

**TABLE 64 : CONSOLIDATED BALANCE SHEET OF SCHEDULED COMMERCIAL BANKS  
(Excluding Regional Rural Banks)**

(₹ Billion)

| Year<br>(end-<br>March) | Liabilities |                    |          |            |                                  |
|-------------------------|-------------|--------------------|----------|------------|----------------------------------|
|                         | Capital     | Reserves & Surplus | Deposits | Borrowings | Other Liabilities and Provisions |
| 1                       | 2           | 3                  | 4        | 5          | 6                                |
| 1996-97                 | 165.78      | 271.87             | 5377.64  | 234.44     | 677.64                           |
| 1997-98                 | 195.39      | 340.04             | 6441.17  | 258.59     | 719.87                           |
| 1998-99                 | 182.02      | 367.92             | 7708.20  | 402.48     | 844.86                           |
| 1999-00                 | 186.11      | 438.34             | 9003.07  | 453.60     | 1022.57                          |
| 2000-01                 | 190.95      | 486.47             | 10552.33 | 554.21     | 1165.78                          |
| 2001-02                 | 214.73      | 638.19             | 12026.99 | 1073.80    | 1414.79                          |
| 2002-03                 | 215.35      | 757.95             | 13556.23 | 865.35     | 1572.57                          |
| 2003-04                 | 223.22      | 942.45             | 15755.30 | 964.90     | 1868.17                          |
| 2004-05                 | 259.05      | 1237.05            | 18375.59 | 1683.52    | 1999.89                          |
| 2005-06                 | 252.07      | 1579.72            | 21646.79 | 2031.45    | 2348.48                          |
| 2006-07                 | 295.59      | 1896.16            | 26969.34 | 2430.08    | 3008.34                          |
| 2007-08                 | 399.63      | 2755.24            | 33200.61 | 3026.29    | 3879.87                          |
| 2008-09                 | 432.89      | 3246.58            | 40632.01 | 4735.97    | 3338.97                          |
| 2009-10                 | 486.48      | 3814.76            | 47524.56 | 5247.64    | 3177.98                          |
| 2010-11                 | 589.75      | 4509.44            | 56158.74 | 6755.27    | 3820.77                          |
| 2011-12                 | 636.64      | 5448.98            | 64535.49 | 8437.74    | 4150.06                          |
| 2012-13                 | 703.10      | 6386.04            | 74296.77 | 10103.85   | 4409.76                          |
| 2013-14                 | 760.67      | 7298.32            | 85331.38 | 11008.19   | 5236.19                          |

| Year<br>(end-<br>March) | Assets                     |                                                        |             |                    |              |              | Total<br>Liabilities/<br>Assets |
|-------------------------|----------------------------|--------------------------------------------------------|-------------|--------------------|--------------|--------------|---------------------------------|
|                         | Cash and Balances with RBI | Balances with Banks and Money at Call and Short Notice | Investments | Loans and Advances | Fixed Assets | Other Assets |                                 |
| 1                       | 7                          | 8                                                      | 9           | 10                 | 11           | 12           | 13                              |
| 1996-97                 | 609.30                     | 470.05                                                 | 2238.80     | 2756.35            | 108.55       | 544.32       | <b>6727.36</b>                  |
| 1997-98                 | 715.90                     | 601.95                                                 | 2720.74     | 3245.86            | 126.08       | 544.53       | <b>7955.06</b>                  |
| 1998-99                 | 813.42                     | 888.58                                                 | 3394.96     | 3695.70            | 145.00       | 567.81       | <b>9505.48</b>                  |
| 1999-00                 | 853.71                     | 810.20                                                 | 4138.71     | 4434.69            | 154.80       | 711.58       | <b>11103.68</b>                 |
| 2000-01                 | 845.04                     | 1059.00                                                | 4919.08     | 5256.83            | 162.09       | 707.71       | <b>12949.74</b>                 |
| 2001-02                 | 867.60                     | 1175.18                                                | 5880.58     | 6457.43            | 200.83       | 773.50       | <b>15355.13</b>                 |
| 2002-03                 | 860.64                     | 745.31                                                 | 6930.85     | 7392.33            | 201.98       | 836.35       | <b>16967.46</b>                 |
| 2003-04                 | 1132.46                    | 819.62                                                 | 8027.55     | 8636.32            | 214.03       | 920.23       | <b>19750.19</b>                 |
| 2004-05                 | 1180.75                    | 953.57                                                 | 8697.37     | 11508.36           | 230.51       | 984.53       | <b>23555.09</b>                 |
| 2005-06                 | 1444.74                    | 1164.40                                                | 8665.05     | 15168.10           | 250.80       | 1165.40      | <b>27858.51</b>                 |
| 2006-07                 | 1952.64                    | 1582.98                                                | 9509.77     | 19812.35           | 313.63       | 1428.09      | <b>34599.46</b>                 |
| 2007-08                 | 3229.71                    | 1091.09                                                | 11773.29    | 24769.36           | 423.94       | 1974.25      | <b>43261.66</b>                 |
| 2008-09                 | 2972.67                    | 1965.16                                                | 14495.51    | 29999.24           | 483.61       | 2470.23      | <b>52386.42</b>                 |
| 2009-10                 | 3658.12                    | 1834.55                                                | 17191.85    | 34970.54           | 495.64       | 2100.70      | <b>60251.41</b>                 |
| 2010-11                 | 4587.83                    | 1840.82                                                | 19236.33    | 42974.88           | 540.92       | 2653.20      | <b>71833.98</b>                 |
| 2011-12                 | 3737.46                    | 2436.76                                                | 22339.03    | 50735.59           | 566.90       | 3393.16      | <b>83208.90</b>                 |
| 2012-13                 | 3751.74                    | 3348.79                                                | 26130.51    | 58797.73           | 631.20       | 3239.56      | <b>95899.52</b>                 |
| 2013-14                 | 4717.29                    | 4063.04                                                | 28828.53    | 67352.32           | 756.10       | 3917.47      | <b>109634.75</b>                |