

**STATISTICAL TABLES  
RELATING TO  
BANKS IN INDIA  
2012-13**



**RESERVE BANK OF INDIA**

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2012 – 13**



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## FOREWORD

This annual publication, *Statistical Tables Relating to Banks in India*, provides a range of key information on banks. Disaggregated data are given bank-wise and bank group-wise on parameters such as liabilities and assets, income and expenditure, non-performing assets, financial ratios, distribution of offices, number of employees and details of advances to priority sector and weaker sections. It also provides bank group-wise monthly data on some of the major items such as liabilities to the banking system, assets with the banking system, investments, bank credit, and, sector-wise and industry-wise gross bank credit.

The publication of *Statistical Tables Relating to Banks in India* was taken over by Reserve Bank of India from the Government of India in 1941 and the first issue covering the two years 1939 and 1940 was published by the Bank in July 1941. Therefore, this is the 68th volume of the publication by the Reserve Bank and would be the 93rd volumes in the series including the volumes brought out by the then Department of Statistics, Government of India.

The core team for this publication headed by Dr. Pradip Bhuyan, Director comprised Dr. Achamma Samuel, Assistant Adviser, Shri Amit Kumar and Smt. Nivedita Banerjee, Research Officers, Shri A. N. Patel, Smt. S. I. Misquitta, Shri A. Thomas, Shri P. M. Pathre and Smt. L. B. Gharat. The help of Data Warehouse Division in bringing out the publication through 'DBIE: Reserve Bank's Data Warehouse' is acknowledged. Dr. A. K. Srimany, Adviser, provided guidance in bringing out the publication.

I hope the current volume would prove to be a valuable source of information on banks in India and the publication will be of interest to researchers, analysts, policy makers and bankers.

**Deepak Mohanty**  
**Executive Director**





# EXPLANATORY NOTES

## I. Bank-related

1. All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks comprise Scheduled Commercial Banks and Scheduled Co-operative Banks.
2. Scheduled Commercial Banks in India are categorised into five different groups according to their ownership and / or nature of operation. These bank groups are (i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Private Sector Banks, (iv) Foreign Banks, and (v) Regional Rural Banks. In the bank group-wise classification, IDBI Bank Ltd. is included in Nationalised Banks.
3. Scheduled Co-operative Banks consist of Scheduled State Co-operative Banks and Scheduled Urban Co-operative Banks.
4. Regional Rural Banks and Scheduled Co-operative Banks are excluded in bank-wise tables and their summary tables at bank group level. However, details of Regional Rural Banks and Scheduled Co-operative Banks as groups are presented in Tables 2.1 and 2.2.
5. During the financial year 2012-13, the following changes have taken place in the commercial banking system:
  - i) The name of "Oman International Bank" has been changed to "HSBC Bank Oman S. A. O. G." with effect from June 3, 2012.
  - ii) The Foreign Bank, "Westpac Banking Corporation", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from January 12, 2013.
  - iii) The Foreign Bank, "Sumitomo Mitsui Banking Corporation", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from February 2, 2013.

These changes are reflected in the tables where individual bank's data are presented.

6. Population groups of the banked centres presented in this volume are based on the 2001 census. The population groups are defined as under:

Population	Population Groups
0 - 10,000	Rural
10,000 - 1,00,000	Semi-Urban
1,00,000 - 10,00,000	Urban
10,00,000 & above	Metropolitan

## II. Table-related

**Tables 2.1 and 2.2** - Data are compiled from the fortnightly "Form-A" returns submitted by the Scheduled Commercial Banks under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to their business in India. Inter-bank deposits / assets of maturity of 15 days and above and up to 1 year are excluded. Data on balances with the Reserve Bank of India are obtained from Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

**Tables 2.3, 2.4, 2.5, 4.1, 5.1, 5.2 and 5.3** – The deposit figures reported in Tables 2.3, 2.4, 2.5 and 4.1 exclude inter-bank deposits and, therefore, their coverage is different from that of 'deposits' reported in table 3.1. The bank credit data in tables 2.3, 2.4, 2.5, 5.1, 5.2 and 5.3 comprise term loans, cash credit, overdrafts and bills purchased and discounted. In addition, the data on bank credit in tables 5.1, 5.2 and 5.3 also include dues from banks.

**Tables 2.6 and B12** – Selected financial ratios of Scheduled Commercial Banks (excluding RRBs) are obtained / calculated from the published annual accounts of banks and relate to the year ended March 31 of 2012 and 2013. The ratios 21 and 30 to 35, viz., "return on assets", "business (deposits plus advances) per employee", "profit per employee", "capital adequacy ratio", "capital adequacy ratio – Tier I", "capital

adequacy ratio- Tier II” and “ratio of net NPAs to net advances” are obtained from “notes to accounts” of published annual accounts of individual banks. They are not aggregated at the bank-group level.

Other ratios are calculated using the following concepts.

1. Definitions of the concepts used in the ratios are as follows:
  - (i) Cash in cash-deposit ratio includes cash in hand and balances with RBI.
  - (ii) Investments in investment-deposit ratio represent total investments including investments in non-approved securities.
  - (iii) Net interest income is defined as the total interest earned less total interest paid.
  - (iv) Intermediation cost is defined as total operating expenses.
  - (v) Wage bills are defined as payments to and provisions for employees (PPE).
  - (vi) Operating profit is defined as total earnings less total expenses, excluding provisions and contingencies, and
  - (vii) Burden is defined as the total non-interest expenses less total non-interest income.
2. Items like capital, reserves, deposits, borrowings, advances, investments and assets / liabilities used to compute various financial earnings / expenses ratios (Sr. no.11 to 29) are averages for the two relevant years.
3. Definitions of the ratios are as follows:
  - (i) Cash-Deposit ratio =  $(\text{Cash in hand} + \text{Balances with RBI}) / \text{Deposits}$ .
  - (ii) Ratio of secured advances to total advances =  $(\text{Advances secured by tangible assets} + \text{Advances covered by bank or Govt. guarantees}) / \text{Advances}$ .
  - (iii) Ratio of interest income to total assets =  $\text{Interest earned} / \text{Total assets}$ .
  - (ii) Net interest margin =  $\text{Net Interest Income} / \text{Total Assets}$ .
  - (iv) Ratio of non-interest income to total assets =  $\text{Other income} / \text{Total assets}$ .
  - (v) Ratio of intermediation cost to total assets =  $\text{Operating expenses} / \text{Total assets}$ .
  - (vi) Ratio of wage bill to intermediation costs (Operating Expenses) =  $\text{PPE} / \text{Operating Expenses}$ .
  - (vii) Ratio of wage bill to total expenses =  $\text{PPE} / \text{Total expenses}$ .
  - (viii) Ratio of wage bill to total income =  $\text{PPE} / \text{Total income}$ .
  - (ix) Ratio of burden to total assets =  $(\text{Operating expenses} - \text{Other income}) / \text{Total assets}$ .
  - (x) Ratio of burden to interest income =  $(\text{Operating expenses} - \text{Other income}) / \text{Interest income}$ .
  - (xi) Ratio of operating profits to total assets =  $\text{Operating profit} / \text{Total assets}$ .
  - (xii) Return on assets for a bank group (for Table 2.6) is obtained as weighted average of return on assets of individual banks (from Table B12) in the group, weights being the proportion of total assets of the bank as percentage to total assets of all banks in the corresponding bank group.
  - (xiii) Return on Equity =  $\text{Net Profit} / (\text{Capital} + \text{Reserves and Surplus})$ .
  - (xiv) Cost of Deposits =  $\text{IPD} / \text{Deposits}$ .
  - (xv) Cost of Borrowings =  $\text{IPB} / \text{Borrowings}$ .
  - (xvi) Cost of Funds =  $(\text{IPD} + \text{IPB}) / (\text{Deposits} + \text{Borrowings})$ .
  - (xvii) Return on Advances =  $\text{IEA} / \text{Advances}$ .
  - (xviii) Return on Investments =  $\text{IEI} / \text{Investments}$ .
  - (xix) Return on Advances adjusted to Cost of Funds =  $\text{Return on Advances} - \text{Cost of Funds}$ .
  - (xx) Return on Investment adjusted to Cost of Funds =  $\text{Return on Investments} - \text{Cost of Funds}$ .

Wherever appropriate, denominators in the ratios use averages of “current year” and “previous year”. For instance, ratio of net interest margin to total assets for the year 2012-13 uses denominator as average total assets for the years 2011-12 and 2012-13.

Abbreviations used in the above definitions are as follows.

- PPE = Payments to and provisions for employees  
IPD = Interest paid on deposits  
IPB = Interest paid on borrowings from RBI and other agencies  
IEA = Interest earned on advances and bills  
IEI = Interest earned on investments

**Table 4.2** – For the year 2010, the deposits have been estimated using stratified random sample of 21,881 branches. From 2012, the survey is being conducted on census basis, and the results are based on data received from 94,062 branches. Data for 2011 are not published.

**Tables 6.1 to 6.5** - Apart from giving separate data for some sub-heads of priority sector, the priority sector advances have been presented as per cent of Adjusted Net Bank Credit (ANBC) or credit equivalent of Off-Balance Sheet Exposures (OBE) whichever is higher.

**Tables 9.1 and B2** – Data in these tables are obtained from various schedules of profit and loss account as published by banks in their annual accounts. 'Total expenses' shown in these tables exclude 'provisions and contingencies'. The item 'profit' is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank.

**Table 10.1** - This table is based on the data collected through Basic Statistical Return (BSR) II and include only full-time employees of the banks.

**Table 11.4** - Data are based on BSR I and BSR II received from all branches of scheduled commercial banks.

**Tables B1 to B12** - Present data on individual Scheduled Commercial Banks, excluding Regional Rural Banks.

**Table B16** - Data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December 2012 and are based on returns submitted by banks in Form IX under Section 26 of the Banking Regulation Act, 1949.

### III. General

1. The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures.
2. Figures in brackets, unless otherwise specified, indicate percentage to totals.
3. The unit million is equal to 1,000,000 and unit billion is equal to 1,000,000,000.
4. The symbol '-' indicates nil / negligible and '..' not available / not applicable.
5. Source and notes as appropriate are given at the end of each table.
6. The financial years '2012' and '2013' refer to 'April 2011 to March 2012' and 'April 2012 to March 2013' respectively.
7. Some of the data for the previous years have been revised.
8. The publication can also be accessed through DBIE platform at RBI Website in the link <http://dbie.rbi.org.in>.

**LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2012 AND 2013**

(Amount in ₹ million)

Liabilities	As on	As on	Assets	As on	As on
	March 31,	March 31,		March 31,	March 31,
	2012	2013		2012	2013
	(1)	(2)		(3)	(4)
<b><u>BANKING DEPARTMENT</u></b>					
1. Capital paid-up	50	50	1. Notes	130	92
2. Reserve fund	65000	65000	2. Rupee coin	1	--
3. National Industrial Credit (long-term operations) Fund	200	210	3. Small coin	--	--
4. National Housing Credit (long-term operations) Fund	1940	1950	4. Bills purchased and discounted	--	--
5. Deposits	3929047	4008406	(a) Internal	--	--
a) Government	241947	666466	(b) External	--	--
(i) Central Government	241522	666042	(c) Government Treasury bills	--	--
(ii) State Government #	425	424	5. Balances held abroad	3087187	2930963
b) Banks	3562915	3206711	6. Investments @	5980338	6821578
(i) Scheduled Commercial Banks	3373574	3018916	7. Loans and advances to:	10289	10159
(ii) Scheduled State Co-operative Banks	37592	35313	(i) Central Government	--	--
(iii) Other Scheduled Co-operative Banks	57148	59534	(ii) State Government	10289	10159
(iv) Non-scheduled State Co-operative Banks	860	2522	8. Loans and advances to:	75073	421119
(v) Other banks	93741	90426	(i) Scheduled Commercial Banks	48474	403446
c) Others	124185	135229	(ii) Scheduled State Co-operative Banks	--	--
6. Bills payable	9447	228	(iii) Other Scheduled Co-operative Banks	--	92
7. Other liabilities	5898808	6880060	(iv) Non-scheduled State Co-operative Banks	--	--
<b>Total Liabilities</b>	<b>9904492</b>	<b>10955904</b>	(v) National Bank for Agriculture and Rural Development (NABARD)	--	--
			(vi) Others	26599	17581
			9. Loans, advances and investments from National Industrial Credit (long-term operations) Fund	--	--
			(a) Loans and advances to:	--	--
			(i) Industrial Development Bank of India	--	--
			(ii) Export Import Bank of India	--	--
			(iii) Industrial Investment Bank of India	--	--
			(iv) Others	--	--
			(b) Investments in bonds/debentures issued by:	--	--
			(i) Industrial Development Bank of India	--	--
			(ii) Export Import Bank of India	--	--
			(iii) Industrial Investment Bank of India	--	--
			(iv) Others	--	--
			10. Loans, advances and investments from National Housing Credit (long-term operations) Fund	--	--
			(a) Loans and advances to National Housing Bank	--	--
			(b) Investments in bonds/debentures issued by National Housing Bank	--	--
			11. Other assets *	751474	771993
			<b>Total Assets</b>	<b>9904492</b>	<b>10955904</b>

**ISSUE DEPARTMENT**

1. Notes held in the Banking department	130	92	1. Gold coin and bullion	724435	732225
2. Notes in circulation	10537859	11756354	(i) Held in India	724435	732225
			(ii) Held outside India	--	--
			2. Foreign Securities	9802249	11011884
			<b>Total (1+2)</b>	<b>10526684</b>	<b>11744109</b>
			3. Rupee coin	841	1873
			4. Government of India rupee securities	10464	10464
			5. Internal bills of exchange & other commercial paper	--	--
<b>Total Liabilities ( Total notes issued )</b>	<b>10537989</b>	<b>11756446</b>	<b>Total Assets</b>	<b>10537989</b>	<b>11756446</b>

Note : \* Includes gold valued at Rs.658067.10 million as on March 31, 2012 and Rs.665143.40 million as on March 31, 2013.

@ : Includes Foreign Currency Asset of Rs. 447751.3 million as on March 31, 2012 & Rs.238116.2 million as on March 31, 2013 which forms part of balances held abroad.

# : Includes the balance of Government of Union Territory of Puducherry.

Source : Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

**STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE**

Indicators	March	March	March	March	March	March	March	March	March
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number of Commercial Banks	288	222	182	173	170	167	167	173	155
(a) Scheduled Commercial Banks	284	218	178	169	166	163	163	169	151
of which: Regional Rural Banks	196	133	96	90	86	82	82	82	64
(b) Non-Scheduled Commercial Banks	4	4	4	4	4	4	4	4	4
Number of Bank Offices in India	70373	72072	74653	78787	82897	88203	94019	102377	109811
(a) Rural	30790	30251	30409	30927	31598	32529	33868	36503	39439
(b) Semi-Urban	15325	15991	16770	18027	19337	21022	23299	26144	28691
(c) Urban	12419	13232	14202	15566	16726	18288	19046	20650	21720
(d) Metropolitan	11839	12598	13272	14267	15236	16364	17806	19080	19961
Population per Office (in thousands)	16	16	15	15	15	14	13	13	12
Aggregate deposits of Scheduled Commercial Banks in India (Rs. billion)	17001.98	21090.49	26119.34	31969.40	38341.10	44928.26	52079.69	59090.82	67504.54
(a) Demand deposits	2480.28	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30	6622.99
(b) Time deposits	14521.71	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52	60881.55
Bank credit of Scheduled Commercial Banks in India (Rs. billion)	11004.28	15070.77	19311.90	23619.13	27755.49	32447.88	39420.83	46118.52	52604.59
SLR investments of Scheduled Commercial Banks in India (Rs. billion)	7391.54	7174.54	7915.16	9717.14	11664.10	13847.53	15016.19	17377.87	20061.05
Deposits of Scheduled Commercial Banks per office (Rs. million)	257	305	368	434	498	548	609	643	674
Credit of Scheduled Commercial Banks per office (Rs. million)	170	221	276	322	362	398	458	498	526
Per capita Deposit of Scheduled Commercial Banks (Rs.)	16281	19130	23382	28610	33919	39107	45505	50183	56380
Per capita Credit of Scheduled Commercial Banks (Rs.)	10752	13869	17541	21218	24617	28431	34187	38874	44028
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	62.3	64.3	68.8	72.8	77.1	78.2	78.2	78.0	79.4
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. billion)	3706.03	5127.90	6553.17	7814.76	9089.29	10915.10	13158.59	14710.5	16411.0
Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent)	32.2	33.8	33.1	31.6	30.3	31.2	30.6	29.5	28.8
Credit-Deposit Ratio (per cent)	62.6	70.1	73.5	74.6	73.8	73.7	76.5	78.6	79.1
Investment-Deposit Ratio (per cent)	47.3	40.0	35.3	35.5	35.7	36.4	34.3	34.6	35.2
Cash-Deposit Ratio (per cent)	6.4	6.7	7.2	9.7	7.3	7.7	8.2	5.8	5.1

**Notes :**

- 1) Number of bank offices includes Administrative Offices.
- 2) Classification of bank offices according to population, for years are based on 2001 census.
- 3) Population per office, per capita deposits and per capita credit are based on the estimated population figures as on March 01, supplied by the Office of the Registrar General, India.
- 4) Aggregate deposits, bank credit and SLR investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.
- 5) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
- 6) For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'.
- 7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.

# Summary Tables





**TABLE 1.1 : OFFICES OF COMMERCIAL BANKS IN INDIA - 2007 TO 2013**

Bank Group	As on March 31						
	2007	2008	2009	2010	2011	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
State Bank of India and its Associates	14691	15870	16940	18392	19341	20260	21315
Nationalised Banks	37437	39287	41027	43675	46461	50729	54528
<b>Public Sector Banks</b>	<b>52128</b>	<b>55157</b>	<b>57967</b>	<b>62067</b>	<b>65802</b>	<b>70989</b>	<b>75843</b>
Old Private Sector Banks	4840	4725	4955	5276	5093	5678	6290
New Private Sector Banks	2599	3638	4336	5243	7009	8298	9718
<b>Private Sector Banks</b>	<b>7439</b>	<b>8363</b>	<b>9291</b>	<b>10519</b>	<b>12102</b>	<b>13976</b>	<b>16008</b>
Foreign Banks	272	279	295	310	318	323	334
Regional Rural Banks	14810	15054	15484	15776	16267	17032	17564
Local Area Banks	48	48	48	49	54	57	62
<b>All Commercial Banks</b>	<b>74697</b>	<b>78901</b>	<b>83085</b>	<b>88721</b>	<b>94543</b>	<b>102377</b>	<b>109811</b>

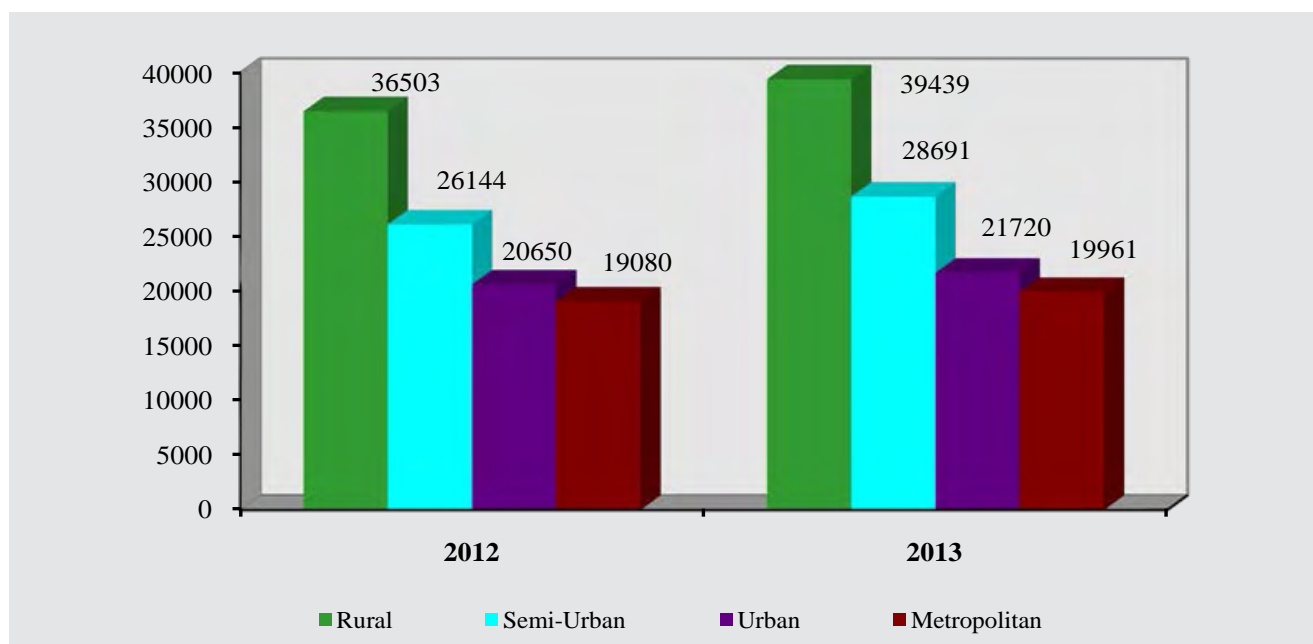
**Notes** :1. Data include ' Administrative Offices'.

2. Nationalized Banks include " IDBI Bank Ltd".

3. Data in respect of 2013 are provisional.

*Source* : Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from Banks.

**GRAPH - 1**  
**POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES OF**  
**COMMERCIAL BANKS - 2012 AND 2013**  
(As on March 31)



**TABLE 1.2: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 2012 AND 2013**

Bank Group	Number of Offices									
	As on March 31, 2012					Opened during April 1, 2011 to March 31, 2012				
	Rural	Semi-Urban	Urban	Metropolitan	Total	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
State Bank of India and its Associates @	6704	5822	4162	3572	20260	353	221	222	149	945
Nationalised Banks	15666	12281	11576	11206	50729	1359	1502	818	597	4276
<b>Public Sector Banks</b>	<b>22370</b>	<b>18103</b>	<b>15738</b>	<b>14778</b>	<b>70989</b>	<b>1712</b>	<b>1723</b>	<b>1040</b>	<b>746</b>	<b>5221</b>
Old Private Sector Banks @	898	2048	1527	1205	5678	121	291	84	93	589
New Private Sector Banks	705	2659	2258	2676	8298	158	596	252	285	1291
<b>Private Sector Banks</b>	<b>1603</b>	<b>4707</b>	<b>3785</b>	<b>3881</b>	<b>13976</b>	<b>279</b>	<b>887</b>	<b>336</b>	<b>378</b>	<b>1880</b>
Foreign Banks	7	8	62	246	323	0	0	0	5	5
Regional Rural Banks	12507	3300	1050	175	17032	551	156	45	14	766
Local Area Banks	16	26	15	0	57	2	1	0	0	3
<b>All Commercial Banks</b>	<b>36503</b>	<b>26144</b>	<b>20650</b>	<b>19080</b>	<b>102377</b>	<b>2544</b>	<b>2767</b>	<b>1421</b>	<b>1143</b>	<b>7875</b>

Bank Group	Number of Offices									
	Closed/merged/converted during April 01, 2011 to March 31, 2012					Net increase(+) or decrease (-)				
	Rural	Semi-Urban	Urban	Metropolitan	Total	Rural	Semi-Urban	Urban	Metropolitan	Total
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
State Bank of India and its Associates	0	2	16	10	28	353	219	206	139	917
Nationalised Banks \$	1	0	3	4	8	1358	1502	815	593	4268
<b>Public Sector Banks</b>	<b>1</b>	<b>2</b>	<b>19</b>	<b>14</b>	<b>36</b>	<b>1711</b>	<b>1721</b>	<b>1021</b>	<b>732</b>	<b>5185</b>
Old Private Sector Banks	0	0	1	1	2	121	291	83	92	587
New Private Sector Banks	0	1	0	1	2	158	595	252	284	1289
<b>Private Sector Banks</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>279</b>	<b>886</b>	<b>335</b>	<b>376</b>	<b>1876</b>
Foreign Banks	0	0	0	0	0	0	0	0	5	5
Regional Rural Banks	1	0	0	0	1	550	156	45	14	765
Local Area Banks	0	0	0	0	0	2	1	0	0	3
<b>All Commercial Banks</b>	<b>2</b>	<b>3</b>	<b>20</b>	<b>16</b>	<b>41</b>	<b>2542</b>	<b>2764</b>	<b>1401</b>	<b>1127</b>	<b>7834</b>

**Notes :**

- @ Number of branches as on March 31, 2012 comprises the effect of merger of SBI Commercial & International Bank Ltd. (old private sector bank) with State Bank of India w.e.f. 29 July- 2011.
- Data include 'Administrative Offices'.
- '0' indicate 'Nil'.
- Data in respect of 2013 are provisional.
- Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

Source : Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from Banks.

**TABLE 1.2: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 2012 AND 2013 (Concl'd.)**

Bank Group	Number of Offices									
	As on March 31, 2013					Opened during April 1,2012 to March 31,2013				
	Rural	Semi-Urban	Urban	Metropo-litan	Total	Rural	Semi-Urban	Urban	Metropo-litan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
State Bank of India and its Associates	7095	6137	4355	3728	21315	392	318	197	159	1066
Nationalised Banks \$	17052	13657	12152	11667	54528	1387	1376	580	469	3812
<b>Public Sector Banks</b>	<b>24147</b>	<b>19794</b>	<b>16507</b>	<b>15395</b>	<b>75843</b>	<b>1779</b>	<b>1694</b>	<b>777</b>	<b>628</b>	<b>4878</b>
Old Private Sector Banks	1071	2358	1615	1246	6290	173	310	88	41	612
New Private Sector Banks	1292	3119	2429	2878	9718	587	460	171	203	1421
<b>Private Sector Banks</b>	<b>2363</b>	<b>5477</b>	<b>4044</b>	<b>4124</b>	<b>16008</b>	<b>760</b>	<b>770</b>	<b>259</b>	<b>244</b>	<b>2033</b>
Foreign Banks	8	10	66	250	334	1	2	4	5	12
Regional Rural Banks	12904	3381	1087	192	17564	399	82	38	17	536
Local Area Banks	17	29	16	0	62	1	3	1	0	5
<b>All Commercial Banks</b>	<b>39439</b>	<b>28691</b>	<b>21720</b>	<b>19961</b>	<b>109811</b>	<b>2940</b>	<b>2551</b>	<b>1079</b>	<b>894</b>	<b>7464</b>

Bank Group	Number of Offices									
	Closed/merged/converted during April 1,2012 to March 31, 2013					Net increase(+) or decrease (-)				
	Rural	Semi-Urban	Urban	Metropo-litan	Total	Rural	Semi-Urban	Urban	Metropo-litan	Total
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
State Bank of India and its Associates	1	3	4	3	11	391	315	193	156	1055
Nationalised Banks \$	1	0	4	8	13	1386	1376	576	461	3799
<b>Public Sector Banks</b>	<b>2</b>	<b>3</b>	<b>8</b>	<b>11</b>	<b>24</b>	<b>1777</b>	<b>1691</b>	<b>769</b>	<b>617</b>	<b>4854</b>
Old Private Sector Banks	0	0	0	0	0	173	310	88	41	612
New Private Sector Banks	0	0	0	1	1	587	460	171	202	1420
<b>Private Sector Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>760</b>	<b>770</b>	<b>259</b>	<b>243</b>	<b>2032</b>
Foreign Banks	0	0	0	1	1	1	2	4	4	11
Regional Rural Banks	2	1	1	0	4	397	81	37	17	532
Local Area Banks	0	0	0	0	0	1	3	1	0	5
<b>All Commercial Banks</b>	<b>4</b>	<b>4</b>	<b>9</b>	<b>13</b>	<b>30</b>	<b>2936</b>	<b>2547</b>	<b>1070</b>	<b>881</b>	<b>7434</b>

**Notes :**

1. @ Number of branches as on March 31, 2012 comprises the effect of merger of SBI Commercial & International Bank Ltd. (old private sector bank) with State Bank of India w.e.f. 29 July- 2011.
2. Data include 'Administrative Offices'.
3. '0' indicate 'Nil'.
4. Data in respect of 2013 are provisional.
5. Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

Source : Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from Banks.

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION  
OF OFFICES OF COMMERCIAL BANKS - 2012 AND 2013**

Regions / States / Union Territories	Number of Offices										
	As on March 31, 2011	Opened during April 01, 2011 to March 31, 2012					As on March 31, 2012				
		Rural	Semi- Urban	Urban	Metro- politan	Total	Rural	Semi- Urban	Urban	Metro- politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Chhattisgarh	1478	75	64	52	0	191	781	400	485	0	1666
Madhya Pradesh	4548	73	135	50	38	296	1854	1324	969	689	4836
Uttar Pradesh	11341	412	268	174	119	973	5600	2484	2301	1927	12312
Uttarakhand	1337	59	50	27	0	136	692	449	332	0	1473
<b>Central Region Total</b>	<b>18704</b>	<b>619</b>	<b>517</b>	<b>303</b>	<b>157</b>	<b>1596</b>	<b>8927</b>	<b>4657</b>	<b>4087</b>	<b>2616</b>	<b>20287</b>
Andaman & Nicobar	43	3	1	0	0	4	22	25	0	0	47
Bihar	4389	109	113	56	35	313	2574	1149	624	354	4701
Jharkhand	2035	71	61	39	5	176	1100	514	469	127	2210
Odisha	3108	69	113	56	0	238	1820	809	717	0	3346
Sikkim	85	6	0	0	0	6	62	29	0	0	91
West Bengal	5772	95	97	103	74	369	2558	845	1215	1522	6140
<b>Eastern Region Total</b>	<b>15432</b>	<b>353</b>	<b>385</b>	<b>254</b>	<b>114</b>	<b>1106</b>	<b>8136</b>	<b>3371</b>	<b>3025</b>	<b>2003</b>	<b>16535</b>
Arunachal Pradesh	89	3	6	0	0	9	54	44	0	0	98
Assam	1566	12	32	38	0	82	819	434	394	0	1647
Manipur	86	7	3	2	0	12	43	30	25	0	98
Meghalaya	223	5	4	8	0	17	134	40	66	0	240
Mizoram	103	4	5	4	0	13	61	20	35	0	116
Nagaland	96	4	8	0	0	12	41	67	0	0	108
Tripura	251	13	8	6	0	27	136	74	68	0	278
<b>North Eastern Region Total</b>	<b>2414</b>	<b>48</b>	<b>66</b>	<b>58</b>	<b>0</b>	<b>172</b>	<b>1288</b>	<b>709</b>	<b>588</b>	<b>0</b>	<b>2585</b>
Chandigarh	344	1	0	25	0	26	10	0	360	0	370
Delhi	2725	17	7	0	145	169	79	46	0	2768	2893
Haryana	2755	124	88	82	22	316	949	749	1194	178	3070
Himachal Pradesh	1108	57	24	5	0	86	880	233	81	0	1194
Jammu & Kashmir	1132	50	33	26	0	109	645	266	330	0	1241
Punjab	4044	134	144	62	37	377	1470	1408	906	634	4418
Rajasthan	4586	117	167	61	34	379	1953	1427	1049	529	4958
<b>Northern Region Total</b>	<b>16694</b>	<b>500</b>	<b>463</b>	<b>261</b>	<b>238</b>	<b>1462</b>	<b>5986</b>	<b>4129</b>	<b>3920</b>	<b>4109</b>	<b>18144</b>
Andhra Pradesh	7891	243	201	108	112	664	2871	2089	1845	1750	8555
Karnataka	6715	238	154	98	100	590	2487	1558	1571	1689	7305
Kerala	4744	14	266	72	0	352	353	3386	1357	0	5096
Lakshadweep	12	0	0	0	0	0	8	4	0	0	12
Puducherry	160	2	4	6	0	12	36	44	92	0	172
Tamil Nadu	6985	230	312	119	71	732	2028	2476	1859	1351	7714
<b>Southern Region Total</b>	<b>26507</b>	<b>727</b>	<b>937</b>	<b>403</b>	<b>283</b>	<b>2350</b>	<b>7783</b>	<b>9557</b>	<b>6724</b>	<b>4790</b>	<b>28854</b>
Dadra & Nagar Haveli	35	2	4	0	0	6	12	29	0	0	41
Daman & Diu	25	0	11	0	0	11	2	34	0	0	36
Goa	488	24	21	0	0	45	205	328	0	0	533
Gujarat	5208	141	149	50	110	450	1773	1396	811	1678	5658
Maharashtra	9036	130	214	92	241	677	2391	1934	1495	3884	9704
<b>Western Region Total</b>	<b>14792</b>	<b>297</b>	<b>399</b>	<b>142</b>	<b>351</b>	<b>1189</b>	<b>4383</b>	<b>3721</b>	<b>2306</b>	<b>5562</b>	<b>15972</b>
<b>Grand Total</b>	<b>94543</b>	<b>2544</b>	<b>2767</b>	<b>1421</b>	<b>1143</b>	<b>7875</b>	<b>36503</b>	<b>26144</b>	<b>20650</b>	<b>19080</b>	<b>102377</b>

Notes : 1) Data include 'Administrative Offices'.

2) Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

Source : Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from Banks.

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION  
OF OFFICES OF COMMERCIAL BANKS - 2012 AND 2013**

Regions / States / Union Territories	Number of Offices										
	As on	Opened during April 01, 2012 to March 31, 2013					As on March 31, 2013				
	March 31, 2012	Rural	Semi- Urban	Urban	Metro- politan	Total	Rural	Semi- Urban	Urban	Metro- politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Chhattisgarh	1666	75	63	37	0	175	856	463	522	0	1841
Madhya Pradesh	4836	112	87	43	29	271	1965	1410	1012	718	5105
Uttar Pradesh	12312	409	229	131	94	863	6008	2711	2429	2019	13167
Uttarakhand	1473	55	45	20	0	120	747	494	352	0	1593
<b>Central Region Total</b>	<b>20287</b>	<b>651</b>	<b>424</b>	<b>231</b>	<b>123</b>	<b>1429</b>	<b>9576</b>	<b>5078</b>	<b>4315</b>	<b>2737</b>	<b>21706</b>
Andaman & Nicobar	47	4	2	0	0	6	26	27	0	0	53
Bihar	4701	129	113	36	29	307	2703	1262	660	383	5008
Jharkhand	2210	57	68	40	9	174	1157	582	509	136	2384
Odisha	3346	89	92	42	0	223	1909	901	758	0	3568
Sikkim	91	7	0	0	0	7	69	29	0	0	98
West Bengal	6140	100	86	42	46	274	2658	931	1257	1567	6413
<b>Eastern Region Total</b>	<b>16535</b>	<b>386</b>	<b>361</b>	<b>160</b>	<b>84</b>	<b>991</b>	<b>8522</b>	<b>3732</b>	<b>3184</b>	<b>2086</b>	<b>17524</b>
Arunachal Pradesh	98	3	5	0	0	8	57	49	0	0	106
Assam	1647	29	51	27	0	107	848	485	421	0	1754
Manipur	98	7	5	5	0	17	50	35	30	0	115
Meghalaya	240	3	8	5	0	16	137	48	71	0	256
Mizoram	116	3	2	6	0	11	64	22	41	0	127
Nagaland	108	4	12	0	0	16	45	79	0	0	124
Tripura	278	13	9	3	0	25	149	83	71	0	303
<b>North Eastern Region Total</b>	<b>2585</b>	<b>62</b>	<b>92</b>	<b>46</b>	<b>0</b>	<b>200</b>	<b>1350</b>	<b>801</b>	<b>634</b>	<b>0</b>	<b>2785</b>
Chandigarh	370	1	0	12	0	13	11	0	372	0	383
Delhi	2893	7	8	1	149	165	86	54	1	2916	3057
Haryana	3070	188	82	68	23	361	1137	831	1262	201	3431
Himachal Pradesh	1194	50	21	0	0	71	930	254	81	0	1265
Jammu & Kashmir	1241	69	40	22	0	131	714	306	352	0	1372
Punjab	4418	271	144	41	33	489	1741	1551	947	666	4905
Rajasthan	4958	174	155	79	23	431	2127	1582	1128	552	5389
<b>Northern Region Total</b>	<b>18144</b>	<b>760</b>	<b>450</b>	<b>223</b>	<b>228</b>	<b>1661</b>	<b>6746</b>	<b>4578</b>	<b>4143</b>	<b>4335</b>	<b>19802</b>
Andhra Pradesh	8555	249	202	84	76	611	3120	2291	1929	1825	9165
Karnataka	7305	198	144	81	101	524	2685	1702	1651	1789	7827
Kerala	5096	22	283	51	0	356	375	3669	1408	0	5452
Lakshadweep	12	0	0	0	0	0	8	4	0	0	12
Puducherry	172	5	5	6	0	16	41	49	98	0	188
Tamil Nadu	7714	219	235	79	40	573	2247	2711	1934	1389	8281
<b>Southern Region Total</b>	<b>28854</b>	<b>693</b>	<b>869</b>	<b>301</b>	<b>217</b>	<b>2080</b>	<b>8476</b>	<b>10426</b>	<b>7020</b>	<b>5003</b>	<b>30925</b>
Dadra & Nagar Haveli	41	2	4	0	0	6	14	33	0	0	47
Daman & Diu	36	0	4	0	0	4	2	38	0	0	40
Goa	533	19	22	0	0	41	224	350	0	0	574
Gujarat	5658	201	139	38	61	439	1974	1535	849	1736	6094
Maharashtra	9704	166	186	80	181	613	2555	2120	1575	4064	10314
<b>Western Region Total</b>	<b>15972</b>	<b>388</b>	<b>355</b>	<b>118</b>	<b>242</b>	<b>1103</b>	<b>4769</b>	<b>4076</b>	<b>2424</b>	<b>5800</b>	<b>17069</b>
<b>Grand Total</b>	<b>102377</b>	<b>2940</b>	<b>2551</b>	<b>1079</b>	<b>894</b>	<b>7464</b>	<b>39439</b>	<b>28691</b>	<b>21720</b>	<b>19961</b>	<b>109811</b>

**Notes :** 1) Data include 'Administrative Offices'.

2) Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

**Source:** Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from Banks.

**TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2012 and 2013**

Region/State/ Union Territory	As on March 31, 2012									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Northern Region</b>	<b>4776</b>	<b>5986</b>	<b>625</b>	<b>4129</b>	<b>54</b>	<b>3920</b>	<b>5</b>	<b>4109</b>	<b>5460</b>	<b>18144</b>
	(15.6)	(16.4)	(10.3)	(15.8)	(14.1)	(19.0)	(14.7)	(21.5)	(14.7)	(17.7)
Chandigarh	9	10	0	0	1	360	0	0	10	370
Delhi	66	79	25	46	0	0	1	2768	92	2893
Haryana	757	949	142	749	19	1194	1	178	919	3070
Himachal Pradesh	655	880	13	233	1	81	0	0	669	1194
Jammu & Kashmir	494	645	40	266	3	330	0	0	537	1241
Punjab	1105	1470	132	1408	12	906	2	634	1251	4418
Rajasthan	1690	1953	273	1427	18	1049	1	529	1982	4958
<b>North Eastern Region</b>	<b>1123</b>	<b>1288</b>	<b>148</b>	<b>709</b>	<b>10</b>	<b>588</b>	<b>0</b>	<b>0</b>	<b>1281</b>	<b>2585</b>
	(3.7)	(3.5)	(2.4)	(2.7)	(2.6)	(2.8)	(0.0)	(0.0)	(3.5)	(2.5)
Arunachal Pradesh	50	54	10	44	0	0	0	0	60	98
Assam	708	819	68	434	5	394	0	0	781	1647
Manipur	40	43	14	30	1	25	0	0	55	98
Meghalaya	120	134	13	40	2	66	0	0	135	240
Mizoram	56	61	8	20	1	35	0	0	65	116
Nagaland	38	41	12	67	0	0	0	0	50	108
Tripura	111	136	23	74	1	68	0	0	135	278
<b>Eastern Region</b>	<b>7052</b>	<b>8136</b>	<b>940</b>	<b>3371</b>	<b>89</b>	<b>3025</b>	<b>4</b>	<b>2003</b>	<b>8085</b>	<b>16535</b>
	(23.0)	(22.3)	(15.5)	(12.9)	(23.3)	(14.6)	(11.8)	(10.5)	(21.8)	(16.2)
Andaman & Nicobar	17	22	2	25	0	0	0	0	19	47
Bihar	2296	2574	446	1149	18	624	1	354	2761	4701
Jharkhand	924	1100	85	514	6	469	1	127	1016	2210
Odisha	1568	1820	103	809	8	717	0	0	1679	3346
Sikkim	38	62	1	29	0	0	0	0	39	91
West Bengal	2209	2558	303	845	57	1215	2	1522	2571	6140
<b>Central Region</b>	<b>7490</b>	<b>8927</b>	<b>1057</b>	<b>4657</b>	<b>80</b>	<b>4087</b>	<b>8</b>	<b>2616</b>	<b>8635</b>	<b>20287</b>
	(24.5)	(24.5)	(17.4)	(17.8)	(20.9)	(19.8)	(23.5)	(13.7)	(23.3)	(19.8)
Chhattisgarh	615	781	74	400	7	485	0	0	696	1666
Madhya Pradesh	1541	1854	277	1324	23	969	2	689	1843	4836
Uttar Pradesh	4799	5600	663	2484	47	2301	6	1927	5515	12312
Uttarakhand	535	692	43	449	3	332	0	0	581	1473
<b>Western Region</b>	<b>3642</b>	<b>4383</b>	<b>794</b>	<b>3721</b>	<b>54</b>	<b>2306</b>	<b>12</b>	<b>5562</b>	<b>4502</b>	<b>15972</b>
	(11.9)	(12.0)	(13.1)	(14.2)	(14.1)	(11.2)	(35.3)	(29.2)	(12.1)	(15.6)
Dadra & Nagar Haveli	8	12	2	29	0	0	0	0	10	41
Daman & Diu	2	2	4	34	0	0	0	0	6	36
Goa	133	205	23	328	0	0	0	0	156	533
Gujarat	1445	1773	279	1396	21	811	4	1678	1749	5658
Maharashtra	2054	2391	486	1934	33	1495	8	3884	2581	9704
<b>Southern Region</b>	<b>6550</b>	<b>7783</b>	<b>2505</b>	<b>9557</b>	<b>95</b>	<b>6724</b>	<b>5</b>	<b>4790</b>	<b>9155</b>	<b>28854</b>
	(21.4)	(21.3)	(41.3)	(36.6)	(24.9)	(32.6)	(14.7)	(25.1)	(24.7)	(28.2)
Andhra Pradesh	2412	2871	557	2089	36	1845	3	1750	3008	8555
Karnataka	2130	2487	304	1558	23	1571	1	1689	2458	7305
Kerala	273	353	1060	3386	10	1357	0	0	1343	5096
Lakshadweep	7	8	2	4	0	0	0	0	9	12
Puducherry	27	36	7	44	2	92	0	0	36	172
Tamil Nadu	1701	2028	575	2476	24	1859	1	1351	2301	7714
<b>All India</b>	<b>30633</b>	<b>36503</b>	<b>6069</b>	<b>26144</b>	<b>382</b>	<b>20650</b>	<b>34</b>	<b>19080</b>	<b>37118</b>	<b>102377</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Data include 'Administrative Offices'.

2. Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

Source : Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from banks.

**TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2012 and 2013 (Concl.)**

Region/State/ Union Territory	As on March 31, 2013									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Northern Region</b>	<b>5208</b>	<b>6746</b>	<b>639</b>	<b>4578</b>	<b>55</b>	<b>4143</b>	<b>5</b>	<b>4335</b>	<b>5907</b>	<b>19802</b>
	(16.0)	(17.1)	(10.4)	(16.0)	(14.4)	(19.1)	15	22	(15.1)	(18.0)
Chandigarh	10	11	0	0	1	372	0	0	11	383
Delhi	71	86	31	54	1	1	1	2916	104	3057
Haryana	876	1137	147	831	19	1262	1	201	1043	3431
Himachal Pradesh	676	930	14	254	1	81	0	0	691	1265
Jammu & Kashmir	535	714	40	306	3	352	0	0	578	1372
Punjab	1237	1741	132	1551	12	947	2	666	1383	4905
Rajasthan	1803	2127	275	1582	18	1128	1	552	2097	5389
<b>North Eastern Region</b>	<b>1158</b>	<b>1350</b>	<b>151</b>	<b>801</b>	<b>10</b>	<b>634</b>	<b>0</b>	<b>0</b>	<b>1319</b>	<b>2785</b>
	(3.6)	(3.4)	(2.4)	(2.8)	(2.6)	(2.9)	0	0	(3.4)	(2.5)
Arunachal Pradesh	51	57	10	49	0	0	0	0	61	106
Assam	726	848	71	485	5	421	0	0	802	1754
Manipur	44	50	14	35	1	30	0	0	59	115
Meghalaya	120	137	13	48	2	71	0	0	135	256
Mizoram	58	64	8	22	1	41	0	0	67	127
Nagaland	42	45	12	79	0	0	0	0	54	124
Tripura	117	149	23	83	1	71	0	0	141	303
<b>Eastern Region</b>	<b>7247</b>	<b>8522</b>	<b>958</b>	<b>3732</b>	<b>89</b>	<b>3184</b>	<b>4</b>	<b>2086</b>	<b>8298</b>	<b>17524</b>
	(22.3)	(21.6)	(15.5)	(13.0)	(23.2)	(14.7)	(11.8)	(10.5)	(21.2)	(16.0)
Andaman & Nicobar	17	26	2	27	0	0	0	0	19	53
Bihar	2377	2703	455	1262	18	660	1	383	2851	5008
Jharkhand	951	1157	86	582	6	509	1	136	1044	2384
Odisha	1606	1909	103	901	8	758	0	0	1717	3568
Sikkim	39	69	1	29	0	0	0	0	40	98
West Bengal	2257	2658	311	931	57	1257	2	1567	2627	6413
<b>Central Region</b>	<b>7929</b>	<b>9576</b>	<b>1073</b>	<b>5078</b>	<b>80</b>	<b>4315</b>	<b>8</b>	<b>2737</b>	<b>9090</b>	<b>21706</b>
	(24.4)	(24.3)	(17.4)	(17.7)	(20.9)	(19.9)	(23.5)	(13.7)	(23.3)	(19.8)
Chhattisgarh	662	856	74	463	7	522	0	0	743	1841
Madhya Pradesh	1610	1965	278	1410	23	1012	2	718	1913	5105
Uttar Pradesh	5096	6008	678	2711	47	2429	6	2019	5827	13167
Uttarakhand	561	747	43	494	3	352	0	0	607	1593
<b>Western Region</b>	<b>3913</b>	<b>4769</b>	<b>802</b>	<b>4076</b>	<b>54</b>	<b>2424</b>	<b>12</b>	<b>5800</b>	<b>4781</b>	<b>17069</b>
	(12.0)	(12.1)	(13.0)	(14.2)	(14.1)	(11.2)	(35.3)	(29.1)	(12.2)	(15.5)
Dadra & Nagar Haveli	8	14	2	33	0	0	0	0	10	47
Daman & Diu	2	2	4	38	0	0	0	0	6	40
Goa	138	224	24	350	0	0	0	0	162	574
Gujarat	1596	1974	284	1535	21	849	4	1736	1905	6094
Maharashtra	2169	2555	488	2120	33	1575	8	4064	2698	10314
<b>Southern Region</b>	<b>7023</b>	<b>8476</b>	<b>2550</b>	<b>10426</b>	<b>95</b>	<b>7020</b>	<b>5</b>	<b>5003</b>	<b>9673</b>	<b>30925</b>
	(21.6)	(21.5)	(41.3)	(36.3)	(24.8)	(32.3)	(14.7)	(25.1)	(24.8)	(28.2)
Andhra Pradesh	2580	3120	565	2291	36	1929	3	1825	3184	9165
Karnataka	2264	2685	306	1702	23	1651	1	1789	2594	7827
Kerala	286	375	1082	3669	10	1408	0	0	1378	5452
Lakshadweep	7	8	2	4	0	0	0	0	9	12
Puducherry	31	41	7	49	2	98	0	0	40	188
Tamil Nadu	1855	2247	588	2711	24	1934	1	1389	2468	8281
<b>All India</b>	<b>32478</b>	<b>39439</b>	<b>6173</b>	<b>28691</b>	<b>383</b>	<b>21720</b>	<b>34</b>	<b>19961</b>	<b>39068</b>	<b>109811</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

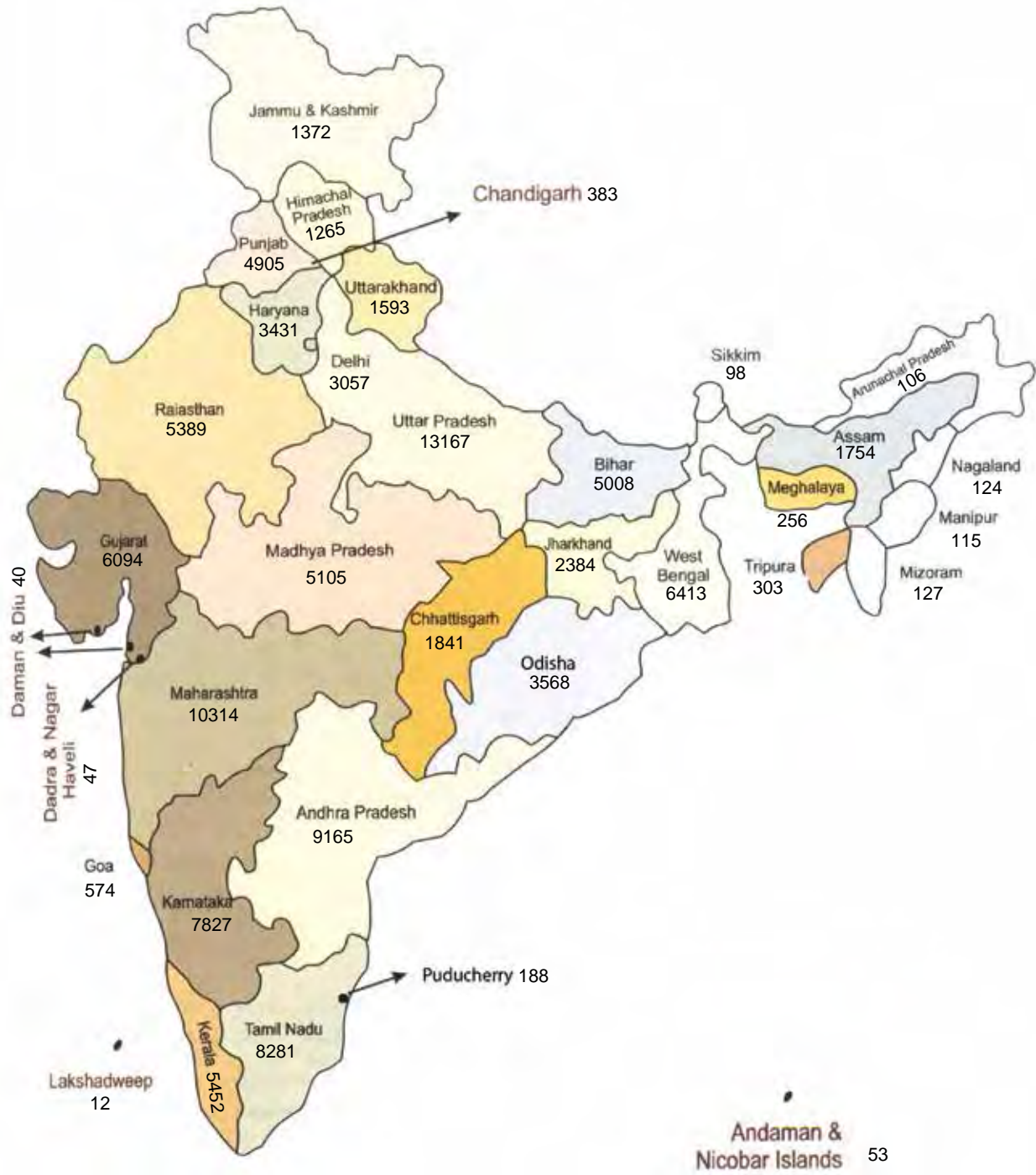
**Notes :** 1. Data include 'Administrative Offices'.

2. Population groups are defined as follows: 'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 above but less than of one lakh, 'Urban' includes centres with population of one lakh and above but less than of ten lakhs, and 'Metropolitan' includes centres with population of 10 lakhs and above. All population figures are as per census 2001.

**Source :** Master Office File (MOF) System, Department of Statistics and Information Management, Reserve Bank of India, as on October 05, 2013. MOF data are dynamic in nature. It is updated based on information as received from banks.



**MAP - 1**  
**STATE & UNION TERRITORY-WISE DISTRIBUTION OF OFFICES**  
**OF COMMERCIAL BANKS - 2013**  
 (As on March 31)



**TABLE 1.5 : OFFICES OF INDIAN COMMERCIAL BANKS  
OUTSIDE INDIA - 2011 TO 2013**

Sr. No.	Name of the Country	As on March 31		
		2011	2012	2013
		(1)	(2)	(3)
1	Afghanistan	1	1	1
2	Australia	1	1	2
3	Bahamas Island (Nassau)	2	2	2
4	Bahrain	5	7	6
5	Bangladesh	5	6	6
6	Belgium	3	3	3
7	Cambodia	1	1	1
8	Cayman Islands	1	1	1
9	Channel Islands	1	1	1
10	China	4	4	5
11	Fiji Islands	9	9	9
12	France	2	2	2
13	Germany	1	1	1
14	Hong kong	18	18	19
15	Israel	1	1	1
16	Japan	4	4	4
17	Kenya	4	4	4
18	Maldives Islands	2	2	2
19	Mauritius	8	8	9
20	Qatar	1	2	2
21	Saudi Arabia	-	1	1
22	Seychelles	1	1	1
23	Singapore	16	17	17
24	South Africa	3	4	4
25	South Korea	1	1	1
26	Sri Lanka	8	9	9
27	Sultanate of Oman	4	4	5
28	Thailand	1	1	1
29	United Arab Emirates	11	11	13
30	United Kingdom	28	30	30
31	United States of America	8	8	8
<b>Total</b>		<b>155</b>	<b>165</b>	<b>171</b>

**Source** : Department of Banking Operations and Development, RBI.

**TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT  
CENTRAL CO-OPERATIVE BANKS - 2012 AND 2013**

Region / State / Union Territory	As on March 31											
	Rural				Semi-urban				Urban			
	2012		2013		2012		2013		2012		2013	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<b>Northern Region</b>	<b>1356</b>	<b>1645</b>	<b>1407</b>	<b>1672</b>	<b>394</b>	<b>506</b>	<b>415</b>	<b>515</b>	<b>134</b>	<b>315</b>	<b>140</b>	<b>320</b>
Haryana	320	450	319	449	55	81	56	83	52	94	50	95
Himachal Pradesh	320	337	318	340	29	48	36	54	8	8	10	10
Jammu & Kashmir	89	109	89	109	19	40	19	40	8	34	8	34
Punjab	470	578	522	599	99	128	118	137	31	95	34	94
Rajasthan	150	150	157	155	192	209	186	201	31	76	37	76
Delhi	1	15	1	17	..	..	..	..	..	..	..	..
Chandigarh	6	6	1	3	..	..	..	..	4	8	1	11
<b>North Eastern Region</b>	<b>103</b>	<b>103</b>	<b>90</b>	<b>102</b>	<b>54</b>	<b>61</b>	<b>46</b>	<b>63</b>	<b>58</b>	<b>84</b>	<b>64</b>	<b>78</b>
Assam	18	18	18	18	21	21	21	21	28	35	23	28
Arunachal Pradesh	20	20	20	20	..	..	..	..	9	13	9	13
Manipur	4	4	4	4	5	5	5	5	1	1	1	1
Meghalaya	22	22	18	18	7	7	9	9	7	17	19	19
Nagaland	12	12	..	12	10	10	..	10	..	..	..	..
Tripura	27	27	30	30	11	11	11	11	12	12	11	11
Mizoram	..	..	..	..	..	7	..	7	1	6	1	6
<b>Eastern Region</b>	<b>481</b>	<b>629</b>	<b>431</b>	<b>640</b>	<b>347</b>	<b>393</b>	<b>268</b>	<b>376</b>	<b>261</b>	<b>217</b>	<b>140</b>	<b>281</b>
Bihar	225	259	219	236	140	178	136	157	91	134	95	123
Jharkhand	46	39	40	39	42	25	43	36	25	13	17	17
Odisha	139	144	159	164	98	117	88	109	39	67	28	55
Sikkim	9	9	13	13	1	1	1	1	..	..	..	..
West Bengal	62	153	..	163	66	68	..	69	106	3	..	86
Andaman & Nicobar Islands	..	25	..	25	..	4	..	4	..	..	..	..
<b>Central Region</b>	<b>946</b>	<b>1091</b>	<b>866</b>	<b>1032</b>	<b>726</b>	<b>861</b>	<b>654</b>	<b>686</b>	<b>310</b>	<b>443</b>	<b>358</b>	<b>435</b>
Chhattisgarh	75	130	83	148	35	46	26	29	24	35	25	34
Madhya Pradesh	285	244	266	233	244	238	235	218	130	162	137	152
Uttar Pradesh	532	596	446	507	428	476	366	378	148	233	181	218
Uttarakhand	54	121	71	144	19	101	27	61	8	13	15	31
<b>Western Region</b>	<b>4058</b>	<b>3021</b>	<b>4158</b>	<b>3092</b>	<b>646</b>	<b>660</b>	<b>572</b>	<b>712</b>	<b>177</b>	<b>396</b>	<b>189</b>	<b>378</b>
Gujarat and Dadra & Nagar Haveli	805	793	841	844	198	211	210	232	29	91	35	99
Maharashtra	3253	2228	3317	2211	440	418	350	454	143	268	153	274
Goa	..	..	..	37	8	31	12	26	5	37	1	5
<b>Southern Region</b>	<b>1488</b>	<b>1153</b>	<b>1565</b>	<b>1213</b>	<b>519</b>	<b>832</b>	<b>573</b>	<b>853</b>	<b>279</b>	<b>591</b>	<b>329</b>	<b>589</b>
Andhra Pradesh	227	242	263	277	167	209	179	202	75	109	91	120
Karnataka	235	306	238	312	151	174	144	167	89	142	98	153
Kerala	99	382	100	405	69	197	73	200	40	147	39	127
Tamil Nadu	927	213	964	209	132	249	177	281	75	178	101	174
Puducherry	..	10	..	10	..	3	..	3	..	15	..	15
<b>All India</b>	<b>8432</b>	<b>7642</b>	<b>8517</b>	<b>7751</b>	<b>2686</b>	<b>3313</b>	<b>2528</b>	<b>3205</b>	<b>1219</b>	<b>2046</b>	<b>1220</b>	<b>2081</b>

**Notes :** States of Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand, West Bengal, Puducherry include respectively, 10 EC & 12 AO, 3EC & 5 AO, 0 EC & 6 AO, 17 EC & 17 AO, 5EC & 12 AO, 15EC & 18 AO, 13 EC & 13 AO, 6 EC & 21 AO, 15 EC & 22 AO, 26 EC & 26 AO, 16 EC & 19 AO, 16 EC & 15 AO, 16 EC & 19 AO, 3 EC & 7 AO, 0 EC & 7 AO, 15EC & 22 AO, 2 EC & 4 AO, 0 EC & 3 AO, 0 EC & 1 AO, where EC indicates extension counters & AO, administrative offices.

**Source:** Rural Planning & Credit Department, RBI.

**TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT  
CENTRAL CO-OPERATIVE BANKS - 2012 AND 2013 (Concl.d.)**

Region / State / Union Territory	As on March 31							
	Metropolitan				Total			
	2012		2013		2012		2013	
	No. of centres (13)	No. of offices (14)	No. of centres (15)	No. of offices (16)	No. of centres (17)	No. of offices (18)	No. of centres (19)	No. of offices (20)
<b>Northern Region</b>	<b>15</b>	<b>61</b>	<b>15</b>	<b>61</b>	<b>1899</b>	<b>2527</b>	<b>1977</b>	<b>2568</b>
Haryana	..	..	..	..	427	625	425	627
Himachal Pradesh	1	1	1	1	358	394	365	405
Jammu & Kashmir	..	..	..	..	116	183	116	183
Punjab	2	7	2	7	602	808	676	837
Rajasthan	4	20	4	20	377	455	384	452
Delhi	8	33	8	33	9	48	9	50
Chandigarh	..	..	..	..	10	14	2	14
<b>North Eastern Region</b>	..	..	..	..	<b>215</b>	<b>248</b>	<b>200</b>	<b>243</b>
Assam	..	..	..	..	67	74	62	67
Arunachal Pradesh	..	..	..	..	29	33	29	33
Manipur	..	..	..	..	10	10	10	10
Meghalaya	..	..	..	..	36	46	46	46
Nagaland	..	..	..	..	22	22	..	22
Tripura	..	..	..	..	50	50	52	52
Mizoram	..	..	..	..	1	13	1	13
<b>Eastern Region</b>	<b>9</b>	<b>49</b>	<b>8</b>	<b>48</b>	<b>1098</b>	<b>1288</b>	<b>847</b>	<b>1345</b>
Bihar	..	..	..	..	456	571	450	516
Jharkhand	1	1	..	..	114	78	100	92
Odisha	8	31	8	31	284	359	283	359
Sikkim	..	..	..	..	10	10	14	14
West Bengal	..	17	..	17	234	241	..	335
Andaman & Nicobar Islands	..	..	..	..	..	29	..	29
<b>Central Region</b>	<b>23</b>	<b>87</b>	<b>43</b>	<b>124</b>	<b>2005</b>	<b>2482</b>	<b>1921</b>	<b>2277</b>
Chhattisgarh	..	..	..	..	134	211	134	211
Madhya Pradesh	5	6	24	55	664	650	662	658
Uttar Pradesh	18	81	19	69	1126	1386	1012	1172
Uttarakhand	..	..	..	..	81	235	113	236
<b>Western Region</b>	<b>29</b>	<b>285</b>	<b>20</b>	<b>272</b>	<b>4910</b>	<b>4362</b>	<b>4939</b>	<b>4454</b>
Gujarat and Dadra & Nagar Haveli	5	85	5	84	1037	1180	1091	1259
Maharashtra	24	200	15	188	3860	3114	3835	3127
Goa	..	..	..	..	13	68	13	68
<b>Southern Region</b>	<b>14</b>	<b>195</b>	<b>17</b>	<b>208</b>	<b>2300</b>	<b>2771</b>	<b>2484</b>	<b>2863</b>
Andhra Pradesh	11	38	11	49	480	598	544	648
Karnataka	2	46	2	46	477	668	482	678
Kerala	..	..	..	..	208	726	212	732
Tamil Nadu	1	111	4	113	1135	751	1246	777
Puducherry	..	..	..	..	..	28	..	28
<b>All India</b>	<b>90</b>	<b>677</b>	<b>103</b>	<b>713</b>	<b>12427</b>	<b>13678</b>	<b>12368</b>	<b>13750</b>

**Notes :** States of Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand, West Bengal, Puducherry include respectively, 10 EC & 12 AO, 3EC & 5 AO, 0 EC & 6 AO, 17 EC & 17 AO, 5EC & 12 AO, 15EC & 18 AO, 13 EC & 13 AO, 6 EC & 21 AO, 15 EC & 22 AO, 26 EC & 26 AO, 16 EC & 19 AO, 16 EC & 15 AO, 16 EC & 19 AO, 3 EC & 7 AO, 0 EC & 7 AO, 15EC & 22 AO, 2 EC & 4 AO, 0 EC & 3 AO, 0 EC & 1 AO, where EC indicates extension counters & AO, administrative offices.

**Source:** Rural Planning & Credit Department, RBI.

**TABLE 1.7 : STATE-WISE DISTRIBUTION OF NUMBER OF BRANCHES OF STATE AND DISTRICT  
CENTRAL CO-OPERATIVE BANKS - 2011 AND 2012**

Region / State / Union Territory	As on March 31					
	State Co-operative Banks		District Central Co-operative Banks		Total	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Northern Region</b>	<b>299</b>	<b>309</b>	<b>2130</b>	<b>2137</b>	<b>2429</b>	<b>2446</b>
Haryana	13	13	594	594	607	607
Himachal Pradesh	175	175	183	187	358	362
Jammu & Kashmir	24	24	137	137	161	161
Punjab	20	20	807	805	827	825
Rajasthan	13	16	409	414	422	430
Chandigarh	14	14	*	*	14	14
Delhi	40	47	*	*	40	47
<b>North Eastern Region</b>	<b>232</b>	<b>230</b>	*	*	<b>232</b>	<b>230</b>
Assam	75	67	*	*	75	67
Manipur	11	11	*	*	11	11
Meghalaya	41	46	*	*	41	46
Nagaland	21	22	*	*	21	22
Tripura	40	40	*	*	40	40
Arunachal Pradesh	32	32	*	*	32	32
Mizoram	12	12	*	*	12	12
<b>Eastern Region</b>	<b>108</b>	<b>112</b>	<b>996</b>	<b>1038</b>	<b>1104</b>	<b>1150</b>
Bihar	16	16	279	279	295	295
Jharkhand	\$	\$	114	114	114	114
Odisha	14	14	322	323	336	337
Sikkim	6	10	*	*	6	10
West Bengal	43	43	281	322	324	365
Andaman & Nicobar	29	29	*	*	29	29
<b>Central Region</b>	<b>69</b>	<b>69</b>	<b>2520</b>	<b>2624</b>	<b>2589</b>	<b>2693</b>
Chhattisgarh	5	5	206	207	211	212
Madhya Pradesh	20	20	807	835	827	855
Uttar Pradesh	29	29	1302	1350	1331	1379
Uttarakhand	15	15	205	232	220	247
<b>Western Region</b>	<b>121</b>	<b>121</b>	<b>4887</b>	<b>4919</b>	<b>5008</b>	<b>5040</b>
Gujarat	1	1	1182	1191	1183	1192
Maharashtra	53	53	3705	3728	3758	3781
Goa	67	67	*	*	67	67
<b>Southern Region</b>	<b>158</b>	<b>158</b>	<b>2585</b>	<b>2584</b>	<b>2743</b>	<b>2742</b>
Andhra Pradesh	26	24	569	571	595	595
Karnataka	38	40	608	605	646	645
Kerala	20	20	670	670	690	690
Tamil Nadu	46	46	738	738	784	784
Puducherry	28	28	*	*	28	28
<b>All-India</b>	<b>987</b>	<b>999</b>	<b>13118</b>	<b>13302</b>	<b>14105</b>	<b>14301</b>

**Notes :** 1. \* Indicates No District Central Co-operative Banks in the State.

2. \$ State Co-operative banks not started functioning

3. Data for the year 2012 are provisional.

4. Data for the States of Bihar, Manipur, Meghalaya, Tripura and West Bengal are repeated for the year 2012 from previous year.

**Source:** National Bank for Agriculture and Rural Development.

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of							
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
	2012	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>All Scheduled Commercial Banks</b>								
<b>No. of Reporting Banks</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>169</b>	<b>165</b>
<b>I Liabilities to the banking System</b>	<b>1223.19</b>	<b>1313.29</b>	<b>1173.14</b>	<b>1191.60</b>	<b>1106.18</b>	<b>1172.47</b>	<b>1114.99</b>	<b>1132.65</b>
(a) Demand and time deposits from banks	842.53	812.33	783.26	806.23	755.75	759.90	777.15	757.92
(b) Borrowing from banks	319.23	435.74	323.79	316.30	275.88	326.50	258.38	309.66
(c) Other demand and time liabilities	61.43	65.23	66.09	69.06	74.56	86.08	79.47	65.07
<b>II Liabilities to others in India</b>	<b>64889.25</b>	<b>65794.34</b>	<b>66254.03</b>	<b>68161.43</b>	<b>68041.83</b>	<b>68725.92</b>	<b>68683.37</b>	<b>69333.03</b>
(a) Aggregate deposits	59090.82	60369.07	60632.77	62328.02	62471.44	62951.61	62921.72	63881.22
(i) Demand deposits	6253.30	6002.23	5817.75	6512.93	5939.23	6062.55	5986.84	5851.72
(ii) Time Deposits	52837.52	54366.83	54815.02	55815.10	56532.21	56889.06	56934.87	58029.50
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2064.54	1963.54	1987.09	2034.37	1987.35	1993.65	2010.70	1918.71
(c) Other demand and time liabilities	3733.89	3461.73	3634.17	3799.04	3583.03	3780.66	3750.95	3533.11
<b>III Assets with the banking system</b>	<b>1779.12</b>	<b>1918.27</b>	<b>1825.64</b>	<b>1928.05</b>	<b>1815.40</b>	<b>1851.20</b>	<b>1764.36</b>	<b>1812.73</b>
Money at call and short notice	232.78	339.32	241.79	210.11	208.09	268.83	211.14	237.79
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>3594.00</b>	<b>3560.78</b>	<b>3456.57</b>	<b>3665.57</b>	<b>3617.17</b>	<b>3575.52</b>	<b>3590.51</b>	<b>3719.24</b>
<b>V Investment in India</b>	<b>17377.87</b>	<b>18188.32</b>	<b>18250.85</b>	<b>18640.81</b>	<b>19183.35</b>	<b>19568.96</b>	<b>19477.54</b>	<b>19626.39</b>
(a) Government securities	17350.18	18159.04	18222.99	18615.63	19155.80	19542.60	19452.58	19598.78
(b) Other approved securities	27.70	29.27	27.86	25.18	27.56	26.37	24.95	27.61
<b>VI Bank Credit</b>	<b>46118.52</b>	<b>46192.49</b>	<b>46499.24</b>	<b>47630.38</b>	<b>47044.97</b>	<b>47232.64</b>	<b>47637.40</b>	<b>48135.62</b>
(a) Loans Cash Credit and Overdrafts	44359.77	44451.43	44806.19	45881.93	45337.22	45488.74	45919.68	46400.67
(b) Inland Bills Purchased	163.44	169.48	167.29	173.93	168.56	186.06	193.20	212.09
(c) Inland Bills Discounted	979.78	964.08	940.27	973.65	972.49	981.53	964.58	932.56
(d) Foreign bills purchased	211.68	220.82	200.02	210.54	188.31	193.54	185.72	188.40
(e) Foreign bills discounted	403.85	386.68	385.47	390.33	378.40	382.78	374.22	401.90

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of				
	Nov	Dec	Jan	Feb	Mar
	2012	2012	2013	2013	2013
	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Commercial Banks</b>					
<b>No. of Reporting Banks</b>	<b>158</b>	<b>158</b>	<b>154</b>	<b>153</b>	<b>151</b>
<b>I Liabilities to the banking System</b>	<b>1177.88</b>	<b>1216.77</b>	<b>1195.88</b>	<b>1299.84</b>	<b>1331.01</b>
(a) Demand and time deposits from banks	787.38	796.91	785.47	788.17	846.53
(b) Borrowing from banks	306.80	347.46	326.85	419.77	393.58
(c) Other demand and time liabilities	83.70	72.41	83.56	91.90	90.89
<b>II Liabilities to others in India</b>	<b>70264.58</b>	<b>70741.87</b>	<b>71263.28</b>	<b>71771.10</b>	<b>73837.51</b>
(a) Aggregate deposits	64400.28	64748.22	65288.02	65651.37	67504.54
(i) Demand deposits	6225.70	6371.93	6103.64	6304.97	6622.99
(ii) Time Deposits	58174.58	58376.29	59184.38	59346.40	60881.55
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2017.72	2041.67	2066.02	2131.70	2216.63
(c) Other demand and time liabilities	3846.58	3951.98	3909.23	3988.03	4116.34
<b>III Assets with the banking system</b>	<b>1732.78</b>	<b>1942.14</b>	<b>1764.74</b>	<b>1842.35</b>	<b>2199.48</b>
Money at call and short notice	234.96	284.41	219.67	304.59	296.05
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>3283.36</b>	<b>3419.28</b>	<b>3562.04</b>	<b>3431.29</b>	<b>3227.58</b>
<b>V Investment in India</b>	<b>19669.70</b>	<b>19383.46</b>	<b>19661.10</b>	<b>19646.41</b>	<b>20061.05</b>
(a) Government securities	19646.98	19360.35	19638.24	19625.77	20036.53
(b) Other approved securities	22.72	23.10	22.86	20.64	24.52
<b>VI Bank Credit</b>	<b>49587.90</b>	<b>50258.72</b>	<b>50509.15</b>	<b>51272.64</b>	<b>52604.59</b>
(a) Loans Cash Credit and Overdrafts	47829.45	48387.84	48640.07	49358.91	50591.75
(b) Inland Bills Purchased	226.74	228.77	226.04	233.88	248.65
(c) Inland Bills Discounted	940.31	988.88	991.76	1040.74	1094.54
(d) Foreign bills purchased	176.28	206.86	207.37	202.78	214.92
(e) Foreign bills discounted	415.11	446.37	443.92	436.32	454.73

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>All Scheduled Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>
<b>I Liabilities to the banking System</b>	<b>32.89</b>	<b>36.18</b>	<b>37.01</b>	<b>31.24</b>	<b>32.29</b>	<b>34.23</b>	<b>33.09</b>
(a) Demand and time deposits from banks	31.95	33.66	33.49	28.49	29.34	30.14	30.59
(b) Borrowing from banks	0.87	2.47	3.44	2.70	2.65	4.05	2.45
(c) Other demand and time liabilities	0.07	0.05	0.07	0.06	0.30	0.05	0.05
<b>II Liabilities to others in India</b>	<b>1766.55</b>	<b>1800.57</b>	<b>1799.65</b>	<b>1826.86</b>	<b>1855.06</b>	<b>1872.91</b>	<b>1874.37</b>
(a) Aggregate deposits	1687.11	1721.08	1725.92	1758.40	1787.50	1801.34	1808.53
(i) Demand deposits	148.36	148.38	146.67	158.93	153.27	160.16	154.73
(ii) Time Deposits	1538.76	1572.70	1579.25	1599.47	1634.24	1641.18	1653.80
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18.75	14.69	14.42	14.19	14.98	17.07	11.33
(c) Other demand and time liabilities	60.69	64.80	59.31	54.27	52.58	54.50	54.51
<b>III Assets with the banking system</b>	<b>261.00</b>	<b>280.58</b>	<b>279.81</b>	<b>270.27</b>	<b>266.88</b>	<b>267.15</b>	<b>279.51</b>
Money at call and short notice	124.11	121.69	122.93	107.43	99.77	99.40	102.12
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>92.98</b>	<b>91.96</b>	<b>94.71</b>	<b>95.78</b>	<b>95.85</b>	<b>100.72</b>	<b>97.47</b>
<b>V Investment in India</b>	<b>535.00</b>	<b>542.22</b>	<b>547.08</b>	<b>555.45</b>	<b>562.53</b>	<b>570.56</b>	<b>571.46</b>
(a) Government securities	532.52	538.77	544.76	553.14	560.23	568.24	569.17
(b) Other approved securities	2.48	3.45	2.33	2.32	2.30	2.32	2.29
<b>VI Bank Credit</b>	<b>1419.31</b>	<b>1429.47</b>	<b>1435.02</b>	<b>1452.69</b>	<b>1485.34</b>	<b>1506.67</b>	<b>1531.27</b>
(a) Loans Cash Credit and Overdrafts	1400.65	1410.01	1414.74	1433.14	1465.21	1486.54	1510.98
(b) Inland Bills Purchased	4.90	5.09	4.94	4.17	4.84	4.41	5.40
(c) Inland Bills Discounted	9.86	10.33	11.25	10.94	11.67	12.27	11.61
(d) Foreign bills purchased	1.02	1.11	0.90	0.66	0.37	0.30	0.20
(e) Foreign bills discounted	2.87	2.93	3.19	3.80	3.24	3.15	3.07

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.



**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>
<b>I Liabilities to the banking System</b>	<b>35.08</b>	<b>32.75</b>	<b>35.05</b>	<b>40.95</b>	<b>37.14</b>	<b>37.20</b>
(a) Demand and time deposits from banks	31.13	29.83	29.89	30.59	31.15	32.72
(b) Borrowing from banks	3.89	2.85	4.42	10.30	5.56	4.42
(c) Other demand and time liabilities	0.06	0.06	0.73	0.05	0.43	0.06
<b>II Liabilities to others in India</b>	<b>1891.48</b>	<b>1910.64</b>	<b>1929.92</b>	<b>1948.03</b>	<b>1972.75</b>	<b>1980.96</b>
(a) Aggregate deposits	1829.74	1842.01	1860.89	1884.25	1902.46	1915.41
(i) Demand deposits	156.23	161.65	160.94	157.20	159.47	160.28
(ii) Time Deposits	1673.51	1680.36	1699.95	1727.06	1742.99	1755.14
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.58	13.82	12.06	11.92	12.03	10.57
(c) Other demand and time liabilities	51.15	54.82	56.97	51.86	58.26	54.98
<b>III Assets with the banking system</b>	<b>254.30</b>	<b>253.90</b>	<b>292.48</b>	<b>253.50</b>	<b>240.43</b>	<b>248.81</b>
Money at call and short notice	86.41	89.42	117.30	107.69	97.81	101.60
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>94.29</b>	<b>92.99</b>	<b>91.69</b>	<b>91.20</b>	<b>88.90</b>	<b>93.32</b>
<b>V Investment in India</b>	<b>578.94</b>	<b>587.32</b>	<b>594.96</b>	<b>601.61</b>	<b>600.32</b>	<b>599.20</b>
(a) Government securities	576.82	585.14	592.79	597.94	598.11	597.01
(b) Other approved securities	2.12	2.18	2.17	3.68	2.22	2.20
<b>VI Bank Credit</b>	<b>1554.41</b>	<b>1564.58</b>	<b>1607.21</b>	<b>1625.71</b>	<b>1646.44</b>	<b>1676.83</b>
(a) Loans Cash Credit and Overdrafts	1534.62	1544.96	1583.85	1603.14	1622.68	1652.31
(b) Inland Bills Purchased	5.30	5.50	5.41	4.84	5.93	4.45
(c) Inland Bills Discounted	11.22	10.87	14.10	13.81	13.44	15.37
(d) Foreign bills purchased	0.24	0.45	0.97	1.35	1.77	1.72
(e) Foreign bills discounted	3.02	2.80	2.89	2.56	2.63	2.98

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Contd.)**

		(Amount in ₹ Billion)						
		As on the last reporting Friday of						
Items		Mar	Apr	May	Jun	Jul	Aug	Sep
		2012	2012	2012	2012	2012	2012	2012
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>All Scheduled Banks</b>								
<b>No. of Reporting Banks</b>		<b>237</b>	<b>237</b>	<b>237</b>	<b>236</b>	<b>236</b>	<b>236</b>	<b>236</b>
<b>I Liabilities to the banking System</b>		<b>1256.08</b>	<b>1349.47</b>	<b>1210.14</b>	<b>1222.84</b>	<b>1138.48</b>	<b>1206.70</b>	<b>1148.08</b>
(a) Demand and time deposits from banks		874.48	845.99	816.75	834.72	785.09	790.04	807.73
(b) Borrowing from banks		320.10	438.21	327.24	319.00	278.53	330.55	260.83
(c) Other demand and time liabilities		61.50	65.27	66.16	69.12	74.86	86.12	79.52
<b>II Liabilities to others in India</b>		<b>66655.80</b>	<b>67594.91</b>	<b>68053.68</b>	<b>69988.29</b>	<b>69896.89</b>	<b>70598.83</b>	<b>70557.74</b>
(a) Aggregate deposits		60777.93	62090.14	62358.68	64086.42	64258.94	64752.95	64730.24
(i) Demand deposits		6401.65	6150.61	5964.42	6671.85	6092.50	6222.71	6141.57
(ii) Time Deposits		54376.28	55939.53	56394.27	57414.57	58166.45	58530.23	58588.67
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)		2083.28	1978.24	2001.51	2048.56	2002.33	2010.72	2022.03
(c) Other demand and time liabilities		3794.58	3526.53	3693.49	3853.31	3635.61	3835.16	3805.47
<b>III Assets with the banking system</b>		<b>2040.12</b>	<b>2198.85</b>	<b>2105.45</b>	<b>2198.32</b>	<b>2082.28</b>	<b>2118.34</b>	<b>2043.87</b>
Money at call and short notice		356.89	461.02	364.73	317.54	307.86	368.23	313.26
<b>IV Cash in Hand &amp; Balances with RBI</b>		<b>3686.98</b>	<b>3652.74</b>	<b>3551.29</b>	<b>3761.35</b>	<b>3713.02</b>	<b>3676.24</b>	<b>3687.98</b>
<b>V Investment in India</b>		<b>17912.87</b>	<b>18730.54</b>	<b>18797.94</b>	<b>19196.26</b>	<b>19745.88</b>	<b>20139.52</b>	<b>20049.00</b>
(a) Government securities		17882.70	18697.81	18767.75	19168.76	19716.03	20110.84	20021.75
(b) Other approved securities		30.18	32.73	30.19	27.50	29.85	28.68	27.24
<b>VI Bank Credit</b>		<b>47537.83</b>	<b>47621.96</b>	<b>47934.26</b>	<b>49083.08</b>	<b>48530.31</b>	<b>48739.31</b>	<b>49168.67</b>
(a) Loans Cash Credit and Overdrafts		45760.42	45861.45	46220.92	47315.07	46802.43	46975.28	47430.65
(b) Inland Bills Purchased		168.34	174.57	172.23	178.09	173.39	190.46	198.61
(c) Inland Bills Discounted		989.64	974.41	951.51	984.58	984.16	993.80	976.19
(d) Foreign bills purchased		212.71	221.92	200.93	211.20	188.68	193.84	185.92
(e) Foreign bills discounted		406.72	389.61	388.66	394.13	381.64	385.93	377.30

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2012-13(Concl.d.)**

(Amount in ₹ Billion)						
Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>All Scheduled Banks</b>						
<b>No. of Reporting Banks</b>	<b>232</b>	<b>225</b>	<b>225</b>	<b>221</b>	<b>220</b>	<b>218</b>
<b>I Liabilities to the banking System</b>	<b>1167.74</b>	<b>1210.62</b>	<b>1251.82</b>	<b>1236.83</b>	<b>1336.98</b>	<b>1368.21</b>
(a) Demand and time deposits from banks	789.06	817.21	826.81	816.06	819.32	879.25
(b) Borrowing from banks	313.54	309.65	351.88	337.15	425.33	398.01
(c) Other demand and time liabilities	65.13	83.76	73.14	83.61	92.33	90.94
<b>II Liabilities to others in India</b>	<b>71224.51</b>	<b>72175.22</b>	<b>72671.79</b>	<b>73211.30</b>	<b>73743.85</b>	<b>75818.47</b>
(a) Aggregate deposits	65710.96	66242.29	66609.11	67172.27	67553.83	69419.95
(i) Demand deposits	6007.95	6387.35	6532.88	6260.84	6464.44	6783.26
(ii) Time Deposits	59703.01	59854.93	60076.23	60911.43	61089.40	62636.69
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1929.29	2031.54	2053.72	2077.94	2143.73	2227.20
(c) Other demand and time liabilities	3584.26	3901.39	4008.95	3961.09	4046.29	4171.32
<b>III Assets with the banking system</b>	<b>2067.03</b>	<b>1986.69</b>	<b>2234.61</b>	<b>2018.25</b>	<b>2082.77</b>	<b>2448.29</b>
Money at call and short notice	324.20	324.38	401.71	327.36	402.39	397.65
<b>IV Cash in Hand &amp; Balances with RBI</b>	<b>3813.53</b>	<b>3376.35</b>	<b>3510.97</b>	<b>3653.23</b>	<b>3520.19</b>	<b>3320.91</b>
<b>V Investment in India</b>	<b>20205.33</b>	<b>20257.02</b>	<b>19978.42</b>	<b>20262.72</b>	<b>20246.73</b>	<b>20660.25</b>
(a) Government securities	20175.60	20232.12	19953.14	20236.18	20223.88	20633.54
(b) Other approved securities	29.73	24.90	25.27	26.54	22.85	26.71
<b>VI Bank Credit</b>	<b>49690.03</b>	<b>51152.48</b>	<b>51865.93</b>	<b>52134.86</b>	<b>52919.08</b>	<b>54281.41</b>
(a) Loans Cash Credit and Overdrafts	47935.29	49374.42	49971.69	50243.21	50981.58	52244.05
(b) Inland Bills Purchased	217.39	232.24	234.18	230.88	239.81	253.09
(c) Inland Bills Discounted	943.78	951.18	1002.98	1005.57	1054.18	1109.91
(d) Foreign bills purchased	188.65	176.73	207.83	208.72	204.54	216.64
(e) Foreign bills discounted	404.93	417.91	449.26	446.48	438.95	457.71

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>SBI and its Associates</b>							
<b>No. of Reporting Banks</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>
<b>I Liabilities to the banking System</b>	<b>150.53</b>	<b>204.51</b>	<b>151.11</b>	<b>156.71</b>	<b>134.39</b>	<b>175.86</b>	<b>137.36</b>
(a) Demand and time deposits from banks	95.52	108.00	97.37	98.98	85.52	90.81	81.40
(b) Borrowing from banks	18.65	55.76	13.15	17.50	7.00	30.50	2.25
(c) Other demand and time liabilities	36.36	40.75	40.59	40.23	41.88	54.54	53.70
<b>II Liabilities to others in India</b>	<b>14099.92</b>	<b>14469.63</b>	<b>14566.39</b>	<b>14897.91</b>	<b>14936.72</b>	<b>15116.77</b>	<b>15199.90</b>
(a) Aggregate deposits	13136.95	13535.26	13604.21	13902.73	14049.59	14181.07	14256.01
(i) Demand deposits	1020.40	1075.44	1005.58	1062.55	987.95	1017.78	974.12
(ii) Time Deposits	12116.55	12459.82	12598.64	12840.18	13061.65	13163.29	13281.90
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	28.15	34.35	39.10	37.39	37.68	36.53	34.10
(c) Other demand and time liabilities	934.82	900.02	923.08	957.79	849.45	899.17	909.78
<b>III Assets with the banking system</b>	<b>193.86</b>	<b>269.64</b>	<b>312.29</b>	<b>365.44</b>	<b>324.82</b>	<b>386.49</b>	<b>361.22</b>
Money at call and short notice	21.69	61.95	54.65	66.47	27.11	82.92	42.21
<b>IV Cash in Hand</b>	<b>101.50</b>	<b>109.69</b>	<b>113.44</b>	<b>112.76</b>	<b>114.32</b>	<b>127.58</b>	<b>116.83</b>
<b>V Investment in India</b>	<b>3445.90</b>	<b>3804.56</b>	<b>3823.26</b>	<b>3762.21</b>	<b>4017.69</b>	<b>4022.48</b>	<b>4067.19</b>
(a) Government securities	3445.69	3804.35	3823.05	3762.01	4017.52	4022.31	4067.02
(b) Other approved securities	0.22	0.21	0.21	0.21	0.17	0.17	0.17
<b>VI Bank Credit</b>	<b>10214.79</b>	<b>10270.16</b>	<b>10332.73</b>	<b>10614.83</b>	<b>10492.72</b>	<b>10543.34</b>	<b>10685.61</b>
(a) Loans Cash Credit and Overdrafts	9640.61	9692.08	9763.02	10047.48	9915.83	9963.18	10122.39
(b) Inland Bills Purchased	29.71	29.83	31.74	27.67	25.26	26.19	26.71
(c) Inland Bills Discounted	435.25	448.79	445.38	447.92	461.77	461.92	448.00
(d) Foreign bills purchased	12.01	12.81	11.87	13.51	12.77	12.97	11.64
(e) Foreign bills discounted	97.21	86.65	80.71	78.25	77.09	79.09	76.87

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b><u>SBI and its Associates</u></b>						
<b>No. of Reporting Banks</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>
<b>I Liabilities to the banking System</b>	<b>132.93</b>	<b>163.40</b>	<b>161.55</b>	<b>140.48</b>	<b>172.60</b>	<b>153.45</b>
(a) Demand and time deposits from banks	82.28	87.52	88.66	84.75	93.44	98.36
(b) Borrowing from banks	10.75	18.00	28.75	9.50	22.30	6.50
(c) Other demand and time liabilities	39.90	57.88	44.14	46.24	56.86	48.59
<b>II Liabilities to others in India</b>	<b>15351.27</b>	<b>15610.28</b>	<b>15549.62</b>	<b>15622.06</b>	<b>15841.04</b>	<b>16219.47</b>
(a) Aggregate deposits	14404.62	14624.35	14570.43	14696.48	14920.46	15248.30
(i) Demand deposits	996.10	1026.91	1033.90	963.47	1055.91	1144.66
(ii) Time Deposits	13408.52	13597.44	13536.54	13733.01	13864.55	14103.63
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	34.00	31.06	30.57	31.29	31.65	30.49
(c) Other demand and time liabilities	912.66	954.87	948.61	894.30	888.93	940.69
<b>III Assets with the banking system</b>	<b>400.61</b>	<b>357.79</b>	<b>377.71</b>	<b>321.52</b>	<b>393.85</b>	<b>401.79</b>
Money at call and short notice	43.05	52.51	66.52	15.96	65.67	37.82
<b>IV Cash in Hand</b>	<b>118.28</b>	<b>131.18</b>	<b>124.61</b>	<b>137.61</b>	<b>135.71</b>	<b>125.47</b>
<b>V Investment in India</b>	<b>4048.71</b>	<b>3978.06</b>	<b>3846.98</b>	<b>3828.46</b>	<b>3763.09</b>	<b>3855.59</b>
(a) Government securities	4048.53	3977.89	3846.81	3828.29	3762.93	3855.43
(b) Other approved securities	0.17	0.17	0.17	0.17	0.16	0.16
<b>VI Bank Credit</b>	<b>10778.72</b>	<b>11280.32</b>	<b>11392.54</b>	<b>11509.16</b>	<b>11721.67</b>	<b>12016.45</b>
(a) Loans Cash Credit and Overdrafts	10213.78	10685.74	10789.67	10877.49	11074.79	11341.56
(b) Inland Bills Purchased	27.64	28.74	25.99	24.78	22.64	19.39
(c) Inland Bills Discounted	451.36	462.87	474.81	500.43	516.56	540.48
(d) Foreign bills purchased	11.57	15.78	15.24	15.35	17.14	18.62
(e) Foreign bills discounted	74.37	87.19	86.82	91.09	90.54	96.39

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Nationalised Banks \$</b>							
<b>No. of Reporting Banks</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>I Liabilities to the banking System</b>	<b>648.64</b>	<b>589.85</b>	<b>601.67</b>	<b>616.70</b>	<b>579.85</b>	<b>613.57</b>	<b>618.80</b>
(a) Demand and time deposits from banks	559.56	525.87	514.39	536.41	498.57	500.02	530.91
(b) Borrowing from banks	73.27	49.42	72.91	63.09	64.61	96.98	71.35
(c) Other demand and time liabilities	15.81	14.56	14.37	17.20	16.67	16.58	16.54
<b>II Liabilities to others in India</b>	<b>33305.31</b>	<b>33980.49</b>	<b>34090.15</b>	<b>34873.08</b>	<b>34681.79</b>	<b>34944.50</b>	<b>34809.36</b>
(a) Aggregate deposits	31015.28	31797.54	31800.04	32536.58	32441.90	32624.62	32500.86
(i) Demand deposits	2347.15	2280.82	2229.68	2547.19	2294.37	2319.95	2314.52
(ii) Time Deposits	28668.14	29516.72	29570.36	29989.39	30147.52	30304.68	30186.35
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	730.45	695.34	690.07	703.40	679.61	687.52	680.52
(c) Other demand and time liabilities	1559.58	1487.62	1600.03	1633.11	1560.28	1632.35	1627.98
<b>III Assets with the banking system</b>	<b>503.87</b>	<b>623.41</b>	<b>557.19</b>	<b>546.76</b>	<b>518.35</b>	<b>525.15</b>	<b>465.31</b>
Money at call and short notice	113.80	199.62	121.02	68.15	105.69	114.14	87.16
<b>IV Cash in Hand</b>	<b>122.78</b>	<b>127.04</b>	<b>132.41</b>	<b>144.64</b>	<b>139.62</b>	<b>180.27</b>	<b>147.36</b>
<b>V Investment in India</b>	<b>8776.12</b>	<b>9132.90</b>	<b>9222.91</b>	<b>9494.35</b>	<b>9650.73</b>	<b>9951.50</b>	<b>9817.76</b>
(a) Government securities	8764.65	9121.52	9211.54	9483.27	9639.96	9940.66	9806.92
(b) Other approved securities	11.47	11.37	11.37	11.08	10.76	10.84	10.84
<b>VI Bank Credit</b>	<b>23728.93</b>	<b>23727.71</b>	<b>23807.36</b>	<b>24403.67</b>	<b>23865.10</b>	<b>23906.39</b>	<b>24003.70</b>
(a) Loans Cash Credit and Overdrafts	23098.07	23114.84	23198.76	23756.59	23251.63	23295.30	23398.28
(b) Inland Bills Purchased	93.95	99.86	97.92	106.32	109.10	125.40	136.46
(c) Inland Bills Discounted	242.89	215.64	213.64	230.41	201.91	190.10	176.86
(d) Foreign bills purchased	114.03	115.80	116.58	123.49	117.03	113.53	110.55
(e) Foreign bills discounted	180.00	181.57	180.46	186.85	185.44	182.07	181.55

**Notes :** \$ Includes IDBI Bank Ltd.

**Source :** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

		(Amount in ₹ Billion)					
		As on the last reporting Friday of					
Items		Oct	Nov	Dec	Jan	Feb	Mar
		2012	2012	2012	2013	2013	2013
		(8)	(9)	(10)	(11)	(12)	(13)
<b>Nationalised Banks \$</b>							
<b>No. of Reporting Banks</b>		<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>I</b>	<b>Liabilities to the banking System</b>	<b>588.31</b>	<b>652.50</b>	<b>670.02</b>	<b>674.82</b>	<b>690.02</b>	<b>705.15</b>
	(a) Demand and time deposits from banks	511.69	549.81	553.39	552.85	549.14	596.64
	(b) Borrowing from banks	61.85	87.78	101.75	97.59	116.70	84.26
	(c) Other demand and time liabilities	14.78	14.90	14.88	24.37	24.18	24.24
<b>II</b>	<b>Liabilities to others in India</b>	<b>35152.89</b>	<b>35304.04</b>	<b>35666.44</b>	<b>36133.53</b>	<b>36175.49</b>	<b>37406.87</b>
	(a) Aggregate deposits	33071.56	32971.54	33335.97	33820.13	33851.62	35014.32
	(i) Demand deposits	2229.18	2418.96	2414.95	2358.12	2403.08	2534.88
	(ii) Time Deposits	30842.38	30552.58	30921.03	31462.00	31448.55	32479.44
	(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	647.70	693.40	655.34	649.96	647.88	654.61
	(c) Other demand and time liabilities	1433.62	1639.10	1675.12	1663.44	1675.99	1737.94
<b>III</b>	<b>Assets with the banking system</b>	<b>483.72</b>	<b>456.12</b>	<b>570.63</b>	<b>528.79</b>	<b>562.40</b>	<b>695.65</b>
	Money at call and short notice	126.95	109.40	146.22	141.36	154.42	185.44
<b>IV</b>	<b>Cash in Hand</b>	<b>134.52</b>	<b>160.78</b>	<b>150.63</b>	<b>137.85</b>	<b>169.24</b>	<b>140.92</b>
<b>V</b>	<b>Investment in India</b>	<b>10065.50</b>	<b>10125.37</b>	<b>9861.84</b>	<b>10120.19</b>	<b>9961.82</b>	<b>10287.49</b>
	(a) Government securities	10054.66	10114.96	9851.43	10110.11	9952.28	10277.99
	(b) Other approved securities	10.84	10.41	10.41	10.08	9.53	9.50
<b>VI</b>	<b>Bank Credit</b>	<b>24145.07</b>	<b>24706.33</b>	<b>25095.16</b>	<b>25230.66</b>	<b>25552.04</b>	<b>26346.54</b>
	(a) Loans Cash Credit and Overdrafts	23534.01	24080.43	24446.14	24584.72	24888.74	25622.79
	(b) Inland Bills Purchased	153.47	166.76	165.76	165.66	172.09	187.02
	(c) Inland Bills Discounted	169.31	165.35	169.34	156.83	159.26	205.95
	(d) Foreign bills purchased	106.60	108.10	116.54	123.77	127.03	124.16
	(e) Foreign bills discounted	181.69	185.70	197.38	199.68	204.92	206.62

**Notes :** \$ Includes IDBI Bank Ltd.

**Source :** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Old Private Sector Banks</b>							
<b>No. of Reporting Banks</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>I Liabilities to the banking System</b>	<b>30.33</b>	<b>29.59</b>	<b>28.15</b>	<b>27.73</b>	<b>22.78</b>	<b>24.81</b>	<b>36.79</b>
(a) Demand and time deposits from banks	24.65	23.38	22.61	22.04	19.13	19.11	21.24
(b) Borrowing from banks	3.16	3.78	2.81	2.79	1.30	2.79	13.18
(c) Other demand and time liabilities	2.53	2.43	2.73	2.90	2.36	2.91	2.37
<b>II Liabilities to others in India</b>	<b>3049.90</b>	<b>3118.53</b>	<b>3131.61</b>	<b>3216.18</b>	<b>3248.41</b>	<b>3287.70</b>	<b>3241.57</b>
(a) Aggregate deposits	2868.49	2956.40	2973.27	3044.37	3084.49	3090.02	3071.24
(i) Demand deposits	247.27	242.50	240.38	256.15	248.73	263.08	251.94
(ii) Time Deposits	2621.23	2713.90	2732.89	2788.22	2835.76	2826.94	2819.30
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	86.68	73.44	77.64	81.22	70.78	78.83	73.95
(c) Other demand and time liabilities	94.72	88.68	80.70	90.59	93.14	118.86	96.39
<b>III Assets with the banking system</b>	<b>32.19</b>	<b>27.29</b>	<b>20.89</b>	<b>33.74</b>	<b>27.05</b>	<b>28.41</b>	<b>22.58</b>
Money at call and short notice	9.80	11.65	2.45	3.35	6.65	6.55	8.65
<b>IV Cash in Hand</b>	<b>23.27</b>	<b>26.34</b>	<b>27.77</b>	<b>27.53</b>	<b>27.42</b>	<b>34.31</b>	<b>29.69</b>
<b>V Investment in India</b>	<b>779.23</b>	<b>811.10</b>	<b>831.46</b>	<b>832.28</b>	<b>861.72</b>	<b>868.97</b>	<b>845.81</b>
(a) Government securities	779.05	810.92	831.28	832.10	861.59	868.84	845.68
(b) Other approved securities	0.18	0.18	0.18	0.18	0.13	0.13	0.13
<b>VI Bank Credit</b>	<b>2228.73</b>	<b>2254.14</b>	<b>2270.69</b>	<b>2317.26</b>	<b>2297.77</b>	<b>2295.29</b>	<b>2325.64</b>
(a) Loans Cash Credit and Overdrafts	2125.59	2153.84	2174.89	2223.06	2209.51	2211.78	2242.69
(b) Inland Bills Purchased	25.64	25.57	23.92	25.18	21.08	19.38	18.13
(c) Inland Bills Discounted	51.87	49.26	44.58	42.66	40.60	37.24	39.03
(d) Foreign bills purchased	12.98	12.08	12.20	12.73	12.26	13.00	12.74
(e) Foreign bills discounted	12.66	13.39	15.10	13.63	14.32	13.89	13.05

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.



**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

		(Amount in ₹ Billion)					
		As on the last reporting Friday of					
Items		Oct	Nov	Dec	Jan	Feb	Mar
		2012	2012	2012	2013	2013	2013
		(8)	(9)	(10)	(11)	(12)	(13)
<b>Old Private Sector Banks</b>							
<b>No. of Reporting Banks</b>		<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>I</b>	<b>Liabilities to the banking System</b>	<b>28.28</b>	<b>29.89</b>	<b>36.89</b>	<b>28.39</b>	<b>24.04</b>	<b>27.82</b>
	(a) Demand and time deposits from banks	19.40	19.87	20.74	19.08	18.11	18.28
	(b) Borrowing from banks	6.54	7.63	14.31	7.39	4.14	7.64
	(c) Other demand and time liabilities	2.35	2.39	1.84	1.92	1.80	1.90
<b>II</b>	<b>Liabilities to others in India</b>	<b>3289.12</b>	<b>3376.82</b>	<b>3399.59</b>	<b>3428.34</b>	<b>3520.83</b>	<b>3643.08</b>
	(a) Aggregate deposits	3117.46	3186.60	3210.38	3244.08	3327.30	3425.85
	(i) Demand deposits	252.21	258.02	255.27	251.69	261.37	258.98
	(ii) Time Deposits	2865.26	2928.58	2955.11	2992.39	3065.92	3166.88
	(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	75.81	81.44	82.68	81.15	83.90	105.71
	(c) Other demand and time liabilities	95.84	108.78	106.54	103.11	109.63	111.52
<b>III</b>	<b>Assets with the banking system</b>	<b>20.73</b>	<b>23.95</b>	<b>45.71</b>	<b>32.16</b>	<b>41.36</b>	<b>55.92</b>
	Money at call and short notice	3.60	4.80	9.05	4.75	15.00	12.85
<b>IV</b>	<b>Cash in Hand</b>	<b>28.33</b>	<b>34.92</b>	<b>34.69</b>	<b>29.96</b>	<b>33.79</b>	<b>28.62</b>
<b>V</b>	<b>Investment in India</b>	<b>853.08</b>	<b>874.30</b>	<b>858.64</b>	<b>883.78</b>	<b>910.66</b>	<b>934.93</b>
	(a) Government securities	852.95	874.17	858.51	883.65	910.53	934.80
	(b) Other approved securities	0.13	0.13	0.13	0.13	0.13	0.13
<b>VI</b>	<b>Bank Credit</b>	<b>2366.39</b>	<b>2443.22</b>	<b>2469.91</b>	<b>2501.85</b>	<b>2538.02</b>	<b>2633.68</b>
	(a) Loans Cash Credit and Overdrafts	2278.26	2359.25	2381.11	2410.83	2443.41	2534.73
	(b) Inland Bills Purchased	19.71	17.39	20.72	19.96	20.24	21.47
	(c) Inland Bills Discounted	44.19	42.55	42.12	43.62	45.91	45.98
	(d) Foreign bills purchased	11.85	12.62	13.20	13.09	12.99	14.01
	(e) Foreign bills discounted	12.38	11.41	12.77	14.35	15.46	17.48

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13** (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b><u>New Private Sector Banks</u></b>							
<b>No. of Reporting Banks</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>
<b>I Liabilities to the banking System</b>	<b>227.00</b>	<b>291.33</b>	<b>224.54</b>	<b>209.69</b>	<b>186.08</b>	<b>209.97</b>	<b>179.35</b>
(a) Demand and time deposits from banks	120.08	111.48	106.88	104.37	106.51	101.90	93.75
(b) Borrowing from banks	103.68	177.28	114.67	101.69	76.78	105.10	82.23
(c) Other demand and time liabilities	3.23	2.57	2.99	3.63	2.79	2.97	3.37
<b>II Liabilities to others in India</b>	<b>9256.18</b>	<b>9152.74</b>	<b>9304.93</b>	<b>9786.27</b>	<b>9808.38</b>	<b>10003.97</b>	<b>10002.46</b>
(a) Aggregate deposits	7674.35	7666.13	7813.77	8276.18	8309.18	8424.04	8452.89
(i) Demand deposits	1441.99	1232.59	1201.76	1478.81	1276.17	1306.24	1336.26
(ii) Time Deposits	6232.36	6433.54	6612.00	6797.37	7033.01	7117.80	7116.63
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	879.60	897.13	879.93	850.25	859.33	880.46	872.42
(c) Other demand and time liabilities	702.24	589.48	611.23	659.84	639.87	699.46	677.15
<b>III Assets with the banking system</b>	<b>179.15</b>	<b>140.48</b>	<b>116.94</b>	<b>140.02</b>	<b>138.16</b>	<b>142.54</b>	<b>150.54</b>
Money at call and short notice	28.03	9.17	1.51	16.78	16.76	5.54	7.05
<b>IV Cash in Hand</b>	<b>89.63</b>	<b>87.66</b>	<b>88.67</b>	<b>98.97</b>	<b>74.51</b>	<b>101.09</b>	<b>88.18</b>
<b>V Investment in India</b>	<b>2600.46</b>	<b>2660.01</b>	<b>2587.46</b>	<b>2630.78</b>	<b>2666.36</b>	<b>2730.46</b>	<b>2718.20</b>
(a) Government securities	2600.46	2660.00	2587.45	2630.77	2666.35	2730.45	2718.19
(b) Other approved securities	0.01	0.01	0.01	0.01	0.01	0.01	0.01
<b>VI Bank Credit</b>	<b>6513.62</b>	<b>6451.02</b>	<b>6553.38</b>	<b>6683.23</b>	<b>6765.89</b>	<b>6908.65</b>	<b>7067.62</b>
(a) Loans Cash Credit and Overdrafts	6295.73	6258.88	6378.57	6497.20	6565.77	6677.86	6824.25
(b) Inland Bills Purchased	4.42	3.96	3.71	3.49	2.91	3.59	2.63
(c) Inland Bills Discounted	177.14	150.16	132.67	140.11	156.87	188.63	201.03
(d) Foreign bills purchased	10.27	10.48	10.91	12.74	13.50	13.98	15.12
(e) Foreign bills discounted	26.05	27.54	27.53	29.70	26.84	24.59	24.58

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b><u>New Private Sector Banks</u></b>						
<b>No. of Reporting Banks</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>
<b>I Liabilities to the banking System</b>	<b>232.22</b>	<b>200.27</b>	<b>191.73</b>	<b>200.44</b>	<b>270.37</b>	<b>220.77</b>
(a) Demand and time deposits from banks	93.21	80.37	80.19	70.10	73.83	70.94
(b) Borrowing from banks	136.65	117.21	107.50	127.16	193.59	146.48
(c) Other demand and time liabilities	2.37	2.68	4.03	3.19	2.94	3.35
<b>II Liabilities to others in India</b>	<b>10168.76</b>	<b>10483.09</b>	<b>10604.55</b>	<b>10604.07</b>	<b>10643.42</b>	<b>10945.07</b>
(a) Aggregate deposits	8665.34	8912.14	8912.59	8815.09	8773.26	9051.63
(i) Demand deposits	1305.53	1388.34	1492.64	1395.90	1426.69	1524.88
(ii) Time Deposits	7359.81	7523.80	7419.96	7419.19	7346.56	7526.75
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	848.59	859.64	920.47	989.27	1015.94	1042.21
(c) Other demand and time liabilities	654.84	711.30	771.49	799.70	854.22	851.23
<b>III Assets with the banking system</b>	<b>156.38</b>	<b>156.14</b>	<b>187.45</b>	<b>142.41</b>	<b>147.16</b>	<b>186.66</b>
Money at call and short notice	3.58	17.40	0.64	7.44	18.23	3.06
<b>IV Cash in Hand</b>	<b>83.52</b>	<b>112.84</b>	<b>105.82</b>	<b>110.31</b>	<b>100.89</b>	<b>86.15</b>
<b>V Investment in India</b>	<b>2737.76</b>	<b>2784.11</b>	<b>2894.12</b>	<b>2868.98</b>	<b>3025.78</b>	<b>3125.65</b>
(a) Government securities	2737.76	2784.11	2894.11	2868.97	3025.78	3125.65
(b) Other approved securities	0.01	0.01	0.01	0.01	0.01	0.01
<b>VI Bank Credit</b>	<b>7190.03</b>	<b>7402.33</b>	<b>7429.29</b>	<b>7421.36</b>	<b>7549.94</b>	<b>7675.39</b>
(a) Loans Cash Credit and Overdrafts	6978.90	7193.11	7194.73	7205.40	7316.97	7451.24
(b) Inland Bills Purchased	2.86	3.91	6.97	6.54	8.03	8.26
(c) Inland Bills Discounted	166.69	161.77	180.56	162.15	178.43	170.41
(d) Foreign bills purchased	16.25	17.63	15.47	17.46	16.03	14.95
(e) Foreign bills discounted	25.32	25.91	31.55	29.81	30.48	30.53

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Foreign Banks</b>							
<b>No. of Reporting Banks</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>
<b>I Liabilities to the banking System</b>	<b>131.82</b>	<b>168.71</b>	<b>140.18</b>	<b>146.86</b>	<b>151.90</b>	<b>115.34</b>	<b>113.94</b>
(a) Demand and time deposits from banks	35.22	34.53	33.30	34.63	39.33	38.86	39.43
(b) Borrowing from banks	93.13	129.43	101.49	107.17	107.52	71.43	71.41
(c) Other demand and time liabilities	3.48	4.75	5.38	5.05	5.04	5.05	3.11
<b>II Liabilities to others in India</b>	<b>3390.46</b>	<b>3247.20</b>	<b>3329.77</b>	<b>3534.43</b>	<b>3495.50</b>	<b>3481.79</b>	<b>3517.06</b>
(a) Aggregate deposits	2661.82	2638.21	2660.58	2769.46	2764.62	2792.52	2779.05
(i) Demand deposits	851.71	813.90	789.41	812.95	770.68	793.74	744.87
(ii) Time Deposits	1810.11	1824.31	1871.18	1956.50	1993.94	1998.77	2034.18
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	338.06	261.68	298.74	361.99	339.85	310.16	349.16
(c) Other demand and time liabilities	390.58	347.31	370.44	402.98	391.03	379.11	388.86
<b>III Assets with the banking system</b>	<b>401.21</b>	<b>380.55</b>	<b>345.21</b>	<b>354.01</b>	<b>324.98</b>	<b>287.14</b>	<b>275.24</b>
Money at call and short notice	12.09	12.31	17.71	8.87	3.72	10.39	15.99
<b>IV Cash in Hand</b>	<b>5.91</b>	<b>6.96</b>	<b>8.15</b>	<b>7.91</b>	<b>7.71</b>	<b>9.65</b>	<b>10.17</b>
<b>V Investment in India</b>	<b>1288.56</b>	<b>1287.98</b>	<b>1294.77</b>	<b>1430.53</b>	<b>1491.05</b>	<b>1500.22</b>	<b>1533.82</b>
(a) Government securities	1288.54	1287.86	1294.75	1430.46	1490.93	1500.20	1533.80
(b) Other approved securities	0.02	0.12	0.02	0.07	0.12	0.02	0.02
<b>VI Bank Credit</b>	<b>2321.16</b>	<b>2342.05</b>	<b>2387.32</b>	<b>2442.10</b>	<b>2436.23</b>	<b>2374.02</b>	<b>2357.31</b>
(a) Loans Cash Credit and Overdrafts	2088.96	2085.21	2143.79	2188.56	2207.37	2135.87	2134.71
(b) Inland Bills Purchased	9.40	9.90	9.82	11.13	10.13	11.41	9.19
(c) Inland Bills Discounted	72.46	99.76	103.57	112.43	111.26	103.53	99.58
(d) Foreign bills purchased	62.40	69.65	48.47	48.08	32.76	40.07	35.67
(e) Foreign bills discounted	87.93	77.53	81.67	81.90	74.71	83.14	78.17

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>Foreign Banks</b>						
<b>No. of Reporting Banks</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>
<b>I Liabilities to the banking System</b>	<b>124.73</b>	<b>105.05</b>	<b>127.43</b>	<b>122.82</b>	<b>115.00</b>	<b>178.04</b>
(a) Demand and time deposits from banks	41.02	39.34	43.71	47.97	45.57	45.46
(b) Borrowing from banks	78.59	59.86	76.32	67.29	63.36	126.37
(c) Other demand and time liabilities	5.12	5.85	7.40	7.56	6.07	6.21
<b>II Liabilities to others in India</b>	<b>3443.97</b>	<b>3562.44</b>	<b>3563.26</b>	<b>3483.57</b>	<b>3579.56</b>	<b>3599.72</b>
(a) Aggregate deposits	2745.52	2836.95	2820.67	2778.51	2825.81	2800.22
(i) Demand deposits	707.45	780.26	816.68	768.69	789.63	786.91
(ii) Time Deposits	2038.06	2056.70	2003.99	2009.82	2036.18	2013.31
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	311.92	352.08	352.55	314.29	352.28	383.55
(c) Other demand and time liabilities	386.54	373.41	390.05	390.77	401.48	415.95
<b>III Assets with the banking system</b>	<b>268.74</b>	<b>256.04</b>	<b>249.44</b>	<b>235.80</b>	<b>190.76</b>	<b>293.89</b>
Money at call and short notice	11.32	7.53	17.01	4.69	12.61	18.72
<b>IV Cash in Hand</b>	<b>10.64</b>	<b>12.51</b>	<b>12.26</b>	<b>12.29</b>	<b>10.75</b>	<b>5.65</b>
<b>V Investment in India</b>	<b>1421.25</b>	<b>1411.25</b>	<b>1420.94</b>	<b>1458.62</b>	<b>1479.09</b>	<b>1353.91</b>
(a) Government securities	1421.23	1411.23	1420.92	1458.60	1479.07	1350.89
(b) Other approved securities	0.02	0.02	0.02	0.02	0.02	3.02
<b>VI Bank Credit</b>	<b>2392.62</b>	<b>2471.43</b>	<b>2579.37</b>	<b>2538.69</b>	<b>2598.41</b>	<b>2633.16</b>
(a) Loans Cash Credit and Overdrafts	2133.15	2226.88	2284.01	2254.46	2322.74	2342.40
(b) Inland Bills Purchased	8.27	9.76	9.11	8.88	10.60	12.19
(c) Inland Bills Discounted	100.94	107.73	121.99	128.67	140.54	131.68
(d) Foreign bills purchased	42.13	22.15	46.41	37.70	29.59	43.18
(e) Foreign bills discounted	108.14	104.91	117.85	108.98	94.93	103.71

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Regional Rural Banks</b>							
<b>No. of Reporting Banks</b>	<b>82</b>	<b>82</b>	<b>82</b>	<b>82</b>	<b>82</b>	<b>82</b>	<b>82</b>
<b>I Liabilities to the banking System</b>	<b>34.86</b>	<b>29.30</b>	<b>27.49</b>	<b>33.92</b>	<b>31.19</b>	<b>32.92</b>	<b>28.75</b>
(a) Demand and time deposits from banks	7.51	9.06	8.70	9.79	6.70	9.20	10.41
(b) Borrowing from banks	27.33	20.07	18.76	24.06	18.66	19.69	17.96
(c) Other demand and time liabilities	0.02	0.17	0.02	0.06	5.83	4.03	0.38
<b>II Liabilities to others in India</b>	<b>1787.48</b>	<b>1825.75</b>	<b>1831.18</b>	<b>1853.56</b>	<b>1871.03</b>	<b>1891.20</b>	<b>1913.01</b>
(a) Aggregate deposits	1733.93	1775.54	1780.89	1798.71	1821.66	1839.34	1861.66
(i) Demand deposits	344.79	356.99	350.94	355.28	361.32	361.77	365.14
(ii) Time Deposits	1389.14	1418.55	1429.96	1443.43	1460.33	1477.57	1496.52
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1.60	1.60	1.60	0.12	0.11	0.15	0.55
(c) Other demand and time liabilities	51.95	48.61	48.69	54.73	49.26	51.71	50.80
<b>III Assets with the banking system</b>	<b>468.84</b>	<b>476.89</b>	<b>473.11</b>	<b>488.07</b>	<b>482.05</b>	<b>481.46</b>	<b>489.49</b>
Money at call and short notice	47.38	44.63	44.46	46.49	48.16	49.29	50.08
<b>IV Cash in Hand</b>	<b>18.20</b>	<b>17.27</b>	<b>17.69</b>	<b>19.45</b>	<b>16.95</b>	<b>16.75</b>	<b>15.68</b>
<b>V Investment in India</b>	<b>487.59</b>	<b>491.76</b>	<b>491.00</b>	<b>490.66</b>	<b>495.80</b>	<b>495.33</b>	<b>494.75</b>
(a) Government securities	471.79	474.38	474.92	477.02	479.44	480.14	480.97
(b) Other approved securities	15.80	17.38	16.07	13.64	16.37	15.19	13.78
<b>VI Bank Credit</b>	<b>1111.29</b>	<b>1147.41</b>	<b>1147.76</b>	<b>1169.29</b>	<b>1187.26</b>	<b>1204.96</b>	<b>1197.52</b>
(a) Loans Cash Credit and Overdrafts	1110.82	1146.59	1147.15	1169.04	1187.10	1204.76	1197.36
(b) Inland Bills Purchased	0.31	0.36	0.18	0.14	0.08	0.09	0.08
(c) Inland Bills Discounted	0.16	0.46	0.43	0.11	0.09	0.11	0.08
(d) Foreign bills purchased	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>Regional Rural Banks</b>						
<b>No. of Reporting Banks</b>	<b>78</b>	<b>71</b>	<b>71</b>	<b>67</b>	<b>66</b>	<b>64</b>
<b>I Liabilities to the banking System</b>	<b>26.17</b>	<b>26.77</b>	<b>29.15</b>	<b>28.93</b>	<b>27.80</b>	<b>45.77</b>
(a) Demand and time deposits from banks	10.34	10.45	10.22	10.73	8.07	16.85
(b) Borrowing from banks	15.28	16.31	18.82	17.92	19.68	22.33
(c) Other demand and time liabilities	0.55	-	0.11	0.28	0.05	6.59
<b>II Liabilities to others in India</b>	<b>1927.02</b>	<b>1927.92</b>	<b>1958.40</b>	<b>1991.70</b>	<b>2010.76</b>	<b>2023.29</b>
(a) Aggregate deposits	1876.72	1868.70	1898.18	1933.73	1952.93	1964.22
(i) Demand deposits	361.25	353.22	358.51	365.77	368.29	372.69
(ii) Time Deposits	1515.47	1515.48	1539.67	1567.96	1584.64	1591.54
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.69	0.10	0.06	0.07	0.05	0.06
(c) Other demand and time liabilities	49.61	59.12	60.16	57.90	57.77	59.01
<b>III Assets with the banking system</b>	<b>482.54</b>	<b>482.74</b>	<b>511.21</b>	<b>504.07</b>	<b>506.82</b>	<b>565.57</b>
Money at call and short notice	49.30	43.32	44.97	45.47	38.66	38.16
<b>IV Cash in Hand</b>	<b>15.35</b>	<b>18.34</b>	<b>18.66</b>	<b>15.95</b>	<b>17.45</b>	<b>18.10</b>
<b>V Investment in India</b>	<b>500.09</b>	<b>496.60</b>	<b>500.93</b>	<b>501.07</b>	<b>505.97</b>	<b>503.48</b>
(a) Government securities	483.65	484.61	488.56	488.62	495.17	491.78
(b) Other approved securities	16.44	11.99	12.37	12.46	10.79	11.70
<b>VI Bank Credit</b>	<b>1262.79</b>	<b>1284.28</b>	<b>1292.45</b>	<b>1307.43</b>	<b>1312.57</b>	<b>1299.36</b>
(a) Loans Cash Credit and Overdrafts	1262.57	1284.04	1292.17	1307.17	1312.26	1299.02
(b) Inland Bills Purchased	0.14	0.18	0.21	0.21	0.27	0.31
(c) Inland Bills Discounted	0.08	0.05	0.06	0.05	0.05	0.03
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Scheduled State Co-op. Banks</b>							
<b>No. of Reporting Banks</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
<b>I Liabilities to the banking System</b>	<b>-</b>	<b>0.04</b>	<b>0.01</b>	<b>0.57</b>	<b>-</b>	<b>0.01</b>	<b>0.01</b>
(a) Demand and time deposits from banks	-	-	-	-	-	-	-
(b) Borrowing from banks	-	0.04	0.01	0.57	-	0.01	0.01
(c) Other demand and time liabilities	-	-	-	-	-	-	-
<b>II Liabilities to others in India</b>	<b>677.60</b>	<b>685.78</b>	<b>676.56</b>	<b>690.34</b>	<b>702.96</b>	<b>705.47</b>	<b>696.02</b>
(a) Aggregate deposits	640.22	650.67	646.75	659.35	673.22	674.16	672.39
(i) Demand deposits	44.68	44.58	43.59	53.65	48.15	50.58	49.37
(ii) Time Deposits	595.54	606.10	603.16	605.70	625.07	623.58	623.01
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	9.76	4.01	3.84	5.24	5.45	7.85	1.56
(c) Other demand and time liabilities	27.63	31.10	25.97	25.76	24.29	23.46	22.08
<b>III Assets with the banking system</b>	<b>176.70</b>	<b>188.27</b>	<b>191.06</b>	<b>176.72</b>	<b>168.60</b>	<b>167.48</b>	<b>178.87</b>
Money at call and short notice	117.72	114.68	117.65	101.74	93.27	92.82	96.99
<b>IV Cash in Hand</b>	<b>0.96</b>	<b>0.98</b>	<b>1.01</b>	<b>1.10</b>	<b>1.08</b>	<b>1.09</b>	<b>1.10</b>
<b>V Investment in India</b>	<b>209.41</b>	<b>212.60</b>	<b>213.43</b>	<b>213.03</b>	<b>215.29</b>	<b>213.29</b>	<b>213.08</b>
(a) Government securities	209.17	211.28	213.24	212.83	215.09	213.10	212.89
(b) Other approved securities	0.24	1.32	0.20	0.20	0.20	0.20	0.19
<b>VI Bank Credit</b>	<b>694.16</b>	<b>696.74</b>	<b>695.77</b>	<b>717.17</b>	<b>747.64</b>	<b>762.05</b>	<b>777.21</b>
(a) Loans Cash Credit and Overdrafts	694.05	696.63	695.71	717.06	747.53	761.98	777.13
(b) Inland Bills Purchased	0.03	0.04	0.02	0.05	0.04	0.01	0.04
(c) Inland Bills Discounted	-	-	-	-	-	-	-
(d) Foreign bills purchased	0.08	0.07	0.03	0.06	0.07	0.06	0.04
(e) Foreign bills discounted	-	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.



**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)						
Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>Scheduled State Co-op. Banks</b>						
<b>No. of Reporting Banks</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
<b>I Liabilities to the banking System</b>	<b>-</b>	<b>-</b>	<b>2.09</b>	<b>6.71</b>	<b>2.94</b>	<b>0.77</b>
(a) Demand and time deposits from banks	-	-	-	-	-	-
(b) Borrowing from banks	-	-	2.09	6.71	2.94	0.77
(c) Other demand and time liabilities	-	-	-	-	-	-
<b>II Liabilities to others in India</b>	<b>693.84</b>	<b>699.83</b>	<b>714.06</b>	<b>725.35</b>	<b>730.82</b>	<b>737.98</b>
(a) Aggregate deposits	671.14	673.18	689.62	701.93	706.02	714.63
(i) Demand deposits	50.93	50.11	52.30	50.81	49.15	51.74
(ii) Time Deposits	620.21	623.07	637.32	651.13	656.87	662.89
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.28	2.48	1.31	0.39	1.10	0.25
(c) Other demand and time liabilities	22.41	24.18	23.12	23.03	23.71	23.10
<b>III Assets with the banking system</b>	<b>152.38</b>	<b>157.21</b>	<b>195.63</b>	<b>160.12</b>	<b>138.87</b>	<b>152.45</b>
Money at call and short notice	80.65	85.23	112.96	103.03	91.28	97.51
<b>IV Cash in Hand</b>	<b>1.00</b>	<b>1.09</b>	<b>1.16</b>	<b>1.04</b>	<b>1.10</b>	<b>1.17</b>
<b>V Investment in India</b>	<b>213.58</b>	<b>214.79</b>	<b>222.94</b>	<b>225.82</b>	<b>224.49</b>	<b>224.80</b>
(a) Government securities	213.39	214.61	222.77	225.69	224.36	224.67
(b) Other approved securities	0.19	0.18	0.18	0.13	0.13	0.13
<b>VI Bank Credit</b>	<b>791.58</b>	<b>796.49</b>	<b>814.04</b>	<b>825.91</b>	<b>838.66</b>	<b>853.07</b>
(a) Loans Cash Credit and Overdrafts	791.52	796.38	813.91	825.79	838.58	853.00
(b) Inland Bills Purchased	0.03	0.03	0.05	0.05	0.04	0.03
(c) Inland Bills Discounted	-	-	-	-	-	-
(d) Foreign bills purchased	0.03	0.08	0.09	0.08	0.04	0.05
(e) Foreign bills discounted	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Contd.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2012	2012	2012	2012	2012	2012	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Scheduled Urban Co-operative Banks</b>							
<b>No. of Reporting Banks</b>	<b>52</b>	<b>52</b>	<b>52</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>
<b>I Liabilities to the banking System</b>	<b>32.89</b>	<b>36.14</b>	<b>37.00</b>	<b>30.67</b>	<b>32.29</b>	<b>34.22</b>	<b>33.08</b>
(a) Demand and time deposits from banks	31.95	33.66	33.49	28.49	29.34	30.14	30.59
(b) Borrowing from banks	0.87	2.43	3.44	2.13	2.65	4.04	2.44
(c) Other demand and time liabilities	0.07	0.05	0.07	0.06	0.30	0.05	0.05
<b>II Liabilities to others in India</b>	<b>1088.95</b>	<b>1114.79</b>	<b>1123.09</b>	<b>1136.51</b>	<b>1152.10</b>	<b>1167.44</b>	<b>1178.35</b>
(a) Aggregate deposits	1046.89	1070.40	1079.17	1099.05	1114.29	1127.18	1136.14
(i) Demand deposits	103.68	103.80	103.08	105.28	105.12	109.59	105.35
(ii) Time Deposits	943.21	966.60	976.08	993.77	1009.17	1017.60	1030.79
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	8.99	10.68	10.58	8.95	9.53	9.22	9.77
(c) Other demand and time liabilities	33.07	33.70	33.34	28.51	28.29	31.03	32.44
<b>III Assets with the banking system</b>	<b>84.30</b>	<b>92.30</b>	<b>88.75</b>	<b>93.56</b>	<b>98.29</b>	<b>99.67</b>	<b>100.64</b>
Money at call and short notice	6.39	7.02	5.28	5.69	6.50	6.57	5.13
<b>IV Cash in Hand</b>	<b>7.44</b>	<b>8.13</b>	<b>8.55</b>	<b>8.62</b>	<b>9.22</b>	<b>9.82</b>	<b>9.42</b>
<b>V Investment in India</b>	<b>325.59</b>	<b>329.62</b>	<b>333.65</b>	<b>342.42</b>	<b>347.24</b>	<b>357.26</b>	<b>358.38</b>
(a) Government securities	323.35	327.49	331.52	340.30	345.14	355.14	356.28
(b) Other approved securities	2.24	2.13	2.13	2.12	2.10	2.12	2.10
<b>VI Bank Credit</b>	<b>725.14</b>	<b>732.73</b>	<b>739.25</b>	<b>735.52</b>	<b>737.69</b>	<b>744.61</b>	<b>754.06</b>
(a) Loans Cash Credit and Overdrafts	706.60	713.38	719.02	716.07	717.68	724.56	733.85
(b) Inland Bills Purchased	4.87	5.05	4.92	4.12	4.80	4.40	5.37
(c) Inland Bills Discounted	9.86	10.33	11.24	10.94	11.67	12.27	11.61
(d) Foreign bills purchased	0.94	1.04	0.87	0.60	0.29	0.24	0.16
(e) Foreign bills discounted	2.87	2.93	3.19	3.80	3.24	3.15	3.07

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

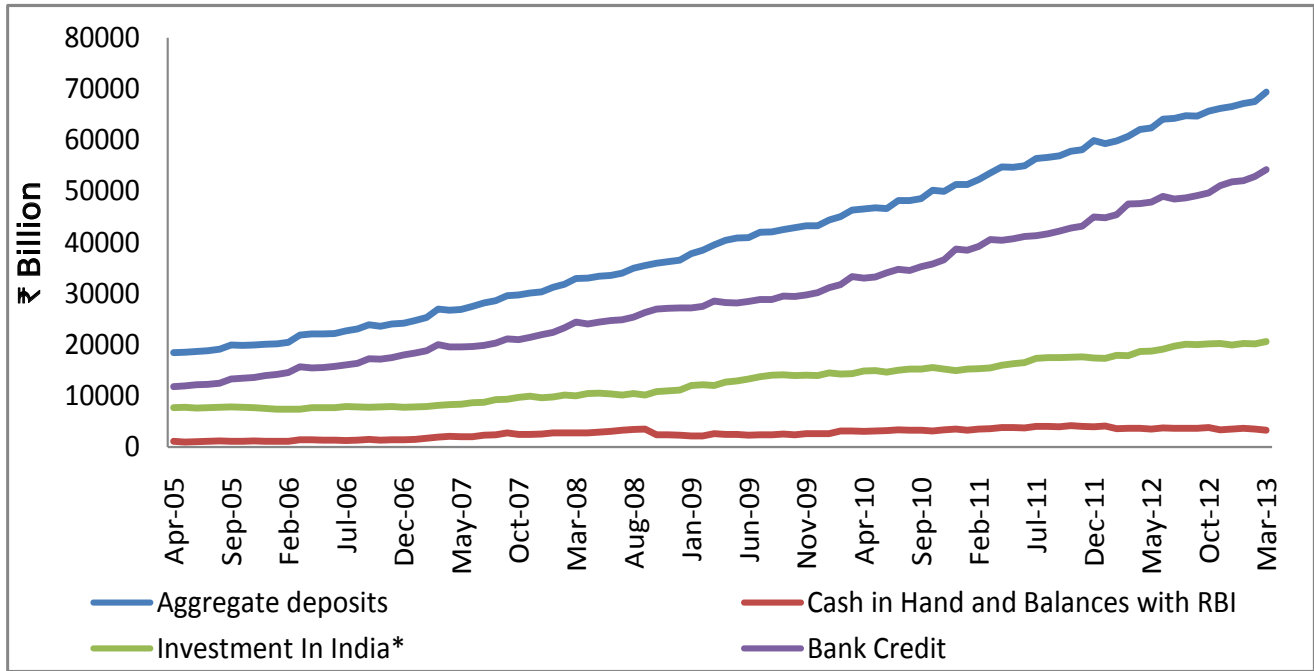
**TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2012-13 (Concl.d.)**

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2012	2012	2012	2013	2013	2013
	(8)	(9)	(10)	(11)	(12)	(13)
<b>Scheduled Urban Co-operative Banks</b>						
<b>No. of Reporting Banks</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>51</b>
<b>I Liabilities to the banking System</b>	<b>35.08</b>	<b>32.75</b>	<b>32.95</b>	<b>34.24</b>	<b>34.20</b>	<b>36.43</b>
(a) Demand and time deposits from banks	31.13	29.83	29.89	30.59	31.15	32.72
(b) Borrowing from banks	3.88	2.85	2.33	3.59	2.62	3.66
(c) Other demand and time liabilities	0.06	0.06	0.73	0.05	0.43	0.06
<b>II Liabilities to others in India</b>	<b>1197.64</b>	<b>1210.81</b>	<b>1215.86</b>	<b>1222.68</b>	<b>1241.93</b>	<b>1242.98</b>
(a) Aggregate deposits	1158.60	1168.83	1171.27	1182.32	1196.44	1200.78
(i) Demand deposits	105.30	111.54	108.64	106.39	110.32	108.53
(ii) Time Deposits	1053.31	1057.29	1062.63	1075.93	1086.12	1092.25
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.30	11.34	10.74	11.53	10.94	10.32
(c) Other demand and time liabilities	28.74	30.64	33.85	28.83	34.55	31.88
<b>III Assets with the banking system</b>	<b>101.92</b>	<b>96.69</b>	<b>96.85</b>	<b>93.38</b>	<b>101.56</b>	<b>96.36</b>
Money at call and short notice	5.76	4.19	4.34	4.67	6.52	4.09
<b>IV Cash in Hand</b>	<b>8.63</b>	<b>10.07</b>	<b>9.37</b>	<b>8.34</b>	<b>9.57</b>	<b>8.77</b>
<b>V Investment in India</b>	<b>365.36</b>	<b>372.53</b>	<b>372.02</b>	<b>375.79</b>	<b>375.84</b>	<b>374.40</b>
(a) Government securities	363.43	370.52	370.02	372.25	373.75	372.34
(b) Other approved securities	1.93	2.00	2.00	3.55	2.09	2.06
<b>VI Bank Credit</b>	<b>762.82</b>	<b>768.09</b>	<b>793.17</b>	<b>799.80</b>	<b>807.78</b>	<b>823.75</b>
(a) Loans Cash Credit and Overdrafts	743.10	748.58	769.94	777.36	784.09	799.31
(b) Inland Bills Purchased	5.27	5.47	5.36	4.80	5.89	4.42
(c) Inland Bills Discounted	11.22	10.87	14.10	13.81	13.44	15.37
(d) Foreign bills purchased	0.21	0.37	0.88	1.27	1.72	1.67
(e) Foreign bills discounted	3.02	2.80	2.89	2.56	2.63	2.98

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

**GRAPH - 2**  
**SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA : 2005-06 TO 2012-13**  
 (As on the last reporting Friday of Month)



\* Include investments in Government and other approved securities only.

**TABLE 2.3: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA-2012 AND 2013**

As on March 31										
Region/State/Union Territory	Deposits						Credit			
	No. of reporting offices		Amount (in ₹ Billion)	Pecent share in total deposits	Amount (in ₹ Billion)	Pecent share in total deposits	Amount (in ₹ Billion)	Pecent share in total credit	Amount (in ₹ Billion)	Pecent share in total credit
	2012	2013	2012		2013		2012		2013	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>NORTHERN REGION</b>	<b>16926</b>	<b>18793</b>	<b>12874.61</b>	<b>20.85</b>	<b>14542.16</b>	<b>20.6</b>	<b>11262.52</b>	<b>23.5</b>	<b>12874.91</b>	<b>23.4</b>
CHANDIGARH	296	325	399.96	0.65	456.82	0.6	454.47	1.0	575.17	1.0
HARYANA	2882	3293	1467.03	2.38	1699.11	2.4	1159.23	2.4	1292.74	2.3
HIMACHAL PRADESH	1137	1236	384.32	0.62	455.28	0.6	142.83	0.3	157.72	0.3
JAMMU & KASHMIR	1077	1275	495.77	0.80	594.54	0.8	169.85	0.4	218.06	0.4
NCT OF DELHI	2665	2848	6863.38	11.12	7558.21	10.7	6542.65	13.7	7373.04	13.4
PUNJAB	4132	4625	1744.33	2.83	2006.80	2.8	1423.52	3.0	1625.50	3.0
RAJASTHAN	4737	5191	1519.83	2.46	1771.39	2.5	1369.96	2.9	1632.68	3.0
<b>NORTH-EASTERN REGION</b>	<b>2443</b>	<b>2655</b>	<b>1087.70</b>	<b>1.76</b>	<b>1268.72</b>	<b>1.8</b>	<b>368.01</b>	<b>0.8</b>	<b>420.10</b>	<b>0.8</b>
ARUNACHAL PRADESH	91	99	61.19	0.10	72.15	0.1	13.76	0.0	15.31	0.0
ASSAM	1574	1682	674.55	1.09	777.29	1.1	251.71	0.5	285.76	0.5
MANIPUR	87	101	42.35	0.07	53.55	0.1	12.74	0.0	14.69	0.0
MEGHALAYA	231	249	112.34	0.18	139.72	0.2	28.40	0.1	32.74	0.1
MIZORAM	104	115	34.28	0.06	42.29	0.1	13.06	0.0	14.90	0.0
NAGALAND	99	117	58.39	0.09	64.58	0.1	15.63	0.0	18.02	0.0
TRIPURA	257	292	104.61	0.17	119.13	0.2	32.70	0.1	38.69	0.1
<b>EASTERN REGION</b>	<b>15746</b>	<b>16875</b>	<b>7399.13</b>	<b>11.98</b>	<b>8605.76</b>	<b>12.2</b>	<b>3693.29</b>	<b>7.7</b>	<b>4216.52</b>	<b>7.7</b>
ANDAMAN & NICOBAR IS	45	53	20.39	0.03	23.55	0.0	7.74	0.0	8.96	0.0
BIHAR	4503	4828	1413.08	2.29	1652.09	2.3	411.51	0.9	497.35	0.9
JHARKHAND	2118	2280	889.21	1.44	1057.01	1.5	298.99	0.6	334.15	0.6
ODISHA	3196	3447	1254.20	2.03	1439.78	2.0	588.46	1.2	663.25	1.2
SIKKIM	88	97	41.47	0.07	49.89	0.1	13.28	0.0	13.45	0.0
WEST BENGAL	5796	6170	3780.78	6.12	4383.44	6.2	2373.30	5.0	2699.34	4.9
<b>CENTRAL REGION</b>	<b>19092</b>	<b>20811</b>	<b>7293.36</b>	<b>11.81</b>	<b>8661.17</b>	<b>12.3</b>	<b>3424.75</b>	<b>7.2</b>	<b>4081.34</b>	<b>7.4</b>
CHHATTISGARH	1522	1740	689.17	1.12	838.28	1.2	368.60	0.8	445.03	0.8
MADHYA PRADESH	4600	4903	1689.53	2.74	2008.20	2.8	949.54	2.0	1157.76	2.1
UTTARAKHAND	1403	1542	567.35	0.92	664.53	0.9	202.06	0.4	231.47	0.4
UTTAR PRADESH	11567	12626	4347.32	7.04	5150.15	7.3	1904.55	4.0	2247.08	4.1
<b>WESTERN REGION</b>	<b>14886</b>	<b>16189</b>	<b>19401.50</b>	<b>31.42</b>	<b>21907.33</b>	<b>31.1</b>	<b>16127.33</b>	<b>33.7</b>	<b>18496.77</b>	<b>33.6</b>
DADRA & NAGAR HAVELI	40	47	15.91	0.03	19.77	0.0	5.48	0.0	7.52	0.0
DAMAN & DIU	32	38	20.80	0.03	25.73	0.0	3.58	0.0	5.05	0.0
GOA	482	529	366.72	0.59	400.86	0.6	106.03	0.2	112.89	0.2
GUJARAT	5279	5801	3061.13	4.96	3610.54	5.1	2134.47	4.5	2606.42	4.7
MAHARASHTRA	9053	9774	15936.94	25.81	17850.43	25.3	13877.77	29.0	15764.89	28.6
<b>SOUTHERN REGION</b>	<b>26966</b>	<b>29324</b>	<b>13685.18</b>	<b>22.17</b>	<b>15528.19</b>	<b>22.0</b>	<b>12951.85</b>	<b>27.1</b>	<b>14975.31</b>	<b>27.2</b>
ANDHRA PRADESH	7947	8737	3468.00	5.62	3984.97	5.7	3814.06	8.0	4381.07	8.0
KARNATAKA	6810	7361	4117.24	6.67	4646.39	6.6	2908.06	6.1	3315.40	6.0
KERALA	4783	5207	2005.73	3.25	2342.17	3.3	1515.26	3.2	1717.12	3.1
LAKSHADWEEP	12	12	5.66	0.01	6.20	0.0	0.55	0.0	0.61	0.0
PUDUCHERRY	161	177	76.72	0.12	82.67	0.1	54.96	0.1	68.66	0.1
TAMIL NADU	7253	7830	4011.82	6.50	4465.77	6.3	4658.97	9.7	5492.45	10.0
<b>All India</b>	<b>96059</b>	<b>104647</b>	<b>61741.47</b>	<b>100.00</b>	<b>70513.32</b>	<b>100.0</b>	<b>47827.75</b>	<b>100.0</b>	<b>55064.96</b>	<b>100.0</b>

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks- March 2012 and 2013, RBI.

