

TABLE B13: APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS (EXCLUDING RRBs): 2001-2002 AND 2002-2003

Name of the Bank	(Amount in Rs.lakh)									
	For the year ended March 31									
	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves		Transfer to capital reserves	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>A. State Bank of India and its Associates</u>										
State Bank of India	243162	310500	34	34	243195	310534	189204	99785	0	0
State Bank of Bikaner & Jaipur	16450	20328	1	1	16451	20328	4935	6098	0	0
State Bank of Hyderabad	22648	30140	0	0	22648	30140	6795	9042	0	0
State Bank of Indore	12510	20032	2	2	12511	20034	5948	13684	803	274
State Bank of Mysore	6590	11592	0	0	6590	11592	2340	4951	150	843
State Bank of Patiala	23294	32202	0	0	23294	32202	7389	9831	0	0
State Bank of Saurashtra	8201	9255	0	0	8201	9255	2050	2314	820	291
State Bank of Travancore	12093	17104	721	810	12814	17914	3100	4280	145	114
Total	344948	451153	758	847	345704	451999	221761	149985	1918	1522
<u>B Nationalised Banks</u>										
Allahabad Bank	8021	16599	1146	2065	9168	18664	2409	4150	156	433
Andhra Bank	20227	40299	14	17	20241	40316	5057	10075	0	0
Bank of Baroda	54593	77278	0	0	54593	77278	13648	19320	28	707
Bank of India	50522	85100	0	0	50522	85100	13300	22000	712	3979
Bank of Maharashtra	14541	22202	0	0	14542	22202	3635	5551	47	147

Canara Bank	74140	101889	0	0	74140	101889	18600	25500	98	25
Central Bank of India	16330	30552	-38	8	16292	30560	4083	7638	0	0
Corporation Bank	30810	41599	0	0	30810	41599	7724	10400	0	0
Dena Bank	1136	11419	-40726	-43100	-39589	-40726	341	3426	795	128
Indian Bank	3322	18883	-388285	-384963	-384963	-384290	0	4000	0	0
Indian Overseas Bank	23021	41610	0	0	23021	41610	5985	12483	7988	879
Oriental Bank of Commerce	32055	45695	59	66	32114	45761	9700	13800	0	0
Punjab & Sind Bank	2304	443	7175	7150	9479	7593	681	125	1858	2407
Punjab National Bank	56239	84220	0	0	56239	84220	14060	21055	4197	4
Syndicate Bank	25055	34413	0	0	25055	34413	6264	8603	0	1572
UCO Bank	16452	20749	-177419	-8600	-160967	12149	4113	5187	1286	2868
Union Bank of India	31413	55269	0	0	31413	55269	9500	16581	0	20
United Bank of India	11904	30519	-135925	-119888	-124021	-89370	0	0	0	0
Vijaya Bank	13090	19656	8715	11771	21805	31427	3275	4917	0	0
Total	485175	778394	-725284	-535474	-240106	215664	122375	194811	17165	13169
Public Sector Banks (A+B)	830123	1229547	-724526	-534627	105598	667663	344136	344796	19083	14691

											(Amount in Rs.lakh)	
Name of the Bank	For the year ended March 31											
	Transfer to investments		Transfer to debenture		Transfer to other		Transfer to proposed		on	Transfer to tax	Balance carried over to	
	fluctuation reserves		redemption reserves		reserves		dividend			dividend	Balance Sheet	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
A. State Bank of India and its Associates												
State Bank of India	0	0	0	0	22380	160247	31578	44736	0	5732	34	34
State Bank of Bikaner & Jaipur	4271	8217	0	0	5244	3192	2000	2500	0	320	1	0
State Bank of Hyderabad	6539	14000	-11942	0	20481	5152	776	1946	0	0	0	0
State Bank of Indore	5059	5087	0	0	0	0	700	875	0	112	2	2
State Bank of Mysore	3200	4124	0	0	0	50	900	1440	0	185	0	0
State Bank of Patiala	9500	10216	0	0	5167	9084	1238	3071	0	0	0	0
State Bank of Saurashtra	3728	4500	0	0	33	374	1570	1570	0	206	0	0
State Bank of Travancore	2159	8289	100	0	5000	1600	1500	2500	0	320	810	810
Total	34456	54433	-11842	0	58305	179699	40262	58638	0	6875	847	846
B Nationalised Banks												
Allahabad Bank	3000	9000	0	0	-67	-767	1604	3467	0	444	2065	1937
Andhra Bank	0	0	0	0	8882	19390	6300	9600	0	1230	3	20
Bank of Baroda	21834	31070	0	0	7242	6904	11840	17760	0	1517	0	0
Bank of India	16611	10000	0	0	7684	32626	12215	16495	0	0	0	0
Bank of Maharashtra	1600	11110	0	0	6359	332	2900	4500	0	563	0	1

