

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

Items	Private Sector Banks						Old Private Sector Banks			New Private Sector Banks		
	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	4,143.73	0.56	4,613.25	0.49	1,062.89	0.66	1,082.53	0.56	3,080.84	0.53	3,530.72	0.47
2. Reserve and Surplus	46,328.98	6.22	86,760.93	9.23	9,673.54	6.02	14,232.25	7.32	36,655.44	6.27	72,528.68	9.73
3. Deposits	5,51,987.06	74.05	6,75,073.39	71.80	1,38,249.13	86.10	1,65,629.17	85.13	4,13,737.94	70.74	5,09,444.22	68.33
3.1. Demand Deposits	73,340.02	9.84	99,533.73	10.59	14,033.46	8.74	17,313.40	8.90	59,306.56	10.14	82,220.33	11.03
3.2. Savings Bank Deposits	91,341.76	12.25	1,22,064.41	12.98	25,701.68	16.01	29,869.30	15.35	65,640.08	11.22	92,195.11	12.37
3.3. Term Deposits	3,87,305.29	51.96	4,53,475.25	48.23	98,513.99	61.36	1,18,446.47	60.88	2,88,791.30	49.38	3,35,028.78	44.93
4. Borrowings	70,131.42	9.41	87,841.26	9.34	3,219.52	2.01	3,477.19	1.79	66,911.89	11.44	84,364.08	11.32
5. Other Liabilities and Provisions	72,812.60	9.77	85,861.12	9.13	8,356.84	5.20	10,134.32	5.21	64,455.76	11.02	75,726.80	10.16
Total Liabilities	7,45,403.79	100.00	9,40,149.95	100.00	1,60,561.92	100.00	1,94,555.46	100.00	5,84,841.87	100.00	7,45,594.49	100.00
Assets												
1. Cash and Balances with RBI	40,909.47	5.49	71,307.14	7.58	8,895.69	5.54	15,512.49	7.97	32,013.78	5.47	55,794.65	7.48
2. Balances with Banks and Money at Call and Short Notice	37,293.48	5.00	25,951.74	2.76	9,074.66	5.65	7,242.53	3.72	28,218.82	4.83	18,709.20	2.51
3. Investments	2,14,654.74	28.80	2,78,215.25	29.59	43,646.60	27.18	53,717.10	27.61	1,71,008.14	29.24	2,24,498.16	30.11
3.1 In Government Securities (a+b)	1,59,851.48	21.44	1,94,025.06	20.64	35,105.33	21.86	42,132.62	21.66	1,24,746.15	21.33	1,51,892.44	20.37
a. In India	1,59,549.45	21.40	1,93,884.80	20.62	35,105.33	21.86	42,132.62	21.66	1,24,444.12	21.28	1,51,752.19	20.35
b. Outside India	302.03	0.04	140.25	0.01	-	-	-	-	302.03	0.05	140.25	0.02
3.2 In Other Approved Securities	340.51	0.05	280.55	0.03	308.59	0.19	244.81	0.13	31.92	0.01	35.74	-
3.3 In Non-Approved Securities	54,462.75	7.31	83,909.64	8.93	8,232.68	5.13	11,339.67	5.83	46,230.07	7.90	72,569.97	9.73
4. Loans and Advances	4,14,751.28	55.64	5,18,402.42	55.14	92,886.76	57.85	1,11,669.83	57.40	3,21,864.53	55.03	4,06,732.60	54.55
4.1 Bills Purchased and Discounted	20,053.36	2.69	27,441.47	2.92	5,132.64	3.20	7,028.19	3.61	14,920.72	2.55	20,413.28	2.74
4.2 Cash Credits, Overdrafts, etc.	1,03,082.07	13.83	1,30,607.15	13.89	41,391.88	25.78	49,781.32	25.59	61,690.19	10.55	80,825.83	10.84
4.3 Term Loans	2,91,615.86	39.12	3,60,353.80	38.33	46,362.24	28.87	54,860.32	28.20	2,45,253.62	41.94	3,05,493.48	40.97
5. Fixed Assets	8,166.82	1.10	9,629.86	1.02	1,603.25	1.00	2,023.16	1.04	6,563.57	1.12	7,606.70	1.02
6. Other Assets	29,628.00	3.97	36,643.53	3.90	4,454.96	2.77	4,390.35	2.26	25,175.04	4.30	32,253.18	4.33
Total Assets	7,45,403.79	100.00	9,40,149.95	100.00	1,60,561.92	100.00	1,94,555.46	100.00	5,84,841.87	100.00	7,45,594.49	100.00

(Amount in Rs. crore)