

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2004 AND 2005

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	8	8	19	20	33	31	30	28	90	87
Liabilities										
1. Capital	1036	1036	13640	14492	4645	7013	3002	3342	22322	25881
2. Reserve and Surplus	26714	31728	37835	52620	10201	11969	19496	27175	94246	123486
2.1. Statutory Reserves	14432	17395	11176	13938	3087	3602	4387	5321	33082	40255
(i) Opening balance	12964	14432	8456	11273	2439	3043	3355	4270	27214	33017
(ii) Additions during the Year	1468	2963	2720	2665	648	559	1207	1115	6042	7302
(iii) Deductions during the Year	—	—	—	—	—	—	175	64	174	64
2.2. Capital Reserves	189	463	2129	4591	1453	1837	956	1002	4726	7891
(i) Opening balance	161	189	2120	3522	1254	1443	595	876	4130	6029
(ii) Additions during the Year	28	274	60	1269	199	394	370	130	656	2066
(iii) Deductions during the Year	—	—	51	200	—	—	9	4	60	204
2.3. Share Premium	3863	3863	3341	7127	—	—	3823	9496	11028	20486
(i) Opening balance	3863	3863	3030	4966	—	—	3400	3574	10293	12403
(ii) Additions during the Year	—	—	311	3301	—	—	427	6217	738	9518
(iii) Deductions during the Year	—	—	—	1140	—	—	4	295	3	1435
2.4. Investment Fluctuations Reserves	6368	7284	8853	10841	1057	1571	2668	2432	18946	22127
(i) Opening balance	3363	6368	4366	8925	683	1045	1206	2567	9617	18904
(ii) Additions during the Year	3005	916	4490	2259	377	526	1462	128	9334	3828
(iii) Deductions during the Year	—	—	3	343	3	—	—	263	5	605
2.5. Revenue and other Reserves	1856	2721	11965	14389	3280	3837	6706	7782	23807	28728
(i) Opening balance	1734	2144	11002	12833	3475	3373	6712	6719	22923	25068
(ii) Additions during the Year	124	577	1380	2022	76	565	720	1162	2299	4326
(iii) Deductions during the Year	2	—	417	466	271	101	726	99	1415	666
2.6. Balance of Profit	6	2	371	1734	1324	1122	956	1142	2657	3999
3. Deposits (3.1+3.2+3.3)	432891	505650	793947	930204	80144	86505	268550	312646	1575527	1834999
3.1. Demand Deposits [(i)+(ii)]	63496	71261	77728	92045	21785	26069	40135	45041	203141	234414
(i) From banks	9018	9700	2067	3452	591	812	1514	1424	13188	15387
(ii) From others	54478	61561	75661	88593	21194	25257	38621	43617	189953	219027
3.2. Savings bank deposits	106705	126217	214311	252559	12568	15505	40093	50172	373677	444452
3.3. Term Deposits [(i)+(ii)]	262690	308172	501908	585600	45791	44931	188322	217433	998709	1156133
(i) From banks	7721	7622	17872	22992	17576	9304	22244	24868	65412	64784
(ii) From others	254969	300550	484036	562608	28215	35627	166078	192565	933297	1091349
3A. Deposits of branches in India	424070	491401	766856	897376	80132	86498	267185	308886	1538242	1784160
3B. Deposits of branches outside India	8820	14249	27091	32827	11	7	1364	3759	37287	50841
Total (3.A + 3.B)	432890	505650	793947	930203	80143	86505	268549	312645	1575529	1835001

Notes : \$ Includes IDBI Ltd. * Excludes Sangli Bank.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2004 AND 2005 (Contd.)

