overdrafts & loans repayable on demand	1756.72	2295.60	2876.82	3705.25	1110.79	1274.18	20069.13	23775.08
(iii) Term loans	5362.58	6161.02	6430.00	7342.05	930.22	1029.95	27745.54	31518.64
Security-wise								
9B. (i) Secured by tangible assets	5922.16	7032.74	7878.69	9400.72	959.97	1062.50	38142.78	45620.23
(ii) Covered by Bank/Government Guarantees	144.33	116.11	231.60	204.69	167.15	185.37	3127.96	3963.43
(iii) Unsecured	1296.74	1584.26	1553.74	1827.07	1163.24	1380.78	9456.72	9205.22
Sector-wise & Location-wise								
9C.I. Advances in India	6356.97	7602.26	8657.76	10301.63	2298.49	2635.16	45837.16	52668.35
(i) Priority sectors	2081.96	2260.19	2809.92	3118.77	725.08	769.88	14710.50	16411.01
(ii) Public sectors	121.84	145.74	201.54	229.25	19.10	29.85	3950.81	4253.14
(iii) Banks	8.84	2.57	14.63	4.33	14.68	60.84	215.42	251.72
(iv) Others	4144.33	5193.75	5631.67	6949.28	1539.63	1774.59	26960.43	31752.48

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**

**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	1006.27	1130.86	1006.27	1130.86	-	1.64	4898.43	6128.68
(i) Due from banks	41.83	46.95	41.83	46.95	-	1.64	789.39	1161.94
(ii) Due from others	964.44	1083.91	964.44	1083.91	-	-	4109.04	4966.74
a) Bills purchased and discounted	11.57	20.53	11.57	20.53	-	-	745.12	942.49
b) Syndicate loans	768.35	803.98	768.35	803.98	-	-	1735.36	1985.95
c) Others	184.51	259.40	184.51	259.40	-	-	1628.56	2038.31
<b>10. Fixed Assets</b>	<b>106.90</b>	<b>113.95</b>	<b>133.72</b>	<b>144.77</b>	<b>50.18</b>	<b>60.41</b>	<b>566.90</b>	<b>631.18</b>
10.1. Premises	54.64	55.93	69.91	72.00	38.84	39.56	372.72	394.02
10.2. Fixed assets under construction	1.80	1.55	2.20	2.15	1.31	10.58	8.84	19.93
10.3. Other fixed assets	50.45	56.47	61.61	70.63	10.03	10.27	185.33	217.23
<b>11. Other Assets</b>	<b>711.92</b>	<b>641.37</b>	<b>802.25</b>	<b>738.92</b>	<b>983.62</b>	<b>678.67</b>	<b>3393.16</b>	<b>3069.77</b>
(i) Inter - office adjustments (net)	-	-	1.02	0.88	2.37	1.56	62.65	37.30
(ii) Interest accrued	117.75	138.86	142.05	165.43	32.85	38.95	594.47	665.49
(iii) Tax paid in advance/tax deducted at source	49.95	55.03	73.20	79.43	35.69	36.72	452.06	472.60
(iv) Stationery and stamps	0.25	0.24	0.47	0.53	0.01	0.01	2.95	3.02
(v) Others	543.97	447.25	585.51	492.65	912.77	601.43	2281.08	1891.37
<b>Total Assets</b>	<b>13181.71</b>	<b>15450.70</b>	<b>16930.91</b>	<b>19898.04</b>	<b>5881.79</b>	<b>6215.63</b>	<b>83208.90</b>	<b>95733.34</b>

**Source** : Annual accounts of banks.