

**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					
	2006		2007		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	Amount	Per cent to total	Amount	Per cent to total		
1	2	3	4	5	6	7	8	9	10	11	12	13						
<b>Liabilities</b>																		
1. Capital	3,936.54	0.69	4,143.73	0.56	1,018.11	0.68	1,062.89	0.66	2,918.43	0.69	3,080.84	0.53						
2. Reserve and Surplus	39,886.93	6.98	46,328.98	6.22	8,665.41	5.78	9,673.54	6.02	31,221.52	7.40	36,655.44	6.27						
3. Deposits	4,28,455.61	74.95	5,51,987.07	74.05	1,30,455.85	86.99	1,38,249.13	86.10	2,97,999.76	70.67	4,13,737.94	70.74						
3.1. Demand Deposits	56,895.28	9.95	73,340.02	9.84	13,503.03	9.00	14,033.46	8.74	43,392.25	10.29	59,306.56	10.14						
3.2. Savings Bank Deposits	73,303.91	12.82	91,341.76	12.25	24,079.89	16.06	25,701.68	16.01	49,224.02	11.67	65,640.08	11.22						
3.3. Term Deposits	2,98,256.42	52.18	3,87,305.29	51.96	92,872.93	61.93	98,513.99	61.36	2,05,383.49	48.71	2,88,791.30	49.38						
4. Borrowings	49,486.52	8.66	70,131.41	9.41	2,633.16	1.76	3,219.52	2.01	46,853.36	11.11	66,911.89	11.44						
5. Other Liabilities and Provisions	49,865.56	8.72	72,812.81	9.77	7,199.65	4.80	8,356.84	5.20	42,665.91	10.12	64,455.97	11.02						
<b>Total Liabilities</b>	<b>5,71,631.15</b>	<b>100.00</b>	<b>7,45,404.00</b>	<b>100.00</b>	<b>1,49,972.18</b>	<b>100.00</b>	<b>1,60,561.92</b>	<b>100.00</b>	<b>4,21,658.97</b>	<b>100.00</b>	<b>5,84,842.08</b>	<b>100.00</b>						
<b>Assets</b>																		
1. Cash and balances with RBI	23,597.68	4.13	41,016.70	5.50	7,067.25	4.71	8,895.69	5.54	16,530.43	3.92	32,121.01	5.49						
2. Balances with banks and money at call and short notice	23,275.11	4.07	37,288.38	5.00	8,573.25	5.72	9,074.66	5.65	14,701.86	3.49	28,213.72	4.82						
3. Investments	1,80,567.87	31.59	2,14,654.74	28.80	45,253.80	30.17	43,646.60	27.18	1,35,314.07	32.09	1,71,008.14	29.24						
3.1 In Government Securities (a+b)	1,29,666.09	22.68	1,59,851.48	21.44	35,897.06	23.94	35,105.33	21.86	93,769.03	22.24	1,24,746.15	21.33						
a. In India	1,29,454.06	22.65	1,59,549.45	21.40	35,819.27	23.88	35,105.33	21.86	93,634.79	22.21	1,24,444.12	21.28						
b. Outside India	212.03	0.04	302.03	0.04	77.79	0.05	-	-	134.24	0.03	302.03	0.05						
3.2 In Other Approved Securities	482.39	0.08	337.08	0.05	446.78	0.30	308.84	0.19	35.61	0.01	28.24	-						
3.3 In Non-Approved Securities	50,419.41	8.82	54,466.19	7.31	8,909.97	5.94	8,232.44	5.13	41,509.44	9.84	46,233.75	7.91						
4. Loans and Advances	3,12,961.77	54.75	4,14,754.81	55.64	82,956.55	55.31	92,890.08	57.85	2,30,005.22	54.55	3,21,864.73	55.03						
4.1 Bills purchased and discounted	18,432.43	3.22	20,185.71	2.71	6,069.01	4.05	5,132.64	3.20	12,363.42	2.93	15,053.07	2.57						
4.2 Cash Credits, Overdrafts, etc.	80,455.30	14.07	1,02,952.16	13.81	37,094.67	24.73	41,394.32	25.78	43,360.63	10.28	61,557.84	10.53						
4.3 Term Loans	2,14,074.05	37.45	2,91,616.95	39.12	39,792.88	26.53	46,363.12	28.88	1,74,281.17	41.33	2,45,253.83	41.94						
5. Fixed Assets	8,000.53	1.40	8,166.82	1.10	1,699.04	1.13	1,603.25	1.00	6,301.49	1.49	6,563.57	1.12						
6. Other Assets	23,228.17	4.06	29,522.55	3.96	4,422.28	2.95	4,451.64	2.77	18,805.89	4.46	25,070.91	4.29						
<b>Total Assets</b>	<b>5,71,631.15</b>	<b>100.00</b>	<b>7,45,404.00</b>	<b>100.00</b>	<b>1,49,972.18</b>	<b>100.00</b>	<b>1,60,561.92</b>	<b>100.00</b>	<b>4,21,658.97</b>	<b>100.00</b>	<b>5,84,842.08</b>	<b>100.00</b>						