

Appendix Table III.1(A): Consolidated Balance Sheet of Public Sector Banks

(As at end-March)

(Amount in Rs.crore)

Item	Public Sector Banks				Nationalised Banks				State Bank Group			
	2002		2003		2002		2003		2002		2003	
	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total	Amount	per cent to total
1	2	3	4	5	6	7	8	9	10	11	12	13
1. Capital	15,177.66	1.31	14,175.39	1.10	14,141.86	2.00	13,139.59	1.66	1,035.80	0.23	1,035.80	0.21
2. Reserves & Surplus	42,276.10	3.66	51,407.16	4.00	23,253.09	3.29	29,310.14	3.70	19,023.01	4.23	22,097.02	4.47
3. Deposits	9,68,623.57	83.83	10,79,393.81	83.98	6,17,550.78	87.46	6,88,361.12	86.99	3,51,072.79	78.14	3,91,032.69	79.16
3.1 Demand Deposits	1,19,048.47	10.30	1,26,874.06	9.87	65,783.23	9.32	70,248.39	8.88	53,265.24	11.86	56,625.67	11.46
3.2 Savings Bank Deposits	2,28,138.16	19.75	2,67,173.81	20.79	1,53,245.61	21.70	1,79,250.82	22.65	74,892.55	16.67	87,922.99	17.80
3.3 Term Deposits	6,21,436.94	53.79	6,85,345.94	53.32	3,98,521.94	56.44	4,38,861.91	55.46	2,22,915.00	49.62	2,46,484.03	49.90
4. Borrowings	19,363.03	1.68	22,431.04	1.75	9,311.23	1.32	10,838.48	1.37	10,051.80	2.24	11,592.56	2.35
5. Other Liabilities and Provisions	1,09,957.32	9.52	1,17,828.30	9.17	41,852.06	5.93	49,632.10	6.27	68,105.26	15.16	68,196.20	13.81
Total Liabilities	11,55,397.68	100.00	12,85,235.70	100.00	7,06,109.02	100.00	7,91,281.43	100.00	4,49,288.66	100.00	4,93,954.27	100.00
1. Cash and balances with RBI	71,407.46	6.18	65,166.62	5.07	44,120.06	6.25	46,054.48	5.82	27,287.40	6.07	19,112.14	3.87
2. Balances with banks and money at call and short notice	79,460.86	6.88	57,156.91	4.45	31,891.35	4.52	21,888.90	2.77	47,569.51	10.59	35,268.01	7.14
3. Investments	4,54,509.00	39.34	5,45,668.10	42.46	2,68,890.48	38.08	3,22,301.60	40.73	1,85,618.52	41.31	2,23,366.50	45.22
3.1 In Govt. Securities (a+b)	3,44,691.30	29.83	4,32,243.28	33.63	1,93,179.88	27.36	2,44,174.79	30.86	1,51,511.42	33.72	1,88,068.49	38.07
a. In India	3,41,397.65	29.55	4,29,089.65	33.39	1,90,180.35	26.93	2,41,402.54	30.51	1,51,217.30	33.66	1,87,687.11	38.00
b. Outside India	3,293.65	0.29	3,153.63	0.25	2,999.53	0.42	2,772.25	0.35	294.12	0.07	381.38	0.08
3.2 In other approved Securities	20,460.80	1.77	18,164.82	1.41	13,815.13	1.96	12,367.80	1.56	6,645.67	1.48	5,797.02	1.17
3.3 In non-approved Securities	89,356.90	7.73	95,260.00	7.41	61,895.47	8.77	65,759.01	8.31	27,461.43	6.11	29,500.99	5.97
4. Loans and Advances	4,80,117.96	41.55	5,49,351.18	42.74	3,15,580.70	44.69	3,60,147.29	45.51	1,64,537.26	36.62	1,89,203.89	38.30
4.1 Bills purchased & discounted	36,579.34	3.17	41,897.95	3.26	20,833.59	2.95	24,273.05	3.07	15,745.75	3.50	17,624.90	3.57
4.2 Cash Credit, Overdrafts, etc.	2,67,855.32	23.18	2,91,680.92	22.69	1,77,169.90	25.09	1,94,231.10	24.55	90,685.42	20.18	97,449.82	19.73
4.3 Term Loans	1,75,683.30	15.21	2,15,772.31	16.79	1,17,577.21	16.65	1,41,643.14	17.90	58,106.09	12.93	74,129.17	15.01
5. Fixed Assets	10,440.08	0.90	10,592.98	0.82	7,551.19	1.07	7,667.66	0.97	2,888.89	0.64	2,925.32	0.59
6. Other Assets	59,462.32	5.15	57,299.91	4.46	38,075.24	5.39	33,221.50	4.20	21,387.08	4.76	24,078.41	4.87
Total Assets	11,55,397.68	100.00	12,85,235.70	100.00	7,06,109.02	100.00	7,91,281.43	100.00	4,49,288.66	100.00	4,93,954.27	100.00

Source : Balance Sheets of respective Banks.