

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	52630 (0.1)	52630 (0.1)	5000 (0.2)	5000 (0.1)	1725 (0.0)	1725 (0.0)
2. Reserves and Surplus	2711778 (5.5)	3077224 (5.4)	135565 (4.9)	160370 (4.6)	209676 (5.2)	252358 (5.1)
2.1. Statutory Reserves	1702092	2037903	46868	56043	67628	82808
2.2. Capital Reserves	41810	41814	978	1055	208	412
2.3. Share Premium	351057	351057	10664	10664	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	616785	646416	77055	92608	141840	169138
2.6. Balance of Profit	34	34	—	—	—	—
3. Deposits	38004605 (76.9)	43552109 (76.9)	2169362 (78.8)	2848049 (82.5)	3402459 (83.7)	4150267 (84.6)
Type-wise						
3A.1. Demand deposits	6799565	8199797	256764	242947	482860	508314
(i) From banks	701351	1097481	21865	32874	77437	69176
(ii) From others	6098214	7102316	234899	210073	405423	439138
3A.2. Savings bank deposits	11272392	12913650	655778	754286	685528	793987
3A.3. Term deposits	19932648	22438662	1256820	1850816	2234071	2847966
(i) From banks	518309	461349	1788	1476	20430	10882
(ii) From others	19414339	21977313	1255032	1849340	2213641	2837084
Location-wise						
3B.1. Deposits of branches in India	36622853	41993676	2169361	2848049	3402460	4150268
3B.2. Deposits of branches outside India	1381752	1558432	—	—	—	—
4. Borrowings	3064124 (6.2)	3970334 (7.0)	121231 (4.4)	116658 (3.4)	63620 (1.6)	39343 (0.8)
4.1. Borrowings in India	664238	581978	19500	20000	3390	220
(i) From Reserve Bank of India	—	100000	9500	15000	—	—
(ii) From other banks	100000	125481	—	—	3091	—
(iii) From other institutions and agencies	564238	356497	10000	5000	299	220
4.2. Borrowings outside India	2399886	3388356	101731	96658	60230	39123
Secured borrowings included in 4.	442360	465054	19500	2000	60529	39343
5. Other Liabilities	5569757 (11.3)	6004226 (10.6)	320244 (11.6)	320670 (9.3)	385559 (9.5)	461538 (9.4)
5.1. Bills Payable	1729376	2027680	83753	84630	134195	136212
5.2. Inter-office adjustments	1143524	—	—	—	—	—
5.3. Interest accrued	368799	394807	16148	31697	22536	38288
5.4. Others (including provisions)	2328058	3581739	220343	204343	228828	287038
Total Liabilities	49402894 (100.0)	56656523 (100.0)	2751402 (100.0)	3450747 (100.0)	4063039 (100.0)	4905231 (100.0)

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	208023	253012	5830	6223	8501	9498
	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	1957247	2654631	157372	359117	219269	277718
	(4.0)	(4.7)	(5.7)	(10.4)	(5.4)	(5.7)
3. Balances with banks in India	60257	99668	10249	10923	35283	68470
	(0.1)	(0.2)	(0.4)	(0.3)	(0.9)	(1.4)
4. Money at call and short notice	1714297	1764892	55000	22500	35000	49948
	(3.5)	(3.1)	(2.0)	(0.7)	(0.9)	(1.0)
5. Balances with banks outside India	516176	424667	16856	37862	4481	50672
	(1.0)	(0.7)	(0.6)	(1.1)	(0.1)	(1.0)
6. Investments	16253424	14914888	793247	868367	1425601	1391915
	(32.9)	(26.3)	(28.8)	(25.2)	(35.1)	(28.4)
6.1. Investments in India	15728620	14333631	793247	868367	1425601	1391915
(i) Government securities	13464406	11770311	748474	830852	1335202	1319049
(ii) Other approved securities	353518	334306	9914	9684	11359	10708
(iii) Shares	138488	230465	3668	4581	9468	10911
(iv) Debentures and Bonds	1010044	869071	18829	16689	40644	49230
(v) Subsidiaries and/or joint ventures	202094	222087	1378	1378	633	633
(vi) Others	560070	907391	10984	5183	28295	1384
6.2. Investments outside India	524804	581257	—	—	—	—
(i) Government securities	64733	56772	—	—	—	—
(ii) Subsidiaries and/or joint ventures	31012	35250	—	—	—	—
(iii) Others	429059	489235	—	—	—	—
