

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

IN INDIA - 2011 AND 2012 AS ON MARCH 31

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Number of reporting banks	6	6	20	20	26	26	14	13
Liabilities								
1. Capital	10.97	11.53	179.58	170.96	190.55	182.50	13.73	13.16
2. Reserves and Surplus	832.97	1060.96	1879.50	2312.31	2712.47	3373.27	224.25	265.80
2.1. Statutory Reserves	393.72	439.17	464.67	552.12	858.39	991.30	58.97	69.77
2.2. Capital Reserves	19.40	19.70	249.86	254.55	269.26	274.25	7.84	8.00
2.3. Share Premium	220.35	306.50	321.95	473.38	542.29	779.88	74.85	86.80
2.4. Investment Fluctuations Reserves	0.42	0.26	7.77	6.62	8.19	6.88	2.12	2.06
2.5. Revenue and other Reserves	199.04	295.26	782.85	965.57	981.89	1260.83	74.68	89.43
2.6. Balance of Profit	0.04	0.07	52.41	60.06	52.44	60.13	5.79	9.74
3. Deposits	12458.62	14050.24	31265.86	35969.89	43724.49	50020.13	2641.57	3158.91
Type-wise								
3A.1. Demand deposits	1542.90	1196.54	2558.20	2647.29	4101.09	3843.83	242.22	257.86
(i) From banks	107.05	86.50	88.98	100.43	196.03	186.93	4.42	5.31
(ii) From others	1435.85	1110.04	2469.22	2546.86	3905.07	3656.90	237.80	252.55
3A.2. Savings bank deposits	4064.45	4536.54	6765.57	7603.95	10830.01	12140.49	496.67	577.82
3A.3. Term deposits	6851.28	8317.16	21942.10	25718.65	28793.38	34035.81	1902.68	2323.23
(i) From banks	146.81	185.88	1626.73	2155.89	1773.54	2341.78	135.68	208.06
(ii) From others	6704.47	8131.27	20315.37	23562.76	27019.84	31694.03	1767.00	2115.17
Location-wise								
3B.1. Deposits of branches in India	11990.81	13435.91	29667.06	33662.02	41657.87	47097.93	2641.57	3158.91
3B.2. Deposits of branches outside India	467.81	614.33	1598.80	2307.87	2066.61	2922.21	-	-

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
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(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4. Borrowings	1420.03	1587.82	2546.66	3030.31	3966.69	4618.12	109.67	197.79
4.1. Borrowings in India	678.42	720.45	1818.27	2012.28	2496.69	2732.73	78.53	140.40
(i) From Reserve Bank of India	16.30	6.60	166.70	320.29	183.00	326.89	5.79	22.51
(ii) From other banks	90.53	93.72	99.85	53.04	190.38	146.76	5.88	9.17
(iii) From other institutions and agencies	571.60	620.13	1551.71	1638.95	2123.31	2259.08	66.86	108.72
4.2. Borrowings outside India	741.60	867.37	728.39	1018.03	1470.00	1885.39	31.14	57.40
Secured borrowings included in 4	79.40	58.93	253.78	324.96	333.18	383.89	0.03	11.72
5. Other liabilities and provisions	1254.25	1001.59	1091.62	1184.21	2345.87	2185.79	100.88	114.48
5.1. Bills payable	265.04	251.18	154.18	144.44	419.22	395.61	17.63	17.19
5.2. Inter-office adjustment	216.89	-	12.75	12.24	229.63	12.24	3.45	2.99
5.3. Interest accrued	115.36	149.76	134.94	165.98	250.30	315.75	12.46	16.58
5.4. Subordinate debt.	-	-	-	-	-	-	-	-
5.5. Deferred tax liabilities	0.47	1.39	12.78	21.52	13.26	22.91	1.94	2.89
5.6. Others (including provisions)	656.49	599.26	776.97	840.03	1433.46	1439.29	65.39	74.83
Total Liabilities	15976.84	17712.14	36963.22	42667.68	52940.06	60379.82	3090.11	3750.15
6. Cash and balances with RBI	1192.34	790.59	2331.45	2009.33	3523.79	2799.92	181.73	167.41
6.1. Cash in hand	90.62	129.42	119.30	148.18	209.92	277.59	21.67	23.89
6.2. Balances with RBI	1101.72	661.17	2212.15	1861.15	3313.87	2522.33	160.06	143.52
(i) In current account	1101.69	661.15	2209.41	1857.57	3311.10	2518.72	160.06	143.52
(ii) In other account	0.03	0.03	2.74	3.58	2.77	3.61	-	-
7. Balances with banks in India and money at call and short notice	339.79	482.30	910.99	1277.62	1250.78	1759.93	39.08	70.52
7.1. In India	83.79	154.81	292.63	442.33	376.42	597.14	33.85	61.24
7.1.1. Balances with banks	39.00	57.51	131.82	215.19	170.82	272.70	27.59	36.06
(i) In current account	14.08	9.66	45.99	57.69	60.07	67.35	6.02	7.74
(ii) In other deposit accounts	24.91	47.86	85.83	157.50	110.75	205.36	21.56	28.32
7.1.2. Money at call and short notice	44.79	97.29	160.81	227.14	205.60	324.44	6.27	25.18
(i) with banks	27.69	74.23	149.68	179.68	177.37	253.90	6.27	5.45
(ii) with other institutions	17.10	23.07	11.13	47.47	28.23	70.53	-	19.73
7.2. Outside India	256.00	327.50	618.35	835.29	874.35	1162.79	5.23	9.27
7.2.1. Balances with banks	138.95	243.62	455.21	602.71	594.16	846.33	3.26	5.09
(i) In current account	126.35	239.40	127.75	178.46	254.10	417.86	2.37	3.81
(ii) In other deposit accounts	12.60	4.22	327.46	424.25	340.06	428.47	0.89	1.27
7.2.2. Money at call and short notice	117.05	83.88	163.14	232.59	280.19	316.46	1.97	4.19

