

**Appendix Table II.5 (H): Provisions & Contingencies as Percentage of Total Assets  
of Public Sector Banks: 1991-92 to 1999-2000**

|         |                                | (Per cent)  |             |             |             |             |             |             |             |             |
|---------|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Sr. No. | Name of the Bank               | 91-92       | 92-93       | 93-94       | 94-95       | 95-96       | 96-97       | 97-98       | 98-99       | 99-00       |
| 1       | 2                              | 3           | 4           | 5           | 6           | 7           | 8           | 9           | 10          | 11          |
| 1.      | Bank of Baroda                 | 1.49        | 1.39        | 2.43        | 1.92        | 1.94        | 1.33        | 0.75        | 1.00        | 0.94        |
| 2.      | Bank of India                  | 1.16        | 1.89        | 5.08        | 0.88        | 0.60        | 0.58        | 0.72        | 0.93        | 0.91        |
| 3.      | Punjab National Bank           | 0.84        | 1.04        | 1.08        | 0.82        | 1.53        | 1.09        | 0.81        | 0.97        | 0.76        |
| 4.      | Canara Bank                    | 2.15        | 2.13        | 0.85        | 1.48        | 1.28        | 1.42        | 1.09        | 1.52        | 1.26        |
| 5.      | Central Bank of India          | 0.64        | 2.11        | 3.25        | 0.85        | 1.23        | 0.56        | 0.61        | 0.43        | 0.65        |
| 6.      | Union Bank of India            | 1.42        | 0.57        | 0.87        | 1.05        | 1.12        | 0.56        | 0.39        | 0.48        | 0.83        |
| 7.      | Indian Overseas Bank           | 0.33        | 6.55        | 3.02        | 0.41        | 0.10        | 0.14        | 0.19        | 0.36        | 0.54        |
| 8.      | Indian Bank                    | 0.59        | 0.72        | 3.20        | 0.45        | 6.27        | 1.47        | 0.47        | 2.88        | 1.92        |
| 9.      | Syndicate Bank                 | 0.43        | 5.69        | 2.51        | 0.74        | 0.51        | 0.18        | 0.27        | 0.12        | 0.24        |
| 10.     | UCO Bank                       | 0.47        | 2.65        | 3.43        | 0.90        | 1.36        | 0.63        | 0.60        | 0.51        | 0.60        |
| 11.     | Allahabad Bank                 | 0.57        | 1.21        | 4.03        | 0.97        | 0.79        | 0.91        | 0.71        | 0.57        | 1.10        |
| 12.     | United Bank of India           | 0.18        | 2.12        | 6.01        | 1.09        | 1.79        | 0.38        | 1.07        | 0.18        | 0.27        |
| 13.     | Oriental Bank of Commerce      | 1.76        | 0.76        | 1.29        | 0.99        | 0.98        | 1.04        | 0.86        | 0.83        | 0.93        |
| 14.     | Dena Bank                      | 0.54        | 1.85        | 1.87        | 0.83        | 1.14        | 1.25        | 1.37        | 0.71        | 0.92        |
| 15.     | Vijaya Bank                    | 0.45        | 2.71        | 0.76        | 0.69        | 3.54        | 0.20        | 0.43        | 0.77        | 0.57        |
| 16.     | Bank of Maharashtra            | 0.47        | 3.04        | 4.74        | 0.98        | 0.69        | 0.64        | 0.64        | 0.68        | 0.93        |
| 17.     | Andhra Bank                    | 0.32        | 2.26        | 2.53        | 0.91        | 0.74        | 0.63        | 0.87        | 0.58        | 1.07        |
| 18.     | Punjab & Sind Bank             | 0.29        | 3.22        | 3.40        | 1.04        | 1.94        | 0.48        | 0.39        | 0.33        | 0.31        |
| 19.     | Corporation Bank               | 1.92        | 1.38        | 1.75        | 1.35        | 1.61        | 1.48        | 1.21        | 0.76        | 1.15        |
|         | <b>19 Nationalised Banks</b>   | <b>0.97</b> | <b>2.12</b> | <b>2.70</b> | <b>1.02</b> | <b>1.50</b> | <b>0.85</b> | <b>0.71</b> | <b>0.85</b> | <b>0.86</b> |
| 20.     | State Bank of India            | 2.54        | 1.63        | 1.13        | 1.36        | 1.52        | 1.31        | 0.91        | 1.09        | 0.82        |
| 21.     | State Bank of Patiala          | 3.70        | 1.74        | 1.50        | 1.20        | 1.60        | 1.58        | 0.67        | 1.41        | 1.79        |
| 22.     | State Bank of Hyderabad        | 3.04        | 1.81        | 1.51        | 1.81        | 1.85        | 1.88        | 1.78        | 1.22        | 1.83        |
| 23.     | State Bank of Travancore       | 1.43        | 1.33        | 1.52        | 1.38        | 1.68        | 1.42        | 1.50        | 0.99        | 0.93        |
| 24.     | State Bank of Bikaner & Jaipur | 2.71        | 1.01        | 0.96        | 1.24        | 1.32        | 1.43        | 1.24        | 0.69        | 0.94        |
| 25.     | State Bank of Mysore           | 1.48        | 1.02        | 1.50        | 1.83        | 1.37        | 1.65        | 1.30        | 1.26        | 1.38        |
| 26.     | State Bank of Saurashtra       | 2.38        | 1.62        | 1.43        | 2.13        | 6.94        | 0.23        | -0.13       | 1.52        | 1.01        |

|                               |             |             |             |             |             |             |             |             |             |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 27. State Bank of Indore      | 2.29        | 0.88        | 1.61        | 1.91        | 1.63        | 1.74        | 1.55        | 1.68        | 1.34        |
| <b>SBI and 7 Associates</b>   | <b>2.54</b> | <b>1.59</b> | <b>1.19</b> | <b>1.41</b> | <b>1.67</b> | <b>1.35</b> | <b>0.98</b> | <b>1.11</b> | <b>0.94</b> |
| <b>27 Public Sector Banks</b> | <b>1.57</b> | <b>1.92</b> | <b>2.14</b> | <b>1.16</b> | <b>1.56</b> | <b>1.03</b> | <b>0.81</b> | <b>0.95</b> | <b>0.89</b> |