

Investment Portfolio of Scheduled Commercial Banks: March 2009*

This article presents the investment portfolio of scheduled commercial banks (excluding regional rural banks) as at end-March 2009, 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, other domestic securities and investments, foreign securities and other foreign investments. Analysis of investments according to bank groups, namely, State Bank of India and its associates, nationalised banks, private sector banks and foreign banks has been presented in terms of instruments, maturity, interest rate (coupon) and states. The article also highlights a comparative position of banks' portfolio in 2008-09 with that of the previous year.

- During 2008-09, the total investments of the scheduled commercial banks (SCBs) increased by 22.8 per cent as compared with 23.7 per cent in 2007-08.
- The nationalised banks accounted for the largest share of the investments of SCBs, though with a moderate decline during 2008-09 by 1.3 percentage points to 44.1 per cent.
- The maturity profile of the government securities held by the SCBs showed that holdings of the SCBs in the medium-term maturity buckets had been little more than one-third each for the maturity brackets 2010-15 (35.6 per cent) and 2015-20 (35.8 per cent), respectively, followed by the very short-term holdings of within one year residual maturity (16.9 per cent).
- Across different bank groups, foreign banks reported a large part (41.0 per cent) of their holding with residual maturity less than one year, as against 16.9 per cent for all the SCBs.

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- During 2008-09, central government securities with the coupon rate of '6 per cent to 10 per cent' held by the SCBs increased in their share from 69.6 per cent to 75.8 per cent.

Introduction

The analysis of investment portfolio of scheduled commercial banks (SCBs), excluding regional rural banks (RRBs), covers 80 banks, viz., 7 from the State Bank Group¹ (SBI and its associates), 20 from the nationalised banks group (including IDBI Ltd.), 22 Indian private sector banks and 31 foreign banks operating in India.

These banks accounted for 97.6 per cent of the investments in approved securities for Statutory Liquidity Ratio (SLR) purposes of all the SCBs² (including regional rural banks) on the last reporting Friday of March 2009. The analysis is based on data furnished in the Basic Statistical Return (BSR)-5. The investments of SCBs, covered in the survey are grouped into: i) central and state government securities, ii) securities, other than government securities, approved for the purpose of investments under the Indian Trusts Act, 1882, iii) shares, bonds and debentures of Indian joint stock companies, iv) fixed deposits with banks, v) domestic securities which are not eligible as trustee securities, such as initial contribution to UTI Mutual Fund (formerly UTI), share capital in RRBs, and vi) foreign securities and other foreign investments. The study covers domestic investments as well as foreign investments in respect of domestic banks whereas for foreign banks operating in India, only their investments made in India through their domestic branches are covered.

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 of RRBs in Form 'A' return under Section 42 (2) of RBI Act, 1934 as on last reporting Friday of March 2009.

Results

The results of the survey are presented in six sections. Section I relates to aggregate investments of SCBs according to types of securities and 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, *viz.*, Municipalities, State Electricity Boards, State Financial Institutions, Road Transport Corporations, *etc.* Section III discusses maturity profile and interest rate classification of investments in central and state 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.

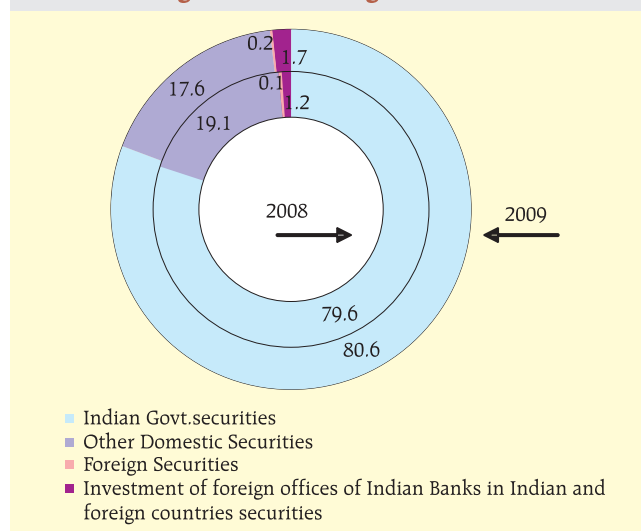
The investment data presented in this article, in general, is referred to by their face value and in the case of investments in shares, bonds and debentures of Indian joint stock companies, market value is also indicated along with the face value. The data obtained through the current survey, together with those based on the previous survey (March 31, 2008) are presented in 10 Statements and 12 charts.

I. Aggregate Investments

The aggregate investment of the SCBs, excluding RRBs, registered 22.8 per cent increase during 2008-09 and stood at ₹14,26,245 crore as on March 31, 2009 as against a rise by 23.7 per cent during the preceding year (Statement 1). Investments of bank offices located in India continued with the majority share (98.3 per cent) in the total investments portfolio. The balance 1.7 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 investments in government securities (Statement 1 and Chart 1). As

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



on March 31, 2009 government securities comprising central government securities and state governments securities accounted for 80.6 per cent of total investments of banks (79.6 per cent share as on March 31, 2008). The share of 'other domestic securities' declined by 1.5 percentage points to 17.6 per cent as on March 31, 2009. Investments in foreign securities by domestic offices of the SCBs increased to ₹2,343 crore (₹765 crore March 31, 2008), registering a share of 0.2 per cent in the total investments.

Analysis of changes in constituents of investment in government securities (*i.e.*, central government and state government securities) during 2008-09 indicated that SCBs' holdings of central government securities increased by ₹1,48,014 crore (19.2 per cent) to ₹9,20,579 crore, while their investment in state government securities increased at a relatively higher pace by 50.9 per cent (₹77,219 crore) to ₹2,29,030 crore as on March 31, 2009. The central government and state government securities had recorded 24.9 per cent and 30.2 per cent increase, respectively, during the previous year.

The investments of SCBs in 'other domestic securities' mainly comprise shares and debentures of joint stock companies, other trustee securities (excluding units of UTI), fixed deposits (FDs), units of UTI, certificates of deposit (CDs), commercial papers (CPs), mutual funds, initial contribution to share capital of UTI, bonds and debentures of *quasi*-government

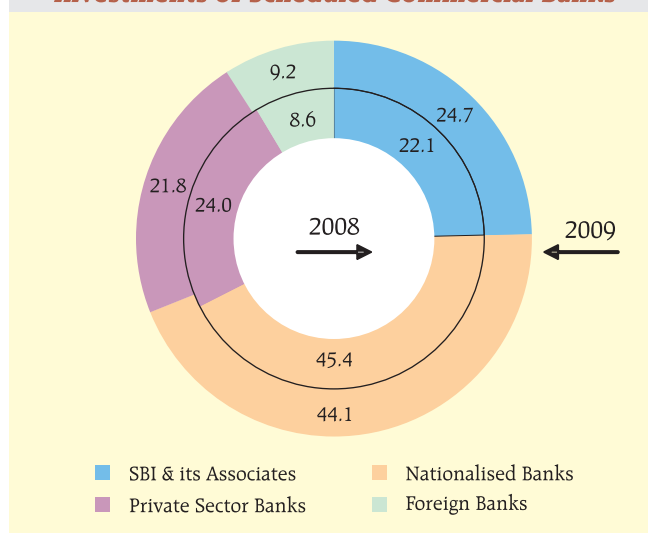
bodies, venture capital funds, etc. SCBs' investments in such domestic securities increased by 12.6 per cent in 2008-09 as compared to 20.8 per cent increase recorded in the preceding year, and stood at ₹2,50,375 crore as at end-March 2009.

II. Bank Group-wise Investment of Scheduled Commercial Banks according to type of securities

II.1 Bank-group wise shares in total Investment of SCBs

The investments of SCBs classified by bank groups and type of securities are presented in Statement 2. Among the various bank groups, nationalised banks continued to account for the largest share of investments of the SCBs, although their share witnessed a decline during the year. As on March 31, 2009, these banks accounted for 44.1 per cent share in total investments of SCBs, as against 45.4 per cent share a year ago. The share of the SBI and its associates and foreign banks, increased during 2008-09 and stood at 24.7 per cent and 9.2 per cent, respectively. The share of private sector banks declined to 21.8 per cent from 24.0 per cent a year ago (Chart 2). The SBI and its associates registered 37.7 per cent growth in their investment portfolio during 2008-09, whereas in the case of nationalised banks, the increase was 19.4 per cent. The SBI and its associates and foreign banks recorded higher growths in their investment portfolio.

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



II.2 Composition of Investments

II.2.1 Central government securities: In the case of the SBI and its associates, holdings of central government securities increased by 36.9 per cent during 2008-09 which is higher than the 20.5 per cent increase recorded during 2007-08. In the case of foreign banks, the holdings of central government securities increased by 18.6 per cent during 2008-09 and stood at ₹99,097 crore as at end-March 2009. Both the nationalised banks and private sector banks recorded lower growths of 13.7 per cent and 13.9 per cent, respectively, than the overall growth recorded by all the SCBs in their holdings of central government securities during 2008-09 (19.2 per cent).

II.2.2 State government securities: Investment in state government securities increased by 58.1 per cent in the case of the SBI & its associates, by 47.2 per cent in the case of the private sector banks, and by 46.7 per cent for the nationalised banks group. Foreign banks investment in such securities increased to ₹125 crore compared to a meagre amount in the previous year (₹2 crore).

II.2.3 Foreign securities: Investment in foreign securities, across all the bank groups, are negligible. Similarly, investment by foreign offices of the Indian banks in foreign securities continues to be low (1.1 per cent to 3.0 per cent of total investment portfolio).

II.2.4 Investment in Other Trustee Securities: Investment of SCBs in other trustee securities comprised investment in securities/shares/bonds/debentures issued by major all-India bodies, State Financial Corporations (SFCs), State Electricity Boards (SEBs), Industrial Finance Corporation of India Ltd. (IFCI), National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI), etc. Such investments of SCBs, amounted to ₹9,913 crore as on March 31, 2009 which was 14.5 per cent lower than that of ₹11,590 crore as on March 31, 2008 (Statement 3). Investments in securities issued by SEBs constituted about one-sixth (15.7 per cent) of investment under this category while those issued by IFCI accounted for 14.1 per cent share, as at end-March 2009. Investment in SFCs at ₹654 crore constituted 6.6 per cent of such investments.

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II.2.5 Investment in the Instruments of Capital Market:

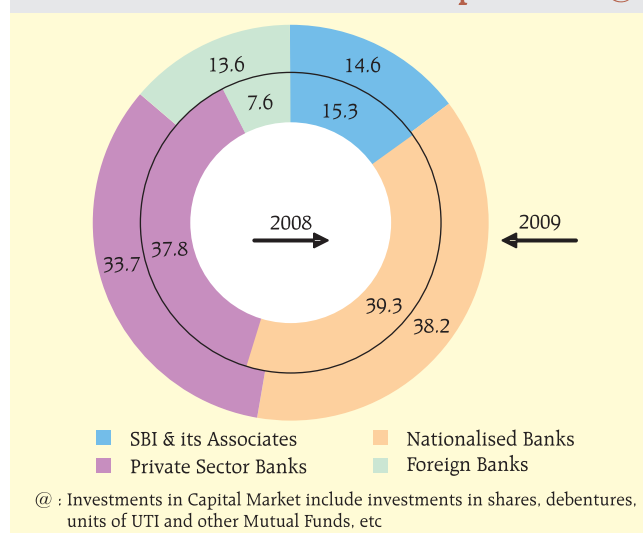
Instruments of capital market, comprise mainly shares and debentures of joint stock companies, units of the mutual funds, initial contribution to share capital of UTI Mutual Fund and shares of DICGC, CDs, CPs and the FDs with banks. Investment by SCBs in these instruments stood at ₹2,40,478 crore (market value) as on March 31, 2009 recording an increase of 14.1 per cent during 2008-09 (Statement 4). The investment by banks in debentures issued by joint stock companies constituted the major component (68.0 per cent in terms of market value) of total investment in shares and debentures as on March 31, 2009 as against 65.6 per cent as on March 31, 2008. Investment by banks in shares of joint stock companies declined by 8.8 per cent to ₹28,714 crore during 2008-09, while the investment in debentures of joint (-) stock companies increased by 1.9 per cent during this period and stood at ₹61,131 crore. Further, it was observed that all bank groups except the SBI and its associates continued to show a marked preference for debentures over shares. In the case of the SBI and its associates, equity shares accounted for 58.6 per cent of investment in shares and debentures; they accounted for a meager 4.7 per cent for the foreign banks. The SCBs' investments in 'other capital market instruments' grew at a lower rate of 26.3 per cent during 2008-09 to ₹1,50,633 crore than that recorded in 2007-08 (39.9 per cent).

