

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		
	2006		2007		2006		2007		2006		2007	
	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	12,329.80	0.61	12,416.31	0.51	10,570.20	0.86	10,656.16	0.70	1,035.80	0.15	1,035.80	0.13
2. Reserve and Surplus	1,02,714.03	5.10	1,23,210.48	5.05	60,441.49	4.90	73,729.42	4.82	36,624.28	5.29	41,905.56	5.20
3. Deposits	16,22,481.09	80.53	19,94,199.57	81.73	10,54,071.06	85.39	13,17,369.93	86.08	5,42,409.12	78.40	6,33,475.60	78.61
3.1. Demand Deposits	1,97,353.32	9.79	2,35,401.27	9.65	1,06,824.15	8.65	1,28,777.70	8.41	85,354.50	12.34	99,634.96	12.36
3.2. Savings Bank Deposits	4,50,787.73	22.37	5,18,471.05	21.25	2,98,238.24	24.16	3,42,354.26	22.37	1,50,050.52	21.69	1,72,082.37	21.36
3.3. Term Deposits	9,74,340.05	48.36	12,40,327.25	50.83	6,49,008.67	52.57	8,46,237.97	55.30	3,07,004.10	44.37	3,61,758.27	44.89
4. Borrowings	1,15,250.06	5.72	1,21,772.60	4.99	30,635.56	2.48	31,045.30	2.03	37,084.29	5.36	48,322.92	6.00
5. Other Liabilities and Provisions	1,62,099.10	8.05	1,88,386.96	7.72	78,744.08	6.38	97,550.64	6.37	74,693.41	10.80	81,055.27	10.06
Total Liabilities	20,14,874.09	100.00	24,39,985.92	100.00	12,34,462.40	100.00	15,30,351.44	100.00	6,91,846.91	100.00	8,05,795.15	100.00
Assets												
1. Cash and balances with RBI	1,12,769.50	5.60	1,42,211.48	5.83	79,060.86	6.40	91,977.73	6.01	31,028.55	4.48	44,827.28	5.56
2. Balances with banks and money at call and short notice	74,416.42	3.69	94,450.80	3.87	43,506.46	3.52	63,834.50	4.17	28,227.28	4.08	29,111.68	3.61
3. Investments	6,33,558.89	31.44	6,64,645.47	27.24	3,83,445.02	31.06	4,27,305.90	27.92	2,24,761.34	32.49	2,11,064.25	26.27
3.1 In Government Securities (a+b)	5,19,875.05	25.80	5,38,374.89	22.06	3,10,570.09	25.16	3,44,728.68	22.53	1,93,125.05	27.91	1,77,454.82	22.02
a. In India	5,16,129.96	25.62	5,34,953.25	21.92	3,07,472.32	24.91	3,41,874.76	22.34	1,92,477.72	27.82	1,76,887.11	21.95
b. Outside India	3,745.09	0.19	3,421.64	0.14	3,097.77	0.25	2,853.93	0.19	647.33	0.09	567.72	0.07
3.2 In Other Approved Securities	13,382.65	0.66	12,338.56	0.51	9,080.13	0.74	8,228.05	0.54	4,302.52	0.62	4,093.27	0.51
3.3 In Non-Approved Securities	1,00,299.19	4.98	1,13,932.01	4.67	63,794.81	5.17	74,349.17	4.86	27,333.77	3.95	30,116.16	3.74
4. Loans and Advances	11,06,287.71	54.91	14,40,122.88	59.02	6,81,869.31	55.24	8,95,225.99	58.50	3,71,679.33	53.72	4,82,426.07	59.87
4.1 Bills purchased and discounted	75,705.19	3.76	92,695.50	3.80	42,132.57	3.41	53,314.39	3.48	31,369.41	4.53	37,086.93	4.60
4.2 Cash Credits, Overdrafts, etc.	4,43,376.58	22.01	5,57,345.56	22.84	3,00,857.43	24.37	3,71,171.82	24.25	1,39,962.87	20.23	1,80,696.10	22.42
4.3 Term Loans	5,87,205.95	29.14	7,90,081.82	32.38	3,38,879.32	27.45	4,70,739.79	30.76	2,00,347.05	28.96	2,64,643.04	32.84
5. Fixed Assets	14,668.92	0.73	20,195.16	0.83	9,907.32	0.80	13,455.22	0.88	3,950.71	0.57	3,961.58	0.49
6. Other Assets	73,174.63	3.63	78,360.13	3.21	36,673.43	2.97	38,552.10	2.52	32,199.70	4.65	33,804.30	4.20
Total Assets	20,14,874.09	100.00	24,39,985.92	100.00	12,34,462.40	100.00	15,30,351.44	100.00	6,91,846.91	100.00	8,05,795.15	100.00

* : Includes IDBI Ltd.