

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA : 2008 AND 2009

(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	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	8	7	20	20	28	31	23	22	79	80
Liabilities										
1. Capital	1566	1080	11499	12456	22286	25911	4613	4590	39964	44037
2. Reserves and Surplus	60140	71342	101581	123421	27046	34026	86757	95430	275524	324219
2.1. Statutory Reserves	30535	36572	25149	30994	7880	9805	10940	13739	74505	91110
2.2. Capital Reserves	643	1693	14680	22500	2107	2349	2718	4206	20148	30748
2.3. Share Premium	20452	21011	14853	14854	-	-	52657	51845	87962	87710
2.4. Investment Fluctuations Reserves	62	-	186	445	155	316	252	281	655	1042
2.5. Revenue and other Reserves	8446	12064	44420	51931	14177	17121	12253	15256	79295	96373
2.6. Balance of Profit	2	2	2293	2697	2727	4435	7937	10103	12959	17237
3. Deposits (3.1+3.2+3.3)	773874	1007043	1679993	2105705	191161	214077	675033	736379	3320062	4063204
Type-wise										
3.1. Demand deposits	120195	132374	163127	178862	59200	60551	99534	100793	442056	472579
(i) From banks	15390	13295	5923	6123	1582	1494	2772	3392	25668	24303
(ii) From others	104805	119079	157204	172739	57618	59057	96762	97401	416388	448275
3.2. Savings bank deposits	204635	255855	391099	449627	26254	287891	122064	140269	744052	874540
3.3. Term deposits	449044	618814	1125767	1477216	105707	124737	453435	495317	2133954	2716085
(i) From banks	9198	14539	52623	80566	8035	11910	32253	39623	102110	146639
(ii) From others	439846	604275	1073144	1396650	97672	112827	421182	455694	2031844	2569446
Location-wise										
3A. Deposits of branches in India	751147	975001	1605527	2005576	191161	214077	666591	723400	3214426	3918053
3B. Deposits of branches outside India	22728	32042	74466	100129	-	-	8442	12979	105636	145150
Total (3A. + 3B.)	773874	1007043	1679993	2105705	191161	214077	675033	736379	3320062	4063204

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 : 2008 AND 2009 (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	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	64591	62240	91766	96064	58315	70127	87957	94753	302629	323185
4.1. Borrowings in India	22121	10754	66178	69947	29573	39662	21549	25349	139419	145710
(i) From Reserve Bank of India	2027	700	3771	7986	9652	1606	1715	1490	17165	11782
(ii) From other banks	10345	1220	4220	1619	11310	10627	5947	4965	31820	18430
(iii) From other institutions and agencies	9749	8834	58187	60342	8611	27429	13887	18894	90433	115498
4.2. Borrowings outside India	42470	51486	25588	26118	28742	30465	66409	69405	163210	177475
Secured borrowings included in 4	5774	6732	10006	9344	13872	22092	772	3109	30424	41277
5. Other liabilities and provisions	110787	138508	126126	148858	65291	103009	85783	96310	387987	486686
5.1. Bill payable	24833	24086	18772	15481	3867	2883	12045	9542	59517	51991
5.2. Inter-office adjustment	149	5847	2540	4417	30	6	1203	697	3922	10967
5.3. Interest accrued	8003	10021	8211	8932	1882	2559	6053	8077	24149	29589
5.4. Subordinate debt.	4542	4267	42391	55322	4768	8123	29741	40609	81441	108320
5.5. Deferred tax liabilities	-	-	264	452	73	10	175	113	512	574
5.6. Others (including provisions)	73260	94288	53949	64254	54671	89429	36566	37274	218446	285245
Total Liabilities	1010959	1280212	2010965	2486505	364099	447149	940144	1027465	4326166	5241331
6. Cash and balances with RBI	74714	74107	154965	150033	22011	15646	71282	57477	322972	297264
6.1. Cash in hand	3716	5443	8847	9138	567	587	7198	7966	20328	23133
6.2. Balances with RBI	70998	68665	146118	140895	21444	15058	64084	49512	302643	274131
(i) In current account	43584	68662	145899	139211	21442	15055	63984	49412	274909	272341
(ii) In other account	27414	3	219	1684	2	3	100	100	27735	1790
7. Balances with banks and money at call and short notice (7.1+7.2)	19069	53522	44517	77781	19935	33251	25588	34026	109109	198582
7.1. In India (7.1.1+7.2.2)	12390	28491	24673	28975	8003	6534	14705	21450	59773	85452
7.1.1. Balances with banks	5611	14579	15920	19350	7015	6072	12390	16147	40937	56149
(i) In current account	1609	1278	6599	5848	1439	1126	3570	2529	13217	10781
(ii) In other deposit accounts	4002	13301	9321	13502	5576	4946	8820	13618	27719	45368
7.1.2. Money at call and short notice	6779	13912	8753	9625	988	462	2315	5303	18836	29303
(i) with banks	6779	13912	7563	7396	768	347	1777	3056	16888	24712
(ii) with other institutions	-	-	1190	2229	220	115	538	2247	1947	4591
7.2. Outside India (7.2.1+7.2.2)	6680	25031	19844	48806	11931	26717	10883	12576	49337	113130
7.2.1 Balances with Banks	3198	15979	14629	35941	7101	15330	6398	7772	31326	75023
(i) In current account	2328	14531	3794	10820	1778	4189	2648	4160	10548	33700
(ii) In other deposit accounts	870	1448	10835	25121	5323	11141	3750	3612	20778	41322
7.2.2 Money at call and short notice	3482	9052	5215	12865	4830	11387	4485	4804	18011	38107