**TABLE 2.3: STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA-2012 AND 2013 (Concl.d.)**

**As on March 31**

Region/State/UT	Population per office		Per Capita Deposits (in Rs)		Deposits per office (in Rs Million)		Per Capita Credit (in Rs)		Credit per office (in Rs Million)	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>NORTHERN REGION</b>	<b>9559</b>	<b>8766</b>	<b>79576</b>	<b>88272</b>	<b>761</b>	<b>774</b>	<b>69612</b>	<b>78152</b>	<b>665</b>	<b>685</b>
CHANDIGARH	3620	3349	373290	419697	1351	1406	424171	528424	1535	1770
HARYANA	8961	7988	56806	64591	509	516	44888	49143	402	393
HIMACHAL PRADESH	6104	5683	55380	64818	338	368	20582	22455	126	128
JAMMU & KASHMIR	11911	10285	38647	45337	460	466	13241	16629	158	171
NCT OF DELHI	6410	6117	401757	433880	2575	2654	382983	423250	2455	2589
PUNJAB	6794	6150	62140	70556	422	434	50711	57150	345	351
RAJASTHAN	14771	13745	21721	24828	321	341	19579	22883	289	315
<b>NORTH-EASTERN REGION</b>	<b>18703</b>	<b>17482</b>	<b>23805</b>	<b>27335</b>	<b>445</b>	<b>478</b>	<b>8054</b>	<b>9051</b>	<b>151</b>	<b>158</b>
ARUNACHAL PRADESH	15558	14643	43222	49772	672	729	9718	10561	151	155
ASSAM	20116	19122	21304	24167	429	462	7950	8884	160	170
MANIPUR	31696	27661	15360	19167	487	530	4620	5258	146	145
MEGHALAYA	13157	12516	36962	44831	486	561	9345	10503	123	131
MIZORAM	10705	9879	30787	37223	330	368	11730	13119	126	130
NAGALAND	19998	16915	29491	32633	590	552	7895	9105	158	154
TRIPURA	14486	12929	28099	31556	407	408	8785	10247	127	132
<b>EASTERN REGION</b>	<b>17519</b>	<b>16638</b>	<b>26822</b>	<b>30652</b>	<b>470</b>	<b>510</b>	<b>13388</b>	<b>15018</b>	<b>235</b>	<b>250</b>
ANDAMAN & NICOBAR IS	8498	7262	53314	61184	453	444	20252	23290	172	169
BIHAR	23577	22491	13310	15215	314	342	3876	4580	91	103
JHARKHAND	15884	15058	26431	30788	420	464	8887	9733	141	147
ODISHA	13301	12498	29503	33419	392	418	13842	15395	184	192
SIKKIM	6987	6413	67444	80200	471	514	21603	21627	151	139
WEST BENGAL	15967	15195	40855	46756	652	710	25646	28792	409	437
<b>CENTRAL REGION</b>	<b>16426</b>	<b>15351</b>	<b>23257</b>	<b>27111</b>	<b>382</b>	<b>416</b>	<b>10921</b>	<b>12775</b>	<b>179</b>	<b>196</b>
CHHATTISGARH	17129	15294	26435	31501	453	482	14139	16723	242	256
MADHYA PRADESH	16075	15362	22848	26662	367	410	12841	15371	206	236
UTTAR PRADESH	17575	16399	21385	24873	376	408	9369	10852	165	178
UTTARAKHAND	7339	6797	55098	63407	404	431	19623	22086	144	150
<b>WESTERN REGION</b>	<b>11931</b>	<b>11147</b>	<b>109237</b>	<b>121393</b>	<b>1303</b>	<b>1353</b>	<b>90802</b>	<b>102495</b>	<b>1083</b>	<b>1143</b>
DADRA & NAGAR HAVELI	8958	7968	44401	52796	398	421	15291	20091	137	160
DAMAN & DIU	7924	6966	82007	97209	650	677	14100	19070	112	133
GOA	3049	2801	249532	270557	761	758	72148	76193	220	213
GUJARAT	11643	10784	49806	57716	580	622	34729	41664	404	449
MAHARASHTRA	12600	11846	139715	154165	1760	1826	121663	136154	1533	1613
<b>SOUTHERN REGION</b>	<b>9485</b>	<b>8831</b>	<b>53506</b>	<b>59966</b>	<b>507</b>	<b>530</b>	<b>50639</b>	<b>57831</b>	<b>480</b>	<b>511</b>
ANDHRA PRADESH	10773	9909	40507	46029	436	456	44549	50604	480	501
KARNATAKA	9110	8554	66364	73794	605	631	46873	52655	427	450
KERALA	7014	6473	59789	69487	419	450	45169	50943	317	330
LAKSHADWEEP	5402	5435	87318	95100	472	517	8462	9359	46	51
PUDUCHERRY	7921	7384	60158	63254	477	467	43090	52535	341	388
TAMIL NADU	10096	9493	54786	60079	553	570	63624	73892	642	701
<b>All India</b>	<b>12808</b>	<b>11951</b>	<b>50183</b>	<b>56380</b>	<b>643</b>	<b>674</b>	<b>38874</b>	<b>44028</b>	<b>498</b>	<b>526</b>

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks- March 2012 and 2013, RBI.

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

(Amount in ₹ Billion)

Region / State / Union territories	SBI and its Associates				Nationalised Banks \$			
	2012		2013		2012		2013	
	DEPOSIT	CREDIT	DEPOSIT	CREDIT	DEPOSIT	CREDIT	DEPOSIT	CREDIT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Northern Region</b>	2503.2	2330.9	2848.4	2905.1	7124.1	6301.6	7835.1	6891.2
	(18.6)	(22.3)	(18.3)	(23.3)	(21.8)	(25.1)	(21.2)	(24.6)
Haryana	267.45	330.29	303.96	373.66	749.16	613.17	841.44	663.66
Himachal Pradesh	135.68	56.36	158.91	62.08	212.58	74.96	252.66	84.06
Jammu & Kashmir	76.06	16.53	87.70	21.06	64.35	20.93	74.55	23.87
Punjab	466.48	448.00	537.06	511.29	1035.67	820.74	1176.36	910.13
Rajasthan	538.00	347.15	628.38	409.67	639.48	770.57	737.70	915.04
Chandigarh	109.43	104.13	115.82	122.05	210.38	293.32	246.58	384.75
Nct Of Delhi	910.16	1028.50	1016.59	1405.29	4212.53	3707.94	4505.85	3909.77
<b>North-Eastern Region</b>	490.73	165.23	567.27	178.72	431.51	130.87	502.89	152.73
	(3.6)	(1.6)	(3.7)	(1.4)	(1.3)	(0.5)	(1.4)	(0.5)
Arunachal Pradesh	45.35	11.19	51.53	11.82	12.20	2.08	16.37	2.88
Assam	281.72	101.15	315.35	108.82	303.32	101.15	354.25	116.21
Manipur	18.71	7.18	24.62	7.75	18.90	5.10	21.45	6.23
Meghalaya	62.75	16.74	78.86	18.68	34.28	7.84	40.85	9.34
Mizoram	17.61	7.99	21.81	8.46	5.04	1.02	6.01	1.26
Nagaland	30.86	11.71	35.21	12.67	17.41	3.37	18.52	4.44
Tripura	33.71	9.27	39.89	10.52	40.35	10.30	45.45	12.35
<b>Eastern Region</b>	2069.12	1037.10	2361.74	1173.24	4058.83	2015.99	4789.18	2284.87
	(15.4)	(9.9)	(15.2)	(9.4)	(12.4)	(8.0)	(13.0)	(8.1)
Bihar	445.89	120.22	513.73	135.04	760.95	209.43	905.43	265.40
Jharkhand	336.83	108.93	389.22	119.91	462.77	150.97	558.83	166.84
Odisha	418.51	204.20	468.78	217.88	604.95	281.44	697.14	328.87
Sikkim	13.64	6.13	16.54	6.37	22.44	5.87	26.49	5.74
West Bengal	843.21	592.90	961.03	688.56	2199.84	1365.33	2592.00	1514.58
Andaman & Nicobar Islands	11.03	4.73	12.44	5.47	7.88	2.95	9.30	3.44
<b>Central Region</b>	2042.62	824.60	2413.18	962.08	4097.62	2010.52	4896.39	2389.84
	(15.2)	(7.9)	(15.5)	(7.7)	(12.5)	(8.0)	(13.3)	(8.5)
Chhattisgarh	239.31	133.28	277.68	152.38	351.13	181.40	446.52	223.83
Madhya Pradesh	622.50	337.57	769.22	412.01	839.79	445.03	967.80	535.32
Uttar Pradesh	928.86	296.83	1080.40	334.17	2651.30	1268.69	3178.18	1498.93
Uttarakhand	251.95	56.91	285.88	63.51	255.41	115.40	303.89	131.77
<b>Western Region</b>	2920.22	2800.92	3404.46	3413.86	10761.51	8476.78	12013.92	9467.23
	(21.7)	(26.8)	(21.9)	(27.3)	(32.9)	(33.8)	(32.5)	(33.7)
Goa	69.93	22.94	78.04	25.65	234.73	61.19	251.88	68.07
Gujarat	740.62	553.39	850.45	651.23	1806.16	1154.11	2085.08	1380.87
Maharashtra	2097.83	2223.06	2462.01	2735.06	8702.89	7255.93	9654.23	8011.24
Dadra & Nagar Haveli	1.05	0.49	1.29	0.68	11.37	3.15	14.53	3.83
Daman & Diu	10.79	1.05	12.67	1.25	6.36	2.39	8.19	3.22
<b>Southern Region</b>	3424.58	3298.09	3935.16	3849.69	6233.84	6124.88	6901.81	6871.76
	(25.5)	(31.5)	(25.3)	(30.8)	(19.1)	(24.4)	(18.7)	(24.5)
Andhra Pradesh	1108.73	1148.07	1334.14	1336.34	1589.74	1892.04	1779.27	2144.10
Karnataka	911.12	708.70	1020.97	801.83	1955.32	1421.33	2154.21	1526.50
Kerala	693.22	471.69	788.83	560.19	553.43	515.20	626.53	581.28
Tamil Nadu	690.16	956.70	769.58	1135.46	2090.42	2269.95	2293.09	2588.96
Lakshadweep	0.66	0.09	0.71	0.11	5.00	0.46	5.49	0.50
Puducherry	20.70	12.84	20.92	15.77	39.93	25.91	43.22	30.42
<b>All India</b>	13450.53	10456.90	15530.24	12482.70	32707.47	25060.67	36939.33	28057.70
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Notes** : 1. Figures in bracket indicate per cent share in all India total.

2. \$ Includes IDBI Bank Ltd.

3. - Nil

**Source** : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2012 & 2013, RBI.

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 (Contd.)**

(Amount in ₹ Billion)

Region / State / Union territories	Foreign Banks				Regional Rural Banks			
	2012		2013		2012		2013	
	DEPOSIT	CREDIT	DEPOSIT	CREDIT	DEPOSIT	CREDIT	DEPOSIT	CREDIT
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Northern Region</b>	566.8	743.1	636.5	813.7	261.0	174.3	294.7	198.4
	(20.8)	(32.0)	(22.7)	(30.1)	(14.3)	(15.0)	(14.3)	(14.5)
Haryana	40.38	32.94	38.19	31.25	70.27	48.73	84.85	55.46
Himachal Pradesh	-	-	-	-	19.14	8.19	20.73	8.98
Jammu & Kashmir	-	-	-	-	22.92	8.88	26.28	10.38
Punjab	6.54	3.30	6.65	2.93	35.01	26.20	38.78	30.94
Rajasthan	4.97	6.67	4.64	6.26	113.75	82.30	124.15	92.70
Chandigarh	7.96	3.69	7.82	4.14	0.00	0.00	0.00	0.00
Nct Of Delhi	507.03	696.59	579.22	769.13	0.00	0.00	0.00	0.00
<b>North-Eastern Region</b>	1.95	0.93	2.24	0.82	99.84	46.72	112.34	55.50
	(0.1)	(0.0)	(0.1)	(0.0)	(5.5)	(4.0)	(5.4)	(4.1)
Arunachal Pradesh	-	-	-	-	1.93	0.33	1.95	0.42
Assam	1.95	0.93	2.24	0.82	51.68	27.77	58.32	32.86
Manipur	-	-	-	-	1.33	0.36	1.36	0.46
Meghalaya	-	-	-	-	8.03	2.76	9.76	3.69
Mizoram	-	-	-	-	8.61	3.59	10.36	4.60
Nagaland	-	-	-	-	0.58	0.16	0.62	0.19
Tripura	-	-	-	-	27.69	11.74	29.97	13.29
<b>Eastern Region</b>	92.95	74.03	94.70	84.15	393.46	192.30	422.36	214.65
	(3.4)	(3.2)	(3.4)	(3.1)	(21.5)	(16.5)	(20.5)	(15.7)
Bihar	1.23	0.01	1.29	0.00	150.76	70.44	160.24	78.67
Jharkhand	0.00	0.00	0.00	0.00	37.02	12.95	39.61	14.71
Odisha	0.74	0.09	0.88	0.20	97.03	56.43	100.73	61.49
Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
West Bengal	90.97	73.94	92.52	83.95	108.65	52.48	121.78	59.78
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
<b>Central Region</b>	25.65	6.37	25.81	5.76	572.88	289.74	650.76	335.93
	(0.9)	(0.3)	(0.9)	(0.2)	(31.3)	(24.9)	(31.5)	(24.6)
Chhattisgarh	0.23	0.01	0.18	0.01	50.53	16.68	58.78	19.77
Madhya Pradesh	2.59	1.99	2.42	2.17	111.72	59.31	126.86	71.10
Uttar Pradesh	22.38	4.37	22.69	3.58	392.27	203.64	443.49	232.61
Uttarakhand	0.45	0.00	0.52	0.00	18.37	10.11	21.63	12.45
<b>Western Region</b>	1546.27	1011.76	1542.66	1195.36	109.97	58.17	123.30	74.70
	(56.7)	(43.6)	(55.1)	(44.2)	(6.0)	(5.0)	(6.0)	(5.5)
Goa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	26.75	29.12	26.06	31.21	54.27	25.06	61.22	31.95
Maharashtra	1519.52	982.64	1516.60	1164.15	55.69	33.12	62.08	42.75
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
<b>Southern Region</b>	495.78	485.45	498.88	607.19	392.86	404.44	461.06	487.68
	(18.2)	(20.9)	(17.8)	(22.4)	(21.5)	(34.7)	(22.3)	(35.7)
Andhra Pradesh	77.23	52.23	66.36	55.09	152.58	167.56	174.03	205.55
Karnataka	250.02	152.14	247.66	202.73	150.09	130.53	177.28	151.43
Kerala	10.82	6.03	9.47	4.72	55.08	61.27	68.21	75.60
Tamil Nadu	157.36	274.94	174.98	344.55	33.72	43.43	39.41	52.62
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	0.36	0.11	0.42	0.09	1.39	1.66	2.13	2.48
<b>All India</b>	2729.49	2321.73	2800.81	2707.02	1830.09	1165.67	2064.61	1366.90
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Notes** : 1. Figures in bracket indicate per cent share in all India total.

2. \$ Includes IDBI Bank Ltd.

3. - Nil

**Source** : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2012 & 2013, RBI.



**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

(Amount in ₹ Billion)

Region / State / Union territories	Private Sector Banks				All Scheduled Commercial Banks			
	2012		2013		2012		2013	
	DEPOSIT	CREDIT	DEPOSIT	CREDIT	DEPOSIT	CREDIT	DEPOSIT	CREDIT
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Northern Region</b>	2419.2	1712.4	2927.2	2066.3	12874.6	11262.5	14542.1	12874.9
	(21.9)	(19.4)	(22.2)	(19.8)	(20.9)	(23.5)	(20.6)	(23.4)
Haryana	339.77	134.10	430.67	168.71	1467.03	1159.23	1699.11	1292.74
Himachal Pradesh	16.92	3.32	22.98	2.60	384.32	142.83	455.28	157.72
Jammu & Kashmir	332.43	123.51	406.00	162.76	495.77	169.85	594.54	218.06
Punjab	200.64	125.27	247.95	170.21	1744.33	1423.52	2006.80	1625.50
Rajasthan	223.63	163.28	276.51	209.01	1519.83	1369.96	1771.39	1632.68
Chandigarh	72.19	53.32	86.61	64.22	399.96	454.47	456.82	575.17
Nct Of Delhi	1233.66	1109.62	1456.55	1288.85	6863.38	6542.65	7558.21	7373.04
<b>North-Eastern Region</b>	63.67	24.27	83.98	32.33	1087.70	368.01	1268.72	420.10
	(0.6)	(0.3)	(0.6)	(0.3)	(1.8)	(0.8)	(1.8)	(0.8)
Arunachal Pradesh	1.71	0.16	2.30	0.19	61.19	13.76	72.15	15.31
Assam	35.88	20.71	47.14	27.04	674.55	251.71	777.29	285.76
Manipur	3.41	0.10	6.12	0.25	42.35	12.74	53.55	14.69
Meghalaya	7.27	1.06	10.25	1.02	112.34	28.40	139.72	32.74
Mizoram	3.02	0.46	4.12	0.58	34.28	13.06	42.29	14.90
Nagaland	9.54	0.39	10.23	0.72	58.39	15.63	64.58	18.02
Tripura	2.85	1.39	3.82	2.53	104.61	32.70	119.13	38.69
<b>Eastern Region</b>	784.77	373.88	937.78	459.61	7399.13	3693.29	8605.76	4216.52
	(7.1)	(4.2)	(7.1)	(4.4)	(12.0)	(7.7)	(12.2)	(7.7)
Bihar	54.24	11.42	71.39	18.24	1413.08	411.51	1652.09	497.35
Jharkhand	52.58	26.14	69.36	32.70	889.21	298.99	1057.01	334.15
Odisha	132.97	46.30	172.24	54.81	1254.20	588.46	1439.78	663.25
Sikkim	5.39	1.29	6.86	1.34	41.47	13.28	49.89	13.45
West Bengal	538.11	288.66	616.11	352.47	3780.78	2373.30	4383.44	2699.34
Andaman & Nicobar Islands	1.48	0.07	1.81	0.05	20.39	7.74	23.55	8.96
<b>Central Region</b>	554.58	293.53	675.03	387.73	7293.36	3424.75	8661.17	4081.34
	(5.0)	(3.3)	(5.1)	(3.7)	(11.8)	(7.2)	(12.3)	(7.4)
Chhattisgarh	47.97	37.23	55.13	49.05	689.17	368.60	838.28	445.03
Madhya Pradesh	112.93	105.65	141.90	137.16	1689.53	949.54	2008.20	1157.76
Uttar Pradesh	352.52	131.02	425.40	177.79	4347.32	1904.55	5150.15	2247.08
Uttarakhand	41.16	19.63	52.60	23.73	567.35	202.06	664.53	231.47
<b>Western Region</b>	4063.53	3779.70	4823.00	4345.62	19401.50	16127.33	21907.33	18496.77
	(36.9)	(42.8)	(36.6)	(41.6)	(31.4)	(33.7)	(31.1)	(33.6)
Goa	62.06	21.89	70.94	19.17	366.72	106.03	400.86	112.89
Gujarat	433.32	372.79	587.72	511.16	3061.13	2134.47	3610.54	2606.42
Maharashtra	3561.01	3383.03	4155.51	3811.70	15936.94	13877.77	17850.43	15764.89
Dadra & Nagar Haveli	3.49	1.84	3.95	3.01	15.91	5.48	19.77	7.52
Daman & Diu	3.65	0.14	4.87	0.57	20.80	3.58	25.73	5.05
<b>Southern Region</b>	3138.12	2638.99	3731.27	3158.99	13685.18	12951.85	15528.19	14975.31
	(28.5)	(29.9)	(28.3)	(30.2)	(22.2)	(27.1)	(22.0)	(27.2)
Andhra Pradesh	539.73	554.16	631.17	639.98	3468.00	3814.06	3984.97	4381.07
Karnataka	850.68	495.36	1046.28	632.91	4117.24	2908.06	4646.39	3315.40
Kerala	693.18	461.07	849.13	495.33	2005.73	1515.26	2342.17	1717.12
Tamil Nadu	1040.16	1113.95	1188.71	1370.86	4011.82	4658.97	4465.77	5492.45
Lakshadweep	-	-	-	-	5.66	0.55	6.20	0.61
Puducherry	14.36	14.44	15.98	19.91	76.72	54.96	82.67	68.66
<b>All India</b>	11023.89	8822.78	13178.34	10450.64	61741.47	47827.75	70513.32	55064.96
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

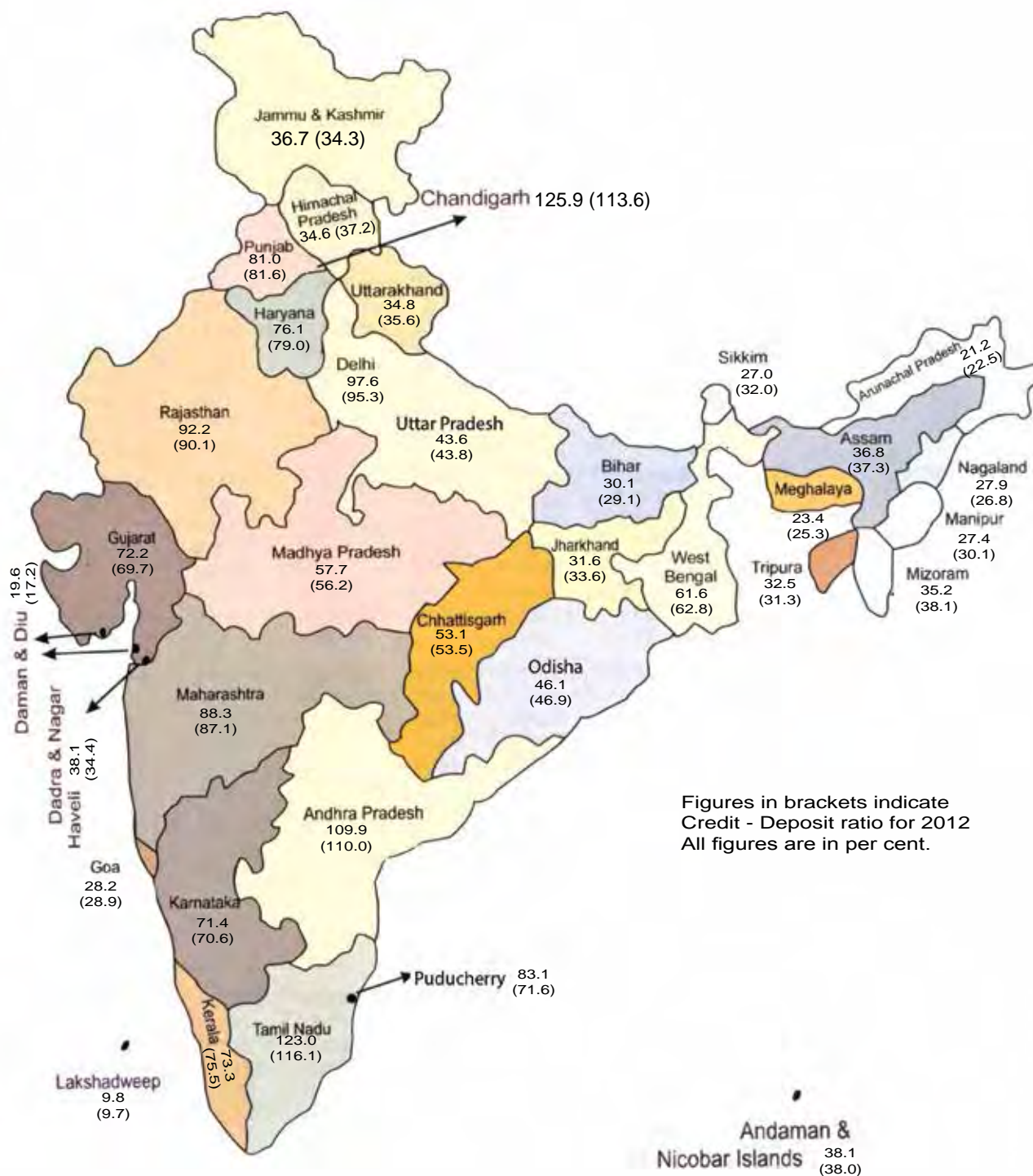
**Notes** : 1. Figures in bracket indicate per cent share in all India total.

2. \$ Includes IDBI Bank Ltd.

3. - Nil

**Source** : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2012 & 2013, RBI.

**MAP - 2**  
**STATE & UNION TERRITORY-WISE CREDIT - DEPOSIT RATIO OF SCHEDULED**  
**COMMERCIAL BANKS - 2013**  
 (As on March 31)



**TABLE 2.5 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT  
OF SCHEDULED COMMERCIAL BANKS - 2009 TO 2013**

(Amount in ₹ Billion)

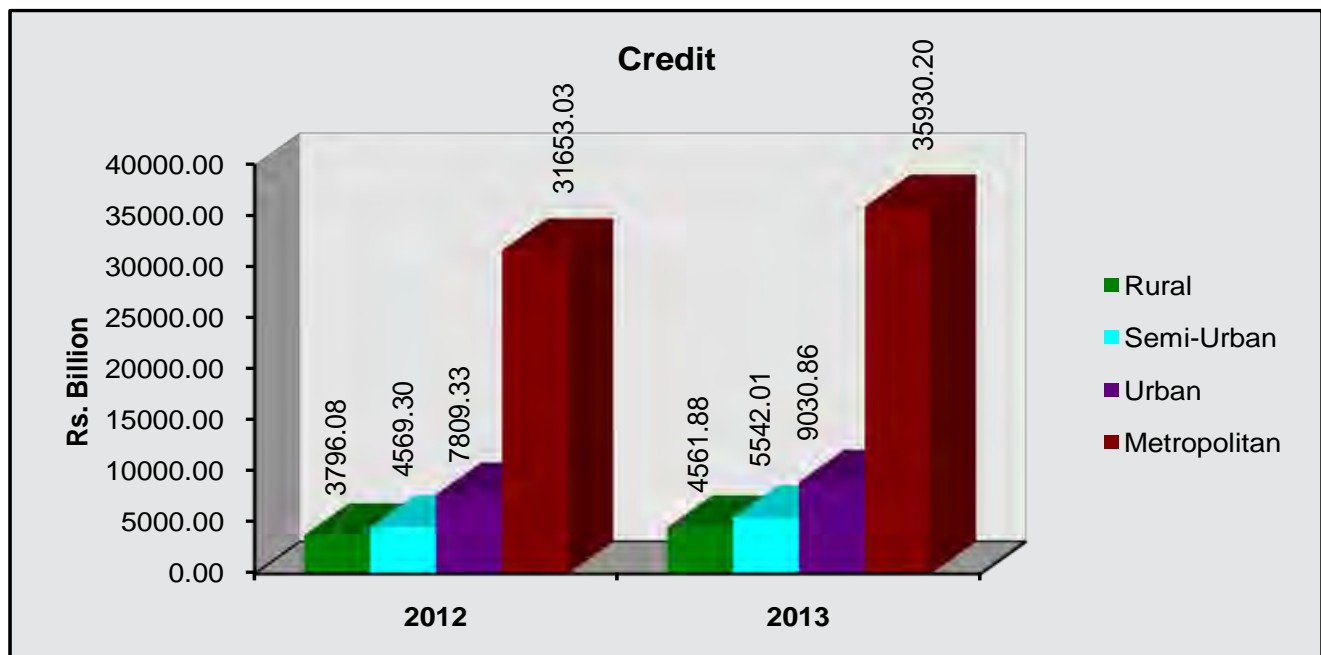
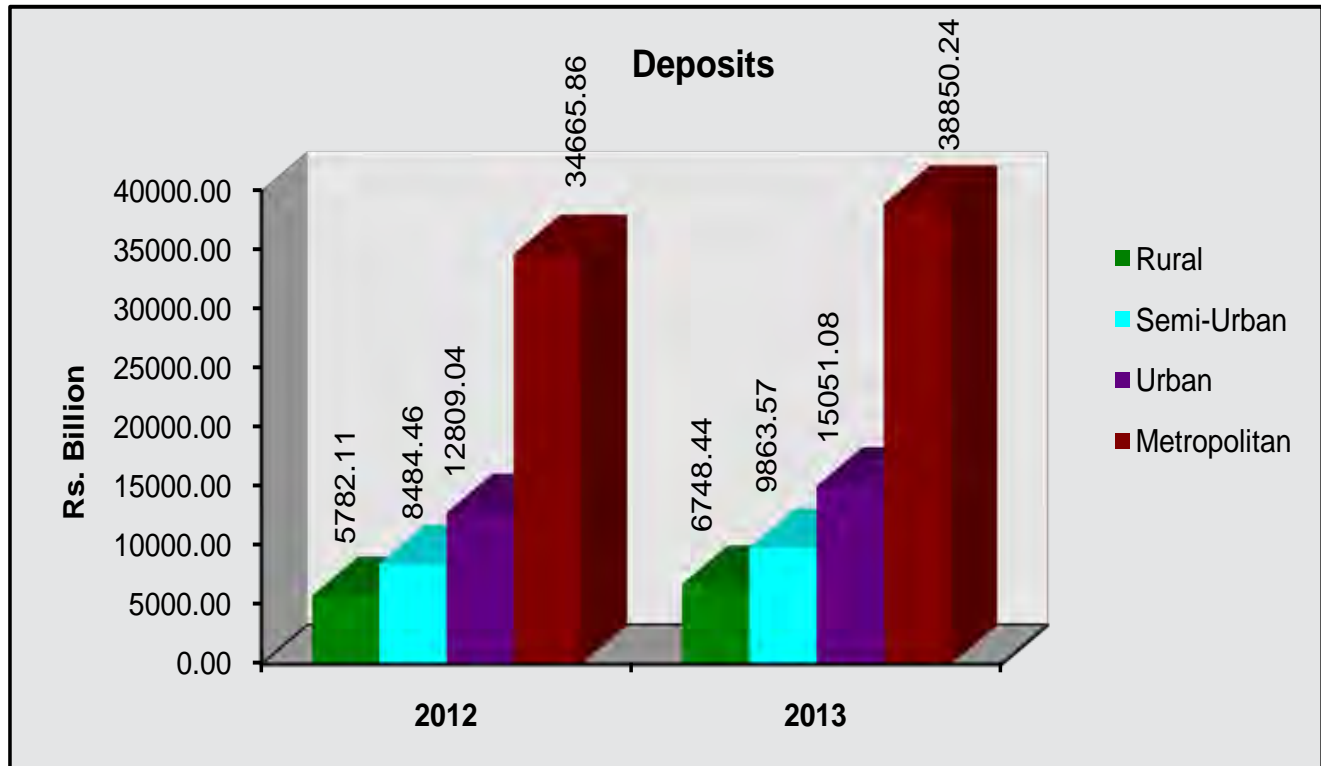
Population Group	As on March 31									
	March 2009		March 2010		March 2011		March 2012		March 2013	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	3654.91 (9.3)	2086.94 (7.3)	4235.02 (9.2)	2498.04 (7.5)	4968.57 (9.2)	2941.04 (7.2)	5782.11 (9.4)	3796.08 (7.9)	6748.44 (9.6)	4561.88 (8.3)
Semi-urban	5319.44 (13.5)	2667.36 (9.3)	6182.07 (13.4)	3203.72 (9.6)	7212.02 (13.3)	3830.72 (9.4)	8484.46 (13.7)	4569.30 (9.6)	9863.57 (14.0)	5542.01 (10.1)
Urban	8244.63 (20.9)	4618.70 (16.2)	9511.16 (20.7)	5593.30 (16.7)	11163.80 (20.6)	6849.80 (16.8)	12809.04 (20.7)	7809.33 (16.3)	15051.08 (21.3)	9030.86 (16.4)
Metropolitan	22154.37 (56.3)	19202.25 (67.2)	26091.01 (56.7)	22161.13 (66.2)	30920.71 (57.0)	27147.12 (66.6)	34665.86 (56.1)	31653.03 (66.2)	38850.24 (55.1)	35930.20 (65.3)
<b>All India</b>	<b>39373.36</b> (100.0)	<b>28575.25</b> (100.0)	<b>46019.26</b> (100.0)	<b>33456.19</b> (100.0)	<b>54265.10</b> (100.0)	<b>40768.68</b> (100.0)	<b>61741.47</b> (100.0)	<b>47827.75</b> (100.0)	<b>70513.32</b> (100.0)	<b>55064.96</b> (100.0)

**Note** : Figures in bracket indicate percent share in All-India total.

**Source** : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, RBI.

**GRAPH - 3  
POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

(As on March 31)



**TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2012 AND 2013**

Ratios	(in per cent)							
	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	5.63	5.52	5.59	4.60	5.60	4.86	5.30	4.47
2. Credit-Deposit ratio	81.99	85.22	75.77	74.95	77.51	77.85	72.83	72.20
3. Investment-Deposit ratio	29.70	29.23	30.30	31.16	30.13	30.62	34.61	35.97
4. (Credit+Investment)-Deposit ratio	111.69	114.44	106.07	106.12	107.65	108.46	107.45	108.17
5. Ratio of deposits to total liabilities	79.32	78.35	84.27	84.29	82.82	82.53	84.26	84.07
6. Ratio of demand & savings bank deposits to total deposits	40.80	40.76	28.50	28.55	31.96	31.99	26.46	25.73
7. Ratio of priority sector advances to total advances	30.02	27.26	28.32	28.33	28.82	28.00	31.64	31.81
8. Ratio of term loan to total advances	49.25	48.34	53.98	53.27	52.58	51.75	46.39	43.75
9. Ratio of secured advances total advances	82.80	84.37	82.54	87.58	82.62	86.59	88.83	91.00
10. Ratio of investments in non-approved securities to total investments	16.26	20.39	17.05	18.69	16.83	19.15	28.14	27.72
11. Ratio of interest income to total assets	8.52	8.54	8.57	8.54	8.55	8.54	9.54	9.74
12. Ratio of net interest income to total assets (Net Interest Margin)	3.25	2.98	2.55	2.39	2.76	2.57	2.95	2.94
13. Ratio of non-interest income to total assets	1.06	1.03	0.82	0.81	0.89	0.87	0.99	1.01
14. Ratio of intermediation cost of total assets	1.94	1.93	1.44	1.41	1.59	1.57	1.91	1.89
15. Ratio of wage bills to intermediation cost	64.74	62.73	63.13	63.14	63.71	62.99	57.73	56.43
16. Ratio of wage bills to total expense	17.43	16.20	12.21	11.81	13.72	13.09	13.00	12.28
17. Ratio of wage bills to total income	13.13	12.68	9.71	9.54	10.74	10.48	10.50	9.92
18. Ratio of burden to total assets	0.88	0.90	0.63	0.60	0.70	0.69	0.92	0.88
19. Ratio of burden to interest income	10.38	10.59	7.30	7.08	8.21	8.12	9.65	9.02
20. Ratio of operating profits to total assets	2.36	2.08	1.92	1.79	2.05	1.88	2.03	2.07
21. Return on assets	0.89	0.88	0.88	0.74	0.88	0.78	1.20	1.26
22. Return on equity	16.00	15.29	15.05	12.34	15.33	13.24	15.22	16.22
23. Cost of deposits	5.97	6.37	6.51	6.74	6.36	6.63	7.25	7.46
24. Cost of borrowings	6.44	5.69	7.46	6.40	7.10	6.15	9.73	9.45
25. Cost of funds	5.66	5.96	6.22	6.39	6.06	6.27	7.10	7.27
26. Return on advances	10.27	9.90	10.32	10.16	10.31	10.08	11.98	12.15
27. Return on investments	7.80	8.08	7.43	7.42	7.54	7.60	7.38	7.49
28. Return on advances adjusted to cost of funds	4.62	3.93	4.10	3.76	4.25	3.81	4.88	4.88
29. Return on investments adjusted to cost of funds	2.15	2.11	1.21	1.02	1.48	1.33	0.28	0.22

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2012 AND 2013 (Concl'd.)**

Ratios	(in per cent)							
	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.27	5.64	6.01	5.33	8.37	7.45	5.79	5.05
2. Credit-Deposit ratio	85.75	85.46	82.28	81.90	82.99	91.56	78.62	79.14
3. Investment-Deposit ratio	48.52	48.11	44.78	44.86	72.45	79.19	34.62	35.17
4. (Credit+Investment)-Deposit ratio	134.27	133.56	127.06	126.76	155.44	170.74	113.23	114.31
5. Ratio of deposits to total liabilities	65.14	66.14	69.38	70.15	47.08	46.33	77.56	77.61
6. Ratio of demand & savings bank deposits to total deposits	41.37	41.19	37.36	37.05	44.03	40.58	33.46	33.28
7. Ratio of priority sector advances to total advances	28.28	25.88	29.08	27.28	31.55	29.20	28.99	27.91
8. Ratio of term loan to total advances	72.83	70.55	66.54	64.22	40.47	39.06	54.69	53.61
9. Ratio of secured advances total advances	82.39	81.86	83.92	84.02	49.04	47.33	81.34	84.33
10. Ratio of investments in non-approved securities to total investments	35.61	36.70	34.06	34.77	31.39	26.56	22.20	23.54
11. Ratio of interest income to total assets	8.47	8.84	8.71	9.04	6.67	6.98	8.45	8.53
12. Ratio of net interest income to total assets (Net Interest Margin)	3.13	3.30	3.09	3.22	3.89	3.89	2.90	2.79
13. Ratio of non-interest income to total assets	1.80	1.79	1.62	1.62	2.02	1.85	1.11	1.09
14. Ratio of intermediation cost of total assets	2.28	2.29	2.20	2.20	2.47	2.36	1.77	1.75
15. Ratio of wage bills to intermediation cost	39.95	38.99	43.37	42.33	43.22	42.11	56.69	55.74
16. Ratio of wage bills to total expense	11.97	11.40	12.22	11.61	20.35	18.22	13.73	13.02
17. Ratio of wage bills to total income	8.88	8.39	9.25	8.73	12.29	11.25	10.52	10.13
18. Ratio of burden to total assets	0.48	0.50	0.58	0.58	0.45	0.51	0.66	0.66
19. Ratio of burden to interest income	5.72	5.60	6.68	6.42	6.78	7.28	7.82	7.70
20. Ratio of operating profits to total assets	2.65	2.81	2.51	2.64	3.44	3.38	2.24	2.13
21. Return on assets	1.63	1.74	1.53	1.63	1.76	1.94	1.08	1.03
22. Return on equity	15.27	16.51	15.26	16.46	10.79	11.52	14.60	13.84
23. Cost of deposits	6.14	6.45	6.43	6.72	4.34	4.67	6.28	6.57
24. Cost of borrowings	7.38	7.24	7.54	7.42	3.52	4.06	6.73	6.22
25. Cost of funds	5.45	5.77	5.84	6.12	3.86	4.05	5.90	6.12
26. Return on advances	10.77	11.33	11.06	11.52	9.61	9.55	10.42	10.33
27. Return on investments	7.23	7.22	7.27	7.28	8.02	8.13	7.52	7.57
28. Return on advances adjusted to cost of funds	5.32	5.57	5.22	5.41	5.74	5.50	4.52	4.21
29. Return on investments adjusted to cost of funds	1.78	1.45	1.43	1.16	4.16	4.08	1.62	1.45

**Source** : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF  
LIABILITIES AND ASSETS - 2012 AND 2013 AS ON MARCH 31**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>14047.37</b>	<b>16182.00</b>	<b>35961.77</b>	<b>41263.92</b>	<b>50009.14</b>	<b>57445.92</b>	<b>3158.91</b>	<b>3738.96</b>
a) 1 - 14 days	853.36	1039.68	2255.98	2938.38	3109.35	3978.06	175.19	224.23
b) 15 - 28 days	228.46	321.02	958.15	1119.50	1186.61	1440.52	86.75	118.89
c) 29 days to 3 months	859.97	871.19	4884.63	4739.49	5744.60	5610.69	391.67	481.23
d) Over 3 months to 6 months	1313.84	1182.80	3972.04	4087.55	5285.88	5270.35	336.60	325.82
e) Over 6 months to 1 year	2028.20	2448.81	7455.34	8361.71	9483.54	10810.52	528.54	663.62
f) Over 1 year to 3 years	4179.07	4648.69	8461.42	10442.43	12640.49	15091.12	1239.00	1401.44
g) Over 3 years to 5 years	2115.90	2656.83	2158.15	2758.76	4274.05	5415.59	217.12	277.24
h) Over 5 years	2468.56	3012.97	5816.06	6816.10	8284.62	9829.07	184.04	246.50
<b>Borrowings</b>	<b>1572.03</b>	<b>2004.42</b>	<b>2869.24</b>	<b>3391.40</b>	<b>4441.27</b>	<b>5395.82</b>	<b>198.12</b>	<b>252.58</b>
a) 1 - 14 days	225.88	254.64	558.69	492.64	784.57	747.27	39.92	65.62
b) 15 - 28 days	75.85	111.45	66.08	104.12	141.92	215.57	2.15	9.28
c) 29 days to 3 months	251.24	411.91	179.79	348.40	431.03	760.32	15.53	31.86
d) Over 3 months to 6 months	127.64	209.94	265.35	418.80	392.99	628.74	39.48	35.31
e) Over 6 months to 1 year	80.38	126.53	185.69	283.77	266.08	410.30	29.07	25.10
f) Over 1 year to 3 years	167.17	337.88	375.50	414.94	542.67	752.82	26.57	36.74
g) Over 3 years to 5 years	219.93	127.57	455.55	467.59	675.48	595.16	15.45	21.80
h) Over 5 years	423.94	424.51	782.58	861.14	1206.52	1285.65	29.96	26.87
<b>Loans and Advances</b>	<b>11525.93</b>	<b>13798.34</b>	<b>27339.19</b>	<b>31032.97</b>	<b>38865.12</b>	<b>44831.32</b>	<b>2303.35</b>	<b>2700.34</b>
a) 1 - 14 days	756.97	1322.74	1732.27	2079.21	2489.24	3401.95	145.01	187.48
b) 15 - 28 days	151.57	128.30	656.74	752.87	808.30	881.17	63.60	75.35
c) 29 days to 3 months	676.39	730.85	2993.33	3423.85	3669.72	4154.70	215.16	227.37
d) Over 3 months to 6 months	490.95	600.27	2233.14	2456.73	2724.09	3057.00	202.75	246.48
e) Over 6 months to 1 year	671.48	726.38	2948.59	3457.66	3620.07	4184.04	386.08	499.88
f) Over 1 year to 3 years	5311.59	6567.79	9213.82	9922.16	14525.41	16489.95	831.06	923.49
g) Over 3 years to 5 years	1114.82	1456.28	3173.21	3499.90	4288.03	4956.18	210.24	258.85
h) Over 5 years	2352.17	2265.73	4388.10	5440.59	6740.26	7706.32	249.45	281.44

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Deposits</b>	<b>8586.96</b>	<b>10219.39</b>	<b>11745.87</b>	<b>13958.36</b>	<b>2769.16</b>	<b>2878.98</b>	<b>64524.17</b>	<b>74283.25</b>
a) 1 - 14 days	601.54	813.84	776.73	1038.07	618.14	638.19	4504.22	5654.31
b) 15 - 28 days	303.01	315.48	389.76	434.37	185.86	195.93	1762.23	2070.82
c) 29 days to 3 months	1003.64	1159.81	1395.30	1641.04	380.65	435.27	7520.56	7687.00
d) Over 3 months to 6 months	920.48	994.92	1257.08	1320.74	214.14	212.76	6757.09	6803.85
e) Over 6 months to 1 year	1374.23	1324.13	1902.77	1987.75	314.32	304.08	11700.63	13102.36
f) Over 1 year to 3 years	2282.18	2417.84	3521.18	3819.27	823.97	830.81	16985.63	19741.20
g) Over 3 years to 5 years	446.81	991.26	663.94	1268.50	229.96	260.16	5167.95	6944.25
h) Over 5 years	1655.07	2202.11	1839.11	2448.61	2.12	1.77	10125.86	12279.44
<b>Borrowings</b>	<b>2386.41</b>	<b>2746.17</b>	<b>2584.53</b>	<b>2998.75</b>	<b>1199.08</b>	<b>1534.04</b>	<b>8224.87</b>	<b>9928.61</b>
a) 1 - 14 days	368.04	403.81	407.96	469.43	698.21	965.34	1890.73	2182.04
b) 15 - 28 days	54.87	46.26	57.01	55.54	53.98	74.38	252.92	345.50
c) 29 days to 3 months	186.95	202.66	202.48	234.52	117.95	198.26	751.46	1193.09
d) Over 3 months to 6 months	246.60	267.86	286.09	303.17	59.39	56.78	738.47	988.69
e) Over 6 months to 1 year	316.69	288.83	345.76	313.92	84.28	78.05	696.11	802.27
f) Over 1 year to 3 years	279.65	394.64	306.21	431.38	110.16	92.79	959.05	1276.99
g) Over 3 years to 5 years	307.18	399.51	322.63	421.31	32.64	40.87	1030.75	1057.33
h) Over 5 years	626.43	742.60	656.39	769.47	42.47	27.57	1905.38	2082.69
<b>Loans and Advances</b>	<b>7363.11</b>	<b>8732.98</b>	<b>9666.46</b>	<b>11433.32</b>	<b>2298.26</b>	<b>2636.81</b>	<b>50829.84</b>	<b>58901.45</b>
a) 1 - 14 days	285.15	338.47	430.16	525.95	379.86	452.80	3299.26	4380.70
b) 15 - 28 days	137.62	176.86	201.22	252.21	179.73	223.49	1189.25	1356.88
c) 29 days to 3 months	585.10	635.54	800.26	862.91	459.01	493.70	4928.99	5511.32
d) Over 3 months to 6 months	564.83	654.30	767.59	900.77	297.86	340.19	3789.54	4297.97
e) Over 6 months to 1 year	813.30	959.02	1199.37	1458.90	227.21	207.47	5046.65	5850.42
f) Over 1 year to 3 years	2750.80	3288.05	3581.86	4211.54	355.69	467.46	18462.96	21168.95
g) Over 3 years to 5 years	886.06	1075.32	1096.29	1334.17	111.25	166.28	5495.57	6456.63
h) Over 5 years	1340.25	1605.42	1589.70	1886.86	287.65	285.41	8617.62	9878.59

**Source :** Annual accounts of banks.



**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF  
LIABILITIES AND ASSETS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments (at book value)</b>	<b>4175.00</b>	<b>4728.19</b>	<b>10949.54</b>	<b>12910.02</b>	<b>15124.54</b>	<b>17638.21</b>	<b>1093.57</b>	<b>1345.53</b>
a) 1 - 14 days	63.33	87.11	664.55	748.50	727.87	835.61	66.98	137.79
b) 15 - 28 days	44.39	51.47	115.37	118.16	159.76	169.63	21.93	30.25
c) 29 days to 3 months	244.28	313.25	724.36	723.97	968.63	1037.22	122.89	144.03
d) Over 3 months to 6 months	127.89	195.65	322.89	457.72	450.77	653.37	46.67	83.72
e) Over 6 months to 1 year	148.73	132.71	580.33	571.08	729.06	703.79	72.95	121.60
f) Over 1 year to 3 years	628.84	647.95	1274.46	1689.25	1903.30	2337.20	133.82	219.48
g) Over 3 years to 5 years	720.07	912.01	1427.62	1746.82	2147.69	2658.83	142.43	149.67
h) Over 5 years	2197.49	2388.04	5839.96	6854.53	8037.45	9242.57	485.90	458.99
<b>Foreign Currency Assets</b>	<b>1806.83</b>	<b>2305.49</b>	<b>4639.33</b>	<b>5839.66</b>	<b>6446.16</b>	<b>8145.15</b>	<b>224.38</b>	<b>197.69</b>
a) 1 - 14 days	340.98	735.37	806.49	966.86	1147.47	1702.23	37.67	28.16
b) 15 - 28 days	63.17	65.70	219.48	370.00	282.65	435.69	5.70	15.42
c) 29 days to 3 months	266.56	225.69	1168.41	1580.60	1434.97	1806.29	70.14	84.59
d) Over 3 months to 6 months	223.37	234.18	965.38	1187.82	1188.75	1422.00	68.13	47.11
e) Over 6 months to 1 year	148.25	110.71	458.88	561.93	607.13	672.63	37.84	19.13
f) Over 1 year to 3 years	248.43	317.86	415.54	486.82	663.97	804.67	4.15	1.81
g) Over 3 years to 5 years	284.09	288.16	323.76	358.84	607.85	646.99	0.38	0.67
h) Over 5 years	231.98	327.82	281.40	326.81	513.38	654.63	0.37	0.79
<b>Foreign Currency Liabilities</b>	<b>1700.11</b>	<b>2053.28</b>	<b>4533.00</b>	<b>5646.57</b>	<b>6233.12</b>	<b>7699.85</b>	<b>230.76</b>	<b>242.95</b>
a) 1 - 14 days	329.76	390.27	762.25	914.08	1092.01	1304.34	25.25	20.09
b) 15 - 28 days	94.69	155.07	252.26	427.03	346.95	582.10	1.95	15.69
c) 29 days to 3 months	327.99	371.49	1162.30	1355.06	1490.29	1726.55	71.50	101.72
d) Over 3 months to 6 months	233.36	256.62	899.93	1044.28	1133.28	1300.90	73.71	56.32
e) Over 6 months to 1 year	238.44	250.58	587.68	861.91	826.11	1112.48	45.36	36.43
f) Over 1 year to 3 years	243.13	416.89	308.78	403.48	551.91	820.37	5.78	5.40
g) Over 3 years to 5 years	192.72	165.01	383.79	430.03	576.51	595.04	1.78	2.30
h) Over 5 years	40.03	47.35	176.01	210.72	216.04	258.06	5.42	5.00

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS - 2012 AND 2013 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Investments (at book value)</b>	<b>4166.49</b>	<b>4934.07</b>	<b>5260.06</b>	<b>6279.60</b>	<b>2008.85</b>	<b>2276.00</b>	<b>22393.45</b>	<b>26193.81</b>
a) 1 - 14 days	737.17	855.35	804.15	993.14	927.97	978.34	2460.00	2807.09
b) 15 - 28 days	184.11	177.73	206.04	207.98	46.72	133.08	412.52	510.69
c) 29 days to 3 months	308.11	372.60	431.00	516.63	219.11	214.52	1618.75	1768.37
d) Over 3 months to 6 months	270.25	290.03	316.92	373.75	85.49	137.95	853.18	1165.08
e) Over 6 months to 1 year	411.01	411.83	483.96	533.43	261.32	310.19	1474.34	1547.41
f) Over 1 year to 3 years	774.86	925.32	908.68	1144.80	259.91	250.50	3071.89	3732.50
g) Over 3 years to 5 years	338.46	470.65	480.89	620.31	103.62	80.65	2732.20	3359.80
h) Over 5 years	1142.52	1430.56	1628.42	1889.55	104.71	170.77	9770.58	11302.88
<b>Foreign Currency Assets</b>	<b>1525.37</b>	<b>1835.02</b>	<b>1749.75</b>	<b>2032.71</b>	<b>1121.79</b>	<b>1031.03</b>	<b>9317.71</b>	<b>11208.88</b>
a) 1 - 14 days	213.02	280.02	250.69	308.18	274.74	276.21	1672.90	2286.62
b) 15 - 28 days	41.21	90.00	46.92	105.42	82.53	104.88	412.10	646.00
c) 29 days to 3 months	147.26	235.79	217.40	320.38	291.40	238.47	1943.77	2365.14
d) Over 3 months to 6 months	145.81	178.85	213.94	225.96	236.01	214.11	1638.70	1862.07
e) Over 6 months to 1 year	124.47	109.77	162.31	128.90	82.96	62.84	852.41	864.38
f) Over 1 year to 3 years	264.20	306.80	268.35	308.61	67.07	60.29	999.39	1173.57
g) Over 3 years to 5 years	220.88	285.48	221.26	286.15	36.21	44.39	865.32	977.53
h) Over 5 years	368.50	348.32	368.88	349.11	50.87	29.84	933.13	1033.58
<b>Foreign Currency Liabilities</b>	<b>1668.71</b>	<b>1976.25</b>	<b>1899.47</b>	<b>2219.21</b>	<b>1453.85</b>	<b>1289.22</b>	<b>9586.44</b>	<b>11208.28</b>
a) 1 - 14 days	120.03	146.19	145.27	166.28	295.36	285.67	1532.64	1756.29
b) 15 - 28 days	60.58	56.64	62.53	72.32	57.84	70.64	467.32	725.06
c) 29 days to 3 months	216.77	220.99	288.27	322.71	245.84	290.47	2024.41	2339.73
d) Over 3 months to 6 months	219.22	297.89	292.93	354.21	191.84	100.89	1618.05	1756.00
e) Over 6 months to 1 year	328.11	367.39	373.47	403.82	245.29	221.86	1444.87	1738.17
f) Over 1 year to 3 years	274.49	335.11	280.28	340.50	240.20	211.03	1072.39	1371.91
g) Over 3 years to 5 years	207.90	301.11	209.69	303.41	89.37	59.81	875.56	958.26
h) Over 5 years	241.61	250.94	247.03	255.94	88.12	48.85	551.19	562.86

**Source :** Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2012 AND 2013 AS ON MARCH 31**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Number of reporting banks</b>	<b>6</b>	<b>6</b>	<b>20</b>	<b>20</b>	<b>26</b>	<b>26</b>	<b>13</b>	<b>13</b>
<b>Liabilities</b>								
<b>1. Capital</b>	<b>11.53</b>	<b>11.66</b>	<b>170.96</b>	<b>178.77</b>	<b>182.50</b>	<b>190.44</b>	<b>13.16</b>	<b>13.97</b>
<b>2. Reserves and Surplus</b>	<b>1060.96</b>	<b>1241.53</b>	<b>2312.29</b>	<b>2654.06</b>	<b>3373.25</b>	<b>3895.59</b>	<b>265.80</b>	<b>316.16</b>
2.1. Statutory Reserves	439.17	493.54	552.12	635.65	991.30	1129.19	69.77	83.42
2.2. Capital Reserves	19.70	20.66	254.55	264.21	274.25	284.86	8.00	8.66
2.3. Share Premium	306.50	336.37	473.38	560.69	779.88	897.06	86.80	97.83
2.4. Investment Fluctuations Reserves	0.26	0.52	6.62	6.79	6.88	7.30	2.06	2.37
2.5. Revenue and other Reserves	295.26	390.42	966.00	1125.86	1261.26	1516.28	89.43	108.35
2.6. Balance of Profit	0.07	0.02	59.61	60.87	59.68	60.88	9.74	15.53
<b>3. Deposits</b>	<b>14050.24</b>	<b>16184.45</b>	<b>35969.89</b>	<b>41272.52</b>	<b>50020.13</b>	<b>57456.97</b>	<b>3158.91</b>	<b>3738.96</b>
Type-wise								
3A.1. Demand deposits	1196.54	1361.00	2647.29	3128.69	3843.83	4489.68	258.02	298.15
(i) From banks	86.50	87.11	100.43	317.73	186.93	404.83	5.31	6.61
(ii) From others	1110.04	1273.89	2546.86	2810.96	3656.90	4084.85	252.71	291.54
3A.2. Savings bank deposits	4536.54	5236.25	7603.95	8656.42	12140.49	13892.67	577.82	663.89
3A.3. Term deposits	8317.16	9587.20	25718.65	29487.41	34035.81	39074.62	2323.07	2776.92
(i) From banks	185.88	297.26	2202.12	2560.23	2388.00	2857.48	208.06	225.20
(ii) From others	8131.27	9289.95	23516.54	26927.19	31647.81	36217.14	2115.01	2551.72
Location-wise								
3B.1. Deposits of branches in India	13435.91	15458.42	33662.02	38249.33	47097.93	53707.75	3158.91	3738.96
3B.2. Deposits of branches outside India	614.33	726.03	2307.87	3023.20	2922.21	3749.23	-	-
<b>4. Borrowings</b>	<b>1587.82</b>	<b>2019.15</b>	<b>3061.51</b>	<b>3552.15</b>	<b>4649.32</b>	<b>5571.30</b>	<b>197.79</b>	<b>253.80</b>

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**
**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4.1. Borrowings in India	720.45	891.88	2043.48	2140.99	2763.93	3032.87	140.40	179.35
(i) From Reserve Bank of India	6.60	158.70	351.49	353.05	358.09	511.76	22.51	25.65
(ii) From other banks	93.72	81.48	53.04	99.40	146.76	180.89	9.75	7.67
(iii) From other institutions and agencies	620.13	651.70	1638.95	1688.53	2259.08	2340.22	108.14	146.03
4.2. Borrowings outside India	867.37	1127.27	1018.03	1411.17	1885.39	2538.44	57.40	74.45
Secured borrowings included in 4	58.93	101.05	324.96	252.74	383.89	353.79	12.47	38.31
<b>5. Other liabilities and provisions</b>	<b>1002.25</b>	<b>1200.40</b>	<b>1168.74</b>	<b>1304.98</b>	<b>2170.99</b>	<b>2505.38</b>	<b>113.53</b>	<b>124.44</b>
5.1. Bills payable	250.34	243.53	144.44	147.73	394.78	391.26	17.19	19.12
5.2. Inter-office adjustment	-	163.84	12.24	29.73	12.24	193.57	2.99	2.63
5.3. Interest accrued	149.76	179.00	165.98	173.89	315.75	352.89	16.58	14.59
5.4. Subordinate debt.	-	-	-	-	-	-	-	-
5.5. Deferred tax liabilities	3.25	7.18	21.52	11.19	24.77	18.38	2.89	1.35
5.6. Others (including provisions)	598.90	606.84	824.57	942.43	1423.47	1549.28	73.87	86.74
<b>Total Liabilities</b>	<b>17712.80</b>	<b>20657.19</b>	<b>42683.40</b>	<b>48962.49</b>	<b>60396.20</b>	<b>69619.67</b>	<b>3749.20</b>	<b>4447.33</b>
<b>6. Cash and balances with RBI</b>	<b>790.88</b>	<b>893.18</b>	<b>2009.33</b>	<b>1900.54</b>	<b>2800.21</b>	<b>2793.72</b>	<b>167.41</b>	<b>167.02</b>
6.1. Cash in hand	129.71	133.14	148.18	172.89	277.88	306.03	23.89	29.27
6.2. Balances with RBI	661.17	760.05	1861.15	1727.65	2522.33	2487.70	143.52	137.75
(i) In current account	661.15	760.05	1857.57	1674.06	2518.72	2434.11	143.52	137.75
(ii) In other account	0.03	-	3.58	53.59	3.61	53.59	-	-
<b>7. Balances with banks in India and money at call and short notice</b>	<b>482.30</b>	<b>519.74</b>	<b>1277.62</b>	<b>1909.23</b>	<b>1759.93</b>	<b>2428.97</b>	<b>70.52</b>	<b>107.58</b>
7.1. In India	154.81	133.71	442.33	703.15	597.14	836.86	61.24	95.82
7.1.1. Balances with banks	57.51	45.40	238.33	284.64	295.85	330.04	36.06	67.40
(i) In current account	9.66	8.78	57.69	64.86	67.35	73.64	7.74	11.37
(ii) In other deposit accounts	47.86	36.63	180.64	219.78	228.50	256.40	28.32	56.03
7.1.2. Money at call and short notice	97.29	88.31	204.00	418.51	301.29	506.82	25.18	28.42
(i) with banks	74.23	81.23	156.53	269.62	230.76	350.85	5.45	20.75
(ii) with other institutions	23.07	7.08	47.47	148.89	70.53	155.97	19.73	7.67
7.2. Outside India	327.50	386.02	835.29	1206.09	1162.79	1592.11	9.27	11.76
7.2.1. Balances with banks	243.62	306.09	602.71	937.38	846.33	1243.47	5.09	8.39
(i) In current account	239.40	262.74	178.46	241.29	417.86	504.03	3.31	4.59
(ii) In other deposit accounts	4.22	43.35	424.25	696.09	428.47	739.44	1.78	3.80
7.2.2. Money at call and short notice	83.88	79.93	232.59	268.71	316.46	348.64	4.19	3.38
<b>8. Investments</b>	<b>4173.22</b>	<b>4729.98</b>	<b>10899.48</b>	<b>12861.08</b>	<b>15072.70</b>	<b>17591.06</b>	<b>1093.33</b>	<b>1344.99</b>

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**  
**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8.1. Investment in India in	4061.45	4623.25	10757.40	12703.39	14818.85	17326.65	1093.33	1344.99
(i) Government securities	3494.45	3765.50	9031.11	10449.90	12525.56	14215.40	785.48	972.09
(ii) Other approved securities	0.20	0.05	9.69	7.25	9.89	7.30	0.18	0.07
(iii) Shares	41.14	46.96	158.36	174.03	199.51	220.98	10.78	10.88
(iv) Debentures and Bonds	143.66	305.28	512.95	634.63	656.61	939.91	56.66	68.99
(v) Subsidiaries and/or joint ventures	54.92	55.28	41.04	42.39	95.96	97.67	3.98	4.00
(vi) Others	327.08	450.18	1004.25	1395.20	1331.32	1845.38	236.26	288.96
8.2. Investment outside India in	111.77	106.73	142.08	157.68	253.85	264.41	-	-
(i) Government securities	18.66	28.60	66.70	71.76	85.36	100.37	-	-
(ii) Subsidiaries and/or joint ventures	16.03	16.03	20.53	27.01	36.56	43.04	-	-
(iii) Others	77.08	62.10	54.85	58.91	131.93	121.00	-	-
<b>9. Advances</b>	<b>11519.91</b>	<b>13792.24</b>	<b>27253.16</b>	<b>30935.50</b>	<b>38773.07</b>	<b>44727.74</b>	<b>2300.79</b>	<b>2699.37</b>
Type-wise								
9A. (i) Bills purchased and discounted	888.15	1006.84	1418.09	1778.61	2306.24	2785.46	113.27	108.69
(ii) Cash credits, overdrafts & loans repayable on demand	4957.87	6117.87	11123.65	12677.78	16081.52	18795.65	1120.10	1409.65
(iii) Term loans	5673.89	6667.53	14711.43	16479.10	20385.32	23146.63	1067.43	1181.04
Security-wise								
9B. (i) Secured by tangible assets	8705.30	10632.06	20598.83	24524.95	29304.12	35157.01	1956.52	2367.97
(ii) Covered by Bank/Government Guarantees	833.32	1004.11	1895.90	2569.25	2729.21	3573.37	87.27	88.59
(iii) Unsecured	1981.30	2156.07	4758.44	3841.30	6739.74	5997.36	257.00	242.81
Sector-wise & Location-wise								
9C.I. Advances in India	10179.14	12118.16	24701.78	27613.39	34880.91	39731.55	2300.79	2699.37
(i) Priority sectors	3457.80	3759.63	7717.70	8762.73	11175.50	12522.36	727.96	858.58
(ii) Public sectors	720.40	736.37	3009.77	3257.67	3730.16	3994.04	79.70	83.50
(iii) Banks	1.81	3.12	184.30	183.44	186.11	186.56	5.79	1.76
(iv) Others	5999.13	7619.05	13790.01	15409.55	19789.13	23028.60	1487.34	1755.53

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	1340.78	1674.08	2551.38	3322.11	3892.16	4996.19	-	-
(i) Due from banks	170.86	329.15	576.70	784.20	747.56	1113.35	-	-
(ii) Due from others	1169.91	1344.92	1974.68	2537.91	3144.60	3882.84	-	-
a) Bills purchased and discounted	215.68	212.17	517.86	709.79	733.54	921.95	-	-
b) Syndicate loans	474.00	562.59	493.01	619.38	967.01	1181.97	-	-
c) Others	480.23	570.17	963.81	1208.74	1444.04	1778.91	-	-
<b>10. Fixed Assets</b>	<b>74.16</b>	<b>91.61</b>	<b>308.84</b>	<b>334.39</b>	<b>383.00</b>	<b>426.00</b>	<b>26.82</b>	<b>30.82</b>
10.1. Premises	22.66	28.83	241.31	253.62	263.97	282.45	15.27	16.07
10.2. Fixed assets under construction	3.47	4.52	1.86	2.68	5.33	7.20	0.40	0.60
10.3. Other fixed assets	48.03	58.25	65.66	78.09	113.69	136.34	11.16	14.16
<b>11. Other Assets</b>	<b>672.32</b>	<b>630.44</b>	<b>934.96</b>	<b>1021.74</b>	<b>1607.28</b>	<b>1652.19</b>	<b>90.33</b>	<b>97.55</b>
(i) Inter - office adjustments (net)	31.44	13.33	27.82	21.52	59.26	34.85	1.02	0.88
(ii) Interest accrued	145.24	159.30	274.34	301.80	419.58	461.10	24.30	26.57
(iii) Tax paid in advance/tax deducted at source	97.25	70.30	245.92	286.15	343.17	356.45	23.25	24.40
(iv) Stationery and stamps	1.23	1.22	1.25	1.27	2.48	2.49	0.22	0.28
(v) Others	397.16	386.29	385.64	411.00	782.80	797.30	41.54	45.41
<b>Total Assets</b>	<b>17712.80</b>	<b>20657.19</b>	<b>42683.40</b>	<b>48962.49</b>	<b>60396.20</b>	<b>69619.67</b>	<b>3749.20</b>	<b>4447.33</b>

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Number of reporting banks</b>	<b>7</b>	<b>7</b>	<b>20</b>	<b>20</b>	<b>41</b>	<b>43</b>	<b>87</b>	<b>89</b>
<b>Liabilities</b>								
<b>1. Capital</b>	<b>34.67</b>	<b>36.02</b>	<b>47.83</b>	<b>49.99</b>	<b>406.31</b>	<b>462.68</b>	<b>636.64</b>	<b>703.10</b>
<b>2. Reserves and Surplus</b>	<b>1279.32</b>	<b>1563.31</b>	<b>1545.12</b>	<b>1879.47</b>	<b>530.60</b>	<b>611.14</b>	<b>5448.98</b>	<b>6386.20</b>
2.1. Statutory Reserves	204.55	264.70	274.32	348.12	155.96	185.84	1421.58	1663.16
2.2. Capital Reserves	34.08	39.75	42.08	48.41	26.53	27.45	342.86	360.72
2.3. Share Premium	625.64	715.86	712.44	813.69	-	-	1492.32	1710.75
2.4. Investment Fluctuations Reserves	0.38	1.30	2.44	3.67	5.63	9.87	14.95	20.84
2.5. Revenue and other Reserves	139.98	162.11	229.42	270.46	263.19	296.42	1753.87	2083.15
2.6. Balance of Profit	274.69	379.60	284.43	395.13	79.30	91.57	423.41	547.58
<b>3. Deposits</b>	<b>8586.96</b>	<b>10219.39</b>	<b>11745.87</b>	<b>13958.36</b>	<b>2769.48</b>	<b>2880.00</b>	<b>64535.49</b>	<b>74295.32</b>
Type-wise								
3A.1. Demand deposits	1400.84	1616.07	1658.86	1914.22	800.83	738.11	6303.53	7142.01
(i) From banks	56.33	72.38	61.64	78.99	26.90	19.85	275.47	503.67
(ii) From others	1344.51	1543.69	1597.22	1835.23	773.93	718.25	6028.06	6638.33
3A.2. Savings bank deposits	2151.56	2593.36	2729.38	3257.25	418.69	430.70	15288.57	17580.62
3A.3. Term deposits	5034.56	6009.97	7357.63	8786.89	1549.95	1711.19	42943.39	49572.70
(i) From banks	291.58	353.47	499.63	578.67	64.13	65.39	2951.76	3501.55
(ii) From others	4742.99	5656.49	6858.00	8208.21	1485.82	1645.81	39991.63	46071.15
Location-wise								
3B.1. Deposits of branches in India	8339.77	9888.21	11498.69	13627.17	2769.48	2879.78	61366.09	70214.70
3B.2. Deposits of branches outside India	247.19	331.18	247.19	331.18	-	0.22	3169.39	4080.63

**Source** : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**  
**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>4. Borrowings</b>	<b>2386.41</b>	<b>2746.17</b>	<b>2584.20</b>	<b>2999.98</b>	<b>1204.22</b>	<b>1534.04</b>	<b>8437.74</b>	<b>10105.32</b>
4.1. Borrowings in India	1131.69	1354.08	1272.09	1533.43	625.64	868.72	4661.65	5435.01
(i) From Reserve Bank of India	251.69	296.03	274.20	321.68	349.04	474.68	981.33	1308.11
(ii) From other banks	105.75	142.29	115.50	149.95	153.42	161.93	415.68	492.77
(iii) From other institutions and agencies	774.24	915.76	882.39	1061.79	123.17	232.12	3264.64	3634.13
4.2. Borrowings outside India	1254.72	1392.10	1312.11	1466.55	578.59	665.32	3776.09	4670.31
Secured borrowings included in 4	34.26	62.71	46.73	101.02	454.69	676.08	885.31	1130.88
<b>5. Other liabilities and provisions</b>	<b>894.36</b>	<b>885.81</b>	<b>1007.89</b>	<b>1010.24</b>	<b>971.66</b>	<b>727.77</b>	<b>4150.55</b>	<b>4243.39</b>
5.1. Bills payable	133.76	142.08	150.95	161.20	36.62	30.78	582.36	583.23
5.2. Inter-office adjustment	3.25	1.58	6.25	4.21	0.20	0.05	18.68	197.83
5.3. Interest accrued	104.00	118.41	120.58	133.00	28.41	28.41	464.74	514.30
5.4. Subordinate debt.	-	-	-	-	-	-	-	-
5.5. Deferred tax liabilities	-	-	2.89	1.35	0.02	0.04	27.67	19.77
5.6. Others (including provisions)	653.34	623.74	727.21	710.48	905.93	668.49	3056.61	2928.25
<b>Total Liabilities</b>	<b>13181.71</b>	<b>15450.70</b>	<b>16930.91</b>	<b>19898.04</b>	<b>5882.28</b>	<b>6215.63</b>	<b>83209.39</b>	<b>95733.34</b>
<b>6. Cash and balances with RBI</b>	<b>538.15</b>	<b>576.47</b>	<b>705.56</b>	<b>743.50</b>	<b>231.69</b>	<b>214.52</b>	<b>3737.46</b>	<b>3751.74</b>
6.1. Cash in hand	134.05	147.20	157.94	176.47	6.76	6.58	442.58	489.08
6.2. Balances with RBI	404.11	429.27	547.62	567.02	224.92	207.94	3294.87	3262.66
(i) In current account	402.11	427.27	545.62	565.02	191.86	188.62	3256.20	3187.75
(ii) In other account	2.00	2.00	2.00	2.00	33.07	19.31	38.67	74.91
<b>7. Balances with banks in India and money at call and short notice</b>	<b>295.02</b>	<b>469.72</b>	<b>365.54</b>	<b>577.30</b>	<b>311.30</b>	<b>344.60</b>	<b>2436.76</b>	<b>3350.87</b>
7.1. In India	119.76	214.04	181.00	309.86	156.91	163.06	935.05	1309.78
7.1.1. Balances with banks	82.16	126.76	118.22	194.16	116.18	142.92	530.25	667.11
(i) In current account	12.18	15.66	19.93	27.02	15.01	12.46	102.29	113.13
(ii) In other deposit accounts	69.97	111.10	98.29	167.13	101.16	130.45	427.96	553.99
7.1.2. Money at call and short notice	37.60	87.28	62.78	115.70	40.73	20.14	404.80	642.66
(i) with banks	7.79	76.26	13.24	97.01	16.72	16.37	260.72	464.24
(ii) with other institutions	29.81	11.02	49.54	18.69	24.01	3.76	144.08	178.42
7.2. Outside India	175.26	255.68	184.54	267.44	154.39	181.55	1501.71	2041.10
7.2.1. Balances with banks	82.94	159.04	88.03	167.43	123.19	160.09	1057.54	1570.99
(i) In current account	35.38	43.69	38.69	48.27	58.27	49.79	514.82	602.10
(ii) In other deposit accounts	47.56	115.35	49.34	119.15	64.92	110.30	542.72	968.89
7.2.2. Money at call and short notice	92.32	96.64	96.51	100.02	31.20	21.46	444.17	470.11

Source : Annual accounts of banks.



**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**
**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>8. Investments</b>	<b>4166.49</b>	<b>4916.07</b>	<b>5259.82</b>	<b>6261.06</b>	<b>2006.51</b>	<b>2280.63</b>	<b>22339.03</b>	<b>26132.75</b>
8.1. Investment in India in	4077.68	4824.38	5171.02	6169.37	2006.51	2280.63	21996.38	25776.65
(i) Government securities	2682.72	3111.71	3468.19	4083.80	1376.59	1671.88	17370.34	19971.08
(ii) Other approved securities	0.01	0.00	0.19	0.07	0.00	3.00	10.08	10.37
(iii) Shares	32.25	35.73	43.03	46.61	1.31	1.56	243.84	269.15
(iv) Debentures and Bonds	529.75	606.15	586.40	675.14	54.34	100.67	1297.35	1715.72
(v) Subsidiaries and/or joint ventures	79.14	81.10	83.12	85.10	-	-	179.08	182.77
(vi) Others	753.83	989.68	990.08	1278.64	574.28	503.52	2895.69	3627.55
8.2. Investment outside India in	88.81	91.69	88.81	91.69	-	-	342.65	356.10
(i) Government securities	5.57	9.26	5.57	9.26	-	-	90.93	109.63
(ii) Subsidiaries and/or joint ventures	67.00	62.61	67.00	62.61	-	-	103.56	105.65
(iii) Others	16.23	19.82	16.23	19.82	-	-	148.16	140.82
<b>9. Advances</b>	<b>7363.23</b>	<b>8733.11</b>	<b>9664.03</b>	<b>11432.49</b>	<b>2298.49</b>	<b>2636.80</b>	<b>50735.59</b>	<b>58797.03</b>
Type-wise								
9A. (i) Bills purchased and discounted	243.93	276.50	357.21	385.18	257.47	332.66	2920.91	3503.30
(ii) Cash credits, overdrafts & loans repayable on demand	1756.72	2295.60	2876.82	3705.25	1110.79	1274.18	20069.13	23775.08
(iii) Term loans	5362.58	6161.02	6430.00	7342.05	930.22	1029.95	27745.54	31518.64
Security-wise								
9B. (i) Secured by tangible assets	5922.16	7032.74	7878.69	9400.72	959.97	1062.50	38142.78	45620.23
(ii) Covered by Bank/Government Guarantees	144.33	116.11	231.60	204.69	167.15	185.37	3127.96	3963.43
(iii) Unsecured	1296.74	1584.26	1553.74	1827.07	1163.24	1380.78	9456.72	9205.22
Sector-wise & Location-wise								
9C.I. Advances in India	6356.97	7602.26	8657.76	10301.63	2298.49	2635.16	45837.16	52668.35
(i) Priority sectors	2081.96	2260.19	2809.92	3118.77	725.08	769.88	14710.50	16411.01
(ii) Public sectors	121.84	145.74	201.54	229.25	19.10	29.85	3950.81	4253.14
(iii) Banks	8.84	2.57	14.63	4.33	14.68	60.84	215.42	251.72
(iv) Others	4144.33	5193.75	5631.67	6949.28	1539.63	1774.59	26960.43	31752.48

**Source** : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS**
**IN INDIA - 2012 AND 2013 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	1006.27	1130.86	1006.27	1130.86	-	1.64	4898.43	6128.68
(i) Due from banks	41.83	46.95	41.83	46.95	-	1.64	789.39	1161.94
(ii) Due from others	964.44	1083.91	964.44	1083.91	-	-	4109.04	4966.74
a) Bills purchased and discounted	11.57	20.53	11.57	20.53	-	-	745.12	942.49
b) Syndicate loans	768.35	803.98	768.35	803.98	-	-	1735.36	1985.95
c) Others	184.51	259.40	184.51	259.40	-	-	1628.56	2038.31
<b>10. Fixed Assets</b>	<b>106.90</b>	<b>113.95</b>	<b>133.72</b>	<b>144.77</b>	<b>50.18</b>	<b>60.41</b>	<b>566.90</b>	<b>631.18</b>
10.1. Premises	54.64	55.93	69.91	72.00	38.84	39.56	372.72	394.02
10.2. Fixed assets under construction	1.80	1.55	2.20	2.15	1.31	10.58	8.84	19.93
10.3. Other fixed assets	50.45	56.47	61.61	70.63	10.03	10.27	185.33	217.23
<b>11. Other Assets</b>	<b>711.92</b>	<b>641.37</b>	<b>802.25</b>	<b>738.92</b>	<b>983.62</b>	<b>678.67</b>	<b>3393.16</b>	<b>3069.77</b>
(i) Inter - office adjustments (net)	-	-	1.02	0.88	2.37	1.56	62.65	37.30
(ii) Interest accrued	117.75	138.86	142.05	165.43	32.85	38.95	594.47	665.49
(iii) Tax paid in advance/tax deducted at source	49.95	55.03	73.20	79.43	35.69	36.72	452.06	472.60
(iv) Stationery and stamps	0.25	0.24	0.47	0.53	0.01	0.01	2.95	3.02
(v) Others	543.97	447.25	585.51	492.65	912.77	601.43	2281.08	1891.37
<b>Total Assets</b>	<b>13181.71</b>	<b>15450.70</b>	<b>16930.91</b>	<b>19898.04</b>	<b>5881.79</b>	<b>6215.63</b>	<b>83208.90</b>	<b>95733.34</b>

Source : Annual accounts of banks.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS - 2011 AND 2012**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2011					
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)
Andaman & Nicobar	28	804	4026	383	251	<b>5491</b>
Andhra Pradesh	2116	13375	36209	35553	6946	<b>94198</b>
Arunachal Pradesh	1928	1424	727	1619	55	<b>5753</b>
Assam	81	2086	15445	-	594	<b>18206</b>
Bihar	183	3609	8996	290	1413	<b>14491</b>
Chandigarh	6	343	2366	-	46	<b>2760</b>
Chhattisgarh	501	1291	13854	4696	224	<b>20566</b>
Delhi	68	1811	8035	216	580	<b>10709</b>
Goa	185	629	10447	-	1081	<b>12342</b>
Gujarat	197	3990	48645	14099	1246	<b>68177</b>
Haryana	792	4062	20252	25289	114	<b>50508</b>
Himachal Pradesh	84	5392	50055	9315	1482	<b>66328</b>
Jammu & Kashmir	15	257	4902	8	223	<b>5405</b>
Karnataka	913	4215	46467	19887	2381	<b>73863</b>
Kerala	1727	3080	52054	937	3630	<b>61428</b>
Madhya Pradesh	1543	4464	34322	23608	1958	<b>65895</b>
Maharashtra	4254	38382	174287	37094	8230	<b>262246</b>
Manipur	413	227	1206	1229	291	<b>3366</b>
Meghalaya	86	1303	10027	430	369	<b>12215</b>
Mizoram	60	44	3169	378	176	<b>3828</b>
Nagaland	329	390	3231	101	167	<b>4218</b>
Odisha	752	2925	34554	27820	2848	<b>68899</b>
Puducherry	136	310	4090	270	201	<b>5006</b>
Punjab	603	3978	24421	40562	1848	<b>71411</b>
Rajasthan	710	4252	28761	28769	1401	<b>63893</b>
Sikkim	110	98	1473	195	79	<b>1955</b>
Tamil Nadu	958	6217	54358	21603	11463	<b>94600</b>
Tripura	111	418	7598	51	457	<b>8634</b>
Uttarakhand	1214	6443	43435	14591	6536	<b>72219</b>
Uttar Pradesh	210	226	11411	3125	1798	<b>16770</b>
West Bengal	359	1717	50316	11949	5776	<b>70117</b>
<b>ALL INDIA</b>	<b>20669</b>	<b>117760</b>	<b>809140</b>	<b>324069</b>	<b>63862</b>	<b>1335500</b>

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE  
BANKS - 2011 AND 2012 (Contd.)**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2011					
	Cash in hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(7)	(8)	(9)	(10)	(11)	(12)
Andaman & Nicobar	480	2991	1730	290	-	<b>5491</b>
Andhra Pradesh	21127	13202	56596	3274	-	<b>94198</b>
Arunachal Pradesh	162	2708	1067	473	1345	<b>5753</b>
Assam	931	11449	3134	2273	418	<b>18206</b>
Bihar	910	6113	6283	1186	-	<b>14491</b>
Chandigarh	83	1995	641	42	-	<b>2760</b>
Chhattisgarh	626	11879	7533	528	-	<b>20566</b>
Delhi	4389	2041	3611	668	-	<b>10709</b>
Goa	863	4947	5880	653	-	<b>12342</b>
Gujarat	2760	38443	25315	1659	-	<b>68177</b>
Haryana	1592	10750	37389	777	-	<b>50508</b>
Himachal Pradesh	429	39049	22104	4746	-	<b>66328</b>
Jammu & Kashmir	227	3798	1006	374	-	<b>5405</b>
Karnataka	4496	27473	40628	1265	-	<b>73863</b>
Kerala	5184	22255	27069	4030	2891	<b>61428</b>
Madhya Pradesh	3494	27656	32715	2031	-	<b>65895</b>
Maharashtra	13505	119876	109890	16457	2519	<b>262246</b>
Manipur	404	1067	1548	137	212	<b>3366</b>
Meghalaya	389	7280	3422	1125	-	<b>12215</b>
Mizoram	741	1024	1896	167	-	<b>3828</b>
Nagaland	131	2422	823	401	441	<b>4218</b>
Odisha	2220	33300	31320	2059	-	<b>68899</b>
Puducherry	345	1177	3211	232	40	<b>5006</b>
Punjab	1475	14663	53248	2026	-	<b>71411</b>
Rajasthan	2174	26194	33528	1997	-	<b>63893</b>
Sikkim	600	587	725	43	-	<b>1955</b>
Tamil Nadu	4363	20600	67988	1649	-	<b>94600</b>
Tripura	719	5378	1807	474	258	<b>8634</b>
Uttarakhand	2681	26293	39989	3257	-	<b>72219</b>
Uttar Pradesh	393	9513	4727	2135	-	<b>16770</b>
West Bengal	5236	28562	33030	3289	-	<b>70117</b>
<b>ALL INDIA</b>	<b>83129</b>	<b>524681</b>	<b>659851</b>	<b>59716</b>	<b>8123</b>	<b>1335500</b>

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS - 2011 AND 2012 (Contd.)**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2012					
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(13)	(14)	(15)	(16)	(17)	(18)
Andaman & Nicobar	29	874	4560	459	258	<b>6182</b>
Andhra Pradesh	2466	14091	39119	50863	7561	<b>114100</b>
Arunachal Pradesh	1923	1290	957	1490	70	<b>5729</b>
Assam	88	157	15595	70	2623	<b>18533</b>
Bihar	183	3609	8996	290	1413	<b>14491</b>
Chandigarh	6	362	2544	-	17	<b>2929</b>
Chhattisgarh	770	1404	14836	7022	1151	<b>25184</b>
Delhi	71	2039	7935	215	573	<b>10833</b>
Goa	206	886	11603	-	1182	<b>13877</b>
Gujarat	206	3903	48616	24233	2363	<b>79322</b>
Haryana	792	4062	20252	25289	114	<b>50508</b>
Himachal Pradesh	84	6157	52422	7493	1082	<b>67238</b>
Jammu & Kashmir	15	257	4902	8	223	<b>5405</b>
Karnataka	1133	4700	52635	28343	2240	<b>89051</b>
Kerala	3887	4115	59042	13843	3659	<b>84546</b>
Madhya Pradesh	2120	5012	38788	33468	2061	<b>81449</b>
Maharashtra	4446	37525	158624	39657	8257	<b>248509</b>
Manipur	413	227	1206	1229	291	<b>3366</b>
Meghalaya	58	1516	11836	443	742	<b>14594</b>
Mizoram	60	44	3169	378	176	<b>3828</b>
Nagaland	72	283	3668	103	628	<b>4754</b>
Odisha	1707	3164	39543	34032	2935	<b>81380</b>
Puducherry	146	380	5326	192	286	<b>6329</b>
Punjab	677	4176	25934	48227	1938	<b>80952</b>
Rajasthan	842	4608	35800	36106	1416	<b>78773</b>
Sikkim	113	122	1360	209	114	<b>1918</b>
Tamil Nadu	1067	6088	65258	23279	12586	<b>108279</b>
Tripura	111	418	7598	51	457	<b>8634</b>
Uttarakhand	1439	6255	46307	18035	8286	<b>80322</b>
Uttar Pradesh	339	277	12312	5113	659	<b>18700</b>
West Bengal	403	1608	48130	16493	6649	<b>73283</b>
<b>ALL INDIA</b>	<b>25873</b>	<b>119608</b>	<b>848874</b>	<b>416632</b>	<b>72012</b>	<b>1482998</b>

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE  
BANKS - 2011 AND 2012 (Concl.d.)**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2012					
	Cash in hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	<b>Total Assets</b>
	(19)	(20)	(21)	(22)	(23)	(24)
Andaman & Nicobar	462	3158	2228	333	-	<b>6182</b>
Andhra Pradesh	24925	13765	70781	4628	-	<b>114100</b>
Arunachal Pradesh	196	2727	997	467	1342	<b>5729</b>
Assam	825	10196	5048	2306	159	<b>18533</b>
Bihar	910	6113	6283	1186	-	<b>14491</b>
Chandigarh	89	2175	620	44	-	<b>2929</b>
Chhattisgarh	602	12511	11555	515	-	<b>25184</b>
Delhi	4413	2146	3625	649	-	<b>10833</b>
Goa	1093	5273	6244	1268	-	<b>13877</b>
Gujarat	3687	36323	36241	3071	-	<b>79322</b>
Haryana	1592	10750	37389	777	-	<b>50508</b>
Himachal Pradesh	1970	39309	23617	2342	-	<b>67238</b>
Jammu & Kashmir	227	3798	1006	374	-	<b>5405</b>
Karnataka	4780	29082	53815	1374	-	<b>89051</b>
Kerala	3256	41617	30767	5004	3902	<b>84546</b>
Madhya Pradesh	3298	30812	45291	2049	-	<b>81449</b>
Maharashtra	9930	120403	102853	14559	765	<b>248509</b>
Manipur	404	1067	1548	137	212	<b>3366</b>
Meghalaya	431	8885	4222	1056	-	<b>14594</b>
Mizoram	741	1024	1896	167	-	<b>3828</b>
Nagaland	1546	997	1321	458	432	<b>4754</b>
Odisha	2673	38894	37928	1885	-	<b>81380</b>
Puducherry	341	1713	3873	296	106	<b>6329</b>
Punjab	1087	14876	62957	2032	-	<b>80952</b>
Rajasthan	1412	34906	40359	2096	-	<b>78773</b>
Sikkim	495	428	926	68	-	<b>1918</b>
Tamil Nadu	9551	21410	75388	1930	-	<b>108279</b>
Tripura	719	5378	1807	474	258	<b>8634</b>
Uttarakhand	2321	24836	49795	3370	-	<b>80322</b>
Uttar Pradesh	509	10801	6431	959	-	<b>18700</b>
West Bengal	10005	30171	28807	3749	552	<b>73283</b>
<b>ALL INDIA</b>	<b>94489</b>	<b>565544</b>	<b>755617</b>	<b>59621</b>	<b>7727</b>	<b>1482998</b>

**Note :** 1. Data for the year 2012 are provisional.

2. Data for the states of Bihar, Haryana, Jammu & Kashmir, Manipur, Mizoram and Tripura, are repeated for the year 2012 from previous year.

**Source :** National Bank for Agriculture and Rural Development.

**TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT CENTRAL CO-OPERATIVE BANKS - 2011 AND 2012**

(Amount in ₹ Million)

State / Union Territories	As on March 31						
	Year	Capital	Reserve	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	2011	9760	15569	43827	49921	8847	<b>127924</b>
	2012	10459	14434	47029	64141	11305	<b>147368</b>
Bihar	2011	1762	4898	10310	2876	852	<b>20698</b>
	2012	1762	4898	10310	2876	852	<b>20698</b>
Chhattisgarh	2011	1660	4581	29949	4572	2696	<b>43457</b>
	2012	1901	5841	34036	6781	2640	<b>51200</b>
Gujarat	2011	3562	18388	128963	21545	7556	<b>180015</b>
	2012	3896	20844	140755	34114	7608	<b>207217</b>
Haryana	2011	2976	4748	49406	33891	5808	<b>96830</b>
	2012	2976	4748	49406	33891	5808	<b>96830</b>
Himachal Pradesh	2011	48	6345	46703	1809	3533	<b>58439</b>
	2012	49	7493	56627	3404	1652	<b>69225</b>
Jammu & Kashmir	2011	80	684	14017	180	1420	<b>16382</b>
	2012	50	738	14484	153	1436	<b>16861</b>
Jharkhand	2011	605	1534	8111	156	2515	<b>12922</b>
	2012	863	1083	9006	916	3524	<b>15393</b>
Karnataka	2011	4246	11837	71426	23149	10409	<b>121067</b>
	2012	4246	11837	71426	23149	10409	<b>121067</b>
Kerala	2011	1419	14294	190610	23967	11621	<b>241910</b>
	2012	2060	14628	224137	24039	14027	<b>278890</b>
Madhya Pradesh	2011	5382	17117	85332	29937	6128	<b>143895</b>
	2012	7108	19417	95296	39228	9023	<b>170073</b>
Maharashtra	2011	16883	72839	466112	39823	30522	<b>626180</b>
	2012	19110	78227	492309	51095	33363	<b>674104</b>
Odisha	2011	4062	4645	41589	23686	7546	<b>81528</b>
	2012	5913	6663	47085	30067	8538	<b>98266</b>
Punjab	2011	1449	10217	82424	51568	3807	<b>149466</b>
	2012	1616	11680	90348	56646	3957	<b>164247</b>
Rajasthan	2011	2737	7482	63944	29588	2071	<b>105823</b>
	2012	3163	6702	70647	38290	4331	<b>123135</b>
Tamil Nadu	2011	17247	24411	133260	45071	17437	<b>237427</b>
	2012	18451	27266	154295	54132	19046	<b>273191</b>
Uttar Pradesh	2011	4040	22330	106950	29374	7349	<b>170043</b>
	2012	3770	22397	116469	29130	77482	<b>249248</b>
Uttarakhand	2011	407	4679	38779	4767	1568	<b>50200</b>
	2012	448	5525	42491	6706	1456	<b>56626</b>
West Bengal	2011	1463	4337	68329	8967	10941	<b>94037</b>
	2012	1651	4900	75613	8786	12277	<b>103227</b>
Total	2011	79789	250937	1680040	424847	142627	<b>2578241</b>
	2012	89493	269323	1841770	507544	228734	<b>2936864</b>

**TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT CENTRAL CO-**

(Amount in ₹ Million)

State / Union Territories	As on March 31						
	Year	Cash in hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh	2011	6805	31286	79560	8378	1895	<b>127924</b>
	2012	7343	32447	97276	8516	1786	<b>147368</b>
Bihar	2011	1527	6097	6241	4013	2819	<b>20698</b>
	2012	1527	6097	6241	4013	2819	<b>20698</b>
Chhattisgarh	2011	2551	28353	11216	1229	108	<b>43457</b>
	2012	3436	32859	13082	1746	77	<b>51200</b>
Gujarat	2011	8104	95558	66003	8272	2078	<b>180015</b>
	2012	11951	100374	83088	9753	2051	<b>207217</b>
Haryana	2011	18575	7022	65958	4587	688	<b>96830</b>
	2012	18575	7022	65958	4587	688	<b>96830</b>
Himachal Pradesh	2011	1623	32818	20314	3683	-	<b>58439</b>
	2012	1813	35510	26538	5365	-	<b>69225</b>
Jammu & Kashmir	2011	1060	6081	5657	1538	2046	<b>16382</b>
	2012	1179	6434	5618	1554	2075	<b>16861</b>
Jharkhand	2011	843	8640	1312	1725	402	<b>12922</b>
	2012	2144	6552	3052	3559	86	<b>15393</b>
Karnataka	2011	19729	15319	67834	17334	851	<b>121067</b>
	2012	19729	15319	67834	17334	851	<b>121067</b>
Kerala	2011	17488	59124	151985	12853	460	<b>241910</b>
	2012	12852	77072	174634	13879	453	<b>278890</b>
Madhya Pradesh	2011	15427	47925	72503	6835	1205	<b>143895</b>
	2012	16498	58651	86503	7936	485	<b>170073</b>
Maharashtra	2011	30932	236724	302742	42276	13506	<b>626180</b>
	2012	32178	230685	352963	46859	11419	<b>674104</b>
Odisha	2011	3460	25357	43612	7036	2062	<b>81528</b>
	2012	3618	31255	53561	7399	2433	<b>98266</b>
Punjab	2011	4880	51116	87514	5789	167	<b>149466</b>
	2012	5959	52127	98636	7266	259	<b>164247</b>
Rajasthan	2011	7738	38887	54708	4292	198	<b>105823</b>
	2012	10375	45177	62109	5474	-	<b>123135</b>
Tamil Nadu	2011	4927	41174	178665	12000	661	<b>237427</b>
	2012	5470	47760	206195	12967	800	<b>273191</b>
Uttar Pradesh	2011	7590	80873	52557	13537	15486	<b>170043</b>
	2012	9737	93786	117282	12125	16318	<b>249248</b>
Uttarakhand	2011	2358	30412	14670	2761	-	<b>50200</b>
	2012	2488	33551	17385	3202	-	<b>56626</b>
West Bengal	2011	32691	18293	34541	7973	538	<b>94037</b>
	2012	33461	18870	40955	9368	572	<b>103227</b>
Total	2011	188307	861058	1317592	166111	45172	<b>2578241</b>
	2012	200332	931550	1578908	182901	43174	<b>2936864</b>

**Note** : 1. Data for the year 2012 are provisional.

2. Data for the states of Bihar, Haryana and Karnataka are repeated for the year 2012 from previous year.

**Source** : National Bank for Agriculture and Rural Development.



**TABLE 3.4 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL  
BANKS IN FOREIGN COUNTRIES - 2011 TO 2013**

(Amount in US \$ Million)

Item	As on March 31		
	2011	2012	2013
	(1)	(2)	(3)
No. of Banks	15	15	15
No. of Branches	155	165	171
<b>Liabilities</b>			
1. H.O. Funds	7001.63	9682.65	10459.32
2. Customer Deposits	37850.79	44361.86	53161.10
3. Inter-branch Borrowings	6046.13	5566.43	6371.83
4. Inter-bank Borrowings	42466.10	50170.69	59496.59
5. Other Debt Instruments	13824.70	16569.38	21455.60
6. Other Liabilities	2818.96	2935.26	3973.30
<b>Total Liabilities</b>	<b>110008.31</b>	<b>129286.27</b>	<b>154917.74</b>
<b>Assets</b>			
1. Cash on Hand & Balances with Central Bank	4183.69	6190.89	7181.05
2. Investments in Securities	6448.73	6019.61	7590.48
3. Inter-Branch placements	3079.96	4180.13	3884.21
4. Inter-Bank Placements	14695.51	16375.09	23954.16
5. Customer Credit (Net)	79567.94	94338.24	109518.22
6. Accumulated Losses	27.62	7.43	8.07
7. Other Assets	2004.86	2174.88	2781.55
<b>Total Assets</b>	<b>110008.31</b>	<b>129286.27</b>	<b>154917.74</b>

**Source** : 1. Statement of assets & liabilities of overseas branches, Department of Banking Supervision,  
RBI for assets & liabilities.

2. Department of Banking Operations & Development, RBI for number of banks and number of branches.

**TABLE 4.1 : MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED  
COMMERCIAL BANKS - 2010 TO 2012**

(Amount in ₹ Billion)

Period of Maturity	As on March 31					
	2010		2011		2012	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	4326247 (3.0)	1913.53 (6.9)	2788097 (1.9)	2324.83 (7.1)	2845266 (1.7)	2966.41 (7.8)
91 days & above but less than 6 Months	3671209 (2.6)	2322.36 (8.4)	3555315 (2.4)	2863.35 (8.8)	4000644 (2.4)	2825.24 (7.4)
6 months & above but less than 1 Year	8665164 (6.0)	3810.14 (13.7)	7024670 (4.8)	3420.79 (10.5)	5837112 (3.6)	4077.70 (10.7)
1 year & above but less than 2 Years	42372434 (29.5)	10522.75 (37.9)	48695258 (33.1)	13288.36 (40.8)	68332675 (41.6)	17438.87 (45.7)
2 years & above but less than 3 Years	25202884 (17.5)	3427.46 (12.3)	26187351 (17.8)	4162.26 (12.8)	20973944 (12.8)	3574.62 (9.4)
3 years & above but less than 5 Years	31484019 (21.9)	3450.65 (12.4)	29903539 (20.3)	3593.95 (11.0)	27938870 (17.0)	3783.28 (9.9)
5 years & above	27900886 (19.4)	2306.17 (8.3)	28816759 (19.6)	2878.59 (8.8)	34258782 (20.9)	3533.66 (9.3)
<b>GRAND TOTAL</b>	<b>143622843</b> <b>(100.0)</b>	<b>27753.06</b> <b>(100.0)</b>	<b>146970989</b> <b>(100.0)</b>	<b>32532.13</b> <b>(100.0)</b>	<b>164187293</b> <b>(100.0)</b>	<b>38199.78</b> <b>(100.0)</b>

**Note :** Figures in brackets represent per cent share in total.

**Source :** Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 39-41, RBI.

TABLE 4.2 - OWNERSHIP OF BANK DEPOSITS WITH SCHEDULED COMMERCIAL BANKS BY TYPE OF DEPOSITS AND SECTOR MARCH 2010 AND 2012

(Amount in ₹ Billion)

Sector of the Economy	As on March 31							
	Current		Saving		Term		Total	
	2010	2012	2010	2012	2010	2012	2010	2012
<b>I. Government Sector</b>	<b>921.40</b>	<b>1,129.25</b>	<b>1,053.78</b>	<b>1,755.10</b>	<b>4575.73</b>	<b>6,476.21</b>	<b>6,550.91</b>	<b>9,360.57</b>
	<b>(15.9)</b>	<b>(16.2)</b>	<b>(8.6)</b>	<b>(10.7)</b>	<b>(15.1)</b>	<b>(15.9)</b>	<b>(13.5)</b>	<b>(14.6)</b>
1. Central & State Governments	436.17	596.69	658.31	1,021.74	1,973.84	2,946.68	3,068.33	4,565.10
	(7.5)	(8.6)	(5.3)	(6.2)	(6.5)	(7.2)	(6.3)	(7.1)
i) Central Government	95.19	224.18	40.79	95.74	731.85	1,243.22	867.83	1,563.13
	(1.6)	(3.2)	(0.3)	(0.6)	(2.4)	(3.0)	(1.8)	(2.4)
ii) State Governments	340.98	372.51	617.52	926.00	1,241.99	1,703.46	2,200.49	3,001.97
	(5.9)	(5.4)	(5.0)	(5.7)	(4.1)	(4.2)	(4.5)	(4.7)
2. Local Authorities	102.69	93.52	200.83	329.30	757.11	851.28	1,060.62	1,274.10
	(1.8)	(1.3)	(1.6)	(2.0)	(2.5)	(2.1)	(2.2)	(2.0)
3. Quasi-Government Bodies	76.42	79.22	60.59	68.90	406.08	356.34	543.09	504.46
	(1.3)	(1.1)	(0.5)	(0.4)	(1.3)	(0.9)	(1.1)	(0.8)
Of which: State Electricity Boards	14.84	12.54	0.24	9.45	35.61	42.24	50.69	64.24
	(0.3)	(0.2)	(-)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
4. Public Sector Corporations	306.12	359.83	134.05	335.16	1,438.70	2,321.93	1,878.87	3,016.91
	(5.3)	(5.2)	(1.1)	(2.0)	(4.8)	(5.7)	(3.9)	(4.7)
i) Non-Departmental Commercial Undertakings	273.06	254.26	77.46	125.30	824.06	815.82	1,174.57	1,195.38
	(4.7)	(3.7)	(0.6)	(0.8)	(2.7)	(2.0)	(2.4)	(1.9)
ii) Others	33.06	105.56	56.59	209.86	614.64	1,506.10	704.30	1,821.53
	(0.6)	(1.5)	(0.5)	(1.3)	(2.0)	(3.7)	(1.5)	(2.8)
<b>II. Private Corporate Sector (Non-Financial)</b>	<b>1,913.09</b>	<b>2,062.70</b>	<b>69.65</b>	<b>281.99</b>	<b>5,154.22</b>	<b>7,039.80</b>	<b>7,136.96</b>	<b>9,384.49</b>
	<b>(33.0)</b>	<b>(29.7)</b>	<b>(0.6)</b>	<b>(1.7)</b>	<b>(17.0)</b>	<b>(17.3)</b>	<b>(14.8)</b>	<b>(14.6)</b>
1. Non-Financial Companies	1,513.61	1,438.86	19.60	188.08	3,658.24	4,582.27	5,191.45	6,209.21
	(26.1)	(20.7)	(0.2)	(1.1)	(12.1)	(11.2)	(10.7)	(9.7)
2. Non-Credit Co-operative Institutions	66.89	28.20	13.79	16.31	219.42	96.30	300.10	140.81
	(1.2)	(0.4)	(0.1)	(0.1)	(0.7)	(0.2)	(0.6)	(0.2)
3. Others	332.58	595.64	36.26	77.60	1,276.56	2,361.23	1,645.41	3,034.47
	(5.7)	(8.6)	(0.3)	(0.5)	(4.2)	(5.8)	(3.4)	(4.7)
<b>III. Financial Sector</b>	<b>463.79</b>	<b>742.61</b>	<b>48.17</b>	<b>87.27</b>	<b>4,308.48</b>	<b>5,189.16</b>	<b>4,820.43</b>	<b>6,019.04</b>
	<b>(8.0)</b>	<b>(10.7)</b>	<b>(0.4)</b>	<b>(0.5)</b>	<b>(14.2)</b>	<b>(12.7)</b>	<b>(10.0)</b>	<b>(9.4)</b>
1. Banks	164.74	225.73	7.12	12.82	2,175.65	2,413.56	2,347.51	2,652.10
	(2.8)	(3.2)	(0.1)	(0.1)	(7.2)	(5.9)	(4.9)	(4.1)
i) Indian Commercial Banks	61.09	106.48	2.97	3.89	1,550.93	1,548.84	1,614.99	1,659.20
	(1.1)	(1.5)	(-)	(-)	(5.1)	(3.8)	(3.3)	(2.6)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	14.18	15.31	0.07	0.33	73.72	108.59	87.98	124.23
	(0.2)	(0.2)	(-)	(-)	(0.2)	(0.3)	(0.2)	(0.2)
iii) Co-operative Banks & Credit Societies	89.47	103.94	4.08	8.60	550.99	756.13	644.54	868.67
	(1.5)	(1.5)	(-)	(0.1)	(1.8)	(1.9)	(1.3)	(1.4)
a. Co-operative Banks	85.84	86.28	0.64	0.84	531.65	592.92	618.13	680.05
	(1.5)	(1.2)	(-)	(-)	(1.8)	(1.5)	(1.3)	(1.1)
b. Credit Societies	3.63	17.66	3.43	7.75	19.35	163.21	26.41	188.62
	(0.1)	(0.3)	(-)	(-)	(0.1)	(0.4)	(0.1)	(0.3)

TABLE 4.2 - OWNERSHIP OF BANK DEPOSITS WITH SCHEDULED COMMERCIAL BANKS BY TYPE OF DEPOSITS AND SECTOR MARCH 2010 AND 2012 (Contd.)

(Amount in ₹ Billion)

Sector of the Economy	As on March 31							
	Current		Saving		Term		Total	
	2010	2012	2010	2012	2010	2012	2010	2012
2. Other Financial Institutions	97.52	117.14	26.86	46.57	1,221.76	1,384.25	1,346.15	1,547.96
	(1.7)	(1.7)	(0.2)	(0.3)	(4.0)	(3.4)	(2.8)	(2.4)
i) Financial Companies	13.77	39.62	22.80	16.50	90.49	159.47	127.05	215.59
	(0.2)	(0.6)	(0.2)	(0.1)	(0.3)	(0.4)	(0.3)	(0.3)
a. Housing Finance Companies	8.89	33.08	22.65	16.45	75.79	92.86	107.33	142.39
	(0.2)	(0.5)	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)
b. Auto Finance Companies	4.88	6.53	0.15	0.05	14.69	66.62	19.72	73.20
	(0.1)	(0.1)	(-)	(-)	(-)	(0.2)	(-)	(0.1)
ii) Total of Mutual Funds (including Private Sector Mutual Funds)	12.38	4.55	0.36	0.02	645.38	766.26	658.11	770.83
	(0.2)	(0.1)	(-)	(-)	(2.1)	(1.9)	(1.4)	(1.2)
a. Mutual Funds in Private Sector	7.20	2.34	0.34	0.02	235.18	23.62	242.72	25.98
	(0.1)	(0.0)	(-)	(-)	(0.8)	(0.1)	(0.5)	(-)
b. Other Mutual Funds	5.17	2.22	0.02	-	410.20	742.64	415.39	744.86
	(0.1)	(0.0)	(-)	(-)	(1.4)	(1.8)	(0.9)	(1.2)
iii) Unit Trust of India	0.69	0.76	-	0.03	30.32	19.47	31.02	20.26
	0.0	(0.0)	(-)	(-)	(0.1)	(-)	(0.1)	(0.0)
iv) Insurance Corporations and Companies	67.41	60.76	0.64	18.17	319.05	331.02	387.09	409.95
	(1.2)	(0.9)	(-)	(0.1)	(1.1)	(0.8)	(0.8)	(0.6)
v) Term Lending Institutions	1.29	2.23	0.17	1.64	36.15	36.42	37.61	40.29
	(-)	(0.0)	(-)	(-)	(0.1)	(0.1)	(0.1)	(0.1)
vi) Provident Fund Institutions	1.99	9.22	2.90	10.21	100.38	71.61	105.26	91.04
	(-)	(0.1)	(-)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)
3. Other Financial Companies	201.52	399.74	14.18	27.88	911.07	1,391.35	1,126.78	1,818.97
	(3.5)	(5.8)	(0.1)	(0.2)	(3.0)	(3.4)	(2.3)	(2.8)
i) Financial Services Companies	49.17	171.40	0.62	0.29	299.54	358.88	349.32	530.57
	(0.8)	(2.5)	(-)	(-)	(1.0)	(0.9)	(0.7)	(0.8)
ii) Other Financial Companies	104.01	198.53	4.40	22.35	194.51	434.81	302.92	655.69
	(1.8)	(2.9)	(-)	(0.1)	(0.6)	(1.1)	(0.6)	(1.0)
iii) Others	48.35	29.82	9.16	5.24	417.02	597.66	474.54	632.71
	(0.8)	(0.4)	(0.1)	(-)	(1.4)	(1.5)	(1.0)	(1.0)

TABLE 4.2 - OWNERSHIP OF BANK DEPOSITS WITH SCHEDULED COMMERCIAL BANKS BY TYPE OF DEPOSITS AND SECTOR MARCH 2010 AND 2012 (Concl'd.)

(Amount in ₹ Billion)

Sector of the Economy	As on March 31							
	Current		Saving		Term		Total	
	2010	2012	2010	2012	2010	2012	2010	2012
<b>IV. Household Sector</b>	<b>2,373.17</b>	<b>2,887.01</b>	<b>10,485.73</b>	<b>13,539.42</b>	<b>15,189.85</b>	<b>20,822.41</b>	<b>28,048.75</b>	<b>37,248.84</b>
	(41.0)	(41.5)	(85.2)	(82.8)	(50.2)	(51.0)	(58.0)	(58.1)
1. Individuals (including Hindu Undivided Families)	1,060.18	1,123.07	9,138.07	11,893.42	11,644.48	15,643.60	21,842.73	28,660.09
	(18.3)	(16.2)	(74.2)	(72.7)	(38.5)	(38.3)	(45.2)	(44.7)
i) Farmers	42.50	60.00	1,024.52	906.41	1,055.13	1,033.50	2,118.42	1,999.91
	(0.7)	(0.9)	(8.3)	(5.5)	(3.5)	(2.5)	(4.4)	(3.1)
ii) Bussinessmen, Traders, Professionals and Self- Employed Persons	471.90	247.17	1,197.50	677.55	1,723.51	1,307.68	3,419.97	2,232.39
	(8.2)	(3.6)	(9.7)	(4.1)	(5.7)	(3.2)	(7.1)	(3.5)
iii) Wage and Salary Earners	66.15	50.62	2,083.27	1,347.23	2,158.32	1,305.64	4,298.11	2,703.50
	(1.1)	(0.7)	(16.9)	(8.2)	(7.1)	(3.2)	(8.9)	(4.2)
iv) Shroffs, Money Lenders, Stock Brockers etc.	47.53	10.99	50.44	53.37	193.33	71.13	291.62	135.49
	(0.8)	(0.2)	(0.4)	(0.3)	(0.6)	(0.2)	(0.6)	(0.2)
v) Other Individuals	432.09	754.28	4,782.34	8,908.86	6,514.19	11,925.66	11,714.61	21,588.80
	(7.5)	(10.9)	(38.8)	(54.5)	(21.5)	(29.2)	(24.2)	(33.7)
2. Trusts, Associations, Clubs etc.	102.36	156.80	201.46	197.00	668.24	992.16	972.05	1,345.95
	(1.8)	(2.3)	(1.6)	(1.2)	(2.2)	(2.4)	(2.0)	(2.1)
3. Proprietary and Partenership Concerns	812.93	1,028.96	70.48	57.08	685.23	813.17	1,568.65	1,899.21
	(14.0)	(14.8)	(0.6)	(0.3)	(2.3)	(2.0)	(3.2)	(3.0)
4. Educational Institutions	16.96	33.99	77.47	80.27	166.65	227.47	261.09	341.73
	(0.3)	(0.5)	(0.6)	(0.5)	(0.6)	(0.6)	(0.5)	(0.5)
5. Religious Institutions	2.53	0.76	14.46	5.69	35.36	33.14	52.35	39.60
	(-)	(-)	(0.1)	(-)	(0.1)	(0.1)	(0.1)	(0.1)
6. Others (Not Elsewhere Classified)	378.20	543.44	983.79	1,305.96	1,989.88	3,112.87	3,351.87	4,962.26
	(6.5)	(7.9)	(8.0)	(8.0)	(6.6)	(7.6)	(6.9)	(7.7)
<b>V. Foreign Sector</b>	<b>117.04</b>	<b>128.82</b>	<b>654.50</b>	<b>692.20</b>	<b>1,035.03</b>	<b>1,275.71</b>	<b>1,806.57</b>	<b>2,096.72</b>
	(2.0)	(1.9)	(5.3)	(4.2)	(3.4)	(3.1)	(3.7)	(3.3)
1. Foreign Consulates, Embassies, Trade Missions, Information Services, etc.	8.49	7.47	11.14	2.26	15.40	4.75	35.03	14.49
	(0.1)	(0.1)	(0.1)	(-)	(0.1)	(-)	(0.1)	(-)
2. Non-Residents	23.07	38.35	615.10	680.79	966.98	1,231.61	1,605.15	1,950.75
	(0.4)	(0.6)	(5.0)	(4.2)	(3.2)	(3.0)	(3.3)	(3.0)
3. Others	85.48	82.99	28.26	9.15	52.64	39.34	166.39	131.49
	(1.5)	(1.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)
<b>Total Deposits</b>	<b>5,788.48</b>	<b>6,950.39</b>	<b>12,311.82</b>	<b>16,355.97</b>	<b>30,263.31</b>	<b>40,803.30</b>	<b>48,363.62</b>	<b>64,109.67</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes: 1. March 2011 data are not published.

2. Figures in brackets indicate percentage to total Deposits.

3. "-" : Nil or Negligible

Source: Basic Statistical Return-IV, RBI.

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2012**

(Amount in ₹ Billion)

OCCUPATION	State Bank of India & its Associates			Nationalised Banks \$		
	No. of Accounts (1)	Credit Limit (2)	Amount Outstanding (3)	No. of Accounts (4)	Credit Limit (5)	Amount Outstanding (6)
<b>I. AGRICULTURE</b>	<b>12880806</b>	<b>1588.11</b>	<b>1207.77</b>	<b>23138746</b>	<b>3492.79</b>	<b>2964.78</b>
1. Direct Finance	12715603	1421.92	1093.29	21108275	2651.22	2308.86
2. Indirect Finance	165203	166.20	114.48	2030471	841.57	655.92
<b>II. INDUSTRY</b>	<b>630363</b>	<b>7391.74</b>	<b>4896.65</b>	<b>2134160</b>	<b>17465.57</b>	<b>10905.97</b>
1. Mining & Quarrying	7124	217.98	135.72	10671	376.93	259.51
2. Food Manufacturing & Processing	110134	518.11	399.46	141832	1267.35	733.89
(a) Rice Mills, Flour & Dal Mills	33528	169.30	138.69	44156	271.90	132.87
(b) Sugar	824	106.81	80.12	1548	299.91	209.68
(c) Edible Oils & Vanaspati	21883	75.15	57.52	10147	111.51	66.33
(d) Tea Processing	358	5.01	3.99	1467	12.49	7.96
(e) Processing of Fruits & Vegetables	1608	12.44	9.46	4446	234.76	122.29
(f) Others	51933	149.40	109.68	80068	336.78	194.75
3. Beverage & Tobacco	2536	58.30	43.27	4216	108.21	85.84
4. Textiles	177494	787.72	558.30	743592	2877.19	1066.30
(a) Cotton Textiles	27543	379.99	271.92	97936	1263.59	548.96
(b) Jute & Other Natural Fibre Textiles	2611	5.07	3.81	6259	71.95	12.50
(c) Handloom Textiles & Khadi	13017	13.43	9.37	21494	30.08	14.40
(d) Other Textiles & Textile Products	134323	389.23	273.20	617903	1511.57	490.43
5. Paper, Paper Products & Printing	14852	130.93	92.42	39775	233.39	169.41
6. Woods and Wood Products	17329	19.41	14.70	29231	40.91	32.14
7. Leather & Leather Products	7765	29.24	22.95	55707	205.84	61.88
8. Gems and Jewellery	12167	169.70	135.13	57900	509.77	211.68
9. Rubber & Plastic Products	12200	125.38	94.85	39305	232.88	165.69
10. Chemicals & Chemical Products	23344	491.00	335.67	47372	835.63	459.98
(a) Heavy Industrial Chemicals	2252	71.31	50.78	4855	129.77	76.79
(b) Fertilisers	691	103.97	67.00	1425	118.08	69.62
(c) Drugs & Pharmaceuticals	6448	145.32	107.13	12867	369.56	169.34
(d) Non-Edible Oils	885	17.03	12.65	726	11.97	7.91
(e) Other Chemicals & Chemical Products	13068	153.37	98.11	27499	206.24	136.31
11. Petroleum, Coal Products & Nuclear Fuels	1156	421.89	224.77	2751	471.54	352.02
12. Manufacture of Cement & Cement Products	10351	112.89	91.30	13010	242.21	180.91
13. Basic Metals & Metal Products	41127	1296.19	868.12	271492	2507.52	1541.35
(a) Iron & Steel	11212	946.42	666.85	20241	1824.43	1133.39
(b) Non-Ferrous Metals	5060	295.56	161.44	5271	252.49	179.76
(c) Metal Products	24855	54.20	39.82	245980	430.60	228.19
14. Engineering	69549	516.77	396.61	160213	925.65	686.97
(a) Heavy Engineering	4705	79.85	61.61	11634	148.11	111.33
(b) Light Engineering	38937	191.49	148.45	102898	359.67	266.94
(c) Electrical Machinery & Goods	21015	154.17	113.92	36614	279.27	198.91
(d) Electronic Machinery & Goods	4892	91.26	72.64	9067	138.59	109.79
15. Vehicles, Vehicle Parts & Transport Equipments	7979	173.56	121.43	62459	404.55	257.11
16. Other Industries	95011	152.42	110.36	259217	478.02	342.26
17. Electricity, Gas & Water	2000	892.01	426.84	5781	2576.54	1920.89
(a) Electricity Generation & Transmission	887	834.57	390.00	3252	2360.57	1750.43
(b) Non-Conventional Energy	257	30.89	22.94	975	109.06	83.28
(c) Gas, Steam & Water Supply	856	26.55	13.90	1554	106.91	87.19
18. Construction	18245	1278.24	824.75	189636	3171.46	2378.14
(a) Other than Infrastructure	13044	130.25	93.67	178292	672.78	543.33
(b) Infrastructure Construction	5201	1148.00	731.08	11344	2498.68	1834.81
<b>III. TRANSPORT OPERATORS</b>	<b>127272</b>	<b>215.65</b>	<b>163.44</b>	<b>327658</b>	<b>785.57</b>	<b>568.37</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>182155</b>	<b>544.12</b>	<b>369.76</b>	<b>1183457</b>	<b>2714.76</b>	<b>2074.30</b>
1. Professional Services	10926	11.93	9.45	230355	205.60	147.45
2. Tourism, Hotel & Restaurants	22844	132.39	85.88	80171	330.70	232.32
3. Recreation services	6463	14.06	9.83	21322	81.72	68.43
4. IT and Telecommunications	2468	26.94	21.11	6875	511.00	391.80
5. Others	139454	358.81	243.48	844734	1585.74	1234.29
<b>V. PERSONAL LOANS</b>	<b>9895674</b>	<b>3339.48</b>	<b>2419.87</b>	<b>9534119</b>	<b>3455.86</b>	<b>2754.80</b>
1. Housing	2243611	1760.16	1319.08	2605745	1733.10	1459.69
2. Consumer Durables	98089	4.34	2.08	226052	29.86	24.98
3. Vehicles	1077192	343.00	240.23	830653	226.56	170.09
4. Education	803494	234.45	171.79	1547194	356.31	300.89
5. Personal Credit Cards				1384	0.15	0.10
6. Others	5673288	997.53	686.70	4323091	1109.87	799.05
<b>VI. TRADE</b>	<b>1258804</b>	<b>2287.53</b>	<b>979.60</b>	<b>3857826</b>	<b>3725.64</b>	<b>2566.17</b>
1. Wholesale Trade	80598	1718.22	582.40	302027	1481.16	960.26
2. Retail Trade	1178206	569.31	397.20	3555799	2244.48	1605.91
<b>VII. FINANCE</b>	<b>30400</b>	<b>512.78</b>	<b>408.91</b>	<b>177562</b>	<b>4308.14</b>	<b>2606.53</b>
<b>VIII. ALL OTHERS</b>	<b>113700</b>	<b>26.34</b>	<b>19.88</b>	<b>1440585</b>	<b>2222.71</b>	<b>710.79</b>
<b>TOTAL BANK CREDIT</b>	<b>25119174</b>	<b>15905.76</b>	<b>10465.88</b>	<b>41794113</b>	<b>38171.05</b>	<b>25151.71</b>

**Note** : 1. Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.  
2. \$ Includes IDBI Bank Ltd.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2012 (Contd.)**

(Amount in ₹ Billion)

OCCUPATION	Foreign Banks			Regional Rural Banks		
	No. of Accounts (7)	Credit Limit (8)	Amount Outstanding (9)	No. of Accounts (10)	Credit Limit (11)	Amount Outstanding (12)
<b>I. AGRICULTURE</b>	<b>249</b>	<b>34.51</b>	<b>7.41</b>	<b>11672000</b>	<b>687.39</b>	<b>614.81</b>
1. Direct Finance	108	15.55	1.19	11526472	661.89	593.92
2. Indirect Finance	141	18.96	6.22	145528	25.50	20.89
<b>II. INDUSTRY</b>	<b>34297</b>	<b>3030.83</b>	<b>1079.04</b>	<b>461694</b>	<b>34.93</b>	<b>28.44</b>
1. Mining & Quarrying	559	59.33	33.66	826	1.40	1.26
2. Food Manufacturing & Processing	1441	107.25	38.04	111593	5.17	4.06
(a) Rice Mills, Flour & Dal Mills	784	27.76	7.73	64275	2.08	1.61
(b) Sugar	32	14.14	9.23	17	0.10	0.10
(c) Edible Oils & Vanaspati	96	22.64	5.13	5862	0.35	0.18
(d) Tea Processing	7	0.18	0.03	294	0.02	0.02
(e) Processing of Fruits & Vegetables	42	0.32	0.25	207	0.12	0.09
(f) Others	480	42.21	15.67	40938	2.51	2.05
3. Beverage & Tobacco	310	62.16	30.78	123	0.09	0.08
4. Textiles	3344	167.44	40.84	30026	2.18	1.80
(a) Cotton Textiles	1066	45.96	13.44	3120	0.57	0.48
(b) Jute & Other Natural Fibre Textiles	32	2.20	0.06	1162	0.09	0.07
(c) Handloom Textiles & Khadi	26	1.51	0.01	12287	0.64	0.50
(d) Other Textiles & Textile Products	2220	117.77	27.33	13457	0.88	0.74
5. Paper, Paper Products & Printing	1138	269.29	37.55	9793	0.66	0.51
6. Woods and Wood Products	31	0.43	0.32	6210	0.36	0.30
7. Leather & Leather Products	280	16.20	4.47	8341	0.25	0.16
8. Gems and Jewellery	572	81.59	51.64	49467	1.77	1.87
9. Rubber & Plastic Products	1329	48.33	23.16	3382	0.18	0.16
10. Chemicals & Chemical Products	4411	501.56	181.29	2055	0.31	0.25
(a) Heavy Industrial Chemicals	759	60.74	17.50	20	0.03	0.02
(b) Fertilisers	72	22.09	8.05	811	0.06	0.04
(c) Drugs & Pharmaceuticals	1629	257.82	102.13	476	0.04	0.03
(d) Non-Edible Oils	2	0.16	0.02	5	0.00	0.00
(e) Other Chemicals & Chemical Products	1949	160.74	53.59	743	0.18	0.15
11. Petroleum, Coal Products & Nuclear Fuels	217	191.22	58.55	19	0.02	0.01
12. Manufacture of Cement & Cement Products	134	20.94	10.59	2140	0.26	0.23
13. Basic Metals & Metal Products	3649	334.70	125.55	2990	0.49	0.40
(a) Iron & Steel	989	102.10	46.77	146	0.13	0.09
(b) Non-Ferrous Metals	430	119.92	38.85	14	0.01	0.01
(c) Metal Products	2230	112.69	39.93	2830	0.34	0.29
14. Engineering	3840	386.47	157.80	6916	1.31	1.07
(a) Heavy Engineering	618	79.46	42.02	210	0.13	0.10
(b) Light Engineering	1443	102.94	35.92	2135	0.39	0.29
(c) Electrical Machinery & Goods	1412	137.50	45.40	2735	0.65	0.57
(d) Electronic Machinery & Goods	367	66.57	34.46	1836	0.14	0.11
15. Vehicles, Vehicle Parts & Transport Equipments	1998	326.41	101.97	15731	1.18	0.95
16. Other Industries	2607	142.71	26.29	193044	10.24	7.58
17. Electricity, Gas & Water	69	28.44	13.02	372	0.35	0.30
(a) Electricity Generation & Transmission	43	18.10	10.77	20	0.01	0.01
(b) Non-Conventional Energy	7	0.59	0.34	329	0.33	0.29
(c) Gas, Steam & Water Supply	19	9.74	1.92	23	0.01	0.01
18. Construction	8368	286.34	143.53	18666	8.71	7.43
(a) Other than Infrastructure	891	91.87	38.71	17683	7.96	6.75
(b) Infrastructure Construction	7477	194.47	104.82	983	0.75	0.68
<b>III. TRANSPORT OPERATORS</b>	<b>16173</b>	<b>93.52</b>	<b>24.54</b>	<b>102607</b>	<b>18.71</b>	<b>14.84</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>16267</b>	<b>1197.88</b>	<b>374.89</b>	<b>506611</b>	<b>31.00</b>	<b>26.02</b>
1. Professional Services	3280	88.96	44.98	136567	6.09	5.14
2. Tourism, Hotel & Restaurants	349	19.38	11.29	80262	4.27	4.13
3. Recreation services	129	32.23	12.77	2288	0.11	0.09
4. IT and Telecommunications	546	470.84	153.49	115	0.06	0.05
5. Others	11963	586.47	152.36	287379	20.47	16.61
<b>V. PERSONAL LOANS</b>	<b>9287900</b>	<b>793.30</b>	<b>448.47</b>	<b>2441210</b>	<b>222.86</b>	<b>178.28</b>
1. Housing	437185	241.30	201.50	286136	60.23	49.65
2. Consumer Durables	4265	2.13	0.75	316640	27.03	20.17
3. Vehicles	6508	0.57	0.75	115321	15.22	12.27
4. Education	8	0.00	0.00	78851	11.47	10.22
5. Personal Credit Cards	4863525	417.01	80.85			
6. Others	3976409	132.30	164.63	1644262	108.91	85.97
<b>VI. TRADE</b>	<b>8856</b>	<b>491.69</b>	<b>148.08</b>	<b>1794689</b>	<b>99.95</b>	<b>80.36</b>
1. Wholesale Trade	4576	359.20	95.67	154463	9.13	7.95
2. Retail Trade	4280	132.50	52.41	1640226	90.81	72.41
<b>VII. FINANCE</b>	<b>41813</b>	<b>910.94</b>	<b>264.44</b>	<b>566803</b>	<b>58.12</b>	<b>41.37</b>
<b>VIII. ALL OTHERS</b>	<b>5573</b>	<b>202.33</b>	<b>38.86</b>	<b>3182448</b>	<b>397.52</b>	<b>179.80</b>
<b>TOTAL BANK CREDIT</b>	<b>9411128</b>	<b>6755.00</b>	<b>2385.74</b>	<b>20728062</b>	<b>1550.47</b>	<b>1163.90</b>

**Note** : Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2012 (Concl'd.)**

(Amount in ₹ Billion)

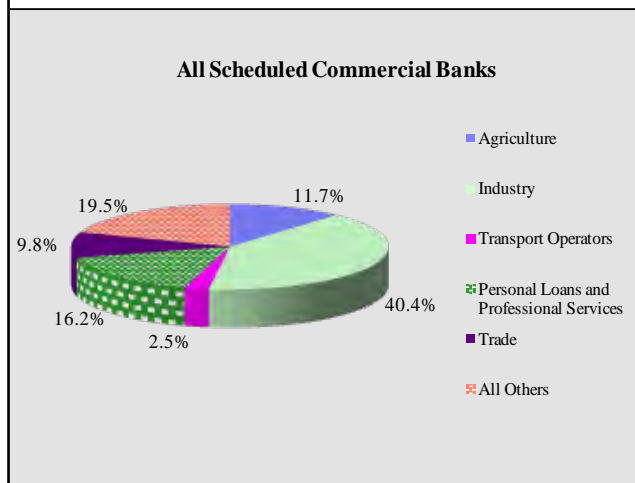
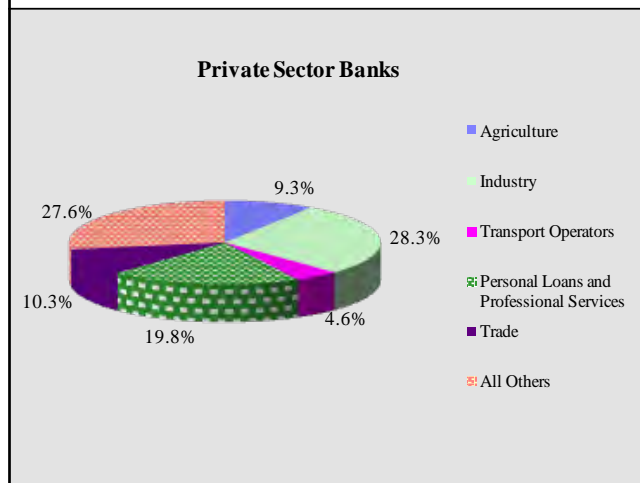
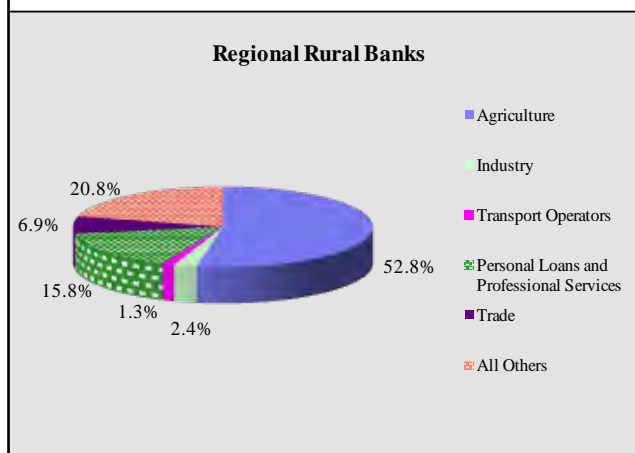
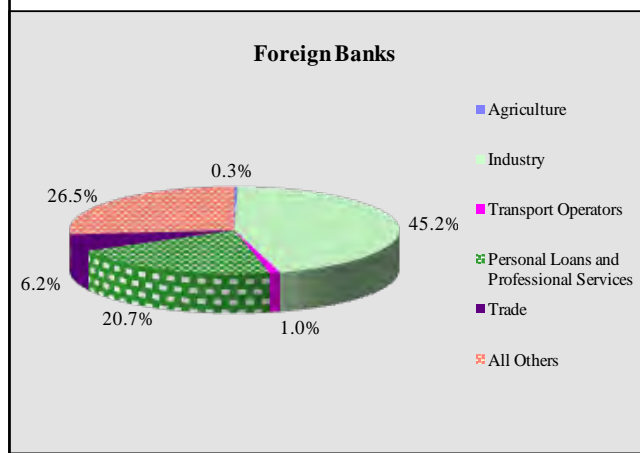
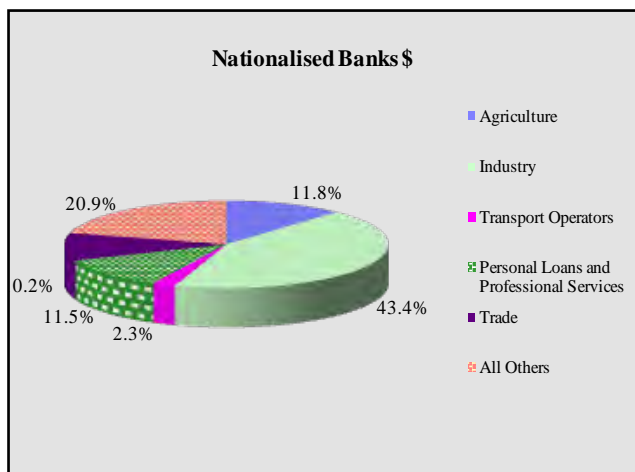
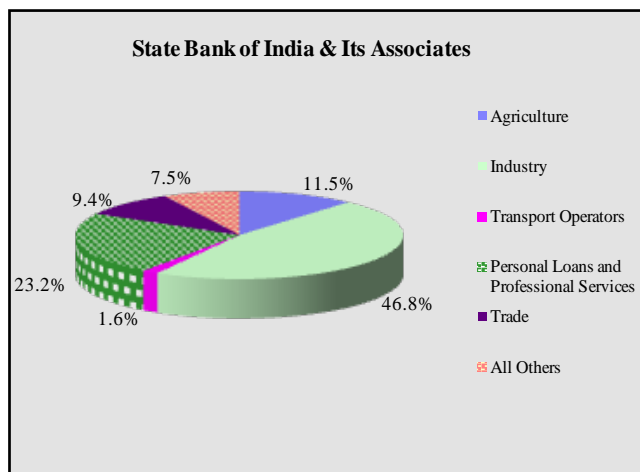
OCCUPATION	Private Sector Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
<b>I. AGRICULTURE</b>	<b>4139384</b>	<b>1023.08</b>	<b>824.58</b>	51831185	6825.88	5619.35
1. Direct Finance	4037994	839.30	689.51	49388452	5589.87	4686.78
2. Indirect Finance	101390	183.78	135.07	2442733	1236.01	932.57
<b>II. INDUSTRY</b>	<b>318366</b>	<b>4532.85</b>	<b>2509.55</b>	3578880	32455.92	19419.65
1. Mining & Quarrying	3121	122.77	86.27	22301	778.40	516.41
2. Food Manufacturing & Processing	20011	253.09	184.20	385011	2150.97	1359.64
(a) Rice Mills, Flour & Dal Mills	3774	54.89	37.03	146517	525.93	317.94
(b) Sugar	212	22.60	16.52	2633	443.56	315.64
(c) Edible Oils & Vanaspati	1506	38.35	28.22	39494	247.99	157.38
(d) Tea Processing	1026	4.23	1.71	3152	21.93	13.72
(e) Processing of Fruits & Vegetables	459	5.90	3.64	6762	253.54	135.74
(f) Others	13034	127.12	97.07	186453	658.03	419.22
3. Beverage & Tobacco	864	42.67	28.31	8049	271.43	188.29
4. Textiles	44965	310.06	196.21	999421	4144.58	1863.45
(a) Cotton Textiles	10269	147.78	95.32	139934	1837.89	930.14
(b) Jute & Other Natural Fibre Textiles	412	3.78	2.64	10476	83.09	19.09
(c) Handloom Textiles & Khadi	11174	4.72	3.49	57998	50.37	27.77
(d) Other Textiles & Textile Products	23110	153.78	94.75	791013	2173.23	886.45
5. Paper, Paper Products & Printing	6618	94.92	59.57	72176	729.19	359.45
6. Woods and Wood Products	3563	16.64	11.01	56364	77.76	58.47
7. Leather & Leather Products	2212	16.21	10.24	74305	267.74	99.71
8. Gems and Jewellery	2347	59.63	47.94	122453	822.45	448.26
9. Rubber & Plastic Products	5663	91.45	52.49	61879	498.23	336.35
10. Chemicals & Chemical Products	8218	261.36	149.98	85400	2089.86	1127.17
(a) Heavy Industrial Chemicals	1213	43.84	28.58	9099	305.69	173.68
(b) Fertilisers	205	30.25	20.19	3204	274.46	164.91
(c) Drugs & Pharmaceuticals	1813	91.35	51.97	23233	864.09	430.60
(d) Non-Edible Oils	90	1.95	1.47	1708	31.12	22.06
(e) Other Chemicals & Chemical Products	4897	93.97	47.77	48156	614.50	335.93
11. Petroleum, Coal Products & Nuclear Fuels	735	143.02	70.94	4878	1227.69	706.28
12. Manufacture of Cement & Cement Products	1955	61.81	43.89	27590	438.11	326.93
13. Basic Metals & Metal Products	11182	426.58	252.55	330440	4565.47	2787.96
(a) Iron & Steel	5154	284.89	162.82	37742	3157.97	2009.93
(b) Non-Ferrous Metals	1224	53.23	31.20	11999	721.20	411.27
(c) Metal Products	4804	88.46	58.53	280699	686.30	366.77
14. Engineering	68037	688.10	187.30	308555	2518.30	1429.75
(a) Heavy Engineering	3474	71.24	45.27	20641	378.79	260.33
(b) Light Engineering	50949	119.91	66.81	196362	774.41	518.41
(c) Electrical Machinery & Goods	12209	414.95	49.06	73985	986.54	407.85
(d) Electronic Machinery & Goods	1405	82.00	26.16	17567	378.57	243.17
15. Vehicles, Vehicle Parts & Transport Equipments	23047	243.35	136.56	111214	1149.06	618.02
16. Other Industries	28978	184.98	82.75	578857	968.38	569.24
17. Electricity, Gas & Water	1039	429.57	204.87	9261	3926.91	2565.94
(a) Electricity Generation & Transmission	461	398.73	179.40	4663	3611.99	2330.60
(b) Non-Conventional Energy	254	18.07	14.48	1822	158.95	121.33
(c) Gas, Steam & Water Supply	324	12.76	10.99	2776	155.97	114.01
18. Construction	85811	1086.64	704.48	320726	5831.40	4058.34
(a) Other than Infrastructure	66707	356.10	233.68	276617	1258.96	916.14
(b) Infrastructure Construction	19104	730.54	470.81	44109	4572.44	3142.20
<b>III. TRANSPORT OPERATORS</b>	<b>584607</b>	<b>637.09</b>	<b>407.85</b>	1158317	1750.53	1179.04
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>506110</b>	<b>1390.40</b>	<b>822.07</b>	2394600	5878.17	3667.04
1. Professional Services	83680	109.08	59.23	464808	421.66	266.25
2. Tourism, Hotel & Restaurants	22746	196.24	119.57	206372	682.97	453.19
3. Recreation services	1654	76.93	56.83	31856	205.06	147.95
4. IT and Telecommunications	1882	83.34	59.49	11886	1092.18	625.95
5. Others	396148	924.82	526.96	1679678	3476.31	2173.70
<b>V. PERSONAL LOANS</b>	<b>23548984</b>	<b>3048.85</b>	<b>1700.08</b>	54707887	10860.35	7501.51
1. Housing	916069	989.56	757.53	6488746	4784.34	3787.44
2. Consumer Durables	605197	37.36	25.49	1250243	100.72	73.47
3. Vehicles	3164151	479.91	280.31	5193825	1065.27	703.66
4. Education	217904	71.89	37.16	2647451	674.12	520.05
5. Personal Credit Cards	13811285	814.86	140.85	18676194	1232.02	221.79
6. Others	4834378	655.28	458.75	20451428	3003.89	2195.09
<b>VI. TRADE</b>	<b>904172</b>	<b>1253.57</b>	<b>913.01</b>	7824347	7858.38	4687.22
1. Wholesale Trade	237334	625.84	452.44	778998	4193.55	2098.73
2. Retail Trade	666838	627.73	460.57	7045349	3664.83	2588.49
<b>VII. FINANCE</b>	<b>345405</b>	<b>1274.14</b>	<b>766.98</b>	1161983	7064.12	4088.22
<b>VIII. ALL OTHERS</b>	<b>3481792</b>	<b>1323.78</b>	<b>921.32</b>	8224098	4172.69	1870.64
<b>TOTAL BANK CREDIT</b>	<b>33828820</b>	<b>14483.76</b>	<b>8865.43</b>	<b>130881297</b>	<b>76866.05</b>	<b>48032.67</b>

**Note** : Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.



**GRAPH - 4**  
**OCCUPATION-WISE DISTRIBUTION OF CREDIT BY SCHEDULED COMMERCIAL**  
**BANKS ACCORDING TO BANK GROUPS - 2012**  
 (As on March 31)



**Note :** \$ Includes IDBI Bank Ltd.

**TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2012**

(Amount in ₹ Billion)

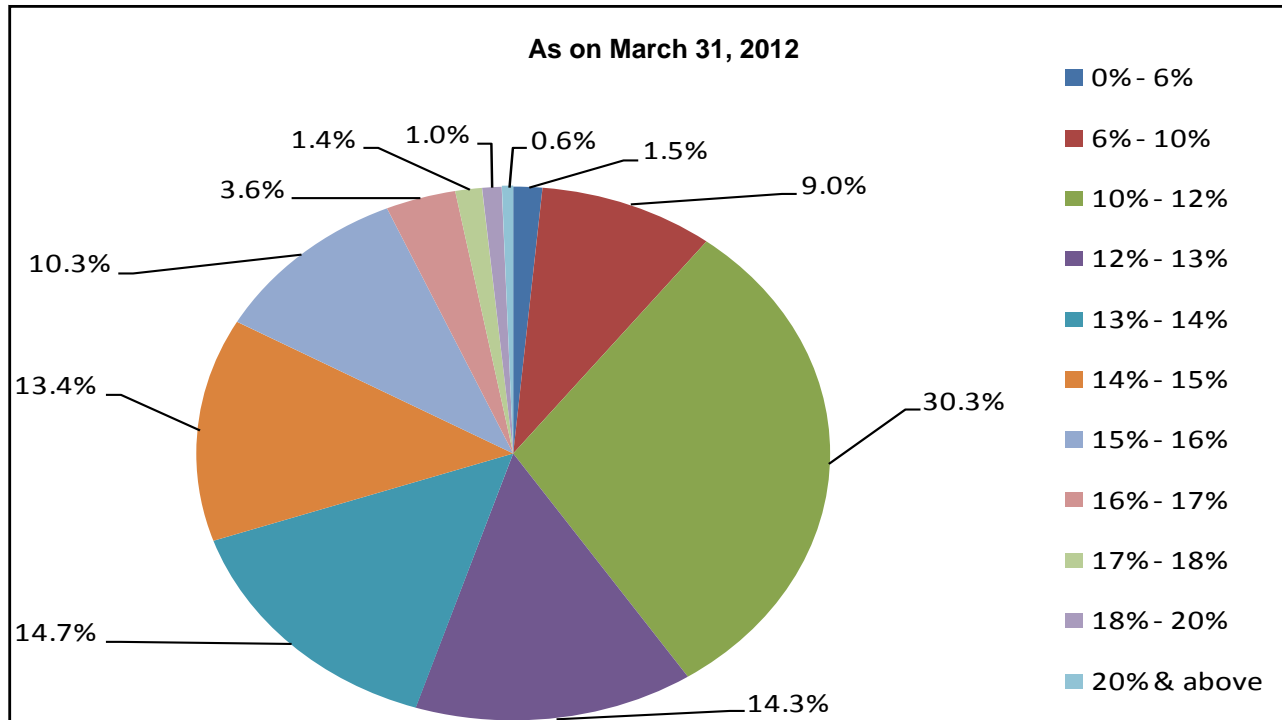
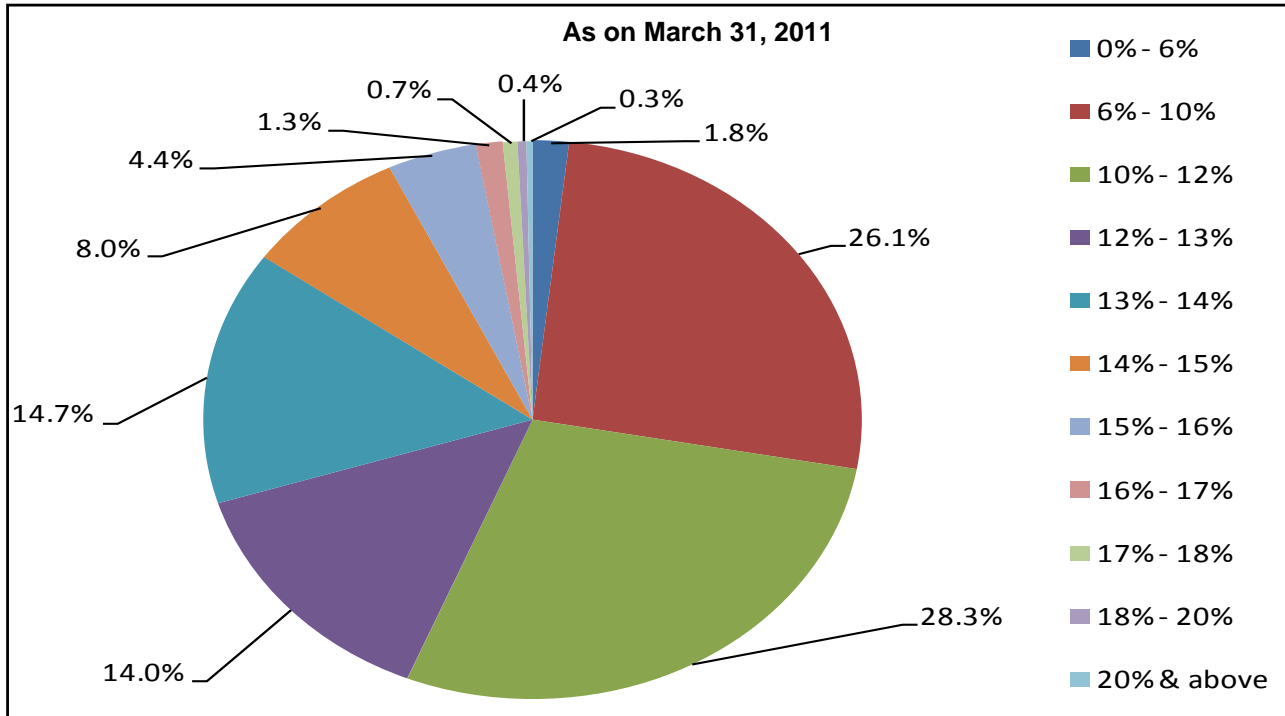
Credit limit range (In ₹ Million)	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS \$			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
0.025 and Less	4,579,678	82.51	78.28	11,216,219	196.11	289.77	5,509,630	117.65	130.16
Above 0.025 and upto 0.2	14,216,453	1223.01	974.66	22,572,052	1808.94	1619.31	3,208,638	255.51	102.19
Above 0.2 and upto 0.5	4,488,936	1473.77	1136.96	5,338,180	1751.73	1469.67	502,075	152.71	40.66
Above 0.5 and upto 1.0	1,043,557	771.68	603.24	1,376,494	1030.57	854.82	89,370	62.19	29.24
Above 1.0 and upto 2.5	556,427	888.52	720.05	823,836	1345.13	1108.55	49,785	79.89	55.80
Above 2.5 and upto 5.0	136,205	478.45	362.89	223,972	817.01	654.23	18,809	67.95	53.60
Above 5.0 and upto 10.0	40,636	300.97	222.38	96,164	730.04	566.45	11,586	85.53	65.34
Above 10.0 and upto 40.0	30,953	659.59	496.65	83,572	1755.01	1266.23	10,671	212.56	159.78
Above 40.0 and upto 60.0	6,503	327.15	248.97	15,791	793.78	545.34	1,934	97.07	72.94
Above 60.0 and upto 100.0	6,244	517.54	379.71	14,178	1163.23	773.75	1,965	162.02	96.95
Above 100.0 and upto 250.0	7,503	1252.78	924.44	15,647	2596.66	1717.30	2,773	467.44	220.78
Above 250.0	6,079	7929.79	4317.65	18,008	24182.84	14286.30	3,892	4994.48	1358.29
<b>TOTAL</b>	<b>25,119,174</b>	<b>15905.76</b>	<b>10465.88</b>	<b>41,794,113</b>	<b>38171.05</b>	<b>25151.71</b>	<b>9,411,128</b>	<b>6755.00</b>	<b>2385.74</b>

Credit limit range (In ₹ Million)	REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
0.025 and Less	9,325,528	167.43	162.23	13,416,035	137.75	101.72	44,047,090	701.44	762.16
Above 0.025 and upto 0.2	10,287,059	720.90	612.33	14,780,081	1048.59	495.56	65,064,283	5056.96	3804.05
Above 0.2 and upto 0.5	987,851	313.65	257.89	3,528,484	1156.22	689.54	14,845,526	4848.09	3594.72
Above 0.5 and upto 1.0	99,449	70.53	57.88	1,050,684	758.14	512.61	3,659,554	2693.11	2057.78
Above 1.0 and upto 2.5	22,623	34.32	27.91	725,519	1151.13	847.69	2,178,190	3498.99	2760.00
Above 2.5 and upto 5.0	3,317	11.92	9.50	181,054	644.44	484.51	563,357	2019.77	1564.73
Above 5.0 and upto 10.0	988	7.19	5.68	69,782	513.74	382.59	219,156	1637.47	1242.43
Above 10.0 and upto 40.0	550	10.28	8.45	50,589	1017.28	743.41	176,335	3654.72	2674.53
Above 40.0 and upto 60.0	62	3.08	2.46	8,161	408.19	281.50	32,451	1629.27	1151.22
Above 60.0 and upto 100.0	34	2.89	1.97	6,646	551.39	370.26	29,067	2397.07	1622.64
Above 100.0 and upto 250.0	144	32.98	3.13	6,462	1070.91	698.36	32,529	5420.77	3564.01
Above 250.0	457	175.30	14.46	5,323	6025.98	3257.70	33,759	43308.39	23234.40
<b>TOTAL</b>	<b>20,728,062</b>	<b>1550.47</b>	<b>1163.90</b>	<b>33,828,820</b>	<b>14483.76</b>	<b>8865.43</b>	<b>130,881,297</b>	<b>76866.05</b>	<b>48032.67</b>

**Note** : \$ Includes IDBI Bank Ltd.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.

**GRAPH - 5**  
**DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL**  
**BANKS ACCORDING TO INTEREST RATE RANGE - 2011 AND 2012**



**Note:** Data for outstanding credit relate to accounts with credit limit of over Rs.0.2 Million

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE - 2011 AND 2012**

(Amount in ₹ Billion)

Interest Rate Bucket	As on March 31					
	2011			2012		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	124420 (0.7)	2037.58 (3.0)	627.39 (1.8)	124964 (0.6)	1608.90 (2.5)	614.43 (1.5)
6% and above but less than 10%	4110045 (22.2)	16891.72 (25.3)	9244.32 (26.1)	3883809 (17.9)	5765.91 (8.9)	3713.18 (9.0)
10% and above but less than 12%	4720731 (25.5)	21991.44 (32.9)	10040.81 (28.3)	4281258 (19.7)	18899.01 (29.3)	12543.83 (30.3)
12% and above but less than 13%	2599998 (14.1)	8073.18 (12.1)	4951.03 (14.0)	2722253 (12.6)	8670.08 (13.4)	5920.01 (14.3)
13% and above but less than 14%	2997335 (16.2)	7755.04 (11.6)	5220.18 (14.7)	2671177 (12.3)	9862.77 (15.3)	6105.82 (14.7)
14% and above but less than 15%	1268975 (6.9)	5027.69 (7.5)	2831.50 (8.0)	2868354 (13.2)	7906.84 (12.2)	5574.50 (13.4)
15% and above but less than 16%	638204 (3.5)	2781.81 (4.2)	1549.72 (4.4)	2374913 (11.0)	7137.90 (11.1)	4271.41 (10.3)
16% and above but less than 17%	294185 (1.6)	955.86 (1.4)	460.67 (1.3)	673490 (3.1)	2082.73 (3.2)	1479.59 (3.6)
17% and above but less than 18%	198321 (1.1)	420.27 (0.6)	253.96 (0.7)	408706 (1.9)	891.05 (1.4)	573.83 (1.4)
18% and above but less than 20%	298435 (1.6)	439.91 (0.7)	154.43 (0.4)	373901 (1.7)	985.01 (1.5)	414.31 (1.0)
20% and above	1233899 (6.7)	466.30 (0.7)	105.53 (0.3)	1303614 (6.0)	784.99 (1.2)	236.76 (0.6)
<b>Total Loans &amp; Advances</b>	<b>18484548</b> <b>(100.0)</b>	<b>66840.79</b> <b>(100.0)</b>	<b>35439.53</b> <b>(100.0)</b>	<b>21686439</b> <b>(100.0)</b>	<b>64595.17</b> <b>(100.0)</b>	<b>41447.67</b> <b>(100.0)</b>
Inland & Foreign Bills Purchased / Discounted	84733	5172.74	1478.06	83485	6512.48	2018.78
<b>TOTAL</b>	<b>18569281</b>	<b>72013.53</b>	<b>36917.59</b>	<b>21769924</b>	<b>71107.65</b>	<b>43466.46</b>

**Notes :** 1. Data relate to accounts each with credit limit over ₹ 0.2 Million.  
2. Figures in brackets represent per cent share in total loans and advances.