Bank group-wise investment in instruments of capital market as on March 31, 2009 indicated that the nationalised banks accounted for the largest share of 38.2 per cent, followed closely by private sector banks (33.7 per cent). The SBI and its associates (14.6 per cent) and foreign banks (13.6 per cent) had relatively lower shares in the total investments in instruments of capital market (Chart 3).

II.2.6 Investment in Public Sector Enterprises:

Investment of SCBs in bonds of public sector enterprises witnessed an increase of 9.5 per cent to ₹10,223 crore as on March 31, 2009 (Statement 5); they had recorded 4.9 per cent decline during 2007-08. Such investments by private sector banks registered 22.2 per cent increase, while other bank groups witnessed a decline (0.4 per cent decline in the case of the SBI and

Chart 3: Bank Group-wise Share in Investments of Scheduled Commercial Banks in Capital Market@



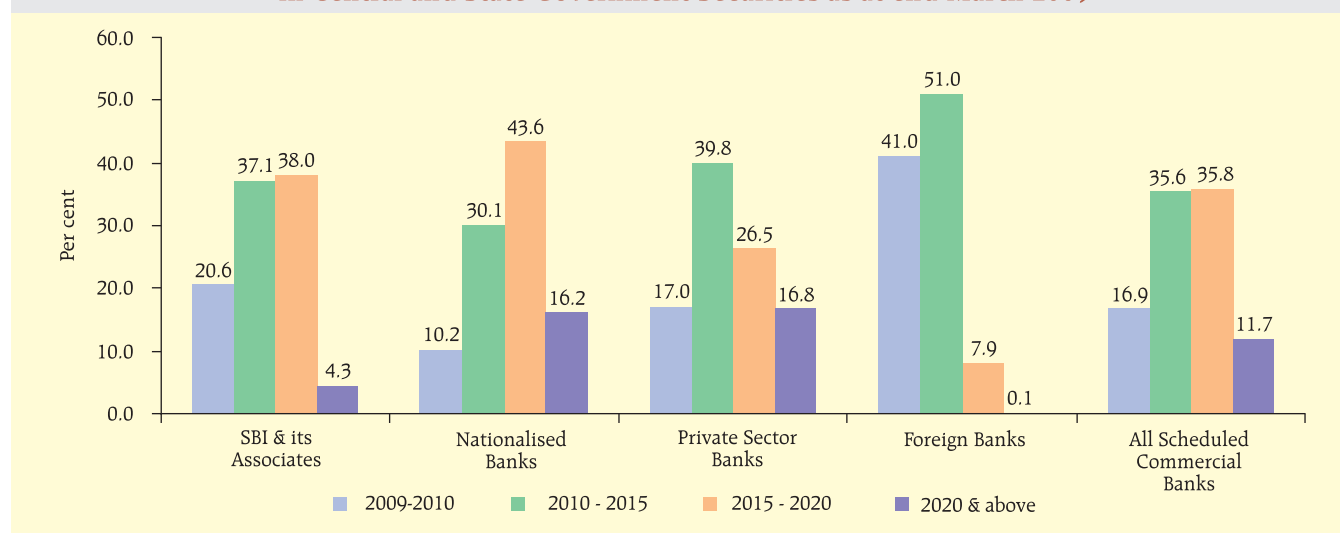
its associates, and 7.1 per cent decline in the case of nationalised banks). In the case of foreign banks, investments in public sector enterprises increased to ₹743 crore as on March 31, 2009 from ₹137 crore in March 2008. As regards composition of these investments as at end-March 2009, 39.1 per cent of such investments were in the bonds of Power Finance Corporation followed by those of Rural Electrification Corporation (26.6 per cent).

III. Maturity Profile and Interest Rate Classification of Investments in Central and State Government securities

III.1 Maturity Profile of Outstanding Investment in Government Securities

The maturity classification of investment in central and state government securities for different bank groups is presented in Statement 6. The maturity profile of holdings of government securities (central and state securities taken together) as at end-March 2009 is depicted in Chart 4. As reflected in Chart 4, 16.9 per cent of the securities were due to mature in 2009-10 while 35.6 per cent of securities were in the maturity bracket of 2010-15 and an equal proportion (35.8 per cent) stood in the maturity bracket of 2015-20.

The maturity profile of holdings of government securities was, however, not uniform across different

Chart 4: Bank Group-wise Maturity Pattern of Investments of Scheduled Commercial Banks in Central and State Government Securities as at end-March 2009

bank groups. The share in the maturity bracket of 2010-2015 for foreign banks was the highest (51.0 per cent), followed by private sector banks (39.8 per cent), and the SBI and its associates (37.1 per cent) while for nationalised banks it was lower at 30.1 per cent. 52.5 per cent of government securities held by SCBs are maturing by 2015 (*i.e.*, residual maturity less than 6 years). The proportion of government securities in this maturity bracket was 57.7 per cent for the SBI and its associates, 40.3 per cent for nationalised banks, 56.8 per cent for private sector banks and 92.0 per cent for foreign banks.

The maturity profile of central government securities held by the SCBs as at end-March 2009 followed the pattern observed for their holding of government securities (central and state securities taken together) (Chart 5). At all SCBs level, central government securities maturing in 2010-2015 constituted the largest share (37.4 per cent), followed by the securities maturing in 2015-20 (27.6 per cent). In the case of the SBI and its associates, 68.5 per cent of holding of central government securities were with maturity up to 2015, as against 42.7 per cent in the case of nationalised banks. In the case of foreign

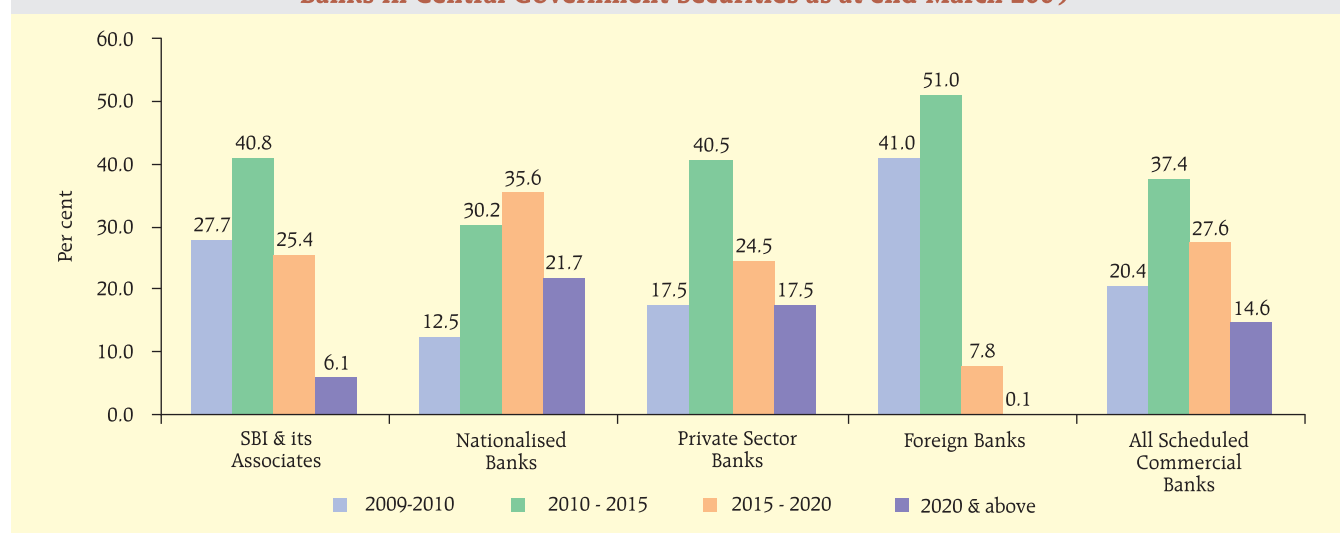
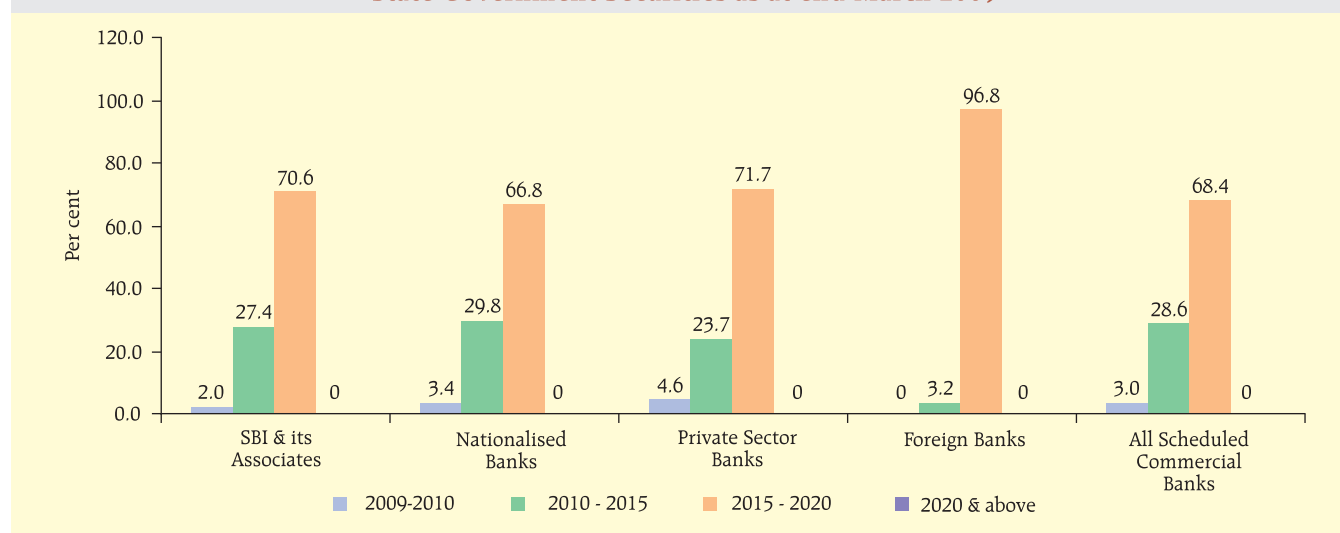
Chart 5: Bank Group-wise Maturity Pattern of Investments of Scheduled Commercial Banks in Central Government Securities as at end-March 2009

Chart 6: Bank Group-wise Maturity Pattern of Investments of Scheduled Commercial Banks in State Government Securities as at end-March 2009



banks, a large proportion of their holdings (92.0 per cent) fell in this bracket. The proportion of central government securities with maturity in 2015 and beyond was 31.5 per cent for the SBI and its associates, 57.3 per cent for nationalised banks, 42.0 per cent for private sector banks and 7.9 per cent for foreign banks. In case of the SBI and its associates, 6.1 per cent of the central government security portfolio was maturing beyond 2020, while in the case of nationalised banks, 21.7 per cent of central government securities were maturing in the year 2020 and later. Private sector banks held 17.5 per cent portfolio of their central government securities in this maturity bracket.