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 : 2008 AND 2009 (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	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8. Investments	263823	357624	536018	655042	98910	130354	278578	306455	1177330	1449475
8.1 Investment in India in	258653	351140	523087	641526	98910	130353	271618	296073	1152267	1419093
(i) Government securities	208370	300264	435060	541332	82851	99997	193885	217121	920166	1158715
(ii) Other approved securities	3260	2252	7014	5678	33	6	281	217	10588	8154
(iii) Shares	5162	5117	10847	9713	104	98	4221	2846	20334	17774
(iv) Debentures and Bonds	19534	17487	39477	41346	2561	2959	23869	24419	85441	86211
(v) Subsidiaries and/or joint ventures	3808	3650	2788	3177	-	-	5421	7087	12017	13913
(vi) Others	18519	22370	27901	40280	13361	27293	43941	44383	103721	134326
8.2 Investment outside India in	5171	6483	12931	13516	-	-	6961	10382	25062	30381
(i) Government securities	394	743	5024	4892	-	-	140	95	5558	5730
(ii) Subsidiaries and/or joint ventures	614	1255	608	847	-	-	3886	6606	5107	8708
(iii) Others	4163	4485	7299	7777	-	-	2935	3681	14397	15943
9. Advances	593722	739606	1203678	1520549	161133	165415	518402	575336	2476936	3000906
Type-wise										
9A. (i) Bills purchased and discounted	44280	53465	63503	74058	15763	15160	27441	31227	150988	173911
(ii) Cash credits, overdrafts & loans repayable on demand	221771	300331	470672	595667	66578	72723	129861	144835	888882	1113556
(iii) Term loans	327672	385809	669503	850825	78791	77531	361100	399274	1437066	1713439
Security-wise										
9B. (i) Secured by tangible assets	430102	513218	899288	1136947	66932	77454	395941	443080	1792263	2170699
(ii) Covered by Bank/Government Guarantees	25535	83871	63215	87365	6487	5053	14713	10795	109950	187084
(iii) Unsecured	138086	142517	241175	296237	87714	82908	107749	121461	574723	643123
Sector-wise & Location-wise										
9.C.I. Advances in India	537583	653819	1140236	1423327	161133	165414	465276	510045	2304227	2752606
(i) Priority sectors	182958	212215	399129	469116	47668	51607	151721	1176958	781476	909896
(ii) Public sectors	36535	48648	132519	173851	497	517	10127	9230	179678	232246
(iii) Banks	204	350	9661	6218	922	1013	569	648	11356	8230
(iv) Others	317886	392606	598927	774142	112046	112277	302859	323209	1331717	1602234

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 : 2008 AND 2009 (Concl.d.)**

(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	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
9.C.II. Advances outside India	56140	85787	63443	97222	-	-	53128	65292	172709	248300
(i) Due from banks	2135	4412	9897	16392	-	-	4123	1565	16154	22369
(ii) Due from others	54005	81375	53546	80830	-	-	49005	63727	156555	225931
a) Bills purchased and discounted	15543	29309	16840	22334	-	-	2212	1813	34595	53455
b) Syndicate loans	19857	27094	13382	23829	-	-	29186	31433	62425	82356
c) Others	18605	24972	23324	34667	-	-	17607	30481	59535	90120
10. Fixed Assets	4591	5512	24206	28231	3969	4738	9628	9880	42394	48362
10.1. Premises	1356	1870	19837	23274	3066	3024	4278	4542	28538	32709
10.2. Fixed assets under construction	241	278	144	250	127	712	275	227	787	1467
10.3. Other fixed assets	2995	3363	4222	4707	777	1003	5075	5113	13069	14185
11. Other Assets	55039	49840	47580	54867	58141	97746	36666	44290	197425	246743
(i) Inter - office adjustments (net)	12980	3470	3371	3474	155	96	172	122	16677	7161
(ii) Interest accrued	8815	9313	13691	15354	2714	3066	7886	9153	33107	36886
(iii) Tax paid in advance/tax deducted at source	4355	5289	13011	15024	854	1029	6040	6407	24259	27749
(iv) Stationery and stamps	122	121	108	120	1	1	51	56	282	299
(v) Others	28768	31648	17399	20896	54417	93554	22516	28552	123100	174649
Total Assets	1010959	1280212	2010965	2486505	364099	447149	940144	1027465	4326166	5241331

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.