**Source :** Basic Statistical Returns of Scheduled Commercial Banks in India, 2011 & 2012, Volumes 40 & 41, RBI.

**TABLE 5.4 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS**

(Amount in ₹ Billion)

As on the last reporting Friday	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
March	502.48	597.44	690.59	862.07	1049.26	1299.83	1289.40	1381.43	1688.41	1915.00	2097.00
June	514.43	629.56	704.34	930.67	1079.83	1299.56	1197.17	1436.59	1638.00	1961.00	2109.00
September	523.39	645.82	753.91	947.73	1133.73	1361.72	1206.37	1484.39	1757.00	1846.00	2197.00
December	567.10	667.12	819.65	977.63	1177.19	1374.51	1237.44	1537.94	1896.00	1983.00	

**Note** : Data pertain to select scheduled commercial banks (excluding Regional Rural Banks), which are availing export credit refinance (ECR) facility from RBI. Since April 01, 2004, data for export credit also include three co-operative banks, viz., (i) Bombay Mercantile Co-operative Bank, (ii) Maharashtra State Co-operative bank and (iii) Saraswat Co-operative Bank, which are availing ECR facility from RBI.

**Source**: Monetary Policy Department, RBI.

**TABLE 5.5 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS**

(Amount in ₹ Billion)

Bank Group	As on the last reporting Friday of the month												
	Mar. 2012	Apr. 2012	May. 2012	Jun. 2012	Jul. 2012	Aug. 2012	Sep. 2012	Oct. 2012	Nov. 2012	Dec. 2012	Jan. 2013	Feb. 2013	Mar. 2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. Public Sector Banks (1.1+1.2)	716	720	926	941	849	839	802	827	936	933	916	933	829
1.1. SBI and its Associates	246	247	311	306	264	260	248	263	301	290	283	321	225
1.2. Nationalised Banks \$	470	473	615	636	584	579	554	564	635	643	633	612	604
2. Private Sector Banks	96	96	125	133	128	128	123	125	141	142	140	136	134
2.1. Old Private Sector Banks	30	31	40	41	38	38	36	37	42	42	42	40	40
2.2. New Private Sector Banks	66	65	85	92	90	90	86	87	99	100	99	95	94
3. Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (1+2+3)</b>	<b>812</b>	<b>815</b>	<b>1051</b>	<b>1074</b>	<b>977</b>	<b>967</b>	<b>925</b>	<b>951</b>	<b>1077</b>	<b>1075</b>	<b>1056</b>	<b>1068</b>	<b>963</b>

**Note** : \$ Includes IDBI Bank Limited.

**Source**: Department of Economic and Policy Research, RBI.

**TABLE 5.6 : SECTOR WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS**

Sector	(Amount in ₹ Billion)					
	April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Non-food Credit (1+2+3+4)</b>	<b>42950</b>	<b>43035</b>	<b>44032</b>	<b>43458</b>	<b>43593</b>	<b>43992</b>
<b>1 Agriculture &amp; Allied Activities</b>	<b>5440</b>	<b>5424</b>	<b>5508</b>	<b>5453</b>	<b>5439</b>	<b>5262</b>
<b>2 Industry (Micro &amp; Small, Medium and Large)</b>	<b>19382</b>	<b>19560</b>	<b>20006</b>	<b>19650</b>	<b>19856</b>	<b>20134</b>
2.1 Micro & Small	2395	2376	2416	2418	2438	2600
2.2 Medium	1237	1239	1178	1333	1317	1968
2.3 Large	15749	15944	16412	15899	16102	15566
<b>3 Services</b>	<b>10180</b>	<b>10078</b>	<b>10434</b>	<b>10301</b>	<b>10179</b>	<b>10408</b>
3.1 Transport Operators	784	781	779	791	788	777
3.2 Computer Software	145	143	147	147	148	149
3.3 Tourism, Hotels & Restaurants	326	331	338	337	342	344
3.4 Shipping	73	76	75	74	76	80
3.5 Professional Services	480	478	491	498	497	486
3.6 Trade	2259	2290	2363	2314	2305	2354
3.6.1 Wholesale Trade (other than food procurement)	1231	1262	1327	1290	1284	1309
3.6.2 Retail Trade	1028	1028	1036	1024	1021	1045
3.7 Commercial Real Estate	1143	1159	1160	1158	1158	1158
3.8 Non-Banking Financial Companies (NBFCs)	2442	2428	2542	2434	2402	2422
3.9 Other Services	2530	2392	2539	2548	2463	2636
<b>4 Personal Loans</b>	<b>7948</b>	<b>7974</b>	<b>8085</b>	<b>8055</b>	<b>8119</b>	<b>8188</b>
4.1 Consumer Durables	71	73	75	69	70	70
4.2 Housing (Including Priority Sector Housing)	4084	4099	4144	4148	4183	4213
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	552	524	523	496	500	572
4.4 Advances to Individuals against share, bonds, etc.	32	29	28	28	27	29
4.5 Credit Card Outstanding	210	210	215	221	229	230
4.6 Education	500	501	509	520	528	535
4.7 Vehicle Loans	902	914	940	946	955	1027
4.8 Other Personal Loans	1598	1624	1652	1627	1628	1512
<b>5 Priority Sector</b>	<b>14039</b>	<b>13905</b>	<b>14045</b>	<b>14001</b>	<b>13997</b>	<b>14105</b>
5.1 Agriculture & Allied Activities	5440	5424	5508	5453	5439	5262
5.2 Micro & Small Enterprises	4939	4916	4937	4902	4900	5112
5.2(a) Manufacturing	2395	2376	2416	2418	2438	2600
5.2(b) Services	2544	2409	2521	2483	2462	2512
5.3 Housing	2558	2544	2554	2537	2533	2585
5.4 Micro-Credit	163	157	152	146	154	216
5.5 Education Loans	480	479	488	498	507	515
5.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	1	1
5.7 Weaker Sections	2392	2370	2387	2410	2423	2579
5.8 Export Credit	372	369	392	394	390	385

**TABLE 5.6 : SECTOR WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS** (Concl'd.)  
(Amount in ₹ Billion)

Sector	October	November	December	January	February	March
	2012	2012	2012	2013	2013	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Non-food Credit (1+2+3+4)</b>	<b>44320</b>	<b>45552</b>	<b>46231</b>	<b>46621</b>	<b>47377</b>	<b>48696</b>
<b>1 Agriculture &amp; Allied Activities</b>	<b>5351</b>	<b>5495</b>	<b>5590</b>	<b>5709</b>	<b>5774</b>	<b>5899</b>
<b>2 Industry (Micro &amp; Small, Medium and Large)</b>	<b>20264</b>	<b>20853</b>	<b>21140</b>	<b>21428</b>	<b>21823</b>	<b>22302</b>
2.1 Micro & Small	2595	2685	2717	2650	2743	2843
2.2 Medium	1984	2031	2019	1345	1219	1247
2.3 Large	15685	16137	16405	17433	17862	18211
<b>3 Services</b>	<b>10368</b>	<b>10625</b>	<b>10858</b>	<b>10749</b>	<b>11003</b>	<b>11486</b>
3.1 Transport Operators	791	790	730	775	778	796
3.2 Computer Software	151	164	161	161	167	169
3.3 Tourism, Hotels & Restaurants	341	342	351	359	350	354
3.4 Shipping	81	81	80	80	81	82
3.5 Professional Services	503	511	527	542	537	564
3.6 Trade	2441	2538	2558	2581	2706	2760
3.6.1 Wholesale Trade (other than food procurement)	1326	1389	1400	1405	1499	1501
3.6.2 Retail Trade	1115	1148	1158	1176	1207	1259
3.7 Commercial Real Estate	1188	1201	1308	1260	1252	1261
3.8 Non-Banking Financial Companies (NBFCs)	2371	2439	2523	2455	2421	2570
3.9 Other Services	2505	2558	2619	2537	2711	2930
<b>4 Personal Loans</b>	<b>8337</b>	<b>8580</b>	<b>8643</b>	<b>8735</b>	<b>8776</b>	<b>9009</b>
4.1 Consumer Durables	72	75	77	80	81	84
4.2 Housing (Including Priority Sector Housing)	4285	4372	4408	4484	4533	4600
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	586	615	610	552	555	611
4.4 Advances to Individuals against share, bonds, etc.	30	31	33	31	31	31
4.5 Credit Card Outstanding	227	247	248	252	255	249
4.6 Education	537	543	542	550	551	550
4.7 Vehicle Loans	1040	1093	1107	1068	1086	1111
4.8 Other Personal Loans	1561	1604	1619	1719	1683	1774
<b>5 Priority Sector</b>	<b>13979</b>	<b>14617</b>	<b>14886</b>	<b>14846</b>	<b>15060</b>	<b>15398</b>
5.1 Agriculture & Allied Activities	5351	5495	5590	5709	5774	5899
5.2 Micro & Small Enterprises	5137	5262	5397	5330	5434	5623
5.2(a) Manufacturing	2595	2685	2717	2650	2743	2843
5.2(b) Services	2541	2576	2681	2680	2691	2779
5.3 Housing	2619	2667	2678	2628	2647	2672
5.4 Micro-Credit	218	219	241	151	155	165
5.5 Education Loans	517	523	521	525	527	526
5.6 State-Sponsored Orgs. for SC/ST	1	1	1	1	1	1
5.7 Weaker Sections	2696	2725	2795	2619	2676	2734
5.8 Export Credit	388	401	429	409	443	422

**Note:** 1. Data are provisional and relate to selected banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.

2. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

**Source :** Monetary Policy Department, RBI.

**TABLE 5.7: INDUSTRY-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS**

(Amount in ₹ Billion)

Industry	April 2012	May 2012	June 2012	July 2012	August 2012	September 2012
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Mining &amp; Quarrying (including Coal)</b>	<b>327</b>	<b>329</b>	<b>335</b>	<b>332</b>	<b>331</b>	<b>360</b>
<b>2.2 Food Processing</b>	<b>925</b>	<b>932</b>	<b>928</b>	<b>909</b>	<b>920</b>	<b>1023</b>
2.2.1 Sugar	320	316	298	283	282	278
2.2.2 Edible Oils & Vanaspati	131	129	125	123	121	95
2.2.3 Tea	21	21	22	22	24	27
2.2.4 Others	453	465	483	481	494	623
<b>2.3 Beverage &amp; Tobacco</b>	<b>150</b>	<b>150</b>	<b>147</b>	<b>147</b>	<b>148</b>	<b>155</b>
<b>2.4 Textiles</b>	<b>1594</b>	<b>1598</b>	<b>1615</b>	<b>1601</b>	<b>1612</b>	<b>1578</b>
2.4.1 Cotton Textiles	828	823	830	822	825	805
2.4.2 Jute Textiles	18	18	17	16	19	17
2.4.3 Man-Made Textiles	160	158	158	157	162	112
2.4.4 Other Textiles	589	599	610	606	606	645
<b>2.5 Leather &amp; Leather Products</b>	<b>79</b>	<b>79</b>	<b>82</b>	<b>83</b>	<b>82</b>	<b>81</b>
<b>2.6 Wood &amp; Wood Products</b>	<b>62</b>	<b>63</b>	<b>66</b>	<b>66</b>	<b>67</b>	<b>71</b>
<b>2.7 Paper &amp; Paper Products</b>	<b>248</b>	<b>254</b>	<b>258</b>	<b>258</b>	<b>262</b>	<b>283</b>
<b>2.8 Petroleum, Coal Products &amp; Nuclear Fuels</b>	<b>571</b>	<b>543</b>	<b>620</b>	<b>518</b>	<b>518</b>	<b>650</b>
<b>2.9 Chemicals &amp; Chemical Products</b>	<b>1249</b>	<b>1254</b>	<b>1269</b>	<b>1191</b>	<b>1237</b>	<b>1177</b>
2.9.1 Fertiliser	154	144	137	121	163	166
2.9.2 Drugs & Pharmaceuticals	452	458	460	457	461	468
2.9.3 Petro Chemicals	325	332	337	281	283	153
2.9.4 Others	317	321	335	331	330	391
<b>2.10 Rubber, Plastic &amp; their Products</b>	<b>297</b>	<b>296</b>	<b>299</b>	<b>292</b>	<b>302</b>	<b>300</b>
<b>2.11 Glass &amp; Glassware</b>	<b>63</b>	<b>65</b>	<b>67</b>	<b>67</b>	<b>68</b>	<b>64</b>
<b>2.12 Cement &amp; Cement Products</b>	<b>370</b>	<b>371</b>	<b>377</b>	<b>373</b>	<b>389</b>	<b>395</b>
<b>2.13 Basic Metal &amp; Metal Product</b>	<b>2625</b>	<b>2645</b>	<b>2664</b>	<b>2657</b>	<b>2721</b>	<b>2729</b>
2.13.1 Iron & Steel	1954	1966	2009	2011	2074	2071
2.13.2 Other Metal & Metal Product	671	679	655	646	647	658
<b>2.14 All Engineering</b>	<b>1136</b>	<b>1130</b>	<b>1165</b>	<b>1231</b>	<b>1185</b>	<b>1230</b>
2.14.1 Electronics	282	274	273	275	283	320
2.14.2 Others	854	856	892	956	902	910
<b>2.15 Vehicles, Vehicle Parts &amp; Transport Equipment</b>	<b>530</b>	<b>545</b>	<b>560</b>	<b>575</b>	<b>583</b>	<b>601</b>
<b>2.16 Gems &amp; Jewellery</b>	<b>522</b>	<b>522</b>	<b>536</b>	<b>524</b>	<b>533</b>	<b>541</b>
<b>2.17 Construction</b>	<b>490</b>	<b>490</b>	<b>491</b>	<b>507</b>	<b>510</b>	<b>595</b>
<b>2.18 Infrastructure</b>	<b>6275</b>	<b>6380</b>	<b>6488</b>	<b>6438</b>	<b>6538</b>	<b>6501</b>
2.18.1 Power	3290	3329	3421	3470	3589	3607
2.18.2 Telecommunications	954	995	977	933	885	869
2.18.3 Roads	1109	1127	1159	1173	1207	1233
2.18.4 Other Infrastructure	923	929	932	861	857	791
<b>2.19 Other Industries</b>	<b>1867</b>	<b>1915</b>	<b>2037</b>	<b>1881</b>	<b>1851</b>	<b>1800</b>
<b>Total</b>	<b>19382</b>	<b>19560</b>	<b>20006</b>	<b>19650</b>	<b>19856</b>	<b>20134</b>



**TABLE 5.7 : INDUSTRY GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS (Concl.d.)**

(Amount in ₹ Billion)

Industry	October	November	December	January	February	March
	2012	2012	2012	2013	2013	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Mining &amp; Quarrying (including Coal)</b>	<b>378</b>	<b>396</b>	<b>406</b>	<b>343</b>	<b>338</b>	<b>346</b>
<b>2.2 Food Processing</b>	<b>1021</b>	<b>1071</b>	<b>1099</b>	<b>1095</b>	<b>1140</b>	<b>1174</b>
2.2.1 Sugar	274	266	267	290	312	330
2.2.2 Edible Oils & Vanaspati	99	154	161	161	167	171
2.2.3 Tea	29	30	26	26	27	26
2.2.4 Others	619	621	645	618	635	648
<b>2.3 Beverage &amp; Tobacco</b>	<b>158</b>	<b>163</b>	<b>165</b>	<b>163</b>	<b>164</b>	<b>165</b>
<b>2.4 Textiles</b>	<b>1592</b>	<b>1622</b>	<b>1654</b>	<b>1743</b>	<b>1785</b>	<b>1835</b>
2.4.1 Cotton Textiles	808	818	830	873	898	925
2.4.2 Jute Textiles	17	18	18	21	21	22
2.4.3 Man-Made Textiles	111	114	118	184	186	189
2.4.4 Other Textiles	656	673	689	665	680	699
<b>2.5 Leather &amp; Leather Products</b>	<b>81</b>	<b>83</b>	<b>86</b>	<b>84</b>	<b>83</b>	<b>87</b>
<b>2.6 Wood &amp; Wood Products</b>	<b>72</b>	<b>75</b>	<b>77</b>	<b>74</b>	<b>75</b>	<b>77</b>
<b>2.7 Paper &amp; Paper Products</b>	<b>282</b>	<b>288</b>	<b>284</b>	<b>272</b>	<b>275</b>	<b>283</b>
<b>2.8 Petroleum, Coal Products &amp; Nuclear Fuels</b>	<b>592</b>	<b>673</b>	<b>698</b>	<b>541</b>	<b>587</b>	<b>643</b>
<b>2.9 Chemicals &amp; Chemical Products</b>	<b>1179</b>	<b>1214</b>	<b>1246</b>	<b>1401</b>	<b>1437</b>	<b>1592</b>
2.9.1 Fertiliser	173	179	192	213	226	269
2.9.2 Drugs & Pharmaceuticals	470	484	488	485	481	495
2.9.3 Petro Chemicals	148	151	161	347	362	441
2.9.4 Others	388	400	406	355	368	387
<b>2.10 Rubber, Plastic &amp; their Products</b>	<b>301</b>	<b>302</b>	<b>303</b>	<b>303</b>	<b>307</b>	<b>312</b>
<b>2.11 Glass &amp; Glassware</b>	<b>65</b>	<b>65</b>	<b>65</b>	<b>70</b>	<b>71</b>	<b>74</b>
<b>2.12 Cement &amp; Cement Products</b>	<b>405</b>	<b>425</b>	<b>432</b>	<b>444</b>	<b>454</b>	<b>459</b>
<b>2.13 Basic Metal &amp; Metal Product</b>	<b>2853</b>	<b>2971</b>	<b>2964</b>	<b>3034</b>	<b>3093</b>	<b>3141</b>
2.13.1 Iron & Steel	2115	2221	2230	2290	2331	2366
2.13.2 Other Metal & Metal Product	738	749	735	745	761	775
<b>2.14 All Engineering</b>	<b>1226</b>	<b>1241</b>	<b>1246</b>	<b>1234</b>	<b>1253</b>	<b>1284</b>
2.14.1 Electronics	328	326	330	329	330	334
2.14.2 Others	899	914	916	905	923	950
<b>2.15 Vehicles, Vehicle Parts &amp; Transport Equipment</b>	<b>597</b>	<b>586</b>	<b>589</b>	<b>575</b>	<b>594</b>	<b>589</b>
<b>2.16 Gems &amp; Jewellery</b>	<b>542</b>	<b>551</b>	<b>573</b>	<b>584</b>	<b>593</b>	<b>611</b>
<b>2.17 Construction</b>	<b>566</b>	<b>561</b>	<b>572</b>	<b>518</b>	<b>535</b>	<b>522</b>
<b>2.18 Infrastructure</b>	<b>6586</b>	<b>6887</b>	<b>6925</b>	<b>7234</b>	<b>7350</b>	<b>7297</b>
2.18.1 Power	3576	3786	3874	4068	4159	4158
2.18.2 Telecommunications	894	929	930	926	926	878
2.18.3 Roads	1252	1270	1265	1304	1329	1313
2.18.4 Other Infrastructure	864	903	855	936	936	948
<b>2.19 Other Industries</b>	<b>1768</b>	<b>1679</b>	<b>1758</b>	<b>1716</b>	<b>1690</b>	<b>1810</b>
<b>Total</b>	<b>20264</b>	<b>20853</b>	<b>21140</b>	<b>21428</b>	<b>21823</b>	<b>22302</b>

- Notes :**
1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.
  2. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

**Source :** Monetary Policy Department, RBI

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March					
	Agriculture and Allied Activities					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
<b>Northern Region</b>	<b>4292084</b>	<b>815622</b>	<b>139128</b>	<b>367659</b>	<b>4431212</b>	<b>1183281</b>
Delhi	141221	33166	5613	128352	146834	161518
Punjab	1010710	268616	49331	94574	1060041	363191
Haryana	771207	178497	25507	71572	796714	250069
Chandigarh	40588	20746	8968	21666	49556	42412
Jammu & Kashmir	130680	16074	4470	3333	135150	19407
Himachal Pradesh	250520	29259	16703	7535	267223	36794
Rajasthan	1947158	269263	28536	40626	1975694	309890
<b>North Eastern Region</b>	<b>825820</b>	<b>47114</b>	<b>12813</b>	<b>10313</b>	<b>838633</b>	<b>57426</b>
Assam	569210	32468	9110	7812	578320	40280
Meghalaya	54437	2668	510	134	54947	2802
Mizoram	16194	1207	867	165	17061	1372
Arunachal Pradesh	16116	1118	165	192	16281	1311
Nagaland	41839	2136	711	1181	42550	3317
Manipur	35678	3577	280	105	35958	3682
Tripura	92346	3939	1170	724	93516	4663
<b>Eastern Region</b>	<b>5264408</b>	<b>357851</b>	<b>187677</b>	<b>155519</b>	<b>5452085</b>	<b>513370</b>
Bihar	1900933	116046	49239	19890	1950172	135936
Jharkhand	627650	31416	19204	14200	646854	45616
West Bengal	1470571	137737	96446	100554	1567017	238291
Odisha	1250747	71407	22500	20776	1273247	92183
Sikkim	9867	884	198	76	10065	960
Andaman & Nicobar	4640	360	90	23	4730	383
<b>Central Region</b>	<b>7299169</b>	<b>757242</b>	<b>127393</b>	<b>179517</b>	<b>7426562</b>	<b>936759</b>
Uttar Pradesh	4677104	421256	82474	94002	4759578	515258
Uttarakhand	354470	45232	13940	8991	368410	54223
Madhya Pradesh	1954499	253809	25869	63298	1980368	317107
Chattisgarh	313096	36946	5110	13226	318206	50172
<b>Western Region</b>	<b>4632217</b>	<b>644825</b>	<b>108473</b>	<b>249519</b>	<b>4740690</b>	<b>894344</b>
Gujarat	1528594	230027	25998	111667	1554592	341695
Maharashtra	3070888	411042	77736	136788	3148624	547830
Daman & Diu	415	58	30	1	445	59
Goa	30822	3521	4587	999	35409	4520
Dadra & Nagar Haveli	1498	176	122	64	1620	240
<b>Southern Region</b>	<b>20590439</b>	<b>1784927</b>	<b>378325</b>	<b>463326</b>	<b>20968764</b>	<b>2248253</b>
Andhra Pradesh	7576040	613646	95927	226876	7671967	840522
Karnataka	2728196	321903	106955	82076	2835151	403979
Lakshadweep	1684	55	763	14	2447	69
Tamil Nadu	7245303	575781	93291	117824	7338594	693606
Kerala	2952617	266487	79134	35330	3031751	301817
Puducherry	86599	7055	2255	1205	88854	8260
<b>All India</b>	<b>42904137</b>	<b>4407580</b>	<b>953809</b>	<b>1425853</b>	<b>43857946</b>	<b>5833433</b>

Source : Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March					
	Total advances to Small Enterprise (SE)		Of total advances to SE, advances to manufacturing enterprises		Of total advances to SE, advances to service enterprises	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Northern Region</b>	<b>1461163</b>	<b>1178652</b>	<b>267584</b>	<b>622863</b>	<b>1117887</b>	<b>526612</b>
Delhi	274073	421593	56778	235001	172128	179016
Punjab	273682	251453	67274	143728	200062	99694
Haryana	212101	168533	39526	94177	168656	69071
Chandigarh	28411	45311	8136	24197	22480	20848
Jammu & Kashmir	135930	57258	21821	14881	109235	37159
Himachal Pradesh	80024	43220	11976	17579	66309	25660
Rajasthan	456942	191284	62073	93302	379017	95164
<b>North Eastern Region</b>	<b>220639</b>	<b>72305</b>	<b>48112</b>	<b>19209</b>	<b>167661</b>	<b>49829</b>
Assam	157547	52913	33218	14164	121240	36113
Meghalaya	10469	3663	1799	715	8453	2851
Mizoram	4085	1508	1009	436	2893	1046
Arunachal Pradesh	7955	2592	1200	415	6408	2047
Nagaland	7925	3084	2052	877	5409	1942
Manipur	7301	2056	2309	777	4706	1177
Tripura	25357	6489	6525	1825	18552	4654
<b>Eastern Region</b>	<b>1626701</b>	<b>593577</b>	<b>240621</b>	<b>224862</b>	<b>1349013</b>	<b>372084</b>
Bihar	406671	72732	48157	13484	351954	55496
Jharkhand	200433	76294	20839	25404	175484	48792
West Bengal	608662	325580	130775	149723	460931	184057
Odisha	397910	112803	39997	35368	348571	78495
Sikkim	7434	3522	508	325	6871	3116
Andaman & Nicobar	5591	2646	345	558	5202	2128
<b>Central Region</b>	<b>1554771</b>	<b>590513</b>	<b>222211</b>	<b>247670</b>	<b>1285470</b>	<b>332658</b>
Uttar Pradesh	859405	333235	151120	137736	681920	183055
Uttarakhand	106370	50544	14163	19681	91283	33470
Madhya Pradesh	443669	137037	42177	55495	390577	82511
Chattisgarh	145327	69698	14751	34757	121690	33622
<b>Western Region</b>	<b>1620648</b>	<b>1378505</b>	<b>234573</b>	<b>693070</b>	<b>1300640</b>	<b>587833</b>
Gujarat	543300	347330	98164	225547	421862	121283
Maharashtra	1037466	1006193	131441	458947	842814	450255
Daman & Diu	1055	1636	366	1437	687	205
Goa	37516	21782	4251	5954	32862	15589
Dadra & Nagar Haveli	1311	1564	351	1184	2415	501
<b>Southern Region</b>	<b>3374171</b>	<b>1463293</b>	<b>365218</b>	<b>686811</b>	<b>2699856</b>	<b>726639</b>
Andhra Pradesh	1022789	381286	93678	212745	732161	170238
Karnataka	695526	275629	71457	112704	598290	159865
Lakshadweep	813	75	72	9	726	64
Tamil Nadu	1141589	605777	134744	291784	938067	272555
Kerala	488276	192981	63188	66715	407830	119172
Puducherry	25178	7545	2079	2855	22782	4744
<b>All India</b>	<b>9858093</b>	<b>5276846</b>	<b>1378319</b>	<b>2494485</b>	<b>7920527</b>	<b>2595655</b>

Source : Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March					
	Of total advances to SE, Term loans		Loans to artisans, village and cottage industries credit limit not exceeding Rs. 50000		Of total advances to SE, advances to units in Khadi and village Industries	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Northern Region</b>	<b>406772</b>	<b>221954</b>	<b>93024</b>	<b>7946</b>	<b>12546</b>	<b>4263</b>
Delhi	34513	75113	9118	4980	245	1524
Punjab	64235	38538	17394	511	1489	313
Haryana	49046	25521	7880	431	1456	1428
Chandigarh	7977	10169	981	72	70	34
Jammu & Kashmir	69537	26401	27302	1145	2798	282
Himachal Pradesh	21442	7854	7952	277	1635	172
Rajasthan	160022	38358	22397	531	4853	509
<b>North Eastern Region</b>	<b>55629</b>	<b>11795</b>	<b>4460</b>	<b>566</b>	<b>6234</b>	<b>1124</b>
Assam	36485	7848	3014	384	4205	608
Meghalaya	3893	1005	195	22	219	56
Mizoram	1069	262	113	13	194	33
Arunachal Pradesh	2590	682	222	26	368	67
Nagaland	3243	743	356	37	661	202
Manipur	2666	374	311	23	321	91
Tripura	5683	883	249	61	266	66
<b>Eastern Region</b>	<b>444444</b>	<b>100160</b>	<b>68848</b>	<b>3206</b>	<b>17993</b>	<b>3714</b>
Bihar	112457	14603	8138	347	2818	357
Jharkhand	81726	18596	4153	421	2455	342
West Bengal	122039	41367	39900	1578	7363	2356
Odisha	125898	25004	14833	798	5230	625
Sikkim	1007	272	1754	57	62	28
Andaman & Nicobar	1317	319	70	5	65	6
<b>Central Region</b>	<b>470359</b>	<b>114329</b>	<b>40357</b>	<b>3414</b>	<b>15407</b>	<b>2940</b>
Uttar Pradesh	261542	65561	16953	2253	8071	1944
Uttarakhand	38046	13331	2804	171	2311	269
Madhya Pradesh	135736	25227	18758	861	3707	483
Chattisgarh	35035	10211	1842	129	1318	244
<b>Western Region</b>	<b>585863</b>	<b>333275</b>	<b>32199</b>	<b>2325</b>	<b>9596</b>	<b>7888</b>
Gujarat	154165	63863	10530	661	4815	606
Maharashtra	418960	261205	19911	1498	4416	7167
Daman & Diu	260	253	6	0	4	0
Goa	12329	7526	1751	166	355	115
Dadra & Nagar Haveli	149	429	1	0	6	0
<b>Southern Region</b>	<b>854174</b>	<b>352401</b>	<b>479502</b>	<b>20818</b>	<b>19377</b>	<b>8851</b>
Andhra Pradesh	193502	88585	74485	5265	7116	1538
Karnataka	223116	84350	117663	7846	2348	841
Lakshadweep	58	4	2	0	15	2
Tamil Nadu	328986	142827	173119	5495	4907	2433
Kerala	99165	35101	113116	2166	4927	4032
Puducherry	9347	1534	1117	46	64	5
<b>All India</b>	<b>2817241</b>	<b>1133915</b>	<b>718390</b>	<b>38275</b>	<b>81153</b>	<b>28782</b>

Source: Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March					
	Micro credit (other than loans granted to SHGs/ JLGs)		Total advances to weaker sections in priority sector		Total loans for Education	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Northern Region</b>	<b>139470</b>	<b>6979</b>	<b>3664715</b>	<b>540006</b>	<b>192775</b>	<b>47396</b>
Delhi	54618	3120	67271	27983	38308	11711
Punjab	21964	809	857962	183761	32776	9032
Haryana	12535	886	553270	91311	36842	8443
Chandigarh	3011	117	36839	6840	6086	1977
Jammu & Kashmir	16487	575	180267	21318	10475	2067
Himachal Pradesh	3508	147	212044	23252	13839	2801
Rajasthan	27347	1325	1757062	185541	54449	11366
<b>North Eastern Region</b>	<b>8029</b>	<b>1713</b>	<b>710734</b>	<b>52305</b>	<b>20144</b>	<b>5131</b>
Assam	6388	1070	485959	33226	14543	3651
Meghalaya	238	6	49079	4304	1452	347
Mizoram	35	2	15386	1571	665	239
Arunachal Pradesh	96	2	19709	2340	476	105
Nagaland	716	19	35911	2789	366	99
Manipur	181	5	25814	3209	1062	367
Tripura	375	610	78876	4867	1580	323
<b>Eastern Region</b>	<b>189079</b>	<b>15758</b>	<b>5153760</b>	<b>339831</b>	<b>260878</b>	<b>59462</b>
Bihar	32353	1185	1551937	84210	78788	18006
Jharkhand	18334	826	764809	35814	41671	10892
West Bengal	93135	10130	1547816	149829	71957	15288
Odisha	43781	3577	1270661	66354	67136	14779
Sikkim	1416	39	15408	3426	385	166
Andaman & Nicobar	60	2	3129	197	941	332
<b>Central Region</b>	<b>124649</b>	<b>4807</b>	<b>6010362</b>	<b>522014</b>	<b>254220</b>	<b>54817</b>
Uttar Pradesh	71839	3104	3960271	323793	137131	31130
Uttarakhand	6562	464	300610	31438	24974	5707
Madhya Pradesh	37583	986	1466927	142278	76993	14841
Chattisgarh	8665	253	282554	24505	15122	3139
<b>Western Region</b>	<b>263897</b>	<b>18366</b>	<b>3843880</b>	<b>399034</b>	<b>203732</b>	<b>51913</b>
Gujarat	65352	2392	1308422	148462	44893	12192
Maharashtra	186380	15561	2495351	245062	154927	38734
Daman & Diu	268	5	649	101	103	31
Goa	11831	406	37648	5193	3615	900
Dadra & Nagar Haveli	66	2	1810	215	194	57
<b>Southern Region</b>	<b>2332202</b>	<b>94244</b>	<b>18254681</b>	<b>1444753</b>	<b>1532375</b>	<b>263484</b>
Andhra Pradesh	555886	25004	6363390	445051	215797	50586
Karnataka	406813	12554	2455722	249642	173270	35184
Lakshadweep	136	4	7952	405	24	4
Tamil Nadu	969170	34471	6481406	492038	822810	117090
Kerala	379206	21538	2864218	251752	308097	58546
Puducherry	20991	674	81993	5866	12377	2074
<b>All India</b>	<b>3057326</b>	<b>141867</b>	<b>37638132</b>	<b>3297943</b>	<b>2464124</b>	<b>482203</b>

Source: Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March					
	Loans to SC/ST beneficiaries		Loans granted to SSO for onlending to SC/STs		Total Housing loans	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(25)	(26)	(27)	(28)	(29)	(30)
<b>Northern Region</b>	<b>1285677</b>	<b>269377</b>	<b>6159</b>	<b>157</b>	<b>756615</b>	<b>362222</b>
Delhi	34216	23277	50	3	141906	113695
Punjab	402324	103734	133	4	137489	61106
Haryana	259089	65891	383	10	98789	56755
Chandigarh	10327	8311	85	1	23272	20442
Jammu & Kashmir	5335	1351	498	85	125280	17147
Himachal Pradesh	82487	17537	17	0	32111	11480
Rajasthan	491899	49276	4993	54	197768	81597
<b>North Eastern Region</b>	<b>348417</b>	<b>26029</b>	<b>525</b>	<b>23</b>	<b>83503</b>	<b>30965</b>
Assam	115921	11071	61	3	51238	19926
Meghalaya	9295	1876	6	2	4571	1655
Mizoram	2067	680	0	0	12447	3880
Arunachal Pradesh	7600	1744	100	1	2274	1091
Nagaland	62498	7125	26	0	2387	973
Manipur	109898	1471	166	4	6549	1713
Tripura	41138	2063	166	13	4037	1727
<b>Eastern Region</b>	<b>1091323</b>	<b>92737</b>	<b>2777</b>	<b>176</b>	<b>457100</b>	<b>177154</b>
Bihar	250487	13214	529	11	44234	17341
Jharkhand	191124	11381	147	3	37946	18734
West Bengal	397522	50713	1009	28	233156	101938
Odisha	245200	14990	1056	132	131308	34469
Sikkim	6699	2387	1	0	8782	3778
Andaman & Nicobar	291	53	35	1	1674	892
<b>Central Region</b>	<b>1254727</b>	<b>113598</b>	<b>3218</b>	<b>151</b>	<b>566421</b>	<b>240378</b>
Uttar Pradesh	785943	62276	2668	112	255940	119963
Uttarakhand	105571	13357	14	0	53084	20414
Madhya Pradesh	289612	32065	488	37	194897	74475
Chattisgarh	73601	5899	48	2	62500	25527
<b>Western Region</b>	<b>734048</b>	<b>102068</b>	<b>1810</b>	<b>102</b>	<b>1143422</b>	<b>965205</b>
Gujarat	273144	33708	637	40	284559	152305
Maharashtra	454815	67001	1166	61	836740	800160
Daman & Diu	2065	668	0	0	2421	1212
Goa	3284	597	7	1	17934	10695
Dadra & Nagar Haveli	740	94	0	0	1768	833
<b>Southern Region</b>	<b>2551211</b>	<b>185506</b>	<b>10882</b>	<b>750</b>	<b>1771382</b>	<b>861446</b>
Andhra Pradesh	769327	50145	3604	322	536989	253352
Karnataka	427037	36200	806	43	388091	223618
Lakshadweep	5433	421	25	0	261	115
Tamil Nadu	1176970	83578	5090	227	437266	220715
Kerala	162717	14501	1297	156	399442	158660
Puducherry	9727	661	60	2	9333	4986
<b>All India</b>	<b>7265403</b>	<b>789315</b>	<b>25371</b>	<b>1360</b>	<b>4778443</b>	<b>2637370</b>

Source: Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012 (Contd.)**

State/Union Territory	(Amount in ₹ Million)			
	As on last reporting Friday of March			
	Advances to Self Help Groups		Loans to Food and agro based processing units with invest. In P & M upto 10 crs.	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(31)	(32)	(33)	(34)	
<b>Northern Region</b>	<b>72175</b>	<b>6334</b>	<b>9618</b>	<b>99663</b>
Delhi	1065	1164	869	27123
Punjab	7708	591	3956	31841
Haryana	9535	1224	3051	25483
Chandigarh	831	59	114	4164
Jammu & Kashmir	1179	61	491	1865
Himachal Pradesh	6148	586	219	493
Rajasthan	45709	2648	918	8693
<b>North Eastern Region</b>	<b>57845</b>	<b>3862</b>	<b>834</b>	<b>1347</b>
Assam	43370	2917	576	1274
Meghalaya	1511	78	21	4
Mizoram	179	36	0	0
Arunachal Pradesh	175	17	2	7
Nagaland	1903	122	15	26
Manipur	5397	234	46	13
Tripura	5310	457	174	23
<b>Eastern Region</b>	<b>354723</b>	<b>33812</b>	<b>12685</b>	<b>23545</b>
Bihar	54742	5778	2065	2444
Jharkhand	28696	2277	1168	2045
West Bengal	133222	12893	8287	15371
Odisha	137668	12833	1137	3671
Sikkim	205	20	15	7
Andaman & Nicobar	190	11	13	7
<b>Central Region</b>	<b>147094</b>	<b>15044</b>	<b>10112</b>	<b>37505</b>
Uttar Pradesh	90419	9627	7353	25796
Uttarakhand	10664	542	299	1778
Madhya Pradesh	31186	3741	1837	6674
Chattisgarh	14825	1134	623	3257
<b>Western Region</b>	<b>178371</b>	<b>10528</b>	<b>12886</b>	<b>60064</b>
Gujarat	65703	2573	5269	28279
Maharashtra	109570	7132	6630	31489
Daman & Diu	0	0	2	0
Goa	3097	822	948	285
Dadra & Nagar Haveli	1	0	37	10
<b>Southern Region</b>	<b>1471430</b>	<b>181139</b>	<b>13829</b>	<b>69894</b>
Andhra Pradesh	866330	104053	4994	33386
Karnataka	118362	21623	2200	12233
Lakshadweep	32	1	0	0
Tamil Nadu	402229	40230	3816	18087
Kerala	76356	14323	2744	5784
Puducherry	8121	908	75	403
<b>All India</b>	<b>2281638</b>	<b>250719</b>	<b>59964</b>	<b>292018</b>

Source: Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANK'S ADVANCES TO PRIORITY SECTOR - 2012 (Concl.d.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March							
	Export Credit to SE		Export Credit to Non - SE		Total Export Credit		Total priority sector advances	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)
<b>Northern Region</b>	<b>204</b>	<b>2985</b>	<b>1309</b>	<b>114309</b>	<b>1513</b>	<b>117293</b>	<b>6988703</b>	<b>2892997</b>
Delhi	184	2560	1197	99678	1381	102238	656986	811318
Punjab	8	43	33	4464	41	4506	1526118	690059
Haryana	3	165	14	8762	17	8927	1157378	493458
Chandigarh	2	197	44	176	46	373	110465	110436
Jammu & Kashmir	0	0	0	0	0	0	423820	96538
Himachal Pradesh	0	0	1	81	1	81	396723	94523
Rajasthan	7	20	20	1148	27	1168	2717213	596664
<b>North Eastern Region</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>263</b>	<b>2</b>	<b>263</b>	<b>1171475</b>	<b>167826</b>
Assam	0	0	1	58	1	58	808098	117900
Meghalaya	0	0	1	204	1	204	71684	8680
Mizoram	0	0	0	0	0	0	34293	7000
Arunachal Pradesh	0	0	0	0	0	0	27182	5102
Nagaland	0	0	0	0	0	0	53970	7492
Manipur	0	0	0	0	0	0	51217	7828
Tripura	0	0	0	0	0	0	125031	13825
<b>Eastern Region</b>	<b>64</b>	<b>1790</b>	<b>394</b>	<b>18966</b>	<b>458</b>	<b>20756</b>	<b>7989014</b>	<b>1378463</b>
Bihar	0	0	0	0	0	0	2512747	245211
Jharkhand	0	0	0	0	0	0	945385	152366
West Bengal	64	1790	393	18349	457	20139	2575329	709604
Odisha	0	0	1	617	1	617	1914439	258560
Sikkim	0	0	0	0	0	0	28083	8466
Andaman & Nicobar	0	0	0	0	0	0	13031	4255
<b>Central Region</b>	<b>8</b>	<b>123</b>	<b>15</b>	<b>1752</b>	<b>23</b>	<b>1875</b>	<b>9929856</b>	<b>1829179</b>
Uttar Pradesh	4	105	8	1153	12	1258	6086569	1003954
Uttarakhand	0	0	0	0	0	0	559414	131352
Madhya Pradesh	4	18	7	599	11	618	2734005	545083
Chattisgarh	0	0	0	0	0	0	549868	148790
<b>Western Region</b>	<b>341</b>	<b>15550</b>	<b>3229</b>	<b>294609</b>	<b>3570</b>	<b>310159</b>	<b>7977428</b>	<b>3603044</b>
Gujarat	7	392	280	15748	287	16140	2493613	871701
Maharashtra	334	15158	2948	274006	3282	289164	5368251	2682544
Daman & Diu	0	0	0	0	0	0	4292	2943
Goa	0	0	1	4855	1	4855	106313	43159
Dadra & Nagar Haveli	0	0	0	0	0	0	4959	2696
<b>Southern Region</b>	<b>115</b>	<b>1399</b>	<b>1143</b>	<b>106196</b>	<b>1258</b>	<b>107595</b>	<b>29990919</b>	<b>5037665</b>
Andhra Pradesh	1	2	105	15880	106	15882	10007137	1566951
Karnataka	54	612	276	42918	330	43530	4499933	993925
Lakshadweep	0	0	0	0	0	0	3706	267
Tamil Nadu	49	596	654	45162	703	45758	10715173	1717049
Kerala	11	190	108	2236	119	2426	4608177	735932
Puducherry	0	0	0	0	0	0	156793	23541
<b>All India</b>	<b>732</b>	<b>21846</b>	<b>6092</b>	<b>536095</b>	<b>6824</b>	<b>557941</b>	<b>64047395</b>	<b>14909174</b>

Source: Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.



**TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2012**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March					
	Agriculture and Allied Activities					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
<b>Northern Region</b>	<b>4292084</b>	<b>815622</b>	<b>139128</b>	<b>367659</b>	<b>4431212</b>	<b>1183281</b>
Delhi	141221	33166	5613	128352	146834	161518
Punjab	1010710	268616	49331	94574	1060041	363191
Haryana	771207	178497	25507	71572	796714	250069
Chandigarh	40588	20746	8968	21666	49556	42412
Jammu & Kashmir	130680	16074	4470	3333	135150	19407
Himachal Pradesh	250520	29259	16703	7535	267223	36794
Rajasthan	1947158	269263	28536	40626	1975694	309890
<b>North Eastern Region</b>	<b>825820</b>	<b>47114</b>	<b>12813</b>	<b>10313</b>	<b>838633</b>	<b>57426</b>
Assam	569210	32468	9110	7812	578320	40280
Meghalaya	54437	2668	510	134	54947	2802
Mizoram	16194	1207	867	165	17061	1372
Arunachal Pradesh	16116	1118	165	192	16281	1311
Nagaland	41839	2136	711	1181	42550	3317
Manipur	35678	3577	280	105	35958	3682
Tripura	92346	3939	1170	724	93516	4663
<b>Eastern Region</b>	<b>5264408</b>	<b>357851</b>	<b>187677</b>	<b>155519</b>	<b>5452085</b>	<b>513370</b>
Bihar	1900933	116046	49239	19890	1950172	135936
Jharkhand	627650	31416	19204	14200	646854	45616
West Bengal	1470571	137737	96446	100554	1567017	238291
Odisha	1250747	71407	22500	20776	1273247	92183
Sikkim	9867	884	198	76	10065	960
Andaman & Nicobar	4640	360	90	23	4730	383
<b>Central Region</b>	<b>7299169</b>	<b>757242</b>	<b>127393</b>	<b>179517</b>	<b>7426562</b>	<b>936759</b>
Uttar Pradesh	4677104	421256	82474	94002	4759578	515258
Uttarakhand	354470	45232	13940	8991	368410	54223
Madhya Pradesh	1954499	253809	25869	63298	1980368	317107
Chattisgarh	313096	36946	5110	13226	318206	50172
<b>Western Region</b>	<b>4632217</b>	<b>644825</b>	<b>108473</b>	<b>249519</b>	<b>4740690</b>	<b>894344</b>
Gujarat	1528594	230027	25998	111667	1554592	341695
Maharashtra	3070888	411042	77736	136788	3148624	547830
Daman & Diu	415	58	30	1	445	59
Goa	30822	3521	4587	999	35409	4520
Dadra & Nagar Haveli	1498	176	122	64	1620	240
<b>Southern Region</b>	<b>20590439</b>	<b>1784927</b>	<b>378325</b>	<b>463326</b>	<b>20968764</b>	<b>2248253</b>
Andhra Pradesh	7576040	613646	95927	226876	7671967	840522
Karnataka	2728196	321903	106955	82076	2835151	403979
Lakshadweep	1684	55	763	14	2447	69
Tamil Nadu	7245303	575781	93291	117824	7338594	693606
Kerala	2952617	266487	79134	35330	3031751	301817
Puducherry	86599	7055	2255	1205	88854	8260
<b>All India</b>	<b>42904137</b>	<b>4407580</b>	<b>953809</b>	<b>1425853</b>	<b>43857946</b>	<b>5833433</b>

Source : Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March							
	Loans to individual farmers		Loans to corporates, partnership firms, credit limit upto Rs. 1 cr.		Loans to corporates, partnership firms, credit limit above Rs. 1 cr.		Loans granted to pre & post harvest activities	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>Northern Region</b>	<b>4128211</b>	<b>719551</b>	<b>78001</b>	<b>51630</b>	<b>1928</b>	<b>106916</b>	<b>52953</b>	<b>13877</b>
Delhi	135819	24183	5170	2611	328	42507	182	2989
Punjab	981167	242898	19657	13813	586	17210	1720	3134
Haryana	734795	152634	13030	14442	528	19466	4068	2104
Chandigarh	39663	15468	1016	1199	152	11774	8	30
Jammu & Kashmir	128239	13529	2439	1549	64	1201	1060	156
Himachal Pradesh	241921	29058	3073	1411	16	909	5757	486
Rajasthan	1866607	241781	33616	16605	254	13850	40158	4979
<b>North Eastern Region</b>	<b>802141</b>	<b>40147</b>	<b>7112</b>	<b>3628</b>	<b>182</b>	<b>4995</b>	<b>17056</b>	<b>479</b>
Assam	546911	26363	5200	2557	154	4322	16556	461
Meghalaya	54186	2308	423	134	12	269	47	4
Mizoram	16727	1238	53	67	0	0	16	1
Arunachal Pradesh	16299	761	63	85	6	347	0	0
Nagaland	41629	2493	425	175	2	0	0	0
Manipur	34979	3396	346	160	0	0	119	2
Tripura	91410	3589	602	451	8	57	318	12
<b>Eastern Region</b>	<b>5134362</b>	<b>258457</b>	<b>123174</b>	<b>28753</b>	<b>3751</b>	<b>113285</b>	<b>27705</b>	<b>7357</b>
Bihar	1877019	89463	28648	5414	215	23984	474	106
Jharkhand	605630	24098	36259	2346	42	13175	309	51
West Bengal	1412906	86622	31603	12124	3327	69458	14928	6373
Odisha	1225346	57262	25583	8668	162	6651	11992	825
Sikkim	8936	714	1038	166	0	0	1	1
Andaman & Nicobar	4525	298	43	36	5	17	1	0
<b>Central Region</b>	<b>6765075</b>	<b>702075</b>	<b>138567</b>	<b>37301</b>	<b>3457</b>	<b>51328</b>	<b>213434</b>	<b>13476</b>
Uttar Pradesh	4221292	384424	83404	24713	2598	34303	188556	8685
Uttarakhand	344478	41338	2421	2008	187	3308	11966	2416
Madhya Pradesh	1891493	246649	47803	7944	498	8907	11060	1687
Chattisgarh	307812	29664	4939	2636	174	4810	1852	687
<b>Western Region</b>	<b>4462538</b>	<b>550648</b>	<b>118700</b>	<b>35140</b>	<b>2496</b>	<b>87192</b>	<b>98695</b>	<b>25206</b>
Gujarat	1428493	210529	27021	7557	1323	37890	81863	10264
Maharashtra	3003583	337170	88147	27124	1159	49108	16805	14809
Daman & Diu	404	54	11	3	0	0	0	0
Goa	28628	2745	3510	450	14	194	27	132
Dadra & Nagar Haveli	1430	150	11	5	0	0	0	0
<b>Southern Region</b>	<b>20132046</b>	<b>1673736</b>	<b>309082</b>	<b>88598</b>	<b>15870</b>	<b>153207</b>	<b>107690</b>	<b>12539</b>
Andhra Pradesh	7476040	594486	89638	37892	1334	57163	39166	3563
Karnataka	2687054	297399	55846	14992	1799	30487	13338	5321
Lakshadweep	1684	55	0	0	0	0	0	0
Tamil Nadu	7003762	526300	103628	26488	4135	54860	43458	2362
Kerala	2877577	249050	58436	8969	8594	10576	11692	1260
Puducherry	85929	6446	1534	256	8	120	36	32
<b>All India</b>	<b>41424373</b>	<b>3944614</b>	<b>774636</b>	<b>245049</b>	<b>27684</b>	<b>516922</b>	<b>517533</b>	<b>72933</b>

Source : Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March							
	Loans to Food and agro based processing units with invest. In P & M upto 10 crs.		Agriclinics and Agri-Business Centres		Loans to farmers through PACS/FSS/LAMPS		Loans to NBFCs for on-lending to individual farmers or their SHGs/ JLGs	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
<b>Northern Region</b>	<b>9618</b>	<b>99663</b>	<b>1653</b>	<b>545</b>	<b>221</b>	<b>4593</b>	<b>42</b>	<b>245</b>
Delhi	869	27123	24	14	3	3488	7	231
Punjab	3956	31841	164	171	25	8	7	7
Haryana	3051	25483	150	144	10	36	7	1
Chandigarh	114	4164	2	7	1	990	0	0
Jammu & Kashmir	491	1865	473	59	18	33	14	5
Himachal Pradesh	219	493	83	13	0	0	2	0
Rajasthan	918	8693	757	138	164	38	5	1
<b>North Eastern Region</b>	<b>834</b>	<b>1347</b>	<b>1493</b>	<b>144</b>	<b>8</b>	<b>1</b>	<b>8</b>	<b>148</b>
Assam	576	1274	922	91	5	1	2	147
Meghalaya	21	4	91	12	1	0	1	0
Mizoram	0	0	221	11	0	0	0	0
Arunachal Pradesh	2	7	12	0	0	0	0	0
Nagaland	15	26	27	3	0	0	5	1
Manipur	46	13	39	7	0	0	0	0
Tripura	174	23	181	20	2	0	0	0
<b>Eastern Region</b>	<b>12685</b>	<b>23545</b>	<b>14900</b>	<b>4143</b>	<b>5145</b>	<b>676</b>	<b>626</b>	<b>2868</b>
Bihar	2065	2444	1372	350	17	2	7	22
Jharkhand	1168	2045	1316	118	12	0	0	0
West Bengal	8287	15371	10340	3257	5101	673	44	2786
Odisha	1137	3671	1846	414	14	1	575	60
Sikkim	15	7	18	2	0	0	0	0
Andaman & Nicobar	13	7	8	2	1	0	0	0
<b>Central Region</b>	<b>10112</b>	<b>37505</b>	<b>3365</b>	<b>945</b>	<b>39</b>	<b>5</b>	<b>2041</b>	<b>46</b>
Uttar Pradesh	7353	25796	2262	620	22	1	84	24
Uttarakhand	299	1778	174	17	0	0	5	1
Madhya Pradesh	1837	6674	773	243	15	4	1952	21
Chattisgarh	623	3257	156	65	2	0	0	0
<b>Western Region</b>	<b>12886</b>	<b>60064</b>	<b>1064</b>	<b>2056</b>	<b>210</b>	<b>281</b>	<b>5076</b>	<b>21936</b>
Gujarat	5269	28279	364	315	36	12	68	102
Maharashtra	6630	31489	694	1741	168	269	5007	21834
Daman & Diu	2	0	1	0	0	0	0	0
Goa	948	285	4	0	6	0	1	0
Dadra & Nagar Haveli	37	10	1	0	0	0	0	0
<b>Southern Region</b>	<b>13829</b>	<b>69894</b>	<b>8406</b>	<b>1685</b>	<b>1119</b>	<b>2413</b>	<b>55858</b>	<b>16053</b>
Andhra Pradesh	4994	33386	5642	1064	431	1727	36250	6308
Karnataka	2200	12233	872	275	372	595	5948	1279
Lakshadweep	0	0	0	0	0	0	0	0
Tamil Nadu	3816	18087	1374	251	276	39	13557	8180
Kerala	2744	5784	418	86	37	52	102	283
Puducherry	75	403	100	9	3	0	1	4
<b>All India</b>	<b>59964</b>	<b>292018</b>	<b>30881</b>	<b>9518</b>	<b>6742</b>	<b>7968</b>	<b>63651</b>	<b>41295</b>

Source : Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2012 (Concl.)**

(Amount in ₹ Million)

State/Union Territory	As on last reporting Friday of March			
	Loans to NGOs/MFIs for on-lending to individual farmers or their SHGs/JLGs		Other types of indirect finance for agriculture & allied activities	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(23)	(24)	(25)	(26)
<b>Northern Region</b>	<b>193</b>	<b>516</b>	<b>104915</b>	<b>179824</b>
Delhi	8	379	4348	65751
Punjab	95	103	35371	40615
Haryana	39	18	15978	28872
Chandigarh	0	0	8516	10711
Jammu & Kashmir	5	1	2253	869
Himachal Pradesh	22	6	15090	5660
Rajasthan	24	10	23359	27346
<b>North Eastern Region</b>	<b>87</b>	<b>1160</b>	<b>6894</b>	<b>4457</b>
Assam	87	1160	5623	3245
Meghalaya	0	0	156	65
Mizoram	0	0	44	56
Arunachal Pradesh	0	0	111	105
Nagaland	0	0	95	422
Manipur	0	0	195	57
Tripura	0	0	670	506
<b>Eastern Region</b>	<b>482</b>	<b>9991</b>	<b>66299</b>	<b>56623</b>
Bihar	28	7	15385	10320
Jharkhand	65	52	7569	2635
West Bengal	166	8693	31006	32993
Odisha	212	1238	12252	10613
Sikkim	1	0	72	57
Andaman & Nicobar	10	0	15	7
<b>Central Region</b>	<b>385</b>	<b>1672</b>	<b>63459</b>	<b>104006</b>
Uttar Pradesh	273	1233	38130	54562
Uttarakhand	37	20	9454	4207
Madhya Pradesh	52	308	13041	37897
Chattisgarh	23	112	2834	7341
<b>Western Region</b>	<b>243</b>	<b>298</b>	<b>71944</b>	<b>105066</b>
Gujarat	41	130	9075	39887
Maharashtra	184	162	58650	64415
Daman & Diu	0	0	25	1
Goa	18	7	4120	760
Dadra & Nagar Haveli	0	0	74	3
<b>Southern Region</b>	<b>6263</b>	<b>27997</b>	<b>262197</b>	<b>187736</b>
Andhra Pradesh	1852	14700	41721	80157
Karnataka	426	5830	80189	30362
Lakshadweep	0	0	102	2
Tamil Nadu	2939	5652	66807	58747
Kerala	943	1783	72192	17778
Puducherry	103	32	1186	690
<b>All India</b>	<b>7653</b>	<b>41635</b>	<b>575708</b>	<b>637711</b>

Source : Annual returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.3 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS - 2013**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the last reporting Friday of March					
	Adjusted Net Bank Credit (ANBC)	Total Off-Balance Sheet Exposures (OBE)	ANBC/OBE whichever is higher	Total Priority Sector Advances (PSA)		% of PSA to ANBC/OBE (Target 40%)
				Number of Accounts	Amount Outstanding	
	(1)	(2)	(3)	(4)	(5)	(6)=(5)/(3)*100
<b>A. SBI and its Associates</b>	<b>10462</b>	<b>2310</b>	<b>10462</b>	<b>19.48</b>	<b>3899</b>	<b>37.26</b>
State Bank of India	7591	1962	7591	14.16	2765	36.42
State Bank of Bikaner & Jaipur	500	32	500	1.00	208	41.61
State Bank of Hyderabad	771	..	771	1.82	308	40.01
State Bank of Mysore	399	56	399	0.57	135	33.82
State Bank of Patiala	641	197	641	0.52	239	37.21
State Bank of Travancore	560	62	560	1.41	244	43.50
<b>B. Nationalised Banks</b>	<b>24846</b>	<b>7497</b>	<b>24846</b>	<b>39.02</b>	<b>8938</b>	<b>35.97</b>
Allahabad Bank	1081	91	1081	1.77	394	36.47
Andhra Bank	851	115	851	2.20	351	41.29
Bank of Baroda	2035	264	2035	2.35	799	39.28
Bank of India	1785	21	1785	3.31	655	36.71
Bank of Maharashtra	572	174	572	0.82	247	43.20
Canara Bank	2238	385	2238	4.83	790	35.30
Central Bank of India	1511	594	1511	2.81	513	33.92
Corporation Bank	1005	257	1005	0.97	380	37.78
Dena Bank	569	71	569	0.59	189	33.18
IDBI Bank Ltd.	1742	878	1742	0.36	388	22.30
Indian Bank	865	442	865	2.81	364	42.10
Indian Overseas Bank	1276	118	1276	2.89	511	40.03
Oriental Bank of Commerce	1120	200	1120	0.93	468	41.78
Punjab and Sind Bank	456	105	456	0.28	142	31.13
Punjab National Bank	2751	2837	2751	3.83	914	33.24
Syndicate Bank	1041	66	1041	2.46	464	44.62
UCO Bank	1088	485	1088	1.67	350	32.13
Union Bank of India	1636	315	1636	2.13	568	34.72
United Bank of India	639	..	639	1.21	256	40.09
Vijaya Bank	587	79	587	0.80	195	33.23
<b>Public Sector Banks (A+B)</b>	<b>35308</b>	<b>9807</b>	<b>35308</b>	<b>58.50</b>	<b>12837</b>	<b>36.36</b>

**Note:** Data are provisional.

**Source:** Quarterly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.4 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO AGRICULTURE - 2013**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the last reporting Friday of March					
	Total Agricultural Advances		Direct Agricultural Advances		Indirect Agricultural Advances	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
<b>A. SBI and its Associates</b>	<b>15.25</b>	<b>1728</b>	<b>15.12</b>	<b>1507</b>	<b>0.13</b>	<b>221</b>
State Bank of India	11.22	1248	11.10	1086	0.12	163
State Bank of Bikaner & Jaipur	0.76	92	0.76	83	0.00	9
State Bank of Hyderabad	1.46	145	1.45	111	0.01	34
State Bank of Mysore	0.41	63	0.41	58	0.00	6
State Bank of Patiala	0.35	76	0.35	70	0.00	6
State Bank of Travancore	1.05	103	1.04	100	0.00	3
<b>B. Nationalised Banks</b>	<b>28.42</b>	<b>3578</b>	<b>27.77</b>	<b>2954</b>	<b>0.65</b>	<b>625</b>
Allahabad Bank	1.36	177	1.32	137	0.04	40
Andhra Bank	1.71	165	1.70	145	0.00	20
Bank of Baroda	1.67	277	1.64	203	0.03	74
Bank of India	2.41	270	2.37	239	0.03	31
Bank of Maharashtra	0.51	80	0.50	64	0.01	16
Canara Bank	4.05	408	3.76	380	0.29	28
Central Bank of India	2.00	247	1.99	198	0.01	48
Corporation Bank	0.53	95	0.51	67	0.02	28
Dena Bank	0.40	67	0.39	53	0.01	14
IDBI Bank Ltd.	0.17	82	0.17	49	0.00	33
Indian Bank	1.97	170	1.96	158	0.01	12
Indian Overseas Bank	2.23	234	2.21	189	0.02	45
Oriental Bank of Commerce	0.59	179	0.57	139	0.02	40
Punjab and Sind Bank	0.17	52	0.17	47	0.00	5
Punjab National Bank	3.01	381	2.96	346	0.05	34
Syndicate Bank	1.66	202	1.61	160	0.05	41
UCO Bank	1.12	126	1.11	100	0.02	26
Union Bank of India	1.48	202	1.47	154	0.01	48
United Bank of India	0.87	96	0.84	67	0.03	28
Vijaya Bank	0.52	71	0.52	58	0.00	13
<b>Public Sector Banks (A+B)</b>	<b>43.67</b>	<b>5307</b>	<b>42.89</b>	<b>4461</b>	<b>0.78</b>	<b>846</b>

**Note:** Data are provisional.

**Source:** Quarterly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.5: DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO MICRO AND SMALL ENTERPRISES, EDUCATION, HOUSING AND TO WEAKER SECTIONS UNDER PRIORITY SECTOR - 2013**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the last reporting Friday of March							
	Credit to Micro and Small Enterprises (Direct+Indirect)		Educational Loans		Housing Loans		Loans to Weaker Sections under Priority Sector	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>A. SBI and its Associates</b>	<b>1.74</b>	<b>1110</b>	<b>0.81</b>	<b>175</b>	<b>1.67</b>	<b>876</b>	<b>13.30</b>	<b>1133</b>
State Bank of India	1.13	735	0.59	126	1.23	656	9.77	770
State Bank of Bikaner & Jaipur	0.15	81	0.02	6	0.07	29	0.78	77
State Bank of Hyderabad	0.16	86	0.05	11	0.14	66	1.17	81
State Bank of Mysore	0.08	38	0.03	6	0.05	28	0.37	54
State Bank of Patiala	0.09	113	0.01	3	0.07	37	0.35	59
State Bank of Travancore	0.13	57	0.11	24	0.13	60	0.85	91
<b>B. Nationalised Banks</b>	<b>5.72</b>	<b>3675</b>	<b>1.66</b>	<b>335</b>	<b>2.25</b>	<b>1271</b>	<b>21.97</b>	<b>2340</b>
Allahabad Bank	0.25	166	0.05	12	0.07	38	1.12	108
Andhra Bank	0.32	122	0.06	13	0.10	51	1.50	100
Bank of Baroda	0.37	398	0.09	19	0.21	104	1.39	140
Bank of India	0.45	289	0.12	23	0.16	68	2.12	181
Bank of Maharashtra	0.16	113	0.03	5	0.09	48	0.45	48
Canara Bank	0.32	264	0.22	43	0.14	71	3.03	262
Central Bank of India	0.49	173	0.11	25	0.15	65	1.48	155
Corporation Bank	0.20	186	0.06	12	0.10	80	0.50	78
Dena Bank	0.13	91	0.01	3	0.04	27	0.33	41
IDBI Bank Ltd.	0.03	142	0.01	2	0.15	155	0.14	54
Indian Bank	0.37	110	0.20	33	0.09	46	1.26	95
Indian Overseas Bank	0.34	200	0.20	29	0.07	35	0.21	132
Oriental Bank of Commerce	0.20	209	0.05	12	0.09	68	0.53	115
Punjab and Sind Bank	0.07	63	0.01	2	0.03	22	0.19	46
Punjab National Bank	0.44	397	0.15	34	0.16	88	2.44	276
Syndicate Bank	0.47	150	0.11	24	0.15	83	1.35	119
UCO Bank	0.38	164	0.06	12	0.11	47	1.06	103
Union Bank of India	0.33	241	0.09	19	0.18	101	1.49	150
United Bank of India	0.24	111	0.02	6	0.07	44	0.87	81
Vijaya Bank	0.16	84	0.03	7	0.07	30	0.50	56
<b>Public Sector Banks (A+B)</b>	<b>7.46</b>	<b>4784</b>	<b>2.48</b>	<b>510</b>	<b>3.92</b>	<b>2148</b>	<b>35.27</b>	<b>3474</b>

**Note:** Data are provisional.

**Source:** Quarterly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF SCHEDULED COMMERCIAL BANKS - 2008 TO 2013**

(Amount in ₹ Billion)

Bank group / Year	As on March 31					
	Standard Advances		Sub-Standard Advances		Doubtful Advances	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Public Sector Banks</b>						
2008	16,564.51	97.67	168.46	0.99	190.83	1.13
2009	20,546.01	97.90	195.21	0.93	207.08	0.99
2010	24,551.47	97.72	276.85	1.10	246.79	0.98
2011	29,888.72	97.68	336.12	1.10	319.55	1.04
2012	34,379.00	96.83	603.76	1.70	470.75	1.33
2013	38,999.85	96.16	765.89	1.89	734.85	1.81
<b>Private Sector Banks</b>						
2008	4,597.22	97.25	72.81	1.54	44.53	0.94
2009	5,031.87	96.75	105.27	2.02	50.18	0.96
2010	5,677.23	97.03	86.78	1.48	65.43	1.12
2011	7,149.78	97.55	44.00	0.60	107.36	1.46
2012	8,628.96	97.92	51.33	0.58	103.16	1.17
2013	10,266.73	98.09	58.54	0.56	110.69	1.06
<b>Foreign Banks</b>						
2008	1,598.82	98.09	19.63	1.20	7.68	0.47
2009	1,624.20	95.70	58.74	3.46	10.04	0.59
2010	1,603.11	95.74	49.30	2.94	14.41	0.86
2011	1,942.57	97.46	18.65	0.94	21.13	1.06
2012	2,284.40	97.32	20.78	0.89	22.32	0.95
2013	2,606.39	97.03	28.82	1.07	27.51	1.02
<b>All Scheduled Commercial Banks</b>						
2008	22,760.54	97.61	260.89	1.12	243.04	1.04
2009	27,202.08	97.55	359.22	1.29	267.30	0.96
2010	31,831.81	97.49	412.93	1.26	326.64	1.00
2011	38,981.07	97.64	398.77	1.00	448.04	1.12
2012	45,292.36	97.06	675.87	1.45	596.23	1.28
2013	51,872.97	96.58	853.25	1.59	873.05	1.63

Source : Department of Banking Supervision, RBI.



**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF  
SCHEDULED COMMERCIAL BANKS - 2008 TO 2013 (Concl.)**

(Amount in ₹ Billion)

Bank group / Year	As on March 31				
	Loss Advances		Gross NPAs		Total Gross Advances
	Amount	Per cent	Amount	Per cent	Per cent
	(8)	(9)	(10)	(11)	(12)
<b>Public Sector Banks</b>					
2008	36.72	0.22	396.00	2.33	16,960.51
2009	38.03	0.18	440.32	2.10	20,986.33
2010	49.28	0.20	572.93	2.28	25,124.39
2011	55.14	0.18	710.80	2.32	30,599.53
2012	50.37	0.14	1,124.89	3.17	35,503.89
2013	58.15	0.14	1,558.90	3.84	40,558.74
<b>Private Sector Banks</b>					
2008	12.44	0.26	129.78	2.75	4,727.00
2009	13.45	0.26	168.90	3.25	5,200.77
2010	21.66	0.37	173.87	2.97	5,851.10
2011	28.39	0.39	179.75	2.45	7,329.53
2012	28.72	0.33	183.21	2.08	8,812.16
2013	30.69	0.29	199.92	1.91	10,466.65
<b>Foreign Banks</b>					
2008	3.87	0.24	31.17	1.91	1,629.99
2009	4.16	0.25	72.94	4.30	1,697.14
2010	7.57	0.45	71.28	4.26	1,674.39
2011	10.87	0.55	50.65	2.54	1,993.21
2012	19.82	0.84	62.92	2.68	2,347.32
2013	23.39	0.87	79.72	2.97	2,686.12
<b>All Scheduled Commercial Banks</b>					
2008	53.02	0.23	556.95	2.39	23,317.50
2009	55.64	0.20	682.16	2.45	27,884.24
2010	78.51	0.24	818.08	2.51	32,649.89
2011	94.40	0.24	941.21	2.36	39,922.28
2012	98.92	0.21	1,371.02	2.94	46,663.37
2013	112.24	0.21	1,838.54	3.42	53,711.51

Source : Department of Banking Supervision, RBI.

**TABLE 7.2 : COMPOSITION OF NPAs OF PUBLIC SECTOR BANKS - 2004 TO 2013**

(Amount in ₹ Billion)

As on March 31							
Bank group / Years	Priority Sector		Non-priority Sector		Public Sector		Total
	Amount	Percent Share	Amount	Percent Share	Amount	Percent Share	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Nationalised Banks</b>							
2004	167.05	47.74	178.95	51.14	3.90	1.11	349.90
2005	163.81	51.17	153.46	47.94	2.83	0.88	320.09
2006	151.24	53.66	122.53	43.48	8.08	2.87	281.85
2007	157.79	61.28	96.68	37.55	3.02	1.17	257.49
2008	163.85	67.21	77.93	31.96	2.02	0.83	243.80
2009	157.21	60.10	101.40	38.76	2.97	1.13	261.58
2010	199.06	56.13	152.77	43.08	2.80	0.79	354.62
2011	257.21	59.90	169.47	39.47	2.73	0.64	429.40
2012	322.90	48.34	343.13	51.37	1.92	0.29	667.95
2013	404.86	42.21	553.59	57.71	0.78	0.08	959.22
<b>SBI Group</b>							
2004	71.36	47.07	78.03	51.48	2.20	1.45	151.59
2005	70.17	47.39	76.24	51.48	1.68	1.13	148.08
2006	72.50	54.95	58.19	44.10	1.25	0.95	131.93
2007	71.75	57.15	51.93	41.36	1.88	1.50	125.56
2008	89.02	58.49	62.22	40.88	0.97	0.63	152.20
2009	84.47	47.26	92.50	51.75	1.77	0.99	178.74
2010	109.40	50.11	106.46	48.77	2.44	1.12	218.31
2011	155.67	55.32	125.67	44.66	0.06	0.02	281.40
2012	239.11	52.33	217.59	47.62	0.25	0.05	456.94
2013	264.42	44.09	334.94	55.85	0.31	0.05	599.67
<b>Public Sector Banks (A+B)</b>							
2004	238.40	47.54	256.98	51.24	6.10	1.22	501.48
2005	233.97	49.98	229.69	49.06	4.50	0.96	468.17
2006	223.74	54.07	180.72	43.68	9.32	2.25	413.78
2007	229.54	59.92	148.61	38.80	4.90	1.28	383.05
2008	252.87	63.85	140.15	35.39	2.99	0.75	396.00
2009	241.68	54.89	193.90	44.04	4.74	1.08	440.32
2010	308.46	53.84	259.23	45.25	5.24	0.91	572.93
2011	412.87	58.09	295.15	41.52	2.78	0.39	710.80
2012	562.01	49.96	560.71	49.85	2.17	0.19	1124.89
2013	669.28	42.93	888.53	57.00	1.08	0.07	1558.90

Source : Department of Banking Supervision, RBI.

**TABLE 8.1 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 2011 TO 2012**

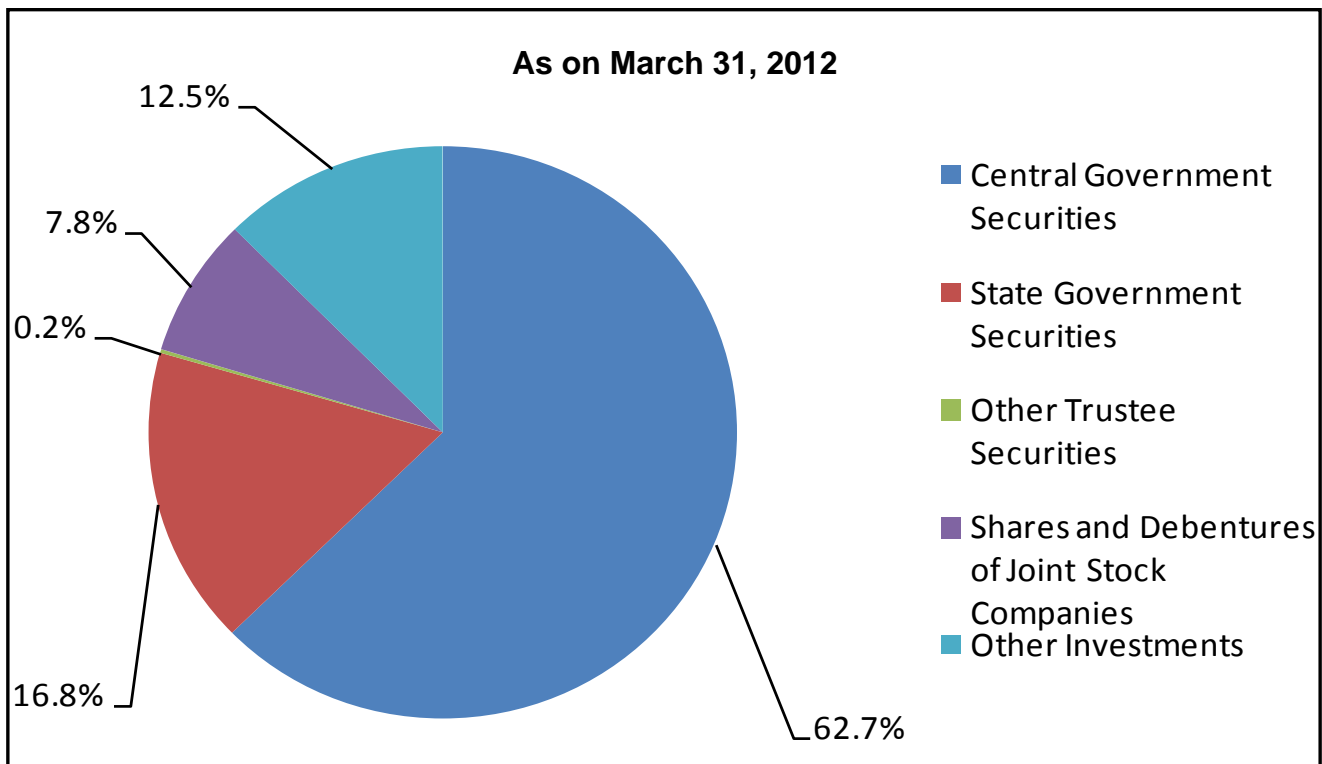
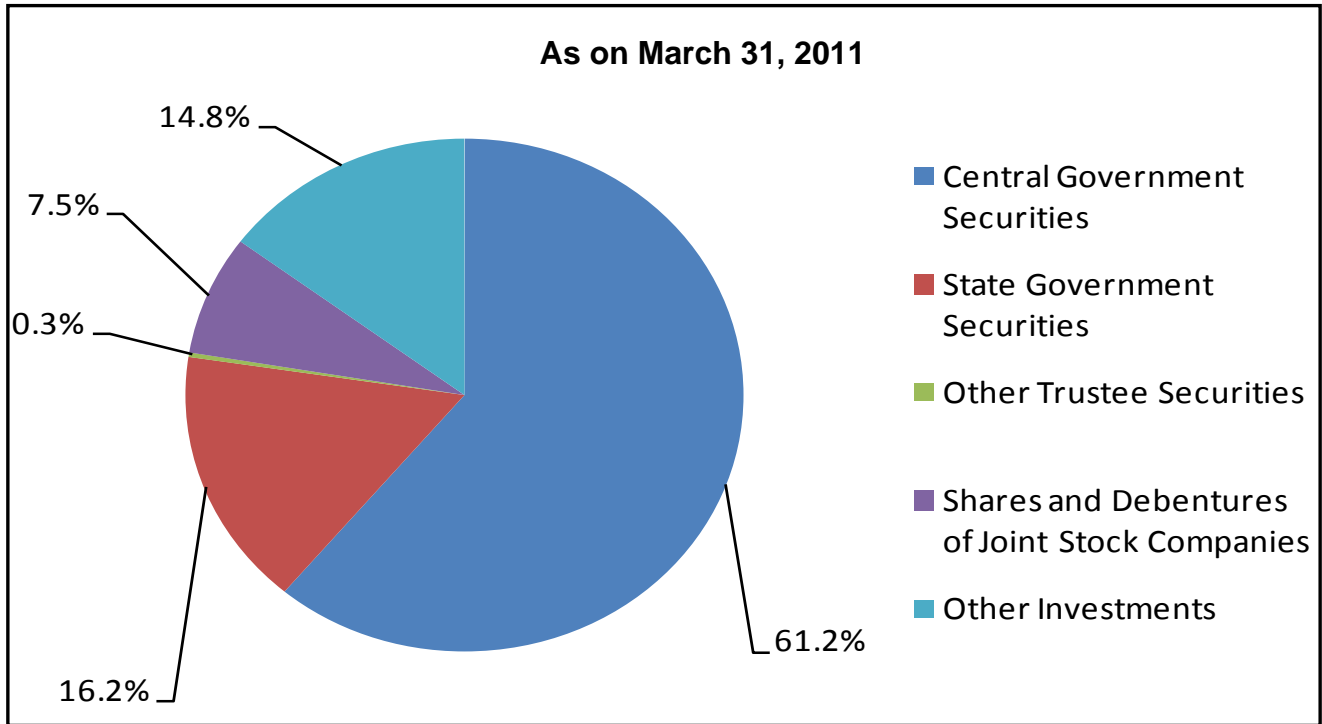
Category	(Amount in ₹ Billion)			
	As on March 31			
	2011		2012	
	Amount	Per cent Shares	Amount	Per cent Shares
	(1)	(2)	(3)	(4)
<b>I. Investment by offices in India</b>	<b>18456.37</b>	<b>98.8</b>	<b>22158.48</b>	<b>99.1</b>
<b>A. Indian Government Securities</b>	<b>14445.24</b>	<b>77.4</b>	<b>17776.67</b>	<b>79.5</b>
(i) Central Government	11423.29	61.2	14018.64	62.7
(ii) State Government	3021.95	16.2	3758.03	16.8
<b>B. Other Trustee Securities</b>	<b>53.32</b>	<b>0.3</b>	<b>44.37</b>	<b>0.2</b>
<b>C. Other Domestic Investments</b>	<b>3944.68</b>	<b>21.1</b>	<b>4302.87</b>	<b>19.2</b>
(i) Fixed Deposits	372.13	2.0	146.85	0.7
(ii) Shares and Debentures of joint Stock companies (Market Value)	1402.27	7.5	1755.40	7.8
(iii) Certificate of Deposits and Commercial Papers	1398.25	7.5	1286.55	5.8
(iv) Mutual Funds	57.63	0.3	94.66	0.4
(v) Others @	714.40	3.8	1019.41	4.6
<b>D. Foreign Securities</b>	<b>13.13</b>	<b>0.1</b>	<b>34.57</b>	<b>0.2</b>
(i) Foreign Government Securities	-	-	4.42	0.0
(ii) Other Foreign Investments	13.13	0.1	30.15	0.1
<b>II. Investments by Foreign Offices of Indian Banks</b>	<b>215.63</b>	<b>1.2</b>	<b>204.83</b>	<b>0.9</b>
(i) Indian securities	-	-	-	-
(ii) Foreign Countries Securities	70.00	0.4	73.30	0.3
(iii) Other Investments	145.62	0.8	131.54	0.6
<b>Total</b>	<b>18672.00</b>	<b>100.0</b>	<b>22363.32</b>	<b>100.0</b>

**Notes:** 1. '-' Nil or Negligible

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

**Source:** Basic Statistical Return-5, RBI.

**GRAPH - 6**  
**COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL**  
**BANKS - 2011 AND 2012**



**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL BODIES - 2011 AND 2012**

(Amount in ₹ Million)

State/Union Territory	As on March 31							
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2011 (1)	2012 (2)	2011 (3)	2012 (4)	2011 (5)	2012 (6)	2011 (7)	2012 (8)
Andhra Pradesh	308582	376118	566	511	15	-	150	-
Arunachal Pradesh	2154	2179	141	184	-	-	-	-
Assam	44323	42274	101	122	-	-	177	-
Bihar	85892	91665	2347	2576	-	-	20	-
Chhattisgarh	14299	13738	427	466	-	-	20	-
Goa	14935	18032	-	-	-	-	20	-
Gujarat	257060	338412	290	167	1	-	400	-
Haryana	87346	125537	162	162	-	-	114	-
Himachal Pradesh	52965	58969	54	54	-	-	35	-
Jammu & Kashmir	40869	56327	623	861	-	-	26	-
Jharkhand	48312	50967	524	473	-	-	-	-
Karnataka	141251	173261	310	220	-	-	28	-
Kerala	143271	207295	7	3	-	-	67	-
Madhya Pradesh	104314	130720	953	1049	15	-	496	-
Maharashtra	356787	436407	791	62	-	-	248	-
Manipur	6734	7515	4	4	-	-	-	-
Meghalaya	7341	7659	9	9	-	-	35	-
Mizoram	4774	4893	32	32	-	-	-	-
Nagaland	11389	13301	20	38	-	-	-	-
Odisha	23188	20175	876	2848	-	-	-	-
Punjab	161920	201435	1236	79	-	-	207	-
Rajasthan	195518	216217	505	602	-	-	234	-
Sikkim	4295	4274	-	-	-	-	-	-
Tamil Nadu	284750	366772	166	54	26	-	57	50
Tripura	6719	7223	4	4	-	-	-	-
Uttar Pradesh	248495	330105	1179	939	-	-	229	-
Uttarakhand	43012	50891	208	148	-	-	-	-
West Bengal	311607	394834	321	402	-	-	275	3570
Andaman & Nicobar	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	9848	10834	-	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
<b>All India</b>	<b>3021950</b>	<b>3758029</b>	<b>11856</b>	<b>12069</b>	<b>57</b>	<b>-</b>	<b>2838</b>	<b>3620</b>

**Note :** 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.

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

**Source :** Basic Statistical Return-5, RBI.

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL BODIES - 2011 AND 2012 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on March 31							
	Municipal Corp. Municipality and Port Trusts		State Financial Corporations		Housing Boards		State Industrial Development Corporations	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Andhra Pradesh	-	-	662	420	12	-	137	150
Arunachal Pradesh	20	-	10	-	-	-	-	-
Assam	-	-	10	-	-	-	-	-
Bihar	-	-	42	-	-	-	-	-
Chhattisgarh	-	-	30	-	-	-	-	-
Goa	-	-	20	-	-	-	-	115
Gujarat	165	50	30	8	-	-	2	-
Haryana	15	-	193	120	-	-	2	-
Himachal Pradesh	20	20	-	5	-	-	-	-
Jammu & Kashmir	-	-	75	70	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-
Karnataka	126	113	387	71	-	-	145	333
Kerala	1	-	139	47	5	-	8	-
Madhya Pradesh	2	-	67	81	51	-	21	30
Maharashtra	263	77	243	-	-	-	34	-
Manipur	5	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	14	-	-	-	-
Odisha	-	-	2	2	-	-	-	-
Punjab	-	-	61	5	-	-	-	10
Rajasthan	-	-	386	125	25	-	65	52
Sikkim	-	-	15	-	-	-	-	-
Tamil Nadu	107	10	242	79	35	-	141	155
Tripura	-	-	-	-	-	-	-	16
Uttar Pradesh	5	-	262	7	-	-	-	-
Uttarakhand	-	-	-	-	-	-	-	-
West Bengal	110	-	41	-	8	-	28	-
Andaman & Nicobar	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	85	85
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
<b>All India</b>	<b>839</b>	<b>270</b>	<b>2917</b>	<b>1054</b>	<b>136</b>	<b>-</b>	<b>668</b>	<b>946</b>

**Note :** 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.  
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

**Source :** Basic Statistical Return-5, RBI.

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL BODIES - 2011 AND 2012 (Concl.d.)**

(Amount in ₹ Million)

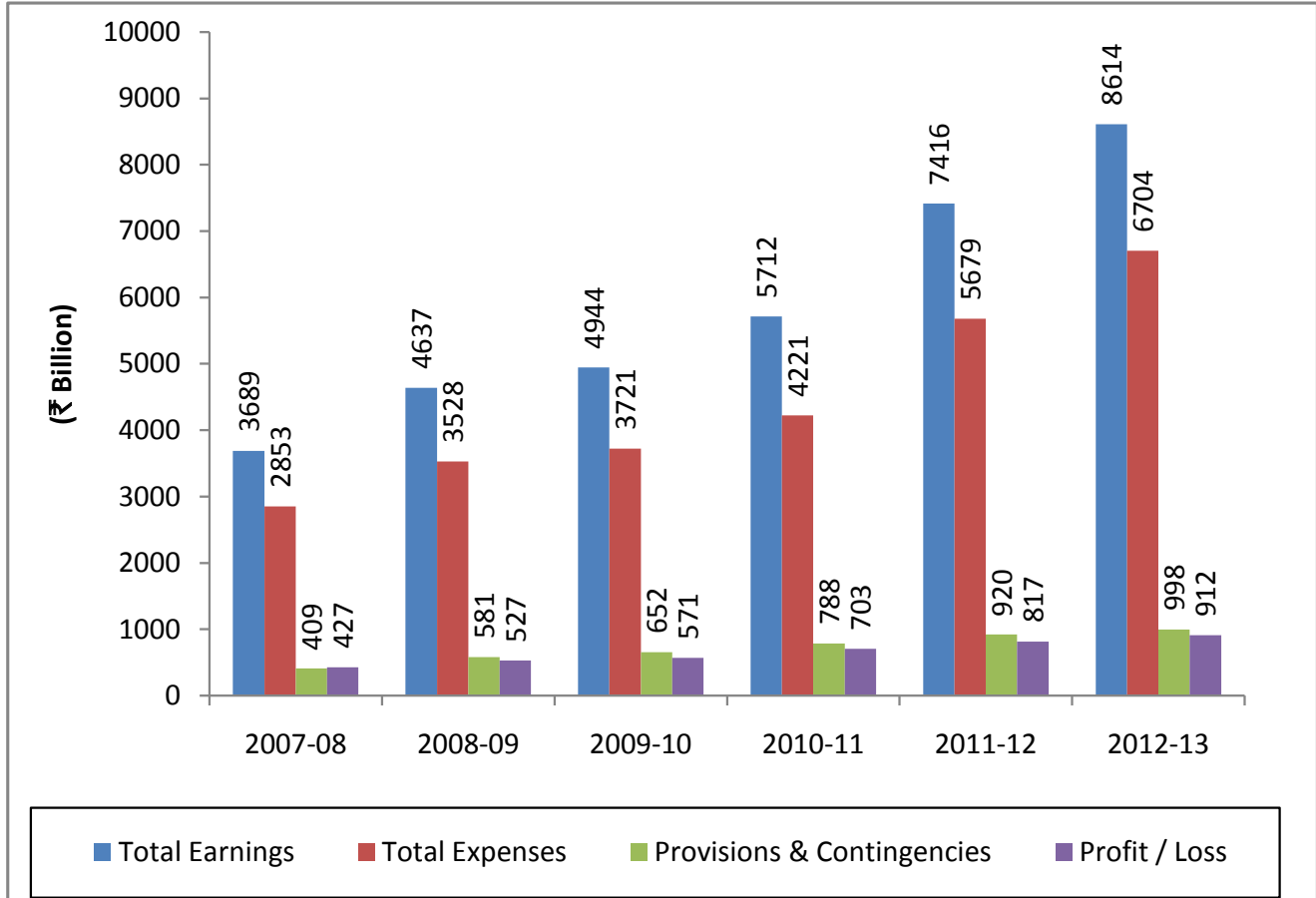
State/Union Territory	As on March 31					
	Road Transport Corporation		Other Govt. & Quasi Govt. Bodies		Total	
	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)
Andhra Pradesh	-	-	106	40	310230	377239
Arunachal Pradesh	-	-	-	-	2325	2363
Assam	-	-	-	-	44611	42396
Bihar	-	-	1	-	88302	94241
Chhattisgarh	-	-	-	-	14776	14204
Goa	-	-	-	-	14975	18147
Gujarat	-	-	94	15	258042	338652
Haryana	-	-	18	-	87850	125819
Himachal Pradesh	-	-	-	-	53074	59048
Jammu & Kashmir	-	-	100	120	41693	57378
Jharkhand	-	-	-	-	48836	51440
Karnataka	2	-	93	38	142342	174036
Kerala	7	-	32	-	143537	207345
Madhya Pradesh	-	-	12	4	105931	131884
Maharashtra	201	-	458	-	359025	436546
Manipur	-	-	-	-	6743	7519
Meghalaya	-	-	-	-	7385	7668
Mizoram	-	-	-	-	4806	4925
Nagaland	-	-	-	-	11409	13353
Odisha	-	-	1	232	24067	23257
Punjab	-	-	-	-	163424	201529
Rajasthan	-	-	5	-	196738	216996
Sikkim	-	-	-	-	4310	4274
Tamil Nadu	-	-	531	328	286055	367448
Tripura	-	-	-	-	6723	7243
Uttar Pradesh	-	-	2	-	250172	331051
Uttarakhand	-	-	-	-	43220	51039
West Bengal	-	-	252	-	312642	398806
Andaman & Nicobar	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-
Delhi	-	-	5	-	5	-
Daman & Diu	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-
Puducherry	-	-	-	-	9933	10919
Dadra & Nagar Haveli	-	-	-	-	-	-
<b>All India</b>	<b>210</b>	<b>-</b>	<b>1710</b>	<b>777</b>	<b>3043181</b>	<b>3776765</b>

**Notes :** 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.

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

**Source :** Basic Statistical Return-5, RBI.

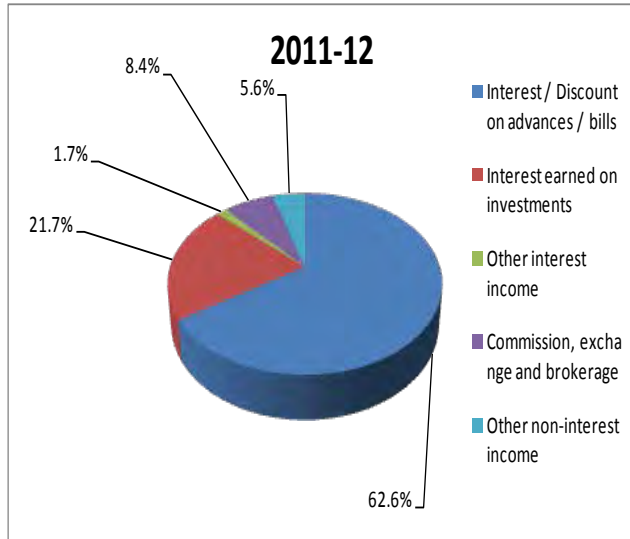
**GRAPH - 7**  
**EARNINGS, EXPENSES AND PROFITS OF SCHEDULED COMMERCIAL**  
**BANKS 2007-08 TO 2012-13**



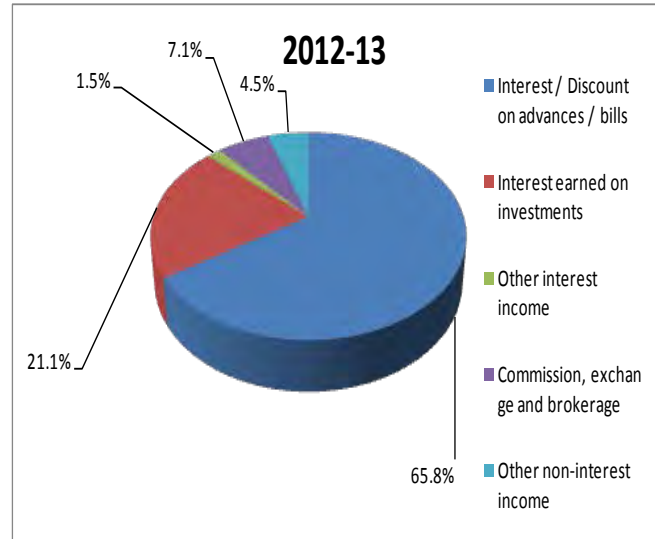


**GRAPH - 8**

**COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED COMMERCIAL BANKS 2011-12 AND 2012-13**

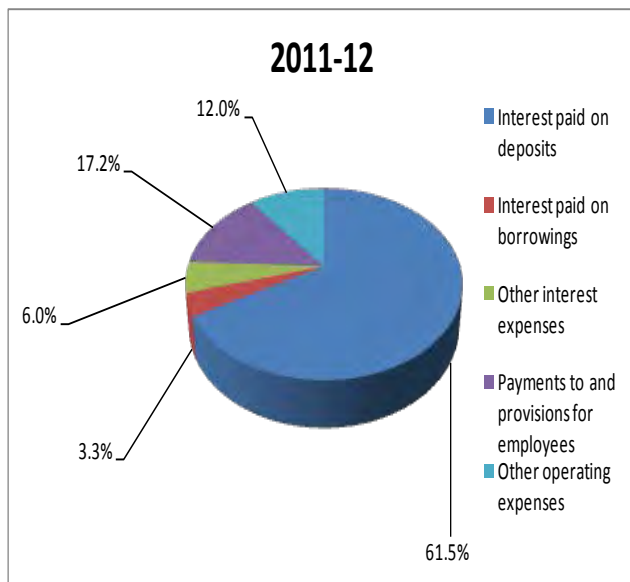


Total Earnings = ₹ 7416 Billion

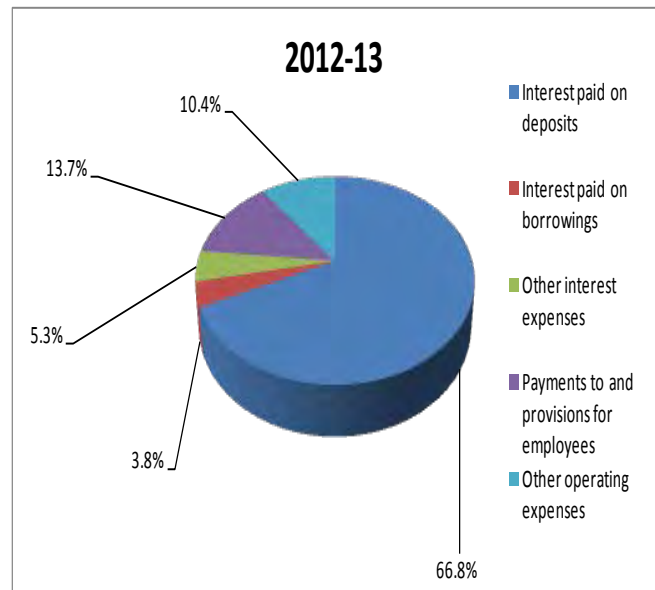


Total Earnings = ₹ 8614 Billion

**COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES\* OF SCHEDULED COMMERCIAL BANKS 2011-12 AND 2012-13**



Total Expenses = ₹ 5679 Billion



Total Expenses = ₹ 6704 Billion

\* Excluding provisions and contingencies.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2011-12 AND 2012-13 AS ON MARCH 31**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Number of reporting banks</b>	<b>6</b>	<b>6</b>	<b>20</b>	<b>20</b>	<b>26</b>	<b>26</b>
<b>I. Interest Earned</b>	<b>1435.55</b>	<b>1637.68</b>	<b>3411.77</b>	<b>3911.09</b>	<b>4847.32</b>	<b>5548.77</b>
a) Interest/Discount earned on advances/bills	1102.25	1252.56	2599.36	2955.66	3701.61	4208.22
b) Income on investments	313.18	359.54	758.47	881.30	1071.65	1240.85
c) Interest on balances with RBI and other inter-bank funds	7.15	10.06	38.74	53.16	45.89	63.22
d) Others	12.97	15.51	15.20	20.96	28.17	36.48
<b>II. Other Income</b>	<b>178.23</b>	<b>197.44</b>	<b>325.77</b>	<b>370.37</b>	<b>504.00</b>	<b>567.81</b>
a) Commission, exchange and brokerage	147.70	141.15	133.87	143.40	281.58	284.54
b) Net profit (loss) on sale of investments	-5.48	16.55	43.94	61.79	38.46	78.34
c) Net profit (loss) on revaluation of investments	-	-0.04	-1.06	0.19	-1.06	0.15
d) Net profit (loss) on sale of land building and other assets	-0.47	-0.42	0.10	0.15	-0.37	-0.27
e) Net profit (loss) on exchange transactions	16.43	19.75	45.53	46.91	61.96	66.66
f) Miscellaneous income	20.05	20.46	103.38	119.41	123.43	139.87
<b>Total (I+II)</b>	<b>1613.78</b>	<b>1835.12</b>	<b>3737.53</b>	<b>4281.46</b>	<b>5351.31</b>	<b>6116.58</b>
<b>III. Interest Expended</b>	<b>888.61</b>	<b>1065.33</b>	<b>2397.28</b>	<b>2813.96</b>	<b>3285.89</b>	<b>3879.29</b>
a) Interest on deposits	791.79	962.66	2188.09	2602.31	2979.88	3564.97
b) Interest on RBI/ Inter - bank borrowings	42.80	46.46	77.66	78.53	120.46	125.00
c) Others	54.02	56.21	131.53	133.11	185.55	189.32
<b>IV. Operating Expenses</b>	<b>327.30</b>	<b>370.94</b>	<b>574.75</b>	<b>647.18</b>	<b>902.05</b>	<b>1018.12</b>
a) Payments to and provisions for employees	211.88	232.68	362.85	408.62	574.73	641.30
b) Rent, taxes and lighting	26.52	30.95	42.24	49.54	68.76	80.49
c) Printing and stationery	3.47	3.74	5.25	5.95	8.72	9.70
d) Advertisement and publicity	2.63	4.55	5.21	5.37	7.84	9.91
e) Depreciation on bank's property	12.83	14.54	22.49	25.01	35.32	39.55
f) Directors' fees, allowances and expenses	0.02	0.03	0.18	0.21	0.20	0.24
g) Auditors' fees and expenses	1.92	1.82	4.20	3.75	6.12	5.57
h) Law charges	1.43	1.58	2.43	2.58	3.85	4.16
i) Postage, telegrams, telephones, etc	4.92	5.80	7.90	8.58	12.82	14.38
j) Repairs and maintenance	4.41	4.73	11.77	12.97	16.18	17.70
k) Insurance	12.62	15.84	29.38	31.28	42.01	47.12
l) Other expenditure	44.65	54.67	80.85	93.33	125.51	148.00
<b>V. Net Interest Income (I-III)</b>	<b>546.94</b>	<b>572.34</b>	<b>1014.49</b>	<b>1097.13</b>	<b>1561.43</b>	<b>1669.48</b>
<b>VI. Provisions and Contingencies</b>	<b>244.54</b>	<b>221.01</b>	<b>423.70</b>	<b>492.33</b>	<b>668.24</b>	<b>713.34</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>397.87</b>	<b>398.84</b>	<b>765.50</b>	<b>820.32</b>	<b>1163.37</b>	<b>1219.17</b>
<b>VIII. Profit (Loss) during the year</b>	<b>153.34</b>	<b>177.83</b>	<b>341.80</b>	<b>327.99</b>	<b>495.14</b>	<b>505.83</b>

**Notes** : 1. \$ Includes IDBI Bank Ltd.

**Source** : Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Number of reporting banks</b>	<b>13</b>	<b>13</b>	<b>7</b>	<b>7</b>	<b>20</b>	<b>20</b>
<b>I. Interest Earned</b>	<b>325.80</b>	<b>399.28</b>	<b>1019.75</b>	<b>1265.59</b>	<b>1345.56</b>	<b>1664.86</b>
a) Interest/Discount earned on advances/bills	248.36	303.66	726.81	911.95	975.17	1215.61
b) Income on investments	74.42	91.30	269.87	327.85	344.29	419.14
c) Interest on balances with RBI and other inter-bank funds	2.53	3.80	7.85	10.69	10.39	14.48
d) Others	0.48	0.53	15.22	15.10	15.71	15.63
<b>II. Other Income</b>	<b>33.95</b>	<b>41.45</b>	<b>216.53</b>	<b>256.48</b>	<b>250.48</b>	<b>297.93</b>
a) Commission, exchange and brokerage	15.23	17.14	162.16	185.03	177.39	202.17
b) Net profit (loss) on sale of investments	2.94	7.14	4.87	16.66	7.81	23.81
c) Net profit (loss) on revaluation of investments	-	0.11	-4.95	-0.94	-4.95	-0.82
d) Net profit (loss) on sale of land and other assets	0.10	0.02	0.17	0.34	0.27	0.36
e) Net profit (loss) on exchange transactions	4.33	4.45	35.89	37.27	40.22	41.72
f) Miscellaneous income	11.35	12.59	18.39	18.10	29.74	30.69
<b>Total (I+II)</b>	<b>359.75</b>	<b>440.73</b>	<b>1236.28</b>	<b>1522.06</b>	<b>1596.03</b>	<b>1962.79</b>
<b>III. Interest Expended</b>	<b>225.06</b>	<b>278.60</b>	<b>642.79</b>	<b>792.73</b>	<b>867.84</b>	<b>1071.33</b>
a) Interest on deposits	210.10	257.25	490.09	606.96	700.19	864.22
b) Interest on RBI/ Inter - bank borrowings	6.67	9.78	58.17	83.21	64.84	92.99
c) Others	8.29	11.57	94.52	102.56	102.81	114.13
<b>IV. Operating Expenses</b>	<b>65.40</b>	<b>77.46</b>	<b>274.90</b>	<b>327.39</b>	<b>340.30</b>	<b>404.85</b>
a) Payments to and provisions for employees	37.76	43.71	109.83	127.66	147.59	171.37
b) Rent, taxes and lighting	5.71	7.42	24.90	29.33	30.61	36.75
c) Printing and stationery	0.85	0.93	4.90	6.02	5.75	6.95
d) Advertisement and publicity	1.13	1.17	4.57	6.10	5.71	7.27
e) Depreciation on bank's property	3.38	4.21	16.54	17.65	19.92	21.86
f) Directors' fees, allowances and expenses	0.06	0.07	0.04	0.05	0.10	0.12
g) Auditors' fees and expenses	0.23	0.28	0.08	0.09	0.32	0.37
h) Law charges	0.18	0.19	1.28	1.51	1.46	1.71
i) Postage, telegrams, telephones, etc	1.31	1.50	9.09	10.43	10.40	11.94
j) Repairs and maintenance	1.57	1.89	18.96	22.53	20.52	24.42
k) Insurance	2.66	3.02	8.08	9.20	10.75	12.22
l) Other expenditure	10.55	13.07	76.62	96.81	87.17	109.88
<b>V. Net Interest Income (I-III)</b>	<b>100.75</b>	<b>120.68</b>	<b>376.97</b>	<b>472.86</b>	<b>477.71</b>	<b>593.53</b>
<b>VI. Provisions and Contingencies</b>	<b>30.05</b>	<b>35.27</b>	<b>130.66</b>	<b>161.38</b>	<b>160.71</b>	<b>196.65</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>69.29</b>	<b>84.67</b>	<b>318.60</b>	<b>401.94</b>	<b>387.89</b>	<b>486.61</b>
<b>VIII. Profit (Loss) during the year</b>	<b>39.24</b>	<b>49.40</b>	<b>187.94</b>	<b>240.56</b>	<b>227.18</b>	<b>289.95</b>

**Source :** Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS  
IN INDIA - 2011-12 AND 2012-13 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Billion)

Items	Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013
	(13)	(14)	(15)	(16)
<b>Number of reporting banks</b>	<b>41</b>	<b>43</b>	<b>87</b>	<b>89</b>
<b>I. Interest Earned</b>	<b>359.97</b>	<b>422.49</b>	<b>6552.84</b>	<b>7636.12</b>
a) Interest/Discount earned on advances/bills	204.29	235.71	4881.06	5659.54
b) Income on investments	146.88	174.24	1562.82	1834.23
c) Interest on balances with RBI and other inter-bank funds	11.16	11.47	67.44	89.18
d) Others	-2.36	1.06	41.52	53.17
<b>II. Other Income</b>	<b>108.96</b>	<b>112.13</b>	<b>863.44</b>	<b>977.87</b>
a) Commission, exchange and brokerage	68.55	62.26	527.52	548.98
b) Net profit (loss) on sale of investments	-11.37	4.79	34.90	106.93
c) Net profit (loss) on revaluation of investments	1.53	0.59	-4.48	-0.08
d) Net profit (loss) on sale of land and other assets	1.18	0.88	1.08	0.98
e) Net profit (loss) on exchange transactions	39.13	36.62	141.31	145.00
f) Miscellaneous income	9.93	6.99	163.10	177.54
<b>Total (I+II)</b>	<b>468.92</b>	<b>534.61</b>	<b>7416.27</b>	<b>8613.98</b>
<b>III. Interest Expended</b>	<b>149.82</b>	<b>187.41</b>	<b>4303.56</b>	<b>5138.03</b>
a) Interest on deposits	112.26	131.87	3792.33	4561.05
b) Interest on RBI/ Inter - bank borrowings	29.66	38.10	214.96	256.08
c) Others	7.90	17.44	296.26	320.89
<b>IV. Operating Expenses</b>	<b>133.37</b>	<b>142.88</b>	<b>1375.72</b>	<b>1565.85</b>
a) Payments to and provisions for employees	57.64	60.17	779.95	872.84
b) Rent, taxes and lighting	9.00	10.28	108.37	127.52
c) Printing and stationery	1.30	1.29	15.77	17.94
d) Advertisement and publicity	6.42	7.56	19.97	24.75
e) Depreciation on bank's property	4.53	4.59	59.77	65.99
f) Directors' fees, allowances and expenses	-	-	0.30	0.36
g) Auditors' fees and expenses	0.08	0.10	6.52	6.05
h) Law charges	1.40	1.24	6.71	7.11
i) Postage, telegrams, telephones, etc	6.03	6.40	29.26	32.71
j) Repairs and maintenance	4.44	5.00	41.14	47.11
k) Insurance	3.00	3.22	55.75	62.57
l) Other expenditure	39.53	43.04	252.20	300.92
<b>V. Net Interest Income (I-III)</b>	<b>210.14</b>	<b>235.08</b>	<b>2249.28</b>	<b>2498.09</b>
<b>VI. Provisions and Contingencies</b>	<b>91.47</b>	<b>88.46</b>	<b>920.42</b>	<b>998.45</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>185.73</b>	<b>204.33</b>	<b>1737.00</b>	<b>1910.10</b>
<b>VIII. Profit (Loss) during the year</b>	<b>94.26</b>	<b>115.86</b>	<b>816.58</b>	<b>911.65</b>

Source : Annual accounts of banks of respective years.

**TABLE 10.1 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2012**

Region / State / Union Territory	Employees as on March 31							
	Officers		Clerks		Sub-ordinates		Total	
	Number	Share (%)	Number	Share (%)	Number	Share (%)	Number	Share (%)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>NORTHERN REGION</b>	<b>100273</b>	<b>19.94</b>	<b>95944</b>	<b>19.93</b>	<b>33723</b>	<b>17.68</b>	<b>229940</b>	<b>19.57</b>
Haryana	15540	15.50	12711	13.25	4919	14.59	33170	14.43
Himachal Pradesh	3527	3.52	3182	3.32	1875	5.56	8584	3.73
Jammu & Kashmir	5984	5.97	3935	4.10	2362	7.00	12281	5.34
Punjab	21853	21.79	40419	42.13	7451	22.09	69723	30.32
Rajasthan	19067	19.02	14770	15.39	7909	23.45	41746	18.16
Chandigarh	4025	4.01	2082	2.17	1128	3.34	7235	3.15
Delhi	30277	30.19	18845	19.64	8079	23.96	57201	24.88
<b>NORTH-EASTERN REGION</b>	<b>10377</b>	<b>2.06</b>	<b>9442</b>	<b>1.96</b>	<b>5364</b>	<b>2.81</b>	<b>25183</b>	<b>2.14</b>
Arunachal Pradesh	343	3.31	370	3.92	161	3.00	874	3.47
Assam	6980	67.26	6380	67.57	3434	64.02	16794	66.69
Manipur	352	3.39	360	3.81	133	2.48	845	3.36
Meghalaya	870	8.38	753	7.98	772	14.39	2395	9.51
Mizoram	297	2.86	318	3.37	155	2.89	770	3.06
Nagaland	506	4.88	377	3.99	261	4.87	1144	4.54
Tripura	1029	9.92	884	9.36	448	8.35	2361	9.38
<b>EASTERN REGION</b>	<b>68271</b>	<b>13.57</b>	<b>106132</b>	<b>22.05</b>	<b>35185</b>	<b>18.44</b>	<b>209588</b>	<b>17.84</b>
Bihar	15795	23.14	13607	12.82	7689	21.85	37091	17.70
Jharkhand	8521	12.48	7160	6.75	3295	9.36	18976	9.05
Sikkim	293	0.43	281	0.26	110	0.31	684	0.33
West Bengal	30760	45.06	71945	67.79	15712	44.66	118417	56.50
Odisha	12732	18.65	12954	12.21	8327	23.67	34013	16.23
Andaman & Nicobar Islands	170	0.25	185	0.17	52	0.15	407	0.19
<b>CENTRAL REGION</b>	<b>76158</b>	<b>15.14</b>	<b>67906</b>	<b>14.11</b>	<b>33012</b>	<b>17.30</b>	<b>177076</b>	<b>15.07</b>
Chhattisgarh	5842	7.67	4317	6.36	2014	6.10	12173	6.87
Madhya Pradesh	19240	25.26	17110	25.20	8363	25.33	44713	25.25
Uttar Pradesh	45746	60.07	41798	61.55	20151	61.04	107695	60.82
Uttarakhand	5330	7.00	4681	6.89	2484	7.52	12495	7.06
<b>WESTERN REGION</b>	<b>111970</b>	<b>22.26</b>	<b>87752</b>	<b>18.23</b>	<b>37133</b>	<b>19.46</b>	<b>236855</b>	<b>20.16</b>
Goa	2551	2.28	2174	2.48	762	2.05	5487	2.32
Gujarat	25342	22.63	23013	26.23	11143	30.01	59498	25.12
Maharashtra	83796	74.84	62357	71.06	25156	67.75	171309	72.33
Dadra & Nagar Haveli	157	0.14	101	0.12	34	0.09	292	0.12
Daman & Diu	124	0.11	107	0.12	38	0.10	269	0.11
<b>SOUTHERN REGION</b>	<b>135889</b>	<b>27.02</b>	<b>114245</b>	<b>23.73</b>	<b>46373</b>	<b>24.31</b>	<b>296507</b>	<b>25.23</b>
Andhra Pradesh	38203	28.11	28337	24.80	14332	30.91	80872	27.27
Karnataka	35874	26.40	28967	25.36	12058	26.00	76899	25.93
Kerala	22776	16.76	21306	18.65	6944	14.97	51026	17.21
Tamil Nadu	38295	28.18	34926	30.57	12786	27.57	86007	29.01
Lakshadweep	34	0.03	34	0.03	10	0.02	78	0.03
Puducherry	707	0.52	675	0.59	243	0.52	1625	0.55
<b>ALL-INDIA</b>	<b>502938</b>	<b>100.00</b>	<b>481421</b>	<b>100.00</b>	<b>190790</b>	<b>100.00</b>	<b>1175149</b>	<b>100.00</b>

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.

**TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES - 2011-12 AND 2012-13**

								(in per cent)
Fiscal Year	Cash Reserve Ratio	Bank Rate	Base Rate		Term Deposit Rate		Call Money Rate (Weighted Average)	
			Maximum	Minimum	Maximum	Minimum		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Apr - 2011	6.00	6.00	9.50	8.50	9.50	7.75	6.86	
May - 2011	6.00	6.00	10.00	9.25	9.10	7.75	7.40	
Jun - 2011	6.00	6.00	10.00	9.25	9.10	8.25	7.67	
Jul - 2011	6.00	6.00	10.75	9.50	9.25	8.50	7.82	
Aug - 2011	6.00	6.00	10.75	10.00	9.50	8.50	7.96	
Sep - 2011	6.00	6.00	10.75	10.00	9.25	8.50	8.27	
Oct - 2011	6.00	6.00	10.75	10.00	9.25	8.50	8.41	
Nov - 2011	6.00	6.00	10.75	10.00	9.25	8.50	8.67	
Dec - 2011	6.00	6.00	10.75	10.00	9.25	8.50	9.12	
Jan - 2012	6.00	6.00	10.75	10.00	9.25	8.50	8.96	
Feb - 2012	5.50	9.50	10.75	10.00	9.25	8.50	8.73	
Mar - 2012	4.75	9.50	10.75	10.00	9.25	8.50	9.95	
Apr - 2012	4.75	9.00	10.75	10.00	9.25	8.50	8.37	
May - 2012	4.75	9.00	10.50	10.00	9.25	8.00	8.23	
Jun - 2012	4.75	9.00	10.50	10.00	9.25	8.00	8.13	
Jul - 2012	4.75	9.00	10.50	10.00	9.25	8.00	7.97	
Aug - 2012	4.75	9.00	10.50	10.00	9.25	8.50	7.97	
Sep - 2012	4.50	9.00	10.50	9.75	9.25	8.50	8.02	
Oct - 2012	4.50	9.00	10.50	9.75	9.00	8.50	8.07	
Nov - 2012	4.25	9.00	10.50	9.75	9.00	8.50	8.03	
Dec - 2012	4.25	9.00	10.50	9.75	9.00	8.50	8.07	
Jan - 2013	4.25	9.00	10.50	9.75	9.00	8.50	8.00	
Feb - 2013	4.00	8.75	10.50	9.70	9.00	7.50	7.85	
Mar - 2013	4.00	8.50	10.25	9.70	9.00	7.50	7.77	

- Notes** :
1. Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks).
  2. Base rate relates to five major banks.
  3. Term Deposit relates to five major banks for deposits of more than one year maturity.
  4. Data cover 90-95 per cent of total transactions reported by major participants. Call Money Rate (Weighted Averages) is volume-weighted average of daily call money rates for the week (Saturday to Friday).

**Source** : Weekly Statistical Supplement, various issues, RBI.

**TABLE 11.2 : CHEQUE CLEARANCES - 2010-11 TO 2012-13**

(Number in Million and Amount in ₹ Billion)

Centres	As on March 31					
	2010-11		2011-12		2012-13	
	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)
1 Ahmedabad	62	4101	59	3990	57	3919
2 Bangalore	66	4741	65	4909	39	3216
3 Bhopal	7	635	6	591	6	541
4 Bhubaneswar	6	636	6	596	6	489
5 Chandigarh	13	1545	13	1427	11	1141
6 Chennai	79	5499	68	5032	123	8863
7 Guwahati	6	557	6	555	6	530
8 Hyderabad	41	3329	39	3439	28	2463
9 Jaipur	21	1385	20	1396	3	184
10 Jammu \$	3	192	3	194	19	1348
11 Kanpur	8	565	8	570	8	602
12 Kolkata	67	5393	63	4667	61	4588
13 Mumbai	247	17069	243	16283	230	15326
14 Nagpur	14	883	14	853	13	825
15 New Delhi	160	14391	160	13840	152	12917
16 Patna	6	666	7	628	5	622
17 Thiruvananthapuram	5	370	5	359	4	252
18 Other MICR Centres	341	21054	330	20868	327	21458
19 Total Non-MICR Centres	232	18329	227	18815	215	20898
<b>Total</b>	<b>1387</b>	<b>101341</b>	<b>1342</b>	<b>99012</b>	<b>1314</b>	<b>100182</b>

**Notes:** (1) The data include cheque clearing for both i. e. clearing houses managed by Reserve Bank of India and clearing houses managed by other banks.

(2). Paper based inter-bank clearing has been discontinued at all the centres since June, 2005. The other MICR Centres are Agra, Allahabad, Amritsar, Aurangabad, Anand, Baroda, Belgaum, Bhavnagar, Bhilwara, Calicut, Coimbatore, Cuttak, Dehradun, Erode, Gorakhpur, Gwalior, Hubli, Indore, Jabalpur, Jalandhar, Jamshedpur, Jamnagar, Jodhpur, Kochi, Kolhapur, Kota, Lucknow, Ludhiana, Madurai, Mangalore, Mysore, Nasik, Panaji, Pune, Pondichery, Raipur, Rajkot, Ranchi, Salem, Surat, Sholapur, Thrissur, Tiruchirapalli, Tirunelveli, Tirupur, Udaipur, Varanasi, Vijaywada and Vishakhapatnam.

(3) \$ Settlement of MICR Clearing is being done in the book of Reserve Bank of India effective November, 2009.

**Source:** Department of Payment and Settlement Systems, Reserve Bank of India.

**TABLE 11.3 : NUMBER OF CLEARING HOUSES - 1987 TO 2013**

Year	Number of clearing houses managed by (As on March 31)					
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	Others	Total
	(1)	(2)	(3)	(4)	(5)	(6)
1987	14	470	209	1	-	694
1988	14	499	215	1	-	729
1989	14	574	228	6	-	822
1990	14	575	240	6	-	835
1991	14	576	249	6	-	845
1992	14	576	250	6	-	846
1993	14	577	251	6	-	848
1994	14	577	253	6	-	850
1995	14	577	255	6	-	852
1996	14	577	262	6	-	859
1997	14	578	262	6	-	860
1998	14	592	270	6	-	882
1999	14	622	295	6	-	937
2000	14	647	316	7	-	984
2001	14	649	316	7	-	986
2002	14	672	332	7	-	1025
2003	16	672	332	7	-	1027
2004	16 (15)	684 (9)	327 (2)	18 (13)	-	1045 (39)
2005	16 (15)	684 (10)	327 (2)	18 (13)	-	1045 (40)
2006	16 (16)	659 (12)	324 (3)	31 (21)	-	1030 (52)
2007	16 (16)	667 (17)	333 (4)	29 (22)	-	1045 (59)
2008	16 (16)	703 (18)	335 (4)	40 (22)	-	1094 (60)
2009	16 (16)	728 (19)	312 (4)	46 (25)	1 (0)	1103 (64)
2010	17 (17)	731 (19)	330 (4)	60 (26)	1 (0)	1139 (66)
2011	17 (17)	763 (20)	307 (3)	75 (26)	4 (0)	1166 (66)
2012	17 (17)	773 (20)	307 (3)	85 (26)	19 (0)	1201 (66)
2013 P	17(15+2*)	794 (20)	313 (3)	114 (26)	68( 0)	1306(64+2*)

**Notes :** 1. Figures in bracket indicate MICR Cheque processing Centres and Cheque Truncation System Centres.

2. P: Provisional.

\* Cheque Truncation System (CTS) implemented in New Delhi and Chennai - grid (which includes some of the clearing houses in the states of Andhra Pradesh, Karnataka, Kerala, Punjab (Ludhiana), Tamil Nadu, West Bengal (Kolkata) and Union Territories of Puducherry and Chandigarh).

**Source :** Department of Payment and Settlement Systems, RBI.



**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2011 AND 2012**

(in per cent)

Occupation	State Banks of India and its Associates		Nationalised Banks		Public Sector Banks	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
<b>I. Agriculture</b>	<b>11.05</b>	<b>11.89</b>	<b>11.09</b>	<b>11.94</b>	<b>11.08</b>	<b>11.93</b>
1. Direct Finance	11.39	11.90	11.35	11.94	11.36	11.93
2. Indirect Finance	9.80	11.85	10.54	11.96	10.41	11.94
<b>II. Industry</b>	<b>11.75</b>	<b>13.23</b>	<b>11.81</b>	<b>12.87</b>	<b>11.79</b>	<b>12.98</b>
1. Mining & Quarrying	10.45	12.40	11.17	12.57	10.94	12.52
2. Manufacturing & Processing	11.91	13.40	12.17	13.12	12.08	13.22
3. Electricity, Gas & Water	11.00	12.48	10.81	12.22	10.84	12.27
4. Construction	11.68	13.06	11.74	12.82	11.73	12.88
<b>III. Transport Operators</b>	<b>11.60</b>	<b>12.97</b>	<b>11.60</b>	<b>11.99</b>	<b>11.60</b>	<b>12.20</b>
<b>IV. Professional and Other Services</b>	<b>12.39</b>	<b>14.37</b>	<b>12.44</b>	<b>13.50</b>	<b>12.43</b>	<b>13.63</b>
<b>V. Personal Loans</b>	<b>10.06</b>	<b>11.15</b>	<b>10.70</b>	<b>11.79</b>	<b>10.41</b>	<b>11.49</b>
1. Loans for Purchase of Consumer Durables	12.32	11.25	11.44	13.00	11.45	12.95
2. Loans for Housing	9.39	10.33	10.16	11.19	9.79	10.78
3. Rest of the Personal Loans	11.23	12.54	11.53	12.64	11.41	12.59
<b>VI. Trade</b>	<b>12.12</b>	<b>13.41</b>	<b>12.40</b>	<b>13.08</b>	<b>12.32</b>	<b>13.17</b>
1. Wholesale Trade	11.50	12.88	11.90	13.06	11.78	13.00
2. Retail Trade	12.88	14.16	12.89	13.09	12.89	13.30
<b>VII. Finance</b>	<b>10.01</b>	<b>11.21</b>	<b>9.88</b>	<b>11.21</b>	<b>9.90</b>	<b>11.21</b>
<b>VIII. All Others</b>	<b>11.52</b>	<b>13.36</b>	<b>11.02</b>	<b>12.46</b>	<b>11.03</b>	<b>12.48</b>
<b>Total Bank Credit</b>	<b>11.31</b>	<b>12.62</b>	<b>11.49</b>	<b>12.54</b>	<b>11.44</b>	<b>12.56</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>8.16</b>	<b>9.09</b>	<b>8.23</b>	<b>9.20</b>	<b>8.24</b>	<b>9.17</b>

- Notes :**
1. The data given here are based on the accounts with credit limit of over ₹ 0.2 million.
  2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
  3. Amount outstanding figures are used as weights for calculating average lending rates.
  4. The deposit data correspond to only term deposits.
  5. The data on average deposit rate for 2012 are based on 93549 reporting branches out of 96050 total branches & that for 2011 based on 77710 reporting branches out of 84825 total branches having term deposits.
  6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
  7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, IndusInd, Kotak Mahindra and Yes Bank.

**Source :** Basic Statistical Returns 1 & 2, Department of Statistics and Information Management, RBI.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2011 AND 2012 (Contd.)**

(in per cent)

Occupation	New Private Sector Banks		Old Private Sector Banks		Private Sector Banks	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
<b>I. Agriculture</b>	<b>10.90</b>	<b>12.10</b>	<b>11.85</b>	<b>12.49</b>	<b>11.09</b>	<b>12.18</b>
1. Direct Finance	11.08	12.15	11.94	12.42	11.23	12.20
2. Indirect Finance	10.12	11.90	11.64	12.73	10.52	12.09
<b>II. Industry</b>	<b>11.25</b>	<b>12.66</b>	<b>12.35</b>	<b>13.37</b>	<b>11.59</b>	<b>12.88</b>
1. Mining & Quarrying	11.26	11.91	11.84	11.80	11.36	11.88
2. Manufacturing & Processing	10.83	12.43	12.68	13.59	11.41	12.79
3. Electricity, Gas & Water	11.50	12.89	10.94	12.77	11.35	12.86
4. Construction	12.06	13.13	11.99	13.27	12.04	13.18
<b>III. Transport Operators</b>	<b>11.70</b>	<b>11.80</b>	<b>12.33</b>	<b>12.61</b>	<b>11.79</b>	<b>11.90</b>
<b>IV. Professional and Other Services</b>	<b>11.50</b>	<b>13.24</b>	<b>12.82</b>	<b>13.99</b>	<b>11.77</b>	<b>13.39</b>
<b>V. Personal Loans</b>	<b>12.24</b>	<b>13.08</b>	<b>11.88</b>	<b>12.48</b>	<b>12.16</b>	<b>12.94</b>
1. Loans for Purchase of Consumer Durables	13.92	12.59	13.14	12.82	12.55	12.71
2. Loans for Housing	10.99	12.07	11.88	12.12	11.19	12.08
3. Rest of the Personal Loans	13.78	14.30	11.80	12.92	13.42	13.99
<b>VI. Trade</b>	<b>11.70</b>	<b>12.89</b>	<b>13.12</b>	<b>13.33</b>	<b>12.39</b>	<b>13.11</b>
1. Wholesale Trade	11.39	12.87	12.80	12.82	12.09	12.85
2. Retail Trade	11.98	12.92	13.45	13.76	12.69	13.37
<b>VII. Finance</b>	<b>9.33</b>	<b>10.48</b>	<b>11.02</b>	<b>11.58</b>	<b>9.68</b>	<b>10.69</b>
<b>VIII. All Others</b>	<b>11.28</b>	<b>13.87</b>	<b>12.35</b>	<b>13.15</b>	<b>11.36</b>	<b>13.82</b>
<b>Total Bank Credit</b>	<b>11.30</b>	<b>12.65</b>	<b>12.29</b>	<b>13.06</b>	<b>11.54</b>	<b>12.75</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>8.54</b>	<b>9.60</b>	<b>8.60</b>	<b>9.49</b>	<b>8.56</b>	<b>9.56</b>

- Notes :**
1. The data given here are based on the accounts with credit limit of over ₹ 0.2 million.
  2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
  3. Amount outstanding figures are used as weights for calculating average lending rates.
  4. The deposit data correspond to only term deposits.
  5. The data on average deposit rate for 2012 are based on 93549 reporting branches out of 96050 total branches & that for 2011 based on 77710 reporting branches out of 84825 total branches having term deposits.
  6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
  7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, IndusInd, Kotak Mahindra and Yes Bank.

**Source :** Basic Statistical Returns 1 & 2, Department of Statistics and Information Management, RBI.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2011 AND 2012 (Concl.d.)**

(in per cent)

Occupation	Foreign Banks		Regional Rural Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
<b>I. Agriculture</b>	<b>10.36</b>	<b>12.44</b>	<b>11.87</b>	<b>11.88</b>	<b>11.11</b>	<b>11.98</b>
1. Direct Finance	9.48	13.20	11.88	11.83	11.36	11.98
2. Indirect Finance	10.73	12.29	11.69	12.34	10.44	11.97
<b>II. Industry</b>	<b>9.96</b>	<b>10.59</b>	<b>12.25</b>	<b>12.84</b>	<b>11.68</b>	<b>12.85</b>
1. Mining & Quarrying	10.41	9.07	12.70	12.27	10.98	12.25
2. Manufacturing & Processing	9.85	10.42	12.52	13.29	11.85	12.99
3. Electricity, Gas & Water	10.01	11.79	11.98	11.99	10.88	12.31
4. Construction	10.54	11.68	11.93	12.48	11.75	12.89
<b>III. Transport Operators</b>	<b>10.09</b>	<b>11.95</b>	<b>12.55</b>	<b>13.20</b>	<b>11.64</b>	<b>12.10</b>
<b>IV. Professional and Other Services</b>	<b>11.03</b>	<b>12.94</b>	<b>12.60</b>	<b>12.87</b>	<b>12.18</b>	<b>13.51</b>
<b>V. Personal Loans</b>	<b>14.69</b>	<b>14.66</b>	<b>11.60</b>	<b>12.17</b>	<b>11.09</b>	<b>11.94</b>
1. Loans for Purchase of Consumer Durables	8.98	17.25	12.85	13.36	11.93	13.02
2. Loans for Housing	12.13	12.55	10.94	11.30	10.27	11.13
3. Rest of the Personal Loans	20.39	23.42	12.29	12.79	12.36	13.14
<b>VI. Trade</b>	<b>10.48</b>	<b>11.56</b>	<b>12.64</b>	<b>13.68</b>	<b>12.28</b>	<b>13.11</b>
1. Wholesale Trade	9.24	10.70	12.58	12.66	11.71	12.87
2. Retail Trade	12.18	12.90	12.65	13.81	12.82	13.31
<b>VII. Finance</b>	<b>8.97</b>	<b>11.74</b>	<b>11.56</b>	<b>13.57</b>	<b>9.80</b>	<b>11.14</b>
<b>VIII. All Others</b>	<b>10.77</b>	<b>11.39</b>	<b>10.87</b>	<b>14.81</b>	<b>11.14</b>	<b>13.29</b>
<b>Total Bank Credit</b>	<b>10.93</b>	<b>11.75</b>	<b>11.86</b>	<b>12.81</b>	<b>11.44</b>	<b>12.57</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>7.30</b>	<b>7.98</b>	<b>8.42</b>	<b>9.01</b>	<b>8.29</b>	<b>9.19</b>

- Notes :**
1. The data given here are based on the accounts with credit limit of over ₹ 0.2 million.
  2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
  3. Amount outstanding figures are used as weights for calculating average lending rates.
  4. The deposit data correspond to only term deposits.
  5. The data on average deposit rate for 2012 are based on 93549 reporting branches out of 96050 total branches & that for 2011 based on 77710 reporting branches out of 84825 total branches having term deposits.
  6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
  7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, IndusInd, Kotak Mahindra and Yes Bank.

