

Investment Portfolio of Scheduled Commercial Banks: March 2010*

This article presents the investment portfolio of scheduled commercial banks (excluding Regional Rural Banks) as at end-March 2010, as per the reporting system of annual Basic Statistical Return (BSR)-5. The investment portfolio covers investments in central and state government securities, securities other than government securities – approved for the purpose of investments under the Indian Trusts Act, 1882 for investment purpose, other domestic investments, foreign securities and other foreign investments. Analysis of investments according to bank groups, namely, State Bank of India and its Associates (State Bank group), Nationalised Banks, Private Sector Banks and Foreign Banks has been presented in terms of instruments, maturity and coupon rates. State-wise analysis of SCBs' investments in state government securities and State-level bodies is also furnished. The article also highlights a comparative position of banks' portfolio in 2010 with that of the previous year.

- During 2009-10, the total investments of the scheduled commercial banks (SCBs) increased by 20.2 per cent as compared with 22.8 per cent in 2008-09.
- Nationalised Banks accounted for the largest share of investments of the SCBs, which increased by 4.1 percentage points to 48.2 per cent. The share of State Bank group declined from 24.7 per cent to 22.0 per cent.
- The maturity profile of the government securities held by the SCBs showed that around one-third (33.1 per cent) of the holdings were in the medium-term maturity buckets of 'more than 1 year but less than 6 years', i.e., maturing between April 2011 and March 2016 and a little higher than one-third (39.1 per cent) of the holdings were maturing in 'more than 6 years but less than 11 years', i.e., between April 2016 and March 2021;

very short-term holdings (maturing within one year) had a share of 15.2 per cent. Holdings of government securities with a long-term maturity period, i.e., from April 2021 onwards, had a share of 12.6 per cent, which was higher than that recorded in the previous year (i.e., 11.7 per cent for comparable maturity period of 2020 and above).

- Foreign Banks reported a large part (47.7 per cent) of their holding with residual maturity less than one year, as against 15.2 per cent for all the SCBs.
- During 2009-10, the share of central government securities with the coupon rate of '6 per cent to 10 per cent' held by the SCBs increased from 75.8 per cent to 82.8 per cent.
- Share of the investments of SCBs under 'held to maturity' (HTM) as well as 'held for trading' (HFT) category declined from 46.0 per cent and 32.9 per cent as on March 31, 2009 to 15.0 per cent and 21.6 per cent, respectively, as on March 31, 2010 while under 'available for sale' (AFS) category, it increased from 21.1 per cent to 63.4 per cent as on March 31, 2010.

Introduction

The analysis of investment portfolio of Scheduled Commercial Banks (SCBs), excluding Regional Rural Banks (RRBs), is based on data furnished in the Basic Statistical Return (BSR)-5 as at end-March 2010 and covers 83 banks, viz., 7 from the State Bank group¹ (State Bank group), 20 from the Nationalised Banks group (including IDBI Ltd.), 22 Indian Private Sector Banks and 34 Foreign Banks operating in India. These banks accounted for 97.3 per cent of the total investments of all the SCBs² (including Regional Rural Banks) on the last reporting Friday of March 2010. Besides the

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¹ State Bank of Saurashtra was merged with the SBI in October 2008 following resolutions passed by the boards of both the banks.

² As per the reported figures of investments in Form 'A' return under Section 42 (2) of RBI Act, 1934 as on last reporting Friday of March 2010.

domestic banks' total investments, it covers the investments made in India by the foreign banks through their branches located in the country. These investments are classified into: (a) Indian government securities (*i.e.*, central and state government securities taken together), (b) Other trustee securities, (c) Other domestic investments and (d) Foreign investments. Other trustee securities are trustee securities, other than government securities, which are specially approved for investments purpose under the Indian Trusts Act, 1882; it includes securities/shares/bonds/debentures issued by major all-India bodies, namely, Industrial Finance Corporation of India Ltd. (IFCI), National Bank for Agriculture and Rural Development (NABARD), UTI Mutual Fund (formerly UTI) *etc.* as well as State-level bodies namely State Electricity Boards (SEBs), State Financial Corporations (SFCs), Regional Rural Banks, Co-operatives, State Industrial Development Corporations (SIDCs), State Transport Corporations (STCs), Municipalities, local authorities, *etc.* Other domestic investments cover i) Shares, bonds and debentures of Indian joint stock companies (non-trustee), ii) Fixed Deposits (FDs) with banks, iii) Certificate of Deposits (CDs) and Commercial Papers (CPs), iv) Units of Mutual Funds, v) Others. Foreign investments comprise foreign government securities and other foreign investments. Moreover, investments by foreign offices of the domestic SCBs are classified into three segments, namely, Indian securities, Foreign countries securities and other investments.

The investment data presented in this article, in general, is referred to by their face value and in the case of investments in shares, bonds and debentures of Indian joint stock companies, market value is also indicated along with the face value.

Results

The results of the survey are presented in six sections. Section I relates to aggregate investments of SCBs according to type of securities and the Section II discusses bank group-wise investments according to type of securities and also includes information on the investments of SCBs in loans floated by the state governments, contributions in the share capital of

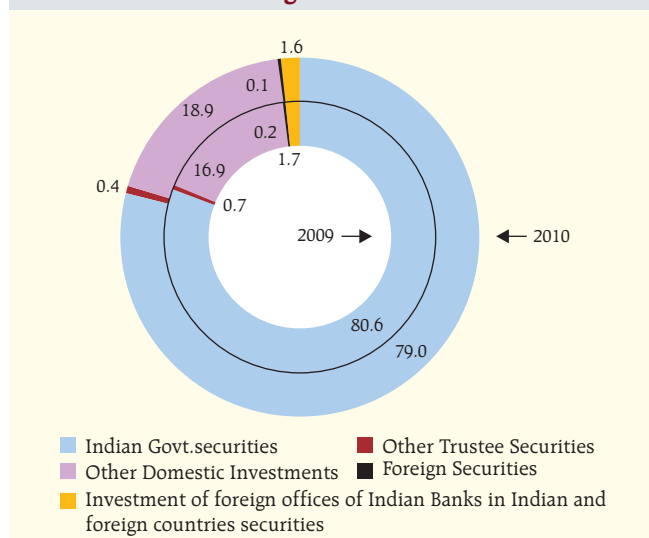
RRBs, subscription to debentures of co-operative institutions, subscription to bonds of the state government guaranteed bodies, like Municipalities, State Electricity Boards, State Financial Institutions, State Transport Corporations, *etc.* Section III discusses maturity profile and coupon rate classification of investments in the government securities. Classification of investments of SCBs into 'held to maturity' (HTM), 'available for sale' (AFS) and 'held for trading' (HFT) categories is covered in section IV. Section V discusses investments of SCBs in State level securities. A summary of the results is presented in the concluding section VI.

I. Aggregate Position of Investments

Total investments of the SCBs, excluding RRBs, registered 20.2 per cent increase during 2009-10 and stood at ₹17,14,780 crore as on March 31, 2010 as compared with a rise by 22.8 per cent during the preceding year (Statement 1). Investments of bank offices located in India continued to have a majority share (98.4 per cent) in the total investments. The balance 1.6 per cent of total investments was held by the foreign offices of Indian banks in the form of foreign investments, comprising the securities of foreign countries and other investments made abroad.

The composition of investments of the SCBs, reflects banks' preference for the investments in government securities (Statement 1 and Chart 1). As on March 31, 2010 government securities accounted for 79.0 per cent of total investments of banks (80.6 per cent as on March 31, 2009). The share of other trustee securities declined from 0.7 per cent to 0.4 per cent while the share of 'other domestic investments' increased by 2.0 percentage points to 18.9 per cent as on March 31, 2010. Investments in foreign securities by domestic offices of the SCBs declined to ₹1,869 crore (₹2,343 crore as on March 31, 2009), contributing to 0.1 per cent in the total investments.

SCBs' holdings of central government securities grew at a lower rate of 15.2 per cent to ₹10,60,649 crore, while their investments in state government securities increased by 28.0 per cent to ₹2,93,236 crore as on March 31, 2010 compared with 19.2 per cent and

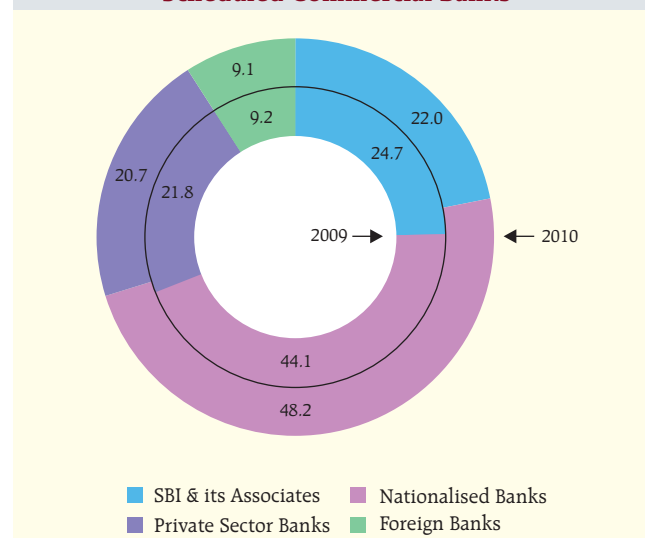
Chart 1: Composition of Investments According to Broad Categories of Securities

50.9 per cent increase, respectively, during the previous year. Investment of SCBs in other trustee securities decelerated by 35.5 per cent during 2009-10 on top of the deceleration of 14.5 per cent during 2008-09. SCBs' 'other domestic investments' increased by 35.1 per cent in 2009-10 as compared to 14.1 per cent increase recorded in the preceding year, and stood at ₹3,24,923 crore as at end-March 2010.

II. Bank Group-wise Investments of Scheduled Commercial Banks According to Type of Securities

II.1 Bank group-wise Shares in Total Investments of SCBs

Among the various bank groups, Nationalised Banks continued to account for the largest share of investments of the SCBs, with their share witnessing an increase during the year. As on March 31, 2010 these banks accounted for 48.2 per cent share in total investments of SCBs, as against 44.1 per cent share a year ago. The share of State Bank group and Foreign Banks as on March 31, 2010 stood at 22.0 per cent and 9.1 per cent compared with 24.7 per cent and 9.2 per cent in the previous year, respectively. The share of Private Sector Banks declined to 20.7 per cent from 21.8 per cent a year ago (Chart 2). The State Bank group registered 6.8 per cent growth in their investment portfolio during 2009-10, whereas in the case of

Chart 2: Bank Group-wise Share of Investments of Scheduled Commercial Banks

Nationalised Banks, the increase was 31.3 per cent, followed by Foreign Banks recording 18.1 per cent growth in their investment portfolio (Statement 2).

II.2 Composition of Investments

II.2.1 Central Government Securities: In the case of Nationalised Banks, holdings of central government securities increased by 29.6 per cent during 2009-10, which is higher than 13.7 per cent increase recorded during 2008-09. In the case of Foreign Banks, the holdings of central government securities increased by 13.1 per cent during 2009-10. State Bank group (1.0 per cent) and Private Sector Banks (4.6 per cent) recorded relatively lower growth in their holdings of central government securities during 2009-10.

II.2.2 State Government Securities: Private Sector Banks' investments in state government securities increased by 89.2 per cent, while such investments grew by 35.7 per cent in the case of the Nationalised Banks, and by 9.7 per cent for the State Bank group. Foreign Banks' investments in such securities were negligible.

II.2.3 Foreign Securities: The investments in foreign securities, across all the bank groups are negligible. Similarly, the investments by foreign offices of the Indian banks in foreign securities continues to be low (1.4 per cent to 2.5 per cent of total investment portfolio).

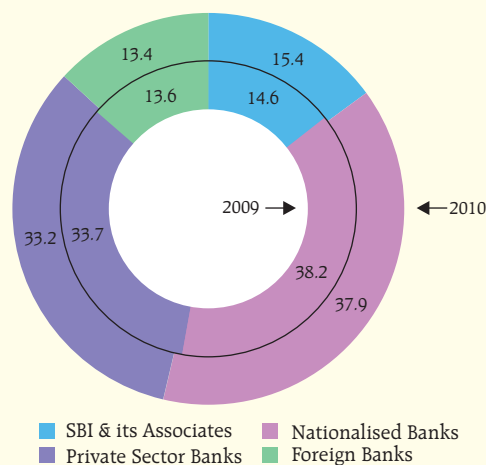
II.2.4 Investment in Other Trustee Securities: Such investments of SCBs, amounted to ₹6,395 crore as on March 31, 2010 which was lower than that of ₹9,913 crore reported as on March 31, 2009 (Statement 3). Securities issued by IFCI constituted about one-sixth (18.6 per cent) of investments under this category as at end-March 2010, while those issued by SEBs and SFCs accounted for 11.7 per cent and 8.1 per cent, respectively.