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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IN INDIA - 2011 AND 2012 AS ON MARCH 31
(Contd.)

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	3856.97	4173.22	9503.80	10867.54	13360.76	15040.76	926.55	1093.33
8.1. Investment in India in	3756.83	4061.45	9372.73	10725.46	13129.56	14786.92	926.55	1093.33
(i) Government securities	3096.59	3494.45	7648.88	8999.91	10745.47	12494.36	646.41	785.48
(ii) Other approved securities	5.39	0.20	22.98	9.69	28.37	9.89	0.51	0.18
(iii) Shares	94.97	41.14	147.82	158.36	242.80	199.51	8.62	10.78
(iv) Debentures and Bonds	182.79	143.66	401.41	512.95	584.21	656.61	43.38	56.66
(v) Subsidiaries and/or joint ventures	48.86	54.92	40.75	41.04	89.62	95.96	2.19	3.98
(vi) Others	328.22	327.08	1110.87	1003.51	1439.09	1330.59	225.43	236.26
8.2. Investment outside India in	100.14	111.77	131.07	142.08	231.20	253.85	-	-
(i) Government securities	22.39	18.66	59.28	66.70	81.67	85.36	-	-
(ii) Subsidiaries and/or joint ventures	16.03	16.03	14.91	20.53	30.94	36.56	-	-
(iii) Others	61.72	77.08	56.88	54.85	118.59	131.93	-	-
9. Advances	9941.54	11519.91	23102.79	27263.21	33044.33	38783.12	1846.47	2300.95
Type-wise								
9A. (i) Bills purchased and discounted	610.28	888.15	1223.77	1418.65	1834.05	2306.80	98.75	113.26
(ii) Cash credits, overdrafts & loans repayable on demand	4333.14	4957.87	9314.50	11127.27	13647.65	16085.15	840.39	1120.10
(iii) Term loans	4998.11	5673.89	12564.52	14717.29	17562.63	20391.18	907.33	1067.59
Security-wise								
9B. (i) Secured by tangible assets	6994.41	8705.30	16879.02	20515.60	23873.43	29220.90	1555.34	1956.69
(ii) Covered by Bank/Government Guarantees	1150.09	833.32	1645.52	1895.90	2795.61	2729.21	64.54	87.27
(iii) Unsecured	1797.04	1981.30	4578.26	4851.71	6375.29	6833.01	226.59	256.99
Sector-wise & Location-wise								
9C.I. Advances in India	8861.10	10179.14	21343.81	24711.83	30204.90	34890.96	1846.47	2300.95
(i) Priority sectors	3183.86	3457.80	6912.90	7717.94	10096.76	11175.75	640.47	727.96
(ii) Public sectors	640.80	720.40	2708.85	2908.61	3349.65	3629.00	81.18	79.70
(iii) Banks	4.65	1.81	311.06	180.06	315.71	181.87	10.28	5.79
(iv) Others	5031.79	5999.13	11411.00	13905.22	16442.79	19904.35	1114.55	1487.50

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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IN INDIA - 2011 AND 2012 AS ON MARCH 31
(Contd.)