**Source :** Basic Statistical Returns 1 & 2, Department of Statistics and Information Management, RBI.

**TABLE 11.5 : BANK GROUP-WISE INSURED DEPOSITS 2011-12 AND 2012-13**

(Amount in ₹ Billion)

Bank Group	As on September 30, 2011			
	No. of Insured Banks	Total Assessable Deposits	Total Insured Deposits	Percentage of Insured Deposits ={ (3) / (2) * 100 }
	(1)	(2)	(3)	(4)
1. SBI and its Associates	6	11546	4046	35
2. Nationalised Banks \$	20	27956	8797	31
3. Public Sector Banks { (1) + (2) }	26	39501	12842	33
4. Private Sector Banks	20	9958	2336	23
5. Foreign Banks	41	2650	221	8
6. Regional Rural Banks	82	1522	1120	74
7. Co-operative Banks	2026	4033	2518	62
8. Local Area Banks	4	10	5	49
<b>Total</b>	<b>2199</b>	<b>57674</b>	<b>19043</b>	<b>33</b>

(Amount in ₹ Billion)

Bank Group	As on September 30, 2012			
	No. of Insured Banks	Total Assessable Deposits	Total Insured Deposits	Percentage of Insured Deposits ={ (3) / (2) * 100 }
	(1)	(2)	(3)	(4)
1. SBI and its Associates	6	13513	5365	40
2. Nationalised Banks \$	20	31521	9286	29
3. Public Sector Banks { (1) + (2) }	26	45034	14651	33
4. Private Sector Banks	20	11822	2749	23
5. Foreign Banks	43	2851	235	8
6. Regional Rural Banks	67	1889	1324	70
7. Co-operative Banks	2007	4602	2619	57
8. Local Area Banks	4	12	5	42
<b>Total</b>	<b>2167</b>	<b>66210</b>	<b>21583</b>	<b>33</b>

**Note** : \$ includes IDBI Bank Ltd.

**Source** : Deposit Insurance and Credit Guarantee Corporation.

**TABLE 11.6 : BANK GROUP-WISE AND INSTRUMENT-WISE DERIVATIVES OF SCHEDULED COMMERCIAL BANKS IN INDIA AS AT END MARCH 2012 AND 2013**

(Amount in ₹ Billion)

Bank Group	SBI and its Associates		Nationalised Banks		Old Private Sector Banks	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Foreign exchange contracts (outstanding)</b>	<b>4,565.35</b>	<b>5,098.53</b>	<b>9,405.56</b>	<b>12,072.27</b>	<b>1,559.46</b>	<b>1,618.02</b>
1.1 Forward forex contracts	4,482.39	5,050.81	9,370.93	12,061.44	1,524.22	1,560.7
1.2 Currency options purchased	82.96	47.72	34.62	10.83	35.23	57.32
<b>2. Futures &amp; Swaps</b>	<b>202.74</b>	<b>215.73</b>	<b>211.16</b>	<b>164.8</b>	<b>67.44</b>	<b>48.93</b>
2.1 Currency futures	0.12	1.4	96.34	0.62	-	0.16
2.2 Cross currency interest rate swaps	202.62	214.33	114.82	164.18	67.44	48.77
<b>3. Interest rate related contracts</b>	<b>614.56</b>	<b>669.39</b>	<b>515.85</b>	<b>605.36</b>	<b>219.17</b>	<b>210.71</b>
3.1 Forward rate agreements	2.49	4.61	-	-	-	-
3.2 Interest rate options	-	-	-	-	-	-
3.3 Interest rate futures	-	-	-	-	-	-
3.4 Single currency interest rate swaps	612.06	664.79	515.85	605.36	217.64	210.71
3.5 Basis swaps	-	-	-	-	1.53	-
<b>Total -Contracts/Derivatives</b>	<b>5,382.65</b>	<b>5,983.65</b>	<b>10,132.56</b>	<b>12,842.43</b>	<b>1,846.07</b>	<b>1,877.66</b>

Bank Group	New Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Foreign exchange contracts (outstanding)</b>	<b>13,441.08</b>	<b>12,180.88</b>	<b>40,994.04</b>	<b>33,204.04</b>	<b>69,965.49</b>	<b>64,173.74</b>
1.1 Forward forex contracts	12,978.22	11,854.37	38,307.11	31,793.07	66,662.88	62,320.38
1.2 Currency options purchased	462.86	326.51	2,686.94	1,410.97	3,302.61	1,853.35
<b>2. Futures &amp; Swaps</b>	<b>560.44</b>	<b>670.16</b>	<b>3,244.36</b>	<b>3,238.08</b>	<b>4,286.14</b>	<b>4,337.69</b>
2.1 Currency futures	0.17	6.84	62.46	26.59	159.09	35.62
2.2 Cross currency interest rate swaps	560.26	663.32	3,181.9	3,211.48	4,127.05	4,302.07
<b>3. Interest rate related contracts</b>	<b>6,378.3</b>	<b>6,426.79</b>	<b>45,225.67</b>	<b>36,225.78</b>	<b>52,953.54</b>	<b>44,138.04</b>
3.1 Forward rate agreements	8.73	1.13	21.92	49.48	33.14	55.22
3.2 Interest rate options	42.99	20.76	311.42	218.55	354.41	239.31
3.3 Interest rate futures	-	-	-	-	-	-
3.4 Single currency interest rate swaps	6,317.76	6,393.18	44,839.22	35,891.54	52,502.53	43,765.58
3.5 Basis swaps	8.82	11.72	53.11	66.21	63.46	77.92
<b>Total -Contracts/Derivatives</b>	<b>20,379.81</b>	<b>19,277.83</b>	<b>89,464.08</b>	<b>72,667.89</b>	<b>127,205.16</b>	<b>112,649.46</b>

Source: Department of Banking Supervision, RBI.

# **Bank-wise Tables**

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>6710</b>	<b>6840</b>	<b>700</b>	<b>700</b>	<b>208</b>	<b>208</b>
	(0.1)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
<b>2. Reserves and Surplus</b>	<b>832802</b>	<b>981997</b>	<b>40949</b>	<b>46941</b>	<b>64769</b>	<b>76109</b>
	(6.2)	(6.3)	(5.6)	(5.5)	(5.5)	(5.6)
2.1 Statutory Reserves	360529	404707	12734	14925	21661	25414
2.2 Capital Reserves	15081	15273	414	591	1133	1319
2.3 Share Premium	285138	315012	8666	8666	3465	3465
2.4 Investments Fluctuations Reserves	-	-	23	-	-	86
2.5 Revenue and other Reserves	172050	247001	19111	22760	38510	45824
2.6 Balance of Profit	3	3	-	-	-	-
<b>3. Deposits</b>	<b>10436474</b>	<b>12027396</b>	<b>615721</b>	<b>721162</b>	<b>987319</b>	<b>1133243</b>
	(78.1)	(76.8)	(84.9)	(83.8)	(83.4)	(83.3)
<b>Type-wise</b>						
3A.1. Demand deposits	984503	1126803	38790	44300	81055	95380
(i) From banks	69699	73454	2798	2879	6419	4855
(ii) From others	914804	1053349	35993	41421	74636	90525
3A.2. Savings bank deposits	3691563	4263831	191151	214434	194067	231715
3A.3. Term deposits	5760407	6636762	385779	462428	712196	806147
(i) From banks	174059	278557	371	6138	6131	7539
(ii) From others	5586348	6358205	385409	456290	706066	798608
<b>Location-wise</b>						
3B.1. Deposits of branches in India	9822141	11301366	615721	721162	987319	1133243
3B.2. Deposits of branches outside India	614333	726030	-	-	-	-
<b>4. Borrowings</b>	<b>1270056</b>	<b>1691827</b>	<b>29550</b>	<b>58420</b>	<b>59784</b>	<b>54484</b>
	(9.5)	(10.8)	(4.1)	(6.8)	(5.1)	(4.0)
4.1. Borrowings in India	456985	618558	24208	51363	42995	39746
(i) From Reserve Bank of India	-	144762	-	-	-	-
(ii) From other banks	50481	56489	458	20996	1500	-
(iii) From other institutions and agencies	406504	417308	23750	30367	41495	39746
4.2. Borrowings outside India	813071	1073269	5342	7057	16789	14738
Secured borrowings included in 4.	44784	52442	2250	29375	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>809151</b>	<b>954551</b>	<b>38362</b>	<b>32944</b>	<b>71075</b>	<b>96737</b>
	(6.1)	(6.1)	(5.3)	(3.8)	(6.0)	(7.1)
5.1. Bills Payable	205049	196865	14080	11390	13353	14359
5.2. Inter-office adjustments	-	163841	-	-	-	-
5.3. Interest accrued	107425	133335	6776	7718	11086	10672
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	6289	64	-	1859	-
5.6. Others (including provisions)	496677	454221	17442	13836	44776	71707
<b>Total Liabilities</b>	<b>13355192</b>	<b>15662610</b>	<b>725281</b>	<b>860168</b>	<b>1183154</b>	<b>1360781</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>468</b>	<b>468</b>	<b>2948</b>	<b>2948</b>	<b>500</b>	<b>500</b>
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.0)
<b>2. Reserves and Surplus</b>	<b>39417</b>	<b>42857</b>	<b>44862</b>	<b>50472</b>	<b>38162</b>	<b>43150</b>
	(6.5)	(6.4)	(4.6)	(4.6)	(4.4)	(4.2)
2.1 Statutory Reserves	13350	14390	17521	19188	13377	14915
2.2 Capital Reserves	2027	2225	231	290	815	961
2.3 Share Premium	6305	6305	1500	1500	1425	1425
2.4 Investments Fluctuations Reserves	135	135	-	192	101	101
2.5 Revenue and other Reserves	17600	19801	25611	29303	22374	25734
2.6 Balance of Profit	-	-	-	-	69	14
<b>3. Deposits</b>	<b>501863</b>	<b>569690</b>	<b>794166</b>	<b>886721</b>	<b>714698</b>	<b>846237</b>
	(83.1)	(84.7)	(80.6)	(81.7)	(83.1)	(83.3)
<b>Type-wise</b>						
3A.1. Demand deposits	31300	28569	33979	39440	26917	26505
(i) From banks	2565	1904	1913	1256	3106	2761
(ii) From others	28735	26665	32065	38184	23811	23745
3A.2. Savings bank deposits	130335	151154	160973	183400	168450	191713
3A.3. Term deposits	340228	389967	599214	663881	519331	628019
(i) From banks	2669	702	711	1306	1941	3015
(ii) From others	337559	389265	598503	662575	517390	625004
<b>Location-wise</b>						
3B.1. Deposits of branches in India	501863	569690	794166	886721	714698	846237
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>44256</b>	<b>38542</b>	<b>108099</b>	<b>88406</b>	<b>76073</b>	<b>87472</b>
	(7.3)	(5.7)	(11.0)	(8.1)	(8.8)	(8.6)
4.1. Borrowings in India	37744	35285	99298	75906	59220	71023
(i) From Reserve Bank of India	5600	2800	1000	11140	-	-
(ii) From other banks	7000	-	34276	-	-	4000
(iii) From other institutions and agencies	25144	32485	64022	64766	59220	67023
4.2. Borrowings outside India	6512	3257	8801	12500	16853	16448
Secured borrowings included in 4.	11894	19235	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>18032</b>	<b>20770</b>	<b>35196</b>	<b>56960</b>	<b>30434</b>	<b>38435</b>
	(3.0)	(3.1)	(3.6)	(5.2)	(3.5)	(3.8)
5.1. Bills Payable	3330	3715	4951	5103	9577	12099
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	6839	7095	9015	10689	8620	9492
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	1325	895	-	-
5.6. Others (including provisions)	7862	9960	19905	40274	12236	16844
<b>Total Liabilities</b>	<b>604036</b>	<b>672328</b>	<b>985271</b>	<b>1085506</b>	<b>859867</b>	<b>1015793</b>



**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>111864</b>	<b>115522</b>	<b>3514</b>	<b>3530</b>	<b>5438</b>	<b>5102</b>
	(0.8)	(0.7)	(0.5)	(0.4)	(0.5)	(0.4)
<b>2. Balances with RBI</b>	<b>428896</b>	<b>542782</b>	<b>39857</b>	<b>58029</b>	<b>51935</b>	<b>58658</b>
	(3.2)	(3.5)	(5.5)	(6.7)	(4.4)	(4.3)
<b>3. Balances with banks in India</b>	<b>46320</b>	<b>36667</b>	<b>193</b>	<b>308</b>	<b>9133</b>	<b>6919</b>
	(0.3)	(0.2)	(0.0)	(0.0)	(0.8)	(0.5)
<b>4. Money at call and short notice</b>	<b>143830</b>	<b>151660</b>	-	-	<b>23067</b>	<b>7000</b>
	(1.1)	(1.0)	(0.0)	(0.0)	(1.9)	(0.5)
<b>5. Balances with banks outside India</b>	<b>240722</b>	<b>301571</b>	<b>980</b>	<b>1499</b>	<b>509</b>	<b>277</b>
	(1.8)	(1.9)	(0.1)	(0.2)	(0.0)	(0.0)
<b>6. Investments</b>	<b>3121976</b>	<b>3509273</b>	<b>166695</b>	<b>201459</b>	<b>292418</b>	<b>339680</b>
	(23.4)	(22.4)	(23.0)	(23.4)	(24.7)	(25.0)
6.1. Investments in India	3010210	3402545	166695	201459	292418	339680
(i) Government securities	2558336	2692602	161709	176734	270154	317510
(ii) Other approved securities	61	-	137	49	5	-
(iii) Shares	33376	38658	1434	1602	2777	2800
(iv) Debentures and Bonds	129991	290551	935	598	5457	6125
(v) Subsidiaries and/or joint ventures	54610	54651	138	372	63	63
(vi) Others	233835	326082	2342	22104	13962	13181
6.2. Investments outside India	111766	106728	-	-	-	-
(i) Government securities	18663	28604	-	-	-	-
(ii) Subsidiaries and/or joint ventures	16028	16028	-	-	-	-
(iii) Others	77076	62097	-	-	-	-
<b>7. Advances</b>	<b>8675789</b>	<b>10456166</b>	<b>492443</b>	<b>575350</b>	<b>770523</b>	<b>898565</b>
	(65.0)	(66.8)	(67.9)	(66.9)	(65.1)	(66.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	771386	886679	18602	16883	15311	17026
7A.2. Cash credits, overdrafts & loans	3741432	4654518	208384	266122	320842	384110
7A.3. Term loans	4162970	4914969	265458	292345	434370	497429
<b>Security-wise</b>						
7B.1. Secured by tangible assets	6245445	7703422	404201	481546	669674	787387
7B.2. Covered by Bank/Govt. Guarantees	785552	937125	18526	35357	9035	2001
7B.3. Unsecured	1644792	1815619	69716	58446	91814	109177
<b>Sector-wise</b>						
7C.I. Advances in India	7335013	8782089	492443	575350	770523	898565
(i) Priority sectors	2501770	2643139	174085	203130	266088	303006
(ii) Public sectors	547073	546702	44146	33531	39997	60318
(iii) Banks	1804	688	1	2400	4	30
(iv) others	4284366	5591561	274211	336289	464434	535212
7C.II. Advances outside India	1340776	1674076	-	-	-	-
<b>8. Fixed Assets</b>	<b>54665</b>	<b>70050</b>	<b>2021</b>	<b>2313</b>	<b>4374</b>	<b>4725</b>
	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)	(0.3)
8.1. Premises	12832	18746	368	349	1281	1267
8.2. Fixed assets under construction	3327	4093	3	1	58	347
8.3. Other Fixed assets	38507	47212	1651	1963	3036	3111
<b>9. Other Assets</b>	<b>531130</b>	<b>478920</b>	<b>19579</b>	<b>17681</b>	<b>25757</b>	<b>39855</b>
	(4.0)	(3.1)	(2.7)	(2.1)	(2.2)	(2.9)
9.1. Inter-office adjustments (net)	15739	-	1904	2751	2771	8219
9.2. Interest accrued	110139	120907	6631	7667	11591	11540
9.3. Tax paid	82408	53337	2228	463	5089	7068
9.4. Stationery and Stamps	980	978	50	50	79	78
9.5. Others	321864	303699	8767	6749	6228	12950
<b>Total Assets</b>	<b>13355192</b>	<b>15662610</b>	<b>725281</b>	<b>860168</b>	<b>1183154</b>	<b>1360781</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## STATE BANK OF INDIA &amp; ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>2540</b>	<b>2451</b>	<b>2463</b>	<b>2978</b>	<b>3887</b>	<b>3553</b>
	(0.4)	(0.4)	(0.2)	(0.3)	(0.5)	(0.3)
<b>2. Balances with RBI</b>	<b>27719</b>	<b>21596</b>	<b>68886</b>	<b>37094</b>	<b>43879</b>	<b>41887</b>
	(4.6)	(3.2)	(7.0)	(3.4)	(5.1)	(4.1)
<b>3. Balances with banks in India</b>	<b>209</b>	<b>218</b>	<b>532</b>	<b>597</b>	<b>1126</b>	<b>693</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
<b>4. Money at call and short notice</b>	<b>2000</b>	<b>9581</b>	<b>3000</b>	-	<b>9274</b>	-
	(0.3)	(1.4)	(0.3)	(0.0)	(1.1)	(0.0)
<b>5. Balances with banks outside India</b>	<b>1159</b>	<b>1201</b>	<b>250</b>	-	-	<b>1544</b>
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.2)
<b>6. Investments</b>	<b>147327</b>	<b>167746</b>	<b>220429</b>	<b>239567</b>	<b>224376</b>	<b>272255</b>
	(24.4)	(25.0)	(22.4)	(22.1)	(26.1)	(26.8)
6.1. Investments in India	147327	167746	220429	239567	224376	272255
(i) Government securities	129715	144602	192643	200426	181896	233631
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	805	771	1468	1414	1285	1711
(iv) Debentures and Bonds	1717	2139	1671	2182	3887	3682
(v) Subsidiaries and/or joint ventures	104	189	4	4	-	-
(vi) Others	14987	20045	24645	35541	37309	33231
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>398353</b>	<b>449326</b>	<b>629345</b>	<b>737998</b>	<b>553460</b>	<b>674836</b>
	(65.9)	(66.8)	(63.9)	(68.0)	(64.4)	(66.4)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	19256	17647	20467	22728	43128	45881
7A.2. Cash credits, overdrafts & loans	159123	176875	282854	343088	245237	293155
7A.3. Term loans	219974	254804	326023	372182	265094	335800
<b>Security-wise</b>						
7B.1. Secured by tangible assets	334869	395197	598568	688062	452537	576446
7B.2. Covered by Bank/Govt. Guarantees	9737	7055	229	9678	10238	12895
7B.3. Unsecured	53747	47074	30548	40258	90684	85495
<b>Sector-wise</b>						
7C.I. Advances in India	398353	449326	629345	737998	553460	674836
(i) Priority sectors	112583	134152	202852	231215	200424	244986
(ii) Public sectors	33130	31483	31116	45222	24934	19113
(iii) Banks	-	-	3	-	-	-
(iv) others	252640	283690	395374	461560	328102	410737
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>7494</b>	<b>8243</b>	<b>3177</b>	<b>3415</b>	<b>2433</b>	<b>2863</b>
	(1.2)	(1.2)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	6347	6508	1283	1328	551	633
8.2. Fixed assets under construction	75	63	8	19	-	-
8.3. Other Fixed assets	1072	1671	1886	2067	1882	2230
<b>9. Other Assets</b>	<b>17234</b>	<b>11966</b>	<b>57189</b>	<b>63857</b>	<b>21432</b>	<b>18162</b>
	(2.9)	(1.8)	(5.8)	(5.9)	(2.5)	(1.8)
9.1. Inter-office adjustments (net)	3486	785	6166	1469	1377	105
9.2. Interest accrued	3755	4459	6025	6459	7100	8269
9.3. Tax paid	2358	2380	2438	4114	2728	2938
9.4. Stationery and Stamps	48	43	32	29	41	41
9.5. Others	7588	4298	42529	51787	10186	6809
<b>Total Assets</b>	<b>604036</b>	<b>672328</b>	<b>985271</b>	<b>1085506</b>	<b>859867</b>	<b>1015793</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>5000</b>	<b>5000</b>	<b>5596</b>	<b>5596</b>	<b>4124</b>	<b>4225</b>
	(0.3)	(0.2)	(0.4)	(0.4)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>100066</b>	<b>108525</b>	<b>69198</b>	<b>78816</b>	<b>270645</b>	<b>315469</b>
	(5.5)	(5.3)	(5.6)	(5.4)	(6.1)	(5.8)
2.1 Statutory Reserves	24574	27544	20262	23485	58639	69841
2.2 Capital Reserves	12229	12504	3480	3594	19749	19869
2.3 Share Premium	17961	17961	17784	17784	63327	71726
2.4 Investments Fluctuations Reserves	-	891	-	-	-	-
2.5 Revenue and other Reserves	43463	47332	26681	32973	128929	154033
2.6 Balance of Profit	1839	2293	991	980	-	-
<b>3. Deposits</b>	<b>1595931</b>	<b>1787416</b>	<b>1058512</b>	<b>1237956</b>	<b>3848711</b>	<b>4738833</b>
	(87.2)	(87.5)	(85.0)	(84.6)	(86.0)	(86.6)
<b>Type-wise</b>						
3A.1. Demand deposits	95377	99544	63690	70286	289444	356783
(i) From banks	342	496	418	379	11244	14050
(ii) From others	95035	99047	63272	69907	278199	342733
3A.2. Savings bank deposits	391300	449753	215783	247303	745795	843026
3A.3. Term deposits	1109254	1238119	779039	920367	2813472	3539024
(i) From banks	14684	17622	474	438	529071	724220
(ii) From others	1094570	1220497	778565	919929	2284402	2814804
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1589887	1776708	1058512	1237956	2801353	3417056
3B.2. Deposits of branches outside India	6044	10708	-	-	1047359	1321777
<b>4. Borrowings</b>	<b>90945</b>	<b>100976</b>	<b>82406</b>	<b>111193</b>	<b>235731</b>	<b>265793</b>
	(5.0)	(4.9)	(6.6)	(7.6)	(5.3)	(4.9)
4.1. Borrowings in India	42199	39888	58342	81988	99799	99422
(i) From Reserve Bank of India	-	-	-	33412	-	-
(ii) From other banks	119	2769	-	-	1680	3354
(iii) From other institutions and agencies	42080	37119	58342	48577	98119	96068
4.2. Borrowings outside India	48745	61088	24064	29205	135931	166371
Secured borrowings included in 4.	-	-	-	-	5232	27678
<b>5. Other liabilities &amp; provisions</b>	<b>37404</b>	<b>41815</b>	<b>29742</b>	<b>29428</b>	<b>114005</b>	<b>147034</b>
	(2.0)	(2.0)	(2.4)	(2.0)	(2.5)	(2.7)
5.1. Bills Payable	2901	3320	6736	6472	13668	14270
5.2. Inter-office adjustments	584	4238	-	-	-	3605
5.3. Interest accrued	3545	3514	4985	1167	28060	32594
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	575	246	905	542	-	-
5.6. Others (including provisions)	29800	30497	17117	21247	72276	96564
<b>Total Liabilities</b>	<b>1829346</b>	<b>2043732</b>	<b>1245454</b>	<b>1462989</b>	<b>4473215</b>	<b>5471354</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>5745</b>	<b>5966</b>	<b>11776</b>	<b>12495</b>	<b>4430</b>	<b>4430</b>
	(0.1)	(0.1)	(1.3)	(1.1)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>203873</b>	<b>233215</b>	<b>35451</b>	<b>51475</b>	<b>222470</b>	<b>244348</b>
	(5.3)	(5.2)	(3.9)	(4.4)	(5.9)	(5.9)
2.1 Statutory Reserves	52695	59569	8283	10182	59330	66530
2.2 Capital Reserves	30461	31726	1192	1398	33685	34013
2.3 Share Premium	38444	46313	9280	12621	22352	22352
2.4 Investments Fluctuations Reserves	-	-	-	161	-	2050
2.5 Revenue and other Reserves	82272	95608	12242	25648	107102	119403
2.6 Balance of Profit	-	-	4454	1464	-	-
<b>3. Deposits</b>	<b>3182160</b>	<b>3818396</b>	<b>765287</b>	<b>943369</b>	<b>3270537</b>	<b>3558560</b>
	(82.8)	(84.4)	(84.0)	(80.7)	(87.4)	(86.3)
<b>Type-wise</b>						
3A.1. Demand deposits	179609	202857	84515	111856	148185	148931
(i) From banks	9992	10595	587	3942	1464	2359
(ii) From others	169617	192263	83928	107914	146721	146572
3A.2. Savings bank deposits	668446	776212	231801	272899	647922	711682
3A.3. Term deposits	2334105	2839326	448971	558614	2474430	2697947
(i) From banks	365373	389419	453	1804	97639	121049
(ii) From others	1968731	2449907	448517	556809	2376791	2576898
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2484753	2940667	765287	943369	3160926	3421069
3B.2. Deposits of branches outside India	697407	877728	-	-	109612	137491
<b>4. Borrowings</b>	<b>321142</b>	<b>353676</b>	<b>69448</b>	<b>128775</b>	<b>155254</b>	<b>202834</b>
	(8.4)	(7.8)	(7.6)	(11.0)	(4.1)	(4.9)
4.1. Borrowings in India	179987	154541	64958	122022	86415	108797
(i) From Reserve Bank of India	37	4	31700	6000	-	-
(ii) From other banks	10693	22402	-	35630	1272	-
(iii) From other institutions and agencies	169256	132134	33258	80392	85143	108797
4.2. Borrowings outside India	141156	199135	4489	6753	68839	94037
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>132434</b>	<b>114774</b>	<b>29413</b>	<b>33414</b>	<b>88911</b>	<b>113255</b>
	(3.4)	(2.5)	(3.2)	(2.9)	(2.4)	(2.7)
5.1. Bills Payable	11587	12880	4091	4153	11052	10572
5.2. Inter-office adjustments	-	-	-	668	554	429
5.3. Interest accrued	11332	14936	2835	3406	7644	11528
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	10825	3125	-	-	2631	3270
5.6. Others (including provisions)	98691	83833	22487	25187	67029	87456
<b>Total Liabilities</b>	<b>3845355</b>	<b>4526027</b>	<b>911374</b>	<b>1169528</b>	<b>3741602</b>	<b>4123426</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>23531</b>	<b>26616</b>	<b>1481</b>	<b>1529</b>	<b>3501</b>	<b>3501</b>
	(1.0)	(1.0)	(0.1)	(0.1)	(0.4)	(0.3)
<b>2. Reserves and Surplus</b>	<b>100984</b>	<b>126513</b>	<b>81278</b>	<b>94128</b>	<b>41273</b>	<b>54140</b>
	(4.4)	(4.7)	(5.0)	(4.9)	(4.7)	(4.8)
2.1 Statutory Reserves	16582	19120	25834	29421	11686	14118
2.2 Capital Reserves	18970	23122	7201	7599	1144	1193
2.3 Share Premium	38467	59443	10063	12055	8830	8830
2.4 Investments Fluctuations Reserves	4071	-	99	140	-	-
2.5 Revenue and other Reserves	22880	24813	38082	44913	19612	29999
2.6 Balance of Profit	15	16	-	-	-	-
<b>3. Deposits</b>	<b>1961733</b>	<b>2260383</b>	<b>1361422</b>	<b>1660055</b>	<b>771668</b>	<b>972072</b>
	(85.4)	(84.3)	(83.2)	(85.8)	(88.3)	(85.7)
<b>Type-wise</b>						
3A.1. Demand deposits	126804	144912	123054	152367	73472	68699
(i) From banks	2157	10148	304	563	742	1145
(ii) From others	124647	134764	122750	151805	72730	67555
3A.2. Savings bank deposits	525947	590905	178080	207595	193168	212831
3A.3. Term deposits	1308983	1524567	1060288	1300092	505028	690541
(i) From banks	32834	51166	195110	194249	78746	91998
(ii) From others	1276148	1473401	865177	1105843	426282	598544
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1961733	2260383	1361422	1660055	771668	972072
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>129196</b>	<b>183055</b>	<b>142481</b>	<b>128988</b>	<b>38809</b>	<b>84137</b>
	(5.6)	(6.8)	(8.7)	(6.7)	(4.4)	(7.4)
4.1. Borrowings in India	100994	168247	118010	105103	35513	80787
(i) From Reserve Bank of India	2501	55431	51500	49350	19600	55500
(ii) From other banks	26	137	2798	-	-	-
(iii) From other institutions and agencies	98468	112679	63712	55753	15913	25287
4.2. Borrowings outside India	28202	14809	24471	23885	3297	3350
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>82553</b>	<b>84729</b>	<b>48942</b>	<b>49723</b>	<b>18628</b>	<b>20556</b>
	(3.6)	(3.2)	(3.0)	(2.6)	(2.1)	(1.8)
5.1. Bills Payable	8878	7021	5883	6170	2932	2576
5.2. Inter-office adjustments	-	-	1687	1001	633	478
5.3. Interest accrued	13059	13694	6389	6208	2692	3192
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	4550	2588	-	-	-	-
5.6. Others (including provisions)	56066	61426	34983	36344	12372	14310
<b>Total Liabilities</b>	<b>2297997</b>	<b>2681295</b>	<b>1635604</b>	<b>1934423</b>	<b>873879</b>	<b>1134404</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Capital</b>	<b>12784</b>	<b>13327</b>	<b>8298</b>	<b>8298</b>	<b>7970</b>	<b>9241</b>
	(0.4)	(0.4)	(0.6)	(0.5)	(0.4)	(0.4)
<b>2. Reserves and Surplus</b>	<b>181495</b>	<b>199033</b>	<b>99717</b>	<b>111427</b>	<b>111307</b>	<b>125333</b>
	(6.3)	(6.2)	(7.1)	(6.8)	(5.1)	(5.1)
2.1 Statutory Reserves	20492	25200	26438	30398	27697	29116
2.2 Capital Reserves	3174	5092	12275	12266	21491	22104
2.3 Share Premium	76486	81497	6962	6962	26854	35583
2.4 Investments Fluctuations Reserves	-	-	399	399	980	980
2.5 Revenue and other Reserves	74617	78205	52751	60500	34285	37549
2.6 Balance of Profit	6726	9039	892	902	-	-
<b>3. Deposits</b>	<b>2104926</b>	<b>2271165</b>	<b>1208038</b>	<b>1419802</b>	<b>1784342</b>	<b>2021353</b>
	(72.5)	(70.4)	(85.4)	(87.2)	(81.2)	(82.6)
<b>Type-wise</b>						
3A.1. Demand deposits	317222	332890	69659	68465	122873	132075
(i) From banks	25381	30865	422	481	406	433
(ii) From others	291841	302024	69236	67984	122467	131642
3A.2. Savings bank deposits	190024	237603	299419	323403	348620	403790
3A.3. Term deposits	1597679	1700672	838960	1027933	1312849	1485489
(i) From banks	206631	237571	26707	35927	8144	2715
(ii) From others	1391048	1463101	812253	992006	1304705	1482773
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2094150	2258068	1157717	1348044	1722190	1954574
3B.2. Deposits of branches outside India	10776	13097	50321	71758	62152	66780
<b>4. Borrowings</b>	<b>534776</b>	<b>658089</b>	<b>48729</b>	<b>28626</b>	<b>236138</b>	<b>233229</b>
	(18.4)	(20.4)	(3.4)	(1.8)	(10.8)	(9.5)
4.1. Borrowings in India	431135	433914	19629	13756	145877	107987
(i) From Reserve Bank of India	-	-	1500	1840	65000	14000
(ii) From other banks	696	8141	3200	-	-	-
(iii) From other institutions and agencies	430440	425773	14929	11916	80877	93987
4.2. Borrowings outside India	103641	224175	29099	14870	90261	125241
Secured borrowings included in 4.	136620	142108	-	-	77854	39964
<b>5. Other liabilities &amp; provisions</b>	<b>69182</b>	<b>86071</b>	<b>49411</b>	<b>60075</b>	<b>56615</b>	<b>57405</b>
	(2.4)	(2.7)	(3.5)	(3.7)	(2.6)	(2.3)
5.1. Bills Payable	9498	9105	7745	8149	7054	5948
5.2. Inter-office adjustments	17	13	-	3054	-	5284
5.3. Interest accrued	24809	22975	7999	9040	4590	5434
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	34858	53979	33667	39831	44970	40738
<b>Total Liabilities</b>	<b>2903163</b>	<b>3227685</b>	<b>1414192</b>	<b>1628226</b>	<b>2196371</b>	<b>2446560</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab National Bank		Punjab and Sind Bank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Capital</b>	<b>2918</b>	<b>2918</b>	<b>3392</b>	<b>3535</b>	<b>4342</b>	<b>4540</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.6)	(0.6)
<b>2. Reserves and Surplus</b>	<b>116507</b>	<b>124838</b>	<b>274762</b>	<b>323234</b>	<b>38147</b>	<b>41501</b>
	(6.6)	(6.2)	(6.0)	(6.7)	(5.2)	(5.2)
2.1 Statutory Reserves	26820	30140	68791	80660	7409	8259
2.2 Capital Reserves	14170	12481	25141	25238	9806	9670
2.3 Share Premium	34135	34135	44165	56502	5055	6255
2.4 Investments Fluctuations Reserves	-	52	1071	1071	-	-
2.5 Revenue and other Reserves	41378	48028	135595	159764	1652	1886
2.6 Balance of Profit	5	2	-	-	14225	15431
<b>3. Deposits</b>	<b>1559649</b>	<b>1758975</b>	<b>3795885</b>	<b>3915601</b>	<b>631240</b>	<b>706415</b>
	(87.9)	(87.6)	(82.8)	(81.8)	(86.6)	(87.8)
<b>Type-wise</b>						
3A.1. Demand deposits	93752	116628	284722	298743	34882	35605
(i) From banks	597	383	21768	29738	81	462
(ii) From others	93155	116246	262954	269004	34801	35143
3A.2. Savings bank deposits	282532	315216	1056570	1234701	116145	121783
3A.3. Term deposits	1183364	1327130	2454592	2382157	480213	549027
(i) From banks	3538	1761	146669	111144	47662	55644
(ii) From others	1179826	1325370	2307923	2271014	432551	493384
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1559649	1758975	3705952	3752836	631240	706415
3B.2. Deposits of branches outside India	-	-	89933	162765	-	-
<b>4. Borrowings</b>	<b>52590</b>	<b>76793</b>	<b>372643</b>	<b>396209</b>	<b>33823</b>	<b>25401</b>
	(3.0)	(3.8)	(8.1)	(8.3)	(4.6)	(3.2)
4.1. Borrowings in India	38091	62136	228001	183549	31941	24206
(i) From Reserve Bank of India	4000	18000	100000	57000	-	4000
(ii) From other banks	4637	7457	220	5835	12983	-
(iii) From other institutions and agencies	29454	36680	127781	120714	18958	20206
4.2. Borrowings outside India	14499	14657	144642	212661	1882	1194
Secured borrowings included in 4.	-	-	90000	22000	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>43681</b>	<b>43448</b>	<b>135242</b>	<b>150191</b>	<b>21500</b>	<b>26922</b>
	(2.5)	(2.2)	(3.0)	(3.1)	(2.9)	(3.3)
5.1. Bills Payable	743	896	21390	23124	1991	2383
5.2. Inter-office adjustments	3830	4543	551	287	795	2995
5.3. Interest accrued	6413	1442	5831	6843	5532	6354
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	1136	1107
5.6. Others (including provisions)	32695	36567	107471	119937	12046	14083
<b>Total Liabilities</b>	<b>1775346</b>	<b>2006972</b>	<b>4581923</b>	<b>4788770</b>	<b>729053</b>	<b>804779</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Capital</b>	<b>6020</b>	<b>6020</b>	<b>24877</b>	<b>25756</b>	<b>6615</b>	<b>7078</b>
	(0.3)	(0.3)	(1.4)	(1.3)	(0.3)	(0.2)
<b>2. Reserves and Surplus</b>	<b>84392</b>	<b>99394</b>	<b>61257</b>	<b>71068</b>	<b>139715</b>	<b>165884</b>
	(4.6)	(4.6)	(3.4)	(3.6)	(5.3)	(5.3)
2.1 Statutory Reserves	20733	25744	14479	16025	44350	50830
2.2 Capital Reserves	1361	1385	7842	8649	7048	7591
2.3 Share Premium	10802	10802	11715	17646	18192	28859
2.4 Investments Fluctuations Reserves	-	122	-	920	-	-
2.5 Revenue and other Reserves	51496	61341	6110	6683	70118	78600
2.6 Balance of Profit	-	-	21111	21146	6	4
<b>3. Deposits</b>	<b>1579411</b>	<b>1853559</b>	<b>1540035</b>	<b>1734310</b>	<b>2228689</b>	<b>2637616</b>
	(86.6)	(86.2)	(85.3)	(87.3)	(85.0)	(84.6)
<b>Type-wise</b>						
3A.1. Demand deposits	122214	139365	80806	259796	192762	241383
(i) From banks	539	658	5832	189530	9817	9328
(ii) From others	121675	138706	74975	70267	182945	232054
3A.2. Savings bank deposits	342959	380175	263224	297532	504289	574967
3A.3. Term deposits	1114238	1334019	1196005	1176982	1531639	1821266
(i) From banks	166654	238301	175445	158895	87698	108766
(ii) From others	947584	1095718	1020560	1018087	1443941	1712501
<b>Location-wise</b>						
3B.1. Deposits of branches in India	1477075	1670546	1420170	1583864	2216620	2609983
3B.2. Deposits of branches outside India	102336	183013	119865	150447	12070	27632
<b>4. Borrowings</b>	<b>105899</b>	<b>128138</b>	<b>129014</b>	<b>94924</b>	<b>179095</b>	<b>237973</b>
	(5.8)	(6.0)	(7.1)	(4.8)	(6.8)	(7.6)
4.1. Borrowings in India	68098	70566	119616	90632	72804	92614
(i) From Reserve Bank of India	-	-	67150	30500	2350	21253
(ii) From other banks	7718	8176	1	2	7000	2000
(iii) From other institutions and agencies	60380	62390	52465	60130	63454	69361
4.2. Borrowings outside India	37801	57572	9398	4293	106291	145359
Secured borrowings included in 4.	-	-	8715	16380	1344	1339
<b>5. Other liabilities &amp; provisions</b>	<b>48960</b>	<b>64113</b>	<b>49801</b>	<b>60455</b>	<b>67999</b>	<b>70058</b>
	(2.7)	(3.0)	(2.8)	(3.0)	(2.6)	(2.2)
5.1. Bills Payable	5473	8191	2478	2462	12941	12227
5.2. Inter-office adjustments	524	143	2346	2789	-	-
5.3. Interest accrued	9939	7795	7322	8056	7105	8390
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	217	317
5.6. Others (including provisions)	33024	47984	37655	47148	47736	49123
<b>Total Liabilities</b>	<b>1824681</b>	<b>2151223</b>	<b>1804984</b>	<b>1986514</b>	<b>2622114</b>	<b>3118608</b>



**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2012	2013	2012	2013
	(37)	(38)	(39)	(40)
<b>1. Capital</b>	<b>11610</b>	<b>11747</b>	<b>16955</b>	<b>16955</b>
	(1.1)	(1.0)	(1.8)	(1.5)
<b>2. Reserves and Surplus</b>	<b>44187</b>	<b>47090</b>	<b>35567</b>	<b>38631</b>
	(4.3)	(4.1)	(3.7)	(3.5)
2.1 Statutory Reserves	6155	7135	10873	12337
2.2 Capital Reserves	21362	21330	2773	3383
2.3 Share Premium	6573	7436	5930	5930
2.4 Investments Fluctuations Reserves	-	-	-	-
2.5 Revenue and other Reserves	10096	11189	6641	7391
2.6 Balance of Profit	-	-	9350	9590
<b>3. Deposits</b>	<b>891163</b>	<b>1006515</b>	<b>830555</b>	<b>970172</b>
	(87.4)	(87.8)	(86.7)	(87.4)
<b>Type-wise</b>				
3A.1. Demand deposits	97408	95334	46840	52164
(i) From banks	8180	12037	158	133
(ii) From others	89229	83296	46682	52031
3A.2. Savings bank deposits	265887	303721	136041	151328
3A.3. Term deposits	527868	607461	647675	766680
(i) From banks	16649	14503	1933	3035
(ii) From others	511219	592958	645742	763645
<b>Location-wise</b>				
3B.1. Deposits of branches in India	891163	1006515	830555	970172
3B.2. Deposits of branches outside India	-	-	-	-
<b>4. Borrowings</b>	<b>49202</b>	<b>49427</b>	<b>54184</b>	<b>63918</b>
	(4.8)	(4.3)	(5.7)	(5.8)
4.1. Borrowings in India	47886	36918	54184	63915
(i) From Reserve Bank of India	5200	3266	950	3500
(ii) From other banks	-	-	-	3500
(iii) From other institutions and agencies	42686	33652	53234	56915
4.2. Borrowings outside India	1316	12509	-	3
Secured borrowings included in 4.	5200	3266	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>23943</b>	<b>31371</b>	<b>20379</b>	<b>20140</b>
	(2.3)	(2.7)	(2.1)	(1.8)
5.1. Bills Payable	3777	3943	3618	3864
5.2. Inter-office adjustments	716	202	-	-
5.3. Interest accrued	3437	4702	2468	2621
5.4. Subordinate debt	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	679	-
5.6. Others (including provisions)	16013	22525	13613	13656
<b>Total Liabilities</b>	<b>1020104</b>	<b>1146151</b>	<b>957640</b>	<b>1109818</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>3910</b>	<b>5241</b>	<b>4699</b>	<b>6341</b>	<b>12008</b>	<b>15595</b>
	(0.2)	(0.3)	(0.4)	(0.4)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>83214</b>	<b>72841</b>	<b>50940</b>	<b>53881</b>	<b>204507</b>	<b>118926</b>
	(4.5)	(3.6)	(4.1)	(3.7)	(4.6)	(2.2)
<b>3. Balances with banks in India</b>	<b>4790</b>	<b>9933</b>	<b>20024</b>	<b>1791</b>	<b>38087</b>	<b>46398</b>
	(0.3)	(0.5)	(1.6)	(0.1)	(0.9)	(0.8)
<b>4. Money at call and short notice</b>	<b>41469</b>	<b>23063</b>	<b>7792</b>	-	<b>152667</b>	<b>311099</b>
	(2.3)	(1.1)	(0.6)	(0.0)	(3.4)	(5.7)
<b>5. Balances with banks outside India</b>	<b>6868</b>	<b>19629</b>	<b>3001</b>	<b>5884</b>	<b>234417</b>	<b>361972</b>
	(0.4)	(1.0)	(0.2)	(0.4)	(5.2)	(6.6)
<b>6. Investments</b>	<b>542832</b>	<b>583059</b>	<b>296289</b>	<b>376324</b>	<b>832094</b>	<b>1213937</b>
	(29.7)	(28.5)	(23.8)	(25.7)	(18.6)	(22.2)
6.1. Investments in India	542832	583059	296196	374986	792650	1167596
(i) Government securities	452120	457718	267279	329736	691882	1020445
(ii) Other approved securities	700	457	104	82	1633	1332
(iii) Shares	3957	3669	2128	3264	14599	15049
(iv) Debentures and Bonds	35281	44185	7060	13388	29600	29474
(v) Subsidiaries and/or joint ventures	1772	1713	1900	1735	6976	8266
(vi) Others	49003	75316	17725	26781	47960	93029
6.2. Investments outside India	-	-	93	1338	39444	46342
(i) Government securities	-	-	-	-	10596	11148
(ii) Subsidiaries and/or joint ventures	-	-	-	1338	5373	7371
(iii) Others	-	-	93	-	23474	27823
<b>7. Advances</b>	<b>1111451</b>	<b>1294897</b>	<b>832230</b>	<b>983733</b>	<b>2873773</b>	<b>3281858</b>
	(60.8)	(63.4)	(66.8)	(67.2)	(64.2)	(60.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	28135	20854	15962	20891	391179	484093
7A.2. Cash credits, overdrafts & loans	514715	619201	429584	505237	1214015	1383335
7A.3. Term loans	568601	654841	386684	457604	1268579	1414429
<b>Security-wise</b>						
7B.1. Secured by tangible assets	945796	1097711	694314	867359	1900804	2264545
7B.2. Covered by Bank/Govt. Guarantees	48408	49323	34315	49970	503609	599707
7B.3. Unsecured	117247	147863	103601	66404	469360	417605
<b>Sector-wise</b>						
7C.I. Advances in India	1064225	1232443	832230	983733	2020754	2242943
(i) Priority sectors	373964	394034	276595	346219	649099	794671
(ii) Public sectors	167729	162320	75099	76190	237045	225391
(iii) Banks	-	-	-	-	20951	25713
(iv) others	522532	676089	480536	561324	1113659	1197168
7C.II. Advances outside India	47226	62453	-	-	853019	1038914
<b>8. Fixed Assets</b>	<b>11977</b>	<b>12515</b>	<b>3026</b>	<b>3035</b>	<b>23415</b>	<b>24531</b>
	(0.7)	(0.6)	(0.2)	(0.2)	(0.5)	(0.4)
8.1. Premises	9496	9534	801	778	17711	17214
8.2. Fixed assets under construction	216	371	26	41	-	-
8.3. Other Fixed assets	2265	2610	2199	2215	5704	7317
<b>9. Other Assets</b>	<b>22833</b>	<b>22554</b>	<b>27454</b>	<b>32002</b>	<b>102247</b>	<b>97039</b>
	(1.2)	(1.1)	(2.2)	(2.2)	(2.3)	(1.8)
9.1. Inter-office adjustments (net)	-	-	935	619	3546	-
9.2. Interest accrued	10857	10022	7230	9717	35159	36368
9.3. Tax paid	5513	7160	10976	14850	19931	33745
9.4. Stationery and Stamps	110	135	66	77	71	65
9.5. Others	6353	5238	8247	6739	43540	26861
<b>Total Assets</b>	<b>1829346</b>	<b>2043732</b>	<b>1245454</b>	<b>1462989</b>	<b>4473215</b>	<b>5471354</b>

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>11534</b>	<b>17571</b>	<b>5036</b>	<b>5146</b>	<b>10032</b>	<b>11288</b>
	(0.3)	(0.4)	(0.6)	(0.4)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>138333</b>	<b>202099</b>	<b>40319</b>	<b>47507</b>	<b>167919</b>	<b>142771</b>
	(3.6)	(4.5)	(4.4)	(4.1)	(4.5)	(3.5)
<b>3. Balances with banks in India</b>	<b>38144</b>	<b>91716</b>	<b>3962</b>	<b>8766</b>	<b>11832</b>	<b>15924</b>
	(1.0)	(2.0)	(0.4)	(0.7)	(0.3)	(0.4)
<b>4. Money at call and short notice</b>	<b>38235</b>	<b>2672</b>	-	-	<b>5500</b>	<b>59602</b>
	(1.0)	(0.1)	(0.0)	(0.0)	(0.1)	(1.4)
<b>5. Balances with banks outside India</b>	<b>120866</b>	<b>234301</b>	<b>8126</b>	<b>309</b>	<b>86510</b>	<b>117561</b>
	(3.1)	(5.2)	(0.9)	(0.0)	(2.3)	(2.9)
<b>6. Investments</b>	<b>867536</b>	<b>946134</b>	<b>260314</b>	<b>314303</b>	<b>1020574</b>	<b>1211328</b>
	(22.6)	(20.9)	(28.6)	(26.9)	(27.3)	(29.4)
6.1. Investments in India	824758	906056	260314	314303	1015313	1205447
(i) Government securities	715706	794908	206438	253733	887639	1019918
(ii) Other approved securities	719	12	-	-	97	15
(iii) Shares	8864	9233	2107	1755	11724	15578
(iv) Debentures and Bonds	51808	55388	9445	11715	26055	33756
(v) Subsidiaries and/or joint ventures	4039	4135	688	734	5813	6730
(vi) Others	43621	42382	41636	46367	83984	129451
6.2. Investments outside India	42778	40078	-	-	5262	5882
(i) Government securities	21628	23765	-	-	-	-
(ii) Subsidiaries and/or joint ventures	4070	4070	-	-	366	366
(iii) Others	17080	12244	-	-	4896	5516
<b>7. Advances</b>	<b>2488333</b>	<b>2893675</b>	<b>560598</b>	<b>754708</b>	<b>2324898</b>	<b>2421766</b>
	(64.7)	(63.9)	(61.5)	(64.5)	(62.1)	(58.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	392876	511686	14897	19487	70972	70542
7A.2. Cash credits, overdrafts & loans	1099367	1228782	194816	278578	1077884	1054785
7A.3. Term loans	996090	1153207	350884	456643	1176041	1296440
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1526095	1879770	454502	644561	1687224	1912247
7B.2. Covered by Bank/Govt. Guarantees	438197	606560	72	586	67463	87931
7B.3. Unsecured	524041	407346	106023	109562	570212	421588
<b>Sector-wise</b>						
7C.I. Advances in India	1757736	2013683	560598	754708	2214963	2271401
(i) Priority sectors	561399	649661	188504	243396	692709	820488
(ii) Public sectors	167610	298816	132170	127870	345676	290960
(iii) Banks	2107	1806	1	2715	431	148
(iv) others	1026620	1063401	239923	380727	1176148	1159805
7C.II. Advances outside India	730598	879992	-	-	109935	150366
<b>8. Fixed Assets</b>	<b>27716</b>	<b>28701</b>	<b>6007</b>	<b>14295</b>	<b>28575</b>	<b>28627</b>
	(0.7)	(0.6)	(0.7)	(1.2)	(0.8)	(0.7)
8.1. Premises	21419	20650	4380	12142	24601	24373
8.2. Fixed assets under construction	486	912	-	-	-	-
8.3. Other Fixed assets	5810	7139	1626	2152	3975	4254
<b>9. Other Assets</b>	<b>114657</b>	<b>109158</b>	<b>27014</b>	<b>24494</b>	<b>85760</b>	<b>114557</b>
	(3.0)	(2.4)	(3.0)	(2.1)	(2.3)	(2.8)
9.1. Inter-office adjustments (net)	8886	1115	3718	-	-	-
9.2. Interest accrued	20983	19209	5855	7543	29115	33419
9.3. Tax paid	38605	44056	8556	7238	17495	24243
9.4. Stationery and Stamps	20	22	53	50	81	66
9.5. Others	46163	44756	8831	9662	39069	56829
<b>Total Assets</b>	<b>3845355</b>	<b>4526027</b>	<b>911374</b>	<b>1169528</b>	<b>3741602</b>	<b>4123426</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## NATIONALISED BANKS

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>16676</b>	<b>17578</b>	<b>5828</b>	<b>8943</b>	<b>3388</b>	<b>4480</b>
	(0.7)	(0.7)	(0.4)	(0.5)	(0.4)	(0.4)
<b>2. Balances with RBI</b>	<b>114465</b>	<b>118023</b>	<b>87054</b>	<b>79536</b>	<b>48562</b>	<b>81965</b>
	(5.0)	(4.4)	(5.3)	(4.1)	(5.6)	(7.2)
<b>3. Balances with banks in India</b>	<b>6519</b>	<b>4252</b>	<b>1166</b>	<b>3644</b>	<b>3117</b>	<b>5541</b>
	(0.3)	(0.2)	(0.1)	(0.2)	(0.4)	(0.5)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>500</b>	<b>13382</b>	<b>25278</b>	<b>-</b>	<b>800</b>
	(0.0)	(0.0)	(0.8)	(1.3)	(0.0)	(0.1)
<b>5. Balances with banks outside India</b>	<b>3605</b>	<b>569</b>	<b>9549</b>	<b>9433</b>	<b>445</b>	<b>5429</b>
	(0.2)	(0.0)	(0.6)	(0.5)	(0.1)	(0.5)
<b>6. Investments</b>	<b>592433</b>	<b>726038</b>	<b>474746</b>	<b>581645</b>	<b>230276</b>	<b>343431</b>
	(25.8)	(27.1)	(29.0)	(30.1)	(26.4)	(30.3)
6.1. Investments in India	592426	726031	474745	581644	230276	343431
(i) Government securities	507238	601302	370357	466044	194047	267584
(ii) Other approved securities	604	440	46	24	189	25
(iii) Shares	9424	14316	5243	6179	1113	1620
(iv) Debentures and Bonds	41017	44412	14633	20914	7842	10409
(v) Subsidiaries and/or joint ventures	2542	2629	817	750	483	483
(vi) Others	31602	62931	83650	87733	26601	63310
6.2. Investments outside India	7	7	1	1	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	7	7	-	-	-	-
(iii) Others	-	-	1	1	-	-
<b>7. Advances</b>	<b>1475129</b>	<b>1719358</b>	<b>1004690</b>	<b>1187166</b>	<b>566925</b>	<b>657812</b>
	(64.2)	(64.1)	(61.4)	(61.4)	(64.9)	(58.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	22539	22997	28274	71740	21613	23930
7A.2. Cash credits, overdrafts & loans	490610	627469	444937	529489	259809	282349
7A.3. Term loans	961980	1068893	531479	585937	285503	351533
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1033347	1408206	724989	980983	437332	531291
7B.2. Covered by Bank/Govt. Guarantees	78838	95110	962	16379	31386	42083
7B.3. Unsecured	362943	216043	278739	189804	98208	84438
<b>Sector-wise</b>						
7C.I. Advances in India	1475129	1719358	1004690	1187166	566925	657812
(i) Priority sectors	385222	500284	293245	372146	171531	185159
(ii) Public sectors	97604	218918	141601	193286	119821	135340
(iii) Banks	750	3528	145	5804	4244	5568
(iv) others	991553	996629	569699	615931	271330	331746
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>24739</b>	<b>26848</b>	<b>3560</b>	<b>4432</b>	<b>4066</b>	<b>11121</b>
	(1.1)	(1.0)	(0.2)	(0.2)	(0.5)	(1.0)
8.1. Premises	19930	20341	976	1139	2641	9393
8.2. Fixed assets under construction	-	-	21	33	15	22
8.3. Other Fixed assets	4809	6507	2563	3259	1411	1707
<b>9. Other Assets</b>	<b>64431</b>	<b>68129</b>	<b>35628</b>	<b>34347</b>	<b>17099</b>	<b>23826</b>
	(2.8)	(2.5)	(2.2)	(1.8)	(2.0)	(2.1)
9.1. Inter-office adjustments (net)	2946	9022	-	-	-	-
9.2. Interest accrued	12676	13799	9470	9965	5898	8150
9.3. Tax paid	23311	20935	15095	15629	6102	7834
9.4. Stationery and Stamps	132	136	37	39	26	39
9.5. Others	25366	24238	11026	8714	5073	7802
<b>Total Assets</b>	<b>2297997</b>	<b>2681295</b>	<b>1635604</b>	<b>1934423</b>	<b>873879</b>	<b>1134404</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>16143</b>	<b>13692</b>	<b>3002</b>	<b>4359</b>	<b>11881</b>	<b>11192</b>
	(0.6)	(0.4)	(0.2)	(0.3)	(0.5)	(0.5)
<b>2. Balances with RBI</b>	<b>134759</b>	<b>91747</b>	<b>60187</b>	<b>66283</b>	<b>90108</b>	<b>87186</b>
	(4.6)	(2.8)	(4.3)	(4.1)	(4.1)	(3.6)
<b>3. Balances with banks in India</b>	<b>7307</b>	<b>5225</b>	<b>688</b>	<b>3013</b>	<b>14061</b>	<b>3547</b>
	(0.3)	(0.2)	(0.0)	(0.2)	(0.6)	(0.1)
<b>4. Money at call and short notice</b>	<b>13063</b>	<b>32771</b>	<b>6768</b>	<b>11653</b>	<b>34994</b>	<b>38646</b>
	(0.4)	(1.0)	(0.5)	(0.7)	(1.6)	(1.6)
<b>5. Balances with banks outside India</b>	<b>9304</b>	<b>35810</b>	<b>17489</b>	<b>11079</b>	<b>11567</b>	<b>12013</b>
	(0.3)	(1.1)	(1.2)	(0.7)	(0.5)	(0.5)
<b>6. Investments</b>	<b>831754</b>	<b>988009</b>	<b>379760</b>	<b>418050</b>	<b>555659</b>	<b>614173</b>
6.1. Investments in India	831753	988009	365093	401338	543734	596246
(i) Government securities	647978	711819	296998	310957	499622	542614
(ii) Other approved securities	-	-	431	363	657	623
(iii) Shares	33752	34980	4591	4109	7899	9007
(iv) Debentures and Bonds	24950	60472	11917	15461	22538	24415
(v) Subsidiaries and/or joint ventures	6208	6187	884	397	-	-
(vi) Others	118866	174552	50272	70051	13017	19588
6.2. Investments outside India	-	-	14668	16712	11925	17927
(i) Government securities	-	-	13562	15864	10573	11573
(ii) Subsidiaries and/or joint ventures	-	-	-	-	130	1863
(iii) Others	-	-	1106	848	1222	4491
<b>7. Advances</b>	<b>1805723</b>	<b>1963064</b>	<b>903236</b>	<b>1056425</b>	<b>1407244</b>	<b>1603641</b>
	(62.2)	(60.8)	(63.9)	(64.9)	(64.1)	(65.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	32224	46188	22944	19859	52514	60750
7A.2. Cash credits, overdrafts & loans	459793	508846	360576	453829	625221	745940
7A.3. Term loans	1313706	1408030	519716	582737	729510	796951
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1661502	1815357	671426	814893	1162012	1368323
7B.2. Covered by Bank/Govt. Guarantees	10328	5245	55802	79355	45500	67002
7B.3. Unsecured	133893	142463	176008	162177	199732	168317
<b>Sector-wise</b>						
7C.I. Advances in India	1751693	1846200	854724	997055	1250643	1413021
(i) Priority sectors	484259	344125	297892	361033	422653	498174
(ii) Public sectors	204240	104735	102484	185560	190865	170862
(iii) Banks	1867	3528	-	-	9361	4494
(iv) others	1061327	1393812	454348	450462	627763	739491
7C.II. Advances outside India	54029	116865	48512	59370	156602	190621
<b>8. Fixed Assets</b>	<b>30188</b>	<b>29253</b>	<b>16307</b>	<b>16905</b>	<b>17440</b>	<b>18470</b>
	(1.0)	(0.9)	(1.2)	(1.0)	(0.8)	(0.8)
8.1. Premises	24969	24011	13089	13169	14707	15017
8.2. Fixed assets under construction	245	167	53	5	149	104
8.3. Other Fixed assets	4974	5075	3165	3731	2584	3349
<b>9. Other Assets</b>	<b>54922</b>	<b>68113</b>	<b>26755</b>	<b>40459</b>	<b>53417</b>	<b>57691</b>
	(1.9)	(2.1)	(1.9)	(2.5)	(2.4)	(2.4)
9.1. Inter-office adjustments (net)	-	-	1732	-	1266	-
9.2. Interest accrued	20063	20663	6037	7069	19945	23350
9.3. Tax paid	15032	13149	4921	14394	17710	17707
9.4. Stationery and Stamps	1	1	140	151	82	95
9.5. Others	19827	34300	13925	18844	14414	16539
<b>Total Assets</b>	<b>2903163</b>	<b>3227685</b>	<b>1414192</b>	<b>1628226</b>	<b>2196371</b>	<b>2446560</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Cash in hand</b>	<b>4224</b>	<b>6598</b>	<b>1560</b>	<b>1752</b>	<b>19353</b>	<b>19392</b>
	(0.2)	(0.3)	(0.2)	(0.2)	(0.4)	(0.4)
<b>2. Balances with RBI</b>	<b>80393</b>	<b>75122</b>	<b>34841</b>	<b>30737</b>	<b>165576</b>	<b>159470</b>
	(4.5)	(3.7)	(4.8)	(3.8)	(3.6)	(3.3)
<b>3. Balances with banks in India</b>	<b>2045</b>	<b>1214</b>	<b>2631</b>	<b>3093</b>	<b>39348</b>	<b>37077</b>
	(0.1)	(0.1)	(0.4)	(0.4)	(0.9)	(0.8)
<b>4. Money at call and short notice</b>	-	<b>2000</b>	<b>3000</b>	<b>2500</b>	<b>31849</b>	<b>21357</b>
	(0.0)	(0.1)	(0.4)	(0.3)	(0.7)	(0.4)
<b>5. Balances with banks outside India</b>	<b>607</b>	<b>962</b>	<b>1121</b>	<b>2709</b>	<b>32154</b>	<b>34057</b>
	(0.0)	(0.0)	(0.2)	(0.3)	(0.7)	(0.7)
<b>6. Investments</b>	<b>521013</b>	<b>585547</b>	<b>200641</b>	<b>225425</b>	<b>1227030</b>	<b>1298962</b>
	(29.3)	(29.2)	(27.5)	(28.0)	(26.8)	(27.1)
6.1. Investments in India	521013	585547	200641	225425	1213433	1282996
(i) Government securities	393487	440768	170703	187060	997594	1075986
(ii) Other approved securities	680	610	284	114	2233	2115
(iii) Shares	5002	6205	1582	1725	26109	25736
(iv) Debentures and Bonds	19813	19229	12078	11942	76367	99689
(v) Subsidiaries and/or joint ventures	1840	2185	7	7	2939	2950
(vi) Others	100190	116550	15988	24577	108190	76520
6.2. Investments outside India	-	-	-	-	13598	15966
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	10586	12000
(iii) Others	-	-	-	-	3012	3967
<b>7. Advances</b>	<b>1119777</b>	<b>1289551</b>	<b>461514</b>	<b>514308</b>	<b>2937748</b>	<b>3087252</b>
	(63.1)	(64.3)	(63.3)	(63.9)	(64.1)	(64.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	36369	43695	8732	4803	74205	89372
7A.2. Cash credits, overdrafts & loans	454139	533885	135546	160489	1436071	1563878
7A.3. Term loans	629268	711971	317235	349016	1427471	1434002
<b>Security-wise</b>						
7B.1. Secured by tangible assets	993746	1128079	333843	398261	2529029	2631756
7B.2. Covered by Bank/Govt. Guarantees	44042	78733	41292	55690	162106	212000
7B.3. Unsecured	81990	82739	86379	60358	246613	243496
<b>Sector-wise</b>						
7C.I. Advances in India	1119777	1289551	461514	514308	2720197	2766672
(i) Priority sectors	400305	462397	129261	139900	920330	927530
(ii) Public sectors	100529	99653	106728	127845	226727	213856
(iii) Banks	751	17	7304	472	15040	263
(iv) others	618193	727484	218222	246091	1558100	1625023
7C.II. Advances outside India	-	-	-	-	217551	320580
<b>8. Fixed Assets</b>	<b>14207</b>	<b>12274</b>	<b>8084</b>	<b>8441</b>	<b>31689</b>	<b>33577</b>
	(0.8)	(0.6)	(1.1)	(1.0)	(0.7)	(0.7)
8.1. Premises	11476	8813	7444	7624	23252	24002
8.2. Fixed assets under construction	214	169	-	-	-	-
8.3. Other Fixed assets	2516	3292	640	818	8437	9575
<b>9. Other Assets</b>	<b>33080</b>	<b>33705</b>	<b>15659</b>	<b>15813</b>	<b>97177</b>	<b>97626</b>
	(1.9)	(1.7)	(2.1)	(2.0)	(2.1)	(2.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	10416	10494	3468	4027	28560	33913
9.3. Tax paid	11499	14337	3489	3157	10578	6444
9.4. Stationery and Stamps	8	21	27	30	85	83
9.5. Others	11156	8852	8676	8599	57954	57186
<b>Total Assets</b>	<b>1775346</b>	<b>2006972</b>	<b>729053</b>	<b>804779</b>	<b>4581923</b>	<b>4788770</b>

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Cash in hand</b>	<b>3028</b>	<b>3854</b>	<b>3084</b>	<b>4366</b>	<b>6273</b>	<b>7753</b>
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>85059</b>	<b>77099</b>	<b>75031</b>	<b>52688</b>	<b>110062</b>	<b>99876</b>
	(4.7)	(3.6)	(4.2)	(2.7)	(4.2)	(3.2)
<b>3. Balances with banks in India</b>	<b>24975</b>	<b>27125</b>	<b>486</b>	<b>1495</b>	<b>17066</b>	<b>13393</b>
	(1.4)	(1.3)	(0.0)	(0.1)	(0.7)	(0.4)
<b>4. Money at call and short notice</b>	<b>15000</b>	<b>54000</b>	<b>48422</b>	<b>40844</b>	<b>644</b>	<b>-</b>
	(0.8)	(2.5)	(2.7)	(2.1)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>10782</b>	<b>3765</b>	<b>9014</b>	<b>24049</b>	<b>22706</b>	<b>41082</b>
	(0.6)	(0.2)	(0.5)	(1.2)	(0.9)	(1.3)
<b>6. Investments</b>	<b>408151</b>	<b>456477</b>	<b>457715</b>	<b>522449</b>	<b>623636</b>	<b>808304</b>
	(22.4)	(21.2)	(25.4)	(26.3)	(23.8)	(25.9)
6.1. Investments in India	405992	455313	446287	510864	622917	807620
(i) Government securities	365005	401662	398421	432995	504818	617645
(ii) Other approved securities	257	190	723	552	4	-
(iii) Shares	3033	3236	3881	3668	7682	9845
(iv) Debentures and Bonds	18025	19018	24528	19771	43886	62588
(v) Subsidiaries and/or joint ventures	336	336	2475	1862	1326	1294
(vi) Others	19335	30871	16260	52016	65200	116248
6.2. Investments outside India	2159	1164	11428	11585	718	684
(i) Government securities	-	-	9725	8843	614	571
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	2159	1164	1702	2742	104	113
<b>7. Advances</b>	<b>1236202</b>	<b>1475690</b>	<b>1155400</b>	<b>1282829</b>	<b>1778821</b>	<b>2081022</b>
	(67.7)	(68.6)	(64.0)	(64.6)	(67.8)	(66.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	12860	12705	75462	154918	81416	65825
7A.2. Cash credits, overdrafts & loans	235229	295556	342146	352560	919887	1048463
7A.3. Term loans	988113	1167429	737791	775351	777517	966733
<b>Security-wise</b>						
7B.1. Secured by tangible assets	831180	1013635	798692	1038189	1321100	1657032
7B.2. Covered by Bank/Govt. Guarantees	131192	214485	80344	109068	76577	127175
7B.3. Unsecured	273829	247570	276364	135571	381143	296815
<b>Sector-wise</b>						
7C.I. Advances in India	1089872	1224694	1059371	1160153	1687267	1951744
(i) Priority sectors	364211	393040	289246	333240	424535	553604
(ii) Public sectors	97093	101376	165109	165649	147892	202314
(iii) Banks	31059	42233	153	8805	82559	61814
(iv) others	597509	688045	604864	652459	1032281	1134012
7C.II. Advances outside India	146330	250996	96030	122675	91554	129278
<b>8. Fixed Assets</b>	<b>13516</b>	<b>14340</b>	<b>8048</b>	<b>8896</b>	<b>23358</b>	<b>24790</b>
	(0.7)	(0.7)	(0.4)	(0.4)	(0.9)	(0.8)
8.1. Premises	10947	10725	5888	6493	17635	18427
8.2. Fixed assets under construction	237	266	32	110	36	115
8.3. Other Fixed assets	2331	3349	2128	2294	5687	6247
<b>9. Other Assets</b>	<b>27970</b>	<b>38874</b>	<b>47785</b>	<b>48899</b>	<b>39549</b>	<b>42388</b>
	(1.5)	(1.8)	(2.6)	(2.5)	(1.5)	(1.4)
9.1. Inter-office adjustments (net)	-	-	-	-	4361	10370
9.2. Interest accrued	8789	10403	9714	10178	16882	18383
9.3. Tax paid	13004	7023	12744	14585	-4822	-2730
9.4. Stationery and Stamps	135	107	72	59	52	25
9.5. Others	6042	21341	25254	24077	23075	16339
<b>Total Assets</b>	<b>1824681</b>	<b>2151223</b>	<b>1804984</b>	<b>1986514</b>	<b>2622114</b>	<b>3118608</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2012	2013	2012	2013
	(37)	(38)	(39)	(40)
<b>1. Cash in hand</b>	<b>3482</b>	<b>3574</b>	<b>3038</b>	<b>4176</b>
	(0.3)	(0.3)	(0.3)	(0.4)
<b>2. Balances with RBI</b>	<b>47436</b>	<b>34892</b>	<b>42388</b>	<b>35001</b>
	(4.7)	(3.0)	(4.4)	(3.2)
<b>3. Balances with banks in India</b>	<b>791</b>	<b>568</b>	<b>1292</b>	<b>923</b>
	(0.1)	(0.0)	(0.1)	(0.1)
<b>4. Money at call and short notice</b>	<b>11000</b>	<b>34733</b>	<b>12799</b>	<b>25699</b>
	(1.1)	(3.0)	(1.3)	(2.3)
<b>5. Balances with banks outside India</b>	<b>10064</b>	<b>16119</b>	<b>4512</b>	<b>648</b>
	(1.0)	(1.4)	(0.5)	(0.1)
<b>6. Investments</b>	<b>290588</b>	<b>334634</b>	<b>286438</b>	<b>312850</b>
	(28.5)	(29.2)	(29.9)	(28.2)
6.1. Investments in India	290588	334634	286438	312850
(i) Government securities	226763	256393	237009	260611
(ii) Other approved securities	284	264	45	36
(iii) Shares	2923	2977	2747	1874
(iv) Debentures and Bonds	22746	22229	13364	16175
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	37872	52771	33273	34154
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
<b>7. Advances</b>	<b>630433</b>	<b>689087</b>	<b>579037</b>	<b>697658</b>
	(61.8)	(60.1)	(60.5)	(62.9)
<b>Type-wise</b>				
7A.1. Bills purchased and discounted	20855	16748	14057	17528
7A.2. Cash credits, overdrafts & loans	173932	190437	255367	314673
7A.3. Term loans	435646	481901	309614	365456
<b>Security-wise</b>				
7B.1. Secured by tangible assets	487655	575827	404239	496925
7B.2. Covered by Bank/Govt. Guarantees	19761	21892	25705	50962
7B.3. Unsecured	123018	91367	149094	149771
<b>Sector-wise</b>				
7C.I. Advances in India	630433	689087	579037	697658
(i) Priority sectors	221586	251476	171157	192154
(ii) Public sectors	52335	69479	131414	87250
(iii) Banks	37	8981	7542	7553
(iv) others	356476	359151	268925	410700
7C.II. Advances outside India	-	-	-	-
<b>8. Fixed Assets</b>	<b>8050</b>	<b>8571</b>	<b>4869</b>	<b>4767</b>
	(0.8)	(0.7)	(0.5)	(0.4)
8.1. Premises	6494	6503	3455	3276
8.2. Fixed assets under construction	133	363	-	-
8.3. Other Fixed assets	1423	1704	1415	1491
<b>9. Other Assets</b>	<b>18261</b>	<b>23974</b>	<b>23267</b>	<b>28095</b>
	(1.8)	(2.1)	(2.4)	(2.5)
9.1. Inter-office adjustments (net)	-	-	426	396
9.2. Interest accrued	6405	7882	6819	7247
9.3. Tax paid	5836	7336	10343	15055
9.4. Stationery and Stamps	42	56	10	9
9.5. Others	5977	8700	5669	5389
<b>Total Assets</b>	<b>1020104</b>	<b>1146151</b>	<b>957640</b>	<b>1109818</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years



**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>314</b>	<b>419</b>	<b>408</b>	<b>474</b>	<b>851</b>	<b>851</b>
	(0.3)	(0.3)	(0.2)	(0.2)	(0.6)	(0.6)
<b>2. Reserves and Surplus</b>	<b>5341</b>	<b>7157</b>	<b>12023</b>	<b>15932</b>	<b>6431</b>	<b>6809</b>
	(4.4)	(5.3)	(6.6)	(6.9)	(4.4)	(4.9)
2.1 Statutory Reserves	1315	1396	4180	5000	773	773
2.2 Capital Reserves	316	397	439	458	340	350
2.3 Share Premium	2224	2907	2034	3278	5635	5635
2.4 Investments Fluctuations Reserves	22	16	20	24	-	-
2.5 Revenue and other Reserves	1464	2441	5284	7104	886	1240
2.6 Balance of Profit	-	-	66	69	-1202	-1189
<b>3. Deposits</b>	<b>106049</b>	<b>123416</b>	<b>163408</b>	<b>203048</b>	<b>118044</b>	<b>112021</b>
	(88.0)	(90.6)	(89.0)	(88.4)	(80.4)	(81.1)
<b>Type-wise</b>						
3A.1. Demand deposits	3479	3294	12031	13353	8643	9473
(i) From banks	14	4	45	18	342	86
(ii) From others	3464	3290	11986	13335	8300	9387
3A.2. Savings bank deposits	17005	18340	17685	20693	14198	15687
3A.3. Term deposits	85565	101782	133692	169001	95204	86861
(i) From banks	4214	4595	2128	1420	15464	6997
(ii) From others	81351	97188	131563	167582	79740	79864
<b>Location-wise</b>						
3B.1. Deposits of branches in India	106049	123416	163408	203048	118044	112021
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>5755</b>	<b>1994</b>	<b>3487</b>	<b>4767</b>	<b>17215</b>	<b>15921</b>
	(4.8)	(1.5)	(1.9)	(2.1)	(11.7)	(11.5)
4.1. Borrowings in India	5755	1994	3487	4225	14676	14157
(i) From Reserve Bank of India	2980	-	300	-	7980	7830
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	2774	1994	3187	4224	6696	6327
4.2. Borrowings outside India	-	-	-	543	2539	1764
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>3032</b>	<b>3215</b>	<b>4181</b>	<b>5549</b>	<b>4223</b>	<b>2593</b>
	(2.5)	(2.4)	(2.3)	(2.4)	(2.9)	(1.9)
5.1. Bills Payable	147	184	1107	1175	480	459
5.2. Inter-office adjustments	300	145	-	-	-	-
5.3. Interest accrued	582	549	624	784	2173	687
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2004	2338	2450	3590	1570	1447
<b>Total Liabilities</b>	<b>120491</b>	<b>136201</b>	<b>183507</b>	<b>229771</b>	<b>146765</b>	<b>138195</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>1710</b>	<b>1711</b>	<b>1501</b>	<b>1549</b>	<b>485</b>	<b>485</b>
	(0.3)	(0.2)	(0.3)	(0.3)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>55353</b>	<b>61936</b>	<b>38297</b>	<b>44719</b>	<b>40447</b>	<b>48162</b>
	(9.1)	(8.7)	(8.2)	(8.2)	(6.7)	(6.7)
2.1 Statutory Reserves	10695	12790	5637	7170	12129	14766
2.2 Capital Reserves	1710	1938	2283	2293	631	631
2.3 Share Premium	24756	24761	21562	22858	868	868
2.4 Investments Fluctuations Reserves	1897	1897	2	-	-	50
2.5 Revenue and other Reserves	13328	15386	1158	1311	26819	31847
2.6 Balance of Profit	2967	5164	7654	11088	-	-
<b>3. Deposits</b>	<b>489371</b>	<b>576149</b>	<b>351954</b>	<b>413340</b>	<b>533469</b>	<b>642206</b>
	(80.7)	(81.1)	(74.9)	(75.4)	(88.5)	(89.5)
<b>Type-wise</b>						
3A.1. Demand deposits	25459	29089	64204	73169	57344	64015
(i) From banks	127	593	3544	4492	1099	1075
(ii) From others	25332	28496	60660	68677	56245	62940
3A.2. Savings bank deposits	109299	127432	56429	61183	159807	187895
3A.3. Term deposits	354613	419627	231322	278989	316318	390296
(i) From banks	4762	6277	75954	97835	47929	53406
(ii) From others	349851	413351	155367	181153	268388	336890
<b>Location-wise</b>						
3B.1. Deposits of branches in India	489371	576149	351954	413340	533469	642206
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>42410</b>	<b>51870</b>	<b>56965</b>	<b>65113</b>	<b>12410</b>	<b>10750</b>
	(7.0)	(7.3)	(12.1)	(11.9)	(2.1)	(1.5)
4.1. Borrowings in India	29122	37961	28100	28811	11481	10750
(i) From Reserve Bank of India	900	3300	-	1000	5000	3000
(ii) From other banks	582	322	4403	2235	-	1750
(iii) From other institutions and agencies	27640	34339	23697	25576	6481	6000
4.2. Borrowings outside India	13289	13909	28865	36301	929	-
Secured borrowings included in 4.	2998	4997	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>17423</b>	<b>18831</b>	<b>21121</b>	<b>23644</b>	<b>15882</b>	<b>15830</b>
	(2.9)	(2.7)	(4.5)	(4.3)	(2.6)	(2.2)
5.1. Bills Payable	205	302	3681	5603	3412	3272
5.2. Inter-office adjustments	1637	1857	174	69	383	-
5.3. Interest accrued	2659	688	1705	2205	1092	1074
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	642	-	-	-	-	-
5.6. Others (including provisions)	12280	15984	15561	15767	10995	11484
<b>Total Liabilities</b>	<b>606268</b>	<b>710496</b>	<b>469838</b>	<b>548364</b>	<b>602692</b>	<b>717433</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2012 (13)	2013 (14)	2012 (15)	2013 (16)	2012 (17)	2013 (18)
<b>1. Capital</b>	<b>1883</b>	<b>1884</b>	<b>1072</b>	<b>1072</b>	<b>975</b>	<b>975</b>
	(0.5)	(0.5)	(0.3)	(0.2)	(0.6)	(0.6)
<b>2. Reserves and Surplus</b>	<b>24099</b>	<b>26687</b>	<b>26010</b>	<b>29780</b>	<b>8608</b>	<b>9168</b>
	(6.6)	(6.4)	(6.9)	(6.4)	(5.3)	(5.2)
2.1 Statutory Reserves	12160	13760	8585	10235	2949	3239
2.2 Capital Reserves	637	669	599	764	487	522
2.3 Share Premium	7207	7215	5531	5531	3304	3305
2.4 Investments Fluctuations Reserves	-	115	-	210	-	-
2.5 Revenue and other Reserves	4095	4927	11277	13029	1867	2102
2.6 Balance of Profit	-	1	18	10	1	1
<b>3. Deposits</b>	<b>316083</b>	<b>360562</b>	<b>321116</b>	<b>386530</b>	<b>141141</b>	<b>156190</b>
	(87.0)	(86.8)	(85.3)	(82.7)	(87.3)	(88.4)
<b>Type-wise</b>						
3A.1. Demand deposits	21015	24624	24783	30533	7221	7385
(i) From banks	29	32	22	15	13	8
(ii) From others	20986	24591	24761	30518	7208	7377
3A.2. Savings bank deposits	56613	65200	36733	43858	13827	15241
3A.3. Term deposits	238454	270739	259600	312138	120093	133564
(i) From banks	261	255	4998	630	4170	3266
(ii) From others	238193	270484	254602	311508	115923	130298
<b>Location-wise</b>						
3B.1. Deposits of branches in India	316083	360562	321116	386530	141141	156190
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>11471</b>	<b>15798</b>	<b>19726</b>	<b>39993</b>	<b>5800</b>	<b>4800</b>
	(3.2)	(3.8)	(5.2)	(8.6)	(3.6)	(2.7)
4.1. Borrowings in India	10886	13898	10213	27789	5800	4800
(i) From Reserve Bank of India	1500	3500	-	-	-	-
(ii) From other banks	1	5	-	10	-	-
(iii) From other institutions and agencies	9385	10393	10213	27779	5800	4800
4.2. Borrowings outside India	585	1900	9512	12204	-	-
Secured borrowings included in 4.	-	-	8642	26243	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>9680</b>	<b>10333</b>	<b>8425</b>	<b>9958</b>	<b>5104</b>	<b>5534</b>
	(2.7)	(2.5)	(2.2)	(2.1)	(3.2)	(3.1)
5.1. Bills Payable	2149	2211	2220	2304	686	622
5.2. Inter-office adjustments	50	-	-	-	232	-
5.3. Interest accrued	989	959	1430	1824	1532	1700
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	1560	897	47	45	225	171
5.6. Others (including provisions)	4931	6266	4728	5786	2429	3041
<b>Total Liabilities</b>	<b>363216</b>	<b>415264</b>	<b>376349</b>	<b>467333</b>	<b>161629</b>	<b>176667</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Capital</b>	<b>675</b>	<b>675</b>	<b>2149</b>	<b>2529</b>	<b>1134</b>	<b>1339</b>
	(1.7)	(1.6)	(3.0)	(2.0)	(0.3)	(0.3)
<b>2. Reserves and Surplus</b>	<b>2994</b>	<b>3332</b>	<b>9282</b>	<b>13538</b>	<b>20570</b>	<b>28724</b>
	(7.6)	(7.7)	(12.9)	(10.4)	(5.1)	(5.8)
2.1 Statutory Reserves	782	909	557	797	4588	5844
2.2 Capital Reserves	50	50	82	102	370	432
2.3 Share Premium	635	635	7884	11388	5162	9452
2.4 Investments Fluctuations Reserves	18	18	12	12	84	27
2.5 Revenue and other Reserves	1509	1719	748	1237	10133	12598
2.6 Balance of Profit	-	-	1	2	232	370
<b>3. Deposits</b>	<b>34775</b>	<b>37236</b>	<b>47393</b>	<b>83405</b>	<b>365005</b>	<b>442623</b>
	(87.8)	(86.2)	(65.8)	(64.3)	(90.4)	(88.9)
<b>Type-wise</b>						
3A.1. Demand deposits	1838	2119	5870	11099	12618	15474
(i) From banks	26	24	45	182	4	76
(ii) From others	1812	2094	5825	10916	12614	15398
3A.2. Savings bank deposits	10947	12553	4323	5345	59175	66855
3A.3. Term deposits	21991	22565	37200	66962	293212	360295
(i) From banks	3994	3485	8326	9779	32103	31781
(ii) From others	17997	19080	28874	57182	261109	328514
<b>Location-wise</b>						
3B.1. Deposits of branches in India	34775	37236	47393	83405	365005	442623
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>81</b>	<b>74</b>	<b>11986</b>	<b>27373</b>	<b>5882</b>	<b>12846</b>
	(0.2)	(0.2)	(16.6)	(21.1)	(1.5)	(2.6)
4.1. Borrowings in India	81	74	11853	26145	4486	6403
(i) From Reserve Bank of India	-	-	3150	7023	-	-
(ii) From other banks	-	-	1000	1000	-	-
(iii) From other institutions and agencies	81	74	7703	18122	4486	6403
4.2. Borrowings outside India	-	-	133	1229	1396	6442
Secured borrowings included in 4.	81	74	750	6996	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>1076</b>	<b>1864</b>	<b>1242</b>	<b>2787</b>	<b>11109</b>	<b>12420</b>
	(2.7)	(4.3)	(1.7)	(2.2)	(2.8)	(2.5)
5.1. Bills Payable	146	186	117	253	1174	1202
5.2. Inter-office adjustments	30	560	-	-	186	-
5.3. Interest accrued	31	29	530	806	2047	1995
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	4	-	-	-	-	-
5.6. Others (including provisions)	865	1089	596	1729	7702	9222
<b>Total Liabilities</b>	<b>39601</b>	<b>43181</b>	<b>72053</b>	<b>129634</b>	<b>403701</b>	<b>497950</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
<b>1. Capital</b>	<b>3</b>	<b>3</b>
	(0.0)	(0.0)
<b>2. Reserves and Surplus</b>	<b>16346</b>	<b>20218</b>
	(8.0)	(8.5)
2.1 Statutory Reserves	5424	6745
2.2 Capital Reserves	52	52
2.3 Share Premium	-	-
2.4 Investments Fluctuations Reserves	-	-
2.5 Revenue and other Reserves	10864	13410
2.6 Balance of Profit	5	11
<b>3. Deposits</b>	<b>171104</b>	<b>202238</b>
	(84.2)	(85.4)
<b>Type-wise</b>		
3A.1. Demand deposits	13519	14525
(i) From banks	-	-
(ii) From others	13519	14525
3A.2. Savings bank deposits	21780	23614
3A.3. Term deposits	135806	164099
(i) From banks	3752	5477
(ii) From others	132054	158623
<b>Location-wise</b>		
3B.1. Deposits of branches in India	171104	202238
3B.2. Deposits of branches outside India	-	-
<b>4. Borrowings</b>	<b>4607</b>	<b>2506</b>
	(2.3)	(1.1)
4.1. Borrowings in India	4460	2344
(i) From Reserve Bank of India	700	-
(ii) From other banks	3760	2344
(iii) From other institutions and agencies	-	-
4.2. Borrowings outside India	147	162
Secured borrowings included in 4.	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>11033</b>	<b>11879</b>
	(5.4)	(5.0)
5.1. Bills Payable	1666	1345
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	1191	1293
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	412	240
5.6. Others (including provisions)	7763	9000
<b>Total Liabilities</b>	<b>203092</b>	<b>236843</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>661</b>	<b>847</b>	<b>1746</b>	<b>923</b>	<b>1575</b>	<b>1801</b>
	(0.5)	(0.6)	(1.0)	(0.4)	(1.1)	(1.3)
<b>2. Balances with RBI</b>	<b>6204</b>	<b>5446</b>	<b>6401</b>	<b>9240</b>	<b>7104</b>	<b>3297</b>
	(5.1)	(4.0)	(3.5)	(4.0)	(4.8)	(2.4)
<b>3. Balances with banks in India</b>	<b>2436</b>	<b>3973</b>	<b>2742</b>	<b>4602</b>	<b>581</b>	<b>2523</b>
	(2.0)	(2.9)	(1.5)	(2.0)	(0.4)	(1.8)
<b>4. Money at call and short notice</b>	-	-	<b>250</b>	<b>2073</b>	-	-
	(0.0)	(0.0)	(0.1)	(0.9)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>409</b>	<b>385</b>	<b>223</b>	<b>867</b>	-	-
	(0.3)	(0.3)	(0.1)	(0.4)	(0.0)	(0.0)
<b>6. Investments</b>	<b>31451</b>	<b>33011</b>	<b>45862</b>	<b>52668</b>	<b>43602</b>	<b>46845</b>
	(26.1)	(24.2)	(25.0)	(22.9)	(29.7)	(33.9)
6.1. Investments in India	31451	33011	45862	52668	43602	46845
(i) Government securities	27909	29549	38472	45644	41637	43554
(ii) Other approved securities	-	-	3	-	-	-
(iii) Shares	7	17	333	374	58	33
(iv) Debentures and Bonds	823	905	303	304	803	1033
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	2713	2540	6751	6346	1104	2225
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>76635</b>	<b>88515</b>	<b>121375</b>	<b>152461</b>	<b>87581</b>	<b>77771</b>
	(63.6)	(65.0)	(66.1)	(66.4)	(59.7)	(56.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1949	2548	3215	2944	2352	1354
7A.2. Cash credits, overdrafts & loans	50889	63680	75272	99706	15089	16317
7A.3. Term loans	23797	22288	42888	49811	70140	60099
<b>Security-wise</b>						
7B.1. Secured by tangible assets	71781	82828	115503	146811	76124	69926
7B.2. Covered by Bank/Govt. Guarantees	1845	2567	1999	2685	2335	248
7B.3. Unsecured	3009	3120	3873	2965	9121	7596
<b>Sector-wise</b>						
7C.I. Advances in India	76635	88515	121375	152461	87581	77771
(i) Priority sectors	25886	19138	43978	57402	28103	22499
(ii) Public sectors	2913	2878	1999	2685	175	364
(iii) Banks	1653	40	-	-	-	33
(iv) others	46184	66459	75398	92374	59302	54874
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>757</b>	<b>1692</b>	<b>977</b>	<b>1413</b>	<b>1487</b>	<b>1358</b>
	(0.6)	(1.2)	(0.5)	(0.6)	(1.0)	(1.0)
8.1. Premises	425	1303	284	317	254	242
8.2. Fixed assets under construction	-	-	-	-	93	104
8.3. Other Fixed assets	332	389	693	1096	1140	1011
<b>9. Other Assets</b>	<b>1937</b>	<b>2333</b>	<b>3932</b>	<b>5525</b>	<b>4835</b>	<b>4601</b>
	(1.6)	(1.7)	(2.1)	(2.4)	(3.3)	(3.3)
9.1. Inter-office adjustments (net)	-	-	422	74	10	5
9.2. Interest accrued	706	714	940	1139	1549	1651
9.3. Tax paid	388	185	1716	2939	756	743
9.4. Stationery and Stamps	11	11	5	4	6	9
9.5. Others	832	1424	849	1369	2515	2193
<b>Total Assets</b>	<b>120491</b>	<b>136201</b>	<b>183507</b>	<b>229771</b>	<b>146765</b>	<b>138195</b>

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>3958</b>	<b>5289</b>	<b>3865</b>	<b>5711</b>	<b>1935</b>	<b>2012</b>
	(0.7)	(0.7)	(0.8)	(1.0)	(0.3)	(0.3)
<b>2. Balances with RBI</b>	<b>20283</b>	<b>22136</b>	<b>15959</b>	<b>13736</b>	<b>25901</b>	<b>24940</b>
	(3.3)	(3.1)	(3.4)	(2.5)	(4.3)	(3.5)
<b>3. Balances with banks in India</b>	<b>4633</b>	<b>6890</b>	<b>1991</b>	<b>1656</b>	<b>5361</b>	<b>13936</b>
	(0.8)	(1.0)	(0.4)	(0.3)	(0.9)	(1.9)
<b>4. Money at call and short notice</b>	<b>5046</b>	<b>-</b>	<b>9691</b>	<b>6583</b>	<b>11240</b>	<b>13000</b>
	(0.8)	(0.0)	(2.1)	(1.2)	(1.9)	(1.8)
<b>5. Balances with banks outside India</b>	<b>1406</b>	<b>2885</b>	<b>801</b>	<b>649</b>	<b>101</b>	<b>156</b>
	(0.2)	(0.4)	(0.2)	(0.1)	(0.0)	(0.0)
<b>6. Investments</b>	<b>174025</b>	<b>211546</b>	<b>127155</b>	<b>182782</b>	<b>216243</b>	<b>257411</b>
	(28.7)	(29.8)	(27.1)	(33.3)	(35.9)	(35.9)
6.1. Investments in India	174025	211546	127155	182782	216243	257411
(i) Government securities	115312	145751	89689	125117	115461	140601
(ii) Other approved securities	-	-	-	-	88	70
(iii) Shares	1907	2564	590	590	3080	2063
(iv) Debentures and Bonds	9604	8017	1876	2712	20015	24319
(v) Subsidiaries and/or joint ventures	3959	3980	21	21	-	-
(vi) Others	43242	51234	34979	54343	77599	90358
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>377560</b>	<b>440967</b>	<b>287214</b>	<b>317720</b>	<b>330774</b>	<b>392004</b>
	(62.3)	(62.1)	(61.1)	(57.9)	(54.9)	(54.6)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	18538	14939	12238	12317	10903	7793
7A.2. Cash credits, overdrafts & loans	216832	265154	112557	148683	74045	99471
7A.3. Term loans	142189	160874	162419	156720	245825	284740
<b>Security-wise</b>						
7B.1. Secured by tangible assets	262781	340828	253325	294455	272024	322805
7B.2. Covered by Bank/Govt. Guarantees	28641	26926	1586	1157	4362	1027
7B.3. Unsecured	86137	73213	32303	22109	54388	68172
<b>Sector-wise</b>						
7C.I. Advances in India	377560	440967	287214	317720	330774	392004
(i) Priority sectors	121885	114957	94940	109524	99610	114484
(ii) Public sectors	28176	22667	36	368	9747	3415
(iii) Banks	45	30	28	43	3748	1299
(iv) others	227455	303314	192210	207786	217670	272806
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>3261</b>	<b>3975</b>	<b>5008</b>	<b>4996</b>	<b>4203</b>	<b>4562</b>
	(0.5)	(0.6)	(1.1)	(0.9)	(0.7)	(0.6)
8.1. Premises	1637	1604	3710	3655	2686	2698
8.2. Fixed assets under construction	-	-	106	159	52	127
8.3. Other Fixed assets	1625	2371	1192	1182	1465	1737
<b>9. Other Assets</b>	<b>16096</b>	<b>16808</b>	<b>18155</b>	<b>14531</b>	<b>6933</b>	<b>9413</b>
	(2.7)	(2.4)	(3.9)	(2.6)	(1.2)	(1.3)
9.1. Inter-office adjustments (net)	-	-	-	-	-	253
9.2. Interest accrued	3995	4274	2248	2653	3899	4274
9.3. Tax paid	6205	5674	1366	1666	616	1202
9.4. Stationery and Stamps	27	30	9	14	21	38
9.5. Others	5869	6831	14532	10198	2397	3646
<b>Total Assets</b>	<b>606268</b>	<b>710496</b>	<b>469838</b>	<b>548364</b>	<b>602692</b>	<b>717433</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>2080</b>	<b>2737</b>	<b>3058</b>	<b>3710</b>	<b>1796</b>	<b>1846</b>
	(0.6)	(0.7)	(0.8)	(0.8)	(1.1)	(1.0)
<b>2. Balances with RBI</b>	<b>14967</b>	<b>14443</b>	<b>16150</b>	<b>12577</b>	<b>6304</b>	<b>5435</b>
	(4.1)	(3.5)	(4.3)	(2.7)	(3.9)	(3.1)
<b>3. Balances with banks in India</b>	<b>719</b>	<b>1050</b>	<b>758</b>	<b>1395</b>	<b>204</b>	<b>1268</b>
	(0.2)	(0.3)	(0.2)	(0.3)	(0.1)	(0.7)
<b>4. Money at call and short notice</b>	<b>250</b>	<b>699</b>	-	-	-	-
	(0.1)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>640</b>	<b>610</b>	<b>387</b>	<b>279</b>	<b>163</b>	<b>170</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
<b>6. Investments</b>	<b>128412</b>	<b>134325</b>	<b>105061</b>	<b>138373</b>	<b>43951</b>	<b>43245</b>
	(35.4)	(32.3)	(27.9)	(29.6)	(27.2)	(24.5)
6.1. Investments in India	128412	134325	105061	138373	43951	43245
(i) Government securities	81314	88647	92532	126290	35535	38013
(ii) Other approved securities	-	-	-	-	49	-
(iii) Shares	1817	1639	890	1453	219	271
(iv) Debentures and Bonds	9426	9744	2422	2647	1631	1331
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	35856	34294	9216	7982	6516	3629
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>207207</b>	<b>252077</b>	<b>239492</b>	<b>294801</b>	<b>101887</b>	<b>117028</b>
	(57.0)	(60.7)	(63.6)	(63.1)	(63.0)	(66.2)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	7767	9573	12910	15577	3298	4701
7A.2. Cash credits, overdrafts & loans	106087	129692	172606	229898	58659	77533
7A.3. Term loans	93353	112812	53976	49327	39930	34794
<b>Security-wise</b>						
7B.1. Secured by tangible assets	166569	209741	220813	277472	88383	107128
7B.2. Covered by Bank/Govt. Guarantees	27217	32146	5377	6155	630	441
7B.3. Unsecured	13421	10190	13303	11174	12874	9459
<b>Sector-wise</b>						
7C.I. Advances in India	207207	252077	239492	294801	101887	117028
(i) Priority sectors	75703	93626	74895	101499	34977	44510
(ii) Public sectors	14441	16045	3552	6995	-	154
(iii) Banks	5	-	-	-	141	1
(iv) others	117059	142406	161045	186307	66769	72363
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>1522</b>	<b>1670</b>	<b>2448</b>	<b>3221</b>	<b>1892</b>	<b>1898</b>
	(0.4)	(0.4)	(0.7)	(0.7)	(1.2)	(1.1)
8.1. Premises	804	795	1065	1074	1252	1228
8.2. Fixed assets under construction	-	-	5	17	-	-
8.3. Other Fixed assets	719	874	1378	2130	640	670
<b>9. Other Assets</b>	<b>7418</b>	<b>7655</b>	<b>8993</b>	<b>12978</b>	<b>5431</b>	<b>5776</b>
	(2.0)	(1.8)	(2.4)	(2.8)	(3.4)	(3.3)
9.1. Inter-office adjustments (net)	-	-	564	366	-	103
9.2. Interest accrued	2220	2401	2318	2661	843	889
9.3. Tax paid	2706	2712	642	1710	2526	1474
9.4. Stationery and Stamps	32	43	71	80	17	19
9.5. Others	2461	2498	5399	8162	2045	3291
<b>Total Assets</b>	<b>363216</b>	<b>415264</b>	<b>376349</b>	<b>467333</b>	<b>161629</b>	<b>176667</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>209</b>	<b>283</b>	<b>326</b>	<b>546</b>	<b>1919</b>	<b>2380</b>
	(0.5)	(0.7)	(0.5)	(0.4)	(0.5)	(0.5)
<b>2. Balances with RBI</b>	<b>1935</b>	<b>1561</b>	<b>2307</b>	<b>2362</b>	<b>13799</b>	<b>14587</b>
	(4.9)	(3.6)	(3.2)	(1.8)	(3.4)	(2.9)
<b>3. Balances with banks in India</b>	<b>6187</b>	<b>8891</b>	<b>514</b>	<b>2141</b>	<b>9810</b>	<b>18666</b>
	(15.6)	(20.6)	(0.7)	(1.7)	(2.4)	(3.7)
<b>4. Money at call and short notice</b>	<b>100</b>	<b>-</b>	<b>2700</b>	<b>1650</b>	<b>93</b>	<b>5792</b>
	(0.3)	(0.0)	(3.7)	(1.3)	(0.0)	(1.2)
<b>5. Balances with banks outside India</b>	<b>-</b>	<b>-</b>	<b>15</b>	<b>187</b>	<b>784</b>	<b>1934</b>
	(0.0)	(0.0)	(0.0)	(0.1)	(0.2)	(0.4)
<b>6. Investments</b>	<b>11331</b>	<b>10356</b>	<b>23338</b>	<b>55714</b>	<b>93999</b>	<b>125235</b>
	(28.6)	(24.0)	(32.4)	(43.0)	(23.3)	(25.2)
6.1. Investments in India	11331	10356	23338	55714	93999	125235
(i) Government securities	7169	7259	14308	32626	82132	99823
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	47	47	1678	1692
(iv) Debentures and Bonds	1305	1346	4226	12032	1650	1560
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	2857	1751	4757	11009	8539	22160
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>19152</b>	<b>21552</b>	<b>41323</b>	<b>63762</b>	<b>272807</b>	<b>318155</b>
	(48.4)	(49.9)	(57.4)	(49.2)	(67.6)	(63.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	95	21	3567	2342	30573	28901
7A.2. Cash credits, overdrafts & loans	10008	11957	8271	11950	139885	157611
7A.3. Term loans	9049	9574	29486	49470	102350	131644
<b>Security-wise</b>						
7B.1. Secured by tangible assets	18150	20391	36923	57199	243274	280376
7B.2. Covered by Bank/Govt. Guarantees	10	10	-	125	10862	14916
7B.3. Unsecured	992	1151	4400	6438	18671	22863
<b>Sector-wise</b>						
7C.I. Advances in India	19152	21552	41323	63762	272807	318155
(i) Priority sectors	9484	10800	8440	13151	51183	83149
(ii) Public sectors	2	4	404	-	14456	24479
(iii) Banks	175	311	-	-	-	-
(iv) others	9491	10437	32479	50611	207168	210527
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>129</b>	<b>132</b>	<b>589</b>	<b>943</b>	<b>3775</b>	<b>3961</b>
	(0.3)	(0.3)	(0.8)	(0.7)	(0.9)	(0.8)
8.1. Premises	60	59	62	96	2717	2643
8.2. Fixed assets under construction	-	-	123	101	-	87
8.3. Other Fixed assets	69	73	403	746	1058	1231
<b>9. Other Assets</b>	<b>559</b>	<b>406</b>	<b>942</b>	<b>2329</b>	<b>6714</b>	<b>7240</b>
	(1.4)	(0.9)	(1.3)	(1.8)	(1.7)	(1.5)
9.1. Inter-office adjustments (net)	-	-	23	-	-	80
9.2. Interest accrued	408	288	516	1239	3515	3180
9.3. Tax paid	-	39	20	97	895	921
9.4. Stationery and Stamps	-	-	4	12	14	15
9.5. Others	150	79	378	982	2291	3044
<b>Total Assets</b>	<b>39601</b>	<b>43181</b>	<b>72053</b>	<b>129634</b>	<b>403701</b>	<b>497950</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
<b>1. Cash in hand</b>	<b>760</b>	<b>1186</b>
	(0.4)	(0.5)
<b>2. Balances with RBI</b>	<b>6201</b>	<b>7990</b>
	(3.1)	(3.4)
<b>3. Balances with banks in India</b>	<b>127</b>	<b>408</b>
	(0.1)	(0.2)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>2000</b>
	(0.0)	(0.8)
<b>5. Balances with banks outside India</b>	<b>157</b>	<b>265</b>
	(0.1)	(0.1)
<b>6. Investments</b>	<b>48903</b>	<b>53483</b>
	(24.1)	(22.6)
6.1. Investments in India	48903	53483
(i) Government securities	44009	49219
(ii) Other approved securities	40	-
(iii) Shares	152	135
(iv) Debentures and Bonds	2573	3037
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	2129	1091
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
<b>7. Advances</b>	<b>137789</b>	<b>162560</b>
	(67.8)	(68.6)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	5866	5677
7A.2. Cash credits, overdrafts & loans	79899	97996
7A.3. Term loans	52024	58887
<b>Security-wise</b>		
7B.1. Secured by tangible assets	130874	158015
7B.2. Covered by Bank/Govt. Guarantees	2405	185
7B.3. Unsecured	4510	4360
<b>Sector-wise</b>		
7C.I. Advances in India	137789	162560
(i) Priority sectors	58874	73842
(ii) Public sectors	3801	3452
(iii) Banks	-	-
(iv) others	75114	85266
7C.II. Advances outside India	-	-
<b>8. Fixed Assets</b>	<b>775</b>	<b>999</b>
	(0.4)	(0.4)
8.1. Premises	310	351
8.2. Fixed assets under construction	18	1
8.3. Other Fixed assets	447	647
<b>9. Other Assets</b>	<b>8380</b>	<b>7952</b>
	(4.1)	(3.4)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	1140	1210
9.3. Tax paid	5416	5040
9.4. Stationery and Stamps	5	8
9.5. Others	1819	1693
<b>Total Assets</b>	<b>203092</b>	<b>236843</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>4132</b>	<b>4680</b>	<b>2407</b>	<b>2501</b>	<b>4693</b>	<b>4759</b>
	(0.1)	(0.1)	(2.8)	(2.2)	(0.1)	(0.1)
<b>2. Reserves and Surplus</b>	<b>223953</b>	<b>326399</b>	<b>6207</b>	<b>7529</b>	<b>294553</b>	<b>357383</b>
	(7.8)	(9.6)	(7.2)	(6.7)	(8.7)	(8.9)
2.1 Statutory Reserves	38426	51374	1115	1370	53093	69908
2.2 Capital Reserves	5425	9460	902	913	2955	3813
2.3 Share Premium	101388	157615	7362	7674	124262	135149
2.4 Investments Fluctuations Reserves	-	535	34	37	-	177
2.5 Revenue and other Reserves	5420	7122	28	30	30248	37014
2.6 Balance of Profit	73294	100293	-3234	-2495	83996	111322
<b>3. Deposits</b>	<b>2201043</b>	<b>2526136</b>	<b>63356</b>	<b>83638</b>	<b>2467064</b>	<b>2962470</b>
	(77.1)	(74.2)	(73.0)	(74.2)	(73.0)	(74.0)
<b>Type-wise</b>						
3A.1. Demand deposits	397541	483221	8392	8992	454078	523103
(i) From banks	20981	29256	186	159	9122	10385
(ii) From others	376560	453965	8207	8833	444956	512718
3A.2. Savings bank deposits	516680	637777	11954	13724	739980	882112
3A.3. Term deposits	1286823	1405138	43009	60922	1273006	1557255
(i) From banks	100944	151219	2208	7660	13840	14279
(ii) From others	1185879	1253919	40801	53262	1259166	1542976
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2094496	2386893	63356	83638	2457707	2946407
3B.2. Deposits of branches outside India	106547	139243	-	-	9358	16063
<b>4. Borrowings</b>	<b>340717</b>	<b>439511</b>	<b>11235</b>	<b>15256</b>	<b>238465</b>	<b>330066</b>
	(11.9)	(12.9)	(12.9)	(13.5)	(7.1)	(8.2)
4.1. Borrowings in India	126833	166452	9925	14456	143245	194826
(i) From Reserve Bank of India	1150	-	-	2900	400	2750
(ii) From other banks	4472	22367	7000	7100	8693	7247
(iii) From other institutions and agencies	121211	144085	2925	4456	134151	184829
4.2. Borrowings outside India	213884	273059	1310	800	95220	135240
Secured borrowings included in 4.	-	-	999	3400	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>86433</b>	<b>108881</b>	<b>3565</b>	<b>3863</b>	<b>374319</b>	<b>348642</b>
	(3.0)	(3.2)	(4.1)	(3.4)	(11.1)	(8.7)
5.1. Bills Payable	30853	35288	1327	1437	54657	54788
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	6478	8267	895	1057	52071	62714
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	49101	65326	1343	1369	267591	231140
<b>Total Liabilities</b>	<b>2856278</b>	<b>3405607</b>	<b>86768</b>	<b>112788</b>	<b>3379095</b>	<b>4003319</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>11528</b>	<b>11536</b>	<b>4677</b>	<b>5229</b>	<b>3703</b>	<b>3733</b>
	(0.2)	(0.2)	(0.8)	(0.7)	(0.6)	(0.4)
<b>2. Reserves and Surplus</b>	<b>592525</b>	<b>655523</b>	<b>42740</b>	<b>71074</b>	<b>76104</b>	<b>90912</b>
	(12.1)	(12.2)	(7.4)	(9.7)	(11.6)	(10.9)
2.1 Statutory Reserves	89917	110737	5685	8338	9229	12631
2.2 Capital Reserves	21843	22173	1273	1357	289	289
2.3 Share Premium	313591	314030	21551	41180	39314	41284
2.4 Investments Fluctuations Reserves	-	-	39	43	306	411
2.5 Revenue and other Reserves	96632	109561	2316	2248	5338	6130
2.6 Balance of Profit	70542	99023	11876	17909	21628	30166
<b>3. Deposits</b>	<b>2555000</b>	<b>2926136</b>	<b>423615</b>	<b>541167</b>	<b>385365</b>	<b>510288</b>
	(52.2)	(54.5)	(73.5)	(73.8)	(58.7)	(61.0)
<b>Type-wise</b>						
3A.1. Demand deposits	349731	369255	68689	88346	73523	76502
(i) From banks	19678	20386	1287	8822	1206	1596
(ii) From others	330052	348869	67403	79524	72317	74905
3A.2. Savings bank deposits	760463	856507	46941	70328	50501	72681
3A.3. Term deposits	1444806	1700374	307985	382494	261341	361105
(i) From banks	98705	117888	37391	11990	3425	8842
(ii) From others	1346101	1582485	270594	370503	257916	352263
<b>Location-wise</b>						
3B.1. Deposits of branches in India	2423718	2750259	423615	541167	385365	510288
3B.2. Deposits of branches outside India	131282	175878	-	-	-	-
<b>4. Borrowings</b>	<b>1401649</b>	<b>1453415</b>	<b>86820</b>	<b>94596</b>	<b>165955</b>	<b>204106</b>
	(28.7)	(27.1)	(15.1)	(12.9)	(25.3)	(24.4)
4.1. Borrowings in India	556554	583925	65718	73468	126068	158267
(i) From Reserve Bank of India	170550	156250	-	-	56095	85169
(ii) From other banks	18816	18714	22571	30359	19904	25668
(iii) From other institutions and agencies	367188	408960	43147	43108	50069	47430
4.2. Borrowings outside India	845095	869490	21102	21128	39888	45840
Secured borrowings included in 4.	-	-	-	-	9756	9410
<b>5. Other liabilities &amp; provisions</b>	<b>329987</b>	<b>321336</b>	<b>18108</b>	<b>21000</b>	<b>25540</b>	<b>27898</b>
	(6.7)	(6.0)	(3.1)	(2.9)	(3.9)	(3.3)
5.1. Bills Payable	35556	39160	3722	3513	5701	6569
5.2. Inter-office adjustments	3076	1347	178	231	-	-
5.3. Interest accrued	30693	29178	3180	4000	4050	4479
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	260661	251650	11028	13256	15789	16850
<b>Total Liabilities</b>	<b>4890688</b>	<b>5367947</b>	<b>575961</b>	<b>733065</b>	<b>656668</b>	<b>836937</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2012	2013
	(13)	(14)
<b>1. Capital</b>	<b>3530</b>	<b>3586</b>
	(0.5)	(0.4)
<b>2. Reserves and Surplus</b>	<b>43236</b>	<b>54490</b>
	(5.9)	(5.5)
2.1 Statutory Reserves	7089	10340
2.2 Capital Reserves	1395	1743
2.3 Share Premium	18169	18926
2.4 Investments Fluctuations Reserves	1	98
2.5 Revenue and other Reserves	-	-
2.6 Balance of Profit	16584	23384
<b>3. Deposits</b>	<b>491517</b>	<b>669556</b>
	(66.8)	(67.6)
<b>Type-wise</b>		
3A.1. Demand deposits	48884	66649
(i) From banks	3868	1777
(ii) From others	45015	64872
3A.2. Savings bank deposits	25038	60227
3A.3. Term deposits	417596	542681
(i) From banks	35066	41594
(ii) From others	382529	501087
<b>Location-wise</b>		
3B.1. Deposits of branches in India	491517	669556
3B.2. Deposits of branches outside India	-	-
<b>4. Borrowings</b>	<b>141565</b>	<b>209221</b>
	(19.2)	(21.1)
4.1. Borrowings in India	103347	162683
(i) From Reserve Bank of India	23500	48959
(ii) From other banks	24295	30833
(iii) From other institutions and agencies	55552	82891
4.2. Borrowings outside India	38218	46539
Secured borrowings included in 4.	23500	49896
<b>5. Other liabilities &amp; provisions</b>	<b>56409</b>	<b>54187</b>
	(7.7)	(5.5)
5.1. Bills Payable	1948	1326
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	6633	8714
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	47827	44148
<b>Total Liabilities</b>	<b>736257</b>	<b>991041</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>35957</b>	<b>40539</b>	<b>857</b>	<b>906</b>	<b>43070</b>	<b>50077</b>
	(1.3)	(1.2)	(1.0)	(0.8)	(1.3)	(1.3)
<b>2. Balances with RBI</b>	<b>71072</b>	<b>107382</b>	<b>3218</b>	<b>2882</b>	<b>106841</b>	<b>96197</b>
	(2.5)	(3.2)	(3.7)	(2.6)	(3.2)	(2.4)
<b>3. Balances with banks in India</b>	<b>9663</b>	<b>12845</b>	<b>322</b>	<b>519</b>	<b>20158</b>	<b>49873</b>
	(0.3)	(0.4)	(0.4)	(0.5)	(0.6)	(1.2)
<b>4. Money at call and short notice</b>	<b>11135</b>	<b>18669</b>	<b>-</b>	<b>3107</b>	<b>33704</b>	<b>62635</b>
	(0.4)	(0.5)	(0.0)	(2.8)	(1.0)	(1.6)
<b>5. Balances with banks outside India</b>	<b>11512</b>	<b>24915</b>	<b>168</b>	<b>1418</b>	<b>5605</b>	<b>14019</b>
	(0.4)	(0.7)	(0.2)	(1.3)	(0.2)	(0.4)
<b>6. Investments</b>	<b>931921</b>	<b>1137375</b>	<b>25178</b>	<b>33587</b>	<b>974829</b>	<b>1116136</b>
	(32.6)	(33.4)	(29.0)	(29.8)	(28.8)	(27.9)
6.1. Investments in India	924648	1128594	25178	33587	974823	1111105
(i) Government securities	584162	722499	20218	24332	762178	849023
(ii) Other approved securities	-	-	-	-	5	-
(iii) Shares	7400	7549	2	2	836	1245
(iv) Debentures and Bonds	231508	260744	30	30	9628	17261
(v) Subsidiaries and/or joint ventures	3496	4214	-	-	7548	7548
(vi) Others	98083	133588	4927	9223	194627	236028
6.2. Investments outside India	7273	8782	-	-	6	5031
(i) Government securities	1170	2683	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	6103	6098	-	-	6	5031
<b>7. Advances</b>	<b>1697595</b>	<b>1969660</b>	<b>52844</b>	<b>65861</b>	<b>1954200</b>	<b>2397206</b>
	(59.4)	(57.8)	(60.9)	(58.4)	(57.8)	(59.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	39089	56079	3087	2624	122124	123219
7A.2. Cash credits, overdrafts & loans	468609	546437	18225	20948	686272	945870
7A.3. Term loans	1189898	1367143	31532	42288	1145804	1328118
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1417163	1613648	45941	62793	1420598	1766064
7B.2. Covered by Bank/Govt. Guarantees	50234	18089	-	-	55553	61551
7B.3. Unsecured	230198	337922	6904	3068	478050	569591
<b>Sector-wise</b>						
7C.I. Advances in India	1444574	1668331	52844	65861	1894985	2301248
(i) Priority sectors	484792	484983	19196	21197	638630	767430
(ii) Public sectors	32536	39190	17	29	70539	84217
(iii) Banks	3478	449	5	150	3714	917
(iv) others	923768	1143710	33626	44485	1182102	1448683
7C.II. Advances outside India	253022	301328	-	-	59216	95958
<b>8. Fixed Assets</b>	<b>22593</b>	<b>23556</b>	<b>1846</b>	<b>2394</b>	<b>23472</b>	<b>27031</b>
	(0.8)	(0.7)	(2.1)	(2.1)	(0.7)	(0.7)
8.1. Premises	8740	8632	828	1940	8031	8726
8.2. Fixed assets under construction	708	1251	588	34	-	-
8.3. Other Fixed assets	13146	13674	431	421	15441	18305
<b>9. Other Assets</b>	<b>64829</b>	<b>70666</b>	<b>2335</b>	<b>2114</b>	<b>217216</b>	<b>190144</b>
	(2.3)	(2.1)	(2.7)	(1.9)	(6.4)	(4.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	24195	27144	386	492	32002	39209
9.3. Tax paid	1185	270	927	931	12091	15789
9.4. Stationery and Stamps	13	11	4	4	166	166
9.5. Others	39437	43240	1018	687	172957	134980
<b>Total Assets</b>	<b>2856278</b>	<b>3405607</b>	<b>86768</b>	<b>112788</b>	<b>3379095</b>	<b>4003319</b>

**TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	<b>46696</b>	<b>46775</b>	<b>3204</b>	<b>3968</b>	<b>3116</b>	<b>3303</b>
	(1.0)	(0.9)	(0.6)	(0.5)	(0.5)	(0.4)
<b>2. Balances with RBI</b>	<b>157917</b>	<b>143752</b>	<b>25832</b>	<b>28530</b>	<b>17049</b>	<b>18776</b>
	(3.2)	(2.7)	(4.5)	(3.9)	(2.6)	(2.2)
<b>3. Balances with banks in India</b>	<b>39651</b>	<b>39471</b>	<b>11006</b>	<b>19236</b>	<b>1258</b>	<b>4662</b>
	(0.8)	(0.7)	(1.9)	(2.6)	(0.2)	(0.6)
<b>4. Money at call and short notice</b>	<b>59530</b>	<b>77799</b>	<b>13457</b>	<b>15007</b>	-	<b>4565</b>
	(1.2)	(1.4)	(2.3)	(2.0)	(0.0)	(0.5)
<b>5. Balances with banks outside India</b>	<b>58500</b>	<b>106378</b>	<b>1897</b>	<b>1745</b>	<b>4923</b>	<b>5586</b>
	(1.2)	(2.0)	(0.3)	(0.2)	(0.7)	(0.7)
<b>6. Investments</b>	<b>1595600</b>	<b>1713936</b>	<b>145719</b>	<b>196542</b>	<b>215668</b>	<b>288734</b>
	(32.6)	(31.9)	(25.3)	(26.8)	(32.8)	(34.5)
6.1. Investments in India	1514212	1636199	145719	196542	215529	288593
(i) Government securities	869480	923763	119019	141083	165872	215621
(ii) Other approved securities	4	-	-	-	-	-
(iii) Shares	22923	25051	537	580	40	182
(iv) Debentures and Bonds	195135	174775	2386	7538	16300	42364
(v) Subsidiaries and/or joint ventures	64797	65483	5	5	3290	3851
(vi) Others	361872	447127	23773	47335	30027	26577
6.2. Investments outside India	81389	77737	-	-	139	141
(i) Government securities	4400	6575	-	-	-	-
(ii) Subsidiaries and/or joint ventures	66864	62475	-	-	138	138
(iii) Others	10125	8687	-	-	1	3
<b>7. Advances</b>	<b>2537277</b>	<b>2902494</b>	<b>350640</b>	<b>443206</b>	<b>390792</b>	<b>484690</b>
	(51.9)	(54.1)	(60.9)	(60.5)	(59.5)	(57.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	48694	61532	8197	11529	16264	13719
7A.2. Cash credits, overdrafts & loans	334852	451093	85166	107752	73942	97710
7A.3. Term loans	2153731	2389869	257277	323925	300586	373261
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2138141	2471296	299302	393343	325799	414223
7B.2. Covered by Bank/Govt. Guarantees	13869	22221	22799	7753	-	-
7B.3. Unsecured	385266	408977	28538	42111	64993	70467
<b>Sector-wise</b>						
7C.I. Advances in India	1843247	2168924	350640	443206	390792	484690
(i) Priority sectors	592856	597940	125065	143236	122966	140193
(ii) Public sectors	11968	13438	4494	6340	1450	1922
(iii) Banks	155	188	603	249	-	-
(iv) others	1238268	1557357	220477	293382	266377	342575
7C.II. Advances outside India	694029	733570	-	-	-	-
<b>8. Fixed Assets</b>	<b>46147</b>	<b>46471</b>	<b>6568</b>	<b>7561</b>	<b>4500</b>	<b>4644</b>
	(0.9)	(0.9)	(1.1)	(1.0)	(0.7)	(0.6)
8.1. Premises	31709	31279	3579	3615	1756	1742
8.2. Fixed assets under construction	-	-	427	155	-	-
8.3. Other Fixed assets	14438	15192	2562	3791	2744	2902
<b>9. Other Assets</b>	<b>349371</b>	<b>290871</b>	<b>17638</b>	<b>17269</b>	<b>19362</b>	<b>21977</b>
	(7.1)	(5.4)	(3.1)	(2.4)	(2.9)	(2.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	42175	44902	3558	4611	5981	8223
9.3. Tax paid	34162	36098	1499	1936	-	-
9.4. Stationery and Stamps	10	10	20	26	35	25
9.5. Others	273024	209860	12560	10696	13347	13729
<b>Total Assets</b>	<b>4890688</b>	<b>5367947</b>	<b>575961</b>	<b>733065</b>	<b>656668</b>	<b>836937</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2012	2013
	(13)	(14)
<b>1. Cash in hand</b>	<b>1148</b>	<b>1633</b>
	(0.2)	(0.2)
<b>2. Balances with RBI</b>	<b>22178</b>	<b>31754</b>
	(3.0)	(3.2)
<b>3. Balances with banks in India</b>	<b>102</b>	<b>151</b>
	(0.0)	(0.0)
<b>4. Money at call and short notice</b>	<b>12091</b>	<b>2141</b>
	(1.6)	(0.2)
<b>5. Balances with banks outside India</b>	<b>337</b>	<b>4978</b>
	(0.0)	(0.5)
<b>6. Investments</b>	<b>277573</b>	<b>429760</b>
	(37.7)	(43.4)
6.1. Investments in India	277573	429760
(i) Government securities	161784	235391
(ii) Other approved securities	-	-
(iii) Shares	513	1122
(iv) Debentures and Bonds	74759	103443
(v) Subsidiaries and/or joint ventures	-	1
(vi) Others	40517	89804
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
<b>7. Advances</b>	<b>379886</b>	<b>469996</b>
	(51.6)	(47.4)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	6479	7795
7A.2. Cash credits, overdrafts & loans	89657	125791
7A.3. Term loans	283750	336410
<b>Security-wise</b>		
7B.1. Secured by tangible assets	275219	311377
7B.2. Covered by Bank/Govt. Guarantees	1875	6492
7B.3. Unsecured	102792	152126
<b>Sector-wise</b>		
7C.I. Advances in India	379886	469996
(i) Priority sectors	98453	105212
(ii) Public sectors	839	608
(iii) Banks	881	617
(iv) others	279713	363559
7C.II. Advances outside India	-	-
<b>8. Fixed Assets</b>	<b>1771</b>	<b>2295</b>
	(0.2)	(0.2)
8.1. Premises	-	-
8.2. Fixed assets under construction	80	111
8.3. Other Fixed assets	1691	2185
<b>9. Other Assets</b>	<b>41170</b>	<b>48332</b>
	(5.6)	(4.9)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	9457	14278
9.3. Tax paid	86	-
9.4. Stationery and Stamps	-	-
9.5. Others	31628	34054
<b>Total Assets</b>	<b>736257</b>	<b>991041</b>



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Capital</b>	<b>370</b>	<b>370</b>	<b>2170</b>	<b>2170</b>	<b>6177</b>	<b>7527</b>
	(32.3)	(18.7)	(17.8)	(13.3)	(29.0)	(29.6)
<b>2. Reserves and Surplus</b>	<b>301</b>	<b>381</b>	<b>922</b>	<b>1104</b>	<b>77</b>	<b>77</b>
	(26.3)	(19.2)	(7.6)	(6.7)	(0.4)	(0.3)
2.1 Statutory Reserves	124	144	341	386	77	77
2.2 Capital Reserves	-	-	15	15	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	8	-	-	2	-	-
2.5 Revenue and other Reserves	-	-	566	701	-	-
2.6 Balance of Profit	169	237	-	-	-	-
<b>3. Deposits</b>	<b>447</b>	<b>1214</b>	<b>6234</b>	<b>7043</b>	<b>5013</b>	<b>6747</b>
	(39.0)	(61.2)	(51.1)	(43.0)	(23.5)	(26.6)
<b>Type-wise</b>						
3A.1. Demand deposits	344	1112	618	1088	-	-
(i) From banks	302	981	39	49	-	-
(ii) From others	41	131	578	1040	-	-
3A.2. Savings bank deposits	7	13	899	870	-	-
3A.3. Term deposits	96	89	4718	5085	5013	6747
(i) From banks	-	-	-	50	-	-
(ii) From others	96	89	4718	5035	5013	6747
<b>Location-wise</b>						
3B.1. Deposits of branches in India	447	1214	6234	7043	5013	6747
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>-</b>	<b>-</b>	<b>2544</b>	<b>5545</b>	<b>5633</b>	<b>4715</b>
	-	-	(20.9)	(33.9)	(26.4)	(18.6)
4.1. Borrowings in India	-	-	2290	3591	5633	4715
(i) From Reserve Bank of India	-	-	100	341	-	-
(ii) From other banks	-	-	2190	3250	5633	4715
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	254	1954	-	-
Secured borrowings included in 4.	-	-	100	341	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>27</b>	<b>18</b>	<b>324</b>	<b>515</b>	<b>4437</b>	<b>6335</b>
	(2.4)	(0.9)	(2.7)	(3.1)	(20.8)	(24.9)
5.1. Bills Payable	-	-	70	141	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	1	1	120	165	140	171
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	17	31	-	-
5.6. Others (including provisions)	26	17	116	179	4297	6164
<b>Total Liabilities</b>	<b>1145</b>	<b>1983</b>	<b>12194</b>	<b>16378</b>	<b>21337</b>	<b>25402</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia and New Zealand Banking Group		Bank Internasional Indonesia	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Capital</b>	<b>1604</b>	<b>1604</b>	<b>5854</b>	<b>11311</b>	<b>734</b>	<b>2089</b>
	(14.0)	(15.8)	(18.7)	(23.0)	(91.3)	(96.0)
<b>2. Reserves and Surplus</b>	<b>556</b>	<b>698</b>	<b>2</b>	<b>13</b>	<b>50</b>	<b>50</b>
	(4.9)	(6.9)	-	-	(6.2)	(2.3)
2.1 Statutory Reserves	251	286	2	13	50	50
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	339	372	-	-	-	-
2.6 Balance of Profit	-33	40	-	-	-	-
<b>3. Deposits</b>	<b>768</b>	<b>795</b>	<b>17350</b>	<b>25093</b>	-	-
	(6.7)	(7.8)	(55.5)	(51.1)	-	-
<b>Type-wise</b>						
3A.1. Demand deposits	460	538	458	1246	-	-
(i) From banks	347	357	9	57	-	-
(ii) From others	113	181	449	1189	-	-
3A.2. Savings bank deposits	-	-	-	-	-	-
3A.3. Term deposits	307	257	16891	23846	-	-
(i) From banks	-	-	3000	-	-	-
(ii) From others	307	257	13891	23846	-	-
<b>Location-wise</b>						
3B.1. Deposits of branches in India	768	795	17350	25093	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>8299</b>	<b>6807</b>	<b>5947</b>	<b>7866</b>	-	-
	(72.5)	(67.0)	(19.0)	(16.0)	-	-
4.1. Borrowings in India	-	90	-	2000	-	-
(i) From Reserve Bank of India	-	-	-	2000	-	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	90	-	-	-	-
4.2. Borrowings outside India	8299	6717	5947	5866	-	-
Secured borrowings included in 4.	-	90	-	2000	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>226</b>	<b>258</b>	<b>2112</b>	<b>4802</b>	<b>20</b>	<b>37</b>
	(2.0)	(2.5)	(6.8)	(9.8)	(2.5)	(1.7)
5.1. Bills Payable	1	2	5	10	2	2
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	24	11	288	631	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	201	245	1820	4161	18	35
<b>Total Liabilities</b>	<b>11453</b>	<b>10162</b>	<b>31266</b>	<b>49084</b>	<b>804</b>	<b>2175</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Capital</b>	<b>9853</b>	<b>9853</b>	<b>2027</b>	<b>2027</b>	<b>1150</b>	<b>1150</b>
	(6.1)	(5.3)	(17.1)	(17.4)	(41.4)	(37.2)
<b>2. Reserves and Surplus</b>	<b>30613</b>	<b>35306</b>	<b>684</b>	<b>858</b>	<b>471</b>	<b>607</b>
	(18.9)	(19.1)	(5.8)	(7.4)	(17.0)	(19.6)
2.1 Statutory Reserves	8518	9691	304	348	180	214
2.2 Capital Reserves	3222	3458	27	27	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	27	10	14	-	-
2.5 Revenue and other Reserves	14932	14876	342	470	-	-
2.6 Balance of Profit	3941	7254	-	-	291	393
<b>3. Deposits</b>	<b>59649</b>	<b>73780</b>	<b>6719</b>	<b>6958</b>	<b>1048</b>	<b>1194</b>
	(36.9)	(40.0)	(56.5)	(59.6)	(37.8)	(38.6)
<b>Type-wise</b>						
3A.1. Demand deposits	29353	40772	1671	909	358	432
(i) From banks	1708	1918	60	6	156	289
(ii) From others	27645	38854	1611	903	202	143
3A.2. Savings bank deposits	1988	2299	698	608	62	80
3A.3. Term deposits	28308	30709	4349	5441	628	682
(i) From banks	-	-	2	7	-	-
(ii) From others	28308	30709	4347	5433	628	682
<b>Location-wise</b>						
3B.1. Deposits of branches in India	59649	73780	6719	6958	1048	1194
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>53144</b>	<b>57133</b>	<b>2212</b>	<b>1557</b>	<b>56</b>	<b>84</b>
	(32.8)	(31.0)	(18.6)	(13.3)	(2.0)	(2.7)
4.1. Borrowings in India	43298	41964	940	960	56	84
(i) From Reserve Bank of India	8200	12750	450	750	-	-
(ii) From other banks	8000	4200	490	210	-	-
(iii) From other institutions and agencies	27098	25014	-	-	56	84
4.2. Borrowings outside India	9846	15169	1272	597	-	-
Secured borrowings included in 4.	35298	37764	450	750	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>8520</b>	<b>8299</b>	<b>244</b>	<b>276</b>	<b>50</b>	<b>58</b>
	(5.3)	(4.5)	(2.1)	(2.4)	(1.8)	(1.9)
5.1. Bills Payable	1217	1091	9	8	6	7
5.2. Inter-office adjustments	68	44	-	-	-	-
5.3. Interest accrued	260	251	55	53	8	5
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	1
5.6. Others (including provisions)	6975	6912	180	214	36	44
<b>Total Liabilities</b>	<b>161779</b>	<b>184371</b>	<b>11886</b>	<b>11677</b>	<b>2774</b>	<b>3093</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Capital</b>	<b>3645</b>	<b>3645</b>	<b>25229</b>	<b>26823</b>	<b>52495</b>	<b>52495</b>
	(3.3)	(2.6)	(22.3)	(20.4)	(23.1)	(21.4)
<b>2. Reserves and Surplus</b>	<b>11339</b>	<b>14205</b>	<b>6112</b>	<b>7200</b>	<b>2915</b>	<b>2915</b>
	(10.2)	(10.2)	(5.4)	(5.5)	(1.3)	(1.2)
2.1 Statutory Reserves	2846	3562	2616	3287	1847	1847
2.2 Capital Reserves	-	-	8	8	19	19
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	32	32	-	28	-	-
2.5 Revenue and other Reserves	3713	3713	1895	1895	1049	1049
2.6 Balance of Profit	4749	6898	1593	1983	-	-
<b>3. Deposits</b>	<b>46816</b>	<b>60556</b>	<b>32842</b>	<b>41464</b>	<b>53826</b>	<b>50632</b>
	(42.2)	(43.5)	(29.1)	(31.5)	(23.6)	(20.6)
<b>Type-wise</b>						
3A.1. Demand deposits	4010	4482	14711	17809	2290	2169
(i) From banks	40	50	15	12	715	162
(ii) From others	3969	4432	14696	17797	1575	2007
3A.2. Savings bank deposits	629	675	1325	1431	2268	1809
3A.3. Term deposits	42177	55399	16806	22225	49268	46654
(i) From banks	18319	24626	-	-	-	-
(ii) From others	23858	30773	16806	22225	49268	46654
<b>Location-wise</b>						
3B.1. Deposits of branches in India	46816	60556	32842	41464	53826	50632
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>46833</b>	<b>58567</b>	<b>45305</b>	<b>52729</b>	<b>107904</b>	<b>122641</b>
	(42.2)	(42.1)	(40.1)	(40.0)	(47.4)	(49.9)
4.1. Borrowings in India	9850	20000	2500	6500	74276	73680
(i) From Reserve Bank of India	9100	20000	2500	2000	12000	17100
(ii) From other banks	750	-	-	4000	53926	36080
(iii) From other institutions and agencies	-	-	-	500	8350	20500
4.2. Borrowings outside India	36982	38567	42805	46229	33628	48962
Secured borrowings included in 4.	9100	20000	2500	2500	20350	37600
<b>5. Other liabilities &amp; provisions</b>	<b>2228</b>	<b>2105</b>	<b>3530</b>	<b>3459</b>	<b>10515</b>	<b>17136</b>
	(2.0)	(1.5)	(3.1)	(2.6)	(4.6)	(7.0)
5.1. Bills Payable	408	328	115	55	387	306
5.2. Inter-office adjustments	37	2	-	-	-	-
5.3. Interest accrued	444	534	1165	569	3642	3692
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1339	1240	2250	2836	6487	13138
<b>Total Liabilities</b>	<b>110861</b>	<b>139078</b>	<b>113018</b>	<b>131675</b>	<b>227656</b>	<b>245819</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Capital</b>	<b>10696</b>	<b>10696</b>	<b>1607</b>	<b>1607</b>	<b>37438</b>	<b>37438</b>
	(9.1)	(7.8)	(44.3)	(37.1)	(2.9)	(2.9)
<b>2. Reserves and Surplus</b>	<b>10277</b>	<b>12123</b>	<b>127</b>	<b>-4</b>	<b>122405</b>	<b>136355</b>
	(8.8)	(8.9)	(3.5)	(-0.1)	(9.5)	(10.6)
2.1 Statutory Reserves	2468	2936	59	59	32406	39202
2.2 Capital Reserves	144	144	-	-	459	649
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	230	419	17	1	1812	4188
2.5 Revenue and other Reserves	7435	8624	-	-	73573	75046
2.6 Balance of Profit	-	-	52	-64	14155	17270
<b>3. Deposits</b>	<b>59004</b>	<b>55797</b>	<b>1466</b>	<b>1927</b>	<b>646977</b>	<b>665594</b>
	(50.3)	(40.8)	(40.5)	(44.5)	(50.4)	(51.8)
<b>Type-wise</b>						
3A.1. Demand deposits	21995	12615	516	351	199924	186917
(i) From banks	501	406	-	-	1991	1469
(ii) From others	21494	12209	516	351	197934	185449
3A.2. Savings bank deposits	1409	1163	31	25	152828	165016
3A.3. Term deposits	35600	42019	919	1551	294224	313661
(i) From banks	-	2714	-	-	5	5
(ii) From others	35600	39306	919	1551	294220	313656
<b>Location-wise</b>						
3B.1. Deposits of branches in India	59004	55797	1466	1927	646977	665594
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>20653</b>	<b>35453</b>	<b>361</b>	<b>661</b>	<b>289246</b>	<b>318560</b>
	(17.6)	(25.9)	(10.0)	(15.3)	(22.5)	(24.8)
4.1. Borrowings in India	13000	19850	280	130	168731	180244
(i) From Reserve Bank of India	9500	13750	-	-	150060	104100
(ii) From other banks	3500	6100	280	130	8350	7007
(iii) From other institutions and agencies	-	-	-	-	10321	69138
4.2. Borrowings outside India	7653	15603	81	531	120515	138316
Secured borrowings included in 4.	9500	12950	-	-	150540	162430
<b>5. Other liabilities &amp; provisions</b>	<b>16667</b>	<b>22720</b>	<b>62</b>	<b>139</b>	<b>188210</b>	<b>125863</b>
	(14.2)	(16.6)	(1.7)	(3.2)	(14.7)	(9.8)
5.1. Bills Payable	367	436	8	37	14902	10874
5.2. Inter-office adjustments	-	-	-	-	1	1
5.3. Interest accrued	667	701	18	18	2634	2312
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	15632	21584	37	83	170674	112676
<b>Total Liabilities</b>	<b>117296</b>	<b>136789</b>	<b>3625</b>	<b>4330</b>	<b>1284275</b>	<b>1283810</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Capital</b>	<b>1692</b>	<b>1692</b>	<b>9784</b>	<b>9784</b>	<b>11350</b>	<b>11350</b>
	(73.9)	(55.6)	(12.7)	(16.2)	(45.8)	(33.2)
<b>2. Reserves and Surplus</b>	-	-	<b>7591</b>	<b>7809</b>	<b>812</b>	<b>1716</b>
	-	-	(9.9)	(12.9)	(3.3)	(5.0)
2.1 Statutory Reserves	-	-	2566	2952	223	449
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	162	221	-	-
2.5 Revenue and other Reserves	-	-	3379	4636	-	589
2.6 Balance of Profit	-	-	1484	-	589	678
<b>3. Deposits</b>	<b>109</b>	<b>513</b>	<b>9131</b>	<b>5963</b>	<b>3484</b>	<b>4187</b>
	(4.8)	(16.9)	(11.9)	(9.9)	(14.0)	(12.3)
<b>Type-wise</b>						
3A.1. Demand deposits	3	17	1372	861	450	69
(i) From banks	-	14	74	47	-	-
(ii) From others	3	3	1298	815	450	69
3A.2. Savings bank deposits	48	106	159	144	1	4
3A.3. Term deposits	58	391	7600	4958	3034	4114
(i) From banks	-	-	-	-	-	-
(ii) From others	58	391	7600	4958	3034	4114
<b>Location-wise</b>						
3B.1. Deposits of branches in India	109	513	9131	5963	3484	4187
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>411</b>	<b>756</b>	<b>47978</b>	<b>35291</b>	<b>8783</b>	<b>16502</b>
	(18.0)	(24.9)	(62.5)	(58.5)	(35.4)	(48.3)
4.1. Borrowings in India	-	-	29785	25683	6239	14113
(i) From Reserve Bank of India	-	-	10000	14357	-	-
(ii) From other banks	-	-	12745	11326	-	3250
(iii) From other institutions and agencies	-	-	7040	-	6239	10863
4.2. Borrowings outside India	411	756	18193	9608	2544	2389
Secured borrowings included in 4.	-	-	17040	13000	6239	10863
<b>5. Other liabilities &amp; provisions</b>	<b>76</b>	<b>80</b>	<b>2265</b>	<b>1484</b>	<b>376</b>	<b>389</b>
	(3.3)	(2.6)	(3.0)	(2.5)	(1.5)	(1.1)
5.1. Bills Payable	5	7	8	9	-	-
5.2. Inter-office adjustments	-	-	86	-	-	-
5.3. Interest accrued	1	9	155	161	19	50
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	70	64	2016	1314	356	339
<b>Total Liabilities</b>	<b>2289</b>	<b>3041</b>	<b>76748</b>	<b>60331</b>	<b>24804</b>	<b>34144</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2012	2013	2012	2013	2012	2013
	(37)	(38)	(39)	(40)	(41)	(42)
<b>1. Capital</b>	<b>14603</b>	<b>14603</b>	<b>36314</b>	<b>40914</b>	<b>4092</b>	<b>4092</b>
	(4.0)	(3.6)	(12.7)	(10.1)	(46.9)	(35.8)
<b>2. Reserves and Surplus</b>	<b>11815</b>	<b>14700</b>	<b>27668</b>	<b>37999</b>	<b>-464</b>	<b>-1059</b>
	(3.2)	(3.6)	(9.7)	(9.4)	(-5.3)	(-9.3)
2.1 Statutory Reserves	2976	3698	11064	13647	-	-
2.2 Capital Reserves	5	5	177	177	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	182	237	411	367	-	-
2.5 Revenue and other Reserves	5991	7791	8444	14381	-	-
2.6 Balance of Profit	2660	2970	7572	9427	-464	-1059
<b>3. Deposits</b>	<b>129220</b>	<b>154876</b>	<b>168427</b>	<b>207943</b>	<b>366</b>	<b>713</b>
	(35.5)	(38.0)	(58.8)	(51.4)	(4.2)	(6.2)
<b>Type-wise</b>						
3A.1. Demand deposits	4606	7879	98779	88690	67	92
(i) From banks	-	-	2599	327	26	24
(ii) From others	4606	7879	96180	88364	41	67
3A.2. Savings bank deposits	1208	1715	10667	10761	3	76
3A.3. Term deposits	123406	145282	58981	108492	296	546
(i) From banks	-	-	-	-	-	-
(ii) From others	123406	145282	58981	108492	296	546
<b>Location-wise</b>						
3B.1. Deposits of branches in India	129220	154876	168427	207943	366	713
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>148239</b>	<b>168474</b>	<b>12702</b>	<b>81128</b>	<b>4509</b>	<b>6937</b>
	(40.7)	(41.4)	(4.4)	(20.0)	(51.7)	(60.7)
4.1. Borrowings in India	45231	94240	10026	51391	2220	4350
(i) From Reserve Bank of India	28500	42650	-	9000	580	1660
(ii) From other banks	15450	35953	18	21377	1600	2450
(iii) From other institutions and agencies	1281	15637	10009	21014	40	240
4.2. Borrowings outside India	103007	74233	2676	29737	2289	2587
Secured borrowings included in 4.	29781	58287	3809	23814	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>59982</b>	<b>54428</b>	<b>41145</b>	<b>36940</b>	<b>221</b>	<b>746</b>
	(16.5)	(13.4)	(14.4)	(9.1)	(2.5)	(6.5)
5.1. Bills Payable	381	197	3991	3603	-	-
5.2. Inter-office adjustments	-	-	-	-	4	3
5.3. Interest accrued	1312	1330	1110	1245	13	16
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	58289	52901	36043	32091	205	727
<b>Total Liabilities</b>	<b>363859</b>	<b>407081</b>	<b>286257</b>	<b>404924</b>	<b>8724</b>	<b>11429</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Capital</b>	<b>44992</b>	<b>44992</b>	<b>1585</b>	<b>1585</b>	<b>4554</b>	<b>4554</b>
	(4.1)	(4.2)	(37.4)	(42.0)	(87.8)	(58.5)
<b>2. Reserves and Surplus</b>	<b>104545</b>	<b>106966</b>	<b>607</b>	<b>643</b>	<b>99</b>	<b>263</b>
	(9.6)	(10.1)	(14.3)	(17.1)	(1.9)	(3.4)
2.1 Statutory Reserves	24603	29442	177	239	25	66
2.2 Capital Reserves	14993	14993	413	375	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1003	2237	17	30	-	2
2.5 Revenue and other Reserves	43063	47153	-	-	-	-
2.6 Balance of Profit	20884	13142	-	-	74	196
<b>3. Deposits</b>	<b>614233</b>	<b>568660</b>	<b>1552</b>	<b>1488</b>	<b>1</b>	<b>1771</b>
	(56.2)	(53.6)	(36.6)	(39.5)	(0.0)	(22.7)
<b>Type-wise</b>						
3A.1. Demand deposits	170565	150506	131	288	1	475
(i) From banks	2407	3113	9	1	-	-
(ii) From others	168158	147393	122	288	1	475
3A.2. Savings bank deposits	116603	119917	566	360	-	4
3A.3. Term deposits	327065	298237	855	839	-	1293
(i) From banks	16416	17242	-	-	-	-
(ii) From others	310650	280996	855	839	-	1293
<b>Location-wise</b>						
3B.1. Deposits of branches in India	614233	568660	1552	1488	1	1771
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>104775</b>	<b>177108</b>	<b>356</b>	<b>-</b>	<b>-</b>	<b>1086</b>
	(9.6)	(16.7)	(8.4)	-	-	(13.9)
4.1. Borrowings in India	49018	107057	51	-	-	-
(i) From Reserve Bank of India	49000	106270	-	-	-	-
(ii) From other banks	18	37	51	-	-	-
(iii) From other institutions and agencies	-	750	-	-	-	-
4.2. Borrowings outside India	55757	70051	305	-	-	1086
Secured borrowings included in 4.	49000	105000	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>223698</b>	<b>163979</b>	<b>136</b>	<b>55</b>	<b>535</b>	<b>113</b>
	(20.5)	(15.4)	(3.2)	(1.5)	(10.3)	(1.5)
5.1. Bills Payable	3784	2927	5	4	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	7884	8100	18	35	-	47
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	212029	152951	113	17	535	66
<b>Total Liabilities</b>	<b>1092243</b>	<b>1061704</b>	<b>4236</b>	<b>3772</b>	<b>5190</b>	<b>7788</b>