Canara Bank	16400	29900	0	0	39042	30320	0	14350	0	1794	0	0
Central Bank of India	7240	13500	0	0	4961	7730	0	1500	0	192	8	0
Corporation Bank	8258	13700	0	0	9616	10218	5211	6455	0	827	0	0
Dena Bank	0	0	0	0	0	0	0	0	0	0	-40726	-35234
Indian Bank	0	14000	0	0	0	210	0	0	0	0	673	3322
Indian Overseas Bank	3550	20220	0	0	160	0	5338	8029	0	0	0	0
Oriental Bank of Commerce	10500	12000	0	0	5109	10160	6739	8664	0	1110	66	27
Punjab & Sind Bank	703	1928	0	0	515	0	0	0	0	0	5722	3133
Punjab National Bank	17558	19000	0	0	20424	33686	6367	9286	0	1190	0	0
Syndicate Bank	4179	9324	3514	3514	0	0	5664	7987	0	0	5435	3413
UCO Bank	8600	3000	0	0	150	100	0	100	0	0	-175116	894
Union Bank of India	10000	16402	0	0	7413	7300	4500	9662	0	1238	0	4066
United Bank of India	0	0	0	0	0	0	0	0	0	0	-124021	-89370
Vijaya Bank	2758	7272	0	0	0	200	4002	4002	0	0	11771	15036
Total	132791	221426	3514	3514	117490	158409	72680	121857	0	10105	-314120	-92755
Public Sector Banks (A+B)	167247	275859	-8328	3514	175795	338108	112942	180495	0	16980	-313273	-91909

							(Amount in Rs.lakh)			
Bank name	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves		Transfer to capital reserves	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(3)	(4)	(5)	(6)	(1)	(2)	(7)	(8)	(9)	(10)
C. Foreign Banks										
ABN Amro Bank	12778	14607	24734	30089	37512	45229	3194	3652	0	13
Abu-Dhabi Commercial Bank	857	317	1705	2098	2563	2415	214	79	0	0
American Express Bank	950	-2843	10454	10711	11405	7867	238	0	0	0
Arab Bangladesh Bank	251	252	257	249	509	501	78	62	0	0
Bank International Indonesia	20	180	-3903	-3888	-3883	-3709	5	45	0	0
Bank Muscat International	66	39	137	114	204	153	17	10	0	0
Bank of America	8663	8519	0	0	8663	8519	2166	2130	0	0
Bank of Bahrain & Kuwait	861	732	777	0	1638	732	215	183	0	0
Bank of Ceylon	3	49	948	950	951	1000	1	15	0	0
Bank of Nova Scotia	2907	1813	1973	2100	4880	3913	727	457	0	0
Bank of Tokyo-Mitsubishi	5239	2884	5174	4134	10412	7018	2303	750	0	0
Barclays Bank	1411	2918	1798	3445	3209	6362	353	956	0	0
BNP Paribas	-3490	-1435	2550	-3248	-940	-4683	0	0	138	0
Chinatrust Commercial Bank	121	271	55	157	176	428	31	68	0	0
Cho Hung Bank	612	1100	228	413	840	1513	574	1427	0	0
Citibank	32545	39149	0	5000	32545	44149	8136	9787	2	0
Credit Agricole Indosuez	1378	357	-1856	-823	-478	-466	344	89	0	0
Credit Lyonnais	423	856	1310	224	1733	1080	106	214	1310	0