7. Advances	26180093	33733649	1589580	2052622	2086302	2810925
	(53.0)	(59.5)	(57.8)	(59.5)	(51.3)	(57.3)
Type-wise						
7A.1. Bills purchased and discounted	2485375	3078710	93850	83874	110414	100217
7A.2. Cash credits, overdrafts & loans	9585677	12547617	731465	859308	762906	1028106
7A.3. Term loans	14109041	18107322	764265	1109440	1212982	1682602
Security-wise						
7B.1. Secured by tangible assets	18002189	23333681	1312075	1634252	1580524	2139684
7B.2. Covered by Bank/Govt. Guarantees	2092719	2171909	90402	131268	90938	100571
7B.3. Unsecured	6085185	8228059	187104	287101	414840	570671
Sector-wise						
7C.I. Advances in India	23485588	29928345	1589580	2052622	2086303	2810925
(i) Priority sectors	8001288	10201585	656513	842202	869596	1095844
(ii) Public sectors	2289701	2716492	151273	189380	110395	81914
(iii) Banks	65012	269632	19	498	10006	10224
(iv) Others	13129587	16740636	781775	1020542	1096306	1622943
7C.II. Advances outside India	2694507	3805304	—	—	—	—
8. Fixed Assets	275294	281886	16308	14225	22344	24222
	(0.6)	(0.5)	(0.6)	(0.4)	(0.5)	(0.5)
8.1. Premises	90513	94969	3700	3575	6320	6946
8.2. Fixed assets under construction	7982	14195	84	54	137	248
8.3. Other Fixed assets	176799	172722	12524	10596	15887	17028
9. Other Assets	2238083	2529231	106960	78908	226260	221861
	(4.5)	(4.5)	(3.9)	(2.3)	(5.6)	(4.5)
9.1 Inter - office adjustments (net)	—	21696	12054	18408	91472	108312
9.2 Interest accrued	472484	502031	26752	34625	42547	56619
9.3 Tax paid	35267	215244	—	—	42066	23081
9.4 Stationery and Stamps	8232	7861	646	616	526	493
9.5 Others	1722100	1782399	67508	25259	49649	33356
Total Assets	49402894	56656524	2751402	3450747	4063041	4905229
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750 (0.1)	1750 (0.1)	3600 (0.2)	3600 (0.1)	2475 (0.1)	2475 (0.1)
2. Reserves and Surplus	100023 (4.8)	115948 (4.7)	89922 (4.7)	110532 (4.1)	220986 (5.4)	246326 (5.2)
2.1. Statutory Reserves	59750	64550	47667	67768	92106	101306
2.2. Capital Reserves	3126	4093	11321	11831	—	—
2.3. Share Premium	4375	4375	6000	6000	—	—
2.4. Investments Fluctuations Reserves	—	—	—	—	—	—
2.5. Revenue and other Reserves	32771	42928	24934	24933	128880	145020
2.6. Balance of Profit	1	2	—	—	—	—
3. Deposits	1666071 (80.4)	1997649 (81.4)	1636875 (84.6)	2202235 (82.0)	3377771 (81.9)	3918363 (82.6)
Type-wise						
3A.1. Demand deposits	167176	182993	155402	184175	294015	284969
(i) From banks	18101	27262	15444	24585	29160	31116
(ii) From others	149075	155731	139958	159590	264855	253853
3A.2. Savings bank deposits	346552	399986	425809	519500	705249	782361
3A.3. Term deposits	1152343	1414670	1055664	1498560	2378507	2851033
(i) From banks	2380	11976	3578	38102	668	635
(ii) From others	1149963	1402694	1052086	1460458	2377839	2850398
Location-wise						
3B.1. Deposits of branches in India	1666071	1997648	1636875	2202235	3377771	3918362
3B.2. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	72802 (3.5)	149935 (6.1)	58222 (3.0)	98992 (3.7)	125055 (3.0)	174149 (3.7)
4.1. Borrowings in India	33987	130191	4679	85897	63040	130679
(i) From Reserve Bank of India	—	10000	—	40000	—	—
(ii) From other banks	—	37583	—	—	10000	10000
(iii) From other institutions and agencies	33987	82608	4679	45897	53040	120679
4.2. Borrowings outside India	38815	19744	53543	13095	62015	43470
Secured borrowings included in 4.	33987	65532	4679	45897	—	—
5. Other Liabilities	230435 (11.1)	187399 (7.6)	145126 (7.5)	268906 (10.0)	397044 (9.6)	404758 (8.5)
5.1. Bills Payable	24626	49114	42014	45446	68017	64402
