

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA : 2003 AND 2004

(Amount in Rs. crore)

Items	As on March 31		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	State Bank of India & its Associates									
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)	2003 (9)	2004 (10)
Number of reporting banks	8	8	19	19	36	33	29	30	92	90
Liabilities										
1. Capital	1036	1036	13139	13640	4498	4645	2862	3002	21535	22322
2. Reserve and Surplus	22096	26714	29311	37835	8889	10200	15500	19496	75791	94246
2.1. Statuary Reserves	12964	14432	8457	11176	2544	3087	3297	4387	27261	33082
(i) Opening balance	11464	12964	6507	8456	1787	2439	2560	3355	22317	27214
(ii) Additions during the Year	1500	1468	1950	2720	757	648	862	1207	5068	6042
(iii) Deductions during the Year	0	0	0	0	0	0	125	175	124	174
2.2. Capital Reserves	1017	189	2614	2129	1253	1456	574	956	5457	4730
(i) Opening balance	999	161	2589	2120	936	1254	294	595	4818	4130
(ii) Additions during the Year	18	28	148	60	317	202	288	370	770	660
(iii) Deductions during the Year	0	0	123	51	0	0	8	9	131	60
2.3. Share Premium	3863	3863	3083	3341	0	0	3253	3823	10200	11028
(i) Opening balance	3863	3863	2975	3030	0	0	3071	3400	9909	10293
(ii) Additions during the Year	0	0	159	311	0	0	210	427	369	738
(iii) Deductions during the Year	0	0	51	0	0	0	28	4	78	3
2.5. Investment Fluctuations Reserves	3363	6368	4334	9933	683	1053	957	2668	9335	20022
(i) Opening balance	1229	3363	1995	5425	306	683	433	1206	3962	10676
(ii) Additions during the Year	2144	3005	2361	4510	378	373	545	1462	5427	9350
(iii) Deductions during the Year	10	0	22	2	1	3	21	0	54	4
2.6. Revenue and other Reserves	881	1856	10538	10885	3070	3280	6851	6706	21338	22727
(i) Opening balance	1481	1734	9416	9941	2565	3475	6628	6712	20089	21862
(ii) Additions during the Year	171	124	1999	1362	603	76	477	720	3249	2281
(iii) Deductions during the Year	771	2	877	418	98	271	254	726	2000	1416
2.5. Balance of Profit	8	6	285	371	1339	1324	568	956	2200	2657
3. Deposits (3.1+3.2+3.3)	391033	432891	688362	793947	69312	79757	206917	268550	1355621	1575140
3.1. Demand Deposits [(i)+(ii)]	56626	63496	70249	77728	14441	21785	23225	40135	164539	203141
(i) From banks	8426	9018	2319	2067	394	591	1122	1514	12260	13188
(ii) From others	48200	54478	67930	75661	14047	21194	22103	38621	152279	189953
3.2. Savings bank deposits	87923	106705	179251	214311	8969	12568	26160	40093	302303	373677
3.3. Term Deposits [(i)+(ii)]	246484	262690	438862	501908	45902	45404	157532	188322	888779	998322
(i) From banks	6944	7721	16438	17872	11784	17189	18823	22244	53989	65025
(ii) From others	239540	254969	422424	484036	34118	28215	138709	166078	834790	933297
3A. Deposits of branches in India	383775	424070	665846	766856	69297	79745	206657	267185	1325576	1537855
3B. Deposits of branches outside India	7257	8820	22515	27091	15	11	259	1364	30046	37287
Total(3.A + 3.B)	391032	432890	688361	793947	69312	79756	206916	268549	1355622	1575142

Source :Annual accounts of banks of respective years .