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	16815	23475	13921	69405	25002	30993	40366	44444	96101	168314
4.1. Borrowings in India	1668	2093	4633	51794	12693	14885	30362	27655	49354	96425
(i) From Reserve Bank of India	—	—	50	59	27	—	—	45	76	103
(ii) From other banks	195	152	1603	5137	7887	10962	6423	7219	16107	23469
(iii) From other institutions and agencies	1473	1941	2980	46598	4779	3923	23939	20391	33171	72853
4.2. Borrowings outside India	15147	21382	9288	17611	12309	16108	10004	16789	46747	71889
5. Other liabilities and provisions	71801	65185	62827	80147	16324	17649	35863	38197	186813	201177
(i) Bills Payable	20384	11899	12293	15267	2156	2878	7781	6710	42613	36753
(ii) Inter-office adjustments	7359	19010	3600	2257	21	45	869	1212	11849	22524
(iii) Interest accrued	22088	11839	4170	6280	1350	1395	2674	2499	30282	22013
(iv) Subordinate debt.	3653	4030	8011	6948	1167	1172	11491	10935	24323	23085
(v) Deferred Tax Liabilities	1	—	393	890	2	4	187	116	582	1010
(vi) Others (including provisions)	18316	18407	34360	48505	11628	12155	12861	16725	77164	95792
Total Liabilities	549257	627074	922170	1146868	136316	154129	367277	425804	1975009	2353857
6. Cash and balances with RBI	26162	25220	58080	64772	7277	6771	21725	21190	113244	117951
6.1. Cash in hand	1629	1767	4922	5136	296	346	2119	2368	8966	9616
6.2. Balances with RBI	24533	23453	53158	59636	6981	6425	19606	18822	104278	108335
(i) In current account	24533	23453	50552	57883	4540	5693	19606	18722	99231	105751
(ii) In other account	—	—	2606	1753	2441	732	—	100	5047	2584
7. Balances with banks and money at call and short notice (7.1+7.2)	27334	28068	30115	37202	9660	11260	14854	19548	81958	96077
7.1. In India (7.1.1+7.2.2)	18567	20471	17576	24643	6223	8034	11723	14998	54085	68145
7.1.1. Balances with Banks	4047	5356	13348	17179	4926	6988	9818	10364	32138	39887
(i) In current account	755	1065	3969	4903	471	669	2262	2525	7456	9162
(ii) In other deposit account	3292	4291	9379	12276	4455	6319	7556	7839	24682	30725
7.1.2 Money at call and short notice	14520	15115	4228	7464	1297	1046	1905	4634	21947	28258
(i) with Banks	14520	14990	2804	5561	962	1040	1452	4161	19736	25751
(ii) with other institutions	—	125	1424	1903	335	6	453	473	2211	2507
7.2 Outside India (7.2.1+7.2.2)	8767	7597	12539	12559	3437	3226	3131	4550	27873	27932
7.2.1 Balances with Banks	2870	3392	8335	9973	2614	2270	1845	2996	15664	18631
(i) In current account	2526	1676	2096	1753	572	324	710	1027	5904	4780
(ii) In other deposit account	344	1716	6239	8220	2042	1946	1135	1969	9760	13851
7.2.2 Money at call and short notice	5897	4205	4204	2586	823	956	1286	1554	12209	9301

Notes : \$ Includes IDBI Ltd. * Excludes Sangli Bank.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2004 AND 2005 (Contd.)

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8. Investments (8.1 + 8.2)	247775	260705	377903	425026	41587	42518	135491	138968	802751	867211
8.1 In India in	243783	256063	369439	416113	41587	42518	135046	137380	789852	852070
(i) Government securities	213606	230661	293445	333685	32650	34031	96141	96219	635842	694595
(ii) Other approved securities	5753	4646	11785	10817	172	215	791	602	18500	16280
(iii) Shares	1121	1333	2563	5801	453	426	2717	2602	6854	10162
(iv) Debentures and Bonds	18818	15451	51250	53977	8103	7049	22960	24393	101130	100869
(v) Subsidiaries and/or joint ventures	1465	1563	1087	1787	—	—	1348	1555	3900	4905
(vi) Others	3020	2409	9309	10046	209	797	11089	12009	23626	25259
8.2 Outside India in	3992	4642	8464	8913	—	—	445	1588	12899	15141
(i) Government securities	203	518	2578	2732	—	—	97	114	2877	3363
(ii) Subsidiaries and/or joint ventures	277	246	240	240	—	—	320	782	836	1268
(iii) Others	3512	3878	5646	5941	—	—	28	692	9186	10510
9. Advances	220516	284727	412224	569944	60507	75318	170385	220337	863630	1150326
9A. (i) Bills purchased and discounted	20987	27454	26939	37545	6437	7516	14207	19309	68569	91823
(ii) Cash credits, overdrafts & loans repayable	99889	109131	199723	240709	26830	30771	45393	55965	371835	436576
(iii) Term loans	99640	148142	185562	291690	27240	37031	110785	145063	423226	621927
Total	220516	284727	412224	569944	60507	75318	170385	220337	863630	1150326
9B. (i) Secured by tangible assets	170405	212786	330302	442448	35494	43638	144942	180003	681143	878874
(ii) Covered by Bank/Government Guarantees	16231	12432	26946	41303	4433	4235	8786	9593	56396	67562
(iii) Unsecured	33880	59509	54976	86193	20580	27445	16657	30741	126091	203888
Total	220516	284727	412224	569944	60507	75318	170385	220337	863630	1150324
9.C.I Adavances in India	204609	260827	387291	540945	60508	75318	169073	213813	821479	1090902
(i) Priority sectors	67949	92049	149535	202167	14058	19408	45079	56752	276621	370376
(ii) Public sectors	34088	33088	58981	71657	248	670	8052	8807	101369	114223
(iii) Banks	2552	228	1961	3396	398	238	1641	2488	6550	6349
(iv) others	100020	135462	176814	263725	45804	55002	114301	145766	436939	599954