II.2.5 Other Domestic Investments: Investment by SCBs in other domestic investments stood at ₹3,24,923 crore as on March 31, 2010, recording an increase of 35.1 per cent during 2009-10 (Statement 4). The investments by banks in debentures issued by joint stock companies constituted 65.2 per cent in terms of market value, of total investment in shares and debentures as on March 31, 2010 as against 68.0 per cent as on March 31, 2009. Investment by banks in shares of joint stock companies increased by 32.7 per cent to ₹38,104 crore during 2009-10, while investment in debentures of joint stock companies increased by 16.7 per cent during this period and stood at ₹71,362 crore. Further, it was observed that all bank groups except State Bank group continued to show a marked preference for debentures over shares. In the case of State Bank group, equity shares accounted for 37.6 per cent of investment in shares and debentures; they accounted for a meagre 2.1 per cent for the Foreign Banks. Investments in other instruments in this category by SCBs grew at a higher rate of 43.1 per cent during 2009-10 to ₹2,15,457 crore compared to 26.3 per cent growth recorded in 2008-09.

Nationalised Banks accounted for the largest share of 37.9 per cent in other domestic investments as on March 31, 2010 followed closely by Private Sector Banks (33.2 per cent). The State Bank group (15.4 per cent) and Foreign Banks (13.4 per cent) had relatively lower shares (Chart 3).

II.2.6 Investment in Public Sector Enterprises: Investment of SCBs in bonds of Public Sector Enterprises witnessed an increase of 10.2 per cent to ₹11,269 crore as on March 31, 2010 from ₹10,223 crore as on March 2009 (Statement 5); such investments by

Chart 3: Bank Group-wise Share in Other Domestic Investments@



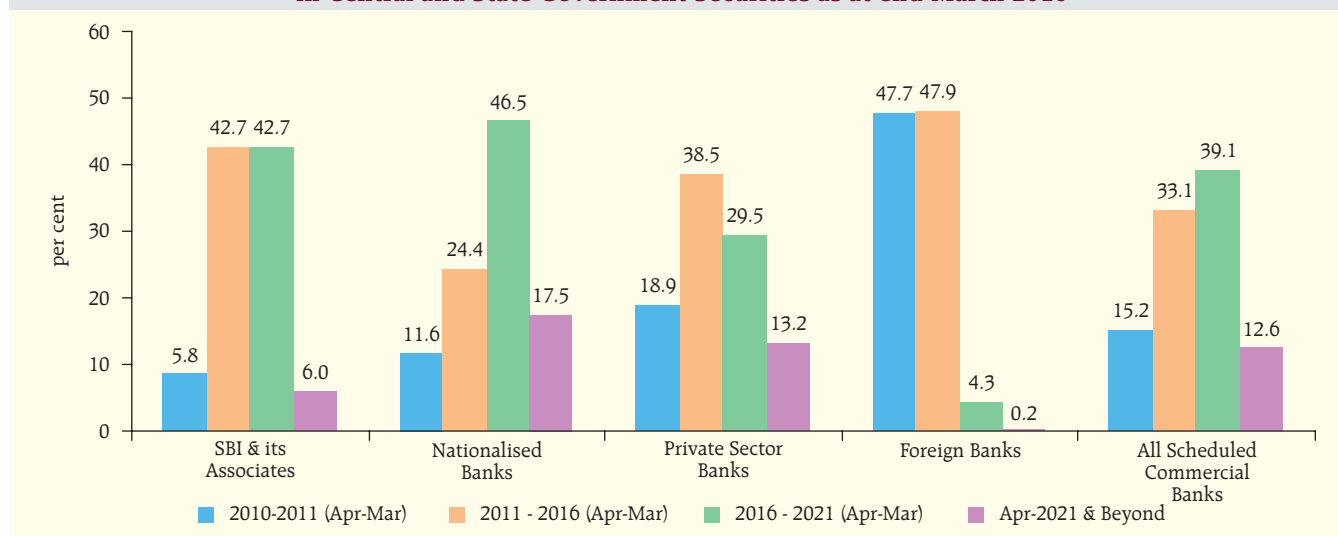
@: Investments in Capital Market include investments in shares, debentures, units of UTI and other Mutual Funds, etc.

State Bank group registered more than five-fold increase, while foreign Banks and Private Banks registered an increase of 19.4 per cent and 7.5 per cent respectively. However, the Nationalised Banks registered a decline of 23.5 per cent. Among investments in public sector enterprises, investments in Rural Electrification Corporation was having highest share of 34.8 per cent followed by Power Finance Corporation's bonds (31.9 per cent).

III Maturity Profile and Coupon Rate Classification of Investments in Central and State Government Securities

III.1 Maturity Profile of Outstanding Investment in Government Securities

The maturity classification of investments in central and state government securities for different bank groups as at the end-March 2010 is presented in Statement 6 and in Chart 4. As reflected in Chart 4, 15.2 per cent of the holdings had maturity of less than 1 year, *i.e.*, maturing between April 2010 and March 2011 while 33.1 per cent of the securities were in the maturity bucket 'more than 1 year but less than 6 years' (*i.e.*, maturing between April 2011 and March 2016) and another 39.1 per cent stood in the maturity bucket of 'more than 6 years but less than 11 years' (*i.e.*, maturing between April 2016 and March 2021).

Chart 4: Bank Group-wise Distribution of Maturity Period of Investments of Scheduled Commercial Banks in Central and State Government Securities as at end-March 2010

The maturity profile of government securities was not uniform across different bank groups. The share of investments in the maturity bucket of 'more than 1 year but less than 6 years' (*i.e.*, maturing between April 2011 and March 2016) for Foreign Banks was the highest (47.9 per cent), followed by State Bank group (42.7 per cent) and Private Banks (38.5 per cent) while for the Nationalised Banks, it was lower at 24.4 per cent. Similarly, while share of investments in the maturity bucket of 'more than 6 years but less than 11 years' was higher for Nationalised Bank group (46.5 per cent) and State Bank group (42.7 per cent), it was much lower in the case of Private Sector

Banks (29.5 per cent) and the Foreign Banks (4.3 per cent).

The maturity profile of central government securities held by the SCBs as at end-March 2010 followed similar pattern as observed for all the government securities (Chart 5). At all SCBs level, central government securities maturing in 'more than 1 year but less than 6 years' constituted the largest share (35.4 per cent), followed by the securities maturing in 'more than 6 years but less than 11 years' (29.8 per cent). At bank group level, share of the holdings of central government securities in the

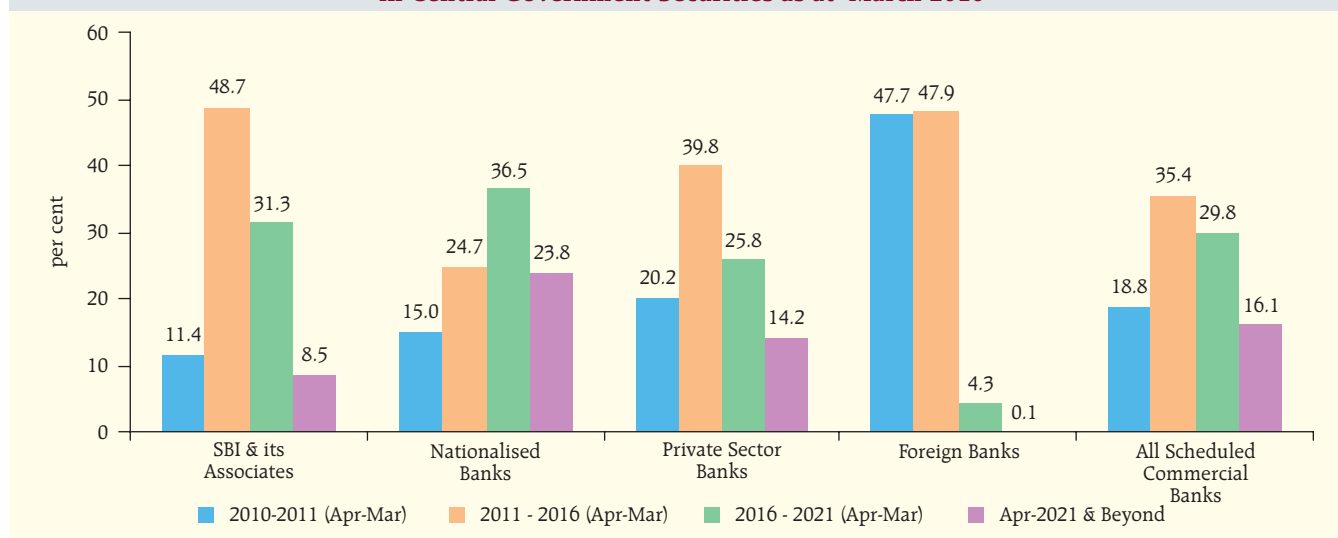
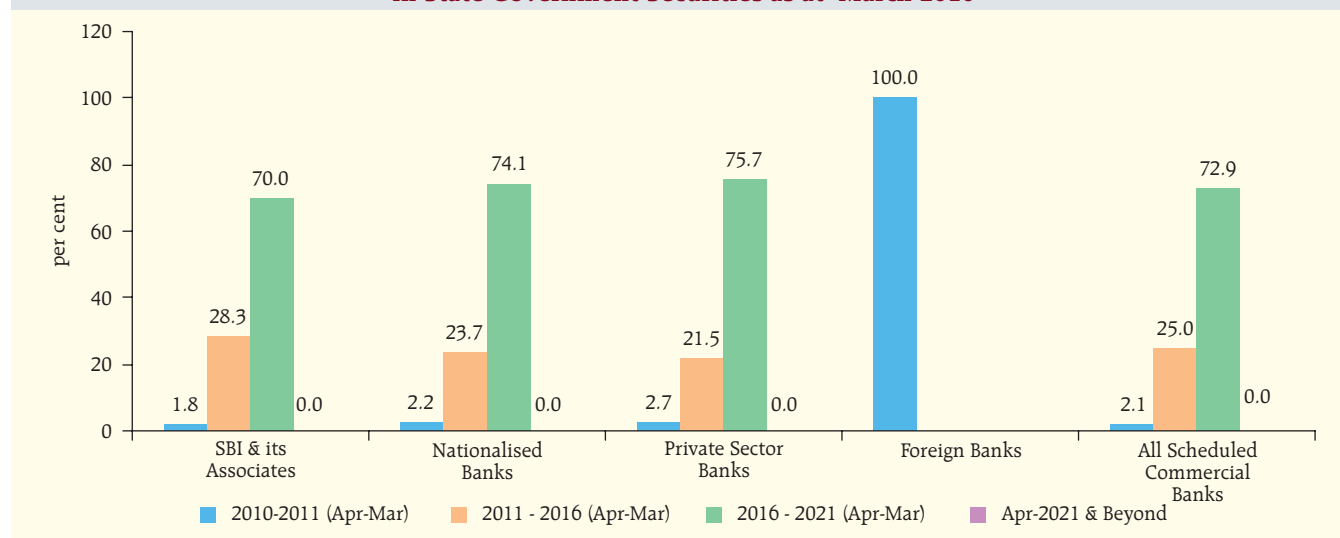
Chart 5: Bank Group-wise Distribution of Maturity Period of Investments of Scheduled Commercial Banks in Central Government Securities as at March 2010

Chart 6: Bank Group-wise Distribution of Maturity Period of Investments of Scheduled Commercial Banks in State Government Securities as at March 2010



maturity bucket 'more than 1 year but less than 6 years' varied between 24.7 per cent for Nationalised Banks and 48.7 per cent for State Bank group. The proportion of central government securities with maturity period 'more than 6 years but less than 11 years' varied between 4.3 per cent for Foreign Banks and 36.5 per cent for Nationalised Banks. In the case of State Bank group, 8.5 per cent of the central government security portfolio was found to be maturing beyond 2021, while in the case of Nationalised banks and Private Sector banks, such share was 23.8 per cent and 14.2 per cent, respectively.

As regards the investments in the state government securities by the SCBs, 25 per cent was due for maturing during April 2011 to March 2016 while 72.9 per cent had maturity during April 2016 to March 2021. Barring Foreign banks, the maturity period-wise distribution of other bank groups was quite similar.

