

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008**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	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	52630 (0.1)	63147 (0.1)	5000 (0.1)	5000 (0.1)	1725 (0.0)	1725 (0.0)
2. Reserves and Surplus	3077224 (5.4)	4840119 (6.7)	160370 (4.6)	166320 (4.0)	252358 (5.1)	267689 (4.3)
2.1. Statutory Reserves	2037903	2521811	56043	65493	82808	99518
2.2. Capital Reserves	41814	42258	1055	1110	412	412
2.3. Share Premium	351057	2009897	10664	10664	-	-
2.4. Investments Fluctuations Reserves	-	6218	-	-	-	-
2.5. Revenue and other Reserves	646416	259901	92608	89053	169138	167759
2.6. Balance of Profit	34	34	-	-	-	-
3. Deposits	43552109 (76.9)	53740395 (74.5)	2848049 (82.5)	3410843 (82.9)	4150267 (84.6)	5010830 (81.3)
Type-wise						
3A.1. Demand deposits	8199797	9813353	242947	345663	508314	592482
(i) From banks	1097481	1231341	32874	37494	69176	73493
(ii) From others	7102316	8582012	210073	308169	439138	518989
3A.2. Savings bank deposits	12913650	15422929	754286	857142	793987	940943
3A.3. Term deposits	22438662	28504113	1850816	2208038	2847966	3477405
(i) From banks	461349	706548	45295	103282	10882	12155
(ii) From others	21977313	27797565	1805521	2104756	2837084	3465250
Location-wise						
3B.1. Deposits of branches in India	41993676	51467607	2848049	3410843	4150268	5010830
3B.2. Deposits of branches outside India	1558432	2272787	-	-	-	-
4. Borrowings	3970334 (7.0)	5172741 (7.2)	116658 (3.4)	106935 (2.6)	39343 (0.8)	94857 (1.5)
4.1. Borrowings in India	581978	1280254	20000	40000	220	12611
(i) From Reserve Bank of India	100000	130000	15000	-	-	12500
(ii) From other banks	125481	785358	-	40000	-	111
(iii) From other institutions and agencies	356497	364896	5000	-	220	-
4.2. Borrowings outside India	3388356	3892487	96658	66935	39123	82246
Secured borrowings included in 4.	465054	436788	2000	-	39343	94857
5. Other liabilities	6004226 (10.6)	8336230 (11.6)	320670 (9.3)	426301 (10.4)	461538 (9.4)	786870 (12.8)
5.1. Bills Payable	2027680	1915990	84630	103765	136212	158216
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	394807	509222	31697	32974	38288	59342
5.4. Others (including provisions)	3581739	5911018	204343	289562	287038	569312
Total Liabilities	56656523 (100.0)	72152632 (100.0)	3450747 (100.0)	4115399 (100.0)	4905231 (100.0)	6161971 (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 - 2007 AND 2008 (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	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	253012	322031	6223	8132	9498	9746
	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	2654631	4831430	359117	382697	277718	544936
	(4.7)	(6.7)	(10.4)	(9.3)	(5.7)	(8.8)
3. Balances with banks in India	99668	371351	5755	5669	68470	73506
	(0.2)	(0.5)	(0.2)	(0.1)	(1.4)	(1.2)
4. Money at call and short notice	1764892	1021673	22500	-	49948	-
	(3.1)	(1.4)	(0.7)	-	(1.0)	-
5. Balances with banks outside India	424667	200147	37862	55374	50672	3193
	(0.7)	(0.3)	(1.1)	(1.3)	(1.0)	(0.1)
6. Investments	14914888	18950127	873535	1049836	1391915	1602715
	(26.3)	(26.3)	(25.3)	(25.5)	(28.4)	(26.0)
6.1. Investments in India	14333631	18433011	873535	1049836	1391915	1602715
(i) Government securities	11770311	14073404	830852	967870	1319049	1393801
(ii) Other approved securities	334306	273825	9684	7198	10708	6824
(iii) Shares	230465	450254	4581	9392	10911	23169
(iv) Debentures and Bonds	869071	1762878	16689	10537	49230	68855
(v) Subsidiaries and/or joint ventures	222087	376646	1378	1378	633	633
(vi) Others	907391	1496004	10351	53461	1384	109433
6.2. Investments outside India	581257	517116	-	-	-	-
