

**STATISTICAL TABLES
RELATING TO
BANKS IN INDIA
2007-2008**



RESERVE BANK OF INDIA

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Telephone : (022) 2266 1644 [Ext. 4002] **Fax** : (022) 2263 2110
Email : spsdrp@rbi.org.in

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PRICE

Inland	:	(i)	Rs. 200
		(ii)	Rs. 250 (Inclusive of postage)
Abroad	:	(i)	US \$ 20 (Inclusive of registered airmail)
		(ii)	US \$ 80 (Inclusive of courier charges)

Cheques/Drafts should be drawn in favour of “**Reserve Bank of India**”
payable at Mumbai.

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FOREWORD

The publication, "Statistical Tables Relating to Banks in India", provides data on liabilities and assets, income and expenditure, non-performing assets of scheduled commercial banks. It also provides data on spatial distribution of offices, priority sector advances, and a few other parameters. Some of the other major categories of data included in this publication are (i) maturity structure of major items of assets and liabilities, (ii) weighted average interest rates on deposits and credit compiled based on Basic Statistical Returns I and II, (iii) sector-wise and industry-wise gross bank credit, (iv) monthly data on business of regional rural banks, urban co-operative banks, and (v) state-wise distribution of assets and liabilities of state co-operative banks, *etc.* The publication contains data both for individual banks and bank groups. The publication is also made available in CD-ROM format with query facilities to make it more user friendly.

This volume of the publication is the 63rd in the series. The first volume entitled "Statistical Tables Relating to Banks in India and Burma" covering data for the years 1939 and 1940 was published by the Reserve Bank of India in 1941.

The voluminous work relating to this publication has been undertaken in the Division of Banking Studies of the Department of Statistics and Information Management, Reserve Bank of India. The core team headed by Shri V. Bahuguna, Director, involved in the process of bringing out this publication comprised Dr. N. K. Unnikrishnan, Assistant Adviser, Shri Bhaskar Birajdar, Research Officer, Smt. Shobha Parab, Shri Ashwin Patel, Assistant Managers, and Smt. Priyanka Vanmali, Data Processing Assistant. The support of staff members Shri Satish Chaudhari, Smt. F. K. Kazi, Assistant Managers, Smt. Smita Misquitta, Tabulator Operator, and Smt. Lata Gharat, Sorter Operator is acknowledged.

Dr. A. K. Ray, Officer-in-Charge, and Dr. Balwant Singh, Adviser, provided valuable guidance for bringing out the publication.

I am sure that, as in the past, the current volume would prove to be a valuable source of information on Indian banks.

Deepak Mohanty
Executive Director

December 10, 2008

EXPLANATORY NOTES

I. Bank-related

1. All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks comprise Scheduled Commercial Banks and Scheduled Co-operative Banks.
2. Scheduled Commercial Banks in India are categorised into five different groups according to their ownership and / or nature of operation. These bank groups are (i) State Bank of India and its associates, (ii) Nationalised Banks, (iii) Regional Rural Banks, (iv) Foreign Banks and (v) Other Indian Scheduled Commercial Banks (in the private sector).
3. Scheduled Co-operative Banks consist of Scheduled State Co-operative Banks and Scheduled Urban Co-operative Banks.
4. Regional Rural Banks and Scheduled Co-operative Banks are excluded in bank-wise tables and their summary tables at bank group level. However, details of Regional Rural Banks and Scheduled Co-operative Banks as groups are presented in Tables 2.1 and 2.2.
5. During the year 2007-08, the following changes have taken place in the commercial banking system:
 - (I) Sangli Bank was merged with ICICI Bank with effect from April 19, 2007.
 - (II) Lord Krishna Bank was merged with Centurion Bank of Punjab with effect from August 29, 2007.
 - (III) American Express Bank was merged Standard Chartered Bank with effect from March 05, 2008.
 - (IV) The name of Arab Bangladesh Bank was changed to AB Bank.
 - (V) The name of IDBI Ltd. was changed to IDBI Bank Ltd.
 - (VI) There were 96 Regional Rural Banks as at the end of March 2007. However, due to amalgamation, number of such banks came down to 91 as on March 31, 2008 and further down to 87 as on May 01, 2008. A detailed list of amalgamated Regional Rural Banks as on May 01, 2008 is given in Table B16.

These changes are reflected in the tables where individual bank's data are presented.
6. In the bank group-wise classification, IDBI Bank Ltd. has been included in Nationalised Banks.
7. Population groups of the banked centres presented in this volume are based on the 2001 census. The population groups are defined as under:
 - (i) 'Rural' group includes all centres with population of less than 10,000
 - (ii) 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh
 - (iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakhs
 - (iv) 'Metropolitan' group includes centres with population of 10 lakhs and more.

II. Table-related

Tables 6.4, 6.5, 6.6(A), 6.6(B), 6.6(C), 6.6(D), and 6.7 – The tables sourced by Rural Planning and Credit Department of Reserve Bank of India have undergone changes as the Department has changed the reporting format for priority sector advances for banks. Apart from giving separate data for some sub-heads of priority sector, the priority sector advances have been presented as per cent of Adjusted Net Bank Credit (ANBC) or credit equivalent of Off-Balance Sheet Exposures (OBE) whichever is higher as in the new format.

Tables 2.1 and 2.2 –/ Data are compiled from the fortnightly “Form-A” returns submitted by the Scheduled Commercial Banks under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to their business in India. Inter-bank deposits / assets of maturity of 15 days and above and up to 1 year are excluded. Data on balances with the Reserve Bank of India are obtained from Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

Tables 2.3, 2.4, 2.5, 4.1, 5.1, 5.2, 5.3 – The deposit figures reported in Tables 2.3, 2.4, 2.5 and 4.1 exclude inter-bank deposits and, therefore, their coverage is different from that of ‘deposits’ reported in table 3.1. The bank credit data in tables 2.3, 2.4, 2.5, 5.1, 5.2 and 5.3 comprise term loans, cash credit, overdrafts and bills purchased and discounted. In addition, the data on bank credit in tables 5.1, 5.2 and 5.3 also include dues from banks.

Tables 2.6 and B11 – Selected financial ratios of Scheduled Commercial Banks (excluding RRBs) are obtained / calculated from the published annual accounts of banks and relate to the year ended March 31 of 2007 and 2008. The ratios 21 and 30 to 35, viz., “return on assets”, “business (deposits plus advances) per employee”, “profit per employee”, “capital adequacy ratio”, “capital adequacy ratio – Tier I”, “capital adequacy ratio- Tier II” and “ratio of net NPAs to net advances” are obtained from “notes on accounts” of published annual accounts of individual banks. They are not aggregated at the bank-group level.

Other ratios are calculated using the following concepts.

1. Definitions of the concepts used in the ratios are as follow:
 - (i) *Cash* in cash-deposit ratio includes cash in hand and balances with RBI
 - (ii) *Investments* in investment-deposit ratio represent total investments including investments in non-approved securities
 - (iii) *Net interest margin* is defined as the total interest earned less total interest paid
 - (iv) *Intermediation cost* is defined as total operating expenses
 - (v) *Wage bills* is defined as payments to and provisions for employees (PPE)
 - (vi) *Operating profit* is defined as total earnings less total expenses, excluding provisions and contingencies, and
 - (vii) *Burden* is defined as the total non-interest expenses less total non-interest income
2. Items like capital, reserves, deposits, borrowings, advances, investments and assets / liabilities used to compute various financial earnings / expenses ratios (Sr. no.11 to 29) are averages for the two relevant years.
3. Definitions of the ratios are as follow:
 - (i) Cash-Deposit ratio = (Cash in hand + Balances with RBI) / Deposits

- (ii) Ratio of secured advances to total advances = (Advances secured by tangible assets + Advances covered by bank or Govt. guarantees) / Advances
- (iii) Ratio of interest income to total assets = Interest earned / Total assets
- (iv) Ratio of net interest margin to total assets = (Interest earned - Interest paid) / Total assets
- (v) Ratio of non-interest income to total assets = Other income / Total assets
- (vi) Ratio of intermediation cost to total assets = Operating expenses / Total assets
- (vii) Ratio of wage bill to intermediation costs (Operating Expenses) = PPE / Operating Expenses
- (viii) Ratio of wage bill to total expenses = PPE / Total expenses
- (ix) Ratio of wage bill to total income = PPE / Total income
- (x) Ratio of burden to total assets = (Operating expenses - Other income) / Total assets
- (xi) Ratio of burden to interest income = (Operating expenses - Other income) / Interest income
- (xii) Ratio of operating profits to total assets = Operating profit / Total assets
- (xiii) Return on assets for a bank group (for Table 2.6) is obtained as weighted average of return on assets of individual banks (from Table B11) in the group, weights being the proportion of total assets of the bank as percentage to total assets of all banks in the corresponding bank group
- (xiv) Return on Equity = Net Profit / (Capital + Reserves and Surplus)
- (xv) Cost of Deposits = IPD / Deposits
- (xvi) Cost of Borrowings = IPB / Borrowings
- (xvii) Cost of Funds = (IPD + IPB) / (Deposits + Borrowings)
- (xviii) Return on Advances = IEA / Advances
- (xix) Return on Investments = IEI / Investments
- (xx) Return on Advances adjusted to Cost of Funds = Return on Advances – Cost of Funds
- (xxi) Return on Investment adjusted to Cost of Funds = Return on Investments – Cost of Funds

Whenever appropriate, denominators in the ratios use averages of “current year” and “previous year”. For instance, ratio of net interest margin to total assets for the year 2007-08 uses denominator as average total assets for the years 2006-07 and 2007-08.

Abbreviations used in the above definitions are as follows.

PPE = Payment to and provisions for employees

IPD = Interest paid on deposits

IPB = Interest paid on borrowings from RBI and other agencies

IEA = Interest earned on advances and bills

IEI = Interest earned on investments

Table 4.2 – This table is based on the data as on March 31, 2007 reported by 11423 selected branches of scheduled commercial banks in Basic Statistical Return IV survey.

Tables 9.1 and B2 – Data in these tables are obtained from various schedules of profit and loss account as published by banks in their annual accounts. 'Total expenses' shown in these tables exclude 'provisions and contingencies'. The item 'profit' is computed by subtracting interest expenses, operating expenses and provisions and contingencies from total earnings of the bank.

Table 10.1 - This table is based on the data collected through Basic Statistical Return II and include only full-time employees of the banks.

Table 11.4 - Data are based on BSR I and BSR II received from all branches of scheduled commercial banks and relate to accounts with credit limit of over Rs.2 lakhs. The credit is exclusive of inland & foreign bills purchased and discounted. Amount outstanding is used as weights for calculating average lending rates. The deposit rate corresponds to only term deposits. The data for 2007 on average deposit rate are based on 61106 reporting branches out of 70408 branches.

Tables B1 to B11 - Presents data on individual Scheduled Commercial Banks, excluding Regional Rural Banks.

Table B15 - Data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December 2007 and are based on returns submitted by banks in Form IX under Section 26 of the Banking Regulation Act, 1949.

III. General

1. The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures.
2. Figures in brackets, unless otherwise specified, indicate percentage to totals.
3. The unit lakh is equal to 1,00,000 and unit crore is equal to 1,00,00,000.
4. The symbol '-' indicates nil or negligible and '..' indicates not available or not applicable.
5. Source and notes as appropriate are given at the end of each table.
6. The year '2007' refers to financial year April 2006 to March 2007 and the year '2008' refers to financial year April 2007 to March 2008.
7. Some of the data for the previous years have been revised.

LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2007 AND 2008

(Amount in Rs. crore)

Liabilities	As on March 30, 2007	As on March 31, 2008	Assets	As on March 30, 2007	As on March 31, 2008
	(1)	(2)		(3)	(4)
BANKING DEPARTMENT					
1. Capital paid-up	5	5	1. Notes	11	22
2. Reserve fund	6500	6500	2. Rupee coin	—	—
			3. Small coin	—	—
3. National Industrial Credit (long-term operations) Fund	15	16	4. Bills purchased and discounted	—	—
			(a) Internal	—	—
			(b) External	—	—
			(c) Government Treasury bills	—	—
4. National Housing Credit (long-term operations) Fund	189	190	5. Balances held abroad	346401	615828
			6. Investments@	118416	148851
5. Deposits			7. Loans and advances to:		
a) Government			(i) Central Government	—	—
(i) Central Government #	99635	225079	(ii) State Government	—	172
(ii) State Government ##	41	41	8. Loans and advances to:		
b) Banks			(i) Scheduled Commercial Banks	6245	4571
(i) Scheduled Commercial Banks	180222	311880	(ii) Scheduled State Co-operative Banks	—	19
(ii) Scheduled State Co-operative Banks	2851	4214	(iii) Other Scheduled Co-operative Banks	103	—
(iii) Other Scheduled Co-operative Banks	2885	4750	(iv) Non-scheduled State Co-operative Banks	—	—
(iv) Non-scheduled State Co-operative Banks	55	58	(v) National Bank for Agriculture and Rural Development (NABARD)	—	—
(v) Other banks	5317	7545	(vi) Others	187	438
c) Others	11609	16027	9. Loans, advances and investments from National Industrial Credit (long-term operations) Fund		
6. Bills payable	367	327	(a) Loans and advances to:		
			(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Investment Bank of India	—	—
			(iv) Others	—	—
			(b) Investments in bonds/debentures issued by:		
			(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Investment Bank of India	—	—
			(iv) Others	—	—
			10. Loans, advances and investments from National Housing Credit (long-term operations) Fund		
			(a) Loans and advances to National Housing Bank	50	50
			(b) Investments in bonds/debentures issued by National Housing Bank	—	—
7. Other liabilities	172821	205796	11. Other assets *	11099	12478
Total Liabilities	482512	782428	Total Assets	482512	782429
ISSUE DEPARTMENT					
1. Notes held in the Banking department	11	22	1. Gold coin and bullion		
			(i) Held in India	24160	32779
			(ii) Held outside India	—	—
2. Notes in circulation	496775	581577	2. Foreign Securities	471567	547641
			Total (1+2)	495727	580420
			3. Rupee coin	12	132
			4. Government of India rupee securities	1046	1046
			5. Internal bills of exchange & other commercial paper	—	—
Total Liabilities (Total notes issued)	496786	581599	Total Assets	496785	581598

Note : * Includes gold valued at Rs.5413.55 crore as on March 30, 2007 and Rs.7344.88 crore as on March 31, 2008.

@ : Includes Foreign Currency Asset of Rs.18432.65 crore which forms part of Balances held abroad as on March 30,2007 and Rs.32359.13 crore as on March 31, 2008.

: Includes Rs.62973.95 crore balance under Market Stabilization Scheme as on March 30, 2007 and Rs.168392.49 crore as on March 31, 2008.

: Includes the balance of Government of Union Territory of Puducherry.

Source: Weekly Statement of Affairs of the Reserve Bank of India, Department of Government and Bank Accounts.

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	June 1969	March 2001	March 2002	March 2003	March 2004	March 2005	March 2006	March 2007	March 2008
Number of Commercial Banks	89	300	297	292	290	289	222	183	174
(a) Scheduled Commercial Banks	73	296	293	288	286	285	218	179	170
of which: Regional Rural Banks	-	196	196	196	196	196	133	96	91
(b) Non-Scheduled Commercial Banks	16	5	4	4	5	4	4	4	4
Number of Bank Offices in India	8262	67937	68195	68500	69170	70373	71685	74346	77773
(a) Rural	1833	32585	32503	32283	32227	30790	30436	30575	30977
(b) Semi-Urban	3342	14843	14962	15135	15288	15325	15811	16620	17656
(c) Urban	1584	11193	11328	11566	11806	12419	13034	14049	15245
(d) Metropolitan	1503	9316	9402	9516	9750	11839	14204	13102	13895
Population per Office (in thousands)	64	15	15	16	16	16	16	15	15
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	989141	1131188	1311761	1504416	1700198	2109049	2611934	3196940
(a) Demand deposits	2104	159407	169103	187837	225022	248028	364640	429731	524310
(b) Time deposits	2542	829734	962085	1123924	1279394	1452171	1744409	2182203	2672630
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	529271	609053	746432	840785	1100428	1507077	1931190	2361913
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	367184	437482	547546	677588	739154	717454	791516	971714
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	1456	1659	1925	2265	2574	3047	3675	4344
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	779	893	1143	1330	1700	2209	2757	3222
Per capita Deposit of Scheduled Commercial Banks (Rs.)	88	9770	11008	12253	14089	16281	19130	23382	28610
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	5228	5927	7275	8273	10752	13869	17541	21218
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	15.5	56.0	54.4	58.8	59.4	60.0	65.4	70.1	74.7
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	182255	205606	254648	263834	381476	510175	632647	738686
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	31.0	34.8	35.1	34.5	36.7	35.3	34.3	32.9
Credit-Deposit Ratio (per cent)	77.5	53.5	53.8	56.9	55.9	62.6	70.1	73.5	74.6
Investment-Deposit Ratio (per cent)	29.3	37.1	38.7	41.3	45.0	47.3	40.0	35.3	35.4
Cash-Deposit Ratio (per cent)	8.2	8.4	7.1	6.3	7.2	6.4	6.7	7.2	9.7

Notes : 1) Number of bank offices includes Administrative Offices.

2) Classification of bank offices according to population for the year 1969 is based on 1961 census and for the subsequent years up to March 2004, it is based on 1991 census. For March 2005 upto March 2007, classification of bank offices were based on 2001 census.

3) Population per office, per capita deposits and per capita credit are based on the estimated mid-year population figures, supplied by the Office of the Registrar General, India.

4) Deposits, credit and investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.

5) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.

6) For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'. The data for 'cash in hand' are taken from "Form-A" return as per Section 42(2) of the Reserve Bank of India Act, 1934 and 'balances with the Reserve Bank of India' are taken from the "Weekly Statement of Affairs of the Reserve Bank of India".

7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.

Summary Tables

TABLE 1.1 : OFFICES OF COMMERCIAL BANKS IN INDIA - 2004 TO 2008

Bank Group	As on March 31				
	2004	2005	2006	2007	2008
	(1)	(2)	(3)	(4)	(5)
State Bank of India and its Associates	13836	13983	14261	14611	15512
Nationalised Banks \$	34492	35042	35754	37227	38726
Foreign Banks	221	242	259	272	280
Regional Rural Banks	14721	14752	14777	14802	14957
Other Scheduled Commercial Banks	5951	6454	6819	7401	8265
Non-Scheduled Commercial Banks	27	25	28	33	33
Total	69248	70498	71898	74346	77773

Notes : No. of offices includes administrative offices.

\$ Includes IDBI Bank Ltd.

Data for 2004 to 2007 have been revised and data for 2008 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

GRAPH -1
POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES OF
COMMERCIAL BANKS - 2007 AND 2008
(As on March 31)

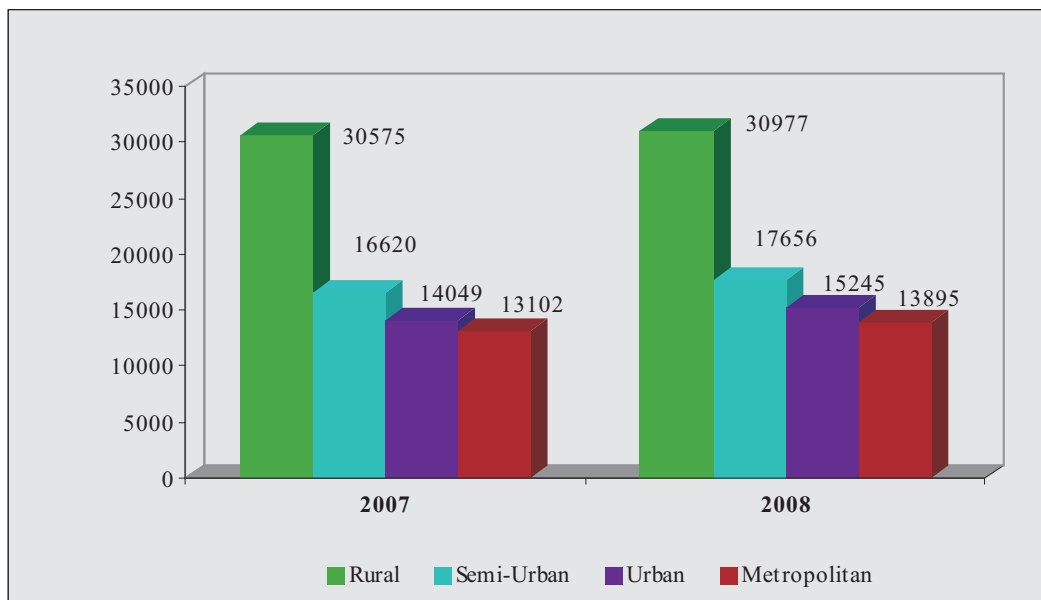


TABLE 1.2 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 2007 AND 2008

Bank Group	Number of Offices									
	As on March 31, 2007					Opened during April 1,2006 to March 31,2007				
	Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
State Bank of India & its Associates	5114	4195	2846	2456	14611	25	57	157	119	358
Nationalised Banks \$	13014	7707	8231	8275	37227	112	348	509	344	1313
Regional Rural Banks	11453	2603	677	69	14802	20	24	24	4	72
Foreign Banks	-	2	44	226	272	-	1	6	6	13
Other Scheduled Commercial Banks	988	2099	2238	2076	7401	54	326	261	188	829
Non-Scheduled Commercial Banks	6	14	13	-	33	2	2	1	-	5
All Commercial Banks	30575	16620	14049	13102	74346	213	758	958	661	2590

Bank Group	Number of Offices									
	Closed/merged/converted during April 1,2006 to March 31,2007					Net increase(+) or decrease (-)				
	Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
State Bank of India & its Associates	2	-	1	1	4	23	57	156	118	354
Nationalised Banks \$	5	5	15	41	66	107	343	494	303	1247
Regional Rural Banks	30	8	9	-	47	-10	16	15	4	25
Foreign Banks	-	-	-	-	-	-	1	6	6	13
Other Scheduled Commercial Banks	-	-	2	-	2	54	326	259	188	827
Non-Scheduled Commercial Banks	-	-	-	-	-	2	2	1	-	5
All Commercial Banks	37	13	27	42	119	176	745	931	619	2471

Notes : \$ Includes IDBI Bank Ltd.

1. Population group classification is based on 2001 census.

2. The number of closure of offices under any population group includes conversion/merger of offices.

3. No. of offices includes administrative offices.

4. Data for 2007 are revised.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

TABLE 1.2 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 2007 AND 2008 (Concl'd.)

Bank Group	Number of Offices									
	As on March 31, 2008					Opened during April 1,2007 to March 31,2008				
	Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
State Bank of India & its Associates	5288	4477	3098	2649	15512	182	282	255	194	913
Nationalised Banks \$	13164	8101	8823	8638	38726	153	402	598	390	1543
Regional Rural Banks	11489	2670	727	71	14957	52	74	48	2	176
Foreign Banks	-	2	51	227	280	-	-	7	9	16
Other Scheduled Commercial Banks	1030	2392	2533	2310	8265	51	308	342	282	983
Non-Scheduled Commercial Banks	6	14	13	-	33	-	-	-	-	-
All Commercial Banks	30977	17656	15245	13895	77773	438	1066	1250	877	3631

Bank Group	Number of Offices									
	Closed/merged/converted during April 1,2007 to March 31,2008					Net increase(+) or decrease (-)				
	Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
State Bank of India & its Associates	8	-	1	1	10	174	282	254	193	903
Nationalised Banks \$	2	3	4	26	35	151	399	594	364	1508
Regional Rural Banks	14	8	2	-	24	38	66	46	2	152
Foreign Banks	-	-	-	-	-	-	-	7	9	16
Other Scheduled Commercial Banks	4	3	2	3	12	47	305	340	279	971
Non-Scheduled Commercial Banks	-	-	-	-	-	-	-	-	-	-
All Commercial Banks	28	14	9	30	81	410	1052	1241	847	3550

Notes : \$ Includes IDBI Bank Ltd.

