

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA — 2005 AND 2006**

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006	2005	2006*	2005	2006*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	8	8	20	20	31	29	29	27	88	84
Liabilities										
1. Capital	1036	1036	14492	11294	7013	8940	3365	3934	25904	25204
2. Reserve and Surplus	31728	36595	52639	66090	11970	15347	27371	39876	123703	157906
2.1. Statutory Reserves	17395	20869	13938	16786	3602	5006	5342	6766	40276	49426
(i) Opening balance	14432	17395	11273	13938	3043	3587	4291	5263	33038	40183
(ii) Additions during the Year	2963	3474	2665	2848	559	1419	1115	1503	7302	9243
(iii) Deductions during the Year	—	—	—	—	—	—	64	—	64	—
2.2. Capital Reserves	463	614	4773	5372	1837	2611	1043	1167	8116	9763
(i) Opening balance	189	463	3609	4859	1443	1832	917	1019	6157	8173
(ii) Additions during the Year	274	151	1366	721	394	779	130	156	2164	1806
(iii) Deductions during the Year	—	—	202	208	—	—	4	8	205	216
2.3. Share Premium	3863	3863	7127	12095	—	—	9629	18559	20618	34517
(i) Opening balance	3863	3863	4966	8007	—	—	3574	9496	12403	21366
(ii) Additions during the Year	—	—	3301	4088	—	—	6350	9421	9650	13509
(iii) Deductions during the Year	—	—	1140	—	—	—	295	358	1435	358
2.5. Investment Fluctuations Reserves	7284	—	10841	625	1576	294	2435	415	22134	1334
(i) Opening balance	6368	7284	8925	10841	1049	1573	2570	2397	18911	22094
(ii) Additions during the Year	916	—	2259	11	527	39	128	873	3828	922
(iii) Deductions during the Year	—	7284	343	10227	—	1318	263	2855	605	21682
2.6. Revenue and other Reserves	2721	11247	14151	28376	3868	6160	7780	10068	28520	55852
(i) Opening balance	2144	2721	12649	14162	3405	3895	6718	7769	24916	28547
(ii) Additions during the Year	577	8555	1966	14286	564	2321	1162	2690	4269	27852
(iii) Deductions during the Year	—	29	464	72	101	56	100	391	665	547
2.5. Balance of Profit	2	2	1809	2836	1087	1276	1142	2901	4039	7014
3. Deposits (3.1 + 3.2 + 3.3)	505650	542410	930891	1080072	86390	113746	314629	428252	1837557	2164476
3.1. Demand Deposits [(i) + (ii)]	71261	85355	92045	111999	26002	38697	45221	56883	234527	292932
(i) From banks	9700	9151	3452	4560	816	875	1428	1839	15395	16425
(ii) From others	61561	76204	88593	107439	25186	37822	43793	55044	219132	276507
3.2. Savings bank deposits	126217	150051	252446	300737	15505	18783	50663	73260	444831	542830
3.3. Term Deposits [(i) + (ii)]	308172	307004	586400	667336	44883	56266	218745	298109	1158199	1328714
(i) From banks	7622	5640	22992	26319	9204	2575	25267	32588	65084	67122
(ii) From others	300550	301364	563408	641017	35679	53691	193478	265521	1093115	1261592
3A. Deposits of branches in India	491401	528592	898064	1037460	86389	113745	310871	419323	1786724	2099120
3B. Deposits of branches outside India	14249	13818	32827	42612	—	—	3759	8928	50834	65357
Total (3.A + 3.B)	505650	542410	930891	1080072	86389	113745	314630	428251	1837558	2164477

Notes : 1. \$ Includes IDBI Ltd.

2. * Excludes Ganesh Bank of Kurundwad.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA — 2005 AND 2006 (Contd.)**

