

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					
	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	3,364.49	0.79	3,933.79	0.69	808.39	0.61	1,015.35	0.68	2,556.10	0.87	2,918.43	0.69						
2. Reserves and Surplus	27,370.31	6.40	39,877.63	6.98	7,250.72	5.43	8,656.11	5.78	20,119.59	6.83	31,221.52	7.40						
3. Deposits	3,14,629.74	73.53	4,28,251.56	74.95	1,16,936.10	87.61	1,30,251.80	86.98	1,97,693.63	67.15	2,97,999.76	70.67						
3.1. Demand Deposits	45,221.18	10.57	56,882.96	9.95	11,672.64	8.75	13,490.71	9.01	33,548.54	11.39	43,392.25	10.29						
3.2. Savings Bank Deposits	50,662.98	11.84	73,259.66	12.82	20,004.24	14.99	24,035.64	16.05	30,658.74	10.41	49,224.02	11.67						
3.3. Term Deposits	2,18,745.57	51.12	2,98,108.94	52.17	85,259.22	63.88	92,725.45	61.92	1,33,486.35	45.34	2,05,383.49	48.71						
4. Borrowings	44,359.70	10.37	49,484.77	8.66	2,149.69	1.61	2,633.13	1.76	42,210.02	14.34	46,851.64	11.11						
5. Other Liabilities and Provisions	38,167.46	8.92	49,859.85	8.73	6,325.35	4.74	7,192.63	4.80	31,842.11	10.82	42,667.22	10.12						
Total Liabilities	4,27,891.70	100.00	5,71,407.59	100.00	1,33,470.25	100.00	1,49,749.03	100.00	2,94,421.45	100.00	4,21,658.56	100.00						
Assets																		
1. Cash and balances with RBI	21,324.16	4.98	23,584.16	4.13	7,085.35	5.31	7,053.73	4.71	14,238.81	4.84	16,530.43	3.92						
2. Balances with banks and money at call and short notice	18,674.62	4.36	23,262.34	4.07	7,976.89	5.98	8,556.35	5.71	10,697.72	3.63	14,706.00	3.49						
3. Investments	1,40,666.65	32.87	1,80,487.41	31.59	44,774.30	33.55	45,188.38	30.18	95,892.35	32.57	1,35,299.03	32.09						
3.1 In Government Securities (a+b)	97,146.80	22.70	1,29,578.91	22.68	34,795.44	26.07	35,824.88	23.92	62,351.36	21.18	93,754.03	22.23						
a) In India	97,033.22	22.68	1,29,366.88	22.64	34,719.65	26.01	35,747.09	23.87	62,313.56	21.16	93,619.79	22.20						
b) Outside India	113.58	0.03	212.02	0.04	75.79	0.06	77.79	0.05	37.79	0.01	134.24	0.03						
3.2 In other approved securities	613.00	0.14	480.64	0.08	522.01	0.39	445.04	0.30	90.99	0.03	35.61	0.01						
3.3 In non-approved securities	42,906.85	10.03	50,427.86	8.83	9,456.85	7.09	8,918.47	5.96	33,450.00	11.36	41,509.39	9.84						
4. Loans and Advances	2,21,303.30	51.72	3,12,873.71	54.75	68,184.05	51.09	82,868.25	55.34	1,53,119.25	52.01	2,30,005.46	54.55						
4.1 Bills purchased and discounted	19,408.09	4.54	18,438.47	3.23	5,611.81	4.20	6,075.06	4.06	13,796.27	4.69	12,363.42	2.93						
4.2 Cash Credits, Overdrafts, etc.	56,962.21	13.31	80,411.85	14.07	30,549.27	22.89	37,051.21	24.74	26,412.94	8.97	43,360.63	10.28						
4.3 Term Loans	1,44,933.00	33.87	2,14,023.39	37.46	32,022.97	23.99	39,741.98	26.54	1,12,910.04	38.35	1,74,281.41	41.33						
5. Fixed Assets	7,726.76	1.81	7,990.03	1.40	1,561.52	1.18	1,688.54	1.13	6,145.23	2.09	6,301.49	1.49						
6. Other Assets	18,196.22	4.25	23,209.94	4.06	3,868.13	2.90	4,393.78	2.93	14,328.09	4.87	18,816.16	4.46						
Total Assets	4,27,891.70	100.00	5,71,407.59	100.00	1,33,470.25	100.00	1,49,749.03	100.00	2,94,421.45	100.00	4,21,658.56	100.00						

Source : Balance sheets of respective banks.