1. Population group classification is based on 2001 census.
2. The number of closure of offices under any population group includes conversion/merger of offices.
3. No. of offices includes administrative offices.
4. Data for 2008 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION
OF OFFICES OPENED BY COMMERCIAL BANKS - 2007 AND 2008**

State / Union Territory	Number of Offices										
	As on March 31, 2006	Opened during April 1, 2006 to March 31, 2007					As on March 31, 2007				
		Rural	Semi- Urban	Urban	Metro politan	Total	Rural	Semi- Urban	Urban	Metro politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andaman & Nicobar	34	-	3	-	-	3	17	20	-	-	37
Andhra Pradesh	5679	15	51	81	52	199	2265	1360	1354	895	5874
Arunachal Pradesh	70	-	3	-	-	3	50	23	-	-	73
Assam	1287	2	13	24	-	39	773	301	252	-	1326
Bihar	3678	9	11	18	12	50	2331	767	373	241	3712
Chandigarh	254	-	-	17	-	17	21	1	245	-	267
Chhattisgarh	1076	1	13	23	-	37	634	204	273	-	1111
Dadra & Nagar Haveli	12	-	7	-	-	7	4	16	-	-	20
Daman & Diu	16	-	2	-	-	2	-	18	-	-	18
Delhi	1852	3	1	-	116	120	50	27	-	1896	1973
Goa	368	5	10	-	-	15	151	229	-	-	380
Gujarat	3902	16	49	34	60	159	1415	872	578	1186	4051
Haryana	1784	20	24	66	4	114	650	378	772	99	1899
Himachal Pradesh	830	15	24	1	-	40	684	129	56	-	869
Jammu & Kashmir	901	4	5	13	-	22	524	167	232	-	923
Jharkhand	1550	3	16	18	-	37	956	297	334	-	1587
Karnataka	5275	19	42	60	53	174	2103	1064	1195	1072	5434
Kerala	3713	5	97	49	-	151	320	2535	1004	-	3859
Lakshadweep	10	-	-	-	-	-	7	3	-	-	10
Madhya Pradesh	3617	-	21	34	22	77	1720	851	636	472	3679
Maharashtra	6886	17	31	66	123	237	2082	1243	971	2794	7090
Manipur	78	-	1	-	-	1	34	20	23	-	77
Meghalaya	189	1	-	1	-	2	122	23	46	-	191
Mizoram	81	1	-	4	-	5	58	12	16	-	86
Nagaland	75	-	5	-	-	5	35	45	-	-	80
Orissa	2386	7	50	38	-	95	1583	406	490	-	2479
Pondicherry	93	2	2	5	-	9	19	25	58	-	102
Punjab	2857	14	62	47	24	147	1062	810	661	469	3002
Rajasthan	3562	5	31	79	29	144	1721	872	743	366	3702
Sikkim	58	3	3	-	-	6	40	24	-	-	64
Tamil Nadu	5150	19	96	89	58	262	1612	1524	1266	1001	5403
Tripura	189	1	1	4	-	6	103	49	43	-	195
Uttar Pradesh	8704	16	44	116	77	253	4634	1523	1422	1368	8947
Uttarakhand	932	3	17	14	-	34	527	239	194	-	960
West Bengal	4750	7	23	57	31	118	2268	543	812	1243	4866
TOTAL	71898	213	758	958	661	2590	30575	16620	14049	13102	74346

Notes : 1. Population group classification is based on 2001 census.
2. Data on number of offices is inclusive of administrative offices.
3. Data for 2007 are revised.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION
OF OFFICES OPENED BY COMMERCIAL BANKS - 2007 AND 2008 (Concl.)**

State / Union Territory	Number of Offices										
	As on March 31, 2007	Opened during April 1, 2007 to March 31, 2008					As on March 31, 2008				
		Rural	Semi- Urban	Urban	Metro politan	Total	Rural	Semi- Urban	Urban	Metro politan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andaman & Nicobar	37	-	-	-	-	-	17	20	-	-	37
Andhra Pradesh	5874	33	87	156	74	350	2298	1445	1503	964	6210
Arunachal Pradesh	73	-	1	-	-	1	50	24	-	-	74
Assam	1326	5	13	30	-	48	777	312	282	-	1371
Bihar	3712	4	20	21	16	61	2333	785	394	257	3769
Chandigarh	267	1	-	24	-	25	22	1	268	-	291
Chhattisgarh	1111	8	24	28	-	60	641	228	300	-	1169
Dadra & Nagar Haveli	20	-	1	-	-	1	4	17	-	-	21
Daman & Diu	18	-	-	-	-	-	-	18	-	-	18
Delhi	1973	1	3	-	143	147	51	30	-	2026	2107
Goa	380	5	18	-	-	23	156	246	-	-	402
Gujarat	4051	38	60	38	94	230	1452	929	616	1272	4269
Haryana	1899	20	34	90	9	153	670	412	858	108	2048
Himachal Pradesh	869	16	15	4	-	35	700	144	60	-	904
Jammu & Kashmir	923	10	15	19	-	44	534	182	251	-	967
Jharkhand	1587	2	24	38	-	64	958	321	371	-	1650
Karnataka	5434	25	66	79	92	262	2127	1129	1273	1161	5690
Kerala	3859	11	96	71	-	178	331	2631	1068	-	4030
Lakshadweep	10	-	-	-	-	-	7	3	-	-	10
Madhya Pradesh	3679	15	42	70	55	182	1730	893	706	526	3855
Maharashtra	7090	10	52	78	146	286	2091	1293	1048	2923	7355
Manipur	77	-	-	-	-	-	33	20	23	-	76
Meghalaya	191	1	1	1	-	3	122	24	47	-	193
Mizoram	86	1	2	8	-	11	54	14	24	-	92
Nagaland	80	1	2	-	-	3	36	46	-	-	82
Orissa	2479	27	43	42	-	112	1609	450	534	-	2593
Pondicherry	102	2	2	4	-	8	21	27	61	-	109
Punjab	3002	20	84	56	25	185	1082	889	713	490	3174
Rajasthan	3702	9	48	56	20	133	1730	920	798	385	3833
Sikkim	64	6	1	-	-	7	46	25	-	-	71
Tamil Nadu	5403	50	143	104	73	370	1654	1663	1353	1057	5727
Tripura	195	3	2	5	-	10	105	50	48	-	203
Uttar Pradesh	8947	87	101	144	92	424	4714	1621	1562	1456	9353
Uttarakhand	960	9	27	7	-	43	536	266	201	-	1003
West Bengal	4866	18	39	77	38	172	2286	578	883	1270	5017
TOTAL	74346	438	1066	1250	877	3631	30977	17656	15245	13895	77773

- Notes :**
1. Population group classification is based on 2001 census.
 2. Data on number of offices is inclusive of administrative offices.
 3. Data for 2008 is provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2007 AND 2008

Region / State / Union territory	As on March 31, 2007									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4287	4712	607	2384	54	2709	5	2830	4953	12635
	(15.2)	(15.4)	(10.4)	(14.3)	(13.6)	(19.3)	(16.1)	(21.6)	(14.4)	(17.0)
Chandigarh	12	21	1	1	1	245	-	-	14	267
Delhi	45	50	21	27	-	-	1	1896	67	1973
Haryana	593	650	134	378	20	772	1	99	748	1899
Himachal Pradesh	604	684	12	129	1	56	-	-	617	869
Jammu & Kashmir	440	524	39	167	2	232	-	-	481	923
Punjab	974	1062	131	810	12	661	2	469	1119	3002
Rajasthan	1619	1721	269	872	18	743	1	366	1907	3702
North Eastern Region	1086	1175	145	473	10	380	-	-	1241	2028
	(3.9)	(3.8)	(2.5)	(2.8)	(2.5)	(2.7)	(0.0)	(0.0)	(3.6)	(2.7)
Arunachal Pradesh	47	50	10	23	-	-	-	-	57	73
Assam	706	773	67	301	5	252	-	-	778	1326
Manipur	33	34	12	20	1	23	-	-	46	77
Meghalaya	115	122	12	23	2	46	-	-	129	191
Mizoram	56	58	8	12	1	16	-	-	65	86
Nagaland	32	35	11	45	-	-	-	-	43	80
Tripura	97	103	24	49	1	43	-	-	122	195
Eastern Region	6693	7195	902	2057	89	2009	3	1484	7687	12745
	(23.7)	(23.5)	(15.5)	(12.4)	(22.4)	(14.3)	(9.7)	(11.3)	(22.3)	(17.1)
Andaman & Nicobar	14	17	2	20	-	-	-	-	16	37
Bihar	2181	2331	418	767	18	373	1	241	2618	3712
Jharkhand	874	956	95	297	7	334	-	-	976	1587
Orissa	1490	1583	101	406	8	490	-	-	1599	2479
Sikkim	32	40	1	24	-	-	-	-	33	64
West Bengal	2102	2268	285	543	56	812	2	1243	2445	4866
Central Region	6856	7515	1010	2817	80	2525	8	1840	7954	14697
	(24.3)	(24.6)	(17.3)	(16.9)	(20.2)	(18.0)	(25.8)	(14.0)	(23.1)	(19.8)
Chhattisgarh	565	634	72	204	7	273	-	-	644	1111
Madhya Pradesh	1519	1720	269	851	23	636	2	472	1813	3679
Uttar Pradesh	4298	4634	631	1523	47	1422	6	1368	4982	8947
Uttarakhand	474	527	38	239	3	194	-	-	515	960
Western Region	3397	3652	779	2378	54	1549	11	3980	4241	11559
	(12.1)	(11.9)	(13.4)	(14.3)	(13.6)	(11.0)	(35.5)	(30.4)	(12.3)	(15.5)
Dadra & Nagar Haveli	4	4	2	16	-	-	-	-	6	20
Daman & Diu	-	-	3	18	-	-	-	-	3	18
Goa	126	151	22	229	-	-	-	-	148	380
Gujarat	1307	1415	276	872	22	578	4	1186	1609	4051
Maharashtra	1960	2082	476	1243	32	971	7	2794	2475	7090
Southern Region	5870	6326	2391	6511	110	4877	4	2968	8375	20682
	(20.8)	(20.7)	(41.0)	(39.2)	(27.7)	(34.7)	(12.9)	(22.7)	(24.3)	(27.8)
Andhra Pradesh	2114	2265	535	1360	45	1354	2	895	2696	5874
Karnataka	1940	2103	302	1064	29	1195	1	1072	2272	5434
Kerala	275	320	1007	2535	10	1004	-	-	1292	3859
Lakshadweep	7	7	2	3	-	-	-	-	9	10
Pondicherry	18	19	7	25	1	58	-	-	26	102
Tamil Nadu	1516	1612	538	1524	25	1266	1	1001	2080	5403
All India	28189	30575	5833	16620	397	14049	31	13102	34451	74346
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

- Notes :**
1. No. of offices includes administrative offices.
 2. Data for 2007 are revised.
 3. Population group classification is based on 2001 census.
 4. Figures in bracket indicate percentage share in all India total.

Source : Master Office File on commercial banks (latest updated version), Department of Statistics and Information Management, RBI.

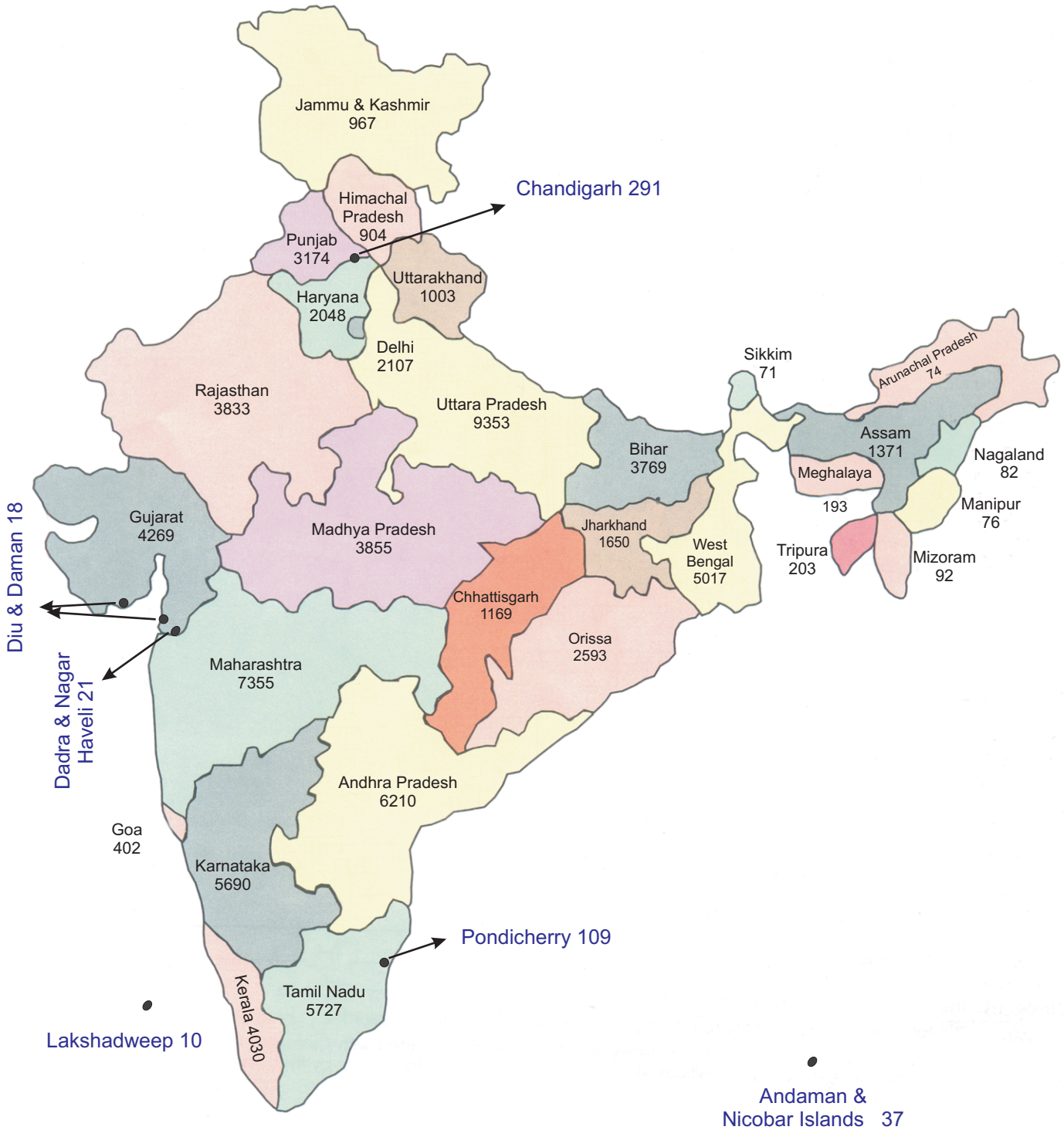
TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2007 AND 2008 (Concl'd.)

Region / State / Union territory	As on March 31, 2008									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4309	4789	608	2578	53	2948	5	3009	4975	13324
	(15.2)	(15.5)	(10.4)	(14.6)	(13.4)	(19.3)	(16.1)	(21.7)	(14.4)	(17.1)
Chandigarh	12	22	1	1	1	268	-	-	14	291
Delhi	46	51	21	30	-	-	1	2026	68	2107
Haryana	601	670	134	412	19	858	1	108	755	2048
Himachal Pradesh	607	700	12	144	1	60	-	-	620	904
Jammu & Kashmir	442	534	39	182	2	251	-	-	483	967
Punjab	978	1082	132	889	12	713	2	490	1124	3174
Rajasthan	1623	1730	269	920	18	798	1	385	1911	3833
North Eastern Region	1081	1177	145	490	10	424	-	-	1236	2091
	(3.8)	(3.8)	(2.5)	(2.8)	(2.5)	(2.8)	(0.0)	(0.0)	(3.6)	(2.7)
Arunachal Pradesh	47	50	10	24	-	-	-	-	57	74
Assam	705	777	67	312	5	282	-	-	777	1371
Manipur	32	33	13	20	1	23	-	-	46	76
Meghalaya	114	122	12	24	2	47	-	-	128	193
Mizoram	52	54	8	14	1	24	-	-	61	92
Nagaland	33	36	11	46	-	-	-	-	44	82
Tripura	98	105	24	50	1	48	-	-	123	203
Eastern Region	6699	7249	903	2179	89	2182	3	1527	7694	13137
	(23.7)	(23.4)	(15.4)	(12.3)	(22.4)	(14.3)	(9.7)	(11.0)	(22.3)	(16.9)
Andaman & Nicobar	14	17	2	20	-	-	-	-	16	37
Bihar	2180	2333	418	785	18	394	1	257	2617	3769
Jharkhand	875	958	95	321	7	371	-	-	977	1650
Orissa	1494	1609	101	450	8	534	-	-	1603	2593
Sikkim	32	46	1	25	-	-	-	-	33	71
West Bengal	2104	2286	286	578	56	883	2	1270	2448	5017
Central Region	6877	7621	1013	3008	80	2769	8	1982	7978	15380
	(24.3)	(24.6)	(17.3)	(17.0)	(20.2)	(18.2)	(25.8)	(14.3)	(23.1)	(19.8)
Chhattisgarh	568	641	73	228	7	300	-	-	648	1169
Madhya Pradesh	1519	1730	270	893	23	706	2	526	1814	3855
Uttar Pradesh	4315	4714	632	1621	47	1562	6	1456	5000	9353
Uttarakhand	475	536	38	266	3	201	-	-	516	1003
Western Region	3405	3703	784	2503	55	1664	11	4195	4255	12065
	(12.0)	(12.0)	(13.4)	(14.2)	(13.9)	(10.9)	(35.5)	(30.2)	(12.3)	(15.5)
Dadra & Nagar Haveli	4	4	2	17	-	-	-	-	6	21
Daman & Diu	-	-	3	18	-	-	-	-	3	18
Goa	127	156	22	246	-	-	-	-	149	402
Gujarat	1314	1452	280	929	23	616	4	1272	1621	4269
Maharashtra	1960	2091	477	1293	32	1048	7	2923	2476	7355
Southern Region	5907	6438	2411	6898	110	5258	4	3182	8432	21776
	(20.9)	(20.8)	(41.1)	(39.1)	(27.7)	(34.5)	(12.9)	(22.9)	(24.4)	(28.0)
Andhra Pradesh	2127	2298	538	1445	45	1503	2	964	2712	6210
Karnataka	1946	2127	306	1129	29	1273	1	1161	2282	5690
Kerala	279	331	1013	2631	10	1068	-	-	1302	4030
Lakshadweep	7	7	2	3	-	-	-	-	9	10
Pondicherry	19	21	7	27	1	61	-	-	27	109
Tamil Nadu	1529	1654	545	1663	25	1353	1	1057	2100	5727
All India	28278	30977	5864	17656	397	15245	31	13895	34570	77773
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

- Notes :**
1. No. of offices includes administrative offices.
 2. Data for 2008 are provisional.
 3. Population group classification is based on 2001 census.
 4. Figures in bracket indicate percentage share in all India total.

Source : Master Office File on commercial banks (latest updated version), Department of Statistics and Information Management, RBI.

MAP - 1
STATE & UNION TERRITORY-WISE DISTRIBUTION OF OFFICES
OF COMMERCIAL BANKS : 2008
 (As on March 31)



**TABLE 1.5 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA - 2006 TO 2008**

Sr. No.	Name of the Country	As on March 31		
		2006	2007	2008
		(1)	(2)	(3)
1	Afghanistan	1	1	1
2	Australia	1	1	1
3	Bahama	2	2	2
4	Bahrain	2	3	4
5	Bangladesh	3	4	4
6	Belgium	2	2	3
7	Cayman Island	1	1	1
8	Channel Islands	1	1	1
9	China	-	2	2
10	Fiji +	9	9	9
11	France	2	2	2
12	Germany	1	1	1
13	Hongkong	8	11	14
14	Israel	-	1	1
15	Japan	4	4	4
16	Kenya	4	4	4
17	Maldiv Island	1	1	1
18	Mauritius ++	8	8	8
19	Oman	4	4	4
20	Qatar	..	..	1
21	Seychelles	1	1	1
22	Singapore	7	9	9
23	South Africa	2	2	3
24	South Korea	1	1	1
25	Sri Lanka	7	7	7
26	Thailand	1	1	1
27	United Arab Emirates	6	8	9
28	United Kingdom	21	22	23
29	United States of America	6	6	7
Total		106	119	129

- Notes :** 1. The table does not include representative office opened by Indian Banks outside India.
2. The table excludes (a) 22 Offices in former East Pakistan before the formation of Bangladesh. The status of the properties of these offices, which were formerly vested with Custodian of Enemy Property, Pakistan, remains unchanged and (b) 17 offices which were in Pakistan were taken over by that Government as enemy property in September, 1965.
3. + : Includes two mobile offices.
++ : Includes one mobile office.

Source : Department of Banking Operations and Development, RBI.

TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS - 2007 AND 2008

Region / State / Union Territory	As on March 31											
	Rural				Semi-Urban				Urban			
	2007		2008		2007		2008		2007		2008	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Northern Region	1274	1388	1373	1275	416	489	427	479	138	272	168	310
Haryana	153	245	274	147	39	71	44	78	41	81	44	88
Himachal Pradesh	294	297	290	312	27	34	29	36	9	9	9	9
Jammu & Kashmir	80	83	81	74	28	28	27	20	10	32	13	30
Punjab	591	591	599	599	135	141	136	135	57	94	51	86
Rajasthan	147	149	119	119	187	215	191	210	17	48	47	89
Delhi	5	19	5	19	..	..	..	..	..	..	..	..
Chandigarh	4	4	5	5	..	..	..	..	4	8	4	8
North-Eastern Region	62	92	62	92	25	56	27	57	18	76	18	76
Assam	..	18	..	18	..	21	..	21	..	29	..	29
Arunachal Pradesh	20	20	20	20	..	..	..	..	9	13	9	13
Manipur	3	3	3	3	5	5	5	5	1	1	1	1
Meghalaya	20	20	20	20	3	4	5	5	6	16	6	16
Nagaland	..	12	..	12	..	9	..	9	..	..	..	..
Tripura	19	19	19	19	11	11	11	11	1	10	1	10
Mizoram	..	..	..	..	6	6	6	6	1	7	1	7
Eastern Region	373	423	396	434	276	298	274	302	234	349	242	374
Bihar	138	150	141	141	83	83	83	89	38	68	45	85
Jharkhand	44	49	47	50	29	30	31	31	26	37	28	31
Orissa	122	126	138	142	97	113	92	109	66	87	65	100
Sikkim	2	2	2	4	2	2	2	2	..	..	..	..
West Bengal	61	67	62	68	65	70	66	71	104	157	104	158
Andaman & Nicobar Islands	6	29	6	29	..	..	..	..	..	..	..	..
Central Region	963	972	988	1050	798	834	813	875	430	477	381	480
Chhatisgarh	..	..	147	147	..	..	21	21	..	..	22	35
Madhya Pradesh @	378	387	232	294	175	210	162	221	163	210	112	198
Uttar Pradesh	470	470	493	493	558	558	557	557	247	247	228	228
Uttarakhand	115	115	116	116	65	66	73	76	20	20	19	19
Western Region	4010	3263	3627	2985	493	706	487	684	147	328	157	404
Gujarat and Dadra & Nagar Haveli	793	794	545	647	193	223	168	182	21	58	13	35
Maharashtra	3217	2469	3082	2338	292	454	311	473	121	233	139	332
Goa	..	..	-	-	8	29	8	29	5	37	5	37
Southern Region	710	884	716	892	468	1017	460	1022	341	573	327	578
Andhra Pradesh	253	253	254	248	206	210	198	203	67	92	68	96
Karnataka	187	274	192	280	67	153	67	155	110	154	95	155
Kerala*	..	80	..	87	..	457	..	467	..	126	..	126
Tamil Nadu	270	270	270	270	195	195	195	195	164	189	164	189
Pondicherry	..	7	..	7	..	2	..	2	..	12	..	12
All India	7392	7022	7162	6728	2476	3400	2488	3419	1308	2075	1293	2222

Notes : * : Includes administrative offices of State Co-operative Banks & District Central Co-operative Banks.

@ : Includes 36 extension counters.

Source: Rural Planning & Credit Department, RBI.

TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS - 2007 AND 2008 (Concl.d.)

Region / State / Union Territory	As on March 31							
	Metropolitan				Total			
	2007		2008		2007		2008	
	No. of centres (13)	No. of offices (14)	No. of centres (15)	No. of offices (16)	No. of centres (17)	No. of offices (18)	No. of centres (19)	No. of offices (20)
Northern Region	3	36	9	43	1831	2185	1977	2107
Haryana	..	..	..	..	233	397	362	313
Himachal Pradesh	..	..	..	..	330	340	328	357
Jammu & Kashmir	..	..	..	..	118	143	121	124
Punjab	..	..	6	6	783	826	792	826
Rajasthan	2	15	2	16	353	427	359	434
Delhi	1	21	1	21	6	40	6	40
Chandigarh	..	..	..	..	8	12	9	13
North-Eastern Region	..	..	..	..	105	224	107	225
Assam	..	..	..	..	..	68	..	68
Arunachal Pradesh	..	..	..	..	29	33	29	33
Manipur	..	..	..	..	9	9	9	9
Meghalaya	..	..	..	..	29	40	31	41
Nagaland	..	..	..	..	..	21	..	21
Tripura	..	..	..	..	31	40	31	40
Mizoram	..	..	..	..	7	13	7	13
Eastern Region	5	21	3	15	888	1091	915	1125
Bihar	..	..	..	..	259	301	269	315
Jharkhand	..	..	..	..	99	116	106	112
Orissa	2	6	..	..	287	332	295	351
Sikkim	..	..	..	..	4	4	4	6
West Bengal	3	15	3	15	233	309	235	312
Andaman & Nicobar Islands	..	..	..	..	6	29	6	29
Central Region	70	70	65	65	2261	2353	2247	2470
Chhatisgarh	..	..	..	..	..	..	190	203
Madhya Pradesh @	..	..	..	..	716	807	506	713
Uttar Pradesh	65	65	65	65	1340	1340	1343	1343
Uttarakhand	5	5	..	..	205	206	208	211
Western Region	52	261	40	210	4702	4558	4311	4283
Gujarat and Dadra & Nagar Haveli	5	76	4	78	1012	1151	730	942
Maharashtra	47	185	36	132	3677	3341	3568	3275
Goa	..	..	..	..	13	66	13	66
Southern Region	41	177	40	176	1560	2651	1543	2668
Andhra Pradesh	32	32	31	31	558	587	551	578
Karnataka	7	37	7	37	371	618	361	627
Kerala *	..	..	..	..	..	663	..	680
Tamil Nadu	2	108	2	108	631	762	631	762
Pondicherry	..	..	..	..	..	21	..	21
All India	171	565	157	509	11347	13062	11100	12878

Notes @ : Includes administrative offices of State Co-operative Banks & District Central Co-operative Banks.

: Includes 17 extension counters.

Source : Rural Planning & Credit Department, RBI.

