

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008**

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	8	8	20	20	29	28	25	23	82	79
Liabilities										
1. Capital	1036	1566	11381	11499	12999	22223	4144	4613	29559	39900
2. Reserves and Surplus	41905	60140	81307	101647	20076	27109	46328	86761	189616	275654
2.1. Statutory Reserves	24916	30535	20346	25149	6199	7880	8450	10940	59911	74504
(i) Opening balance	20870	24916	16785	20346	5006	6077	6616	8399	49277	59738
(ii) Additions during the Year	4046	5619	3561	4803	1193	1803	1834	2541	10634	14766
(iii) Deductions during the Year	-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves	632	644	8195	14680	3071	4359	1353	1940	13251	21622
(i) Opening balance	614	632	5309	8397	2611	3025	1145	1342	9679	13396
(ii) Additions during the Year	18	12	3116	6911	460	1334	222	624	3816	8880
(iii) Deductions during the Year	-	-	230	628	-	-	14	26	244	654
2.3. Share Premium	3863	20451	12793	14853	-	-	20281	53435	36938	88739
(i) Opening balance	3863	3863	12095	12793	-	-	18510	20258	34468	36914
(ii) Additions during the Year	-	16617	698	2060	-	-	1820	33892	2518	52568
(iii) Deductions during the Year	-	29	-	-	-	-	49	715	48	743
2.5. Investment Fluctuations Reserves	-	62	166	176	98	156	190	241	454	633
(i) Opening balance	-	-	789	167	287	92	366	190	1442	448
(ii) Additions during the Year	-	62	25	9	22	64	18	69	65	203
(iii) Deductions during the Year	-	-	648	-	211	-	194	18	1053	18
2.6. Revenue and other Reserves	12492	8446	36390	44470	8427	11987	11340	12268	68649	77171
(i) Opening balance	11272	12524	27836	35857	6290	8203	9886	11093	55284	67677
(ii) Additions during the Year	1249	1383	9348	12556	2305	3961	1585	1388	14486	19288
(iii) Deductions during the Year	29	5461	794	3943	168	177	131	213	1121	9794
2.5. Balance of Profit	2	2	3417	2319	2281	2727	4714	7937	10413	12985
3. Deposits (3.1+3.2+3.3)	633475	773874	1360724	1679993	150750	191114	551987	675073	2696934	3320052
3.1. Demand Deposits [(i)+(ii)]	99635	120195	135766	163127	46154	59200	73340	99534	354895	442054
(i) From banks	13337	15390	4855	5923	998	1580	2262	2772	21452	25665
(ii) From others	86298	104805	130911	157204	45156	57620	71078	96762	333443	416389
3.2. Savings bank deposits	172082	204635	346389	391099	21839	26254	91342	122064	631651	744051
3.3. Term Deposits [(i)+(ii)]	361758	449044	878569	1125767	82757	105660	387305	453475	1710388	2133947
(i) From banks	5895	9198	45117	52623	4242	7104	35165	32203	90418	101129
(ii) From others	355863	439846	833452	1073144	78515	98556	352140	421272	1619970	2032818
3A. Deposits of branches in India	617891	751147	1294022	1605527	150750	191114	542966	666632	2605628	3214418
3B. Deposits of branches outside India	15584	22728	66702	74466	-	-	9021	8442	91307	105636
Total (3.A + 3.B)	633475	773875	1360724	1679993	150750	191114	551987	675074	2696935	3320054