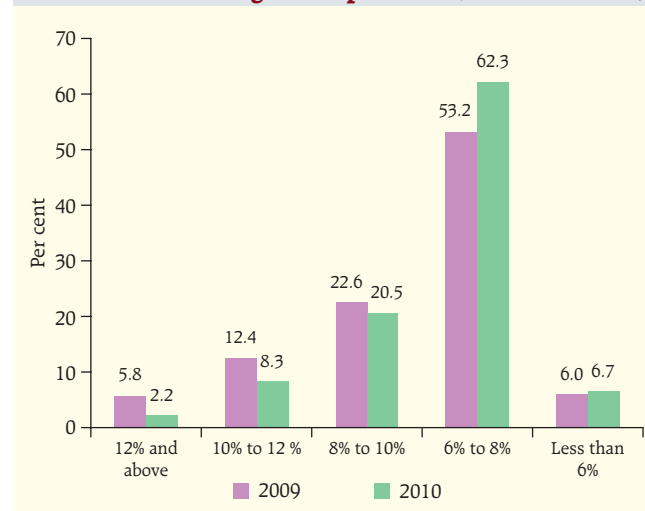
III.2 Investments in Central and State Government Securities (excluding Treasury Bills, Postal Obligations, etc.) – According to Coupon Rates

Between 2009 and 2010, share of central government securities with coupon rate 'less than 6 per cent' increased from 6.0 per cent to 6.7 per cent. During the period, banks' investments in central

government securities with coupon rate of '6 per cent to 10 per cent' increased in their share from 75.8 per cent to 82.8 per cent (Statement 7, Chart 7). The proportion of banks' holdings of central government securities with coupon rate '10 per cent and above' declined from 18.2 per cent to 10.5 per cent (Chart 7).

As regards the state government securities, the distribution in various coupon rate ranges depicted, by and large, a similar pattern. Proportion of securities with coupon rate of '6 per cent to 10 per cent' increased to 89.5 per cent as on March 31, 2010 from 83.4 per

Chart 7: Share of Investment of Scheduled Commercial Banks in Central Government Securities According to Coupon Rate (as on March 31)

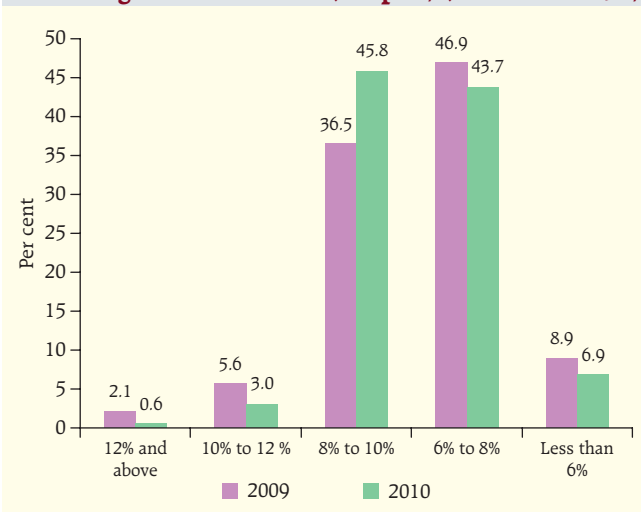


cent as on March 31, 2009 (Chart 8). The proportion of state government securities with coupon rate '10 per cent and above' decreased from 7.7 per cent to 3.6 per cent.

State Bank group's holdings of central government securities with coupon rate 'less than 6 per cent' increased from 7.8 per cent as on March 31, 2009 to 8.7 per cent as on March 31, 2010 while those with coupon rate of '6 per cent to 10 per cent' increased from 74.3 per cent in 2009 to 81.7 per cent as on March 31, 2010. The share of central government securities with coupon rate '10 per cent and above' declined from 18.0 per cent as on March 31, 2009 to 9.6 per cent as on March 31, 2010 (Chart 9). In case of Nationalised Banks, the share of central government securities with coupon rate '6 per cent to 10 per cent' increased from 81.5 per cent as on March 31, 2009 to 88.6 per cent as on March 2010 (Chart 9). In case of Private Sector Banks, the share of central government securities with coupon rate of '6 per cent to 10 per cent' increased from 79.0 per cent as on March 2009 to 79.8 per cent in March 2010. Securities with coupon rate below 6 per cent declined from 19.1 per cent to 1.6 per cent for Foreign Banks while its share of securities with coupon rate of '10 per cent and above' increased from 35.3 per cent as on March 2009 to 36.0 per cent as on March 2010.

In case of state government securities held by different bank groups, except Foreign Banks, major

Chart 8: Share of Investment of Scheduled Commercial Banks in State Government Securities According to Interest Rate (coupon) (as on March 31)



portion of the holding was in the coupon rate range of '6 per cent to 10 per cent'. Foreign Banks' entire holding of ₹400 crore was retained in the coupon rate range of '10 per cent to 12 per cent' during 2009-10 (Chart 10).

IV. Classification of Investment Portfolio of Banks into HTM, AFS and HFT Categories

At the aggregate level, the share of investments under the three categories, viz. 'held to maturity' (HTM), 'available for sale' (AFS) and 'held for trading'

Chart 9: Bank Group-wise Distribution of Investments in Central Government Securities as per Various Interest (Coupon) Ranges March 2009 and 2010

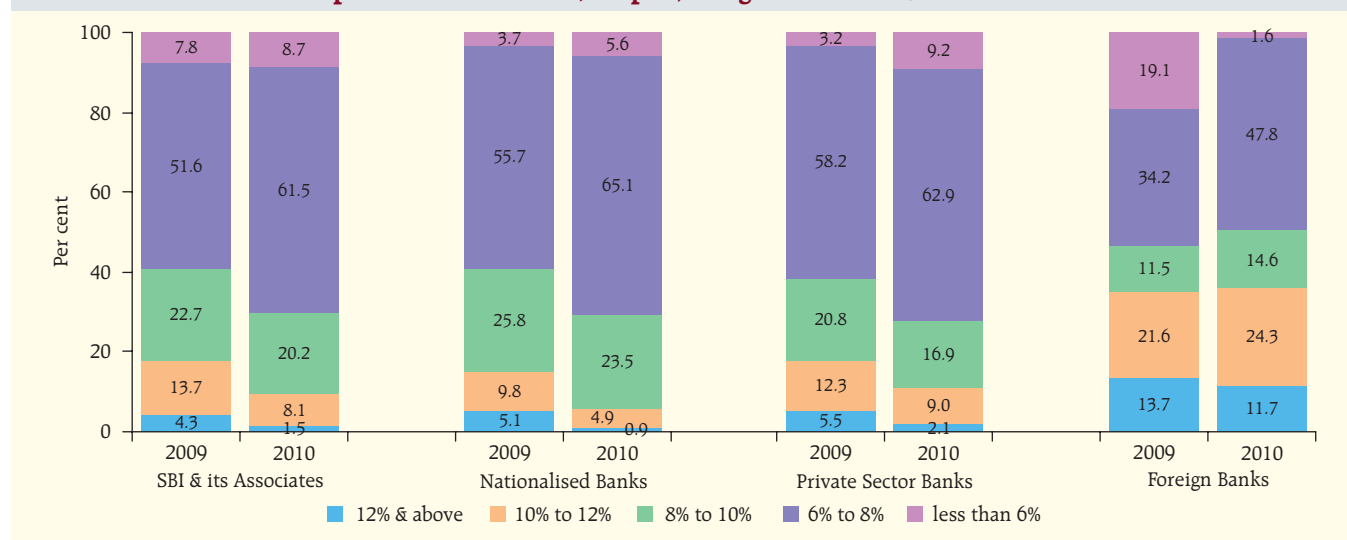
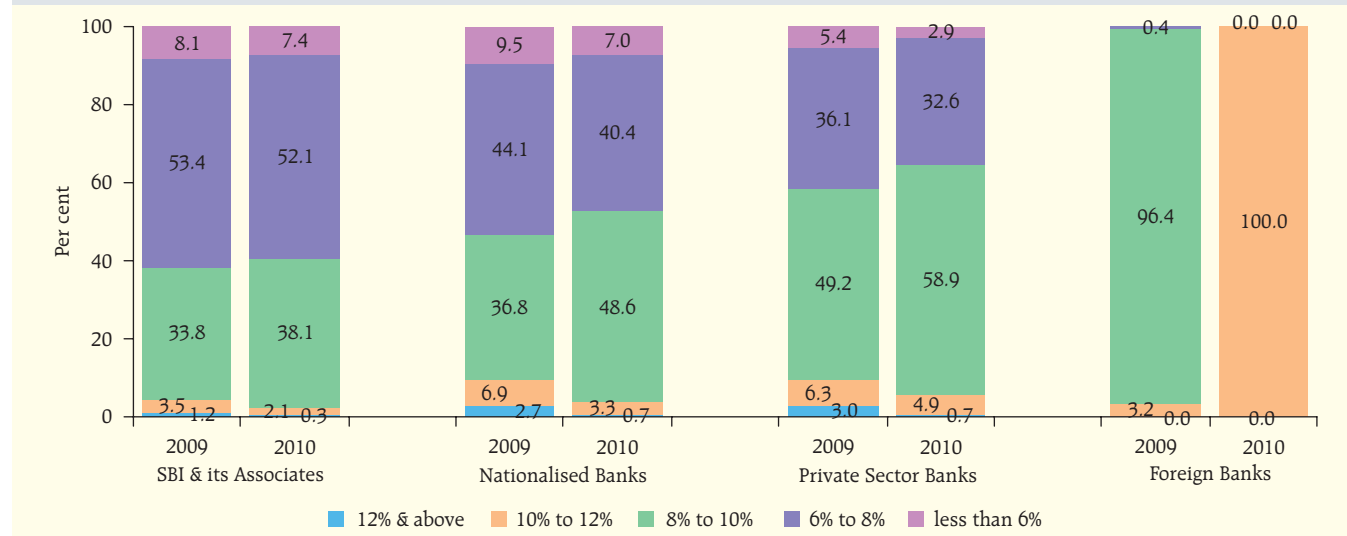


Chart 10: Bank Group-wise Distribution of Investments in State Government Securities as per Various Interest Rate (Coupon), March 2009 and 2010



(HFT) depicted significant changes in March 2010 compared to that in March 2009 (Chart 11). The share of securities under HTM category decreased from 46.0 per cent to 15.0 per cent, and those under HFT category decreased from 32.9 per cent to 21.6 per cent. Correspondingly, share of securities under AFS category increased from 21.1 per cent to 63.4 per cent.

In the case of government securities, the share of investments classified under HTM category decreased to 15.0 per cent as on March 31, 2010 from 50.8 per cent a year ago while the share under AFS category increased from 16.6 per cent to 66.2 per cent. In the

case of other domestic investments, 5.3 per cent of investments were held in the HTM category and 39.2 per cent in AFS category. The share under HTM category increased from 34.5 per cent to 55.4 per cent in March 2010.

Between March 2009 and March 2010, share of securities classified as AFS increased for State Bank group and Foreign Banks, while it declined for Nationalised banks and Private Sector Banks (Chart 12). Nationalised banks and Private Sector Banks witnessed increase in the share of portfolio under HFT category.

Chart 11: Portfolio of Scheduled Commercial Banks in Various Types of Investments (As on March 31)