As regards the state government securities, at all SCBs level, 28.6 per cent were maturing in 2010-2015 while 68.4 per cent would mature in 2015-20. The latter maturity bracket accounted for around 71 per cent of state government securities in the cases of the SBI and its associates and private sector banks, and the nationalised banks had 66.8 per cent share in this bracket; it was, however, highest (96.8 per cent) for foreign banks. About 24 per cent to 30 per cent of state government securities of the SBI and its associates, nationalised banks and private sector banks were in the maturity bracket 2010-2015, while the corresponding share for foreign banks was 3.2 per cent.

III.2 Investments in central and state government securities (excluding Treasury Bills, Postal Obligations, etc.) - According to Interest Rates Classes

The distribution of banks' investments in central and state government securities according to different interest (coupon) rate classes as on March 31, 2009 is set out in Statement 7. During 2008-09, central government securities with interest rate of '6 per cent to 10 per cent' increased in their share from 69.6 per cent as on March 31, 2008 to 75.8 per cent; the share of such securities in March 2007 was 61.5 per cent. As against this, the proportion of banks' holdings of central government securities with interest rate '10 per cent and above' declined from 21.5 per cent to 17.9 per cent. Share of central government securities with interest rate 'less than 6 per cent' declined during the period from 8.9 per cent to 6.0 per cent as on March 31, 2009 (Chart 7).

In regard to state government securities, the distribution of securities in various interest rate groups depicted changes similar to those for central government securities in their composition. The proportion of securities with interest rate of '6 per cent to 10 per cent' increased from 71.3 per cent as on March 31, 2008 to 83.4 per cent as on March 31, 2009 (Chart 8). The proportion of state government securities with interest rate '10 per cent and above' decreased from 16.3 per cent as on March 31, 2008 to 7.7 per cent on March 31, 2009.

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

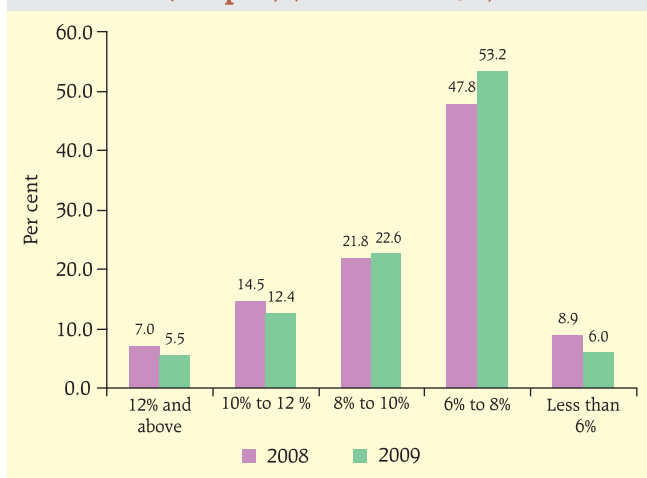
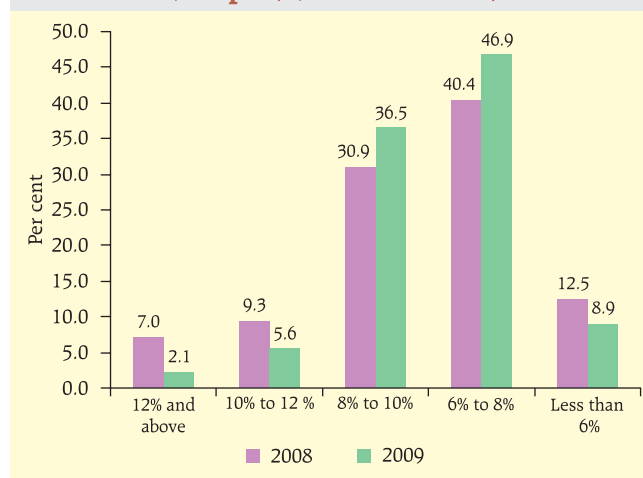


Chart 8: Share of Investment of Scheduled Commercial Banks in State Government Securities according to Interest Rate (Coupon) (as on March 31)



The SBI and its associates' holdings of central government securities with interest rate of '6 to 10 per cent' increased from 66.2 per cent in 2008 to 74.3 per cent as on March 31, 2009 while those with interest rate 'less than 6 per cent' declined from 10.3 per cent as on March 31, 2008 to 7.8 per cent as on March 31, 2009. The share of central government securities with interest rate '10 per cent to 12 per cent' declined from 16.8 per cent as on March 31, 2008 to 13.7 per cent as on March 31, 2009 (Chart 9). In case of nationalised banks, the share of central government securities with interest rate below 10 per cent increased from 83.6 per cent as on March 31,

2008 to 85.2 per cent as on March 2009 (Chart 9). The share of central government securities with interest rate of '12 per cent and above' increased from 4.1 per cent to 5.1 per cent during 2008-09. In case of private sector banks, the share of central government securities with interest rate of '6 per cent to 10 per cent' increased marginally from 70.1 per cent as on March 2008 to 79.0 per cent in March 2009. Share of securities with interest rate of '10 per cent and above' held by foreign banks increased from 31.9 per cent as on March 2008 to 35.3 per cent as on March 2009, while that of securities with interest rate below 6 per cent declined from 28.1 per cent to 19.1 per cent.

Chart 9: Interest rate (Coupon) and Bank Group-wise Distribution of Investments in Central Government Securities, March 2008 and 2009

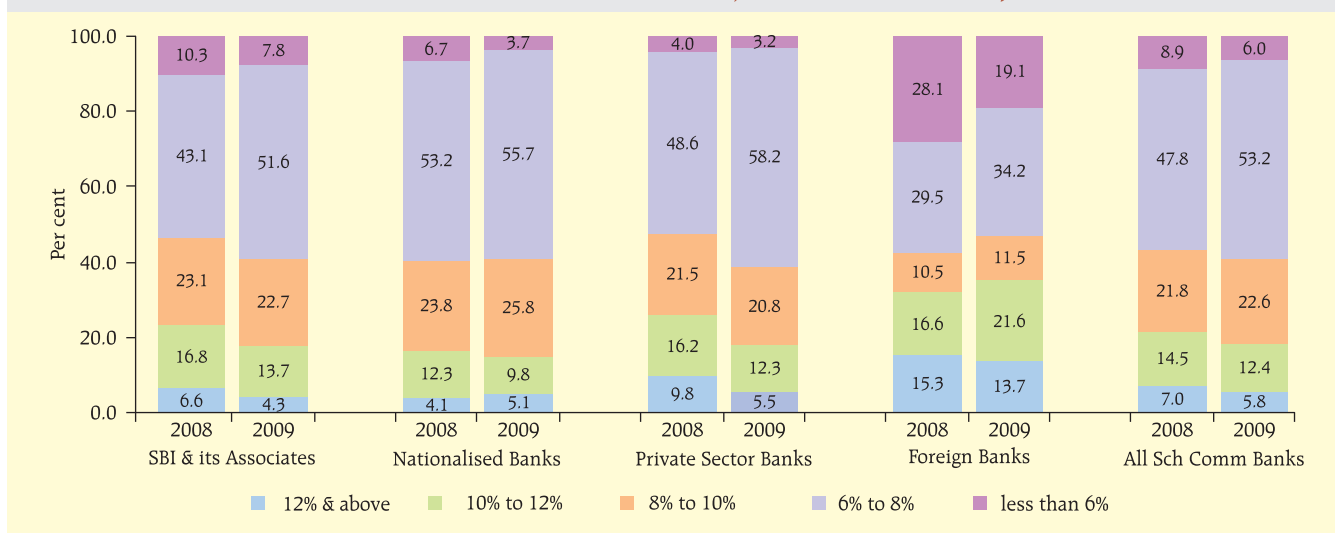
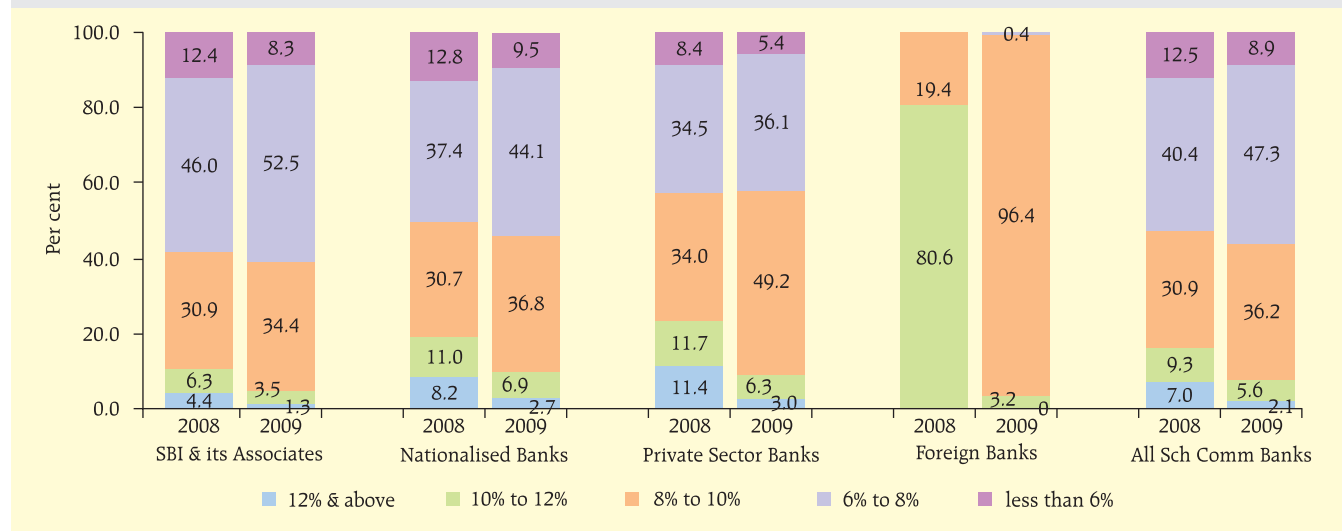


Chart 10: Interest Rate (Coupon) and Bank Group-wise Distribution of Investments in State Government Securities, March 2008 and 2009



In case of state government securities held by different banks, except foreign banks, major portion of the holding was in the interest rate range of '6 per cent to 10 per cent'. For foreign banks, 96.4 per cent of the holding was in interest rate range of '8 per cent to 10 per cent' during 2008-09, which was only 19.4 per cent in 2007-08. (Chart 10).

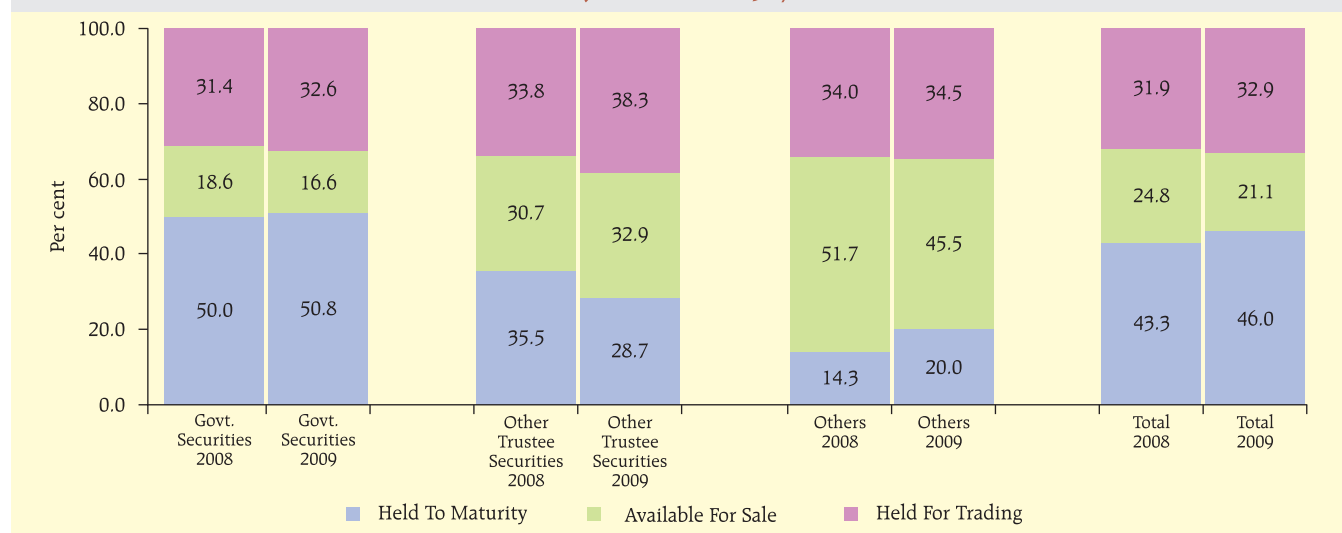
IV. Classification of Investment Portfolio of Banks into HTM, AFS and HFT Categories

The investment portfolio of SCBs classified under the categories 'held to maturity' (HTM), 'available for

sale' (AFS) and 'held for trading' (HFT) for different types of investments as on March 31, 2008 and 2009 is depicted in Chart 11. At the aggregate level, the share of investments under the three categories did not depict significant changes in March 2009 compared to that in March 2008, although shares of securities under AFS category declined during 2008-09. The share of securities under HTM category increased from 43.3 per cent to 46.0 per cent, and those under HFT category increased by 1 percentage point to 32.9 per cent for all SCBs.