**TABLE 1.7 : STATE-WISE DISTRIBUTION OF NUMBER OF BRANCHES OF STATE AND DISTRICT
CENTRAL CO-OPERATIVE BANKS - 2006 AND 2007**

Region / State / Union Territory	As on March 31					
	State Co-operative Banks		District Central Co-operative Banks		Total	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	269	275	1798	1976	2067	2251
Haryana	13	13	359	359	372	372
Himachal Pradesh	154	160	180	359	334	519
Jammu & Kashmir	18	18	124	124	142	142
Punjab	19	19	745	742	764	761
Rajasthan	13	13	390	392	403	405
Chandigarh	12	12	*	*	12	12
Delhi	40	40	*	*	40	40
North-Eastern Region	221	222	*	*	221	222
Assam	68	68	*	*	68	68
Manipur	10	10	*	*	10	10
Meghalaya	40	40	*	*	40	40
Nagaland	21	21	*	*	21	21
Tripura	39	39	*	*	39	39
Arunachal Pradesh	32	32	*	*	32	32
Mizoram	11	12	*	*	11	12
Eastern Region	106	107	965	964	1071	1071
Bihar	14	14	279	279	293	293
Jharkhand \$	..	..	114	114	114	114
Orissa	14	14	311	311	325	325
Sikkim	4	4	*	*	4	4
West Bengal	45	46	261	260	306	306
Andaman & Nicobar	29	29	*	*	29	29
Central Region	54	59	2507	2532	2561	2591
Chattisgarh	1	5	198	198	199	203
Madhya Pradesh	22	22	834	834	856	856
Uttar Pradesh	29	30	1277	1300	1306	1330
Uttarakhand	2	2	198	200	200	202
Western Region	119	118	3854	4819	3973	4937
Gujarat	1	1	1150	1144	1151	1145
Maharashtra	53	53	2704	3675	2757	3728
Goa	65	64	*	*	65	64
Southern Region	141	142	2489	2511	2630	2653
Andhra Pradesh	26	26	570	569	596	595
Karnataka	31	31	583	589	614	620
Kerala	20	20	612	628	632	648
Tamil Nadu	44	45	724	725	768	770
Pondicherry	20	20	*	*	20	20
All-India	910	923	11613	12802	12523	13725

Notes : * No District Central Co-operative Banks in the State.

\$ State Co-operative banks not started functioning.

Source : National Bank for Agriculture and Rural Development

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007-08

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of Reporting Banks	179	177	177	177	177	176	175
I. Liabilities to the banking system	88545	87296	82796	75760	77370	77580	86752
(a) Demand and time deposits from banks	40772	37367	35867	33070	36510	34004	38799
(b) Borrowings from banks	35399	33846	28727	27100	24444	28004	30620
(c) Other demand and time liabilities	12374	16083	18202	15590	16416	15572	17333
II. Liabilities to others in India	2940004	2911576	2915827	2969863	3038339	3107396	3222285
(a) Aggregate deposits	2611934	2593165	2610570	2666725	2733492	2776849	2873735
(i) Demand deposits	429731	377672	368394	387833	392520	393893	445604
(ii) Time Deposits	2182203	2215493	2242176	2278892	2340972	2382956	2428131
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	85836	87339	83842	82852	82682	88779	88608
(c) Other demand and time liabilities	242234	231072	221415	220286	222165	241768	259942
III. Assets with the banking system	77442	69866	68917	64908	65246	65660	70524
Money at call and short notice	18267	16023	13378	12344	11536	13497	11790
VI. Cash in Hand & Balances with RBI	196361	206137	201887	196685	228609	238608	272657
V. Investment in India	791516	807467	814399	841199	853959	903792	909153
(a) Government securities	776058	792260	799712	826125	839026	889428	895089
(b) Other approved securities	15458	15207	14687	15074	14933	14364	14064
VI. Bank Credit	1931190	1887837	1883719	1894842	1914053	1962309	2037480
(a) Loans, cash credit and overdrafts	1843871	1808816	1807734	1818308	1835777	1880181	1952739
(b) Inland bills purchased	15919	12096	11476	11101	11511	12338	13150
(c) Inland bills discounted	31314	30706	30107	30269	32061	32767	33154
(d) Foreign bills purchased	16142	13747	13050	12825	12800	11964	13725
(e) Foreign bills discounted	23944	22472	21352	22339	21904	25059	24712

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007-08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of Reporting Banks	175	175	172	172	172	170
I. Liabilities to the banking system	79526	79245	75091	86288	83656	98153
(a) Demand and time deposits from banks	35405	36049	36118	39436	39852	46778
(b) Borrowings from banks	24026	25255	20958	24203	26869	32996
(c) Other demand and time liabilities	20095	17941	18015	22649	16935	18379
II. Liabilities to others in India	3228520	3270437	3304493	3426609	3492805	3601799
(a) Aggregate deposits	2880163	2922000	2937789	3024263	3088254	3196940
(i) Demand deposits	409895	435116	437710	455550	459769	524310
(ii) Time Deposits	2470268	2486884	2500079	2568713	2628485	2672630
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	89170	88936	96049	95569	109173	106504
(c) Other demand and time liabilities	259187	259501	270655	306777	295378	298355
III. Assets with the banking system	76184	76788	74729	86414	81734	90876
Money at call and short notice	13816	13426	10391	16735	11716	19925
VI. Cash in Hand & Balances with RBI	242470	244812	250740	270836	272002	275166
V. Investment in India	947138	963156	935935	953499	988424	971714
(a) Government securities	933342	949519	922525	940297	975404	958661
(b) Other approved securities	13796	13637	13410	13202	13020	13053
VI. Bank Credit	2026708	2072745	2124491	2165563	2254760	2361913
(a) Loans, cash credit and overdrafts	1943132	1987751	2037481	2074673	2160613	2261576
(b) Inland bills purchased	10653	10543	10427	11182	11488	12594
(c) Inland bills discounted	32305	33975	34227	36089	38071	40553
(d) Foreign bills purchased	13561	13137	12637	13576	14939	16499
(e) Foreign bills discounted	27057	27339	29719	30043	29649	30691

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	70	69	69	69	69	69	69
I. Liabilities to the banking system	2996	3003	2951	2957	2930	3475	3464
(a) Demand and time deposits from banks	2848	2888	2884	2898	2893	3445	3439
(b) Borrowings from banks	133	114	66	59	35	30	24
(c) Other demand and time liabilities	15	1	1	-	2	-	1
II. Liabilities to others in India	86641	86254	86215	88185	89253	90199	92056
(a) Aggregate deposits	82744	81779	81797	83632	85322	86588	88024
(i) Demand deposits	10812	9430	9401	9559	9609	9973	10054
(ii) Time Deposits	71932	72349	72396	74073	75713	76615	77970
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1074	1638	1745	1604	1323	961	1117
(c) Other demand and time liabilities	2823	2837	2673	2949	2608	2650	2915
III. Assets with the banking system	9862	9763	9482	10026	10092	9997	10598
Money at call and short notice	4494	3891	3837	3574	3469	3805	3794
IV. Cash in Hand & Balances with RBI	6234	6005	6121	6663	6623	7064	7480
V. Investment in India	29818	29716	29445	28959	29145	31387	31744
(a) Government securities	28788	28814	28408	27903	28103	30271	30565
(b) Other approved securities	1030	902	1037	1056	1042	1116	1179
VI. Bank Credit	77419	76671	76773	77362	77693	79066	80088
(a) Loans, cash credit and overdrafts	75635	74956	75138	75832	76176	77513	78494
(b) Inland bills purchased	495	425	390	331	323	381	404
(c) Inland bills discounted	634	629	625	623	620	620	631
(d) Foreign bills purchased	32	47	46	24	28	27	24
(e) Foreign bills discounted	623	614	574	552	546	525	535

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	69	69	69	69	69	69
I. Liabilities to the banking system	3387	3339	3349	3397	3526	3570
(a) Demand and time deposits from banks	3372	3311	3307	3371	3505	3527
(b) Borrowings from banks	14	27	41	22	16	38
(c) Other demand and time liabilities	1	1	1	4	5	5
II. Liabilities to others in India	92782	94390	96592	99986	101789	104606
(a) Aggregate deposits	89483	90473	92412	96005	97440	100135
(i) Demand deposits	10279	10372	10331	11398	11121	11620
(ii) Time Deposits	79204	80101	82081	84607	86319	88515
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	481	970	1054	814	1424	1208
(c) Other demand and time liabilities	2818	2947	3126	3167	2925	3263
III. Assets with the banking system	11840	11833	12329	13504	12151	12534
Money at call and short notice	4751	4856	5429	6772	5770	5841
IV. Cash in Hand & Balances with RBI	7135	7885	8141	8316	8990	8348
V. Investment in India	32485	32962	33181	33552	33578	34238
(a) Government securities	31451	31935	32157	32528	32592	33238
(b) Other approved securities	1034	1027	1024	1024	986	1000
VI. Bank Credit	79115	80170	80126	80587	81220	85732
(a) Loans, cash credit and overdrafts	77462	78505	78438	78959	79573	83894
(b) Inland bills purchased	396	367	383	377	349	394
(c) Inland bills discounted	674	720	736	684	725	846
(d) Foreign bills purchased	26	37	31	25	26	36
(e) Foreign bills discounted	557	541	538	542	547	562

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	249	246	246	246	246	245	244
I. Liabilities to the banking system	91541	90299	85747	78717	80299	81055	90215
(a) Demand and time deposits from banks	43620	40255	38751	35968	39403	37449	42238
(b) Borrowings from banks	35532	33960	28793	27158	24479	28034	30644
(c) Other demand and time liabilities	12389	16084	18203	15591	16417	15572	17333
II. Liabilities to others in India	3026644	2997830	3002043	3058047	3127592	3197595	3314341
(a) Aggregate deposits	2694678	2674944	2692367	2750356	2818815	2863437	2961759
(i) Demand deposits	440543	387102	377795	397391	402129	403866	455658
(ii) Time Deposits	2254135	2287842	2314572	2352965	2416686	2459571	2506101
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	86910	88977	85588	84456	84004	89740	89725
(c) Other demand and time liabilities	245056	233909	224088	223235	224773	244418	262857
III. Assets with the banking system	87304	79629	78398	74933	75337	75655	81122
Money at call and short notice	22761	19914	17215	15917	15005	17302	15585
IV. Cash in Hand & Balances with RBI	202595	212143	208008	203347	235232	245672	280137
V. Investment in India	821334	837183	843844	870158	883105	935180	940898
(a) Government securities	804846	821074	828119	854028	867129	919699	925654
(b) Other approved securities	16488	16109	15725	16130	15976	15481	15244
VI. Bank Credit	2008609	1964507	1960492	1972204	1991747	2041375	2117567
(a) Loans, cash credit and overdrafts	1919506	1883772	1882872	1894140	1911953	1957694	2031232
(b) Inland bills purchased	16414	12521	11866	11432	11834	12719	13554
(c) Inland bills discounted	31948	31335	30732	30892	32682	33388	33785
(d) Foreign bills purchased	16174	13793	13096	12849	12828	11990	13749
(e) Foreign bills discounted	24567	23086	21926	22891	22450	25584	25247

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2007- 08 (Concl.d.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	244	244	241	241	241	239
I. Liabilities to the banking system	82912	82583	78438	89683	87182	101725
(a) Demand and time deposits from banks	38777	39360	39424	42806	43357	50306
(b) Borrowings from banks	24040	25282	20999	24224	26885	33034
(c) Other demand and time liabilities	20095	17941	18015	22653	16940	18385
II. Liabilities to others in India	3321303	3364826	3401085	3526596	3594593	3706404
(a) Aggregate deposits	2969646	3012472	3030201	3120268	3185695	3297074
(i) Demand deposits	420174	445487	448041	466948	470891	535930
(ii) Time Deposits	2549472	2566985	2582160	2653320	2714804	2761144
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	89652	89906	97103	96383	110596	107712
(c) Other demand and time liabilities	262005	262448	273781	309945	298302	301618
III. Assets with the banking system	88025	88622	87058	99917	93886	103410
Money at call and short notice	18568	18282	15820	23507	17486	25766
IV. Cash in Hand & Balances with RBI	249606	252697	258881	279152	280993	283514
V. Investment in India	979623	996118	969116	987051	1022002	1005952
(a) Government securities	964793	981454	954682	972825	1007996	991899
(b) Other approved securities	14830	14664	14434	14226	14006	14053
VI. Bank Credit	2105825	2152916	2204618	2246150	2335981	2447646
(a) Loans, cash credit and overdrafts	2020595	2066256	2115920	2153632	2240187	2345470
(b) Inland bills purchased	11049	10910	10810	11559	11837	12988
(c) Inland bills discounted	32979	34695	34963	36773	38797	41400
(d) Foreign bills purchased	13588	13174	12668	13601	14965	16535
(e) Foreign bills discounted	27614	27881	30257	30585	30195	31253

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
State Bank of India & its Associates							
No. of Reporting Banks	8	8	8	8	8	8	8
I. Liabilities to the banking system	14925	12371	11843	10168	11084	10542	12461
(a) Demand and time deposits from banks	13061	10401	9692	8640	9578	9371	10010
(b) Borrowings from banks	627	729	949	475	474	177	1435
(c) Other demand and time liabilities	1237	1241	1202	1053	1032	994	1016
II. Liabilities to others in India	665748	673147	667540	682950	703832	734877	747844
(a) Aggregate deposits	585444	591824	585593	604707	626445	648819	652427
(i) Demand deposits	85358	73675	68470	71245	70472	75951	79423
(ii) Time Deposits	500086	518149	517123	533462	555973	572868	573004
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	413	343	635	646	250	493	1825
(c) Other demand and time liabilities	79891	80980	81312	77597	77137	85565	93592
III. Assets with the banking system	12913	9775	7827	8339	7874	9682	10727
Money at call and short notice	3905	4493	1090	2033	1479	2349	2615
IV. Cash in hand	2960	2591	2588	2713	2721	2826	3310
V. Investment in India	184994	190187	191672	195545	203267	214164	210526
(a) Government securities	180595	185806	187291	191165	198912	209933	206630
(b) Other approved securities	4399	4381	4381	4380	4355	4231	3896
VI. Bank Credit	444171	438008	438557	441211	443869	459053	466871
(a) Loans, cash credit and overdrafts	419313	415078	415867	417697	419915	434310	443534
(b) Inland bills purchased	5836	4312	4082	3992	3833	3693	3481
(c) Inland bills discounted	11115	11650	11907	12564	13082	13219	12292
(d) Foreign bills purchased	773	688	657	695	706	875	959
(e) Foreign bills discounted	7134	6280	6044	6263	6333	6956	6605

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India & its Associates						
No. of Reporting Banks	8	8	8	8	8	8
I. Liabilities to the banking system	11381	11176	11672	18532	13658	21225
(a) Demand and time deposits from banks	9989	9697	10171	10558	11188	16556
(b) Borrowings from banks	170	370	470	1214	732	1957
(c) Other demand and time liabilities	1222	1109	1031	6760	1738	2712
II. Liabilities to others in India	755217	756043	764804	783264	812270	829675
(a) Aggregate deposits	659637	665641	675854	685064	706358	728055
(i) Demand deposits	76598	75312	79371	77393	87886	115373
(ii) Time Deposits	583039	590329	596483	607671	618472	612682
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	413	1105	1019	1143	1526	1208
(c) Other demand and time liabilities	95167	89297	87931	97057	104386	100412
III. Assets with the banking system	12588	13579	14680	14829	12412	14618
Money at call and short notice	1675	2030	2231	1665	1275	4667
IV. Cash in hand	2961	3153	2968	3301	3366	3358
V. Investment in India	217976	219979	218202	219586	228954	219011
(a) Government securities	214172	216204	214554	216005	225397	215506
(b) Other approved securities	3804	3775	3648	3581	3557	3505
VI. Bank Credit	473238	482632	493560	502589	524048	534057
(a) Loans, cash credit and overdrafts	451870	459606	470244	478034	497791	506584
(b) Inland bills purchased	3407	3500	3426	3646	3619	3504
(c) Inland bills discounted	10238	11369	11232	12471	13462	14259
(d) Foreign bills purchased	1009	1072	1062	1067	1128	1039
(e) Foreign bills discounted	6714	7085	7596	7371	8048	8671

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Nationalised Banks \$							
No. of Reporting Banks	20	20	20	20	20	20	20
I. Liabilities to the banking system	34249	32533	32353	30515	32491	32479	34835
(a) Demand and time deposits from banks	17705	16974	17090	15885	18317	17289	19279
(b) Borrowings from banks	13939	13438	13068	12367	11927	12913	13359
(c) Other demand and time liabilities	2605	2121	2195	2263	2247	2277	2197
II. Liabilities to others in India	1391547	1375357	1374808	1394450	1426035	1459113	1509947
(a) Aggregate deposits	1264710	1248166	1252822	1270782	1303477	1326707	1380954
(i) Demand deposits	179134	155651	151706	153201	155251	156688	171837
(ii) Time Deposits	1085576	1092515	1101116	1117581	1148226	1170019	1209117
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	47129	47443	49269	48970	49669	53053	51632
(c) Other demand and time liabilities	79708	79748	72717	74698	72889	79353	77361
III. Assets with the banking system	23266	19790	17839	17050	15202	17337	15805
Money at call and short notice	9584	6434	6860	5760	5148	6840	4121
VI. Cash in hand	6321	6333	6564	6497	6579	6855	6683
V. Investment in India	364898	376133	382720	400558	400524	427021	424927
(a) Government securities	356440	367722	374327	392170	392157	418725	416925
(b) Other approved securities	8458	8411	8393	8388	8367	8296	8002
VI. Bank Credit	918668	886270	878939	879616	891730	904832	957355
(a) Loans, cash credit and overdrafts	878641	850392	844777	846954	858398	870462	919661
(b) Inland bills purchased	7019	5068	4819	4603	5040	5823	6629
(c) Inland bills discounted	10933	10345	9886	9178	9255	9120	9649
(d) Foreign bills purchased	11661	10435	9714	9438	9284	8102	9550
(e) Foreign bills discounted	10414	10030	9743	9443	9753	11325	11866

Note : \$ Includes IDBI Ltd.

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934 , Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks \$						
No. of Reporting Banks	20	20	20	20	20	20
I. Liabilities to the banking system	30636	31609	31510	34248	33331	38742
(a) Demand and time deposits from banks	17021	17661	17778	18105	18677	19754
(b) Borrowings from banks	11117	11792	11314	13652	12284	16540
(c) Other demand and time liabilities	2498	2156	2418	2491	2370	2448
II. Liabilities to others in India	1507767	1508164	1531915	1578759	1630404	1704660
(a) Aggregate deposits	1377403	1376796	1386168	1429701	1469531	1545472
(i) Demand deposits	159437	155645	155531	161662	168913	195756
(ii) Time Deposits	1217966	1221151	1230637	1268039	1300618	1349716
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	50919	50299	55416	58023	60929	5595
(c) Other demand and time liabilities	79445	81069	90331	91035	99944	103237
III. Assets with the banking system	18733	17931	15482	19629	18110	21804
Money at call and short notice	6941	5717	3435	7750	4450	7988
VI. Cash in hand	6890	7182	6696	6993	6904	6954
V. Investment in India	443456	443447	425539	439984	450342	445045
(a) Government securities	435625	435696	417938	432581	442989	437767
(b) Other approved securities	7831	7751	7601	7403	7353	7278
VI. Bank Credit	936801	955001	986218	1007740	1055898	1136093
(a) Loans, cash credit and overdrafts	900610	919646	950690	969556	1016277	1093396
(b) Inland bills purchased	4812	4523	4400	4870	5283	6021
(c) Inland bills discounted	10368	9933	10173	10977	12008	12379
(d) Foreign bills purchased	9285	8796	8287	9051	10178	11252
(e) Foreign bills discounted	11726	12103	12668	13286	12152	13045

Note : \$ Includes IDBI Ltd.

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act , 1934 , Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Regional Rural Banks							
No. of Reporting Banks	96	96	96	96	96	96	95
I. Liabilities to the banking system	410	405	438	422	434	410	457
(a) Demand and time deposits from banks	101	77	80	60	68	88	110
(b) Borrowings from banks	187	235	250	248	263	246	218
(c) Other demand and time liabilities	122	93	108	114	103	76	129
II. Liabilities to others in India	83838	82068	81827	82238	83252	84448	87828
(a) Aggregate deposits	81620	79764	79628	80116	81016	82096	85611
(i) Demand deposits	20003	19102	18594	18523	18400	18442	19215
(ii) Time Deposits	61617	60662	61034	61593	62616	63654	66396
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10	1	2	4	1	1	1
(c) Other demand and time liabilities	2208	2303	2197	2118	2235	2351	2216
III. Assets with the banking system	18826	17795	18178	17651	17808	17188	17855
Money at call and short notice	2718	2985	2916	2633	2656	2545	2682
IV. Cash in hand	1110	912	995	925	925	922	999
V. Investment in India	22424	22499	22490	22364	22525	22892	23145
(a) Government securities	20249	20494	20986	20467	20723	21468	21361
(b) Other approved securities	2175	2005	1504	1897	1802	1424	1784
VI. Bank Credit	48420	47829	47752	48375	49224	50463	52549
(a) Loans, cash credit and overdrafts	48356	47791	47727	48349	49189	50443	52480
(b) Inland bills purchased	50	32	19	21	29	15	48
(c) Inland bills discounted	14	6	6	5	6	5	21
(d) Foreign bills purchased	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks						
No. of Reporting Banks	95	95	92	92	92	91
I. Liabilities to the banking system	449	477	444	451	461	578
(a) Demand and time deposits from banks	123	143	136	150	96	173
(b) Borrowings from banks	240	248	223	213	271	313
(c) Other demand and time liabilities	86	86	85	88	94	92
II. Liabilities to others in India	87207	87595	89094	90605	93337	96755
(a) Aggregate deposits	85019	85415	86798	88448	91008	94412
(i) Demand deposits	18473	18519	18354	18845	19694	21022
(ii) Time Deposits	66546	66896	68444	69603	71314	73390
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2	2	1	1	1	2
(c) Other demand and time liabilities	2186	2178	2295	2156	2328	2341
III. Assets with the banking system	17125	15982	17387	17944	18794	20603
Money at call and short notice	2373	2346	2394	2797	1987	3063
IV. Cash in hand	936	919	983	979	988	1104
V. Investment in India	23805	23862	23956	24292	24966	25387
(a) Government securities	22011	22110	22132	22395	23155	23411
(b) Other approved securities	1794	1752	1824	1897	1811	1976
VI. Bank Credit	52730	53386	53722	54317	55353	57417
(a) Loans, cash credit and overdrafts	52678	53353	53688	54280	55330	57357
(b) Inland bills purchased	47	30	31	30	16	51
(c) Inland bills discounted	5	3	3	7	7	9
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Other Scheduled Commercial Banks							
No. of Reporting Banks	26	24	24	24	24	23	23
I. Liabilities to the banking system	19199	23524	19726	18467	17625	16986	14820
(a) Demand and time deposits from banks	9566	9552	8717	8044	8118	6785	8993
(b) Borrowings from banks	6573	10675	8014	7560	6827	7123	4458
(c) Other demand and time liabilities	3060	3297	2995	2863	2680	3078	1369
II. Liabilities to others in India	613841	594436	604193	617839	626771	627353	658108
(a) Aggregate deposits	534570	524703	538189	553499	559728	557097	580208
(i) Demand deposits	98529	82336	81469	91554	91581	90492	109434
(ii) Time Deposits	436041	442367	456720	461945	468147	466605	470774
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	22778	22963	21505	21319	20164	21428	18871
(c) Other demand and time liabilities	56493	46770	44499	43021	46879	48828	59029
III. Assets with the banking system	9270	8148	8129	7101	8972	8586	7828
Money at call and short notice	1117	1539	1901	1165	1569	1381	1521
IV. Cash in hand	5306	4667	5060	5541	5104	5800	6639
V. Investment in India	162997	164192	163068	165792	172220	175646	181632
(a) Government securities	162642	163853	162729	165453	171880	175303	181304
(b) Other approved securities	355	339	339	339	340	343	328
VI. Bank Credit	393178	391256	393196	396679	399140	412099	421984
(a) Loans, cash credit and overdrafts	382211	380781	383274	386890	388801	401032	410019
(b) Inland bills purchased	1794	1479	1509	1465	1541	1647	1821
(c) Inland bills discounted	5624	5886	5464	5367	5738	6195	6845
(d) Foreign bills purchased	2084	1447	1496	1534	1626	1669	1653
(e) Foreign bills discounted	1465	1663	1453	1423	1434	1556	1646

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
Other Scheduled Commercial Banks						
No. of Reporting Banks	23	23	23	23	23	23
I. Liabilities to the banking system	15620	14403	13704	15129	17068	16329
(a) Demand and time deposits from banks	7911	8125	7627	10282	9520	9809
(b) Borrowings from banks	6299	4870	4675	3457	6089	5021
(c) Other demand and time liabilities	1410	1408	1402	1390	1459	1499
II. Liabilities to others in India	657705	685405	685189	708836	707014	724359
(a) Aggregate deposits	582327	607304	605318	626680	625736	640991
(i) Demand deposits	96912	119362	121891	128460	115599	123389
(ii) Time Deposits	485415	487942	483427	498220	510137	517602
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	19064	20274	19252	19694	21278	20886
(c) Other demand and time liabilities	56314	57827	60619	62462	60000	62482
III. Assets with the banking system	7550	9024	8191	14446	12345	10901
Money at call and short notice	2002	2255	1947	3635	2636	2801
IV. Cash in hand	6277	6473	5615	6895	5917	6063
V. Investment in India	186701	193530	190587	190034	197276	194177
(a) Government securities	186383	193216	190275	189733	196991	193897
(b) Other approved securities	318	314	312	301	285	280
VI. Bank Credit	421074	436270	442609	449039	460100	471479
(a) Loans, cash credit and overdrafts	409202	422835	428640	435032	445785	455731
(b) Inland bills purchased	1562	1647	1763	1806	1749	2116
(c) Inland bills discounted	7003	8193	8543	8338	8640	9563
(d) Foreign bills purchased	1614	1725	1804	1824	1863	2076
(e) Foreign bills discounted	1693	1870	1859	2039	2063	1993