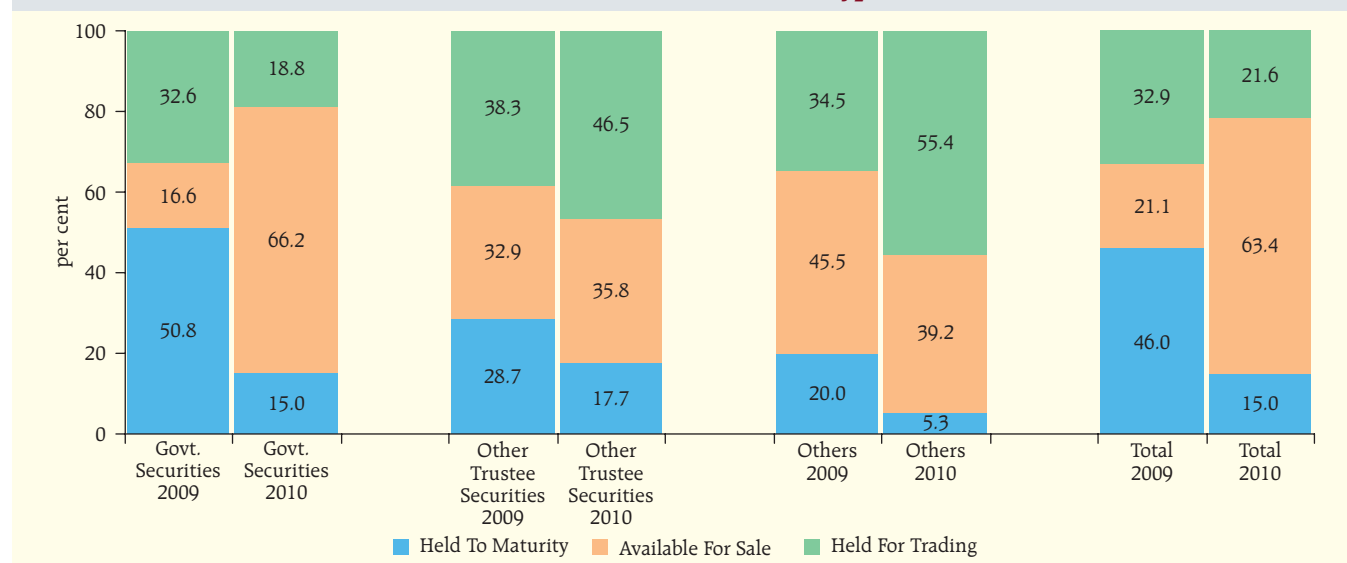
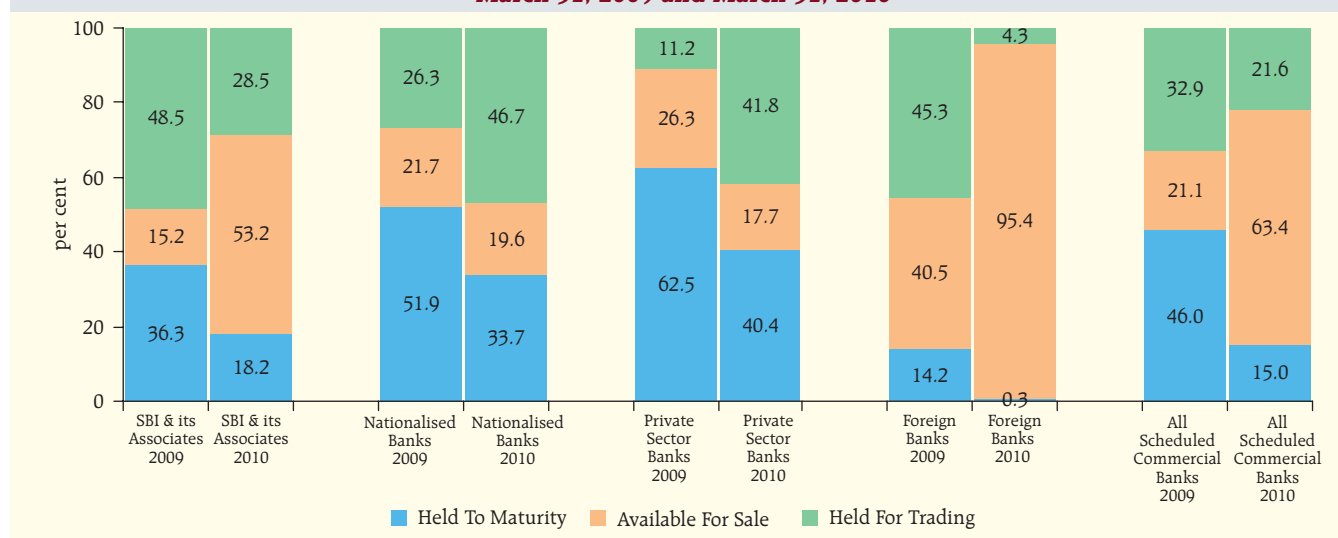


Chart 12: Bank Group-wise Investment Portfolio of Scheduled Commercial Banks as on March 31, 2009 and March 31, 2010



V. Investments of Scheduled Commercial Banks in State-level Securities

State-level securities consists of securities floated by the state governments, bonds of state-level bodies guaranteed by the state governments, share capital of RRBs and debentures of co-operative institutions. SCBs' investments in such securities increased by 25.7 per cent to ₹2,96,361 crore as at end-March 2010 (Statement 8). The increase was mainly due to SCBs' investment in the state government securities (*i.e.*, coupon-bearing State Development Loans (SDL)), which increased by 28.0 per cent during 2009-10, and its share increased from 97.2 per cent of State-level investments as on March 31, 2009 to 98.9 per cent as on March 31, 2010. Of the total outstanding state government securities of ₹5,22,363 crore as at end-March 2010, SCBs' holdings amounted to ₹2,93,236 crore indicating an absorption rate of 56.1 per cent (56.9 per cent as at end-March 2009). The investment in all other state-level securities declined to ₹3,125 crore (₹6,651 crore as on March 31, 2009). Other important state-level securities in which banks invested were State Electricity Boards and RRBs (0.3 per cent each) followed by State Financial Corporations (SFCs) (0.2 per cent). Banks' investments in six States, *viz.*, Maharashtra, West Bengal, Andhra Pradesh, Uttar Pradesh, Tamil Nadu and

Gujarat accounted for 57.6 per cent of their investments in various state-level securities as on March 31, 2010.

Bank group-wise pattern of investment in the state-level securities for the years 2009 and 2010 is presented in Statement 10. Nationalised Banks accounted for the highest share at 62.1 per cent, followed by the State Bank group at 31.9 per cent. Nationalised Banks held a high share in investments in the state-level securities in most of the States/UTs, except in some of the north-eastern states, namely, Sikkim, Manipur and Tripura, where State Bank group remained invested with higher shares of 65.2 per cent, 81.1 per cent and 56.0 per cent, respectively.

VI. Summary

Total investments of SCBs increased by ₹2,88,535 crore (20.2 per cent) to ₹17,14,780 crore as on March 31, 2010. Incrementally, central government securities holdings increased by ₹1,40,071 crore, while that for state government securities increased by ₹64,206 crore. Of this incremental investment in central government securities, Nationalised Banks had the highest share of ₹1,15,003 crore (29.6 per cent growth) followed by Foreign Banks at ₹12,986 crore (13.1 per cent growth), with Private Sector Banks and State Bank group contributing much less amounts of ₹9,806 crore (4.6 per cent growth) and ₹2,275 crore (1.0 per cent growth),

respectively. In the case of incremental investments in state government securities (₹64,206 crore), contribution from the Nationalised Banks, State Bank group and Private Sector Banks amounted to ₹47,796 crore (35.7 per cent), ₹8,276 crore (9.7 per cent) and ₹8,256 crore (89.2 per cent), respectively, while Foreign Banks reduced its state government security portfolio by ₹121 crore.

Over one-third (39.1 per cent) of the government securities held by SCBs were in the maturity bucket of 'more than 6 years and less than 11 years' (*i.e.*, maturing between April 2016 and March 2021), while 15.2 per cent of securities were to mature in one year (*i.e.*, during April 2010 to March 2011). As regards holding of state governments securities, 72.9 per cent of the holdings of the SCBs were in the maturity bucket of 'more than 6 years and less than 11 years'.

82.8 per cent of central government securities held by SCBs as on March 31, 2010 were with coupon rates between 6 per cent to 10 per cent in March 2010 as against 75.8 per cent in March 2009.

Share of investments of SCBs under the HTM category stood at 15.0 per cent as on March 31, 2010 compared with 46.0 per cent as on March 31, 2009. The share of investments classified under HFT category declined from 32.9 per cent to 21.6 per cent during 2009-10, while those in AFS category increased from 21.1 per cent to 63.4 per cent. In the case of government securities, the share of investments classified under HTM category in 2009-10 decreased from 50.8 per cent as on March 2009 to 15.0 per cent as on March 31, 2010.

SCBs' investments in state-level securities increased by ₹60,680 crore to ₹2,96,361 crore as at end-March 2010. The increase in holding of state government securities during 2009-10 was at ₹64,206 crore, while investment in all other categories declined. State government securities constituted the major part, accounting for 98.9 per cent of the total investments in state-level securities. Outstanding investments of SCBs as on March 31, 2010 in the state government securities was the highest in Maharashtra (₹33,766 crore), followed by West Bengal (₹30,489 crore) and Andhra Pradesh (₹29,495 crore).

Statement I: Investments of Scheduled Commercial Banks (As at end-March)

(Amount in ₹ lakh)

Category	2009	2010	Absolute Variation		Percentage Variation	
			2009 over 2008	2010 over 2009	2009 over 2008	2010 over 2009
			1	2	3	4
I. Investment by offices in India	14,02,327.41	16,87,072.57	2,54,819.65	2,84,745.16	22.2	20.3
	(98.3)	(98.4)	(96.4)	(98.7)		
A. Indian Government Securities	11,49,608.97	13,53,885.69	2,25,233.39	2,04,276.72	24.4	17.8
	(80.6)	(79.0)	(85.2)	(70.8)		
(i) Central Government	9,20,578.75	10,60,649.38	1,48,014.12	1,40,070.63	19.2	15.2
	(64.5)	(61.9)	(56.0)	(48.5)		
(ii) State Government	2,29,030.22	2,93,236.31	77,219.27	64,206.09	50.9	28.0
	(16.1)	(17.1)	(29.2)	(22.3)		
B. Other Trustee Securities	9,912.74	6,395.21	-1,677.12	-3,517.53	-14.5	-35.5
	(0.7)	(0.4)	(-0.6)	(-1.2)		
C. Other Domestic Investments	2,40,462.23	3,24,922.99	29,685.33	84,460.76	14.1	35.1
	(16.9)	(18.9)	(11.2)	(29.3)		
(i) Fixed Deposits	19,170.79	19,051.70	2,049.82	-119.09	12.0	-0.6
	(1.3)	(1.1)	(0.8)	-		
(ii) Shares and Debentures of joint Stock companies(Market Value)	89,845.58	1,09,465.78	-1,652.04	19,620.20	-1.8	21.8
	(6.3)	(6.4)	(-0.6)	(6.8)		
(iii) Certificate of Deposits and Commercial Papers.	57,342.71	99,333.35	23,030.15	41,990.64	67.1	73.2
	(4.0)	(5.8)	(8.7)	(14.6)		
(iv) Mutual Funds	11,596.51	7,757.73	-11,896.96	-3,838.78	-50.6	-33.1
	(0.8)	(0.5)	(-4.5)	(-1.3)		
(v) Others @	62,506.64	89,314.43	18,154.36	26,807.79	40.9	42.9
	(4.4)	(5.2)	(6.9)	(9.3)		
D. Foreign Securities	2,343.47	1,868.68	1,578.05	-474.79	206.2	-20.3
	(0.2)	(0.1)	(0.6)	(-0.2)		
(i) Foreign Government Securities	1	1	-	-	-	-
	(-)	(-)	(-)	(-)		
(ii) Other Foreign Investments	2,343.46	1,868.67	1,578.05	-474.79	206.2	-20.3
	(0.2)	(0.1)	(0.6)	(-0.2)		
II. Investments by Foreign Offices of Indian Banks	23,917.43	27,707.44	9,602.78	3,790.01	67.1	15.8
	(1.7)	(1.6)	(3.6)	(1.3)		
(i) Indian securities	-	-	-	-	-	-
	(-)	(-)	(-)	(-)		
(ii) Foreign Countries Securities	3,150.45	8,082.38	727.78	4,931.93	30.0	156.5
	(0.2)	(0.5)	(0.3)	(1.7)		
(iii) Other Investments	20,766.98	19,625.06	8,875.00	-1,141.92	74.6	-5.5
	(1.5)	(1.1)	(3.4)	(-0.4)		
TOTAL	14,26,244.84	17,14,780.01	2,64,422.43	2,88,535.17	22.8	20.2
	(100.0)	(100.0)	(100.0)	(100.0)		

- Nil or Negligible

* Includes Postal Savings Deposits Certificates and Other Postal Obligations.

@ Includes Investments in Debentures and Bonds of Quasi-Govt. Bodies, Venture Capital Funds, etc.

Note: Figures in brackets indicate percentages to Total.

Statement 2: Bank Group-wise Investments by Types of Securities

(Amount in ₹ lakh)

Bank Group	Year (end-March)	Investments of Indian offices			
		Indian Govt. Securities		Other Trustee Securities	
		Central Government Securities	State Government Securities	Total	of which All India Bodies
		1	2	3	4
1. State Bank of India & Associates	2009	2,21,918.42	85,723.58	2,928.94	1,496.05
		(62.5)	(24.3)	(0.8)	(0.4)
	2010	2,24,194.30	93,999.50	1,768.93	972.56
		(59.5)	(24.9)	(0.5)	(0.3)
Variation in 2010 over 2009					
(a) Absolute		2,275.88	8,275.92	-1,160.01	-523.49
(b) Percentage		(1.0)	(9.7)	(-39.6)	(-35.0)
2. Nationalised Banks	2009	3,88,372.29	1,33,927.51	6,622.28	3,899.80
		(61.7)	(21.3)	(1.1)	(0.6)
	2010	5,03,375.28	1,81,723.12	4,297.90	2,509.13
		(60.9)	(22.0)	(0.5)	(0.3)
Variation in 2010 over 2009					
(a) Absolute		1,15,002.99	47,795.61	-2,324.38	-1,390.67
(b) Percentage		(29.6)	(35.7)	(-35.1)	(-35.7)
3. Private Sector Banks	2009	2,11,191.06	9,254.07	355.04	113.73
		(67.7)	(3.0)	(0.1)	(-)
	2010	2,20,997.10	17,509.69	326.19	168.60
		(62.2)	(4.9)	(0.1)	-
Variation in 2010 over 2009					
(a) Absolute		9,806.04	8,255.62	-28.85	54.87
(b) Percentage		(4.6)	(89.2)	(-8.1)	(48.2)
4. Foreign Banks	2009	99,096.98	125.06	6.48	6.19
		(75.2)	(0.1)	(-)	(-)
	2010	1,12,082.70	400	2.19	2.19
		(72.0)	(0.0)	(0.0)	(0.0)
Variation in 2010 over 2009					
(a) Absolute		12,985.72	-121.06	-4.29	-4.00
(b) Percentage		(13.1)	(-96.8)	(-66.2)	(-64.6)
5. All Scheduled Commercial Banks	2009	9,20,578.75	2,29,030.22	9,912.74	5,515.77
		(64.5)	(16.1)	(0.7)	(0.4)
	2010	10,60,649.38	2,93,236.31	6,395.21	3,652.48
		(61.9)	(17.1)	(0.4)	(0.2)
Variation in 2010 over 2009					
(a) Absolute		14,00,706.30	6,42,060.90	-35,175.30	-18,632.90
(b) Percentage		(15.2)	(28.0)	(-35.5)	(-33.8)

- Nil or Negligible.