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank	
	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Capital</b>	<b>31075</b>	<b>31075</b>	<b>1106</b>	<b>1106</b>	<b>358</b>	<b>358</b>
	(15.0)	(12.3)	(91.9)	(84.4)	(18.4)	(15.1)
<b>2. Reserves and Surplus</b>	<b>19733</b>	<b>26460</b>	<b>2</b>	<b>9</b>	<b>121</b>	<b>132</b>
	(9.5)	(10.4)	(0.2)	(0.7)	(6.2)	(5.6)
2.1 Statutory Reserves	5134	6815	2	9	64	74
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	193	196	-	-	22	22
2.5 Revenue and other Reserves	10658	14407	-	-	8	8
2.6 Balance of Profit	3748	5042	-	-	27	29
<b>3. Deposits</b>	<b>88445</b>	<b>103687</b>	<b>75</b>	<b>99</b>	<b>1432</b>	<b>1835</b>
	(42.7)	(40.9)	(6.2)	(7.6)	(73.5)	(77.1)
<b>Type-wise</b>						
3A.1. Demand deposits	32061	27342	45	21	489	545
(i) From banks	108	2715	-	-	2	2
(ii) From others	31953	24628	45	21	487	543
3A.2. Savings bank deposits	-	-	-	-	60	88
3A.3. Term deposits	56385	76345	30	78	883	1202
(i) From banks	7886	3774	-	-	-	-
(ii) From others	48499	72571	30	78	883	1202
<b>Location-wise</b>						
3B.1. Deposits of branches in India	88445	103687	75	99	1432	1835
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>58999</b>	<b>78785</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	(28.5)	(31.1)	-	-	-	-
4.1. Borrowings in India	46788	54500	-	-	-	-
(i) From Reserve Bank of India	20000	54000	-	-	-	-
(ii) From other banks	26788	-	-	-	-	-
(iii) From other institutions and agencies	-	500	-	-	-	-
4.2. Borrowings outside India	12212	24285	-	-	-	-
Secured borrowings included in 4.	20000	54500	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>9002</b>	<b>13387</b>	<b>20</b>	<b>96</b>	<b>36</b>	<b>53</b>
	(4.3)	(5.3)	(1.7)	(7.3)	(1.9)	(2.2)
5.1. Bills Payable	102	71	-	-	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	1356	1170	-	1	34	50
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	7544	12146	20	95	2	3
<b>Total Liabilities</b>	<b>207255</b>	<b>253394</b>	<b>1203</b>	<b>1310</b>	<b>1948</b>	<b>2379</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Mashreqbank		Mizuho Corporate Bank		National Australia Bank	
	2012	2013	2012	2013	2012	2013
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Capital</b>	<b>484</b>	<b>484</b>	<b>30443</b>	<b>30443</b>	<b>1530</b>	<b>1530</b>
	(25.1)	(19.6)	(56.7)	(39.9)	(98.8)	(47.6)
<b>2. Reserves and Surplus</b>	<b>608</b>	<b>725</b>	<b>3705</b>	<b>5433</b>	-	-
	(31.5)	(29.4)	(6.9)	(7.1)	-	-
2.1 Statutory Reserves	287	316	933	1365	-	-
2.2 Capital Reserves	21	21	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	1	-	1	-	-
2.5 Revenue and other Reserves	185	185	1443	2772	-	-
2.6 Balance of Profit	115	202	1328	1296	-	-
<b>3. Deposits</b>	<b>781</b>	<b>1194</b>	<b>6728</b>	<b>17434</b>	-	-
	(40.4)	(48.4)	(12.5)	(22.9)	-	-
<b>Type-wise</b>						
3A.1. Demand deposits	765	1192	4945	6406	-	-
(i) From banks	763	1190	10	15	-	-
(ii) From others	2	2	4935	6392	-	-
3A.2. Savings bank deposits	8	2	34	112	-	-
3A.3. Term deposits	9	-	1749	10916	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	9	-	1749	10916	-	-
<b>Location-wise</b>						
3B.1. Deposits of branches in India	781	1194	6728	17434	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	-	-	<b>12284</b>	<b>22040</b>	-	<b>1635</b>
	-	-	(22.9)	(28.9)	-	(50.9)
4.1. Borrowings in India	-	-	-	5000	-	-
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	-	5000	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	12284	17040	-	1635
Secured borrowings included in 4.	-	-	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>58</b>	<b>63</b>	<b>516</b>	<b>874</b>	<b>19</b>	<b>49</b>
	(3.0)	(2.5)	(1.0)	(1.1)	(1.2)	(1.5)
5.1. Bills Payable	-	1	28	26	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	-	9	204	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	58	62	479	644	19	49
<b>Total Liabilities</b>	<b>1931</b>	<b>2466</b>	<b>53677</b>	<b>76225</b>	<b>1549</b>	<b>3214</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2012	2013	2012	2013	2012	2013
	(61)	(62)	(63)	(64)	(65)	(66)
<b>1. Capital</b>	<b>6000</b>	<b>6000</b>	<b>1690</b>	<b>1690</b>	<b>1368</b>	<b>1443</b>
	(93.3)	(70.4)	(0.6)	(0.6)	(99.0)	(80.9)
<b>2. Reserves and Surplus</b>	<b>16</b>	<b>138</b>	<b>27731</b>	<b>26629</b>	-	-
	(0.3)	(0.8)	(9.9)	(10.1)	-	-
2.1 Statutory Reserves	4	35	6543	7099	-	-
2.2 Capital Reserves	-	-	224	224	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	200	206	-	-
2.5 Revenue and other Reserves	-	-	17437	17437	-	-
2.6 Balance of Profit	12	104	3327	1663	-	-
<b>3. Deposits</b>	<b>117</b>	<b>834</b>	<b>130395</b>	<b>127494</b>	-	<b>47</b>
	(1.8)	(9.8)	(46.6)	(48.4)	-	(2.6)
<b>Type-wise</b>						
3A.1. Demand deposits	46	156	41776	35292	-	7
(i) From banks	-	-	679	361	-	-
(ii) From others	46	156	41098	34931	-	7
3A.2. Savings bank deposits	-	-	30754	28019	-	-
3A.3. Term deposits	71	678	57865	64182	-	40
(i) From banks	-	-	-	546	-	-
(ii) From others	71	678	57865	63636	-	40
<b>Location-wise</b>						
3B.1. Deposits of branches in India	117	834	130395	127494	-	47
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1</b>	<b>1164</b>	<b>60391</b>	<b>71226</b>	-	<b>270</b>
	(0.0)	(13.7)	(21.6)	(27.0)	-	(15.1)
4.1. Borrowings in India	1	-	18635	32429	-	-
(i) From Reserve Bank of India	-	-	16100	23800	-	-
(ii) From other banks	1	-	2535	8629	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	1164	41756	38797	-	270
Secured borrowings included in 4.	-	-	16100	23800	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>300</b>	<b>384</b>	<b>59749</b>	<b>36557</b>	<b>13</b>	<b>23</b>
	(4.7)	(4.5)	(21.3)	(13.9)	(1.0)	(1.3)
5.1. Bills Payable	-	-	1292	1422	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	11	802	1043	-	1
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	299	373	57654	34092	13	22
<b>Total Liabilities</b>	<b>6434</b>	<b>8521</b>	<b>279956</b>	<b>263596</b>	<b>1381</b>	<b>1783</b>

**Note** : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013
	(67)	(68)	(69)	(70)	(71)	(72)
<b>1. Capital</b>	<b>3543</b>	<b>3543</b>	<b>7099</b>	<b>7099</b>	<b>6</b>	<b>6</b>
	(20.3)	(14.3)	(22.9)	(22.3)	(1.4)	(1.1)
<b>2. Reserves and Surplus</b>	<b>1742</b>	<b>2182</b>	<b>1315</b>	<b>1471</b>	<b>73</b>	<b>92</b>
	(10.0)	(8.8)	(4.2)	(4.6)	(16.5)	(16.4)
2.1 Statutory Reserves	1742	2182	676	768	48	52
2.2 Capital Reserves	-	-	2	2	3	3
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	59	91	-	-
2.5 Revenue and other Reserves	-	-	317	317	-	-
2.6 Balance of Profit	-	-	262	293	23	37
<b>3. Deposits</b>	<b>10371</b>	<b>14404</b>	<b>12807</b>	<b>13826</b>	<b>312</b>	<b>398</b>
	(59.4)	(58.2)	(41.3)	(43.5)	(70.2)	(71.0)
<b>Type-wise</b>						
3A.1. Demand deposits	2814	2880	1787	1201	193	276
(i) From banks	1	-	945	85	134	217
(ii) From others	2812	2880	842	1116	59	59
3A.2. Savings bank deposits	210	292	18	20	29	26
3A.3. Term deposits	7348	11232	11002	12605	90	96
(i) From banks	-	-	-	-	-	-
(ii) From others	7348	11232	11002	12605	90	96
<b>Location-wise</b>						
3B.1. Deposits of branches in India	10371	14404	12807	13826	312	181
3B.2. Deposits of branches outside India	-	-	-	-	-	217
<b>4. Borrowings</b>	<b>1156</b>	<b>3673</b>	<b>9262</b>	<b>8364</b>	-	-
	(6.6)	(14.9)	(29.8)	(26.3)	-	-
4.1. Borrowings in India	150	1850	7415	7874	-	-
(i) From Reserve Bank of India	150	100	-	-	-	-
(ii) From other banks	-	1750	4981	5560	-	-
(iii) From other institutions and agencies	-	-	2434	2314	-	-
4.2. Borrowings outside India	1006	1823	1847	490	-	-
Secured borrowings included in 4.	150	100	2434	2314	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>646</b>	<b>927</b>	<b>549</b>	<b>1033</b>	<b>53</b>	<b>64</b>
	(3.7)	(3.7)	(1.8)	(3.2)	(12.0)	(11.5)
5.1. Bills Payable	17	18	8	1	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	61	100	129	136	1	1
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	9	-	-
5.6. Others (including provisions)	568	809	412	886	52	63
<b>Total Liabilities</b>	<b>17458</b>	<b>24729</b>	<b>31032</b>	<b>31793</b>	<b>444</b>	<b>560</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)
<b>1. Capital</b>	<b>6758</b>	<b>27258</b>	<b>2651</b>	<b>5090</b>	-	<b>10834</b>
	(0.6)	(2.3)	(18.8)	(34.6)	-	(99.1)
<b>2. Reserves and Surplus</b>	<b>134671</b>	<b>164273</b>	<b>647</b>	<b>973</b>	-	-
	(11.1)	(13.7)	(4.6)	(6.6)	-	-
2.1 Statutory Reserves	46297	53698	273	356	-	-
2.2 Capital Reserves	6738	7271	58	58	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1275	1540	-	-	-	-
2.5 Revenue and other Reserves	68248	79829	173	168	-	-
2.6 Balance of Profit	12113	21937	143	391	-	-
<b>3. Deposits</b>	<b>639647</b>	<b>620017</b>	<b>7662</b>	<b>6009</b>	-	<b>15</b>
	(52.6)	(51.8)	(54.2)	(40.8)	-	(0.1)
<b>Type-wise</b>						
3A.1. Demand deposits	160898	142164	2234	877	-	13
(i) From banks	13259	5988	-	-	-	-
(ii) From others	147639	136177	2234	877	-	13
3A.2. Savings bank deposits	95850	94779	328	247	-	-
3A.3. Term deposits	382899	383074	5100	4885	-	2
(i) From banks	17882	16425	621	-	-	-
(ii) From others	365017	366649	4479	4885	-	2
<b>Location-wise</b>						
3B.1. Deposits of branches in India	639647	620017	7662	6009	-	15
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>126182</b>	<b>181423</b>	<b>2944</b>	<b>2376</b>	-	-
	(10.4)	(15.1)	(20.8)	(16.1)	-	-
4.1. Borrowings in India	72777	114163	2690	1562	-	-
(i) From Reserve Bank of India	31800	50050	1000	-	-	-
(ii) From other banks	-	-	1420	750	-	-
(iii) From other institutions and agencies	40977	64113	270	812	-	-
4.2. Borrowings outside India	53405	67260	254	814	-	-
Secured borrowings included in 4.	71977	106613	1270	812	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>309597</b>	<b>204609</b>	<b>232</b>	<b>277</b>	-	<b>82</b>
	(25.5)	(17.1)	(1.6)	(1.9)	-	(0.8)
5.1. Bills Payable	9503	9177	2	18	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	5742	5121	109	116	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	293863	190311	121	144	-	82
<b>Total Liabilities</b>	<b>1216855</b>	<b>1197580</b>	<b>14136</b>	<b>14724</b>	-	<b>10931</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	UBS AG		United Overseas Bank Limited		Westpac Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(79)	(80)	(81)	(82)	(83)	(84)
<b>1. Capital</b>	<b>19102</b>	<b>19102</b>	<b>1474</b>	<b>1550</b>	-	<b>8087</b>
	(28.1)	(28.0)	(93.7)	(74.8)	-	(98.2)
<b>2. Reserves and Surplus</b>	<b>704</b>	<b>1572</b>	<b>4</b>	<b>9</b>	-	<b>84</b>
	(1.0)	(2.3)	(0.3)	(0.4)	-	(1.0)
2.1 Statutory Reserves	225	442	4	9	-	21
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1	8	-	-	-	-
2.5 Revenue and other Reserves	-	-	-	-	-	-
2.6 Balance of Profit	477	1122	-	-	-	63
<b>3. Deposits</b>	<b>6022</b>	<b>25575</b>	-	<b>62</b>	-	-
	(8.8)	(37.5)	(0.0)	(3.0)	-	-
<b>Type-wise</b>						
3A.1. Demand deposits	99	215	-	12	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	99	215	-	12	-	-
3A.2. Savings bank deposits	5	12	-	-	-	-
3A.3. Term deposits	5918	25348	-	50	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	5918	25348	-	50	-	-
<b>Location-wise</b>						
3B.1. Deposits of branches in India	6022	25575	-	62	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>17115</b>	<b>3124</b>	-	<b>360</b>	-	<b>2</b>
	(25.1)	(4.6)	-	(17.4)	-	-
4.1. Borrowings in India	13757	549	-	150	-	1
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	4700	-	-	150	-	1
(iii) From other institutions and agencies	9057	549	-	-	-	-
4.2. Borrowings outside India	3358	2575	-	210	-	1
Secured borrowings included in 4.	9057	549	-	-	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>25154</b>	<b>18864</b>	<b>95</b>	<b>92</b>	-	<b>60</b>
	(36.9)	(27.6)	(6.0)	(4.4)	-	(0.7)
5.1. Bills Payable	-	-	-	-	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	183	327	-	-	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	24971	18537	95	92	-	60
<b>Total Liabilities</b>	<b>68098</b>	<b>68238</b>	<b>1573</b>	<b>2073</b>	-	<b>8234</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Woori Bank	
	2012	2013
	(85)	(86)
<b>1. Capital</b>	<b>1605</b>	<b>1605</b>
	(98.5)	(41.8)
<b>2. Reserves and Surplus</b>	<b>9</b>	<b>31</b>
	(0.5)	(0.8)
2.1 Statutory Reserves	2	8
2.2 Capital Reserves	-	-
2.3 Share Premium	-	-
2.4 Investments Fluctuations Reserves	-	-
2.5 Revenue and other Reserves	-	-
2.6 Balance of Profit	6	23
<b>3. Deposits</b>	<b>-</b>	<b>2158</b>
	-	(56.3)
<b>Type-wise</b>		
3A.1. Demand deposits	-	188
(i) From banks	-	-
(ii) From others	-	188
3A.2. Savings bank deposits	-	25
3A.3. Term deposits	-	1945
(i) From banks	-	-
(ii) From others	-	1945
<b>Location-wise</b>		
3B.1. Deposits of branches in India	-	2158
3B.2. Deposits of branches outside India	-	-
<b>4. Borrowings</b>	<b>-</b>	<b>-</b>
	-	-
4.1. Borrowings in India	-	-
(i) From Reserve Bank of India	-	-
(ii) From other banks	-	-
(iii) From other institutions and agencies	-	-
4.2. Borrowings outside India	-	-
Secured borrowings included in 4.	-	-
<b>5. Other liabilities &amp; provisions</b>	<b>16</b>	<b>42</b>
	(1.0)	(1.1)
5.1. Bills Payable	-	-
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	-	17
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	16	25
<b>Total Liabilities</b>	<b>1630</b>	<b>3836</b>

**Note** : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>1. Cash in hand</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>8</b>	-	-
	(0.2)	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>17</b>	<b>18</b>	<b>312</b>	<b>311</b>	<b>579</b>	<b>491</b>
	(1.5)	(0.9)	(2.6)	(1.9)	(2.7)	(1.9)
<b>3. Balances with banks in India</b>	<b>25</b>	<b>129</b>	<b>6284</b>	<b>7138</b>	<b>211</b>	<b>296</b>
	(2.2)	(6.5)	(51.3)	(43.6)	(1.0)	(1.1)
<b>4. Money at call and short notice</b>	-	-	-	<b>750</b>	-	-
	(0.0)	(0.0)	(0.0)	(4.6)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>135</b>	<b>722</b>	<b>15</b>	<b>121</b>	-	-
	(11.7)	(36.4)	(0.1)	(0.7)	(0.0)	(0.0)
<b>6. Investments</b>	<b>162</b>	<b>251</b>	<b>2265</b>	<b>2326</b>	<b>3412</b>	<b>3909</b>
	(14.2)	(12.7)	(18.6)	(14.2)	(16.0)	(15.4)
6.1. Investments in India	162	251	2265	2326	3412	3909
(i) Government securities	131	223	1906	2151	3412	3909
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	31	28	359	175	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>670</b>	<b>625</b>	<b>2892</b>	<b>5198</b>	<b>14741</b>	<b>17103</b>
	(58.5)	(31.5)	(23.6)	(31.7)	(69.1)	(67.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	465	416	1244	2085	-	-
7A.2. Cash credits, overdrafts & loans	27	32	763	1906	14739	17101
7A.3. Term loans	177	177	884	1207	2	2
<b>Security-wise</b>						
7B.1. Secured by tangible assets	89	33	1793	2701	2	2
7B.2. Covered by Bank/Govt. Guarantees	-	-	1099	2226	-	-
7B.3. Unsecured	581	592	-	272	14739	17102
<b>Sector-wise</b>						
7C.1. Advances in India	670	625	2892	5198	14741	17103
(i) Priority sectors	271	254	611	1271	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	1000	-	-
(iv) others	399	371	2281	2928	14741	17103
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>18</b>	<b>10</b>	<b>92</b>	<b>69</b>	<b>382</b>	<b>432</b>
	(1.6)	(0.5)	(0.8)	(0.4)	(1.8)	(1.7)
8.1. Premises	-	-	57	44	-	-
8.2. Fixed assets under construction	-	-	5	-	-	-
8.3. Other Fixed assets	18	10	31	26	382	432
<b>9. Other Assets</b>	<b>116</b>	<b>225</b>	<b>328</b>	<b>455</b>	<b>2012</b>	<b>3198</b>
	(10.1)	(11.3)	(2.7)	(2.8)	(9.4)	(12.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	8	18	157	150	25	26
9.3. Tax paid	2	4	106	102	4	5
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	105	202	119	203	1982	3167
<b>Total Assets</b>	<b>1145</b>	<b>1983</b>	<b>12194</b>	<b>16378</b>	<b>21337</b>	<b>25402</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia and New Zealand Banking Group		Bank Internasional Indonesia	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>1. Cash in hand</b>	-	-	-	-	-	-
<b>2. Balances with RBI</b>	<b>252</b>	<b>166</b>	<b>1400</b>	<b>1649</b>	<b>32</b>	<b>32</b>
<b>3. Balances with banks in India</b>	<b>4</b>	<b>31</b>	<b>8174</b>	<b>6125</b>	<b>447</b>	<b>1747</b>
<b>4. Money at call and short notice</b>	-	-	-	-	-	-
<b>5. Balances with banks outside India</b>	-	<b>187</b>	<b>1130</b>	<b>2947</b>	-	-
<b>6. Investments</b>	<b>1592</b>	<b>1391</b>	<b>4520</b>	<b>9950</b>	-	-
6.1. Investments in India	(13.9)	(13.7)	(14.5)	(20.3)	(0.0)	(0.0)
(i) Government securities	1592	1391	4520	9950	-	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>8878</b>	<b>7603</b>	<b>13187</b>	<b>23767</b>	-	-
	(77.5)	(74.8)	(42.3)	(48.4)	(0.0)	(0.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	-	-	-	422	-	-
7A.2. Cash credits, overdrafts & loans	8870	7593	11737	17900	-	-
7A.3. Term loans	8	10	1450	5445	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	7970	7471	2182	1453	-	-
7B.2. Covered by Bank/Govt. Guarantees	197	125	-	96	-	-
7B.3. Unsecured	711	8	11005	22218	-	-
<b>Sector-wise</b>						
7C.1. Advances in India	8878	7603	13187	23767	-	-
(i) Priority sectors	8673	7468	3676	6010	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	355	-	-
(iv) others	205	135	9512	17403	-	-
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>5</b>	<b>19</b>	<b>399</b>	<b>462</b>	-	<b>37</b>
	(0.0)	(0.2)	(1.3)	(0.9)	(0.0)	(1.7)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	14	97	29	-	23
8.3. Other Fixed assets	5	5	302	432	-	14
<b>9. Other Assets</b>	<b>721</b>	<b>766</b>	<b>2455</b>	<b>4185</b>	<b>324</b>	<b>359</b>
	(6.3)	(7.5)	(7.9)	(8.5)	(40.3)	(16.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	23	20	149	262	8	9
9.3. Tax paid	313	393	58	77	23	25
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	385	353	2249	3846	300	324
<b>Total Assets</b>	<b>11453</b>	<b>10162</b>	<b>31265</b>	<b>49084</b>	<b>804</b>	<b>2175</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>1. Cash in hand</b>	<b>59</b>	<b>80</b>	<b>8</b>	<b>8</b>	<b>3</b>	<b>7</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.2)
<b>2. Balances with RBI</b>	<b>4138</b>	<b>4161</b>	<b>402</b>	<b>539</b>	<b>45</b>	<b>32</b>
	(2.6)	(2.3)	(3.4)	(4.6)	(1.6)	(1.0)
<b>3. Balances with banks in India</b>	<b>184</b>	<b>4267</b>	<b>1</b>	<b>226</b>	<b>719</b>	<b>844</b>
	(0.1)	(2.3)	(0.0)	(1.9)	(25.9)	(27.3)
<b>4. Money at call and short notice</b>	<b>1592</b>	<b>2000</b>	<b>252</b>	<b>143</b>	<b>403</b>	<b>120</b>
	(1.0)	(1.1)	(2.1)	(1.2)	(14.5)	(3.9)
<b>5. Balances with banks outside India</b>	<b>647</b>	<b>1021</b>	<b>1107</b>	<b>243</b>	<b>73</b>	<b>445</b>
	(0.4)	(0.6)	(9.3)	(2.1)	(2.6)	(14.4)
<b>6. Investments</b>	<b>82258</b>	<b>88335</b>	<b>3395</b>	<b>3254</b>	<b>602</b>	<b>498</b>
	(50.8)	(47.9)	(28.6)	(27.9)	(21.7)	(16.1)
6.1. Investments in India	82258	88335	3395	3254	602	498
(i) Government securities	57090	61295	2474	2638	602	498
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	1	1	-	-	-	-
(iv) Debentures and Bonds	102	51	240	242	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	25066	26989	681	374	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>62054</b>	<b>76230</b>	<b>6435</b>	<b>6926</b>	<b>809</b>	<b>999</b>
	(38.4)	(41.4)	(54.2)	(59.3)	(29.2)	(32.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	4317	12796	1618	1213	49	63
7A.2. Cash credits, overdrafts & loans	57736	60910	2485	3103	526	685
7A.3. Term loans	1	2524	2332	2611	234	252
<b>Security-wise</b>						
7B.1. Secured by tangible assets	5835	3022	3837	4064	788	979
7B.2. Covered by Bank/Govt. Guarantees	-	-	1060	584	17	17
7B.3. Unsecured	56219	73208	1539	2278	3	3
<b>Sector-wise</b>						
7C.I. Advances in India	62054	76230	6435	6926	809	999
(i) Priority sectors	14843	20949	1884	2181	378	348
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	410	529	461	482	-	-
(iv) others	46800	54752	4090	4263	430	651
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>423</b>	<b>490</b>	<b>51</b>	<b>55</b>	<b>8</b>	<b>16</b>
	(0.3)	(0.3)	(0.4)	(0.5)	(0.3)	(0.5)
8.1. Premises	8	-	23	23	-	-
8.2. Fixed assets under construction	35	20	2	3	-	-
8.3. Other Fixed assets	380	470	26	29	8	16
<b>9. Other Assets</b>	<b>10423</b>	<b>7788</b>	<b>234</b>	<b>282</b>	<b>112</b>	<b>133</b>
	(6.4)	(4.2)	(2.0)	(2.4)	(4.1)	(4.3)
9.1. Inter-office adjustments (net)	-	-	-	-	5	3
9.2. Interest accrued	162	333	51	47	16	3
9.3. Tax paid	1670	1515	-	-	45	68
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	8591	5940	183	235	46	58
<b>Total Assets</b>	<b>161779</b>	<b>184371</b>	<b>11886</b>	<b>11677</b>	<b>2774</b>	<b>3093</b>

**Note** : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>1. Cash in hand</b>	<b>14</b>	<b>13</b>	<b>36</b>	<b>40</b>	<b>105</b>	<b>8</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>4521</b>	<b>3493</b>	<b>6360</b>	<b>4770</b>	<b>4021</b>	<b>3064</b>
	(4.1)	(2.5)	(5.6)	(3.6)	(1.8)	(1.2)
<b>3. Balances with banks in India</b>	<b>40</b>	<b>101</b>	<b>11</b>	<b>1229</b>	<b>630</b>	<b>458</b>
	(0.0)	(0.1)	(0.0)	(0.9)	(0.3)	(0.2)
<b>4. Money at call and short notice</b>	<b>322</b>	<b>5094</b>	<b>30</b>	<b>6571</b>	-	-
	(0.3)	(3.7)	(0.0)	(5.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>147</b>	<b>310</b>	<b>106</b>	<b>484</b>	<b>477</b>	<b>662</b>
	(0.1)	(0.2)	(0.1)	(0.4)	(0.2)	(0.3)
<b>6. Investments</b>	<b>34831</b>	<b>48422</b>	<b>35867</b>	<b>44608</b>	<b>116000</b>	<b>138232</b>
6.1. Investments in India	(31.4)	(34.8)	(31.7)	(33.9)	(51.0)	(56.2)
(i) Government securities	32903	47536	30676	41747	40706	78899
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	27	-	-	-	169	169
(iv) Debentures and Bonds	-	-	-	-	10449	13650
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	1901	886	5191	2862	64675	45514
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>66056</b>	<b>77661</b>	<b>64525</b>	<b>68395</b>	<b>86570</b>	<b>84723</b>
	(59.6)	(55.8)	(57.1)	(51.9)	(38.0)	(34.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1854	816	-	8	17266	28386
7A.2. Cash credits, overdrafts & loans	61913	74917	51915	59224	20709	27013
7A.3. Term loans	2288	1927	12610	9163	48596	29325
<b>Security-wise</b>						
7B.1. Secured by tangible assets	15399	17543	16070	13504	24509	11027
7B.2. Covered by Bank/Govt. Guarantees	24757	32803	-	-	5400	21960
7B.3. Unsecured	25900	27314	48455	54891	56662	51737
<b>Sector-wise</b>						
7C.I. Advances in India	66056	77661	64525	68395	86570	84723
(i) Priority sectors	28699	27565	29408	22470	29873	31460
(ii) Public sectors	-	-	5750	4193	2035	-
(iii) Banks	-	-	-	-	142	-
(iv) others	37357	50096	29367	41733	54520	53264
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>97</b>	<b>87</b>	<b>303</b>	<b>348</b>	<b>436</b>	<b>257</b>
	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.1)
8.1. Premises	19	17	17	17	-	-
8.2. Fixed assets under construction	-	-	-	-	44	65
8.3. Other Fixed assets	78	70	286	331	392	192
<b>9. Other Assets</b>	<b>4834</b>	<b>3898</b>	<b>5780</b>	<b>5230</b>	<b>19417</b>	<b>18414</b>
	(4.4)	(2.8)	(5.1)	(4.0)	(8.5)	(7.5)
9.1. Inter-office adjustments (net)	-	-	1918	1385	-	-
9.2. Interest accrued	1028	1641	1531	644	1425	836
9.3. Tax paid	323	454	-	-	2333	3050
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	3483	1803	2331	3201	15659	14529
<b>Total Assets</b>	<b>110861</b>	<b>139078</b>	<b>113018</b>	<b>131675</b>	<b>227656</b>	<b>245819</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>1. Cash in hand</b>	<b>25</b>	<b>26</b>	<b>3</b>	<b>4</b>	<b>2358</b>	<b>1752</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.2)	(0.1)
<b>2. Balances with RBI</b>	<b>3378</b>	<b>3325</b>	<b>160</b>	<b>175</b>	<b>65063</b>	<b>46092</b>
	(2.9)	(2.4)	(4.4)	(4.0)	(5.1)	(3.6)
<b>3. Balances with banks in India</b>	<b>70</b>	<b>91</b>	<b>34</b>	<b>90</b>	<b>45633</b>	<b>49682</b>
	(0.1)	(0.1)	(0.9)	(2.1)	(3.6)	(3.9)
<b>4. Money at call and short notice</b>	<b>5750</b>	-	-	-	<b>1578</b>	-
	(4.9)	(0.0)	(0.0)	(0.0)	(0.1)	(0.0)
<b>5. Balances with banks outside India</b>	<b>529</b>	<b>339</b>	<b>5</b>	<b>11</b>	<b>68739</b>	<b>92763</b>
	(0.5)	(0.2)	(0.1)	(0.3)	(5.4)	(7.2)
<b>6. Investments</b>	<b>33866</b>	<b>45643</b>	<b>520</b>	<b>1197</b>	<b>431667</b>	<b>440766</b>
	(28.9)	(33.4)	(14.4)	(27.6)	(33.6)	(34.3)
6.1. Investments in India	33866	45643	520	1197	431667	440766
(i) Government securities	33866	35286	455	523	423698	411446
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	95	124
(iv) Debentures and Bonds	-	-	-	-	540	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	10358	65	674	7333	29197
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>61842</b>	<b>77373</b>	<b>2846</b>	<b>2765</b>	<b>471030</b>	<b>520355</b>
	(52.7)	(56.6)	(78.5)	(63.8)	(36.7)	(40.5)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	6087	14666	739	838	27045	32028
7A.2. Cash credits, overdrafts & loans	44242	49919	1866	1921	85108	86497
7A.3. Term loans	11513	12788	242	5	358877	401831
<b>Security-wise</b>						
7B.1. Secured by tangible assets	17096	13196	899	1287	179111	197647
7B.2. Covered by Bank/Govt. Guarantees	9274	14019	486	261	1279	6955
7B.3. Unsecured	35472	50158	1461	1217	290640	315754
<b>Sector-wise</b>						
7C.I. Advances in India	61842	77373	2846	2765	471030	520355
(i) Priority sectors	23039	19947	280	896	135978	138696
(ii) Public sectors	476	927	185	-	2951	6162
(iii) Banks	1	2714	-	-	-	-
(iv) others	38326	53786	2381	1868	332101	375497
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>1502</b>	<b>1421</b>	<b>15</b>	<b>35</b>	<b>7871</b>	<b>17345</b>
	(1.3)	(1.0)	(0.4)	(0.8)	(0.6)	(1.4)
8.1. Premises	991	953	-	-	4174	4886
8.2. Fixed assets under construction	6	1	-	5	331	9597
8.3. Other Fixed assets	506	467	15	30	3366	2863
<b>9. Other Assets</b>	<b>10334</b>	<b>8571</b>	<b>41</b>	<b>54</b>	<b>190337</b>	<b>115054</b>
	(8.8)	(6.3)	(1.1)	(1.3)	(14.8)	(9.0)
9.1. Inter-office adjustments (net)	-	-	-	-	444	83
9.2. Interest accrued	898	951	12	17	10899	10041
9.3. Tax paid	-	-	11	18	13180	11829
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	9435	7620	18	19	165815	93101
<b>Total Assets</b>	<b>117296</b>	<b>136789</b>	<b>3625</b>	<b>4330</b>	<b>1284275</b>	<b>1283810</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>1. Cash in hand</b>	-	-	-	1	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>38</b>	<b>78</b>	<b>977</b>	<b>782</b>	<b>423</b>	<b>475</b>
	(1.6)	(2.6)	(1.3)	(1.3)	(1.7)	(1.4)
<b>3. Balances with banks in India</b>	<b>859</b>	<b>564</b>	<b>33</b>	<b>71</b>	<b>34</b>	<b>72</b>
	(37.5)	(18.6)	(0.0)	(0.1)	(0.1)	(0.2)
<b>4. Money at call and short notice</b>	-	-	<b>1498</b>	-	-	-
	(0.0)	(0.0)	(2.0)	(0.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>21</b>	<b>22</b>	<b>11385</b>	<b>171</b>	<b>148</b>	<b>359</b>
	(0.9)	(0.7)	(14.8)	(0.3)	(0.6)	(1.1)
<b>6. Investments</b>	<b>164</b>	<b>347</b>	<b>40141</b>	<b>32272</b>	<b>19554</b>	<b>27020</b>
	(7.2)	(11.4)	(52.3)	(53.5)	(78.8)	(79.1)
6.1. Investments in India	164	347	40141	32272	19554	27020
(i) Government securities	164	347	25028	29702	11717	18905
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	5287
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	15113	2570	7837	2827
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>899</b>	<b>1652</b>	<b>19186</b>	<b>24042</b>	<b>2500</b>	<b>4550</b>
	(39.3)	(54.3)	(25.0)	(39.9)	(10.1)	(13.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	190	165	1434	4850	-	-
7A.2. Cash credits, overdrafts & loans	684	861	12447	16975	-	3050
7A.3. Term loans	25	626	5305	2216	2500	1500
<b>Security-wise</b>						
7B.1. Secured by tangible assets	19	268	8661	7594	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	578	637	-	-
7B.3. Unsecured	880	1384	9948	15811	2500	4550
<b>Sector-wise</b>						
7C.I. Advances in India	899	1652	19186	24042	2500	4550
(i) Priority sectors	504	448	11150	15101	-	1050
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	395	1204	8037	8941	2500	3500
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>11</b>	<b>20</b>	<b>312</b>	<b>286</b>	<b>37</b>	<b>42</b>
	(0.5)	(0.7)	(0.4)	(0.5)	(0.1)	(0.1)
8.1. Premises	-	-	244	233	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	11	20	69	53	37	42
<b>9. Other Assets</b>	<b>297</b>	<b>357</b>	<b>3215</b>	<b>2706</b>	<b>2107</b>	<b>1625</b>
	(13.0)	(11.7)	(4.2)	(4.5)	(8.5)	(4.8)
9.1. Inter-office adjustments (net)	-	-	-	93	-	-
9.2. Interest accrued	15	7	303	120	37	356
9.3. Tax paid	2	-	639	699	66	150
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	281	350	2273	1793	2004	1119
<b>Total Assets</b>	<b>2289</b>	<b>3041</b>	<b>76748</b>	<b>60331</b>	<b>24804</b>	<b>34144</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2012	2013	2012	2013	2012	2013
	(37)	(38)	(39)	(40)	(41)	(42)
<b>1. Cash in hand</b>	<b>36</b>	<b>33</b>	<b>182</b>	<b>196</b>	-	<b>6</b>
	(0.0)	(0.0)	(0.1)	(0.0)	(0.0)	(0.1)
<b>2. Balances with RBI</b>	<b>8039</b>	<b>9695</b>	<b>30097</b>	<b>26572</b>	<b>121</b>	<b>251</b>
	(2.2)	(2.4)	(10.5)	(6.6)	(1.4)	(2.2)
<b>3. Balances with banks in India</b>	<b>372</b>	<b>67</b>	<b>128</b>	<b>63</b>	<b>9</b>	<b>19</b>
	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)	(0.2)
<b>4. Money at call and short notice</b>	<b>1293</b>	<b>749</b>	-	<b>1836</b>	-	-
	(0.4)	(0.2)	(0.0)	(0.5)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>9142</b>	<b>13992</b>	<b>3440</b>	<b>9341</b>	<b>27</b>	<b>4</b>
	(2.5)	(3.4)	(1.2)	(2.3)	(0.3)	(0.0)
<b>6. Investments</b>	<b>147806</b>	<b>181673</b>	<b>84215</b>	<b>106012</b>	<b>5613</b>	<b>7848</b>
	(40.6)	(44.6)	(29.4)	(26.2)	(64.3)	(68.7)
6.1. Investments in India	147806	181673	84215	106012	5613	7848
(i) Government securities	75625	108880	51207	79146	1816	3797
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	717	717	-	-
(iv) Debentures and Bonds	270	2355	7561	8456	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	71911	70438	24730	17693	3797	4051
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>128443</b>	<b>138581</b>	<b>125489</b>	<b>223741</b>	<b>2416</b>	<b>2594</b>
	(35.3)	(34.0)	(43.8)	(55.3)	(27.7)	(22.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	40421	36506	12226	55203	454	94
7A.2. Cash credits, overdrafts & loans	71990	86452	79987	123194	884	1128
7A.3. Term loans	16032	15623	33276	45345	1079	1372
<b>Security-wise</b>						
7B.1. Secured by tangible assets	41589	66389	40250	58929	508	563
7B.2. Covered by Bank/Govt. Guarantees	27385	13924	13038	14542	332	-
7B.3. Unsecured	59469	58268	72201	150270	1576	2031
<b>Sector-wise</b>						
7C.I. Advances in India	128443	138581	125489	223741	2416	2594
(i) Priority sectors	62175	43841	31235	50484	1423	935
(ii) Public sectors	-	4550	883	5740	-	-
(iii) Banks	-	-	9183	40932	-	-
(iv) others	66268	90190	84189	126586	994	1658
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>420</b>	<b>528</b>	<b>1230</b>	<b>1547</b>	<b>167</b>	<b>152</b>
	(0.1)	(0.1)	(0.4)	(0.4)	(1.9)	(1.3)
8.1. Premises	-	-	782	669	-	-
8.2. Fixed assets under construction	7	137	113	408	138	-
8.3. Other Fixed assets	412	391	335	471	28	152
<b>9. Other Assets</b>	<b>68309</b>	<b>61764</b>	<b>41476</b>	<b>35614</b>	<b>371</b>	<b>556</b>
	(18.8)	(15.2)	(14.5)	(8.8)	(4.3)	(4.9)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	1156	1830	2936	3118	-	-
9.3. Tax paid	678	601	2416	2927	-	1
9.4. Stationery and Stamps	-	-	-	1	-	-
9.5. Others	66475	59333	36123	29569	370	555
<b>Total Assets</b>	<b>363859</b>	<b>407081</b>	<b>286257</b>	<b>404924</b>	<b>8724</b>	<b>11429</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Cash in hand</b>	<b>1095</b>	<b>993</b>	<b>2</b>	<b>3</b>	-	<b>1</b>
	(0.1)	(0.1)	(0.0)	(0.1)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>38201</b>	<b>48644</b>	<b>94</b>	<b>86</b>	<b>4</b>	<b>117</b>
	(3.5)	(4.6)	(2.2)	(2.3)	(0.1)	(1.5)
<b>3. Balances with banks in India</b>	<b>20819</b>	<b>21559</b>	<b>1302</b>	<b>1382</b>	<b>4157</b>	<b>3022</b>
	(1.9)	(2.0)	(30.7)	(36.6)	(80.1)	(38.8)
<b>4. Money at call and short notice</b>	<b>43427</b>	<b>10750</b>	-	<b>200</b>	-	-
	(4.0)	(1.0)	(0.0)	(5.3)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>11933</b>	<b>9545</b>	<b>32</b>	<b>41</b>	<b>483</b>	<b>126</b>
	(1.1)	(0.9)	(0.8)	(1.1)	(9.3)	(1.6)
<b>6. Investments</b>	<b>403238</b>	<b>451787</b>	<b>773</b>	<b>401</b>	-	<b>1038</b>
	(36.9)	(42.6)	(18.2)	(10.6)	(0.0)	(13.3)
6.1. Investments in India	403238	451787	773	401	-	1038
(i) Government securities	212476	277475	753	380	-	1038
(ii) Other approved securities	-	3000	-	-	-	-
(iii) Shares	121	161	-	-	-	-
(iv) Debentures and Bonds	29836	63373	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	160805	107778	20	21	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>355123</b>	<b>357087</b>	<b>41</b>	<b>51</b>	<b>455</b>	<b>3372</b>
	(32.5)	(33.6)	(1.0)	(1.4)	(8.8)	(43.3)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	62412	46436	-	-	230	147
7A.2. Cash credits, overdrafts & loans	177614	178397	21	34	225	3225
7A.3. Term loans	115097	132254	20	17	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	170069	181524	21	18	-	-
7B.2. Covered by Bank/Govt. Guarantees	35930	34363	20	34	455	3362
7B.3. Unsecured	149124	141200	-	-	-	10
<b>Sector-wise</b>						
7C.I. Advances in India	355123	357087	41	51	455	3372
(i) Priority sectors	107425	98970	-	-	-	147
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	1100	4450	-	-	-	-
(iv) others	246598	253667	41	51	455	3225
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>8420</b>	<b>8981</b>	<b>544</b>	<b>487</b>	<b>42</b>	<b>31</b>
	(0.8)	(0.8)	(12.8)	(12.9)	(0.8)	(0.4)
8.1. Premises	8049	8621	523	474	22	17
8.2. Fixed assets under construction	-	-	1	-	-	-
8.3. Other Fixed assets	371	361	19	13	20	14
<b>9. Other Assets</b>	<b>209987</b>	<b>152358</b>	<b>1448</b>	<b>1121</b>	<b>49</b>	<b>82</b>
	(19.2)	(14.4)	(34.2)	(29.7)	(1.0)	(1.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	5216	7274	76	31	8	41
9.3. Tax paid	5566	5841	50	-	4	4
9.4. Stationery and Stamps	6	3	-	-	-	-
9.5. Others	199199	139240	1322	1090	38	37
<b>Total Assets</b>	<b>1092243</b>	<b>1061704</b>	<b>4236</b>	<b>3772</b>	<b>5190</b>	<b>7788</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank	
	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Cash in hand</b>	-	-	<b>1</b>	<b>1</b>	-	<b>1</b>
	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>8761</b>	<b>9248</b>	<b>10</b>	<b>12</b>	<b>69</b>	<b>83</b>
	(4.2)	(3.6)	(0.8)	(0.9)	(3.5)	(3.5)
<b>3. Balances with banks in India</b>	<b>8646</b>	<b>4413</b>	<b>292</b>	<b>276</b>	<b>1084</b>	<b>1284</b>
	(4.2)	(1.7)	(24.3)	(21.1)	(55.6)	(54.0)
<b>4. Money at call and short notice</b>	-	-	-	-	<b>45</b>	-
	(0.0)	(0.0)	(0.0)	(0.0)	(2.3)	(0.0)
<b>5. Balances with banks outside India</b>	<b>63</b>	<b>315</b>	<b>7</b>	<b>68</b>	<b>209</b>	<b>268</b>
	(0.0)	(0.1)	(0.6)	(5.2)	(10.7)	(11.3)
<b>6. Investments</b>	<b>133038</b>	<b>176913</b>	<b>45</b>	<b>24</b>	<b>349</b>	<b>466</b>
	(64.2)	(69.8)	(3.7)	(1.8)	(17.9)	(19.6)
6.1. Investments in India	133038	176913	45	24	349	466
(i) Government securities	45962	89707	45	24	319	431
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	447	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	86629	87206	-	-	31	35
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>45293</b>	<b>53445</b>	<b>788</b>	<b>885</b>	<b>93</b>	<b>160</b>
	(21.9)	(21.1)	(65.5)	(67.5)	(4.8)	(6.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	1598	5018	239	146	63	126
7A.2. Cash credits, overdrafts & loans	5792	13134	60	118	30	34
7A.3. Term loans	37903	35293	489	621	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2445	4514	633	783	89	152
7B.2. Covered by Bank/Govt. Guarantees	8617	4992	-	-	-	-
7B.3. Unsecured	34231	43939	155	102	5	8
<b>Sector-wise</b>						
7C.I. Advances in India	45293	53445	788	885	93	160
(i) Priority sectors	16473	17584	158	254	58	71
(ii) Public sectors	2711	3410	-	-	-	-
(iii) Banks	186	4358	-	-	-	-
(iv) others	25923	28093	630	631	36	89
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>31</b>	<b>20</b>	<b>10</b>	<b>9</b>	<b>6</b>	<b>4</b>
	(0.0)	(0.0)	(0.8)	(0.7)	(0.3)	(0.2)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	31	20	10	9	6	4
<b>9. Other Assets</b>	<b>11423</b>	<b>9040</b>	<b>51</b>	<b>35</b>	<b>92</b>	<b>114</b>
	(5.5)	(3.6)	(4.2)	(2.6)	(4.7)	(4.8)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	388	903	2	2	65	82
9.3. Tax paid	1943	1903	2	7	14	18
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	9092	6233	47	26	13	14
<b>Total Assets</b>	<b>207255</b>	<b>253394</b>	<b>1203</b>	<b>1310</b>	<b>1948</b>	<b>2379</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years



TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Mashreqbank		Mizuho Corporate Bank		National Australia Bank	
	2012	2013	2012	2013	2012	2013
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Cash in hand</b>	-	-	<b>2</b>	<b>3</b>	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>10</b>	<b>83</b>	<b>2350</b>	<b>2216</b>	<b>2</b>	<b>8</b>
	(0.5)	(3.4)	(4.4)	(2.9)	(0.1)	(0.2)
<b>3. Balances with banks in India</b>	<b>400</b>	<b>500</b>	<b>11</b>	<b>526</b>	<b>1460</b>	<b>1247</b>
	(20.7)	(20.3)	(0.0)	(0.7)	(94.2)	(38.8)
<b>4. Money at call and short notice</b>	<b>502</b>	-	<b>6736</b>	<b>2171</b>	-	-
	(26.0)	(0.0)	(12.5)	(2.8)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>47</b>	<b>825</b>	<b>911</b>	<b>622</b>	-	<b>1</b>
	(2.4)	(33.5)	(1.7)	(0.8)	(0.0)	(0.0)
<b>6. Investments</b>	<b>400</b>	<b>465</b>	<b>6586</b>	<b>13835</b>	-	<b>117</b>
	(20.7)	(18.9)	(12.3)	(18.1)	(0.0)	(3.6)
6.1. Investments in India	400	465	6586	13835	-	117
(i) Government securities	306	346	4054	11962	-	117
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	1568	909	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	94	119	964	964	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>523</b>	<b>547</b>	<b>35816</b>	<b>55188</b>	-	<b>1636</b>
	(27.1)	(22.2)	(66.7)	(72.5)	(0.0)	(50.9)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	523	547	4	415	-	1636
7A.2. Cash credits, overdrafts & loans	-	-	29390	38212	-	-
7A.3. Term loans	-	-	6422	16561	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	-	-	7389	10716	-	-
7B.2. Covered by Bank/Govt. Guarantees	523	547	-	-	-	-
7B.3. Unsecured	-	-	28427	44473	-	1636
<b>Sector-wise</b>						
7C.I. Advances in India	523	547	35816	55188	-	-
(i) Priority sectors	523	547	11237	13995	-	-
(ii) Public sectors	-	-	4000	4000	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	-	-	20578	37193	-	-
7C.II. Advances outside India	-	-	-	-	-	1636
<b>8. Fixed Assets</b>	<b>16</b>	<b>10</b>	<b>132</b>	<b>292</b>	<b>32</b>	<b>28</b>
	(0.8)	(0.4)	(0.2)	(0.4)	(2.1)	(0.9)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	80	-	-
8.3. Other Fixed assets	16	10	132	213	32	28
<b>9. Other Assets</b>	<b>34</b>	<b>35</b>	<b>1133</b>	<b>1372</b>	<b>55</b>	<b>178</b>
	(1.7)	(1.4)	(2.1)	(1.8)	(3.5)	(5.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	4	8	93	36	7	11
9.3. Tax paid	7	2	181	269	-	-
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	23	25	858	1068	47	167
<b>Total Assets</b>	<b>1931</b>	<b>2466</b>	<b>53677</b>	<b>76225</b>	<b>1549</b>	<b>3214</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2012	2013	2012	2013	2012	2013
	(61)	(62)	(63)	(64)	(65)	(66)
<b>1. Cash in hand</b>	-	-	<b>772</b>	<b>754</b>	-	-
	(0.0)	(0.0)	(0.3)	(0.3)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>34</b>	<b>231</b>	<b>11521</b>	<b>8298</b>	<b>3</b>	<b>88</b>
	(0.5)	(2.7)	(4.1)	(3.1)	(0.2)	(4.9)
<b>3. Balances with banks in India</b>	<b>3</b>	<b>3</b>	<b>286</b>	<b>276</b>	<b>1318</b>	<b>1239</b>
	(0.1)	(0.0)	(0.1)	(0.1)	(95.4)	(69.5)
<b>4. Money at call and short notice</b>	-	-	<b>7500</b>	<b>5250</b>	-	-
	(0.0)	(0.0)	(2.7)	(2.0)	(0.0)	(0.0)
<b>5. Balances with banks outside India</b>	<b>924</b>	<b>383</b>	<b>345</b>	<b>2358</b>	-	<b>2</b>
	(14.4)	(4.5)	(0.1)	(0.9)	(0.0)	(0.1)
<b>6. Investments</b>	<b>1384</b>	<b>1242</b>	<b>77214</b>	<b>91235</b>	-	-
	(21.5)	(14.6)	(27.6)	(34.6)	(0.0)	(0.0)
6.1. Investments in India	1384	1242	77214	91235	-	-
(i) Government securities	1384	1242	59583	64859	-	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	975	1216	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	16656	25161	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>3513</b>	<b>5899</b>	<b>125345</b>	<b>125339</b>	-	<b>370</b>
	(54.6)	(69.2)	(44.8)	(47.6)	(0.0)	(20.7)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	-	791	22909	27755	-	-
7A.2. Cash credits, overdrafts & loans	2213	4461	48244	66931	-	370
7A.3. Term loans	1300	647	54192	30654	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	1683	2936	63650	66001	-	140
7B.2. Covered by Bank/Govt. Guarantees	-	-	22639	5263	-	229
7B.3. Unsecured	1830	2962	39055	54074	-	-
<b>Sector-wise</b>						
7C.I. Advances in India	3513	5899	125345	125339	-	370
(i) Priority sectors	553	2198	50839	57570	-	-
(ii) Public sectors	-	-	-	698	-	-
(iii) Banks	-	-	1933	4204	-	-
(iv) others	2960	3700	72573	62868	-	370
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>71</b>	<b>63</b>	<b>1039</b>	<b>1043</b>	<b>34</b>	<b>36</b>
	(1.1)	(0.7)	(0.4)	(0.4)	(2.5)	(2.0)
8.1. Premises	-	-	177	171	-	-
8.2. Fixed assets under construction	-	1	467	118	-	-
8.3. Other Fixed assets	71	62	395	754	34	36
<b>9. Other Assets</b>	<b>505</b>	<b>699</b>	<b>55935</b>	<b>29042</b>	<b>27</b>	<b>48</b>
	(7.9)	(8.2)	(20.0)	(11.0)	(1.9)	(2.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	1	24	1611	1753	1	7
9.3. Tax paid	-	-	1266	2656	1	1
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	504	675	53057	24633	25	41
<b>Total Assets</b>	<b>6434</b>	<b>8521</b>	<b>279956</b>	<b>263596</b>	<b>1381</b>	<b>1783</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013
	(67)	(68)	(69)	(70)	(71)	(72)
<b>1. Cash in hand</b>	<b>10</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>14</b>
	(0.1)	(0.0)	(0.0)	(0.0)	(3.7)	(2.6)
<b>2. Balances with RBI</b>	<b>498</b>	<b>1052</b>	<b>778</b>	<b>763</b>	<b>18</b>	<b>18</b>
	(2.9)	(4.3)	(2.5)	(2.4)	(4.2)	(3.3)
<b>3. Balances with banks in India</b>	<b>4053</b>	<b>4868</b>	<b>2</b>	<b>2</b>	<b>49</b>	<b>88</b>
	(23.2)	(19.7)	(0.0)	(0.0)	(11.0)	(15.7)
<b>4. Money at call and short notice</b>	<b>350</b>	<b>300</b>	-	-	<b>24</b>	-
	(2.0)	(1.2)	(0.0)	(0.0)	(5.4)	(0.0)
<b>5. Balances with banks outside India</b>	<b>208</b>	<b>29</b>	<b>146</b>	<b>543</b>	<b>56</b>	<b>155</b>
	(1.2)	(0.1)	(0.5)	(1.7)	(12.5)	(27.6)
<b>6. Investments</b>	<b>2811</b>	<b>5906</b>	<b>18462</b>	<b>11354</b>	<b>55</b>	<b>58</b>
	(16.1)	(23.9)	(59.5)	(35.7)	(12.3)	(10.4)
6.1. Investments in India	2811	5906	18462	11354	55	58
(i) Government securities	2811	5906	7517	7410	55	58
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	10945	3944	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>9145</b>	<b>12061</b>	<b>10564</b>	<b>17569</b>	<b>185</b>	<b>184</b>
	(52.4)	(48.8)	(34.0)	(55.3)	(41.6)	(32.8)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	694	1474	1691	2652	104	102
7A.2. Cash credits, overdrafts & loans	5426	7634	6800	12972	77	79
7A.3. Term loans	3025	2953	2074	1945	4	3
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2463	3575	3827	3841	141	164
7B.2. Covered by Bank/Govt. Guarantees	3167	4034	1859	2179	-	-
7B.3. Unsecured	3516	4453	4878	11549	44	20
<b>Sector-wise</b>						
7C.I. Advances in India	9145	12061	10564	17569	185	184
(i) Priority sectors	2056	3242	3369	3600	104	103
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	765	1733	-	-
(iv) others	7090	8820	6430	12235	81	81
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>48</b>	<b>47</b>	<b>256</b>	<b>571</b>	<b>5</b>	<b>6</b>
	(0.3)	(0.2)	(0.8)	(1.8)	(1.1)	(1.0)
8.1. Premises	-	-	185	164	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	48	47	70	407	5	6
<b>9. Other Assets</b>	<b>334</b>	<b>456</b>	<b>823</b>	<b>990</b>	<b>36</b>	<b>37</b>
	(1.9)	(1.8)	(2.7)	(3.1)	(8.2)	(6.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	218	294	182	177	4	4
9.3. Tax paid	-	8	15	119	2	1
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	116	154	625	694	30	32
<b>Total Assets</b>	<b>17458</b>	<b>24729</b>	<b>31032</b>	<b>31793</b>	<b>444</b>	<b>560</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)
<b>1. Cash in hand</b>	<b>2022</b>	<b>2600</b>	<b>2</b>	<b>4</b>	-	<b>1</b>
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>31331</b>	<b>28801</b>	<b>402</b>	<b>281</b>	-	<b>146</b>
	(2.6)	(2.4)	(2.8)	(1.9)	(0.0)	(1.3)
<b>3. Balances with banks in India</b>	<b>5119</b>	<b>3954</b>	<b>3</b>	<b>7</b>	-	<b>5693</b>
	(0.4)	(0.3)	(0.0)	(0.0)	(0.0)	(52.2)
<b>4. Money at call and short notice</b>	-	-	-	<b>893</b>	-	<b>1700</b>
	(0.0)	(0.0)	(0.0)	(6.1)	(0.0)	(15.6)
<b>5. Balances with banks outside India</b>	<b>10152</b>	<b>19783</b>	<b>186</b>	<b>113</b>	-	<b>6</b>
	(0.8)	(1.7)	(1.3)	(0.8)	(0.0)	(0.1)
<b>6. Investments</b>	<b>273239</b>	<b>307471</b>	<b>4821</b>	<b>4602</b>	-	<b>2985</b>
	(22.5)	(25.7)	(34.1)	(31.3)	(0.0)	(27.3)
6.1. Investments in India	273239	307471	4821	4602	-	2985
(i) Government securities	222297	251013	4060	2919	-	2985
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	140	347	35	40	-	-
(iv) Debentures and Bonds	1603	4625	98	1	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	49199	51486	628	1642	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>555700</b>	<b>619543</b>	<b>8121</b>	<b>8150</b>	-	-
	(45.7)	(51.7)	(57.5)	(55.3)	(0.0)	(0.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	49278	53068	2321	1584	-	-
7A.2. Cash credits, overdrafts & loans	297514	300023	2445	2909	-	-
7A.3. Term loans	208908	266451	3355	3657	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	338958	379916	-	-	-	-
7B.2. Covered by Bank/Govt. Guarantees	9038	21703	-	-	-	-
7B.3. Unsecured	207704	217925	-	-	-	-
<b>Sector-wise</b>						
7C.I. Advances in India	555700	619543	8121	8150	-	-
(i) Priority sectors	146628	177441	-	-	-	-
(ii) Public sectors	109	174	-	-	-	-
(iii) Banks	500	79	-	-	-	-
(iv) others	408464	441850	8121	8150	-	-
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>25270</b>	<b>24494</b>	<b>320</b>	<b>321</b>	-	<b>128</b>
	(2.1)	(2.0)	(2.3)	(2.2)	(0.0)	(1.2)
8.1. Premises	23270	22938	302	293	-	43
8.2. Fixed assets under construction	61	38	-	15	-	22
8.3. Other Fixed assets	1938	1519	18	14	-	62
<b>9. Other Assets</b>	<b>313533</b>	<b>190932</b>	<b>281</b>	<b>354</b>	-	<b>273</b>
	(25.3)	(15.6)	(1.9)	(2.4)	(0.0)	(2.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	3666	6850	92	140	-	17
9.3. Tax paid	4556	3742	119	118	-	-
9.4. Stationery and Stamps	1	1	-	-	-	-
9.5. Others	305310	180339	70	96	-	255
<b>Total Assets</b>	<b>1216366</b>	<b>1197580</b>	<b>14136</b>	<b>14724</b>	-	<b>10931</b>

**Note** : Figures in brackets indicate per cent share in total.

**Source** : Annual accounts of Banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	UBS AG		United Overseas Bank Limited		Westpac Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(79)	(80)	(81)	(82)	(83)	(84)
<b>1. Cash in hand</b>	-	-	-	-	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Balances with RBI</b>	<b>454</b>	<b>1479</b>	<b>9</b>	<b>21</b>	-	<b>3</b>
	(0.7)	(2.2)	(0.6)	(1.0)	(0.0)	(0.0)
<b>3. Balances with banks in India</b>	<b>255</b>	<b>14524</b>	<b>1471</b>	<b>1373</b>	-	<b>1086</b>
	(0.4)	(21.3)	(93.5)	(66.3)	(0.0)	(13.2)
<b>4. Money at call and short notice</b>	<b>628</b>	-	-	<b>40</b>	-	<b>2546</b>
	(0.9)	(0.0)	(0.0)	(1.9)	(0.0)	(30.9)
<b>5. Balances with banks outside India</b>	<b>214</b>	<b>765</b>	-	<b>2</b>	-	-
	(0.3)	(1.1)	(0.0)	(0.1)	(0.0)	(0.0)
<b>6. Investments</b>	<b>35647</b>	<b>21672</b>	-	<b>148</b>	-	<b>4466</b>
	(52.3)	(31.8)	(0.0)	(7.1)	(0.0)	(54.2)
6.1. Investments in India	35647	21672	-	148	-	4466
(i) Government securities	15379	10630	-	148	-	4466
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	648	507	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	19619	10535	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
<b>7. Advances</b>	<b>6312</b>	<b>9741</b>	-	<b>358</b>	-	-
	(9.3)	(14.3)	(0.0)	(17.3)	(0.0)	(0.0)
<b>Type-wise</b>						
7A.1. Bills purchased and discounted	-	-	-	210	-	-
7A.2. Cash credits, overdrafts & loans	6312	4941	-	-	-	-
7A.3. Term loans	-	4800	-	148	-	-
<b>Security-wise</b>						
7B.1. Secured by tangible assets	2000	500	-	50	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	308	-	-
7B.3. Unsecured	4312	9241	-	-	-	-
<b>Sector-wise</b>						
7C.I. Advances in India	6312	9741	-	358	-	-
(i) Priority sectors	1557	2575	-	210	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	4755	7166	-	148	-	-
7C.II. Advances outside India	-	-	-	-	-	-
<b>8. Fixed Assets</b>	<b>64</b>	<b>35</b>	<b>11</b>	<b>16</b>	-	<b>66</b>
	(0.1)	(0.1)	(0.7)	(0.8)	(0.0)	(0.8)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	3	-	-	2
8.3. Other Fixed assets	64	35	8	16	-	65
<b>9. Other Assets</b>	<b>24522</b>	<b>20021</b>	<b>82</b>	<b>114</b>	-	<b>67</b>
	(36.0)	(29.3)	(5.2)	(5.5)	(0.0)	(0.8)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	360	782	7	51	-	-
9.3. Tax paid	88	95	4	5	-	-
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	24074	19143	71	59	-	67
<b>Total Assets</b>	<b>68098</b>	<b>68238</b>	<b>1573</b>	<b>2073</b>	-	<b>8234</b>

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl.)

## FOREIGN BANKS

(Amount in ₹ Million)

Items	Woori Bank	
	2012	2013
	(85)	(86)
<b>1. Cash in hand</b>	-	<b>7</b>
	(0.0)	(0.2)
<b>2. Balances with RBI</b>	<b>2</b>	<b>86</b>
	(0.1)	(2.2)
<b>3. Balances with banks in India</b>	<b>1545</b>	<b>2316</b>
	(94.8)	(60.4)
<b>4. Money at call and short notice</b>	-	<b>480</b>
	(0.0)	(12.5)
<b>5. Balances with banks outside India</b>	-	-
	(0.0)	(0.0)
<b>6. Investments</b>	-	<b>491</b>
	(0.0)	(12.8)
6.1. Investments in India	-	491
(i) Government securities	-	491
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	-	-
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
<b>7. Advances</b>	-	<b>329</b>
	(0.0)	(8.6)
<b>Type-wise</b>		
7A.1. Bills purchased and discounted	-	-
7A.2. Cash credits, overdrafts & loans	-	329
7A.3. Term loans	-	-
<b>Security-wise</b>		
7B.1. Secured by tangible assets	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	205
7B.3. Unsecured	-	124
<b>Sector-wise</b>		
7C.I. Advances in India	-	329
(i) Priority sectors	-	-
(ii) Public sectors	-	-
(iii) Banks	-	-
(iv) others	-	329
7C.II. Advances outside India	-	-
<b>8. Fixed Assets</b>	<b>52</b>	<b>60</b>
	(3.2)	(1.6)
8.1. Premises	-	-
8.2. Fixed assets under construction	-	-
8.3. Other Fixed assets	52	60
<b>9. Other Assets</b>	<b>31</b>	<b>66</b>
	(1.9)	(1.7)
9.1. Inter-office adjustments (net)	-	1
9.2. Interest accrued	11	34
9.3. Tax paid	1	12
9.4. Stationery and Stamps	-	-
9.5. Others	19	19
<b>Total Assets</b>	<b>1630</b>	<b>3836</b>

**Note** : Figures in brackets indicate per cent sha

**Source** : Annual accounts of Banks of respective :

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1065215</b>	<b>1196571</b>	<b>62914</b>	<b>74982</b>	<b>106467</b>	<b>124478</b>
a) Interest/Discount earned on advances/bills	810777	905371	50779	59877	81770	95558
b) Income on investments	239491	272006	11655	14567	22632	25873
c) Interest on balances with RBI and other inter-bank funds	3505	5451	189	221	1341	1934
d) Others	11441	13742	290	316	723	1113
<b>II. Other Income</b>	<b>143514</b>	<b>160348</b>	<b>5990</b>	<b>7263</b>	<b>10243</b>	<b>9756</b>
a) Commission, exchange and brokerage	120909	114837	5512	5579	7434	6674
b) Net profit (loss) on sale of investments	-9197	11019	286	756	1665	1895
c) Net profit (loss) on revaluation of investments	-	-38	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-441	-327	-	-	-20	-79
e) Net profit (loss) on exchange transactions	14322	16916	36	552	790	850
f) Miscellaneous income	17922	17941	156	376	375	416
<b>Total (I+II)</b>	<b>1208729</b>	<b>1356919</b>	<b>68903</b>	<b>82245</b>	<b>116710</b>	<b>134234</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>632304</b>	<b>753258</b>	<b>40700</b>	<b>49324</b>	<b>72822</b>	<b>85299</b>
a) Interest on deposits	556444	674645	38387	46437	68201	81211
b) Interest on RBI/ Inter - bank borrowings	38856	41241	799	938	497	286
c) Others	37004	37371	1513	1949	4123	3802
<b>IV. Operating Expenses</b>	<b>260690</b>	<b>292844</b>	<b>13308</b>	<b>15792</b>	<b>17358</b>	<b>21051</b>
a) Payments to and provisions for employees	169740	183809	8198	9875	11513	14155
b) Rent, taxes and lighting	20654	24388	1089	1208	1704	1740
c) Printing and stationery	2765	2970	192	199	188	202
d) Advertisement and publicity	2066	3844	91	127	216	235
e) Depreciation on bank's property	10072	11396	538	572	731	989
f) Directors' fees, allowances and expenses	5	7	4	6	2	3
g) Auditors' fees and expenses	1285	1246	129	111	157	112
h) Law charges	1173	1339	31	28	30	31
i) Postage, telegrams, telephones, etc	4333	5156	214	245	106	148
j) Repairs and maintenance	3733	3935	138	171	127	149
k) Insurance	9635	12007	479	573	871	1203
l) Other expenditure	35230	42745	2204	2677	1713	2085
<b>V. Net Interest Income (I-III)</b>	<b>432911</b>	<b>443313</b>	<b>22214</b>	<b>25658</b>	<b>33645</b>	<b>39179</b>
<b>VI. Provisions and Contingencies</b>	<b>198662</b>	<b>169767</b>	<b>8376</b>	<b>9826</b>	<b>13547</b>	<b>15382</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>315735</b>	<b>310817</b>	<b>14896</b>	<b>17129</b>	<b>26530</b>	<b>27884</b>
<b>VIII. Profit (Loss) during the year</b>	<b>117073</b>	<b>141050</b>	<b>6520</b>	<b>7302</b>	<b>12983</b>	<b>12502</b>

**Source** : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>50784</b>	<b>59655</b>	<b>81211</b>	<b>95643</b>	<b>68961</b>	<b>86348</b>
a) Interest/Discount earned on advances/bills	40633	47878	64304	76419	53986	67461
b) Income on investments	10002	11576	14934	17358	14463	18164
c) Interest on balances with RBI and other inter-bank funds	146	175	1790	1863	184	412
d) Others	3	26	183	2	328	311
<b>II. Other Income</b>	<b>5164</b>	<b>5956</b>	<b>7510</b>	<b>7588</b>	<b>5809</b>	<b>6530</b>
a) Commission, exchange and brokerage	3996	3914	5854	5783	3999	4358
b) Net profit (loss) on sale of investments	386	665	711	903	668	1312
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-10	-	-	-9	-3
e) Net profit (loss) on exchange transactions	326	585	528	591	425	253
f) Miscellaneous income	456	802	418	311	726	610
<b>Total (I+II)</b>	<b>55948</b>	<b>65611</b>	<b>88721</b>	<b>103231</b>	<b>74770</b>	<b>92879</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>34941</b>	<b>41253</b>	<b>57859</b>	<b>71134</b>	<b>49984</b>	<b>65066</b>
a) Interest on deposits	32209	37799	52876	63925	43674	58640
b) Interest on RBI/ Inter - bank borrowings	1461	2146	512	1207	670	646
c) Others	1271	1308	4471	6002	5639	5780
<b>IV. Operating Expenses</b>	<b>10411</b>	<b>11048</b>	<b>13234</b>	<b>15903</b>	<b>12299</b>	<b>14302</b>
a) Payments to and provisions for employees	6206	6402	8347	9595	7878	8848
b) Rent, taxes and lighting	927	982	1186	1433	962	1201
c) Printing and stationery	132	143	94	108	99	122
d) Advertisement and publicity	61	64	121	180	72	99
e) Depreciation on bank's property	500	470	482	523	502	588
f) Directors' fees, allowances and expenses	2	2	5	5	4	5
g) Auditors' fees and expenses	106	92	113	140	130	122
h) Law charges	77	73	43	42	72	70
i) Postage, telegrams, telephones, etc	82	62	128	104	59	79
j) Repairs and maintenance	55	46	209	266	145	163
k) Insurance	397	469	620	907	619	683
l) Other expenditure	1866	2241	1886	2601	1754	2323
<b>V. Net Interest Income (I-III)</b>	<b>15843</b>	<b>18402</b>	<b>23352</b>	<b>24508</b>	<b>18977</b>	<b>21282</b>
<b>VI. Provisions and Contingencies</b>	<b>6905</b>	<b>9149</b>	<b>9665</b>	<b>9526</b>	<b>7383</b>	<b>7360</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>10596</b>	<b>13310</b>	<b>17629</b>	<b>16193</b>	<b>12488</b>	<b>13510</b>
<b>VIII. Profit (Loss) during the year</b>	<b>3691</b>	<b>4161</b>	<b>7964</b>	<b>6668</b>	<b>5105</b>	<b>6150</b>

Source : Annual accounts of banks.



**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>155233</b>	<b>174357</b>	<b>113387</b>	<b>129097</b>	<b>296737</b>	<b>351967</b>
a) Interest/Discount earned on advances/bills	116641	127450	92782	103271	223694	258671
b) Income on investments	37164	44733	19735	24758	61847	74834
c) Interest on balances with RBI and other inter-bank funds	1229	1594	751	892	8374	14430
d) Others	199	579	118	176	2822	4032
<b>II. Other Income</b>	<b>12987</b>	<b>14769</b>	<b>8599</b>	<b>10474</b>	<b>34223</b>	<b>36306</b>
a) Commission, exchange and brokerage	8380	7913	2640	2729	12261	12574
b) Net profit (loss) on sale of investments	1229	3267	1209	1889	6067	6173
c) Net profit (loss) on revaluation of investments	-97	739	-	-100	-	-
d) Net profit (loss) on sale of land and other assets	-	1	10	5	8	-8
e) Net profit (loss) on exchange transactions	1147	1266	613	1027	6861	8025
f) Miscellaneous income	2327	3062	4127	4925	9027	9543
<b>Total (I+II)</b>	<b>168220</b>	<b>189126</b>	<b>121987</b>	<b>139571</b>	<b>330961</b>	<b>388273</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>103606</b>	<b>125693</b>	<b>75794</b>	<b>91527</b>	<b>193567</b>	<b>238814</b>
a) Interest on deposits	97429	120481	69460	85498	177707	224457
b) Interest on RBI/ Inter - bank borrowings	1596	1693	3541	3236	6311	4611
c) Others	4582	3519	2792	2792	9548	9746
<b>IV. Operating Expenses</b>	<b>26914</b>	<b>29581</b>	<b>18042</b>	<b>20372</b>	<b>51587</b>	<b>59467</b>
a) Payments to and provisions for employees	18345	19859	11499	12870	29856	34496
b) Rent, taxes and lighting	2314	2751	1225	1456	4157	5238
c) Printing and stationery	235	285	170	198	388	561
d) Advertisement and publicity	274	285	75	157	582	611
e) Depreciation on bank's property	735	728	939	836	2766	3006
f) Directors' fees, allowances and expenses	10	14	7	8	12	12
g) Auditors' fees and expenses	176	152	148	150	396	338
h) Law charges	201	166	145	114	221	305
i) Postage, telegrams, telephones, etc	322	379	287	312	993	1185
j) Repairs and maintenance	419	575	712	851	1689	1837
k) Insurance	1254	1343	851	978	2772	2967
l) Other expenditure	2629	3044	1984	2442	7755	8911
<b>V. Net Interest Income (I-III)</b>	<b>51626</b>	<b>48664</b>	<b>37593</b>	<b>37570</b>	<b>103170</b>	<b>113153</b>
<b>VI. Provisions and Contingencies</b>	<b>19032</b>	<b>22000</b>	<b>14703</b>	<b>14781</b>	<b>35737</b>	<b>45184</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>37699</b>	<b>33852</b>	<b>28150</b>	<b>27672</b>	<b>85806</b>	<b>89992</b>
<b>VIII. Profit (Loss) during the year</b>	<b>18668</b>	<b>11852</b>	<b>13447</b>	<b>12891</b>	<b>50070</b>	<b>44807</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>284807</b>	<b>319089</b>	<b>72140</b>	<b>96134</b>	<b>308506</b>	<b>340779</b>
a) Interest/Discount earned on advances/bills	202406	231392	54906	72985	234434	243799
b) Income on investments	71418	72613	17086	22313	70447	91124
c) Interest on balances with RBI and other inter-bank funds	8340	12570	15	817	3622	5852
d) Others	2643	2515	132	20	3	4
<b>II. Other Income</b>	<b>33212</b>	<b>37660</b>	<b>6407</b>	<b>9120</b>	<b>29276</b>	<b>31530</b>
a) Commission, exchange and brokerage	12715	12632	4551	4913	7969	7981
b) Net profit (loss) on sale of investments	4088	4471	121	1440	3237	6757
c) Net profit (loss) on revaluation of investments	-	-	-	-	-222	-151
d) Net profit (loss) on sale of land and other assets	8	-	1	-1	10	9
e) Net profit (loss) on exchange transactions	5894	6440	437	604	4350	4644
f) Miscellaneous income	10508	14118	1296	2164	13932	12288
<b>Total (I+II)</b>	<b>318018</b>	<b>356750</b>	<b>78546</b>	<b>105254</b>	<b>337782</b>	<b>372309</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>201672</b>	<b>228849</b>	<b>46969</b>	<b>65801</b>	<b>231613</b>	<b>261989</b>
a) Interest on deposits	179570	202383	42938	58793	219622	252503
b) Interest on RBI/ Inter - bank borrowings	11453	14886	1201	3123	4300	1633
c) Others	10649	11580	2830	3886	7691	7854
<b>IV. Operating Expenses</b>	<b>49407</b>	<b>53315</b>	<b>16425</b>	<b>17966</b>	<b>46737</b>	<b>51420</b>
a) Payments to and provisions for employees	30693	31305	11130	11878	29731	32536
b) Rent, taxes and lighting	3435	4298	1159	1327	3973	4661
c) Printing and stationery	545	612	142	187	304	306
d) Advertisement and publicity	640	628	179	162	267	337
e) Depreciation on bank's property	1668	1839	657	739	1569	1897
f) Directors' fees, allowances and expenses	1	1	7	8	12	10
g) Auditors' fees and expenses	376	372	119	132	343	327
h) Law charges	185	188	87	99	274	240
i) Postage, telegrams, telephones, etc	435	453	225	297	371	380
j) Repairs and maintenance	459	599	337	399	1498	1523
k) Insurance	2383	2282	692	775	2856	2766
l) Other expenditure	8586	10739	1691	1964	5540	6437
<b>V. Net Interest Income (I-III)</b>	<b>83134</b>	<b>90240</b>	<b>25171</b>	<b>30333</b>	<b>76893</b>	<b>78790</b>
<b>VI. Provisions and Contingencies</b>	<b>40164</b>	<b>47091</b>	<b>10844</b>	<b>13892</b>	<b>26605</b>	<b>30179</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>66939</b>	<b>74585</b>	<b>15152</b>	<b>21487</b>	<b>59432</b>	<b>58900</b>
<b>VIII. Profit (Loss) during the year</b>	<b>26775</b>	<b>27493</b>	<b>4308</b>	<b>7595</b>	<b>32827</b>	<b>28721</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>191495</b>	<b>218607</b>	<b>130178</b>	<b>153341</b>	<b>67941</b>	<b>88994</b>
a) Interest/Discount earned on advances/bills	144205	169225	95632	114489	51612	68190
b) Income on investments	43473	47787	30703	34317	15444	20195
c) Interest on balances with RBI and other inter-bank funds	3393	787	355	416	380	310
d) Others	423	808	3487	4118	505	300
<b>II. Other Income</b>	<b>13953</b>	<b>16673</b>	<b>14926</b>	<b>16079</b>	<b>5822</b>	<b>6555</b>
a) Commission, exchange and brokerage	6635	8157	3949	4380	1592	1846
b) Net profit (loss) on sale of investments	3201	3829	3650	2803	347	1571
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-4	-7	-14	-10	-3	-8
e) Net profit (loss) on exchange transactions	1868	609	1495	1147	822	888
f) Miscellaneous income	2253	4086	5847	7759	3064	2256
<b>Total (I+II)</b>	<b>205448</b>	<b>235280</b>	<b>145104</b>	<b>169420</b>	<b>73763</b>	<b>95549</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>139809</b>	<b>161231</b>	<b>98709</b>	<b>119082</b>	<b>46931</b>	<b>65163</b>
a) Interest on deposits	129961	149399	90193	110971	45282	62344
b) Interest on RBI/ Inter - bank borrowings	1491	1746	2362	2423	178	586
c) Others	8357	10086	6154	5688	1472	2233
<b>IV. Operating Expenses</b>	<b>37490</b>	<b>42323</b>	<b>17836</b>	<b>19968</b>	<b>11547</b>	<b>12997</b>
a) Payments to and provisions for employees	25062	28915	9132	9903	7147	7918
b) Rent, taxes and lighting	2568	2665	1606	1885	978	1196
c) Printing and stationery	265	304	156	182	125	131
d) Advertisement and publicity	352	287	213	206	83	83
e) Depreciation on bank's property	1435	1844	798	966	356	413
f) Directors' fees, allowances and expenses	9	9	8	9	17	25
g) Auditors' fees and expenses	205	108	160	150	102	84
h) Law charges	116	147	20	30	57	42
i) Postage, telegrams, telephones, etc	394	367	371	399	322	256
j) Repairs and maintenance	833	574	365	439	183	236
k) Insurance	1646	1712	973	1225	674	770
l) Other expenditure	4604	5390	4033	4574	1505	1842
<b>V. Net Interest Income (I-III)</b>	<b>51686</b>	<b>57376</b>	<b>31469</b>	<b>34258</b>	<b>21010</b>	<b>23831</b>
<b>VI. Provisions and Contingencies</b>	<b>22819</b>	<b>21576</b>	<b>13499</b>	<b>16023</b>	<b>7253</b>	<b>9285</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>28149</b>	<b>31726</b>	<b>28560</b>	<b>30370</b>	<b>15284</b>	<b>17389</b>
<b>VIII. Profit (Loss) during the year</b>	<b>5330</b>	<b>10150</b>	<b>15060</b>	<b>14347</b>	<b>8031</b>	<b>8104</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>233699</b>	<b>250643</b>	<b>122313</b>	<b>138926</b>	<b>178891</b>	<b>206767</b>
a) Interest/Discount earned on advances/bills	179715	195493	94239	106066	135819	159094
b) Income on investments	52907	53351	27903	32382	39414	43723
c) Interest on balances with RBI and other inter-bank funds	462	1561	171	479	3225	2869
d) Others	615	237	-	-	433	1081
<b>II. Other Income</b>	<b>21122</b>	<b>32195</b>	<b>12322</b>	<b>12879</b>	<b>16810</b>	<b>19729</b>
a) Commission, exchange and brokerage	15308	22373	2858	2570	8999	8953
b) Net profit (loss) on sale of investments	1880	3912	1073	2131	1714	3114
c) Net profit (loss) on revaluation of investments	-392	388	-	-	-350	-683
d) Net profit (loss) on sale of land and other assets	-15	-4	-3	-81	25	16
e) Net profit (loss) on exchange transactions	1724	1934	1738	885	2246	2882
f) Miscellaneous income	2618	3592	6656	7375	4177	5447
<b>Total (I+II)</b>	<b>254821</b>	<b>282838</b>	<b>134635</b>	<b>151806</b>	<b>195702</b>	<b>226496</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>188251</b>	<b>196912</b>	<b>78133</b>	<b>93684</b>	<b>128729</b>	<b>154248</b>
a) Interest on deposits	140277	152840	74606	90226	112343	138730
b) Interest on RBI/ Inter - bank borrowings	13688	12760	3329	3344	16385	15517
c) Others	34286	31312	198	114	1	1
<b>IV. Operating Expenses</b>	<b>26075</b>	<b>31344</b>	<b>21870</b>	<b>27509</b>	<b>31631</b>	<b>34078</b>
a) Payments to and provisions for employees	11604	15385	14840	19739	20830	22483
b) Rent, taxes and lighting	2244	2815	1568	1745	3010	3078
c) Printing and stationery	418	394	217	224	194	236
d) Advertisement and publicity	262	126	96	83	389	298
e) Depreciation on bank's property	1161	1241	892	909	1111	1266
f) Directors' fees, allowances and expenses	3	2	6	9	14	15
g) Auditors' fees and expenses	23	27	172	192	250	232
h) Law charges	88	135	94	61	35	58
i) Postage, telegrams, telephones, etc	743	664	140	135	378	453
j) Repairs and maintenance	1383	1607	524	593	104	113
k) Insurance	1643	1473	1001	1110	1633	1904
l) Other expenditure	6501	7475	2320	2708	3682	3941
<b>V. Net Interest Income (I-III)</b>	<b>45448</b>	<b>53731</b>	<b>44180</b>	<b>45243</b>	<b>50162</b>	<b>52519</b>
<b>VI. Provisions and Contingencies</b>	<b>20180</b>	<b>35762</b>	<b>17162</b>	<b>14802</b>	<b>24840</b>	<b>32498</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>40496</b>	<b>54583</b>	<b>34632</b>	<b>30613</b>	<b>35341</b>	<b>38170</b>
<b>VIII. Profit (Loss) during the year</b>	<b>20316</b>	<b>18821</b>	<b>17470</b>	<b>15811</b>	<b>10501</b>	<b>5672</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>158149</b>	<b>177048</b>	<b>64745</b>	<b>73401</b>	<b>364761</b>	<b>418933</b>
a) Interest/Discount earned on advances/bills	120746	137581	49524	57095	284354	318545
b) Income on investments	36709	38538	14697	15792	77392	95300
c) Interest on balances with RBI and other inter-bank funds	342	315	306	300	2250	3249
d) Others	351	614	218	214	765	1840
<b>II. Other Income</b>	<b>12402</b>	<b>16547</b>	<b>4175</b>	<b>4172</b>	<b>42026</b>	<b>42159</b>
a) Commission, exchange and brokerage	7258	7658	747	798	23748	23373
b) Net profit (loss) on sale of investments	1703	1685	548	630	3469	4866
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	28	213	-	1	42	26
e) Net profit (loss) on exchange transactions	1775	1230	421	333	5779	5811
f) Miscellaneous income	1639	5761	2459	2409	8988	8083
<b>Total (I+II)</b>	<b>170551</b>	<b>193595</b>	<b>68920</b>	<b>77573</b>	<b>406787</b>	<b>461093</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>115991</b>	<b>130036</b>	<b>49734</b>	<b>56991</b>	<b>230617</b>	<b>270368</b>
a) Interest on deposits	112130	125527	46753	54247	213965	255006
b) Interest on RBI/ Inter - bank borrowings	377	1108	1227	944	4300	4160
c) Others	3484	3402	1754	1800	12353	11202
<b>IV. Operating Expenses</b>	<b>23155</b>	<b>26652</b>	<b>11585</b>	<b>11193</b>	<b>70028</b>	<b>81651</b>
a) Payments to and provisions for employees	13568	15761	8324	7735	47235	56747
b) Rent, taxes and lighting	2343	2640	539	678	3631	4275
c) Printing and stationery	275	298	83	72	595	682
d) Advertisement and publicity	158	229	69	81	372	311
e) Depreciation on bank's property	1042	1231	438	497	2923	3185
f) Directors' fees, allowances and expenses	7	9	2	3	12	13
g) Auditors' fees and expenses	193	175	67	71	523	335
h) Law charges	221	250	85	81	217	256
i) Postage, telegrams, telephones, etc	307	353	84	82	1056	1145
j) Repairs and maintenance	300	362	113	127	1008	1305
k) Insurance	1482	1629	561	621	3159	3564
l) Other expenditure	3258	3716	1220	1145	9296	9831
<b>V. Net Interest Income (I-III)</b>	<b>42158</b>	<b>47012</b>	<b>15011</b>	<b>16410</b>	<b>134144</b>	<b>148565</b>
<b>VI. Provisions and Contingencies</b>	<b>19990</b>	<b>23627</b>	<b>3087</b>	<b>5996</b>	<b>57301</b>	<b>61597</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>31406</b>	<b>36907</b>	<b>7600</b>	<b>9388</b>	<b>106143</b>	<b>109074</b>
<b>VIII. Profit (Loss) during the year</b>	<b>11416</b>	<b>13279</b>	<b>4513</b>	<b>3392</b>	<b>48842</b>	<b>47477</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>152684</b>	<b>171207</b>	<b>146324</b>	<b>167517</b>	<b>210285</b>	<b>251247</b>
a) Interest/Discount earned on advances/bills	123713	135245	113830	128576	160266	191405
b) Income on investments	27360	32312	31563	36345	45701	56710
c) Interest on balances with RBI and other inter-bank funds	1507	2870	547	1204	3309	1986
d) Others	104	780	383	1391	1008	1146
<b>II. Other Income</b>	<b>10759</b>	<b>11744</b>	<b>9656</b>	<b>9522</b>	<b>24482</b>	<b>25520</b>
a) Commission, exchange and brokerage	5514	5464	2379	2535	3651	3640
b) Net profit (loss) on sale of investments	888	1252	1958	1421	4408	4773
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	-	9	5	-7	-17
e) Net profit (loss) on exchange transactions	1166	814	1153	1082	4888	5599
f) Miscellaneous income	3193	4213	4156	4478	11542	11525
<b>Total (I+II)</b>	<b>163442</b>	<b>182950</b>	<b>155979</b>	<b>177039</b>	<b>234767</b>	<b>276767</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>101833</b>	<b>116666</b>	<b>107303</b>	<b>121702</b>	<b>142354</b>	<b>175819</b>
a) Interest on deposits	93263	107533	99482	115064	134058	165512
b) Interest on RBI/ Inter - bank borrowings	802	761	2755	1706	1409	2742
c) Others	7769	8372	5066	4931	6887	7564
<b>IV. Operating Expenses</b>	<b>28141</b>	<b>31788</b>	<b>20562</b>	<b>21766</b>	<b>39875</b>	<b>45122</b>
a) Payments to and provisions for employees	18915	21792	13831	13933	24793	27550
b) Rent, taxes and lighting	1675	1901	1228	1509	2641	3229
c) Printing and stationery	156	223	267	278	374	440
d) Advertisement and publicity	146	195	240	324	674	716
e) Depreciation on bank's property	660	1007	781	871	1465	1509
f) Directors' fees, allowances and expenses	9	10	8	17	19	18
g) Auditors' fees and expenses	236	201	247	255	231	212
h) Law charges	67	69	132	130	146	149
i) Postage, telegrams, telephones, etc	287	329	372	426	497	608
j) Repairs and maintenance	946	748	66	94	701	795
k) Insurance	1251	1382	1151	1127	1943	2175
l) Other expenditure	3793	3931	2239	2803	6391	7720
<b>V. Net Interest Income (I-III)</b>	<b>50850</b>	<b>54541</b>	<b>39021</b>	<b>45815</b>	<b>67931</b>	<b>75428</b>
<b>VI. Provisions and Contingencies</b>	<b>20334</b>	<b>14452</b>	<b>17027</b>	<b>27389</b>	<b>34666</b>	<b>34248</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>33468</b>	<b>34496</b>	<b>28114</b>	<b>33571</b>	<b>52538</b>	<b>55827</b>
<b>VIII. Profit (Loss) during the year</b>	<b>13134</b>	<b>20044</b>	<b>11087</b>	<b>6182</b>	<b>17871</b>	<b>21579</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2012	2013	2012	2013
	(37)	(38)	(39)	(40)
<b>Income</b>				
<b>I. Interest Earned</b>	<b>79611</b>	<b>92515</b>	<b>79881</b>	<b>90519</b>
a) Interest/Discount earned on advances/bills	60337	68993	60501	68093
b) Income on investments	18784	22593	18720	21584
c) Interest on balances with RBI and other inter-bank funds	155	635	3	28
d) Others	335	294	657	814
<b>II. Other Income</b>	<b>7329</b>	<b>10666</b>	<b>5279</b>	<b>6070</b>
a) Commission, exchange and brokerage	1830	1951	891	956
b) Net profit (loss) on sale of investments	2175	4671	981	1131
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	9	3	-1
e) Net profit (loss) on exchange transactions	569	1080	588	610
f) Miscellaneous income	2755	2955	2816	3373
<b>Total (I+II)</b>	<b>86940</b>	<b>103181</b>	<b>85160</b>	<b>96589</b>
<b>Expenditure &amp; Provisions</b>				
<b>III. Interest Expended</b>	<b>54819</b>	<b>67642</b>	<b>60846</b>	<b>71739</b>
a) Interest on deposits	51006	62311	58048	68489
b) Interest on RBI/ Inter - bank borrowings	839	1497	118	56
c) Others	2973	3835	2680	3194
<b>IV. Operating Expenses</b>	<b>13833</b>	<b>15039</b>	<b>12014</b>	<b>13630</b>
a) Payments to and provisions for employees	8912	9325	7399	8486
b) Rent, taxes and lighting	938	1092	1003	1097
c) Printing and stationery	256	234	88	103
d) Advertisement and publicity	71	144	74	102
e) Depreciation on bank's property	697	608	400	415
f) Directors' fees, allowances and expenses	10	16	7	8
g) Auditors' fees and expenses	107	132	124	108
h) Law charges	27	50	6	8
i) Postage, telegrams, telephones, etc	175	183	142	174
j) Repairs and maintenance	108	156	19	33
k) Insurance	725	822	732	657
l) Other expenditure	1808	2276	2019	2438
<b>V. Net Interest Income (I-III)</b>	<b>24792</b>	<b>24873</b>	<b>19035</b>	<b>18780</b>
<b>VI. Provisions and Contingencies</b>	<b>11963</b>	<b>16580</b>	<b>6491</b>	<b>5364</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>18288</b>	<b>20499</b>	<b>12301</b>	<b>11220</b>
<b>VIII. Profit (Loss) during the year</b>	<b>6325</b>	<b>3919</b>	<b>5810</b>	<b>5856</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>10756</b>	<b>13209</b>	<b>16968</b>	<b>21888</b>	<b>13937</b>	<b>13080</b>
a) Interest/Discount earned on advances/bills	8615	10743	13886	18122	10754	9715
b) Income on investments	2009	2263	3036	3723	3136	3251
c) Interest on balances with RBI and other inter-bank funds	74	201	46	42	44	77
d) Others	58	1	-	-	3	37
<b>II. Other Income</b>	<b>852</b>	<b>946</b>	<b>2071</b>	<b>2736</b>	<b>1436</b>	<b>1143</b>
a) Commission, exchange and brokerage	173	163	345	414	85	88
b) Net profit (loss) on sale of investments	53	229	78	171	89	248
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	13	5	2	3	10	4
e) Net profit (loss) on exchange transactions	114	131	152	184	119	80
f) Miscellaneous income	500	419	1495	1966	1133	723
<b>Total (I+II)</b>	<b>11609</b>	<b>14154</b>	<b>19039</b>	<b>24624</b>	<b>15373</b>	<b>14223</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>7686</b>	<b>9816</b>	<b>11970</b>	<b>15647</b>	<b>11461</b>	<b>10316</b>
a) Interest on deposits	7380	9502	11665	15045	10156	9161
b) Interest on RBI/ Inter - bank borrowings	66	73	177	249	851	420
c) Others	240	241	129	353	454	734
<b>IV. Operating Expenses</b>	<b>2988</b>	<b>3318</b>	<b>2798</b>	<b>3742</b>	<b>4891</b>	<b>3393</b>
a) Payments to and provisions for employees	2123	2339	1223	1509	2740	1868
b) Rent, taxes and lighting	255	323	394	564	402	451
c) Printing and stationery	29	33	74	94	63	23
d) Advertisement and publicity	24	18	196	185	108	5
e) Depreciation on bank's property	86	75	136	247	295	310
f) Directors' fees, allowances and expenses	7	10	4	4	2	2
g) Auditors' fees and expenses	11	17	11	18	5	10
h) Law charges	7	7	2	5	6	8
i) Postage, telegrams, telephones, etc	49	55	60	108	157	104
j) Repairs and maintenance	59	60	149	229	33	32
k) Insurance	93	100	146	178	146	114
l) Other expenditure	244	281	405	601	927	467
<b>V. Net Interest Income (I-III)</b>	<b>3070</b>	<b>3392</b>	<b>4998</b>	<b>6240</b>	<b>2475</b>	<b>2764</b>
<b>VI. Provisions and Contingencies</b>	<b>676</b>	<b>693</b>	<b>1468</b>	<b>2014</b>	<b>177</b>	<b>488</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>935</b>	<b>1020</b>	<b>4271</b>	<b>5234</b>	<b>-979</b>	<b>514</b>
<b>VIII. Profit (Loss) during the year</b>	<b>259</b>	<b>327</b>	<b>2803</b>	<b>3220</b>	<b>-1156</b>	<b>26</b>

Source : Annual accounts of banks.



**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>55584</b>	<b>61676</b>	<b>38568</b>	<b>48616</b>	<b>48356</b>	<b>61368</b>
a) Interest/Discount earned on advances/bills	41898	46357	28678	35498	33937	43176
b) Income on investments	13157	14646	9819	13066	14033	17226
c) Interest on balances with RBI and other inter-bank funds	349	564	6	18	387	966
d) Others	180	109	65	34	-	-
<b>II. Other Income</b>	<b>5323</b>	<b>6644</b>	<b>6698</b>	<b>7269</b>	<b>3341</b>	<b>4837</b>
a) Commission, exchange and brokerage	2516	3047	4690	4794	1587	1775
b) Net profit (loss) on sale of investments	821	2058	123	308	359	1379
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	114
d) Net profit (loss) on sale of land and other assets	3	2	8	-1	-	-
e) Net profit (loss) on exchange transactions	842	794	1471	1680	220	295
f) Miscellaneous income	1142	744	406	488	1175	1275
<b>Total (I+II)</b>	<b>60907</b>	<b>68320</b>	<b>45266</b>	<b>55885</b>	<b>51697</b>	<b>66205</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>36050</b>	<b>41929</b>	<b>26485</b>	<b>33230</b>	<b>29972</b>	<b>38208</b>
a) Interest on deposits	33313	38375	21530	25791	29018	37410
b) Interest on RBI/ Inter - bank borrowings	485	779	2467	3927	415	257
c) Others	2252	2774	2487	3512	540	540
<b>IV. Operating Expenses</b>	<b>9793</b>	<b>11795</b>	<b>11102</b>	<b>12728</b>	<b>8022</b>	<b>9890</b>
a) Payments to and provisions for employees	5439	6265	6510	7507	5214	6523
b) Rent, taxes and lighting	948	1327	978	1100	412	503
c) Printing and stationery	104	126	130	134	66	86
d) Advertisement and publicity	161	127	44	58	70	103
e) Depreciation on bank's property	567	787	498	510	440	497
f) Directors' fees, allowances and expenses	7	8	5	5	5	7
g) Auditors' fees and expenses	45	53	6	7	85	94
h) Law charges	50	58	31	29	9	20
i) Postage, telegrams, telephones, etc	276	323	214	235	59	67
j) Repairs and maintenance	373	439	313	327	93	117
k) Insurance	435	473	305	317	349	409
l) Other expenditure	1389	1810	2067	2499	1219	1466
<b>V. Net Interest Income (I-III)</b>	<b>19534</b>	<b>19747</b>	<b>12084</b>	<b>15386</b>	<b>18384</b>	<b>23160</b>
<b>VI. Provisions and Contingencies</b>	<b>7297</b>	<b>6214</b>	<b>3116</b>	<b>3797</b>	<b>5671</b>	<b>7557</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>15065</b>	<b>14596</b>	<b>7679</b>	<b>9927</b>	<b>13703</b>	<b>18108</b>
<b>VIII. Profit (Loss) during the year</b>	<b>7768</b>	<b>8382</b>	<b>4563</b>	<b>6130</b>	<b>8033</b>	<b>10551</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>31010</b>	<b>37643</b>	<b>32704</b>	<b>42424</b>	<b>15193</b>	<b>17605</b>
a) Interest/Discount earned on advances/bills	23619	28177	25382	32744	11866	13935
b) Income on investments	7363	9384	7162	9504	3242	3408
c) Interest on balances with RBI and other inter-bank funds	10	37	90	162	38	8
d) Others	18	45	69	15	47	255
<b>II. Other Income</b>	<b>3463</b>	<b>3976</b>	<b>3501</b>	<b>4526</b>	<b>1579</b>	<b>1971</b>
a) Commission, exchange and brokerage	1741	1872	2274	2785	669	798
b) Net profit (loss) on sale of investments	502	531	262	883	44	252
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	29	-17	3	7	-1	-
e) Net profit (loss) on exchange transactions	383	333	368	210	123	107
f) Miscellaneous income	807	1258	595	640	744	815
<b>Total (I+II)</b>	<b>34473</b>	<b>41619</b>	<b>36205</b>	<b>46950</b>	<b>16772</b>	<b>19576</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>23689</b>	<b>28606</b>	<b>23532</b>	<b>30840</b>	<b>11480</b>	<b>13685</b>
a) Interest on deposits	22688	27263	22032	28197	10606	12991
b) Interest on RBI/ Inter - bank borrowings	208	526	641	1040	874	694
c) Others	793	817	860	1602	-	-
<b>IV. Operating Expenses</b>	<b>5682</b>	<b>6660</b>	<b>5416</b>	<b>7622</b>	<b>2937</b>	<b>3379</b>
a) Payments to and provisions for employees	3250	3751	2644	3436	1412	1576
b) Rent, taxes and lighting	530	606	479	733	318	383
c) Printing and stationery	49	51	65	139	29	33
d) Advertisement and publicity	55	55	230	284	56	43
e) Depreciation on bank's property	219	240	385	564	236	254
f) Directors' fees, allowances and expenses	7	7	7	7	6	6
g) Auditors' fees and expenses	16	17	14	12	8	8
h) Law charges	18	17	12	9	14	10
i) Postage, telegrams, telephones, etc	81	94	160	166	58	74
j) Repairs and maintenance	146	164	121	209	18	22
k) Insurance	303	338	253	322	117	148
l) Other expenditure	1009	1320	1046	1741	664	821
<b>V. Net Interest Income (I-III)</b>	<b>7321</b>	<b>9037</b>	<b>9171</b>	<b>11585</b>	<b>3712</b>	<b>3920</b>
<b>VI. Provisions and Contingencies</b>	<b>2641</b>	<b>2873</b>	<b>2240</b>	<b>2985</b>	<b>1284</b>	<b>1596</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>5102</b>	<b>6353</b>	<b>7257</b>	<b>8488</b>	<b>2354</b>	<b>2511</b>
<b>VIII. Profit (Loss) during the year</b>	<b>2461</b>	<b>3481</b>	<b>5017</b>	<b>5503</b>	<b>1070</b>	<b>916</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>3419</b>	<b>3927</b>	<b>4651</b>	<b>8793</b>	<b>35834</b>	<b>44343</b>
a) Interest/Discount earned on advances/bills	2215	2565	3474	6165	28681	35759
b) Income on investments	745	833	1094	2558	6211	7464
c) Interest on balances with RBI and other inter-bank funds	449	518	77	67	942	1120
d) Others	10	11	5	3	-	-
<b>II. Other Income</b>	<b>224</b>	<b>303</b>	<b>671</b>	<b>1264</b>	<b>2471</b>	<b>3349</b>
a) Commission, exchange and brokerage	29	34	78	171	384	422
b) Net profit (loss) on sale of investments	83	166	43	274	408	577
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	21	16	8	5
e) Net profit (loss) on exchange transactions	-	-	2	87	256	274
f) Miscellaneous income	112	103	527	716	1414	2071
<b>Total (I+II)</b>	<b>3642</b>	<b>4230</b>	<b>5322</b>	<b>10058</b>	<b>38305</b>	<b>47692</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>2011</b>	<b>2461</b>	<b>2783</b>	<b>6218</b>	<b>25617</b>	<b>31535</b>
a) Interest on deposits	2008	2455	2458	4840	25188	30789
b) Interest on RBI/ Inter - bank borrowings	2	6	258	1240	177	384
c) Others	1	-	67	138	251	361
<b>IV. Operating Expenses</b>	<b>723</b>	<b>801</b>	<b>1391</b>	<b>2273</b>	<b>6173</b>	<b>7672</b>
a) Payments to and provisions for employees	493	538	841	1251	3741	4725
b) Rent, taxes and lighting	53	64	173	324	501	679
c) Printing and stationery	6	8	13	17	168	121
d) Advertisement and publicity	3	2	3	3	129	156
e) Depreciation on bank's property	26	23	78	132	312	399
f) Directors' fees, allowances and expenses	1	1	2	3	2	4
g) Auditors' fees and expenses	2	2	2	4	24	30
h) Law charges	3	4	2	6	20	15
i) Postage, telegrams, telephones, etc	7	7	13	26	106	146
j) Repairs and maintenance	7	8	18	24	114	138
k) Insurance	26	31	33	51	314	368
l) Other expenditure	96	112	212	432	742	890
<b>V. Net Interest Income (I-III)</b>	<b>1408</b>	<b>1466</b>	<b>1868</b>	<b>2575</b>	<b>10217</b>	<b>12808</b>
<b>VI. Provisions and Contingencies</b>	<b>297</b>	<b>457</b>	<b>491</b>	<b>642</b>	<b>2499</b>	<b>3463</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>909</b>	<b>968</b>	<b>1148</b>	<b>1567</b>	<b>6515</b>	<b>8486</b>
<b>VIII. Profit (Loss) during the year</b>	<b>612</b>	<b>511</b>	<b>657</b>	<b>925</b>	<b>4017</b>	<b>5023</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
<b>Income</b>		
<b>I. Interest Earned</b>	<b>18824</b>	<b>24704</b>
a) Interest/Discount earned on advances/bills	15358	20699
b) Income on investments	3419	3972
c) Interest on balances with RBI and other inter-bank funds	21	14
d) Others	26	19
<b>II. Other Income</b>	<b>2317</b>	<b>2487</b>
a) Commission, exchange and brokerage	660	779
b) Net profit (loss) on sale of investments	76	66
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	1	-
e) Net profit (loss) on exchange transactions	281	273
f) Miscellaneous income	1298	1369
<b>Total (I+II)</b>	<b>21140</b>	<b>27191</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest Expended</b>	<b>12320</b>	<b>16108</b>
a) Interest on deposits	12058	15431
b) Interest on RBI/ Inter - bank borrowings	50	181
c) Others	212	496
<b>IV. Operating Expenses</b>	<b>3490</b>	<b>4185</b>
a) Payments to and provisions for employees	2129	2423
b) Rent, taxes and lighting	268	361
c) Printing and stationery	56	66
d) Advertisement and publicity	55	128
e) Depreciation on bank's property	107	170
f) Directors' fees, allowances and expenses	6	7
g) Auditors' fees and expenses	5	7
h) Law charges	3	5
i) Postage, telegrams, telephones, etc	70	99
j) Repairs and maintenance	122	121
k) Insurance	142	172
l) Other expenditure	527	627
<b>V. Net Interest Income (I-III)</b>	<b>6504</b>	<b>8595</b>
<b>VI. Provisions and Contingencies</b>	<b>2195</b>	<b>2494</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>5330</b>	<b>6897</b>
<b>VIII. Profit (Loss) during the year</b>	<b>3135</b>	<b>4403</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>219946</b>	<b>271826</b>	<b>7170</b>	<b>9161</b>	<b>278742</b>	<b>350649</b>
a) Interest/Discount earned on advances/bills	153794	191662	5362	7118	211244	268224
b) Income on investments	63943	77470	1725	1963	65046	78203
c) Interest on balances with RBI and other inter-bank funds	984	1113	72	68	1371	2816
d) Others	1226	1581	10	12	1080	1406
<b>II. Other Income</b>	<b>54202</b>	<b>65511</b>	<b>1004</b>	<b>1170</b>	<b>57836</b>	<b>68526</b>
a) Commission, exchange and brokerage	43417	50251	787	893	43121	51669
b) Net profit (loss) on sale of investments	728	5863	118	139	-1062	1264
c) Net profit (loss) on revaluation of investments	-	-	-	-	-897	349
d) Net profit (loss) on sale of land and other assets	203	-45	-28	-17	15	-11
e) Net profit (loss) on exchange transactions	6740	6641	69	72	12654	12318
f) Miscellaneous income	3114	2800	59	83	4005	2937
<b>Total (I+II)</b>	<b>274149</b>	<b>337337</b>	<b>8173</b>	<b>10331</b>	<b>336578</b>	<b>419175</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>139769</b>	<b>175163</b>	<b>4893</b>	<b>6317</b>	<b>149896</b>	<b>192538</b>
a) Interest on deposits	121836	150155	4081	5346	126897	163206
b) Interest on RBI/ Inter - bank borrowings	2320	4596	712	798	22529	28890
c) Others	15613	20411	100	172	470	442
<b>IV. Operating Expenses</b>	<b>60071</b>	<b>69142</b>	<b>2443</b>	<b>2753</b>	<b>92776</b>	<b>112361</b>
a) Payments to and provisions for employees	20802	23770	1246	1379	33999	39654
b) Rent, taxes and lighting	6564	7506	327	363	7161	8407
c) Printing and stationery	935	1004	28	29	2339	3108
d) Advertisement and publicity	881	1196	13	10	1525	1841
e) Depreciation on bank's property	3422	3517	120	136	5425	6517
f) Directors' fees, allowances and expenses	8	15	6	5	4	7
g) Auditors' fees and expenses	9	11	6	6	12	15
h) Law charges	183	179	11	7	317	510
i) Postage, telegrams, telephones, etc	2587	2791	64	63	3530	4024
j) Repairs and maintenance	5295	5859	67	68	6184	7665
k) Insurance	2313	2622	60	63	2418	2878
l) Other expenditure	17071	20671	495	624	29861	37737
<b>V. Net Interest Income (I-III)</b>	<b>80177</b>	<b>96663</b>	<b>2277</b>	<b>2844</b>	<b>128846</b>	<b>158111</b>
<b>VI. Provisions and Contingencies</b>	<b>31887</b>	<b>41237</b>	<b>287</b>	<b>241</b>	<b>42235</b>	<b>47013</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>74309</b>	<b>93031</b>	<b>838</b>	<b>1261</b>	<b>93906</b>	<b>114276</b>
<b>VIII. Profit (Loss) during the year</b>	<b>42422</b>	<b>51794</b>	<b>551</b>	<b>1021</b>	<b>51671</b>	<b>67263</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>335427</b>	<b>400756</b>	<b>53592</b>	<b>69832</b>	<b>61802</b>	<b>80425</b>
a) Interest/Discount earned on advances/bills	221299	273411	42166	56103	48674	61461
b) Income on investments	96840	110093	10782	12825	13064	18698
c) Interest on balances with RBI and other inter-bank funds	4911	5430	239	855	41	243
d) Others	12376	11822	405	49	24	22
<b>II. Other Income</b>	<b>75028</b>	<b>83457</b>	<b>10118</b>	<b>13630</b>	<b>9773</b>	<b>11607</b>
a) Commission, exchange and brokerage	54351	54617	7029	9470	5781	7372
b) Net profit (loss) on sale of investments	3314	5651	577	644	816	1546
c) Net profit (loss) on revaluation of investments	-4053	-1287	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-17	353	6	54	6	11
e) Net profit (loss) on exchange transactions	12590	13331	2378	3280	1194	963
f) Miscellaneous income	8843	10793	128	180	1977	1715
<b>Total (I+II)</b>	<b>410454</b>	<b>484213</b>	<b>63710</b>	<b>83462</b>	<b>71576</b>	<b>92032</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>228085</b>	<b>262092</b>	<b>36549</b>	<b>47504</b>	<b>36677</b>	<b>48368</b>
a) Interest on deposits	143041	168889	30763	40268	25041	33461
b) Interest on RBI/ Inter - bank borrowings	14692	20866	1949	2574	7749	10553
c) Others	70352	72337	3838	4662	3888	4354
<b>IV. Operating Expenses</b>	<b>78504</b>	<b>90129</b>	<b>13430</b>	<b>17564</b>	<b>18348</b>	<b>22097</b>
a) Payments to and provisions for employees	35153	38933	4855	6615	9024	10751
b) Rent, taxes and lighting	6756	7368	1096	1664	1740	2215
c) Printing and stationery	1001	1175	245	258	273	332
d) Advertisement and publicity	1325	1892	162	133	564	708
e) Depreciation on bank's property	5245	4902	750	734	1168	1325
f) Directors' fees, allowances and expenses	4	4	7	7	2	3
g) Auditors' fees and expenses	25	29	9	12	14	15
h) Law charges	375	406	271	276	116	116
i) Postage, telegrams, telephones, etc	1903	2189	457	692	427	515
j) Repairs and maintenance	5630	6662	748	965	958	1217
k) Insurance	2235	2244	390	575	286	371
l) Other expenditure	18853	24327	4441	5633	3777	4529
<b>V. Net Interest Income (I-III)</b>	<b>107342</b>	<b>138664</b>	<b>17042</b>	<b>22329</b>	<b>25125</b>	<b>32057</b>
<b>VI. Provisions and Contingencies</b>	<b>39212</b>	<b>48738</b>	<b>5704</b>	<b>7783</b>	<b>5700</b>	<b>7959</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>103865</b>	<b>131992</b>	<b>13730</b>	<b>18395</b>	<b>16550</b>	<b>21566</b>
<b>VIII. Profit (Loss) during the year</b>	<b>64653</b>	<b>83255</b>	<b>8026</b>	<b>10612</b>	<b>10851</b>	<b>13607</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Yes Bank	
	2012	2013
	(13)	(14)
<b>Income</b>		
<b>I. Interest Earned</b>	<b>63074</b>	<b>82940</b>
a) Interest/Discount earned on advances/bills	44268	53971
b) Income on investments	18470	28595
c) Interest on balances with RBI and other inter-bank funds	233	165
d) Others	103	210
<b>II. Other Income</b>	<b>8571</b>	<b>12574</b>
a) Commission, exchange and brokerage	7677	10762
b) Net profit (loss) on sale of investments	379	1557
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-14	-5
e) Net profit (loss) on exchange transactions	268	667
f) Miscellaneous income	262	-406
<b>Total (I+II)</b>	<b>71645</b>	<b>95514</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest Expended</b>	<b>46917</b>	<b>60752</b>
a) Interest on deposits	38434	45636
b) Interest on RBI/ Inter - bank borrowings	8224	14935
c) Others	259	180
<b>IV. Operating Expenses</b>	<b>9325</b>	<b>13345</b>
a) Payments to and provisions for employees	4751	6555
b) Rent, taxes and lighting	1255	1812
c) Printing and stationery	81	113
d) Advertisement and publicity	103	322
e) Depreciation on bank's property	408	517
f) Directors' fees, allowances and expenses	5	6
g) Auditors' fees and expenses	6	7
h) Law charges	11	19
i) Postage, telegrams, telephones, etc	124	159
j) Repairs and maintenance	76	91
k) Insurance	382	449
l) Other expenditure	2123	3295
<b>V. Net Interest Income (I-III)</b>	<b>16156</b>	<b>22188</b>
<b>VI. Provisions and Contingencies</b>	<b>5632</b>	<b>8410</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>15402</b>	<b>21417</b>
<b>VIII. Profit (Loss) during the year</b>	<b>9770</b>	<b>13007</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>51</b>	<b>69</b>	<b>760</b>	<b>1176</b>	<b>783</b>	<b>886</b>
a) Interest/Discount earned on advances/bills	31	38	234	365	565	599
b) Income on investments	10	17	166	192	218	287
c) Interest on balances with RBI and other inte	9	14	355	618	1	-
d) Others	-	-	5	-	-	-
<b>II. Other Income</b>	<b>187</b>	<b>183</b>	<b>47</b>	<b>67</b>	<b>5046</b>	<b>5576</b>
a) Commission, exchange and brokerage	177	175	21	25	4528	5122
b) Net profit (loss) on sale of investments	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	4	4
e) Net profit (loss) on exchange transactions	4	3	26	38	-	-
f) Miscellaneous income	6	5	-	3	515	449
<b>Total (I+II)</b>	<b>238</b>	<b>252</b>	<b>807</b>	<b>1242</b>	<b>5829</b>	<b>6462</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>6</b>	<b>13</b>	<b>403</b>	<b>694</b>	<b>807</b>	<b>1173</b>
a) Interest on deposits	4	12	310	505	462	519
b) Interest on RBI/ Inter - bank borrowings	1	1	93	189	345	654
c) Others	-	-	-	-	-	-
<b>IV. Operating Expenses</b>	<b>94</b>	<b>101</b>	<b>176</b>	<b>245</b>	<b>4825</b>	<b>5602</b>
a) Payments to and provisions for employees	12	13	96	139	1075	1081
b) Rent, taxes and lighting	10	11	23	18	170	159
c) Printing and stationery	1	1	1	1	41	44
d) Advertisement and publicity	2	1	-	1	1151	1405
e) Depreciation on bank's property	9	7	8	22	168	161
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	3	3
h) Law charges	-	-	1	4	1	7
i) Postage, telegrams, telephones, etc	5	5	4	5	137	132
j) Repairs and maintenance	1	1	12	17	94	112
k) Insurance	-	-	5	6	8	8
l) Other expenditure	53	62	25	31	1976	2490
<b>V. Net Interest Income (I-III)</b>	<b>45</b>	<b>56</b>	<b>358</b>	<b>482</b>	<b>-24</b>	<b>-287</b>
<b>VI. Provisions and Contingencies</b>	<b>56</b>	<b>58</b>	<b>65</b>	<b>121</b>	<b>158</b>	<b>414</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>138</b>	<b>137</b>	<b>228</b>	<b>303</b>	<b>198</b>	<b>-314</b>
<b>VIII. Profit (Loss) during the year</b>	<b>82</b>	<b>80</b>	<b>163</b>	<b>182</b>	<b>40</b>	<b>-727</b>

Source : Annual accounts of banks.



**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31 (Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia and New Zealand Banking Group		Bank Internasional Indonesia	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>437</b>	<b>572</b>	<b>944</b>	<b>2813</b>	<b>27</b>	<b>33</b>
a) Interest/Discount earned on advances/bills	255	445	231	1192	-	-
b) Income on investments	176	117	254	811	-	-
c) Interest on balances with RBI and other inte	1	-	459	808	27	33
d) Others	4	10	-	2	-	-
<b>II. Other Income</b>	<b>179</b>	<b>241</b>	<b>705</b>	<b>496</b>	<b>-</b>	<b>1</b>
a) Commission, exchange and brokerage	139	189	279	209	-	-
b) Net profit (loss) on sale of investments	-	-	-27	8	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-3	-	-
e) Net profit (loss) on exchange transactions	21	32	130	-263	-	-
f) Miscellaneous income	18	20	322	545	-	1
<b>Total (I+II)</b>	<b>615</b>	<b>814</b>	<b>1649</b>	<b>3309</b>	<b>27</b>	<b>33</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>198</b>	<b>214</b>	<b>405</b>	<b>1627</b>	<b>-</b>	<b>-</b>
a) Interest on deposits	9	18	369	1485	-	-
b) Interest on RBI/ Inter - bank borrowings	76	68	36	63	-	-
c) Others	113	128	1	79	-	-
<b>IV. Operating Expenses</b>	<b>141</b>	<b>175</b>	<b>1106</b>	<b>1235</b>	<b>22</b>	<b>54</b>
a) Payments to and provisions for employees	79	87	506	637	-	23
b) Rent, taxes and lighting	8	13	238	257	16	18
c) Printing and stationery	1	1	5	3	-	-
d) Advertisement and publicity	1	1	29	5	-	-
e) Depreciation on bank's property	3	2	84	84	-	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	-	1
h) Law charges	13	18	46	52	-	-
i) Postage, telegrams, telephones, etc	5	6	6	7	-	-
j) Repairs and maintenance	3	4	2	3	-	-
k) Insurance	-	1	6	22	-	-
l) Other expenditure	28	42	183	162	6	8
<b>V. Net Interest Income (I-III)</b>	<b>239</b>	<b>358</b>	<b>539</b>	<b>1186</b>	<b>27</b>	<b>33</b>
<b>VI. Provisions and Contingencies</b>	<b>139</b>	<b>281</b>	<b>128</b>	<b>404</b>	<b>1</b>	<b>-1</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>277</b>	<b>424</b>	<b>137</b>	<b>447</b>	<b>5</b>	<b>-21</b>
<b>VIII. Profit (Loss) during the year</b>	<b>137</b>	<b>143</b>	<b>9</b>	<b>43</b>	<b>4</b>	<b>-20</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2012	2013	2012	2013	2012	2013
	(13)	(14)	(15)	(16)	(17)	(18)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>11131</b>	<b>13352</b>	<b>760</b>	<b>947</b>	<b>183</b>	<b>242</b>
a) Interest/Discount earned on advances/bills	6736	5916	544	668	79	95
b) Income on investments	4325	7128	210	268	49	83
c) Interest on balances with RBI and other inte	21	185	3	4	-	-
d) Others	50	122	3	7	55	65
<b>II. Other Income</b>	<b>5079</b>	<b>4735</b>	<b>107</b>	<b>105</b>	<b>44</b>	<b>50</b>
a) Commission, exchange and brokerage	467	390	59	46	27	25
b) Net profit (loss) on sale of investments	292	1278	1	2	-1	3
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-1	411	-	-	-	-
e) Net profit (loss) on exchange transactions	3624	1836	15	22	9	15
f) Miscellaneous income	697	821	31	35	8	8
<b>Total (I+II)</b>	<b>16210</b>	<b>18087</b>	<b>866</b>	<b>1051</b>	<b>227</b>	<b>292</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>4239</b>	<b>5731</b>	<b>289</b>	<b>421</b>	<b>44</b>	<b>56</b>
a) Interest on deposits	3000	2576	200	382	44	55
b) Interest on RBI/ Inter - bank borrowings	406	440	48	39	-	-
c) Others	832	2716	40	-	-	-
<b>IV. Operating Expenses</b>	<b>4055</b>	<b>4307</b>	<b>186</b>	<b>191</b>	<b>40</b>	<b>54</b>
a) Payments to and provisions for employees	2119	2434	88	87	14	16
b) Rent, taxes and lighting	186	278	40	46	6	9
c) Printing and stationery	45	47	2	2	1	1
d) Advertisement and publicity	-	55	1	1	1	-
e) Depreciation on bank's property	112	165	15	14	4	9
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	-	-
h) Law charges	3	13	1	1	-	-
i) Postage, telegrams, telephones, etc	206	197	4	3	7	8
j) Repairs and maintenance	58	92	8	9	3	4
k) Insurance	67	63	7	8	-	-
l) Other expenditure	1255	958	19	21	5	6
<b>V. Net Interest Income (I-III)</b>	<b>6892</b>	<b>7620</b>	<b>471</b>	<b>525</b>	<b>139</b>	<b>186</b>
<b>VI. Provisions and Contingencies</b>	<b>2662</b>	<b>3355</b>	<b>185</b>	<b>265</b>	<b>66</b>	<b>46</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>7916</b>	<b>8049</b>	<b>392</b>	<b>439</b>	<b>143</b>	<b>183</b>
<b>VIII. Profit (Loss) during the year</b>	<b>5255</b>	<b>4693</b>	<b>207</b>	<b>175</b>	<b>77</b>	<b>136</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013
	(19)	(20)	(21)	(22)	(23)	(24)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>6626</b>	<b>8002</b>	<b>6019</b>	<b>8217</b>	<b>12913</b>	<b>15086</b>
a) Interest/Discount earned on advances/bills	4124	4597	3927	4663	8326	5998
b) Income on investments	2307	3338	1848	3463	8456	10268
c) Interest on balances with RBI and other inte	8	16	100	80	27	31
d) Others	186	51	144	11	-3896	-1211
<b>II. Other Income</b>	<b>2289</b>	<b>2405</b>	<b>1613</b>	<b>1733</b>	<b>-874</b>	<b>2554</b>
a) Commission, exchange and brokerage	394	442	878	793	1600	768
b) Net profit (loss) on sale of investments	-41	4	-	-	-117	934
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-2	-	1	-68
e) Net profit (loss) on exchange transactions	1223	1069	721	671	-2009	887
f) Miscellaneous income	713	890	17	270	-348	34
<b>Total (I+II)</b>	<b>8915</b>	<b>10407</b>	<b>7632</b>	<b>9950</b>	<b>12038</b>	<b>17640</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>3757</b>	<b>4554</b>	<b>1676</b>	<b>2922</b>	<b>6190</b>	<b>9808</b>
a) Interest on deposits	2989	2981	1435	1848	3624	2639
b) Interest on RBI/ Inter - bank borrowings	759	1572	78	143	4712	6385
c) Others	8	2	164	931	-2146	784
<b>IV. Operating Expenses</b>	<b>780</b>	<b>841</b>	<b>1308</b>	<b>1685</b>	<b>5330</b>	<b>5193</b>
a) Payments to and provisions for employees	267	311	562	752	3235	2720
b) Rent, taxes and lighting	113	121	117	130	663	583
c) Printing and stationery	6	6	14	13	29	12
d) Advertisement and publicity	1	2	2	2	42	1
e) Depreciation on bank's property	29	26	104	127	307	199
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	4	1	1	4	4
h) Law charges	1	2	7	18	6	20
i) Postage, telegrams, telephones, etc	26	27	16	20	166	140
j) Repairs and maintenance	47	75	38	57	181	200
k) Insurance	31	46	27	39	69	53
l) Other expenditure	257	220	420	527	626	1260
<b>V. Net Interest Income (I-III)</b>	<b>2869</b>	<b>3448</b>	<b>4342</b>	<b>5295</b>	<b>6723</b>	<b>5278</b>
<b>VI. Provisions and Contingencies</b>	<b>1908</b>	<b>2147</b>	<b>2523</b>	<b>2662</b>	<b>2348</b>	<b>3202</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>4377</b>	<b>5013</b>	<b>4648</b>	<b>5344</b>	<b>518</b>	<b>2638</b>
<b>VIII. Profit (Loss) during the year</b>	<b>2469</b>	<b>2866</b>	<b>2124</b>	<b>2681</b>	<b>-1830</b>	<b>-564</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>8424</b>	<b>8646</b>	<b>363</b>	<b>382</b>	<b>77676</b>	<b>89161</b>
a) Interest/Discount earned on advances/bills	4935	5229	324	326	42444	48465
b) Income on investments	3450	3324	38	46	30595	36005
c) Interest on balances with RBI and other inte	31	11	1	9	4305	4371
d) Others	8	82	-	1	332	320
<b>II. Other Income</b>	<b>730</b>	<b>2820</b>	<b>59</b>	<b>53</b>	<b>13933</b>	<b>19972</b>
a) Commission, exchange and brokerage	1186	1175	35	30	9534	9919
b) Net profit (loss) on sale of investments	-123	-19	-	-	-4644	-2054
c) Net profit (loss) on revaluation of investment	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-42	-2	-	-	-6	425
e) Net profit (loss) on exchange transactions	-622	1242	19	19	8572	11588
f) Miscellaneous income	330	424	5	3	477	95
<b>Total (I+II)</b>	<b>9154</b>	<b>11466</b>	<b>422</b>	<b>435</b>	<b>91609</b>	<b>109134</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>4038</b>	<b>4008</b>	<b>149</b>	<b>124</b>	<b>28875</b>	<b>37382</b>
a) Interest on deposits	3458	3309	56	92	19457	25250
b) Interest on RBI/ Inter - bank borrowings	580	699	94	32	6231	7136
c) Others	-	-	-	-	3187	4997
<b>IV. Operating Expenses</b>	<b>3580</b>	<b>3956</b>	<b>147</b>	<b>201</b>	<b>28014</b>	<b>28948</b>
a) Payments to and provisions for employees	1283	1362	64	84	10609	10624
b) Rent, taxes and lighting	570	581	10	13	1419	1569
c) Printing and stationery	15	15	1	1	458	471
d) Advertisement and publicity	34	91	-	-	1194	1155
e) Depreciation on bank's property	115	121	8	9	988	937
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	10	14
h) Law charges	3	12	3	4	219	134
i) Postage, telegrams, telephones, etc	38	51	2	3	3280	3722
j) Repairs and maintenance	82	106	11	13	820	875
k) Insurance	54	57	1	2	589	679
l) Other expenditure	1382	1556	47	71	8429	8767
<b>V. Net Interest Income (I-III)</b>	<b>4386</b>	<b>4639</b>	<b>214</b>	<b>258</b>	<b>48802</b>	<b>51780</b>
<b>VI. Provisions and Contingencies</b>	<b>722</b>	<b>1628</b>	<b>127</b>	<b>242</b>	<b>15500</b>	<b>15621</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>1536</b>	<b>3503</b>	<b>126</b>	<b>110</b>	<b>34720</b>	<b>42804</b>
<b>VIII. Profit (Loss) during the year</b>	<b>814</b>	<b>1874</b>	<b>-1</b>	<b>-131</b>	<b>19220</b>	<b>27183</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2012	2013	2012	2013	2012	2013
	(31)	(32)	(33)	(34)	(35)	(36)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>147</b>	<b>174</b>	<b>4525</b>	<b>4312</b>	<b>1006</b>	<b>2172</b>
a) Interest/Discount earned on advances/bills	45	83	1536	1371	2	286
b) Income on investments	13	20	2966	2759	574	1866
c) Interest on balances with RBI and other inte	89	72	17	11	294	4
d) Others	-	-	7	171	136	16
<b>II. Other Income</b>	<b>69</b>	<b>51</b>	<b>2633</b>	<b>922</b>	<b>1238</b>	<b>902</b>
a) Commission, exchange and brokerage	50	32	540	423	-	-
b) Net profit (loss) on sale of investments	-	-	-81	-51	-137	134
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-22
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	19	19	2154	522	1277	748
f) Miscellaneous income	-	-	19	28	99	42
<b>Total (I+II)</b>	<b>216</b>	<b>225</b>	<b>7158</b>	<b>5234</b>	<b>2244</b>	<b>3074</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>5</b>	<b>23</b>	<b>2581</b>	<b>2229</b>	<b>89</b>	<b>961</b>
a) Interest on deposits	2	19	583	344	59	317
b) Interest on RBI/ Inter - bank borrowings	2	4	1801	1643	-	62
c) Others	-	-	198	242	30	582
<b>IV. Operating Expenses</b>	<b>268</b>	<b>261</b>	<b>1030</b>	<b>939</b>	<b>547</b>	<b>519</b>
a) Payments to and provisions for employees	113	114	524	464	391	346
b) Rent, taxes and lighting	31	28	77	73	37	43
c) Printing and stationery	1	1	2	2	1	1
d) Advertisement and publicity	-	-	8	3	-	-
e) Depreciation on bank's property	4	7	45	43	11	16
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	2	1	1
h) Law charges	3	5	25	8	-	-
i) Postage, telegrams, telephones, etc	1	2	15	10	20	32
j) Repairs and maintenance	-	1	27	31	9	12
k) Insurance	4	5	10	9	4	-
l) Other expenditure	112	97	296	292	73	68
<b>V. Net Interest Income (I-III)</b>	<b>142</b>	<b>151</b>	<b>1944</b>	<b>2084</b>	<b>917</b>	<b>1211</b>
<b>VI. Provisions and Contingencies</b>	<b>2</b>	<b>3</b>	<b>841</b>	<b>520</b>	<b>717</b>	<b>689</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>-57</b>	<b>-59</b>	<b>3547</b>	<b>2066</b>	<b>1609</b>	<b>1594</b>
<b>VIII. Profit (Loss) during the year</b>	<b>-59</b>	<b>-62</b>	<b>2706</b>	<b>1546</b>	<b>891</b>	<b>904</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2012	2013	2012	2013	2012	2013
	(37)	(38)	(39)	(40)	(41)	(42)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>17971</b>	<b>25592</b>	<b>23982</b>	<b>27031</b>	<b>629</b>	<b>767</b>
a) Interest/Discount earned on advances/bills	7589	11066	17599	20091	133	186
b) Income on investments	10333	14385	6314	6908	496	578
c) Interest on balances with RBI and other inte	49	140	23	31	-	1
d) Others	-	-	47	-	-	1
<b>II. Other Income</b>	<b>3110</b>	<b>1288</b>	<b>7530</b>	<b>9364</b>	<b>223</b>	<b>292</b>
a) Commission, exchange and brokerage	4487	3479	5867	5275	30	79
b) Net profit (loss) on sale of investments	-555	126	-879	1004	-4	4
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-1	-25	-	-
e) Net profit (loss) on exchange transactions	-860	-2364	1659	2650	42	-25
f) Miscellaneous income	37	46	884	460	154	234
<b>Total (I+II)</b>	<b>21081</b>	<b>26879</b>	<b>31512</b>	<b>36395</b>	<b>852</b>	<b>1059</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>10450</b>	<b>15359</b>	<b>5898</b>	<b>7069</b>	<b>265</b>	<b>286</b>
a) Interest on deposits	6347	9062	3727	4591	7	50
b) Interest on RBI/ Inter - bank borrowings	4103	6297	2169	2444	200	201
c) Others	-	-	1	34	59	34
<b>IV. Operating Expenses</b>	<b>4121</b>	<b>4881</b>	<b>10552</b>	<b>11108</b>	<b>616</b>	<b>1103</b>
a) Payments to and provisions for employees	1943	2120	4949	5121	414	550
b) Rent, taxes and lighting	473	699	380	574	30	161
c) Printing and stationery	13	15	77	91	-	7
d) Advertisement and publicity	37	70	79	39	1	14
e) Depreciation on bank's property	196	198	280	261	32	54
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	4	7	-	2
h) Law charges	85	33	13	116	1	2
i) Postage, telegrams, telephones, etc	36	40	245	254	1	3
j) Repairs and maintenance	81	61	355	449	13	42
k) Insurance	104	177	288	284	7	12
l) Other expenditure	1150	1463	3881	3913	116	258
<b>V. Net Interest Income (I-III)</b>	<b>7522</b>	<b>10233</b>	<b>18084</b>	<b>19962</b>	<b>363</b>	<b>481</b>
<b>VI. Provisions and Contingencies</b>	<b>3156</b>	<b>3754</b>	<b>6829</b>	<b>7887</b>	<b>-27</b>	<b>264</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>6511</b>	<b>6639</b>	<b>15062</b>	<b>18218</b>	<b>-29</b>	<b>-331</b>
<b>VIII. Profit (Loss) during the year</b>	<b>3355</b>	<b>2885</b>	<b>8233</b>	<b>10330</b>	<b>-2</b>	<b>-595</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013
	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>62626</b>	<b>70332</b>	<b>175</b>	<b>173</b>	<b>247</b>	<b>578</b>
a) Interest/Discount earned on advances/bills	27497	35402	4	5	12	280
b) Income on investments	32128	33266	54	38	-	51
c) Interest on balances with RBI and other inte	2981	987	117	130	235	247
d) Others	320	677	-	-	-	-
<b>II. Other Income</b>	<b>22008</b>	<b>17242</b>	<b>230</b>	<b>315</b>	<b>30</b>	<b>36</b>
a) Commission, exchange and brokerage	10341	8237	4	3	30	15
b) Net profit (loss) on sale of investments	-1819	548	-22	-30	-	2
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	234	6	-	-	-	-
e) Net profit (loss) on exchange transactions	12746	8088	11	7	-	19
f) Miscellaneous income	507	365	237	335	-	-
<b>Total (I+II)</b>	<b>84633</b>	<b>87574</b>	<b>405</b>	<b>488</b>	<b>277</b>	<b>614</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>25168</b>	<b>30006</b>	<b>95</b>	<b>94</b>	<b>-</b>	<b>74</b>
a) Interest on deposits	23279	27232	90	91	-	33
b) Interest on RBI/ Inter - bank borrowings	1828	2752	5	3	-	23
c) Others	61	22	-	-	-	18
<b>IV. Operating Expenses</b>	<b>24183</b>	<b>24646</b>	<b>79</b>	<b>96</b>	<b>101</b>	<b>234</b>
a) Payments to and provisions for employees	9551	10903	27	37	35	151
b) Rent, taxes and lighting	1346	1425	5	6	24	40
c) Printing and stationery	125	118	1	1	1	1
d) Advertisement and publicity	651	518	1	-	2	4
e) Depreciation on bank's property	503	366	14	18	7	12
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	4	4	1	1	1	1
h) Law charges	529	163	11	6	-	-
i) Postage, telegrams, telephones, etc	464	403	2	3	4	8
j) Repairs and maintenance	567	495	4	3	-	1
k) Insurance	792	823	2	2	-	1
l) Other expenditure	9651	9429	14	20	28	16
<b>V. Net Interest Income (I-III)</b>	<b>37458</b>	<b>40325</b>	<b>80</b>	<b>79</b>	<b>247</b>	<b>504</b>
<b>VI. Provisions and Contingencies</b>	<b>15406</b>	<b>13564</b>	<b>63</b>	<b>50</b>	<b>77</b>	<b>141</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>35282</b>	<b>32921</b>	<b>232</b>	<b>299</b>	<b>176</b>	<b>305</b>
<b>VIII. Profit (Loss) during the year</b>	<b>19877</b>	<b>19357</b>	<b>168</b>	<b>249</b>	<b>99</b>	<b>164</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank	
	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>11928</b>	<b>15451</b>	<b>120</b>	<b>134</b>	<b>129</b>	<b>166</b>
a) Interest/Discount earned on advances/bills	2815	3244	91	115	11	11
b) Income on investments	8956	11975	1	2	23	30
c) Interest on balances with RBI and other inte	157	211	27	18	95	124
d) Others	-	20	-	-	-	-
<b>II. Other Income</b>	<b>3468</b>	<b>5620</b>	<b>9</b>	<b>24</b>	<b>20</b>	<b>15</b>
a) Commission, exchange and brokerage	1242	1331	5	15	5	4
b) Net profit (loss) on sale of investments	-31	1043	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-1	-	-	-
e) Net profit (loss) on exchange transactions	2231	3212	5	6	14	12
f) Miscellaneous income	25	34	-	2	-	-
<b>Total (I+II)</b>	<b>15396</b>	<b>21072</b>	<b>128</b>	<b>158</b>	<b>148</b>	<b>181</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>4440</b>	<b>7423</b>	<b>2</b>	<b>3</b>	<b>48</b>	<b>78</b>
a) Interest on deposits	3129	5762	2	3	47	78
b) Interest on RBI/ Inter - bank borrowings	1021	1433	-	-	-	-
c) Others	290	228	-	-	-	-
<b>IV. Operating Expenses</b>	<b>2093</b>	<b>2137</b>	<b>98</b>	<b>102</b>	<b>34</b>	<b>37</b>
a) Payments to and provisions for employees	1286	1269	43	47	8	10
b) Rent, taxes and lighting	132	157	30	33	15	15
c) Printing and stationery	6	6	1	1	-	-
d) Advertisement and publicity	1	-	-	-	-	-
e) Depreciation on bank's property	27	20	3	1	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	1	1	-	-
h) Law charges	11	6	2	3	-	-
i) Postage, telegrams, telephones, etc	66	66	1	1	1	1
j) Repairs and maintenance	78	79	2	1	3	4
k) Insurance	67	94	-	-	-	-
l) Other expenditure	417	439	16	14	4	4
<b>V. Net Interest Income (I-III)</b>	<b>7488</b>	<b>8029</b>	<b>118</b>	<b>131</b>	<b>81</b>	<b>88</b>
<b>VI. Provisions and Contingencies</b>	<b>3901</b>	<b>4785</b>	<b>19</b>	<b>27</b>	<b>30</b>	<b>29</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>8863</b>	<b>11512</b>	<b>28</b>	<b>53</b>	<b>67</b>	<b>67</b>
<b>VIII. Profit (Loss) during the year</b>	<b>4962</b>	<b>6727</b>	<b>9</b>	<b>26</b>	<b>36</b>	<b>38</b>

Source : Annual accounts of banks.