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	1080.44	1340.78	1758.99	2551.38	2839.43	3892.16	-	-
(i) Due from banks	224.24	170.86	452.13	631.06	676.37	801.92	-	-
(ii) Due from others	856.20	1169.91	1306.85	1920.32	2163.05	3090.24	-	-
a) Bills purchased and discounted	147.96	215.68	414.72	517.86	562.68	733.54	-	-
b) Syndicate loans	367.38	474.00	330.91	506.09	698.29	980.10	-	-
c) Others	340.86	480.23	561.22	896.37	902.08	1376.60	-	-
10. Fixed Assets	65.65	74.16	295.89	308.80	361.54	382.97	25.09	26.82
10.1. Premises	19.41	22.66	234.04	241.31	253.45	263.97	15.51	15.27
10.2. Fixed assets under construction	3.35	3.47	3.24	1.83	6.59	5.30	0.51	0.40
10.3. Other fixed assets	42.89	48.03	58.61	65.66	101.50	113.69	9.07	11.16
11. Other Assets	580.56	671.95	818.31	941.16	1398.87	1613.11	71.18	91.13
(i) Inter - office adjustments (net)	16.31	31.07	68.77	27.82	85.08	58.89	0.74	1.02
(ii) Interest accrued	118.62	145.24	208.86	274.34	327.48	419.58	18.10	24.30
(iii) Tax paid in advance/tax deducted at source	69.45	97.25	172.74	245.92	242.19	343.17	18.74	24.06
(iv) Stationery and stamps	1.23	1.23	1.15	1.25	2.38	2.48	0.23	0.22
(v) Others	374.95	397.16	366.79	391.84	741.74	789.00	33.36	41.53
Total Assets	15976.84	17712.14	36963.22	42667.68	52940.06	60379.82	3090.11	3750.15

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

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IN INDIA - 2011 AND 2012 AS ON MARCH 31
(Contd.)

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Number of reporting banks	7	7	21	20	34	41	81	87
Liabilities								
1. Capital	34.09	34.67	47.83	47.83	351.38	406.31	589.75	636.64
2. Reserves and Surplus	1113.59	1279.32	1337.84	1545.12	459.13	531.07	4509.44	5449.46
2.1. Statutory Reserves	157.56	204.55	216.53	274.32	131.56	155.96	1206.49	1421.58
2.2. Capital Reserves	32.85	34.08	40.69	42.08	28.74	32.52	338.70	348.85
2.3. Share Premium	615.12	625.64	689.97	712.44	-	-	1232.26	1492.32
2.4. Investment Fluctuations Reserves	0.64	0.38	2.76	2.44	2.28	5.63	13.24	14.95
2.5. Revenue and other Reserves	116.19	139.98	190.88	229.42	219.92	242.83	1392.69	1733.07
2.6. Balance of Profit	191.22	274.69	197.00	284.43	76.62	94.13	326.07	438.70
3. Deposits	7386.02	8586.96	10027.59	11745.87	2406.67	2770.63	56158.74	64536.64
Type-wise								
3A.1. Demand deposits	1347.07	1400.84	1589.29	1658.70	728.76	800.83	6419.15	6303.37
(i) From banks	47.44	56.33	51.86	61.64	17.97	25.90	265.85	274.47
(ii) From others	1299.63	1344.51	1537.43	1597.06	710.80	774.94	6153.30	6028.90
3A.2. Savings bank deposits	1794.63	2151.56	2291.30	2729.38	396.50	418.69	13517.82	15288.57
3A.3. Term deposits	4244.32	5034.56	6146.99	7357.79	1281.40	1551.11	36221.78	42944.71
(i) From banks	295.06	291.58	430.74	499.63	41.16	64.13	2245.44	2905.54
(ii) From others	3949.26	4742.99	5716.25	6858.16	1240.24	1486.98	33976.34	40039.17
Location-wise								
3B.1. Deposits of branches in India	7203.55	8339.77	9845.12	11498.69	2406.67	2770.63	53909.66	61367.25
3B.2. Deposits of branches outside India	182.47	247.19	182.47	247.19	-	-	2249.08	3169.39

Source : Annual accounts of banks.

