

**TABLE B4 :PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS : 2003-04****(Amount in Rs. lakh)**

Bank Name	For the year ended March 2004					Total
	Provisions and Contingencies for					
	Income Tax	Other taxes	NPA	Investments	Others	
(1)	(2)	(3)	(4)	(5)	(6)	
State Bank of India & its Associates						
State Bank of India	128978	4542	369353	39464	44909	587246
State Bank of Bikaner & Jaipur	17089	12	10797	-438	10523	37983
State Bank of Hyderabad	25505	0	0	22	37774	63301
State Bank of Indore	14024	0	18475	3115	-5017	30597
State Bank of Mysore	8645	1	16619	-711	300	24854
State Bank of Patiala	25750	0	30932	0	657	57339
State Bank of Saurashtra	11000	30	16707	140	-340	27537
State Bank of Travancore	14210	10	26184	546	4673	45623
Nationalised Banks						
Allahabad Bank	10000	0	47844	-5862	-10695	41287
Andhra Bank	22409	0	24253	-345	350	46667
Bank of Baroda	56592	0	0	5082	110975	172649
Bank of India	34257	0	63368	4211	21519	123355
Bank of Maharashtra	15314	0	23166	220	-1506	37194
Canara Bank	33000	0	0	0	119071	152071
Central Bank of India	25608	0	64299	-38	1213	91082
Corporation Bank	26737	-359	10636	1161	2116	40291
Dena Bank	12120	0	30616	0	5273	48009
Indian Bank	0	0	34234	2050	74370	110654

Indian Overseas Bank	22052	5850	51285	0	2057	81244
Oriental Bank of Commerce	45952	0	33470	0	5274	84696
Punjab & Sind Bank	0	1750	8636	250	3436	14072
Punjab National Bank	66079	0	119404	0	15734	201217
Syndicate Bank	27054	0	30466	-971	5463	62012
UCO Bank	3309	0	33504	0	14486	51299
Union Bank of India	10798	0	64361	0	1943	77102
United Bank of India	13401	0	16907	-1182	696	29822
Vijaya Bank	14154	0	22658	2733	7437	46982

Source : Annual accounts of banks

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	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
ABN Amro Bank	15087	-3560	3140	0	1678	16345
Abu-dhabi Commercial Bank	-263	0	585	63	22	407
American Express Bank	1549	0	0	0	10841	12390
Antwerp Diamond Bank	460	0	0	63	36	559
Arab Bangladesh Bank	216	1	0	0	0	217
Bank International Indonesia	0	0	29	8	-10	27
Bank of America	3524	0	0	1461	555	5540
Bank of Bahrain & Kuwait	0	-110	563	60	252	765
Bank of Ceylon	237	0	288	0	2	527

Bank of Nova Scotia	2110	0	1977	412	-206	4293
Bank of Tokyo-Mitsubishi	1644	0	-333	0	-18	1293
Barclays Bank	5103	-140	0	0	-523	4440
BNP Paribas	987	-872	1431	1569	1722	4837
Calyon Bank	21	0	0	0	-564	-543
Chinatrust Commercial Bank	195	0	0	0	239	434
Chohung Bank	471	5	0	0	-18	458
Citibank	43859	-3590	16505	10293	-900	66167
Credit Lyonnais	1100	0	0	0	98	1198
DBS Bank	0	-4	2216	0	-222	1990
Deutsche Bank	22207	0	-1807	65	2803	23268
Hongkong & Shanghai Banking Corporation	17800	0	0	4611	15437	37848
ING Bank	10	0	0	0	74	84
J P Morgan Chase Bank	1070	-200	0	98	0	968
Krung Thai Bank	1554	0	0	0	0	1554
Mashreq Bank	30	0	0	0	-3	27
Mizuho Corporate Bank	204	0	69	0	-112	161
Oman International Bank	0	-11	130	0	0	119
Societe Generale	177	0	132	100	8	417
Sonali Bank	96	0	9	0	1	106
Standard Chartered Bank	26033	583	0	20708	31893	79217
State Bank of Mauritius	249	0	0	0	1442	1691
Sumitomo Mitsui Bank	1166	0	5956	73	2523	9718
UFJ Bank	48	0	0	0	577	625

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<b>Bank Name</b>	<b>For the year ended March 2004</b>					
	<b>Provisions for Income Tax</b>	<b>Other taxes</b>	<b>NPA</b>	<b>Investme nts</b>	<b>Others</b>	<b>Total</b>
	<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
Other Scheduled Commercial Banks						
Bank of Punjab	900	5	-288	751	5235	6603
Bank of Rajasthan	2755	0	2232	0	6639	11626
Bharat Overseas Bank	1116	0	775	92	192	2175
Catholic Syrian Bank	3201	120	0	3554	-198	6677
Centurion Bank	3809	0	9691	684	-2457	11727
City Union Bank	1995	0	0	240	3841	6076
Development Credit Bank	0	0	2183	1970	-493	3660
Dhanalakshmi Bank	1275	-90	3826	-68	4	4947
Federal Bank	7500	0	21677	492	375	30044
Ganesh Bank of Kurundwad	11	0	0	0	62	73
Global Trust Bank	2540	0	44031	16377	10411	73359
HDFC Bank	20946	0	17828	0	11067	49841
ICICI Bank	26271	240	-965	0	47991	73537
IDBI Bank	7610	23	195	519	6879	15226
IndusInd Bank	861	0	16072	-299	1628	18262
ING Vysya Bank	1545	0	0	4423	14313	20281
Jammu & Kashmir Bank	17000	0	2967	0	2242	22209
Karnataka Bank	6830	0	12797	0	35	19662
Karur Vysya Bank	4160	0	1627	0	-436	5351

Kotak Mahindra Bank	4207	0	504	68	0	4779
Lakshmi Vilas Bank	1360	0	2220	720	695	4995
Lord Krishna Bank	350	0	125	0	1719	2194
Nainital Bank	650	0	386	0	-196	840
Ratnakar Bank	512	-27	337	-282	7	547
Sangli Bank	430	30	335	737	88	1620
SBI Comm.& Int. Bank	150	0	635	0	16	801
South Indian Bank	7746	-2982	10841	0	160	15765
Tamilnad Mercantile Bank	4700	335	4100	0	456	9591
United Western Bank	3050	0	5776	1002	356	10184
UTI Bank	15110	21	24356	420	882	40789

Source : Annual accounts of banks