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Foreign Banks							
No. of Reporting Banks	29	29	29	29	29	29	29
I. Liabilities to the banking system	19762	18464	18434	16188	15738	17164	24180
(a) Demand and time deposits from banks	339	364	287	442	430	471	408
(b) Borrowings from banks	14073	8770	6446	6449	4954	7546	11150
(c) Other demand and time liabilities	5350	9330	11701	9297	10354	9147	12622
II. Liabilities to others in India	185029	186571	187461	192384	198449	201607	218557
(a) Aggregate deposits	145589	148709	154338	157620	162826	162132	174535
(i) Demand deposits	46706	46908	48155	53309	56816	52321	65695
(ii) Time Deposits	98883	101801	106183	104311	106010	109811	108840
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	15506	16589	12432	11913	12598	13804	16279
(c) Other demand and time liabilities	23934	21273	20691	22851	23025	25671	27743
III. Assets with the banking system	13167	14358	16943	14767	15389	12867	18306
Money at call and short notice	943	572	611	753	684	383	851
IV. Cash in hand	441	435	444	409	396	471	457
V. Investment in India	56202	54455	54448	56939	55425	64070	68923
(a) Government securities	56132	54385	54378	56869	55355	64000	68869
(b) Other approved securities	70	70	70	70	70	70	54
VI. Bank Credit	126752	124472	125276	128960	130091	135861	138721
(a) Loans, cash credit and overdrafts	115349	114774	116089	118419	119475	123935	127045
(b) Inland bills purchased	1220	1205	1047	1019	1068	1159	1171
(c) Inland bills discounted	3628	2819	2845	3154	3980	4227	4347
(d) Foreign bills purchased	1624	1176	1183	1158	1184	1317	1563
(e) Foreign bills discounted	4931	4498	4112	5210	4384	5223	4595

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks						
No. of Reporting Banks	29	29	29	29	29	28
I. Liabilities to the banking system	21440	21582	17759	17927	19139	21279
(a) Demand and time deposits from banks	361	423	406	341	371	486
(b) Borrowings from banks	6200	7976	4275	5666	7494	9165
(c) Other demand and time liabilities	14879	13183	13078	11920	11274	11628
II. Liabilities to others in India	220627	233231	233490	265146	249782	246351
(a) Aggregate deposits	175778	186843	183650	194370	195623	188010
(i) Demand deposits	58475	66277	62563	69190	67678	68769
(ii) Time Deposits	117303	120566	121087	125180	127945	119241
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18773	17257	20361	16709	25438	28457
(c) Other demand and time liabilities	26076	29131	29479	54067	28721	29884
III. Assets with the banking system	20187	20270	18991	19566	20073	22952
Money at call and short notice	825	1078	384	888	1368	1406
IV. Cash in hand	475	560	554	578	610	565
V. Investment in India	75201	82337	77652	79604	86886	88096
(a) Government securities	75152	82291	77626	79583	86872	88082
(b) Other approved securities	49	46	26	21	14	14
VI. Bank Credit	142867	145459	148381	151879	159361	162868
(a) Loans, cash credit and overdrafts	128774	132311	134219	137771	145431	148508
(b) Inland bills purchased	826	844	807	831	821	903
(c) Inland bills discounted	4691	4477	4276	4296	3955	4342
(d) Foreign bills purchased	1653	1545	1484	1634	1769	2132
(e) Foreign bills discounted	6923	6282	7595	7347	7385	6983

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Scheduled Urban Co-operative Banks							
No. of Reporting Banks	54	53	53	53	53	53	53
I. Liabilities to the banking system	1996	1898	1878	1862	1873	1912	1910
(a) Demand and time deposits from banks	1856	1855	1838	1839	1848	1895	1899
(b) Borrowings from banks	125	42	39	23	23	17	10
(c) Other demand and time liabilities	15	1	1	-	2	-	1
II. Liabilities to others in India	48446	48558	49270	51380	52722	54332	55672
(a) Aggregate deposits	46200	46476	47263	49203	50707	52008	52818
(i) Demand deposits	6982	6835	6843	6787	7026	7265	7394
(ii) Time Deposits	39218	39641	40420	42416	43681	44743	45424
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	483	488	520	704	422	710	1117
(c) Other demand and time liabilities	1763	1594	1487	1473	1593	1614	1737
III. Assets with the banking system	4868	4910	4897	5342	5729	5780	6081
Money at call and short notice	573	897	479	552	614	1022	736
IV. Cash in hand	411	434	419	474	465	475	467
V. Investment in India	16410	16260	16221	16313	16544	17438	17459
(a) Government securities	16109	15960	15909	16004	16239	17056	17035
(b) Other approved securities	301	300	312	309	305	382	424
VI. Bank Credit	32757	32520	32572	32661	32854	33238	33742
(a) Loans, cash credit and overdrafts	30984	30810	30941	31135	31342	31689	32153
(b) Inland bills purchased	486	423	388	329	320	380	401
(c) Inland bills discounted	634	628	625	623	620	620	631
(d) Foreign bills purchased	30	45	44	22	26	24	22
(e) Foreign bills discounted	623	614	574	552	546	525	535

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
Scheduled Urban Co-operative Banks						
No. of Reporting Banks	53	53	53	53	53	53
I. Liabilities to the banking system	1888	1884	1898	1924	2010	2079
(a) Demand and time deposits from banks	1874	1857	1864	1904	1993	2037
(b) Borrowings from banks	13	26	33	16	12	37
(c) Other demand and time liabilities	1	1	1	4	5	5
II. Liabilities to others in India	55542	56442	57144	58573	59425	60738
(a) Aggregate deposits	53425	54022	54384	56170	56482	57738
(i) Demand deposits	7549	7618	7507	8201	8208	8428
(ii) Time Deposits	45876	46404	46877	47969	48274	49310
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	436	735	1054	613	1223	1008
(c) Other demand and time liabilities	1681	1685	1706	1790	1720	1992
III. Assets with the banking system	6358	5680	5439	5915	5529	5820
Money at call and short notice	1128	688	588	986	761	678
IV. Cash in hand	481	580	490	509	463	464
V. Investment in India	17681	17998	17922	18048	17793	18465
(a) Government securities	17345	17670	17602	17739	17455	18137
(b) Other approved securities	336	328	320	309	338	328
VI. Bank Credit	33607	34615	35305	35810	36336	38846
(a) Loans, cash credit and overdrafts	31960	32956	33622	34185	34694	37013
(b) Inland bills purchased	394	365	381	376	347	392
(c) Inland bills discounted	674	720	736	684	725	846
(d) Foreign bills purchased	22	33	28	23	23	33
(e) Foreign bills discounted	557	541	538	542	547	562

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007- 08 (Contd.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of						
	Mar 2007	Apr 2007	May 2007	Jun 2007	Jul 2007	Aug 2007	Sep 2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Scheduled State Co-operative Banks							
No. of Reporting Banks	16	16	16	16	16	16	16
I. Liabilities to the banking system	999	1104	1073	1094	1057	1563	1554
(a) Demand and time deposits from banks	991	1033	1046	1058	1045	1550	1540
(b) Borrowings from banks	8	71	27	36	12	13	14
(c) Other demand and time liabilities	-	-	-	-	-	-	-
II. Liabilities to others in India	38194	37696	36944	36805	36529	35867	36385
(a) Aggregate deposits	36544	35303	34533	34428	34614	34580	35206
(i) Demand deposits	3830	2595	2557	2771	2582	2708	2660
(ii) Time Deposits	32714	32708	31976	31657	32032	31872	32546
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	590	1150	1225	901	901	252	1
(c) Other demand and time liabilities	1060	1243	1186	1476	1014	1035	1178
III. Assets with the banking system	4995	4853	4584	4683	4363	4217	4517
Money at call and short notice	3921	2995	3358	3022	2856	2783	3058
IV. Cash in hand	87	78	82	82	91	92	88
V. Investment in India	13408	13456	13225	12647	12602	13950	14286
(a) Government securities	12679	12854	12499	11899	11864	13215	13530
(b) Other approved securities	729	602	726	748	738	735	756
VI. Bank Credit	44662	44151	44201	44701	44838	45827	46345
(a) Loans, cash credit and overdrafts	44651	44146	44197	44697	44834	45823	46340
(b) Inland bills purchased	9	2	2	2	2	2	3
(c) Inland bills discounted	-	1	-	-	-	-	-
(d) Foreign bills purchased	2	2	2	2	2	2	2
(e) Foreign bills discounted	-	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

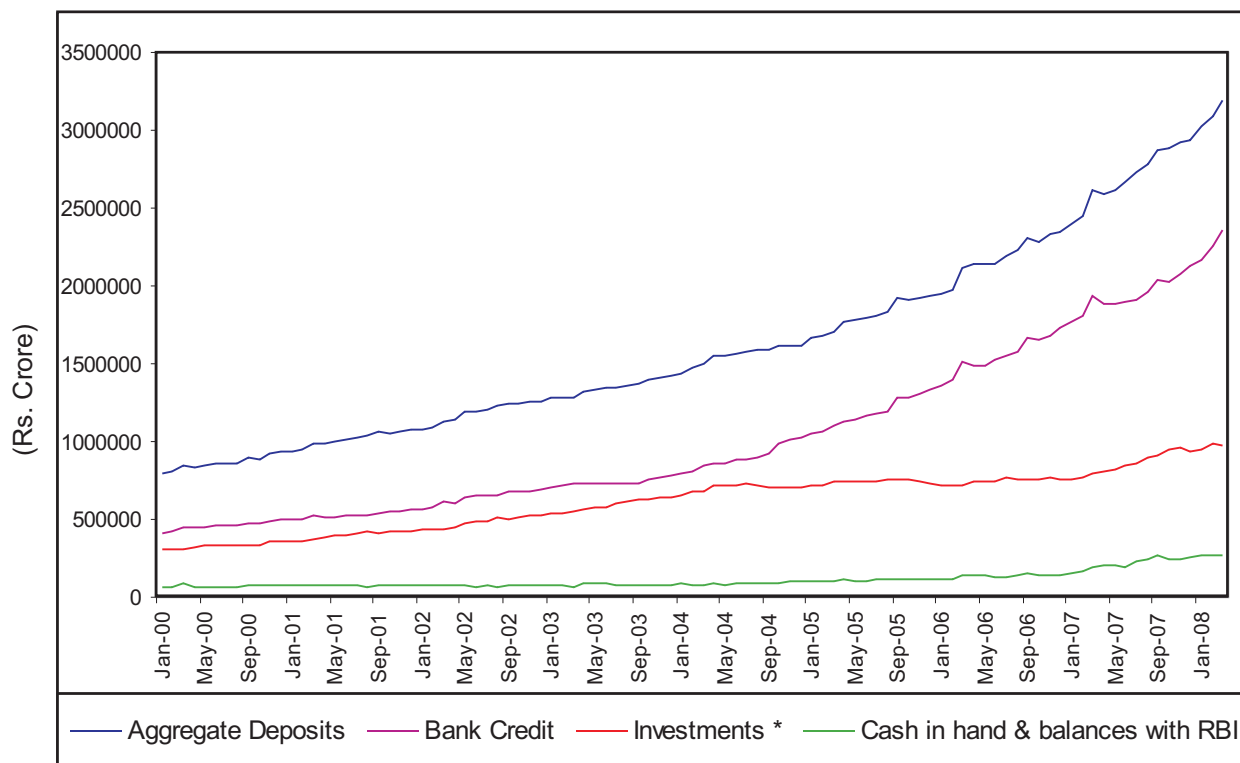
TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP - 2007-08 (Concl.d.)

(Amount in Rs. crore)

Items	As on the last reporting Friday of					
	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008
	(8)	(9)	(10)	(11)	(12)	(13)
Scheduled State Co-operative Banks						
No. of Reporting Banks	16	16	16	16	16	16
I. Liabilities to the banking system	1499	1454	1452	1472	1517	1491
(a) Demand and time deposits from banks	1498	1453	1443	1466	1513	1490
(b) Borrowings from banks	1	1	9	6	4	1
(c) Other demand and time liabilities	-	-	-	-	-	-
II. Liabilities to others in India	37241	37948	39449	41413	42363	43866
(a) Aggregate deposits	36058	36451	38028	39835	40958	42396
(i) Demand deposits	2730	2754	2824	3197	2913	3192
(ii) Time Deposits	33328	33697	35204	36638	38045	39204
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	46	234	1	200	200	200
(c) Other demand and time liabilities	1137	1263	1420	1378	1205	1270
III. Assets with the banking system	5484	6153	6890	7588	6622	6712
Money at call and short notice	3623	4168	4841	5786	5010	5162
IV. Cash in hand	91	106	85	83	86	84
V. Investment in India	14804	14965	15259	15504	15785	15773
(a) Government securities	14106	14266	14555	14789	15137	15101
(b) Other approved securities	698	699	704	715	648	672
VI. Bank Credit	45509	45555	44821	44778	44884	46886
(a) Loans, cash credit and overdrafts	45503	45549	44816	44774	44880	46881
(b) Inland bills purchased	2	2	1	2	2	2
(c) Inland bills discounted	-	-	-	-	-	-
(d) Foreign bills purchased	4	4	4	2	2	3
(e) Foreign bills discounted	-	-	-	-	-	-

Source : Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

GRAPH - 2
SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA : 2000 TO 2008
 (As on the last Friday of Month)



Note : * Include investments in Government and other approved securities only.

TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2007 AND 2008

Region / State / Union Territory	As on March 31									
	Deposits						Credit			
	No. of reporting offices		Amount (in Rs. crore) deposits	Per cent share in total	Amount (in Rs. crore) deposits	Per cent share in total	Amount (in Rs. crore) total credit	Per cent share in total credit	Amount (in Rs. crore) total credit	Per cent share in total credit
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Northern Region	11907	12692	599338	23.1	752297	23.3	411051	21.1	501055	20.9
Chandigarh	213	239	19841	0.8	23952	0.7	18780	1.0	22516	0.9
Delhi	1778	1939	336278	12.9	435983	13.5	238417	12.2	286304	12.0
Haryana	1817	1973	60669	2.3	74367	2.3	34951	1.8	45048	1.9
Himachal Pradesh	847	890	17000	0.7	18781	0.6	7058	0.4	8195	0.3
Jammu & Kashmir	867	914	21956	0.8	25148	0.8	10377	0.5	12090	0.5
Punjab	2848	3043	84621	3.3	101046	3.1	52812	2.7	66998	2.8
Rajasthan	3537	3694	58973	2.3	73020	2.3	48656	2.5	59904	2.5
North Eastern Region	1947	2017	40336	1.6	50016	1.5	16455	0.8	19531	0.8
Arunachal Pradesh	72	74	1813	0.1	2807	0.1	486	0.0	817	0.0
Assam	1262	1317	25757	1.0	31666	1.0	11154	0.6	13057	0.5
Manipur	79	76	1440	0.1	1830	0.1	770	0.0	864	0.0
Meghalaya	187	188	3877	0.1	4811	0.1	1389	0.1	1464	0.1
Mizoram	84	88	1208	0.0	1499	0.0	650	0.0	838	0.0
Nagaland	77	80	2248	0.1	2611	0.1	650	0.0	867	0.0
Tripura	186	194	3993	0.2	4792	0.1	1356	0.1	1624	0.1
Eastern Region	12258	12730	288704	11.1	356687	11.0	151665	7.8	182670	7.6
Andaman & Nicobar Islands	37	37	999	0.0	1110	0.0	281	0.0	348	0.0
Bihar	3606	3676	56916	2.2	68597	2.1	17156	0.9	20373	0.9
Jharkhand	1531	1599	37196	1.4	43565	1.3	12629	0.6	15313	0.6
Orissa	2376	2501	41638	1.6	53732	1.7	26649	1.4	30396	1.3
Sikkim	59	70	1543	0.1	2073	0.1	808	0.0	985	0.0
West Bengal	4649	4847	150412	5.8	187610	5.8	94142	4.8	115255	4.8
Central Region	14089	14751	300249	11.6	362400	11.2	143295	7.4	170989	7.1
Chhattisgarh	1067	1117	24427	0.9	30967	1.0	12948	0.7	16190	0.7
Madhya Pradesh	3535	3681	65498	2.5	81502	2.5	40737	2.1	49177	2.1
Uttar Pradesh	8565	8983	181006	7.0	213594	6.6	81699	4.2	95942	4.0
Uttarakhand	922	970	29318	1.1	36337	1.1	7911	0.4	9680	0.4
Western Region	10881	11365	793744	30.5	1005403	31.1	723958	37.1	893203	37.3
Dadra & Nagar Haveli	17	21	495	0.0	627	0.0	98	0.0	160	0.0
Daman & Diu	18	18	959	0.0	1097	0.0	132	0.0	163	0.0
Goa	363	375	17664	0.7	18925	0.6	4642	0.2	5525	0.2
Gujarat	3826	4039	119224	4.6	152691	4.7	76916	3.9	99515	4.2
Maharashtra	6657	6912	655402	25.2	832063	25.8	642170	32.9	787840	32.9
Southern Region	19629	20771	576451	22.2	702016	21.7	503144	25.8	627118	26.2
Andhra Pradesh	5616	5990	141966	5.5	177567	5.5	124314	6.4	162595	6.8
Karnataka	5165	5390	171898	6.6	210349	6.5	133177	6.8	164110	6.9
Kerala	3673	3836	95282	3.7	109103	3.4	60615	3.1	71226	3.0
Lakshadweep	10	10	207	0.0	326	0.0	21	0.0	25	0.0
Pondicherry	95	104	3932	0.2	4722	0.1	1856	0.1	2332	0.1
Tamil Nadu	5070	5441	163166	6.3	199949	6.2	183161	9.4	226830	9.5
All India	70711	74326	2598822	100.0	3228819	100.0	1949568	100.0	2394566	100.0

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2007 & 2008, RBI.

TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2007 AND 2008 (Concl.d.)

Region / State / Union Territory	As on March 31									
	Population per office		Per capita deposits (in Rs.)		Deposits per office (in Rs. lakh)		Per capita credit (in Rs.)		Credit per office (Rs. lakh)	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	12281	11724	40986	50557	5033	5927	28110	33673	3452	3948
Chandigarh	5019	4569	185603	219341	9315	10022	175678	206190	8817	9421
Delhi	9968	9406	189741	239039	18913	22485	134524	156974	13409	14766
Haryana	12172	11387	27432	33101	3339	3769	15803	20051	1924	2283
Himachal Pradesh	9064	8745	22144	24131	2007	2110	9194	10529	833	921
Jammu & Kashmir	12992	12472	19492	22062	2532	2751	9213	10606	1197	1323
Punjab	8981	8505	33082	39044	2971	3321	20647	25888	1854	2202
Rajasthan	17190	16768	9699	11789	1667	1977	8002	9671	1376	1622
North Eastern Region	22581	22169	9175	11186	2072	2480	3743	4368	845	968
Arunachal Pradesh	19889	19757	12661	19200	2518	3793	3394	5588	675	1104
Assam	22898	22272	8913	10796	2041	2404	3860	4451	884	991
Manipur	38127	40447	4781	5953	1823	2408	2556	2811	975	1137
Meghalaya	15578	15814	13309	16182	2073	2559	4768	4924	743	779
Mizoram	13631	13284	10550	12823	1438	1703	5677	7169	774	952
Nagaland	26481	26050	11025	12529	2919	3264	3188	4160	844	1084
Tripura	24339	23814	8820	10372	2147	2470	2995	3515	729	837
Eastern Region	19491	19044	12084	14713	2355	2802	6348	7535	1237	1435
Andaman & Nicobar Islands	12514	12757	21577	23517	2700	3000	6069	7373	759	941
Bihar	31350	31301	5035	5962	1578	1866	1518	1771	476	554
Jharkhand	..	..	..	..	2430	2725	..	..	825	958
Orissa	16077	15413	10901	13939	1752	2148	6977	7885	1122	1215
Sikkim	11356	9771	23030	30307	2615	2961	12060	14401	1369	1407
West Bengal	18615	18087	17381	21400	3235	3871	10879	13147	2025	2378
Central Region	20473	19961	10409	12308	2131	2457	4968	5807	1017	1159
Chhattisgarh	..	..	..	..	2289	2772	..	..	1213	1449
Madhya Pradesh	25502	24924	7265	8884	1853	2214	4519	5360	1152	1336
Uttar Pradesh	23152	22565	9128	10537	2113	2378	4120	4733	954	1068
Uttarakhand	..	..	..	..	3180	3746	..	..	858	998
Western Region	14152	13711	51546	64520	7295	8846	47014	57319	6653	7859
Dadra & Nagar Haveli	13412	11095	21711	26910	2912	2986	4298	6867	576	762
Daman & Diu	9278	9500	57425	64152	5328	6094	7904	9532	733	906
Goa	5237	5168	92920	97652	4866	5047	24419	28509	1279	1473
Gujarat	13912	13353	22399	28312	3116	3780	14451	18452	2010	2464
Maharashtra	14791	14403	66563	83577	9845	12038	65219	79135	9647	11398
Southern Region	12222	11668	24029	28967	2937	3380	20973	25876	2563	3019
Andhra Pradesh	14515	13752	17416	21556	2528	2964	15251	19739	2214	2714
Karnataka	11019	10691	30203	36505	3328	3903	23400	28480	2578	3045
Kerala	9394	9077	27616	31333	2594	2844	17568	20455	1650	1857
Lakshadweep	8500	8700	24353	37471	2070	3260	2471	2874	210	250
Pondicherry	14021	13077	29520	34721	4139	4540	13934	17147	1954	2242
Tamil Nadu	12929	12146	24893	30255	3218	3675	27943	34322	3613	4169
All India	15718	15184	23382	28610	3675	4344	17541	21218	2757	3222

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of the mid-year population figures supplied by the Office of the Registrar General, Government of India.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2007 & 2008, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008

(Amount in Rs.crore)

Region / State / Union Territory	As on March 31							
	State Bank of India and its Associates				Nationalised Banks			
	2007		2008		2007		2008	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Northern Region	125564	100567	158306	111457	294771	213762	385158	271760
	(21.7)	(22.2)	(21.7)	(20.4)	(23.4)	(23.1)	(24.6)	(23.5)
Haryana	10672	10281	13654	12971	32118	19324	38802	24584
Himachal Pradesh	5838	2540	6792	3186	9350	4112	10427	4408
Jammu & Kashmir	3628	1095	4256	1371	3408	1461	3745	1737
Punjab	20411	16982	25793	21882	53397	30978	61926	38423
Rajasthan	19801	15771	24384	18590	23709	23311	29729	28721
Chandigarh	4264	6118	6001	5736	10597	9514	11821	13159
Delhi	60950	47780	77426	47721	162192	125062	228708	160728
North Eastern Region	16782	7147	21850	9335	18022	6919	21065	7325
	(2.9)	(1.6)	(3.0)	(1.7)	(1.4)	(0.7)	(1.3)	(0.6)
Arunachal Pradesh	1354	331	2029	647	363	128	652	147
Assam	9634	4268	12560	5577	12830	5292	14637	5495
Manipur	687	423	905	503	702	308	870	328
Meghalaya	1900	804	2453	875	1464	483	1705	468
Mizoram	776	455	932	607	225	68	284	86
Nagaland	1188	441	1370	598	850	185	941	231
Tripura	1243	425	1601	528	1588	455	1976	570
Eastern Region	80898	44041	98986	53581	155496	81660	191176	95617
	(14.0)	(9.7)	(13.6)	(9.8)	(12.4)	(8.8)	(12.2)	(8.3)
Bihar	20655	5516	23228	6307	28107	8596	35202	10176
Jharkhand	14248	4593	16749	5801	18847	6539	22133	7631
Orissa	14352	10549	19513	12563	20038	11880	23960	12890
Sikkim	571	367	928	462	839	382	890	453
West Bengal	30625	22871	38046	28261	87188	54135	108480	64317
Andaman & Nicobar	447	145	522	187	477	128	511	150
Central Region	82132	43526	105639	53590	170659	79266	201023	92129
	(14.2)	(9.6)	(14.5)	(9.8)	(13.6)	(8.6)	(12.8)	(8.0)
Chhattisgarh	8339	6038	11301	7263	11015	5622	14838	6685
Madhya Pradesh	24700	17156	31841	20990	31148	18141	38354	21055
Uttar Pradesh	34459	17682	43471	22277	116653	51227	134099	59119
Uttarakhand	14634	2650	19026	3060	11843	4276	13732	5270
Western Region	125570	123698	163614	150614	362295	317404	454685	409960
	(21.7)	(27.4)	(22.5)	(27.6)	(28.8)	(34.3)	(29.1)	(35.5)
Goa	3307	1012	3952	1230	11787	3002	11973	3513
Gujarat	25866	21256	35144	27402	73383	41070	90224	52385
Maharashtra	95738	101351	123785	121901	276594	273204	351828	353842
Dadra & Nagar Haveli	49	12	51	18	292	65	385	126
Daman & Diu	610	67	682	63	239	63	275	94
Southern Region	147438	133241	179978	167072	256795	226255	311420	279602
	(25.5)	(29.5)	(24.7)	(30.6)	(20.4)	(24.5)	(19.9)	(24.2)
Andhra Pradesh	45645	39850	57431	52305	64056	58255	78677	75427
Karnataka	40134	31563	49040	38968	77676	66372	93932	78930
Kerala	30831	20781	35697	24853	29539	19079	33063	21486
Tamil Nadu	29885	40537	36660	50380	83086	81666	102837	102609
Lakshadweep	43	3	87	3	163	18	239	22
Pondicherry	900	507	1063	563	2275	865	2672	1128
All India	578384	452220	728373	545649	1258038	925266	1564527	1156393
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate per cent share in all India total.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2007 & 2008, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

(Amount in Rs.crore)

Region / State / Union Territory	As on March 31							
	Foreign Banks				Regional Rural Banks			
	2007		2008		2007		2008	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Northern Region	26433	31547	32768	38797	11166	6069	13326	8056
	(18.1)	(24.7)	(18.0)	(23.8)	(13.6)	(12.6)	(13.7)	(13.8)
Haryana	1781	1323	2298	1410	2927	1554	3430	2067
Himachal Pradesh	-	-	-	-	850	327	967	392
Jammu & Kashmir	-	-	-	-	1179	325	1293	432
Punjab	379	106	481	114	1248	683	1629	1028
Rajasthan	248	294	347	438	4962	3180	6007	4137
Chandigarh	399	126	476	165	-	-	-	-
Delhi	23626	29698	29166	36670	-	-	-	-
North Eastern Region	180	1	186	2	3776	1865	4270	2131
	(0.1)	(0.0)	(0.1)	(0.0)	(4.6)	(3.9)	(4.4)	(3.6)
Arunachal Pradesh	-	-	-	-	78	27	86	22
Assam	180	1	186	2	2090	1117	2496	1313
Manipur	-	-	-	-	51	38	55	33
Meghalaya	-	-	-	-	280	83	316	97
Mizoram	-	-	-	-	191	124	223	142
Nagaland	-	-	-	-	16	8	17	8
Tripura	-	-	-	-	1070	468	1077	516
Eastern Region	8072	5159	8542	6233	18399	8632	22063	10177
	(5.5)	(4.0)	(4.7)	(3.8)	(22.4)	(17.9)	(22.7)	(17.4)
Bihar	67	4	73	3	7165	2900	8710	3661
Jharkhand	-	-	-	-	1994	606	2281	688
Orissa	118	2	79	2	4231	2824	5164	3200
Sikkim	-	-	-	-	-	-	-	-
West Bengal	7887	5153	8390	6228	5009	2302	5908	2628
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Central Region	1440	316	1655	401	27019	12672	31580	15097
	(1.0)	(0.2)	(0.9)	(0.2)	(32.9)	(26.3)	(32.4)	(25.8)
Chhattisgarh	16	7	15	7	2176	724	2626	831
Madhya Pradesh	172	114	208	146	5779	2993	6655	3554
Uttar Pradesh	1252	195	1432	248	18177	8600	21304	10248
Uttarakhand	-	-	-	-	887	355	995	464
Western Region	84616	57099	110260	72862	4740	2482	5696	3044
	(58.0)	(44.7)	(60.7)	(44.6)	(5.8)	(5.2)	(5.9)	(5.2)
Goa	-	-	-	-	-	-	-	-
Gujarat	1676	1627	1833	2031	2278	1233	2769	1525
Maharashtra	82940	55472	108427	70831	2462	1249	2927	1519
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Southern Region	25190	33590	28186	44906	16959	16450	20407	20072
	(17.3)	(26.3)	(15.5)	(27.5)	(20.7)	(34.1)	(21.0)	(34.3)
Andhra Pradesh	3329	2457	3323	3545	7241	6346	8294	7925
Karnataka	13255	10549	15203	14927	6021	5897	7497	7082
Kerala	593	237	628	273	2437	2864	3009	3410
Tamil Nadu	7994	20339	9010	26152	1260	1343	1607	1655
Lakshadweep	-	-	-	-	-	-	-	-
Pondicherry	19	8	22	9	-	-	-	-
All India	145931	127712	181597	163201	82059	48170	97342	58577
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate per cent share in all India total.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2007 & 2008, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl.)