In the case of government securities, the share of investments classified under HTM category, increased

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



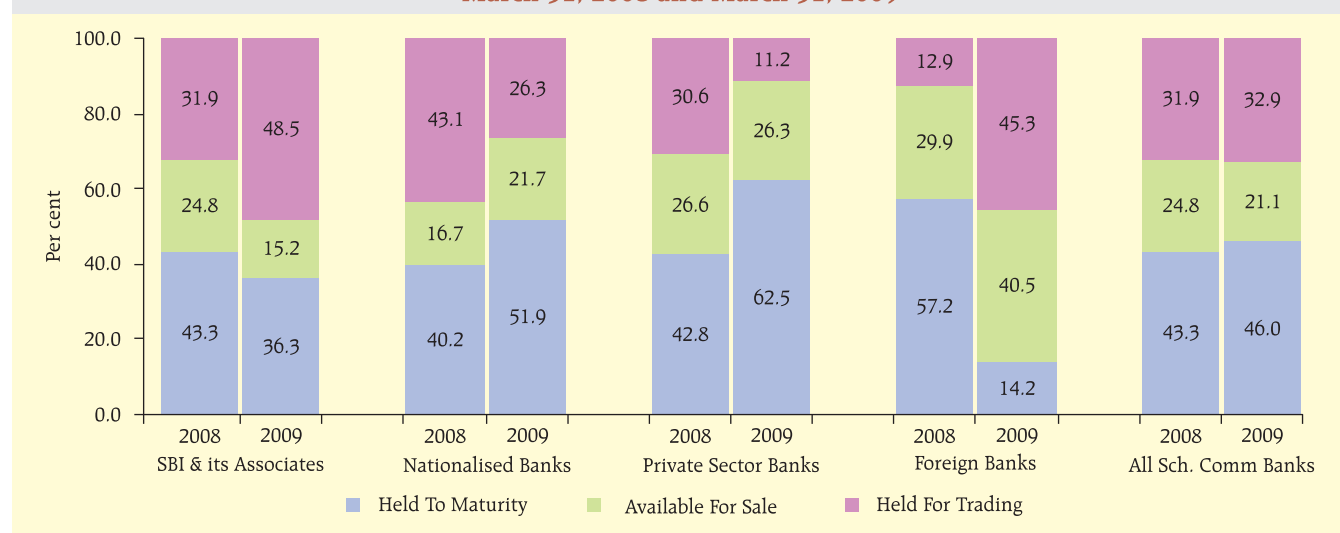
marginally to 50.8 per cent as on March 31, 2009, from 50.0 per cent a year ago. As regards investments in subsidiaries and joint ventures of banks, more than two-third (72.1 per cent) of the investments were under HTM category, while in the case of investments in shares, 26.4 per cent of investments were in the HTM category and 43.9 per cent in AFS category.

In terms of bank groups, the SCBs' investments in different types of securities, as on March 31, 2008 and March 31, 2009 as classified into three categories, are depicted in Chart 12. During 2008-09, relative share of securities classified as HTM increased for private sector banks and nationalised banks, while it declined for other bank groups. As on March 2009, private sector banks and nationalised banks held major portion of their investment portfolio (62.5 per cent and 51.9 per cent, respectively) under HTM category while for foreign banks, share of HTM category investment was low at 14.2 per cent. Foreign banks held 40.5 per cent of their investment portfolio under AFS category, while the respective shares were lower (15.2 per cent to 26.3 per cent) in the case of other bank groups. The SBI and its associates and foreign banks witnessed increase in the share of portfolio under HFT category which stood at 48.5 per cent and 45.3 per cent, respectively. The nationalised banks and private sector banks held 26.3 per cent and 11.2 per cent of portfolio, respectively, in HFT category.

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

The state-wise investment of SCBs in various state-level securities as on March 31, 2008 and 2009 is presented in Statement 8. State-level securities consisted 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 49.0 per cent to ₹2,35,681 crore as at end-March 2009. The increase was mainly due to SCBs' investment in State-Development Loans (SDL) which increased by 50.9 per cent during 2008-09. The investment in other state level securities increased by 4.3 per cent. However, investment in RRBs and in securities issued by co-operative institutions registered higher increase (59.6 per cent and 43.2 per cent, respectively) during 2008-09, while investment in all other categories declined. Majority of state-level investments were in state government securities (State Development Loans-SDL), accounting for 97.2 per cent of the total amount of state-level securities as on March 31, 2009 (96.0 per cent as on March 31, 2008). Other important state-level securities in which banks invested were State Electricity Boards (0.7 per cent), and State Financial Corporations (SFCs) (0.3 per cent). Banks' investment in six States, *viz.*, Maharashtra, Uttar Pradesh, West

Chart 12: Bank Group-wise Investment Portfolio of Scheduled Commercial Banks as on March 31, 2008 and March 31, 2009



Bengal, Andhra Pradesh, Gujarat and Tamil Nadu accounted for 46.7 per cent of their investment in various state-level securities in 2009.

SCBs' investment in interest-bearing state government securities (SDLs) as on March 31, 2008 and 2009 are presented in Statement 9. Of the total outstanding state government securities of ₹4,02,611 crore, SCBs holdings amounted to ₹2,29,030 crore indicating the proportion (absorption rate) of investment of SCBs, at the aggregate level at 56.9 per cent of the total outstanding amount of interest-bearing state securities as at end-March 2009 (50.8 per cent as at end-March 2008).

Bank group-wise pattern of investment in the state government securities, shares, bonds, debentures, *etc.*, issued by state-level bodies, for the years 2008 and 2009 is presented in Statement 10. Of the total investments of ₹2,35,681 crore in state-level securities as on March 31, 2009 the nationalised banks accounted for the highest share at 58.9 per cent, followed by the SBI and its associates at 37.0 per cent. The nationalised banks held a high share in the state level securities in most of the states/UTs, except the states Sikkim (78.2 per cent), Manipur (72.7 per cent) and Nagaland (59.0 per cent) where the SBI and its associates held a higher share.

VI. Summary

During 2008-09, total investments of SCBs increased by ₹2,64,422 crore or 22.8 per cent to ₹14,26,245 crore as on March 31, 2009. Incrementally, the holdings of central government securities increased by ₹1,48,014 crore, while the increase in holdings of state government securities was ₹77,219 crore. Of the total incremental investment of ₹1,48,014 crore in central government securities in 2008-09, the SBI and its associates had the highest contribution of ₹59,796 crore followed by those of nationalised banks (₹46,892 crore). In case of incremental investments in state government securities (₹77,219 crore), nationalised banks and the SBI and its associates accounted for ₹42,641 crore and ₹31,488 crore, respectively.

Over one-third (35.8 per cent) of the government securities (central and state securities taken together) held by the SCBs were in the maturity bracket 2015-

2020, while 16.9 per cent of securities were maturing up to 2010 (*i.e.*, residual maturity of less than 1 year). As regards holding of state governments securities, 68.4 per cent of the holdings of the SCBs were in the maturity bracket of 2015 and beyond.

75.8 per cent of central government securities held by the SCBs as on March 31, 2009 were with interest (coupon) rates between 6 per cent and 10 per cent in March 2009 as against 69.6 per cent in March 2008.

Share of investments of the SCBs under the HTM category stood at 46.0 per cent as on March 31, 2009 compared with 43.3 per cent as on March 31, 2008. The share of investments classified under HFT category improved by 1 percentage point from 31.9 per cent to 32.9 per cent during 2008-09, while those in AFS category declined from 24.8 per cent to 21.1 per cent. In the case of government securities, the share of investments classified under HTM category in 2008-09 decreased from 50.0 per cent as on March 2008 to 50.8 per cent as on March 31, 2009.

The SCBs' investments in state-level securities (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, *etc.*) increased by ₹77,493 crore (49.0 per cent) to ₹2,35,681 crore as at end-March 2009. The increase in holding of State Development Loans (SDLs) during 2008-09 was at ₹77,219 crore, while investment in all other categories (except those in securities of RRBs and co-op institutions, other government and quasi-government bodies recorded a decline. State government securities (State Development Loans - SDLs), constituted the major part, accounting for 97.2 per cent of the total investments in state-level securities. State-wise investment of banks as on March 31, 2009 in the state government securities (SDL) was the highest in Maharashtra (₹27,193 crore), followed by Uttar Pradesh (₹24,229 crore) and West Bengal (₹23,408 crore). The investment of the SCBs in the bonds of State Electricity Boards (SEBs) was ₹1,653 crore, as on March 31, 2009 as against ₹2,788 crore as on March 31, 2008. the SCBs' investment in State Financial Corporations (SFCs)

amounted to ₹629 crore as on March 31, 2009 as against ₹996 crore as on March 31, 2008. Banks' investment in securities of State Industrial Development Corporations (SIDCs) amounted to ₹237 crore as on March 31, 2009 as against ₹334 crore as

on March 31, 2008. Banks' investment in RRBs amounted to ₹1,494 crore as on March 31, 2009 constituting 0.6 per cent of total investment in state level securities; such investments were ₹936 crore in end-March 2008.