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Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4. Borrowings	1750.17	2386.41	1859.84	2584.20	928.75	1199.14	6755.27	8401.46
4.1. Borrowings in India	769.54	1131.69	848.07	1272.09	534.40	632.66	3879.16	4637.47
(i) From Reserve Bank of India	49.25	251.69	55.04	274.20	214.97	349.04	453.00	950.13
(ii) From other banks	94.77	105.75	100.65	114.91	201.19	153.42	492.22	415.10
(iii) From other institutions and agencies	625.52	774.24	692.38	882.97	118.25	130.19	2933.93	3272.24
4.2. Borrowings outside India	980.63	1254.72	1011.78	1312.11	394.35	566.48	2876.12	3763.98
Secured borrowings included in 4	14.17	34.26	14.21	45.98	284.00	427.49	631.39	857.36
5. Other liabilities and provisions	608.19	740.50	709.07	854.99	765.83	928.85	3820.77	3969.63
5.1. Bills payable	139.86	133.76	157.50	150.95	45.31	36.62	622.03	583.19
5.2. Inter-office adjustment	0.93	3.25	4.38	6.25	0.30	0.20	234.31	18.68
5.3. Interest accrued	71.37	104.00	83.83	120.58	22.59	28.62	356.72	464.95
5.4. Subordinate debt.	-	-	-	-	-	5.09	-	5.09
5.5. Deferred tax liabilities	-	-	1.94	2.89	0.04	0.02	15.24	25.81
5.6. Others (including provisions)	396.03	499.48	461.43	574.31	697.59	858.30	2592.47	2871.91
Total Liabilities	10892.06	13027.86	13982.17	16778.01	4911.75	5836.00	71833.98	82993.83
6. Cash and balances with RBI	679.38	538.15	861.11	705.56	202.93	231.69	4587.83	3737.17
6.1. Cash in hand	95.66	134.05	117.33	157.94	7.97	6.76	335.21	442.30
6.2. Balances with RBI	583.72	404.11	743.78	547.62	194.97	224.92	4252.62	3294.87
(i) In current account	582.72	402.11	742.78	545.62	194.91	191.86	4248.80	3256.20
(ii) In other account	1.00	2.00	1.00	2.00	0.05	33.07	3.82	38.67
7. Balances with banks in India and money at call and short notice	277.08	295.02	316.16	365.54	273.88	311.78	1840.82	2437.24
7.1. In India	142.93	119.76	176.78	181.00	111.71	157.87	664.91	936.01
7.1.1. Balances with banks	116.60	82.16	144.19	118.22	84.31	117.14	399.32	508.07
(i) In current account	14.47	12.18	20.49	19.93	10.32	15.01	90.88	102.29
(ii) In other deposit accounts	102.14	69.97	123.70	98.29	73.99	102.13	308.44	405.78
7.1.2. Money at call and short notice	26.33	37.60	32.59	62.78	27.40	40.73	265.59	427.95
(i) with banks	20.86	7.79	27.13	13.24	26.63	16.72	231.13	283.87
(ii) with other institutions	5.47	29.81	5.47	49.54	0.77	24.01	34.46	144.08
7.2. Outside India	134.15	175.26	139.38	184.54	162.18	153.90	1175.91	1501.23
7.2.1. Balances with banks	60.03	82.94	63.30	88.03	146.11	122.71	803.57	1057.06
(i) In current account	33.54	35.38	35.91	39.20	48.19	57.79	338.20	514.85
(ii) In other deposit accounts	26.50	47.56	27.39	48.83	97.93	64.92	465.37	542.21
7.2.2. Money at call and short notice	74.12	92.32	76.08	96.51	16.06	31.20	372.34	444.17

Source : Annual accounts of banks.

