

**TABLE B10 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL
BANKS (EXCLUDING RRBs) : 2002-2003**

(Amount in Rs. lakh)						
Bank Name	For the year ended March 2003					
	Provisions and Contingencies for					
	Income tax	Other taxes	NPA	Investments	Others	Total
State Bank of India and its Associates						
State Bank of India	216214	36	259243	41956	-50409	467040
State Bank of Bikaner and Jaipur	12400	7	10405	-303	1248	23757
State Bank of Hyderabad	14307	-	24009	2008	5331	45655
State Bank of Indore	10340	-	12420	-	-693	22067
State Bank of Mysore	7700	1	15572	299	111	23683
State Bank of Patiala	20100	-	18079	-	3574	41753
State Bank of Saurashtra	4245	-239	5076	-72	10398	19408
State Bank of Travancore	10119	10	16000	905	1362	28396
Nationalised Banks						
Allahabad Bank	14164	-	17313	1943	1564	34984
Andhra Bank	16915	-	17943	413	-87	35184
Bank of Baroda	39772	-	38085	3885	16412	98154
Bank of India	33832	-	58499	2527	23042	117900
Bank of Maharashtra	13703	-2512	16197	510	1958	29856
Canara Bank	30029	-	-	-	67819	97848
Central Bank of India	13971	-	41378	4487	1997	61833
Corporation Bank	21062	-	17419	4195	977	43653

Dena Bank	5009	-	26968	855	5131	37963
Indian Bank	-	-	18672	-768	22238	44284
Indian Overseas Bank	4950	-	23533	5259	4061	37803
Oriental Bank of Commerce	27856	-	41847	-563	1471	70611
Punjab & Sind Bank	-1317	-	20453	450	8055	27641
Punjab National Bank	40435	-	83466	14083	16798	154782
Syndicate Bank	11000	-	9838	-	6628	27466
UCO Bank	2447	-	22472	-133	16868	41654
Union Bank of India	27630	-	41747	-	5747	75122
United Bank of India	7200	-	9523	-592	8914	25045
Vijaya Bank	1998	-	19260	1839	4667	27764

(Amount in Rs. Lakh)

Bank Name	For the year ended March 2003					
	Provisions and Contingencies for					
	Income tax	Other taxes	NPA	Investments	Others	Total
Foreign Banks						
ABN Amro Bank	13256	-1048	1754	-20	804	14746
Abu-dhabi Commercial Bank	156	-	630	-	215	1001
American Express Bank	4432	-	8487	-	603	13522
Antwerp Diamond Bank N. V.	104	27	-	-	50	181
Arab Bangladesh Bank	206	1	234	-	9	450
Bank International Indonesia	-	-	-79	-3	-348	-430
Bank Muscat International	51	-	264	-	4	319
Bank of America	4450	25	-396	688	-	4767
Bank of Bahrain & Kuwait	240	-	366	125	79	810
Bank of Ceylon	182	3	226	-	1	412
Bank of Nova Scotia	1687	-	3070	-	868	5625
Bank of Tokyo-Mitsubishi	2105	-	-1420	59	-90	654
Barclays Bank	3674	-16	250	-	1727	5635
BNP Paribas	-	-394	1852	184	-33	1609
Chinatrust Commercial Bank	187	-	82	-	-	269
Cho Hung Bank	760	-	-	-	-	760
Citibank	35029	-	13660	-	-1035	47654
Credit Agricole Indosuez	1	-	-	605	255	861
Credit Lyonnais	1364	-	-35	-203	69	1195

DBS Bank	600	-4	259	-	-38	817
Deutsche Bank	15500	-205	-489	338	2466	17610
Hongkong & Shanghai Bank	17300	-	-	17	14619	31936
ING Bank	-	-	2086	-224	-16	1846
JP Morgan Chase Bank	1252	-	-	37	-	1289
Krung Thai Bank	-30	-	-159	-	381	192
Mashreq Bank	0	-	-	86	162	248
Mizuho Corporate Bank	31	-	120	-30	166	287
Oman International Bank	-	2	-5956	-	6231	277
Overseas Chinese Bank	-	-	-	-	-87	-87
Societe Generale	754	-	442	-	12	1208
Sonali Bank	4	-	-	-	31	35
Standard Chartered Bank	-	8394	-	526	17111	26031
State Bank of Mauritius	156	0	1071	0	5	1232
Sumitomo Mitsui Bank	1151	46	6083	0	75	7355
Toronto Dominion Bank	134	-	-	2	13	149
UFJ Bank	119	-	90	0	583	792

(Amount in Rs. Lakh)

Bank Name	For the year ended March 2003					
	Provisions and Contingencies for					
	Income tax	Other taxes	NPA	Investments	Others	Total
Other Scheduled Commercial Banks						
Bank of Punjab	-	7956	-357	-66	147	7680
Bank of Rajasthan	4244	-	3060	-	712	8016
Bharat Overseas Bank	917	-47	1215	-20	15	2080
Catholic Syrian Bank	2880	-	3367	180	235	6662
Centurion Bank	-	3	4961	154	-413	4705
City Union Bank	2010	-33	-	-	2719	4696
Development Credit Bank	-	-	675	2256	-414	2517
Dhanalakshmi Bank	980	-54	3631	-	293	4850
Federal Bank	7129	-	16002	948	569	24648
Ganesh Bank of Kurundwad	15	-	-	-	200	215
Global Trust Bank	5	-	11760	8069	11080	30914
HDFC Bank	18325	47	8839	5257	-	32468
ICICI Bank	-42804	225	-	30943	148137	136501
IDBI Bank	3993	23	926	-311	4270	8901
IndusInd Bank	-41	-	22970	481	4	23414
Jammu & Kashmir Bank	13404	-	1293	1263	5637	21597
Karnataka Bank	5200	1009	8091	-	25	14325
Karur Vysya Bank	4850	166	2181	-171	219	7245
Lakshmi Vilas Bank	1800	-	2320	290	179	4589

Lord Krishna Bank	590	-	310	292	1638	2830
Nainital Bank	8	-	1282	-	38742	40032
Ratnakar Bank	557	-	405	15	84	1061
Sangli Bank	180	33	360	270	1	844
SBI Commercial & Intl. Bank	-34	-	2832	-259	-47	2492
South Indian Bank	4705	-	9386	73	250	14414
Tamilnad Mercantile Bank	3504	-453	3911	-	-	6962
United Western Bank	1451	0	6196	1053	2356	11056
UTI Bank	10902	9	8998	527	1348	21784
Vysya Bank	3731	-	-	1405	10415	15551

Source: Annual accounts of banks.