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008 (Contd.)**

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	48323	64591	73449	86556	51106	58362	70131	87842	243009	297349
4.1. Borrowings in India	12108	22121	57160	60968	35513	29620	24906	21549	129687	134255
(i) From Reserve Bank of India	2455	2027	4445	3771	6248	9652	2071	1715	15219	17165
(ii) From other banks	1731	10345	2650	4220	21781	11310	9331	6082	35493	31955
(iii) From other institutions and agencies	7922	9749	50065	52977	7484	8658	13504	13752	78975	85135
4.2. Borrowings outside India	36215	42470	16289	25588	15593	28742	45225	66293	113322	163094
5. Other liabilities and provisions	81055	110997	107507	131374	39461	65292	72813	85861	300834	393520
(i) Bills Payable	24876	24833	13964	18772	3735	3867	11983	11872	54559	59344
(ii) Inter-office adjustments	1423	359	4620	2540	92	31	508	1203	6643	4132
(iii) Interest accrued	5968	8003	7109	8211	1761	1882	4980	6016	19818	24112
(iv) Subordinate debt.	3410	5192	33143	39988	2864	3723	27396	28705	66812	77607
(v) Deferred Tax Liabilities	484	-	736	264	4	6	203	175	1426	444
(vi) Others (including provisions)	44894	72610	47935	61599	31005	55783	27743	37890	151576	227881
Total Liabilities	805794	1011168	1634368	2011069	274392	364100	745403	940150	3459952	4326475
6. Cash and balances with RBI	44828	74714	97384	154965	12145	22011	40910	71307	195264	322996
6.1. Cash in hand	2941	3716	6998	8847	396	567	5158	7224	15492	20355
6.2. Balances with RBI	41887	70998	90386	146118	11749	21444	35752	64083	179772	302641
(i) In current account	41887	43584	90228	145899	11747	21442	35652	63983	179513	274907
(ii) In other account	-	27414	158	219	2	2	100	100	259	27734
7. Balances with banks and money at call and short notice(7.1+7.2)	29057	19070	65339	45371	26611	19934	37294	25952	158298	110322
7.1. In India (7.1.1+7.2.2)	11387	12390	27833	25527	14768	8003	15534	15069	69520	60988
7.1. 1. Balances with Banks	2466	5611	16256	16774	13711	7005	11976	9646	44408	39036
(i) In current account	1608	1609	6228	6640	1024	1439	3148	3571	12007	13259
(ii) In other deposit account	858	4002	10028	10134	12687	5566	8828	6075	32401	25777
7.1.2 Money at call and short notice	8921	6779	11577	8753	1057	998	3558	5423	25112	21952
(i) with Banks	8353	6779	10784	7563	989	778	3168	4885	23294	20005
(ii) with other institutions	568	-	793	1190	68	220	390	538	1818	1947
7.2 Outside India(7.2.1+7.2.2)	17670	6680	37506	19844	11843	11931	21760	10883	88778	49334
7.2.1 Balances with Banks	6485	3198	29180	14629	3611	7101	15641	6398	54916	31324
(i) In current account	2654	2328	2364	3794	1400	1778	2548	2648	8966	10547
(ii) In other deposit account	3831	870	26816	10835	2211	5323	13093	3750	45950	20777
7.2.2 Money at call and short notice	11185	3482	8326	5215	8232	4830	6119	4485	33862	18010

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

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SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008 (Contd.)**

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8. Investments(8.1 + 8.2)	211874	263824	452981	535205	71471	98910	214655	278217	950977	1176150
8.1 In India in	206062	258653	441949	522274	71471	98910	209575	271256	929055	1151089
(i) Government securities	176887	208370	358066	435060	56220	82927	159549	193885	750722	920241
(ii) Other approved securities	4093	3260	8245	7014	85	33	341	281	12764	10587
(iii) Shares	2706	5162	9378	10847	36	94	2953	4221	15073	20324
(iv) Debentures and Bonds	10276	19534	42831	39477	5604	2560	21845	23870	80555	85440
(v) Subsidiaries and/or joint ventures	2262	3808	2357	2788	-	-	3007	5421	7626	12016
(vi) Others	9838	18519	21072	27088	9526	13296	21880	43578	62315	102481
8.2 Outside India in	5812	5171	11032	12931	-	-	5080	6961	21922	25061
(i) Government securities	568	394	2854	5024	-	-	302	140	3723	5558
(ii) Subsidiaries and/or joint ventures	352	614	253	608	-	-	1479	3886	2084	5107
(iii) Others	4892	4163	7925	7299	-	-	3299	2935	16115	14396
9. Advances	482270	593723	957877	1203782	126339	161133	414751	518402	1981235	2477037
9A. (i) Bills purchased and discounted	37087	44280	55609	63503	11544	15760	20053	27441	124292	150983
(ii) Cash credits, overdrafts & loans repayable on loan	180696	221771	376260	470702	49765	66584	103082	130607	709803	889663
(iii) Term loans	264487	327672	526008	669577	65030	78789	291616	360354	1147140	1436391
Total	482270	593723	957877	1203782	126339	161133	414751	518402	1981235	2477037
9B. (i) Secured by tangible assets	352144	430102	732692	899312	64158	69679	325641	395941	1474634	1795033
(ii) Covered by Bank/Government Guarantees	26865	25535	59141	63215	4495	6345	12045	14774	102545	109869
(iii) Unsecured	103260	138086	166044	241254	57686	85109	77066	107687	404056	572135
Total	482269	593723	957877	1203781	126339	161133	414752	518402	1981235	2477037
9.C. I. Advances in India	444216	537583	910044	1140340	126338	161132	387766	465276	1868363	2304328
(i) Priority sectors	157426	182958	332265	391903	34665	47683	130961	151721	655316	774265
(ii) Public sectors	37889	36535	104892	130720	1120	576	8784	10153	152684	177983
(iii) Banks	2822	210	8820	9417	731	922	1541	569	13914	11116
(iv) others	246079	317880	464067	608300	89822	111951	246480	302833	1046449	1340964