(i) Government securities	56772	39423	-	-	-	-
(ii) Subsidiaries and/or joint ventures	35250	61380	-	-	-	-
(iii) Others	489235	416313	-	-	-	-
7. Advances	33733649	41676820	2052622	2507594	2810925	3584876
	(59.5)	(57.8)	(59.5)	(60.9)	(57.3)	(58.2)
Type-wise						
7A.1. Bills purchased and discounted	3078710	3673349	83874	99950	100217	137095
7A.2. Cash credits, overdrafts & loans	12547617	15200000	859308	1352069	1028106	1252603
7A.3. Term loans	18107322	22803471	1109440	1055575	1682602	2195178
Security-wise						
7B.1. Secured by tangible assets	23333681	28423106	1634252	1925651	2139684	2845247
7B.2. Covered by Bank/Govt. Guarantees	2171909	2024476	131268	146720	100571	127412
7B.3. Unsecured	8228059	11229238	287101	435223	570671	612217
Sector-wise						
7C.I. Advances in India	29928345	36062834	2052622	2507595	2810925	3584875
(i) Priority sectors	10201585	11923051	842202	1027932	1095844	1175212
(ii) Public sectors	2716492	2302500	189380	229319	81914	299899
(iii) Banks	269632	7766	498	8	10224	10000
(iv) Others	16740636	21829517	1020542	1250336	1622943	2099764
7C.II. Advances outside India	3805304	5613984	-	-	-	-
8. Fixed Assets	281886	337349	14225	16077	24222	25332
	(0.5)	(0.5)	(0.4)	(0.4)	(0.5)	(0.4)
8.1. Premises	94969	93115	3575	3372	6946	6930
8.2. Fixed assets under construction	14195	23426	54	12	248	695
8.3. Other Fixed assets	172722	220808	10596	12693	17028	17707
9. Other Assets	2529231	4441703	78908	90019	221861	317669
	(4.5)	(6.2)	(2.3)	(2.2)	(4.5)	(5.2)
9.1. Inter-office adjustments (net)	21696	1134053	18408	15893	108312	146940
9.2. Interest accrued	502031	629814	34625	39740	56619	58931
9.3. Tax paid	215244	247787	-	9786	23081	64467
9.4. Stationery and Stamps	7861	9560	616	572	493	487
9.5. Others	1782399	2420489	25259	24028	33356	46844
Total Assets	56656524	72152631	3450747	4115398	4905229	6161973
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (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	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750 (0.1)	1750 (0.1)	3600 (0.1)	3600 (0.1)	2475 (0.1)	27475 (0.5)
2. Reserves and Surplus	115948 (4.7)	129878 (4.4)	110532 (4.1)	134181 (4.1)	246326 (5.2)	243389 (4.1)
2.1. Statutory Reserves	64550	70550	67768	92069	101306	111906
2.2. Capital Reserves	4093	4286	11831	11935	-	-
2.3. Share Premium	4375	4375	6000	6000	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	42928	50664	24933	24177	145020	131483
2.6. Balance of Profit	2	3	-	-	-	-
3. Deposits	1997649 (81.4)	2469881 (84.4)	2202235 (82.0)	2746239 (83.0)	3918363 (82.6)	4857054 (82.2)
Type-wise						
3A.1. Demand deposits	182993	274936	184175	251095	284969	382084
(i) From banks	27262	50275	24585	36485	31116	36936
(ii) From others	155731	224661	159590	214610	253853	345148
3A.2. Savings bank deposits	399986	508839	519500	624128	782361	875514
3A.3. Term deposits	1414670	1686106	1498560	1871016	2851033	3599456
(i) From banks	11976	11931	38102	30775	635	1514
(ii) From others	1402694	1674175	1460458	1840241	2850398	3597942
Location-wise						
3B.1. Deposits of branches in India	1997648	2469881	2202235	2746240	3918362	4857054
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	149935 (6.1)	95532 (3.3)	98992 (3.7)	173153 (5.2)	174149 (3.7)	289457 (4.9)
4.1. Borrowings in India	130191	63235	85897	138094	130679	212828
(i) From Reserve Bank of India	10000	10000	40000	30000	-	-
(ii) From other banks	37583	-	-	-	10000	50000
(iii) From other institutions and agencies	82608	53235	45897	108094	120679	162828
4.2. Borrowings outside India	19744	32297	13095	35059	43470	76629
Secured borrowings included in 4.	65532	35984	45897	92094	-	-