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(Amount in Rs. crore)

Items	As on March 31		Nationalised Banks		Foreign Banks			Other Scheduled Commercial Banks		All Scheduled Commercial Banks
	State Bank of India & its Associates		2003	2004	2003	2004	2003	2004	2003	2004
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	11593	16815	10839	13921	22904	25389	41200	40366	86532	96488
4.1. Borrowings in India	2434	1668	6932	4633	16026	14673	35000	30385	60389	51357
(i) From Reserve Bank of India	0	0	25	50	875	27	52	29	951	105
(ii) From other banks	700	195	1784	1603	13272	9867	5960	6520	21715	18185
(iii) From other institutions and agencies	1734	1473	5123	2980	1879	4779	28988	23836	37723	33067
4.2. Borrowings outside India	9159	15147	3907	9288	6878	10716	6200	9981	26143	45131
5. Other liabilities and provisions	68196	71802	49633	62828	10780	16325	28847	35864	157455	186819
Of which,										
(i) Bills Payable	18098	20384	10938	12293	1787	2156	3605	7781	34427	42613
(ii) Inter-office adjustments	4975	7359	3617	3600	96	21	464	869	9151	11849
(iii) Interest accrued	24864	22088	2959	4170	1298	1350	3074	2674	32194	30282
(iv) Others (including provisions)	20259	18316	32119	34360	7599	11629	21507	12636	81483	76940
Total Liabilities	493954	549247	79128	922171	116383	136316	295129	367276	1696746	1975020
6. Cash and balances with RBI	19112	26162	46054	58080	4557	7277	16340	21725	86063	113244
6.1. Cash in hand	1422	1629	4635	4922	418	296	1643	2119	8118	8966
6.2. Balances with RBI	17690	24533	41419	53158	4139	6981	14697	19606	77945	104278
(i) In current account	17690	24533	35472	50552	4129	4540	14697	19606	71988	99231
(ii) In other account	0	0	5947	2606	10	2441	0	0	5957	5047
7. Balances with banks and money at call and short notice(7.1+7.2)	35267	27334	21887	30115	6344	9660	11029	15115	74528	82218
7.1. In India (7.1.1+7.2.2)	29414	18567	15735	17576	3373	6223	9335	11984	57859	54345
7.1.1. Balances with Banks	4531	4047	12666	13348	2768	5176	7463	10079	27428	32648
(i) In current account	777	755	4262	3969	516	808	1365	2262	6920	7793
(ii) In other deposit account	3754	3292	8404	9379	2252	4368	6098	7817	20508	24855
7.1.2 Money at call and shot notice	24883	14520	3069	4228	605	1047	1872	1905	30431	21697
(i) with Banks	24883	14520	2503	2804	386	712	1515	1452	29288	19486
(ii) with other institutions	0	0	566	1424	219	335	357	453	1143	2211
7.2 Outside India(7.2.1+7.2.2)	5853	8767	6152	12539	2971	3437	1694	3131	16669	27873
7.2.1 Balances with Banks	3187	2870	4542	8335	2793	2754	1540	1845	12061	15804
(i) In current account	2721	2526	1445	2096	483	712	654	710	5303	6044
(ii) In other deposit account	466	344	3097	6239	2310	2042	886	1135	6758	9760
7.2.2 Money at call and shot notice	2666	5897	1610	4204	178	683	154	1286	4608	12069

Source : Annual accounts of banks of respective years .

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(Amount in Rs. crore)

Items	As on March 31		Nationalised Banks		Foreign Banks		Other Scheduled		All Scheduled	
	State Bank of India & its Associates		Commercial Banks		Commercial Banks		Commercial Banks		Commercial Banks	
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)	2003 (9)	2004 (10)
8. Investments(8.1 + 8.2)	223365	247775	322302	377903	40796	41586	106621	134802	693080	802061
8.1 In India in	218903	243783	312136	369439	40796	41266	106529	134357	678359	788841
(i) Government securities	187687	213606	241387	293445	30808	32335	72652	96141	532533	635527
(ii) Other approved securities	5797	5753	12368	11785	151	172	961	791	19276	18500
(iii) Shares	1283	1121	2399	2563	349	453	2685	2717	6714	6853
(iv) Debentures and Bonds	19626	18818	49168	51250	9127	8097	22916	22960	100836	101124
(v) Subsidiaries and/or joint ventures	1221	1465	1048	1087	1	0	803	1348	3073	3900
(vi) Others	3289	3020	5766	9309	360	209	6512	10400	15927	22937
8.2 Outside India in	4462	3992	10166	8464	0	320	92	445	14721	13220
(i) Government securities	381	203	2772	2578	0	315	84	97	3237	3192
(ii) Subsidiaries and/or joint ventures	216	277	391	240	0	0	1	320	609	836
(iii) Others	3865	3512	7003	5646	0	5	7	28	10875	9192
9. Advances	189204	220516	360147	412224	52171	60507	137711	170896	739231	864141
9A. (i) Bills purchased and discounted	17625	20987	24273	26939	5801	6437	11070	14207	58769	68569
(ii) Cash credits, overdrafts & loans repayable on loan	97450	99889	194231	199723	21400	26830	38438	45393	351518	371835
(iii) Term loans	74129	99640	141643	185562	24970	27240	88203	111296	328944	423737
Total	189204	220516	360147	412224	52171	60507	137711	170896	739231	864141
9B. (i) Secured by tangible assets	152064	170405	287766	330302	29307	35494	117712	145453	586848	681654
(ii) Covered by Bank/Government Guarantees	13606	16231	26097	26946	5872	4433	8833	8786	54408	56396
(iii) Unsecured	23533	33880	46284	54976	16993	20580	11166	16657	97975	126091
Total	189203	220516	360147	412224	52172	60507	137711	170896	739231	864141
9.C.I.Adavances in India	175296	204609	335771	387291	52171	60508	137434	169584	700668	821990
(i) Priority sectors	54756	67949	121508	149535	11431	14058	30556	45590	218250	277132
(ii) Public sectors	33866	34088	58552	58981	565	248	8276	8052	101257	101369
(iii) Banks	385	2552	2200	1961	593	398	2633	1641	5810	6550
(iv) others	86289	100020	153511	176814	39582	45804	95969	114301	375351	436939

