

**TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED
COMMERCIAL BANKS — 2004-05**

(Amount in Rs. lakh)

| Bank Name | For the year ended March 2005 | | | | | |
|---|----------------------------------|-------------|--------|-------------|--------|--------|
| | Provisions and Contingencies for | | | | | |
| | Income tax | Other taxes | NPA | Investments | Others | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | |
| State Bank of India and its Associates | | | | | | |
| State Bank of India | 221660 | 48 | 120400 | 233836 | 92640 | 668584 |
| State Bank of Bikaner & Jaipur | 10100 | 12 | 4587 | 41387 | -3687 | 52399 |
| State Bank of Hyderabad | 2225 | 7 | — | 31951 | 12049 | 46232 |
| State Bank of Indore | 1493 | — | — | 11160 | 9239 | 21892 |
| State Bank of Mysore | 2966 | 1 | 12783 | 12814 | -4024 | 24540 |
| State Bank of Patiala | 8750 | — | 5000 | 42460 | 380 | 56590 |
| State Bank of Saurashtra | -5702 | — | -5821 | 43338 | 884 | 32699 |
| State Bank of Travancore | 13056 | 10 | -6000 | 36403 | 12023 | 55492 |
| Nationalised Banks | | | | | | |
| Allahabad Bank | 5526 | — | 4000 | 28669 | 14887 | 53082 |
| Andhra Bank | 21415 | — | 1240 | 16652 | 7976 | 47283 |
| Bank of Baroda | 18628 | — | 42939 | 80985 | 19955 | 162507 |
| Bank of India | 12098 | — | 35123 | 49417 | 15393 | 112031 |
| Bank of Maharashtra | 9200 | — | 9500 | 21393 | -3159 | 36934 |
| Canara Bank | 17000 | — | — | 45839 | 84743 | 147582 |
| Central Bank of India | 26995 | — | 59866 | 37298 | 1017 | 125176 |
| Corporation Bank | 20243 | — | 11596 | 29211 | 4432 | 65482 |
| Dena Bank | -6577 | — | 27557 | 8132 | 9537 | 38649 |
| IDBI Ltd. | -1902 | 24 | -3793 | -156 | 11203 | 5376 |
| Indian Bank | 2287 | 10 | 19892 | 13658 | 19111 | 54958 |
| Indian Overseas Bank | 32046 | — | 29493 | 2188 | 4817 | 68544 |
| Oriental Bank of Commerce | 7219 | — | 15198 | 16475 | 8342 | 47234 |
| Punjab National Bank | 49549 | — | 16800 | -4841 | 68201 | 129709 |
| Syndicate Bank | 3050 | — | 13322 | 38322 | 4434 | 59128 |
| UCO Bank | 2786 | — | 18351 | 21015 | 5150 | 47302 |
| Union Bank of India | -10747 | — | 21646 | 2259 | 72253 | 85411 |
| United Bank of India | — | 10400 | 7254 | 11818 | 9474 | 38946 |
| Vijaya Bank | -775 | — | 18100 | 31878 | 1826 | 51029 |

Source : Annual accounts of banks.

**TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED
COMMERCIAL BANKS — 2004-05 (Contd.)**

(Amount in Rs. Lakh)