DBS Bank	1079	674	1175	1870	2254	2545	270	169	44	0
Deutsche Bank	12298	17063	7809	13836	20107	30899	3074	4266	171	0
Hongkong & Shanghai Bank	16659	15033	25	7520	16684	22552	4165	3758	0	11571
ING Bank	-239	-2961	-1478	-1716	-1716	-4678	0	0	0	0
JP Morgan Chase Bank	1197	1906	1194	199	2391	2105	299	477	0	0
Krung Thai Bank	1	-40	0	0	1	-40	0	0	0	0
Mashreq Bank	818	1185	-4534	-3962	-3717	-2777	204	296	0	0
Mizuho Corporate Bank	-520	95	-2075	-2594	-2594	-2499	0	24	0	0
Oman International Bank	-2951	-1046	-9601	-12552	-12552	-13597	0	0	0	0
Overseas Chinese Bank	-160	-9	22	-138	-138	-147	0	0	0	0
Societe Generale	-1275	-885	838	-437	-437	-1322	0	0	0	0
Sonali Bank	50	46	206	91	256	137	22	11	0	0
Standard Chartered Bank	38456	84830	0	0	38456	84830	9614	21208	10	225
State Bank of Mauritius	326	420	1832	1694	2158	2113	105	105	208	269
Sumitomo Mitsui Bank	-2370	-4557	985	1263	-1385	-3295	0	4	0	0
Toronto Dominion Bank	158	78	663	782	821	860	39	19	0	0
UFJ Bank	16	110	0	0	16	110	4	28	0	0
Total	129138	181707	43402	57581	172544	239817	36498	50289	1883	12078

(Amount in Rs.lakh)

[illegible]

DBS Bank	70	72	-	-	-	-	-	-	-	-	1870	2304
Deutsche Bank	1553	3280	-	-	5473	7500	-	-	-	-	9836	15853
Hongkong & Shanghai Bank	5000	7250	-	-	-	27	-	-	-	-	7520	-
ING Bank	-	-	-	-	-	-	-	-	-	-	-1716	-4678
JP Morgan Chase Bank	140	650	-	-	1181	199	-	-	-	-	770	780
Krung Thai Bank	-	-	-	-	1	-40	-	-	-	-	-	-
Mashreq Bank	41	49	-	-	-	-	-	-	-	-	-3962	-3123
Mizuho Corporate Bank	-	-	-	-	-	-2523	-	-	-	-	-2594	-
Oman International Bank	-	-	-	-	-	-	-	-	-	-	-12552	-13597
Overseas Chinese Bank	-	-	-	-	-	-	-	-	-	-	-138	-147
Societe Generale	-	-	-	-	-	-	-	-	-	-	-437	-1322
Sonali Bank	-	-	-	-	143	29	-	-	-	-	91	98
Standard Chartered Bank	10000	1500	-	-	18832	61898	-	-	-	-	-	-
State Bank of Mauritius	70	45	-	-	-	-	-	-	-	-	1775	1694
Sumitomo Mitsui Bank	-	-	-	-	-2606	-4760	-	-	-	-	1221	1461
Toronto Dominion Bank	-1	-	-	-	-	-	-	-	-	-	782	840
UFJ Bank	-	-	-	-	12	83	-	-	-	-	-	-
Total	24457	33671	-	-	55403	94707	-	-	-	-	54298	49071

							(Amount in Rs.lakh)			
Bank name	For the year ended March 31									
	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves		Transfer to capital reserves	
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(3)	(4)	(5)	(6)	(1)	(2)	(7)	(8)	(9)	(10)
<u>D. Other Scheduled Commercial Banks</u>										
Bank of Punjab	3572	3184	1358	802	4930	3986	911	800	185	1401
Bank of Rajasthan	4031	6842	-2726	47	1305	6890	1008	1711	-	-
Bharat Overseas Bank	2275	2852	235	104	2510	2956	770	875	-	-
Catholic Syrian Bank	3712	4516	198	23	3910	4550	1114	1355	-	80
Centurion Bank	-9401	-2536	-2639	-12040	-12040	-15566	-	-	-	-
City Union Bank	2844	3337	-	2	2844	3339	770	993	-	11
Development Credit Bank	3405	3453	26	23	3430	3476	855	865	1772	358
Dhanalakshmi Bank	1007	1501	1	276	1008	1777	302	450	7	82
Federal Bank	8201	10501	2820	243	11021	10745	2500	3152	1650	2800
Ganesh Bank of Kurundwad	96	119	7	1	102	120	57	56	10	-
Global Trust Bank	4026	-27270	21	155	4047	-26508	1006	-	1061	-
HDFC Bank	29704	38760	-	-	29704	38760	7426	9690	-	-
ICICI Bank	25830	12062	83	1956	25913	122574	6500	30200	-	20000
IDBI Bank	5242	7110	6267	6094	11509	13204	1310	1794	1140	254
IndusInd Bank	5075	9017	2145	0	7219	9017	1269	2254	451	758
Jammu & Kashmir Bank	25980	33775	192	-	26172	33775	6543	8444	700	1003
Karnataka Bank	9113	11012	2145	849	11258	11861	6000	6000	-	-
Karur Vysya Bank	10851	12497	74	103	10925	12600	3280	3750	423	50

