

**TABLE 52 : CONSOLIDATED BALANCE SHEET OF SCHEDULED COMMERCIAL BANKS  
(Excluding Regional Rural Banks)**

(₹ Crore)

| Year<br>(end-<br>March) | Liabilities |                    |          |            |                                  |  |
|-------------------------|-------------|--------------------|----------|------------|----------------------------------|--|
|                         | Capital     | Reserves & Surplus | Deposits | Borrowings | Other Liabilities and Provisions |  |
| 1                       | 2           | 3                  | 4        | 5          | 6                                |  |
| 2004-05                 | 25905       | 123705             | 1837559  | 168352     | 199989                           |  |
| 2005-06                 | 25207       | 157975             | 2164682  | 203148     | 234853                           |  |
| 2006-07                 | 29559       | 189619             | 2696937  | 243010     | 300837                           |  |
| 2007-08                 | 39964       | 275524             | 3320062  | 302629     | 387987                           |  |
| 2008-09                 | 43289       | 324658             | 4063201  | 473597     | 333897                           |  |
| 2009-10                 | 48619       | 381542             | 4746920  | 531412     | 318433                           |  |
| 2010-11                 | 58975       | 450944             | 5615874  | 675527     | 382077                           |  |
| 2011-12                 | 63664       | 544898             | 6453549  | 843774     | 415006                           |  |
| 2012-13                 | 70310       | 638603             | 7429677  | 1010385    | 440976                           |  |
| 2013-14                 | 76067       | 729832             | 8533173  | 1101297    | 535559                           |  |
| 2014-15                 | 81839       | 822798             | 9433838  | 1149939    | 548578                           |  |
| 2015-16                 | 88222       | 913080             | 10092651 | 1448764    | 586571                           |  |
| 2016-17                 | 99292       | 1010786            | 11111448 | 1280708    | 672372                           |  |
| 2017-18                 | 116127      | 1079770            | 11794005 | 1682309    | 582822                           |  |
| 2018-19                 | 154427      | 1176531            | 12886643 | 1709670    | 673775                           |  |
| 2019-20                 | 190802      | 1282208            | 13975045 | 1696120    | 870250                           |  |
| 2020-21                 | 188109      | 1495278            | 15580325 | 1473450    | 841734                           |  |
| 2021-22                 | 214439      | 1690031            | 17180645 | 1663348    | 926225                           |  |
| 2022-23                 | 227580      | 1940800            | 19068238 | 1957241    | 1124570                          |  |
| 2023-24                 | 237158      | 2381614            | 21733443 | 2540474    | 1187862                          |  |

  

| Year<br>(end-<br>March) | Assets                           |                                                                    |             |                       |              |              | Total<br>Liabilities/<br>Assets |
|-------------------------|----------------------------------|--------------------------------------------------------------------|-------------|-----------------------|--------------|--------------|---------------------------------|
|                         | Cash and<br>Balances with<br>RBI | Balances with<br>Banks and<br>Money at Call<br>and Short<br>Notice | Investments | Loans and<br>Advances | Fixed Assets | Other Assets |                                 |
| 1                       | 7                                | 8                                                                  | 9           | 10                    | 11           | 12           | 13                              |
| 2004-05                 | 118075                           | 95357                                                              | 869737      | 1150836               | 23051        | 98453        | <b>2355509</b>                  |
| 2005-06                 | 144475                           | 116444                                                             | 866508      | 1516811               | 25082        | 116543       | <b>2785863</b>                  |
| 2006-07                 | 195266                           | 158303                                                             | 950982      | 1981236               | 31363        | 142813       | <b>3459962</b>                  |
| 2007-08                 | 322972                           | 109109                                                             | 1177330     | 2476936               | 42394        | 197425       | <b>4326166</b>                  |
| 2008-09                 | 297267                           | 196516                                                             | 1449551     | 2999924               | 48361        | 247023       | <b>5238642</b>                  |
| 2009-10                 | 365821                           | 173629                                                             | 1729006     | 3496720               | 49568        | 212181       | <b>6026925</b>                  |
| 2010-11                 | 458783                           | 184082                                                             | 1923633     | 4297488               | 54092        | 265320       | <b>7183398</b>                  |
| 2011-12                 | 373746                           | 243676                                                             | 2233903     | 5073559               | 56690        | 339316       | <b>8320890</b>                  |
| 2012-13                 | 375174                           | 334879                                                             | 2613051     | 5879773               | 63120        | 323956       | <b>9589952</b>                  |
| 2013-14                 | 471728                           | 406304                                                             | 2883262     | 6735213               | 75605        | 403817       | <b>10975929</b>                 |
| 2014-15                 | 528503                           | 458292                                                             | 2977592     | 7388160               | 80460        | 603984       | <b>12036992</b>                 |
| 2015-16                 | 563917                           | 524812                                                             | 3327835     | 7896467               | 112059       | 704199       | <b>13129288</b>                 |
| 2016-17                 | 680542                           | 737427                                                             | 3652284     | 8116109               | 150685       | 837560       | <b>14174606</b>                 |
| 2017-18                 | 730330                           | 594797                                                             | 4126237     | 8745997               | 141874       | 915797       | <b>15255033</b>                 |
| 2018-19                 | 698616                           | 663494                                                             | 4322464     | 9676183               | 149137       | 1091153      | <b>16601045</b>                 |
| 2019-20                 | 765720                           | 787563                                                             | 4689842     | 10301897              | 150775       | 1318629      | <b>18014425</b>                 |
| 2020-21                 | 947498                           | 981588                                                             | 5416159     | 10806381              | 152895       | 1274374      | <b>19578895</b>                 |
| 2021-22                 | 1507282                          | 778810                                                             | 5779131     | 12198769              | 161575       | 1249121      | <b>21674688</b>                 |
| 2022-23                 | 1168479                          | 788284                                                             | 6436540     | 14319353              | 173558       | 1432216      | <b>24318429</b>                 |
| 2023-24                 | 1277947                          | 708785                                                             | 7270365     | 17142340              | 186117       | 1494997      | <b>28080550</b>                 |

Source : Annual accounts of banks.