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Investment Portfolio of Scheduled
Commercial Banks: March 2009

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

(Amount in ₹ lakh)

Category	2008	2009	Absolute Variation		Percentage Variation	
			2008 over 2007	2009 over 2008	2008 over 2007	2009 over 2008
1	2	3	4	5	6	7
I. Investment by offices in India	11,47,507.76 (98.8)	14,02,327.41 (98.3)	2,27,514.68 (102.3)	2,54,819.65 (96.4)	24.7	22.2
A. Indian Government Securities	9,24,375.58 (79.6)	11,49,608.97 (80.6)	1,89,293.84 (85.1)	2,25,233.39 (85.2)	25.8	24.4
(i) Central Government	7,72,564.63 (66.5)	9,20,578.75 (64.5)	1,54,108.33 (69.3)	1,48,014.12 (56.0)	24.9	19.2
(ii) State Government	1,51,810.95 (13.1)	2,29,030.22 (16.1)	35,185.51 (15.8)	77,219.27 (29.2)	30.2	50.9
(iii) Others *	–	–	–	–	–	–
B. Other Domestic Securities, Bonds, Shares, etc.	2,22,366.76 (19.1)	2,50,374.97 (17.6)	38,321.31 (17.2)	28,008.21 (10.6)	20.8	12.6
(i) Other Trustee Securities (excluding units of UTI)	11,557.22 (1.0)	9,896.80 (0.7)	-3,409.60 (-1.5)	-1,660.42 (-0.6)	-22.8	-14.4
(ii) Fixed Deposits	17,120.97 (1.5)	19,170.79 (1.3)	2,133.99 (1.0)	2,049.82 (0.8)	14.2	12.0
(iiii) Shares and Debentures of joint Stock companies(Market Value)	91,497.62 (7.9)	89,845.58 (6.3)	7,679.13 (3.5)	-1,652.04 (-0.6)	9.2	-1.8
(iv) Initial Contribution to share capital of UTI	3.00 (-)	3.00 (-)	-2.18 (-)	–	-42.1	–
(v) Units of UTI	32.64 (-)	15.94 (-)	3.47 (-)	-16.70 (-)	11.9	-51.2
(vi) Certificates of Deposit and Commercial Papers	34,312.56 (3.0)	57,342.71 (4.0)	15,344.01 (6.9)	23,030.15 (8.7)	80.9	67.1
(vii) Mutual Funds	23,493.47 (2.0)	11,596.51 (0.8)	13,410.26 (6.0)	-11,896.96 (-4.5)	133.0	-50.6
(viii) Others @	44,349.28 (3.8)	62,503.64 (4.4)	3,162.23 (1.4)	18,154.36 (6.8)	7.7	40.9
C. Foreign Securities	765.42 (0.1)	2,343.47 (0.2)	-100.47 (-)	1,578.05 (0.6)	-11.6	206.2
(i) Foreign Government Securities	1 (-)	1 (-)	(-) (-)	(-) (-)	–	–
(ii) Other Foreign Investments	765.41 (0.1)	2,343.46 (0.2)	-100.47 (-)	1,578.05 (0.6)	-11.6	206.2
II. Investments by Foreign Offices of Indian Banks	14,314.65 (1.2)	23,917.43 (1.7)	-5,030.95 (-2.3)	9,602.78 (3.6)	-26.0	67.1
(i) Indian securities	–	–	–	–	–	–
(ii) Foreign Countries' Securities	2,422.67 (0.2)	3,150.45 (0.2)	-1,473.09 (-0.7)	727.78 (0.3)	-37.8	30.0
(iiii) Other Investments	11,891.98 (1.0)	20,766.98 (1.5)	-3,557.86 (-1.6)	8,875.00 (3.3)	-23.0	74.6
TOTAL	11,61,822.41 (100.0)	14,26,244.84 (100.0)	2,22,483.73 (100.0)	2,64,422.43 (100.0)	23.7	22.8

– 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	5	6
1. State Bank of India & its Associates	2008	1,62,122.56 (63.2)	54,235.46 (21.2)	3,298.39 (1.3)	1,686.64 (0.7)
	2009	2,21,918.42 (62.5)	85,723.58 (24.3)	2,928.94 (0.8)	1,496.05 (0.4)
Variation in 2009 over 2008					
(a) Absolute		59,795.86	31,488.12	-369.45	-190.59
(b) Percentage		36.9	58.1	-11.2	-11.3
2. Nationalised Banks	2008	3,41,479.78 (64.8)	91,286.32 (17.3)	7,820.91 (1.5)	4,786.67 (0.9)
	2009	3,88,372.29 (61.7)	1,33,927.51 (21.3)	6,622.28 (1.1)	3,899.80 (0.6)
Variation in 2009 over 2008					
(a) Absolute		46,892.51	42,641.19	-1,198.63	-886.87
(b) Percentage		13.7	46.7	-15.3	-18.5
3. Private Sector Banks	2008	1,85,400.47 (66.5)	6,287.52 (2.3)	455.84 (0.2)	218.19 (0.1)
	2009	2,11,191.06 (67.7)	9,254.07 (3.0)	355.04 (0.1)	113.73 (-)
Variation in 2009 over 2008					
(a) Absolute		25,790.59	2,966.55	-100.80	-104.46
(b) Percentage		13.9	47.2	-22.1	-47.9
4. Foreign Banks	2008	83,561.82 (83.9)	1.65 (-)	14.72 (-)	12.98 (-)
	2009	99,096.98 (75.2)	125.06 (0.1)	6.48 (-)	6.19 (-)
Variation in 2009 over 2008					
(a) Absolute		15,535.16	123.41	-8.24	-6.79
(b) Percentage		18.6	7479.0	-56.0	-52.3
5. All Scheduled Commercial Banks	2008	7,72,564.63 (66.5)	1,51,810.95 (13.1)	11,589.86 (1.0)	6,704.48 (0.6)
	2009	9,20,578.75 (64.5)	2,29,030.22 (16.1)	9,912.74 (0.7)	5,515.77 (0.4)
Variation in 2009 over 2008					
(a) Absolute		1,48,014.12	77,219.27	-1,677.12	-1,188.71
(b) Percentage		19.2	50.9	-14.5	-17.7

- Nil or Negligible.

Note: Figures in brackets indicate percentages to total.

Article

Investment Portfolio of Scheduled
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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 Securities	Foreign Securities		
1	2	7	8	9	10	11
1. State Bank of India & its Associates	2008	13,897.68 (5.4)	18,275.14 (7.1)	80 (-)	4,522.69 (1.8)	2,56,352.72 (100.0)
	2009	12,763.50 (3.6)	22,319.61 (6.3)	80 (-)	7,287.27 (2.1)	3,52,942.12 (100.0)
	Variation in 2009 over 2008					
	(a) Absolute	-1,134.18	4,044.47	-	2,764.58	96,589.40
	(b) Percentage	-8.2	22.1		61.1	37.7
2. Nationalised Banks	2008	48,043.84 (9.1)	34,880.22 (6.6)	353.67 (0.1)	3,262.63 (0.6)	5,27,127.37 (100.0)
	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)
	Variation in 2009 over 2008					
	(a) Absolute	-2,928.42	11,799.35	1,348.96	3,938.81	1,02,493.77
	(b) Percentage	-6.1	33.8	381.4	120.7	19.4
3. Private Sector Banks	2008	28,030.93 (10.1)	51,621.81 (18.5)	410.95 (0.1)	6,529.33 (2.3)	2,78,736.85 (100.0)
	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)
	Variation in 2009 over 2008					
	(a) Absolute	1,385.27	-71.41	229.09	2,899.39	33,098.68
	(b) Percentage	4.9	-0.1	55.7	44.4	11.9
4. Foreign Banks	2008	1,525.17 (1.5)	14,502.11 (14.6)	- (-)	- (-)	99,605.47 (100.0)
	2009	2,550.46 (1.9)	30,067.07 (22.8)	- (-)	- (-)	1,31,846.05 (100.0)
	Variation in 2009 over 2008					
	(a) Absolute	1,025.29	15,564.96	-	-	32,240.58
	(b) Percentage	67.2	107.3	-	-	32.4
5. All Scheduled Commercial Banks	2008	91,497.62 (7.9)	1,19,279.28 (10.3)	765.42 (0.1)	14,314.65 (1.2)	11,61,822.41 (100.0)
	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)
Variation in 2009 over 2008						
(a) Absolute	-1,652.04	31,337.37	1,578.05	9,602.78	2,64,422.43	
(b) Percentage	-1.8	26.3	206.2	67.1	22.8	

- Nil or Negligible.

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	5	6	7
1. Local Authorities *	2008	76.42 (2.3)	294.43 (3.8)	28.58 (6.3)	–	399.43 (3.4)
	2009	37.67 (1.3)	169.84 (2.6)	35.62 (10.0)	–	243.13 (2.5)
2. State Financial Corporations	2008	102.09 (3.1)	614.66 (7.9)	119.99 (26.3)	–	836.74 (7.2)
	2009	93.58 (3.2)	453.61 (6.8)	106.73 (30.1)	–	653.92 (6.6)
3. State Industrial Development Corporations	2008	38.50 (1.2)	85.69 (1.1)	4.80 (1.1)	–	128.99 (1.1)
	2009	29.78 (1.0)	47.12 (0.7)	8.97 (2.5)	–	85.87 (0.9)
4. State Electricity Boards	2008	1,160.59 (35.2)	1,099.40 (14.1)	65.24 (14.3)	–	2,325.23 (20.1)
	2009	750.70 (25.6)	759.39 (11.5)	46.06 (13.0)	–	1,556.15 (15.7)
5. Co-operative Institutions	2008	26.15 (0.8)	19.99 (0.3)	75 (0.2)	29 (2.0)	47.18 (0.4)
	2009	16.79 (0.6)	12.70 (0.2)	33 (0.1)	29 (4.5)	30.11 (0.3)
6. Industrial Finance Corporation of India	2008	468.88 (14.2)	1,026.19 (13.1)	43.00 (9.4)	2 (0.1)	1,538.09 (13.3)
	2009	393.01 (13.4)	984.19 (14.9)	23.85 (6.7)	–	1,401.05 (14.1)
7. National Bank for Agriculture and Rural Development	2008	182.05 (5.5)	71.20 (0.9)	4.55 (1.0)	–	257.80 (2.2)
	2009	30.35 (1.0)	71.20 (1.1)	2.55 (0.7)	–	104.10 (1.1)
8. Rural Electrification Corporation	2008	52.46 (1.6)	117.00 (1.5)	20 (-)	–	169.66 (1.5)
	2009	44.46 (1.5)	65.65 (1.0)	20 (0.1)	–	110.31 (1.1)

* includes Municipalities and Port Trust.

‘-’ Nil or Negligible.

Note: Figures in brackets indicate percentages to total.

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Investment Portfolio of Scheduled
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Statement 3: Bank Group-Wise Classification of Investments in Other Trustee Securities (Concl'd.)

(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	5	6	7
9. Export-Import Bank of India	2008	34.63 (1.0)	110.17 (1.4)	5.70 (1.3)	70 (4.8)	151.20 (1.3)
	2009	29.38 (1.0)	89.16 (1.3)	3.25 (0.9)	70 (10.8)	122.49 (1.2)
10. National Co-operative Development Corporation of India	2008	35.75 (1.1)	231.85 (3.0)	–	–	267.60 (2.3)
	2009	27.25 (0.9)	153.44 (2.3)	–	–	180.69 (1.8)
11. Housing and Urban Development Corporation of India	2008	80.31 (2.4)	167.09 (2.1)	53.07 (11.6)	45 (3.1)	300.92 (2.6)
	2009	80.42 (2.7)	113.24 (1.7)	217 (0.6)	40 (6.2)	196.23 (2.0)
12. Unit Trust of India	2008	3.47 (0.1)	29.17 (0.4)	–	–	32.64 (0.3)
	2009	5.47 (0.2)	10.47 (0.2)	–	–	15.94 (0.2)
13. Industrial Reconstruction Bank of India	2008	66.00 (2.0)	99.84 (1.3)	100 (0.2)	–	166.84 (1.4)
	2009	66.50 (2.3)	57.83 (0.9)	–	–	124.33 (1.3)
14. Housing Boards	2008	7.44 (0.2)	51.90 (0.7)	80 (0.2)	–	60.14 (0.5)
	2009	3.93 (0.1)	33.19 (0.5)	80 (0.2)	–	37.92 (0.4)
15. Others	2008	963.65 (29.2)	3,802.33 (48.6)	128.16 (28.1)	13.26 (90.1)	4,907.40 (42.3)
	2009	1,319.65 (45.1)	3,601.25 (54.4)	124.51 (35.1)	5.09 (78.5)	5,050.50 (50.9)
TOTAL	2008	3,298.39 (100.0)	7,820.91 (100.0)	455.84 (100.0)	14.72 (100.0)	11,589.86 (100.0)
	2009	2,928.94 (100.0)	6,622.28 (100.0)	355.04 (100.0)	6.48 (100.0)	9,912.74 (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	6
1. State Bank of India & its Associates	2008	3,027.95 (36.6)	8,845.36 (63.6)	5,254.79 (63.4)	5,052.32 (36.4)
	2009	2,975.94 (35.5)	7,476.31 (58.6)	5,404.74 (64.5)	5,287.19 (41.4)
2. Nationalised Banks	2008	7,428.41 (17.3)	12,398.70 (25.8)	35,405.41 (82.7)	35,645.14 (74.2)
	2009	7,824.98 (17.8)	11,601.31 (26.4)	36,164.46 (82.2)	33,514.11 (74.3)
3. Private Sector Banks	2008	5,259.37 (22.1)	10,175.46 (36.3)	18,563.23 (77.9)	17,855.47 (63.7)
	2009	5,461.38 (20.1)	9,518.36 (35.0)	21,769.97 (79.9)	19,897.84 (67.6)
4. Foreign Banks	2008	78.86 (5.1)	71.65 (4.7)	1,469.44 (94.9)	1,453.52 (95.3)
	2009	69.69 (2.8)	118.12 (4.7)	2,417.05 (97.2)	2,432.34 (95.4)
5. All Scheduled Commercial Banks	2008	15,794.59 (20.6)	31,491.17 (34.4)	60,692.87 (79.4)	60,006.45 (65.6)
	2009	16,331.99 (19.9)	28,714.10 (35.0)	65,756.22 (80.1)	61,131.48 (68.0)

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

* 'Others' includes securities such as initial contribution to share capital of UTI, shares of DICGC, Fixed Deposits with banks and Mutual Funds, CDs and CPs.