5.2. Inter-office adjustments	—	—	13461	92281	115516	—
5.3. Interest accrued	11836	19856	12048	22015	25594	36600
5.4. Others (including provisions)	193973	118429	77603	109164	187917	303756
Total Liabilities	2071081 (100.0)	2452681 (100.0)	1933745 (100.0)	2684265 (100.0)	4123331 (100.0)	4746071 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2473	2990	6632	7699	4293	5017
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
2. Balances with RBI	112184	131043	67939	201864	146649	216660
	(5.4)	(5.3)	(3.5)	(7.5)	(3.6)	(4.6)
3. Balances with banks in India	37429	45378	3511	4434	21566	10002
	(1.8)	(1.9)	(0.2)	(0.2)	(0.5)	(0.2)
4. Money at call and short notice	10500	—	50000	—	124365	103500
	(0.5)	—	(2.6)	—	(3.0)	(2.2)
5. Balances with banks outside India	42301	37881	7764	29842	20854	59004
	(2.0)	(1.5)	(0.4)	(1.1)	(0.5)	(1.2)
6. Investments	511198	599244	569352	698975	1267811	1235766
	(24.7)	(24.4)	(29.4)	(26.0)	(30.7)	(26.0)
6.1. Investments in India	511198	599244	569352	698975	1267811	1235766
(i) Government securities	464638	561079	518640	650661	1167651	1162401
(ii) Other approved securities	2967	3493	15054	14953	24480	23319
(iii) Shares	4136	5734	1716	4687	6860	5428
(iv) Debentures and Bonds	7421	4182	24893	14978	33290	19826
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	31817	24537	8010	12657	35495	24757
6.2. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	1187597	1535138	1175416	1646553	2218002	2876976
	(57.3)	(62.6)	(60.8)	(61.3)	(53.8)	(60.6)
Type-wise						
7A.1. Bills purchased and discounted	61659	55068	77201	96055	104887	79315
7A.2. Cash credits, overdrafts & loans	464529	573808	432978	551600	790995	1003590
7A.3. Term loans	661409	906262	665237	998898	1322120	1794071
Security-wise						
7B.1. Secured by tangible assets	1036316	1365220	969924	1392545	1765645	2481866
7B.2. Covered by Bank/Govt. Guarantees	16069	1619	41935	63076	115862	116209
7B.3. Unsecured	135212	168299	163557	190933	336494	278901
Sector-wise						
7C.I. Advances in India	1187597	1535138	1175415	1646554	2218001	2876977
(i) Priority sectors	508864	575093	499009	597827	839903	994848
(ii) Public sectors	29487	34005	122151	194265	267377	260254
(iii) Banks	1100	409	367	84	318	695
(iv) Others	648146	925631	553888	854378	1110403	1621180
7C.II. Advances outside India	—	—	—	—	—	—
8. Fixed Assets	11275	10455	16330	13338	17282	16351
	(0.5)	(0.4)	(0.8)	(0.5)	(0.4)	(0.3)
8.1. Premises	3199	3002	3673	3470	5362	5122
8.2. Fixed assets under construction	—	1	—	—	—	—
8.3. Other Fixed assets	8076	7452	12657	9868	11920	11229
9. Other Assets	156123	90551	36800	81559	302508	222793
	(7.5)	(3.7)	(1.9)	(3.0)	(7.3)	(4.7)
9.1 Inter - office adjustments (net)	10482	17532	0	0	0	15181
9.2 Interest accrued	20729	25307	16003	20581	35051	38327
9.3 Tax paid	11016	12811	7971	8151	38081	36319
9.4 Stationery and Stamps	217	230	501	501	443	328
9.5 Others	113679	34671	12325	52326	228933	132638
Total Assets	2071080	2452680	1933744	2684264	4123330	4746069
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007
	(13)	(14)	(15)	(16)
1. Capital	31400 (1.9)	31400 (1.7)	5000 (0.2)	5000 (0.1)
2. Reserves and Surplus	66311 (4.0)	72851 (3.9)	128166 (4.0)	154944 (4.1)
2.1. Statutory Reserves	18193	20379	52676	60834
2.2. Capital Reserves	1461	1462	2461	2509
2.3. Share Premium	—	—	14250	14250
2.4. Investments Fluctuations Reserves	—	—	—	—
2.5. Revenue and other Reserves	46657	51010	58584	77211
2.6. Balance of Profit	—	—	195	140
3. Deposits	1384117 (83.7)	1580488 (83.9)	2599652 (81.6)	3098401 (81.6)
Type-wise				
