

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

(Amount in Rs. crore)

Item	Private Sector Banks						Old Private Sector Banks						New Private Sector Banks					
	2008		2009		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	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	4,613	0.5	4,591	0.5	1,083	0.6	1,171	0.5	3,531	0.5	3,420	0.4						
2. Reserve and Surplus	86,757	9.2	95,431	9.3	14,232	7.3	16,309	7.0	72,525	9.7	79,122	9.9						
3. Deposits	6,75,033	71.8	7,36,379	71.7	1,65,589	85.1	1,99,274	85.9	5,09,444	68.3	5,37,105	67.5						
3.1. Demand Deposits	99,534	10.6	1,00,793	9.8	17,313	8.9	17,632	7.6	82,220	11.0	83,160	10.5						
3.2. Savings Bank Deposits	1,22,064	13.0	1,40,269	13.7	29,869	15.4	34,532	14.9	92,195	12.4	1,05,738	13.3						
3.3. Term Deposits	4,53,435	48.2	4,95,317	48.2	1,18,406	60.9	1,47,110	63.4	3,35,029	44.9	3,48,207	43.8						
4. Borrowings	87,957	9.4	94,754	9.2	3,477	1.8	4,263	1.8	84,480	11.3	90,490	11.4						
5. Other Liabilities and Provisions	85,783	9.1	96,311	9.4	10,164	5.2	10,984	4.7	75,619	10.1	85,327	10.7						
Total Liabilities	9,40,144	100.0	10,27,465	100.0	1,94,544	100.0	2,32,001	100.0	7,45,599	100.0	7,95,464	100.0						
Assets																		
1. Cash and Balances with RBI	71,282	7.6	57,477	5.6	15,512	8.0	13,250	5.7	55,769	7.5	44,227	5.6						
2. Balances with Banks and Money at Call and Short Notice	25,588	2.7	34,026	3.3	6,880	3.5	10,122	4.4	18,708	2.5	23,904	3.0						
3. Investments	2,78,578	29.6	3,06,455	29.8	54,080	27.8	72,316	31.2	2,24,498	30.1	2,34,139	29.4						
3.1 In Government Securities (a+b)	1,94,025	20.6	2,17,216	21.1	42,133	21.7	53,623	23.1	1,51,892	20.4	1,63,593	20.6						
a. In India	1,93,885	20.6	2,17,121	21.1	42,133	21.7	53,623	23.1	1,51,752	20.4	1,63,497	20.6						
b. Outside India	140	-	95	-	-	-	-	-	140	-	95	-						
3.2 In Other Approved Securities	281	-	217	-	245	0.1	185	0.1	36	-	31	-						
3.3 In Non-Approved Securities	84,272	9.0	89,022	8.7	11,702	6.0	18,508	8.0	72,570	9.7	70,514	8.9						
4. Loans and Advances	5,18,402	55.1	5,75,336	56.0	1,11,670	57.4	1,28,512	55.4	4,06,733	54.6	4,46,824	56.2						
4.1 Bills Purchased and Discounted	27,441	2.9	31,227	3.0	7,028	3.6	7,523	3.2	20,413	2.7	23,704	3.0						
4.2 Cash Credits, Overdrafts, etc.	1,29,861	13.8	1,44,835	14.1	49,035	25.2	56,419	24.3	80,826	10.8	88,416	11.1						
4.3 Term Loans	3,61,100	38.4	3,99,274	38.9	55,606	28.6	64,570	27.8	3,05,493	41.0	3,34,703	42.1						
5. Fixed Assets	9,628	1.0	9,880	1.0	2,022	1.0	2,183	0.9	7,607	1.0	7,698	1.0						
6. Other Assets	36,666	3.9	44,290	4.3	4,381	2.3	5,617	2.4	32,285	4.3	38,673	4.9						
Total Assets	9,40,144	100.0	10,27,465	100.0	1,94,544	100.0	2,32,001	100.0	7,45,599	100.0	7,95,464	100.0						

* Includes IDBI Bank Ltd.