5. Other liabilities	187399 (7.6)	230558 (7.9)	268906 (10.0)	249797 (7.6)	404758 (8.5)	488630 (8.3)
5.1. Bills Payable	49114	40269	45446	54803	64402	105549
5.2. Inter-office adjustments	-	-	92281	14887	-	-
5.3. Interest accrued	19856	32850	22015	28826	36600	56071
5.4. Others (including provisions)	118429	157439	109164	151281	303756	327010
Total Liabilities	2452681 (100.0)	2927599 (100.0)	2684265 (100.0)	3306970 (100.0)	4746071 (100.0)	5906005 (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 - 2007 AND 2008 (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	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2990	3200	7699	10090	5017	8185
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
2. Balances with RBI	131043	164681	201864	256065	216660	421248
	(5.3)	(5.6)	(7.5)	(7.7)	(4.6)	(7.1)
3. Balances with banks in India	45378	23972	4434	4738	10002	39188
	(1.9)	(0.8)	(0.2)	(0.1)	(0.2)	(0.7)
4. Money at call and short notice	-	2000	-	-	103500	-
	-	(0.1)	-	-	(2.2)	-
5. Balances with banks outside India	37881	8664	29842	19716	59004	11432
	(1.5)	(0.3)	(1.1)	(0.6)	(1.2)	(0.2)
6. Investments	599244	768107	698975	840276	1235766	1437482
	(24.4)	(26.2)	(26.0)	(25.4)	(26.0)	(24.3)
6.1. Investments in India	599244	768107	698975	840276	1235766	1437482
(i) Government securities	561079	701472	650661	780829	1162401	1362917
(ii) Other approved securities	3493	2186	14953	10856	23319	13738
(iii) Shares	5734	7749	4687	6412	5428	7209
(iv) Debentures and Bonds	4182	7071	14978	14419	19826	20873
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	24537	49410	12657	26721	24757	32710
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1535138	1822433	1646553	2102714	2876976	3640005
	(62.6)	(62.3)	(61.3)	(63.6)	(60.6)	(61.6)
Type-wise						
7A.1. Bills purchased and discounted	55068	71519	96055	108200	79315	96661
7A.2. Cash credits, overdrafts & loans	573808	677778	551600	701223	1003590	1327193
7A.3. Term loans	906262	1073136	998898	1293291	1794071	2216151
Security-wise						
7B.1. Secured by tangible assets	1365220	1590514	1392545	1769114	2481866	3219636
7B.2. Covered by Bank/Govt. Guarantees	1619	10424	63076	48252	116209	107875
7B.3. Unsecured	168299	221495	190933	285348	278901	312494
Sector-wise						
7C.I. Advances in India	1535138	1822434	1646554	2102715	2876977	3640004
(i) Priority sectors	575093	691318	597827	669698	994848	1150262
(ii) Public sectors	34005	66776	194265	184464	260254	299503
(iii) Banks	409	641	84	98	695	1765
(iv) Others	925631	1063699	854378	1248455	1621180	2188474
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	10455	10247	13338	12298	16351	21112
	(0.4)	(0.4)	(0.5)	(0.4)	(0.3)	(0.4)
8.1. Premises	3002	2817	3470	3350	5122	8820
8.2. Fixed assets under construction	1	1	-	-	-	-
8.3. Other Fixed assets	7452	7429	9868	8948	11229	12292
9. Other Assets	90551	124293	81559	61072	222793	327354
	(3.7)	(4.2)	(3.0)	(1.8)	(4.7)	(5.5)
9.1. Inter-office adjustments (net)	17532	11555	-	-	14881	2334
9.2. Interest accrued	25307	27170	20581	23458	38327	47906
9.3. Tax paid	12811	12598	8151	11575	36319	36467
9.4. Stationery and Stamps	230	224	501	542	328	351
9.5. Others	34671	72746	52326	25497	132938	240296
Total Assets	2452680	2927597	2684264	3306969	4746069	5906006
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008
	(13)	(14)	(15)	(16)
1. Capital	31400 (1.7)	48900 (2.3)	5000 (0.1)	5000 (0.1)
2. Reserves and Surplus	72851 (3.9)	65606 (3.1)	154944 (4.1)	166811 (3.8)
2.1. Statutory Reserves	20379	21679	60834	70487
2.2. Capital Reserves	1462	1817	2509	2509
2.3. Share Premium	-	-	14250	14250
2.4. Investments Fluctuations Reserves	-	-	-	-