Notes : \$ Includes IDBI Ltd. * Excludes Sangli Bank.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA — 2004 AND 2005 (Concl.d.)

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005 \$	2004	2005	2004	2005 *	2004	2005 *
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
9.C.II. Advances Outside India	15908	23900	24933	28999	—	—	1310	6525	42149	59420
(i) Due from Banks	892	1406	4709	5558	—	—	—	1038	5600	8001
(ii) Due from Others	15016	22494	20224	23441	—	—	1310	5487	36549	51419
a) Bills purchased and discounted	5156	9012	3760	7037	—	—	650	2538	9565	18586
b) Syndicate loans	5276	6556	5711	4597	—	—	196	1193	11183	12345
c) Others	4584	6926	10753	11807	—	—	464	1756	15801	20488
Total (9.C.I + 9.C.II)	220517	284727	412224	569944	60508	75318	170383	220338	863628	1150322
10. Fixed Assets	3349	3463	8176	9979	1951	1882	7926	7696	21400	23018
10.1 Premises	845	1020	5607	6386	1306	1244	3072	3257	10830	11908
(i) At cost as on 31st March of the preceding year	1215	1287	6290	7429	1479	1346	3028	3191	12011	13253
(ii) Additions during the Year	73	231	1141	1060	201	188	478	552	1893	2030
(iii) Deductions during the Year	1	—	9	16	225	97	35	31	269	144
(iv) Depreciation to date	442	498	1815	2087	149	193	399	455	2805	3231
10.2. Assets under construction	150	129	68	62	7	10	122	54	345	255
10.3 Other Fixed assets	1843	1965	2298	3015	560	613	2880	2807	7581	8399
(i) At cost as on 31st March of the preceding year	3579	4933	6289	7886	1740	1770	4420	4887	16028	19476
(ii) Additions during the Year	1389	1089	1223	1565	237	261	1282	1075	4130	3989
(iii) Deductions during the Year	35	177	246	174	262	160	143	114	686	625
(iv) Depreciation to date	3090	3880	4968	6262	1155	1258	2679	3041	11891	14441
10.4 Assets on Lease	511	349	203	516	78	15	1852	1578	2644	2456
(i) At cost as on 31st March of the preceding year	1522	1408	537	2077	17	21	3166	3035	5241	6540
(ii) Additions during the Year	—	—	82	47	83	13	123	18	288	77
(iii) Deductions during the Year	202	156	41	130	5	6	172	244	419	536
(iv) Depreciation to date	809	903	375	1478	17	13	1265	1231	2466	3625
11. Other Assets	24122	24891	35671	39943	15335	16378	16896	18064	92019	93603
(i) Inter - office adjustments (net)	953	425	1335	2184	156	78	73	117	2516	2803
(ii) Interest accrued	7513	7157	10078	10529	1285	1327	3907	3465	22783	22477
(iii) Tax paid in advance/tax deducted at source	3496	3305	6321	8234	1339	1132	3370	4223	14525	16895
(iv) Stationery and Stamps	106	106	83	94	2	1	26	34	216	235
(v) Others	12054	13898	17854	18902	12553	13840	9520	10225	51979	51193
Total Assets	549258	627074	922169	1146866	136317	154127	367277	425803	1975002	2348186

Notes : \$ Includes IDBI Ltd. * Excludes Sangli Bank.
Source : Annual accounts of banks of respective years.