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006	2005	2006*	2005	2006*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	23740	37600	69405	78188	30847	40161	44360	49485	168349	205431
4.1. Borrowings in India	2358	9510	51794	59826	14936	21809	27571	23797	96657	114939
(i) From Reserve Bank of India	—	165	59	798	—	4127	45	82	103	5171
(ii) From other banks	152	1383	5137	7523	11062	11856	7218	7937	23568	28699
(iii) From other institutions and agencies	2206	7962	46598	51505	3874	5826	20308	15778	72986	81069
4.2. Borrowings outside India	21382	28090	17611	18362	15911	18352	16789	25688	71692	90492
5. Other liabilities and provisions	64963	74231	79439	87384	17419	23393	38168	49861	199985	234863
(i) Bills Payable	11899	21565	15267	15986	2878	3284	6722	8709	36765	49543
(ii) Inter-office adjustments	19010	13452	2257	2416	45	33	1212	990	22524	16891
(iii) Interest accrued	11839	4923	5480	5784	1393	1389	2510	3053	21221	15148
(iv) Subordinate debt.	4030	6981	6948	18920	1172	2137	11019	14267	23168	42304
(v) Deferred Tax Liabilities	—	—	890	330	4	2	116	194	1010	525
(vi) Others (including provisions)	18185	27310	48597	43948	11927	16548	16589	22648	95297	110452
Total Liabilities	627117	691872	1146866	1323028	153639	201587	427893	571408	2355498	2787880
6. Cash and balances with RBI	25220	31029	64772	81741	6759	8108	21325	23584	118073	144460
6.1. Cash in hand	1767	2441	5136	5713	346	335	2396	3625	9644	12113
6.2. Balances with RBI	23453	28588	59636	76028	6413	7773	18929	19959	108429	132347
(i) In current account	23453	28588	57883	75620	5681	7441	18829	19859	105845	131507
(ii) In other account	—	—	1753	408	732	332	100	100	2584	840
7. Balances with banks and money at call and short notice (7.1 + 7.2)	28068	28227	37202	46189	11411	18717	18675	23262	95355	116392
7.1 In India (7.1.1 + 7.2.2)	20471	12753	24643	25601	8184	8969	14120	14065	67418	61387
7.1.1 Balances with Banks	5356	1773	17179	17998	7138	8484	10217	11669	39890	39924
(i) In current account	1065	1181	4903	5512	669	556	2539	2513	9176	9762
(ii) In other deposit account	4291	592	12276	12486	6469	7928	7678	9156	30714	30162
7.1.2 Money at call and short notice	15115	10980	7464	7603	1046	485	3903	2396	27528	21463
(i) with Banks	14990	10276	5561	6645	1040	484	3430	2116	25021	19521
(ii) with other institutions	125	704	1903	958	6	1	473	280	2507	1942
7.2 Outside India (7.2.1 + 7.2.2)	7597	15474	12559	20588	3227	9748	4555	9197	27937	55005
7.2.1 Balances with Banks	3392	6379	9973	17006	1833	3719	3001	6612	18199	33715
(i) In current account	1676	2533	1753	1642	324	680	1032	1565	4785	6419
(ii) In other deposit account	1716	3846	8220	15364	1509	3039	1969	5047	13414	27296
7.2.2 Money at call and short notice	4205	9095	2586	3582	1394	6029	1554	2585	9738	21290

Notes : 1. \$ Includes IDBI Ltd.

2. * Excludes Ganesh Bank of Kurundwad.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA — 2005 AND 2006 (Contd.)**

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006	2005	2006*	2005	2006*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8. Investments (8.1 + 8.2)	260705	224945	425509	408795	42858	53562	140668	180489	869733	867787
8.1 In India in	256063	219546	416745	398149	42858	53562	139080	175900	854741	847154
(i) Government securities	230661	192661	333685	323899	34043	42061	97033	129367	695421	687989
(ii) Other approved securities	4646	4303	10817	9080	215	85	613	481	16291	13948
(iii) Shares	1333	1691	5801	6024	427	431	2598	2906	10158	11052
(iv) Debentures and Bonds	15451	11751	54609	46119	7071	6746	23899	24145	101030	88760
(v) Subsidiaries and / or joint ventures	1563	2063	1776	2446	—	—	1624	1942	4962	6450
(vi) Others	2409	7077	10057	10581	1102	4239	13313	17059	26879	38955
8.2 Outside India in	4642	5399	8764	10646	—	—	1588	4589	14992	20633
(i) Government securities	518	647	2732	3098	—	—	114	212	3363	3957
(ii) Subsidiaries and / or joint ventures	246	382	240	240	—	—	782	1192	1268	1814
(iii) Others	3878	4370	5792	7308	—	—	692	3185	10361	14862
9. Advances	284754	371519	569461	734609	75319	97555	221303	312873	1150834	1516555
9A. (i) Bills purchased and discounted	27454	31369	37545	44321	7495	9520	19408	18438	91902	103648
(ii) Cash credits, overdrafts & loans repayable on loan	109133	139908	240126	308887	30798	39759	56962	80412	437018	568965
(iii) Term loans	148167	200242	291790	381401	37026	48276	144933	214023	621914	843942
Total	284754	371519	569461	734609	75319	97555	221303	312873	1150834	1516555
9B. (i) Secured by tangible assets	212773	268786	442448	556904	43638	51456	180741	250146	879599	1127292
(ii) Covered by Bank/ Government Guarantees	12474	24853	41303	47478	4235	4798	9707	10248	67718	87376
(iii) Unsecured	59507	77881	85709	130227	27445	41301	30856	52480	203517	301888
Total	284754	371520	569460	734609	75318	97555	221304	312874	1150834	1516556
9.C.I. Advances in India	260854	344576	540462	702250	75318	97555	214780	300019	1091411	1444397
(i) Priority sectors	92068	125025	202167	265806	19412	26218	56957	95688	370602	512736
(ii) Public sectors	33089	32779	71657	80846	670	833	8983	9392	114399	123849
(iii) Banks	228	807	3396	6175	238	367	2599	1629	6460	8978
(iv) others	135469	185965	263242	349423	54998	70137	146241	193310	599950	798834