| Bank Name | For the year ended March 2005 | | | | | |
|---|----------------------------------|-------------|-------|-------------|--------|--------|
| | Provisions and Contingencies for | | | | | |
| | Income tax | Other taxes | NPA | Investments | Others | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | |
| Foreign Banks | | | | | | |
| ABN Amro Bank | 13496 | 3 | 417 | 7383 | 3386 | 24685 |
| Abu Dhabi Commercial Bank | 51 | — | 3166 | 420 | 1884 | 5522 |
| American Express Bank | 182 | — | — | 2095 | 3791 | 6068 |
| Antwerp Diamond Bank | 526 | — | — | 96 | 34 | 655 |
| Arab Bangladesh Bank | 179 | — | 1 | — | — | 180 |
| Bank International Indonesia | — | — | — | 8 | 42 | 50 |
| Bank of America | 6247 | 16 | -162 | 1589 | 3 | 7693 |
| Bank of Bahrain & Kuwait | -1820 | — | 3505 | 775 | -12 | 2448 |
| Bank of Ceylon | 316 | -1 | 124 | — | 4 | 443 |
| Bank of Nova Scotia | 138407 | — | 16818 | — | 649716 | 804941 |
| Bank of Tokyo-Mitsubishi | 5559 | — | -60 | -34 | -56 | 5409 |
| Barclays Bank | 5139 | -37 | — | 112 | 324 | 5538 |
| Calyon Bank | -74 | — | — | 289 | 223 | 438 |
| Chinatrust Commercial Bank | -84 | — | — | — | 1248 | 1164 |
| Chohung Bank | 444 | — | — | 7 | — | 451 |
| Citibank | 29944 | — | 19514 | 7699 | -8 | 57149 |
| DBS Bank | 133 | — | — | 153 | -73 | 212 |
| Deutsche Bank | 12128 | — | -1442 | 1066 | 2411 | 14163 |
| Hongkong & Shanghai Banking Corporation | 25937 | — | — | 16269 | 18602 | 60808 |
| ING Bank | 109 | — | 54 | — | 646 | 809 |
| J P Morgan Chase Bank | 3933 | — | — | 256 | 70 | 4259 |
| Krung Thai Bank | — | — | — | 8 | 90 | 98 |
| Mashreq Bank | 2 | — | — | — | 52 | 54 |
| Mizuho Corporate Bank | -21 | — | -72 | 51 | 21 | -20 |
| Oman International Bank | — | 5 | 369 | 968 | — | 1342 |
| Societe Generale | -343 | — | -1051 | 573 | 431 | -390 |
| Sonali Bank | 104 | — | 2 | — | 1 | 107 |
| Standard Chartered Bank | 28768 | — | — | -24 | 17973 | 46717 |
| State Bank of Mauritius | 248 | — | — | 117 | 184 | 549 |
| UFJ Bank | 96 | — | — | 71 | 498 | 665 |

Source : Annual accounts of banks.

**TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED
COMMERCIAL BANKS — 2004-05 (Concl'd.)**

(Amount in Rs. Lakh)

| Bank Name | For the year ended March 2005 | | | | | |
|---|----------------------------------|-------------|-------|-------------|--------|-------|
| | Provisions and Contingencies for | | | | | |
| | Income tax | Other taxes | NPA | Investments | Others | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | |
| Other Scheduled Commercial Banks | | | | | | |
| Bank of Punjab | -2920 | 3 | 8987 | 1376 | 626 | 8072 |
| Bank of Rajasthan | 1659 | — | -6404 | — | 9489 | 4744 |
| Bharat Overseas Bank | 471 | — | 139 | 2014 | 803 | 3427 |
| Catholic Syrian Bank | 487 | — | 1135 | 5676 | -506 | 6792 |
| Centurion Bank | — | 6 | 763 | — | -964 | -195 |
| City Union Bank | 700 | — | — | 290 | 2545 | 3535 |
| Development Credit Bank | — | — | 10131 | 4517 | 1231 | 15879 |
| Dhanalakshmi Bank | 4 | — | 1047 | 3515 | -561 | 4005 |
| Federal Bank | 2597 | — | 13577 | 13368 | 1489 | 31031 |
| HDFC Bank | 31338 | 65 | 17622 | — | 18806 | 67831 |
| ICICI Bank | 51900 | 300 | — | 54156 | -11276 | 95080 |
| IndusInd Bank | 5038 | — | 6640 | 6295 | 1136 | 19109 |
| ING Vysya Bank | -3527 | — | — | 8185 | 9092 | 13751 |
| Jammu & Kashmir Bank | 2086 | — | 3773 | 18117 | 64 | 24040 |
| Karnataka Bank | 9310 | 1 | 5535 | 4466 | 45 | 19356 |
| Karur Vysya Bank | 2049 | — | 1490 | 5690 | 160 | 9389 |
| Kotak Mahindra Bank | 3350 | — | 1575 | -108 | — | 4817 |
| Lakshmi Vilas Bank | -3204 | — | 2058 | 6089 | 193 | 5136 |
| Lord Krishna Bank | -3388 | — | 449 | 4045 | 1231 | 2337 |
| Nainital Bank | 596 | — | 5 | — | 377 | 977 |
| Ratnakar Bank | -22 | — | 348 | 1556 | 18 | 1900 |
| SBI Comm.& Int. Bank | — | — | 1510 | 583 | — | 2093 |
| South Indian Bank | 514 | — | 3954 | 11605 | 280 | 16353 |
| Tamilnad Mercantile Bank | 4687 | — | 2600 | 1899 | — | 9186 |
| United Western Bank | 90 | — | 6605 | 6813 | 4698 | 18206 |
| UTI Bank | 16912 | 11 | 304 | -369 | 6246 | 23104 |
| Yes Bank | -182 | 3 | — | — | 190 | 11 |

Source : Annual accounts of banks.