Note: Figures in brackets indicate percentages to total.

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*Investment Portfolio of Scheduled
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**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	2	7 (3+5)	8 (4+6)	9	10 (8+9)
1. State Bank of India & its Associates	2008	8,282.74 (100.0)	13,897.68 (100.0)	18,278.61	32,176.29 (15.3)
	2009	8,380.68 (100.0)	12,763.50 (100.0)	22,325.08	35,088.58 (14.6)
2. Nationalised Banks	2008	42,833.82 (100.0)	48,043.84 (100.0)	34,909.39	82,953.23 (39.3)
	2009	43,989.44 (100.0)	45,115.42 (100.0)	46,690.04	91,805.46 (38.2)
3. Private Sector Banks	2008	23,822.60 (100.0)	28,030.93 (100.0)	51,621.81	79,652.74 (37.8)
	2009	27,231.35 (100.0)	29,416.20 (100.0)	51,550.40	80,966.60 (33.7)
4. Foreign Banks	2008	1,548.30 (100.0)	1,525.17 (100.0)	14,502.11	16,027.28 (7.6)
	2009	2,486.74 (100.0)	2,550.46 (100.0)	30,067.07	32,617.53 (13.6)
5. All Scheduled Commercial Banks	2008	76,487.46 (100.0)	91,497.62 (100.0)	1,19,311.92	2,10,809.54 (100.0)
	2009	82,088.21 (100.0)	89,845.58 (100.0)	1,50,632.59	2,40,478.17 (100.0)

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

* 'Others' includes securities such as initial contribution to share capital of UTI, shares of DICGC, Fixed Deposits with banks and Mutual Funds, CDs and CPs.

Note: Figures in brackets indicate percentages to total.

**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	
	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7
1. Indian Railway Finance Corporation (Railway Bonds)	15.00	10.00	620.49	356.80	375.90	1,113.60
2. National Thermal Power Corporation (NTPC)	–	–	234.40	215.80	10.00	60.00
3. National Hydro-Electric Power Corporation (NHPC)	–	–	5.00	5.00	15.00	15.00
4. Nuclear Power Corporation	–	–	523.40	474.40	61.31	58.31
5. Power Finance Corporation	161.35	214.00	1,667.20	1,804.99	1,746.35	1,464.78
6. Indian Telephone Industries (ITI)	6.34	–	340.10	290.10	105.00	5.00
7. Neyveli Lignite Corporation	–	–	–	–	–	91.00
8. Indian Petrochemical Corporation Limited	–	–	–	–	–	–
9. Mahanagar Telephone Nigam Ltd. (MTNL)	–	–	–	–	–	–
10. Rural Electrification Corporation (REC)	108.46	105.46	1,502.50	1,589.65	536.30	860.50
11. Hindustan Photo Film Mfg. Co. Ltd.	150	1.50	–	–	–	–
12. Housing & Urban Dev. Corp. (HUDCO)	150.31	110.42	757.64	511.34	251.82	122.72
Total	442.96	441.38	5,650.73	5,248.08	3,101.68	3,790.91

- Nil or Negligible.

Note : Figures in brackets indicate percentages to total.

Article

*Investment Portfolio of Scheduled
Commercial Banks: March 2009*

**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	
	2008	2009	2008	2009
1	8	9	10	11
1. Indian Railway Finance Corporation (Railway Bonds)	5.00	25.00	1,016.39 (10.9)	1,505.40 (14.7)
2. National Thermal Power Corporation (NTPC)	–	–	244.40 (2.6)	275.80 (2.7)
3. National Hydro-Electric Power Corporation (NHPC)	–	–	20.00 (0.2)	20.00 (0.2)
4. Nuclear Power Corporation	–	–	584.71 (6.3)	532.71 (5.2)
5. Power Finance Corporation	4.10	510.25	3,579.00 (38.4)	3,994.02 (39.1)
6. Indian Telephone Industries (ITI)	–	–	451.44 (4.8)	295.10 (2.9)
7. Neyveli Lignite Corporation	–	–	–	91.00 (0.9)
8. Indian Petrochemical Corporation Limited	–	–	–	0 (-)
9. Mahanagar Telephone Nigam Ltd. (MTNL)	–	–	–	0 (-)
10. Rural Electrification Corporation (REC)	82.20	162.20	2,229.46 (23.9)	2,717.81 (26.6)
11. Hindustan Photo Film Mfg. Co. Ltd.	–	–	1.50 (-)	1.50 (-)
12. Housing & Urban Dev. Corp. (HUDCO)	45.45	45.40	1,205.22 (12.9)	789.88 (7.7)
Total	136.75	742.85	9,332.12 (100.0)	10,223.22 (100.0)

**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			
	2008		2009		2008		2009	
	Central	State	Central	State	Central	State	Central	State
1	2	3	4	5	6	7	8	9
2008-09	16,713.27 (10.3)	1,496.55 (2.8)	–	–	28,466.05 (8.3)	4,554.46 (5.0)	–	–
2009-10	10,909.02 (6.7)	1,891.82 (3.5)	61,551.70 (27.7)	1,735.91 (2.0)	16,587.79 (4.9)	4,852.29 (5.3)	48,543.21 (12.5)	4,508.40 (3.4)
2010-15	84,241.90 (52.0)	23,081.15 (42.6)	90,646.75 (40.8)	23,505.09 (27.4)	1,20,482.68 (35.3)	39,055.37 (42.8)	1,17,253.43 (30.2)	39,896.59 (29.8)
2015-20	37,572.46 (23.2)	27,636.13 (51.0)	56,408.50 (25.4)	60,482.58 (70.6)	1,05,961.27 (31.0)	42,522.54 (46.6)	1,38,067.11 (35.6)	89,516.04 (66.8)
2020-25	10,485.91 (6.5)	–	1,925.61 (0.9)	–	25,424.88 (7.4)	–	32,797.33 (8.4)	–
2025-30	2,200.00 (1.4)	129.81 (0.2)	337.50 (0.2)	–	44,557.11 (13.0)	301.66 (0.3)	12,207.82 (3.1)	–
Beyond 2030	–	–	11,048.36 (5.0)	–	–	–	39,503.39 (10.2)	6.48 (-)
TOTAL	1,62,122.56 (100.0)	54,235.46 (100.0)	2,21,918.42 (100.0)	85,723.58 (100.0)	3,41,479.78 (100.0)	91,286.32 (100.0)	3,88,372.29 (100.0)	1,33,927.51 (100.0)

- Nil or Negligible.

@ Excluding postal savings and other obligations.

Note : Figures in brackets indicate percentages to total.

Article

*Investment Portfolio of Scheduled
Commercial Banks: March 2009*

**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			
	2008		2009		2008		2009	
	Central	State	Central	State	Central	State	Central	State
1	10	11	12	13	14	15	16	17
2008-09	28,435.36 (15.3)	670.11 (10.7)	-	-	27,426.02 (32.8)	63 (38.2)	-	-
2009-10	18,107.79 (9.8)	427.84 (6.8)	37,040.49 (17.5)	422.82 (4.6)	20,278.06 (24.3)	-	40,655.05 (41.0)	-
2010-15	79,852.70 (43.1)	1,956.47 (31.1)	85,501.47 (40.5)	2,195.57 (23.7)	28,179.52 (33.7)	70 (42.4)	50,572.26 (51.0)	4.00 (3.2)
2015-20	38,427.77 (20.7)	3,193.82 (50.8)	51,814.99 (24.5)	6,635.68 (71.7)	6,563.68 (7.9)	32 (19.4)	7,687.03 (7.8)	121.06 (96.8)
2020-25	14,022.44 (7.6)	-	17,140.45 (8.1)	-	672.20 (0.8)	-	41.52 (-)	-
2025-30	6,554.41 (3.5)	39.28 (0.6)	5,205.03 (2.5)	-	442.34 (0.5)	-	44.51 (-)	-
Beyond 2030	-	-	14,488.63 (6.9)	-	-	-	96.61 (0.1)	-
TOTAL	1,85,400.47 (100.0)	6,287.52 (100.0)	2,11,191.06 (100.0)	9,254.07 (100.0)	83,561.82 (100.0)	1.65 (100.0)	99,096.98 (100.0)	125.06 (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) (Concl.)**

(Amount in ₹ lakh)

Year/Period of Maturity (during April-March)	All Scheduled Commercial Banks			
	2008		2009	
	Central	State	Central	State
1	18	19	20	21
2008-09	1,01,040.70 (13.1)	6,721.75 (4.4)	-	-
2009-10	65,882.66 (8.5)	7,171.95 (4.7)	1,87,790.45 (20.4)	6,667.13 (2.9)
2010-15	3,12,756.80 (40.5)	64,093.69 (42.2)	3,43,973.91 (37.4)	65,601.25 (28.6)
2015-20	1,88,525.18 (24.4)	73,352.81 (48.3)	2,53,977.63 (27.6)	1,56,755.36 (68.4)
2020-25	50,605.43 (6.6)	-	51,904.91 (5.6)	-
2025-30	53,753.86 (7.0)	470.75 (0.3)	17,794.86 (1.9)	-
Beyond 2030	-	-	65,136.99 (7.1)	6.48 (-)
TOTAL	7,72,564.63 (100.0)	1,51,810.95 (100.0)	9,20,578.75 (100.0)	2,29,030.22 (100.0)

- Nil or Negligible.

@ Excluding postal savings and other obligations.

Note: Figures in brackets indicate percentages to total.