**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Mashreqbank		Mizuho Corporate Bank		National Australia Bank	
	2012	2013	2012	2013	2012	2013
	(55)	(56)	(57)	(58)	(59)	(60)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>52</b>	<b>98</b>	<b>2876</b>	<b>4248</b>	<b>31</b>	<b>124</b>
a) Interest/Discount earned on advances/bills	11	23	2101	3103	-	-
b) Income on investments	27	30	613	1005	-	5
c) Interest on balances with RBI and other inte	11	43	162	139	31	118
d) Others	2	2	1	1	-	-
<b>II. Other Income</b>	<b>222</b>	<b>206</b>	<b>1075</b>	<b>959</b>	<b>-</b>	<b>14</b>
a) Commission, exchange and brokerage	174	182	478	581	-	14
b) Net profit (loss) on sale of investments	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	41	21	596	377	-	-
f) Miscellaneous income	7	2	-	-	-	-
<b>Total (I+II)</b>	<b>274</b>	<b>304</b>	<b>3951</b>	<b>5207</b>	<b>31</b>	<b>137</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>1</b>	<b>1</b>	<b>163</b>	<b>603</b>	<b>-</b>	<b>-</b>
a) Interest on deposits	1	-	144	507	-	-
b) Interest on RBI/ Inter - bank borrowings	-	1	18	96	-	-
c) Others	-	-	-	-	-	-
<b>IV. Operating Expenses</b>	<b>115</b>	<b>110</b>	<b>663</b>	<b>776</b>	<b>54</b>	<b>218</b>
a) Payments to and provisions for employees	35	28	308	377	40	136
b) Rent, taxes and lighting	11	12	138	139	5	26
c) Printing and stationery	-	-	3	3	-	1
d) Advertisement and publicity	-	-	-	-	-	3
e) Depreciation on bank's property	5	6	71	71	2	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1
h) Law charges	2	1	10	16	-	3
i) Postage, telegrams, telephones, etc	5	5	5	7	-	13
j) Repairs and maintenance	2	2	17	19	2	4
k) Insurance	-	-	8	11	-	-
l) Other expenditure	53	54	103	131	5	22
<b>V. Net Interest Income (I-III)</b>	<b>51</b>	<b>97</b>	<b>2714</b>	<b>3644</b>	<b>31</b>	<b>123</b>
<b>VI. Provisions and Contingencies</b>	<b>62</b>	<b>77</b>	<b>1355</b>	<b>2100</b>	<b>-</b>	<b>8</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>158</b>	<b>193</b>	<b>3126</b>	<b>3828</b>	<b>-24</b>	<b>-81</b>
<b>VIII. Profit (Loss) during the year</b>	<b>96</b>	<b>116</b>	<b>1771</b>	<b>1728</b>	<b>-24</b>	<b>-88</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2012	2013	2012	2013	2012	2013
	(61)	(62)	(63)	(64)	(65)	(66)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>253</b>	<b>720</b>	<b>17907</b>	<b>18904</b>	<b>103</b>	<b>117</b>
a) Interest/Discount earned on advances/bills	63	491	9778	10430	-	1
b) Income on investments	156	192	7427	7656	-	-
c) Interest on balances with RBI and other inte	8	-	702	779	103	116
d) Others	25	37	-	38	-	-
<b>II. Other Income</b>	<b>225</b>	<b>209</b>	<b>8180</b>	<b>5470</b>	<b>-</b>	<b>3</b>
a) Commission, exchange and brokerage	143	95	4586	2821	-	3
b) Net profit (loss) on sale of investments	-	1	-414	45	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	354	2	-	-
e) Net profit (loss) on exchange transactions	81	113	2861	2073	-	-
f) Miscellaneous income	-	-	793	530	-	-
<b>Total (I+II)</b>	<b>478</b>	<b>929</b>	<b>26087</b>	<b>24374</b>	<b>103</b>	<b>120</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>1</b>	<b>95</b>	<b>8658</b>	<b>9325</b>	<b>-</b>	<b>1</b>
a) Interest on deposits	1	62	6545	6848	-	-
b) Interest on RBI/ Inter - bank borrowings	-	8	2114	2477	-	1
c) Others	-	25	-	-	-	-
<b>IV. Operating Expenses</b>	<b>352</b>	<b>578</b>	<b>9033</b>	<b>10274</b>	<b>117</b>	<b>133</b>
a) Payments to and provisions for employees	160	304	3291	3464	58	71
b) Rent, taxes and lighting	11	14	1073	1372	26	27
c) Printing and stationery	1	1	92	93	-	-
d) Advertisement and publicity	12	7	64	60	-	-
e) Depreciation on bank's property	6	16	295	369	5	12
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	8	12	2	2
h) Law charges	-	-	8	13	-	-
i) Postage, telegrams, telephones, etc	1	3	412	362	2	4
j) Repairs and maintenance	-	-	937	1209	1	4
k) Insurance	-	5	151	135	-	-
l) Other expenditure	159	226	2704	3186	23	13
<b>V. Net Interest Income (I-III)</b>	<b>252</b>	<b>625</b>	<b>9249</b>	<b>9579</b>	<b>103</b>	<b>116</b>
<b>VI. Provisions and Contingencies</b>	<b>109</b>	<b>133</b>	<b>3598</b>	<b>2550</b>	<b>-</b>	<b>1</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>125</b>	<b>255</b>	<b>8395</b>	<b>4775</b>	<b>-13</b>	<b>-14</b>
<b>VIII. Profit (Loss) during the year</b>	<b>16</b>	<b>122</b>	<b>4798</b>	<b>2226</b>	<b>-13</b>	<b>-16</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013
	(67)	(68)	(69)	(70)	(71)	(72)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>1451</b>	<b>2050</b>	<b>2216</b>	<b>2436</b>	<b>23</b>	<b>33</b>
a) Interest/Discount earned on advances/bills	777	1056	833	1224	17	25
b) Income on investments	228	317	1349	1208	5	6
c) Interest on balances with RBI and other inte	446	672	1	-	1	2
d) Others	-	6	33	4	-	-
<b>II. Other Income</b>	<b>173</b>	<b>194</b>	<b>86</b>	<b>103</b>	<b>59</b>	<b>74</b>
a) Commission, exchange and brokerage	106	120	218	158	46	62
b) Net profit (loss) on sale of investments	-	-	-144	58	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	65	73	-13	-112	13	12
f) Miscellaneous income	2	1	25	-1	1	-
<b>Total (I+II)</b>	<b>1624</b>	<b>2244</b>	<b>2302</b>	<b>2538</b>	<b>83</b>	<b>107</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>625</b>	<b>1048</b>	<b>1261</b>	<b>1191</b>	<b>8</b>	<b>11</b>
a) Interest on deposits	595	1000	975	867	6	8
b) Interest on RBI/ Inter - bank borrowings	30	48	139	195	-	-
c) Others	-	-	147	130	3	3
<b>IV. Operating Expenses</b>	<b>234</b>	<b>314</b>	<b>512</b>	<b>754</b>	<b>50</b>	<b>54</b>
a) Payments to and provisions for employees	89	120	247	332	32	33
b) Rent, taxes and lighting	61	95	45	71	7	9
c) Printing and stationery	2	3	3	2	1	1
d) Advertisement and publicity	1	2	1	1	-	-
e) Depreciation on bank's property	22	25	49	69	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	-	-
h) Law charges	-	-	-	3	-	-
i) Postage, telegrams, telephones, etc	9	11	21	19	3	3
j) Repairs and maintenance	5	5	8	8	1	3
k) Insurance	12	14	13	15	-	1
l) Other expenditure	32	39	123	231	5	3
<b>V. Net Interest Income (I-III)</b>	<b>827</b>	<b>1002</b>	<b>954</b>	<b>1244</b>	<b>15</b>	<b>22</b>
<b>VI. Provisions and Contingencies</b>	<b>327</b>	<b>442</b>	<b>209</b>	<b>224</b>	<b>14</b>	<b>23</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>766</b>	<b>881</b>	<b>529</b>	<b>593</b>	<b>25</b>	<b>41</b>
<b>VIII. Profit (Loss) during the year</b>	<b>439</b>	<b>440</b>	<b>319</b>	<b>369</b>	<b>10</b>	<b>19</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>79432</b>	<b>90835</b>	<b>1241</b>	<b>1460</b>	-	<b>102</b>
a) Interest/Discount earned on advances/bills	59158	66877	727	754	-	-
b) Income on investments	19884	23417	381	362	-	6
c) Interest on balances with RBI and other inte	337	258	10	4	-	96
d) Others	53	283	123	340	-	-
<b>II. Other Income</b>	<b>29882</b>	<b>28072</b>	<b>125</b>	<b>202</b>	-	-
a) Commission, exchange and brokerage	20752	19937	10	13	-	-
b) Net profit (loss) on sale of investments	-2578	1218	4	48	-	-
c) Net profit (loss) on revaluation of investmen	1532	610	-	-	-	-
d) Net profit (loss) on sale of land and other as	643	133	-	-	-	-
e) Net profit (loss) on exchange transactions	5237	4981	58	55	-	-
f) Miscellaneous income	4296	1194	52	86	-	-
<b>Total (I+II)</b>	<b>109315</b>	<b>118907</b>	<b>1366</b>	<b>1662</b>	-	<b>102</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>36904</b>	<b>40692</b>	<b>850</b>	<b>787</b>	-	-
a) Interest on deposits	30165	32235	615	417	-	-
b) Interest on RBI/ Inter - bank borrowings	1934	2214	123	130	-	-
c) Others	4805	6244	112	240	-	-
<b>IV. Operating Expenses</b>	<b>27408</b>	<b>29041</b>	<b>168</b>	<b>164</b>	-	<b>257</b>
a) Payments to and provisions for employees	13387	12899	83	80	-	95
b) Rent, taxes and lighting	1204	1135	9	12	-	29
c) Printing and stationery	347	324	1	1	-	-
d) Advertisement and publicity	3099	4116	-	-	-	-
e) Depreciation on bank's property	939	1045	10	10	-	17
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	7	8	1	-	-	2
h) Law charges	380	529	13	7	-	37
i) Postage, telegrams, telephones, etc	794	774	5	5	-	5
j) Repairs and maintenance	940	910	5	4	-	44
k) Insurance	657	629	9	6	-	3
l) Other expenditure	5654	6671	32	39	-	24
<b>V. Net Interest Income (I-III)</b>	<b>42529</b>	<b>50143</b>	<b>391</b>	<b>673</b>	-	<b>102</b>
<b>VI. Provisions and Contingencies</b>	<b>27645</b>	<b>19572</b>	<b>236</b>	<b>380</b>	-	<b>9</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>45003</b>	<b>49174</b>	<b>348</b>	<b>711</b>	-	<b>-155</b>
<b>VIII. Profit (Loss) during the year</b>	<b>17358</b>	<b>29602</b>	<b>112</b>	<b>331</b>	-	<b>-163</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Contd.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	UBS AG		United Overseas Bank		Westpac Banking Corporation	
	2012	2013	2012	2013	2012	2013
	(79)	(80)	(81)	(82)	(83)	(84)
<b>Income</b>						
<b>I. Interest Earned</b>	<b>3656</b>	<b>4275</b>	<b>103</b>	<b>139</b>	<b>-</b>	<b>275</b>
a) Interest/Discount earned on advances/bills	737	957	-	7	-	-
b) Income on investments	2853	2633	-	4	-	151
c) Interest on balances with RBI and other inte	66	684	103	127	-	124
d) Others	-	-	-	-	-	-
<b>II. Other Income</b>	<b>-779</b>	<b>-505</b>	<b>3</b>	<b>7</b>	<b>-</b>	<b>51</b>
a) Commission, exchange and brokerage	109	62	3	8	-	-
b) Net profit (loss) on sale of investments	-46	486	-	-	-	-
c) Net profit (loss) on revaluation of investmen	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other as	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	-842	-1052	-	-1	-	25
f) Miscellaneous income	-	-	-	1	-	26
<b>Total (I+II)</b>	<b>2877</b>	<b>3770</b>	<b>106</b>	<b>146</b>	<b>-</b>	<b>325</b>
<b>Expenditure &amp; Provisions</b>						
<b>III. Interest Expended</b>	<b>1239</b>	<b>1262</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>
a) Interest on deposits	523	614	-	-	-	-
b) Interest on RBI/ Inter - bank borrowings	716	648	-	-	-	-
c) Others	-	-	-	-	-	-
<b>IV. Operating Expenses</b>	<b>1025</b>	<b>970</b>	<b>85</b>	<b>118</b>	<b>-</b>	<b>154</b>
a) Payments to and provisions for employees	594	548	31	58	-	83
b) Rent, taxes and lighting	185	190	31	30	-	31
c) Printing and stationery	2	1	-	-	-	-
d) Advertisement and publicity	-	-	-	-	-	2
e) Depreciation on bank's property	48	32	3	3	-	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	-	-	-	1
h) Law charges	-	-	-	-	-	2
i) Postage, telegrams, telephones, etc	20	29	-	-	-	1
j) Repairs and maintenance	21	28	1	5	-	4
k) Insurance	7	10	-	-	-	2
l) Other expenditure	147	129	18	21	-	21
<b>V. Net Interest Income (I-III)</b>	<b>2417</b>	<b>3013</b>	<b>103</b>	<b>138</b>	<b>-</b>	<b>275</b>
<b>VI. Provisions and Contingencies</b>	<b>300</b>	<b>670</b>	<b>5</b>	<b>7</b>	<b>-</b>	<b>87</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>613</b>	<b>1538</b>	<b>21</b>	<b>27</b>	<b>-</b>	<b>172</b>
<b>VIII. Profit (Loss) during the year</b>	<b>312</b>	<b>868</b>	<b>16</b>	<b>20</b>	<b>-</b>	<b>84</b>

Source : Annual accounts of banks.

**TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2011-12 AND 2012-13 AS ON MARCH 31(Concl.d.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Woori Bank	
	2012	2013
	(85)	(86)
<b>Income</b>		
<b>I. Interest Earned</b>	<b>42</b>	<b>206</b>
a) Interest/Discount earned on advances/bills	-	29
b) Income on investments	-	25
c) Interest on balances with RBI and other inte	42	153
d) Others	-	-
<b>II. Other Income</b>	<b>-</b>	<b>10</b>
a) Commission, exchange and brokerage	-	3
b) Net profit (loss) on sale of investments	-	2
c) Net profit (loss) on revaluation of investmen	-	-
d) Net profit (loss) on sale of land and other as	-	-
e) Net profit (loss) on exchange transactions	-	5
f) Miscellaneous income	-	-
<b>Total (I+II)</b>	<b>42</b>	<b>216</b>
<b>Expenditure &amp; Provisions</b>		
<b>III. Interest Expended</b>	<b>-</b>	<b>56</b>
a) Interest on deposits	-	56
b) Interest on RBI/ Inter - bank borrowings	-	-
c) Others	-	-
<b>IV. Operating Expenses</b>	<b>26</b>	<b>118</b>
a) Payments to and provisions for employees	7	39
b) Rent, taxes and lighting	8	23
c) Printing and stationery	-	1
d) Advertisement and publicity	1	2
e) Depreciation on bank's property	1	12
f) Directors' fees, allowances and expenses	-	-
g) Auditors' fees and expenses	1	-
h) Law charges	1	2
i) Postage, telegrams, telephones, etc	1	6
j) Repairs and maintenance	-	-
k) Insurance	-	-
l) Other expenditure	7	33
<b>V. Net Interest Income (I-III)</b>	<b>42</b>	<b>149</b>
<b>VI. Provisions and Contingencies</b>	<b>7</b>	<b>19</b>
<b>VII. Operating Profit (I+II-III-IV)</b>	<b>15</b>	<b>41</b>
<b>VIII. Profit (Loss) during the year</b>	<b>9</b>	<b>22</b>

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2012						2013					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<b>SBI and its Associates</b>												
State Bank of India	8.50	3.55	<b>12.05</b>	9.79	4.07	<b>13.86</b>	8.23	2.99	<b>11.22</b>	9.49	3.43	<b>12.92</b>
State Bank of Bikaner & Jaipur	9.09	3.72	<b>12.81</b>	9.76	4.00	<b>13.76</b>	8.85	2.96	<b>11.81</b>	9.11	3.05	<b>12.16</b>
State Bank of Hyderabad	8.79	3.60	<b>12.39</b>	9.62	3.94	<b>13.56</b>	8.88	3.00	<b>11.88</b>	9.25	3.11	<b>12.36</b>
State Bank of Mysore	8.17	3.05	<b>11.22</b>	9.18	3.37	<b>12.55</b>	8.41	2.78	<b>11.19</b>	8.87	2.92	<b>11.79</b>
State Bank of Patiala	7.54	3.25	<b>10.79</b>	8.60	3.70	<b>12.30</b>	7.15	2.77	<b>9.92</b>	8.02	3.10	<b>11.12</b>
State Bank of Travancore	7.72	3.46	<b>11.18</b>	9.35	4.20	<b>13.55</b>	6.83	2.61	<b>9.44</b>	8.46	3.24	<b>11.70</b>
<b>Nationalised Banks \$</b>												
Allahabad Bank	..	..	..	9.13	3.70	<b>12.83</b>	..	..	..	8.05	2.98	<b>11.03</b>
Andhra Bank	8.45	3.89	<b>12.34</b>	9.03	4.15	<b>13.18</b>	8.16	3.10	<b>11.26</b>	8.52	3.24	<b>11.76</b>
Bank of Baroda	..	..	..	10.83	3.84	<b>14.67</b>	..	..	..	10.13	3.17	<b>13.30</b>
Bank of India	8.29	3.28	<b>11.57</b>	8.59	3.36	<b>11.95</b>	8.42	2.93	<b>11.35</b>	8.20	2.82	<b>11.02</b>
Bank of Maharashtra	7.50	3.75	<b>11.25</b>	8.31	4.12	<b>12.43</b>	7.03	4.69	<b>11.72</b>	7.57	5.02	<b>12.59</b>
Canara Bank	..	..	..	10.35	3.41	<b>13.76</b>	..	..	..	9.77	2.63	<b>12.40</b>
Central Bank of India	7.50	4.46	<b>11.96</b>	7.79	4.61	<b>12.40</b>	7.95	3.38	<b>11.33</b>	8.09	3.40	<b>11.49</b>
Corporation Bank	7.65	4.29	<b>11.94</b>	8.33	4.67	<b>13.00</b>	7.69	3.69	<b>11.38</b>	8.33	4.00	<b>12.33</b>
Dena Bank	..	..	..	8.86	2.65	<b>11.51</b>	..	..	..	7.26	3.77	<b>11.03</b>
IDBI Bank Ltd.	7.37	5.47	<b>12.84</b>	8.38	6.20	<b>14.58</b>	7.06	5.03	<b>12.09</b>	7.68	5.45	<b>13.13</b>
Indian Bank	10.47	2.20	<b>12.67</b>	11.13	2.34	<b>13.47</b>	9.64	1.95	<b>11.59</b>	10.88	2.20	<b>13.08</b>
Indian Overseas Bank	7.49	4.46	<b>11.95</b>	8.35	4.97	<b>13.32</b>	7.07	3.67	<b>10.74</b>	7.80	4.05	<b>11.85</b>
Oriental Bank of Commerce	8.78	2.23	<b>11.01</b>	10.12	2.57	<b>12.69</b>	8.20	2.55	<b>10.75</b>	9.18	2.86	<b>12.04</b>
Punjab and Sind Bank	8.26	4.55	<b>12.81</b>	8.55	4.71	<b>13.26</b>	8.25	4.46	<b>12.71</b>	8.38	4.53	<b>12.91</b>
Punjab National Bank	8.52	3.07	<b>11.59</b>	9.28	3.35	<b>12.63</b>	9.42	2.86	<b>12.28</b>	9.76	2.96	<b>12.72</b>
Syndicate Bank	..	..	<b>10.81</b>	8.94	3.30	<b>12.24</b>	..	..	<b>11.12</b>	8.96	3.63	<b>12.59</b>
UCO Bank	7.23	3.80	<b>11.03</b>	8.09	4.26	<b>12.35</b>	7.96	4.47	<b>12.43</b>	9.06	5.09	<b>14.15</b>
Union Bank of India	..	..	..	8.37	3.48	<b>11.85</b>	..	..	..	8.23	3.22	<b>11.45</b>
United Bank of India	7.26	3.22	<b>10.48</b>	8.79	3.90	<b>12.69</b>	7.04	2.73	<b>9.77</b>	8.40	3.26	<b>11.66</b>
Vijaya Bank	8.13	2.83	<b>10.96</b>	9.68	3.38	<b>13.06</b>	7.23	2.35	<b>9.58</b>	8.54	2.78	<b>11.32</b>
<b>Old Private Sector Banks</b>												
Catholic Syrian Bank	..	..	..	8.83	2.25	<b>11.08</b>	..	..	..	9.62	2.67	<b>12.29</b>
City Union Bank	10.06	0.75	<b>10.81</b>	11.69	0.88	<b>12.57</b>	10.88	0.58	<b>11.46</b>	13.27	0.71	<b>13.98</b>
Dhanlaxmi Bank	6.88	1.91	<b>8.79</b>	7.42	2.07	<b>9.49</b>	7.20	2.69	<b>9.89</b>	8.05	3.01	<b>11.06</b>

**Note** : \$ includes IDBI Bank Ltd.

**Source** : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2012						2013					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Federal Bank	12.74	1.09	<b>13.83</b>	15.86	0.78	<b>16.64</b>	12.13	0.96	<b>13.09</b>	14.09	0.64	<b>14.73</b>
ING Vysya Bank	..	..	..	11.23	2.77	<b>14.00</b>	..	..	..	10.49	2.75	<b>13.24</b>
Jammu & Kashmir Bank	10.43	2.10	<b>12.53</b>	11.12	2.24	<b>13.36</b>	10.44	1.90	<b>12.34</b>	10.86	1.97	<b>12.83</b>
Karnataka Bank	..	..	..	10.86	1.98	<b>12.84</b>	..	..	..	10.51	2.71	<b>13.22</b>
Karur Vysya Bank	..	..	<b>11.64</b>	13.12	1.21	<b>14.33</b>	..	..	..	13.10	1.31	<b>14.41</b>
Lakshmi Vilas Bank	8.17	3.91	<b>12.08</b>	8.86	4.24	<b>13.10</b>	7.75	2.68	<b>10.43</b>	9.15	3.17	<b>12.32</b>
Nainital Bank	13.79	0.44	<b>14.23</b>	14.62	0.47	<b>15.09</b>	13.90	0.44	<b>14.34</b>	13.99	0.44	<b>14.43</b>
Ratnakar Bank	22.33	0.36	<b>22.69</b>	22.83	0.37	<b>23.20</b>	16.13	0.29	<b>16.42</b>	16.82	0.29	<b>17.11</b>
South Indian Bank	9.60	2.04	<b>11.64</b>	11.54	2.46	<b>14.00</b>	9.94	1.52	<b>11.46</b>	12.05	1.86	<b>13.91</b>
Tamilnad Mercantile Bank	12.13	0.62	<b>12.75</b>	13.98	0.71	<b>14.69</b>	12.94	0.61	<b>13.55</b>	14.33	0.68	<b>15.01</b>
<b>New Private Sector Banks</b>												
Axis Bank	..	..	..	9.45	4.21	<b>13.66</b>	..	..	..	12.23	4.77	<b>17.00</b>
Development Credit Bank	13.27	1.53	<b>14.80</b>	13.81	1.60	<b>15.41</b>	12.14	0.95	<b>13.09</b>	12.62	0.99	<b>13.61</b>
HDFC Bank	11.04	4.67	<b>15.71</b>	11.60	4.92	<b>16.52</b>	10.51	5.43	<b>15.94</b>	11.08	5.72	<b>16.80</b>
ICICI Bank	11.09	5.17	<b>16.26</b>	12.68	5.84	<b>18.52</b>	11.50	5.40	<b>16.90</b>	12.80	5.94	<b>18.74</b>
IndusInd Bank	..	..	..	11.37	2.48	<b>13.85</b>	..	..	<b>13.00</b>	13.78	1.58	<b>15.36</b>
Kotak Mahindra Bank	14.84	1.67	<b>16.51</b>	15.74	1.78	<b>17.52</b>	13.90	1.26	<b>15.16</b>	14.71	1.34	<b>16.05</b>
Yes Bank	..	..	..	9.90	8.00	<b>17.90</b>	..	..	..	9.50	8.80	<b>18.30</b>
<b>Foreign Banks</b>												
AB Bank	46.27	1.05	<b>47.32</b>	33.60	0.76	<b>34.36</b>	37.84	0.32	<b>38.16</b>	18.94	0.16	<b>19.10</b>
Abu Dhabi Commercial Bank	..	..	..	80.00	0.88	<b>80.88</b>	..	..	..	65.91	0.91	<b>66.82</b>
American Express Banking Corp.	..	..	..	18.70	0.60	<b>19.30</b>	..	..	..	17.61	0.56	<b>18.17</b>
Antwerp Diamond Bank	20.71	9.64	<b>30.35</b>	17.47	8.13	<b>25.60</b>	26.41	10.93	<b>37.34</b>	23.14	9.58	<b>32.72</b>
Australia and New Zealand Banking Group	28.20	0.37	<b>28.57</b>	25.17	0.33	<b>25.50</b>	27.72	0.40	<b>28.12</b>	26.02	0.37	<b>26.39</b>
Bank Internasional Indonesia	457.82	..	<b>457.82</b>	..	..	..	439.31	..	<b>439.31</b>	..	..	..
Bank of America	18.71	0.41	<b>19.12</b>	17.21	0.38	<b>17.59</b>	19.53	0.42	<b>19.95</b>	18.02	0.38	<b>18.40</b>
Bank of Bahrain & Kuwait	..	..	..	38.18	0.42	<b>38.60</b>	..	..	..	34.25	0.45	<b>34.70</b>
Bank of Ceylon	..	..	..	95.31	1.27	<b>96.58</b>	..	..	..	70.20	1.25	<b>71.45</b>
Bank of Nova Scotia	16.44	7.56	<b>24.00</b>	10.23	4.70	<b>14.93</b>	16.40	5.00	<b>21.40</b>	9.16	2.79	<b>11.95</b>
Bank of Tokyo-Mitsubishi UFJ	..	..	..	44.83	6.77	<b>51.60</b>	..	..	..	33.76	10.77	<b>44.53</b>
BNP Paribas	11.91	3.87	<b>15.78</b>	11.09	3.61	<b>14.70</b>	12.43	3.27	<b>15.70</b>	10.94	2.88	<b>13.82</b>
Barclays Bank	..	..	..	14.45	0.54	<b>14.99</b>	..	..	..	18.44	0.65	<b>19.09</b>

Source : Annual accounts of banks.



**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013** (Concl.d.)

(Per cent)

Bank Name	CRAR (as on March 31)											
	2012						2013					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Chinatrust Commercial Bank	53.05	0.52	<b>53.57</b>	44.34	0.44	<b>44.78</b>	40.26	0.45	<b>40.71</b>	34.74	0.38	<b>35.12</b>
Citibank	..	..	<b>16.58</b>	15.15	0.88	<b>16.03</b>	..	..	<b>16.10</b>	14.81	1.09	<b>15.90</b>
Commonwealth Bank of Australia	86.76	0.21	<b>86.97</b>	78.10	0.19	<b>78.29</b>	68.68	0.33	<b>69.01</b>	63.47	0.30	<b>63.77</b>
Credit Agricole	..	..	<b>17.82</b>	10.48	3.86	<b>14.34</b>	..	..	<b>21.94</b>	13.06	4.21	<b>17.27</b>
Credit Suisse AG	157.65	0.71	<b>158.36</b>	117.49	0.53	<b>118.02</b>	65.39	0.47	<b>65.86</b>	59.64	0.43	<b>60.07</b>
DBS Bank	8.43	4.58	<b>13.01</b>	9.32	5.06	<b>14.38</b>	8.57	3.47	<b>12.04</b>	9.25	3.74	<b>12.99</b>
Deutsche Bank	..	..	<b>15.10</b>	13.27	0.85	<b>14.12</b>	..	..	<b>15.33</b>	13.39	0.69	<b>14.08</b>
FirstRand Bank	..	..	..	61.22	0.25	<b>61.47</b>	..	..	..	47.50	0.34	<b>47.84</b>
Hongkong & Shanghai Banking Corporation	..	..	..	14.83	1.21	<b>16.04</b>	..	..	..	15.70	1.40	<b>17.10</b>
HSBC Bank Oman S.A.O.G	..	..	..	37.23	14.78	<b>52.01</b>	..	..	..	44.49	11.27	<b>55.76</b>
Industrial and Commercial Bank of China	240.92	0.09	<b>241.01</b>	240.92	0.09	<b>241.01</b>	80.31	0.23	<b>80.54</b>	69.24	0.19	<b>69.43</b>
JPMorgan Chase Bank	..	..	..	23.41	0.55	<b>23.96</b>	..	..	..	26.32	0.57	<b>26.89</b>
JSC VTB Bank	..	..	..	86.52	0.44	<b>86.96</b>	..	..	..	65.97	0.48	<b>66.45</b>
Krung Thai Bank	76.42	5.19	<b>81.61</b>	61.32	1.25	<b>62.57</b>	58.40	4.26	<b>62.66</b>	53.32	1.25	<b>54.57</b>
Mashreqbank	..	..	..	54.81	0.56	<b>55.37</b>	..	..	..	49.20	0.42	<b>49.62</b>
Mizuho Corporate Bank	66.63	0.37	<b>67.00</b>	59.94	0.33	<b>60.27</b>	..	..	..	47.68	0.43	<b>48.11</b>
National Australia Bank	..	..	..	423.74	..	<b>423.74</b>	..	..	..	95.57	0.51	<b>96.08</b>
Rabobank International	116.92	0.37	<b>117.29</b>	123.47	0.39	<b>123.86</b>	65.49	0.34	<b>65.83</b>	69.97	0.37	<b>70.34</b>
Royal Bank of Scotland	..	..	..	9.38	3.08	<b>12.46</b>	..	..	..	10.99	3.51	<b>14.50</b>
Sberbank	..	..	..	329.86	0.00	<b>329.86</b>	..	..	..	193.98	..	<b>193.98</b>
Shinhan Bank	55.73	1.25	<b>56.98</b>	39.35	0.91	<b>40.26</b>	47.82	1.25	<b>49.07</b>	33.52	0.96	<b>34.48</b>
Societe Generale	39.69	0.88	<b>40.57</b>	35.82	0.79	<b>36.61</b>	30.17	0.90	<b>31.07</b>	28.50	0.85	<b>29.35</b>
Sonali Bank	..	..	..	16.50	0.31	<b>16.81</b>	..	..	..	12.69	0.22	<b>12.91</b>
Standard Chartered Bank	9.48	3.33	<b>12.81</b>	8.19	2.86	<b>11.05</b>	12.88	3.17	<b>16.05</b>	10.45	2.55	<b>13.00</b>
State Bank of Mauritius	35.06	1.43	<b>36.49</b>	37.52	1.50	<b>39.02</b>	52.14	1.28	<b>53.42</b>	53.71	1.30	<b>55.01</b>
Sumitomo Mitsui Banking Corporation	..	..	..	..	..	..	..	..	..	625.69	..	<b>625.69</b>
UBS AG	49.70	0.13	<b>49.83</b>	53.61	0.14	<b>53.75</b>	48.71	0.31	<b>49.02</b>	52.53	0.33	<b>52.86</b>
United Overseas Bank	..	..	..	205.80	..	<b>205.80</b>	..	..	..	154.60	0.16	<b>154.76</b>
Westpac Banking Corporation	..	..	..	..	..	..	..	..	..	280.02	0.04	<b>280.06</b>
Woori Bank	..	..	..	421.70	..	<b>421.70</b>	..	..	..	163.28	..	<b>163.28</b>

Source : Annual accounts of banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2013

(Amount in ₹ Million)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation (1)	NPA (2)	Investments (3)	Others (4)	Total (5)
<b>SBI and its Associates</b>					
State Bank of India	58459	106570	-9613	14352	169767
State Bank of Bikaner & Jaipur	2507	5617	76	1627	9826
State Bank of Hyderabad	2625	10416	-183	2524	15382
State Bank of Mysore	2790	4128	360	1872	9149
State Bank of Patiala	3180	2479	-380	4246	9526
State Bank of Travancore	2807	2881	120	1552	7360
<b>Nationalised Banks</b>					
Allahabad Bank	3675	14812	-1758	5271	22000
Andhra Bank	4819	6151	974	2837	14781
Bank of Baroda	3505	30670	2255	8755	45184
Bank of India	2584	37266	767	6475	47092
Bank of Maharashtra	5836	5857	-	2199	13892
Canara Bank	8000	18610	-3713	7282	30179
Central Bank of India	3050	13580	-1620	6570	21580
Corporation Bank	2509	9281	-53	4285	16023
Dena Bank	2220	3733	532	2799	9285
IDBI Bank Ltd.	7397	16129	1454	10781	35762
Indian Bank	2451	9530	252	2570	14802
Indian Overseas Bank	1803	21988	1751	6956	32498
Oriental Bank of Commerce	2081	15824	-757	6478	23627
Punjab and Sind Bank	1475	3064	-182	1640	5996
Punjab National Bank	17741	33364	1036	9456	61597
Syndicate Bank	-4410	11354	-258	7765	14452
UCO Bank	3792	17890	-1208	6915	27389
Union Bank of India	9063	15555	1975	7655	34248
United Bank of India	-104	10105	275	6304	16580
Vijaya Bank	-91	4284	-484	1655	5364
<b>Old Private Sector Banks</b>					
Catholic Syrian Bank	92	392	13	196	693
City Union Bank	810	970	3	232	2014
Dhanlaxmi Bank	-259	740	35	-28	488
Federal Bank	3556	1940	-415	1133	6214

Source : Annual accounts of Banks.

**TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2013 (Contd.)**

(Amount in ₹ Million)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation (1)	NPA (2)	Investments (3)	Others (4)	Total (5)
ING Vysya Bank	2885	843	87	-18	3797
Jammu & Kashmir Bank	4715	1893	149	799	7557
Karnataka Bank	1161	1723	-314	303	2873
Karur Vysya Bank	1751	-	-413	1647	2985
Lakshmi Vilas Bank	462	645	92	396	1596
Nainital Bank	252	247	-	-42	458
Ratnakar Bank	416	121	3	102	642
South Indian Bank	1536	1319	112	496	3463
Tamilnad Mercantile Bank	1971	382	33	109	2494
<b>New Private Sector Banks</b>					
Axis Bank	23736	11792	-1039	6748	41237
Development Credit Bank	0	164	-4	80	241
HDFC Bank	30249	12864	-	3900	47013
ICICI Bank	30712	13948	1262	2815	48738
IndusInd Bank	5152	2196	13	422	7783
Kotak Mahindra Bank	6113	1634	-211	422	7959
Yes Bank	6251	1455	-30	734	8410
<b>Foreign Banks</b>					
AB Bank	56	-	-	2	58
Abu Dhabi Commercial Bank	146	-31	-3	10	121
American Express Banking Corp.	-153	68	-	498	414
Antwerp Diamond Bank	114	174	-	-7	281
Australia and New Zealand Banking Group	48	281	0	75	404
Bank Internasional Indonesia	-1	-	-	-	-1
Bank of America	3418	-	-63	1	3355
Bank of Bahrain & Kuwait	83	188	-9	3	265
Bank of Ceylon	40	0	-	7	46
Bank of Nova Scotia	1950	229	-	-32	2147
Bank of Tokyo-Mitsubishi UFJ	2767	5	-86	-24	2662
Barclays Bank	912	-148	-	1481	2245
BNP Paribas	2051	15	-434	-4	1629
Chinatrust Commercial Bank	60	183	-1	0	242
Citibank	18704	3882	-5582	-1384	15621

Source : Annual accounts of Banks.

**TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2013 (Contd.)**

(Amount in ₹ Million)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Commonwealth Bank of Australia	-	-	-	3	3
Credit Agricole	1067	-	-134	-413	520
Credit Suisse AG	651	-	-	38	689
DBS Bank	2080	1692	-125	107	3754
Deutsche Bank	7773	23	103	-11	7887
FirstRand Bank	37	220	-	7	264
Hongkong & Shanghai Banking Corporation	14935	1333	-2838	134	13564
HSBC Bank Oman S.A.O.G	81	-	-	-31	50
Industrial and Commercial Bank of China	129	-	-	12	141
JPMorgan Chase Bank	4763	-25	-7	54	4785
JSC VTB Bank	21	-	-	6	27
Krung Thai Bank	29	-	-	-	29
Mashreqbank	80	-	-1	-2	77
Mizuho Corporate Bank	1656	313	-1	132	2100
National Australia Bank	-	-	-	8	8
Rabobank International	121	-	-	13	133
Royal Bank of Scotland	1972	-101	-14	692	2550
Sberbank	-	-	-	1	1
Shinhan Bank	356	-	-	85	442
Societe Generale	280	-4	-75	23	224
Sonali Bank	17	5	-	-	23
Standard Chartered Bank	17062	2138	356	15	19572
State Bank of Mauritius	257	38	1	83	380
Sumitomo Mitsui Banking Corporation	9	-	-	-	9
UBS AG	618	-	-14	66	670
United Overseas Bank	5	-	-	2	7
Westpac Banking Corporation	86	-	-	1	87
Woori Bank	16	-	-	3	19

Source : Annual accounts of Banks.

**TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**

(Amount in ₹ Million)

Bank Name	Liability on account of outstanding forward exchange contacts *		Guarantees given on behalf of constituents			
			In India		Outside India	
	2012 (1)	2013 (2)	2012 (3)	2013 (4)	2012 (5)	2013 (6)
<b>SBI and its Associates</b>						
State Bank of India	4049157	4719132	868533	954283	840726	774816
State Bank of Bikaner & Jaipur	68072	128174	24034	32167	-	-
State Bank of Hyderabad	205650	285912	62917	73065	4302	6124
State Bank of Mysore	112637	102053	18751	18820	2561	5054
State Bank of Patiala	77335	254993	52833	62746	2354	16734
State Bank of Travancore	136605	109210	36037	38582	186	6976
<b>Total</b>	<b>4649456</b>	<b>5599474</b>	<b>1063105</b>	<b>1179663</b>	<b>850129</b>	<b>809704</b>
<b>Nationalised Banks</b>						
Allahabad Bank	458577	332722	72042	88774	8662	19925
Andhra Bank	202867	90915	103786	103183	-	-
Bank of Baroda	930319	1360247	137659	142715	99797	141811
Bank of India	1280015	1628299	165682	167396	112338	128253
Bank of Maharashtra	98652	136289	48348	56566	7406	11772
Canara Bank	1387060	1962491	233012	234578	332	394
Central Bank of India	416475	357697	70631	92484	5519	8313
Corporation Bank	256782	219220	111197	114850	12577	13800
Dena Bank	309659	413485	34873	44352	-	-
IDBI Bank Ltd.	641054	897416	538366	589176	38454	47460
Indian Bank	331925	204345	92449	103291	1326	1338
Indian Overseas Bank	211167	241786	140481	174235	7464	9676
Oriental Bank of Commerce	381389	495288	137396	141236	7744	13393
Punjab and Sind Bank	75740	50456	18097	22682	-	-
Punjab National Bank	1298151	1383480	242085	251737	180556	153991
Syndicate Bank	370594	569525	83610	98179	8	3
UCO Bank	305507	475715	76877	106224	1874	1570
Union Bank of India	2037783	2844077	145398	179986	2088	4614
United Bank of India	56844	71805	29860	38154	5629	1248
Vijaya Bank	85518	73446	45000	49662	-	-
<b>Total</b>	<b>11136077</b>	<b>13808704</b>	<b>2526848</b>	<b>2799457</b>	<b>491773</b>	<b>557561</b>

**Source** : Annual accounts of banks.

**TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>SBI and its Associates</b>						
State Bank of India	1345406	1266726	1222231	1548833	8326053	9263789
State Bank of Bikaner & Jaipur	30004	38945	5098	6765	127209	206051
State Bank of Hyderabad	87251	73127	5237	6406	365356	444634
State Bank of Mysore	34564	31053	11185	13720	179698	170699
State Bank of Patiala	62164	54470	2466	1943	197152	390886
State Bank of Travancore	49072	48296	3806	4969	225706	208033
<b>Total</b>	<b>1608462</b>	<b>1512617</b>	<b>1250023</b>	<b>1582635</b>	<b>9421175</b>	<b>10684092</b>
<b>Nationalised Banks</b>						
Allahabad Bank	60661	77556	13397	11696	613339	530672
Andhra Bank	62425	55784	38734	32886	407812	282769
Bank of Baroda	179503	189959	177751	211557	1525028	2046289
Bank of India	259566	271428	93696	21492	1911297	2216868
Bank of Maharashtra	17727	27176	15756	11815	187889	243618
Canara Bank	236364	246572	71944	53040	1928712	2497075
Central Bank of India	85063	126372	16225	10324	593913	595190
Corporation Bank	128075	152906	2775	2967	511406	503743
Dena Bank	36436	45290	19144	19059	400112	522185
IDBI Bank Ltd.	259550	260278	11778	12290	1489201	1806620
Indian Bank	43513	33634	11300	20522	480513	363131
Indian Overseas Bank	165906	182555	66906	101761	591925	710012
Oriental Bank of Commerce	140821	197643	13287	20734	680638	868295
Punjab and Sind Bank	11310	4334	133	2644	105280	80117
Punjab National Bank	342678	337689	16897	15894	2080366	2142791
Syndicate Bank	34069	42523	67670	113222	555951	823453
UCO Bank	65811	65184	35203	10133	485272	658824
Union Bank of India	142911	177245	38037	40030	2366218	3245952
United Bank of India	26748	19082	895	1088	119976	131377
Vijaya Bank	18346	15946	8123	12091	156987	151145
<b>Total</b>	<b>2317486</b>	<b>2529158</b>	<b>719652</b>	<b>725246</b>	<b>17191837</b>	<b>20420126</b>

Source : Annual accounts of banks.

**TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31(Contd.)**

(Amount in ₹ Million)

Bank Name	Liability on account of outstanding forward exchange contacts *		Guarantees given on behalf of constituents			
			In India		Outside India	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>PRIVATE SECTOR BANKS</b>						
Axis Bank	3892289	4610933	467506	517037	98613	111222
Catholic Syrian Bank	6537	5294	2169	2496	-	-
City Union Bank	82832	44964	7977	9370	94	41
Development Credit Bank	21343	31504	6123	6206	2038	4646
Dhanlaxmi Bank	26650	5891	5384	3491	-	-
Federal Bank	304316	245320	35336	36966	-	-
HDFC Bank	8275155	6760074	133170	162355	436	3994
ICICI Bank	7538467	6259916	720946	717848	234069	226321
IndusInd Bank	892109	1089788	72924	193810	-	-
ING Vysya Bank	1140900	1113495	54539	76139	9744	6164
Jammu & Kashmir Bank	94910	199623	14299	15699	273	261
Karnataka Bank	61874	40278	13018	15617	-	-
Karur Vysya Bank	46179	63119	18632	20029	-	-
Kotak Mahindra Bank	274343	275856	52859	68208	-	-
Lakshmi Vilas Bank	21362	11857	4887	4956	789	819
Nainital Bank	-	-	456	531	-	-
Ratnakar Bank	103	42775	3685	6392	12	9958
South Indian Bank	33051	72584	15516	25339	-	-
Tamilnad Mercantile Bank	27089	33252	13810	17748	-	-
Yes Bank	1395695	2208068	91830	118378	-	-
<b>Total</b>	<b>24135204</b>	<b>23114592</b>	<b>1735067</b>	<b>2018617</b>	<b>346068</b>	<b>363425</b>
<b>All Scheduled Commercial Banks</b>	<b>126348006</b>	<b>111390612</b>	<b>5943369</b>	<b>6710000</b>	<b>1921241</b>	<b>1982295</b>

Source : Annual accounts of banks.

**TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31(Contd.)**

(Amount in ₹ Million)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>PRIVATE SECTOR BANKS</b>						
Axis Bank	302613	228016	41353	13951	4802374	5481159
Catholic Syrian Bank	850	622	207	155	9763	8567
City Union Bank	6100	6006	14	53	97017	60434
Development Credit Bank	1931	1801	1297	607	32732	44765
Dhanlaxmi Bank	1182	1027	399	400	33616	10810
Federal Bank	11885	12338	6957	7835	358494	302459
HDFC Bank	209182	220595	34985	54207	8652928	7201224
ICICI Bank	568857	621181	92313	74627	9154651	7899893
IndusInd Bank	36667	43622	30202	21809	1031903	1349029
ING Vysya Bank	17801	18886	1063	982	1224048	1215666
Jammu & Kashmir Bank	39846	105439	1333	1806	150661	322828
Karnataka Bank	6003	5812	281	287	81175	61994
Karur Vysya Bank	14631	14633	64	66	79505	97847
Kotak Mahindra Bank	45893	45570	11663	12406	384759	402040
Lakshmi Vilas Bank	8471	9297	2121	1537	37630	28468
Nainital Bank	26	29	15	6	498	566
Ratnakar Bank	700	2852	1249	1505	5749	63482
South Indian Bank	5921	7539	93	371	54581	105834
Tamilnad Mercantile Bank	5943	7500	84	121	46927	58621
Yes Bank	104494	119953	22252	31644	1614271	2478044
<b>Total</b>	<b>1388996</b>	<b>1472718</b>	<b>247944</b>	<b>224377</b>	<b>27853280</b>	<b>27193729</b>
<b>All Scheduled Commercial Banks</b>	<b>5928334</b>	<b>6133738</b>	<b>5821814</b>	<b>6366421</b>	<b>145962765</b>	<b>132583066</b>

**Notes :** 1. \* Includes all derivative products (including interest rate swaps) as admissible.

2. @ includes inter alia items like (a) claims against the bank not acknowledged as debt, (b) liability for party paid investments

(c) bills re-discounted and (d) letters of credit.

**Source :** Annual accounts of banks.



**TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Bank Name	Liability on account of outstanding forward exchange contacts *		Guarantees given on behalf of constituents			
			In India		Outside India	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Foreign Banks</b>						
AB Bank	-	-	1	-	-	-
Abu Dhabi Commercial Bank	1644	2830	484	499	269	273
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	5364	7024	-	-	-	-
Australia and New Zealand Banking Group	141831	309262	5149	7377	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	5428269	4217888	10286	11729	3153	10728
Bank of Bahrain & Kuwait	5114	356	311	218	515	793
Bank of Ceylon	401	325	59	86	-	-
Bank of Nova Scotia	191491	296778	7744	11690	6359	8388
Bank of Tokyo-Mitsubishi UFJ	377468	459969	7560	9005	-	-
Barclays Bank	6763914	4833867	5929	5016	3069	1400
BNP Paribas	985678	2239013	10865	10305	35789	39426
Chinatrust Commercial Bank	-	68	763	1168	91	171
Citibank	11264193	9576328	104177	94525	22825	33370
Commonwealth Bank of Australia	140	912	439	98	-	-
Credit Agricole	6075754	3777759	10662	14049	38323	38206
Credit Suisse AG	377724	743151	-	-	-	-
DBS Bank	5475640	4978137	37833	37943	13168	10385
Deutsche Bank	9675222	6640449	62353	73135	15361	16411
FirstRand Bank	27949	50054	3586	3492	-	-
Hongkong & Shanghai Banking Corporation	9746404	9338880	143510	213400	19957	28026
HSBC Bank Oman S.A.O.G	1551	384	174	159	-	-
Industrial and Commercial Bank of China	-	1086	393	2016	-	-
JPMorgan Chase Bank	8194684	5798775	3437	7866	15034	10436
JSC VTB Bank	30	1306	546	555	-	-
Krung Thai Bank	18	17	1	98	-	-
Mashreqbank	277	177	-	-	72	227
Mizuho Corporate Bank	65892	66861	8635	9519	-	-
National Australia Bank	-	-	-	-	-	-
Rabobank International	16389	29063	4	401	-	-
Royal Bank of Scotland	2081053	1646764	44826	50967	9251	4777
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	332	6044	6709	-	-
Societe Generale	732374	844742	7079	11916	-	-
Sonali Bank	-	-	517	601	3	1
Standard Chartered Bank	16404493	11597231	134882	127562	49988	48488
State Bank of Mauritius	14872	17252	99	155	17	70
Sumitomo Mitsui Banking Corporation	-	5	-	-	-	-
UBS AG	2371435	1386158	-	-	-	-
United Overseas Bank	-	-	-	-	26	30
Westpac Banking Corporation	-	4641	-	-	-	-
Woori Bank	-	-	-	5	-	-
<b>Total</b>	<b>86427269</b>	<b>68867843</b>	<b>618348</b>	<b>712263</b>	<b>233272</b>	<b>251605</b>

Source : Annual accounts of banks.

**TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl'd.**

(Amount in ₹ Million)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2012	2013	2012	2013	2012	2013
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Foreign Banks</b>						
AB Bank	67	218	87	1422	156	1639
Abu Dhabi Commercial Bank	56	80	274	253	2728	3935
American Express Banking Corp.	-	-	59	43	59	43
Antwerp Diamond Bank	-	-	10	27	5374	7051
Australia and New Zealand Banking Group	716	7272	-	-	147696	323911
Bank Internasional Indonesia	-	5	-	-	-	5
Bank of America	9534	7243	12122	9442	5463364	4257030
Bank of Bahrain & Kuwait	377	581	78	75	6395	2023
Bank of Ceylon	88	169	-	-	548	580
Bank of Nova Scotia	2016	2329	656	496	208266	319680
Bank of Tokyo-Mitsubishi UFJ	1314	1637	2220	3260	388561	473872
Barclays Bank	6548	2060	23	102	6779482	4842446
BNP Paribas	2019	4690	3428091	3585863	4462442	5879297
Chinatrust Commercial Bank	262	470	6	9	1122	1885
Citibank	124458	110701	13850	15170	11529502	9830094
Commonwealth Bank of Australia	10	64	-	-	590	1073
Credit Agricole	3511	9718	10943	8246	6139194	3847978
Credit Suisse AG	-	-	11	310	377735	743461
DBS Bank	13269	12371	4212	39	5544122	5038874
Deutsche Bank	102149	130606	52197	121800	9907283	6982401
FirstRand Bank	-	-	31	467	31565	54013
Hongkong & Shanghai Banking Corporation	137797	76325	49187	64876	10096856	9721507
HSBC Bank Oman S.A.O.G	54	-	266	235	2044	778
Industrial and Commercial Bank of China	-	-	-	159	393	3261
JPMorgan Chase Bank	3436	5168	858	990	8217448	5823235
JSC VTB Bank	15	1307	-	-	591	3168
Krung Thai Bank	11	5	-	-	30	120
Mashreqbank	1793	1892	105	103	2248	2399
Mizuho Corporate Bank	874	978	-	-	75401	77358
National Australia Bank	-	-	-	2	-	2
Rabobank International	20	476	-	-	16413	29940
Royal Bank of Scotland	13106	13593	3733	3054	2151968	1719155
Sberbank	-	-	-	-	-	-
Shinhan Bank	104	123	-	-	6149	7164
Societe Generale	464	1731	1592	2201	741509	860590
Sonali Bank	1	11	-	-	522	613
Standard Chartered Bank	188202	226718	9908	14902	16787474	12014900
State Bank of Mauritius	1121	704	-	-	16109	18180
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	5
UBS AG	-	-	13675	600	2385110	1386758
United Overseas Bank	-	-	-	-	26	30
Westpac Banking Corporation	-	-	-	16	-	4657
Woori Bank	-	-	-	-	-	5
<b>Total</b>	<b>613389</b>	<b>619245</b>	<b>3604195</b>	<b>3834163</b>	<b>91496474</b>	<b>74285119</b>

**Notes :** 1. \* Includes all derivative products (including interest rate swaps) as admissible.

2. @ includes inter alia items like (a) claims against the bank not acknowledged as debt, (b) liability for party paid investments (c) bills re-discounted and (d) letters of credit.

**Source :** Annual accounts of banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

(Amount in ₹ Million)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2012	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2013	As on March 31, 2012	As on March 31, 2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>SBI and its Associates</b>							
State Bank of India	396765	319934	148857	55948	511894	158189	219565
State Bank of Bikaner & Jaipur	16515	16279	6966	4633	21195	9454	13041
State Bank of Hyderabad	20074	28168	16381	-	31860	10020	14487
State Bank of Mysore	15026	16584	10804	-	20806	7684	12088
State Bank of Patiala	18878	20338	14685	-	24530	8484	11942
State Bank of Travancore	14888	24066	21454	-	17499	8536	9886
<b>Nationalised Banks</b>							
Allahabad Bank	20590	58919	28139	-	51370	10917	41268
Andhra Bank	17980	27417	8252	-	37145	7559	24092
Bank of Baroda	44648	68438	33260	-	79826	15436	41920
Bank of India	64709	75781	47394	-	93095	38425	60326
Bank of Maharashtra	12970	8076	9670	-	11376	4696	3929
Canara Bank	40318	58193	35909	-	62602	33863	52781
Central Bank of India	72730	51250	39420	-	84560	46000	49880
Corporation Bank	12742	17973	10233	-	20482	8694	14109
Dena Bank	9565	11198	6238	-	14525	5717	9172
IDBI Bank Ltd.	45514	27397	8411	-	64500	29109	31004
Indian Bank	18508	28925	11778	-	35655	11968	23843
Indian Overseas Bank	39201	56006	29127	-	66080	19074	40272
Oriental Bank of Commerce	35805	32133	26098	-	41840	24590	29027
Punjab and Sind Bank	7634	10936	3201	-	15369	5476	11104
Punjab National Bank	87196	86470	39009	-	134658	44542	72365
Syndicate Bank	31827	21420	23462	-	29785	11854	11248
UCO Bank	40862	51616	15005	6172	71301	22639	40693
Union Bank of India	54499	39738	19809	11288	63138	30250	33534
United Bank of India	21764	24848	16974	-	29638	10756	19700
Vijaya Bank	17185	16014	17869	-	15329	9980	9097
<b>Old Private Sector Banks</b>							
Catholic Syrian Bank	1829	1713	1434	-	2109	842	993
City Union Bank	1235	2234	1739	-	1731	540	964
Dhanlaxmi Bank	1043	5048	2288	-	3803	580	2610

Source : Annual accounts of Banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 (Contd.)**

(Amount in ₹ Million)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2012	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2013	As on March 31, 2012	As on March 31, 2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Federal Bank	13008	8070	5424	115	15540	1990	4319
ING Vysya Bank	1495	1939	1531	689	1214	525	91
Jammu & Kashmir Bank	5166	4550	2408	870	6438	493	553
Karnataka Bank	6847	4135	4593	-	6389	4352	3778
Karur Vysya Bank	3210	2005	2357	-	2859	788	1087
Lakshmi Vilas Bank	3077	4002	2480	-	4599	1771	2838
Nainital Bank	310	574	212	-	673	-	-
Ratnakar Bank	331	409	481	-	259	84	69
South Indian Bank	2672	5301	3634	-	4339	765	2495
Tamilnad Mercantile Bank	1775	1854	1484	-	2145	626	1068
<b>New Private Sector Banks</b>							
Axis Bank	18063	20234	5843	8520	23934	4726	7041
Development Credit Bank	2418	753	1021	-	2150	302	491
HDFC Bank	19994	18592	3720	11520	23346	3523	4690
ICICI Bank	94753	35871	18088	16459	96078	18608	22306
IndusInd Bank	3471	4466	1919	1440	4578	947	1368
Kotak Mahindra Bank	6142	4643	1870	1334	7581	2374	3114
Yes Bank	839	2437	1259	1074	943	175	70
<b>Foreign Banks</b>							
AB Bank	-	57	-	-	57	-	44
Abu Dhabi Commercial Bank	31	0	31	-	-	-	-
American Express Banking Corp.	234	681	469	-	446	176	319
Antwerp Diamond Bank	996	-	494	-	503	174	-
Australia and New Zealand Banking Group	-	281	-	-	281	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-
Bank of America	7	-	7	-	-	-	-
Bank of Bahrain & Kuwait	277	491	245	-	523	176	234
Bank of Ceylon	15	-	0	-	15	-	-
Bank of Nova Scotia	96	668	185	-	579	-	350
Bank of Tokyo-Mitsubishi UFJ	82	5	-	-	87	8	8
Barclays Bank	5471	2769	2698	-	5543	1254	1473
BNP Paribas	275	-	26	86	163	41	-

Source : Annual accounts of Banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF  
SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 (Concl.d.)**

(Amount in ₹ Million)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2012	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2013	As on March 31, 2012	As on March 31, 2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Chinatrust Commercial Bank	163	393	34	-	522	92	268
Citibank	8464	10421	5298	-	13587	4238	7667
Commonwealth Bank of Australia	-	-	-	-	-	-	-
Credit Agricole	9	-	3	-	6	-	-
Credit Suisse AG	-	-	-	-	-	-	-
DBS Bank	2147	4236	148	415	5820	774	3290
Deutsche Bank	1348	371	175	-	1544	114	287
FirstRand Bank	-	220	-	-	220	-	-
Hongkong & Shanghai Banking Corporation	7201	1929	2722	-	6408	2203	1190
HSBC Bank oman S.A.O.G.	-	-	-	-	-	-	-
Industrial and Commercial Bank of China	-	-	-	-	-	-	-
JPMorgan Chase Bank	269	-	25	-	244	-	-
JSC VTB Bank	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-
Mizuho Corporate Bank	63	1190	-	-	1253	-	877
National Australia Bank	-	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-	-
Royal Bank of Scotland	3465	535	1204	-	2796	933	365
Sberbank	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-
Societe Generale	12	-	4	-	7	-	-
Sonali Bank	7	9	2	-	15	2	4
Standard Chartered Bank	32122	17020	10341	-	38801	3868	10098
State Bank of Mauritius	210	166	26	-	350	71	154
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-
Westpac Banking Corporation	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

**TABLE B7 : BANK WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS, GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS - 2013**

(Amount in ₹ Million)

Banks	As on March 31, 2013		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
<b>Public Sector Banks</b>			
State Bank of India	511894	10785571	4.75
State Bank of Bikaner and Jaipur	21195	584737	3.62
State Bank of Hyderabad	31860	920231	3.46
State Bank of Mysore	20806	459805	4.52
State Bank of Patiala	24530	754598	3.25
State Bank of Travancore	17499	683885	2.56
<b>SBI and its Associates</b>	<b>627784</b>	<b>14188827</b>	<b>4.42</b>
Allahabad Bank	51370	1309363	3.92
Andhra Bank	37145	1001378	3.71
Bank of Baroda	79826	3328113	2.40
Bank of India	87653	2929679	2.99
Bank of Maharashtra	11376	763972	1.49
Canara Bank	62602	2439358	2.57
Central Bank of India	84562	1762337	4.80
Corporation Bank	20482	1193540	1.72
Dena Bank	14525	664569	2.19
IDBI Bank Limited	64500	2001347	3.22
Indian Bank	35655	1071559	3.33
Indian Overseas Bank	66080	1643665	4.02
Oriental Bank of Commerce	41840	1301862	3.21
Punjab and Sind Bank	15369	518434	2.96
Punjab National Bank	134658	3152440	4.27
Syndicate Bank	29785	1494227	1.99
UCO Bank	71301	1315691	5.42
Union Bank of India	63138	2119111	2.98
United Bank of India	29638	697081	4.25
Vijaya Bank	15329	705135	2.17
<b>Nationalised Banks \$</b>	<b>1016834</b>	<b>31412861</b>	<b>3.24</b>
<b>Public Sector Banks</b>	<b>1644618</b>	<b>45601688</b>	<b>3.61</b>

**Notes :** \$ Includes IDBI Bank Ltd.

**Source :** Department of Banking Supervision, RBI.

**TABLE B7 : BANK WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS, GROSS  
ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS - 2013 (Contd.)**

(Amount in ₹ Million)

Banks	As on March 31, 2013		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
<b>Private Sector Banks</b>			
Catholic Syrian Bank	2109	89760	2.35
City Union Bank	1731	153429	1.13
Dhanalakshmi Bank	3803	78963	4.82
Federal Bank	15540	451946	3.44
ING Vysya Bank	1214	318916	0.38
Jammu & Kashmir Bank	6438	398537	1.62
Karnataka Bank	6389	254165	2.51
Karur Vysya Bank	2859	297059	0.96
Lakshmi Vilas Bank	4599	118923	3.87
Nainital Bank	673	21746	3.09
Ratnakar Bank	259	63952	0.40
South Indian Bank	4339	320140	1.36
Tamilnad Mercantile Bank	2145	163661	1.31
<b>Old Private Sector Banks</b>	<b>52098</b>	<b>2731197</b>	<b>1.91</b>
Axis Bank	23714	1989007	1.19
Development Credit Bank	2150	67530	3.18
HDFC Bank	20481	2413061	0.85
ICICI Bank	96078	2984164	3.22
Indusind Bank	4578	446416	1.03
Kotak Mahindra Bank	7581	489186	1.55
Yes Bank	943	470869	0.20
<b>New Private Sector Banks</b>	<b>155525</b>	<b>8860233</b>	<b>1.76</b>
<b>Private Sector Banks</b>	<b>207623</b>	<b>11591430</b>	<b>1.79</b>

Source : Department of Banking Supervision, RBI.

**TABLE B7 : BANK WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS, GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS - 2013** (Concl.d.)

(Amount in ₹ Million)

Banks	As on March 31, 2013		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
<b>Foreign Banks</b>			
Ab Bank Limited	57	638	8.93
Abu Dhabi Commercial Bank Ltd	-	5199	-
American Express Banking Corp.	446	17230	2.59
Antwerp Diamond Bank Nv	503	8106	6.21
Australia and New Zealand Banking Group Limited	281	24048	1.17
BNP Paribas	163	77536	0.21
Bank of America N.t. and S.a.	-	76230	-
Bank of Bahrain & Kuwait B.s.c.	523	7215	7.25
Bank of Ceylon	15	1014	1.48
Bank of Nova Scotia	579	77890	0.74
Barclays Bank	5543	88793	6.24
Chinatrust Commercial Bank	522	3019	17.29
Citibank N.a	13587	526288	2.58
Commonwealth Bank of Australia	-	1652	-
Credit Agricole	6	24048	0.02
Credit Suisse Ag	-	4550	-
DBS Bank Ltd.	5820	141111	4.12
Deutsche Bank	1544	224999	0.69
Firststrand Bank Ltd	237	2831	8.37
Hongkong and Shanghai Banking Corpn.ltd.	6408	362305	1.77
HSBC Bank Oman S.A.O.G.	-	51	-
Industrial and Commercial Bank of China	-	3372	-
JP Morgan Chase Bank	244	53689	0.45
JSC VTB Bank	-	885	-
Krung Thai Bank Public Company Limited	-	160	-
Mashreq Bank Psc	-	547	-
Mizuho Corporate Bank Ltd	1253	55565	2.26
National Australia Bank	-	1636	-
Rabobank International	-	5899	-
Sberbank	-	370	-
Shinhan Bank	-	12062	-
Societe Generale	7	17576	0.04
Sonali Bank	15	199	7.54
Standard Chartered Bank	38801	648317	5.98
State Bank of Mauritius Ltd	350	8380	4.18
The Bank of Tokyo-mitsubishi Ufj Ltd	-	68395	-
The Royal Bank of Scotland N.v.	2796	127770	2.19
UBS AG	-	9741	-
United Overseas Bank Ltd	-	358	-
<b>Foreign Banks</b>	<b>79700</b>	<b>2689674</b>	<b>2.96</b>
<b>All Scheduled Commercial Banks</b>	<b>1931941</b>	<b>59882792</b>	<b>3.23</b>

Source : Department of Banking Supervision, RBI.



**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31**

(Amount in ₹ Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>SBI and its Associates</b>								
State Bank of India	117073	141050	61	3	117133	141053	35170	44179
State Bank of Bikaner & Jaipur	6520	7302	-	-	6520	7302	1956	2191
State Bank of Hyderabad	12983	12502	-	-	12983	12502	3895	3753
State Bank of Mysore	3691	4161	-	-	3691	4161	923	1040
State Bank of Patiala	7964	6668	-	-	7964	6668	1991	1667
State Bank of Travancore	5105	6150	34	69	5139	6219	1276	1538
<b>Total</b>	<b>153336</b>	<b>177833</b>	<b>95</b>	<b>72</b>	<b>153431</b>	<b>177905</b>	<b>45211</b>	<b>54367</b>
<b>Nationalised Banks</b>								
Allahabad Bank	18668	11852	1064	1839	19732	13691	4700	2970
Andhra Bank	13447	12891	2927	991	16374	13882	3362	3223
Bank of Baroda	50070	44807	-	-	50070	44807	12517	11202
Bank of India	26775	27493	-	-	26775	27493	6694	6873
Bank of Maharashtra	4308	7595	3654	4454	7963	12049	1077	1899
Canara Bank	32827	28721	-	-	32827	28721	8250	7200
Central Bank of India	5330	10150	15	15	5345	10164	1333	2537
Corporation Bank	15060	14347	-	-	15060	14347	3850	3587
Dena Bank	8031	8104	-	-	8031	8104	2409	2431
IDBI Bank Ltd.	20316	18821	6150	6726	26466	25547	5079	4708
Indian Bank	17470	15811	887	892	18357	16703	4368	3960
Indian Overseas Bank	10501	5672	-	-	10501	5672	3160	1419
Oriental Bank of Commerce	11416	13279	8	5	11424	13284	2860	3320
Punjab and Sind Bank	4513	3392	11729	14225	16242	17617	1130	850
Punjab National Bank	48842	47477	-	-	48842	47477	12211	11869
Syndicate Bank	13134	20044	-	-	13134	20044	3283	5011
UCO Bank	11087	6182	16852	21111	27938	27293	2772	1545
Union Bank of India	17871	21579	2	6	17873	21585	5370	6480
United Bank of India	6325	3919	-	-	6325	3919	1581	980
Vijaya Bank	5810	5856	8670	9350	14480	15206	1452	1464
<b>Total</b>	<b>341802</b>	<b>327994</b>	<b>51958</b>	<b>59612</b>	<b>393760</b>	<b>387606</b>	<b>87458</b>	<b>83529</b>
<b>Public Sector Banks</b>	<b>495138</b>	<b>505827</b>	<b>52052</b>	<b>59684</b>	<b>547191</b>	<b>565512</b>	<b>132669</b>	<b>137896</b>

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL  
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>SBI and its Associates</b>								
State Bank of India	144	192	-	-	55365	64533	23487	28387
State Bank of Bikaner & Jaipur	78	177	-111	-23	3418	3648	1015	1127
State Bank of Hyderabad	55	186	-	86	7876	7314	1158	1162
State Bank of Mysore	-	199	-	-	2225	2297	468	538
State Bank of Patiala	-	59	-51	192	4967	3692	1058	1058
State Bank of Travancore	28	145	-	-	2720	3360	900	1000
<b>Total</b>	<b>304</b>	<b>957</b>	<b>-162</b>	<b>256</b>	<b>76570</b>	<b>84844</b>	<b>28085</b>	<b>33272</b>
<b>Nationalised Banks</b>								
Allahabad Bank	116	315	-	-	9590	4603	3000	3000
Andhra Bank	45	114	-	-	8400	6292	3078	2798
Bank of Baroda	224	814	-687	-	29893	22195	8123	10596
Bank of India	101	317	-	-	15320	13332	4660	6971
Bank of Maharashtra	25	206	-	161	250	5954	1856	2021
Canara Bank	52	431	-	2050	18853	12300	4873	5760
Central Bank of India	-	-	439	375	356	2425	2758	4116
Corporation Bank	214	399	-	41	7467	6981	3037	2905
Dena Bank	16	49	-	-	4386	3698	1221	1925
IDBI Bank Ltd.	170	1918	-	-	10000	4500	3887	4665
Indian Bank	17	295	-	-	8870	7800	3623	3201
Indian Overseas Bank	100	546	-	-	3073	1559	4168	2148
Oriental Bank of Commerce	70	120	-	52	5810	6650	2305	2684
Punjab and Sind Bank	48	93	-	-	75	254	658	851
Punjab National Bank	330	304	-	-	27708	24169	7462	9544
Syndicate Bank	33	24	-	122	7159	10169	2287	4033
UCO Bank	79	301	-	920	-	-	3422	2889
Union Bank of India	393	542	-	-	6870	8863	4510	4869
United Bank of India	49	130	-	-	2805	1093	1626	1467
Vijaya Bank	163	609	-	-	750	900	2765	2643
<b>Total</b>	<b>2244</b>	<b>7529</b>	<b>-248</b>	<b>3722</b>	<b>167634</b>	<b>143736</b>	<b>69319</b>	<b>79087</b>
<b>Public Sector Banks</b>	<b>2549</b>	<b>8486</b>	<b>-410</b>	<b>3978</b>	<b>244204</b>	<b>228580</b>	<b>97404</b>	<b>112359</b>

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2012	2013	2012	2013
	(17)	(18)	(19)	(20)
<b>SBI and its Associates</b>				
State Bank of India	2965	3760	3	3
State Bank of Bikaner & Jaipur	165	183	-	-
State Bank of Hyderabad	-	-	-	-
State Bank of Mysore	76	87	-	-
State Bank of Patiala	-	-	-	-
State Bank of Travancore	146	162	69	14
<b>Total</b>	<b>3352</b>	<b>4192</b>	<b>72</b>	<b>17</b>
<b>Nationalised Banks</b>				
Allahabad Bank	487	510	1839	2293
Andhra Bank	499	476	991	980
Bank of Baroda	-	-	-	-
Bank of India	-	-	-	-
Bank of Maharashtra	301	344	4454	1464
Canara Bank	800	980	-	-
Central Bank of India	445	695	15	16
Corporation Bank	493	434	-	-
Dena Bank	-	-	-	-
IDBI Bank Ltd.	603	718	6726	9039
Indian Bank	588	544	892	902
Indian Overseas Bank	-	-	-	-
Oriental Bank of Commerce	374	456	5	2
Punjab and Sind Bank	105	138	14225	15431
Punjab National Bank	1132	1591	-	-
Syndicate Bank	371	685	-	-
UCO Bank	555	491	21111	21146
Union Bank of India	724	827	6	4
United Bank of India	264	249	-	-
Vijaya Bank	-	-	9350	9590
<b>Total</b>	<b>7739</b>	<b>9138</b>	<b>59612</b>	<b>60867</b>
<b>Public Sector Banks</b>	<b>11091</b>	<b>13330</b>	<b>59684</b>	<b>60884</b>

**Source** : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Old Private Sector Banks</b>								
Catholic Syrian Bank	259	327	-	1	259	327	65	82
City Union Bank	2803	3220	56	66	2858	3286	710	820
Dhanlaxmi Bank	-1156	26	-	-1202	-1156	-1176	-	-
Federal Bank	7768	8382	258	2967	8026	11348	1942	2096
ING Vysya Bank	4563	6130	5175	7654	9738	13784	1141	1532
Jammu & Kashmir Bank	8033	10551	-	-	8033	10551	2008	2638
Karnataka Bank	2461	3481	-	-	2461	3481	1100	1600
Karur Vysya Bank	5017	5503	199	18	5216	5521	1505	1650
Lakshmi Vilas Bank	1070	916	3	1	1074	917	280	290
Nainital Bank	612	511	-	-	612	511	153	128
Ratnakar Bank	657	925	4	1	661	925	165	240
South Indian Bank	4017	5023	185	232	4201	5255	1004	1256
Tamilnad Mercantile Bank	3135	4403	10	5	3144	4408	941	1321
<b>Total</b>	<b>39237</b>	<b>49396</b>	<b>5889</b>	<b>9742</b>	<b>45126</b>	<b>59138</b>	<b>11014</b>	<b>13652</b>
<b>New Private Sector Banks</b>								
Axis Bank	42422	51794	49698	73294	92120	125089	10606	12949
Development Credit Bank	551	1021	-3645	-3234	-3095	-2213	138	255
HDFC Bank	51671	67263	61742	83996	113413	151259	12918	16816
ICICI Bank	64653	83255	50182	70542	114834	153797	16170	20820
IndusInd Bank	8026	10612	7144	11876	15170	22488	2007	2653
Kotak Mahindra Bank	10851	13607	14945	21628	25796	35235	2713	3402
Yes Bank	9770	13007	11151	16584	20921	29591	2442	3252
<b>Total</b>	<b>187943</b>	<b>240558</b>	<b>191216</b>	<b>274687</b>	<b>379159</b>	<b>515246</b>	<b>46993</b>	<b>60146</b>

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL  
BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Old Private Sector Banks</b>								
Catholic Syrian Bank	4	81	3	-6	132	97	47	63
City Union Bank	-	19	7	3	1600	1820	408	474
Dhanlaxmi Bank	46	13	-	-	-	-	-	-
Federal Bank	54	230	-	-	1274	2058	1539	1540
ING Vysya Bank	4	16	2	-2	140	160	687	852
Jammu & Kashmir Bank	-	-	-	50	4137	5028	1624	2424
Karnataka Bank	-	33	-	115	595	851	659	754
Karur Vysya Bank	31	165	-	210	1918	1730	1501	1501
Lakshmi Vilas Bank	8	34	-	-	388	249	341	293
Nainital Bank	-	-	-	-	286	210	149	149
Ratnakar Bank	14	20	2	-	405	485	64	152
South Indian Bank	5	62	-71	-57	2240	2530	681	938
Tamilnad Mercantile Bank	-	-	32	40	1720	2505	426	497
<b>Total</b>	<b>168</b>	<b>674</b>	<b>-26</b>	<b>352</b>	<b>14834</b>	<b>17724</b>	<b>8126</b>	<b>9635</b>
<b>New Private Sector Banks</b>								
Axis Bank	519	1415	-	535	-	26	7701	9872
Development Credit Bank	1	23	-	4	-	-	-	-
HDFC Bank	-	858	-417	177	5167	6726	10112	13136
ICICI Bank	380	330	-	-	6514	7628	19025	23075
IndusInd Bank	86	84	5	4	-	-	1029	1571
Kotak Mahindra Bank	-	-	145	105	793	965	445	524
Yes Bank	253	349	-	97	-	-	1412	2161
<b>Total</b>	<b>1240</b>	<b>3058</b>	<b>-266</b>	<b>921</b>	<b>12474</b>	<b>15346</b>	<b>39723</b>	<b>50338</b>

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2012	2013	2012	2013
	(17)	(18)	(19)	(20)
<b>Old Private Sector Banks</b>				
Catholic Syrian Bank	8	11	-	-
City Union Bank	67	81	66	69
Dhanlaxmi Bank	-	-	-1202	-1189
Federal Bank	250	262	2967	5164
ING Vysya Bank	109	138	7654	11088
Jammu & Kashmir Bank	264	412	-	-
Karnataka Bank	107	128	-	1
Karur Vysya Bank	243	255	18	10
Lakshmi Vilas Bank	55	50	1	1
Nainital Bank	24	24	-	-
Ratnakar Bank	10	26	1	2
South Indian Bank	110	156	232	370
Tamilnad Mercantile Bank	21	34	5	11
<b>Total</b>	<b>1268</b>	<b>1575</b>	<b>9742</b>	<b>15527</b>
<b>New Private Sector Banks</b>				
Axis Bank	-	-	73294	100293
Development Credit Bank	-	-	-3234	-2495
HDFC Bank	1637	2225	83996	111322
ICICI Bank	2204	2922	70542	99023
IndusInd Bank	167	267	11876	17909
Kotak Mahindra Bank	72	73	21628	30166
Yes Bank	229	349	16584	23384
<b>Total</b>	<b>4309</b>	<b>5835</b>	<b>274687</b>	<b>379602</b>

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Foreign Banks</b>								
AB Bank	82	80	109	169	190	249	20	12
Abu Dhabi Commercial Bank	163	182	-	-	163	182	41	45
American Express Banking Corp.	40	-727	-1351	-1321	-1311	-2049	10	-
Antwerp Diamond Bank	137	143	-136	-33	1	109	34	36
Australia and New Zealand Banking Group	9	43	-129	-122	-120	-79	2	11
Bank Internasional Indonesia	4	-20	-284	-281	-280	-301	1	-
Bank of America	5255	4693	-	3941	5255	8634	1314	1173
Bank of Bahrain & Kuwait	207	175	23	-	230	175	52	44
Bank of Ceylon	77	136	398	299	475	435	19	34
Bank of Nova Scotia	2469	2866	2897	4749	5366	7614	617	716
Bank of Tokyo-Mitsubishi UFJ	2124	2681	1312	1593	3436	4275	531	670
Barclays Bank	-1830	-564	-4536	-6366	-6366	-6930	-	-
BNP Paribas	814	1874	2748	-	3561	1874	203	469
Chinatrust Commercial Bank	-1	-131	53	52	52	-80	-	-
Citibank	19220	27183	-	-	19220	27183	4805	6796
Commonwealth Bank of Australia	-59	-62	-187	-247	-247	-308	-	-
Credit Agricole	2706	1546	156	1484	2861	3031	676	387
Credit Suisse AG	891	904	-80	589	812	1493	223	226
DBS Bank	3355	2885	1166	2660	4521	5546	839	721
Deutsche Bank	8233	10330	5554	7572	13787	17902	2058	2583
FirstRand Bank	-2	-595	-462	-464	-464	-1059	-	-
Hongkong & Shanghai Banking Corporation	19877	19357	18616	20884	38493	40241	4969	4839
HSBC Bank oman S.A.O.G.	168	249	-1348	-1238	-1180	-989	42	62
Industrial and Commercial Bank of China	99	164	-	-	99	164	25	41
JPMorgan Chase Bank	4962	6727	3588	3748	8550	10475	1240	1682
JSC VTB Bank	9	26	-29	-22	-20	4	2	7
Krung Thai Bank	36	38	19	27	56	65	9	10
Mashreqbank	96	116	43	115	139	232	24	29
Mizuho Corporate Bank	1771	1728	548	1328	2319	3056	443	432
National Australia Bank	-24	-88	-	-24	-24	-112	-	-
Rabobank International	16	122	-	-	16	122	4	30
Royal Bank of Scotland	4798	2226	-	-	4798	2226	1199	556
Sberbank	-13	-16	-5	-19	-19	-35	-	-
Shinhan Bank	439	440	-	-	439	440	439	440
Societe Generale	319	369	199	262	518	631	80	92
Sonali Bank	10	19	16	23	26	41	3	5
Standard Chartered Bank	17358	29602	14758	12113	32116	41715	4339	7401
State Bank of Mauritius	112	331	59	143	171	474	28	83
Sumitomo Mitsui Banking Corporation	-	-163	-	-	-	-163	-	-
UBS AG	312	868	234	478	547	1345	78	217
United Overseas Bank	16	20	-56	-44	-40	-24	4	5
Westpac Banking Corporation	-	84	-	-	-	84	-	21
Woori Bank	9	22	-	6	9	29	2	6
<b>All Scheduled Commercial Banks</b>	<b>816583</b>	<b>911647</b>	<b>293049</b>	<b>396169</b>	<b>1109632</b>	<b>1307816</b>	<b>215054</b>	<b>241573</b>

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Foreign Banks</b>								
AB Bank	-	-	1	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	1	122	135	-	-
American Express Banking Corp.	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	33	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-
Bank of America	-	179	-	27	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	4	178	127	-	-
Bank of Ceylon	-	-	-	-	-	-	-	-
Bank of Nova Scotia	-	-	-	-	-	-	-	-
Bank of Tokyo-Mitsubishi UFJ	1312	1593	-	28	-	-	-	-
Barclays Bank	-	-	-	-	-	-	-	-
BNP Paribas	-	-	230	189	3128	1217	-	-
Chinatrust Commercial Bank	-	-	-	-16	-	-	-	-
Citibank	-	191	1193	2376	56	747	-	-
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-
Credit Agricole	-	-	25	59	676	2585	-	-
Credit Suisse AG	-	-	-	-	-	589	-	-
DBS Bank	-	-	182	54	840	1800	-	-
Deutsche Bank	-	-	238	-45	3919	5937	-	-
FirstRand Bank	-	-	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	236	-	705	1234	11699	21026	-	-
HSBC Bank oman S.A.O.G.	-	-	16	13	-	-	-	-
Industrial and Commercial Bank of China	-	-	-	2	-	-	-	-
JPMorgan Chase Bank	-	-	-27	3	3588	3748	-	-
JSC VTB Bank	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	19	27	-	-
Mashreqbank	-	-	-	1	-	-	-	-
Mizuho Corporate Bank	-	-	-	1	548	1328	-	-
National Australia Bank	-	-	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-	-	-
Royal Bank of Scotland	154	-	117	6	-	-	-	-
Sberbank	-	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-	-
Societe Generale	-	-	26	33	151	213	-	-
Sonali Bank	-	-	-	-	-	-	-	-
Standard Chartered Bank	239	-	666	265	14758	12113	-	-
State Bank of Mauritius	-	-	-	-	-	-	-	-
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-	-	-
UBS AG	-	-	-9	6	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-
Westpac Banking Corporation	-	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-	-
<b>All Scheduled Commercial Banks</b>	<b>5897</b>	<b>14181</b>	<b>2661</b>	<b>9493</b>	<b>311194</b>	<b>313275</b>	<b>145253</b>	<b>172332</b>

Source : Annual accounts of banks.



**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2011 - 12 AND 2012 - 13 AS ON MARCH 31 (Concl.d.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2012	2013	2012	2013
	(17)	(18)	(19)	(20)
<b>Foreign Banks</b>				
AB Bank	-	-	169	237
Abu Dhabi Commercial Bank	-	-	-	-
American Express Banking Corp.	-	-	-1321	-2049
Antwerp Diamond Bank	-	-	-33	40
Australia and New Zealand Banking Group	-	-	-122	-90
Bank Internasional Indonesia	-	-	-281	-301
Bank of America	-	-	3941	7254
Bank of Bahrain & Kuwait	-	-	-	-
Bank of Ceylon	-	-	455	401
Bank of Nova Scotia	-	-	4749	6898
Bank of Tokyo-Mitsubishi UFJ	-	-	1593	1983
Barclays Bank	-	-	-6366	-6930
BNP Paribas	-	-	-	-
Chinatrust Commercial Bank	-	-	52	-64
Citibank	-	-	13167	17075
Commonwealth Bank of Australia	-	-	-247	-308
Credit Agricole	-	-	1484	-
Credit Suisse AG	-	-	589	678
DBS Bank	-	-	2660	2970
Deutsche Bank	-	-	7572	9427
FirstRand Bank	-	-	-464	-1059
Hongkong & Shanghai Banking Corporation	-	-	20884	13142
HSBC Bank oman S.A.O.G.	-	-	-1238	-1065
Industrial and Commercial Bank of China	-	-	74	122
JPMorgan Chase Bank	-	-	3748	5042
JSC VTB Bank	-	-	-22	-2
Krung Thai Bank	-	-	27	29
Mashreqbank	-	-	115	202
Mizuho Corporate Bank	-	-	1328	1296
National Australia Bank	-	-	-24	-112
Rabobank International	-	-	12	91
Royal Bank of Scotland	-	-	3327	1663
Sberbank	-	-	-19	-35
Shinhan Bank	-	-	-	-
Societe Generale	-	-	262	293
Sonali Bank	-	-	23	37
Standard Chartered Bank	-	-	12113	21937
State Bank of Mauritius	-	-	143	391
Sumitomo Mitsui Banking Corporation	-	-	-	-163
UBS AG	-	-	478	1122
United Overseas Bank	-	-	-44	-29
Westpac Banking Corporation	-	-	-	63
Woori Bank	-	-	6	23
<b>All Scheduled Commercial Banks</b>	<b>16667</b>	<b>20740</b>	<b>412906</b>	<b>536222</b>

Source : Annual accounts of banks.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**

(Amount in ₹ Million)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
<b>SBI and its Associates</b>						
State Bank of India	35703	72094	1446684	1836015	1482386	1908108
State Bank of Bikaner & Jaipur	1155	1413	58341	71577	59495	72990
State Bank of Hyderabad	2678	2490	105157	124780	107836	127270
State Bank of Mysore	1166	1080	55253	66820	56419	67900
State Bank of Patiala	3572	2142	69229	85197	72801	87339
State Bank of Travancore	2217	1836	108501	106942	110718	108779
<b>Nationalised Banks</b>						
Allahabad Bank	6878	17461	118510	132606	125387	150067
Andhra Bank	9822	4396	91291	128814	101114	133211
Bank of Baroda	29394	38828	271574	308615	300968	347443
Bank of India	33421	33211	240496	266281	273917	299492
Bank of Maharashtra	2689	2180	102140	145320	104829	147500
Canara Bank	37781	33915	176850	157702	214631	191617
Central Bank of India	21665	19041	187803	236390	209468	255431
Corporation Bank	14085	11985	149849	156730	163934	168715
Dena Bank	1437	1412	61729	70968	63166	72380
IDBI Bank Ltd.	38776	33963	367845	386369	406620	420332
Indian Bank	8117	7110	123100	119404	131217	126514
Indian Overseas Bank	21663	21000	174852	183334	196516	204334
Oriental Bank of Commerce	13102	12215	145396	177039	158498	189254
Punjab and Sind Bank	1925	2160	71554	76817	73479	78977
Punjab National Bank	40427	37201	484746	524140	525173	561340
Syndicate Bank	13854	10623	167735	217246	181590	227869
UCO Bank	8329	7618	111125	97002	119454	104619
Union Bank of India	23886	21499	205807	259288	229693	280787
United Bank of India	4130	3938	76476	81963	80606	85901
Vijaya Bank	4637	3148	112919	117204	117557	120352
<b>Old Private Sector Banks</b>						
Catholic Syrian Bank	8	9	6285	6796	6293	6805
City Union Bank	2260	1723	12342	15507	14602	17230
Dhanlaxmi Bank	628	454	18615	12192	19244	12646

**Notes** : 1. Exposure to capital market is inclusive of both investments and advances.  
2. Exposure to real estate sector is inclusive of both direct and indirect lending.

**Source** : Annual accounts of banks.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Federal Bank	3772	3636	68543	77565	72314	81201
ING Vysya Bank	3957	3511	60287	73612	64244	77124
Jammu & Kashmir Bank	3611	1776	44516	46767	48128	48543
Karnataka Bank	2432	2462	26071	32795	28502	35257
Karur Vysya Bank	4884	4581	16996	24176	21880	28756
Lakshmi Vilas Bank	774	1182	5269	4298	6044	5480
Nainital Bank	305	145	3973	4100	4278	4245
Ratnakar Bank	456	1502	2532	5676	2988	7178
South Indian Bank	1609	1907	16596	17419	18205	19326
Tamilnad Mercantile Bank	1466	1364	12312	14235	13778	15599
<b>New Private Sector Banks</b>						
Axis Bank	47469	63648	527304	620207	574772	683855
Development Credit Bank	477	860	9067	11309	9544	12169
HDFC Bank	73075	75098	250203	301215	323278	376313
ICICI Bank	203409	192454	814217	964313	1017626	1156767
IndusInd Bank	11877	17976	17369	41565	29246	59542
Kotak Mahindra Bank	10521	12819	98324	123150	108845	135969
Yes Bank	7291	14826	35909	83773	43200	98599
<b>Foreign Banks</b>						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	93	53	201	225	294	278
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	509	1	14861	10665	15370	10666
Bank of Bahrain & Kuwait	6	2	247	67	253	69
Bank of Ceylon	-	-	23	86	23	86
Bank of Nova Scotia	-	-	6700	8250	6700	8250
Bank of Tokyo-Mitsubishi UFJ	-	-	-	-	-	-
Barclays Bank	4587	4649	15720	7666	20307	12315
BNP Paribas	3610	2407	5743	3583	9354	5990

**Notes** : 1. Exposure to capital market is inclusive of both investments and advances.  
2. Exposure to real estate sector is inclusive of both direct and indirect lending.

**Source** : Annual accounts of banks.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl.d.)**

(Amount in ₹ Million)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)
Chinatrust Commercial Bank	-	-	1	-	1	-
Citibank	27663	18369	154233	189005	181896	207374
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole	-	-	300	300	300	300
Credit Suisse AG	-	-	-	1206	-	1206
DBS Bank	650	4400	8298	11786	8948	16186
Deutsche Bank	5680	2144	35834	44615	41514	46759
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporatio	10931	11062	105974	126455	116905	137517
HSBC Bank Oman S.A.O.G.	-	-	18	16	18	16
Industrial and Commercial Bank of China	-	-	-	-	-	-
JPMorgan Chase Bank	750	147	7071	2815	7821	2962
JSC VTB Bank	-	-	200	183	200	183
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	-	-	11	11	11	11
Mizuho Corporate Bank	-	-	25	38	25	38
National Australia Bank	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-
Royal Bank of Scotland	4238	593	6658	4167	10896	4760
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	334	342	334	342
Societe Generale	101	101	-	-	101	101
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	24010	24596	260278	304070	284287	328667
State Bank of Mauritius	2	7	174	207	176	214
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-
UBS AG	550	371	1055	663	1605	1034
United Overseas Bank	-	-	-	-	-	-
Westpac Banking Corporation	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-

**Notes** : 1. Exposure to capital market is inclusive of both investments and advances.  
2. Exposure to real estate sector is inclusive of both direct and indirect lending.

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31  
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Mysore	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>10436474</b>	<b>12027396</b>	<b>615721</b>	<b>721162</b>	<b>984442</b>	<b>1130790</b>	<b>501863</b>	<b>569690</b>
a) 1 - 14 days	722647	894285	31961	19112	26484	44768	15748	17520
b) 15 - 28 days	173092	247148	5070	5979	7166	14942	16547	15450
c) 29 days to 3 months	548300	493998	58186	72882	82399	103608	47137	47450
d) Over 3 months to 6 months	1003306	883259	41493	33523	79088	99809	32003	45650
e) Over 6 months to 1 year	1377764	1801168	86525	35594	183091	170357	87452	94800
f) Over 1 year to 3 years	3060736	3367983	191420	255069	372509	401794	119832	138490
g) Over 3 years to 5 years	1789712	2240940	109554	152427	12721	15170	71031	84380
h) Over 5 years	1760918	2098617	91513	146577	220985	280343	112114	125950
<b>Borrowings</b>	<b>1270056</b>	<b>1691827</b>	<b>29550</b>	<b>58420</b>	<b>43995</b>	<b>39746</b>	<b>44256</b>	<b>38550</b>
a) 1 - 14 days	175197	224268	-	22082	2	2	9666	280
b) 15 - 28 days	67489	105909	763	1629	1500	-	254	3910
c) 29 days to 3 months	212029	376644	4044	7929	150	-	6649	2150
d) Over 3 months to 6 months	97657	180068	2035	2714	1000	-	3102	1520
e) Over 6 months to 1 year	51070	75527	458	489	1643	2544	5311	11220
f) Over 1 year to 3 years	125246	276667	5750	5750	2250	5750	7745	10460
g) Over 3 years to 5 years	180520	88613	5000	5000	10500	10600	2530	1610
h) Over 5 years	360848	364131	11500	12829	26950	20850	9000	7400
<b>Loans and Advances</b>	<b>8675789</b>	<b>10456166</b>	<b>492443</b>	<b>575350</b>	<b>768208</b>	<b>904669</b>	<b>406686</b>	<b>449320</b>
a) 1 - 14 days	633349	1165460	15049	27177	58209	49747	18649	20700
b) 15 - 28 days	101410	86203	9574	3389	808	3752	5628	3660
c) 29 days to 3 months	470810	472313	25962	12328	15343	43886	41321	32970
d) Over 3 months to 6 months	380412	431155	11757	12121	12144	41193	15996	18440
e) Over 6 months to 1 year	432316	417535	28149	31366	23083	70625	28651	39330
f) Over 1 year to 3 years	4084619	5021346	260691	345854	358944	491887	191726	208630
g) Over 3 years to 5 years	812342	1155935	68801	34674	72062	81916	44780	58380
h) Over 5 years	1760530	1706218	72461	108442	227615	121664	59935	67210

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013
	(9)	(10)	(11)	(12)
<b>Deposits</b>	<b>794170</b>	<b>886720</b>	<b>714698</b>	<b>846237</b>
a) 1 - 14 days	35500	28230	21025	35766
b) 15 - 28 days	16930	14340	9656	23164
c) 29 days to 3 months	83270	113990	40679	39264
d) Over 3 months to 6 months	116880	100820	41072	19738
e) Over 6 months to 1 year	203560	274550	89810	72343
f) Over 1 year to 3 years	248620	245790	185952	239565
g) Over 3 years to 5 years	5310	8140	127577	155772
h) Over 5 years	84100	100860	198927	260626
<b>Borrowings</b>	<b>108100</b>	<b>88410</b>	<b>76073</b>	<b>87472</b>
a) 1 - 14 days	37230	1290	3781	6714
b) 15 - 28 days	5840	-	-	-
c) 29 days to 3 months	11000	3530	17369	21663
d) Over 3 months to 6 months	9870	21570	13976	4071
e) Over 6 months to 1 year	18280	24040	3621	12708
f) Over 1 year to 3 years	10930	20320	15252	18931
g) Over 3 years to 5 years	14810	17610	6574	4134
h) Over 5 years	140	50	15501	19251
<b>Loans and Advances</b>	<b>629340</b>	<b>738000</b>	<b>553460</b>	<b>674836</b>
a) 1 - 14 days	17510	44050	14199	15608
b) 15 - 28 days	1170	2450	32975	28842
c) 29 days to 3 months	33320	36040	89635	133311
d) Over 3 months to 6 months	13740	18020	56903	79345
e) Over 6 months to 1 year	32440	34050	126843	133476
f) Over 1 year to 3 years	347300	413110	68308	86964
g) Over 3 years to 5 years	73310	73410	43522	51964
h) Over 5 years	110550	116870	121074	145326

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31  
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Mysore	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments (at book value)</b>	<b>3121976</b>	<b>3509273</b>	<b>166695</b>	<b>201459</b>	<b>293664</b>	<b>339680</b>	<b>147861</b>	<b>168650</b>
a) 1 - 14 days	26627	67912	2748	1003	15429	8669	9228	1070
b) 15 - 28 days	35149	43134	20	989	4002	1527	2581	2040
c) 29 days to 3 months	191090	233005	5189	17065	15186	17707	13151	9100
d) Over 3 months to 6 months	86647	159738	3024	8244	13073	13508	9770	4210
e) Over 6 months to 1 year	119026	118993	681	1517	1183	6076	17663	1720
f) Over 1 year to 3 years	485532	471025	30354	41874	29867	37013	30452	31070
g) Over 3 years to 5 years	549350	657361	36704	52497	58275	86294	16959	34850
h) Over 5 years	1628555	1758106	87974	78269	156649	168885	48060	84590
<b>Foreign Currency Assets</b>	<b>1732053</b>	<b>2226958</b>	<b>8542</b>	<b>12079</b>	<b>14911</b>	<b>15561</b>	<b>12859</b>	<b>9340</b>
a) 1 - 14 days	328040	719091	1806	2046	179	1233	4256	1770
b) 15 - 28 days	60024	61575	667	742	311	664	1508	960
c) 29 days to 3 months	249175	207689	4070	4142	1597	1379	3471	1770
d) Over 3 months to 6 months	203448	209611	923	3519	5705	2721	3549	4590
e) Over 6 months to 1 year	138687	99902	150	214	5561	8366	-	60
f) Over 1 year to 3 years	241875	314144	927	1218	619	1200	76	180
g) Over 3 years to 5 years	280230	287141	-	199	939	-	-	-
h) Over 5 years	230574	327807	-	-	-	-	-	10
<b>Foreign Currency Liabilities</b>	<b>1619839</b>	<b>1984565</b>	<b>7215</b>	<b>9448</b>	<b>19666</b>	<b>17191</b>	<b>11552</b>	<b>6080</b>
a) 1 - 14 days	319272	381451	103	1269	633	1031	4093	2450
b) 15 - 28 days	91682	149762	776	1634	1050	16	294	3260
c) 29 days to 3 months	302765	350359	2649	1831	9403	8365	3086	50
d) Over 3 months to 6 months	209773	240804	2319	3181	7061	6308	2968	70
e) Over 6 months to 1 year	226451	242466	1112	1261	946	837	776	90
f) Over 1 year to 3 years	238173	409325	229	261	529	574	300	120
g) Over 3 years to 5 years	191694	163208	24	10	44	61	35	40
h) Over 5 years	40030	47191	3	2	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
STATE BANK OF INDIA & ITS ASSOCIATES** (Amount in ₹ Million)

Items	State Bank of Patiala		State Bank of Travancore	
	2012	2013	2012	2013
	(9)	(10)	(11)	(12)
<b>Investments (at book value)</b>	<b>220430</b>	<b>239570</b>	<b>224376</b>	<b>269555</b>
a) 1 - 14 days	4810	3290	4484	5165
b) 15 - 28 days	1660	590	980	3189
c) 29 days to 3 months	10910	18940	8750	17435
d) Over 3 months to 6 months	5830	6120	9542	3828
e) Over 6 months to 1 year	2600	2540	7577	1861
f) Over 1 year to 3 years	24850	31130	27787	35837
g) Over 3 years to 5 years	54480	43870	4297	37141
h) Over 5 years	115290	133090	160959	165099
<b>Foreign Currency Assets</b>	<b>12280</b>	<b>16330</b>	<b>26185</b>	<b>25218</b>
a) 1 - 14 days	2120	1890	4577	9345
b) 15 - 28 days	340	1360	321	396
c) 29 days to 3 months	5550	5470	2700	5241
d) Over 3 months to 6 months	3260	7510	6483	6233
e) Over 6 months to 1 year	-	10	3849	2157
f) Over 1 year to 3 years	650	30	4281	1087
g) Over 3 years to 5 years	110	60	2815	758
h) Over 5 years	250	-	1158	-
<b>Foreign Currency Liabilities</b>	<b>5660</b>	<b>4370</b>	<b>36182</b>	<b>31623</b>
a) 1 - 14 days	1440	230	4215	3838
b) 15 - 28 days	160	110	730	290
c) 29 days to 3 months	460	440	9630	10446
d) Over 3 months to 6 months	660	530	10575	5731
e) Over 6 months to 1 year	1770	1920	7382	4002
f) Over 1 year to 3 years	880	1110	3020	5503
g) Over 3 years to 5 years	290	30	630	1658
h) Over 5 years	-	-	-	155

Source : Annual accounts of banks.



**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>1595931</b>	<b>1787416</b>	<b>1058512</b>	<b>1237956</b>	<b>3848711</b>	<b>4738813</b>	<b>3182160</b>	<b>3818126</b>
a) 1 - 14 days	80383	146276	28697	54026	351686	438422	325774	423113
b) 15 - 28 days	16359	45747	13895	17121	143297	181264	156172	223902
c) 29 days to 3 months	292462	235235	104618	138060	575250	648893	427216	475355
d) Over 3 months to 6 months	165753	120354	125257	122037	468997	528906	468224	433360
e) Over 6 months to 1 year	232169	294138	329780	379871	1011861	1316814	391172	486984
f) Over 1 year to 3 years	585550	794653	427411	506849	697829	828630	426545	518140
g) Over 3 years to 5 years	98163	76371	23478	13138	144808	180951	338515	430592
h) Over 5 years	125093	74641	5376	6854	454983	614932	648542	826682
<b>Borrowings</b>	<b>90945</b>	<b>100976</b>	<b>82406</b>	<b>111193</b>	<b>235731</b>	<b>265793</b>	<b>321142</b>	<b>353676</b>
a) 1 - 14 days	8649	7131	763	30541	6092	12307	97277	24174
b) 15 - 28 days	204	7131	10429	3308	254	5491	6656	14345
c) 29 days to 3 months	15995	16426	8404	12407	17511	23858	21779	15374
d) Over 3 months to 6 months	19317	21344	13323	21495	23870	35062	10299	75937
e) Over 6 months to 1 year	2743	5059	3650	2034	20428	18807	1054	11979
f) Over 1 year to 3 years	14338	8172	13488	11804	13997	51127	35107	71080
g) Over 3 years to 5 years	4596	13853	3802	1176	47297	59692	59996	22621
h) Over 5 years	25104	21860	28546	28430	106283	59450	88973	118167
<b>Loans and Advances</b>	<b>1111451</b>	<b>1294896</b>	<b>836418</b>	<b>983733</b>	<b>2873773</b>	<b>3281858</b>	<b>2488333</b>	<b>2893675</b>
a) 1 - 14 days	22672	49938	34858	28182	164987	237844	287634	377172
b) 15 - 28 days	19258	21990	18415	14544	67693	92250	68065	96355
c) 29 days to 3 months	170544	101854	94121	97001	379700	442329	596242	761357
d) Over 3 months to 6 months	192055	124207	48387	67617	312382	365422	349320	346853
e) Over 6 months to 1 year	144148	99960	95928	105812	309093	302673	149444	185005
f) Over 1 year to 3 years	248723	546547	323543	407504	895502	952967	269321	300804
g) Over 3 years to 5 years	122783	150366	96943	111909	312983	367054	303868	308082
h) Over 5 years	191269	200034	124224	151166	431434	521320	464440	518048

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Deposits</b>	<b>765287</b>	<b>943369</b>	<b>3270537</b>	<b>3558560</b>	<b>1953612</b>	<b>2252076</b>	<b>1361422</b>	<b>1660055</b>
a) 1 - 14 days	40620	58616	155914	234661	68736	141988	78321	102449
b) 15 - 28 days	11666	20363	42469	60401	36675	53673	40928	46769
c) 29 days to 3 months	119086	52376	340558	431945	316482	150963	186981	137103
d) Over 3 months to 6 months	75978	102355	294915	212814	241330	201639	123960	206571
e) Over 6 months to 1 year	109302	185133	931067	798239	460215	379039	334984	484851
f) Over 1 year to 3 years	392970	500315	473848	577295	371968	811069	281811	313019
g) Over 3 years to 5 years	10433	15776	379999	486274	231212	246177	63065	70389
h) Over 5 years	5232	8435	651768	756931	226995	267528	251372	298904
<b>Borrowings</b>	<b>11434</b>	<b>48885</b>	<b>155254</b>	<b>202834</b>	<b>39941</b>	<b>102194</b>	<b>142481</b>	<b>128989</b>
a) 1 - 14 days	2841	26755	-	37673	26	56205	57147	48005
b) 15 - 28 days	-	16455	5181	9113	-	-	-	6669
c) 29 days to 3 months	230	5675	16132	21495	3152	4344	2035	13696
d) Over 3 months to 6 months	730	-	12861	11846	2492	15791	16960	4764
e) Over 6 months to 1 year	5793	-	257	12240	10933	6385	5700	1661
f) Over 1 year to 3 years	1435	-	25111	21999	19909	6948	7190	3604
g) Over 3 years to 5 years	163	-	49566	49322	3428	12520	3033	5104
h) Over 5 years	244	-	46146	39146	2	-	50416	45486
<b>Loans and Advances</b>	<b>569789</b>	<b>763972</b>	<b>2324898</b>	<b>2421766</b>	<b>1486077</b>	<b>1691082</b>	<b>1004690</b>	<b>1187167</b>
a) 1 - 14 days	22764	26935	233320	193014	43815	48167	72774	89748
b) 15 - 28 days	10609	11156	70280	90220	20890	17888	27140	23903
c) 29 days to 3 months	34793	68361	269967	226680	109537	83208	173610	111195
d) Over 3 months to 6 months	37269	48187	210040	203933	60263	60230	94372	106136
e) Over 6 months to 1 year	49281	73413	322228	397288	113407	109774	98672	123183
f) Over 1 year to 3 years	302619	408653	574030	654157	734636	854699	340157	454793
g) Over 3 years to 5 years	56492	100084	247908	232892	183996	256190	115574	153056
h) Over 5 years	55962	27183	397126	423583	219533	260925	82392	125153

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Deposits</b>	<b>771668</b>	<b>972072</b>	<b>2104926</b>	<b>2271165</b>	<b>1208038</b>	<b>1419802</b>	<b>1784342</b>	<b>2021354</b>
a) 1 - 14 days	26263	79870	186592	169102	80970	97465	122646	168794
b) 15 - 28 days	9391	15827	96230	44326	37927	35422	30145	35010
c) 29 days to 3 months	95031	85744	289301	303469	154806	152420	223857	233365
d) Over 3 months to 6 months	52747	69927	214698	282344	156919	128151	309327	235024
e) Over 6 months to 1 year	193731	221373	460544	506312	195289	176047	414592	501077
f) Over 1 year to 3 years	345869	436381	641908	684321	360297	575586	189718	263084
g) Over 3 years to 5 years	40373	55325	78680	101313	26153	237823	55552	93023
h) Over 5 years	8263	7624	136973	179978	195677	16890	438506	491976
<b>Borrowings</b>	<b>38810</b>	<b>84137</b>	<b>534776</b>	<b>658089</b>	<b>48729</b>	<b>28626</b>	<b>236139</b>	<b>233229</b>
a) 1 - 14 days	18048	51001	8609	17630	7356	1564	77170	19189
b) 15 - 28 days	101	201	18118	5075	763	543	2550	8303
c) 29 days to 3 months	2144	3979	26318	16948	4553	7329	19611	17417
d) Over 3 months to 6 months	2592	5968	38628	60132	11962	8270	14884	18492
e) Over 6 months to 1 year	14	828	72171	140025	12178	4	13081	30634
f) Over 1 year to 3 years	4350	2100	118938	147695	1916	915	19282	25433
g) Over 3 years to 5 years	-	-	100729	71712	-	-	49338	73293
h) Over 5 years	11560	20060	151266	198871	10000	10001	40223	40468
<b>Loans and Advances</b>	<b>566926</b>	<b>657817</b>	<b>1811584</b>	<b>1963065</b>	<b>903236</b>	<b>1056425</b>	<b>1432726</b>	<b>1643665</b>
a) 1 - 14 days	19411	49315	68947	64808	56893	83075	85272	100327
b) 15 - 28 days	6915	5815	46438	24547	30993	33285	25236	49807
c) 29 days to 3 months	14041	43683	93287	127154	81170	86441	135433	181129
d) Over 3 months to 6 months	17559	41013	102893	70220	75074	77280	105742	146102
e) Over 6 months to 1 year	23419	41781	142535	113676	124141	172532	166550	194019
f) Over 1 year to 3 years	326622	371891	768966	821493	307016	323806	514000	565167
g) Over 3 years to 5 years	71125	51412	230137	253303	110056	134510	189766	193204
h) Over 5 years	87835	52907	358382	487864	117895	145496	210727	213910

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Deposits</b>	<b>1559649</b>	<b>1758975</b>	<b>631240</b>	<b>706415</b>	<b>3795885</b>	<b>3915601</b>	<b>1579411</b>	<b>1853559</b>
a) 1 - 14 days	69266	124278	32301	21558	181548	156083	80312	146566
b) 15 - 28 days	73995	77010	22094	14098	45944	44563	35410	64109
c) 29 days to 3 months	230236	293059	128627	100739	316859	259772	265610	296622
d) Over 3 months to 6 months	230146	270186	60861	71886	388951	284057	238774	284435
e) Over 6 months to 1 year	336338	489471	154537	234894	562383	342491	226106	319012
f) Over 1 year to 3 years	242310	172653	116774	119022	1430449	1580317	644246	656614
g) Over 3 years to 5 years	69437	64478	21835	48105	32117	23965	67504	64354
h) Over 5 years	307922	267842	94211	96114	837634	1224353	21448	21848
<b>Borrowings</b>	<b>7591</b>	<b>76793</b>	<b>33823</b>	<b>25401</b>	<b>372643</b>	<b>396209</b>	<b>105899</b>	<b>128138</b>
a) 1 - 14 days	4000	1086	12984	6035	130286	44502	2	-
b) 15 - 28 days	-	1629	-	-	14215	15589	2441	814
c) 29 days to 3 months	-	22859	763	894	2908	101238	11047	10807
d) Over 3 months to 6 months	189	6787	1119	1015	56863	77706	5128	5097
e) Over 6 months to 1 year	8	3	750	-	10328	43215	10984	3442
f) Over 1 year to 3 years	1506	2178	1150	441	51661	10732	12270	16913
g) Over 3 years to 5 years	764	10002	1583	1583	19693	43742	42175	35258
h) Over 5 years	1124	32250	15474	15433	86691	59486	21853	55806
<b>Loans and Advances</b>	<b>1130498</b>	<b>1301856</b>	<b>461514</b>	<b>514308</b>	<b>2937748</b>	<b>3118544</b>	<b>1236202</b>	<b>1475690</b>
a) 1 - 14 days	98211	88445	18905	23138	245126	249700	80093	103945
b) 15 - 28 days	50768	62170	18797	18691	61512	30519	32032	28719
c) 29 days to 3 months	99260	118288	57356	87216	120003	221955	102841	201683
d) Over 3 months to 6 months	96037	92035	29237	31420	93102	174790	84853	101896
e) Over 6 months to 1 year	118161	79767	42142	34445	500707	788865	101395	175231
f) Over 1 year to 3 years	223206	245592	137747	154702	1348085	616588	458500	496448
g) Over 3 years to 5 years	148831	181317	86987	66604	278425	300796	167200	133029
h) Over 5 years	296025	434242	70344	98092	290787	735332	209289	234739

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Deposits</b>	<b>1540035</b>	<b>1734310</b>	<b>2228690</b>	<b>2637616</b>	<b>891163</b>	<b>1006515</b>	<b>830555</b>	<b>970172</b>
a) 1 - 14 days	88631	107142	159456	160913	41443	46276	56426	60780
b) 15 - 28 days	46441	47667	52603	46929	16264	20765	30243	24536
c) 29 days to 3 months	392793	241099	225936	195200	83437	103496	115485	204581
d) Over 3 months to 6 months	120865	253611	126260	132008	41980	54792	66102	93099
e) Over 6 months to 1 year	405652	385284	305729	438734	109475	105897	290414	316049
f) Over 1 year to 3 years	139855	301582	444584	548387	153660	184496	93817	70022
g) Over 3 years to 5 years	24427	25309	194631	223825	82513	104150	175257	197424
h) Over 5 years	321372	372618	719492	891619	362391	386645	2811	3683
<b>Borrowings</b>	<b>129014</b>	<b>94924</b>	<b>179095</b>	<b>237973</b>	<b>49202</b>	<b>49427</b>	<b>54184</b>	<b>63915</b>
a) 1 - 14 days	73425	29800	21098	32858	4043	4	28878	46180
b) 15 - 28 days	1526	-	3639	9459	-	-	-	-
c) 29 days to 3 months	5088	4090	20592	37488	1128	11677	400	400
d) Over 3 months to 6 months	1708	8218	25665	36507	6758	4366	6	4
e) Over 6 months to 1 year	983	1718	850	1368	6624	2964	7164	1407
f) Over 1 year to 3 years	7829	6714	15401	12880	7896	10782	2730	3423
g) Over 3 years to 5 years	6609	2562	46950	54514	10822	6134	5006	4501
h) Over 5 years	31846	41822	44901	52900	11931	13501	10000	8000
<b>Loans and Advances</b>	<b>1175040</b>	<b>1315691</b>	<b>1778821</b>	<b>2081022</b>	<b>630433</b>	<b>689087</b>	<b>579037</b>	<b>697658</b>
a) 1 - 14 days	49429	78085	48657	125497	69518	52823	8991	9056
b) 15 - 28 days	14947	32029	56334	80188	2753	11414	7663	7384
c) 29 days to 3 months	94804	135953	292613	240027	51234	59887	22776	28452
d) Over 3 months to 6 months	89928	97606	165390	221149	42295	51383	26943	29252
e) Over 6 months to 1 year	125560	92977	237618	281039	43370	40940	40792	45282
f) Over 1 year to 3 years	326976	362526	533324	709204	241224	261861	339628	412756
g) Over 3 years to 5 years	129423	126316	175888	210036	80762	96921	64062	72822
h) Over 5 years	343973	390200	268998	213883	99279	113858	68183	92654

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments (at book value)</b>	<b>542832</b>	<b>583059</b>	<b>296558</b>	<b>377955</b>	<b>832094</b>	<b>1213996</b>	<b>867536</b>	<b>946134</b>
a) 1 - 14 days	5443	92302	5923	7450	18969	52568	20305	36779
b) 15 - 28 days	11329	4978	1779	4208	7645	5884	12908	25638
c) 29 days to 3 months	31653	68672	18210	19197	57374	96098	65109	46341
d) Over 3 months to 6 months	18466	27354	1978	8885	12315	33956	37053	25484
e) Over 6 months to 1 year	19717	25395	2395	6222	16331	27647	31604	7349
f) Over 1 year to 3 years	54881	77880	30796	44077	128283	166149	62966	93133
g) Over 3 years to 5 years	93866	85854	43510	45904	105933	138009	135581	186177
h) Over 5 years	307479	200624	191968	242011	485245	693684	502009	525233
<b>Foreign Currency Assets</b>	<b>61761</b>	<b>76181</b>	<b>16310</b>	<b>25490</b>	<b>1331328</b>	<b>1728163</b>	<b>910646</b>	<b>1054174</b>
a) 1 - 14 days	6640	7532	2955	4811	236412	271224	133976	124261
b) 15 - 28 days	4832	7532	1197	2258	60545	125026	47808	74067
c) 29 days to 3 months	14401	15847	4341	6515	291647	389472	222313	355880
d) Over 3 months to 6 months	19553	21777	7816	11370	238269	333955	209329	178136
e) Over 6 months to 1 year	2806	7437	-	535	151198	156762	57609	81433
f) Over 1 year to 3 years	1356	2698	-	-	180484	218429	60055	80814
g) Over 3 years to 5 years	2448	3727	-	-	121708	164578	74945	55750
h) Over 5 years	9725	9630	-	-	51064	68716	104610	103833
<b>Foreign Currency Liabilities</b>	<b>53515</b>	<b>74500</b>	<b>26892</b>	<b>32125</b>	<b>1333329</b>	<b>1599720</b>	<b>951594</b>	<b>1152117</b>
a) 1 - 14 days	11326	7728	1518	1686	252545	293707	124815	195724
b) 15 - 28 days	208	7728	2088	2213	58521	114637	97037	115633
c) 29 days to 3 months	16693	17939	8288	9735	271060	300890	275727	269359
d) Over 3 months to 6 months	14809	23500	13345	16795	226907	248975	210324	196801
e) Over 6 months to 1 year	4318	10166	1138	1228	219380	304264	86875	188682
f) Over 1 year to 3 years	2148	2564	200	363	49976	111080	55645	91638
g) Over 3 years to 5 years	2541	2714	314	105	165675	188370	58809	20524
h) Over 5 years	1473	2161	-	-	89267	37797	42361	73756

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Investments (at book value)</b>	<b>261983</b>	<b>314977</b>	<b>1020574</b>	<b>1211328</b>	<b>592433</b>	<b>726038</b>	<b>474746</b>	<b>581645</b>
a) 1 - 14 days	2966	1018	43192	17092	27305	6418	75604	129854
b) 15 - 28 days	2183	-	19675	20723	2517	957	9237	10355
c) 29 days to 3 months	11687	3534	64853	89871	12168	27154	49302	34150
d) Over 3 months to 6 months	548	9191	9835	15577	15065	37126	31739	45389
e) Over 6 months to 1 year	4997	10472	15505	16136	10921	12913	87848	110427
f) Over 1 year to 3 years	43203	32189	37152	76726	102080	93908	98136	111960
g) Over 3 years to 5 years	42013	44757	128381	186992	89951	88051	40336	43969
h) Over 5 years	154386	213816	701982	788212	332426	459512	82545	95541
<b>Foreign Currency Assets</b>	<b>58089</b>	<b>80719</b>	<b>193222</b>	<b>253494</b>	<b>26810</b>	<b>28277</b>	<b>49932</b>	<b>47062</b>
a) 1 - 14 days	15391	5563	28196	36955	4980	1114	13151	15131
b) 15 - 28 days	7151	2563	8762	23049	628	3335	3169	2620
c) 29 days to 3 months	17478	41877	59948	67224	5517	12247	13441	13246
d) Over 3 months to 6 months	12654	11506	44473	50748	15394	9337	9879	11851
e) Over 6 months to 1 year	5415	19142	9112	27933	85	172	1135	988
f) Over 1 year to 3 years	-	68	11756	13810	178	805	5189	1210
g) Over 3 years to 5 years	-	-	11431	15653	29	475	2746	2007
h) Over 5 years	-	-	19545	18123	-	791	1221	10
<b>Foreign Currency Liabilities</b>	<b>56355</b>	<b>81250</b>	<b>193222</b>	<b>253494</b>	<b>8122</b>	<b>7308</b>	<b>49932</b>	<b>36762</b>
a) 1 - 14 days	15009	5765	16823	19992	2003	1073	16044	5567
b) 15 - 28 days	10334	948	12226	26006	150	113	244	6735
c) 29 days to 3 months	11887	41542	59762	81363	1093	608	5500	12810
d) Over 3 months to 6 months	13775	16997	38193	42194	978	746	16042	3968
e) Over 6 months to 1 year	5077	15668	12516	27582	2351	2303	4394	3851
f) Over 1 year to 3 years	186	234	15043	6429	1368	2209	6885	3013
g) Over 3 years to 5 years	87	96	31078	37896	179	256	823	819
h) Over 5 years	-	-	7580	12033	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Investments (at book value)</b>	<b>230277</b>	<b>343431</b>	<b>831754</b>	<b>988009</b>	<b>412073</b>	<b>449183</b>	<b>559298</b>	<b>619879</b>
a) 1 - 14 days	4387	41022	202383	209712	23636	22397	93128	63181
b) 15 - 28 days	1888	245	248	349	9645	15920	8301	8895
c) 29 days to 3 months	8869	6152	31640	40049	58061	77036	43723	61707
d) Over 3 months to 6 months	2070	2936	6088	13549	45021	47445	65704	60053
e) Over 6 months to 1 year	2390	4462	16520	17609	74676	75818	111637	122623
f) Over 1 year to 3 years	17973	27052	66394	127001	97265	116567	62312	115537
g) Over 3 years to 5 years	42175	52923	95796	124728	8344	6834	25253	50878
h) Over 5 years	150526	208640	412685	455012	95426	87167	149242	137005
<b>Foreign Currency Assets</b>	<b>20940</b>	<b>27818</b>	<b>334438</b>	<b>446113</b>	<b>74570</b>	<b>94794</b>	<b>307901</b>	<b>246377</b>
a) 1 - 14 days	1523	6437	48948	81622	3084	26220	44698	30483
b) 15 - 28 days	1267	575	3835	3388	3279	4685	19762	19012
c) 29 days to 3 months	4643	3161	106050	87953	18081	21380	82304	53558
d) Over 3 months to 6 months	13331	15948	56351	68974	17357	20033	63178	43592
e) Over 6 months to 1 year	175	1678	59168	70607	5748	989	24645	9025
f) Over 1 year to 3 years	-	20	30553	55137	14701	11403	27910	40280
g) Over 3 years to 5 years	-	-	20955	32988	5819	3660	27883	27465
h) Over 5 years	1	1	8578	45444	6500	6423	17522	22963
<b>Foreign Currency Liabilities</b>	<b>9482</b>	<b>8800</b>	<b>340250</b>	<b>451638</b>	<b>87825</b>	<b>95183</b>	<b>287709</b>	<b>227002</b>
a) 1 - 14 days	1429	863	42953	45838	13268	16795	45830	22683
b) 15 - 28 days	63	239	10274	10319	7094	12044	7257	11844
c) 29 days to 3 months	2175	1952	94512	93006	19763	33920	76847	31923
d) Over 3 months to 6 months	2039	2293	58605	72103	20196	13803	52386	42073
e) Over 6 months to 1 year	1741	1570	64061	76074	24200	11241	30782	24796
f) Over 1 year to 3 years	1724	1227	46403	93055	2885	4661	41462	35330
g) Over 3 years to 5 years	311	646	18925	28246	419	2719	33085	58353
h) Over 5 years	1	11	4518	32999	-	-	61	-

Source : Annual accounts of banks.



**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Investments (at book value)</b>	<b>524602</b>	<b>587192</b>	<b>200641</b>	<b>225425</b>	<b>1231473</b>	<b>1304357</b>	<b>408151</b>	<b>456477</b>
a) 1 - 14 days	11845	24370	2831	2812	10215	6327	10962	1363
b) 15 - 28 days	5381	-	1464	2945	2486	2410	841	2021
c) 29 days to 3 months	12388	29400	9286	18571	113551	48600	11856	12400
d) Over 3 months to 6 months	6519	8238	257	2096	30209	50845	4569	13233
e) Over 6 months to 1 year	14708	8863	5726	5810	33782	33624	1494	19593
f) Over 1 year to 3 years	81019	73180	22442	31456	132086	164983	48839	50688
g) Over 3 years to 5 years	89595	84268	21046	20681	184922	199330	54715	90543
h) Over 5 years	303148	358873	137589	141054	724223	798238	274875	266636
<b>Foreign Currency Assets</b>	<b>284387</b>	<b>386928</b>	<b>7521</b>	<b>7563</b>	<b>388895</b>	<b>482434</b>	<b>158303</b>	<b>263191</b>
a) 1 - 14 days	87548	135013	1895	3706	59081	42893	40600	70215
b) 15 - 28 days	4496	12014	546	404	19609	21857	12666	24794
c) 29 days to 3 months	87116	115551	2256	2031	98719	148277	27957	77334
d) Over 3 months to 6 months	60116	60663	2825	1423	101853	144054	20923	50822
e) Over 6 months to 1 year	42848	61436	-	-	35687	69043	2449	28366
f) Over 1 year to 3 years	324	2251	-	-	43349	23427	12703	4155
g) Over 3 years to 5 years	1940	-	-	-	18232	16053	18027	4530
h) Over 5 years	-	-	-	-	12365	16829	22979	2975
<b>Foreign Currency Liabilities</b>	<b>285849</b>	<b>387621</b>	<b>5591</b>	<b>4287</b>	<b>293202</b>	<b>436487</b>	<b>153825</b>	<b>253922</b>
a) 1 - 14 days	82749	131554	1011	742	40863	55355	25165	34497
b) 15 - 28 days	7749	16882	97	59	13205	35416	15588	31338
c) 29 days to 3 months	88994	116217	1041	1192	89632	118830	41908	76206
d) Over 3 months to 6 months	60873	59837	1469	629	73353	125609	24902	32414
e) Over 6 months to 1 year	44368	62218	1142	859	34833	66911	10986	17026
f) Over 1 year to 3 years	917	652	793	792	31093	15132	4754	4011
g) Over 3 years to 5 years	201	261	38	14	2975	4561	30521	31283
h) Over 5 years	-	1	-	-	7247	14673	-	27147

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Investments (at book value)</b>	<b>461854</b>	<b>525152</b>	<b>623636</b>	<b>808305</b>	<b>290588</b>	<b>334634</b>	<b>286438</b>	<b>312850</b>
a) 1 - 14 days	69965	5778	25219	19602	3796	4112	6476	4342
b) 15 - 28 days	10706	7018	4648	1250	2397	1809	97	2554
c) 29 days to 3 months	89745	3123	11815	19098	9495	16508	13576	6306
d) Over 3 months to 6 months	24486	12818	6486	24070	3890	14684	590	4792
e) Over 6 months to 1 year	98267	30301	19345	21270	9215	7778	3254	6771
f) Over 1 year to 3 years	50488	61822	57153	114544	38911	45953	42083	64445
g) Over 3 years to 5 years	12966	70996	102544	112906	39771	30165	70926	82855
h) Over 5 years	105231	333297	396427	495563	183114	213626	149437	140785
<b>Foreign Currency Assets</b>	<b>164812</b>	<b>216630</b>	<b>161916</b>	<b>239736</b>	<b>80493</b>	<b>128940</b>	<b>7059</b>	<b>5580</b>
a) 1 - 14 days	27787	41048	25986	38451	20399	22770	3239	1405
b) 15 - 28 days	5883	17225	13169	24490	798	962	79	141
c) 29 days to 3 months	41016	53596	36441	51247	32878	63037	1859	1167
d) Over 3 months to 6 months	24368	63224	32016	56507	14005	31128	1689	2769
e) Over 6 months to 1 year	37578	1464	10619	13931	12413	10888	193	98
f) Over 1 year to 3 years	13481	15354	13501	16957	-	-	-	-
g) Over 3 years to 5 years	3282	9525	14313	22426	-	-	-	-
h) Over 5 years	11417	15194	15870	15728	-	155	-	-
<b>Foreign Currency Liabilities</b>	<b>164812</b>	<b>216630</b>	<b>143952</b>	<b>193217</b>	<b>80486</b>	<b>128927</b>	<b>7059</b>	<b>5580</b>
a) 1 - 14 days	22977	23610	20976	25267	19677	21688	5275	3943
b) 15 - 28 days	5583	21480	3803	12795	649	570	90	30
c) 29 days to 3 months	35402	55886	28473	26786	33389	64722	157	174
d) Over 3 months to 6 months	27657	68655	28551	46076	14999	30567	525	243
e) Over 6 months to 1 year	14269	13366	12906	22166	11710	11191	629	744
f) Over 1 year to 3 years	33587	25304	13347	5218	31	149	334	419
g) Over 3 years to 5 years	2912	-	34819	53102	32	39	50	27
h) Over 5 years	22426	8329	1076	1809	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>106049</b>	<b>123416</b>	<b>163408</b>	<b>203048</b>	<b>118044</b>	<b>112021</b>	<b>489371</b>	<b>576149</b>
a) 1 - 14 days	1819	2547	7835	11478	10300	6279	11271	18766
b) 15 - 28 days	2155	2006	1303	1228	4982	2422	5802	17418
c) 29 days to 3 months	4579	4237	9564	10986	17674	13427	46566	69885
d) Over 3 months to 6 months	8557	8220	7904	6112	23156	13183	81380	66823
e) Over 6 months to 1 year	8360	12491	16369	25370	26762	29303	110705	133516
f) Over 1 year to 3 years	26852	31789	113559	138604	32017	43410	214357	242010
g) Over 3 years to 5 years	1176	1915	6113	8470	2887	3752	13743	16671
h) Over 5 years	52549	60212	761	800	267	248	5547	11060
<b>Borrowings</b>	<b>5755</b>	<b>1994</b>	<b>3487</b>	<b>4767</b>	<b>17678</b>	<b>15921</b>	<b>42410</b>	<b>51870</b>
a) 1 - 14 days	2980	-	-	-	8032	7682	2998	5233
b) 15 - 28 days	-	-	-	-	-	-	1050	3300
c) 29 days to 3 months	160	-	-	543	1755	679	610	5809
d) Over 3 months to 6 months	128	128	312	151	1485	1486	15696	8410
e) Over 6 months to 1 year	128	137	2762	2139	1156	1408	2407	7650
f) Over 1 year to 3 years	1904	1311	12	555	2584	2828	9928	15267
g) Over 3 years to 5 years	37	-	300	1380	2292	387	4006	6201
h) Over 5 years	418	418	100	-	375	1452	5716	-
<b>Loans and Advances</b>	<b>76636</b>	<b>88515</b>	<b>121375</b>	<b>152461</b>	<b>87598</b>	<b>77771</b>	<b>377560</b>	<b>440967</b>
a) 1 - 14 days	4625	4295	16778	19384	6262	3486	23161	35518
b) 15 - 28 days	2578	2284	1254	2323	1571	846	8569	10573
c) 29 days to 3 months	4590	6599	2860	8278	7597	6611	28143	31603
d) Over 3 months to 6 months	7480	13374	1712	9770	6894	7847	28535	33728
e) Over 6 months to 1 year	13615	15756	3741	30789	10475	12539	47574	59919
f) Over 1 year to 3 years	33120	36359	74716	58703	32676	28829	170695	182249
g) Over 3 years to 5 years	6216	5192	9551	11044	8390	8121	31286	33420
h) Over 5 years	4411	4656	10763	12169	13734	9492	39597	53957

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Deposits</b>	<b>351954</b>	<b>413340</b>	<b>533469</b>	<b>642206</b>	<b>316083</b>	<b>360562</b>	<b>321116</b>	<b>386530</b>
a) 1 - 14 days	46361	54874	24311	38923	10040	13202	15606	24892
b) 15 - 28 days	32399	35227	7876	23246	4533	4916	5059	7834
c) 29 days to 3 months	78785	90627	40335	64788	15291	16754	60370	66261
d) Over 3 months to 6 months	37130	50441	42435	26052	15162	20895	34141	39252
e) Over 6 months to 1 year	51993	60648	41799	55114	45168	64922	56015	81688
f) Over 1 year to 3 years	43514	58182	304244	346001	130836	122935	103318	80944
g) Over 3 years to 5 years	39856	39379	68078	83827	37138	48537	19075	43723
h) Over 5 years	21917	23962	4392	4255	57915	68402	27532	41937
<b>Borrowings</b>	<b>56965</b>	<b>65113</b>	<b>12410</b>	<b>10750</b>	<b>11471</b>	<b>15798</b>	<b>19726</b>	<b>39993</b>
a) 1 - 14 days	4100	2155	5481	4750	1603	3505	9040	26417
b) 15 - 28 days	-	4328	750	-	-	-	346	-
c) 29 days to 3 months	7153	16020	100	-	229	1466	3109	4528
d) Over 3 months to 6 months	17612	15025	79	-	799	1179	2286	3956
e) Over 6 months to 1 year	12637	3688	-	-	543	745	3408	3593
f) Over 1 year to 3 years	6057	6929	-	-	2120	2499	36	-
g) Over 3 years to 5 years	2100	6962	-	-	2676	1609	-	-
h) Over 5 years	7306	10006	6000	6000	3500	4795	1500	1500
<b>Loans and Advances</b>	<b>287214</b>	<b>317720</b>	<b>330776</b>	<b>392004</b>	<b>207207</b>	<b>252077</b>	<b>242051</b>	<b>297059</b>
a) 1 - 14 days	38387	51365	10706	15697	8898	10178	10495	13929
b) 15 - 28 days	25401	27520	4354	5520	1903	2945	2260	2463
c) 29 days to 3 months	37233	33223	27738	20804	11063	16204	14005	12629
d) Over 3 months to 6 months	25874	31102	33236	36055	15186	17196	7905	8844
e) Over 6 months to 1 year	49245	46372	35035	39102	24227	35551	68675	98004
f) Over 1 year to 3 years	47053	52711	145105	183662	98699	113769	98963	112423
g) Over 3 years to 5 years	22148	28051	42481	55539	19694	26181	21487	25074
h) Over 5 years	41872	47377	32122	35625	27537	30052	18261	23693

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Deposits</b>	<b>141141</b>	<b>156190</b>	<b>34775</b>	<b>37236</b>	<b>47393</b>	<b>83405</b>	<b>365005</b>	<b>442623</b>
a) 1 - 14 days	5161	6091	1916	2592	8631	8682	26337	27168
b) 15 - 28 days	3202	2480	677	968	2969	4090	13590	12814
c) 29 days to 3 months	14089	12059	4115	2839	8064	23555	78057	89237
d) Over 3 months to 6 months	14030	18089	4958	4767	4404	8705	45124	46202
e) Over 6 months to 1 year	26376	37055	7905	9243	9661	16392	82377	91664
f) Over 1 year to 3 years	72465	52972	9590	10614	13210	21485	108286	161040
g) Over 3 years to 5 years	5302	7811	5488	6090	371	304	7154	7529
h) Over 5 years	517	19634	127	124	84	192	4080	6970
<b>Borrowings</b>	<b>5800</b>	<b>4800</b>	<b>81</b>	<b>74</b>	<b>11853</b>	<b>26145</b>	<b>5882</b>	<b>12846</b>
a) 1 - 14 days	-	-	-	-	4400	13506	888	2208
b) 15 - 28 days	-	-	-	-	-	1000	-	651
c) 29 days to 3 months	-	1000	-	-	1760	1000	509	815
d) Over 3 months to 6 months	-	-	7	-	895	2015	184	2964
e) Over 6 months to 1 year	2000	-	-	-	1405	3002	184	1280
f) Over 1 year to 3 years	-	1000	2	16	1620	4000	1385	1647
g) Over 3 years to 5 years	1300	2295	29	29	1573	1453	732	1281
h) Over 5 years	2500	505	43	29	200	170	2000	2000
<b>Loans and Advances</b>	<b>101887</b>	<b>117028</b>	<b>19260</b>	<b>21757</b>	<b>41190</b>	<b>62265</b>	<b>272807</b>	<b>318155</b>
a) 1 - 14 days	5189	7125	1305	1563	2617	3328	12022	16400
b) 15 - 28 days	3195	5371	1214	1478	1122	1800	5824	7858
c) 29 days to 3 months	11406	19310	1288	1531	5450	6068	45386	41141
d) Over 3 months to 6 months	6833	7170	397	416	2631	3399	40680	44496
e) Over 6 months to 1 year	19839	20768	1234	901	5701	6663	73735	93018
f) Over 1 year to 3 years	42684	44567	9647	11608	12606	20662	34843	45808
g) Over 3 years to 5 years	5536	6104	1754	1849	4010	13224	25555	31980
h) Over 5 years	7205	6613	2421	2412	7054	7120	34762	37453

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Tamilnad Mercantile Bank	
	2012	2013
	(25)	(26)
<b>Deposits</b>	<b>171104</b>	<b>202238</b>
a) 1 - 14 days	5601	8739
b) 15 - 28 days	2202	4241
c) 29 days to 3 months	14178	16578
d) Over 3 months to 6 months	18217	17078
e) Over 6 months to 1 year	45052	46215
f) Over 1 year to 3 years	66753	91450
g) Over 3 years to 5 years	10745	9229
h) Over 5 years	8357	8708
<b>Borrowings</b>	<b>4607</b>	<b>2506</b>
a) 1 - 14 days	400	162
b) 15 - 28 days	-	-
c) 29 days to 3 months	147	-
d) Over 3 months to 6 months	-	-
e) Over 6 months to 1 year	2440	1454
f) Over 1 year to 3 years	920	690
g) Over 3 years to 5 years	400	200
h) Over 5 years	300	-
<b>Loans and Advances</b>	<b>137789</b>	<b>162560</b>
a) 1 - 14 days	4565	5207
b) 15 - 28 days	4356	4375
c) 29 days to 3 months	18401	23370
d) Over 3 months to 6 months	25391	33079
e) Over 6 months to 1 year	32984	40499
f) Over 1 year to 3 years	30251	32141
g) Over 3 years to 5 years	12129	13071
h) Over 5 years	9712	10819

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments (at book value)</b>	<b>31452</b>	<b>33011</b>	<b>45862</b>	<b>52668</b>	<b>43016</b>	<b>47049</b>	<b>174025</b>	<b>211546</b>
a) 1 - 14 days	1572	497	1268	479	3937	3743	3525	20923
b) 15 - 28 days	490	-	2571	3526	2937	726	2690	5327
c) 29 days to 3 months	589	1425	7674	8493	5684	2270	14899	26650
d) Over 3 months to 6 months	659	100	7153	7590	-	398	7056	15648
e) Over 6 months to 1 year	219	225	11472	14311	187	174	2181	32796
f) Over 1 year to 3 years	4085	5135	11040	13062	1535	2373	8980	48191
g) Over 3 years to 5 years	3501	2610	710	1310	5985	6773	14239	7434
h) Over 5 years	20338	23018	3976	3897	22751	30591	120455	54577
<b>Foreign Currency Assets</b>	<b>1512</b>	<b>1724</b>	<b>42869</b>	<b>24396</b>	<b>13058</b>	<b>4814</b>	<b>15148</b>	<b>12416</b>
a) 1 - 14 days	448	523	6169	870	1569	2177	4457	4318
b) 15 - 28 days	-	74	250	274	38	7	2481	18
c) 29 days to 3 months	519	628	11620	12242	6614	1086	2179	626
d) Over 3 months to 6 months	282	296	11155	6189	3125	751	2420	4328
e) Over 6 months to 1 year	93	4	13668	4817	1705	793	359	965
f) Over 1 year to 3 years	1	1	5	5	-	-	2965	1217
g) Over 3 years to 5 years	1	19	-	-	-	-	229	516
h) Over 5 years	168	179	-	-	6	-	58	428
<b>Foreign Currency Liabilities</b>	<b>1185</b>	<b>1097</b>	<b>42921</b>	<b>24414</b>	<b>12943</b>	<b>4662</b>	<b>25660</b>	<b>24359</b>
a) 1 - 14 days	70	129	4999	442	1337	2182	1403	1641
b) 15 - 28 days	27	11	169	11	24	1	414	101
c) 29 days to 3 months	172	55	13273	12792	6418	1071	3250	7045
d) Over 3 months to 6 months	232	138	11237	5093	3185	559	13107	5496
e) Over 6 months to 1 year	308	302	13192	5886	1885	721	4742	6719
f) Over 1 year to 3 years	318	350	47	156	55	114	2218	2435
g) Over 3 years to 5 years	58	113	4	34	40	11	526	923
h) Over 5 years	-	-	-	-	-	4	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Investments (at book value)</b>	<b>127155</b>	<b>182782</b>	<b>216243</b>	<b>257411</b>	<b>128412</b>	<b>134325</b>	<b>105813</b>	<b>138688</b>
a) 1 - 14 days	15877	40770	3869	4772	2459	4857	22960	49343
b) 15 - 28 days	7782	11035	1040	4290	-	-	1596	2955
c) 29 days to 3 months	22354	28465	36042	36302	4737	1456	13965	13553
d) Over 3 months to 6 months	8574	13357	6227	19494	1952	1353	9560	9978
e) Over 6 months to 1 year	18774	21005	20049	24024	1100	2163	13935	17101
f) Over 1 year to 3 years	17838	28685	31935	47521	11199	15198	30866	23609
g) Over 3 years to 5 years	21606	21837	39041	33650	16910	15152	4986	11199
h) Over 5 years	14349	17628	78041	87358	90055	94146	7946	10951
<b>Foreign Currency Assets</b>	<b>16901</b>	<b>20579</b>	<b>51469</b>	<b>98219</b>	<b>33559</b>	<b>25468</b>	<b>42349</b>	<b>2123</b>
a) 1 - 14 days	5594	4122	3009	4757	5835	6547	7286	727
b) 15 - 28 days	1260	2742	269	10676	1032	1096	175	95
c) 29 days to 3 months	6133	8328	17256	50594	17485	10082	6863	515
d) Over 3 months to 6 months	3699	5213	24705	23713	6028	4078	15627	786
e) Over 6 months to 1 year	25	44	6230	8479	3120	3492	12367	-
f) Over 1 year to 3 years	-	-	-	-	34	174	31	-
g) Over 3 years to 5 years	122	130	-	-	26	-	-	-
h) Over 5 years	67	-	-	-	-	-	-	-
<b>Foreign Currency Liabilities</b>	<b>31963</b>	<b>39633</b>	<b>51547</b>	<b>98246</b>	<b>33533</b>	<b>25438</b>	<b>23590</b>	<b>12886</b>
a) 1 - 14 days	472	2651	3393	4228	5528	5279	5727	471
b) 15 - 28 days	30	4206	795	11160	241	129	135	1
c) 29 days to 3 months	7393	13038	16322	50004	18428	11275	4826	4589
d) Over 3 months to 6 months	7970	9334	24461	24106	5584	3893	6960	3902
e) Over 6 months to 1 year	7957	4091	6521	8725	3383	4285	5942	3712
f) Over 1 year to 3 years	2164	951	43	13	241	418	-	32
g) Over 3 years to 5 years	553	376	12	10	128	159	-	168
h) Over 5 years	5424	4987	-	-	-	1	-	11

Source : Annual accounts of banks.