3A.1. Demand deposits	215109	189685	164559	170617
(i) From banks	15295	22834	36442	28345
(ii) From others	199814	166851	128117	142272
3A.2. Savings bank deposits	288106	337188	625637	707279
3A.3. Term deposits	880902	1053615	1809456	2220505
(i) From banks	15561	20445	1326	852
(ii) From others	865341	1033170	1808130	2219653
Location-wise				
3B.1. Deposits of branches in India	1384116	1580488	2599651	3098401
3B.2. Deposits of branches outside India	—	—	—	—
4. Borrowings	86735 (5.2)	92575 (4.9)	116639 (3.7)	190308 (5.0)
4.1. Borrowings in India	25202	71492	85409	190308
(i) From Reserve Bank of India	—	71490	7000	9000
(ii) From other banks	25200	—	—	—
(iii) From other institutions and agencies	2	2	78409	181308
4.2. Borrowings outside India	61533	21083	31230	—
Secured borrowings included in 4.	—	—	—	—
5. Other Liabilities	84394 (5.1)	107370 (5.7)	336783 (10.6)	350661 (9.2)
5.1. Bills Payable	24312	18216	50181	61944
5.2. Inter-office adjustments	4205	6305	68525	43688
5.3. Interest accrued	9253	15150	26084	38401
5.4. Others (including provisions)	46624	67699	191993	206628
Total Liabilities	1652957 (100.0)	1884684 (100.0)	3186240 (100.0)	3799314 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS — 2006 AND 2007 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2006	2007	2006	2007
	(13)	(14)	(15)	(16)
1. Cash in hand	2489	2360	5854	7273
	(0.2)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	80153	108535	117949	239087
	(4.8)	(5.8)	(3.7)	(6.3)
3. Balances with banks in India	4141	8216	4895	4932
	(0.3)	(0.4)	(0.2)	(0.1)
4. Money at call and short notice	18283	63250	—	6500
	(1.1)	(3.4)	—	(0.2)
5. Balances with banks outside India	19860	1345	9660	7284
	(1.2)	(0.1)	(0.3)	(0.2)
6. Investments	592499	501100	1063000	956169
	(35.8)	(26.6)	(33.4)	(25.2)
6.1. Investments in India	592499	501100	1047831	956169
(i) Government securities	540928	469248	1007833	925108
(ii) Other approved securities	3346	3184	9613	9681
(iii) Shares	1525	2610	3234	6196
(iv) Debentures and Bonds	19662	25199	20291	12738
(v) Subsidiaries and/or joint ventures	859	859	—	—
(vi) Others	26179	—	6860	2446
6.2. Investments outside India	—	—	15169	—
(i) Government securities	—	—	—	—
(ii) Subsidiaries and/or joint ventures	—	—	—	—
(iii) Others	—	—	15169	—
7. Advances	844304	1108114	1886640	2478628
	(51.1)	(58.8)	(59.2)	(65.2)
Type-wise				
7A.1. Bills purchased and discounted	75380	73013	128175	142440
7A.2. Cash credits, overdrafts & loans	372245	460373	855492	1045208
7A.3. Term loans	396679	574728	902973	1290980
Security-wise				
7B.1. Secured by tangible assets	636869	815713	1527560	2067091
7B.2. Covered by Bank/Govt. Guarantees	6108	9587	94547	92272
7B.3. Unsecured	201327	282814	264533	319266
Sector-wise				
7C.I. Advances in India	844304	1108114	1886640	2478628
(i) Priority sectors	351339	461391	775456	989487
(ii) Public sectors	61745	38682	247828	273938
(iii) Banks	3398	15	451	637
(iv) Others	427822	608026	862905	1214566
7C.II. Advances outside India	—	—	—	—
8. Fixed Assets	19772	19643	16464	16036
	(1.2)	(1.0)	(0.5)	(0.4)
8.1. Premises	13703	13298	4586	4354
8.2. Fixed assets under construction	15	3	—	—
8.3. Other Fixed assets	6054	6342	11878	11682
9. Other Assets	71457	72123	81778	83403
	(4.3)	(3.8)	(2.6)	(2.2)
9.1 Inter - office adjustments (net)	—	—	—	—
9.2 Interest accrued	17869	13647	28329	31784
9.3 Tax paid	31018	35025	16275	14741
9.4 Stationery and Stamps	156	299	277	288
9.5 Others	22414	23152	36897	36590
Total Assets	1652958	1884686	3186240	3799312
	(100.0)	(100.0)	(100.0)	(100.0)