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	State Bank of India & its Associates									
	2003 (1)	2004 (2)	2003 (3)	2004 (4)	2003 (5)	2004 (6)	2003 (7)	2004 (8)	2003 -9	2004 -10
9.C.II. Advances Outside India	13909	15908	24377	24933	0	0	276	1310	38560	42149
(i) Due from Banks	914	892	4468	4709	0	0	0	0	5382	5600
(ii) Due from Others	12995	15016	19909	20224	0	0	276	1310	33178	36549
a) Bills purchased and discounted	2834	5156	2576	3760	0	0	48	650	5458	9565
b) Syndicate loans	5734	5276	6731	5711	0	0	0	196	12464	11183
c) Others	4427	4584	10602	10753	0	0	228	464	15256	15801
	189205	220517	360148	412224	52171	60508	137710	170894	739228	864139
Total(9CI+9CII)										
10. Fixed Assets (10.1+10.2+10.3)	2926	3349	7667	8178	2184	1950	9419	7926	20198	21403
Of which,										
10.1 Premises	818	845	5392	5607	1468	1306	2847	3072	10525	10830
(i) At cost as on 31st March of the preceding year	1151	1215	6105	6290	1335	1479	2642	3028	11233	12011
(ii) Additions during the Year	66	73	932	1141	384	201	702	478	2083	1893
(iii) Deductions during the Year	2	1	17	9	102	225	228	35	348	269
(iv) Depreciation to date	397	442	1628	1815	149	149	269	399	2443	2805
10.2. Assets under construction	132	150	36	68	5	7	116	122	289	345
10.3 Other Fixed assets	1976	1843	2169	2298	711	560	2686	2880	7544	7581
(i) At cost as on 31st March of the preceding year	4516	3579	5956	6289	1588	1740	4572	4420	16632	16028
(ii) Additions during the Year	652	1389	997	1223	452	237	1115	1282	3216	4130
(iii) Deductions during the Year	111	35	162	246	191	262	319	143	781	686
(iv) Depreciation to date	3081	3090	4622	4968	1138	1155	2682	2679	11523	11891
11. Other Assets	24079	24122	33221	35670	10328	15335	16005	16813	83635	91940
Of which,										
(i) Inter - office adjustments (net)	392	953	2683	1335	276	156	122	73	3473	2516
(ii) Interest accrued	7742	7513	9142	10078	927	1285	4546	3907	22357	22783
(iii) Tax paid in advance/tax deducted at source	2305	3496	4354	6321	1348	1339	2779	3370	10786	14525
(iv) Stationery and Stamps	104	106	80	83	7	2	23	26	214	216
(v) Others, if any	13536	12053	16956	17809	7770	12503	8081	8608	46343	50972
Total Assets	493953	549257	791281	922171	116384	136316	295127	367276	1696746	1975020

Source : Annual accounts of banks of respective years .