

Appendix Table III.1 (B): Consolidated Balance Sheet of Private Sector Banks
(As at end-March)

Item	Private Sector Banks						Old Private Sector Banks			New Private Sector Banks		
	2004		2005		2004		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
1	2	3	4	5	6	7	8	9	10	11	12	13
Liabilities												
1. Capital	3,028.14	0.82	3,364.50	0.79	632.71	0.52	808.40	0.61	2,395.43	0.97	2,556.10	0.87
2. Reserves and Surplus	19,486.78	5.31	27,217.93	6.36	6,654.95	5.51	7,118.35	5.33	12,831.83	5.20	20,099.58	6.83
3. Deposits	2,68,782.34	73.18	3,14,629.72	73.53	1,05,564.36	87.44	1,16,936.08	87.60	1,63,217.98	66.19	1,97,693.64	67.15
3.1 Demand Deposits	40,134.73	10.93	45,221.19	10.57	9,793.11	8.11	11,672.64	8.74	30,341.62	12.31	33,548.55	11.39
3.2 Savings Bank Deposits	40,093.07	10.92	50,662.98	11.84	16,983.84	14.07	20,004.24	14.99	23,109.23	9.37	30,658.74	10.41
3.3 Term Deposits	1,88,554.54	51.34	2,18,745.55	51.12	78,787.41	65.26	85,259.20	63.87	1,09,767.13	44.52	1,33,486.35	45.34
4. Borrowings	40,365.62	10.99	44,443.41	10.39	2,129.85	1.76	2,149.69	1.61	38,235.77	15.51	42,293.72	14.37
5. Other Liabilities and Provisions	35,636.62	9.70	38,259.95	8.94	5,741.88	4.76	6,481.54	4.86	29,894.74	12.12	31,778.41	10.79
Total Liabilities	3,67,299.50	100.00	4,27,915.51	100.00	1,20,723.75	100.00	1,33,494.06	100.00	2,46,575.75	100.00	2,94,421.45	100.00
Assets												
1. Cash and balances with RBI	21,725.57	5.91	21,324.19	4.98	6,268.68	5.19	7,085.37	5.31	15,456.89	6.27	14,238.82	4.84
2. Balances with banks and money at call and short notice	14,828.93	4.04	19,671.45	4.60	6,172.94	5.11	8,135.39	6.09	8,655.99	3.51	11,536.06	3.92
3. Investments	1,36,436.51	37.15	1,39,887.99	32.69	47,608.65	39.44	44,679.32	33.47	88,827.86	36.02	95,208.67	32.34
3.1 In Government Securities (a+b)	96,239.44	26.20	97,191.07	22.71	35,286.32	29.23	34,819.19	26.08	60,953.12	24.72	62,371.88	21.18
a) In India	96,142.61	26.18	97,077.49	22.69	35,202.78	29.16	34,743.40	26.03	60,939.83	24.71	62,334.09	21.17
b) Outside India	96.83	0.03	113.58	0.03	83.54	0.07	75.79	0.06	13.29	0.01	37.79	0.01
3.2 In other approved Securities	790.67	0.22	613.00	0.14	690.93	0.57	522.01	0.39	99.74	0.04	90.99	0.03
3.3 In non-approved Securities	39,406.40	10.73	42,083.92	9.83	11,631.40	9.63	9,338.12	7.00	27,775.00	11.26	32,745.80	11.12
4. Loans and Advances	1,70,727.76	46.48	2,21,148.62	51.68	55,580.69	46.04	68,184.04	51.08	1,15,147.07	46.70	1,52,964.58	51.95
4.1 Bills purchased and discounted	12,868.58	3.50	17,029.98	3.98	5,192.51	4.30	5,645.17	4.23	7,676.07	3.11	11,384.81	3.87
4.2 Cash Credit, Overdrafts, etc.	45,064.82	12.27	56,448.69	13.19	25,564.62	21.18	30,063.05	22.52	19,500.20	7.91	26,385.64	8.96
4.3 Term Loans	1,12,794.36	30.71	1,47,669.95	34.51	24,823.56	20.56	32,475.82	24.33	87,970.80	35.68	1,15,194.13	39.13
5. Fixed Assets	7,924.10	2.16	7,726.76	1.81	1,512.33	1.25	1,581.53	1.18	6,411.77	2.60	6,145.23	2.09
6. Other Assets	15,656.63	4.26	18,156.50	4.24	3,580.46	2.97	3,828.41	2.87	12,076.17	4.90	14,328.09	4.87
Total Assets	3,67,299.50	100.00	4,27,915.51	100.00	1,20,723.75	100.00	1,33,494.06	100.00	2,46,575.75	100.00	2,94,421.45	100.00

Source : Balance sheets of respective banks.