**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank \$	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Investments (at book value)</b>	<b>43953</b>	<b>43245</b>	<b>11400</b>	<b>10376</b>	<b>23338</b>	<b>55714</b>	-	
a) 1 - 14 days	1289	1427	1845	1861	3168	1600	-	
b) 15 - 28 days	245	744	876	197	248	249	-	
c) 29 days to 3 months	1488	298	3625	2888	5367	11458	-	
d) Over 3 months to 6 months	2162	396	22	-	872	8713	-	
e) Over 6 months to 1 year	659	560	-	-	316	2421	-	
f) Over 1 year to 3 years	1096	2673	260	1024	2277	7240	-	
g) Over 3 years to 5 years	4663	4643	1596	917	2238	8248	-	
h) Over 5 years	32353	32505	3175	3489	8852	15786	-	
<b>Foreign Currency Assets</b>	<b>203</b>	<b>585</b>	-	-	<b>148</b>	<b>1753</b>	-	
a) 1 - 14 days	79	275	-	-	15	300	-	
b) 15 - 28 days	4	23	-	-	-	179	-	
c) 29 days to 3 months	9	129	-	-	133	313	-	
d) Over 3 months to 6 months	61	68	-	-	-	288	-	
e) Over 6 months to 1 year	50	90	-	-	-	193	-	
f) Over 1 year to 3 years	-	-	-	-	-	411	-	
g) Over 3 years to 5 years	-	-	-	-	-	-	-	
h) Over 5 years	-	-	-	-	-	69	-	
<b>Foreign Currency Liabilities</b>	<b>358</b>	<b>321</b>	-	-	<b>133</b>	<b>1229</b>	-	
a) 1 - 14 days	225	171	-	-	-	-	-	
b) 15 - 28 days	2	1	-	-	-	-	-	
c) 29 days to 3 months	19	19	-	-	133	709	-	
d) Over 3 months to 6 months	17	25	-	-	-	520	-	
e) Over 6 months to 1 year	70	76	-	-	-	-	-	
f) Over 1 year to 3 years	18	22	-	-	-	-	-	
g) Over 3 years to 5 years	7	6	-	-	-	-	-	
h) Over 5 years	-	-	-	-	-	-	-	

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	South Indian Bank		Tamilnad Mercantile Bank	
	2012	2013	2012	2013
	(25)	(26)	(27)	(28)
<b>Investments (at book value)</b>	<b>93999</b>	<b>125235</b>	<b>48903</b>	<b>53483</b>
a) 1 - 14 days	4310	5777	906	1745
b) 15 - 28 days	647	1008	805	198
c) 29 days to 3 months	3785	9000	2680	1769
d) Over 3 months to 6 months	1130	6133	1306	558
e) Over 6 months to 1 year	3151	6744	907	78
f) Over 1 year to 3 years	9933	18941	2778	5829
g) Over 3 years to 5 years	18058	23107	8898	12787
h) Over 5 years	52985	54525	30623	30518
<b>Foreign Currency Assets</b>	<b>6568</b>	<b>5072</b>	<b>598</b>	<b>541</b>
a) 1 - 14 days	2993	3245	214	305
b) 15 - 28 days	171	214	24	21
c) 29 days to 3 months	1189	-	140	49
d) Over 3 months to 6 months	930	1380	96	19
e) Over 6 months to 1 year	205	234	15	19
f) Over 1 year to 3 years	1080	-	34	5
g) Over 3 years to 5 years	-	-	-	8
h) Over 5 years	-	-	75	114
<b>Foreign Currency Liabilities</b>	<b>6470</b>	<b>10232</b>	<b>457</b>	<b>437</b>
a) 1 - 14 days	1921	2622	172	278
b) 15 - 28 days	113	63	3	2
c) 29 days to 3 months	1098	1115	169	9
d) Over 3 months to 6 months	912	3219	44	39
e) Over 6 months to 1 year	1324	1865	39	51
f) Over 1 year to 3 years	649	862	30	44
g) Over 3 years to 5 years	453	486	1	14
h) Over 5 years	-	-	-	-

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>2201043</b>	<b>2526136</b>	<b>63356</b>	<b>83638</b>	<b>2467065</b>	<b>2962470</b>	<b>2555000</b>	<b>2926136</b>
a) 1 - 14 days	166915	181501	5943	8288	152685	227039	119150	180426
b) 15 - 28 days	76814	65905	1933	3888	67076	72881	97134	78776
c) 29 days to 3 months	237750	262583	8518	16274	211921	189571	273132	303018
d) Over 3 months to 6 months	258084	285364	7123	11247	198131	208870	288255	265481
e) Over 6 months to 1 year	533592	353264	10083	14932	96237	179595	452113	459086
f) Over 1 year to 3 years	182319	332166	28909	27096	1099660	1265685	690127	442489
g) Over 3 years to 5 years	138447	224442	668	1762	8646	52243	228550	600624
h) Over 5 years	607122	820911	179	152	632710	766585	406539	596237
<b>Borrowings</b>	<b>340717</b>	<b>439511</b>	<b>11235</b>	<b>15256</b>	<b>238465</b>	<b>330066</b>	<b>1401649</b>	<b>1453415</b>
a) 1 - 14 days	23717	10203	2024	4029	30809	21790	177087	188230
b) 15 - 28 days	14202	7867	76	271	1680	5651	26841	8271
c) 29 days to 3 months	28007	39185	600	500	46239	29806	80938	84904
d) Over 3 months to 6 months	43171	40500	2607	3201	17360	40296	141607	126686
e) Over 6 months to 1 year	22217	66050	2097	2689	10175	9991	223622	158589
f) Over 1 year to 3 years	35049	76059	3181	2067	24744	40289	173521	208659
g) Over 3 years to 5 years	65979	93708	650	2500	25019	64745	197146	232054
h) Over 5 years	108375	105940	-	-	82438	117499	380888	446022
<b>Loans and Advances</b>	<b>1697595</b>	<b>1969660</b>	<b>52844</b>	<b>65861</b>	<b>1954200</b>	<b>2397206</b>	<b>2537277</b>	<b>2902494</b>
a) 1 - 14 days	50791	60540	2679	2347	119243	145489	33971	41275
b) 15 - 28 days	15322	24380	1178	1509	56029	69394	39002	56985
c) 29 days to 3 months	93629	101973	3679	3658	216890	226731	142209	185649
d) Over 3 months to 6 months	109888	112203	2408	2339	156799	226766	188829	204593
e) Over 6 months to 1 year	114775	123489	3144	6965	211024	257008	336379	319463
f) Over 1 year to 3 years	390024	453120	24058	26404	877363	1105695	1043884	1185746
g) Over 3 years to 5 years	237917	261462	4015	5853	150870	181464	388469	493900
h) Over 5 years	685250	832492	11684	16787	165983	184660	364534	414884

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)
<b>Deposits</b>	<b>423615</b>	<b>541167</b>	<b>385365</b>	<b>510288</b>	<b>491517</b>	<b>669556</b>
a) 1 - 14 days	29377	52514	60389	77715	67084	86356
b) 15 - 28 days	7319	33078	23486	26826	29252	34130
c) 29 days to 3 months	121969	145056	60294	114506	90056	128802
d) Over 3 months to 6 months	33868	58782	43795	67030	91222	98147
e) Over 6 months to 1 year	91727	62523	53975	62092	136501	192640
f) Over 1 year to 3 years	128854	169132	128261	145733	24048	35536
g) Over 3 years to 5 years	5324	10455	12858	12258	52319	89478
h) Over 5 years	5177	9627	2307	4128	1035	4466
<b>Borrowings</b>	<b>86820</b>	<b>94596</b>	<b>165955</b>	<b>204106</b>	<b>141565</b>	<b>209221</b>
a) 1 - 14 days	17417	17373	72341	97166	44645	65019
b) 15 - 28 days	1272	4864	7494	6414	3300	12926
c) 29 days to 3 months	3832	7965	16495	25197	10837	15103
d) Over 3 months to 6 months	15539	18192	12031	14434	14290	24551
e) Over 6 months to 1 year	27684	11959	21967	29528	8929	10021
f) Over 1 year to 3 years	11994	31153	20341	21664	10818	14750
g) Over 3 years to 5 years	5993	-	8980	4043	3413	2463
h) Over 5 years	3089	3089	6306	5661	45333	64389
<b>Loans and Advances</b>	<b>350640</b>	<b>443206</b>	<b>390664</b>	<b>484556</b>	<b>379886</b>	<b>469996</b>
a) 1 - 14 days	35598	39031	25156	34647	17709	15145
b) 15 - 28 days	10387	3552	10437	10949	5267	10089
c) 29 days to 3 months	45890	30289	31213	44174	51593	43069
d) Over 3 months to 6 months	30784	30377	30652	40583	45472	37437
e) Over 6 months to 1 year	56887	151756	52087	49149	39000	51191
f) Over 1 year to 3 years	139411	134214	146692	189776	129371	193094
g) Over 3 years to 5 years	18267	25212	35356	45848	51164	61577
h) Over 5 years	13416	28774	59073	69430	40310	58394

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments (at book value)</b>	<b>931921</b>	<b>1137375</b>	<b>25178</b>	<b>33587</b>	<b>974829</b>	<b>1116136</b>	<b>1595600</b>	<b>1713936</b>
a) 1 - 14 days	104746	190367	649	662	234300	206930	302520	331852
b) 15 - 28 days	58746	24965	-	69	21205	26921	95724	117813
c) 29 days to 3 months	135060	82492	2070	6039	45892	75661	77392	98700
d) Over 3 months to 6 months	74634	93280	1230	2121	61180	71830	87628	77242
e) Over 6 months to 1 year	151728	117800	784	571	54041	77526	149467	158406
f) Over 1 year to 3 years	137432	202640	2021	5170	302832	343477	245244	241872
g) Over 3 years to 5 years	69971	90498	7983	5524	38223	50511	152923	212552
h) Over 5 years	199604	335333	10441	13431	217156	263280	484703	475500
<b>Foreign Currency Assets</b>	<b>324788</b>	<b>478485</b>	<b>282</b>	<b>1955</b>	<b>177462</b>	<b>252330</b>	<b>970494</b>	<b>1025475</b>
a) 1 - 14 days	40181	51103	196	1572	45784	77517	110715	130877
b) 15 - 28 days	6706	43888	21	8	10749	12887	21210	29492
c) 29 days to 3 months	29498	76791	-	267	36497	58552	67039	84485
d) Over 3 months to 6 months	24974	40632	-	16	38926	51195	73970	71475
e) Over 6 months to 1 year	21391	30131	-	1	7305	11179	95327	59533
f) Over 1 year to 3 years	60678	67439	16	39	21470	25888	172330	206040
g) Over 3 years to 5 years	59435	71947	-	-	13402	14046	147925	194086
h) Over 5 years	81926	96553	50	53	3330	1065	281978	249487
<b>Foreign Currency Liabilities</b>	<b>371703</b>	<b>476082</b>	<b>1445</b>	<b>1098</b>	<b>133416</b>	<b>214461</b>	<b>1047889</b>	<b>1136241</b>
a) 1 - 14 days	67723	26659	545	552	23214	19183	19216	86482
b) 15 - 28 days	22893	14262	81	273	4140	7776	25492	25584
c) 29 days to 3 months	53578	48232	11	17	26323	36831	114906	107712
d) Over 3 months to 6 months	42651	54233	725	15	20758	46363	129865	151527
e) Over 6 months to 1 year	48824	123618	19	94	17351	22247	241781	199375
f) Over 1 year to 3 years	27820	74963	65	148	32732	30054	197466	212433
g) Over 3 years to 5 years	61656	90707	-	-	3811	46239	140533	163473
h) Over 5 years	46558	43406	-	-	5088	5767	178630	189654

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)
<b>Investments (at book value)</b>	<b>145720</b>	<b>214542</b>	<b>215668</b>	<b>288734</b>	<b>277573</b>	<b>429760</b>
a) 1 - 14 days	3000	4300	91853	120868	102	368
b) 15 - 28 days	397	-	8040	7961	-	-
c) 29 days to 3 months	2576	25315	18810	41227	26309	43169
d) Over 3 months to 6 months	8523	6150	18370	19935	18681	19476
e) Over 6 months to 1 year	15183	4716	20767	21119	19044	31694
f) Over 1 year to 3 years	9875	20415	40855	55591	36603	56155
g) Over 3 years to 5 years	13979	17578	7045	8980	48335	85004
h) Over 5 years	92188	136067	9928	13053	128500	193894
<b>Foreign Currency Assets</b>	<b>27254</b>	<b>31986</b>	<b>13983</b>	<b>19841</b>	<b>11110</b>	<b>24947</b>
a) 1 - 14 days	9005	4353	5594	6484	1547	8109
b) 15 - 28 days	570	414	854	532	1105	2782
c) 29 days to 3 months	6596	3084	2661	4338	4976	8269
d) Over 3 months to 6 months	614	2361	3936	7478	3393	5692
e) Over 6 months to 1 year	307	8607	145	321	-	-
f) Over 1 year to 3 years	9496	7264	213	128	-	-
g) Over 3 years to 5 years	46	5387	69	13	-	-
h) Over 5 years	621	516	511	546	89	95
<b>Foreign Currency Liabilities</b>	<b>27295</b>	<b>47434</b>	<b>47507</b>	<b>52034</b>	<b>39453</b>	<b>48904</b>
a) 1 - 14 days	2191	8147	4855	2895	2285	2268
b) 15 - 28 days	1464	5290	6444	2383	63	1067
c) 29 days to 3 months	2899	7902	10932	13876	8122	6419
d) Over 3 months to 6 months	10417	18297	5603	9288	9198	18166
e) Over 6 months to 1 year	8066	4965	10588	15207	1479	1886
f) Over 1 year to 3 years	1719	2406	6769	5788	7925	9316
g) Over 3 years to 5 years	540	363	22	154	1341	175
h) Over 5 years	-	64	2293	2443	9039	9606

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Deposits</b>	<b>145</b>	<b>231</b>	<b>6234</b>	<b>7043</b>	<b>5013</b>	<b>6747</b>	<b>768</b>	<b>795</b>
a) 1 - 14 days	25	35	333	1109	400	402	88	165
b) 15 - 28 days	24	23	45	39	300	327	9	1
c) 29 days to 3 months	78	158	1233	432	1242	1718	1	3
d) Over 3 months to 6 months	2	6	406	1441	1679	2411	153	29
e) Over 6 months to 1 year	5	3	2097	996	1392	1889	517	598
f) Over 1 year to 3 years	12	6	2112	3013	-	-	-	-
g) Over 3 years to 5 years	-	-	6	12	-	-	-	-
h) Over 5 years	-	-	1	-	-	-	-	-
<b>Borrowings</b>	<b>-</b>	<b>-</b>	<b>2544</b>	<b>5545</b>	<b>5633</b>	<b>4715</b>	<b>8299</b>	<b>6807</b>
a) 1 - 14 days	-	-	340	1010	17	974	1250	1066
b) 15 - 28 days	-	-	254	1151	1000	470	1075	628
c) 29 days to 3 months	-	-	1000	2151	2616	3272	3484	2858
d) Over 3 months to 6 months	-	-	950	1233	-	-	1562	1264
e) Over 6 months to 1 year	-	-	-	-	2000	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	928	991
<b>Loans and Advances</b>	<b>684</b>	<b>638</b>	<b>2892</b>	<b>5198</b>	<b>14741</b>	<b>17103</b>	<b>8878</b>	<b>7603</b>
a) 1 - 14 days	73	84	377	180	5521	6633	737	970
b) 15 - 28 days	48	30	156	1164	6050	6633	821	874
c) 29 days to 3 months	186	212	900	629	2392	2405	5592	4454
d) Over 3 months to 6 months	268	194	206	1141	263	182	1548	1297
e) Over 6 months to 1 year	60	71	240	1422	232	497	2	2
f) Over 1 year to 3 years	45	43	884	568	105	432	2	4
g) Over 3 years to 5 years	-	-	119	55	176	319	-	-
h) Over 5 years	4	4	11	39	2	2	176	2

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Australia and New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Deposits</b>	<b>17350</b>	<b>25092</b>	-	-	<b>59650</b>	<b>73780</b>	<b>6719</b>	<b>6958</b>
a) 1 - 14 days	3405	966	-	-	18600	24140	557	476
b) 15 - 28 days	2835	712	-	-	3260	4970	168	289
c) 29 days to 3 months	5230	11867	-	-	3870	4640	726	1044
d) Over 3 months to 6 months	2130	2531	-	-	8630	1050	582	702
e) Over 6 months to 1 year	3360	8500	-	-	440	410	2153	1798
f) Over 1 year to 3 years	390	516	-	-	24830	38550	2517	2602
g) Over 3 years to 5 years	-	-	-	-	10	20	16	46
h) Over 5 years	-	-	-	-	10	-	-	-
<b>Borrowings</b>	<b>5947</b>	<b>7866</b>	-	-	<b>53140</b>	<b>57130</b>	<b>2212</b>	<b>1557</b>
a) 1 - 14 days	-	2000	-	-	50910	57130	1361	1397
b) 15 - 28 days	865	-	-	-	2050	-	-	-
c) 29 days to 3 months	1089	4451	-	-	80	-	761	160
d) Over 3 months to 6 months	3994	1414	-	-	-	-	90	-
e) Over 6 months to 1 year	-	-	-	-	100	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>13187</b>	<b>23767</b>	-	-	<b>62050</b>	<b>76230</b>	<b>6436</b>	<b>6926</b>
a) 1 - 14 days	3541	2131	-	-	11080	25660	530	716
b) 15 - 28 days	2551	1210	-	-	5810	14930	1146	485
c) 29 days to 3 months	3105	10383	-	-	20410	13810	634	2051
d) Over 3 months to 6 months	3371	3299	-	-	4590	6820	793	1304
e) Over 6 months to 1 year	620	3620	-	-	18530	1620	860	779
f) Over 1 year to 3 years	-	2388	-	-	1630	12130	2209	1325
g) Over 3 years to 5 years	-	738	-	-	-	1250	227	237
h) Over 5 years	-	-	-	-	-	10	36	28

**Source** : Annual accounts of banks.



**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Deposits</b>	<b>1023</b>	<b>1156</b>	<b>46816</b>	<b>60556</b>	<b>32842</b>	<b>41464</b>	<b>53826</b>	<b>50632</b>
a) 1 - 14 days	65	87	20265	25942	11117	12774	14546	13326
b) 15 - 28 days	11	-	7781	8173	2924	5087	3541	10519
c) 29 days to 3 months	119	145	10524	17292	4099	6651	8598	12721
d) Over 3 months to 6 months	62	42	4457	4747	1015	866	8016	4127
e) Over 6 months to 1 year	86	101	740	706	752	1517	6323	5277
f) Over 1 year to 3 years	541	570	3017	3653	12935	14568	10318	2929
g) Over 3 years to 5 years	139	211	33	43	-	-	2430	1709
h) Over 5 years	-	-	-	-	-	-	55	24
<b>Borrowings</b>	<b>-</b>	<b>84</b>	<b>46833</b>	<b>58567</b>	<b>40217</b>	<b>52729</b>	<b>107904</b>	<b>122641</b>
a) 1 - 14 days	-	84	11726	21786	10055	10317	47804	79263
b) 15 - 28 days	-	-	3445	6619	865	6891	5432	1086
c) 29 days to 3 months	-	-	8457	14940	15396	11501	9162	32462
d) Over 3 months to 6 months	-	-	14875	9793	7720	4017	4883	9830
e) Over 6 months to 1 year	-	-	698	-	5113	4886	6393	-
f) Over 1 year to 3 years	-	-	2544	-	1068	977	34230	-
g) Over 3 years to 5 years	-	-	5088	5429	-	14141	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>809</b>	<b>999</b>	<b>66056</b>	<b>77661</b>	<b>64525</b>	<b>68395</b>	<b>86570</b>	<b>84723</b>
a) 1 - 14 days	131	16	10836	10036	17101	25035	18501	18092
b) 15 - 28 days	34	152	10046	18793	2106	5209	3911	8072
c) 29 days to 3 months	112	135	21547	29179	19521	12705	7747	7006
d) Over 3 months to 6 months	124	41	20966	18132	10836	10623	7215	14218
e) Over 6 months to 1 year	80	99	1073	133	8221	9411	18164	20163
f) Over 1 year to 3 years	271	429	1412	826	4144	4870	20813	14762
g) Over 3 years to 5 years	28	76	40	394	2518	524	3553	1520
h) Over 5 years	30	52	136	169	80	18	6667	892

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2012	2013	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Deposits</b>	<b>59004</b>	<b>55797</b>	<b>1466</b>	<b>1927</b>	<b>646977</b>	<b>665594</b>	<b>109</b>	<b>513</b>
a) 1 - 14 days	9767	17116	376	708	112709	102957	15	61
b) 15 - 28 days	5776	3453	306	287	31319	34386	4	11
c) 29 days to 3 months	13295	7664	110	361	48709	76379	11	61
d) Over 3 months to 6 months	5978	9271	62	49	37918	43158	1	24
e) Over 6 months to 1 year	4048	3799	107	173	76677	66076	26	166
f) Over 1 year to 3 years	20139	11780	507	344	336659	335436	52	190
g) Over 3 years to 5 years	-	2714	-	6	2370	6743	-	-
h) Over 5 years	-	-	-	-	616	460	-	-
<b>Borrowings</b>	<b>20653</b>	<b>35453</b>	<b>361</b>	<b>661</b>	<b>289246</b>	<b>318560</b>	<b>411</b>	<b>756</b>
a) 1 - 14 days	14593	28593	280	609	183534	185649	23	116
b) 15 - 28 days	-	-	-	-	-	-	7	-
c) 29 days to 3 months	-	-	81	47	15306	8184	176	521
d) Over 3 months to 6 months	-	800	-	5	10732	9265	206	119
e) Over 6 months to 1 year	-	683	-	-	52615	54395	-	-
f) Over 1 year to 3 years	683	778	-	-	26965	61053	-	-
g) Over 3 years to 5 years	1777	3256	-	-	94	15	-	-
h) Over 5 years	3599	1342	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>61842</b>	<b>77373</b>	<b>2846</b>	<b>2765</b>	<b>471030</b>	<b>520355</b>	<b>899</b>	<b>1652</b>
a) 1 - 14 days	15107	6320	368	547	26282	41272	22	247
b) 15 - 28 days	1968	5795	382	302	18087	35501	12	25
c) 29 days to 3 months	5798	11213	1599	1503	61616	65981	598	1026
d) Over 3 months to 6 months	1558	5720	200	143	68617	48976	242	155
e) Over 6 months to 1 year	2772	6008	42	-	50806	47299	8	24
f) Over 1 year to 3 years	9709	35712	253	269	103671	134913	15	96
g) Over 3 years to 5 years	8155	6549	1	1	30205	42718	3	77
h) Over 5 years	16775	57	1	-	111748	103696	-	3

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Deposits</b>	<b>9131</b>	<b>5963</b>	<b>3484</b>	<b>4187</b>	<b>129220</b>	<b>154876</b>	<b>168427</b>	<b>207943</b>
a) 1 - 14 days	2628	2625	1202	1283	44331	59018	32786	33670
b) 15 - 28 days	1120	466	-	130	13845	19258	3850	8334
c) 29 days to 3 months	1404	943	1900	1710	17778	31408	7448	14450
d) Over 3 months to 6 months	621	705	-	1002	9930	12821	7742	15193
e) Over 6 months to 1 year	2244	491	-	-	28411	13760	18252	21394
f) Over 1 year to 3 years	1114	733	383	62	10932	14579	98274	111402
g) Over 3 years to 5 years	-	-	-	-	2771	2800	73	3500
h) Over 5 years	-	-	-	-	1222	1232	1	-
<b>Borrowings</b>	<b>47978</b>	<b>35291</b>	<b>8783</b>	<b>16502</b>	<b>148239</b>	<b>168474</b>	<b>12702</b>	<b>81128</b>
a) 1 - 14 days	37650	26551	6239	13470	58562	99562	4895	69080
b) 15 - 28 days	-	679	-	2000	20698	11828	-	-
c) 29 days to 3 months	3307	2198	2544	-	18457	25788	-	4343
d) Over 3 months to 6 months	-	-	-	1031	3309	1146	1027	885
e) Over 6 months to 1 year	1526	-	-	-	7367	8349	-	6200
f) Over 1 year to 3 years	-	-	-	-	19495	21801	6781	620
g) Over 3 years to 5 years	1272	1357	-	-	20350	-	-	-
h) Over 5 years	4223	4506	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>19186</b>	<b>24042</b>	<b>2500</b>	<b>4550</b>	<b>128443</b>	<b>138581</b>	<b>125489</b>	<b>223741</b>
a) 1 - 14 days	1530	1347	-	1250	19689	34814	57174	44738
b) 15 - 28 days	377	5605	-	750	27291	11381	1495	14391
c) 29 days to 3 months	6720	6512	-	1500	28099	38106	3951	45618
d) Over 3 months to 6 months	4427	5982	-	1050	20400	20368	2705	22848
e) Over 6 months to 1 year	2526	1719	1000	-	11672	9365	5170	19284
f) Over 1 year to 3 years	3079	2454	1500	-	12918	12591	33897	45692
g) Over 3 years to 5 years	30	357	-	-	5221	10581	3786	6998
h) Over 5 years	499	65	-	-	3155	1375	17310	24173

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013	2012	2013
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>Deposits</b>	<b>373</b>	<b>713</b>	<b>614233</b>	<b>568660</b>	<b>1552</b>	<b>1488</b>	<b>1</b>	<b>1771</b>
a) 1 - 14 days	11	62	146206	135747	71	103	1	938
b) 15 - 28 days	7	224	36952	22960	22	44	-	1
c) 29 days to 3 months	7	15	79795	69416	128	168	-	40
d) Over 3 months to 6 months	238	151	38599	25072	188	145	-	385
e) Over 6 months to 1 year	34	66	80800	64713	445	436	-	-
f) Over 1 year to 3 years	69	195	16457	24273	699	593	-	407
g) Over 3 years to 5 years	-	-	215423	226480	-	-	-	-
h) Over 5 years	7	-	-	-	-	-	-	-
<b>Borrowings</b>	<b>4509</b>	<b>6937</b>	<b>104775</b>	<b>177108</b>	<b>356</b>	<b>-</b>	<b>-</b>	<b>1086</b>
a) 1 - 14 days	2220	4909	94600	125266	51	-	-	-
b) 15 - 28 days	71	-	-	10857	-	-	-	-
c) 29 days to 3 months	1951	1962	7631	40985	305	-	-	1086
d) Over 3 months to 6 months	267	56	-	-	-	-	-	-
e) Over 6 months to 1 year	-	10	2544	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>2183</b>	<b>2594</b>	<b>355123</b>	<b>357087</b>	<b>41</b>	<b>51</b>	<b>455</b>	<b>3372</b>
a) 1 - 14 days	28	129	66710	74196	-	-	-	-
b) 15 - 28 days	92	8	53964	31932	-	-	227	-
c) 29 days to 3 months	1149	1431	57869	68392	-	34	-	147
d) Over 3 months to 6 months	494	495	59838	63185	-	-	3	1100
e) Over 6 months to 1 year	250	350	29446	26076	21	1	-	1025
f) Over 1 year to 3 years	170	180	45757	40335	6	8	225	1100
g) Over 3 years to 5 years	-	-	19431	25139	5	1	-	-
h) Over 5 years	-	-	22109	27834	8	6	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>Deposits</b>	<b>88445</b>	<b>103687</b>	<b>75</b>	<b>99</b>	<b>1432</b>	<b>1835</b>	<b>781</b>	<b>1194</b>
a) 1 - 14 days	15580	32770	7	47	103	253	124	179
b) 15 - 28 days	5832	7955	-	-	-	-	-	-
c) 29 days to 3 months	15058	19851	-	12	83	61	-	-
d) Over 3 months to 6 months	17517	12724	-	-	543	681	-	-
e) Over 6 months to 1 year	19330	18059	30	30	306	387	-	-
f) Over 1 year to 3 years	15127	12329	39	9	397	317	657	1015
g) Over 3 years to 5 years	2	-	-	-	-	136	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Borrowings</b>	<b>58999</b>	<b>78785</b>	-	-	-	-	-	-
a) 1 - 14 days	58999	76921	-	-	-	-	-	-
b) 15 - 28 days	-	-	-	-	-	-	-	-
c) 29 days to 3 months	-	-	-	-	-	-	-	-
d) Over 3 months to 6 months	-	1863	-	-	-	-	-	-
e) Over 6 months to 1 year	-	-	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>45293</b>	<b>53445</b>	<b>788</b>	<b>885</b>	<b>93</b>	<b>160</b>	<b>523</b>	<b>547</b>
a) 1 - 14 days	48	4097	28	37	40	60	90	134
b) 15 - 28 days	1385	1653	35	39	12	26	28	55
c) 29 days to 3 months	13207	15126	192	221	41	74	197	242
d) Over 3 months to 6 months	1122	10067	193	85	-	-	202	116
e) Over 6 months to 1 year	24953	9457	92	348	-	-	6	-
f) Over 1 year to 3 years	1347	11108	232	156	-	-	-	-
g) Over 3 years to 5 years	2550	500	18	-	-	-	-	-
h) Over 5 years	681	1438	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Mizuho Corporate Bank		National Australia Bank		Rabobank International		Royal Bank of Scotland	
	2012	2013	2012	2013	2012	2013	2012	2013
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Deposits</b>	<b>6728</b>	<b>17434</b>	-	-	<b>117</b>	<b>834</b>	<b>130395</b>	<b>127494</b>
a) 1 - 14 days	1388	5296	-	-	60	682	25215	29917
b) 15 - 28 days	420	481	-	-	-	-	4836	7693
c) 29 days to 3 months	301	1816	-	-	18	19	21520	12609
d) Over 3 months to 6 months	102	1374	-	-	-	-	7694	7577
e) Over 6 months to 1 year	92	648	-	-	-	-	6362	10672
f) Over 1 year to 3 years	4424	7818	-	-	39	133	64566	58836
g) Over 3 years to 5 years	-	-	-	-	-	-	187	182
h) Over 5 years	-	-	-	-	-	-	14	7
<b>Borrowings</b>	<b>12284</b>	<b>22040</b>	-	<b>1635</b>	<b>1</b>	<b>1164</b>	<b>60391</b>	<b>71226</b>
a) 1 - 14 days	3561	4660	-	1635	1	521	40145	52679
b) 15 - 28 days	2137	12228	-	-	-	-	763	6709
c) 29 days to 3 months	4271	60	-	-	-	643	3632	1581
d) Over 3 months to 6 months	229	-	-	-	-	-	-	-
e) Over 6 months to 1 year	-	3529	-	-	-	-	-	-
f) Over 1 year to 3 years	-	1563	-	-	-	-	5592	-
g) Over 3 years to 5 years	2086	-	-	-	-	-	1974	3100
h) Over 5 years	-	-	-	-	-	-	8285	7157
<b>Loans and Advances</b>	<b>35816</b>	<b>55188</b>	-	<b>1636</b>	<b>3513</b>	<b>5899</b>	<b>125345</b>	<b>125339</b>
a) 1 - 14 days	7403	13309	-	1636	210	1781	14957	16565
b) 15 - 28 days	6551	10340	-	-	330	1093	8296	12762
c) 29 days to 3 months	5927	5736	-	-	1122	1828	67155	46489
d) Over 3 months to 6 months	6332	7253	-	-	551	599	10269	17251
e) Over 6 months to 1 year	4246	4045	-	-	1000	225	1871	3905
f) Over 1 year to 3 years	3196	7176	-	-	300	374	19115	25784
g) Over 3 years to 5 years	2120	4830	-	-	-	-	641	553
h) Over 5 years	42	2501	-	-	-	-	3041	2031

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
<b>Deposits</b>	-	47	10371	14404	12807	13826	312	398
a) 1 - 14 days	-	7	2410	5707	2768	3552	43	54
b) 15 - 28 days	-	-	593	1116	2537	2322	10	13
c) 29 days to 3 months	-	40	2946	1361	5806	6596	5	6
d) Over 3 months to 6 months	-	-	1562	3131	421	545	11	14
e) Over 6 months to 1 year	-	-	502	467	718	375	20	26
f) Over 1 year to 3 years	-	-	2315	2569	545	347	220	281
g) Over 3 years to 5 years	-	-	13	36	11	80	1	1
h) Over 5 years	-	-	31	17	-	9	2	3
<b>Borrowings</b>	-	270	1156	3673	9262	8364	-	-
a) 1 - 14 days	-	-	150	1986	9262	8255	-	-
b) 15 - 28 days	-	-	102	663	-	-	-	-
c) 29 days to 3 months	-	43	904	916	-	109	-	-
d) Over 3 months to 6 months	-	227	-	109	-	-	-	-
e) Over 6 months to 1 year	-	-	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Loans and Advances</b>	-	370	9145	12061	10564	17569	185	184
a) 1 - 14 days	-	-	682	1204	967	3001	63	62
b) 15 - 28 days	-	-	346	286	231	82	70	70
c) 29 days to 3 months	-	43	1066	2144	1655	2176	-	-
d) Over 3 months to 6 months	-	227	1062	2144	316	1371	11	11
e) Over 6 months to 1 year	-	-	3931	4183	510	188	22	22
f) Over 1 year to 3 years	-	100	649	1458	6231	10604	-	-
g) Over 3 years to 5 years	-	-	1386	563	641	133	7	7
h) Over 5 years	-	-	24	79	14	14	11	11

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation		UBS AG	
	2012	2013	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
<b>Deposits</b>	<b>639647</b>	<b>620017</b>	<b>7662</b>	<b>6009</b>	-	<b>15</b>	<b>6022</b>	<b>25575</b>
a) 1 - 14 days	148658	121488	1996	2895	-	2	282	747
b) 15 - 28 days	57136	55715	32	176	-	-	361	-
c) 29 days to 3 months	123070	127495	1740	76	-	2	3798	5904
d) Over 3 months to 6 months	57369	57207	502	210	-	-	6	3152
e) Over 6 months to 1 year	55569	65698	982	1216	-	-	1505	13499
f) Over 1 year to 3 years	191204	177103	2411	1290	-	11	70	2273
g) Over 3 years to 5 years	6476	15298	-	145	-	-	-	-
h) Over 5 years	164	14	-	3	-	-	-	-
<b>Borrowings</b>	<b>126182</b>	<b>181423</b>	<b>2944</b>	<b>2376</b>	-	-	<b>17115</b>	<b>3124</b>
a) 1 - 14 days	41657	86774	2274	2376	-	-	16047	549
b) 15 - 28 days	15219	11279	-	-	-	-	-	1086
c) 29 days to 3 months	15602	38000	670	-	-	-	1068	-
d) Over 3 months to 6 months	9544	12229	-	-	-	-	-	1490
e) Over 6 months to 1 year	5922	-	-	-	-	-	-	-
f) Over 1 year to 3 years	12800	6000	-	-	-	-	-	-
g) Over 3 years to 5 years	-	13571	-	-	-	-	-	-
h) Over 5 years	25438	13571	-	-	-	-	-	-
<b>Loans and Advances</b>	<b>555700</b>	<b>619543</b>	<b>8122</b>	<b>8150</b>	-	-	<b>6312</b>	<b>9741</b>
a) 1 - 14 days	97316	115095	1147	1008	-	-	1574	400
b) 15 - 28 days	24718	31527	604	385	-	-	555	1722
c) 29 days to 3 months	115257	92909	2015	1251	-	-	1633	830
d) Over 3 months to 6 months	65185	70209	1957	1596	-	-	2000	1990
e) Over 6 months to 1 year	37451	34536	785	1468	-	-	550	-
f) Over 1 year to 3 years	80508	92942	1396	1689	-	-	-	4800
g) Over 3 years to 5 years	30327	61875	63	287	-	-	-	-
h) Over 5 years	104939	120450	156	466	-	-	-	-

Source : Annual accounts of banks.



**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)  
FOREIGN BANKS**

(Amount in ₹ Million)

Items	United Overseas Bank		Westpac Banking Corporation		Woori Bank	
	2012	2013	2012	2013	2012	2013
	(81)	(82)	(83)	(84)	(85)	(86)
<b>Deposits</b>	-	<b>62</b>	-	-	-	<b>2158</b>
a) 1 - 14 days	-	12	-	-	-	874
b) 15 - 28 days	-	-	-	-	-	761
c) 29 days to 3 months	-	-	-	-	-	138
d) Over 3 months to 6 months	-	-	-	-	-	221
e) Over 6 months to 1 year	-	50	-	-	-	92
f) Over 1 year to 3 years	-	-	-	-	-	72
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-
<b>Borrowings</b>	-	<b>360</b>	-	<b>1</b>	-	-
a) 1 - 14 days	-	150	-	-	-	-
b) 15 - 28 days	-	210	-	-	-	-
c) 29 days to 3 months	-	-	-	1	-	-
d) Over 3 months to 6 months	-	-	-	-	-	-
e) Over 6 months to 1 year	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-
<b>Loans and Advances</b>	-	<b>358</b>	-	-	-	<b>329</b>
a) 1 - 14 days	-	-	-	-	-	-
b) 15 - 28 days	-	210	-	-	-	-
c) 29 days to 3 months	-	-	-	-	-	205
d) Over 3 months to 6 months	-	-	-	-	-	-
e) Over 6 months to 1 year	-	-	-	-	-	124
f) Over 1 year to 3 years	-	148	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Investments (at book value)</b>	<b>162</b>	<b>251</b>	<b>2265</b>	<b>2326</b>	<b>3412</b>	<b>3909</b>	<b>1592</b>	<b>1391</b>
a) 1 - 14 days	-	-	442	150	1526	1132	-	175
b) 15 - 28 days	-	-	29	72	237	652	-	-
c) 29 days to 3 months	20	65	317	99	418	577	68	11
d) Over 3 months to 6 months	84	65	109	87	311	916	1300	993
e) Over 6 months to 1 year	57	93	702	105	716	337	224	212
f) Over 1 year to 3 years	-	28	490	188	128	188	-	-
g) Over 3 years to 5 years	1	-	176	492	-	5	-	-
h) Over 5 years	-	-	-	1133	77	103	-	-
<b>Foreign Currency Assets</b>	<b>135</b>	<b>883</b>	<b>89</b>	<b>1108</b>	<b>251</b>	<b>395</b>	<b>8518</b>	<b>7724</b>
a) 1 - 14 days	90	442	63	157	4	215	560	1049
b) 15 - 28 days	45	265	2	11	247	107	821	874
c) 29 days to 3 months	-	177	7	13	-	74	5591	4453
d) Over 3 months to 6 months	-	-	3	636	-	-	1547	1296
e) Over 6 months to 1 year	-	-	-	276	-	-	-	-
f) Over 1 year to 3 years	-	-	15	15	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	53
<b>Foreign Currency Liabilities</b>	<b>302</b>	<b>990</b>	<b>1217</b>	<b>3023</b>	<b>462</b>	<b>608</b>	<b>8731</b>	<b>7210</b>
a) 1 - 14 days	202	495	77	787	98	12	1299	1101
b) 15 - 28 days	101	297	264	660	364	450	1079	518
c) 29 days to 3 months	-	198	100	620	-	-	3492	2834
d) Over 3 months to 6 months	-	-	210	220	-	145	1565	1402
e) Over 6 months to 1 year	-	-	361	376	-	-	366	365
f) Over 1 year to 3 years	-	-	204	360	-	1	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	928	991

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Australia and New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Investments (at book value)</b>	<b>4520</b>	<b>9950</b>	-	-	<b>82260</b>	<b>88340</b>	<b>3395</b>	<b>3254</b>
a) 1 - 14 days	737	3363	-	-	68700	73040	345	738
b) 15 - 28 days	712	447	-	-	370	7010	50	473
c) 29 days to 3 months	673	2007	-	-	9840	1000	1099	832
d) Over 3 months to 6 months	758	2526	-	-	980	380	182	175
e) Over 6 months to 1 year	1484	1460	-	-	50	480	745	419
f) Over 1 year to 3 years	132	119	-	-	2230	6280	955	598
g) Over 3 years to 5 years	-	-	-	-	-	20	5	20
h) Over 5 years	23	27	-	-	90	130	15	-
<b>Foreign Currency Assets</b>	<b>4961</b>	<b>11016</b>	-	-	<b>11490</b>	<b>19860</b>	<b>3136</b>	<b>2567</b>
a) 1 - 14 days	1132	3218	-	-	2900	300	1364	413
b) 15 - 28 days	957	-	-	-	590	6530	466	54
c) 29 days to 3 months	1109	3447	-	-	5220	6650	322	857
d) Over 3 months to 6 months	1610	2341	-	-	2680	5470	417	851
e) Over 6 months to 1 year	-	1847	-	-	100	910	85	214
f) Over 1 year to 3 years	-	-	-	-	-	-	425	107
g) Over 3 years to 5 years	-	-	-	-	-	-	17	-
h) Over 5 years	153	163	-	-	-	-	41	73
<b>Foreign Currency Liabilities</b>	<b>6176</b>	<b>24101</b>	-	-	<b>16120</b>	<b>20160</b>	<b>3820</b>	<b>1744</b>
a) 1 - 14 days	210	695	-	-	10300	15500	843	684
b) 15 - 28 days	866	235	-	-	60	-	41	21
c) 29 days to 3 months	1092	14525	-	-	80	-	896	145
d) Over 3 months to 6 months	4008	2702	-	-	-	-	335	245
e) Over 6 months to 1 year	-	5944	-	-	100	-	542	333
f) Over 1 year to 3 years	-	-	-	-	5580	4660	1164	289
g) Over 3 years to 5 years	-	-	-	-	-	-	-	28
h) Over 5 years	-	-	-	-	-	-	-	-

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>Investments (at book value)</b>	<b>602</b>	<b>498</b>	<b>34831</b>	<b>48422</b>	<b>35867</b>	<b>44608</b>	<b>116000</b>	<b>138232</b>
a) 1 - 14 days	10	-	16736	29788	2483	499	101626	96986
b) 15 - 28 days	-	-	2948	3677	497	335	818	13327
c) 29 days to 3 months	-	-	4985	8013	6609	5079	1848	6287
d) Over 3 months to 6 months	3	-	5393	3775	5125	8500	1642	5467
e) Over 6 months to 1 year	281	186	1323	656	9603	13014	2129	6775
f) Over 1 year to 3 years	-	-	2101	1153	2527	3646	6996	7349
g) Over 3 years to 5 years	145	162	1345	1360	8066	8330	370	344
h) Over 5 years	164	150	-	-	957	5206	570	1695
<b>Foreign Currency Assets</b>	<b>281</b>	<b>466</b>	<b>47136</b>	<b>59757</b>	<b>31175</b>	<b>27233</b>	<b>29904</b>	<b>33116</b>
a) 1 - 14 days	271	448	6929	11529	5756	4407	13198	16697
b) 15 - 28 days	-	-	8201	12932	865	990	3629	6378
c) 29 days to 3 months	-	-	13490	21609	13921	9757	5105	3270
d) Over 3 months to 6 months	-	-	17212	13345	6245	7397	3479	5873
e) Over 6 months to 1 year	-	-	-	-	3816	4071	2874	325
f) Over 1 year to 3 years	-	-	-	-	-	-	48	39
g) Over 3 years to 5 years	-	-	-	-	-	-	676	141
h) Over 5 years	10	18	1304	342	572	611	895	392
<b>Foreign Currency Liabilities</b>	<b>56</b>	<b>-</b>	<b>47266</b>	<b>59630</b>	<b>45419</b>	<b>48692</b>	<b>54668</b>	<b>55029</b>
a) 1 - 14 days	56	-	8587	9432	8197	8438	24089	15677
b) 15 - 28 days	-	-	4447	10863	877	2905	4994	1129
c) 29 days to 3 months	-	-	10900	23190	15405	11502	8429	32851
d) Over 3 months to 6 months	-	-	13838	9035	7724	4019	6976	276
e) Over 6 months to 1 year	-	-	121	401	5278	5101	4469	4370
f) Over 1 year to 3 years	-	-	4286	1258	2850	2586	5622	726
g) Over 3 years to 5 years	-	-	5088	5429	5088	14141	90	-
h) Over 5 years	-	-	-	24	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2012	2013	2012	2013	2012	2013	2012	2013
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Investments (at book value)</b>	<b>33866</b>	<b>45643</b>	<b>520</b>	<b>1197</b>	<b>431667</b>	<b>440766</b>	<b>164</b>	<b>347</b>
a) 1 - 14 days	15072	13825	189	265	315402	217743	3	19
b) 15 - 28 days	2977	2451	84	-	6053	30959	48	113
c) 29 days to 3 months	3311	6516	-	74	12898	32644	49	34
d) Over 3 months to 6 months	2024	5554	-	51	4656	11590	48	107
e) Over 6 months to 1 year	993	7751	-	2	13043	19411	5	36
f) Over 1 year to 3 years	5108	2963	114	805	69731	80935	10	38
g) Over 3 years to 5 years	3376	4747	135	-	395	12400	-	-
h) Over 5 years	1005	1835	-	-	9491	35084	-	-
<b>Foreign Currency Assets</b>	<b>2954</b>	<b>20494</b>	<b>90</b>	<b>553</b>	<b>202817</b>	<b>237020</b>	<b>429</b>	<b>385</b>
a) 1 - 14 days	1100	1735	9	24	75761	103561	21	28
b) 15 - 28 days	46	283	-	13	11236	20619	-	3
c) 29 days to 3 months	373	4357	81	388	31324	36258	172	216
d) Over 3 months to 6 months	181	2983	-	128	45638	31581	236	138
e) Over 6 months to 1 year	19	4	-	-	13981	26766	-	-
f) Over 1 year to 3 years	19	8243	-	-	3912	7100	-	-
g) Over 3 years to 5 years	5	2727	-	-	6949	10070	-	-
h) Over 5 years	1212	162	-	-	14015	1065	-	-
<b>Foreign Currency Liabilities</b>	<b>13561</b>	<b>20579</b>	<b>91</b>	<b>534</b>	<b>254812</b>	<b>268224</b>	<b>433</b>	<b>939</b>
a) 1 - 14 days	2277	10475	10	483	34413	21923	23	122
b) 15 - 28 days	9	14	-	-	2138	2400	7	-
c) 29 days to 3 months	689	69	82	47	28978	26228	176	530
d) Over 3 months to 6 months	427	44	-	5	30420	22629	206	132
e) Over 6 months to 1 year	311	1276	-	-	77798	87403	20	124
f) Over 1 year to 3 years	3585	3269	-	-	80261	106106	1	30
g) Over 3 years to 5 years	2189	3996	-	-	803	1535	-	-
h) Over 5 years	4075	1436	-	-	1	-	-	-

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b>Investments (at book value)</b>	<b>40141</b>	<b>32272</b>	<b>19554</b>	<b>27020</b>	<b>147806</b>	<b>181673</b>	<b>84357</b>	<b>106257</b>
a) 1 - 14 days	28991	19447	19309	2035	48136	78062	18038	53968
b) 15 - 28 days	264	386	2	996	7611	4303	2235	2208
c) 29 days to 3 months	1380	1133	202	5168	8749	7286	7526	4237
d) Over 3 months to 6 months	207	241	-	3292	2205	4062	1945	4045
e) Over 6 months to 1 year	877	169	1	5676	56013	64769	22982	8972
f) Over 1 year to 3 years	2829	2816	39	3758	10209	8343	24288	28353
g) Over 3 years to 5 years	298	449	-	3369	700	546	5706	1937
h) Over 5 years	5295	7631	2	2725	14181	14302	1636	2537
<b>Foreign Currency Assets</b>	<b>19891</b>	<b>13784</b>	<b>451</b>	<b>1627</b>	<b>69322</b>	<b>55836</b>	<b>23707</b>	<b>57759</b>
a) 1 - 14 days	12529	419	149	359	22411	27157	6008	19292
b) 15 - 28 days	301	4497	-	-	19417	6099	1620	7118
c) 29 days to 3 months	4041	3839	99	-	13880	11146	3481	10137
d) Over 3 months to 6 months	2824	3686	-	1051	12769	10041	7044	17309
e) Over 6 months to 1 year	-	1134	-	-	244	751	5552	3903
f) Over 1 year to 3 years	196	209	-	-	-	-	2	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	204	217	601	641	-	-
<b>Foreign Currency Liabilities</b>	<b>19408</b>	<b>14267</b>	<b>2763</b>	<b>2572</b>	<b>134053</b>	<b>89102</b>	<b>35450</b>	<b>76740</b>
a) 1 - 14 days	8067	2565	76	1357	15860	7963	23070	44710
b) 15 - 28 days	-	689	-	-	20885	11843	215	6
c) 29 days to 3 months	3448	992	2544	42	19265	30723	276	5108
d) Over 3 months to 6 months	16	59	-	1172	5591	4754	1917	2747
e) Over 6 months to 1 year	1695	141	143	-	31563	11332	4335	4282
f) Over 1 year to 3 years	333	26	-	-	20539	22483	5636	19886
g) Over 3 years to 5 years	1293	1357	-	-	20350	4	-	-
h) Over 5 years	4555	8439	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

Items	FOREIGN BANKS							
	FirstRand Bank		Hongkong & Shanghai Banking Corporation		HSBC Bank Oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012 (41)	2013 (42)	2012 (43)	2013 (44)	2012 (45)	2013 (46)	2012 (47)	2013 (48)
<b>Investments (at book value)</b>	<b>5613</b>	<b>7848</b>	<b>403238</b>	<b>451787</b>	<b>773</b>	<b>401</b>	-	<b>1038</b>
a) 1 - 14 days	349	3116	94709	157056	-	-	-	-
b) 15 - 28 days	249	252	4432	44160	-	-	-	-
c) 29 days to 3 months	1976	1263	72348	41996	450	79	-	-
d) Over 3 months to 6 months	407	995	34977	42283	1	202	-	-
e) Over 6 months to 1 year	2632	2188	57760	53343	8	4	-	-
f) Over 1 year to 3 years	-	28	63245	34192	315	116	-	-
g) Over 3 years to 5 years	-	2	38965	8108	-	-	-	-
h) Over 5 years	-	3	36802	70649	-	-	-	1038
<b>Foreign Currency Assets</b>	<b>1060</b>	<b>1094</b>	<b>215470</b>	<b>192458</b>	<b>82</b>	<b>62</b>	<b>483</b>	<b>126</b>
a) 1 - 14 days	40	19	76459	21405	32	41	483	126
b) 15 - 28 days	71	8	15342	9573	-	-	-	-
c) 29 days to 3 months	624	752	28268	28655	35	1	-	-
d) Over 3 months to 6 months	270	255	29403	42857	-	-	-	-
e) Over 6 months to 1 year	-	-	17807	12496	-	-	-	-
f) Over 1 year to 3 years	-	-	23383	29838	-	-	-	-
g) Over 3 years to 5 years	-	-	10241	24830	-	-	-	-
h) Over 5 years	55	59	14567	22804	15	20	-	-
<b>Foreign Currency Liabilities</b>	<b>2305</b>	<b>2628</b>	<b>264917</b>	<b>191448</b>	<b>745</b>	<b>316</b>	-	<b>1086</b>
a) 1 - 14 days	1	571	64620	42753	64	11	-	-
b) 15 - 28 days	71	-	2550	12191	8	46	-	-
c) 29 days to 3 months	1961	1962	39051	67557	357	66	-	1086
d) Over 3 months to 6 months	268	56	28624	12550	109	165	-	-
e) Over 6 months to 1 year	-	10	40811	18980	202	28	-	-
f) Over 1 year to 3 years	5	29	30231	14801	5	-	-	-
g) Over 3 years to 5 years	-	-	35654	8407	-	-	-	-
h) Over 5 years	-	-	23375	14208	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>Investments (at book value)</b>	<b>133038</b>	<b>176913</b>	<b>45</b>	<b>24</b>	<b>349</b>	<b>466</b>	<b>400</b>	<b>465</b>
a) 1 - 14 days	68867	83944	12	-	-	-	130	-
b) 15 - 28 days	1529	2343	5	5	-	58	-	-
c) 29 days to 3 months	11722	5581	20	10	30	-	-	49
d) Over 3 months to 6 months	3492	10596	8	-	-	42	5	300
e) Over 6 months to 1 year	42146	68071	-	9	6	56	17	7
f) Over 1 year to 3 years	5254	5379	-	-	165	165	237	109
g) Over 3 years to 5 years	1	989	-	-	3	145	11	-
h) Over 5 years	27	10	-	-	145	-	-	-
<b>Foreign Currency Assets</b>	<b>26537</b>	<b>23681</b>	<b>7</b>	<b>68</b>	<b>214</b>	<b>274</b>	<b>978</b>	<b>1292</b>
a) 1 - 14 days	401	652	1	57	36	78	540	908
b) 15 - 28 days	1372	3905	-	-	26	-	28	27
c) 29 days to 3 months	13169	341	-	-	50	60	197	241
d) Over 3 months to 6 months	5914	12785	-	-	-	28	208	116
e) Over 6 months to 1 year	3099	49	-	-	102	109	6	-
f) Over 1 year to 3 years	2583	5875	6	11	-	-	-	-
g) Over 3 years to 5 years	-	59	-	-	-	-	-	-
h) Over 5 years	-	15	-	-	-	-	-	-
<b>Foreign Currency Liabilities</b>	<b>37864</b>	<b>38314</b>	<b>7</b>	<b>12</b>	<b>195</b>	<b>259</b>	<b>702</b>	<b>1066</b>
a) 1 - 14 days	19491	28558	4	-	47	74	462	160
b) 15 - 28 days	-	33	-	-	-	-	-	-
c) 29 days to 3 months	86	-	-	9	15	9	-	-
d) Over 3 months to 6 months	5836	2351	-	-	-	-	2	4
e) Over 6 months to 1 year	23	7369	-	-	-	-	-	-
f) Over 1 year to 3 years	12424	-	3	3	134	129	238	902
g) Over 3 years to 5 years	-	-	-	-	-	46	-	-
h) Over 5 years	4	2	-	-	-	-	-	-

Source : Annual accounts of banks.



**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Mizuho Corporate Bank		National Australia Bank		Rabobank International		Royal Bank of Scotland	
	2012	2013	2012	2013	2012	2013	2012	2013
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Investments (at book value)</b>	<b>6586</b>	<b>13835</b>	-	<b>117</b>	<b>1384</b>	<b>1242</b>	<b>77214</b>	<b>91235</b>
a) 1 - 14 days	150	3143	-	-	-	471	197	-
b) 15 - 28 days	497	2352	-	-	-	-	100	995
c) 29 days to 3 months	3419	6476	-	117	1384	-	18661	23495
d) Over 3 months to 6 months	-	-	-	-	-	292	2317	11516
e) Over 6 months to 1 year	-	-	-	-	-	473	4743	6316
f) Over 1 year to 3 years	964	964	-	-	-	-	12060	12575
g) Over 3 years to 5 years	1556	899	-	-	-	6	19196	21196
h) Over 5 years	-	-	-	-	-	-	19940	15143
<b>Foreign Currency Assets</b>	<b>10608</b>	<b>15098</b>	-	-	<b>1624</b>	<b>2305</b>	<b>44897</b>	<b>48000</b>
a) 1 - 14 days	10608	5517	-	-	924	704	5975	7481
b) 15 - 28 days	-	1357	-	-	-	149	4423	4060
c) 29 days to 3 months	-	2795	-	-	250	1249	27235	29370
d) Over 3 months to 6 months	-	5429	-	-	451	204	6578	6626
e) Over 6 months to 1 year	-	-	-	-	-	-	-	7
f) Over 1 year to 3 years	-	-	-	-	-	-	224	49
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	461	408
<b>Foreign Currency Liabilities</b>	<b>5578</b>	<b>17162</b>	-	-	<b>103</b>	<b>1278</b>	<b>57648</b>	<b>55854</b>
a) 1 - 14 days	4782	2752	-	-	1	521	27106	23170
b) 15 - 28 days	-	9228	-	-	-	-	1203	6796
c) 29 days to 3 months	568	60	-	-	-	644	4377	1847
d) Over 3 months to 6 months	228	-	-	-	100	1	301	3695
e) Over 6 months to 1 year	1	3529	-	-	-	110	639	3720
f) Over 1 year to 3 years	-	1593	-	-	3	2	13745	6370
g) Over 3 years to 5 years	-	-	-	-	-	-	1991	3100
h) Over 5 years	-	-	-	-	-	-	8285	7157

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
<b>Investments (at book value)</b>	-	-	<b>7423</b>	<b>5906</b>	<b>18462</b>	<b>11354</b>	<b>55</b>	<b>58</b>
a) 1 - 14 days	-	-	970	2496	11828	6423	-	-
b) 15 - 28 days	-	-	450	497	611	545	-	-
c) 29 days to 3 months	-	-	4067	636	1638	1523	-	-
d) Over 3 months to 6 months	-	-	960	905	101	157	1	1
e) Over 6 months to 1 year	-	-	582	130	1298	115	-	-
f) Over 1 year to 3 years	-	-	103	718	865	199	2	3
g) Over 3 years to 5 years	-	-	98	10	783	18	30	32
h) Over 5 years	-	-	191	513	1337	2374	21	22
<b>Foreign Currency Assets</b>	-	<b>272</b>	<b>1008</b>	<b>2253</b>	<b>2864</b>	<b>3724</b>	<b>56</b>	<b>155</b>
a) 1 - 14 days	-	2	5	214	983	1321	10	28
b) 15 - 28 days	-	-	-	24	226	72	-	-
c) 29 days to 3 months	-	43	881	1391	1067	822	-	-
d) Over 3 months to 6 months	-	227	122	477	258	1321	46	127
e) Over 6 months to 1 year	-	-	-	146	330	188	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
<b>Foreign Currency Liabilities</b>	-	<b>270</b>	<b>1122</b>	<b>214</b>	<b>3783</b>	<b>2157</b>	<b>134</b>	<b>217</b>
a) 1 - 14 days	-	-	29	65	3783	2048	20	32
b) 15 - 28 days	-	-	102	1	-	-	-	-
c) 29 days to 3 months	-	43	904	2	-	109	-	-
d) Over 3 months to 6 months	-	227	-	1	-	-	114	185
e) Over 6 months to 1 year	-	-	-	3	-	-	-	-
f) Over 1 year to 3 years	-	-	87	141	-	-	-	-
g) Over 3 years to 5 years	-	-	-	1	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

**Source** : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**

**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation		UBS AG	
	2012	2013	2012	2013	2012	2013	2012	2013
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
<b>Investments (at book value)</b>	<b>270803</b>	<b>302579</b>	<b>4821</b>	<b>4602</b>	-	<b>2985</b>	<b>35667</b>	<b>21679</b>
a) 1 - 14 days	85235	113556	1637	1839	-	999	26141	13951
b) 15 - 28 days	13141	14186	211	61	-	-	557	26
c) 29 days to 3 months	40631	43538	1117	860	-	1986	1658	2515
d) Over 3 months to 6 months	15995	17684	192	73	-	-	62	1035
e) Over 6 months to 1 year	39334	42993	611	1238	-	-	957	3295
f) Over 1 year to 3 years	47227	47232	923	449	-	-	659	814
g) Over 3 years to 5 years	21833	14968	98	50	-	-	330	43
h) Over 5 years	7407	8421	32	32	-	-	5303	1
<b>Foreign Currency Assets</b>	<b>355998</b>	<b>173614</b>	<b>2282</b>	<b>7761</b>	-	<b>6</b>	<b>882</b>	<b>3411</b>
a) 1 - 14 days	27428	41346	347	543	-	6	214	779
b) 15 - 28 days	12474	17531	84	71	-	-	40	1086
c) 29 days to 3 months	120253	54875	577	1216	-	-	576	2
d) Over 3 months to 6 months	89857	34697	1020	3344	-	-	-	1490
e) Over 6 months to 1 year	34696	7170	254	2478	-	-	-	-
f) Over 1 year to 3 years	36255	8694	-	109	-	-	-	-
g) Over 3 years to 5 years	18322	6557	-	-	-	-	-	-
h) Over 5 years	16714	2743	-	-	-	-	51	54
<b>Foreign Currency Liabilities</b>	<b>430033</b>	<b>251186</b>	<b>462</b>	<b>7676</b>	-	-	<b>3432</b>	<b>23702</b>
a) 1 - 14 days	34613	41968	261	3	-	-	2318	552
b) 15 - 28 days	17561	9024	-	-	-	-	-	1086
c) 29 days to 3 months	101559	61442	-	2124	-	-	1115	3904
d) Over 3 months to 6 months	83002	24572	22	2828	-	-	-	4667
e) Over 6 months to 1 year	76342	50450	169	2719	-	-	-	13494
f) Over 1 year to 3 years	53256	25379	10	3	-	-	-	-
g) Over 3 years to 5 years	16821	21768	-	-	-	-	-	-
h) Over 5 years	46879	16582	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED  
COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl.)**  
**FOREIGN BANKS**

(Amount in ₹ Million)

Items	United Overseas Bank		Westpac Banking Corporation		Woori Bank	
	2012	2013	2012	2013	2012	2013
	(81)	(82)	(83)	(84)	(85)	(86)
<b>Investments (at book value)</b>	-	<b>148</b>	-	<b>4466</b>	-	<b>491</b>
a) 1 - 14 days	-	-	-	12	-	98
b) 15 - 28 days	-	45	-	-	-	147
c) 29 days to 3 months	-	54	-	3029	-	246
d) Over 3 months to 6 months	-	49	-	-	-	-
e) Over 6 months to 1 year	-	-	-	1425	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-
<b>Foreign Currency Assets</b>	<b>4</b>	<b>219</b>	-	<b>3565</b>	-	<b>5</b>
a) 1 - 14 days	-	2	-	3529	-	5
b) 15 - 28 days	-	210	-	36	-	-
c) 29 days to 3 months	3	7	-	-	-	-
d) Over 3 months to 6 months	-	-	-	-	-	-
e) Over 6 months to 1 year	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-
<b>Foreign Currency Liabilities</b>	<b>16</b>	<b>226</b>	-	<b>8</b>	-	<b>2</b>
a) 1 - 14 days	-	1	-	7	-	2
b) 15 - 28 days	-	210	-	-	-	-
c) 29 days to 3 months	-	-	-	1	-	-
d) Over 3 months to 6 months	-	-	-	-	-	-
e) Over 6 months to 1 year	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	16	14	-	-	-	-

**Source** : Annual accounts of banks.

**TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE  
DEBT RESTRUCTURED - 2012 - 13 AS ON MARCH 31**

(Amount in ₹ Million)

Name of the Bank	Loan subjected to Restructuring				Corporate Debt Restructured				
	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total 1 [(1)+(2)+ (3)]	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total 2 [(5)+(6)+ (7)]	Total [(4)+(8)]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>SBI and its Associates</b>									
State Bank of India	173134	23657	58115	254905	149143	5864	21196	176204	431109
State Bank of Bikaner & Jaipur	28019	1189	2742	31951	9689	401	218	10309	42259
State Bank of Hyderabad	10367	3046	1588	15000	19310	2237	1042	22589	37589
State Bank of Mysore	18383	1560	507	20450	11288	634	0	11922	32371
State Bank of Patiala	20217	695	298	21210	27690	-	453	28143	49353
State Bank of Travancore	10809	809	300	11919	10331	1113	552	11996	23915
<b>Nationalised Banks</b>									
Allahabad Bank	95624	17280	1001	113905	23457	792	-	24249	138154
Andhra Bank	72682	-	-	72682	24143	-	100	24244	96926
Bank of Baroda	153722	13925	13068	180715	38897	2361	4202	45459	226174
Bank of India	123201	4493	3412	131106	49520	10737	392	60649	191755
Bank of Maharashtra	41953	320	290	42563	3294	461	-	3755	46318
Canara Bank	146704	11612	10853	169170	35113	2243	4808	42164	211334
Central Bank of India	156908	3195	17516	177619	44516	2693	1981	49190	226809
Corporation Bank	56413	2263	1397	60073	14429	497	415	15341	75414
Dena Bank	37633	1461	979	40073	9846	-	1	9847	49920
IDBI Bank Ltd.	57085	3976	13044	74105	58628	690	2221	61539	135644
Indian Bank	76419	6190	3989	86598	9316	-	1165	10481	97079
Indian Overseas Bank	107147	2636	1932	111714	39659	-	835	40494	152208
Oriental Bank of Commerce	95553	2545	5379	103477	27487	7446	893	35826	139303
Punjab and Sind Bank	58354	-	-	58354	1208	-	-	1208	59563
Punjab National Bank	206263	9551	1188	217001	99012	3498	1924	104433	321434
Syndicate Bank	57188	2367	6270	65826	24704	68	662	25433	91259
UCO Bank	59948	212	-	60161	27477	897	375	28748	88909
Union Bank of India	66007	7091	8205	81303	31463	511	2981	34954	116257
United Bank of India	23667	3465	1970	29102	15503	668	273	16445	45546
Vijaya Bank	31890	982	2639	35510	8249	-	262	8512	44022
<b>Old Private Sector Banks</b>									
Catholic Syrian Bank	2787	29	22	2838	2715	-	-	2715	5554
City Union Bank	1621	343	71	2035	317	-	-	317	2351
Dhanlaxmi Bank	1642	547	87	2276	116	-	-	116	2391
Federal Bank	16177	253	3216	19646	3376	356	708	4440	24086
ING Vysya Bank	9	-	427	436	2704	-	-	2704	3140
Jammu & Kashmir Bank	9665	111	1001	10777	3487	241	400	4128	14905
Karnataka Bank	7425	316	658	8399	8030	480	122	8631	17030
Karur Vysya Bank	9093	72	1025	10190	1787	-	33	1820	12010
Lakshmi Vilas Bank	4529	266	467	5262	993	979	-	1972	7234
Nainital Bank	22	-	-	22	-	-	-	-	22
Ratnakar Bank	232	-	17	249	-	-	-	-	249
South Indian Bank	11583	227	1626	13436	1175	73	24	1272	14709
Tamilnad Mercantile Bank	3528	66	128	3722	-	-	-	-	3722
<b>New Private Sector Banks</b>									
Axis Bank	19855	172	736	20763	25103	1111	1711	27925	48688
Development Credit Bank	274	50	175	499	5	211	-	216	715
HDFC Bank	76	-	285	361	735	476	3709	4920	5281
ICICI Bank	22895	1856	6000	30751	35357	-	3321	38678	69429
IndusInd Bank	43	-	50	92	1360	13	132	1506	1598
Kotak Mahindra Bank	107	161	309	577	-	-	-	-	577
Yes Bank	108	105	1	214	1320	214	97	1631	1845

**TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE  
DEBT RESTRUCTURED - 2012 - 13 AS ON MARCH 31 (Concl.d.)**

(Amount in ₹ Million)

Name of the Bank	Loan subjected to Restructuring				Corporate Debt Restructured				
	Standar d Assets during the year	Sub- Standard Assets during the year	Doubtful Assets during the year	Total 1 [(1)+(2) +(3)]	Standar d Assets during the year	Sub- Standar d Assets during the year	Doubtful Assets during the year	Total 2 [(5)+(6) +(7)]	Total [(4)+(8)]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Foreign Banks</b>									
AB Bank	-	-	-	-	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	-	-	-	-	-	-
American Express Banking Corp.	-	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-	-	-	-
Bank of Ceylon	-	-	3	3	-	-	-	-	3
Bank of Nova Scotia	-	-	-	-	-	-	-	-	-
Bank of Tokyo-Mitsubishi UFJ	-	-	-	-	-	-	-	-	-
Barclays Bank	102	-	555	657	-	-	-	-	657
BNP Paribas	-	-	-	-	-	-	-	-	-
Chinatrust Commercial Bank	4	-	-	4	-	-	-	-	4
Citibank	344	135	282	761	-	-	-	-	761
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-	-
Credit Agricole	-	-	-	-	-	-	-	-	-
Credit Suisse AG	-	-	-	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	300	-	300	300
Deutsche Bank	-	1	4	5	-	-	-	-	5
FirstRand Bank	-	-	-	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	-	-	122	122	-	-	269	269	390
HSBC Bank Oman S.A.O.G	-	-	-	-	-	-	-	-	-
Industrial and Commercial Bank of China	-	-	-	-	-	-	-	-	-
JPMorgan Chase Bank	-	-	-	-	-	-	-	-	-
JSC VTB Bank	141	-	-	141	-	-	-	-	141
Krung Thai Bank	-	-	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	1190	-	1190	-	-	-	-	1190
National Australia Bank	-	-	-	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-	-	-	-
Royal Bank of Scotland	1	-	50	52	-	-	-	-	52
Sberbank	-	-	-	-	-	-	-	-	-
Shinhan Bank	120	-	-	120	-	-	-	-	120
Societe Generale	-	-	-	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-	-	-	-
Standard Chartered Bank	182	998	1367	2546	2160	-	852	3012	5559
State Bank of Mauritius	943	-	-	943	67	-	-	67	1010
Sumitomo Mitsui Banking Corporation	-	-	-	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-	-
Westpac Banking Corporation	-	-	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-	-	-

**Source** : Annual accounts of banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31**  
**STATE BANK OF INDIA & ITS ASSOCIATES**

(In per cent)

Items	State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of India		State Bank of Mysore	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.04	8.54	5.81	5.63	5.18	5.47	6.03	4.22
2. Credit - Deposit Ratio	79.98	79.78	78.04	79.29	83.13	86.94	79.37	78.87
3. Investment - Deposit Ratio	27.07	27.94	29.62	29.97	29.91	29.18	29.36	29.45
4. (Credit + Investment) - Deposit Ratio	107.05	107.72	107.66	109.27	113.04	116.11	108.73	108.32
5. Ratio of deposits to total liabilities	84.89	83.84	83.45	83.28	78.15	76.79	83.08	84.73
6. Ratio of demand & savings bank deposits to total deposits	37.35	35.88	27.87	28.86	44.81	44.82	32.21	31.55
7. Ratio of priority sector advances to total advances	35.35	35.31	34.53	33.72	28.84	25.28	28.26	29.86
8. Ratio of term loans to total advances	53.91	50.81	56.37	55.36	47.98	47.01	55.22	56.71
9. Ratio of secured advances to total advances	85.84	89.84	88.08	87.85	81.04	82.64	86.51	89.52
10. Ratio of investments in non-approved securities to total investments	2.91	12.25	7.61	6.53	18.05	23.27	11.95	13.80
11. Ratio of interest income to total assets	9.29	9.46	9.46	9.79	8.32	8.25	9.03	9.35
12. Ratio of net interest income to total assets (Net Interest Margin)	3.28	3.24	2.99	3.08	3.38	3.06	2.82	2.88
13. Ratio of non-interest income to total assets	0.88	0.92	0.91	0.77	1.12	1.11	0.92	0.93
14. Ratio of intermediation cost to total assets	1.96	1.99	1.54	1.65	2.04	2.02	1.85	1.73
15. Ratio of wage bills to intermediation cost	61.61	62.53	66.33	67.24	65.11	62.77	59.61	57.95
16. Ratio of wage bills to total expense	15.18	15.17	12.77	13.31	19.01	17.57	13.68	12.24
17. Ratio of wage bills to total income	11.90	12.01	9.86	10.54	14.04	13.55	11.09	9.76
18. Ratio of burden to total assets	1.08	1.08	0.63	0.89	0.92	0.91	0.93	0.80
19. Ratio of burden to interest income	11.63	11.38	6.68	9.07	11.00	11.07	10.33	8.54
20. Ratio of operating profits to total assets	2.20	2.16	2.36	2.19	2.47	2.14	1.88	2.09
21. Return on assets	0.99	0.96	1.15	0.99	0.88	0.91	0.67	0.66
22. Return on equity	18.59	16.36	21.98	17.70	15.72	15.43	9.62	10.00
23. Cost of deposits	6.65	6.95	7.28	7.66	5.63	6.01	6.90	7.05
24. Cost of borrowings	7.75	6.56	8.20	7.16	6.15	5.31	7.07	8.34
25. Cost of funds	6.46	6.65	6.92	7.29	5.35	5.63	6.66	6.92
26. Return on advances	11.23	11.22	11.54	11.45	9.98	9.46	11.00	11.30
27. Return on investments	7.72	7.91	7.85	8.19	7.88	8.20	7.23	7.35
28. Return on advances adjusted to cost of funds	4.77	4.57	4.62	4.16	4.63	3.83	4.34	4.38
29. Return on investments adjusted to cost of funds	1.27	1.26	0.93	0.89	2.53	2.57	0.57	0.43
30. Business per employee (in Rupees Million)	82.70	90.00	116.87	138.79	79.84	94.39	88.10	95.50
31. Profit per employee (in Rupees Million)	0.50	0.60	0.86	0.83	0.53	0.65	0.40	0.40
32. Capital adequacy ratio	13.76	12.16	13.56	12.36	13.86	12.92	12.55	11.79
33. Capital adequacy ratio - Tier I	9.76	9.11	9.62	9.25	9.79	9.49	9.18	8.87
34. Capital adequacy ratio - Tier II	4.00	3.05	3.94	3.11	4.07	3.43	3.37	2.92
35. Ratio of net NPA to net advances	1.92	2.27	1.30	1.61	1.82	2.10	1.93	2.69

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Contd.)**  
**STATE BANK OF INDIA & ITS ASSOCIATES**  
(In per cent)

Items	State Bank of Patiala		State Bank of Travancore	
	2012 (9)	2013 (10)	2012 (11)	2013 (12)
1. Cash - Deposit Ratio	8.98	4.52	6.68	5.37
2. Credit - Deposit Ratio	79.25	83.23	77.44	79.75
3. Investment - Deposit Ratio	27.76	27.02	31.39	32.17
4. (Credit + Investment) - Deposit Ratio	107.00	110.24	108.83	111.92
5. Ratio of deposits to total liabilities	80.60	81.69	83.12	83.31
6. Ratio of demand & savings bank deposits to total deposits	24.55	25.13	27.34	25.79
7. Ratio of priority sector advances to total advances	32.23	31.33	36.21	36.30
8. Ratio of term loans to total advances	51.80	50.43	47.90	49.76
9. Ratio of secured advances to total advances	95.15	94.54	83.62	87.33
10. Ratio of investments in non-approved securities to total investments	12.61	16.34	18.93	14.19
11. Ratio of interest income to total assets	9.03	9.24	8.79	9.21
12. Ratio of net interest income to total assets (Net Interest Margin)	2.60	2.37	2.42	2.27
13. Ratio of non-interest income to total assets	0.84	0.73	0.74	0.70
14. Ratio of intermediation cost to total assets	1.47	1.54	1.57	1.53
15. Ratio of wage bills to intermediation cost	63.08	60.33	64.06	61.86
16. Ratio of wage bills to total expense	11.74	11.02	12.65	11.15
17. Ratio of wage bills to total income	9.41	9.29	10.54	9.53
18. Ratio of burden to total assets	0.64	0.80	0.83	0.83
19. Ratio of burden to interest income	7.05	8.69	9.41	9.00
20. Ratio of operating profits to total assets	1.96	1.56	1.59	1.44
21. Return on assets	0.93	0.68	0.65	0.66
22. Return on equity	17.95	13.17	13.93	14.94
23. Cost of deposits	7.17	7.61	6.74	7.51
24. Cost of borrowings	6.27	7.34	9.46	7.86
25. Cost of funds	6.54	6.94	6.20	6.88
26. Return on advances	11.25	11.18	10.65	10.98
27. Return on investments	7.60	7.55	7.17	7.31
28. Return on advances adjusted to cost of funds	4.71	4.24	4.45	4.11
29. Return on investments adjusted to cost of funds	1.06	0.61	0.96	0.44
30. Business per employee (in Rupees Million)	105.57	113.50	106.60	125.90
31. Profit per employee (in Rupees Million)	0.59	0.46	0.42	0.50
32. Capital adequacy ratio	12.30	11.12	13.55	11.70
33. Capital adequacy ratio - Tier I	8.60	8.02	9.35	8.46
34. Capital adequacy ratio - Tier II	3.70	3.10	4.20	3.24
35. Ratio of net NPA to net advances	1.35	1.62	1.54	1.46

**Source** : Annual accounts of Banks.



**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**NATIONALISED BANKS**

(In per cent)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	5.46	4.37	5.26	4.86	5.63	2.84	4.71	5.75
2. Credit - Deposit Ratio	69.64	72.45	78.62	79.46	74.67	69.25	78.20	75.78
3. Investment - Deposit Ratio	34.01	32.62	27.99	30.40	21.62	25.62	27.26	24.78
4. (Credit + Investment) - Deposit Ratio	103.66	105.07	106.61	109.86	96.29	94.87	105.46	100.56
5. Ratio of deposits to total liabilities	87.24	87.46	84.99	84.62	86.04	86.61	82.75	84.37
6. Ratio of demand & savings bank deposits to total deposits	30.49	30.73	26.40	25.65	26.90	25.32	26.65	25.64
7. Ratio of priority sector advances to total advances	33.65	30.43	33.24	35.19	22.59	24.21	22.56	22.45
8. Ratio of term loans to total advances	51.16	50.57	46.46	46.52	44.14	43.10	40.03	39.85
9. Ratio of secured advances to total advances	89.45	88.58	87.55	93.25	83.67	87.28	78.94	85.92
10. Ratio of investments in non-approved securities to total investments	16.58	21.42	9.76	12.36	16.65	15.83	17.42	15.98
11. Ratio of interest income to total assets	9.29	9.00	9.71	9.53	7.37	7.08	7.74	7.62
12. Ratio of net interest income to total assets (Net Interest Margin)	3.09	2.51	3.22	2.77	2.56	2.28	2.26	2.16
13. Ratio of non-interest income to total assets	0.78	0.76	0.74	0.77	0.85	0.73	0.90	0.90
14. Ratio of intermediation cost to total assets	1.61	1.53	1.55	1.50	1.28	1.20	1.34	1.27
15. Ratio of wage bills to intermediation cost	68.16	67.14	63.73	63.17	57.87	58.01	62.12	58.72
16. Ratio of wage bills to total expense	14.06	12.79	12.25	11.50	12.18	11.57	12.22	11.09
17. Ratio of wage bills to total income	10.91	10.50	9.43	9.22	9.02	8.88	9.65	8.78
18. Ratio of burden to total assets	0.83	0.76	0.81	0.73	0.43	0.47	0.44	0.37
19. Ratio of burden to interest income	8.97	8.50	8.33	7.67	5.85	6.58	5.69	4.91
20. Ratio of operating profits to total assets	2.26	1.75	2.41	2.04	2.13	1.81	1.82	1.78
21. Return on assets	1.02	0.64	1.19	0.99	1.24	0.90	0.72	0.65
22. Return on equity	19.64	10.84	19.25	16.19	20.64	15.07	14.00	12.25
23. Cost of deposits	6.69	7.12	7.02	7.45	5.15	5.23	5.82	5.78
24. Cost of borrowings	7.72	5.43	7.98	6.23	6.91	5.73	8.17	7.84
25. Cost of funds	6.44	6.83	6.83	7.13	5.00	5.04	5.69	5.66
26. Return on advances	11.39	10.59	12.00	11.37	8.67	8.40	8.76	8.60
27. Return on investments	7.62	7.95	7.33	7.36	8.00	7.32	8.27	8.01
28. Return on advances adjusted to cost of funds	4.95	3.76	5.17	4.25	3.67	3.36	3.07	2.94
29. Return on investments adjusted to cost of funds	1.18	1.11	0.51	0.23	3.00	2.27	2.58	2.35
30. Business per employee (in Rupees Million)	121.70	137.30	126.20	135.50	146.60	168.90	136.00	158.20
31. Profit per employee (in Rupees Million)	0.84	0.53	0.90	0.90	1.20	1.00	0.64	0.64
32. Capital adequacy ratio	12.83	11.03	13.18	11.76	14.67	13.30	11.95	11.02
33. Capital adequacy ratio - Tier I	9.13	8.05	9.03	8.52	10.83	10.13	8.59	8.20
34. Capital adequacy ratio - Tier II	3.70	2.98	4.15	3.24	3.84	3.17	3.36	2.82
35. Ratio of net NPA to net advances	0.98	3.19	0.91	2.45	0.54	1.28	1.47	2.06

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NATIONALISED BANKS** (In per cent)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	5.93	5.58	5.44	4.33	6.68	6.00	6.82	5.33
2. Credit - Deposit Ratio	73.25	80.00	71.09	68.05	75.20	76.06	73.80	71.51
3. Investment - Deposit Ratio	34.02	33.32	31.21	34.04	30.20	32.12	34.87	35.04
4. (Credit + Investment) - Deposit Ratio	107.27	113.32	102.29	102.09	105.39	108.19	108.67	106.55
5. Ratio of deposits to total liabilities	83.97	80.66	87.41	86.30	85.37	84.30	83.24	85.82
6. Ratio of demand & savings bank deposits to total deposits	41.33	40.79	24.34	24.18	33.27	32.55	22.12	21.68
7. Ratio of priority sector advances to total advances	33.63	32.25	29.80	33.88	26.11	29.10	29.19	31.35
8. Ratio of term loans to total advances	62.59	60.51	50.58	53.53	65.21	62.17	52.90	49.36
9. Ratio of secured advances to total advances	81.09	85.48	75.47	82.59	75.40	87.43	72.26	84.01
10. Ratio of investments in non-approved securities to total investments	20.70	19.27	13.02	15.80	14.28	17.12	21.98	19.87
11. Ratio of interest income to total assets	8.61	9.24	8.69	8.67	8.71	8.78	8.48	8.59
12. Ratio of net interest income to total assets (Net Interest Margin)	3.00	2.92	2.17	2.00	2.35	2.30	2.05	1.92
13. Ratio of non-interest income to total assets	0.76	0.88	0.82	0.80	0.63	0.67	0.97	0.90
14. Ratio of intermediation cost to total assets	1.96	1.73	1.32	1.31	1.71	1.70	1.16	1.12
15. Ratio of wage bills to intermediation cost	67.76	66.11	63.61	63.27	66.85	68.32	51.20	49.60
16. Ratio of wage bills to total expense	17.56	14.18	10.68	10.38	14.14	14.21	7.84	7.12
17. Ratio of wage bills to total income	14.17	11.29	8.80	8.74	12.20	12.29	6.29	5.85
18. Ratio of burden to total assets	1.20	0.85	0.49	0.51	1.07	1.03	0.19	0.22
19. Ratio of burden to interest income	13.89	9.20	5.66	5.84	12.29	11.73	2.23	2.54
20. Ratio of operating profits to total assets	1.81	2.07	1.67	1.50	1.28	1.27	1.86	1.70
21. Return on assets	0.55	0.74	0.95	0.77	0.26	0.44	1.06	0.88
22. Return on equity	9.91	13.66	15.36	12.08	4.57	7.31	19.54	16.08
23. Cost of deposits	5.99	6.88	7.08	7.39	6.92	7.08	7.13	7.35
24. Cost of borrowings	8.04	7.07	8.05	5.30	7.63	7.58	5.64	5.98
25. Cost of funds	5.75	6.49	6.89	7.07	6.55	6.67	6.54	6.89
26. Return on advances	10.67	11.10	10.57	10.27	10.40	10.59	10.21	10.45
27. Return on investments	7.04	7.77	7.59	8.17	7.64	7.25	6.75	6.50
28. Return on advances adjusted to cost of funds	4.91	4.60	3.68	3.20	3.85	3.93	3.67	3.56
29. Return on investments adjusted to cost of funds	1.29	1.27	0.70	1.09	1.09	0.58	0.21	-0.39
30. Business per employee (in Rupees Million)	96.70	125.60	137.44	142.02	86.16	97.30	171.30	192.13
31. Profit per employee (in Rupees Million)	0.31	0.56	0.82	0.70	0.15	0.28	1.09	0.97
32. Capital adequacy ratio	12.43	12.59	13.76	12.40	12.40	11.49	13.00	12.33
33. Capital adequacy ratio - Tier I	8.31	7.57	10.35	9.77	7.79	8.09	8.33	8.33
34. Capital adequacy ratio - Tier II	4.12	5.02	3.41	2.63	4.61	3.40	4.67	4.00
35. Ratio of net NPA to net advances	0.84	0.52	1.46	2.18	3.09	2.90	0.87	1.19

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NATIONALISED BANKS** (In per cent)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2012 (17)	2013 (18)	2012 (19)	2013 (20)	2012 (21)	2013 (22)	2012 (23)	2013 (24)
1. Cash - Deposit Ratio	6.73	8.89	7.17	4.64	5.23	4.98	5.72	4.87
2. Credit - Deposit Ratio	73.47	67.67	85.79	86.43	74.77	74.41	78.87	79.34
3. Investment - Deposit Ratio	29.84	35.33	39.51	43.50	31.44	29.44	31.14	30.38
4. (Credit + Investment) - Deposit Ratio	103.31	103.00	125.30	129.94	106.20	103.85	110.01	109.72
5. Ratio of deposits to total liabilities	88.30	85.69	72.50	70.37	85.42	87.20	81.24	82.62
6. Ratio of demand & savings bank deposits to total deposits	34.55	28.96	24.10	25.12	30.55	27.60	26.42	26.51
7. Ratio of priority sector advances to total advances	30.26	28.15	26.82	17.53	32.98	34.17	30.03	31.07
8. Ratio of term loans to total advances	50.36	53.44	72.75	71.73	57.54	55.16	51.84	49.70
9. Ratio of secured advances to total advances	82.68	87.16	92.59	92.74	80.51	84.65	85.81	89.50
10. Ratio of investments in non-approved securities to total investments	15.65	22.08	22.09	27.95	21.68	25.53	9.97	11.55
11. Ratio of interest income to total assets	8.59	8.86	8.60	8.18	9.30	9.13	8.98	8.91
12. Ratio of net interest income to total assets (Net Interest Margin)	2.66	2.37	1.67	1.75	3.36	2.97	2.52	2.26
13. Ratio of non-interest income to total assets	0.74	0.65	0.78	1.05	0.94	0.85	0.84	0.85
14. Ratio of intermediation cost to total assets	1.46	1.29	0.96	1.02	1.66	1.81	1.59	1.47
15. Ratio of wage bills to intermediation cost	61.89	60.92	44.50	49.08	67.85	71.76	65.85	65.98
16. Ratio of wage bills to total expense	12.22	10.13	5.41	6.74	14.84	16.29	12.99	11.94
17. Ratio of wage bills to total income	9.69	8.29	4.55	5.44	11.02	13.00	10.64	9.93
18. Ratio of burden to total assets	0.72	0.64	0.18	-0.03	0.73	0.96	0.74	0.62
19. Ratio of burden to interest income	8.43	7.24	2.12	-0.34	7.81	10.53	8.28	6.94
20. Ratio of operating profits to total assets	1.93	1.73	1.49	1.78	2.63	2.01	1.77	1.64
21. Return on assets	1.08	0.86	0.83	0.72	1.31	1.02	0.52	0.24
22. Return on equity	19.75	15.83	11.95	9.26	17.19	13.89	9.88	4.47
23. Cost of deposits	6.41	7.15	7.18	6.99	6.58	6.87	6.94	7.29
24. Cost of borrowings	5.92	4.59	9.13	7.39	10.12	8.94	7.63	6.61
25. Cost of funds	6.19	6.74	6.21	5.95	6.67	6.92	7.02	7.22
26. Return on advances	10.17	11.14	10.64	10.37	11.38	10.82	10.76	10.57
27. Return on investments	7.39	7.04	6.99	5.86	7.67	8.12	7.57	7.48
28. Return on advances adjusted to cost of funds	3.98	4.39	4.44	4.43	4.71	3.91	3.73	3.35
29. Return on investments adjusted to cost of funds	1.20	0.30	0.78	-0.08	1.00	1.20	0.54	0.26
30. Business per employee (in Rupees Million)	128.40	143.10	238.33	256.44	111.40	130.10	117.60	128.80
31. Profit per employee (in Rupees Million)	0.79	0.73	1.32	1.22	0.93	0.84	0.38	0.20
32. Capital adequacy ratio	11.51	11.03	14.58	13.13	13.47	13.08	13.32	11.85
33. Capital adequacy ratio - Tier I	8.86	7.26	8.38	7.68	11.13	10.88	8.35	7.80
34. Capital adequacy ratio - Tier II	2.65	3.77	6.20	5.45	2.34	2.20	4.97	4.05
35. Ratio of net NPA to net advances	1.01	1.39	1.61	1.58	1.33	2.26	1.35	2.50

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NATIONALISED BANKS** (In per cent)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2012 (25)	2013 (26)	2012 (27)	2013 (28)	2012 (29)	2013 (30)	2012 (31)	2013 (32)
1. Cash - Deposit Ratio	5.43	4.65	5.77	4.60	4.87	4.57	5.58	4.37
2. Credit - Deposit Ratio	71.80	73.31	73.11	72.81	77.39	78.84	78.27	79.61
3. Investment - Deposit Ratio	33.41	33.29	31.79	31.91	32.33	33.17	25.84	24.63
4. (Credit + Investment) - Deposit Ratio	105.20	106.60	104.90	104.72	109.72	112.02	104.11	104.24
5. Ratio of deposits to total liabilities	87.85	87.64	86.58	87.78	82.84	81.77	86.56	86.16
6. Ratio of demand & savings bank deposits to total deposits	24.13	24.55	23.93	22.28	35.34	39.16	29.45	28.03
7. Ratio of priority sector advances to total advances	35.75	35.86	28.01	27.20	31.33	30.04	29.46	26.63
8. Ratio of term loans to total advances	56.20	55.21	68.74	67.86	48.59	46.45	79.93	79.11
9. Ratio of secured advances to total advances	92.68	93.58	81.28	88.26	91.61	92.11	77.85	83.22
10. Ratio of investments in non-approved securities to total investments	24.35	24.62	14.78	16.97	18.52	17.00	10.51	11.97
11. Ratio of interest income to total assets	9.33	9.36	9.15	9.57	8.72	8.94	9.01	8.61
12. Ratio of net interest income to total assets (Net Interest Margin)	2.49	2.49	2.12	2.14	3.21	3.17	3.00	2.74
13. Ratio of non-interest income to total assets	0.73	0.87	0.59	0.54	1.00	0.90	0.63	0.59
14. Ratio of intermediation cost to total assets	1.37	1.41	1.64	1.46	1.67	1.74	1.66	1.60
15. Ratio of wage bills to intermediation cost	58.60	59.14	71.85	69.11	67.45	69.50	67.21	68.55
16. Ratio of wage bills to total expense	9.75	10.06	13.58	11.34	15.71	16.12	14.55	14.68
17. Ratio of wage bills to total income	7.96	8.14	12.08	9.97	11.61	12.31	11.57	11.91
18. Ratio of burden to total assets	0.63	0.53	1.05	0.92	0.67	0.84	1.03	1.01
19. Ratio of burden to interest income	6.80	5.71	11.45	9.57	7.68	9.43	11.38	11.71
20. Ratio of operating profits to total assets	1.85	1.95	1.07	1.22	2.54	2.33	1.97	1.74
21. Return on assets	0.67	0.71	0.65	0.44	1.19	1.00	0.81	1.07
22. Return on equity	9.91	10.74	11.21	7.66	19.80	15.70	16.32	20.47
23. Cost of deposits	7.60	7.56	7.61	8.11	6.18	6.61	6.35	6.26
24. Cost of borrowings	7.09	6.97	9.51	9.27	4.84	4.00	8.52	7.80
25. Cost of funds	7.36	7.35	7.43	7.90	5.73	6.11	6.00	5.91
26. Return on advances	11.62	11.42	11.16	11.70	10.61	10.57	10.74	9.97
27. Return on investments	7.22	6.97	7.59	7.41	7.10	7.55	7.21	7.47
28. Return on advances adjusted to cost of funds	4.26	4.08	3.72	3.80	4.88	4.46	4.74	4.07
29. Return on investments adjusted to cost of funds	-0.13	-0.38	0.16	-0.49	1.37	1.43	1.21	1.57
30. Business per employee (in Rupees Million)	146.22	162.03	130.20	137.00	113.20	116.51	107.41	125.70
31. Profit per employee (in Rupees Million)	0.62	0.70	0.60	0.40	0.84	0.81	0.53	0.81
32. Capital adequacy ratio	12.69	12.04	13.26	12.91	12.63	12.72	12.24	12.59
33. Capital adequacy ratio - Tier I	10.12	9.18	8.55	8.38	9.28	9.76	8.94	8.96
34. Capital adequacy ratio - Tier II	2.57	2.86	4.71	4.53	3.35	2.96	3.30	3.63
35. Ratio of net NPA to net advances	2.21	2.27	1.19	2.16	1.52	2.35	0.96	0.76

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**NATIONALISED BANKS**

(In per cent)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash - Deposit Ratio	5.07	3.29	5.22	4.08	5.71	3.82	5.47	4.04
2. Credit - Deposit Ratio	75.02	73.97	79.81	78.90	70.74	68.46	69.72	71.91
3. Investment - Deposit Ratio	29.72	30.12	27.98	30.65	32.61	33.25	34.49	32.25
4. (Credit + Investment) - Deposit Ratio	104.75	104.09	107.80	109.54	103.35	101.71	104.20	104.16
5. Ratio of deposits to total liabilities	85.32	87.30	85.00	84.58	87.36	87.82	86.73	87.42
6. Ratio of demand & savings bank deposits to total deposits	22.34	32.14	31.28	30.95	40.77	39.65	22.02	20.97
7. Ratio of priority sector advances to total advances	25.03	25.98	23.87	26.60	35.15	36.49	29.56	27.54
8. Ratio of term loans to total advances	63.86	60.44	43.71	46.45	69.10	69.93	53.47	52.38
9. Ratio of secured advances to total advances	76.08	89.43	78.57	85.74	80.49	86.74	74.25	78.53
10. Ratio of investments in non-approved securities to total investments	12.80	17.02	19.05	23.59	21.87	23.30	17.24	16.69
11. Ratio of interest income to total assets	8.51	8.84	8.44	8.75	8.29	8.54	8.99	8.76
12. Ratio of net interest income to total assets (Net Interest Margin)	2.27	2.42	2.73	2.63	2.58	2.30	2.14	1.82
13. Ratio of non-interest income to total assets	0.56	0.50	0.98	0.89	0.76	0.98	0.59	0.59
14. Ratio of intermediation cost to total assets	1.20	1.15	1.60	1.57	1.44	1.39	1.35	1.32
15. Ratio of wage bills to intermediation cost	67.26	64.01	62.18	61.06	64.42	62.01	61.59	62.26
16. Ratio of wage bills to total expense	10.82	9.71	13.61	12.47	12.98	11.28	10.16	9.94
17. Ratio of wage bills to total income	8.87	7.87	10.56	9.95	10.25	9.04	8.69	8.79
18. Ratio of burden to total assets	0.63	0.65	0.62	0.68	0.68	0.40	0.76	0.73
19. Ratio of burden to interest income	7.45	7.31	7.32	7.80	8.17	4.73	8.43	8.35
20. Ratio of operating profits to total assets	1.64	1.77	2.11	1.94	1.90	1.89	1.38	1.09
21. Return on assets	0.69	0.33	0.79	0.79	0.70	0.38	0.66	0.59
22. Return on equity	13.83	6.76	13.05	13.52	11.93	6.84	11.54	10.83
23. Cost of deposits	6.65	7.03	6.30	6.80	6.11	6.57	7.43	7.61
24. Cost of borrowings	8.51	5.93	5.31	4.94	8.17	10.81	7.52	5.50
25. Cost of funds	6.44	6.68	5.93	6.37	5.88	6.39	7.10	7.14
26. Return on advances	10.61	10.55	9.75	9.92	10.35	10.46	11.35	10.67
27. Return on investments	7.12	7.42	7.57	7.92	6.79	7.23	6.96	7.20
28. Return on advances adjusted to cost of funds	4.17	3.87	3.81	3.55	4.47	4.06	4.24	3.52
29. Return on investments adjusted to cost of funds	0.68	0.74	1.63	1.55	0.91	0.83	-0.14	0.06
30. Business per employee (in Rupees Million)	116.40	118.90	107.00	121.50	97.10	108.30	112.80	124.00
31. Profit per employee (in Rupees Million)	0.51	0.27	0.60	0.70	0.41	0.25	0.50	0.50
32. Capital adequacy ratio	12.35	14.15	11.85	11.45	12.69	11.66	13.06	11.32
33. Capital adequacy ratio - Tier I	8.09	9.06	8.37	8.23	8.79	8.40	9.68	8.54
34. Capital adequacy ratio - Tier II	4.26	5.09	3.48	3.22	3.90	3.26	3.38	2.78
35. Ratio of net NPA to net advances	1.96	3.17	1.70	1.61	1.72	2.87	1.72	1.30

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**OLD PRIVATE SECTOR BANKS**

(In per cent)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.47	5.10	4.99	5.01	7.35	4.55	4.95	4.76
2. Credit - Deposit Ratio	72.26	71.72	74.28	75.09	74.19	69.42	77.15	76.54
3. Investment - Deposit Ratio	29.66	26.75	28.07	25.94	36.94	41.82	35.56	36.72
4. (Credit + Investment) - Deposit Ratio	101.92	98.47	102.34	101.02	111.13	111.24	112.71	113.25
5. Ratio of deposits to total liabilities	88.01	90.61	89.05	88.37	80.43	81.06	80.72	81.09
6. Ratio of demand & savings bank deposits to total deposits	19.32	17.53	18.19	16.77	19.35	22.46	27.54	27.17
7. Ratio of priority sector advances to total advances	33.78	21.62	36.23	37.65	32.09	28.93	32.28	26.07
8. Ratio of term loans to total advances	31.05	25.18	35.33	32.67	80.09	77.28	37.66	36.48
9. Ratio of secured advances to total advances	96.07	96.48	96.81	98.06	89.59	90.23	77.19	83.40
10. Ratio of investments in non-approved securities to total investments	11.26	10.49	16.11	13.34	4.51	7.02	33.74	31.10
11. Ratio of interest income to total assets	9.83	10.29	10.30	10.59	9.63	9.18	9.92	9.37
12. Ratio of net interest income to total assets (Net Interest Margin)	2.81	2.64	3.03	3.02	1.71	1.94	3.49	3.00
13. Ratio of non-interest income to total assets	0.78	0.74	1.26	1.32	0.99	0.80	0.95	1.01
14. Ratio of intermediation cost to total assets	2.73	2.59	1.70	1.81	3.38	2.38	1.75	1.79
15. Ratio of wage bills to intermediation cost	71.07	70.49	43.71	40.32	56.03	55.04	55.54	53.11
16. Ratio of wage bills to total expense	19.89	17.81	8.28	7.78	16.75	13.62	11.86	11.66
17. Ratio of wage bills to total income	18.29	16.53	6.42	6.13	17.82	13.13	8.93	9.17
18. Ratio of burden to total assets	1.95	1.85	0.44	0.49	2.39	1.58	0.80	0.78
19. Ratio of burden to interest income	19.85	17.96	4.28	4.59	24.78	17.20	8.04	8.35
20. Ratio of operating profits to total assets	0.85	0.79	2.59	2.53	-0.68	0.36	2.69	2.22
21. Return on assets	0.24	0.25	1.71	1.58	-0.73	0.02	1.41	1.35
22. Return on equity	4.66	4.94	24.91	22.33	-14.70	0.35	14.37	13.89
23. Cost of deposits	7.64	8.28	7.97	8.21	8.35	7.96	7.25	7.20
24. Cost of borrowings	6.81	8.11	11.43	14.59	11.12	6.97	8.93	7.54
25. Cost of funds	7.36	8.07	7.95	8.16	8.25	7.28	6.89	6.75
26. Return on advances	12.41	13.01	12.98	13.24	12.07	11.75	12.02	11.33
27. Return on investments	6.88	7.02	7.40	7.56	7.84	7.19	8.24	7.60
28. Return on advances adjusted to cost of funds	5.05	4.94	5.03	5.07	3.82	4.47	5.13	4.57
29. Return on investments adjusted to cost of funds	-0.48	-1.05	-0.55	-0.61	-0.41	-0.09	1.35	0.85
30. Business per employee (in Rupees Million)	67.50	73.60	84.70	93.80	59.29	72.97	101.10	107.50
31. Profit per employee (in Rupees Million)	0.10	0.12	0.80	0.90	-0.33	0.01	0.90	0.90
32. Capital adequacy ratio	11.08	12.29	12.57	13.98	9.49	11.06	16.64	14.73
33. Capital adequacy ratio - Tier I	8.83	9.62	11.69	13.27	7.42	8.05	15.86	14.09
34. Capital adequacy ratio - Tier II	2.25	2.67	0.88	0.71	2.07	3.01	0.78	0.64
35. Ratio of net NPA to net advances	1.10	1.12	0.44	0.63	0.66	3.36	0.53	0.98

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS**  
(In per cent)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	5.63	4.70	5.22	4.20	5.39	4.76	5.98	4.21
2. Credit - Deposit Ratio	81.61	76.87	62.00	61.04	65.55	69.91	74.58	76.27
3. Investment - Deposit Ratio	36.13	44.22	40.54	40.08	40.63	37.25	32.72	35.80
4. (Credit + Investment) - Deposit Ratio	117.73	121.09	102.54	101.12	106.18	107.17	107.30	112.07
5. Ratio of deposits to total liabilities	74.91	75.38	88.51	89.51	87.02	86.83	85.32	82.71
6. Ratio of demand & savings bank deposits to total deposits	34.28	32.50	40.71	39.23	24.56	24.91	19.16	19.25
7. Ratio of priority sector advances to total advances	33.06	34.47	30.11	29.20	36.53	37.14	31.27	34.43
8. Ratio of term loans to total advances	56.55	49.33	74.32	72.64	45.05	44.75	22.54	16.73
9. Ratio of secured advances to total advances	88.75	93.04	83.56	82.61	93.52	95.96	94.45	96.21
10. Ratio of investments in non-approved securities to total investments	29.46	31.55	46.57	45.35	36.68	34.01	11.93	8.73
11. Ratio of interest income to total assets	8.97	9.55	8.73	9.30	9.12	9.67	9.93	10.06
12. Ratio of net interest income to total assets (Net Interest Margin)	2.81	3.02	3.32	3.51	2.15	2.32	2.79	2.75
13. Ratio of non-interest income to total assets	1.56	1.43	0.60	0.73	1.02	1.02	1.06	1.07
14. Ratio of intermediation cost to total assets	2.58	2.50	1.45	1.50	1.67	1.71	1.64	1.81
15. Ratio of wage bills to intermediation cost	58.64	58.98	65.00	65.95	57.19	56.32	48.82	45.08
16. Ratio of wage bills to total expense	17.32	16.33	13.72	13.56	11.06	10.64	9.13	8.93
17. Ratio of wage bills to total income	14.38	13.43	10.09	9.85	9.43	9.01	7.30	7.32
18. Ratio of burden to total assets	1.02	1.07	0.84	0.77	0.65	0.69	0.58	0.73
19. Ratio of burden to interest income	11.42	11.23	9.68	8.23	7.16	7.13	5.85	7.30
20. Ratio of operating profits to total assets	1.79	1.95	2.47	2.74	1.50	1.63	2.20	2.01
21. Return on assets	1.09	1.26	1.56	1.70	0.73	0.89	1.56	1.35
22. Return on equity	13.82	14.24	21.22	23.56	9.79	12.76	20.81	19.00
23. Cost of deposits	6.59	6.74	5.92	6.36	7.70	8.06	7.75	7.97
24. Cost of borrowings	10.07	12.19	8.14	6.88	8.96	9.85	11.99	8.85
25. Cost of funds	6.38	6.70	5.86	6.28	7.49	7.90	7.64	7.62
26. Return on advances	10.96	11.74	11.45	11.95	12.41	12.27	12.16	12.26
27. Return on investments	8.26	8.43	6.79	7.27	6.05	7.14	7.85	7.81
28. Return on advances adjusted to cost of funds	4.58	5.04	5.59	5.66	4.92	4.37	4.51	4.64
29. Return on investments adjusted to cost of funds	1.88	1.73	0.93	0.99	-1.44	-0.75	0.21	0.19
30. Business per employee (in Rupees Million)	55.98	64.43	88.60	104.90	85.90	96.60	98.40	101.40
31. Profit per employee (in Rupees Million)	0.46	0.63	0.90	1.10	0.40	0.50	0.88	0.82
32. Capital adequacy ratio	14.00	13.24	13.36	12.83	12.84	13.22	14.33	14.41
33. Capital adequacy ratio - Tier I	11.23	10.49	11.12	10.86	10.86	10.51	13.12	13.10
34. Capital adequacy ratio - Tier II	2.77	2.75	2.24	1.97	1.98	2.71	1.21	1.31
35. Ratio of net NPA to net advances	0.18	0.03	0.15	0.14	2.11	1.51	0.33	0.37

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS**  
(In per cent)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		South Indian Bank	
	2012 (17)	2013 (18)	2012 (19)	2013 (20)	2012 (21)	2013 (22)	2012 (23)	2013 (24)
1. Cash - Deposit Ratio	5.74	4.66	6.17	4.95	5.56	3.49	4.31	3.83
2. Credit - Deposit Ratio	72.19	74.93	55.07	57.88	87.19	76.45	74.74	71.88
3. Investment - Deposit Ratio	31.14	27.69	32.58	27.81	49.24	66.80	25.75	28.29
4. (Credit + Investment) - Deposit Ratio	103.33	102.61	87.66	85.69	136.43	143.25	100.49	100.17
5. Ratio of deposits to total liabilities	87.32	88.41	87.81	86.23	65.78	64.34	90.41	88.89
6. Ratio of demand & savings bank deposits to total deposits	14.91	14.49	36.76	39.40	21.51	19.72	19.67	18.60
7. Ratio of priority sector advances to total advances	34.33	38.03	49.52	50.11	20.42	20.62	18.76	26.13
8. Ratio of term loans to total advances	39.19	29.73	47.25	44.42	71.35	77.59	37.52	41.38
9. Ratio of secured advances to total advances	87.36	91.92	94.82	94.66	89.35	89.90	93.16	92.81
10. Ratio of investments in non-approved securities to total investments	19.04	12.10	36.73	29.91	38.69	41.44	12.62	20.29
11. Ratio of interest income to total assets	10.31	10.41	9.43	9.49	8.91	8.72	9.79	9.84
12. Ratio of net interest income to total assets (Net Interest Margin)	2.52	2.32	3.88	3.54	3.58	2.55	2.79	2.84
13. Ratio of non-interest income to total assets	1.07	1.17	0.62	0.73	1.29	1.25	0.68	0.74
14. Ratio of intermediation cost to total assets	1.99	2.00	1.99	1.93	2.67	2.25	1.69	1.70
15. Ratio of wage bills to intermediation cost	48.09	46.64	68.21	67.18	60.50	55.02	60.61	61.59
16. Ratio of wage bills to total expense	9.80	9.24	18.03	16.49	20.16	14.73	11.77	12.05
17. Ratio of wage bills to total income	8.42	8.05	13.53	12.72	15.81	12.43	9.77	9.91
18. Ratio of burden to total assets	0.92	0.83	1.38	1.20	1.38	1.00	1.01	0.96
19. Ratio of burden to interest income	8.94	8.00	14.60	12.68	15.47	11.47	10.33	9.75
20. Ratio of operating profits to total assets	1.60	1.48	2.51	2.34	2.20	1.55	1.78	1.88
21. Return on assets	0.73	0.54	1.75	1.30	1.38	1.06	1.12	1.17
22. Return on equity	11.56	9.28	17.74	13.31	5.90	6.73	19.99	19.41
23. Cost of deposits	8.40	8.74	6.37	6.82	7.25	7.40	7.61	7.62
24. Cost of borrowings	13.40	13.10	5.04	7.94	5.38	7.00	9.76	7.96
25. Cost of funds	8.64	8.89	6.37	6.82	6.80	7.15	7.56	7.54
26. Return on advances	12.98	12.73	12.33	12.60	11.51	11.73	12.01	12.10
27. Return on investments	8.19	7.82	7.74	7.68	6.78	6.47	6.78	6.81
28. Return on advances adjusted to cost of funds	4.34	3.84	5.96	5.78	4.71	4.59	4.45	4.56
29. Return on investments adjusted to cost of funds	-0.45	-1.07	1.37	0.86	-0.02	-0.68	-0.78	-0.74
30. Business per employee (in Rupees Million)	78.70	86.30	65.60	74.80	60.70	73.90	107.90	120.10
31. Profit per employee (in Rupees Million)	0.35	0.29	0.80	0.70	0.50	0.50	0.70	0.80
32. Capital adequacy ratio	13.10	12.32	15.09	14.43	23.20	17.11	14.00	13.91
33. Capital adequacy ratio - Tier I	8.86	9.15	14.62	13.99	22.83	16.82	11.54	12.05
34. Capital adequacy ratio - Tier II	4.24	3.17	0.47	0.44	0.37	0.29	2.46	1.86
35. Ratio of net NPA to net advances	1.74	2.43	-	-	0.20	0.11	0.28	0.78

Source : Annual accounts of Banks.



**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**OLD PRIVATE SECTOR BANKS** (In per cent)

Items	Tamilnad Mercantile Bank	
	2012 (25)	2013 (26)
1. Cash - Deposit Ratio	4.07	4.54
2. Credit - Deposit Ratio	80.53	80.38
3. Investment - Deposit Ratio	28.58	26.45
4. (Credit + Investment) - Deposit Ratio	109.11	106.83
5. Ratio of deposits to total liabilities	84.25	85.39
6. Ratio of demand & savings bank deposits to total deposits	20.63	18.86
7. Ratio of priority sector advances to total advances	42.73	45.42
8. Ratio of term loans to total advances	37.76	36.22
9. Ratio of secured advances to total advances	96.73	97.32
10. Ratio of investments in non-approved securities to total investments	9.93	7.97
11. Ratio of interest income to total assets	10.34	11.23
12. Ratio of net interest income to total assets (Net Interest Margin)	3.57	3.91
13. Ratio of non-interest income to total assets	1.27	1.13
14. Ratio of intermediation cost to total assets	1.92	1.90
15. Ratio of wage bills to intermediation cost	61.00	57.88
16. Ratio of wage bills to total expense	13.47	11.94
17. Ratio of wage bills to total income	10.07	8.91
18. Ratio of burden to total assets	0.64	0.77
19. Ratio of burden to interest income	6.24	6.87
20. Ratio of operating profits to total assets	2.93	3.14
21. Return on assets	1.75	2.00
22. Return on equity	20.89	24.08
23. Cost of deposits	7.80	8.27
24. Cost of borrowings	10.28	19.04
25. Cost of funds	7.71	8.21
26. Return on advances	12.52	13.78
27. Return on investments	7.90	7.76
28. Return on advances adjusted to cost of funds	4.81	5.58
29. Return on investments adjusted to cost of funds	0.19	-0.45
30. Business per employee (in Rupees Million)	106.88	113.32
31. Profit per employee (in Rupees Million)	1.10	1.39
32. Capital adequacy ratio	14.69	15.01
33. Capital adequacy ratio - Tier I	13.98	14.33
34. Capital adequacy ratio - Tier II	0.71	0.68
35. Ratio of net NPA to net advances	0.45	0.66

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**NEW PRIVATE SECTOR BANKS**

(In per cent)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	4.86	5.86	6.43	4.53	6.08	4.94	8.01	6.51
2. Credit - Deposit Ratio	77.13	77.97	83.41	78.74	79.21	80.92	99.31	99.19
3. Investment - Deposit Ratio	42.34	45.02	39.74	40.16	39.51	37.68	62.45	58.57
4. (Credit + Investment) - Deposit Ratio	119.47	123.00	123.15	118.90	118.73	118.60	161.76	157.77
5. Ratio of deposits to total liabilities	77.06	74.18	73.02	74.16	73.01	74.00	52.24	54.51
6. Ratio of demand & savings bank deposits to total deposits	41.54	44.38	32.12	27.16	48.40	47.43	43.45	41.89
7. Ratio of priority sector advances to total advances	28.56	24.62	36.33	32.18	32.68	32.01	23.37	20.60
8. Ratio of term loans to total advances	70.09	69.41	59.67	64.21	58.63	55.40	84.88	82.34
9. Ratio of secured advances to total advances	86.44	82.84	86.94	95.34	75.54	76.24	84.82	85.91
10. Ratio of investments in non-approved securities to total investments	37.32	36.48	19.70	27.55	21.81	23.93	45.51	46.10
11. Ratio of interest income to total assets	8.33	8.68	8.91	9.18	9.06	9.50	7.49	7.81
12. Ratio of net interest income to total assets (Net Interest Margin)	3.04	3.09	2.83	2.85	4.19	4.28	2.40	2.70
13. Ratio of non-interest income to total assets	2.05	2.09	1.25	1.17	1.88	1.86	1.68	1.63
14. Ratio of intermediation cost to total assets	2.27	2.21	3.04	2.76	3.02	3.04	1.75	1.76
15. Ratio of wage bills to intermediation cost	34.63	34.38	51.01	50.09	36.65	35.29	44.78	43.20
16. Ratio of wage bills to total expense	10.41	9.73	16.98	15.20	14.01	13.01	11.47	11.05
17. Ratio of wage bills to total income	7.59	7.05	15.24	13.35	10.10	9.46	8.56	8.04
18. Ratio of burden to total assets	0.22	0.12	1.79	1.59	1.14	1.19	0.08	0.13
19. Ratio of burden to interest income	2.67	1.34	20.07	17.28	12.53	12.50	1.04	1.66
20. Ratio of operating profits to total assets	2.81	2.97	1.04	1.26	3.05	3.10	2.32	2.57
21. Return on assets	1.68	1.70	0.68	1.06	1.77	1.90	1.50	1.70
22. Return on equity	20.29	18.53	7.43	10.95	18.69	20.34	11.20	13.10
23. Cost of deposits	5.95	6.35	6.83	7.27	5.57	6.01	5.95	6.16
24. Cost of borrowings	5.94	6.41	8.18	7.33	12.03	10.32	6.81	6.53
25. Cost of funds	5.29	5.62	6.88	7.08	6.06	6.41	4.32	4.55
26. Return on advances	9.85	10.45	11.21	11.99	11.89	12.33	9.42	10.05
27. Return on investments	7.74	7.49	7.17	6.68	7.72	7.48	6.58	6.65
28. Return on advances adjusted to cost of funds	4.57	4.83	4.33	4.91	5.83	5.92	5.10	5.50
29. Return on investments adjusted to cost of funds	2.46	1.87	0.29	-0.40	1.67	1.07	2.27	2.10
30. Business per employee (in Rupees Million)	127.60	121.50	51.40	67.40	65.40	75.00	70.80	73.50
31. Profit per employee (in Rupees Million)	1.40	1.50	0.20	0.50	0.80	1.00	1.10	1.40
32. Capital adequacy ratio	13.66	17.00	15.41	13.61	16.52	16.80	18.52	18.74
33. Capital adequacy ratio - Tier I	9.45	12.23	13.81	12.62	11.60	11.08	12.68	12.80
34. Capital adequacy ratio - Tier II	4.21	4.77	1.60	0.99	4.92	5.72	5.84	5.94
35. Ratio of net NPA to net advances	0.27	0.36	0.57	0.75	0.18	0.20	0.73	0.77

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**NEW PRIVATE SECTOR BANKS** (In per cent)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2012	2013	2012	2013	2012	2013
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	6.85	6.01	5.23	4.33	4.75	4.99
2. Credit - Deposit Ratio	82.77	81.90	101.41	94.98	77.29	70.20
3. Investment - Deposit Ratio	34.40	36.32	55.96	56.58	56.47	64.19
4. (Credit + Investment) - Deposit Ratio	117.17	118.22	157.37	151.57	133.76	134.38
5. Ratio of deposits to total liabilities	73.55	73.82	58.68	60.97	66.76	67.56
6. Ratio of demand & savings bank deposits to total deposits	27.30	29.32	32.18	29.24	15.04	18.95
7. Ratio of priority sector advances to total advances	35.67	32.32	31.47	28.92	25.92	22.39
8. Ratio of term loans to total advances	73.37	73.09	76.92	77.01	74.69	71.58
9. Ratio of secured advances to total advances	91.86	90.50	83.37	85.46	72.94	67.63
10. Ratio of investments in non-approved securities to total investments	18.32	28.22	23.09	25.32	41.71	45.23
11. Ratio of interest income to total assets	10.38	10.67	10.61	10.77	9.51	9.60
12. Ratio of net interest income to total assets (Net Interest Margin)	3.30	3.41	4.31	4.29	2.44	2.57
13. Ratio of non-interest income to total assets	1.96	2.08	1.68	1.55	1.29	1.46
14. Ratio of intermediation cost to total assets	2.60	2.68	3.15	2.96	1.41	1.55
15. Ratio of wage bills to intermediation cost	36.15	37.66	49.18	48.65	50.95	49.12
16. Ratio of wage bills to total expense	9.71	10.17	16.40	15.26	8.45	8.85
17. Ratio of wage bills to total income	7.62	7.93	12.61	11.68	6.63	6.86
18. Ratio of burden to total assets	0.64	0.60	1.47	1.40	0.11	0.09
19. Ratio of burden to interest income	6.18	5.63	13.87	13.04	1.20	0.93
20. Ratio of operating profits to total assets	2.66	2.81	2.84	2.89	2.32	2.48
21. Return on assets	1.57	1.63	1.83	1.81	1.57	1.57
22. Return on equity	18.26	17.15	14.65	15.60	23.07	24.81
23. Cost of deposits	8.02	8.35	7.39	7.47	8.08	7.86
24. Cost of borrowings	8.15	7.98	8.22	8.06	8.14	8.62
25. Cost of funds	7.19	7.48	6.82	6.95	8.05	8.01
26. Return on advances	13.77	14.13	14.23	14.04	12.24	12.70
27. Return on investments	7.67	7.49	6.75	7.41	7.93	8.09
28. Return on advances adjusted to cost of funds	6.58	6.66	7.41	7.09	4.19	4.69
29. Return on investments adjusted to cost of funds	0.47	0.02	-0.07	0.46	-0.12	0.07
30. Business per employee (in Rupees Million)	78.84	84.05	61.30	68.60	174.77	177.42
31. Profit per employee (in Rupees Million)	0.86	0.92	0.90	1.00	2.04	2.10
32. Capital adequacy ratio	13.85	15.36	17.52	16.05	17.90	18.30
33. Capital adequacy ratio - Tier I	11.37	13.78	15.74	14.71	9.90	9.50
34. Capital adequacy ratio - Tier II	2.48	1.58	1.78	1.34	8.00	8.80
35. Ratio of net NPA to net advances	0.27	0.31	0.61	0.64	0.05	0.01

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	4.35	1.74	5.11	4.54	11.54	7.27	32.84	20.87
2. Credit - Deposit Ratio	149.92	51.46	46.39	73.81	294.05	253.50	1156.39	956.28
3. Investment - Deposit Ratio	36.27	20.71	36.33	33.03	68.07	57.94	207.38	174.89
4. (Credit + Investment) - Deposit Ratio	186.19	72.17	82.72	106.84	362.12	311.44	1363.77	1131.17
5. Ratio of deposits to total liabilities	39.04	61.23	51.12	43.00	23.50	26.56	6.70	7.82
6. Ratio of demand & savings bank deposits to total deposits	78.42	92.70	24.32	27.80	-	-	59.96	67.68
7. Ratio of priority sector advances to total advances	40.40	40.60	21.14	24.44	-	-	97.69	98.22
8. Ratio of term loans to total advances	26.48	28.32	30.58	23.22	0.02	0.01	0.09	0.14
9. Ratio of secured advances to total advances	13.32	5.23	100.00	94.77	0.01	0.01	91.99	99.90
10. Ratio of investments in non-approved securities to total investments	19.12	11.26	15.85	7.52	-	-	-	-
11. Ratio of interest income to total assets	4.38	4.42	7.01	8.23	4.04	3.79	4.26	5.30
12. Ratio of net interest income to total assets (Net Interest Margin)	3.90	3.56	3.30	3.37	-0.12	-1.23	2.33	3.31
13. Ratio of non-interest income to total assets	16.13	11.72	0.43	0.47	26.06	23.86	1.74	2.23
14. Ratio of intermediation cost to total assets	8.11	6.49	1.62	1.71	24.92	23.97	1.37	1.62
15. Ratio of wage bills to intermediation cost	13.16	12.50	54.75	56.71	22.29	19.30	56.20	49.60
16. Ratio of wage bills to total expense	12.43	11.04	16.63	14.79	19.09	15.96	23.33	22.33
17. Ratio of wage bills to total income	5.21	5.03	11.92	11.18	18.45	16.74	12.84	10.70
18. Ratio of burden to total assets	-8.02	-5.23	1.19	1.25	-1.14	0.11	-0.37	-0.61
19. Ratio of burden to interest income	-183.06	-118.33	16.97	15.18	-28.27	2.98	-8.71	-11.49
20. Ratio of operating profits to total assets	11.92	8.79	2.11	2.12	1.02	-1.34	2.70	3.92
21. Return on assets	7.05	5.03	1.87	1.40	0.20	-3.23	1.20	1.31
22. Return on equity	12.96	11.24	7.28	5.72	0.64	-10.50	6.57	6.39
23. Cost of deposits	0.83	1.47	5.21	7.61	9.05	8.83	1.43	2.31
24. Cost of borrowings	-	-	3.97	4.68	9.34	12.65	2.59	2.60
25. Cost of funds	1.10	1.61	4.86	6.50	9.17	10.61	1.07	1.04
26. Return on advances	4.43	5.86	9.97	9.03	4.42	3.76	3.43	5.40
27. Return on investments	6.99	8.08	7.43	8.37	7.51	7.83	10.86	7.87
28. Return on advances adjusted to cost of funds	3.33	4.25	5.11	2.53	-4.75	-6.85	2.35	4.36
29. Return on investments adjusted to cost of funds	5.89	6.46	2.57	1.87	-1.66	-2.78	9.78	6.83
30. Business per employee (in Rupees Million)	44.26	26.13	163.51	271.80	30.12	33.03	387.45	287.20
31. Profit per employee (in Rupees Million)	3.02	2.50	3.40	3.57	0.06	-1.12	5.72	5.09
32. Capital adequacy ratio	34.36	19.10	80.88	66.82	19.30	18.17	25.60	32.72
33. Capital adequacy ratio - Tier I	33.60	18.94	80.00	65.91	18.70	17.61	17.47	23.14
34. Capital adequacy ratio - Tier II	0.76	0.16	0.88	0.91	0.60	0.56	8.13	9.58
35. Ratio of net NPA to net advances	-	8.98	-	-	1.19	1.87	1.96	-

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	Australia and New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2012 (9)	2013 (10)	2012 (11)	2013 (12)	2012 (13)	2013 (14)	2012 (15)	2013 (16)
1. Cash - Deposit Ratio	8.07	6.57	-	-	7.04	5.75	6.11	7.87
2. Credit - Deposit Ratio	76.01	94.72	-	-	104.03	103.32	95.78	99.54
3. Investment - Deposit Ratio	26.05	39.65	-	-	137.90	119.73	50.52	46.77
4. (Credit + Investment) - Deposit Ratio	102.06	134.37	-	-	241.94	223.05	146.31	146.31
5. Ratio of deposits to total liabilities	55.49	51.12	-	-	36.87	40.02	56.53	59.59
6. Ratio of demand & savings bank deposits to total deposits	2.64	4.97	-	-	52.54	58.38	35.27	21.81
7. Ratio of priority sector advances to total advances	27.87	25.29	-	-	23.92	27.48	29.28	31.49
8. Ratio of term loans to total advances	11.00	22.91	-	-	-	3.31	36.24	37.69
9. Ratio of secured advances to total advances	16.55	6.52	-	-	9.40	3.96	76.09	67.11
10. Ratio of investments in non-approved securities to total investments	-	-	-	-	30.60	30.61	27.13	18.93
11. Ratio of interest income to total assets	3.02	7.00	3.42	2.19	7.85	7.71	7.85	8.03
12. Ratio of net interest income to total assets (Net Interest Margin)	1.72	2.95	3.42	2.19	4.86	4.40	4.87	4.46
13. Ratio of non-interest income to total assets	2.25	1.23	-	0.05	3.58	2.74	1.10	0.89
14. Ratio of intermediation cost to total assets	3.54	3.07	2.80	3.64	2.86	2.49	1.92	1.62
15. Ratio of wage bills to intermediation cost	45.78	51.59	-	42.32	51.73	56.52	47.34	45.43
16. Ratio of wage bills to total expense	33.50	22.26	-	42.32	25.29	24.25	18.53	14.17
17. Ratio of wage bills to total income	30.71	19.25	-	68.89	12.94	13.46	10.15	8.25
18. Ratio of burden to total assets	1.28	1.84	2.80	3.60	-0.72	-0.25	0.82	0.73
19. Ratio of burden to interest income	42.50	26.27	82.07	164.08	-9.20	-3.21	10.42	9.11
20. Ratio of operating profits to total assets	0.44	1.11	0.61	-1.40	5.58	4.65	4.05	3.73
21. Return on assets	0.05	0.10	0.48	-0.93	3.62	2.57	2.14	1.48
22. Return on equity	0.15	0.50	0.49	-1.38	13.89	10.96	10.98	6.24
23. Cost of deposits	2.13	7.00	-	-	5.03	3.86	3.38	5.59
24. Cost of borrowings	0.61	2.05	-	-	3.41	5.72	5.58	2.06
25. Cost of funds	1.74	5.50	-	-	3.55	2.47	3.31	4.83
26. Return on advances	1.75	6.45	-	-	11.17	8.56	10.61	10.00
27. Return on investments	5.61	11.21	-	-	6.61	8.36	7.32	8.06
28. Return on advances adjusted to cost of funds	0.01	0.95	-	-	7.62	6.08	7.30	5.17
29. Return on investments adjusted to cost of funds	3.87	5.71	-	-	3.06	5.88	4.01	3.24
30. Business per employee (in Rupees Million)	362.21	617.75	-	-	339.93	380.70	133.60	146.00
31. Profit per employee (in Rupees Million)	0.12	0.55	-	-2.25	14.89	12.07	2.10	1.80
32. Capital adequacy ratio	25.50	26.39	457.82	439.31	17.59	18.40	38.60	34.70
33. Capital adequacy ratio - Tier I	25.17	26.02	457.82	439.31	17.21	18.02	38.18	34.25
34. Capital adequacy ratio - Tier II	0.33	0.37	-	-	0.38	0.38	0.42	0.45
35. Ratio of net NPA to net advances	-	-	-	-	-	-	2.49	3.16

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2012 (17)	2013 (18)	2012 (19)	2013 (20)	2012 (21)	2013 (22)	2012 (23)	2013 (24)
1. Cash - Deposit Ratio	4.58	3.27	9.69	5.79	19.48	11.60	7.67	6.07
2. Credit - Deposit Ratio	77.20	83.63	141.10	128.25	196.47	164.95	160.83	167.33
3. Investment - Deposit Ratio	57.45	41.67	74.40	79.96	109.21	107.58	215.51	273.01
4. (Credit + Investment) - Deposit Ratio	134.65	125.30	215.50	208.21	305.68	272.53	376.34	440.34
5. Ratio of deposits to total liabilities	37.76	38.61	42.23	43.54	29.06	31.49	23.64	20.60
6. Ratio of demand & savings bank deposits to total deposits	40.08	42.89	9.91	8.52	48.83	46.40	8.47	7.86
7. Ratio of priority sector advances to total advances	46.79	34.81	43.45	35.49	45.58	32.85	34.51	37.13
8. Ratio of term loans to total advances	28.98	25.18	3.46	2.48	19.54	13.40	56.13	34.61
9. Ratio of secured advances to total advances	99.65	99.69	60.79	64.83	24.90	19.74	34.55	38.93
10. Ratio of investments in non-approved securities to total investments	-	-	5.54	1.83	14.47	6.42	64.91	42.92
11. Ratio of interest income to total assets	7.73	8.25	6.46	6.40	6.59	6.72	5.54	6.37
12. Ratio of net interest income to total assets (Net Interest Margin)	5.87	6.35	2.80	2.76	4.76	4.33	2.88	2.23
13. Ratio of non-interest income to total assets	1.84	1.71	2.23	1.92	1.77	1.42	-0.38	1.08
14. Ratio of intermediation cost to total assets	1.70	1.84	0.76	0.67	1.43	1.38	2.29	2.19
15. Ratio of wage bills to intermediation cost	34.97	30.45	34.19	37.02	42.97	44.64	60.70	52.39
16. Ratio of wage bills to total expense	16.72	15.01	5.88	5.77	18.83	16.33	28.08	18.14
17. Ratio of wage bills to total income	6.22	5.63	2.99	2.99	7.36	7.56	26.88	15.42
18. Ratio of burden to total assets	-0.14	0.13	-1.47	-1.25	-0.33	-0.04	2.66	1.11
19. Ratio of burden to interest income	-1.82	1.57	-22.77	-19.55	-5.07	-0.59	48.05	17.49
20. Ratio of operating profits to total assets	6.01	6.22	4.27	4.01	5.09	4.37	0.22	1.11
21. Return on assets	3.08	4.26	2.24	2.24	2.26	2.06	-0.91	-0.27
22. Return on equity	6.04	8.07	17.96	17.45	7.02	8.20	-3.30	-1.02
23. Cost of deposits	4.35	4.94	7.17	5.55	5.81	4.97	5.98	5.05
24. Cost of borrowings	0.69	0.27	1.70	2.99	0.72	2.19	2.38	6.22
25. Cost of funds	4.24	4.66	4.32	4.28	2.60	2.31	4.95	5.39
26. Return on advances	10.72	10.49	6.39	6.40	6.70	7.02	9.81	7.00
27. Return on investments	9.99	15.01	7.79	8.02	8.23	8.61	7.00	8.08
28. Return on advances adjusted to cost of funds	6.49	5.83	2.07	2.12	4.10	4.71	4.87	1.62
29. Return on investments adjusted to cost of funds	5.75	10.34	3.47	3.74	5.62	6.30	2.06	2.69
30. Business per employee (in Rupees Million)	61.90	73.10	543.06	576.45	356.60	334.90	183.14	275.48
31. Profit per employee (in Rupees Million)	2.50	4.50	12.66	14.70	7.80	8.20	-2.31	-1.13
32. Capital adequacy ratio	96.58	71.45	14.93	11.95	51.60	44.53	14.99	19.09
33. Capital adequacy ratio - Tier I	95.31	70.20	10.23	9.16	44.83	33.76	14.45	18.44
34. Capital adequacy ratio - Tier II	1.27	1.25	4.70	2.79	6.77	10.77	0.54	0.65
35. Ratio of net NPA to net advances	-	-	-	0.45	-	-	1.45	1.74

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2012 (25)	2013 (26)	2012 (27)	2013 (28)	2012 (29)	2013 (30)	2012 (31)	2013 (32)
1. Cash - Deposit Ratio	5.77	6.01	11.11	9.24	10.42	7.19	34.74	15.26
2. Credit - Deposit Ratio	104.81	138.67	194.11	143.46	72.80	78.18	821.86	321.97
3. Investment - Deposit Ratio	57.40	81.80	35.48	62.10	66.72	66.22	149.70	67.58
4. (Credit + Investment) - Deposit Ratio	162.21	220.47	229.59	205.55	139.53	144.40	971.56	389.55
5. Ratio of deposits to total liabilities	50.30	40.79	40.45	44.51	50.38	51.85	4.78	16.87
6. Ratio of demand & savings bank deposits to total deposits	39.67	24.69	37.31	19.51	54.52	52.88	47.27	23.85
7. Ratio of priority sector advances to total advances	37.25	25.78	9.85	32.42	28.87	26.65	56.07	27.10
8. Ratio of term loans to total advances	18.62	16.53	8.49	0.19	76.19	77.22	2.75	37.89
9. Ratio of secured advances to total advances	42.64	35.17	48.68	55.98	38.30	39.32	2.16	16.20
10. Ratio of investments in non-approved securities to total investments	-	22.69	12.51	56.32	1.85	6.65	-	-
11. Ratio of interest income to total assets	7.51	6.81	11.13	9.60	6.47	6.94	7.02	6.54
12. Ratio of net interest income to total assets (Net Interest Margin)	3.91	3.65	6.56	6.49	4.07	4.03	6.79	5.68
13. Ratio of non-interest income to total assets	0.65	2.22	1.79	1.33	1.16	1.56	3.31	1.91
14. Ratio of intermediation cost to total assets	3.19	3.11	4.49	5.06	2.33	2.25	12.83	9.79
15. Ratio of wage bills to intermediation cost	35.82	34.44	43.37	41.91	37.87	36.70	42.20	43.61
16. Ratio of wage bills to total expense	16.83	17.11	21.50	25.94	18.65	16.02	41.46	40.09
17. Ratio of wage bills to total income	14.01	11.88	15.08	19.37	11.58	9.74	52.40	50.55
18. Ratio of burden to total assets	2.54	0.89	2.70	3.72	1.17	0.70	9.52	7.88
19. Ratio of burden to interest income	33.84	13.14	24.27	38.76	18.13	10.07	135.56	120.56
20. Ratio of operating profits to total assets	1.37	2.76	3.86	2.77	2.89	3.33	-2.73	-2.20
21. Return on assets	0.73	1.70	-0.02	-3.26	1.64	2.12	-2.99	-2.56
22. Return on equity	3.95	8.56	-0.06	-7.87	12.42	16.30	-3.62	-3.66
23. Cost of deposits	6.56	5.77	4.57	5.42	3.21	3.85	3.51	6.01
24. Cost of borrowings	2.39	2.49	18.32	6.24	3.79	3.99	0.81	0.72
25. Cost of funds	5.24	4.69	8.63	5.61	3.00	3.37	1.28	2.56
26. Return on advances	8.48	7.51	12.49	11.61	9.68	9.78	7.74	6.50
27. Return on investments	9.59	8.36	9.06	5.32	8.32	8.25	10.80	7.69
28. Return on advances adjusted to cost of funds	3.24	2.82	3.87	6.00	6.68	6.40	6.46	3.94
29. Return on investments adjusted to cost of funds	4.35	3.67	0.43	-0.29	5.31	4.88	9.52	5.13
30. Business per employee (in Rupees Million)	351.90	390.50	128.90	117.80	197.50	212.40	37.35	74.19
31. Profit per employee (in Rupees Million)	2.40	5.60	-0.03	-3.10	3.60	5.02	-2.20	-2.13
32. Capital adequacy ratio	14.70	13.82	44.78	35.12	16.03	15.90	78.29	63.77
33. Capital adequacy ratio - Tier I	11.09	10.94	44.34	34.74	15.15	14.81	78.10	63.47
34. Capital adequacy ratio - Tier II	3.61	2.88	0.44	0.38	0.88	1.09	0.19	0.30
35. Ratio of net NPA to net advances	0.07	-	3.24	9.71	0.90	1.47	-	-

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2012 (33)	2013 (34)	2012 (35)	2013 (36)	2012 (37)	2013 (38)	2012 (39)	2013 (40)
1. Cash - Deposit Ratio	10.71	13.14	12.15	11.35	6.25	6.28	17.98	12.87
2. Credit - Deposit Ratio	210.13	403.21	71.75	108.68	99.40	89.48	74.51	107.60
3. Investment - Deposit Ratio	439.63	541.23	561.19	645.33	114.38	117.30	50.00	50.98
4. (Credit + Investment) - Deposit Ratio	649.76	944.43	632.94	754.00	213.78	206.78	124.51	158.58
5. Ratio of deposits to total liabilities	11.90	9.88	14.05	12.26	35.51	38.05	58.84	51.35
6. Ratio of demand & savings bank deposits to total deposits	16.77	16.86	12.93	1.74	4.50	6.19	64.98	47.83
7. Ratio of priority sector advances to total advances	58.11	62.81	-	23.08	48.41	31.64	24.89	22.56
8. Ratio of term loans to total advances	27.65	9.22	100.00	32.96	12.48	11.27	26.52	20.27
9. Ratio of secured advances to total advances	48.15	34.24	-	-	53.70	57.95	42.46	32.84
10. Ratio of investments in non-approved securities to total investments	37.65	7.96	40.08	30.03	48.83	40.07	39.19	25.34
11. Ratio of interest income to total assets	5.94	6.29	4.05	7.37	5.98	6.64	8.37	7.82
12. Ratio of net interest income to total assets (Net Interest Margin)	2.55	3.04	3.70	4.11	2.50	2.65	6.31	5.78
13. Ratio of non-interest income to total assets	3.46	1.34	4.99	3.06	1.03	0.33	2.63	2.71
14. Ratio of intermediation cost to total assets	1.35	1.37	2.20	1.76	1.37	1.27	3.68	3.21
15. Ratio of wage bills to intermediation cost	50.91	49.45	71.46	66.61	47.15	43.44	46.90	46.10
16. Ratio of wage bills to total expense	14.52	14.65	61.48	23.35	13.33	10.48	30.08	28.17
17. Ratio of wage bills to total income	7.33	8.87	17.41	11.24	9.22	7.89	15.70	14.07
18. Ratio of burden to total assets	-2.10	0.02	-2.79	-1.30	0.34	0.93	1.05	0.50
19. Ratio of burden to interest income	-35.42	0.40	-68.79	-17.64	5.62	14.04	12.60	6.45
20. Ratio of operating profits to total assets	4.66	3.02	6.49	5.41	2.17	1.72	5.26	5.27
21. Return on assets	4.92	3.21	6.38	3.28	1.12	0.72	2.58	2.98
22. Return on equity	17.29	8.85	7.33	7.17	15.12	10.36	13.75	14.46
23. Cost of deposits	7.35	4.56	1.69	8.27	6.26	6.38	2.37	2.44
24. Cost of borrowings	4.10	4.53	0.34	5.09	3.21	3.98	7.14	5.28
25. Cost of funds	4.20	4.04	0.48	2.30	4.56	5.11	3.14	2.99
26. Return on advances	5.91	6.34	0.08	8.12	7.45	8.29	13.11	11.51
27. Return on investments	7.50	7.62	2.93	8.01	8.24	8.73	7.42	7.26
28. Return on advances adjusted to cost of funds	1.71	2.30	-0.40	5.82	2.89	3.18	9.97	8.51
29. Return on investments adjusted to cost of funds	3.30	3.58	2.45	5.71	3.67	3.62	4.28	4.27
30. Business per employee (in Rupees Million)	266.40	325.60	187.01	256.99	327.82	356.57	215.63	257.53
31. Profit per employee (in Rupees Million)	25.50	16.80	27.86	26.60	4.27	3.51	6.09	6.17
32. Capital adequacy ratio	14.34	17.27	118.02	60.07	14.38	12.99	14.12	14.08
33. Capital adequacy ratio - Tier I	10.48	13.06	117.49	59.64	9.32	9.25	13.27	13.39
34. Capital adequacy ratio - Tier II	3.86	4.21	0.53	0.43	5.06	3.74	0.85	0.69
35. Ratio of net NPA to net advances	-	-	-	-	0.60	2.37	0.09	0.13

**Source** : Annual accounts of Banks.



**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		HSBC Bank oman S.A.O.G.		Industrial and Commercial Bank of China	
	2012	2013	2012	2013	2012	2013	2012	2013
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash - Deposit Ratio	33.14	36.08	6.40	8.73	6.16	5.94	330.03	6.64
2. Credit - Deposit Ratio	660.06	363.58	57.82	62.79	2.65	3.44	37510.07	190.41
3. Investment - Deposit Ratio	1533.32	1100.09	65.65	79.45	49.80	26.94	-	58.60
4. (Credit + Investment) - Deposit Ratio	2193.37	1463.67	123.46	142.24	52.44	30.38	37510.07	249.00
5. Ratio of deposits to total liabilities	4.20	6.24	56.24	53.56	36.65	39.45	0.02	22.74
6. Ratio of demand & savings bank deposits to total deposits	19.03	23.50	46.75	47.55	44.90	43.60	100.00	27.01
7. Ratio of priority sector advances to total advances	58.88	36.06	30.25	27.72	-	-	-	4.36
8. Ratio of term loans to total advances	44.64	52.91	32.41	37.04	49.65	32.98	-	-
9. Ratio of secured advances to total advances	34.79	21.69	58.01	60.46	100.00	100.00	100.00	99.69
10. Ratio of investments in non-approved securities to total investments	67.64	51.62	47.31	37.92	2.54	5.14	-	-
11. Ratio of interest income to total assets	7.78	7.61	6.25	6.53	4.27	4.32	4.76	8.91
12. Ratio of net interest income to total assets (Net Interest Margin)	4.50	4.77	3.74	3.74	1.95	1.98	4.76	7.77
13. Ratio of non-interest income to total assets	2.76	2.90	2.20	1.60	5.61	7.88	0.58	0.56
14. Ratio of intermediation cost to total assets	7.62	10.95	2.41	2.29	1.92	2.39	1.94	3.61
15. Ratio of wage bills to intermediation cost	67.28	49.81	39.49	44.24	33.95	38.49	35.97	64.34
16. Ratio of wage bills to total expense	47.01	39.55	19.35	19.95	15.40	19.41	35.97	48.84
17. Ratio of wage bills to total income	48.62	51.92	11.28	12.45	6.60	7.53	13.09	24.56
18. Ratio of burden to total assets	4.86	8.05	0.22	0.69	-3.69	-5.49	1.37	3.06
19. Ratio of burden to interest income	62.44	105.85	3.47	10.53	-86.58	-127.02	28.69	34.31
20. Ratio of operating profits to total assets	-0.36	-3.29	3.52	3.06	5.65	7.47	3.39	4.71
21. Return on assets	-0.03	-6.09	1.97	1.81	6.09	8.80	2.05	2.45
22. Return on equity	-0.06	-17.86	13.88	12.84	8.61	11.24	2.13	3.47
23. Cost of deposits	2.30	9.31	4.03	4.60	5.58	5.97	-	3.76
24. Cost of borrowings	6.93	4.12	2.44	1.97	1.23	1.74	-	7.56
25. Cost of funds	5.13	4.02	3.83	4.09	4.66	5.53	-	3.96
26. Return on advances	6.92	7.42	8.74	9.94	11.30	10.72	2.58	14.63
27. Return on investments	9.40	8.59	8.28	7.78	6.38	6.54	-	9.89
28. Return on advances adjusted to cost of funds	1.80	3.40	4.91	5.85	6.64	5.19	-	10.67
29. Return on investments adjusted to cost of funds	4.27	4.57	4.45	3.69	1.72	1.02	-	5.93
30. Business per employee (in Rupees Million)	35.80	37.30	165.89	188.99	46.37	48.11	26.71	205.73
31. Profit per employee (in Rupees Million)	-0.03	-6.76	3.47	4.04	4.43	7.53	6.19	6.58
32. Capital adequacy ratio	61.47	47.84	16.04	17.10	52.01	55.76	241.01	69.43
33. Capital adequacy ratio - Tier I	61.22	47.50	14.83	15.70	37.23	44.49	240.92	69.24
34. Capital adequacy ratio - Tier II	0.25	0.34	1.21	1.40	14.78	11.27	0.09	0.19
35. Ratio of net NPA to net advances	-	-	0.62	0.33	-	-	-	-

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	JPMorgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash - Deposit Ratio	9.91	8.92	14.24	13.16	4.84	4.53	1.25	6.95
2. Credit - Deposit Ratio	51.21	51.54	1050.88	890.31	6.53	8.72	66.93	45.83
3. Investment - Deposit Ratio	150.42	170.62	59.36	24.34	24.40	25.39	51.23	38.94
4. (Credit + Investment) - Deposit Ratio	201.63	222.17	1110.24	914.66	30.93	34.11	118.16	84.76
5. Ratio of deposits to total liabilities	42.67	40.92	6.23	7.59	73.50	77.14	40.45	48.44
6. Ratio of demand & savings bank deposits to total deposits	36.25	26.37	60.44	21.14	38.36	34.48	98.91	99.96
7. Ratio of priority sector advances to total advances	36.37	32.90	20.05	28.67	61.84	44.46	99.99	100.00
8. Ratio of term loans to total advances	83.68	66.04	62.00	70.13	-	-	0.01	-
9. Ratio of secured advances to total advances	24.42	17.79	80.35	88.51	95.00	95.19	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	65.45	49.29	-	-	8.76	7.40	23.44	25.50
11. Ratio of interest income to total assets	6.68	6.71	9.98	10.67	7.06	7.66	2.91	4.47
12. Ratio of net interest income to total assets (Net Interest Margin)	4.20	3.49	9.82	10.44	4.45	4.08	2.85	4.42
13. Ratio of non-interest income to total assets	1.94	2.44	0.73	1.89	1.09	0.71	12.45	9.37
14. Ratio of intermediation cost to total assets	1.17	0.93	8.18	8.10	1.87	1.69	6.44	4.99
15. Ratio of wage bills to intermediation cost	61.43	59.36	44.07	46.39	23.64	25.97	30.61	25.11
16. Ratio of wage bills to total expense	19.68	13.27	43.23	45.10	9.87	8.33	30.34	24.88
17. Ratio of wage bills to total income	8.35	6.02	33.66	29.93	5.43	5.25	12.84	9.06
18. Ratio of burden to total assets	-0.77	-1.51	7.45	6.21	0.78	0.98	-6.01	-4.37
19. Ratio of burden to interest income	-11.53	-22.54	74.66	58.25	11.11	12.79	-206.71	-97.93
20. Ratio of operating profits to total assets	4.97	5.00	2.37	4.22	3.66	3.10	8.86	8.80
21. Return on assets	2.90	3.07	0.76	2.01	2.12	1.82	5.76	5.61
22. Return on equity	11.02	12.42	0.81	2.36	7.71	7.85	9.23	10.12
23. Cost of deposits	4.11	6.00	2.61	3.34	3.65	4.75	0.12	-
24. Cost of borrowings	2.68	2.41	-	-	0.90	-	-	-
25. Cost of funds	3.32	4.36	2.61	3.34	3.60	4.75	0.15	0.10
26. Return on advances	7.04	6.57	13.70	13.72	9.41	8.90	2.45	4.22
27. Return on investments	7.71	7.73	4.88	4.93	6.92	7.42	7.17	7.03
28. Return on advances adjusted to cost of funds	3.72	2.21	11.09	10.39	5.81	4.15	2.31	4.12
29. Return on investments adjusted to cost of funds	4.39	3.37	2.27	1.59	3.32	2.68	7.02	6.93
30. Business per employee (in Rupees Million)	472.94	632.68	47.94	51.81	138.46	181.15	55.76	67.83
31. Profit per employee (in Rupees Million)	19.38	27.68	0.50	1.38	3.30	3.46	6.88	9.70
32. Capital adequacy ratio	23.96	26.89	86.96	66.45	62.57	54.57	55.37	49.62
33. Capital adequacy ratio - Tier I	23.41	26.32	86.52	65.97	61.32	53.32	54.81	49.20
34. Capital adequacy ratio - Tier II	0.55	0.57	0.44	0.48	1.25	1.25	0.56	0.42
35. Ratio of net NPA to net advances	-	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	Mizuho Corporate Bank		National Australia Bank		Rabobank International		Royal Bank of Scotland	
	2012	2013	2012	2013	2012	2013	2012	2013
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash - Deposit Ratio	34.96	12.73	-	-	28.77	27.75	9.43	7.10
2. Credit - Deposit Ratio	532.33	316.56	-	-	3005.28	707.38	96.13	98.31
3. Investment - Deposit Ratio	97.88	79.36	-	-	1184.27	148.98	59.22	71.56
4. (Credit + Investment) - Deposit Ratio	630.22	395.92	-	-	4189.55	856.35	155.34	169.87
5. Ratio of deposits to total liabilities	12.53	22.87	-	-	1.82	9.79	46.58	48.37
6. Ratio of demand & savings bank deposits to total deposits	74.01	37.39	-	-	39.08	18.75	55.62	49.66
7. Ratio of priority sector advances to total advances	31.38	25.36	-	-	15.73	37.27	40.56	45.93
8. Ratio of term loans to total advances	17.93	30.01	-	-	37.01	10.97	43.23	24.46
9. Ratio of secured advances to total advances	20.63	19.42	-	-	47.90	49.78	68.84	56.86
10. Ratio of investments in non-approved securities to total investments	38.44	13.54	-	-	-	-	22.83	28.91
11. Ratio of interest income to total assets	6.18	6.54	1.98	5.19	3.93	9.63	7.16	6.96
12. Ratio of net interest income to total assets (Net Interest Margin)	5.83	5.61	1.98	5.18	3.92	8.36	3.70	3.52
13. Ratio of non-interest income to total assets	2.31	1.48	-	0.57	3.49	2.79	3.27	2.01
14. Ratio of intermediation cost to total assets	1.42	1.19	3.50	9.14	5.47	7.73	3.61	3.78
15. Ratio of wage bills to intermediation cost	46.48	48.60	74.15	62.46	45.51	52.66	36.43	33.71
16. Ratio of wage bills to total expense	37.32	27.34	74.15	62.41	45.42	45.22	18.60	17.67
17. Ratio of wage bills to total income	7.79	7.24	131.07	99.12	33.51	32.79	12.62	14.21
18. Ratio of burden to total assets	-0.89	-0.28	3.50	8.57	1.97	4.94	0.34	1.77
19. Ratio of burden to interest income	-14.33	-4.32	176.76	165.13	50.22	51.32	4.76	25.41
20. Ratio of operating profits to total assets	6.72	5.89	-1.52	-3.39	1.95	3.42	3.36	1.76
21. Return on assets	4.00	3.90	-1.54	-5.41	0.40	1.42	1.96	0.96
22. Return on equity	5.32	4.94	-1.54	-5.76	0.27	2.01	17.75	7.71
23. Cost of deposits	2.15	4.19	-	-	0.59	13.12	4.85	5.31
24. Cost of borrowings	0.30	0.56	-	0.02	0.18	5.63	4.11	3.76
25. Cost of funds	1.26	2.06	-	0.01	0.59	6.65	4.65	4.79
26. Return on advances	6.89	6.82	-	0.05	1.81	10.43	8.47	8.32
27. Return on investments	11.62	9.84	-	8.77	11.30	14.63	8.94	9.09
28. Return on advances adjusted to cost of funds	5.63	4.76	-	0.04	1.22	3.78	3.82	3.53
29. Return on investments adjusted to cost of funds	10.36	7.78	-	8.75	10.71	7.98	4.29	4.30
30. Business per employee (in Rupees Million)	248.80	419.78	-	86.10	84.41	132.01	130.73	162.11
31. Profit per employee (in Rupees Million)	10.36	9.99	-1.57	-4.64	0.38	2.39	2.46	1.43
32. Capital adequacy ratio	60.27	48.11	423.74	96.08	123.86	70.34	12.46	14.50
33. Capital adequacy ratio - Tier I	59.94	47.68	423.74	95.57	123.47	69.97	9.38	10.99
34. Capital adequacy ratio - Tier II	0.33	0.43	-	0.51	0.39	0.37	3.08	3.51
35. Ratio of net NPA to net advances	-	1.59	-	-	-	-	0.74	0.29

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)  
**FOREIGN BANKS** (In per cent)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2012	2013	2012	2013	2012	2013	2012	2013
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash - Deposit Ratio	2600.00	186.04	4.90	7.38	6.08	5.53	11.21	8.23
2. Credit - Deposit Ratio	-	783.83	88.18	83.74	82.49	127.07	59.29	46.16
3. Investment - Deposit Ratio	-	-	27.11	41.00	144.15	82.12	17.59	14.70
4. (Credit + Investment) - Deposit Ratio	-	783.83	115.29	124.74	226.64	209.20	76.87	60.86
5. Ratio of deposits to total liabilities	0.01	2.65	59.40	58.25	41.27	43.49	70.18	71.02
6. Ratio of demand & savings bank deposits to total deposits	100.00	14.48	29.15	22.02	14.09	8.83	71.04	75.90
7. Ratio of priority sector advances to total advances	-	-	22.48	26.88	31.89	20.49	56.11	55.82
8. Ratio of term loans to total advances	-	-	33.08	24.48	19.63	11.07	2.18	1.36
9. Ratio of secured advances to total advances	-	100.00	61.55	63.08	53.83	34.27	76.20	89.36
10. Ratio of investments in non-approved securities to total investments	-	-	-	-	59.29	34.74	-	-
11. Ratio of interest income to total assets	7.49	7.40	9.24	9.72	7.27	7.75	5.56	6.56
12. Ratio of net interest income to total assets (Net Interest Margin)	7.49	7.34	5.26	4.75	3.13	3.96	3.54	4.38
13. Ratio of non-interest income to total assets	-	0.18	1.10	0.92	0.28	0.33	14.14	14.67
14. Ratio of intermediation cost to total assets	8.46	8.43	1.49	1.49	1.68	2.40	11.83	10.79
15. Ratio of wage bills to intermediation cost	49.25	53.21	38.26	38.23	48.36	44.10	64.44	60.88
16. Ratio of wage bills to total expense	49.25	52.84	10.42	8.82	13.96	17.09	55.02	50.64
17. Ratio of wage bills to total income	55.63	59.23	5.51	5.35	10.75	13.10	38.67	30.93
18. Ratio of burden to total assets	8.46	8.25	0.39	0.57	1.40	2.07	-2.32	-3.88
19. Ratio of burden to interest income	112.95	111.58	4.21	5.88	19.20	26.74	-41.62	-59.21
20. Ratio of operating profits to total assets	-0.97	-0.91	4.87	4.18	1.73	1.89	5.86	8.26
21. Return on assets	-0.99	-1.08	2.52	1.78	1.17	1.22	2.23	3.37
22. Return on equity	-0.98	-1.14	8.66	7.99	5.21	4.35	13.79	21.14
23. Cost of deposits	-	1.79	6.50	8.08	8.99	6.51	1.93	2.32
24. Cost of borrowings	-	0.38	3.26	1.98	2.20	3.68	-	-
25. Cost of funds	-	0.59	6.21	7.08	4.67	4.80	1.93	2.32
26. Return on advances	-	0.76	10.13	9.95	9.48	8.70	12.56	13.64
27. Return on investments	-	-	8.97	7.27	6.88	8.10	9.62	10.17
28. Return on advances adjusted to cost of funds	-	0.18	3.92	2.87	4.81	3.90	10.63	11.32
29. Return on investments adjusted to cost of funds	-	-0.59	2.76	0.19	2.20	3.31	7.70	7.85
30. Business per employee (in Rupees Million)	0.01	26.06	243.94	294.06	249.32	303.98	13.06	17.10
31. Profit per employee (in Rupees Million)	-0.84	-1.00	5.49	4.89	3.55	3.58	0.26	0.55
32. Capital adequacy ratio	329.86	193.98	40.26	34.48	36.61	29.35	16.81	12.91
33. Capital adequacy ratio - Tier I	329.86	193.98	39.35	33.52	35.82	28.50	16.50	12.69
34. Capital adequacy ratio - Tier II	-	-	0.91	0.96	0.79	0.85	0.31	0.22
35. Ratio of net NPA to net advances	-	-	-	-	-	-	1.16	2.36

Source : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31** (Contd.)