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
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(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
9.C.II. Advances Outside India	38053	56140	47833	63443	-	-	26985	53128	112870	172707
(i) Due from Banks	2834	2135	7854	9897	-	-	3003	4123	13691	16154
(ii) Due from Others	35219	54005	39979	53546	-	-	23982	49005	99179	156553
a) Bills purchased and discounted	10449	15543	14236	16840	-	-	2491	2212	27176	34594
b) Syndicate loans	12606	19857	9140	13382	-	-	14902	29186	36647	62424
c) Others	12164	18605	16603	23324	-	-	6589	17607	35356	59535
Total(9CI+9CII)	482269	593723	957877	1203783	126338	161132	414751	518404	1981233	2477035
10. Fixed Assets	3962	4592	16232	24205	3002	3968	8168	9629	31363	42394
10.1 Premises	1347	1356	12252	19826	2194	3071	3354	4278	19148	28531
(i) At cost as on 31st March of the preceding year	1874	1988	8263	15670	1770	1991	3702	4002	15608	23651
(ii) Additions during the Year	117	87	6517	7171	714	1360	456	1125	7804	9742
(iii) Deductions during the Year	3	1	235	327	67	32	160	81	464	440
(iv) Depreciation to date	641	718	2293	2688	223	248	644	768	3800	4422
10.2. Assets under construction	145	241	93	144	33	127	153	275	423	787
10.3 Other Fixed assets	2380	2950	3787	4182	751	682	3565	4215	10483	12028
(i) At cost as on 31st March of the preceding year	7097	7852	10598	12336	1975	1912	6696	7862	26364	29961
(ii) Additions during the Year	910	1556	2075	2027	408	424	1421	1861	4814	5867
(iii) Deductions during the Year	155	133	337	382	254	133	184	156	929	804
(iv) Depreciation to date	5472	6325	8549	9799	1378	1521	4368	5352	19766	22996
10.4 Assets on Lease	90	45	100	53	24	88	1096	861	1309	1048
(i) At cost as on 31st March of the preceding year	1177	1176	1801	1127	32	115	2705	2579	5714	4997
(ii) Additions during the Year	-	-	21	14	22	23	21	22	63	59
(iii) Deductions during the Year	76	192	732	52	12	15	191	99	1010	358
(iv) Depreciation to date	1011	939	990	1036	18	35	1439	1641	3458	3650
11. Other Assets	33804	55250	44555	47539	34825	58143	29628	36643	142809	197570
(i) Inter - office adjustments (net)	1808	13190	2155	3371	49	155	510	172	4522	16887
(ii) Interest accrued	7229	8815	12027	13691	2710	2715	7055	7886	29021	33106
(iii) Tax paid in advance/tax deducted at source	3454	4355	11836	13011	1146	854	5793	6050	22228	24269
(iv) Stationery and Stamps	106	122	105	108	2	1	39	51	251	282
(v) Others	21207	28768	18432	17358	30918	54418	16231	22484	86787	123026
Total Assets	805795	1011173	1634368	2011067	274393	364099	745406	940150	3459946	4326469

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.