

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					
	2005		2006		2005		2006		2005		2006		2005		2006			
	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						
Liabilities																		
1. Capital	15,527.36	0.88	12,329.80	0.61	13,769.78	1.29	10,570.20	0.86	1,035.80	0.17	1,035.80	0.15						
2. Reserves and Surplus	84,366.18	4.76	1,02,685.81	5.10	47,431.26	4.45	60,441.49	4.90	31,728.29	5.06	36,596.06	5.29						
3. Deposits	14,36,540.52	80.98	16,22,481.09	80.52	9,15,788.47	85.95	10,54,071.06	85.39	5,05,649.41	80.63	5,42,409.12	78.40						
3.1. Demand Deposits	1,63,305.73	9.21	1,97,353.32	9.79	88,158.26	8.27	1,06,824.15	8.65	71,260.82	11.36	85,354.50	12.34						
3.2. Savings Bank Deposits	3,78,663.37	21.35	4,50,787.73	22.37	2,50,554.12	23.52	2,98,238.24	24.16	1,26,217.36	20.13	1,50,050.52	21.69						
3.3. Term Deposits	8,94,571.42	50.43	9,74,340.05	48.36	5,77,076.10	54.16	6,49,008.67	52.57	3,08,171.23	49.14	3,07,004.10	44.37						
4. Borrowings	93,144.70	5.25	1,15,787.37	5.75	19,398.73	1.82	30,657.87	2.48	23,740.43	3.79	37,599.29	5.43						
5. Other Liabilities and Provisions	1,44,402.49	8.14	1,61,614.27	8.02	69,115.62	6.49	78,721.78	6.38	64,963.21	10.36	74,230.90	10.73						
Total Liabilities	17,73,981.25	100.00	20,14,898.35	100.00	10,65,503.86	100.00	12,34,462.40	100.00	6,27,117.14	100.00	6,91,871.17	100.00						
Assets																		
1. Cash and balances with RBI	89,992.31	5.07	1,12,769.50	5.60	62,396.22	5.86	79,060.86	6.40	25,220.19	4.02	31,028.55	4.48						
2. Balances with banks and money at call and short notice	65,271.60	3.68	74,416.42	3.69	33,925.20	3.18	43,506.46	3.52	28,069.13	4.48	28,227.28	4.08						
3. Investments	6,86,212.76	38.68	6,33,740.55	31.45	4,00,453.81	37.58	3,83,445.02	31.06	2,60,704.26	41.57	2,24,945.00	32.51						
3.1 In Government Securities (a+b)	5,67,594.99	32.00	5,20,305.87	25.82	3,21,518.39	30.18	3,10,817.25	25.18	2,31,178.35	36.86	1,93,308.71	27.94						
a) In India	5,64,345.53	31.81	5,16,560.78	25.64	3,18,786.75	29.92	3,07,719.48	24.93	2,30,660.53	36.78	1,92,661.38	27.85						
b) Outside India	3,249.46	0.18	3,745.09	0.19	2,731.65	0.26	3,097.77	0.25	517.82	0.08	647.33	0.09						
3.2 In other approved securities	15,463.23	0.87	13,382.65	0.66	10,817.32	1.02	9,080.13	0.74	4,645.91	0.74	4,302.53	0.62						
3.3 In non-approved securities	1,03,154.53	5.81	1,00,052.03	4.97	68,118.09	6.39	63,547.65	5.15	24,880.00	3.97	27,333.77	3.95						
4. Loans and Advances	8,54,214.71	48.15	11,06,128.31	54.90	5,24,047.17	49.18	6,81,869.31	55.24	2,84,753.97	45.41	3,71,519.93	53.70						
4.1 Bills purchased and discounted	64,999.36	3.66	75,690.48	3.76	35,188.88	3.30	42,117.86	3.41	27,454.21	4.38	31,369.41	4.53						
4.2 Cash Credit, Overdrafts, etc.	3,49,259.13	19.69	4,48,794.93	22.27	2,38,842.36	22.42	3,06,330.31	24.81	1,09,133.08	17.40	1,39,908.34	20.22						
4.3 Term Loans	4,39,956.23	24.80	5,81,642.90	28.87	2,50,015.94	23.46	3,33,421.14	27.01	1,48,166.69	23.63	2,00,242.18	28.94						
5. Fixed Assets	13,441.44	0.76	14,662.47	0.73	9,088.11	0.85	9,900.86	0.80	3,463.91	0.55	3,950.71	0.57						
6. Other Assets	64,848.43	3.66	73,181.08	3.63	35,593.35	3.34	36,679.88	2.97	24,905.68	3.97	32,199.70	4.65						
Total Assets	17,73,981.25	100.00	20,14,898.35	100.00	10,65,503.86	100.00	12,34,462.40	100.00	6,27,117.14	100.00	6,91,871.17	100.00						

Source : Balance sheets of respective banks.