Lakshmi Vilas Bank	3022	3416	51	7	3073	3423	1000	1150	266	390
Lord Krishna Bank	1971	2305	166	76	2138	2381	600	461	110	231
Nainital Bank	573	758	-	4	573	762	175	190	-	-
Ratnakar Bank	684	961	82	44	767	1006	200	250	-	-
Sangli Bank	1004	1175	4	12	1008	1188	253	300	-	-
SBI Commercial & Intl. Bank	324	-855	-2221	-2178	-1897	-3033	81	-	-	-
South Indian Bank	6241	7233	114	18	6355	7251	1560	1809	93	2
Tamilnad Mercantile Bank	5535	6376	12	17	5547	6394	1670	2000	-	-
United Western Bank	2576	2750	600	169	3176	2919	645	690	14	-
UTI Bank	13414	19218	7676	7864	21090	27082	3354	4805	-	60
ING Vysya Bank	6875	8635	-2565	-1060	4310	7575	1719	2159	-	1037
Total	177782	182704	14126	3611	191907	294504	52878	86203	7882	28517
All Scheduled Commercial Banks	1135707	1592457	-666817	-473711	468894	1200207	433512	480838	28848	55204

(Amount in Rs.lakh)

Bank name	For the year ended March 31											
	Transfer to investments		Transfer to debenture redemption reserves		Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to Balance Sheet	
	fluctuation reserves											
	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003	2002	2003
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
<u>D. Other Scheduled Commercial Banks</u>												
Bank of Punjab	1077	-	-	-	-	-	1365	683	-	-	1391	1014
Bank of Rajasthan	250	1680	-	-	-	520	-	1917	-	253	47	755
Bharat Overseas Bank	600	700	100	100	700	900	236	252	-	32	104	97
Catholic Syrian Bank	1389	1256	2	5	1172	1556	-	-	-	-	234	299
Centurion Bank	-	-	-	-	-	-	-	-	-	-	-12040	-15566
City Union Bank	850	1250	-	-	262	-	960	960	-	123	1	2
Development Credit Bank	30	1025	-	-	25	400	690	734	35	50	23	44
Dhanalakshmi Bank	200	700	-	-	17	1	481	481	-	62	1	1
Federal Bank	5000	2082	-	-	867	1500	760	869	-	111	243	231
Ganesh Bank of Kurundwad	10	12	-	-	-	15	24	34	-	-	1	3
Global Trust Bank	612	-	-	-	-	-	1214	-	-	-	155	-26508
HDFC Bank	9718	-	954	-	2971	3886	7034	8495	-	1088	1601	15601
ICICI Bank	1600	10000	-	-	11000	11000	4407	45978	450	5891	1956	505
IDBI Bank	1000	1500	-	-	-	-	1400	1975	565	-	6094	7681
IndusInd Bank	1927	1987	-	-	-	-	2240	3083	-	395	1333	540
Jammu & Kashmir Bank	6000	15000	-	-	10504	6037	2425	2910	-	382	-	-

Karnataka Bank	2750	4625	-	-	1698	232	810	889	-	114	1	1
Karur Vysya Bank	1500	1400	-	-	5200	5850	420	1258	-	161	103	130
Lakshmi Vilas Bank	1100	1100	-	-	125	125	575	575	-	74	7	9
Lord Krishna Bank	630	470	-	-	100	-	548	1019	-	131	150	70
Nainital Bank	13	300	-	-	309	186	75	76	-	10	1	-
Ratnakar Bank	256	250	-	-	100	229	167	196	-	25	44	56
Sangli Bank	-	110	-	-	356	300	397	419	-	54	2	5
SBI Commercial & Intl. Bank	200	26	-	-	-	-	-	-	-	-	-2178	-3059
South Indian Bank	1816	1025	-	-	1975	3375	893	1009	-	-	18	31
Tamilnad Mercantile Bank	-	-	-	-	3831	4325	28	-	-	-	17	23
United Western Bank	1400	1550	-	-	-	-	448	448	-	57	669	173
UTI Bank	7000	5200	-	-	-	-	2872	4771	-	-	7864	12246
Vysya Bank	1788	3000	-	-	-	-	792	905	-	116	12	357
Total	48716	56248	1056	105	41212	40437	31261	79936	1050	9129	7854	-5259
All Scheduled Commercial Banks	240403	365078	-7272	3619	272410	473251	144203	259950	1050	26047	-252259	-48098

Source: Annual accounts of banks of respective years.