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	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	3294.03	4166.49	4220.58	5259.82	1654.99	2004.88	19236.33	22305.47
8.1. Investment in India in	3193.36	4077.68	4119.90	5171.02	1654.99	2004.88	18904.46	21962.82
(i) Government securities	1976.49	2682.72	2622.90	3468.19	1119.58	1375.94	14487.95	17338.49
(ii) Other approved securities	0.38	0.01	0.89	0.19	0.02	0.00	29.28	10.08
(iii) Shares	37.04	32.25	45.66	43.03	1.07	1.31	289.53	243.84
(iv) Debentures and Bonds	396.72	529.75	440.09	586.40	52.92	54.34	1077.22	1297.35
(v) Subsidiaries and/or joint ventures	78.14	79.14	80.33	83.12	-	-	169.94	179.08
(vi) Others	704.60	753.83	930.03	990.08	481.41	573.30	2850.54	2893.98
8.2. Investment outside India in	100.67	88.81	100.67	88.81	-	-	331.88	342.65
(i) Government securities	9.29	5.57	9.29	5.57	-	-	90.96	90.93
(ii) Subsidiaries and/or joint ventures	66.16	67.00	66.16	67.00	-	-	97.10	103.56
(iii) Others	25.22	16.23	25.22	16.23	-	-	143.81	148.16
9. Advances	6128.97	7363.23	7975.44	9664.18	1955.11	2298.49	42974.88	50745.79
Type-wise								
9A. (i) Bills purchased and discounted	231.38	244.00	330.13	357.26	234.90	257.47	2399.08	2921.53
(ii) Cash credits, overdrafts & loans repayable on demand	1400.81	1739.55	2241.20	2859.64	928.35	1099.30	16817.20	20044.09
(iii) Term loans	4496.78	5379.68	5404.11	6447.28	791.86	941.72	23758.60	27780.18
Security-wise								
9B. (i) Secured by tangible assets	4688.60	5922.16	6243.94	7878.85	821.16	965.25	30938.52	38065.01
(ii) Covered by Bank/Government Guarantees	105.18	144.33	169.72	231.60	89.26	168.87	3054.60	3129.68
(iii) Unsecured	1335.19	1296.74	1561.78	1553.73	1044.69	1164.37	8981.76	9551.11
Sector-wise & Location-wise								
9C.I. Advances in India	5335.69	6356.97	7182.16	8657.92	1955.11	2298.49	39342.17	45847.37
(i) Priority sectors	1782.26	2081.96	2422.72	2809.92	639.11	727.64	13158.59	14713.30
(ii) Public sectors	100.35	121.84	181.53	201.54	30.09	19.10	3561.26	3849.65
(iii) Banks	4.79	8.84	15.07	14.63	36.40	15.05	367.18	211.55
(iv) Others	3448.29	4144.33	4562.83	5631.83	1249.51	1536.70	22255.13	27072.87

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2011 AND 2012 AS ON MARCH 31
(Concl'd.)

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	793.28	1006.27	793.28	1006.27	-	-	3632.70	4898.43
(i) Due from banks	55.42	41.83	55.42	41.83	-	-	731.79	843.75
(ii) Due from others	737.86	964.44	737.86	964.44	-	-	2900.92	4054.68
a) Bills purchased and discounted	11.91	11.57	11.91	11.57	-	-	574.59	745.12
b) Syndicate loans	575.67	768.35	575.67	768.35	-	-	1273.96	1748.45
c) Others	150.28	184.51	150.28	184.51	-	-	1052.36	1561.11
10. Fixed Assets	104.70	106.90	129.80	133.72	49.59	50.18	540.92	566.87
10.1. Premises	55.58	54.64	71.09	69.91	31.11	38.84	355.65	372.72
10.2. Fixed assets under construction	0.50	1.80	1.01	2.20	9.66	1.31	17.26	8.81
10.3. Other fixed assets	48.62	50.45	57.69	61.61	8.82	10.03	168.01	185.33
11. Other Assets	407.90	558.07	479.08	649.19	775.25	938.98	2653.20	3201.28
(i) Inter - office adjustments (net)	0.21	-	0.95	1.02	2.27	2.37	88.30	62.27
(ii) Interest accrued	92.82	117.75	110.93	142.05	30.75	33.45	469.16	595.08
(iii) Tax paid in advance/tax deducted at source	59.10	49.95	77.84	74.00	28.38	35.67	348.41	452.84
(iv) Stationery and stamps	0.40	0.25	0.63	0.47	0.01	0.01	3.01	2.95
(v) Others	255.37	390.12	288.74	431.65	713.84	867.49	1744.32	2088.13
Total Assets	10892.06	13027.86	13982.17	16778.01	4911.75	5836.00	71833.98	82993.83

Source : Annual accounts of banks.