(Amount in Rs. crore)

Region / State / Union Territory	As on March 31							
	Other Scheduled Commercial Banks				All Scheduled Commercial Banks			
	2007		2008		2007		2008	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
Northern Region	141402	59107	162737	70987	599336	411052	752295	501057
	(26.5)	(14.9)	(24.8)	(15.1)	(23.1)	(21.1)	(23.3)	(20.9)
Haryana	13171	2468	16182	4016	60669	34950	74366	45048
Himachal Pradesh	962	79	595	209	17000	7058	18781	8195
Jammu & Kashmir	13741	7496	15853	8551	21956	10377	25147	12091
Punjab	9186	4063	11217	5551	84621	52812	101046	66998
Rajasthan	10253	6101	12553	8018	58973	48657	73020	59904
Chandigarh	4580	3022	5654	3456	19840	18780	23952	22516
Delhi	89509	35878	100683	41186	336277	238418	435983	286305
North Eastern Region	1577	523	2641	736	40337	16455	50012	19529
	(0.3)	(0.1)	(0.4)	(0.2)	(1.6)	(0.8)	(1.5)	(0.8)
Arunachal Pradesh	18	-	39	-	1813	486	2806	816
Assam	1023	475	1786	671	25757	11153	31665	13058
Manipur	-	-	-	-	1440	769	1830	864
Meghalaya	232	19	337	23	3876	1389	4811	1463
Mizoram	16	4	59	2	1208	651	1498	837
Nagaland	195	16	282	30	2249	650	2610	867
Tripura	93	9	138	10	3994	1357	4792	1624
Eastern Region	25840	12172	35917	17061	288705	151664	356684	182669
	(4.8)	(3.1)	(5.5)	(3.6)	(13.3)	(7.8)	(11.0)	(7.6)
Bihar	923	140	1384	225	56917	17156	68597	20372
Jharkhand	2107	890	2402	1193	37196	12628	43565	15313
Orissa	2900	1394	5014	1741	41639	26649	53730	30396
Sikkim	132	58	255	70	1542	807	2074	985
West Bengal	19703	9681	26785	13821	150412	94142	187609	115255
Andaman & Nicobar Islands	75	9	77	11	999	282	1110	348
Central Region	18998	7513	22503	9770	300248	143293	362400	170987
	(3.6)	(1.9)	(3.4)	(2.1)	(11.6)	(7.3)	(11.2)	(7.1)
Chhattisgarh	2881	556	2188	1404	24427	12947	30968	16190
Madhya Pradesh	3699	2332	4444	3432	65498	40736	81502	49177
Uttar Pradesh	10465	3995	13288	4049	181006	81699	213594	95941
Uttaranchal	1953	630	2583	885	29317	7911	36336	9679
Western Region	216522	223277	271147	256724	793743	723960	1005402	893204
	(40.5)	(56.4)	(41.3)	(54.5)	(30.5)	(37.1)	(31.1)	(37.3)
Goa	2571	628	3000	782	17665	4642	18925	5525
Gujarat	16020	11729	22720	16173	119223	76915	152690	99516
Maharashtra	197668	210895	245096	239747	655402	642171	832063	787840
Dadra & Nagar Haveli	154	22	191	17	495	99	627	161
Daman & Diu	109	3	140	5	958	133	1097	162
Southern Region	130070	93605	162026	115467	576452	503141	702017	627119
	(24.3)	(23.6)	(24.7)	(24.5)	(22.2)	(25.8)	(21.7)	(26.2)
Andhra Pradesh	21696	17405	29843	23394	141967	124313	177568	162596
Karnataka	34811	18796	44677	24204	171897	133177	210349	164111
Kerala	31882	17654	36707	21204	95282	60615	109104	71226
Tamil Nadu	40942	39276	49834	46033	163167	183161	199948	226829
Lakshadweep	-	-	-	-	206	21	326	25
Pondicherry	739	474	965	632	3933	1854	4722	2332
All India	534409	396197	656971	470745	2598821	1949565	3228810	2394565
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicate per cent share in all India total.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2007 & 2008, RBI.

MAP - 2

STATE & UNION TERRITORY - WISE CREDIT - DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS : 2008

(As on March 31)

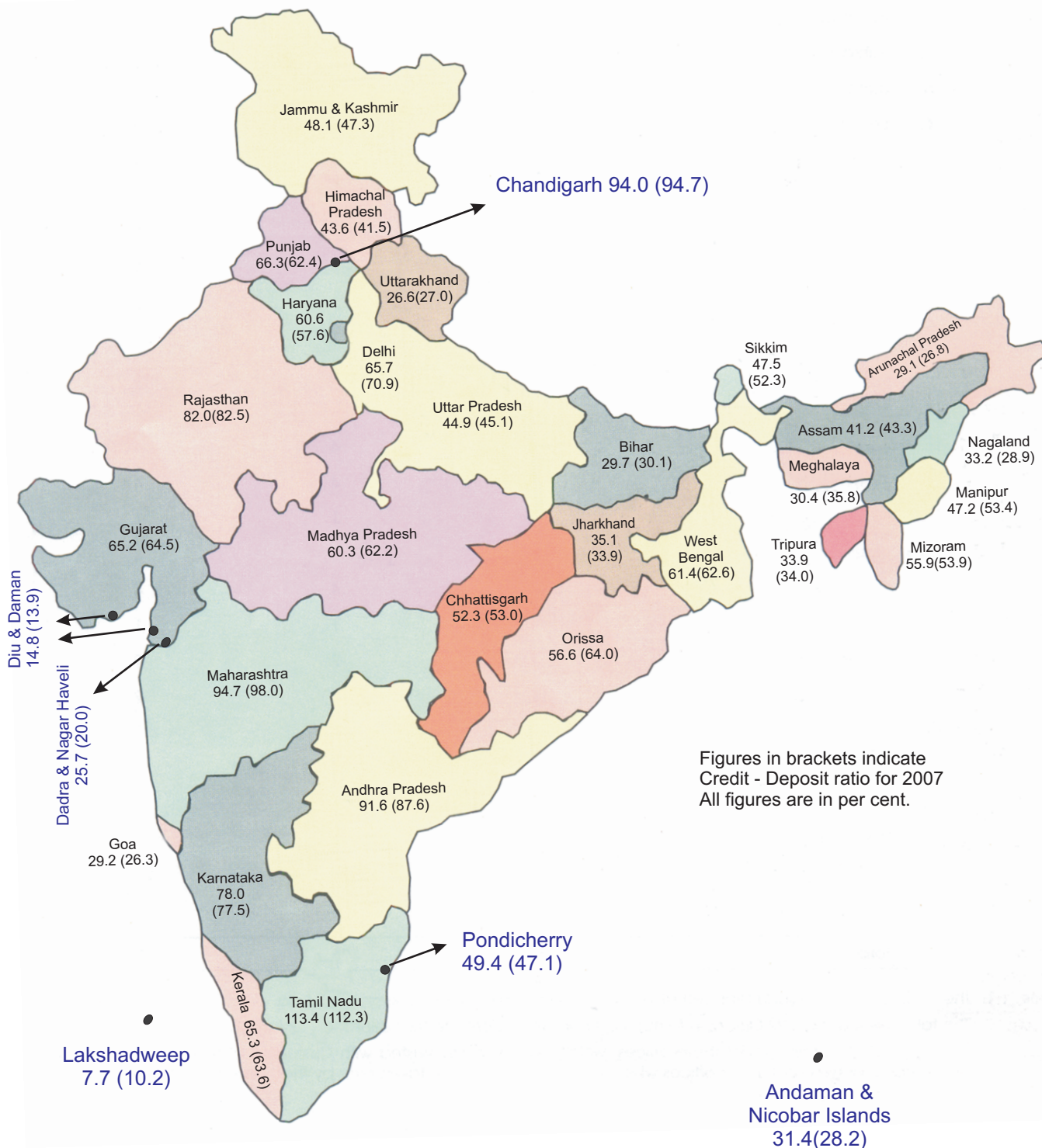


TABLE 2.5 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2004 TO 2008

(Amount in Rs.crore)

Population Group	March 2004		March 2005		March 2006		March 2007		March 2008	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	195111 (12.9)	85244 (9.6)	213536 (12.2)	106497 (9.2)	226534 (10.8)	127445 (8.4)	258128 (9.9)	154785 (7.9)	303025 (9.4)	183097 (7.6)
Semi-Urban	267378 (17.6)	101354 (11.4)	296303 (16.9)	130596 (11.3)	302245 (14.4)	151076 (10.0)	356827 (13.7)	189783 (9.7)	429377 (13.3)	230629 (9.6)
Urban	330779 (21.8)	156399 (17.6)	376133 (21.5)	189593 (16.4)	431564 (20.6)	248141 (16.4)	531269 (20.4)	316166 (16.2)	657624 (20.4)	383576 (16.0)
Metropolitan	723932 (47.7)	547869 (61.5)	867201 (49.5)	731121 (63.1)	1132698 (54.1)	990835 (65.3)	1452599 (55.9)	1288833 (66.1)	1838792 (56.9)	1597263 (66.7)
All India	1517200 (100.0)	890866 (100.0)	1753173 (100.0)	1157807 (100.0)	2093041 (100.0)	1517497 (100.0)	2598823 (100.0)	1949567 (100.0)	3228818 (100.0)	2394565 (100.0)

Note : Figures in bracket indicate percent share in All-India total.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2007 & 2008, RBI.

GRAPH - 3
POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS 2007 AND 2008
 (As on the last Friday of March)

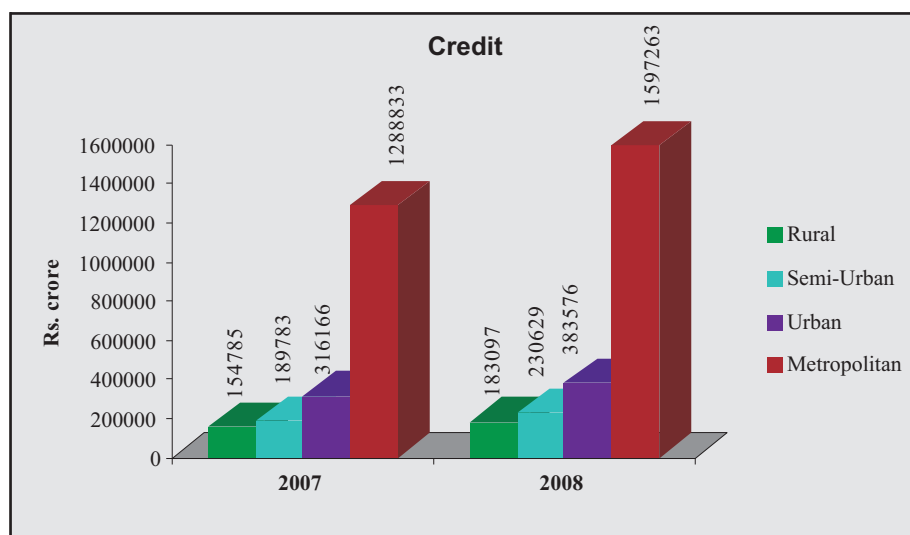
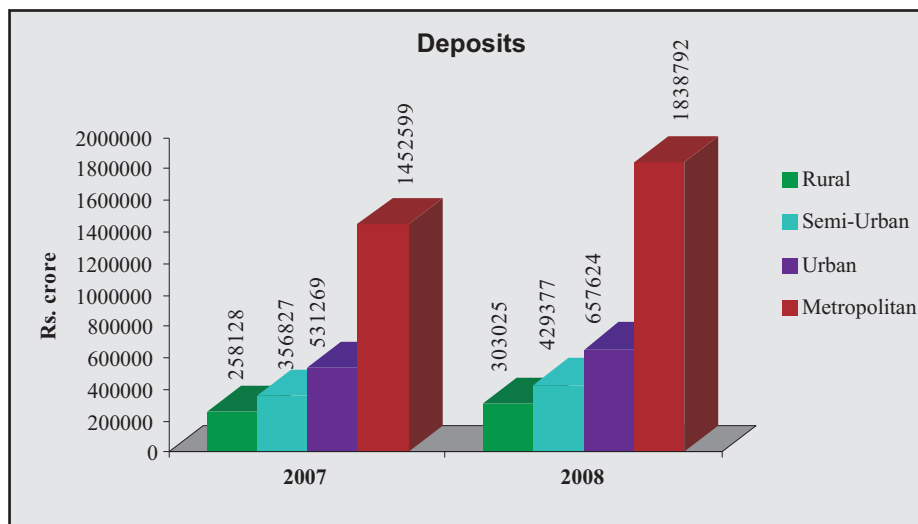


TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2007 AND 2008

(in per cent)

Ratios	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash-Deposit ratio	7.08	9.65	7.16	9.22	8.06	11.52	7.41	10.56	7.24	9.73
2. Credit-Deposit ratio	76.13	76.72	70.39	71.65	83.81	84.31	75.14	76.79	73.46	74.61
3. Investment-Deposit ratio	33.45	34.09	33.29	31.86	47.41	51.75	38.89	41.21	35.26	35.43
4. (Credit+Investment)-Deposit ratio	109.58	110.81	103.68	103.51	131.22	136.07	114.03	118.00	108.72	110.03
5. Ratio of deposits to total liabilities	78.62	76.53	83.26	83.54	54.94	52.49	74.05	71.80	77.95	76.74
6. Ratio of term deposits to total deposits	57.11	58.03	64.57	67.01	54.90	55.29	70.17	67.17	63.42	64.27
7. Ratio of priority sector advances to total advances	32.64	30.82	34.69	32.56	27.44	29.59	31.58	29.27	33.08	31.26
8. Ratio of term loan to total advances	54.84	55.19	54.91	55.62	51.47	48.90	70.31	69.51	57.90	57.99
9. Ratio of secured advances to total advances	78.59	76.74	82.67	79.96	54.34	47.18	81.42	79.23	79.61	76.90
10. Ratio of investments in non-approved securities to total investments	14.58	19.78	19.13	17.40	21.22	16.13	25.51	30.21	19.72	20.86
11. Ratio of interest income to total assets	7.14	7.75	7.49	7.88	7.57	7.65	7.53	8.44	7.42	7.95
12. Ratio of net interest margin to total assets	2.79	2.49	2.80	2.33	4.36	4.33	2.54	2.69	2.86	2.61
13. Ratio of non-interest income to total assets	1.26	1.30	0.96	1.10	2.97	3.30	1.87	2.00	1.38	1.52
14. Ratio of intermediation cost to total assets	2.13	1.87	1.84	1.62	3.27	3.24	2.33	2.40	2.12	1.98
15. Ratio of wage bills to intermediation cost	65.49	60.58	63.56	61.71	39.78	39.89	34.36	35.10	54.51	51.55
16. Ratio of wage bills to total expense	21.55	15.89	17.94	13.98	20.07	19.71	10.93	10.34	17.32	13.96
17. Ratio of wage bills to total income	16.65	12.52	13.87	11.16	12.34	11.82	8.51	8.08	13.16	10.79
18. Ratio of burden to total assets	0.88	0.57	0.88	0.52	0.30	-0.05	0.46	0.40	0.75	0.46
19. Ratio of burden to interest income	12.28	7.35	11.74	6.62	3.91	-0.72	6.07	4.78	10.05	5.78
20. Ratio of operating profits to total assets	1.91	1.92	1.92	1.81	4.06	4.38	2.08	2.28	2.11	2.15
21. Return on assets	0.86	0.97	0.94	1.01	2.28	2.57	1.02	1.13	1.05	1.16
22. Return on equity	16.31	17.21	15.97	17.09	15.98	16.05	13.71	13.43	15.51	15.98
23. Cost of deposits	4.81	5.91	4.96	5.99	3.59	4.26	5.37	6.47	4.93	5.97
24. Cost of borrowings	3.90	5.72	2.30	2.74	5.34	4.82	3.60	3.55	3.56	4.02
25. Cost of funds	4.75	5.90	4.80	5.83	4.03	4.40	5.18	6.13	4.82	5.81
26. Return on advances	8.47	9.55	8.79	9.50	9.78	10.93	9.55	11.01	8.93	9.92
27. Return on investments	6.81	7.11	7.49	7.52	8.61	8.24	6.50	7.28	7.19	7.43
28. Return on advances adjusted to cost of funds	3.72	3.65	3.99	3.67	5.74	6.54	4.38	4.87	4.12	4.11
29. Return on investments adjusted to cost of funds	2.06	1.22	2.68	1.69	4.58	3.84	1.32	1.15	2.37	1.62

Note : \$ Includes IDBI Bank Ltd.**Source** : Annual accounts of banks of respective years

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS : 2007 AND 2008

(Amount in Rs.crore)

Maturity-wise liabilities \ assets	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Deposits	633754	772343	1354939	1675699	150625	191046	551263	674668	2690583	3313758
a) 1 - 14 days	67394	77951	102504	114670	36461	44912	52426	50029	258786	287564
b) 15 - 28 days	8332	11827	48318	53338	9244	17361	23373	27128	89269	109656
c) 29 days to 3 months	40530	47435	128892	154105	21685	32149	73044	88253	264153	321944
d) Over 3 months to 6 months	39718	51628	119907	158868	14407	14692	66097	85705	240131	310894
e) Over 6 months to one year	75197	85093	211541	324660	14610	14456	99772	123841	401122	548052
f) Over one year to 3 years	180548	179419	395231	468675	53649	63689	200511	233476	829941	945261
g) Over 3 years to 5 years	118196	122578	104273	129421	534	744	21553	25678	244557	278422
h) Over 5 years	103835	196409	244270	271959	32	3041	14482	40553	362621	511963
Borrowings	47496	63001	70182	83091	51092	58320	70579	88089	239351	292503
a) 1 - 14 days	11796	13915	9587	18426	26697	28500	5866	6857	53947	67700
b) 15 - 28 days	1844	7974	1053	3520	962	3166	1638	1526	5500	16187
c) 29 days to 3 months	9454	17130	4316	6717	8352	10365	8765	7308	30889	41521
d) Over 3 months to 6 months	6378	5868	6183	8382	5430	8880	9246	14364	27238	37496
e) Over 6 months to one year	4410	9469	6963	10295	3899	2111	11032	14262	26306	36138
f) Over one year to 3 years	6390	7001	16355	17068	5709	4891	18145	21699	46601	50661
g) Over 3 years to 5 years	5976	894	9953	7899	36	202	13327	18588	29294	27584
h) Over 5 years	1245	746	15768	10780	3	202	2556	3482	19573	15212
Loans and Advances	480749	592182	950992	1196935	126633	161147	414670	518041	1973045	2468306
a) 1 - 14 days	69256	90179	101353	104211	21714	20756	23183	30340	215507	245487
b) 15 - 28 days	7530	15537	31342	37654	8861	11211	5375	9199	53110	73602
c) 29 days to 3 months	23019	24595	78790	120102	18175	22170	26690	37463	146676	204332
d) Over 3 months to 6 months	21846	22215	71419	93651	10522	14784	30158	36489	133947	167141
e) Over 6 months to one year	26206	40872	95952	131027	6779	10979	49664	67932	178602	250810
f) Over one year to 3 years	193984	220514	280343	374629	39564	55411	162987	179624	676879	830179
g) Over 3 years to 5 years	50695	67446	129590	132481	7699	10713	48955	62401	236941	273042
h) Over 5 years	88209	110821	162197	203176	13316	15120	67655	94591	331379	423709

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS : 2007 AND 2008 (Concl.d.)

(Amount in Rs.crore)

Maturity-wise liabilities \ assets	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Investments(at book Value)	212787	263822	453866	534825	73029	99082	214687	278230	954370	1175961
a) 1 - 14 days	4067	3867	5666	16554	10953	31432	14263	39805	34951	91659
b) 15 - 28 days	4189	2468	4913	12885	9022	3584	14889	16612	33014	35550
c) 29 days to 3 months	13422	8687	23746	27318	11531	17183	24257	27405	72957	80595
d) Over 3 months to 6 months	4526	9297	13046	27125	1707	4290	16475	21818	35756	62532
e) Over 6 months to one year	4103	10238	13289	33242	4942	5136	26449	31131	48784	79747
f) Over one year to 3 years	38054	54758	59378	97044	21662	25680	47747	56355	166842	233839
g) Over 3 years to 5 years	32471	45277	68358	64893	8192	4087	17332	18712	126355	132971
h) Over 5 years	111952	129227	265465	255760	5017	7688	53272	66389	435707	459065
Foreign Currency Assets	87052	86355	102817	112839	69647	60213	66934	89725	326452	349133
a) 1 - 14 days	28098	32480	30372	24095	17632	28579	15511	12053	91615	97208
b) 15 - 28 days	3831	10173	5679	9418	4334	2642	1861	2193	15706	24427
c) 29 days to 3 months	14038	6019	22380	25612	14679	8282	6165	10305	57264	50219
d) Over 3 months to 6 months	11654	4920	15682	18298	10955	8629	5646	7020	43937	38869
e) Over 6 months to one year	5509	4499	10823	9980	9613	4038	10283	9933	36230	28451
f) Over one year to 3 years	11673	8677	5395	7165	8334	6003	7971	8468	33375	30314
g) Over 3 years to 5 years	8141	8186	6989	9147	2814	1479	7381	14583	25327	33397
h) Over 5 years	4104	11397	5493	9121	1282	557	12114	25167	22995	46245
Foreign Currency Liabilities	84765	85628	101139	111104	81601	71537	76101	99087	343608	367357
a) 1 - 14 days	18687	18309	20161	22557	12745	26933	7087	8216	58681	76016
b) 15 - 28 days	5747	8986	5168	7945	2408	2862	1877	2590	15202	22385
c) 29 days to 3 months	19722	18901	20777	22747	16747	12954	9523	11917	66770	66520
d) Over 3 months to 6 months	9740	8396	14036	16696	13714	8923	7475	13415	44966	47431
e) Over 6 months to one year	10786	14346	18350	18898	17811	6226	11289	17799	58237	57271
f) Over one year to 3 years	12222	12711	14492	10530	11677	6892	17389	18837	55782	48971
g) Over 3 years to 5 years	6284	2675	2655	5035	3694	2101	12317	17224	24952	27036
h) Over 5 years	1573	1301	5496	6692	2802	4643	9141	9084	19013	21722