* UTI Units

Note: Figures in brackets indicate percentages to total.

Statement 2: Bank Group-wise Investments by Types of Securities (Concl'd.)

(Amount in ₹ lakh)

Bank Group	Year (end-March)	Investments of Indian offices			Investments of Foreign Offices	Total Investments
		Shares and Debentures of Joint Stock Companies (Market Value)	Other Domestic Investments	Foreign Securities		
	1	6	7	8	9	10
1. State Bank of India & Associates	2009	12,763.50 (3.6)	22,319.61 (6.3)	80 (-)	7,287.27 (2.1)	3,52,942.12 (100.0)
	2010	31,053.89 (8.2)	19,056.32 (5.1)	2 -	6,958.04 (1.8)	3,77,031.00 (100.0)
Variation in 2010 over 2009						
(a) Absolute		18,290.39	-3,263.29	-78	-329.23	24,088.88
(b) Percentage		143.3	(-14.6)	(-97.5)	(-4.5)	(6.8)
2. Nationalised Banks	2009	45,115.42 (7.2)	46,679.57 (7.4)	1,702.63 (0.3)	7,201.44 (1.1)	6,29,621.14 (100.0)
	2010	47,549.05 (5.8)	75,756.22 (9.2)	1,868.66 (0.2)	11,959.00 (1.4)	8,26,529.23 (100.0)
Variation in 2010 over 2009						
(a) Absolute		2,433.63	29,076.65	166.03	4,757.56	1,96,908.09
(b) Percentage		(5.4)	(62.3)	(9.8)	(66.1)	(31.3)
3. Private Sector Banks	2009	29,416.20 (9.4)	51,550.40 (16.5)	640.04 (0.2)	9,428.72 (3.0)	3,11,835.53 (100.0)
	2010	25,201.65 (7.1)	82,685.07 (23.3)	- (0.0)	8,790.40 (2.5)	3,55,510.10 (100.0)
Variation in 2010 over 2009						
(a) Absolute		-4,214.55	31,134.67	-640.04	-638.32	43,674.57
(b) Percentage		(-14.3)	(60.4)	(-100.0)	(-6.8)	(14.0)
4. Foreign Banks	2009	2,550.46 (1.9)	30,067.07 (22.8)	- -	- -	1,31,846.05 (100.0)
	2010	5,661.19 (3.6)	37,959.60 (24.4)	- -	- -	1,55,709.68 (100.0)
Variation in 2010 over 2009						
(a) Absolute		3,110.73	7,892.53	-	-	23,863.63
(b) Percentage		(122.0)	(26.2)	-	-	(18.1)
5. All Scheduled Commercial Banks	2009	89,845.58 (6.3)	1,50,616.65 (10.5)	2,343.47 (0.2)	23,917.43 (1.7)	14,26,244.84 (100.0)
	2010	1,09,465.78 (6.4)	2,15,457.21 (12.6)	1,868.68 (0.1)	27,707.44 (1.6)	17,14,780.01 (100.0)
Variation in 2010 over 2009						
(a) Absolute		1,96,202.00	6,48,405.60	-4,747.90	37,900.10	2,88,535.17.0
(b) Percentage		(21.8)	(43.1)	(-20.3)	(15.8)	(20.2)

- Nil or Negligible.

* UTI Units

Note: Figures in brackets indicate percentages to total.

Statement 3: Bank Group-wise Classification of Investments in Other Trustee Securities

(Amount in ₹ lakh)

Securities/Shares/Bonds/ Debentures issued by	Year (end-March)	Bank Group				All Scheduled Commercial Banks
		State Bank of India and its Associates	Nationalised Banks	Private Sector Banks	Foreign Banks	
		1	2	3	4	
1. Local Authorities *	2009	37.67 (1.3)	169.84 (2.6)	35.62 (10.0)	–	243.13 (2.5)
	2010	27.22 (1.5)	96.04 (2.2)	4.49 (1.4)	–	127.75 (2.0)
2. State Financial Corporations	2009	93.58 (3.2)	453.61 (6.8)	106.73 (30.1)	–	653.92 (6.6)
	2010	59.86 (3.4)	359.33 (8.4)	98.17 (30.1)	–	517.36 (8.1)
3. State Industrial Development Corporations	2009	29.78 (1.0)	47.12 (0.7)	8.97 (2.5)	–	85.87 (0.9)
	2010	16.93 (1.0)	37.65 (0.9)	2.05 (0.6)	–	56.63 (0.9)
4. State Electricity Boards	2009	750.70 (25.6)	759.39 (11.5)	46.06 (13.0)	–	1,556.15 (15.7)
	2010	346.33 (19.6)	373.17 (8.7)	27.29 (8.4)	–	746.79 (11.7)
5. Co-operative Institutions	2009	16.79 (0.6)	12.70 (0.2)	33 (0.1)	29 (4.5)	30.11 (0.3)
	2010	1.62 (0.1)	7.24 (0.2)	–	–	8.86 (0.1)
6. Industrial Finance Corporation of India	2009	393.01 (13.4)	984.19 (14.9)	23.85 (6.7)	–	1,401.05 (14.1)
	2010	334.05 (18.9)	834.10 (19.4)	18.66 (5.7)	–	1,186.81 (18.6)
7. National Bank for Agriculture and Rural Development	2009	30.35 (1.0)	71.20 (1.1)	2.55 (0.7)	–	104.10 (1.1)
	2010	25.75 (1.5)	38.70 (0.9)	2.05 (0.6)	–	66.50 (1.0)
8. Rural Electrification Corporation	2009	44.46 (1.5)	65.65 (1.0)	20 (0.1)	–	110.31 (1.1)
	2010	20.63 (1.2)	35.90 (0.8)	50.20 (15.4)	–	106.73 (1.7)

* includes Municipalities and Port Trust.

‘–’ Nil or Negligible.

Note: Figures in brackets indicate percentages to total.

Statement 3: Bank Group-wise Classification of Investments in Other Trustee Securities (Concl.)

(Amount in ₹ lakh)

Securities/Shares/Bonds/ Debentures issued by	Year (end-March)	Bank Group				All Scheduled Commercial Banks
		State Bank of India and its Associates	Nationalised Banks	Private Sector Banks	Foreign Banks	
		1	2	3	4	
9. Export-Import Bank of India	2009	29.38 (1.0)	89.16 (1.3)	3.25 (0.9)	70 (10.8)	122.49 (1.2)
	2010	22.78 (1.3)	53.57 (1.2)	1.00 (0.3)	50 (22.8)	77.85 (1.2)
10. National Co-operative Development Corporation of India	2009	27.25 (0.9)	153.44 (2.3)	– –	– –	180.69 (1.8)
	2010	15.50 (0.9)	94.13 (2.2)	– –	– –	109.63 (1.7)
11. Housing and Urban Development Corporation of India	2009	80.42 (2.7)	113.24 (1.7)	2.17 (0.6)	40 (6.2)	196.23 (2.0)
	2010	31.07 (1.8)	89.21 (2.1)	10.44 (3.2)	– –	130.72 (2.0)
12. Unit Trust of India	2009	5.47 (0.2)	10.47 (0.2)	– –	– –	15.94 (0.2)
	2010	5.47 (0.3)	– –	25 (0.1)	– –	5.72 (0.1)
13. Industrial Reconstruction Bank of India	2009	66.50 (2.3)	57.83 (0.9)	– –	– –	124.33 (1.3)
	2010	251.43 (14.2)	32.35 (0.8)	8.80 (2.7)	– –	292.58 (4.6)
14. Housing Boards	2009	3.93 (0.1)	33.19 (0.5)	80 (0.2)	– –	37.92 (0.4)
	2010	2.13 (0.1)	14.28 (0.3)	25 (0.1)	– –	16.66 (0.3)
15. Others	2009	1,319.65 (45.1)	3,601.25 (54.4)	124.51 (35.1)	5.09 (78.5)	5,050.50 (50.9)
	2010	608.16 (34.4)	2,232.23 (51.9)	102.54 (31.4)	1.69 (77.2)	2,944.62 (46.0)
TOTAL	2009	2,928.94 (100.0)	6,622.28 (100.0)	355.04 (100.0)	6.48 (100.0)	9,912.74 (100.0)
	2010	1,768.93 (100.0)	4,297.90 (100.0)	326.19 (100.0)	2.19 (100.0)	6,395.21 (100.0)

* includes Municipalities and Port Trust.

‘–’ Nil or Negligible.

Note: Figures in brackets indicate percentages to total.

**Statement 4: Bank Group-wise Investments in Shares and Debentures of
Joint Stock Companies, Units and 'Other' Securities**

(Amount in ₹ lakh)

Bank Group	Year (end-March)	Shares		Debentures	
		Face Value	Market Value@	Face Value	Market Value@
	1	2	3	4	5
1. State Bank of India & its Associates	2009	2,975.94 (35.5)	7,476.31 (58.6)	5,404.74 (64.5)	5,287.19 (41.4)
	2010	4,542.55 (18.8)	11,669.96 (37.6)	19,618.99 (81.2)	19,383.93 (62.4)
2. Nationalised Banks	2009	7,824.98 (17.8)	11,601.31 (26.4)	36,164.46 (82.2)	33,514.11 (74.3)
	2010	8,272.67 (19.5)	13,860.03 (29.1)	34,068.39 (80.5)	33,689.02 (70.9)
3. Private Sector Banks	2009	5,461.38 (20.1)	9,518.36 (35.0)	21,769.97 (79.9)	19,897.84 (67.6)
	2010	6,297.02 (21.5)	12,455.39 (49.4)	22,974.02 (78.5)	12,746.26 (50.6)
4. Foreign Banks	2009	69.69 (2.8)	118.12 (4.7)	2,417.05 (97.2)	2,432.34 (95.4)
	2010	65.96 (1.2)	118.29 (2.1)	5,504.05 (98.8)	5,542.90 (97.9)
5. All Scheduled Commercial Banks	2009	16,331.99 (19.9)	28,714.10 (35.0)	65,756.22 (80.1)	61,131.48 (68.0)
	2010	19,178.20 (18.9)	38,103.67 (34.8)	82,165.45 (81.1)	71,362.11 (65.2)

**Statement 4: Bank Group-wise Investments in Shares and Debentures of
Joint Stock Companies, Units and 'Other' Securities (Concl'd.)**

(Amount in ₹ lakh)

Bank Group	Year (end-March)	Sub-Total		Units of UTI and Others* Face Value	Total
		Face Value	Market Value@		
	1	6 (2+4)	7 (3+5)	8	9 (7+8)
1. State Bank of India & its Associates	2009	8,380.68 (100.0)	12,763.50 (100.0)	22,319.61	35,083.11 (14.6)
	2010	24,161.54 (100.0)	31,053.89 (100.0)	19,056.32	50,110.21 (15.4)
2. Nationalised Banks	2009	43,989.44 (100.0)	45,115.42 (100.0)	46,679.57	91,794.99 (38.2)
	2010	42,341.06 (100.0)	47,549.05 (100.0)	75,756.22	1,23,305.27 (37.9)
3. Private Sector Banks	2009	27,231.35 (100.0)	29,416.20 (100.0)	51,550.40	80,966.60 (33.7)
	2010	29,271.04 (100.0)	25,201.65 (100.0)	82,685.32	1,07,886.97 (33.2)
4. Foreign Banks	2009	2,486.74 (100.0)	2,550.46 (100.0)	30,067.07	32,617.53 (13.6)
	2010	5,570.01 (100.0)	5,661.19 (100.0)	37,959.35	43,620.54 (13.4)
5. All Scheduled Commercial Banks	2009	82,088.21 (100.0)	89,845.58 (100.0)	1,50,616.65	2,40,462.23 (100.0)
	2010	1,01,343.65 (100.0)	1,09,465.78 (100.0)	2,15,457.21	3,24,922.99 (100.0)

@ Investments in shares and debentures are at estimated realisable value where market value is not available.