**FOREIGN BANKS**

(In per cent)

Items	Standard Chartered Bank		State Bank of Mauritius		Sumitomo Mitsui Banking Corporation	UBS AG		United Overseas Bank
	2012 (73)	2013 (74)	2012 (75)	2013 (76)	(77)	2012 (78)	2013 (79)	2012 (80)
1. Cash - Deposit Ratio	5.21	5.06	5.27	4.74	964.85	7.54	5.78	88420.00
2. Credit - Deposit Ratio	86.88	99.92	106.00	135.64	-	104.83	38.09	-
3. Investment - Deposit Ratio	42.72	49.59	62.92	76.59	19623.01	591.97	84.74	-
4. (Credit + Investment) - Deposit Ratio	129.59	149.51	168.91	212.22	19623.01	696.79	122.83	-
5. Ratio of deposits to total liabilities	52.57	51.77	54.20	40.81	0.14	8.84	37.48	-
6. Ratio of demand & savings bank deposits to total deposits	40.14	38.22	33.44	18.70	86.85	1.73	0.89	100.00
7. Ratio of priority sector advances to total advances	26.39	28.64	-	-	-	24.67	26.44	-
8. Ratio of term loans to total advances	37.59	43.01	41.31	44.87	-	-	49.27	-
9. Ratio of secured advances to total advances	62.62	64.82	-	-	-	31.68	5.13	-
10. Ratio of investments in non-approved securities to total investments	18.64	18.36	15.78	36.57	-	56.86	50.95	-
11. Ratio of interest income to total assets	6.97	7.53	9.71	10.12	0.94	5.89	6.27	7.00
12. Ratio of net interest income to total assets (Net Interest Margin)	3.73	4.15	3.06	4.66	0.94	3.89	4.42	7.00
13. Ratio of non-interest income to total assets	2.62	2.33	0.98	1.40	-	-1.26	-0.74	0.19
14. Ratio of intermediation cost to total assets	2.40	2.41	1.31	1.14	2.35	1.65	1.42	5.76
15. Ratio of wage bills to intermediation cost	48.84	44.42	49.70	48.54	37.12	57.90	56.48	36.47
16. Ratio of wage bills to total expense	20.81	18.50	8.19	8.37	37.12	26.22	24.54	36.47
17. Ratio of wage bills to total income	12.25	10.85	6.11	4.79	93.16	20.63	14.53	29.22
18. Ratio of burden to total assets	-0.22	0.08	0.33	-0.26	2.35	2.91	2.16	5.57
19. Ratio of burden to interest income	-3.11	1.07	3.43	-2.60	251.04	49.36	34.50	79.56
20. Ratio of operating profits to total assets	3.95	4.07	2.72	4.93	-1.41	0.99	2.26	1.43
21. Return on assets	1.49	2.43	0.81	2.53	-5.06	0.78	1.33	1.21
22. Return on equity	12.76	17.78	3.45	7.07	-1.51	1.59	4.29	1.18
23. Cost of deposits	4.93	5.12	9.71	6.11	0.03	8.48	3.89	-
24. Cost of borrowings	5.74	5.50	7.91	13.90	-	3.82	6.40	-
25. Cost of funds	4.40	4.40	7.93	5.76	0.03	4.98	4.87	-
26. Return on advances	11.29	11.38	10.32	9.27	-	11.20	11.93	-
27. Return on investments	7.89	8.07	8.48	7.68	0.22	7.75	9.19	-
28. Return on advances adjusted to cost of funds	6.89	6.99	2.39	3.51	-	6.23	7.06	-
29. Return on investments adjusted to cost of funds	3.49	3.67	0.55	1.91	0.19	2.77	4.32	-
30. Business per employee (in Rupees Million)	154.67	168.77	335.80	289.00	0.23	216.39	608.91	0.00
31. Profit per employee (in Rupees Million)	2.31	4.11	2.40	6.80	-2.51	5.48	14.96	1.81
32. Capital adequacy ratio	11.05	13.00	39.02	55.01	625.69	53.75	52.86	205.80
33. Capital adequacy ratio - Tier I	8.19	10.45	37.52	53.71	625.69	53.61	52.53	205.80
34. Capital adequacy ratio - Tier II	2.86	2.55	1.50	1.30	-	0.14	0.33	-
35. Ratio of net NPA to net advances	0.70	1.63	0.87	1.88	-	-	-	-

**Source** : Annual accounts of Banks.

**TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 AS ON MARCH 31 (Concl.d.)**

**FOREIGN BANKS**

(In per cent)

Items	United Overseas Bank	Westpac Banking Corporation	Woori Bank	
	2013 (81)	2013 (82)	2012 (83)	2013 (84)
	1. Cash - Deposit Ratio	34.59	1476.04	-
2. Credit - Deposit Ratio	579.91	-	-	15.26
3. Investment - Deposit Ratio	239.84	2058082.03	-	22.77
4. (Credit + Investment) - Deposit Ratio	819.75	2058082.03	-	38.03
5. Ratio of deposits to total liabilities	2.98	-	-	56.26
6. Ratio of demand & savings bank deposits to total deposits	18.97	100.00	-	9.86
7. Ratio of priority sector advances to total advances	58.70	-	-	-
8. Ratio of term loans to total advances	41.30	-	-	-
9. Ratio of secured advances to total advances	100.00	-	-	62.36
10. Ratio of investments in non-approved securities to total investments	0.10	-	-	-
11. Ratio of interest income to total assets	7.61	3.34	2.56	7.54
12. Ratio of net interest income to total assets (Net Interest Margin)	7.58	3.33	2.56	5.47
13. Ratio of non-interest income to total assets	0.40	0.61	-	0.36
14. Ratio of intermediation cost to total assets	6.49	1.86	1.61	4.31
15. Ratio of wage bills to intermediation cost	49.00	54.29	26.13	33.00
16. Ratio of wage bills to total expense	48.76	54.26	26.13	22.31
17. Ratio of wage bills to total income	39.73	25.63	16.48	18.03
18. Ratio of burden to total assets	6.10	1.25	1.61	3.95
19. Ratio of burden to interest income	80.10	37.48	63.05	52.48
20. Ratio of operating profits to total assets	1.48	2.08	0.95	1.51
21. Return on assets	1.21	1.03	-	0.90
22. Return on equity	1.32	1.03	0.53	1.38
23. Cost of deposits	0.68	1.84	-	5.23
24. Cost of borrowings	0.21	4.02	-	-
25. Cost of funds	0.28	3.83	-	5.23
26. Return on advances	3.94	-	-	17.45
27. Return on investments	6.03	3.38	-	10.04
28. Return on advances adjusted to cost of funds	3.66	-	-	12.22
29. Return on investments adjusted to cost of funds	5.75	-0.45	-	4.81
30. Business per employee (in Rupees Million)	32.27	0.01	-	113.07
31. Profit per employee (in Rupees Million)	1.54	3.52	-	1.02
32. Capital adequacy ratio	154.76	280.06	421.70	163.28
33. Capital adequacy ratio - Tier I	154.60	280.02	421.70	163.28
34. Capital adequacy ratio - Tier II	0.16	0.04	-	-
35. Ratio of net NPA to net advances	-	-	-	-

**Source** : Annual accounts of Banks.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES  
OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013**

Banks / Bank Groups	Number of branches as on March 31, 2012				Grand Total
	Rural	Semi-urban	Urban	Metropolitan	
	(1)	(2)	(3)	(4)	
<b>SBI and its Associates</b>					
State Bank Of Bikaner And Jaipur	333	272	169	182	956
State Bank Of Hyderabad	392	458	314	298	1462
State Bank Of India	5343	4001	2492	2258	14094
State Bank Of Mysore	220	159	157	203	739
State Bank Of Patiala	351	284	264	163	1062
State Bank Of Travancore	58	537	199	87	881
<b>Total</b>	<b>6697</b>	<b>5711</b>	<b>3595</b>	<b>3191</b>	<b>19194</b>
<b>Nationalised Banks</b>					
Allahabad Bank	1016	493	511	460	2480
Andhra Bank	433	440	456	381	1710
Bank Of Baroda	1265	1038	716	872	3891
Bank Of India	1483	1054	679	732	3948
Bank Of Maharashtra	547	300	312	402	1561
Canara Bank	999	1007	796	811	3613
Central Bank Of India	1462	1047	779	729	4017
Corporation Bank	304	405	381	371	1461
Dena Bank	397	271	265	313	1246
IDBI Bank Ltd.	90	238	360	275	963
Indian Bank	504	542	511	372	1929
Indian Overseas Bank	719	727	618	573	2637
Oriental Bank Of Commerce	364	449	522	445	1780
Punjab And Sind Bank	324	169	252	267	1012
Punjab National Bank	2171	1284	1034	850	5339
Syndicate Bank	856	688	624	555	2723
UCO Bank	843	549	504	475	2371
Union Bank Of India	954	875	741	672	3242
United Bank Of India	644	295	368	309	1616
Vijaya Bank	276	299	383	325	1283
<b>Total</b>	<b>15651</b>	<b>12170</b>	<b>10812</b>	<b>10189</b>	<b>48822</b>
<b>New Private Sector Banks</b>					
Axis Bank	134	521	484	476	1615
Development Credit Bank	5	16	11	54	86
HDFC Bank	184	917	665	773	2539
ICICI Bank	284	903	725	835	2747
IndusInd Bank	36	95	140	132	403
Kotak Mahindra Bank	32	68	85	171	356
Yes Bank	31	133	87	106	357
<b>Total</b>	<b>706</b>	<b>2653</b>	<b>2197</b>	<b>2547</b>	<b>8103</b>
<b>Old Private Sector Banks</b>					
Catholic Syrian Bank Ltd	18	203	98	50	369
City Union Bank Limited	42	99	100	61	302
Federal Bank Ltd	63	527	197	161	948
Ing Vysya Bank Ltd	81	96	167	185	529
Jammu & Kashmir Bank Ltd	297	107	139	64	607
Karnataka Bank Ltd	94	113	148	153	508
Karur Vysya Bank Ltd	41	159	145	106	451
Lakshmi Vilas Bank Ltd	42	103	88	57	290
Nainital Bank Ltd	24	30	26	22	102

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source :** Master Office File system, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Ratnakar Bank Ltd	25	30	20	26	101
South Indian Bank Ltd	83	329	162	116	690
Tamilnad Mercantile Bank Ltd	62	123	59	34	278
The Dhanalaxmi Bank Ltd	24	106	82	61	273
<b>Total</b>	<b>896</b>	<b>2025</b>	<b>1431</b>	<b>1096</b>	<b>5448</b>
<b>Foreign Banks</b>					
Ab Bank Limited	-	-	-	1	1
Abu Dhabi Commercial Bank Ltd	-	-	-	2	2
American Express Banking Corp.	-	-	-	1	1
Antwerp Diamond Bank Nv	-	-	-	1	1
Australia And New Zealand Banking Group Limited	-	-	-	1	1
Bank Internasional Indonesia	-	-	-	1	1
Bank Of America N.T. And S.A.	-	-	-	5	5
Bank Of Bahrain & Kuwait B.S.C.	-	-	-	2	2
Bank Of Ceylon	-	-	-	1	1
Bank Of Nova Scotia	-	-	1	4	5
Barclays Bank Plc	-	1	4	4	9
BNP Paribas	-	-	-	9	9
Chinatrust Commercial Bank	-	-	-	1	1
Citibank N.A	-	2	12	29	43
Commonwealth Bank Of Australia	-	-	-	1	1
Credit Agricole	-	-	-	6	6
Credit Suisse Ag	-	-	-	1	1
DBS Bank Ltd.	3	3	-	6	12
Deutsche Bank Ag	1	-	6	8	15
FirstRand Bank Ltd	-	-	-	1	1
Hongkong And Shanghai Banking Corpn.Ltd.	1	1	10	38	50
HSBC Bank Oman S.A.O.G.	-	-	1	1	2
Industrial And Commercial Bank Of China	-	-	-	1	1
JPMorgan Chase Bank National Association	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreqbank	-	-	-	1	1
Mizuho Corporate Bank	-	-	-	2	2
National Australia Bank	-	-	-	1	1
Rabobank International	-	-	-	1	1
Sberbank	-	-	-	1	1
Shinhan Bank	-	1	-	2	3
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	16	78	94
State Bank Of Mauritius Ltd	-	-	-	3	3
The Bank Of Tokyo-Mitsubishi Ufj Ltd	-	-	-	3	3
The Royal Bank Of Scotland N.V.	2	-	10	19	31
UBS Ag	-	-	-	1	1
United Overseas Bank Ltd	-	-	-	1	1
Woori Bank	-	-	-	1	1
<b>Total</b>	<b>7</b>	<b>8</b>	<b>61</b>	<b>245</b>	<b>321</b>
<b>Regional Rural Banks</b>					

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source :** Master Office File system, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.



**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES  
OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Allahabad Up Gramin Bank	436	70	29	-	535
Andhra Pradesh Grameena Vikas Bank	382	120	26	14	542
Andhra Pragathi Grameena Bank	279	98	45	-	422
Arunachal Pradesh Rural Bank	14	3	-	-	17
Aryavart Gramin Bank	258	52	9	14	333
Assam Gramin Vikash Bank	285	59	16	-	360
Baitarani Gramya Bank	94	9	5	-	108
Ballia-Etawah Gramin Bank	117	19	3	-	139
Bangiya Gramin Vikash Bank	476	67	21	-	564
Baroda Gujarat Gramin Bank	106	33	4	5	148
Baroda Rajasthan Gramin Bank	206	61	12	-	279
Baroda Uttar Pradesh Gramin Bank	608	71	22	16	717
Bihar Kshetriya Gramin Bank	117	48	6	-	171
Cauvery Kalpatharu Grameena Bank	172	34	14	9	229
Chaitanya Godavari Grameena Bank	69	36	12	-	117
Chhattisgarh Gramin Bank	234	43	22	-	299
Chickmagalur-Kodagu Grameena Bank	49	7	2	-	58
Deccan Grameena Bank	167	38	8	30	243
Dena Gujarat Gramin Bank	110	37	9	3	159
Durg Rajnandgaon Gramin Bank	100	12	6	-	118
Ellaquai Dehati Bank	80	8	7	-	95
Gurgaon Gramin Bank	156	33	12	9	210
Hadoti Kshetriya Gramin Bank	64	19	4	-	87
Haryana Gramin Bank	177	59	16	-	252
Himachal Gramin Bank	128	10	1	-	139
Jaipur Thar Gramin Bank	176	36	1	4	217
Jhabua-Dhar Kshetriya Gramin Bank	74	15	-	-	89
Jharkhand Gramin Bank	200	23	12	2	237
J & K Grameen Bank	149	21	6	-	176
Kalinga Gramya Bank	175	4	4	-	183
Karnataka Vikas Grameena Bank	343	116	47	-	506
Kashi Gomti Samyut Gramin Bank	314	38	10	13	375
Krishna Grameena Bank	97	8	10	-	115
Kshetriya Kisan Gramin Bank, Mainpuri	50	10	3	-	63
Langpi Dehangi Rural Bank	37	5	-	-	42
Madhya Bharat Gramin Bank	152	56	20	-	228
Madhya Bihar Gramin Bank	352	56	10	6	424
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Gramin Bank	226	92	25	2	345
Malwa Gramin Bank	49	4	1	-	54
Manipur Rural Bank	18	7	2	-	27
Marwar Ganganagar Bikaner Gramin Bank	168	45	8	-	221
Megalaya Rural Bank	44	7	4	-	55
Mewar Aanchalik Gramin Bank	43	10	6	-	59
Mizoram Rural Bank	47	7	7	-	61
Nagaland Rural Bank	2	7	-	-	9
Nainital Almora Kshetriya Gramin Bank	57	9	1	-	67
Narmada Malwa Gramin Bank	147	56	14	4	221
Neelachal Gramya Bank	142	16	16	-	174

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source:** Master Office File system, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES  
OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
North Malabar Gramin Bank	32	163	12	-	207
Pallavan Grama Bank	65	57	8	-	130
Pandyan Grama Bank	119	78	16	-	213
Parvatiya Gramin Bank	34	1	-	-	35
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	317	56	31	-	404
Prathama Bank	195	32	15	-	242
Puduvai Bharathiar Grama Bank	13	6	9	-	28
Punjab Gramin Bank	146	34	14	2	196
Purvanchal Gramin Bank	343	31	13	-	387
Rajasthan Gramin Bank	171	54	11	-	236
Rewa-Sidhi Gramin Bank	76	8	16	-	100
Rushikulya Gramya Bank	69	13	9	-	91
Samastipur Kshetriya Gramin Bank	58	14	-	-	72
Saptagiri Grameena Bank	106	31	15	-	152
Sarva U.P. Gramin Bank	224	69	21	1	315
Satpura Narmada Kshetriya Gramin Bank	226	101	22	-	349
Saurashtra Gramin Bank	119	42	15	6	182
Sharda Gramin Bank	52	7	4	-	63
Shreyas Gramin Bank	143	50	17	10	220
South Malabar Gramin Bank	36	204	19	-	259
Surguja Kshetriya Gramin Bank	93	7	-	-	100
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	79	25	9	-	113
Utkal Gramya Bank	294	34	4	-	332
Uttaranchal Gramin Bank	125	20	12	-	157
Uttar Banga Kshetriya Gramin Bank	87	28	7	-	122
Uttar Bihar Gramin Bank	705	166	27	-	898
Vananchal Gramin Bank	160	26	-	-	186
Vidharbha Kshetriya Gramin Bank	50	44	7	-	101
Vidisha-Bhopal Kshetriya Gramin Bank	17	6	2	4	29
Visveshvaraya Grameena Bank	26	5	2	-	33
Wainganga Krishna Gramin Bank	129	51	8	1	189
<b>Total</b>	<b>12495</b>	<b>3196</b>	<b>871</b>	<b>157</b>	<b>16719</b>
<b>Grand Total</b>	<b>36452</b>	<b>25763</b>	<b>18967</b>	<b>17425</b>	<b>98607</b>

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source:** Master Office File system, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES  
OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2013				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
<b>SBI and its Associates</b>					
State Bank Of Bikaner And Jaipur	365	296	192	186	1039
State Bank Of Hyderabad	434	488	319	299	1540
State Bank Of India	5589	4153	2601	2357	14700
State Bank Of Mysore	245	173	159	203	780
State Bank Of Patiala	376	296	275	176	1123
State Bank Of Travancore	79	609	214	98	1000
<b>Total</b>	<b>7088</b>	<b>6015</b>	<b>3760</b>	<b>3319</b>	<b>20182</b>
<b>Nationalised Banks</b>					
Allahabad Bank	1087	553	543	489	2672
Andhra Bank	501	493	473	397	1864
Bank Of Baroda	1434	1157	765	907	4263
Bank Of India	1594	1156	714	769	4233
Bank Of Maharashtra	592	355	339	414	1700
Canara Bank	1064	1040	815	824	3743
Central Bank Of India	1529	1180	821	759	4289
Corporation Bank	351	526	396	390	1663
Dena Bank	447	308	291	325	1371
IDBI Bank Ltd.	126	278	376	286	1066
Indian Bank	557	578	531	389	2055
Indian Overseas Bank	833	796	670	607	2906
Oriental Bank Of Commerce	437	532	532	472	1973
Punjab And Sind Bank	379	195	260	272	1106
Punjab National Bank	2255	1343	1055	862	5515
Syndicate Bank	901	789	664	577	2931
UCO Bank	949	620	523	489	2581
Union Bank Of India	1052	1005	786	708	3551
United Bank Of India	655	310	380	318	1663
Vijaya Bank	294	326	385	330	1335
<b>Total</b>	<b>17037</b>	<b>13540</b>	<b>11319</b>	<b>10584</b>	<b>52480</b>
<b>New Private Sector Banks</b>					
Axis Bank	242	617	532	542	1933
Development Credit Bank	6	22	12	55	95
HDFC Bank	428	1106	705	793	3032
ICICI Bank	436	989	786	884	3095
IndusInd Bank	95	116	151	139	501
Kotak Mahindra Bank	40	104	94	201	439
Yes Bank	46	159	88	135	428
<b>Total</b>	<b>1293</b>	<b>3113</b>	<b>2368</b>	<b>2749</b>	<b>9523</b>
<b>Old Private Sector Banks</b>					
Catholic Syrian Bank Ltd	18	212	106	51	387
City Union Bank Limited	48	146	115	67	376
Federal Bank Ltd	98	635	202	161	1096
Ing Vysya Bank Ltd	87	105	167	185	544
Jammu & Kashmir Bank Ltd	356	118	148	64	686
Karnataka Bank Ltd	105	127	162	161	555
Karur Vysya Bank Ltd	67	201	162	118	548
Lakshmi Vilas Bank Ltd	43	103	88	57	291

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source:** Master Office File systems, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2013				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Nainital Bank Ltd	27	32	27	22	108
Ratnakar Bank Ltd	25	45	25	29	124
South Indian Bank Ltd	95	352	171	122	740
Tamilnad Mercantile Bank Ltd	76	151	59	34	320
The Dhanalaxmi Bank Ltd	24	106	82	61	273
<b>Total</b>	<b>1069</b>	<b>2333</b>	<b>1514</b>	<b>1132</b>	<b>6048</b>
<b>Foreign Banks</b>					
AB Bank Limited	-	-	-	1	1
Abu Dhabi Commercial Bank Ltd	-	-	-	2	2
American Express Banking Corp.	-	-	-	1	1
Antwerp Diamond Bank Nv	-	-	-	1	1
Australia And New Zealand Banking Group Limited	-	-	-	1	1
Bank Internasional Indonesia	-	-	-	1	1
Bank of America N.T. And S.A.	-	-	-	5	5
Bank of Bahrain & Kuwait B.S.C.	-	-	-	2	2
Bank of Ceylon	-	-	-	1	1
Bank of Nova Scotia	-	-	1	4	5
Barclays Bank Plc	-	1	4	4	9
BNP Paribas	-	-	-	9	9
Chinatrust Commercial Bank	-	1	-	1	2
Citibank N.A.	-	2	12	29	43
Commonwealth Bank of Australia	-	-	-	1	1
Credit Agricole	-	-	-	5	5
Credit Suisse AG	-	-	-	1	1
DBS Bank Ltd.	3	3	-	6	12
Deutsche Bank Ag	1	-	6	10	17
FirstRand Bank	-	-	-	1	1
Hongkong and Shanghai Banking Corpn.Ltd.	1	1	10	38	50
HSBC Bank Oman S.A.O.G.	-	-	1	1	2
Industrial and Commercial Bank Of China	-	-	-	1	1
JPMorgan Chase Bank National Association	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreqbank	-	-	-	1	1
Mizuho Corporate Bank Ltd	-	-	-	2	2
National Australia Bank	-	-	-	1	1
Rabobank International	-	-	-	1	1
Sberbank	-	-	-	1	1
Shinhan Bank	-	1	-	2	3
Societe Generale	-	1	-	2	3
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	20	79	99
State Bank of Mauritius Ltd.	-	-	-	3	3
Sumitomo Mitsui Banking Corporation	-	-	-	1	1
The Bank of Tokyo-Mitsubishi UFJ	1	-	-	3	4
The Royal Bank of Scotland N.V.	2	-	10	19	31
UBS AG	-	-	-	1	1
United Overseas Bank Ltd.	-	-	-	1	1
Westpac Banking Corporation	-	-	-	1	1
Woori Bank	-	-	-	1	1
<b>Total</b>	<b>8</b>	<b>10</b>	<b>65</b>	<b>249</b>	<b>332</b>

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source:** Master Office File systems, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES  
OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2013				Grand Total
	Rural	Semi-urban	Urban	Metropolitan	
	(1)	(2)	(3)	(4)	
<b>Regional Rural Banks</b>					
Allahabad Up Gramin Bank	446	70	29	-	545
Andhra Pradesh Grameena Vikas Bank	382	120	26	14	542
Andhra Pragathi Grameena Bank	292	98	46	-	436
Arunachal Pradesh Rural Bank	14	3	-	-	17
Aryavrat Kshetriya Gramin Bank	318	62	12	14	406
Assam Gramin Vikash Bank	285	59	16	-	360
Ballia-Etawah Gramin Bank	121	19	3	-	143
Bangiya Gramin Vikash Bank	476	67	21	-	564
Baroda Gujarat Gramin Bank	109	33	4	5	151
Baroda Rajasthan Kshetriya Gramin Bank	470	139	29	-	638
Baroda Uttar Pradesh Gramin Bank	627	72	22	16	737
Bihar Gramin Bank	175	62	6	-	243
Central Madhya Pradesh Gramin Bank	271	121	28	4	424
Chaitanya Godavari Grameena Bank	78	37	13	-	128
Chhattisgarh Gramin Bank	235	43	22	-	300
Deccan Grameena Bank	184	42	8	30	264
Dena Gujarat Gramin Bank	119	38	9	4	170
Durg Rajnandgaon Gramin Bank	109	12	9	-	130
Ellaquai Dehati Bank	80	8	7	-	95
Gurgaon Gramin Bank	175	33	13	10	231
Haryana Gramin Bank	195	63	19	-	277
Himachal Pradesh Gramin Bank	174	12	1	-	187
Jharkhand Gramin Bank	203	25	12	3	243
J & K Grameen Bank	149	21	6	-	176
Karnataka Vikas Grameena Bank	360	118	52	-	530
Kashi Gomti Samyut Gramin Bank	329	40	10	22	401
Kaveri Grameena Bank	248	46	19	9	322
Krishna Grameena Bank	97	8	10	-	115
Langpi Dehangi Rural Bank	37	5	-	-	42
Madhya Bihar Gramin Bank	352	56	10	6	424
Madhyanchal Gramin Bank	281	72	42	-	395
Maharashtra Gramin Bank	236	93	25	3	357
Malwa Gramin Bank	49	4	1	-	54
Manipur Rural Bank	18	7	2	-	27
Marudhara Gramin Bank	362	81	9	4	456
Megalaya Rural Bank	44	7	4	-	55
Mewar Aanchalik Gramin Bank	43	10	6	-	59
Mizoram Rural Bank	49	7	7	-	63
Nagaland Rural Bank	2	7	-	-	9
Narmada Jhabua Gramin Bank	223	71	14	4	312
North Malabar Gramin Bank	33	177	12	-	222
Odisha Gramya Bank	419	29	26	-	474
Pallavan Grama Bank	75	61	9	-	145
Pandyan Grama Bank	120	79	16	-	215
Paschim Banga Gramin Bank	196	17	3	2	218
Pragathi Gramin Bank	340	57	36	-	433

**Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source:** Master Office File systems, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES  
OF SCHEDULED COMMERCIAL BANK - 2012 AND 2013 (Concl.d.)**

Banks / Bank Groups	Number of branches as on March 31, 2013				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Prathama Bank	197	32	15	-	244
Puduvai Bharathiar Grama Bank	14	6	9	-	29
Punjab Gramin Bank	165	34	14	2	215
Purvanchal Gramin Bank	382	31	13	-	426
Saptagiri Grameena Bank	109	31	15	-	155
Sarva U.P. Gramin Bank	224	69	21	2	316
Saurashtra Gramin Bank	123	51	20	8	202
Shreyas Gramin Bank	160	52	18	11	241
South Malabar Gramin Bank	39	227	19	-	285
Surguja Kshetriya Gramin Bank	96	7	-	-	103
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	79	25	9	-	113
Utkal Grameen Bank	363	47	13	-	423
Uttarakhand Gramin Bank	186	29	15	-	230
Uttar Banga Kshetriya Gramin Bank	87	28	7	-	122
Uttar Bihar Gramin Bank	706	166	27	-	899
Vananchal Gramin Bank	160	26	-	-	186
Vidharbha Konkan Gramin Bank	182	96	15	1	294
<b>Total</b>	<b>12892</b>	<b>3277</b>	<b>905</b>	<b>174</b>	<b>17248</b>
<b>Grand Total</b>	<b>39387</b>	<b>28288</b>	<b>19931</b>	<b>18207</b>	<b>105813</b>

- Note :** 1. Data are as per information reported by banks.  
2. Population group classification based on 2001 census.  
3. Data on branches exclude administrative offices.

**Source:** Master Office File systems, Department of Statistics & Information Management, RBI, updated as on October 5, 2013.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Andaman & Nicobar	Allahabad Bank	1	1	Andhra Pradesh	Indian Bank	255	268
	Axis Bank	2	3		Indian Overseas Bank	220	251
	Bank Of Baroda	1	1		IndusInd Bank Ltd	37	37
	Bank Of India	-	1		ING Vysya Bank Ltd	177	177
	Canara Bank	1	1		Jammu & Kashmir Bank Ltd	2	2
	Central Bank Of India	1	1		Karnataka Bank Ltd	38	41
	Dena Bank	-	2		Karur Vysya Bank Ltd	102	125
	HDFC Bank	1	1		Kotak Mahindra Bank Ltd.	18	21
	ICICI Bank	-	1		Krishna Bhima Samruddhi Lab Ltd.	5	5
	Indian Bank	1	1		Lakshmi Vilas Bank Ltd	42	42
	Indian Overseas Bank	1	2		Oriental Bank Of Commerce	75	81
	Punjab National Bank	1	1		Punjab And Sind Bank	8	8
	State Bank Of India	22	22		Punjab National Bank	95	97
	Syndicate Bank	10	10		Ratnakar Bank Ltd	-	1
	UCO Bank	1	1		Saptagiri Grameena Bank	152	155
	Union Bank Of India	1	1		South Indian Bank Ltd	47	50
	United Bank Of India	2	2		Standard Chartered Bank	4	4
Vijaya Bank	1	1	State Bank Of Bikaner & Jaipur	5	6		
<b>Total of Andaman &amp; Nicobar</b>	<b>47</b>	<b>53</b>	State Bank Of Hyderabad	953	1011		
Andhra Pradesh	Allahabad Bank	44	51	State Bank Of India	1335	1411	
	Andhra Bank	1125	1191	State Bank Of Mauritius Ltd	1	1	
	Andhra Pradesh Grameena Vikas Bank	543	543	State Bank Of Mysore	27	27	
	Andhra Pragathi Grameena Bank	430	445	State Bank Of Patiala	7	7	
	Axis Bank	123	153	State Bank Of Travancore	10	11	
	Bank Of Bahrain & Kuwait B.S.C.	1	1	Syndicate Bank	419	438	
	Bank Of Baroda	122	136	Tamilnad Mercantile Bank Ltd	16	20	
	Bank Of India	171	181	The Dhanlaxmi Bank Ltd	18	18	
	Bank Of Maharashtra	42	46	The Royal Bank Of Scotland N.V.	1	1	
	Bank Of Nova Scotia	1	1	UCO Bank	65	67	
	Barclays Bank Plc	2	2	Union Bank Of India	215	231	
	BNP Paribas	1	1	United Bank Of India	18	20	
	Canara Bank	256	265	Vijaya Bank	119	126	
	Catholic Syrian Bank Ltd	9	9	Yes Bank Ltd.	9	13	
	Central Bank Of India	170	193	<b>Total of Andhra Pradesh</b>	<b>8555</b>	<b>9165</b>	
	Chaitanya Godavari Grameena Bank	119	130	Arunachal Pradesh	Allahabad Bank	1	1
	Citibank N.A	2	2		Arunachal Pradesh Rural Bank	18	18
	City Union Bank Limited	34	48		Axis Bank	1	1
	Coastal Local Area Bank Ltd.	12	12		Bank Of Baroda	1	1
	Corporation Bank	148	165		Bank Of India	1	1
	Deccan Grameena Bank	248	269		Bank Of Maharashtra	1	1
	Dena Bank	26	34		Canara Bank	1	2
	Development Credit Bank Ltd.	13	13		Central Bank Of India	1	6
	Federal Bank Ltd	30	30		HDFC Bank	4	4
	HDFC Bank	175	212		ICICI Bank	1	1
HSBC	2	2	IDBI Bank Limited		1	1	
ICICI Bank	156	198	Indian Bank		2	2	
IDBI Bank Limited	55	59	Indian Overseas Bank		1	1	

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)			
STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Arunachal Pradesh	Oriental Bank Of Commerce	1	1	Bihar	Bank Of India	260	287
	Punjab National Bank	1	1		Bank Of Maharashtra	5	10
	State Bank Of India	49	51		Bihar Gramin Bank	-	246
	Syndicate Bank	1	1		Bihar Kshetriya Gramin Bank	172	-
	UCO Bank	2	2		Canara Bank	126	127
	Union Bank Of India	1	1		Central Bank Of India	392	416
	United Bank Of India	3	3		Corporation Bank	12	17
	Vijaya Bank	5	5		Dena Bank	14	25
	Yes Bank Ltd.	1	1		Federal Bank Ltd	3	5
	<b>Total of Arunachal Pradesh</b>	<b>98</b>	<b>106</b>	HDFC Bank	36	61	
Assam	Allahabad Bank	67	68	HSBC	1	1	
	Andhra Bank	5	7	ICICI Bank	36	49	
	Assam Gramin Vikash Bank	367	367	IDBI Bank Limited	24	30	
	Axis Bank	30	34	Indian Bank	42	46	
	Bank Of Baroda	23	24	Indian Overseas Bank	34	41	
	Bank Of India	22	39	IndusInd Bank Ltd	3	6	
	Bank Of Maharashtra	7	8	ING Vysya Bank Ltd	2	2	
	Canara Bank	28	35	Jammu & Kashmir Bank Ltd	1	1	
	Central Bank Of India	122	128	Karnataka Bank Ltd	1	1	
	Corporation Bank	6	8	Kotak Mahindra Bank Ltd.	1	2	
	Dena Bank	6	6	Madhya Bihar Gramin Bank	427	427	
	Federal Bank Ltd	10	12	Oriental Bank Of Commerce	31	36	
	HDFC Bank	32	40	Punjab And Sind Bank	7	8	
	HSBC	1	1	Punjab National Bank	516	532	
	ICICI Bank	32	37	Samastipur Kshetriya Gramin Bank	74	-	
	IDBI Bank Limited	9	14	South Indian Bank Ltd	1	1	
	Indian Bank	32	34	Standard Chartered Bank	1	1	
	Indian Overseas Bank	24	26	State Bank Of Bikaner & Jaipur	7	10	
	IndusInd Bank Ltd	6	8	State Bank Of Hyderabad	-	1	
	ING Vysya Bank Ltd	1	1	State Bank Of India	780	841	
	Karnataka Bank Ltd	1	1	State Bank Of Patiala	1	1	
	Kotak Mahindra Bank Ltd.	3	3	Syndicate Bank	43	46	
	Langpi Dehangi Rural Bank	42	42	UCO Bank	198	210	
	Oriental Bank Of Commerce	7	8	Union Bank Of India	85	99	
	Punjab And Sind Bank	8	8	United Bank Of India	84	86	
	Punjab National Bank	64	65	Uttar Bihar Gramin Bank	903	904	
	South Indian Bank Ltd	2	2	Vijaya Bank	10	10	
	Standard Chartered Bank	1	1	Yes Bank Ltd.	1	1	
	State Bank Of Bikaner & Jaipur	1	1	<b>Total of Bihar</b>	<b>4701</b>	<b>5008</b>	
	State Bank Of India	292	300	Chandigarh	Allahabad Bank	7	8
	Syndicate Bank	14	19		Andhra Bank	4	4
	UCO Bank	109	130		Axis Bank	9	10
Union Bank Of India	63	63	Bank Of Baroda		8	9	
United Bank Of India	191	195	Bank Of India		11	11	
Vijaya Bank	15	15	Bank Of Maharashtra		5	5	
Yes Bank Ltd.	4	4	Canara Bank		17	17	
	<b>Total of Assam</b>	<b>1647</b>	<b>1754</b>				
Bihar	Allahabad Bank	187	200				
	Andhra Bank	13	16				
	Axis Bank	35	50				
	Bank Of Baroda	132	155				



TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Chandigarh	Catholic Syrian Bank Ltd	1	1	Chhattisgarh	Federal Bank Ltd	3	3
	Central Bank Of India	12	12		HDFC Bank	30	34
	Citibank N.A	1	1		HSBC	1	1
	City Union Bank Limited	-	1		ICICI Bank	24	35
	Corporation Bank	5	5		IDBI Bank Limited	16	39
	Dena Bank	2	2		Indian Bank	9	9
	Development Credit Bank Ltd.	1	1		Indian Overseas Bank	15	33
	Federal Bank Ltd	4	4		IndusInd Bank Ltd	7	14
	HDFC Bank	21	21		ING Vysya Bank Ltd	4	4
	HSBC	1	1		Jammu & Kashmir Bank Ltd	1	1
	ICICI Bank	16	17		Karnataka Bank Ltd	4	4
	IDBI Bank Limited	3	3		Karur Vysya Bank Ltd	1	1
	Indian Bank	7	9		Kotak Mahindra Bank Ltd.	3	6
	Indian Overseas Bank	10	10		Lakshmi Vilas Bank Ltd	1	1
	IndusInd Bank Ltd	2	2		Oriental Bank Of Commerce	19	23
	ING Vysya Bank Ltd	2	2		Punjab And Sind Bank	5	9
	Jammu & Kashmir Bank Ltd	1	1		Punjab National Bank	105	114
	Karnataka Bank Ltd	1	1		South Indian Bank Ltd	3	3
	Karur Vysya Bank Ltd	1	1		State Bank Of Hyderabad	2	2
	Kotak Mahindra Bank Ltd.	3	3		State Bank Of India	352	361
	Oriental Bank Of Commerce	16	16		State Bank Of Patiala	1	1
	Punjab And Sind Bank	27	28		State Bank Of Travancore	-	1
	Punjab National Bank	37	38		Surguja Kshetriya Gramin Bank	103	106
	South Indian Bank Ltd	1	1		Syndicate Bank	9	12
	Standard Chartered Bank	1	1		UCO Bank	36	41
	State Bank Of Bikaner & Jaipur	2	2		Union Bank Of India	44	53
	State Bank Of Hyderabad	1	1		United Bank Of India	17	18
	State Bank Of India	48	48		Vijaya Bank	15	17
	State Bank Of Patiala	39	41		Yes Bank Ltd.	2	2
	State Bank Of Travancore	1	1		<b>Total of Chhattisgarh</b>	<b>1666</b>	<b>1841</b>
Syndicate Bank	5	5	Dadra & Nagar Haveli	Allahabad Bank	1	1	
The Dhanlaxmi Bank Ltd	1	1		Andhra Bank	1	1	
UCO Bank	12	13		Axis Bank	1	1	
Union Bank Of India	12	12		Bank Of Baroda	2	3	
United Bank Of India	4	4		Canara Bank	3	3	
Vijaya Bank	6	6		Catholic Syrian Bank Ltd	-	2	
Yes Bank Ltd.	2	3		Central Bank Of India	1	1	
<b>Total of Chandigarh</b>	<b>370</b>	<b>383</b>		Corporation Bank	1	1	
Chhattisgarh	Allahabad Bank	31		34	Dena Bank	7	7
	Andhra Bank	14		14	Development Credit Bank Ltd.	1	1
	Axis Bank	34		42	Federal Bank Ltd	-	1
	Bank Of Baroda	53		58	HDFC Bank	3	3
	Bank Of India	45		47	ICICI Bank	4	4
	Bank Of Maharashtra	22		29	IDBI Bank Limited	1	1
	Canara Bank	14	16	Indian Bank	1	1	
	Central Bank Of India	103	110	Indian Overseas Bank	1	1	
	Chhattisgarh Gramin Bank	305	306	IndusInd Bank Ltd	1	2	
	City Union Bank Limited	1	1	ING Vysya Bank Ltd	1	1	
	Corporation Bank	14	17	Kotak Mahindra Bank Ltd.	1	1	
	Dena Bank	77	86	Oriental Bank Of Commerce	1	1	
	Durg Rajnandgaon Gramin Bank	121	133				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

(contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
<b>Dadra &amp; Nagar Haveli</b>	Punjab National Bank	1	1	<b>Goa</b>	Jammu & Kashmir Bank Ltd	1	1
	Ratnakar Bank Ltd	1	1		Karnataka Bank Ltd	5	6
	State Bank Of India	3	3		Karur Vysya Bank Ltd	1	1
	Tamilnad Mercantile Bank Ltd	1	1		Kotak Mahindra Bank Ltd.	2	3
	UCO Bank	1	1		Oriental Bank Of Commerce	7	7
	Union Bank Of India	1	1		Punjab And Sind Bank	1	1
	Vijaya Bank	-	1		Punjab National Bank	5	5
	Yes Bank Ltd.	1	1		Ratnakar Bank Ltd	4	4
<b>Total of Dadra &amp; Nagar Haveli</b>	<b>41</b>	<b>47</b>	South Indian Bank Ltd		5	5	
<b>Daman &amp; Diu</b>	Axis Bank	2	2		State Bank Of India	83	86
	Bank Of Baroda	3	3		State Bank Of Mysore	3	3
	Bank Of India	2	2		State Bank Of Patiala	1	1
	Canara Bank	1	1		State Bank Of Travancore	1	1
	Central Bank Of India	1	2		Syndicate Bank	24	25
	Corporation Bank	1	1		The Dhanlaxmi Bank Ltd	1	1
	Dena Bank	2	2		UCO Bank	8	10
	Development Credit Bank Ltd.	1	1		Union Bank Of India	16	16
	Federal Bank Ltd	-	1		United Bank Of India	3	3
	HDFC Bank	3	4		Vijaya Bank	7	8
	ICICI Bank	2	2	Yes Bank Ltd.	7	7	
	IDBI Bank Limited	1	1	<b>Total of Goa</b>	<b>533</b>	<b>574</b>	
	Indian Bank	1	1	<b>Gujarat</b>	Allahabad Bank	48	54
	Indian Overseas Bank	1	1		Andhra Bank	21	23
	Oriental Bank Of Commerce	1	1		Axis Bank	144	158
	Punjab National Bank	1	1		Bank Of Baroda	833	886
Ratnakar Bank Ltd	-	1	Bank Of India		342	358	
State Bank Of India	10	10	Bank Of Maharashtra		55	61	
UCO Bank	1	1	Barclays Bank Plc		1	1	
Union Bank Of India	1	1	Baroda Gujarat Gramin Bank		151	154	
Yes Bank Ltd.	1	1	BNP Paribas		1	1	
<b>Total of Daman &amp; Diu</b>	<b>36</b>	<b>40</b>	Canara Bank		87	92	
<b>Goa</b>	Allahabad Bank	5	5		Catholic Syrian Bank Ltd	4	6
	Andhra Bank	4	4		Central Bank Of India	266	271
	Axis Bank	8	8		Citibank N.A	4	4
	Bank Of Baroda	29	29		City Union Bank Limited	6	6
	Bank Of India	46	47		Corporation Bank	82	106
	Bank Of Maharashtra	18	18		Credit Agricole	1	-
	Canara Bank	33	33	DBS Bank Ltd.	1	1	
	Catholic Syrian Bank Ltd	3	3	Dena Bank	506	541	
	Central Bank Of India	29	30	Dena Gujarat Gramin Bank	163	174	
	Corporation Bank	48	49	Deutsche Bank Ag	-	2	
	Dena Bank	16	16	Development Credit Bank Ltd.	19	22	
	Development Credit Bank Ltd.	4	4	Federal Bank Ltd	29	35	
	Federal Bank Ltd	6	6	HDFC Bank	201	267	
	HDFC Bank	41	56	HSBC	3	3	
	ICICI Bank	19	26	ICICI Bank	163	200	
	IDBI Bank Limited	6	6	IDBI Bank Limited	63	65	
	Indian Bank	6	7	Indian Bank	55	57	
	Indian Overseas Bank	19	25	Indian Overseas Bank	93	113	
	IndusInd Bank Ltd	5	5	IndusInd Bank Ltd	30	34	
	ING Vysya Bank Ltd	3	3	ING Vysya Bank Ltd	13	13	

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

( contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Gujarat	Jammu & Kashmir Bank Ltd	4	4	Haryana	Indian Bank	28	40
	Karnataka Bank Ltd	5	5		Indian Overseas Bank	46	49
	Karur Vysya Bank Ltd	15	17		IndusInd Bank Ltd	17	27
	Kotak Mahindra Bank Ltd.	56	69		ING Vysya Bank Ltd	5	5
	Lakshmi Vilas Bank Ltd	10	10		Jammu & Kashmir Bank Ltd	9	10
	Oriental Bank Of Commerce	60	63		Karnataka Bank Ltd	4	7
	Punjab And Sind Bank	8	8		Karur Vysya Bank Ltd	4	4
	Punjab National Bank	137	149		Kotak Mahindra Bank Ltd.	17	22
	Ratnakar Bank Ltd	1	4		Lakshmi Vilas Bank Ltd	4	4
	Saurashtra Gramin Bank	185	205		Nainital Bank Ltd	3	3
	Societe Generale	-	1		Oriental Bank Of Commerce	197	210
	South Indian Bank Ltd	6	10		Punjab And Sind Bank	66	73
	Standard Chartered Bank	4	4		Punjab National Bank	465	484
	State Bank Of Bikaner & Jaipur	10	15		Ratnakar Bank Ltd	-	2
	State Bank Of Hyderabad	8	8		South Indian Bank Ltd	4	4
	State Bank Of India	1212	1214		Standard Chartered Bank	2	2
	State Bank Of Mysore	5	5		State Bank Of Bikaner And Jaipur	13	16
	State Bank Of Patiala	11	12		State Bank Of Hyderabad	10	10
	State Bank Of Travancore	3	4		State Bank Of India	288	322
	Syndicate Bank	72	81		State Bank Of Mysore	1	1
	Tamilnad Mercantile Bank Ltd	5	5		State Bank Of Patiala	208	219
	The Dhanlaxmi Bank Ltd	6	6		State Bank Of Travancore	6	8
	The Royal Bank Of Scotland N.V.	3	3		Syndicate Bank	103	116
UCO Bank	91	107	The Dhanlaxmi Bank Ltd	2	2		
Union Bank Of India	243	255	The Royal Bank Of Scotland N.V.	2	2		
United Bank Of India	19	21	UCO Bank	63	75		
Vijaya Bank	66	69	Union Bank Of India	80	91		
Yes Bank Ltd.	28	32	United Bank Of India	17	17		
<b>Total of Gujarat</b>	<b>5658</b>	<b>6094</b>	Vijaya Bank	23	23		
Haryana	Allahabad Bank	70	76	Yes Bank Ltd.	43	50	
	American Express Banking Corp.	1	1	<b>Total of Haryana</b>	<b>3070</b>	<b>3431</b>	
	Andhra Bank	26	30	Himachal Pradesh	Allahabad Bank	11	13
	Axis Bank	59	90		Andhra Bank	1	1
	Bank Of Baroda	60	67		Axis Bank	4	5
	Bank Of India	48	53		Bank Of Baroda	17	17
	Bank Of Maharashtra	20	25		Bank Of India	15	18
	Canara Bank	108	112		Bank Of Maharashtra	3	4
	Catholic Syrian Bank Ltd	2	2		Canara Bank	21	21
	Central Bank Of India	127	133		Catholic Syrian Bank Ltd	-	1
	Citibank N.A	2	2		Central Bank Of India	48	49
	City Union Bank Limited	-	1		Corporation Bank	13	13
	Corporation Bank	50	65		Dena Bank	4	4
	Dena Bank	26	27		HDFC Bank	24	35
	Deutsche Bank Ag	1	1		Himachal Gramin Bank	141	-
	Development Credit Bank Ltd.	1	1		Himachal Pradesh Gramin Bank	-	189
	Federal Bank Ltd	11	12		ICICI Bank	18	18
	Gurgaon Gramin Bank	215	236		IDBI Bank Limited	11	12
	Haryana Gramin Bank	256	281		Indian Bank	8	8
	HDFC Bank	126	180		Indian Overseas Bank	7	7
	HSBC	1	1		IndusInd Bank Ltd	2	2
	ICICI Bank	96	101		ING Vysya Bank Ltd	1	1
	IDBI Bank Limited	34	36				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

(contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013
<b>Himachal Pradesh</b>	Jammu & Kashmir Bank Ltd	4	4
	Oriental Bank Of Commerce	17	22
	Parvatiya Gramin Bank	35	-
	Punjab And Sind Bank	12	16
	Punjab National Bank	280	285
	South Indian Bank Ltd	1	1
	State Bank Of India	209	213
	State Bank Of Patiala	99	109
	Syndicate Bank	10	10
	UCO Bank	146	152
	Union Bank Of India	19	19
	United Bank Of India	2	2
	Vijaya Bank	6	6
	Yes Bank Ltd.	5	8
	<b>Total of Himachal Pradesh</b>	<b>1194</b>	<b>1265</b>
<b>Jammu &amp; Kashmir</b>	Allahabad Bank	4	6
	Andhra Bank	1	1
	Axis Bank	5	6
	Bank Of Baroda	5	5
	Bank Of India	7	7
	Bank Of Maharashtra	2	2
	Canara Bank	11	11
	Central Bank Of India	17	17
	Corporation Bank	1	2
	Dena Bank	3	3
	Ellaquai Dehati Bank	97	97
	Federal Bank Ltd	1	1
	HDFC Bank	34	58
	ICICI Bank	9	15
	IDBI Bank Limited	2	2
	Indian Bank	2	2
	Indian Overseas Bank	3	3
	IndusInd Bank Ltd	2	2
	ING Vysya Bank Ltd	1	1
	Jammu & Kashmir Bank Ltd	518	596
	J & K Grameen Bank	184	184
	Kotak Mahindra Bank Ltd.	1	1
	Oriental Bank Of Commerce	15	16
	Punjab And Sind Bank	13	13
	Punjab National Bank	97	99
South Indian Bank Ltd	1	1	
State Bank Of India	166	175	
State Bank Of Patiala	6	7	
Syndicate Bank	2	3	
UCO Bank	15	15	
Union Bank Of India	8	12	
United Bank Of India	1	1	
Vijaya Bank	3	3	

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013
<b>Jammu &amp; Kashmir</b>	Yes Bank Ltd.	4	5
	<b>Total of Jammu &amp; Kashmir</b>	<b>1241</b>	<b>1372</b>
<b>Jharkhand</b>	Allahabad Bank	115	116
	Andhra Bank	10	12
	Axis Bank	22	28
	Bank Of Baroda	53	60
	Bank Of India	402	431
	Bank Of Maharashtra	5	6
	Canara Bank	68	68
	Central Bank Of India	66	83
	Corporation Bank	7	9
	Dena Bank	13	16
	Federal Bank Ltd	8	8
	HDFC Bank	25	44
	ICICI Bank	33	41
	IDBI Bank Limited	18	25
	Indian Bank	18	18
	Indian Overseas Bank	28	33
	IndusInd Bank Ltd	10	12
	ING Vysya Bank Ltd	2	2
	Jammu & Kashmir Bank Ltd	1	1
	Jharkhand Gramin Bank	243	249
	Karnataka Bank Ltd	2	3
Karur Vysya Bank Ltd	1	2	
Kotak Mahindra Bank Ltd.	4	4	
Lakshmi Vilas Bank Ltd	1	1	
Oriental Bank Of Commerce	17	18	
Punjab And Sind Bank	9	9	
Punjab National Bank	99	101	
South Indian Bank Ltd	2	2	
State Bank Of Bikaner & Jaipur	5	6	
State Bank Of Hyderabad	-	1	
State Bank Of India	502	537	
State Bank Of Patiala	1	1	
Syndicate Bank	24	24	
UCO Bank	54	64	
Union Bank Of India	73	78	
United Bank Of India	70	72	
Vananchal Gramin Bank	187	187	
Vijaya Bank	8	8	
Yes Bank Ltd.	4	4	
<b>Total of Jharkhand</b>	<b>2210</b>	<b>2384</b>	
<b>Karnataka</b>	Abu Dhabi Commercial Bank Ltd	1	1
	Allahabad Bank	36	49
	Andhra Bank	64	74
	Axis Bank	107	128
	Bank Of America N.T. And S.A.	1	1
	Bank Of Baroda	80	88
	Bank Of India	102	109
	Bank Of Maharashtra	57	63

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)				
STATE/ UNION TERRITORY	BANK NAME	As on		STATE/ UNION TERRITORY	BANK NAME	As on		
		2012	March 31 2013			2012	March 31 2013	
Karnataka	Bank Of Nova Scotia	1	1	Karnataka	The Royal Bank Of Scotland N.V.	2	2	
	Barclays Bank Plc	1	1		UCO Bank	47	50	
	BNP Paribas	1	1		Union Bank Of India	141	151	
	Canara Bank	697	721		United Bank Of India	16	18	
	Catholic Syrian Bank Ltd	15	15		Vijaya Bank	500	511	
	Cauvery Kalpatharu Grameena Bank	229	-		Visveshvaraya Grameena Bank	33	-	
	Central Bank Of India	109	118		Yes Bank Ltd.	8	10	
	Chickmagalur-Kodagu Grameena Bank	60	-		<b>Total of Karnataka</b>	<b>7305</b>	<b>7827</b>	
	Citibank N.A	2	2		Kerala	Allahabad Bank	13	19
	City Union Bank Limited	20	24			Andhra Bank	24	24
	Corporation Bank	383	419			Axis Bank	47	54
	Credit Agricole	1	1			Bank Of Baroda	80	88
	DBS Bank Ltd.	1	1			Bank Of India	95	97
	Dena Bank	36	39			Bank Of Maharashtra	7	8
	Deutsche Bank Ag	1	1			Canara Bank	333	339
	Development Credit Bank Ltd.	6	6			Catholic Syrian Bank Ltd	252	254
	Federal Bank Ltd	70	85			Central Bank Of India	99	109
	HDFC Bank	145	157			Citibank N.A	1	1
	HSBC	3	3			City Union Bank Limited	10	10
	ICICI Bank	144	160			Corporation Bank	84	97
	IDBI Bank Limited	49	53			Dena Bank	15	15
	Indian Bank	87	93			Development Credit Bank Ltd.	-	1
	Indian Overseas Bank	146	195			Federal Bank Ltd	536	592
	IndusInd Bank Ltd	22	22			HDFC Bank	138	139
	ING Vysya Bank Ltd	124	129			HSBC	2	2
	Jammu & Kashmir Bank Ltd	5	5			HSBC Bank Oman S.A.O.G.	1	1
	Karnataka Bank Ltd	318	350			ICICI Bank	101	121
	Karnataka Vikas Grameena Bank	512	536			IDBI Bank Limited	31	32
	Karur Vysya Bank Ltd	34	41			Indian Bank	105	110
	Kaveri Grameena Bank	-	324			Indian Overseas Bank	163	176
	Kotak Mahindra Bank Ltd.	18	20			IndusInd Bank Ltd	20	22
	Krishna Bhima Samruddhi Lab Ltd.	10	10			ING Vysya Bank Ltd	24	24
Krishna Grameena Bank	115	115	Jammu & Kashmir Bank Ltd	2		2		
Lakshmi Vilas Bank Ltd	28	28	Karnataka Bank Ltd	11		12		
Oriental Bank Of Commerce	39	44	Karur Vysya Bank Ltd	11		14		
Pragathi Gramin Bank	414	443	Kotak Mahindra Bank Ltd.	5		6		
Punjab And Sind Bank	7	8	Lakshmi Vilas Bank Ltd	6		6		
Punjab National Bank	71	72	North Malabar Gramin Bank	213		229		
Ratnakar Bank Ltd	14	17	Oriental Bank Of Commerce	16		16		
South Indian Bank Ltd	40	41	Punjab And Sind Bank	3		3		
Standard Chartered Bank	4	4	Punjab National Bank	154	165			
State Bank Of Bikaner And Jaipur	3	4	South Indian Bank Ltd	393	420			
State Bank Of Hyderabad	158	167	South Malabar Gramin Bank	274	300			
State Bank Of India	597	646	Standard Chartered Bank	2	3			
State Bank Of Mysore	632	674	State Bank Of Bikaner And Jaipu	1	1			
State Bank Of Patiala	10	10	State Bank Of Hyderabad	6	7			
State Bank Of Travancore	25	29	State Bank Of India	415	416			
Subhadra Local Area Bank Ltd.	1	1	State Bank Of Mysore	10	10			
Syndicate Bank	678	712	State Bank Of Patiala	1	1			
Tamilnad Mercantile Bank Ltd	9	9	State Bank Of Travancore	697	772			
The Dhanlaxmi Bank Ltd	15	15	Syndicate Bank	183	201			

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)			
STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Kerala	Tamilnad Mercantile Bank Ltd	8	9	Madhya Pradesh	Rewa-Sidhi Gramin Bank	102	-
	The Dhanlaxmi Bank Ltd	161	161		Satpura Narmada Kshetriya Gramin Bank	355	-
	UCO Bank	34	37		Sharda Gramin Bank	63	-
	Union Bank Of India	208	221		South Indian Bank Ltd	2	2
	United Bank Of India	7	8		Standard Chartered Bank	2	3
	Vijaya Bank	92	93		State Bank Of Bikaner And Jaipur	8	8
	Yes Bank Ltd.	2	4		State Bank Of Hyderabad	4	4
	<b>Total of Kerala</b>	<b>5096</b>	<b>5452</b>		State Bank Of India	1079	1104
Lakshadweep	State Bank Of India	2	2		State Bank Of Mysore	2	2
	Syndicate Bank	9	9		State Bank Of Patiala	6	6
	UCO Bank	1	1		State Bank Of Travancore	2	2
	<b>Total of Lakshadweep</b>	<b>12</b>	<b>12</b>		Syndicate Bank	65	69
Madhya Pradesh	Allahabad Bank	172	178		Tamilnad Mercantile Bank Ltd	-	1
	Andhra Bank	14	17		The Dhanlaxmi Bank Ltd	1	1
	Axis Bank	74	84		UCO Bank	133	145
	Bank Of Baroda	124	150		Union Bank Of India	234	255
	Bank Of India	358	380		United Bank Of India	12	12
	Bank Of Maharashtra	128	136		Vidisha-Bhopal Kshetriya Gramin Bank	30	-
	Canara Bank	63	66		Vijaya Bank	30	34
	Catholic Syrian Bank Ltd	-	1		Yes Bank Ltd.	8	8
	Central Bank Of India	423	443		<b>Total of Madhya Pradesh</b>	<b>4836</b>	<b>5105</b>
	Central Madhya Pradesh Gramin Bank	-	432	Maharas htra	Ab Bank Limited	1	1
	Citibank N.A	2	2		Abu Dhabi Commercial Bank Ltd	1	1
	City Union Bank Limited	1	1		Allahabad Bank	106	118
	Corporation Bank	31	40		Andhra Bank	69	71
	Dena Bank	47	53		Antwerp Diamond Bank Nv	1	1
	Development Credit Bank Ltd.	1	3		Australia And New Zealand Banking Group Limited	1	1
	Federal Bank Ltd	3	3		Axis Bank	232	262
	HDFC Bank	78	80		Bank Internasional Indonesia	1	1
	HSBC	1	1		Bank Of America N.T. And S.A.	1	1
	ICICI Bank	105	129		Bank Of Bahrain & Kuwait B.S.C.	1	1
	IDBI Bank Limited	33	34		Bank Of Baroda	448	480
Indian Bank	23	25	Bank Of India		775	814	
Indian Overseas Bank	37	51	Bank Of Maharashtra		1046	1117	
IndusInd Bank Ltd	16	29	Bank Of Nova Scotia		1	1	
ING Vysya Bank Ltd	3	3	Barclays Bank Plc		3	3	
Jammu & Kashmir Bank Ltd	2	2	BNP Paribas		3	3	
Jhabua-Dhar Kshetriya Gramin Bank	90	-	Canara Bank		278	279	
Karnataka Bank Ltd	4	5	Catholic Syrian Bank Ltd		24	28	
Karur Vysya Bank Ltd	3	3	Central Bank Of India		571	615	
Kotak Mahindra Bank Ltd.	4	9	Citibank N.A		12	12	
Lakshmi Vilas Bank Ltd	1	1	City Union Bank Limited	16	16		
Madhya Bharat Gramin Bank	233	-	Commonwealth Bank Of Australia	1	1		
Madhyanchal Gramin Bank	-	402	Corporation Bank	152	160		
Mahakaushal Kshetriya Gramin Bank	44	-	Credit Agricole	2	2		
Narmada Jhabua Gramin Bank	-	319	Credit Suisse Ag	1	1		
Narmada Malwa Gramin Bank	227	-	DBS Bank Ltd.	4	4		
Oriental Bank Of Commerce	56	62	Dena Bank	263	283		
Punjab And Sind Bank	28	30	Deutsche Bank Ag	5	5		
Punjab National Bank	269	272	Development Credit Bank Ltd.	46	45		
Ratnakar Bank Ltd	-	3	Federal Bank Ltd	87	94		

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)				
STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31		
		2012	2013			2012	2013	
Maharashtra	Firststrand Bank Ltd	1	1	Maharashtra	Vijaya Bank	116	119	
	HDFC Bank	329	369		Wainganga Krishna Gramin Bank	194	-	
	HSBC	14	14		Westpac Banking Corporation	-	1	
	HSBC Bank Oman S.A.O.G.	1	1		Yes Bank Ltd.	65	79	
	ICICI Bank	496	536		<b>Total of Maharashtra</b>	<b>9704</b>	<b>10314</b>	
	IDBI Bank Limited	280	289		Manipur	Allahabad Bank	1	1
	Indian Bank	108	116			Axis Bank	2	4
	Indian Overseas Bank	145	177			Bank Of Baroda	3	3
	IndusInd Bank Ltd	51	61			Bank Of India	1	2
	Industrial and Commercial Bank Of China	1	1			Bank Of Maharashtra	-	1
	ING Vysya Bank Ltd	53	53			Canara Bank	-	1
	Jammu & Kashmir Bank Ltd	16	16			Central Bank Of India	4	5
	JP Morgan Chase Bank	1	1			HDFC Bank	3	3
	Karnataka Bank Ltd	40	41			ICICI Bank	2	5
	Karur Vysya Bank Ltd	24	28			IDBI Bank Limited	-	1
	Kotak Mahindra Bank Ltd.	88	109			Indian Overseas Bank	1	2
	Krung Thai Bank Public Company Limited	1	1	Manipur Rural Bank		28	28	
	Lakshmi Vilas Bank Ltd	15	15	Punjab And Sind Bank		2	4	
	Maharashtra Gramin Bank	348	360	Punjab National Bank		2	2	
	Mashreq Bank Psc	1	1	State Bank Of India		28	29	
	Mizuho Corporate Bank Ltd	1	1	UCO Bank		2	4	
	National Australia Bank	1	1	United Bank Of India	16	16		
	Oriental Bank Of Commerce	132	142	Vijaya Bank	3	4		
	Punjab And Sind Bank	30	31	<b>Total of Manipur</b>	<b>98</b>	<b>115</b>		
	Punjab National Bank	199	204	Meghalaya	Allahabad Bank	2	2	
	Rabobank International	1	1		Andhra Bank	1	1	
	Ratnakar Bank Ltd	81	87		Axis Bank	4	4	
	Shinhan Bank	1	1		Bank Of Baroda	3	5	
	Societe Generale	1	1		Bank Of India	3	4	
	South Indian Bank Ltd	27	28		Bank Of Maharashtra	1	1	
	Standard Chartered Bank	22	22		Canara Bank	3	4	
	State Bank Of Bikaner & Jaipur	27	28		Central Bank Of India	6	9	
State Bank Of Hyderabad	254	256	Corporation Bank		1	1		
State Bank Of India	1296	1337	Dena Bank		1	1		
State Bank Of Mauritius Ltd	1	1	Federal Bank Ltd		2	2		
State Bank Of Mysore	29	29	HDFC Bank		9	13		
State Bank Of Patiala	30	39	ICICI Bank		3	4		
State Bank Of Travancore	25	32	IDBI Bank Limited		1	2		
Subhadra Local Area Bank Ltd.	4	4	Indian Bank		2	2		
Syndicate Bank	190	198	Indian Overseas Bank		1	1		
Tamilnad Mercantile Bank Ltd	13	18	IndusInd Bank Ltd	-	1			
The Bank Of Tokyo-Mitsubishi Ufj Ltd	1	1	Kotak Mahindra Bank Ltd.	1	1			
The Dhanlaxmi Bank Ltd	26	26	Megalaya Rural Bank	55	55			
The Royal Bank Of Scotland N.V.	6	6	Oriental Bank Of Commerce	1	1			
UBS Ag	1	1	Punjab And Sind Bank	-	1			
UCO Bank	161	168	Punjab National Bank	9	9			
Union Bank Of India	460	496	South Indian Bank Ltd	1	1			
United Bank Of India	42	45	State Bank Of India	96	96			
United Overseas Bank Ltd	1	1	Syndicate Bank	5	5			
Vidharbha Konkan Gramin Bank	-	299	UCO Bank	5	5			
Vidharbha Kshetriya Gramin Bank	101	-						

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

(contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Meghalaya	Union Bank Of India	5	5	Nagaland	Union Bank Of India	1	1
	United Bank Of India	14	15		United Bank Of India	2	2
	Vijaya Bank	4	4		Vijaya Bank	5	5
	Yes Bank Ltd.	1	1		<b>Total of Nagaland</b>	<b>108</b>	<b>124</b>
	<b>Total of Meghalaya</b>	<b>240</b>	<b>256</b>		NCT of Delhi	Allahabad Bank	72
Mizoram	Axis Bank	1	1	American Express Banking Corp.		1	1
	Bank Of Baroda	1	1	Andhra Bank		43	44
	Bank Of India	1	2	Axis Bank		91	101
	Bank Of Maharashtra	1	1	Bank Of America N.T. And S.A.		1	1
	Canara Bank	1	1	Bank Of Baroda		115	121
	Central Bank Of India	1	2	Bank Of India		91	93
	Federal Bank Ltd	1	1	Bank Of Maharashtra		35	37
	HDFC Bank	4	6	Bank Of Nova Scotia		1	1
	ICICI Bank	1	1	Barclays Bank Plc		1	1
	IDBI Bank Limited	1	1	BNP Paribas		1	1
	Indian Overseas Bank	-	1	Canara Bank		132	135
	IndusInd Bank Ltd	1	1	Catholic Syrian Bank Ltd		6	6
	Mizoram Rural Bank	62	64	Central Bank Of India		112	114
	Punjab And Sind Bank	-	1	Chinatrust Commercial Bank		1	1
	Punjab National Bank	1	1	Citibank N.A		5	5
	South Indian Bank Ltd	-	1	City Union Bank Limited		4	6
	State Bank Of India	32	32	Corporation Bank		79	88
	Syndicate Bank	1	1	Credit Agricole		1	1
	UCO Bank	1	2	DBS Bank Ltd.		1	1
	Union Bank Of India	-	1	Dena Bank		39	46
United Bank Of India	2	2	Deutsche Bank Ag	1		1	
Vijaya Bank	2	2	Development Credit Bank Ltd.	7		7	
Yes Bank Ltd.	1	1	Federal Bank Ltd	24		24	
<b>Total of Mizoram</b>	<b>116</b>	<b>127</b>	HDFC Bank	178		179	
Nagaland	Allahabad Bank	4	4	HSBC		5	5
	Axis Bank	4	6	ICICI Bank		143	149
	Bank Of Baroda	4	5	IDBI Bank Limited		31	35
	Bank Of India	1	2	Indian Bank		51	58
	Bank Of Maharashtra	-	1	Indian Overseas Bank		85	88
	Canara Bank	1	1	IndusInd Bank Ltd		27	27
	Central Bank Of India	2	5	ING Vysya Bank Ltd		23	23
	Federal Bank Ltd	1	2	Jammu & Kashmir Bank Ltd	25	25	
	HDFC Bank	3	3	JSC VTB Bank	1	1	
	ICICI Bank	4	6	Karnataka Bank Ltd	20	21	
	IDBI Bank Limited	2	3	Karur Vysya Bank Ltd	12	15	
	Indian Bank	1	1	Kotak Mahindra Bank Ltd.	46	49	
	IndusInd Bank Ltd	-	1	Lakshmi Vilas Bank Ltd	4	4	
	Nagaland Rural Bank	10	10	Mizuho Corporate Bank Ltd	1	1	
	Punjab And Sind Bank	1	1	Nainital Bank Ltd	14	15	
	Punjab National Bank	1	1	Oriental Bank Of Commerce	112	127	
	South Indian Bank Ltd	1	1	Punjab And Sind Bank	105	108	
	State Bank Of India	56	58	Punjab National Bank	229	233	
	Syndicate Bank	1	1	Ratnakar Bank Ltd	2	2	
	UCO Bank	3	4	Sberbank	1	1	
				Shinhan Bank	1	1	



TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)			
STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
<b>NCT of Delhi</b>	Societe Generale	1	1	<b>Odisha</b>	Oriental Bank Of Commerce	36	44
	South Indian Bank Ltd	22	26		Punjab And Sind Bank	5	6
	Standard Chartered Bank	16	16		Punjab National Bank	117	132
	State Bank Of Bikaner & Jaipur	35	35		Rushikulya Gramya Bank	93	-
	State Bank Of Hyderabad	26	26		South Indian Bank Ltd	2	2
	State Bank Of India	312	331		Standard Chartered Bank	1	1
	State Bank Of Mysore	18	18		State Bank Of Bikaner And Jaipur	3	3
	State Bank Of Patiala	55	56		State Bank Of Hyderabad	10	10
	State Bank Of Travancore	16	18		State Bank Of India	703	735
	Sumitomo Mitsui Banking Corp.	-	1		State Bank Of Mysore	1	1
	Syndicate Bank	136	142		State Bank Of Patiala	-	1
	Tamilnad Mercantile Bank Ltd	3	3		State Bank Of Travancore	1	1
	The Bank Of Tokyo-Mitsubishi Ufj Ltd	1	1		Syndicate Bank	65	71
	The Dhanlaxmi Bank Ltd	9	9		Tamilnad Mercantile Bank Ltd	1	1
	The Royal Bank Of Scotland N.V.	4	4		UCO Bank	209	217
	UCO Bank	60	62		Union Bank Of India	84	87
	Union Bank Of India	81	91		United Bank Of India	121	129
	United Bank Of India	36	36		Utkal Grameen Bank	-	426
	Vijaya Bank	47	48		Utkal Gramya Bank	333	-
	Yes Bank Ltd.	35	45		Vijaya Bank	9	9
			Yes Bank Ltd.	3	3		
	<b>Total of Nct of Delhi</b>	<b>2893</b>	<b>3057</b>		<b>Total of Odisha</b>	<b>3346</b>	<b>3568</b>
<b>Odisha</b>	Allahabad Bank	76	78	<b>Puducherry</b>	Allahabad Bank	1	1
	Andhra Bank	118	127		Andhra Bank	3	3
	Axis Bank	60	72		Axis Bank	2	2
	Baitarani Gramya Bank	112	-		Bank Of Baroda	1	2
	Bank Of Baroda	74	93		Bank Of India	5	5
	Bank Of India	175	191		Bank Of Maharashtra	1	1
	Bank Of Maharashtra	3	5		Canara Bank	5	8
	Canara Bank	81	83		Catholic Syrian Bank Ltd	1	1
	Catholic Syrian Bank Ltd	1	1		Central Bank Of India	3	3
	Central Bank Of India	85	98		Citibank N.A	1	1
	Citibank N.A	1	1		City Union Bank Limited	2	2
	City Union Bank Limited	1	1		Corporation Bank	2	2
	Corporation Bank	13	16		Dena Bank	1	1
	Dena Bank	8	12		Federal Bank Ltd	2	2
	Development Credit Bank Ltd.	1	3		HDFC Bank	4	4
	Federal Bank Ltd	7	11		ICICI Bank	5	5
	HDFC Bank	59	70		IDBI Bank Limited	1	1
	ICICI Bank	52	69		Indian Bank	27	29
	IDBI Bank Limited	32	33		Indian Overseas Bank	16	19
	Indian Bank	70	73		IndusInd Bank Ltd	1	1
Indian Overseas Bank	112	119	ING Vysya Bank Ltd	1	1		
IndusInd Bank Ltd	20	22	Karnataka Bank Ltd	1	1		
ING Vysya Bank Ltd	7	7	Karur Vysya Bank Ltd	3	5		
Kalinga Gramya Bank	186	-	Kotak Mahindra Bank Ltd.	1	1		
Karnataka Bank Ltd	6	7	Lakshmi Vilas Bank Ltd	3	3		
Karur Vysya Bank Ltd	4	5	Oriental Bank Of Commerce	1	2		
Kotak Mahindra Bank Ltd.	6	7	Puduvai Bharathiar Grama Bank	28	29		
Lakshmi Vilas Bank Ltd	1	1	Punjab National Bank	2	2		
Neelachal Gramya Bank	178	-	South Indian Bank Ltd	2	2		
Odisha Gramya Bank	-	484	State Bank Of Hyderabad	1	1		
			State Bank Of India	23	25		

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)			
STATE/ UNION TERRITORY	BANK NAME	As on	March 31	STATE/ UNION TERRITORY	BANK NAME	As on	March 31
		2012	2013			2012	2013
Puducherry	State Bank Of Mysore	1	1	Punjab	Sutlej Gramin Bank	31	31
	State Bank Of Travancore	2	2		Syndicate Bank	35	36
	Syndicate Bank	4	4		Tamilnad Mercantile Bank Ltd	1	1
	Tamilnad Mercantile Bank Ltd	2	2		The Dhanlaxmi Bank Ltd	1	1
	UCO Bank	7	7		The Royal Bank Of Scotland N.V.	1	1
	Union Bank Of India	3	3		UCO Bank	131	138
	United Bank Of India	1	2		Union Bank Of India	113	135
	Vijaya Bank	2	2		United Bank Of India	11	11
<b>Total of Puducherry</b>	<b>172</b>	<b>188</b>		Vijaya Bank	29	31	
Punjab	Allahabad Bank	99	120	Yes Bank Ltd.	40	45	
	Andhra Bank	19	29	<b>Total of Punjab</b>	<b>4418</b>	<b>4905</b>	
	Axis Bank	100	151	Rajasthan	Allahabad Bank	65	67
	Bank Of Baroda	78	83		Andhra Bank	14	20
	Bank Of India	129	138		Axis Bank	80	87
	Bank Of Maharashtra	25	27		Bank Of Baroda	442	491
	Canara Bank	140	143		Bank Of India	87	101
	Capital Local Area Bank Ltd.	25	30		Bank Of Maharashtra	29	32
	Catholic Syrian Bank Ltd	3	3		Baroda Rajasthan Gramin Bank	283	-
	Central Bank Of India	120	127		Baroda Rajasthan Kshetriya Gramin Bank	-	648
	Citibank N.A	2	2		Canara Bank	78	82
	City Union Bank Limited	2	3		Catholic Syrian Bank Ltd	2	3
	Corporation Bank	41	56		Central Bank Of India	153	161
	Dena Bank	22	23		Citibank N.A	1	1
	Deutsche Bank Ag	1	1		City Union Bank Limited	2	2
	Development Credit Bank Ltd.	-	1		Corporation Bank	35	42
	Federal Bank Ltd	16	26		Dena Bank	25	29
	HDFC Bank	219	326		Development Credit Bank Ltd.	3	3
	HSBC	1	1		Federal Bank Ltd	7	7
	ICICI Bank	107	113		Hadoti Kshetriya Gramin Bank	89	-
	IDBI Bank Limited	43	45		HDFC Bank	95	100
	Indian Bank	45	49		HSBC	2	2
	Indian Overseas Bank	93	99		ICICI Bank	378	400
	IndusInd Bank Ltd	25	31		IDBI Bank Limited	39	40
	ING Vysya Bank Ltd	13	23		Indian Bank	20	22
	Jammu & Kashmir Bank Ltd	16	16		Indian Overseas Bank	57	58
	Karnataka Bank Ltd	4	4		IndusInd Bank Ltd	20	34
Karur Vysya Bank Ltd	5	7	ING Vysya Bank Ltd		4	4	
Kotak Mahindra Bank Ltd.	16	19	Jaipur Thar Gramin Bank		222	-	
Malwa Gramin Bank	54	54	Jammu & Kashmir Bank Ltd	1	1		
Oriental Bank Of Commerce	329	366	Karnataka Bank Ltd	3	3		
Punjab And Sind Bank	445	481	Karur Vysya Bank Ltd	2	2		
Punjab Gramin Bank	203	222	Kotak Mahindra Bank Ltd.	20	30		
Punjab National Bank	655	674	Lakshmi Vilas Bank Ltd	1	1		
South Indian Bank Ltd	4	4	Marudhara Gramin Bank	-	467		
Standard Chartered Bank	3	3	Marwar Ganganagar Bikaner Gramin Bank	226	-		
State Bank Of Bikaner & Jaipur	10	12	Mewar Aanchalik Gramin Bank	60	60		
State Bank Of Hyderabad	7	7	Nainital Bank Ltd	1	2		
State Bank Of India	401	427	Oriental Bank Of Commerce	145	167		
State Bank Of Patiala	505	526	Punjab And Sind Bank	34	38		
State Bank Of Travancore	-	3	Punjab National Bank	397	414		

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

				(contd.)			
STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Rajasthan	Rajasthan Gramin Bank	240	-	Tamil Nadu	Axis Bank	167	180
	Ratnakar Bank Ltd	-	2		Bank Of America N.T. And S.A.	1	1
	South Indian Bank Ltd	2	2		Bank Of Baroda	162	172
	Standard Chartered Bank	1	3		Bank Of Ceylon	1	1
	State Bank Of Bikaner & Jaipur	857	923		Bank Of India	191	201
	State Bank Of Hyderabad	3	4		Bank Of Maharashtra	30	31
	State Bank Of India	327	360		Bank Of Nova Scotia	1	1
	State Bank Of Mysore	1	1		Barclays Bank Plc	1	1
	State Bank Of Patiala	36	39		BNP Paribas	1	1
	State Bank Of Travancore	2	3		Canara Bank	618	648
	Syndicate Bank	49	61		Catholic Syrian Bank Ltd	57	60
	Tamilnad Mercantile Bank Ltd	2	2		Central Bank Of India	206	211
	The Bank Of Tokyo-Mitsubishi Ufj Lt	-	1		Chinatrust Commercial Bank	-	1
	The Dhanlaxmi Bank Ltd	2	2		Citibank N.A	3	3
	The Royal Bank Of Scotland N.V.	2	2		City Union Bank Limited	200	251
	UCO Bank	169	191		Corporation Bank	159	165
	Union Bank Of India	84	99		Credit Agricole	1	1
	United Bank Of India	12	17		DBS Bank Ltd.	3	3
	Vijaya Bank	22	23		Dena Bank	29	32
	Yes Bank Ltd.	25	33		Deutsche Bank Ag	3	3
<b>Total of Rajasthan</b>	<b>4958</b>	<b>5389</b>	Development Credit Bank Ltd.	6	6		
Sikkim	Allahabad Bank	1	1	Federal Bank Ltd	85	124	
	Andhra Bank	1	1	HDFC Bank	180	183	
	Axis Bank	3	3	HSBC	3	3	
	Bank Of Baroda	1	1	ICICI Bank	289	325	
	Bank Of India	1	1	IDBI Bank Limited	65	74	
	Bank Of Maharashtra	1	1	Indian Bank	822	870	
	Canara Bank	4	4	Indian Overseas Bank	1047	1087	
	Central Bank Of India	15	16	IndusInd Bank Ltd	40	40	
	Corporation Bank	1	1	Ing Vysya Bank Ltd	42	42	
	Dena Bank	1	2	Jammu & Kashmir Bank Ltd	4	4	
	HDFC Bank	4	4	Karnataka Bank Ltd	36	37	
	ICICI Bank	2	3	Karur Vysya Bank Ltd	247	300	
	IDBI Bank Limited	2	3	Kotak Mahindra Bank Ltd.	21	26	
	Indian Bank	1	1	Lakshmi Vilas Bank Ltd	189	190	
	Indian Overseas Bank	1	2	Oriental Bank Of Commerce	48	52	
	IndusInd Bank Ltd	1	2	Pallavan Grama Bank	132	147	
	Oriental Bank Of Commerce	2	2	Pandyan Grama Bank	217	219	
	Punjab National Bank	1	1	Punjab And Sind Bank	12	12	
	State Bank Of India	32	32	Punjab National Bank	148	155	
	Syndicate Bank	1	1	Ratnakar Bank Ltd	-	1	
	UCO Bank	4	4	Shinhan Bank	1	1	
	Union Bank Of India	7	8	South Indian Bank Ltd	122	131	
	United Bank Of India	2	2	Standard Chartered Bank	7	7	
	Vijaya Bank	1	1	State Bank Of Bikaner & Jaipur	7	7	
	Yes Bank Ltd.	1	1	State Bank Of Hyderabad	33	38	
	<b>Total of Sikkim</b>	<b>91</b>	<b>98</b>	State Bank Of India	881	916	
Tamil Nadu	Allahabad Bank	54	56	State Bank Of Mauritius Ltd	1	1	
	Andhra Bank	85	94	State Bank Of Mysore	45	45	
				State Bank Of Patiala	15	16	

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

(contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Tamil Nadu	State Bank Of Travancore	108	129	Uttar Pradesh	Axis Bank	100	119
	Syndicate Bank	192	211		Ballia-Etawah Gramin Bank	142	146
	Tamilnad Mercantile Bank Ltd	233	266		Bank Of Baroda	787	868
	The Bank Of Tokyo-Mitsubishi Ufj Ltd	1	1		Bank Of India	382	414
	The Dhanlaxmi Bank Ltd	39	39		Bank Of Maharashtra	47	56
	The Royal Bank Of Scotland N.V.	3	3		Baroda Uttar Pradesh Gramin Bank	725	745
	UCO Bank	95	108		Canara Bank	309	324
	Union Bank Of India	207	215		Catholic Syrian Bank Ltd	2	4
	United Bank Of India	24	25		Central Bank Of India	533	565
	Vijaya Bank	85	96		Citibank N.A	2	2
	Woori Bank	1	1		City Union Bank Limited	2	2
	Yes Bank Ltd.	8	11		Corporation Bank	106	129
	<b>Total of Tamil Nadu</b>	<b>7714</b>	<b>8281</b>	Dbs Bank Ltd.	1	1	
Tripura	Allahabad Bank	1	2	Dena Bank	53	56	
	Andhra Bank	1	1	Deutsche Bank Ag	2	2	
	Axis Bank	4	5	Development Credit Bank Ltd.	-	1	
	Bank Of Baroda	3	3	Federal Bank Ltd	12	14	
	Bank Of India	4	6	HDFC Bank	211	238	
	Bank Of Maharashtra	1	1	HSBC	2	2	
	Canara Bank	5	7	ICICI Bank	174	178	
	Central Bank Of India	4	6	IDBI Bank Limited	59	66	
	Corporation Bank	1	1	Indian Bank	80	90	
	Federal Bank Ltd	-	1	Indian Overseas Bank	160	190	
	HDFC Bank	3	3	IndusInd Bank Ltd	22	39	
	ICICI Bank	5	5	ING Vysya Bank Ltd	22	22	
	IDBI Bank Limited	1	2	Jammu & Kashmir Bank Ltd	13	13	
	Indian Bank	2	3	Karnataka Bank Ltd	9	9	
	Indian Overseas Bank	3	4	Karur Vysya Bank Ltd	5	6	
	IndusInd Bank Ltd	2	2	Kashi Gonti Samyut Gramin Bank	385	411	
	Kotak Mahindra Bank Ltd.	-	1	Kotak Mahindra Bank Ltd.	16	19	
	Oriental Bank Of Commerce	1	1	Kshetriya Kisan Gramin Bank,Mainpuri	63	-	
	Punjab And Sind Bank	1	2	Lakshmi Vilas Bank Ltd	2	2	
	Punjab National Bank	1	2	Nainital Bank Ltd	25	26	
	South Indian Bank Ltd	1	1	Oriental Bank Of Commerce	309	338	
	State Bank Of India	45	49	Prathama Bank	248	250	
	Syndicate Bank	1	3	Punjab And Sind Bank	150	162	
	Tripura Gramin Bank	116	116	Punjab National Bank	1146	1180	
	UCO Bank	12	13	Purvanchal Gramin Bank	395	434	
	Union Bank Of India	6	7	Ratnakar Bank Ltd	-	1	
	United Bank Of India	51	53	Sarva U.P. Gramin Bank	325	326	
Vijaya Bank	2	2	Shreyas Gramin Bank	228	250		
Yes Bank Ltd.	1	1	South Indian Bank Ltd	9	9		
	<b>Total of Tripura</b>	<b>278</b>	<b>303</b>	Standard Chartered Bank	6	7	
Uttar Pradesh	Allahabad Bank	764	818	State Bank Of Bikaner & Jaipur	23	24	
	Allahabad UP Gramin Bank	545	555	State Bank Of Hyderabad	9	9	
	Andhra Bank	38	60	State Bank Of India	1845	1931	
	Aryavart Gramin Bank	340	-	State Bank Of Mysore	2	2	
	Aryavrat Kshetriya Gramin Bank	-	413	State Bank Of Patiala	65	67	
				State Bank Of Travancore	5	7	
			Syndicate Bank	360	403		
			Tamilnad Mercantile Bank Ltd	1	1		

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013

(contd.)							
STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013			2012	2013
Uttar Pradesh	The Dhanlaxmi Bank Ltd	6	6	Uttarakhand	Syndicate Bank	23	26
	The Royal Bank Of Scotland N.V.	4	4		UCO Bank	27	39
	UCO Bank	183	204		Union Bank Of India	55	69
	Union Bank Of India	652	731		United Bank Of India	5	5
	United Bank Of India	73	79		Uttarakhand Gramin Bank	-	235
	Vijaya Bank	95	100		Uttaranchal Gramin Bank	160	-
	Yes Bank Ltd.	33	37		Vijaya Bank	5	5
	<b>Total of Uttar Pradesh</b>	<b>12312</b>	<b>13167</b>		<b>Total of Uttarakhand</b>	<b>1473</b>	<b>1593</b>
Uttarakhand	Allahabad Bank	31	33	West Bengal	Allahabad Bank	505	529
	Andhra Bank	6	7		Andhra Bank	34	36
	Axis Bank	13	17		Axis Bank	132	149
	Bank Of Baroda	83	93		Bangiya Gramin Vikash Bank	586	586
	Bank Of India	27	28		Bank Of America N.T. And S.A.	1	1
	Bank Of Maharashtra	3	3		Bank Of Baroda	162	177
	Canara Bank	41	41		Bank Of India	289	304
	Central Bank Of India	34	41		Bank Of Maharashtra	33	35
	Corporation Bank	7	14		BNP Paribas	1	1
	Dena Bank	8	11		Canara Bank	122	125
	Federal Bank Ltd	1	1		Catholic Syrian Bank Ltd	3	3
	HDFC Bank	17	18		Central Bank Of India	315	329
	ICICI Bank	25	25		Citibank N.A	2	2
	IDBI Bank Limited	13	18		City Union Bank Limited	2	2
	Indian Bank	9	9		Corporation Bank	45	50
	Indian Overseas Bank	29	36		DBS Bank Ltd.	1	1
	IndusInd Bank Ltd	1	1		Dena Bank	36	37
	ING Vysya Bank Ltd	2	2		Deutsche Bank Ag	1	1
	Jammu & Kashmir Bank Ltd	1	1		Development Credit Bank Ltd.	4	4
	Karnataka Bank Ltd	2	2		Federal Bank Ltd	21	23
	Kotak Mahindra Bank Ltd.	2	3		HDFC Bank	118	131
	Nainital Almora Kshetriya Gramin Bank	69	-		HSBC	7	7
	Nainital Bank Ltd	61	64		ICICI Bank	141	155
	Oriental Bank Of Commerce	66	68		IDBI Bank Limited	54	61
	Punjab And Sind Bank	28	39		Indian Bank	74	74
	Punjab National Bank	204	211		Indian Overseas Bank	134	143
	Sarva U.P. Gramin Bank	1	1		IndusInd Bank Ltd	32	34
	South Indian Bank Ltd	1	1		ING Vysya Bank Ltd	17	17
	Standard Chartered Bank	1	1		Jammu & Kashmir Bank Ltd	2	2
	State Bank Of Bikaner And Jaipur	2	2		Karnataka Bank Ltd	12	13
	State Bank Of Hyderabad	5	5		Karur Vysya Bank Ltd	12	15
	State Bank Of India	377	390		Kotak Mahindra Bank Ltd.	10	11
State Bank Of Patiala	21	21	Lakshmi Vilas Bank Ltd	2	2		
			Oriental Bank Of Commerce	75	92		
			Paschim Banga Gramin Bank	221	223		
			Punjab And Sind Bank	30	31		
			Punjab National Bank	266	276		
			Sonali Bank	2	2		
			South Indian Bank Ltd	11	11		

**TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2012 AND 2013 (concl.d.)**

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2012	2013
<b>West Bengal</b>	Standard Chartered Bank	17	17
	State Bank Of Bikaner & Jaipur	17	17
	State Bank Of Hyderabad	9	9
	State Bank Of India	1008	1064
	State Bank Of Mysore	11	11
	State Bank Of Patiala	3	3
	State Bank Of Travancore	6	6
	Syndicate Bank	95	99
	Tamilnad Mercantile Bank Ltd	1	1
	The Dhanlaxmi Bank Ltd	6	6
	The Royal Bank Of Scotland N.V.	3	3
	UCO Bank	350	363
	Union Bank Of India	142	154
	United Bank Of India	781	785
	Uttar Banga Kshetriya Gramin Bank	123	123
	Vijaya Bank	46	47
	Yes Bank Ltd.	7	10
<b>Total of West Bengal</b>	<b>6140</b>	<b>6413</b>	
<b>Grand Total</b>	<b>102377</b>	<b>109811</b>	

**Note :** 1. Data are as per information reported by banks.  
2. Data on number of offices include administrative offices.

**Source :** Master Office File System, DSIM, RBI updated as on October 05,2013.

**TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013**

Bank Name	Officers		Clerks		Sub-staff		Total	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India	80404	80796	95715	109686	39362	37814	215481	228296
State Bank of Bikaner & Jaipur	4684	5396	5027	4439	3155	2996	12866	12831
State Bank of Hyderabad	6085	7142	6453	5670	2505	2278	15043	15090
State Bank of Mysore	3187	3661	4914	4899	2148	2224	10249	10784
State Bank of Patiala	4915	5678	6017	5630	2641	3131	13573	14439
State Bank of Travancore	4460	5093	5969	5351	2168	2081	12597	12525
<b>Total of SBI &amp; its Associates</b>	<b>103735</b>	<b>107766</b>	<b>124095</b>	<b>135675</b>	<b>51979</b>	<b>50524</b>	<b>279809</b>	<b>293965</b>
Allahabad Bank	9682	11407	8279	6829	4373	4321	22334	22557
Andhra Bank	8209	8487	3903	4854	2987	3182	15099	16523
Bank of Baroda	16953	17933	16448	16869	8046	8306	41447	43108
Bank of India	16849	17127	16833	17332	7855	7889	41537	42348
Bank of Maharashtra	5179	4988	6090	6057	2534	2548	13803	13593
Canara Bank	17419	17835	15802	16095	9051	8763	42272	42693
Central Bank of India	12375	14043	15167	13475	8359	9595	35901	37113
Corporation Bank	6208	6741	5687	6053	1918	2025	13813	14819
Dena Bank	4501	4585	3776	4398	1925	2110	10202	11093
IDBI Bank Ltd.	12991	13124	1333	1269	1111	1072	15435	15465
Indian Bank	7877	8476	8454	8159	2379	2158	18710	18793
Indian Overseas Bank	11083	11895	11559	11937	4559	4448	27201	28280
Oriental Bank of Commerce	9440	9905	5949	5601	2982	3385	18371	18891
Punjab and Sind Bank	5587	5932	1460	1640	994	961	8041	8533
Punjab National Bank	22933	23610	25380	25449	13814	14233	62127	63292
Syndicate Bank	10829	10394	10221	10360	5854	5852	26904	26606
UCO Bank	9059	10821	9171	8768	4917	4520	23147	24109
Union Bank of India	14806	16405	9444	9399	6588	5994	30838	31798
United Bank of India	6305	6445	6228	6056	2967	2978	15500	15479
Vijaya Bank	5258	5652	4051	4255	2529	2694	11838	12601
<b>Total of Nationalised banks \$</b>	<b>213543</b>	<b>225805</b>	<b>185235</b>	<b>184855</b>	<b>95742</b>	<b>97034</b>	<b>494520</b>	<b>507694</b>
<b>Total of Public Sector Banks</b>	<b>317278</b>	<b>333571</b>	<b>309330</b>	<b>320530</b>	<b>147721</b>	<b>147558</b>	<b>774329</b>	<b>801659</b>
Catholic Syrian Bank	1324	1523	1146	1126	181	168	2651	2817
City Union Bank	1053	1290	1906	2124	388	371	3347	3785
Dhanlaxmi Bank	2773	1942	636	603	59	56	3468	2601
Federal Bank	4864	5664	2642	2986	1239	1409	8745	10059
ING Vysya Bank	7584	7443	1463	1371	595	567	9642	9381
Jammu & Kashmir Bank	4888	5118	2959	2540	1411	1742	9258	9400
Karnataka Bank	2177	2300	2637	2728	1273	1311	6087	6339
Karur Vysya Bank	2595	3392	2383	2620	695	718	5673	6730
Lakshmi Vilas Bank	1288	1321	1375	1252	391	576	3054	3149
Nainital Bank	365	346	281	282	205	202	851	830
Ratnakar Bank	947	1517	251	222	130	120	1328	1859
South Indian Bank	2678	2981	2395	2567	557	539	5630	6087
Tamilnad Mercantile Bank	1020	1127	1399	1566	436	478	2855	3171
<b>Total of Old Private Sector banks</b>	<b>33556</b>	<b>35964</b>	<b>21473</b>	<b>21987</b>	<b>7560</b>	<b>8257</b>	<b>62589</b>	<b>66208</b>
Axis Bank	31738	37901	-	-	-	-	31738	37901
Development Credit Bank	1991	2150	31	39	31	31	2053	2220
HDFC Bank	65760	69098	154	150	162	153	66076	69401
ICICI Bank	25503	28078	32535	33732	238	255	58276	62065
IndusInd Bank	9370	11502	-	-	-	-	9370	11502
Kotak Mahindra Bank	12532	13612	-	-	8	8	12540	13620

**Note** : \$ includes IDBI Bank Ltd.

**Source** : Respective Banks.

**TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2012 AND 2013 (Concl.d.)**

Bank Name	Officers		Clerks		Sub-staff		Total	
	2012	2013	2012	2013	2012	2013	2012	2013
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Yes Bank	5642	7024	-	-	-	-	5642	7024
<b>Total of New Private Sector Banks</b>	<b>152536</b>	<b>169365</b>	<b>32720</b>	<b>33921</b>	<b>439</b>	<b>447</b>	<b>185695</b>	<b>203733</b>
<b>Total of Private Sector Banks</b>	<b>186092</b>	<b>205329</b>	<b>54193</b>	<b>55908</b>	<b>7999</b>	<b>8704</b>	<b>248284</b>	<b>269941</b>
AB Bank	2	2	-	-	25	30	27	32
Abu Dhabi Commercial Bank	45	49	-	-	2	2	47	51
American Express Banking Corp.	623	648	-	-	-	-	623	648
Antwerp Diamond Bank	23	27	-	-	1	1	24	28
Australia and New Zealand Banking Group	76	79	-	-	-	-	76	79
Bank Internasional Indonesia	-	9	-	-	-	-	-	9
Bank of America	364	379	18	16	-	-	382	395
Bank of Bahrain & Kuwait	89	86	9	9	-	-	98	95
Bank of Ceylon	14	13	16	15	-	-	30	28
Bank of Nova Scotia	187	187	-	-	8	8	195	195
Bank of Tokyo-Mitsubishi UFJ	248	290	12	12	13	13	273	315
Barclays Bank	610	391	-	-	-	-	610	391
BNP Paribas	321	312	8	8	13	13	342	333
Chinatrust Commercial Bank	32	39	-	-	2	3	34	42
Citibank	4858	5080	297	301	21	21	5176	5402
Commonwealth Bank of Australia	27	29	-	-	-	-	27	29
Credit Agricole	88	77	-	-	18	15	106	92
Credit Suisse AG	32	34	-	-	-	-	32	34
DBS Bank	786	823	-	-	-	-	786	823
Deutsche Bank	1351	1675	-	-	-	-	1351	1675
FirstRand Bank	77	88	-	-	-	-	77	88
Hongkong & Shanghai Banking Corporation	4334	3914	643	626	189	186	5166	4726
HSBC Bank Oman S.A.O.G.	19	19	19	14	-	-	38	33
Industrial and Commercial Bank of China	15	25	-	-	-	-	15	25
JPMorgan Chase Bank	174	177	82	66	-	-	256	243
JSC VTB Bank	18	19	-	-	8	7	26	26
Krung Thai Bank	10	10	-	-	-	-	10	10
Mashreqbank	14	12	-	-	-	-	14	12
Mizuho Corporate Bank	168	198	-	-	6	6	174	204
National Australia Bank	16	20	-	-	-	-	16	20
Rabobank International	43	55	-	-	-	-	43	55
Royal Bank of Scotland	1917	1521	12	11	22	22	1951	1554
Sberbank	16	16	-	-	-	-	16	16
Shinhan Bank	72	86	-	-	4	5	76	91
Societe Generale	94	99	-	-	-	-	94	99
Sonali Bank	6	6	18	18	10	10	34	34
Standard Chartered Bank	7145	6840	241	235	141	137	7527	7212
State Bank of Mauritius	47	49	-	-	-	-	47	49
Sumitomo Mitsui Banking Corporation	-	71	-	-	-	-	-	71
UBS AG	58	58	-	-	-	-	58	58
United Overseas Bank	8	12	1	1	-	-	9	13
Westpac Banking Corporation	-	24	-	-	-	-	-	24
Woori Bank	20	24	-	-	1	1	21	25
<b>Total of Foreign Banks</b>	<b>24047</b>	<b>23572</b>	<b>1376</b>	<b>1332</b>	<b>484</b>	<b>480</b>	<b>25907</b>	<b>25384</b>
<b>Total of All Scheduled Commercial Banks</b>	<b>527417</b>	<b>562472</b>	<b>364899</b>	<b>377770</b>	<b>156204</b>	<b>156742</b>	<b>1048520</b>	<b>1096984</b>

**Note** : \$ includes IDBI Bank Ltd.

**Source** : Respective Banks.



**B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2012**

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
<b>PUBLIC SECTOR BANKS</b>						
<b>A. SBI and its Associates</b>						
State Bank of India	49085	500	1250882	4650	24433	176
State Bank of Bikaner & Jaipur	1088	2	210669	743	10265	186
State Bank of Hyderabad	15037	25	59080	75	20393	120
State Bank of Mysore	4717	18	113334	267	19378	78
State Bank of Patiala	913	3	30870	88	306	2
State Bank of Travancore	12684	18	37084	22	14657	47
<b>Total of SBI and its Associates</b>	<b>83524</b>	<b>566</b>	<b>1701919</b>	<b>5845</b>	<b>89432</b>	<b>609</b>
<b>B. Nationalised Banks</b>						
Allahabad Bank	11350	45	1331989	-	34870	495
Andhra Bank	2793	9	57133	96	22360	111
Bank of Baroda	4205	130	281229	1849	4288	28
Bank of India	11857	20	95435	95	5274	70
Bank of Maharashtra	2396	31	224807	261	6876	42
Canara Bank	22145	325	1681484	4248	30263	127
Central Bank of India	11750	29	218407	230	53872	231
Corporation Bank	22704	15	395976	42	42974	54
Dena Bank	3397	54	229909	763	30846	282
IDBI Bank Ltd.	2896	39	64349	248	4965	37
Indian Bank	4665	27	167616	100	10345	32
Indian Overseas Bank	80423	170	678656	1346	69266	108
Oriental Bank of Commerce	3972	111	139886	551	30086	745
Punjab and Sind Bank	3797	40	54313	133	3335	81
Punjab National Bank	6698	101	1138918	2854	899	24
Syndicate Bank	8344	24	94333	131	44285	83
UCO Bank	11131	34	71583	156	11570	92
Union Bank of India	17695	299	944893	2863	62427	639
United Bank of India	22351	21	238831	233	22097	24
Vijaya Bank	3374	11	71825	191	78463	201
<b>Total of Nationalised Banks</b>	<b>257943</b>	<b>1534</b>	<b>8181572</b>	<b>16390</b>	<b>569361</b>	<b>3503</b>
<b>Total of Public Sector Banks</b>	<b>341467</b>	<b>2100</b>	<b>9883491</b>	<b>22235</b>	<b>658793</b>	<b>4112</b>

Source : Department of Banking Operations and Development, RBI.

**B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2012** (Contd.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Other Deposits		As on December 31		Total Unclaimed Deposits	
	No of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
<b>PUBLIC SECTOR BANKS</b>						
<b>A. SBI and its Associates</b>						
State Bank of India	2019	7	57	1	1326419	5391
State Bank of Bikaner & Jaipur	919	10	13	-	222941	955
State Bank of Hyderabad	-	-	1	-	94510	220
State Bank of Mysore	12057	24	6	1	149486	392
State Bank of Patiala	630	-	-	-	32719	94
State Bank of Travancore	570	4	-	-	64995	90
<b>Total of SBI and its Associates</b>	<b>16195</b>	<b>45</b>	<b>78</b>	<b>2</b>	<b>1891070</b>	<b>7141</b>
<b>B. Nationalised Banks</b>						
Allahabad Bank	7146	8	-	2	1385355	547
Andhra Bank	59965	227	3	8	142251	439
Bank of Baroda	233	2	71	2	289955	2077
Bank of India	5421	11	2	-	117987	198
Bank of Maharashtra	2162	8	7	-	236241	349
Canara Bank	276655	557	-	-	2010547	5258
Central Bank of India	-	-	2	1	284029	491
Corporation Bank	9332	4	-	-	470986	115
Dena Bank	-	-	-	-	264152	1100
IDBI Bank Ltd.	79628	880	-	-	151838	1203
Indian Bank	66751	411	-	2	249377	568
Indian Overseas Bank	-	-	54	23	828345	1654
Oriental Bank of Commerce	-	-	6	67	173944	1347
Punjab and Sind Bank	28852	161	1	-	90297	416
Punjab National Bank	1871	775	114	17	1148386	3852
Syndicate Bank	463525	528	-	21	610487	745
UCO Bank	4062	15	1	12	98346	285
Union Bank of India	-	-	107	8	1025015	3899
United Bank of India	-	-	-	-	283279	278
Vijaya Bank	5308	5	-	2	158970	406
<b>Total of Nationalised Banks</b>	<b>1010911</b>	<b>3593</b>	<b>369</b>	<b>163</b>	<b>10019787</b>	<b>25226</b>
<b>Total of Public Sector Banks</b>	<b>1027106</b>	<b>3638</b>	<b>446</b>	<b>165</b>	<b>11910857</b>	<b>32367</b>

Source : Department of Banking Operations and Development, RBI.

**B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2012** (Contd.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
<b>PRIVATE SECTOR BANKS</b>						
Axis Bank	107	3	2639	32	5	-
Catholic Syrian Bank	12622	2	159177	25	11691	19
City Union Bank	5122	6	54657	13	3564	8
Development Credit Bank	2279	28	14533	139	2003	31
Dhanlaxmi Bank	212	5	467	3	43	-
Federal Bank	3413	46	90402	383	3126	14
HDFC Bank	2475	47	8138	97	233	-
ICICI Bank	14970	154	204576	688	14413	161
IndusInd Bank	348	10	725	20	967	15
ING Vysya Bank	4399	41	102359	196	28977	172
Jammu & Kashmir Bank	3608	19	13565	25	2010	12
Karnataka Bank	1690	11	71040	141	4916	52
Karur Vysya Bank	6479	7	42157	15	15121	32
Kotak Mahindra Bank	-	-	-	-	383	4
Lakshmi Vilas Bank	570	6	10682	20	1508	22
Nainital Bank	572	1	11519	10	1274	2
Ratnakar Bank	1220	6	4607	13	879	14
South Indian Bank	703	9	16420	87	2545	11
Tamilnad Mercantile Bank	17963	47	200177	179	85386	26
Yes Bank	-	-	-	-	-	-
<b>Total of Private Sector Banks</b>	<b>78752</b>	<b>447</b>	<b>1007840</b>	<b>2086</b>	<b>179044</b>	<b>596</b>

**Source** : Department of Banking Operations and Development, RBI.

**B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2012** (Contd.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
<b>PRIVATE SECTOR BANKS</b>						
Axis Bank	-	-	-	-	2751	35
Catholic Syrian Bank	12147	4	1	1	195637	49
City Union Bank	-	-	1	-	63343	28
Development Credit Bank	-	-	6	-	18815	204
Dhanlaxmi Bank	-	-	-	-	722	8
Federal Bank	8050	33	15	1	104991	490
HDFC Bank	7	-	2	7	10853	138
ICICI Bank	-	-	52	38	233959	1017
IndusInd Bank	-	-	1	1	2040	46
ING Vysya Bank	43905	105	11	-	179640	526
Jammu & Kashmir Bank	13743	13	1	-	32926	70
Karnataka Bank	6077	6	5	-	83723	214
Karur Vysya Bank	27895	14	-	-	91652	67
Kotak Mahindra Bank	-	-	-	-	383	4
Lakshmi Vilas Bank	2516	6	2	3	15276	53
Nainital Bank	653	2	-	-	14018	15
Ratnakar Bank	-	-	1	-	6706	33
South Indian Bank	14690	41	7	-	34358	155
Tamilnad Mercantile Bank	-	-	6	1	303526	258
Yes Bank	-	-	-	-	-	-
<b>Total of Private Sector Banks</b>	<b>129683</b>	<b>223</b>	<b>110</b>	<b>52</b>	<b>1395319</b>	<b>3409</b>

**Source** : Department of Banking Operations and Development, RBI.

**B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2012(Contd.)**

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
<b>FOREIGN BANKS</b>						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	40	1	-	-	7	-
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	192	11	37	7	301	26
Bank of Bahrain & Kuwait	17	1	388	3	-	-
Bank of Ceylon	69	-	313	3	-	-
Bank of Nova Scotia	40	3	57	2	-	-
Bank of Tokyo-Mitsubishi UFJ	47	2	106	5	15	2
Barclays Bank	5	-	8	-	-	-
BNP Paribas	24	7	3	-	15	1
Chinatrust Commercial Bank	4	-	13	-	-	-
Citibank	1597	27	9365	101	162	15
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole	5	-	6	-	-	-
Credit Suisse AG	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	-
Deutsche Bank	116	6	59	3	2	-
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	114	24	518	20	1306	41
HSBC Bank Oman S.A.O.G.	86	5	242	4	-	-
Industrial and Commercial Bank of China	-	-	-	-	-	-
JPMorgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	13	-	65	-	3	1
Mizuho Corporate Bank	-	-	-	-	-	-
National Australia Bank	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-
Royal Bank of Scotland	381	10	1022	25	-	-
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-
Societe Generale	-	-	-	-	3	-
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	19476	107	35186	246	2775	29
State Bank of Mauritius	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-
<b>Total of Foreign Banks</b>	<b>22226</b>	<b>204</b>	<b>47388</b>	<b>418</b>	<b>4589</b>	<b>114</b>
<b>All Scheduled Commercial Banks</b>	<b>442445</b>	<b>2751</b>	<b>10938719</b>	<b>24739</b>	<b>842426</b>	<b>4822</b>

Source : Department of Banking Operations and Development, RBI.

**B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2012** (Concl.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
<b>FOREIGN BANKS</b>						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	-	47	1
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	-	-	-	-	530	44
Bank of Bahrain & Kuwait	-	-	-	-	405	4
Bank of Ceylon	-	-	-	-	382	3
Bank of Nova Scotia	-	-	-	-	97	5
Bank of Tokyo-Mitsubishi UFJ	173	1	-	-	341	10
Barclays Bank	-	-	-	-	13	-
BNP Paribas	-	-	-	-	42	7
Chinatrust Commercial Bank	-	-	-	-	17	-
Citibank	-	-	7	-	11124	149
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole	-	-	-	-	11	-
Credit Suisse AG	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	-
Deutsche Bank	-	-	-	-	177	9
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	-	-	1	-	1938	86
HSBC Bank Oman S.A.O.G.	-	-	-	-	328	9
Industrial and Commercial Bank of China	-	-	-	-	-	-
JPMorgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	199	2	-	-	280	3
Mizuho Corporate Bank	-	-	-	-	-	-
National Australia Bank	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-
Royal Bank of Scotland	-	-	1	-	1403	35
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-
Societe Generale	-	-	-	-	3	-
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	101	2	3	5	57538	381
State Bank of Mauritius	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-
<b>Total of Foreign Banks</b>	<b>473</b>	<b>5</b>	<b>12</b>	<b>5</b>	<b>74676</b>	<b>747</b>
<b>All Scheduled Commercial Banks</b>	<b>1157262</b>	<b>3866</b>	<b>568</b>	<b>222</b>	<b>13380852</b>	<b>36523</b>

Source : Department of Banking Operations and Development, RBI.

**TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS**

(As on September 02, 2013)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
1.	Andhra Pradesh	Andhra Bank	Chaitanya Godavari GB	Chaitanya GB Godavari GB
2.	-----do-----	Indian Bank	Saptagiri GB	Kanakdurga GB Shri Venkateswara GB
3.	-----do-----	State Bank of Hyderabad	Deccan GB	Golconda GB Sri Rama GB Sri Saraswathi GB Sri Sathavahana GB
4.	-----do-----	State Bank of India	Andhra Pradesh Grameena Vikas Bank	Kakathiya GB Manjira GB Nagarjuna GB Sangameshwara GB Sri Visakha GB
5.	-----do-----	Syndicate Bank	Andhra Pragathi GB	Pinakini GB Rayalseema GB Sree Anantha GB
6.	Assam	United Bank of India	Assam Gramin Vikash Bank	Cachar GB Lakhimi Gaonlia GB Pragjyotish Gaonlia GB Subansiri Gaonlia GB
7.	Bihar	Central Bank of India	Uttar Bihar KGB	Champaran KGB Gopalganj KGB Madhubani KGB Mithila KGB Saran KGB Siwan KGB Vaishali KGB
8.	-----do-----	Punjab National Bank	Madhya Bihar GB	Bhojpur Rohtas GB Magadh GB Nalanda GB Patliputra GB
9.	-----do-----	UCO Bank	Bihar KGB	Begusarai KGB Bhagalpur-Banka KGB Monghyr KGB
10.	-----do-----	Central Bank of India	Uttar Bihar GB	Kosi KGB Uttar Bihar KGB
11.	-----do-----	State Bank of India UCO Bank	Bihar GB	Samastipur KGB Bihar KGB
12.	Chhattisgarh	State Bank of India	Chhattisgarh GB	Bastar KGB Bilaspur Raipur GB Raigarh KGB
13.	-----do-----	Dena Bank	Chhattisgarh Rajya GB	Chhattisgarh GB Surguja KGB Durg Rajnandgaon GB
14.	Chennai	Indian Bank	Puduvai Bharathiar GB	New RRB
15.	Gujarat	Bank of Baroda	Baroda Gujarat GB	Panchmahal Vadodara GB Surat Bharuch GB Valsad Dangs GB
16.	-----do-----	Dena Bank	Dena Gujarat GB	Banaskantha-Mehsana GB Kutch GB Sabarkantha Gandhinagar GB
17.	-----do-----	State Bank of Saurashtra	Saurashtra GB	Jamnagar Rajkot GB Junagadh Amreli GB Surendranagar Bhavnagar GB
18.	Haryana	Punjab National Bank	Haryana GB	Ambala Kurukshetriya GB Haryana KGB Hissar-Sirsa KGB

**Notes :** GB : Gramin Bank  
KGB: Kshetriya Gramin Bank

**Source :** Rural Planning and Credit Department, RBI.

**TABLE B17: LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)**

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	(As on September 02, 2013) Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
19	Himachal Pradesh	State Bank of India Punjab National Bank	Himachal Pradesh GB	Himachal GB Parvatiya GB
20.	Jammu & Kashmir	Jammu & Kashmir Bank	J & K GB	Kamraz Rural Bank Jammu Rural Bank
21	Jharkhand	Bank of India	Jharkhand GB	Giridih KGB Hazaribagh KGB Ranchi KGB Singhbhum KGB
22	-----do-----	State Bank of India	Vananchal GB	Palamau KGB Santhal Paraganas GB
23	Karnataka	Canara Bank	Pragathi GB	Chitradurga GB Kolar GB Sahyadri GB Tungbhadra GB
24.	-----do-----	State Bank of Mysore	Cauvery Kalpatharu GB	Cauvery GB Kalpatharu GB
25.	-----do-----	Syndicate Bank	Karnataka Vikas GB	Bijapur GB Malaprabha GB Netravati GB Varada GB
26	-----do-----	Corporation Bank Vijaya Bank State Bank of Mysore	Kaveri GB	Chikmagalur Kodagu GB Visveshvaraya GB Cauvery Kalpataru GB
27	-----do-----	Govt. of Karnataka Canara Bank	Pragathi Krishna GB	Pragathi GB Krishna GB
28	Kerala	Syndicate Bank Canara Bank	Kerala GB	North Malabar GB South Malabar GB
29	Madhya Pradesh	Bank of India	Narmada Malwa GB	Dewas-Shajapur GB Indore-Ujjain KGB Nimar KGB Rajgarh-Sehore KGB
30	-----do-----	Central Bank of India	Chambal-Gwalior KGB	Chambal KGB Gwalior-Datia KGB
31	-----do-----	Central Bank of India	Satpura KGB	Chhindwara-Seoni KGB Hoshangabad KGB Mandla-Balaghat KGB Shahdol KGB
32	-----do-----	Central Bank of India	Satpura Narmada KGB	Satpura KGB Chambal-Gwalior KGB Ratlam Mandsaur KGB
33	-----do-----	State Bank of India	Madhya Bharath GB	Bundelkhand KGB Damoh-Panna Sagar GB Shivpuri-Guna KGB
34	-----do-----	State Bank of India Allahabad Bank & Union Bank of india	Madhyanchal Grameen Bank	Madhya Bharath GB Sharda GB Rewa Sidhi GB
35	-----do-----	State Bank of India Central Bank of India UCO Bank	Central Madhya Pradesh GB	Satpura Narmada KGB Vidisha Bhopal KGB Mahakaushal KGB
36	-----do-----	Bank of India Bank of Baroda	Narmada Jhabua GB	Narmada Malwan GB Jhabua Dhar KGB
37	Maharashtra	Central Bank of India	Vidharbha KGB	Akola KGB Buldhana GB Yavatmal KGB

**Notes :** GB : Gramin Bank  
KGB: Kshetriya Gramin Bank  
**Source :** Rural Planning and Credit Department, RBI.



**TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)**

(As on September 02, 2013)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
38	-----do-----	Bank of India	Wainganga KGB	Bhandara GB Chandrapur Gadchiroli GB
39	-----do-----	Bank of Maharashtra	Maharashtra Godavari GB	Aurangabad Jalna GB Thane GB
40	-----do-----	Bank of India	Wainganga Krishna GB	Ratnagiri Sindhudurg GB Solapur GB Wainganga GB Thane GB
41	-----do-----	Bank of Maharashtra	Maharashtra GB	Marathwada GB Maharashtra Godavari GB
42	-----do-----	Govt. of Maharashtra Central Bank of India	Vidhrabha Konkan GB	Vidhrabha KGB Wainganga Krishna GB
43	Orissa	Indian Overseas Bank	Neelachal Gramya Bank	Puri GB Dhenkanal GB
44	-----do-----	UCO Bank	Kalinga Gramya Bank	Balasore GB Cuttack GB
45	-----do-----	State Bank of India	Utkal Gramya Bank	Bolangir Anchalik GB Kalahandi Anchalik GB Koraput Panchabati GB
46	-----do-----	State Bank of India Andhra Bank	Utkal GB	Utkal Gramya Bank Rushikulaya GB
47	-----do-----	Indian Overseas Bank Bank of India UCO Bank	Odisha Gramya Bank	Baitarani GB kalinga GB Neelachal GB
48	Punjab	Punjab National Bank	Punjab GB	Gurdaspur-Amritsar KGB Kapurthala-Ferozpur KGB Shivalik KGB
49	Rajasthan	Bank of Baroda	Baroda Rajasthan GB	Aravali KGB Bhilwara-Ajmer KGB Bundi-Chittorgarh KGB Dungarpur-Banswara KGB Marudhar KGB
50	-----do-----	Punjab National Bank	Rajasthan GB	Alwar Bharatpur Anchalik GB Shekhawati GB
51	-----do-----	State Bank of Bikaner & Jaipur	Marwar Ganganagar Bikaner GB	Bikaner KGB Marwar GB Sriganganagar KGB
52	-----do-----	UCO Bank	Jaipur Thar GB	Jaipur Nagaur Anchalik GB Thar Anchalik GB
53	-----do-----	Central Bank of India Bank of Baroda Punjab National Bank	Baroda Rajasthan KGB	Baroda Rajasthan GB Hadoti KGB Rajasthan GB
54	-----do-----	State Bank of Bikaner & Jaipur UCO Bank	Marudhara GB	Marwar Ganganagar Bikaner GB Jaipur Thar GB
55	Tamil Nadu	Indian Bank	Pallavan Grama Bank	Adhiyaman Grama Bank Vallar Grama Bank
56	Uttarakhand	State Bank of India	Uttaranchal GB	Alaknanda GB Ganga-Yamuna GB Pithoragarh KGB
57	-----do-----	State Bank of India Bank of Baroda	Uttarakhand GB	Uttaranchal GB Nainital Almora KGB
58	Uttar Pradesh	Allahabad Bank	Lucknow KGB	Bhagirath GB Sarayu GB Shravasti GB

**Notes :** GB : Gramin Bank

KGB: Kshetriya Gramin Bank

**Source :** Rural Planning and Credit Department, RBI.

**TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Concl.d.)**

(As on September 02, 2013)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
59	-----do-----	Allahabad Bank	Triveni KGB	Chattrasal GB Tulsi GB Vindhyavasini GB
60	-----do-----	Bank of Baroda	Baroda Eastern Uttar Pradesh GB	Allahabad KGB Faizabad KGB Fatehpur KGB Kanpur KGB Pratapgarh KGB Raebareli KGB Sultanpur KGB
61	-----do-----	Bank of Baroda	Baroda Western Uttar Pradesh GB	Bareilly KGB Shahjahanpur KGB
62	-----do-----	Canara Bank	Shreyas GB	Aligarh GB Etah GB Jamuna GB
63	-----do-----	Punjab National Bank	Uttar Pradesh GB	Hindon GB Muzaffarnagar KGB Vidur GB
64	-----do-----	State Bank of India	Purvanchal GB	Basti GB Gorakhpur KGB
65	-----do-----	Union Bank of India	Kashi Gomti Samyut GB	Gomti GB Kashi GB Samyut KGB
66	-----do-----	Punjab National Bank	Sarva U.P. GB	Uttar Pradesh GB Rani Lakshimibai KGB Devi Patan KGB Kisan GB
67	-----do-----	Bank of India	Aryavart GB	Avadh GB Barabanki GB Farrukhabad GB
68	-----do-----	Bank of Baroda	Baroda Uttar Pradesh GB	Baroda Eastern UP GB Baroda Western UP GB
69	-----do-----	Central Bank of India	Ballia - Etawah GB	Ballia KGB Etawah KGB
70	-----do-----	Allahabad Bank	Allahabad U.P. GB	Triveni KGB Lucknow KGB
71	-----do-----	Bank of India UP State Co-Op. Bank	Aryavart KGB	Aryavart GB Kshetriya Kisan GB
72	-----do-----	Bank of India Canara Bank	Gramin Bank of Aryavart	Aryavart KGB Shreyas GB
73	-----do-----	State Bank of India Central Bank of India	Purvanchal Bank	Purvanchal GB Ballia - Etawah GB
74	West Bengal	UCO Bank	Paschim Banga GB	Howrah GB Bardhaman GB Mayurakshi GB
75	-----do-----	United Bank of India	Bangiya Gramin Vikash Bank	Gaur GB Mallabhum GB Murshidabad GB Nadia GB Sagar GB

**Notes :** GB : Gramin Bank  
KGB: Kshetriya Gramin Bank

**Source :** Rural Planning and Credit Department, RBI.

**TABLE B18 : BANK-WISE AND COUNTRY-WISE OFFICES OF INDIAN SCHEDULED COMMERCIAL BANKS OUTSIDE INDIA - 2013**

Name of the Country	As on March 31															Total
	SBI	BoI	BoB	UBI	PNB	AhB	Indian Bank	IOB	UCO Bank	Canara Bank	Syndicate Bank	IDBI Bank	ICICI Bank	Axis Bank	HDFC Bank	
Afghanistan	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Australia	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	2
Bahamas Island	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	2
Bahrain	2	-	1	-	-	-	-	-	-	1	-	-	1	-	1	6
Bangladesh	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
Belgium	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	3
Cambodia	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Cayman Island	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Channel Islands	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
China	2	1	1	-	-	-	-	-	-	1	-	-	-	-	-	5
Fiji islands	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	9
France	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Germany	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Hongkong	2	2	2	1	2	1	-	2	2	1	-	-	2	1	1	19
Israel	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Japan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Kenya	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Maldives Islands	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Mauritius	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	9
Qatar	1(QFC)	-	-	-	-	-	-	-	-	-	-	-	1(QFC)	-	-	2
Saudi Arabia	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Seychelles	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Singapore	7	1	1	-	-	-	1	1	2	-	-	-	3	1	-	17
South Africa	1	1	2	-	-	-	-	-	-	-	-	-	-	-	-	4
South Korea	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Sri Lanka	3	-	-	-	-	-	3	1	-	-	-	-	1	1	-	9
Sultanate of Oman	1	-	4	-	-	-	-	-	-	-	-	-	-	-	-	5
Thailand	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
United Arab Emirates	1(DIFC)	-	7	-	1(DIFC)	1(DIFC)	-	-	-	-	-	1(DIFC)	1(DIFC)	1(DIFC)	-	13
United Kingdom	10	7	10	-	-	-	-	-	-	2	1	-	-	-	-	30
United States of America	4	2	1	-	-	-	-	-	-	-	-	-	1	-	-	8
<b>Total</b>	<b>51</b>	<b>25</b>	<b>51</b>	<b>2</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>6</b>	<b>4</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>10</b>	<b>4</b>	<b>2</b>	<b>171</b>

**Notes :**

AhB - Allahabad bank

BoB - Bank of Baroda

BoI - Bank of India

UBI - Union Bank of India

QFC - Qatar Financial Centre

DIFC - Dubai International Financial Centre

**Source :** Department of Banking Operations & Development, RBI.

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