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of reporting banks	8	8	20	20	29	28	25	23	82	79
Liabilities										
1. Capital	1036	1566	11381	11499	12999	22223	4144	4613	29559	39900
2. Reserves and Surplus	41905	60140	81307	101647	20076	27109	46328	86761	189616	275654
2.1. Statutory Reserves	24916	30535	20346	25149	6199	7880	8450	10940	59911	74504
(i) Opening balance	20870	24916	16785	20346	5006	6077	6616	8399	49277	59738
(ii) Additions during the Year	4046	5619	3561	4803	1193	1803	1834	2541	10634	14766
(iii) Deductions during the Year	-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves	632	644	8195	14680	3071	4359	1353	1940	13251	21622
(i) Opening balance	614	632	5309	8397	2611	3025	1145	1342	9679	13396
(ii) Additions during the Year	18	12	3116	6911	460	1334	222	624	3816	8880
(iii) Deductions during the Year	-	-	230	628	-	-	14	26	244	654
2.3. Share Premium	3863	20451	12793	14853	-	-	20281	53435	36938	88739
(i) Opening balance	3863	3863	12095	12793	-	-	18510	20258	34468	36914
(ii) Additions during the Year	-	16617	698	2060	-	-	1820	33892	2518	52568
(iii) Deductions during the Year	-	29	-	-	-	-	49	715	48	743
2.5. Investment Fluctuations Reserves	-	62	166	176	98	156	190	241	454	633
(i) Opening balance	-	-	789	167	287	92	366	190	1442	448
(ii) Additions during the Year	-	62	25	9	22	64	18	69	65	203
(iii) Deductions during the Year	-	-	648	-	211	-	194	18	1053	18
2.6. Revenue and other Reserves	12492	8446	36390	44470	8427	11987	11340	12268	68649	77171
(i) Opening balance	11272	12524	27836	35857	6290	8203	9886	11093	55284	67677
(ii) Additions during the Year	1249	1383	9348	12556	2305	3961	1585	1388	14486	19288
(iii) Deductions during the Year	29	5461	794	3943	168	177	131	213	1121	9794
2.5. Balance of Profit	2	2	3417	2319	2281	2727	4714	7937	10413	12985
3. Deposits (3.1+3.2+3.3)	633475	773874	1360724	1679993	150750	191114	551987	675073	2696934	3320052
3.1. Demand Deposits [(i)+(ii)]	99635	120195	135766	163127	46154	59200	73340	99534	354895	442054
(i) From banks	13337	15390	4855	5923	998	1580	2262	2772	21452	25665
(ii) From others	86298	104805	130911	157204	45156	57620	71078	96762	333443	416389
3.2. Savings bank deposits	172082	204635	346389	391099	21839	26254	91342	122064	631651	744051
3.3. Term Deposits [(i)+(ii)]	361758	449044	878569	1125767	82757	105660	387305	453475	1710388	2133947
(i) From banks	5895	9198	45117	52623	4242	7104	35165	32203	90418	101129
(ii) From others	355863	439846	833452	1073144	78515	98556	352140	421272	1619970	2032818
3A. Deposits of branches in India	617891	751147	1294022	1605527	150750	191114	542966	666632	2605628	3214418
3B. Deposits of branches outside India	15584	22728	66702	74466	-	-	9021	8442	91307	105636
Total (3.A + 3.B)	633475	773875	1360724	1679993	150750	191114	551987	675074	2696935	3320054

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008 (Contd.)**

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
4. Borrowings	48323	64591	73449	86556	51106	58362	70131	87842	243009	297349
4.1. Borrowings in India	12108	22121	57160	60968	35513	29620	24906	21549	129687	134255
(i) From Reserve Bank of India	2455	2027	4445	3771	6248	9652	2071	1715	15219	17165
(ii) From other banks	1731	10345	2650	4220	21781	11310	9331	6082	35493	31955
(iii) From other institutions and agencies	7922	9749	50065	52977	7484	8658	13504	13752	78975	85135
4.2. Borrowings outside India	36215	42470	16289	25588	15593	28742	45225	66293	113322	163094
5. Other liabilities and provisions	81055	110997	107507	131374	39461	65292	72813	85861	300834	393520
(i) Bills Payable	24876	24833	13964	18772	3735	3867	11983	11872	54559	59344
(ii) Inter-office adjustments	1423	359	4620	2540	92	31	508	1203	6643	4132
(iii) Interest accrued	5968	8003	7109	8211	1761	1882	4980	6016	19818	24112
(iv) Subordinate debt.	3410	5192	33143	39988	2864	3723	27396	28705	66812	77607
(v) Deferred Tax Liabilities	484	-	736	264	4	6	203	175	1426	444
(vi) Others (including provisions)	44894	72610	47935	61599	31005	55783	27743	37890	151576	227881
Total Liabilities	805794	1011168	1634368	2011069	274392	364100	745403	940150	3459952	4326475
6. Cash and balances with RBI	44828	74714	97384	154965	12145	22011	40910	71307	195264	322996
6.1. Cash in hand	2941	3716	6998	8847	396	567	5158	7224	15492	20355
6.2. Balances with RBI	41887	70998	90386	146118	11749	21444	35752	64083	179772	302641
(i) In current account	41887	43584	90228	145899	11747	21442	35652	63983	179513	274907
(ii) In other account	-	27414	158	219	2	2	100	100	259	27734
7. Balances with banks and money at call and short notice(7.1+7.2)	29057	19070	65339	45371	26611	19934	37294	25952	158298	110322
7.1. In India (7.1.1+7.2.2)	11387	12390	27833	25527	14768	8003	15534	15069	69520	60988
7.1. 1. Balances with Banks	2466	5611	16256	16774	13711	7005	11976	9646	44408	39036
(i) In current account	1608	1609	6228	6640	1024	1439	3148	3571	12007	13259
(ii) In other deposit account	858	4002	10028	10134	12687	5566	8828	6075	32401	25777
7.1.2 Money at call and short notice	8921	6779	11577	8753	1057	998	3558	5423	25112	21952
(i) with Banks	8353	6779	10784	7563	989	778	3168	4885	23294	20005
(ii) with other institutions	568	-	793	1190	68	220	390	538	1818	1947
7.2 Outside India(7.2.1+7.2.2)	17670	6680	37506	19844	11843	11931	21760	10883	88778	49334
7.2.1 Balances with Banks	6485	3198	29180	14629	3611	7101	15641	6398	54916	31324
(i) In current account	2654	2328	2364	3794	1400	1778	2548	2648	8966	10547
(ii) In other deposit account	3831	870	26816	10835	2211	5323	13093	3750	45950	20777
7.2.2 Money at call and short notice	11185	3482	8326	5215	8232	4830	6119	4485	33862	18010

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008 (Contd.)**

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8. Investments(8.1 + 8.2)	211874	263824	452981	535205	71471	98910	214655	278217	950977	1176150
8.1 In India in	206062	258653	441949	522274	71471	98910	209575	271256	929055	1151089
(i) Government securities	176887	208370	358066	435060	56220	82927	159549	193885	750722	920241
(ii) Other approved securities	4093	3260	8245	7014	85	33	341	281	12764	10587
(iii) Shares	2706	5162	9378	10847	36	94	2953	4221	15073	20324
(iv) Debentures and Bonds	10276	19534	42831	39477	5604	2560	21845	23870	80555	85440
(v) Subsidiaries and/or joint ventures	2262	3808	2357	2788	-	-	3007	5421	7626	12016
(vi) Others	9838	18519	21072	27088	9526	13296	21880	43578	62315	102481
8.2 Outside India in	5812	5171	11032	12931	-	-	5080	6961	21922	25061
(i) Government securities	568	394	2854	5024	-	-	302	140	3723	5558
(ii) Subsidiaries and/or joint ventures	352	614	253	608	-	-	1479	3886	2084	5107
(iii) Others	4892	4163	7925	7299	-	-	3299	2935	16115	14396
9. Advances	482270	593723	957877	1203782	126339	161133	414751	518402	1981235	2477037
9A. (i) Bills purchased and discounted	37087	44280	55609	63503	11544	15760	20053	27441	124292	150983
(ii) Cash credits, overdrafts & loans repayable on loan	180696	221771	376260	470702	49765	66584	103082	130607	709803	889663
(iii) Term loans	264487	327672	526008	669577	65030	78789	291616	360354	1147140	1436391
Total	482270	593723	957877	1203782	126339	161133	414751	518402	1981235	2477037
9B. (i) Secured by tangible assets	352144	430102	732692	899312	64158	69679	325641	395941	1474634	1795033
(ii) Covered by Bank/Government Guarantees	26865	25535	59141	63215	4495	6345	12045	14774	102545	109869
(iii) Unsecured	103260	138086	166044	241254	57686	85109	77066	107687	404056	572135
Total	482269	593723	957877	1203781	126339	161133	414752	518402	1981235	2477037
9.C. I. Advances in India	444216	537583	910044	1140340	126338	161132	387766	465276	1868363	2304328
(i) Priority sectors	157426	182958	332265	391903	34665	47683	130961	151721	655316	774265
(ii) Public sectors	37889	36535	104892	130720	1120	576	8784	10153	152684	177983
(iii) Banks	2822	210	8820	9417	731	922	1541	569	13914	11116
(iv) others	246079	317880	464067	608300	89822	111951	246480	302833	1046449	1340964

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2007 AND 2008 (Concl'd.)**

(Amount in Rs.crore)

Items	As on March 31									
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
9.C.II. Advances Outside India	38053	56140	47833	63443	-	-	26985	53128	112870	172707
(i) Due from Banks	2834	2135	7854	9897	-	-	3003	4123	13691	16154
(ii) Due from Others	35219	54005	39979	53546	-	-	23982	49005	99179	156553
a) Bills purchased and discounted	10449	15543	14236	16840	-	-	2491	2212	27176	34594
b) Syndicate loans	12606	19857	9140	13382	-	-	14902	29186	36647	62424
c) Others	12164	18605	16603	23324	-	-	6589	17607	35356	59535
Total(9CI+9CII)	482269	593723	957877	1203783	126338	161132	414751	518404	1981233	2477035
10. Fixed Assets	3962	4592	16232	24205	3002	3968	8168	9629	31363	42394
10.1 Premises	1347	1356	12252	19826	2194	3071	3354	4278	19148	28531
(i) At cost as on 31st March of the preceding year	1874	1988	8263	15670	1770	1991	3702	4002	15608	23651
(ii) Additions during the Year	117	87	6517	7171	714	1360	456	1125	7804	9742
(iii) Deductions during the Year	3	1	235	327	67	32	160	81	464	440
(iv) Depreciation to date	641	718	2293	2688	223	248	644	768	3800	4422
10.2. Assets under construction	145	241	93	144	33	127	153	275	423	787
10.3 Other Fixed assets	2380	2950	3787	4182	751	682	3565	4215	10483	12028
(i) At cost as on 31st March of the preceding year	7097	7852	10598	12336	1975	1912	6696	7862	26364	29961
(ii) Additions during the Year	910	1556	2075	2027	408	424	1421	1861	4814	5867
(iii) Deductions during the Year	155	133	337	382	254	133	184	156	929	804
(iv) Depreciation to date	5472	6325	8549	9799	1378	1521	4368	5352	19766	22996
10.4 Assets on Lease	90	45	100	53	24	88	1096	861	1309	1048
(i) At cost as on 31st March of the preceding year	1177	1176	1801	1127	32	115	2705	2579	5714	4997
(ii) Additions during the Year	-	-	21	14	22	23	21	22	63	59
(iii) Deductions during the Year	76	192	732	52	12	15	191	99	1010	358
(iv) Depreciation to date	1011	939	990	1036	18	35	1439	1641	3458	3650
11. Other Assets	33804	55250	44555	47539	34825	58143	29628	36643	142809	197570
(i) Inter - office adjustments (net)	1808	13190	2155	3371	49	155	510	172	4522	16887
(ii) Interest accrued	7229	8815	12027	13691	2710	2715	7055	7886	29021	33106
(iii) Tax paid in advance/tax deducted at source	3454	4355	11836	13011	1146	854	5793	6050	22228	24269
(iv) Stationery and Stamps	106	122	105	108	2	1	39	51	251	282
(v) Others	21207	28768	18432	17358	30918	54418	16231	22484	86787	123026
Total Assets	805795	1011173	1634368	2011067	274393	364099	745406	940150	3459946	4326469

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS - 2006**

(Amount in Rs.crore)

States / Union Territories	As on March 31										Total Assets
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Cash in Hand & balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Andaman & Nicobar Islands	2	38	242	10	4	12	187	78	19	-	296
Andhra Pradesh	192	1201	1697	4075	743	104	1443	5641	720	-	7908
Arunachal Pradesh	13	77	186	14	5	8	31	157	42	57	295
Assam	6	22	552	3	232	24	212	284	212	83	815
Bihar	18	291	775	52	92	58	528	541	101	-	1228
Chandigarh*	-	15	111	-	4	4	106	17	3	-	130
Chhattisgarh	15	78	902	19	23	46	780	129	65	17	1037
Delhi	5	136	660	15	32	37	542	207	62	-	848
Goa	8	110	646	5	52	52	311	378	80	-	821
Gujarat	16	368	2164	1086	166	660	990	2029	121	-	3800
Haryana	52	358	1173	1497	35	70	594	2393	58	-	3115
Himachal Pradesh	8	255	2117	242	129	123	1658	786	184	-	2751
Jammu & Kashmir	2	21	314	3	9	11	251	75	12	-	349
Karnataka	38	322	2265	1034	140	501	1455	1786	57	-	3799
Kerala	23	117	2407	376	100	727	793	1372	131	-	3023
Madhya Pradesh	78	434	1701	582	88	170	857	1680	176	-	2883
Maharashtra	225	3092	13635	1563	304	780	9202	7634	1203	-	18819
Manipur	18	9	40	10	11	12	8	24	12	32	88
Meghalaya	6	45	503	36	29	22	438	107	52	-	619
Mizoram	3	8	160	37	11	41	54	96	11	17	219
Nagaland	22	27	144	3	4	5	88	44	34	29	200
Orissa	64	205	1213	954	140	76	711	1682	107	-	2576
Pondicherry	9	32	187	8	8	13	100	119	12	-	244
Punjab	38	315	1259	1543	152	73	383	2681	170	-	3307
Rajasthan	50	341	1198	1099	17	72	846	1665	122	-	2705
Sikkim	10	4	19	1	1	14	5	14	2	-	35
Tamil Nadu	53	577	3127	1207	111	194	1716	3041	124	-	5075
Tripura	7	25	225	11	43	50	62	126	36	37	311
Uttar Pradesh	71	690	3066	545	481	217	1469	2849	318	-	4853
Uttarakhand	36	6	433	8	59	29	357	86	70	-	542
West Bengal	27	214	2282	950	317	118	1519	1964	189	-	3790
Total	1115	9433	45403	16988	3542	4323	27696	39685	4505	272	76481

Notes : Data for the year 2007 is provisional.

* Share Capital of Chandigarh SCB is Rs. 0.46 for the year 2006 and Rs. 0.44 crore for the year 2007.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS - 2007 (Concl.d.)**

(Amount in Rs.crore)

States / Union Territories	As on March 31										
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Cash in Hand & balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andaman & Nicobar Islands	2	40	265	12	17	10	211	86	29	-	336
Andhra Pradesh	192	1246	1777	4191	899	110	1516	6065	614	-	8305
Arunachal Pradesh	13	138	163	13	27	4	30	140	35	145	354
Assam	6	179	587	2	68	31	251	267	212	81	842
Bihar	18	361	900	29	141	91	611	628	119	-	1449
Chandigarh*	-	19	150	-	3	5	142	21	4	-	172
Chhattisgarh	15	89	1004	19	33	676	255	145	73	11	1160
Delhi	5	99	639	15	81	322	178	281	58	-	839
Goa	9	33	653	-	143	60	353	331	94	-	838
Gujarat	17	373	2034	1315	196	762	866	2189	118	-	3935
Haryana	61	396	1207	2029	17	331	405	2911	63	-	3710
Himachal Pradesh	8	281	2411	246	187	146	1778	1076	133	-	3133
Jammu & Kashmir	2	23	325	1	12	9	263	79	12	-	363
Karnataka	42	328	2664	1141	187	838	1230	2238	56	-	4362
Kerala	23	160	2901	546	162	607	767	2199	187	32	3792
Madhya Pradesh	87	470	2022	952	90	222	1147	2095	157	-	3621
Maharashtra	265	2579	14074	4039	302	3111	6785	10011	1352	-	21259
Manipur	39	13	42	138	12	10	92	96	13	33	244
Meghalaya	6	25	591	27	52	296	206	146	53	-	701
Mizoram	4	8	177	39	9	39	63	112	12	11	237
Nagaland	30	28	162	2	5	7	99	54	35	32	227
Orissa	70	211	1296	1251	121	110	786	1938	115	-	2949
Pondicherry	9	32	252	4	14	26	122	148	15	-	311
Punjab	41	341	1388	2193	152	88	454	3404	169	-	4115
Rajasthan	54	367	1306	1377	15	69	861	2054	135	-	3119
Sikkim	10	4	23	2	3	16	7	18	1	-	42
Tamil Nadu	57	467	3264	878	582	222	1640	3243	143	-	5248
Tripura	8	27	262	9	51	58	81	129	45	44	357
Uttar Pradesh	86	725	2854	692	482	202	1234	3084	319	-	4839
Uttarakhand	37	7	714	34	68	42	613	186	19	-	860
West Bengal	29	234	2453	1060	261	770	1094	1980	193	-	4037
Total	1245	9303	48560	22256	4392	9290	24140	47354	4583	389	85756

Notes : Data for the year 2007 is provisional.

* Share Capital of Chandigarh SCB is Rs. 0.46 for the year 2006 and Rs. 0.44 crore for the year 2007.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
DISTRICT CENTRAL CO-OPERATIVE BANKS : 2006 AND 2007**

(Amount in Rs.crore)

States	Year	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	2006	770	1470	2491	5077	1137	10945
	2007	791	1659	2615	5554	966	11585
Bihar	2006	163	433	891	279	67	1833
	2007	176	490	1031	288	85	2070
Chhattisgarh	2006	60	262	1497	23	97	1939
	2007	100	293	1598	28	168	2187
Gujarat	2006	304	1546	6670	1511	427	10458
	2007	311	1630	7094	1782	472	11289
Haryana	2006	227	556	2796	2203	172	5954
	2007	247	613	2987	2762	185	6794
Himachal Pradesh	2006	5	474	2513	116	73	3181
	2007	5	532	2713	99	122	3471
Jammu & Kashmir	2006	8	36	833	6	109	992
	2007	9	39	900	8	123	1079
Jharkhand	2006	19	117	616	6	101	859
	2007	18	157	687	5	80	947
Karnataka	2006	238	773	4089	1229	837	7166
	2007	269	787	4397	1653	937	8043
Kerala	2006	114	721	7595	695	613	9738
	2007	117	831	8566	958	619	11091
Madhya Pradesh	2006	291	1129	4301	1238	300	7259
	2007	316	1299	4630	1606	293	8144
Maharashtra	2006	1082	5581	26405	2576	1537	37181
	2007	1183	6059	27657	4550	1525	40974
Orissa	2006	239	264	1940	1427	311	4181
	2007	262	314	2139	1574	341	4630
Punjab	2006	79	623	4061	1683	202	6648
	2007	90	773	4969	2666	209	8707
Rajasthan	2006	202	489	2541	1451	114	4797
	2007	211	538	2899	1855	137	5640
Tamil Nadu	2006	509	1991	7033	2643	931	13107
	2007	894	2272	7393	1935	1074	13568
Uttar Pradesh	2006	313	1560	6208	1361	383	9825
	2007	327	1660	6572	1801	453	10813
Uttaranchal	2006	32	239	1978	35	82	2366
	2007	30	275	2283	91	80	2759
West Bengal	2006	92	438	3074	658	398	4660
	2007	102	501	3399	697	403	5102
Total	2006	4747	18702	87532	24217	7891	143089
	2007	5458	20722	94529	29912	8272	158893

Note : Data for the year 2007 is provisional.

Source : National Bank for Agriculture and Rural Development.

TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT CENTRAL CO-OPERATIVE BANKS : 2006 AND 2007 (Concl.d.)

(Amount in Rs.crore)

States	Year	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(1)	(8)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	2006	418	1167	7784	1053	523	10945
	2007	596	1213	8022	1129	625	11585
Bihar	2006	143	427	633	371	259	1833
	2007	153	610	623	402	282	2070
Chhattisgarh	2006	412	591	726	126	84	1939
	2007	301	826	812	169	79	2187
Gujarat	2006	479	3635	5324	701	319	10458
	2007	515	3903	5748	739	384	11289
Haryana	2006	982	122	4581	265	4	5954
	2007	1120	143	5180	321	30	6794
Himachal Pradesh	2006	99	1914	1018	150	-	3181
	2007	101	1987	1201	182	-	3471
Jammu & Kashmir	2006	55	362	326	151	98	992
	2007	52	370	376	128	153	1079
Jharkhand	2006	52	525	122	110	50	859
	2007	546	107	121	105	68	947
Karnataka	2006	1040	1196	4139	590	201	7166
	2007	874	1721	4843	415	190	8043
Kerala	2006	1531	1726	5715	755	11	9738
	2007	1613	2036	6739	679	24	11091
Madhya Pradesh	2006	440	1631	4055	650	483	7259
	2007	501	2015	4524	649	455	8144
Maharashtra	2006	2215	11304	19462	2673	1527	37181
	2007	1483	12413	22427	3009	1642	40974
Orissa	2006	133	751	2746	504	47	4181
	2007	163	782	3128	510	47	4630
Punjab	2006	644	1409	4330	265	-	6648
	2007	306	2527	5562	310	2	8707
Rajasthan	2006	406	877	3149	344	21	4797
	2007	419	1303	3493	403	22	5640
Tamil Nadu	2006	380	2525	8740	950	512	13107
	2007	502	2422	9130	1047	467	13568
Uttar Pradesh	2006	614	3161	3837	1171	1042	9825
	2007	519	3855	4129	1105	1205	10813
Uttaranchal	2006	134	1391	698	140	3	2366
	2007	143	1591	874	150	1	2759
West Bengal	2006	518	1914	1815	388	25	4660
	2007	1367	1183	2106	410	36	5102
Total	2006	10695	36628	79200	11357	5209	143089
	2007	11274	41007	89038	11862	5712	158893

Note : Data for the year 2007 is provisional.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.4 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL BANKS
IN FOREIGN COUNTRIES - 2006 TO 2008**

(Amount in US \$ million)

Items	As on March 31		
	2006	2007	2008
	(1)	(2)	(3)
No. of banks	11	11	12
No. of branches	102	107	129
Liabilities			
1. H. O. funds	1801.48	2568.62	3479.04
2. Customer deposits	12041.77	15366.14	20268.14
3. Inter-branch borrowings	2958.37	3375.46	2386.34
4. Inter-bank borrowings	9775.75	15165.02	22272.99
5. Other debt Instruments	2029.59	6699.87	10040.03
6. Other liabilities	729.67	1065.66	2112.10
Total liabilities	29336.63	44240.77	60558.64
Assets			
1. Cash on hand & balances with Central Banks	457.06	441.59	601.64
2. Investments in securities	3882.04	4359.70	5445.68
3. Inter-branch deposits	3029.84	3791.94	5067.41
4. Inter-bank deposits	6213.21	10025.31	6833.58
5. Customer credit	15080.09	24477.01	41063.37
6. Accumulated losses	85.19	68.42	62.98
7. Other assets	20.00	1076.80	1483.98
Total assets	28767.43	44240.77	60558.64

Source : Statement of assets & liabilities of overseas branches, Department of Banking Supervision, RBI.