* 'Others' includes investments in Fixed Deposits, Mutual Funds, CDs and CPs etc.

Note: Figures in brackets in column 2 to 5 indicate percentages to the respective row sub-total in column 6 and column 7, alternately. Figures in brackets in column 9 indicate percentages in the same column.

**Statement 5: Scheduled Commercial Banks' Investments in Bonds Issued by
Public Sector Enterprises (As at end-March)**

(Amount in ₹ lakh)

Public Sector Enterprises/Undertakings	State Bank of India and its Associates		Nationalised Banks		Private Sector Banks	
	2009	2010	2009	2010	2009	2010
	1	2	3	4	5	6
1. Indian Railway Finance Corporation (Railway Bonds)	10.00	75.00 –	356.80	511.20	1,113.60	1,048.62
2. National Thermal Power Corporation (NTPC)	–	–	215.80	210.00	60.00	65.00
3. National Hydro-Electric Power Corporation (NHPC)	–	–	5.00	–	15.00	10.00
4. Nuclear Power Corporation	–	29.00	474.40	396.90	58.31	338.91
5. Power Finance Corporation	214.00	549.50	1,804.99	1,125.09	1,464.78	1,455.21
6. Indian Telephone Industries (ITI)	–	–	290.10	5.64	5.00	–
7. Neyveli Lignite Corporation	–	–	–	–	91.00	91.00
8. Indian Petrochemical Corporation Limited	–	37.35	–	–	–	–
9. Mahanagar Telephone Nigam Ltd. (MTNL)	–	–	–	–	–	23.83
10. Rural Electrification Corporation (REC)	105.46	1,516.43	1,589.65	1,294.90	860.50	944.90
11. Hindustan Photo Film Mfg. Co. Ltd.	1.50	1.50	–	71	–	–
12. Housing & Urban Dev. Corp. (HUDCO)	110.42	81.07	511.34	471.06	122.72	98.80
Total	441.38	2,289.85	5,248.08	4,015.50	3,790.91	4,076.27

**Statement 5: Scheduled Commercial Banks' Investments in Bonds Issued by
Public Sector Enterprises (As at end-March) (Concl'd.)**

(Amount in ₹ lakh)

Public Sector Enterprises/Undertakings	Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010
	7	8	9	10
1. Indian Railway Finance Corporation (Railway Bonds)	25.00	15.00	1,505.40 (14.7)	1,649.82 (14.6)
2. National Thermal Power Corporation (NTPC)	–	195.00	275.80 (2.7)	470.00 (4.2)
3. National Hydro-Electric Power Corporation (NHPC)	–	–	20.00 (0.2)	10.00 (0.1)
4. Nuclear Power Corporation	–	–	532.71 (5.2)	764.81 (6.8)
5. Power Finance Corporation	510.25	462.00	3,994.02 (39.1)	3,591.80 (31.9)
6. Indian Telephone Industries (ITI)	–	–	295.10 (2.9)	5.64 (0.1)
7. Neyveli Lignite Corporation	–	–	91.00 (0.9)	91.00 (0.8)
8. Indian Petrochemical Corporation Limited	–	–	– (-)	37.35 (0.3)
9. Mahanagar Telephone Nigam Ltd. (MTNL)	–	–	– (-)	23.83 (0.2)
10. Rural Electrification Corporation (REC)	162.20	170.00	2,717.81 (26.6)	3,926.23 (34.8)
11. Hindustan Photo Film Mfg. Co. Ltd.	–	–	1.50 (-)	2.21 (0.0)
12. Housing & Urban Dev. Corp. (HUDCO)	45.40	45.00	789.88 (7.7)	695.93 (6.2)
Total	742.85	887.00	10,223.22 (100.0)	11,268.62 (100.0)

– Nil or Negligible.

Note: Figures in brackets indicate percentages to total.

**Statement 6: Classification of Investments in Government Securities According to
Period of Maturity @ (As at end-March)**

(Amount in ₹ lakh)

Year/Period of Maturity (during April-March)	State Bank of India and its Associates				Nationalised Banks			
	2009		2010		2009		2010	
	Central	State	Central	State	Central	State	Central	State
	1	2	3	4	5	6	7	8
2009-10	61,551.70 (27.7)	1,735.91 (2.0)	–	–	48,543.21 (12.5)	4,508.40 (3.4)	–	–
2010-11	17,587.03 (7.9)	1,752.37 (2.0)	25,642.88 (11.4)	1,656.96 (1.8)	23,005.66 (5.9)	4,540.61 (3.4)	75,691.43 (15.0)	4,014.35 (2.2)
2011-16	89,631.81 (40.4)	26,168.46 (30.5)	1,09,268.84 (48.7)	26,558.52 (28.2)	1,18,933.88 (30.6)	45,354.66 (33.9)	1,24,430.59 (24.7)	43,030.44 (23.7)
2016-21	40,061.41 (18.1)	56,066.84 (65.4)	70,228.92 (31.3)	65,784.02 (70.0)	1,16,807.79 (30.1)	79,523.84 (59.4)	1,83,623.46 (36.5)	1,34,678.33 (74.1)
2021-30	2,038.11 (0.9)	– (0.0)	18,237.00 (8.1)	–	41,578.36 (10.7)	–	72,982.41 (14.5)	–
GT.2030	11,048.36 (5.0)	–	816.66 (0.4)	–	39,503.39 (10.2)	–	46,647.39 (9.3)	–
Total	2,21,918.42 (100.0)	85,723.58 (100.0)	2,24,194.30 (100.0)	93,999.50 (100.0)	3,88,372.29 (100.0)	1,33,927.51 (100.0)	5,03,375.28 (100.0)	1,81,723.12 (100.0)

– Nil or Negligible.

@ Excluding postal savings and other obligations.

Note: Figures in brackets indicate percentages to total.

**Statement 6: Classification of Investments in Government Securities According to
Period of Maturity @ (As at end-March) (Contd.)**

(Amount in ₹ lakh)

Year/Period of Maturity (during April-March)	Private Sector Banks				Foreign Banks			
	2009		2010		2009		2010	
	Central	State	Central	State	Central	State	Central	State
	9	10	11	12	13	14	15	16
2009-10	37,040.49 (17.5)	422.82 (4.6)	–	–	40,655.05 (41.0)	–	–	–
2010-11	25,976.96 (12.3)	261.60 (2.8)	44,607.30 (20.2)	480.79 (2.8)	23,856.26 (24.1)	4.00 (3.2)	53,452.94 (47.7)	4.00 (100.0)
2011-16	67,533.68 (32.0)	2,700.49 (29.2)	87,983.00 (39.8)	3,768.07 (21.5)	27,330.35 (27.6)	–	53,669.89 (47.9)	–
2016-21	44,883.17 (21.3)	5,869.16 (63.4)	56,986.40 (25.8)	13,260.83 (75.7)	7,072.68 (7.1)	121.06 (96.8)	4,789.98 (4.3)	–
2021-30	21,268.13 (10.1)	–	20,739.33 (9.4)	–	86.03 (0.1)	–	162.62 (0.1)	–
GT.2030	14,488.63 (6.9)	–	10,681.07 (4.8)	–	96.61 (0.1)	–	7.27	–
Total	2,11,191.06 (100.0)	9,254.07 (100.0)	2,20,997.10 (100.0)	17,509.69 (100.0)	99,096.98 (100.0)	125.06 (100.0)	1,12,082.70 (100.0)	4.00 (100.0)

– Nil or Negligible.

@ Excluding postal savings and other obligations.

Note: Figures in brackets indicate percentages to total.

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Investment Portfolio of Scheduled
Commercial Banks: March 2010

Statement 6: Classification of Investments in Government Securities According to Period of Maturity @ (As at end-March) (Concl.)

(Amount in ₹ lakh)

Year/Period of Maturity (during April-March)	All Scheduled Commercial Banks			
	2009		2010	
	Central	State	Central	State
	17	18	19	20
2009-10	1,87,790.45 (20.4)	6,667.13 (2.9)	–	–
2010-11	90,425.91 (9.8)	6,558.58 (2.9)	1,99,394.55 (18.8)	6,156.10 (2.1)
2011-16	3,03,429.72 (33.0)	74,223.61 (32.4)	3,75,352.32 (35.4)	73,357.03 (25.0)
2016-21	2,08,825.05 (22.7)	1,41,580.90 (61.8)	3,15,628.76 (29.8)	2,13,723.18 (72.9)
2021-2030	64,970.63 (7.1)	–	1,12,121.36 (10.6)	–
GT.2030	65,136.99 (7.1)	–	58,152.39 (5.5)	–
Total	9,20,578.75 (100.0)	2,29,030.22 (100.0)	10,60,649.38 (100.0)	2,93,236.31 (100.0)

– Nil or Negligible.

@ Excluding postal savings and other obligations.

Note: Figures in brackets indicate percentages to total.

**Statement 7: Distribution of Investments of Scheduled Commercial Banks in Central Government@
and State Government Securities by Interest Rate (Contd.)**

(Amount in ₹ lakh)

Bank Group	Year (end- March)	Less than 6%		6% to 8%		8% to 10%		10% to 11%	
		Central Govt.	State Govt.	Central Govt.	State Govt.	Central Govt.	State Govt.	Central Govt.	State Govt.
	1	2	3	4	5	6	7	8	9
State Bank of India and Associates	2009	12,756.01 (7.8)	7,107.56 (8.3)	84,577.87 (51.6)	44,986.88 (52.5)	37,251.35 (22.7)	29,529.77 (34.4)	2,643.48 (1.6)	1,052.19 (1.2)
	2010	18,078.66 (8.7)	6,985.61 (7.4)	1,28,268.27 (61.5)	48,947.85 (52.1)	42,095.53 (20.2)	35,817.50 (38.1)	2,589.26 (1.2)	1,129.23 (1.2)
Nationalised Banks	2009	12,580.33 (3.7)	12,749.70 (9.5)	1,91,704.42 (55.7)	59,049.47 (44.1)	88,877.59 (25.8)	49,347.57 (36.8)	12,673.84 (3.7)	4,407.55 (3.3)
	2010	24,852.47 (5.6)	12,677.05 (7.0)	2,87,511.13 (65.1)	73,439.39 (40.4)	1,03,615.28 (23.5)	88,246.58 (48.6)	10,264.80 (2.3)	4,397.88 (2.4)
Private Sector Banks	2009	5,366.65 (3.2)	498.24 (5.4)	97,633.76 (58.2)	3,335.25 (36.1)	34,900.13 (20.8)	4,545.56 (49.2)	3,223.20 (1.9)	289.06 (3.1)
	2010	17,958.52 (9.2)	509.54 (2.9)	1,23,199.28 (62.9)	5,715.91 (32.6)	33,139.73 (16.9)	10,305.79 (58.9)	3,560.41 (1.8)	761.61 (4.3)
Foreign Banks	2009	14,147.73 (19.1)	–	25,326.95 (34.2)	50 (0.4)	8,513.62 (11.5)	120.56 (96.4)	725.44 (1.0)	–
	2010	1,329.63 (1.6)	–	40,393.29 (47.8)	–	12,376.09 (14.6)	–	2,665.36 (3.2)	–
All Scheduled Commercial Banks	2009	44,850.72 (6.0)	20,355.50 (8.9)	3,99,243.00 (53.2)	1,07,372.10 (46.9)	1,69,542.69 (22.6)	83,543.46 (36.5)	19,265.96 (2.6)	5,748.80 (2.5)
	2010	62,219.28 (6.7)	20,172.20 (6.9)	5,79,371.97 (62.3)	1,28,103.15 (43.7)	1,91,226.63 (20.5)	1,34,369.87 (45.8)	19,079.83 (2.1)	6,288.72 (2.1)

– Nil or Negligible.

@ Excludes Govt. of India Treasury Bills, Saving Deposits Certificates and other Postal Obligations.

Notes: Figures in brackets indicate percentages to total.

Article

Investment Portfolio of Scheduled Commercial Banks: March 2010

Statement 7: Distribution of Investments of Scheduled Commercial Banks in Central Government@ and State Government Securities by Interest Rate (Concl.)

