

Appendix Table III.1(B): Consolidated Balance Sheet of Private Sector Banks

(As at end-March)

(Amount in Rs.crore)

Item	Private Sector Banks				Old Private Sector Banks				New Private Sector Banks			
	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	2,718.39	1.02	2,921.06	0.98	604.80	0.65	648.77	0.62	2,113.59	1.21	2,272.29	1.18
2. Reserves & Surplus	13,468.95	5.03	15,974.40	5.37	4,806.25	5.16	5,646.38	5.37	8,662.70	4.96	10,328.02	5.37
3. Deposits	1,69,432.92	63.29	2,07,173.57	69.69	80,440.54	86.28	91,431.26	86.99	88,992.38	51.01	1,15,742.31	60.23
3.1 Demand Deposits	20,397.76	7.62	23,274.15	7.83	8,107.59	8.70	8,515.54	8.10	12,290.17	7.04	14,758.61	7.68
3.2 Savings Bank Deposits	20,120.17	7.52	26,160.42	8.80	11,828.99	12.69	13,673.98	13.01	8,291.18	4.75	12,486.44	6.50
3.3 Term Deposits	1,28,914.99	48.16	1,57,739.00	53.06	60,503.96	64.90	69,241.74	65.88	68,411.03	39.21	88,497.26	46.05
4. Borrowings	56,591.84	21.14	42,139.95	14.18	2,725.11	2.92	2,385.75	2.27	53,866.73	30.87	39,754.20	20.69
5. Other Liabilities and Provisions	25,493.77	9.52	29,070.33	9.78	4,652.59	4.99	4,997.34	4.75	20,841.18	11.94	24,072.99	12.53
Total Liabilities	2,67,705.87	100.00	2,97,279.31	100.00	93,229.29	100.00	1,05,109.50	100.00	1,74,476.58	100.00	1,92,169.81	100.00
1. Cash and balances with RBI	11,306.23	4.22	16,393.68	5.51	5,296.35	5.68	5,243.58	4.99	6,009.88	3.44	11,150.10	5.80
2. Balances with banks and money at call and short notice	23,386.30	8.74	11,052.34	3.72	6,489.89	6.96	5,222.04	4.97	16,896.41	9.68	5,830.30	3.03
3. Investments	97,650.61	36.48	1,07,327.94	36.10	34,021.77	36.49	40,001.03	38.06	63,628.84	36.47	67,326.91	35.04
3.1 In Govt. Securities (a+b)	62,943.45	23.51	73,303.41	24.66	23,840.20	25.57	28,479.37	27.09	39,103.25	22.41	44,824.04	23.33
a. In India	62,859.08	23.48	73,219.26	24.63	23,755.83	25.48	28,395.22	27.01	39,103.25	22.41	44,824.04	23.33
b. Outside India	84.37	0.03	84.15	0.03	84.37	0.09	84.15	0.08	—	—	—	—
3.2 In other approved Securities	1,126.64	0.42	960.93	0.32	1,012.24	1.09	882.58	0.84	114.40	0.07	78.35	0.04
3.3 In non-approved Securities	33,580.52	12.54	33,063.60	11.12	9,169.33	9.84	10,639.08	10.12	24,411.19	13.99	22,424.52	11.67
4. Loans and Advances	1,16,840.79	43.65	1,38,951.10	46.74	42,285.68	45.36	49,436.34	47.03	74,555.11	42.73	89,514.76	46.58
4.1 Bills purchased & discounted	10,405.19	3.89	11,084.39	3.73	4,204.38	4.51	5,321.15	5.06	6,200.81	3.55	5,763.24	3.00
4.2 Cash Credit, Overdrafts, etc.	35,527.03	13.27	38,437.75	12.93	22,412.43	24.04	23,663.92	22.51	13,114.60	7.52	14,773.83	7.69
4.3 Term Loans	70,908.57	26.49	89,428.96	30.08	15,668.87	16.81	20,451.27	19.46	55,239.70	31.66	68,977.69	35.89
5. Fixed Assets	7,400.97	2.76	7,499.41	2.52	1,459.53	1.57	1,528.16	1.45	5,941.44	3.41	5,971.25	3.11
6. Other Assets	11,120.97	4.15	16,054.84	5.40	3,676.07	3.94	3,678.35	3.50	7,444.90	4.27	12,376.49	6.44
Total Assets	2,67,705.87	100.00	2,97,279.31	100.00	93,229.29	100.00	1,05,109.50	100.00	1,74,476.58	100.00	1,92,169.81	100.00

Source: Balance sheets of respective banks.