

**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					
	2004		2005		2005 #		2004		2005		2005		2004		2005			
	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	Amount	Per cent to total	Amount	Per cent to total		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15				
<b>Liabilities</b>																		
1. Capital	14,675.56	1.00	14,805.57	0.87	15,527.34	0.88	13,639.76	1.48	13,769.77	1.29	1,035.80	0.19	1,035.80	0.17				
2. Reserves and Surplus	64,566.94	4.39	79,139.46	4.68	84,343.96	4.75	37,853.46	4.11	47,411.18	4.45	26,713.48	4.86	31,728.28	5.06				
3. Deposits	12,29,462.52	83.58	14,20,749.92	83.94	14,35,852.56	80.94	7,94,426.26	86.17	9,15,100.51	85.88	4,35,036.26	79.22	5,05,649.41	80.64				
3.1 Demand Deposits	1,41,318.27	9.61	1,59,419.06	9.42	1,63,305.72	9.21	77,727.56	8.43	88,158.24	8.27	63,590.71	11.58	71,260.82	11.36				
3.2 Savings Bank Deposits	3,21,016.66	21.82	3,76,883.99	22.27	3,78,775.88	21.35	2,14,311.31	23.25	2,50,666.64	23.53	1,06,705.35	19.43	1,26,217.35	20.13				
3.3 Term Deposits	7,67,127.59	52.15	8,84,446.87	52.25	8,93,770.96	50.38	5,02,387.39	54.49	5,76,275.63	54.08	2,64,740.20	48.21	3,08,171.24	49.14				
4. Borrowings	30,256.50	2.06	42,874.14	2.53	92,879.68	5.24	13,441.07	1.46	19,398.71	1.82	16,815.43	3.06	23,475.43	3.74				
5. Other Liabilities and Provisions	1,32,115.86	8.98	1,35,009.46	7.98	1,45,335.26	8.19	62,593.11	6.79	69,823.68	6.55	69,522.75	12.66	65,185.78	10.40				
<b>Total Liabilities</b>	<b>14,71,077.38</b>	<b>100.00</b>	<b>16,92,578.55</b>	<b>100.00</b>	<b>17,73,938.80</b>	<b>100.00</b>	<b>9,21,953.66</b>	<b>100.00</b>	<b>10,65,503.85</b>	<b>100.00</b>	<b>5,49,123.72</b>	<b>100.00</b>	<b>6,27,074.70</b>	<b>100.00</b>				
<b>Assets</b>																		
1. Cash and balances with RBI	84,241.76	5.73	87,616.41	5.18	89,992.31	5.07	58,079.66	6.30	62,396.21	5.86	26,162.10	4.76	25,220.20	4.02				
2. Balances with banks and money at call and short notice	57,784.74	3.93	61,994.34	3.66	65,271.60	3.68	29,966.23	3.25	33,925.20	3.18	27,818.51	5.07	28,069.14	4.48				
3. Investments	6,26,175.69	42.57	6,60,674.36	39.03	6,85,729.05	38.66	3,78,874.04	41.09	3,99,970.11	37.54	2,47,301.65	45.04	2,60,704.25	41.57				
3.1 In Government Securities (a+b)	5,10,231.77	34.68	5,52,696.74	32.65	5,67,594.99	32.00	2,96,022.58	32.11	3,21,518.41	30.18	2,14,209.19	39.01	2,31,178.33	36.87				
a) In India	5,07,451.67	34.50	5,49,447.26	32.46	5,64,345.51	31.81	2,93,445.42	31.83	3,18,786.75	29.92	2,14,006.25	38.97	2,30,660.51	36.78				
b) Outside India	2,780.10	0.19	3,249.48	0.19	3,249.48	0.18	2,577.16	0.28	2,731.66	0.26	202.94	0.04	517.82	0.08				
3.2 In other approved Securities	17,137.45	1.16	15,463.25	0.91	15,463.25	0.87	11,784.71	1.28	10,817.33	1.02	5,352.74	0.97	4,645.92	0.74				
3.3 In non-approved Securities	98,806.47	6.72	92,514.37	5.47	1,02,670.81	5.79	71,066.75	7.71	67,634.37	6.35	27,739.72	5.05	24,880.00	3.97				
4. Loans and Advances	6,33,035.49	43.03	8,09,257.72	47.81	8,54,671.29	48.18	4,12,519.69	44.74	5,24,530.86	49.23	2,20,515.80	40.16	2,84,726.86	45.41				
4.1 Bills purchased and discounted	47,926.01	3.26	62,642.41	3.70	64,998.69	3.66	26,938.87	2.92	35,188.86	3.30	20,987.14	3.82	27,453.55	4.38				
4.2 Cash Credit, Overdrafts, etc.	3,00,412.46	20.42	3,48,556.25	20.59	3,49,839.94	19.72	2,00,523.35	21.75	2,39,425.43	22.47	99,889.11	18.19	1,09,130.82	17.40				
4.3 Term Loans	2,84,697.02	19.35	3,98,059.06	23.52	4,39,832.66	24.79	1,85,057.47	20.07	2,49,916.57	23.46	99,639.55	18.15	1,48,142.49	23.62				
5. Fixed Assets	11,531.49	0.78	12,552.02	0.74	13,441.44	0.76	8,181.99	0.89	9,088.12	0.85	3,349.50	0.61	3,463.90	0.55				
6. Other Assets	58,308.21	3.96	60,483.70	3.57	64,833.11	3.65	34,332.05	3.72	35,593.35	3.34	23,976.16	4.37	24,890.35	3.97				
<b>Total Assets</b>	<b>14,71,077.38</b>	<b>100.00</b>	<b>16,92,578.55</b>	<b>100.00</b>	<b>17,73,938.80</b>	<b>100.00</b>	<b>9,21,953.66</b>	<b>100.00</b>	<b>10,65,503.85</b>	<b>100.00</b>	<b>5,49,123.72</b>	<b>100.00</b>	<b>6,27,074.70</b>	<b>100.00</b>				

# : Including the impact of conversion of a non-banking entity into a banking entity.

Source : Balance sheets of respective banks.