

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

(Amount in Rs. crore)

Item	Public Sector Banks*				Nationalised Banks				State Bank Group			
	2008		2009		2008		2009		2008		2009	
	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	13,065	0.4	13,536	0.4	10,774	0.6	11,731	0.5	1,566	0.2	1,080	0.1
2. Reserve and Surplus	1,61,721	5.4	1,94,762	5.2	93,484	5.0	1,14,721	5.0	60,140	5.9	71,341	5.6
3. Deposits	24,53,868	81.2	31,12,748	82.6	16,06,995	85.5	19,93,305	86.1	7,73,875	76.5	10,07,042	78.7
3.1. Demand Deposits	2,83,322	9.4	3,11,236	8.3	1,55,859	8.3	1,67,742	7.2	1,20,195	11.9	1,32,374	10.3
3.2. Savings Bank Deposits	5,95,734	19.7	7,05,481	18.7	3,86,277	20.5	4,44,128	19.2	2,04,635	20.2	2,55,855	20.0
3.3. Term Deposits	15,74,812	52.1	20,96,031	55.6	10,64,859	56.6	13,81,434	59.7	4,49,045	44.4	6,18,814	48.3
4. Borrowings	1,56,357	5.2	1,58,305	4.2	47,943	2.5	51,647	2.2	64,591	6.4	62,240	4.9
5. Other Liabilities and Provisions	2,36,913	7.8	2,87,366	7.6	1,21,075	6.4	1,42,698	6.2	1,10,787	11.0	1,38,508	10.8
Total Liabilities	30,21,924	100.0	37,66,716	100.0	18,80,271	100.0	23,14,102	100.0	10,10,959	100.0	12,80,212	100.0
Assets												
1. Cash and Balances with RBI	2,29,679	7.6	2,24,141	6.0	1,48,271	7.9	1,41,443	6.1	74,714	7.4	74,107	5.8
2. Balances with Banks and Money at Call and Short Notice	63,586	2.1	1,31,304	3.5	42,453	2.3	75,153	3.2	19,069	1.9	53,522	4.2
3. Investments	7,99,841	26.5	10,12,666	26.9	5,03,215	26.8	6,04,994	26.1	2,63,823	26.1	3,57,624	27.9
3.1 In Government Securities (a+b)	6,48,847	21.5	8,47,232	22.5	4,16,780	22.2	5,05,507	21.8	2,08,764	20.7	3,01,007	23.5
a. In India	6,43,430	21.3	8,41,597	22.3	4,11,757	21.9	5,00,615	21.6	2,08,370	20.6	3,00,264	23.5
b. Outside India	5,418	0.2	5,635	0.1	5,023	0.3	4,892	0.2	394	-	743	0.1
3.2 In Other Approved Securities	10,274	0.3	7,931	0.2	7,003	0.4	5,671	0.2	3,260	0.3	2,252	0.2
3.3 In Non-Approved Securities	1,40,720	4.7	1,57,504	4.2	79,432	4.2	93,816	4.1	51,799	5.1	54,365	4.2
4. Loans and Advances	17,97,401	59.5	22,60,156	60.0	11,21,466	59.6	14,17,121	61.2	5,93,722	58.7	7,39,606	57.8
4.1 Bills Purchased and Discounted	1,07,783	3.6	1,27,523	3.4	60,860	3.2	71,605	3.1	44,280	4.4	53,465	4.2
4.2 Cash Credits, Overdrafts, etc.	6,92,443	22.9	8,95,999	23.8	4,62,440	24.6	5,82,858	25.2	2,21,771	21.9	3,00,331	23.5
4.3 Term Loans	9,97,175	33.0	12,36,634	32.8	5,98,165	31.8	7,62,659	33.0	3,27,672	32.4	3,85,809	30.1
5. Fixed Assets	28,797	1.0	33,743	0.9	21,440	1.1	25,407	1.1	4,591	0.5	5,512	0.4
6. Other Assets	1,02,619	3.4	1,04,707	2.8	43,426	2.3	49,984	2.2	55,039	5.4	49,840	3.9
Total Assets	30,21,924	100.0	37,66,716	100.0	18,80,271	100.0	23,14,102	100.0	10,10,959	100.0	12,80,212	100.0

* Includes IDBI Bank Ltd.