TABLE 4.1 : MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS - 2005 TO 2007

(Amount in Rs. crore)

Period of maturity	As on March 31					
	2005		2006		2007	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	10579624 (8.2)	147979 (13.9)	9674413 (7.9)	168248 (13.5)	9555760 (7.6)	167042 (10.5)
91 days & above but less than 6 months	7598758 (5.9)	111888 (10.5)	6954578 (5.7)	117928 (9.5)	6042471 (4.8)	147350 (9.2)
6 months & above but less than 1 year	14264304 (11.1)	159124 (15.0)	13021077 (10.7)	206329 (16.6)	11097696 (8.9)	283035 (17.7)
1 year & above but less than 2 years	27743289 (21.5)	249091 (23.4)	25817363 (21.2)	330376 (26.5)	29123331 (23.3)	522672 (32.7)
2 years & above but less than 3 years	19985869 (15.5)	113742 (10.7)	17695362 (14.5)	118283 (9.5)	16480044 (13.2)	114853 (7.2)
3 years & above but less than 5 years	30329238 (23.5)	192613 (18.1)	29128550 (23.9)	201227 (16.1)	31133502 (24.9)	245393 (15.4)
5 years & above	18573161 (14.4)	89709 (8.4)	19439312 (16.0)	103963 (8.3)	21487211 (17.2)	115794 (7.3)
Total	129074243 (100.0)	1064146 (100.0)	121730655 (100.0)	1246354 (100.0)	124920015 (100.0)	1596139 (100.0)

Note : Figures in brackets represent percent share in total.**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 34-36.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2006 AND 2007

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	40304	49663	36842	49049	234868	291961	312014	390673
	(14.1)	(14.8)	(6.5)	(7.3)	(18.0)	(17.2)	(14.4)	(14.5)
1. Central & State Governments	16878	20918	18668	25966	67645	83206	103190	130091
	(5.9)	(6.2)	(3.3)	(3.9)	(5.2)	(4.9)	(4.8)	(4.8)
i) Central Government	6812	9393	1776	2661	45151	51669	53739	63723
	(2.4)	(2.8)	(0.3)	(0.4)	(3.5)	(3.1)	(2.5)	(2.4)
ii) State Governments	10065	11525	16892	23305	22494	31537	49451	66368
	(3.5)	(3.4)	(3.0)	(3.5)	(1.7)	(1.9)	(2.3)	(2.5)
2. Local Authorities	4542	6051	11568	13616	41417	48711	57527	68377
	(1.6)	(1.8)	(2.0)	(2.0)	(3.2)	(2.9)	(2.7)	(2.5)
3. Quasi Government Bodies	8500	10750	2247	3979	37032	53701	47779	68431
	(3.0)	(3.2)	(0.4)	(0.6)	(2.8)	(3.2)	(2.2)	(2.5)
<i>Of which: State Electricity Boards</i>	3332	4124	401	435	7484	6783	11217	11341
	(1.2)	(1.2)	(0.1)	(0.1)	(0.6)	(0.4)	(0.5)	(0.4)
4. Public Sector Corporations and Companies	10384	11943	4361	5488	88773	106343	103518	123774
	(3.6)	(3.6)	(0.8)	(0.8)	(6.8)	(6.3)	(4.8)	(4.6)
i) Non - Departmental Commercial Undertakings	5546	3681	352	751	60834	59246	66731	63677
	(1.9)	(1.1)	(0.1)	(0.1)	(4.7)	(3.5)	(3.1)	(2.4)
ii) Others	4838	8262	4009	4738	27940	47098	36787	60097
	(1.7)	(2.5)	(0.7)	(0.7)	(2.1)	(2.8)	(1.7)	(2.2)
II. Private Corporate Sector (Non - Financial)	63769	76647	2938	3245	151387	223591	218094	303482
	(22.4)	(22.8)	(0.5)	(0.5)	(11.6)	(13.2)	(10.1)	(11.2)
1. Non- Financial Companies	55356	61242	1131	917	127142	185668	183630	247826
	(19.4)	(18.2)	(0.2)	(0.1)	(9.7)	(11.0)	(8.5)	(9.2)
2. Non-Credit Co -operative Institutions	502	842	369	607	1706	2623	2577	4071
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
3. Others	7911	14563	1437	1722	22539	35300	31887	51585
	(2.8)	(4.3)	(0.3)	(0.3)	(1.7)	(2.1)	(1.5)	(1.9)
III. Financial Sector	41375	38367	5977	3684	162454	240413	209805	282465
	(14.5)	(11.4)	(1.0)	(0.5)	(12.4)	(14.2)	(9.7)	(10.5)
1. Banks	20808	18732	4245	1693	52543	91849	77596	112274
	(7.3)	(5.6)	(0.7)	(0.3)	(4.0)	(5.4)	(3.6)	(4.2)
i) Indian Commercial Banks	13013	13822	3965	1389	23522	59838	40501	75048
	(4.6)	(4.1)	(0.7)	(0.2)	(1.8)	(3.5)	(1.9)	(2.8)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	2526	1614	27	5	1572	8779	4125	10398
	(0.9)	(0.5)	(0.0)	(0.0)	(0.1)	(0.5)	(0.2)	(0.4)
iii) Co-operative Banks & Credit societies	5268	3296	252	300	27450	23232	32970	26828
	(1.8)	(1.0)	(0.0)	(0.0)	(2.1)	(1.4)	(1.5)	(1.0)
a. Co-operative Banks	5047	3043	44	99	26213	22539	31303	25682
	(1.8)	(0.9)	(0.0)	(0.0)	(2.0)	(1.3)	(1.4)	(1.0)
b. Credit Societies	221	253	208	201	1237	693	1666	1147
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.0)	(0.1)	(0.0)

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin, October 2008.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2006 AND 2007 (Contd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	11867 (4.2)	11560 (3.4)	1125 (0.2)	1109 (0.2)	79180 (6.1)	105426 (6.2)	92171 (4.3)	118095 (4.4)
i) Financial Companies	1030 (0.4)	549 (0.2)	25 (0.0)	72 (0.0)	2667 (0.2)	2837 (0.2)	3721 (0.2)	3458 (0.1)
a. Housing Finance Companies	855 (0.3)	387 (0.1)	22 (0.0)	62 (0.0)	2528 (0.2)	1093 (0.1)	3405 (0.2)	1541 (0.1)
b. Auto Finance Companies	175 (0.1)	163 (0.0)	2 (0.0)	10 (0.0)	139 (0.0)	1744 (0.1)	316 (0.0)	1917 (0.1)
ii) Mutual Funds (including Private Sector Mutual Funds)	2577 (0.9)	1645 (0.5)	58 (0.0)	16 (0.0)	32616 (2.5)	59157 (3.5)	35251 (1.6)	60818 (2.3)
a. Mutual Funds in Private Sector	1273 (0.4)	640 (0.2)	6 (0.0)	- (0.0)	15745 (1.2)	19399 (1.1)	17025 (0.8)	20040 (0.7)
b. Other Mutual Funds	1304 (0.5)	1005 (0.3)	51 (0.0)	16 (0.0)	16871 (1.3)	39757 (2.3)	18226 (0.8)	40778 (1.5)
iii) Unit Trust of India	1723 (0.6)	2009 (0.6)	42 (0.0)	16 (0.0)	5142 (0.4)	4028 (0.2)	6906 (0.3)	6054 (0.2)
iv) Insurance Corporations and Companies (Life and General)	4222 (1.5)	5739 (1.7)	21 (0.0)	29 (0.0)	17326 (1.3)	16853 (1.0)	21569 (1.0)	22621 (0.8)
v) Term Lending Institutions	413 (0.1)	249 (0.1)	6 (0.0)	21 (0.0)	5569 (0.4)	2918 (0.2)	5988 (0.3)	3189 (0.1)
vi) Provident Fund Institutions	1902 (0.7)	1368 (0.4)	973 (0.2)	955 (0.1)	15860 (1.2)	19632 (1.2)	18736 (0.9)	21955 (0.8)
3. Other Financial Companies [@]	8700 (3.1)	8075 (2.4)	607 (0.1)	882 (0.1)	30731 (2.4)	43139 (2.5)	40038 (1.9)	52095 (1.9)
i) Financial Services Companies	926 (0.3)	2137 (0.6)	15 (0.0)	52 (0.0)	8630 (0.7)	11356 (0.7)	9572 (0.4)	13545 (0.5)
ii) Other Financial Companies	4170 (1.5)	4002 (1.2)	85 (0.0)	72 (0.0)	10711 (0.8)	13536 (0.8)	14966 (0.7)	17610 (0.7)
iii) Others	3604 (1.3)	1936 (0.6)	508 (0.1)	759 (0.1)	11389 (0.9)	18247 (1.1)	15500 (0.7)	20941 (0.8)

Notes : Figures in brackets indicate percentages to total.

@ Includes (a) 'Financial Service Companies' which undertake issue management, portfolio management etc.,

(b) 'Other Financial Companies' which are engaged in leasing, hire purchase, loan companies, etc., and (c) 'Others' including non-profit institutions serving business, like FICCI, CII, ASSOCHAM, etc.

Source : Reserve Bank of India Bulletin, October 2008.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2006 AND 2007 (Concl'd.)

(Amount in Rs. crore)

Sector of the Economy	As on the last Friday of March							
	Current		Savings		Term		Total	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	129505 (45.4)	160883 (47.9)	493538 (86.4)	578107 (86.2)	641329 (49.1)	810726 (47.9)	1264373 (58.5)	1549716 (57.4)
1. Individuals (including Hindu Undivided Families)	60412 (21.2)	73220 (21.8)	451302 (79.0)	515938 (76.9)	502197 (38.5)	612681 (36.2)	1013912 (46.9)	1201839 (44.5)
i) Farmers	2182 (0.8)	2716 (0.8)	73936 (12.9)	85316 (12.7)	76177 (5.8)	84410 (5.0)	152295 (7.0)	172442 (6.4)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	31660 (11.1)	38796 (11.6)	62269 (10.9)	69206 (10.3)	88981 (6.8)	101167 (6.0)	182910 (8.5)	209170 (7.7)
iii) Wage and Salary Earners	2222 (0.8)	4240 (1.3)	87620 (15.3)	95582 (14.2)	74324 (5.7)	78211 (4.6)	164166 (7.6)	178033 (6.6)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	737 (0.3)	999 (0.3)	2211 (0.4)	4161 (0.6)	3832 (0.3)	5309 (0.3)	6780 (0.3)	10469 (0.4)
v) Other Individuals	23611 (8.3)	26468 (7.9)	225267 (39.5)	261673 (39.0)	258882 (19.8)	343584 (20.3)	507761 (23.5)	631725 (23.4)
2. Trusts, Associations, Clubs etc.	6661 (2.3)	10229 (3.0)	7091 (1.2)	11717 (1.7)	31456 (2.4)	49718 (2.9)	45208 (2.1)	71663 (2.7)
3. Proprietary and Partnership concerns etc.	42102 (14.8)	47556 (14.2)	3865 (0.7)	4311 (0.6)	34053 (2.6)	39521 (2.3)	80019 (3.7)	91388 (3.4)
4. Educational Institutions	2287 (0.8)	2865 (0.9)	5987 (1.0)	7980 (1.2)	11310 (0.9)	15306 (0.9)	19583 (0.9)	26112 (1.0)
5. Religious Institutions	243 (0.1)	475 (0.1)	1915 (0.3)	2003 (0.3)	4846 (0.4)	7024 (0.4)	7004 (0.3)	9502 (0.4)
6. Others (not elsewhere classified)	17800 (6.2)	26539 (7.9)	23378 (4.1)	36157 (5.4)	57468 (4.4)	86476 (5.1)	98646 (4.6)	149172 (5.5)
V. Foreign Sector	10128 (3.6)	10147 (3.0)	31725 (5.6)	36765 (5.5)	114861 (8.8)	126653 (7.5)	156715 (7.3)	173565 (6.4)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	389 (0.1)	497 (0.1)	277 (0.0)	328 (0.0)	1097 (0.1)	752 (0.0)	1764 (0.1)	1578 (0.1)
2. Non-Residents	1577 (0.6)	2623 (0.8)	29264 (5.1)	33156 (4.9)	108001 (8.3)	113640 (6.7)	138842 (6.4)	149418 (5.5)
3. Others	8162 (2.9)	7027 (2.1)	2184 (0.4)	3281 (0.5)	5763 (0.4)	12261 (0.7)	16109 (0.7)	22569 (0.8)
Total	285082 (100.0)	335707 (100.0)	571020 (100.0)	670851 (100.0)	1304900 (100.0)	1693343 (100.0)	2161001 (100.0)	2699901 (100.0)

Note : Figures in brackets indicate percentages to total.

Source : Reserve Bank of India Bulletin, October 2008.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2007**

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
I. Agriculture	8146937	70203	56060	14936162	142102	121776
1. Direct Finance	8055750	57600	47766	14683655	92148	81433
2. Indirect Finance	91187	12603	8294	252507	49954	40342
II. Industry	714985	385455	196284	1420488	505520	368297
1. Mining & Quarrying	8719	15639	6570	13692	14309	11170
2. Food Manufacturing & Processing	50950	19554	14069	168096	31079	21360
(a) Rice Mills, Flour & Dal Mills	16182	5575	4252	87221	7542	5204
(b) Sugar	526	4691	3412	778	7002	4797
(c) Edible Oils & Vanaspati	5132	2343	1847	6398	3310	2284
(d) Tea Processing	542	397	285	1484	2493	2045
(e) Processing of Fruits & Vegetables	1015	805	388	1470	750	564
(f) Others	27553	5744	3886	70745	9981	6466
3. Beverage & Tobacco	1194	1292	1046	2529	3286	2502
4. Textiles	48260	44967	27359	249478	63323	45224
(a) Cotton Textiles	16016	20906	13696	58894	28331	20052
(b) Jute & Other Natural Fibre Textiles	2070	466	319	75007	1905	1450
(c) Handloom Textiles & Khadi	5920	1032	721	14175	1301	966
(d) Other Textiles and Textile Products	24254	22564	12623	101402	31786	22756
5. Paper, Paper Products & Printing	12374	6791	4625	25183	10955	7023
6. Leather & Leather Products	6916	5101	1437	15396	4720	3415
7. Rubber & Plastic Products	9911	6717	4329	24448	8765	6293
8. Chemicals & Chemical Products	21881	40790	16554	181875	38369	25429
(a) Heavy Industrial Chemicals	1866	11193	5519	3946	7410	4760
(b) Fertilisers	351	2779	1741	2448	5731	3847
(c) Drugs & Pharmaceuticals	3323	17341	3580	134136	13659	9296
(d) Non-Edible Oils	397	399	299	459	987	781
(e) Other Chemicals & Chemical Products	15944	9079	5416	40886	10581	6744
9. Petroleum, Coal Products & Nuclear Fuels	859	43179	8459	1545	22529	17487
10. Manufacture of Cement & Cement Products	4182	2149	1603	12001	7271	5478
11. Basic Metals & Metal Products	25747	49303	27037	51949	71879	48853
(a) Iron & Steel	7758	40064	21145	12031	50141	33340
(b) Non-Ferrous Metals	2989	5239	3133	3287	8549	6291
(c) Metal Products	15000	4000	2759	36631	13189	9223
12. Engineering	40955	27730	17639	74982	37729	25506
(a) Heavy Engineering	2885	2286	1648	14703	9839	6567
(b) Light Engineering	22967	13989	9081	31099	12260	8372
(c) Electrical Machinery & Goods	11545	7750	4414	17866	9739	6593
(d) Electronic Machinery & Goods	3558	3704	2497	11314	5891	3974
13. Vehicles, Vehicle Parts & Transport Equipments	9172	19231	9971	20262	15370	10123
14. Other Industries	299480	55261	22848	494989	41838	31970
15. Electricity, Gas & Water	1586	14191	10601	3678	55570	46628
(a) Electricity Generation & Transmission	920	10769	8335	2132	51365	42964
(b) Non-Conventional Energy	126	1088	936	508	1789	1592
(c) Gas, Steam & Water Supply	540	2334	1330	1038	2416	2073
16. Construction	172799	33561	22139	80385	78528	59836
III. Transport Operators	75716	4308	2948	212250	13122	11229
IV. Professional And Other Services	186052	23870	17392	1002574	79009	60780
V. Personal Loans	7293025	126995	98789	9201100	173930	146180
1. Loans for Purchase of Consumer Durables	127459	1116	867	707349	5113	4059
2. Loans for Housing	1575173	63604	51167	2151297	99931	88433
3. Rest of the Personal Loans	5590393	62276	46754	6342454	68886	53688
VI. Trade	1227720	66769	47113	3169803	158772	103782
1. Wholesale Trade	67909	40651	27460	322719	84073	55193
2. Retail Trade	1159811	26118	19653	2847084	74699	48589
VII. Finance	4224	31928	24045	93835	88663	74025
VIII. All Others	535842	7908	5732	3634418	52978	39895
Total Bank Credit	18184501	717436	448362	33670630	1214096	925965
of which : 1. Artisans and Village & Tiny Industries	219999	5522	4204	206949	2520	2101
2. Other Small Scale Industries	159369	24252	18159	497672	53394	40456

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2007 (Contd.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. Agriculture	3485	5981	3966	8875719	31236	26185
1. Direct Finance	2217	4582	2787	8554688	29872	25090
2. Indirect Finance	1268	1400	1180	321031	1364	1095
II. Industry	59413	90384	54642	786291	3169	2477
1. Mining & Quarrying	128	803	522	753	52	38
2. Food Manufacturing & Processing	1351	3322	1839	13792	292	225
(a) Rice Mills, Flour & Dal Mills	22	106	100	7303	148	110
(b) Sugar	14	246	82	21	13	13
(c) Edible Oils & Vanaspati	390	537	298	960	22	17
(d) Tea Processing	18	636	13	15	3	3
(e) Processing of Fruits & Vegetables	11	58	54	141	7	5
(f) Others	896	1740	1292	5352	99	76
3. Beverage & Tobacco	247	1365	885	171	24	20
4. Textiles	5129	7731	4917	12425	103	75
(a) Cotton Textiles	1705	1951	1380	1839	42	30
(b) Jute & Other Natural Fibre Textiles	587	104	51	1354	10	6
(c) Handloom Textiles & Khadi	788	13	10	7406	21	15
(d) Other Textiles and Textile Products	2049	5664	3476	1826	30	24
5. Paper, Paper Products & Printing	879	2013	1439	1651	27	22
6. Leather & Leather Products	3629	3792	3176	1844	8	6
7. Rubber & Plastic Products	1293	1786	1553	406	10	7
8. Chemicals & Chemical Products	7757	12909	8494	6726	36	31
(a) Heavy Industrial Chemicals	835	2976	2002	21	2	1
(b) Fertilisers	35	247	137	1	-	-
(c) Drugs & Pharmaceuticals	5314	5818	3905	870	6	5
(d) Non-Edible Oils	2	1	1	7	-	-
(e) Other Chemicals & Chemical Products	1571	3867	2448	5827	27	24
9. Petroleum, Coal Products & Nuclear Fuels	151	2812	1824	53	4	3
10. Manufacture of Cement & Cement Products	427	944	186	365	10	8
11. Basic Metals & Metal Products	2037	10247	4652	668	22	18
(a) Iron & Steel	1149	3582	1601	39	4	3
(b) Non-Ferrous Metals	297	4130	1505	18	1	1
(c) Metal Products	591	2534	1546	611	17	14
12. Engineering	10883	18690	9982	1456	28	22
(a) Heavy Engineering	1203	9229	5254	77	4	4
(b) Light Engineering	4799	2464	1443	348	12	10
(c) Electrical Machinery & Goods	4276	3830	1601	601	6	4
(d) Electronic Machinery & Goods	605	3167	1684	430	6	4
13. Vehicles, Vehicle Parts & Transport Equipments	1068	6059	3982	2917	21	16
14. Other Industries	19520	9615	6205	709882	1756	1345
15. Electricity, Gas & Water	81	936	530	268	13	11
(a) Electricity Generation & Transmission	49	542	282	19	3	3
(b) Non-Conventional Energy	7	103	22	143	4	3
(c) Gas, Steam & Water Supply	25	291	225	106	6	5
16. Construction	4833	7361	4457	32914	762	630
III. Transport Operators	3876	867	575	127176	886	625
IV. Professional And Other Services	55852	32977	15106	347527	1397	1079
V. Personal Loans	11063857	81198	33458	2067340	12594	9804
1. Loans for Purchase of Consumer Durables	113712	1599	1433	340143	1941	1422
2. Loans for Housing	75829	13939	11355	268015	3823	3167
3. Rest of the Personal Loans	10874316	65660	20670	1459182	6830	5216
VI. Trade	215083	37136	18499	1589386	5499	4322
1. Wholesale Trade	169968	8476	4643	81732	575	462
2. Retail Trade	45115	28661	13856	1507654	4925	3860
VII. Finance	6359	10906	6863	23644	126	91
VIII. All Others	176153	3011	1744	1141024	4061	3271
Total Bank Credit	11584078	262461	134853	14958107	58968	47855
of which : 1. Artisans and Village & Tiny Industries	3217	170	132	598177	1185	868
2. Other Small Scale Industries	985	1910	1425	101237	665	543

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2007 (Concl'd.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(13)	(14)	(15)	(16)	(17)	(18)	
I. Agriculture	1254264	27270	22204	33216567	276792	230191
1. Direct Finance	1186566	18100	14421	32482876	202302	171497
2. Indirect Finance	67698	9169	7784	733691	74490	58694
II. Industry	273235	158468	120197	3254412	1142996	741897
1. Mining & Quarrying	4075	5310	3631	27367	36112	21931
2. Food Manufacturing & Processing	13531	9391	7508	247720	63638	45000
(a) Rice Mills, Flour & Dal Mills	3977	1518	1134	114705	14889	10800
(b) Sugar	150	1526	1219	1489	13478	9524
(c) Edible Oils & Vanaspati	1368	923	729	14248	7135	5175
(d) Tea Processing	289	1508	1338	2348	5037	3683
(e) Processing of Fruits & Vegetables	465	432	312	3102	2052	1323
(f) Others	7282	3484	2776	111828	21047	14495
3. Beverage & Tobacco	499	1246	982	4640	7213	5435
4. Textiles	22824	14655	10253	338116	130779	87827
(a) Cotton Textiles	8750	9356	6335	87204	60585	41492
(b) Jute & Other Natural Fibre Textiles	315	173	154	79333	2658	1980
(c) Handloom Textiles & Khadi	1060	131	100	29349	2499	1812
(d) Other Textiles and Textile Products	12699	4993	3663	142230	65037	42542
5. Paper, Paper Products & Printing	6386	4445	3477	46473	24231	16586
6. Leather & Leather Products	2952	1185	904	30737	14807	8939
7. Rubber & Plastic Products	3381	2271	1591	39439	19549	13773
8. Chemicals & Chemical Products	6242	13280	10175	224481	105385	60683
(a) Heavy Industrial Chemicals	910	2998	2340	7578	24580	14622
(b) Fertilisers	207	3010	2680	3042	11767	8406
(c) Drugs & Pharmaceuticals	1565	2881	2186	145208	39704	18972
(d) Non-Edible Oils	83	70	28	948	1457	1109
(e) Other Chemicals & Chemical Products	3477	4322	2940	67705	27877	17573
9. Petroleum, Coal Products & Nuclear Fuels	1678	5760	4993	4286	74282	32765
10. Manufacture of Cement & Cement Products	1136	3623	2782	18111	13996	10057
11. Basic Metals & Metal Products	6556	17645	14705	86957	149096	95265
(a) Iron & Steel	2287	14498	12495	23264	108288	68584
(b) Non-Ferrous Metals	448	1337	997	7039	19257	11927
(c) Metal Products	3821	1811	1213	56654	21551	14755
12. Engineering	12705	9200	7067	140981	93377	60216
(a) Heavy Engineering	1665	2958	2140	20533	24316	15612
(b) Light Engineering	3937	1944	1474	63150	30669	20379
(c) Electrical Machinery & Goods	4914	1935	1620	39202	23260	14232
(d) Electronic Machinery & Goods	2189	2364	1834	18096	15132	9993
13. Vehicles, Vehicle Parts & Transport Equipments	6704	12242	7534	40123	52922	31626
14. Other Industries	51743	18181	15472	1575614	126652	77840
15. Electricity, Gas & Water	5197	13339	8943	10810	84050	66713
(a) Electricity Generation & Transmission	4918	12623	8404	8038	75303	59988
(b) Non-Conventional Energy	71	168	161	855	3153	2715
(c) Gas, Steam & Water Supply	208	549	378	1917	5595	4011
16. Construction	127626	26694	20181	418557	146907	107242
III. Transport Operators	275359	12475	10693	694377	31657	26071
IV. Professional And Other Services	1057703	36371	27098	2649708	173623	121456
V. Personal Loans	11642539	193979	145331	41267861	588696	433562
1. Loans for Purchase of Consumer Durables	519307	3405	1842	1807970	13174	9622
2. Loans for Housing	939599	88449	74801	5009913	269745	228923
3. Rest of the Personal Loans	10183633	102124	68688	34449978	305777	195016
VI. Trade	300229	40337	31148	6502221	308513	204864
1. Wholesale Trade	62127	16548	12997	704455	150322	100754
2. Retail Trade	238102	23789	18151	5797766	158191	104109
VII. Finance	24775	27956	18938	152837	159580	123962
VIII. ALL OTHERS	1216607	23593	14454	6704044	91551	65097
Total Bank Credit	16044711	520448	390064	94442027	2773409	1947100
of which : 1. Artisans and Village & Tiny Industries	22676	1614	1227	1051018	11010	8531
2. Other Small Scale Industries	44833	10350	7729	804096	90570	68312

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

GRAPH - 4 OCCUPATION-WISE DISTRIBUTION OF CREDIT BY SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUPS - 2007 (As on March 31)

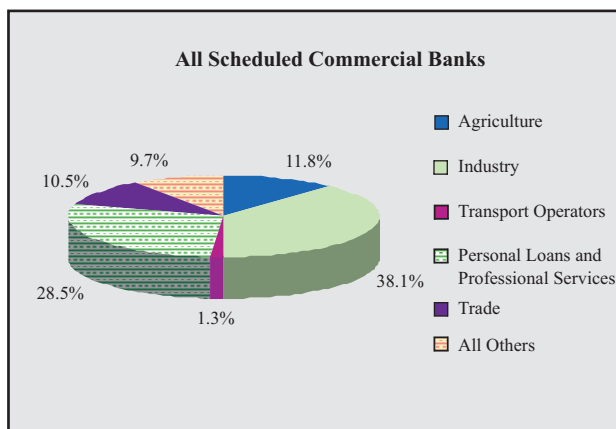
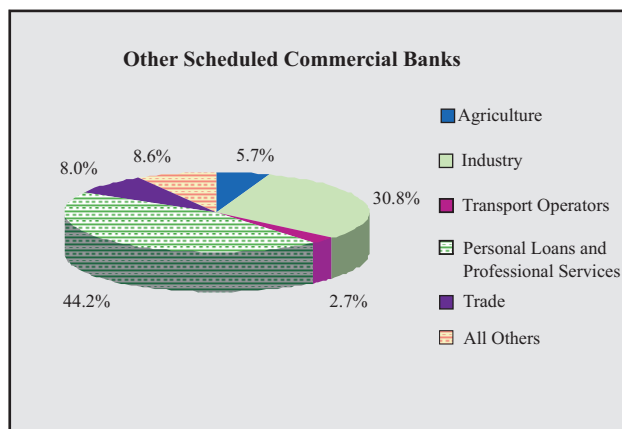
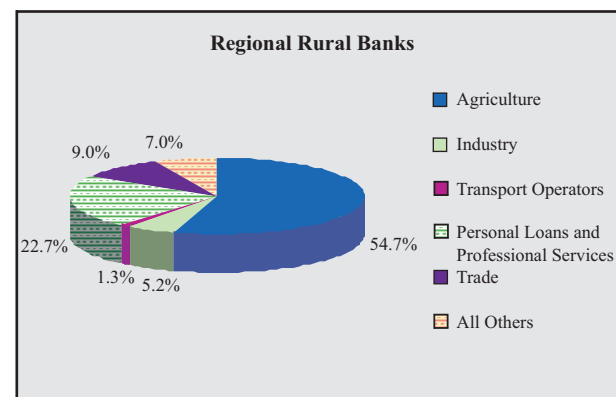
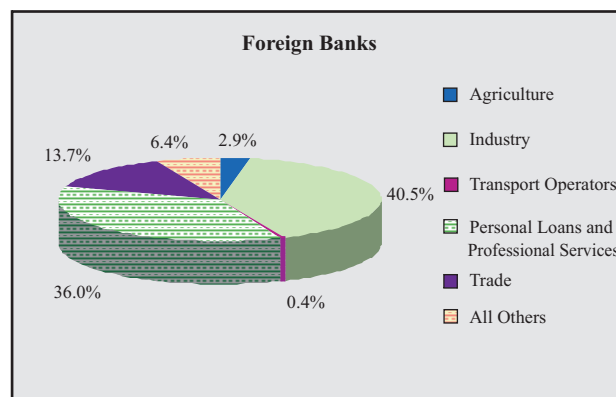
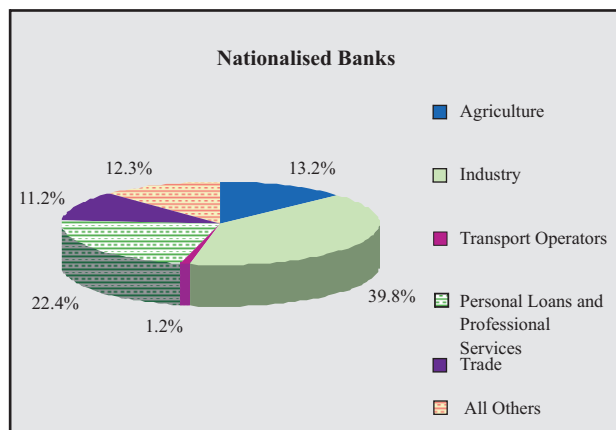
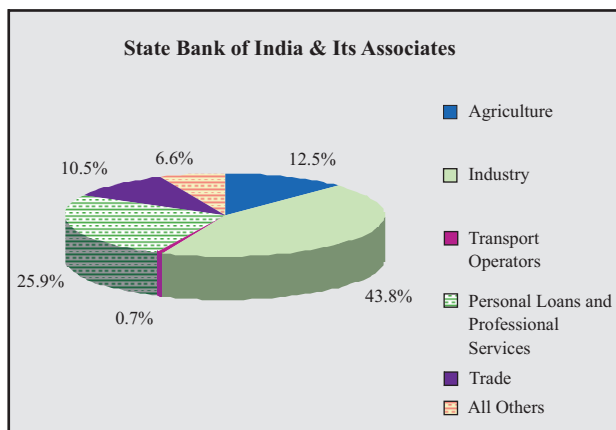


TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2007

(Amount in Rs. crore)

Credit limit range	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Rs. 25000 and less	6520412	10190	8864	13875624	19927	17630
Above Rs. 25000 and upto Rs.2 lakh	9009947	72364	57187	15742728	121204	102545
Above Rs. 2 lakh and upto Rs.5 lakh	1924959	64414	52827	2665696	88387	74542
Above Rs. 5 lakh and upto Rs.10 lakh	452110	33403	27234	776666	57279	48333
Above Rs. 10 lakh and upto Rs.25 lakh	175997	27971	21827	371582	59110	48491
Above Rs. 25 lakh and upto Rs.50 lakh	43488	15910	12091	103698	37764	29810
Above Rs. 50 lakh and upto Rs.1 crore	25979	20082	14511	70155	54495	42790
Above Rs. 1 crore and upto Rs.4 crore	18041	37978	28125	40472	82603	61993
Above Rs. 4 crore and upto Rs.6 crore	3767	18914	13709	6969	34787	25544
Above Rs. 6 crore and upto Rs.10 crore	3541	29204	20987	6148	50227	36542
Above Rs. 10 crore and upto Rs.25 crore	3672	60770	44024	5823	95662	70604
Above Rs. 25 crore	2588	326238	146977	5069	512652	367139
Total	18184501	717436	448362	33670630	1214096	925965

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2007 (Contd.)