(Amount in ₹ lakh)

Bank Group	Year (end-March)	11% to 12%		12% and above		Total	
		Central Govt.	State Govt.	Central Govt.	State Govt.	Central Govt.	State Govt.
	1	10	11	12	13	14	15
State Bank of India and Associates	2009	19,861.73 (12.1)	1,967.49 (2.3)	6,900.67 (4.2)	1,079.69 (1.3)	1,63,991.11 (100.0)	85,723.58 (100.0)
	2010	14,367.49 (6.9)	830.77 (0.9)	3,097.25 (1.5)	288.54 (0.3)	2,08,496.46 (100.0)	93,999.50 (100.0)
Nationalised Banks	2009	21,150.31 (6.1)	4,816.38 (3.6)	17,372.93 (5.0)	3,550.36 (2.7)	3,44,359.42 (100.0)	1,33,921.03 (100.0)
	2010	11,584.46 (2.6)	1,646.55 (0.9)	3,794.36 (0.9)	1,315.67 (0.7)	4,41,622.50 (100.0)	1,81,723.12 (100.0)
Private Sector Banks	2009	17,416.43 (10.4)	296.45 (3.2)	9,175.85 (5.5)	279.88 (3.0)	1,67,716.02 (100.0)	9,244.44 (100.0)
	2010	14,131.92 (7.2)	101.44 (0.6)	4,025.12 (2.1)	115.40 (0.7)	1,96,014.98 (100.0)	17,509.69 (100.0)
Foreign Banks	2009	15,245.62 (20.6)	4.00 (3.2)	10,191.75 (13.7)	–	74,151.11 (100.0)	125.06 (100.0)
	2010	17,873.08 (21.2)	4.00 (100.0)	9,849.25 (11.7)	– (0.0)	84,486.70 (100.0)	4.00 (100.0)
All Scheduled Commercial Banks	2009	73,674.09 (9.8)	7,084.32 (3.1)	43,641.20 (5.8)	4,909.93 (2.1)	7,50,217.66 (100.0)	2,29,014.11 (100.0)
	2010	57,956.95 (6.2)	2,582.76 (0.9)	20,765.98 (2.2)	1,719.61 (0.6)	9,30,620.64 (100.0)	2,93,236.31 (100.0)

– Nil or Negligible.

@ Excludes Govt. of India Treasury Bills, Saving Deposits Certificates and other Postal Obligations.

Notes: Figures in brackets indicate percentages to total.

Statement 8: State-wise Classification of Scheduled Commercial Banks' Investments in State Government Securities and State-Level Bodies (As at end-March)

(Amount in ₹ lakh)

State/Union Territory	State Government Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2009	2010	2009	2010	2009	2010	2009	2010
	1	2	3	4	5	6	7	8
Andhra Pradesh	21,204.99	29,495.32	107.79	109.26	5.93	1.06	28.03	20.00
Arunachal Pradesh	216.45	232.12	14.10	14.10	–	–	–	–
Assam	3,765.68	4,180.54	10.12	1.40	–	–	114.66	45.30
Bihar	6,788.20	8,843.79	260.45	218.47	–	–	55.00	50
Chhattisgarh	973.67	1,503.21	48.48	11.96	–	–	–	–
Goa	1,210.82	1,533.25	–	–	–	–	–	–
Gujarat	17,809.07	22,678.30	28.68	20.40	2.11	2.11	142.40	81.61
Haryana	5,083.05	7,321.15	19.75	16.21	–	–	44.49	22.18
Himachal Pradesh	5,144.22	5,864.47	13.28	4.08	–	–	44.00	27.25
Jammu & Kashmir	3,595.26	4,016.59	62.32	22.11	38	–	26.96	7.80
Jharkhand	2,956.91	4,879.18	39.03	24.74	–	–	–	–
Karnataka	11,793.33	14,720.79	49.60	28.23	–	–	8.03	33
Kerala	12,158.62	15,755.27	16.48	2.95	–	–	30.09	15.40
Madhya Pradesh	8,727.96	10,747.71	157.23	83.38	1.70	1.70	276.52	175.23
Maharashtra	27,193.38	33,765.96	73.24	59.59	12.63	–	227.14	110.92
Manipur	491.75	660.74	35	35	–	–	–	–
Meghalaya	532.12	621.56	91	91	–	–	20.26	27.81
Mizoram	353.13	434.48	3.16	3.16	–	–	–	–
Nagaland	790.58	1,077.42	2.03	2.03	–	–	–	–
Orissa	2,929.00	2,679.08	208.44	129.20	–	–	13.20	–
Punjab	11,066.38	14,840.21	27.61	8.52	–	–	89.79	48.00
Rajasthan	13,879.65	18,353.67	74.91	60.24	–	–	105.00	48.20
Sikkim	,392.46	458.45	–	–	–	–	–	–
Tamil Nadu	17,810.92	25,906.61	12.65	15.98	7.65	3.01	187.37	134.29
Tripura	443.15	529.13	35	35	–	–	–	–
Uttar Pradesh	24,228.69	26,697.80	194.52	133.68	–	–	116.73	48.22
Uttaranchal	3,402.83	4,075.47	2876	3.90	–	–	–	–
West Bengal	23,408.47	30,488.70	40.19	40.19	37.06	–	123.04	60.62
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–
Chandigarh	–	–	–	–	–	–	–	–
Delhi	–	–	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–	–	–
Lakshadweep	–	–	–	–	–	–	–	–
Pondicherry	679.48	875.34	–	–	–	11	–	–
Dadra & Nagar Haveli	–	–	–	–	11	–	–	–
All India	2,29,030.22	2,93,236.31	1,494.43	1,015.39	67.57	7.99	1,652.71	873.66
	(97.2)	(98.9)	(0.6)	(0.3)	(0.0)	(0.0)	(0.7)	(0.3)

– Nil or Negligible

Notes: 1. Figures in brackets indicates percentage to total.

2. Figures in this statement are inclusive of non-guaranteed bonds and unsecured debentures.

3. Data on state Government Securities are exclusive of loans matured but still held by the banks.

Statement 8: State-Wise Classification of Scheduled Commercial Banks' Investments in State Government Securities and State-Level Bodies (As at end-March) (Contd.)

(Amount in ₹ lakh)

State/Union Territory	Municipal Corporation Municipality And Port Trusts		State Financial Corporations		Housing Boards		State Industrial Development Corporations	
	2009	2010	2009	2010	2009	2010	2009	2010
	9	10	11	12	13	14	15	16
Andhra Pradesh	2.00	16.00	80.75	84.25	3.83	2.53	12.85	1.50
Arunachal Pradesh	-	-	2	-	-	-	-	-
Assam	-	-	-	11	-	-	-	-
Bihar	40	-	60.84	60.88	-	-	-	-
Chhattisgarh	-	-	2.33	-	-	-	-	-
Goa	-	-	-	-	-	-	11.53	11.53
Gujarat	78.53	24.36	27.00	9.30	68	-	1.71	96
Haryana	-	-	19.35	19.36	40	-	-	-
Himachal Pradesh	-	-	65	1	-	-	10.00	-
Jammu & Kashmir	-	-	15.92	12.17	25	-	-	-
Jharkhand	-	-	-	-	-	-	-	-
Karnataka	-	-	61.27	43.06	-	-	69.75	70.11
Kerala	1.06	1.27	54.85	60.12	6.47	1.27	3.36	1.81
Madhya Pradesh	1.14	-	28.68	27.20	2.09	61	2.00	2.60
Maharashtra	67.08	37.04	77.98	37.46	3.15	21.01	32.85	15.10
Manipur	-	13	-	-	-	-	4.21	4.21
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	4.28	4.28
Nagaland	-	-	-	2	-	-	4.73	4.73
Orissa	-	-	2	4	-	-	-	-
Punjab	25	3.00	6.75	3.76	-	-	-	-
Rajasthan	-	7.00	68.25	49.25	6.25	4.05	6.30	4.37
Sikkim	-	-	1.61	-	-	-	6.37	6.37
Tamil nadu	6.03	30.44	43.92	34.49	11.00	6.50	44.34	36.08
Tripura	-	-	-	2	-	-	1.64	1.64
Uttar Pradesh	-	-	77.86	60.88	-	-	-	-
Uttaranchal	-	-	-	-	-	-	1.00	-
West Bengal	35.77	18.81	1.35	4.01	4.39	1.55	11.60	4.68
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	19	10	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Pondicherry	-	-	-	-	-	-	8.54	8.54
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
All India	192.26	138.05	629.40	506.39	38.70	37.62	237.06	178.51
	(0.1)	(0.0)	(0.3)	(0.2)	(0.0)	(0.0)	(0.1)	(0.1)

Statement 8: State-Wise Classification of Scheduled Commercial Banks' Investments in State Government Securities and State Level Bodies (As at end-March) (Concl'd.)

(Amount in ₹ lakh)

State/Union Territory	Road Transport Corporations		Other Government & Quasi-Government Bodies		Total	
	2009	2010	2009	2010	2009	2010
	17	18	19	20	21	22
Andhra Pradesh	2,80	–	65,46	20,27	21,514,43	29,750,19
Arunachal Pradesh	–	–	–	–	230,57	246,22
Assam	–	–	10	–	3,890,56	4,227,35
Bihar	–	–	3,99	–	7,168,88	9,123,64
Chhattisgarh	–	–	–	–	1,024,48	1,515,17
Goa	–	–	–	–	1,222,35	1,544,78
Gujarat	8,20	–	26,55	59,42	18,124,93	22,876,46
Haryana	–	–	23,76	–	5,190,80	7,378,90
Himachal Pradesh	7,50	–	5,02	7,00	5,224,67	5,902,81
Jammu & Kashmir	–	–	8,07	10,00	3,709,16	4,068,67
Jharkhand	–	–	9,92	–	3,005,86	4,903,92
Karnataka	50	–	715,37	52,03	12,697,85	14,914,55
Kerala	11,31	5,25	24,71	4,03	12,306,95	15,847,37
Madhya Pradesh	–	–	155,29	20	9352,61	11,038,63
Maharashtra	25,00	20,00	687,06	82,02	28,399,51	34,149,10
Manipur	–	–	20,00	–	516,31	665,43
Meghalaya	–	–	–	–	553,29	650,28
Mizoram	–	–	40,00	–	400,57	441,92
Nagaland	–	–	19,00	–	816,34	1,084,20
Orissa	–	–	77	1,26	3,151,43	2,809,58
Punjab	–	–	39,50	–	11,230,28	14,903,49
Rajasthan	–	–	119,11	15,30	14,259,47	18,542,08
Sikkim	–	–	–	1,30	400,44	466,12
Tamil nadu	–	–	117,66	48,44	18,241,54	26,215,84
Tripura	–	–	4	–	445,18	531,14
Uttar Pradesh	–	66	1,44	–	24,619,24	26,941,24
Uttaranchal	–	–	–	–	3,432,59	4,079,37
West Bengal	–	1,24	135,18	33,68	23,797,05	30,653,48
Andaman & Nicobar Islands	–	–	–	–	–	–
Chandigarh	–	–	1	–	1	–
Delhi	–	–	65,17	5,00	65,36	5,10
Daman & Diu	–	–	–	–	–	–
Lakshadweep	–	–	–	–	–	–
Pondicherry	–	–	–	–	688,02	883,99
Dadra & Nagar Haveli	–	–	–	–	11	–
All India	55,31	27,15	2,283,18	339,95	2,35,680,84	2,96,361,02
	(0.0)	(0.0)	(1.0)	(0.1)	(100.0)	(100.0)

**Statement 9: Scheduled Commercial Banks' Investments in Interest-bearing
State Government Securities Outstanding (As at end-March)**

(Amount in ₹ lakh)

State	2009		2010		Proportion of Banks' Investments to Total Securities Outstanding	
	Outstanding Securities	Banks' Investments	Outstanding Securities	Banks' Investments	2009	2010
	1	2	3	4	5	6
Andhra Pradesh	38,336.27 (9.5)	21,204.99 (9.3)	53,121.88 (10.2)	29,495.32 (10.1)	55.3	55.5
Arunachal Pradesh	614.76 (0.2)	216.45 (0.1)	683.99 (0.1)	232.12 (0.1)	35.2	33.9
Assam	9,255.30 (2.3)	3,765.68 (1.6)	10,746.77 (2.1)	4,180.54 (1.4)	40.7	38.9
Bihar	13,816.60 (3.4)	6,788.20 (3.0)	16,149.80 (3.1)	8,843.79 (3.0)	49.1	54.8
Chhatisgarh	1,837.38 (0.5)	973.67 (0.4)	2,537.38 (0.5)	1,503.21 (0.5)	53.0	59.2
Goa	1,880.92 (0.5)	1,210.82 (0.5)	2,398.60 (0.5)	1,533.25 (0.5)	64.4	63.9
Gujarat	26,878.50 (6.7)	17,809.07 (7.8)	34,948.88 (6.7)	22,678.30 (7.7)	66.3	64.9
Haryana	7,245.52 (1.8)	5,083.05 (2.2)	11,929.19 (2.3)	7,321.15 (2.5)	70.2	61.4
Himachal Pradesh	7,657.85 (1.9)	5,144.22 (2.2)	8,834.91 (1.7)	5,864.47 (2.0)	67.2	66.4
Jammu & Kashmir	7,274.62 (1.8)	3,595.26 (1.6)	8,756.57 (1.7)	4,016.59 (1.4)	49.4	45.9
Jharkhand	5,525.25 (1.4)	2,956.91 (1.3)	7,369.23 (1.4)	4,879.18 (1.7)	53.5	66.2
Karnataka	18,571.99 (4.6)	11,793.33 (5.1)	23,525.76 (4.5)	14,720.79 (5.0)	63.5	62.6
Kerala	21,262.63 (5.3)	12,158.62 (5.3)	25,972.99 (5.0)	15,755.27 (5.4)	57.2	60.7
Madhya Pradesh	17,060.76 (4.2)	8,727.96 (3.8)	21,828.11 (4.2)	10,747.71 (3.7)	51.2	49.2

Note: Figures in brackets indicate percentages to total.