Article

*Investment Portfolio of Scheduled
Commercial Banks: March 2009*

**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	Less than 6%		6% to 8%		8% to 10%		10% to 11%	
	(end-March)	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	10
State Bank of India and its Associates	2008	14,258.13 (10.3)	6,698.51 (12.4)	59,762.91 (43.1)	24,968.60 (46.0)	32,021.59 (23.1)	16,743.00 (30.9)	2,677.93 (1.9)	1,105.77 (2.0)
	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)
Nationalised Banks	2008	20,688.79 (6.7)	11,677.10 (12.8)	1,64,687.73 (53.2)	34,116.61 (37.4)	73,632.49 (23.8)	27,981.67 (30.7)	12,749.40 (4.1)	4,360.43 (4.8)
	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)
Private Sector Banks	2008	5,924.58 (4.0)	526.17 (8.4)	72,719.10 (48.6)	2,169.41 (34.5)	32,139.11 (21.5)	2,138.51 (34.0)	3,080.81 (2.1)	190.73 (3.0)
	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)
Foreign Banks	2008	18,060.77 (28.1)	–	18,976.71 (29.5)	–	6,721.32 (10.5)	(32.0) (19.4)	290.69 (0.5)	–
	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)	–
All Scheduled Commercial Banks	2008	58,932.27 (8.9)	18,901.78 (12.5)	3,16,146.45 (47.8)	61,254.62 (40.4)	1,44,514.51 (21.8)	46,863.50 (30.9)	18,798.83 (2.8)	5,656.93 (3.7)
	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)

– 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 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% to 13%		13% and Above		Total	
		Central Govt.	State Govt.	Central Govt.	State Govt.	Central Govt.	State Govt.	Central Govt.	State Govt.
1	2	11	12	13	14	15	16	17	18
State Bank of India and its Associates	2008	20,677.59 (14.9)	2,319.34 (4.3)	9,163.13 (6.6)	2,400.24 (4.4)	-	-	1,38,561.28 (100.0)	54,235.46 (100.0)
	2009	19,861.73 (12.1)	1,967.49 (2.3)	6,805.67 (4.2)	1,079.69 (1.3)	95.00 (0.1)	-	1,63,991.11 (100.0)	85,723.58 (100.0)
Nationalised Banks	2008	25,372.88 (8.2)	5,626.73 (6.2)	12,585.52 (4.1)	7,517.15 (8.2)	-	-	3,09,716.81 (100.0)	91,279.69 (100.0)
	2009	21,150.31 (6.1)	4,816.38 (3.6)	8,852.69 (2.6)	3,550.36 (2.7)	8,520.24 (2.5)	-	3,44,359.42 (100.0)	1,33,921.03 (100.0)
Private Sector Banks	2008	21,051.19 (14.1)	546.72 (8.7)	14,623.99 (9.8)	715.98 (11.4)	-	-	1,49,538.78 (100.0)	6,287.52 (100.0)
	2009	17,416.43 (10.4)	296.45 (3.2)	6,973.27 (4.2)	279.88 (3.0)	2,202.58 (1.3)	-	1,67,716.02 (100.0)	9,244.44 (100.0)
Foreign Banks	2008	10,349.07 (16.1)	1.33 (80.6)	9,820.65 (15.3)	-	-	-	64,219.21 (100.0)	1.65 (100.0)
	2009	15,245.62 (20.6)	4.00 (3.2)	10,191.75 (13.7)	-	-	-	74,151.11 (100.0)	125.06 (100.0)
All Scheduled Commercial Banks	2008	77,450.73 (11.7)	8,494.12 (5.6)	46,193.29 (7.0)	10,633.37 (7.0)	-	-	6,62,036.08 (100.0)	1,51,804.32 (100.0)
	2009	73,674.09 (9.8)	7,084.32 (3.1)	32,823.38 (4.4)	4,909.93 (2.1)	10,817.82 (1.4)	-	7,50,217.66 (100.0)	2,29,014.11 (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.

Article

*Investment Portfolio of Scheduled
Commercial Banks: March 2009*

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	
	2008	2009	2008	2009	2008	2009	2008	2009
1	2	3	4	5	6	7	8	9
Andhra Pradesh	14,746.23	21,204.99	93.96	107.79	9.29	5.93	167.59	28.03
Arunachal Pradesh	219.49	216.45	1.09	14.10	-	-	-	-
Assam	2,297.98	3,765.68	6.31	10.12	-	-	174.62	114.66
Bihar	4,993.55	6,788.20	136.81	260.45	-	-	137.93	55.00
Chhattisgarh	973.68	973.67	42.47	48.48	-	-	-	-
Goa	877.06	1,210.82	-	-	-	-	-	-
Gujarat	11,276.89	17,809.07	28.99	28.68	15.53	2.11	194.02	142.40
Haryana	2,553.98	5,083.05	17.98	19.75	67	-	52.14	44.49
Himachal Pradesh	3,612.41	5,144.22	9.68	13.28	88	-	54.63	44.00
Jammu & Kashmir	2,888.19	3,595.26	21.02	62.32	63	38	47.82	26.96
Jharkhand	1,467.05	2,956.91	17.78	39.03	-	-	-	-
Karnataka	6,058.27	11,793.33	45.89	49.60	-	-	3.91	8.03
Kerala	8,584.76	12,158.62	2.94	16.48	-	-	39.70	30.09
Madhya Pradesh	5,400.68	8,727.96	95.33	157.23	3.10	1.70	430.96	276.52
Maharashtra	15,474.10	27,193.38	45.28	73.24	7.02	12.63	321.23	227.14
Manipur	290.86	491.75	35	35	-	-	-	-
Meghalaya	403.85	532.12	91	91	-	-	33.72	20.26
Mizoram	272.49	353.13	3.16	3.16	-	-	-	-
Nagaland	564.66	790.58	1.09	203	-	-	-	-
Orissa	3,196.29	2,929.00	66.35	208.44	-	-	23.45	13.20
Punjab	7,984.12	11,066.38	26.96	27.61	28	-	181.52	89.79
Rajasthan	9,491.73	13,879.65	64.12	74.91	17	-	163.18	105.00
Sikkim	202.22	392.46	-	-	-	-	-	-
Tamil Nadu	10,825.42	17,810.92	12.94	12.65	9.01	7.65	416.73	187.37
Tripura	375.22	443.15	35	35	-	-	-	-
Uttar Pradesh	17,640.63	24,228.69	147.52	194.52	-	-	144.43	116.73
Uttarakhand	2,692.79	3,402.83	6.76	28.76	-	-	-	-
West Bengal	16,109.35	23,408.47	40.18	40.19	50	37.06	200.47	123.04
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	337.00	67.948	-	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	11	11	-	-
All India	1,51,810.95	2,29,030.22	936.22	1,494.43	47.19	67.57	2,788.05	1,652.71
	(96.0)	(97.2)	(0.6)	(0.6)	(-)	(-)	(1.8)	(0.7)

- Nil or Negligible.

Notes: 1. Figures in brackets indicate 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	
	2008	2009	2008	2009	2008	2009	2008	2009
1	10	11	12	13	14	15	16	17
Andhra Pradesh	51.31	2.00	78.17	80.75	4.86	3.83	18.21	12.85
Arunachal Pradesh	-	-	-	2	-	-	-	-
Assam	-	-	3	-	-	-	-	-
Bihar	7	40	52.75	60.84	-	-	-	-
Chhattisgarh	-	-	5.47	2.33	6	-	-	-
Goa	-	-	-	-	-	-	11.53	11.53
Gujarat	63.44	78.53	35.46	27.00	83	68	24.83	1.71
Haryana	-	-	12.81	19.35	1.10	40	-	-
Himachal Pradesh	-	-	1.82	65	-	-	-	10.00
Jammu & Kashmir	-	-	30.13	15.92	-	25	-	-
Jharkhand	-	-	-	-	-	-	-	-
Karnataka	30	-	92.85	61.27	1.10	-	70.80	69.75
Kerala	1.24	1.06	62.74	54.85	8.75	6.47	12.01	3.36
Madhya Pradesh	1.64	1.14	52.18	28.68	10.89	2.09	2.10	2.00
Maharashtra	90.35	67.08	73.05	7.798	16.80	3.15	29.72	32.85
Manipur	-	-	-	-	-	-	4.21	4.21
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	4.28	4.28
Nagaland	50	-	-	-	-	-	4.73	4.73
Orissa	-	-	7.92	2	-	-	1.10	-
Punjab	1.40	25	15.53	6.75	27	-	36	-
Rajasthan	30	-	92.72	68.25	9.26	6.25	14.04	6.30
Sikkim	-	-	-	1.61	-	-	6.37	6.37
Tamil Nadu	36.39	6.03	48.16	43.92	16.06	11.00	38.59	44.34
Tripura	-	-	-	-	-	-	1.64	1.64
Uttar Pradesh	-	-	151.62	77.86	-	-	-	-
Uttarakhand	11.01	-	-	-	1.00	-	-	1.00
West Bengal	23.71	35.77	182.55	1.35	3.85	4.39	80.81	11.60
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	3	-	75	19	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	8.54	8.54
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
All India	281.66	192.26	995.99	629.40	75.58	38.70	333.87	237.06
	(0.2)	(0.1)	(0.6)	(0.3)	(-)	(-)	(0.2)	(0.1)

Article

*Investment Portfolio of Scheduled
Commercial Banks: March 2009*

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	
	2008	2009	2008	2009	2008	2009
1	18	19	20	21	22	23
Andhra Pradesh	3.50	2.80	66.28	65.46	15,239.40	21,514.43
Arunachal Pradesh	-	-	-	-	220.58	230.57
Assam	-	-	10	10	2,479.04	3,890.56
Bihar	-	-	10	3.99	5,321.21	7,168.88
Chhattisgarh	-	-	-	-	1,021.68	1,024.48
Goa	-	-	2.15	-	890.74	1,222.35
Gujarat	16.31	8.20	108.67	26.55	11,764.97	18,124.93
Haryana	-	-	10.01	23.76	2,648.69	5,190.80
Himachal Pradesh	16.43	7.50	14.15	5.02	3,710.00	5,224.67
Jammu & Kashmir	-	-	22.85	8.07	3,010.64	3,709.16
Jharkhand	-	-	-	9.92	1,484.83	3,005.86
Karnataka	5.75	50	115.14	715.37	6,394.01	12,697.85
Kerala	12.50	11.31	80.11	24.71	8,804.75	12,306.95
Madhya Pradesh	-	-	12.11	155.29	6,008.99	9,352.61
Maharashtra	32.50	25.00	191.55	687.06	16,281.60	28,399.51
Manipur	-	-	-	20.00	295.42	516.31
Meghalaya	-	-	-	-	438.48	553.29
Mizoram	-	-	-	40.00	279.93	400.57
Nagaland	-	-	-	19.00	570.98	816.34
Orissa	-	-	10	77	3,295.21	3,151.43
Punjab	-	-	99	39.50	8,211.43	11,230.28
Rajasthan	-	-	49.82	119.11	9,885.34	14,259.47
Sikkim	-	-	-	-	208.59	400.44
Tamil Nadu	-	-	53.05	117.66	11,456.35	18,241.54
Tripura	-	-	4	4	377.25	445.18
Uttar Pradesh	-	-	7	1.44	18,084.27	24,619.24
Uttarakhand	-	-	-	-	2,711.56	3,432.59
West Bengal	-	-	94.73	135.18	16,736.15	23,797.05
Andaman & Nicobar Islands	-	-	-	-	-	-
Chandigarh	-	-	1	1	1	1
Delhi	-	-	9.43	65.17	10.21	65.36
Daman & Diu	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-
Puducherry	-	-	-	-	345.54	688.02
Dadra & Nagar Haveli	-	-	-	-	11	11
All India	86.99	55.31	831.46	2,283.18	1,58,187.96	2,35,680.84
	(0.1)	(-)	(0.5)	(1.0)	(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	2008		2009		Proportion of Banks' Investments to Total Securities Outstanding	
	Outstanding Securities	Banks' Investments	Outstanding Securities	Banks' Investments	2008	2009
					2008	2009
1	2	3	4	5	6	7
Andhra Pradesh	29,185.56 (9.8)	14,746.23 (9.7)	38,336.27 (9.5)	21,204.99 (9.3)	50.5	55.3
Arunachal Pradesh	598.26 (0.2)	219.49 (0.1)	614.76 (0.2)	216.45 (0.1)	36.7	35.2
Assam	7,155.01 (2.4)	2,297.98 (1.5)	9,255.30 (2.3)	3,765.68 (1.6)	32.1	40.7
Bihar	11,400.71 (3.8)	4,993.55 (3.3)	13,816.60 (3.4)	6,788.20 (3.0)	43.8	49.1
Chhattisgarh	1,837.38 (0.6)	973.68 (0.6)	1,837.38 (0.5)	973.67 (0.4)	53.0	53.0
Goa	1,477.01 (0.5)	877.06 (0.6)	1,880.92 (0.5)	1,210.82 (0.5)	59.4	64.4
Gujarat	19,021.35 (6.4)	11,276.89 (7.4)	26,878.50 (6.7)	17,809.07 (7.8)	59.3	66.3
Haryana	4,741.01 (1.6)	2,553.98 (1.7)	7,245.52 (1.8)	5,083.05 (2.2)	53.9	70.2
Himachal Pradesh	5,905.45 (2.0)	3,612.41 (2.4)	7,657.85 (1.9)	5,144.22 (2.2)	61.2	67.2
Jammu & Kashmir	5,645.29 (1.9)	2,888.19 (1.9)	7,274.62 (1.8)	3,595.26 (1.6)	51.2	49.4
Jharkhand	4,039.25 (1.4)	1,467.05 (1.0)	5,525.25 (1.4)	2,956.91 (1.3)	36.3	53.5
Karnataka	11,988.43 (4.0)	6,058.27 (4.0)	18,571.99 (4.6)	11,793.33 (5.1)	50.5	63.5
Kerala	16,480.93 (5.5)	8,584.76 (5.7)	21,262.63 (5.3)	12,158.62 (5.3)	52.1	57.2
Madhya Pradesh	13,256.85 (4.4)	5,400.68 (3.6)	17,060.76 (4.2)	8,727.96 (3.8)	40.7	51.2

Note: Figures in brackets indicate percentages to total.