Notes : 1. \$ Includes IDBI Ltd.

2. * Excludes Ganesh Bank of Kurundwad.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA — 2005 AND 2006 (Concl.d.)**

(Amount in Rs. crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006	2005	2006*	2005	2006*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
9.C.II Advances Outside India	23900	26945	28999	32358	—	—	6525	12855	59420	72156
(i) Due from Banks	1406	2239	5558	7104	—	—	1038	1856	8001	11199
(ii) Due from Others	22494	24706	23441	25254	—	—	5487	10999	51419	60957
a) Bills purchased and discounted	9012	8229	7037	9154	—	—	2538	4465	18586	21847
b) Syndicate loans	6556	6389	4597	4417	—	—	1193	2970	12345	13775
c) Others	6926	10088	11807	11683	—	—	1756	3564	20488	25335
Total (9.C.I + 9.C.II)	284754	371521	569461	734608	75318	97555	221305	312874	1150831	1516553
10. Fixed Assets	3463	3951	9979	10711	1882	2405	7728	7989	23049	25057
10.1 Premises	1020	1311	6386	6928	1244	1711	3285	3375	11935	13326
(i) At cost as on 31st March of the preceding year	1287	1518	7429	7747	1346	1281	3231	3584	13293	14129
(ii) Additions during the Year	231	359	1060	1664	188	726	552	404	2030	3153
(iii) Deductions during the Year	—	2	16	270	97	86	31	45	144	402
(iv) Depreciation to date	498	564	2087	2213	193	210	467	568	3244	3554
10.2 Assets under construction	129	82	62	63	10	11	54	162	255	317
10.3 Other Fixed assets	1965	2358	3015	3288	613	667	2811	3170	8403	9484
(i) At cost as on 31st March of the preceding year	4933	5845	7886	9285	1770	1868	4906	5527	19495	22525
(ii) Additions during the Year	1089	1486	1565	1500	261	330	1076	1438	3990	4754
(iii) Deductions during the Year	177	234	174	230	160	225	114	107	625	796
(iv) Depreciation to date	3880	4739	6262	7267	1258	1306	3057	3688	14457	16999
10.4 Assets on Lease	349	200	516	432	15	16	1578	1282	2456	1930
(i) At cost as on 31st March of the preceding year	1408	1368	2077	1993	21	28	3035	2900	6540	6289
(ii) Additions during the Year	—	—	47	60	13	12	18	32	77	104
(iii) Deductions during the Year	156	222	130	325	6	8	244	277	536	832
(iv) Depreciation to date	903	946	1478	1296	13	16	1231	1373	3625	3631
11. Other Assets	24905	32200	39943	40981	15409	21236	18197	23209	98450	117625
(i) Inter - office adjustments (net)	438	1140	2184	2006	78	146	119	190	2817	3482
(ii) Interest accrued	7157	6598	10529	10350	1327	1844	3489	5008	22501	23799
(iii) Tax paid in advance/ tax deducted at source	3305	1817	8234	11963	1058	1189	4239	4843	16836	19812
(iv) Stationery and Stamps	106	110	94	106	1	1	29	44	230	261
(v) Others	13899	22535	18902	16556	12945	18056	10321	13124	56066	70271
Total Assets	627115	691871	1146866	1323026	153638	201583	427896	571406	2355494	2787876

Notes : 1. \$ Includes IDBI Ltd.

2. * Excludes Ganesh Bank of Kurundwad.

Source : Annual accounts of banks of respective years.