**Statement 9: Scheduled Commercial Banks' Investments in Interest-bearing
State Government Securities Outstanding (As at end-March) (Concl'd.)**

(Amount in ₹ lakh)

State	2009		2010		Proportion of Banks' Investments to Total Securities Outstanding	
	Outstanding Securities	Banks' Investments	Outstanding Securities	Banks' Investments	2009	2010
	1	2	3	4	5	6
Maharashtra	44,678.01 (11.1)	27,193.38 (11.9)	58,289.03 (11.2)	33,765.96 (11.5)	60.9	57.9
Manipur	1,342.20 (0.3)	491.75 (0.2)	1,803.16 (0.3)	660.74 (0.2)	36.6	36.6
Meghalaya	1,453.92 (0.4)	532.12 (0.2)	1,645.60 (0.3)	621.56 (0.2)	36.6	37.8
Mizoram	964.00 (0.2)	353.13 (0.2)	1,062.09 (0.2)	434.48 (0.1)	36.6	40.9
Nagaland	2,371.32 (0.6)	790.58 (0.3)	2,820.02 (0.5)	1,077.42 (0.4)	33.3	38.2
Orissa	7,353.87 (1.8)	2,929.00 (1.3)	6,862.96 (1.3)	2,679.08 (0.9)	39.8	39.0
Punjab	17,873.81 (4.4)	11,066.38 (4.8)	23,034.88 (4.4)	14,840.21 (5.1)	61.9	64.4
Rajasthan	24,499.02 (6.1)	13,879.65 (6.1)	30,610.39 (5.9)	18,353.67 (6.3)	56.7	60.0
Sikkim	989.54 (0.2)	392.46 (0.2)	1,266.54 (0.2)	458.45 (0.2)	39.7	36.2
Tamil nadu	29,294.23 (7.3)	17,810.92 (7.8)	41,018.60 (7.9)	25,906.61 (8.8)	60.8	63.2
Tripura	1,191.89 (0.3)	443.15 (0.2)	1,445.91 (0.3)	529.13 (0.2)	37.2	36.6
Uttar pradesh	43,940.58 (10.9)	24,228.69 (10.6)	55,044.12 (10.5)	26,697.80 (9.1)	55.1	48.5
Uttaranchal	5,630.40 (1.4)	3,402.83 (1.5)	6,730.40 (1.3)	4,075.47 (1.4)	60.4	60.6
West bengal	43,122.60 (10.7)	23,408.47 (10.2)	60,727.00 (11.6)	30,488.70 (10.4)	54.3	50.2
Puducherry	687.43 (0.2)	679.48 (0.3)	1,187.43 (0.2)	875.34 (0.3)	98.8	73.7
All India	4,02,611.15 (100.0)	2,29,030.22 (100.0)	5,22,362.63 (100.0)	2,93,236.31 (100.0)	56.9	56.1

Note: Figures in brackets indicate percentages to total.

**Statement 10: Bank Group-Wise and State-Wise Classification of Scheduled Commercial Banks'
Investments in State Government Securities and State-level Bodies (As at End-March)**

(Amount in ₹ lakh)

State/ Union Territory	Bank group								All Scheduled Commercial Banks	
	State Bank of India And its Associates		Nationalised Banks		Private Sector Banks		Foreign Banks		2009	2010
	2009	2010	2009	2010	2009	2010	2009	2010		
1	2	3	4	5	6	7	8	9	10	
Andhra pradesh	3,369.98 (15.7)	3,860.57 (13.0)	16,576.68 (77.0)	23,105.09 (77.7)	1,556.00 (7.2)	2,784.53 (9.4)	11.77 (0.1)	- (-)	21,514.43 (100.0)	29,750.19 (100.0)
Arunachal pradesh	118.37 (51.3)	93.68 (38.0)	110.23 (47.8)	150.57 (61.2)	1.97 (0.9)	1.97 (0.8)	- (-)	- (-)	230.57 (100.0)	246.22 (100.0)
Assam	1,717.45 (44.1)	1,630.19 (38.6)	1,945.37 (50.0)	2,457.44 (58.1)	227.74 (5.9)	139.72 (3.3)	- (-)	- (-)	3,890.56 (100.0)	4,227.35 (100.0)
Bihar	3,163.93 (44.1)	4,023.64 (44.1)	3,898.01 (54.4)	4,973.04 (54.5)	106.82 (1.5)	126.96 (1.4)	12 (-)	- (-)	7,168.88 (100.0)	9,123.64 (100.0)
Chhattisgarh	308.46 (30.1)	277.35 (18.3)	711.02 (69.4)	1,177.82 (77.7)	5.00 (0.5)	60.00 (4.0)	- (-)	- (-)	1,024.48 (100.0)	1,515.17 (100.0)
Goa	257.95 (21.1)	373.98 (24.2)	959.02 (78.5)	1,162.49 (75.3)	5.38 (0.4)	8.31 (0.5)	- (-)	- (-)	1,222.35 (100.0)	1,544.78 (100.0)
Gujarat	7,172.14 (39.6)	8,097.08 (35.4)	10,120.76 (55.8)	13,230.80 (57.8)	832.03 (4.6)	1,548.58 (6.8)	- (-)	- (-)	18,124.93 (100.0)	22,876.46 (100.0)
Haryana	2,042.54 (39.3)	2,177.01 (29.5)	3,075.75 (59.3)	4,699.52 (63.7)	72.51 (1.4)	502.37 (6.8)	- (-)	- (-)	5,190.80 (100.0)	737890 (100.0)
Himachal pradesh	1,794.88 (34.4)	1,829.42 (31.0)	3,379.39 (64.7)	3,982.82 (67.5)	50.40 (1.0)	90.57 (1.5)	- (-)	- (-)	5,224.67 (100.0)	5,902.81 (100.0)
Jammu & kashmir	569.13 (15.3)	447.94 (11.0)	2,948.40 (79.5)	3,301.85 (81.2)	191.63 (5.2)	318.88 (7.8)	- (-)	- (-)	3,709.16 (100.0)	4,068.67 (100.0)
Jharkhand	1,214.52 (40.4)	1,851.92 (37.8)	1,781.43 (59.3)	3,017.10 (61.5)	9.91 (0.3)	34.90 (0.7)	- (-)	- (-)	3,005.86 (100.0)	4,903.92 (100.0)
Karnataka	3001.06 (23.6)	3,429.89 (23.0)	8,325.44 (65.6)	9,961.92 (66.8)	1,346.35 (10.6)	1,522.74 (10.2)	25.00 (0.2)	- (-)	12,697.85 (100.0)	14,914.55 (100.0)
Kerala	3,395.63 (27.6)	3,769.95 (23.8)	8,301.14 (67.5)	10,665.08 (67.3)	610.18 (5.0)	1,412.34 (8.9)	- (-)	- (-)	12,306.95 (100.0)	15,847.37 (100.0)
Madhya pradesh	2,559.40 (27.4)	2,283.26 (20.7)	6,592.45 (70.5)	8,331.67 (75.5)	200.76 (2.1)	423.70 (3.8)	- (-)	- (-)	9,352.61 (100.0)	11,038.63 (100.0)
Maharashtra	13,233.81 (46.6)	14,189.17 (41.6)	13,925.17 (49.0)	17,854.45 (52.3)	1,168.24 (4.1)	2,103.48 (6.2)	72.29 (0.3)	200 (-)	28,399.51 (100.0)	34,149.10 (100.0)
Manipur	375.48 (72.7)	539.58 (81.1)	140.83 (27.3)	125.85 (18.9)	- (-)	- (-)	- (-)	- (-)	516.31 (100.0)	665.43 (100.0)
Meghalaya	208.68 (37.7)	195.57 (30.1)	344.56 (62.3)	454.71 (69.9)	5 (-)	- (-)	- (-)	- (-)	553.29 (100.0)	650.28 (100.0)
Mizoram	148.23 (37.0)	220.93 (50.4)	249.02 (62.2)	217.67 (49.3)	3.32 (0.8)	3.32 (0.8)	- (-)	- (-)	400.57 (100.0)	441.92 (100.0)

**Statement 10: Bank Group-wise and State-wise Classification of Scheduled Commercial Banks'
Investments in State Government Securities and State-level Bodies (As at End-March)**

(Amount in ₹ lakh)

State/ Union Territory	Bank group								All Scheduled Commercial Banks	
	State Bank of India And its Associates		Nationalised Banks		Private Sector Banks		Foreign Banks		2009	2010
	2009	2010	2009	2010	2009	2010	2009	2010		
1	2	3	4	5	6	7	8	9	10	
Nagaland	481.32 (59.0)	498.08 (46.0)	330.02 (40.4)	581.10 (53.6)	5.00 (0.6)	5.02 (0.5)	-	-	816.34 (100.0)	1,084.20 (100.0)
Orissa	1,003.89 (31.9)	882.44 (31.4)	2,036.68 (64.6)	1,816.34 (64.6)	110.86 (3.5)	110.80 (3.9)	-	-	3,151.43 (100.0)	2,809.58 (100.0)
Punjab	4,167.43 (37.1)	4,451.43 (29.9)	6,849.26 (61.0)	9,914.96 (66.5)	213.59 (1.9)	537.10 (3.6)	-	-	11,230.28 (100.0)	14,903.49 (100.0)
Rajasthan	6,280.68 (44.0)	6,440.98 (34.7)	7,616.39 (53.4)	11,151.32 (60.1)	362.40 (2.5)	949.78 (5.1)	-	-	14,259.47 (100.0)	18,542.08 (100.0)
Sikkim	313.33 (78.2)	304.12 (65.2)	84.94 (21.2)	154.23 (33.1)	2.17 (0.5)	7.77 (1.7)	-	-	400.44 (100.0)	466.12 (100.0)
Tamil nadu	5,538.96 (30.4)	6,687.73 (25.5)	11,261.68 (61.7)	16,623.29 (63.4)	1,426.73 (7.8)	2,904.82 (11.1)	14.17 (0.1)	-	18,241.54 (100.0)	26,215.84 (100.0)
Tripura	198.17 (44.5)	297.51 (56.0)	242.01 (54.4)	228.61 (43.0)	5.00 (1.1)	5.02 (0.9)	-	-	445.18 (100.0)	531.14 (100.0)
Uttar Pradesh	11,310.15 (45.9)	11,072.93 (41.1)	12,834.98 (52.1)	15,143.64 (56.2)	473.11 (1.9)	723.67 (2.7)	100	1.00	24,619.24 (100.0)	26,941.24 (100.0)
Uttaranchal	1,573.94 (45.9)	1,868.59 (45.8)	1,834.08 (53.4)	2,186.21 (53.6)	24.57 (0.7)	24.57 (0.6)	-	-	3,432.59 (100.0)	4,079.37 (100.0)
West Bengal	11,329.77 (47.6)	12,295.70 (40.1)	11,898.55 (50.0)	16,967.92 (55.4)	567.73 (2.4)	1,388.86 (4.5)	100	1.00	23,797.05 (100.0)	30,653.48 (100.0)
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	1	-	-	-	-	-	1	-
Delhi	-	-	65.36 (100.0)	5.10 (100.0)	-	-	-	-	65.36 (100.0)	5.10 (100.0)
Daman & Diu	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Pondicherry	332.71 (48.4)	391.66 (44.3)	355.31 (51.6)	487.33 (55.1)	-	5.00 (0.6)	-	-	688.02 (100.0)	883.99 (100.0)
Dadra & Nagar Haveli	-	-	11	-	-	-	-	-	11	-
All India	87,181.99 (37.0)	94,482.30 (31.9)	1,38,794.05 (58.9)	1,84,129.94 (62.1)	9,579.45 (4.1)	17,744.78 (6.0)	125.35 (0.1)	4.00 (-)	2,35,680.84 (100.0)	2,96,361.02 (100.0)