Article

*Investment Portfolio of Scheduled
Commercial Banks: March 2009*

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

(Amount in ₹ lakh)

State	2008		2009		Proportion of Banks' Investments to Total Securities Outstanding	
	Outstanding Securities	Banks' Investments	Outstanding Securities	Banks' Investments	2008	2009
					2008	2009
1	2	3	4	5	6	7
Maharashtra	27,710.86 (9.3)	15,474.10 (10.2)	44,678.01 (11.1)	27,193.38 (11.9)	55.8	60.9
Manipur	1,077.95 (0.4)	290.86 (0.2)	1,342.20 (0.3)	491.75 (0.2)	27.0	36.6
Meghalaya	1,267.60 (0.4)	403.85 (0.3)	1,453.92 (0.4)	532.12 (0.2)	31.9	36.6
Mizoram	837.79 (0.3)	272.49 (0.2)	964.00 (0.2)	353.13 (0.2)	32.5	36.6
Nagaland	1,997.93 (0.7)	564.66 (0.4)	2,371.32 (0.6)	790.58 (0.3)	28.3	33.3
Orissa	8,024.09 (2.7)	3,196.29 (2.1)	7,353.87 (1.8)	2,929.00 (1.3)	39.8	39.8
Punjab	13,228.34 (4.4)	7,984.12 (5.3)	17,873.81 (4.4)	11,066.38 (4.8)	60.4	61.9
Rajasthan	19,303.35 (6.5)	9,491.73 (6.3)	24,499.02 (6.1)	13,879.65 (6.1)	49.2	56.7
Sikkim	741.68 (0.2)	202.22 (0.1)	989.54 (0.2)	392.46 (0.2)	27.3	39.7
Tamil Nadu	20,502.09 (6.9)	10,825.42 (7.1)	29,294.23 (7.3)	17,810.92 (7.8)	52.8	60.8
Tripura	1,113.86 (0.4)	375.22 (0.2)	1,191.89 (0.3)	443.15 (0.2)	33.7	37.2
Uttar Pradesh	33,771.06 (0.0)	17,640.63 (11.6)	43,940.58 (10.9)	24,228.69 (10.6)	52.2	55.1
Uttarakhand	4,619.71 (1.5)	2,692.79 (1.8)	5,630.40 (1.4)	3,402.83 (1.5)	58.3	60.4
West Bengal	31,579.05 (10.6)	16,109.35 (10.6)	43,122.60 (10.7)	23,408.47 (10.2)	51.0	54.3
Puducherry	337.00 (0.1)	337.00 (0.2)	687.43 (0.2)	679.48 (0.3)	100.0	98.8
All india	2,98,844.94 (100)	1,51,810.95 (100)	4,02,611.15 (100)	2,29,030.22 (100)	50.8	56.9

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		2008	2009
	2008	2009	2008	2009	2008	2009	2008	2009		
1	2	3	4	5	6	7	8	9	10	11
Andhra Pradesh	3,093.93 (20.3)	3,369.98 (15.7)	10,487.22 (68.8)	16,576.68 (77.0)	1,658.25 (10.9)	1,556.00 (7.2)	-	11.77 (0.1)	15,239.40 (100)	21,514.43 (100)
Arunachal Pradesh	111.01 (50.3)	118.37 (51.3)	107.59 (48.8)	110.23 (47.8)	1.98 (0.9)	1.97 (0.9)	-	-	220.58 (100)	230.57 (100)
Assam	1,173.14 (47.3)	1,717.45 (44.1)	1,277.95 (51.6)	1,945.37 (50.0)	27.95 (1.1)	227.74 (5.9)	-	-	2,479.04 (100)	3,890.56 (100)
Bihar	2,412.13 (45.3)	3,163.93 (44.1)	2,877.18 (54.1)	3,898.01 (54.4)	31.90 (0.6)	106.82 (1.5)	-	12 (-)	5,321.21 (100)	7,168.88 (100)
Chhattisgarh	312.38 (30.6)	308.46 (30.1)	704.30 (68.9)	711.02 (69.4)	5.00 (0.5)	5.00 (0.5)	-	-	1,021.68 (100)	1,024.48 (100)
Goa	118.02 (13.2)	257.95 (21.1)	765.32 (85.9)	959.02 (78.5)	7.40 (0.8)	5.38 (0.4)	-	-	890.74 (100)	1,222.35 (100)
Gujarat	4,594.22 (39.0)	7,172.14 (39.6)	6,723.80 (57.2)	10,120.76 (55.8)	446.95 (3.8)	832.03 (4.6)	-	-	11,764.97 (100)	18,124.93 (100)
Haryana	756.45 (28.6)	2,042.54 (39.3)	1,813.37 (68.5)	3,075.75 (59.3)	78.87 (3.0)	72.51 (1.4)	-	-	2,648.69 (100)	5,190.80 (100)
Himachal Pradesh	1,005.22 (27.1)	1,794.88 (34.4)	2,652.93 (71.5)	3,379.39 (64.7)	51.85 (1.4)	50.40 (1.0)	-	-	3,710.00 (100)	5,224.67 (100)
Jammu & Kashmir	558.81 (18.6)	569.13 (15.3)	2,248.70 (74.7)	2,948.40 (79.5)	203.13 (6.7)	191.63 (5.2)	-	-	3,010.64 (100)	3,709.16 (100)
Jharkhand	408.96 (27.5)	1,214.52 (40.4)	1,065.97 (71.8)	1,781.43 (59.3)	9.90 (0.7)	9.91 (0.3)	-	-	1,484.83 (100)	3,005.86 (100)
Karnataka	1,366.38 (21.4)	3,001.06 (23.6)	4,470.84 (69.9)	8,325.44 (65.6)	556.09 (8.7)	1,346.35 (10.6)	70 (-)	25.00 (0.2)	6,394.01 (100)	12,697.85 (100)
Kerala	1,853.67 (21.1)	3,395.63 (27.6)	6,377.28 (72.4)	8,301.14 (67.5)	573.80 (6.5)	610.18 (5.0)	-	-	8,804.75 (100)	12,306.95 (100)
Madhya Pradesh	1,530.81 (25.5)	2,559.40 (27.4)	4,249.96 (70.7)	6,592.45 (70.5)	228.22 (3.8)	200.76 (2.1)	-	-	6,008.99 (100)	9,352.61 (100)
Maharashtra	8,616.68 (52.9)	13,233.81 (46.6)	7,142.86 (43.9)	13,925.17 (49.0)	521.04 (3.2)	1,168.24 (4.1)	1.02 (-)	72.29 (0.3)	16,281.60 (100)	28,399.51 (100)
Manipur	159.88 (54.1)	375.48 (72.7)	135.53 (45.9)	140.83 (27.3)	1 (-)	-	-	-	295.42 (100)	516.31 (100)
Meghalaya	167.45 (38.2)	208.68 (37.7)	270.68 (61.7)	344.56 (62.3)	35 (0.1)	5 (-)	-	-	438.48 (100)	553.29 (100)
Mizoram	156.67 (56.0)	148.23 (37.0)	119.94 (42.8)	249.02 (62.2)	3.32 (1.2)	3.32 (0.8)	-	-	279.93 (100)	400.57 (100)

Article

Investment Portfolio of Scheduled
Commercial Banks: March 2009

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		2008	2009
	2008	2009	2008	2009	2008	2009	2008	2009		
1	2	3	4	5	6	7	8	9	10	11
Nagaland	319.26 (55.9)	481.32 (59.0)	246.70 (43.2)	330.02 (40.4)	5.02 (0.9)	5.00 (0.6)	-	-	570.98 (100)	816.34 (100)
Orissa	1,035.44 (31.4)	1,003.89 (31.9)	2,123.92 (64.5)	2,036.68 (64.6)	135.85 (4.1)	110.86 (3.5)	-	-	3,295.21 (100)	3,151.43 (100)
Punjab	2,852.18 (34.7)	4,167.43 (37.1)	5,166.89 (62.9)	6,849.26 (61.0)	192.36 (2.3)	213.59 (1.9)	-	-	8,211.43 (100)	11,230.28 (100)
Rajasthan	3,593.65 (36.4)	6,280.68 (44.0)	5,908.64 (59.8)	7,616.39 (53.4)	383.05 (3.9)	362.40 (2.5)	-	-	9,885.34 (100)	14,259.47 (100)
Sikkim	113.32 (54.3)	313.33 (78.2)	93.10 (44.6)	84.94 (21.2)	2.17 (1.0)	2.17 (0.5)	-	-	208.59 (100)	400.44 (100)
Tamil Nadu	3,056.25 (26.7)	5,538.96 (30.4)	7,390.05 (64.5)	11,261.68 (61.7)	1,010.05 (8.8)	1,426.73 (7.8)	-	14.17 (0.1)	11,456.35 (100)	18,241.54 (100)
Tripura	181.91 (48.2)	198.17 (44.5)	190.33 (50.5)	242.01 (54.4)	5.01 (1.3)	5.00 (1.1)	-	-	377.25 (100)	445.18 (100)
Uttar Pradesh	7,392.05 (40.9)	11,310.15 (45.9)	10,351.21 (57.2)	12,834.98 (52.1)	341.01 (1.9)	473.11 (1.9)	-	1.00 (-)	18,084.27 (100)	24,619.24 (100)
Uttarakhand	1,411.58 (52.1)	1,573.94 (45.9)	1,275.42 (47.0)	1,83,408 (53.4)	24.56 (0.9)	24.57 (0.7)	-	-	2,711.56 (100)	3,432.59 (100)
West Bengal	7,352.89 (43.9)	11,329.77 (47.6)	8,771.32 (52.4)	11,898.55 (50.0)	611.62 (3.7)	567.73 (2.4)	32 (-)	1.00 (-)	16,736.15 (100)	23,797.05 (100)
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	1 (100.0)	1 (100.0)	-	-	-	-	1 (100)	1 (100)
Delhi	-	-	10.21 (100.0)	65.36 (100.0)	-	-	-	-	10.21 (100)	65.36 (100)
Daman & Diu	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	150.00 (43.4)	332.71 (48.4)	195.54 (56.6)	355.31 (51.6)	-	-	-	-	345.54 (100)	688.02 (100)
Dadra & Nagar Haveli	-	-	11 (100.0)	11 (100.0)	-	-	-	-	11 (100)	11 (100)
All india	55,854.34 (35.3)	87,181.99 (37.0)	95,214.87 (60.2)	1,38,794.05 (58.9)	7,116.71 (4.5)	9,579.45 (4.1)	2.04 (-)	125.35 (0.1)	1,58,187.96 (100)	2,35,680.84 (100)