

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			
	2003		2004		2003		2004		2003		2004	
	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	14,175.38	1.10	14,675.56	1.00	13,139.58	1.66	13,639.76	1.48	1,035.80	0.21	1,035.80	0.19
2. Reserves and Surplus	51,407.17	4.00	64,548.91	4.39	29,310.15	3.71	37,835.43	4.10	22,097.02	4.47	26,713.48	4.86
3. Deposits	10,79,167.36	83.96	12,26,837.56	83.38	6,88,081.00	87.00	7,93,946.95	86.10	3,91,086.36	79.09	4,32,890.61	78.81
3.1 Demand Deposits	1,26,650.68	9.85	1,41,223.07	9.60	69,999.20	8.85	77,727.56	8.43	56,651.48	11.46	63,495.51	11.56
3.2 Savings Bank Deposits	2,67,173.81	20.79	3,21,016.66	21.82	1,79,250.82	22.66	2,14,311.31	23.24	87,922.99	17.78	1,06,705.35	19.43
3.3 Term Deposits	6,85,342.87	53.32	7,64,597.83	51.96	4,38,830.98	55.48	5,01,908.08	54.43	2,46,511.89	49.85	2,62,689.75	47.83
4. Borrowings	22,425.00	1.74	30,735.81	2.09	10,832.44	1.37	13,920.38	1.51	11,592.56	2.34	16,815.43	3.06
5. Other Liabilities and Provisions	1,18,235.70	9.20	1,34,629.83	9.15	49,575.88	6.27	62,828.05	6.81	68,659.82	13.89	71,801.78	13.07
Total Liabilities	12,85,410.61	100.00	14,71,427.67	100.00	7,90,939.05	100.00	9,22,170.57	100.00	4,94,471.56	100.00	5,49,257.10	100.00
1. Cash and balances with RBI	65,166.59	5.07	84,241.76	5.73	46,054.46	5.82	58,079.66	6.30	19,112.13	3.87	26,162.10	4.76
2. Balances with banks and money at call and short notice	57,731.97	4.49	57,448.65	3.90	22,794.24	2.88	30,115.15	3.27	34,937.73	7.07	27,333.50	4.98
3. Investments	5,45,635.87	42.45	6,25,677.68	42.52	3,22,301.60	40.75	3,77,903.75	40.98	2,23,334.27	45.17	2,47,773.93	45.11
3.1 In Government Securities (a+b)	4,32,243.22	33.63	5,10,231.77	34.68	2,44,174.72	30.87	2,96,022.58	32.10	1,88,068.50	38.03	2,14,209.19	39.00
a. In India	4,29,089.65	33.38	5,07,451.67	34.49	2,41,402.53	30.52	2,93,445.42	31.82	1,87,687.12	37.96	2,14,006.25	38.96
b. Outside India	3,153.57	0.25	2,780.10	0.19	2,772.19	0.35	2,577.16	0.28	381.38	0.08	202.94	0.04
3.2 In other approved Securities	18,164.82	1.41	17,137.45	1.16	12,367.80	1.56	11,784.71	1.28	5,797.02	1.17	5,352.74	0.97
3.3 In non-approved Securities	95,227.83	7.41	98,308.46	6.68	65,759.08	8.31	70,096.46	7.60	29,468.75	5.96	28,212.00	5.14
4. Loans and Advances	5,48,436.62	42.67	6,32,739.70	43.00	3,59,232.74	45.42	4,12,223.90	44.70	1,89,203.88	38.26	2,20,515.80	40.15
4.1 Bills purchased & discounted	41,897.95	3.26	47,926.01	3.26	24,273.05	3.07	26,938.87	2.92	17,624.90	3.56	20,987.14	3.82
4.2 Cash Credit, Overdrafts, etc.	2,91,680.91	22.69	2,99,612.46	20.36	1,94,231.10	24.56	1,99,723.35	21.66	97,449.81	19.71	99,889.11	18.19
4.3 Term Loans	2,14,857.76	16.72	2,85,201.23	19.38	1,40,728.59	17.79	1,85,561.68	20.12	74,129.17	14.99	99,639.55	18.14
5. Fixed Assets	10,592.99	0.82	11,527.56	0.78	7,667.66	0.97	8,178.06	0.89	2,925.33	0.59	3,349.50	0.61
6. Other Assets	57,846.57	4.50	59,792.32	4.06	32,888.35	4.16	35,670.05	3.87	24,958.22	5.05	24,122.27	4.39
Total Assets	12,85,410.61	100.00	14,71,427.67	100.00	7,90,939.05	100.00	9,22,170.57	100.00	4,94,471.56	100.00	5,49,257.10	100.00

Source : Balance Sheets of respective banks.