

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			
	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	2,921.06	0.98	3,028.14	0.82	648.77	0.62	632.71	0.52	2,272.29	1.18	2,395.43	0.97
2. Reserves and Surplus	15,974.60	5.38	19,490.78	5.31	5,646.58	5.38	6,657.97	5.52	10,328.02	5.37	12,832.81	5.20
3. Deposits	2,07,173.56	69.73	2,68,549.30	73.12	91,431.25	87.11	1,05,331.32	87.27	1,15,742.31	60.23	1,63,217.98	66.19
3.1 Demand Deposits	23,274.15	7.83	40,134.73	10.93	8,515.54	8.11	9,793.11	8.11	14,758.61	7.68	30,341.62	12.31
3.2 Savings Bank Deposits	26,160.41	8.80	40,093.07	10.92	13,673.97	13.03	16,983.84	14.07	12,486.44	6.50	23,109.23	9.37
3.3 Term Deposits	1,57,739.00	53.09	1,88,321.50	51.28	69,241.74	65.97	78,554.37	65.08	88,497.26	46.05	1,09,767.13	44.52
4. Borrowings	42,139.95	14.18	40,365.62	10.99	2,385.75	2.27	2,129.85	1.76	39,754.20	20.69	38,235.77	15.51
5. Other Liabilities and Provisions	28,916.90	9.73	35,842.34	9.76	4,843.91	4.62	5,948.58	4.93	24,072.99	12.53	29,893.76	12.12
Total Liabilities	2,97,126.07	100.00	3,67,276.18	100.00	1,04,956.26	100.00	1,20,700.43	100.00	1,92,169.81	100.00	2,46,575.75	100.00
1. Cash and balances with RBI	16,398.85	5.52	21,725.57	5.92	5,243.57	5.00	6,268.68	5.19	11,155.28	5.80	15,456.89	6.27
2. Balances with banks and money at call and short notice	11,035.63	3.71	15,115.47	4.12	5,210.51	4.96	6,092.27	5.05	5,825.12	3.03	9,023.20	3.66
3. Investments	1,07,322.85	36.12	1,34,801.05	36.70	39,995.94	38.11	47,461.51	39.32	67,326.91	35.04	87,339.54	35.42
3.1 In Government Securities (a+b)	73,166.95	24.62	96,239.45	26.20	28,479.35	27.13	35,286.32	29.23	44,687.60	23.25	60,953.13	24.72
a. In India	73,082.81	24.60	96,142.62	26.18	28,395.21	27.05	35,202.78	29.17	44,687.60	23.25	60,939.84	24.71
b. Outside India	84.14	0.03	96.83	0.03	84.14	0.08	83.54	0.07	-	-	13.29	0.01
3.2 In other approved Securities	960.93	0.32	790.68	0.22	882.58	0.84	690.94	0.57	78.35	0.04	99.74	0.04
3.3 In non-approved Securities	33,194.97	11.17	37,770.92	10.28	10,634.01	10.13	11,484.25	9.51	22,560.96	11.74	26,286.67	10.66
4. Loans and Advances	1,38,948.68	46.76	1,70,895.56	46.53	49,433.92	47.10	55,789.52	46.22	89,514.76	46.58	1,15,106.04	46.68
4.1 Bills purchased & discounted	11,113.67	3.74	12,868.58	3.50	5,321.15	5.07	5,192.51	4.30	5,792.52	3.01	7,676.07	3.11
4.2 Cash Credit, Overdrafts, etc.	38,467.33	12.95	45,392.98	12.36	23,661.51	22.54	25,892.78	21.45	14,805.82	7.70	19,500.20	7.91
4.3 Term Loans	89,367.68	30.08	1,12,634.00	30.67	20,451.26	19.49	24,704.23	20.47	68,916.42	35.86	87,929.77	35.66
5. Fixed Assets	7,499.41	2.52	7,925.96	2.16	1,528.16	1.46	1,514.19	1.25	5,971.25	3.11	6,411.77	2.60
6. Other Assets	15,920.65	5.36	16,812.57	4.58	3,544.16	3.38	3,574.26	2.96	12,376.49	6.44	13,238.31	5.37
Total Assets	2,97,126.07	100.00	3,67,276.18	100.00	1,04,956.26	100.00	1,20,700.43	100.00	1,92,169.81	100.00	2,46,575.75	100.00

Source: Balance sheets of respective banks.