2.5. Revenue and other Reserves	51010	42110	77211	79425
2.6. Balance of Profit	-	-	140	140
3. Deposits	1580488 (83.9)	1616834 (75.7)	3098401 (81.6)	3535389 (80.2)
Type-wise				
3A.1. Demand deposits	189685	153908	170617	205975
(i) From banks	22834	39844	28345	33164
(ii) From others	166851	114064	142272	172811
3A.2. Savings bank deposits	337188	404893	707279	829115
3A.3. Term deposits	1053615	1058033	2220505	2500299
(i) From banks	20445	17211	852	36411
(ii) From others	1033170	1040822	2219653	2463888
Location-wise				
3B.1. Deposits of branches in India	1580488	1616834	3098401	3535389
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	92575 (4.9)	241482 (11.3)	190308 (5.0)	284929 (6.5)
4.1. Borrowings in India	71492	214200	190308	250827
(i) From Reserve Bank of India	71490	20200	9000	-
(ii) From other banks	-	159000	-	-
(iii) From other institutions and agencies	2	35000	181308	250827
4.2. Borrowings outside India	21083	27282	-	34102
Secured borrowings included in 4.	-	-	-	-
5. Other liabilities	107370 (5.7)	163021 (7.6)	350661 (9.2)	418328 (9.5)
5.1. Bills Payable	18216	23473	61944	81266
5.2. Inter-office adjustments	6305	-	43688	21020
5.3. Interest accrued	15150	21284	38401	59762
5.4. Others (including provisions)	67699	118264	206628	256280
Total Liabilities	1884684 (100.0)	2135843 (100.0)	3799314 (100.0)	4410457 (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 - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008
	(13)	(14)	(15)	(16)
1. Cash in hand	2360	2377	7273	7887
	(0.1)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	108535	179070	239087	319598
	(5.8)	(8.4)	(6.3)	(7.2)
3. Balances with banks in India	7980	6841	4932	35834
	(0.4)	(0.3)	(0.1)	(0.8)
4. Money at call and short notice	63250	2407	6500	-
	(3.4)	(0.1)	(0.2)	-
5. Balances with banks outside India	1345	15755	7284	5431
	(0.1)	(0.7)	(0.2)	(0.1)
6. Investments	501335	598487	971808	1135296
	(26.6)	(28.0)	(25.6)	(25.7)
6.1. Investments in India	501335	598487	971808	1135296
(i) Government securities	469248	498507	925108	1058155
(ii) Other approved securities	3184	2391	9681	8993
(iii) Shares	2610	2610	6196	9404
(iv) Debentures and Bonds	25199	21262	28377	47477
(v) Subsidiaries and/or joint ventures	859	859	-	-
(vi) Others	235	72858	2446	11267
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	1108114	1224134	2462988	2813662
	(58.8)	(57.3)	(64.8)	(63.8)
Type-wise				
7A.1. Bills purchased and discounted	73013	52924	142440	188302
7A.2. Cash credits, overdrafts & loans	460373	482113	1045208	1184081
7A.3. Term loans	574728	689097	1275341	1441279
Security-wise				
7B.1. Secured by tangible assets	815713	945404	2051452	2291486
7B.2. Covered by Bank/Govt. Guarantees	9587	333	92272	88013
7B.3. Unsecured	282814	278396	319266	434163
Sector-wise				
7C.I. Advances in India	1108114	1224134	2462988	2813662
(i) Priority sectors	461391	484167	973847	1174178
(ii) Public sectors	38682	94562	273938	176429
(iii) Banks	15	126	637	551
(iv) Others	608026	645279	1214566	1462504
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	19643	20048	16036	16622
	(1.0)	(0.9)	(0.4)	(0.4)
8.1. Premises	13298	13025	4354	4182
8.2. Fixed assets under construction	3	3	-	-
8.3. Other Fixed assets	6342	7020	11682	12440
9. Other Assets	72123	86724	83403	76128
	(3.8)	(4.1)	(2.2)	(1.7)
9.1. Inter-office adjustments (net)	-	8244	-	-
9.2. Interest accrued	13647	13520	31784	40975
9.3. Tax paid	35025	40659	14741	12117
9.4. Stationery and Stamps	299	135	288	325
9.5. Others	23152	24166	36590	22711
Total Assets	1884685	2135843	3799312	4410458
	(100.0)	(100.0)	(100.0)	(100.0)