

Appendix Table III.1(A) : Consolidated Balance Sheet of Public Sector Banks
(As at end-March)

Items	Public Sector Banks*						Nationalised Banks			State Bank Group		
	2007		2008		2007		2008		2007		2008	
	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	12,416.31	0.51	13,064.66	0.43	10,656.16	0.70	10,773.93	0.57	1,035.80	0.13	1,565.97	0.15
2. Reserve and Surplus	1,23,214.08	5.05	1,61,787.74	5.35	73,733.01	4.82	93,550.59	4.98	41,905.56	5.20	60,139.95	5.95
3. Deposits	19,94,199.57	81.72	24,53,867.68	81.19	13,17,369.93	86.07	16,06,995.05	85.46	6,33,475.60	78.61	7,73,874.65	76.53
3.1 Demand Deposits	2,35,401.27	9.65	2,83,321.97	9.37	1,28,777.70	8.41	1,55,858.57	8.29	99,634.96	12.36	1,20,194.95	11.89
3.2 Savings Bank Deposits	5,18,471.05	21.25	5,95,733.73	19.71	3,42,354.26	22.37	3,86,277.18	20.54	1,72,082.37	21.36	2,04,635.03	20.24
3.3 Term Deposits	12,40,327.25	50.83	15,74,811.98	52.11	8,46,237.97	55.29	10,64,859.30	56.63	3,61,758.27	44.89	4,49,044.66	44.41
4. Borrowings	1,21,772.60	4.99	1,51,146.76	5.00	31,045.30	2.03	47,943.36	2.55	48,322.92	6.00	64,590.85	6.39
5. Other Liabilities and Provisions	1,88,563.37	7.73	2,42,370.37	8.02	97,727.05	6.39	1,21,111.14	6.44	81,055.27	10.06	1,10,997.34	10.98
Total Liabilities	24,40,165.92	100.00	30,22,237.21	100.00	15,30,531.44	100.00	18,80,374.07	100.00	8,05,795.15	100.00	10,11,168.75	100.00
Assets												
1. Cash and Balances with RBI	1,42,211.48	5.83	2,29,679.09	7.60	91,977.73	6.01	1,48,270.51	7.89	44,827.28	5.56	74,713.74	7.39
2. Balances with Banks and Money at Call and Short Notice	94,396.77	3.87	64,439.68	2.13	63,834.50	4.17	43,306.82	2.30	29,057.65	3.61	19,068.92	1.89
3. Investments	6,64,855.89	27.25	7,99,028.64	26.44	4,27,305.90	27.92	5,02,402.45	26.72	2,11,874.68	26.29	2,63,823.26	26.09
3.1 In Government Securities (a+b)	5,38,374.89	22.06	6,48,847.47	21.47	3,44,728.68	22.52	4,16,780.28	22.16	1,77,454.82	22.02	2,08,763.78	20.65
a. In India	5,34,953.25	21.92	6,43,429.70	21.29	3,41,874.76	22.34	4,11,756.74	21.90	1,76,887.11	21.95	2,08,369.55	20.61
b. Outside India	3,421.64	0.14	5,417.77	0.18	2,853.93	0.19	5,023.54	0.27	567.72	0.07	394.23	0.04
3.2 In Other Approved Securities	12,338.56	0.51	10,274.09	0.34	8,228.05	0.54	7,003.36	0.37	4,093.27	0.51	3,260.11	0.32
3.3 In Non-Approved Securities	1,14,142.43	4.68	1,39,907.08	4.63	74,349.17	4.86	78,618.81	4.18	30,326.59	3.76	51,799.37	5.12
4. Loans and Advances	14,40,146.49	59.02	17,97,504.19	59.48	8,95,405.99	58.50	11,21,569.13	59.65	4,82,269.67	59.85	5,93,722.37	58.72
4.1 Bills Purchased and Discounted	92,695.50	3.80	1,07,782.87	3.57	53,314.39	3.48	60,859.81	3.24	37,086.93	4.60	44,280.01	4.38
4.2 Cash Credits, Overdrafts, etc.	5,56,956.43	22.82	6,92,473.00	22.91	3,70,782.69	24.23	4,62,470.32	24.59	1,80,696.10	22.42	2,21,770.59	21.93
4.3 Term Loans	7,90,494.56	32.40	9,97,248.31	33.00	4,71,308.92	30.79	5,98,239.00	31.81	2,64,486.65	32.82	3,27,671.77	32.41
5. Fixed Assets	20,195.16	0.83	28,796.89	0.95	13,455.22	0.88	21,440.05	1.14	3,961.58	0.49	4,590.85	0.45
6. Other Assets	78,360.13	3.21	1,02,788.73	3.40	38,552.10	2.52	43,385.10	2.31	33,804.30	4.20	55,249.60	5.46
Total Assets	24,40,165.92	100.00	30,22,237.21	100.00	15,30,531.44	100.00	18,80,374.07	100.00	8,05,795.15	100.00	10,11,168.75	100.00

* Includes IDBI Bank Ltd.