(Amount in Rs. crore)

Credit limit range	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs. 25000 and less	3566040	5778	1180	9541997	15031	12219
Above Rs. 25000 and upto Rs.2 lakh	7433918	47745	12283	5124064	31224	25111
Above Rs. 2 lakh and upto Rs.5 lakh	384020	12540	8083	264300	8342	6824
Above Rs. 5 lakh and upto Rs.10 lakh	107693	7475	5633	21429	1539	1273
Above Rs. 10 lakh and upto Rs.25 lakh	54936	8968	6443	4655	759	593
Above Rs. 25 lakh and upto Rs.50 lakh	15002	5241	3872	979	358	265
Above Rs. 50 lakh and upto Rs.1 crore	9167	6929	5825	382	286	212
Above Rs. 1 crore and upto Rs.4 crore	6893	14831	10951	240	490	453
Above Rs. 4 crore and upto Rs.6 crore	1771	8921	6858	5	25	24
Above Rs. 6 crore and upto Rs.10 crore	1347	11077	7378	19	135	125
Above Rs. 10 crore and upto Rs.25 crore	2078	32895	21095	36	561	536
Above Rs. 25 crore	1213	100063	45252	1	220	22
Total	11584078	262461	134853	14958107	58968	47855

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2007 (Concl.d.)

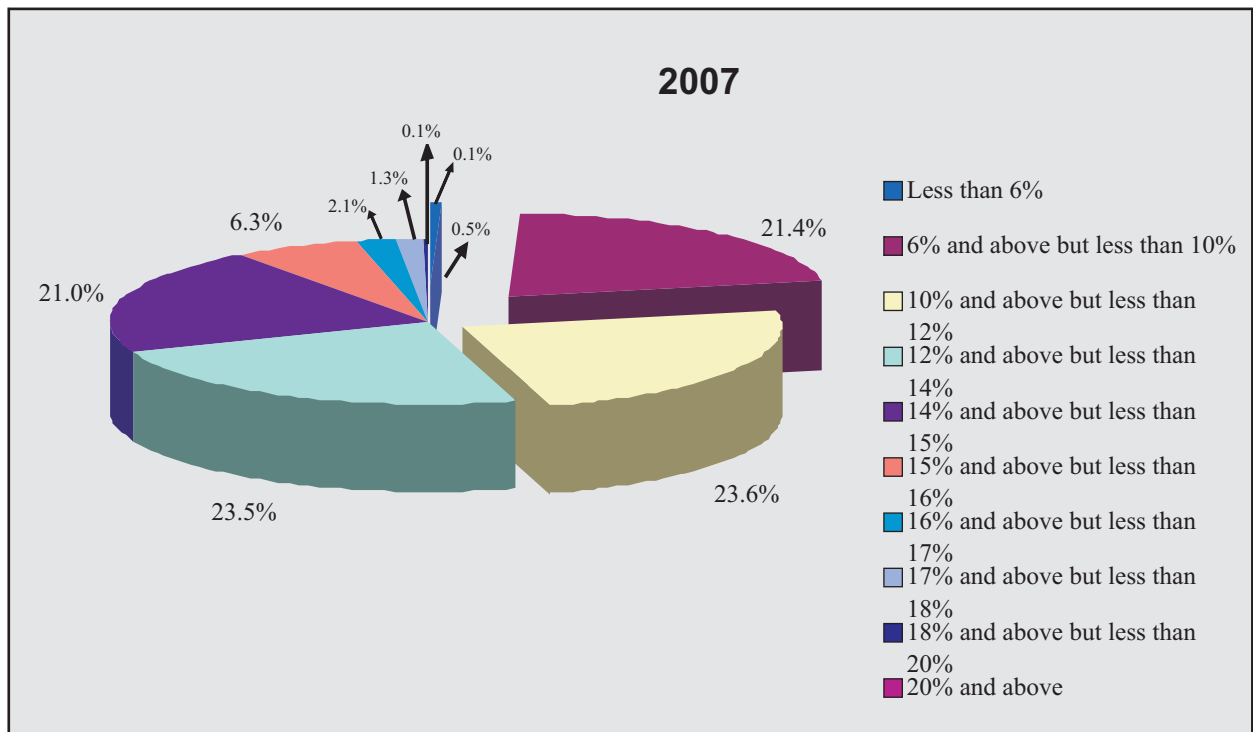
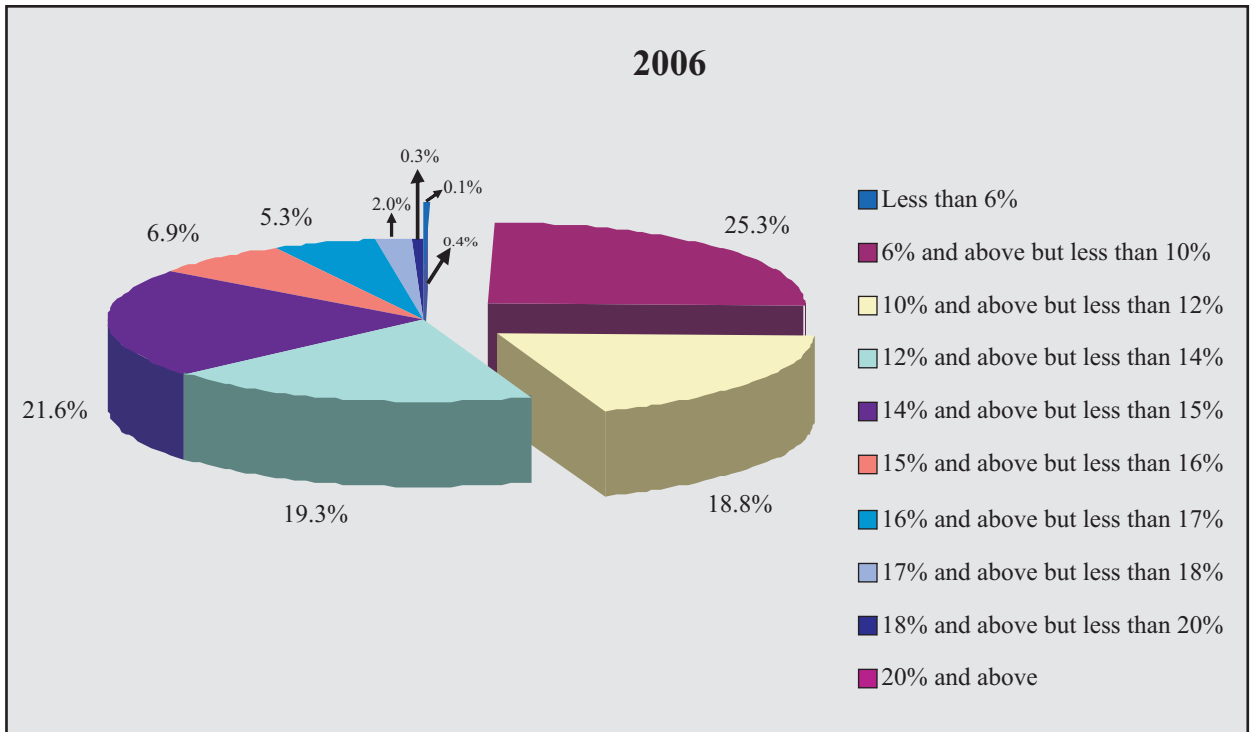
(Amount in Rs. crore)

Credit limit range	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(13)	(14)	(15)	(16)	(17)	(18)	
Rs. 25000 and less	5108258	7857	6009	38612331	58781	45903
Above Rs. 25000 and upto Rs.2 lakh	8424410	55834	35866	45735067	328369	232992
Above Rs. 2 lakh and upto Rs.5 lakh	1331728	44519	32701	6570703	218201	174977
Above Rs. 5 lakh and upto Rs.10 lakh	653635	48149	37359	2011533	147845	119832
Above Rs. 10 lakh and upto Rs.25 lakh	366468	54411	43892	973638	151219	121247
Above Rs. 25 lakh and upto Rs.50 lakh	78913	27998	21904	242080	87271	67943
Above Rs. 50 lakh and upto Rs.1 crore	53272	40849	29694	158955	122642	93032
Above Rs. 1 crore and upto Rs.4 crore	17465	35871	25656	83111	171773	127178
Above Rs. 4 crore and upto Rs.6 crore	3068	15347	11869	15580	77994	58005
Above Rs. 6 crore and upto Rs.10 crore	2793	23239	17270	13848	113881	82302
Above Rs. 10 crore and upto Rs.25 crore	3222	53746	44279	14831	243634	180539
Above Rs. 25 crore	1479	112628	83564	10350	1051800	643151
Total	16044711	520448	390064	94442027	2773409	1947100

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

GRAPH - 5
DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE - 2006 AND 2007
 (As on March 31)



**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE - 2006 AND 2007**

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2006			2007		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	99400 (1.2)	4554 (0.3)	4348 (0.4)	174100 (1.7)	10158 (0.5)	8613 (0.5)
6% and above but less than 10%	2690219 (32.8)	378333 (23.1)	302310 (25.3)	2685179 (26.8)	441947 (20.2)	340758 (21.4)
10% and above but less than 12%	1859364 (22.7)	323898 (19.8)	224286 (18.8)	2276352 (22.7)	507502 (23.2)	375419 (23.6)
12% and above but less than 14%	1023909 (12.5)	336905 (20.6)	230122 (19.3)	2143424 (21.4)	532903 (24.3)	373306 (23.4)
14% and above but less than 15%	349985 (4.3)	340938 (20.8)	257788 (21.6)	448629 (4.5)	463111 (21.2)	334591 (21.0)
15% and above but less than 16%	1542544 (18.8)	121662 (7.4)	82982 (6.9)	1745444 (17.4)	137769 (6.3)	99929 (6.3)
16% and above but less than 17%	121763 (1.5)	85162 (5.2)	63485 (5.3)	117388 (1.2)	51326 (2.3)	33822 (2.1)
17% and above but less than 18%	166443 (2.0)	31078 (1.9)	23528 (2.0)	165583 (1.7)	34010 (1.6)	20937 (1.3)
18% and above but less than 20%	160968 (2.0)	9750 (0.6)	3858 (0.3)	90833 (0.9)	3741 (0.2)	2233 (0.1)
20% and above	188128 (2.3)	6100 (0.4)	1332 (0.1)	165155 (1.6)	6015 (0.3)	2200 (0.1)
Total loans & advances	8202723 (100.0)	1638380 (100.0)	1194039 (100.0)	10012087 (100.0)	2188482 (100.0)	1591808 (100.0)
Inland & foreign bills purchased/discounted	110333	149228	71306	82542	197777	76396
Total	8313056	1787608	1265345	10094629	2386259	1668204

Notes : 1. Data relate to accounts each with credit limit over Rs.2 lakh.

2. Figures in bracket represent per cent share in total loans and advances.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

TABLE 5.4 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

(Amount in Rs. crore)

As on the last reporting Friday	1995*	1996*	1997*	1998*	1999*	2000	2001	2002	2003	2004	2005	2006	2007	2008
March	25656	31758	30112	34430	36827	40460	45387	43123	50248	59744	69452	86207	104926	129983
June	27333	30456	31038	34955	37846	41814	44287	47225	51443	62956	70434	93067	107983	
September	27323	27294	30059	33818	36611	43339	41229	44804	52339	64582	75391	94773	113373	
December	29311	27467	30206	34812	38325	44292	43226	45984	56710	66712	81965	97763	117719	

Notes : * As on the last Friday.

Figures since the financial year 2005-06 include outstanding advances of 3 cooperative banks, viz.,

(i) Bombay Mercantile Co-operative Bank,

(ii) Maharashtra State Co-operative Bank and (iii) Saraswat Co-operative Bank.

Source : Monetary Policy Department, RBI.**TABLE 5.5 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS FOR PUBLIC FOOD PROCUREMENT OPERATIONS**

(Amount in Rs. crore)

Bank Group	As on the last reporting Friday													
	March 2005	June 2005	Sept. 2005	Dec. 2005	March 2006	June 2006	Sept. 2006	Dec. 2006	March 2007	June 2007	Sept. 2007	Dec. 2007	March 2008	June 2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. SBI & its Associates	13578	14978	13310	13114	12295	13251	9010	13844	15599	14449	11773	13471	13735	15684
2. Nationalised Banks	25974	28174	24717	25926	26400	25979	22529	25738	28731	27450	23344	24854	28263	31900
3. Public Sector Banks (1+2)	39552	43152	38028	39040	38695	39230	31539	39582	44329	41900	35117	38324	41998	47584
4. Other Scheduled Commercial Banks	1569	1652	1521	1973	1995	2068	1919	2047	2191	2057	1891	1943	2401	2562
Total (3+4)	41121	44804	39549	41013	40691	41298	33458	41629	46521	43956	37008	40268	44399	50147

Source : Department of Economic Analysis & Policy, RBI.

TABLE 5.6 : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007- 08

(Amount in Rs. crore)

Sector	As on the last reporting Friday					
	April 2007	May 2007	June 2007	July 2007	August 2007	September 2007
	(1)	(2)	(3)	(4)	(5)	(6)
I Gross Bank Credit (II + III)	1804431	1797213	1809885	1818675	1864204	1932811
II Food Credit	49887	44864	43956	41296	38490	37008
III Non-Food Gross Bank Credit (1 to 4)	1754544	1752349	1765929	1777379	1825714	1895803
1 Agriculture & Allied Activities	223377	222042	222519	222595	221568	229910
2 Industry (Small,Medium & Large)	677901	676440	681731	691100	714067	741507
3 Services	397340	398428	402632	402976	419718	443043
3.1 Transport Operators	26218	25321	24858	26749	28217	31271
3.2 Computer Software	4839	4804	5324	6009	6944	6577
3.3 Tourism and Hotels and Restaurants	9494	9810	10023	10379	10642	10288
3.4 Shipping	6799	6941	7352	7963	7293	6719
3.5 Professional and Other Services	24754	24834	23045	23771	24681	25500
3.6 Trade	102983	105536	103977	104290	106269	111124
3.6.1 Wholesale Trade	47737	49474	47752	47855	48766	51305
3.6.2 Retail Trade	55246	56062	56225	56436	57503	59819
3.7 Real Estate Loans	44853	46295	47912	45156	46601	48383
3.8 Non-Banking Financial Companies	47005	44425	44907	45507	47356	50715
3.9 All Others	130395	130462	135234	133152	141715	152466
4 Personal Loans	455926	455439	459047	460706	470361	481343
4.1 Consumer Durables	8982	8831	8603	8434	8694	9154
4.2 Housing	228827	230751	232101	234039	236012	242035
4.3 Advances against F.D. (FCNR(B) NRNR Deposits)	40363	39092	39549	40097	41101	41868
4.4 Advances to individuals against share,bonds,etc.	4554	4482	4358	4333	4125	4088
4.5 Credit Card Outstandings	14133	14221	14554	14824	15595	15900
4.6 Education	15212	15438	15826	16356	17192	18163
4.7 Other Personal Loans	143855	142624	144057	142623	147642	150135
Memo:						
5 Priority Sector #	621063	625298	630295	640505	634428	652353
5.1 Agriculture & Allied Activities	223377	222042	222519	222595	221568	229910
5.2 SSI	115430	115884	116707	118052	118995	125399
5.3 Housing	161121	163885	165484	168093	169305	176741
5.4 Transport Operators	17259	16977	16339	17155	17380	20179
5.5 Computer Software	1243	1172	1342	1541	1620	1812
5.6 Other priority Sector	102633	105338	107904	113069	105560	98312

- Notes :**
1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.
 2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.
 3. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.
Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI

TABLE 5.6 : SECTOR-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007-08 (Concl'd.)

(Amount in Rs. crore)

Sector	As on the last reporting Friday					
	October 2007	November 2007	December 2007	January 2008	February 2008	March 2008
	(7)	(8)	(9)	(10)	(11)	(12)
I Gross Bank Credit (II + III)	1925064	1964247	2020233	2053509	2102949	2247437
II Food Credit	35866	37697	40268	39183	42818	44399
III Non-Food Gross Bank Credit (1 to 4)	1889198	1926550	1979965	2014326	2060131	2203038
1 Agriculture & Allied Activities	227548	232124	235889	238408	241802	273658
2 Industry (Small,Medium & Large)	738802	755440	782500	795280	814976	871900
3 Services	441139	450573	465347	482584	499625	546516
3.1 Transport Operators	29726	29614	29204	31133	31984	37447
3.2 Computer Software	7809	7992	8123	7761	7781	8163
3.3 Tourism and Hotels and Restaurants	10356	10481	10923	10997	11769	12165
3.4 Shipping	6647	7034	6870	7174	7329	7509
3.5 Professional and Other Services	25041	24861	26135	26297	26689	29756
3.6 Trade	110762	111835	117085	117404	118892	122297
3.6.1 Wholesale Trade	50720	50870	54131	54365	55692	54585
3.6.2 Retail Trade	60042	60965	62954	63039	63200	67712
3.7 Real Estate Loans	49637	50660	51636	52364	53897	62276
3.8 Non-Banking Financial Companies	50729	53400	61452	63230	64106	75301
3.9 All Others	150432	154696	153919	166224	177178	191602
4 Personal Loans	481709	488413	496229	498054	503728	505390
4.1 Consumer Durables	8996	9081	9072	9254	9368	8663
4.2 Housing	242647	246689	249694	250038	251688	255653
4.3 Advances against F.D. (FCNR(B) NRNR Deposits)	39683	39269	40492	41769	42671	45031
4.4 Advances to individuals against share,bonds,etc.	3806	4151	4266	5070	4990	4865
4.5 Credit Card Outstandings	16577	16951	17306	18639	19344	19259
4.6 Education	18647	18992	19527	20208	20471	20547
4.7 Other Personal Loans	151353	153280	155872	153076	155196	156723
Memo:						
5 Priority Sector #	647366	661459	676150	675944	685567	738686
5.1 Agriculture & Allied Activities	227548	232124	235889	238408	241802	273667
5.2 SSI	127138	130284	136677	139746	141283	155804
5.3 Housing	176504	179426	179377	179901	179803	182646
5.4 Transport Operators	19455	20021	19426	20671	21121	..
5.5 Computer Software	2908	2536	2482	2428	2461	..
5.6 Other priority Sector	93813	97068	102299	94790	99096	..

- Notes :**
1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.
 2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.
 3. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.
Excluding investment in eligible securities.

Source : Monetary Policy Department, RBI

TABLE 5.7 : INDUSTRY-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007-08

(Amount in Rs. crore)

Industry	As on the last reporting Friday					
	April 2007	May 2007	June 2007	July 2007	August 2007	September 2007
	(1)	(2)	(3)	(4)	(5)	(6)
1 Mining and Quarrying (including Coal)	7313	6820	6347	6955	7028	7580
2 Food Processing	38525	37367	38823	39470	40149	40987
2.1 Sugar	11561	11013	11647	11723	12510	12649
2.2 Edible Oils and Vanaspati	5572	5625	5692	5261	5047	5270
2.3 Tea	2442	2198	2426	2861	2640	2912
2.4 Others	18950	18531	19057	19625	19952	20156
3 Beverage and Tobacco	4427	4384	4371	4699	4678	4842
4 Textiles	77540	77657	77937	78999	79761	81238
4.1 Cotton Textiles	36724	37420	37876	37786	38590	39587
4.2 Jute Textiles	1116	1081	1042	845	903	1093
4.3 Man-Made Textiles	4093	4137	4135	4208	4302	4087
4.4 Other Textiles	35607	35019	34885	36160	35966	36471
5 Leather and Leather Products	5006	4886	4895	4858	4947	5503
6 Wood and Wood Products	2180	2269	2350	2416	2493	2462
7 Paper and Paper Products	11253	11391	11417	11642	11659	12287
8 Petroleum, Coal Products and Nuclear Fuels	28769	29039	28886	30326	32569	37238
9 Chemicals and Chemical Products	53240	52415	53027	54009	54965	56202
9.1 Fertiliser	9432	9274	8850	8512	8938	8874
9.2 Drugs and Pharmaceuticals	18907	18506	18785	18710	19625	20774
9.3 Petro Chemicals	6781	6842	6922	8320	7646	6839
9.4 Others	18120	17793	18470	18467	18756	19715
10 Rubber, Plastic and their Products	8986	8855	8881	9178	9301	9486
11 Glass and Glass Ware	2312	2241	2230	2505	2565	2543
12 Cement and Cement Products	8893	8765	8863	8979	9385	9883
13 Basic Metals and Metal Products	86281	83828	84756	84659	86779	89837
13.1 Iron and Steel.	65860	63374	64296	64356	66041	69094
13.2 Other Metal and Metal Products	20421	20454	20460	20303	20738	20743
14 All Engineering	42489	42592	43048	43676	45454	47472
14.1 Electronics	12779	12931	12920	13158	14121	14842
14.2 Others	29710	29661	30127	30518	31333	32630
15 Vehicles, Vehicle Parts and Transport Equipments	21524	23691	23594	23742	26032	26651
16 Gems and Jewellery	23579	23423	23650	24224	23686	24291
17 Construction	19871	20123	20347	20394	20926	21237
18 Infrastructure	143040	143520	147183	149350	154154	161393
18.1 Power *	74388	74597	76415	77369	80646	84063
18.2 Telecommunications	19591	19154	19418	19117	18584	19269
18.3 Roads and Ports	24641	25591	25886	26359	27634	28750
18.4 Other Infrastructure	24420	24178	25464	26505	27290	29311
19 Other Industries	92673	93174	91128	91020	97536	100375
Industry (Small, Medium and Large Scale)	677901	676440	681731	691100	714067	741507

Notes :

1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.
2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.
3. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

* Generation, transmission and distribution of electricity included.

Source : Monetary Policy Department, RBI

TABLE 5.7 : INDUSTRY-WISE GROSS BANK CREDIT OF SCHEDULED COMMERCIAL BANKS - 2007-08 (Concl'd.)

(Amount in Rs. crore)

Industry	As on the last reporting Friday					
	October 2007	November 2007	December 2007	January 2008	February 2008	March 2008
	(7)	(8)	(9)	(10)	(11)	(12)
1 Mining and Quarrying (including Coal)	7921	8068	8552	8678	9633	10616
2 Food Processing	41546	42966	44781	46198	48290	50221
2.1 Sugar	12348	12658	13131	13867	15201	16726
2.2 Edible Oils and Vanaspati	5877	6202	6679	6571	6556	7191
2.3 Tea	2756	2619	2555	2466	2523	2334
2.4 Others	20565	21487	22416	23294	24010	23970
3 Beverage and Tobacco	4761	4813	5183	5391	5376	5641
4 Textiles	81389	83478	86121	87767	90261	95935
4.1 Cotton Textiles	39406	40218	41683	42661	44538	47337
4.2 Jute Textiles	1149	1085	1176	1003	946	1055
4.3 Man-Made Textiles	3761	3864	4025	3979	4245	4681
4.4 Other Textiles	37073	38311	39237	40124	40532	42862
5 Leather and Leather Products	5360	5275	5376	5429	5401	5750
6 Wood and Wood Products	2552	2607	3065	3004	3222	3060
7 Paper and Paper Products	11887	12262	12561	12899	13190	13622
8 Petroleum, Coal Products and Nuclear Fuels	34440	34936	37139	39858	39291	41738
9 Chemicals and Chemical Products	55139	56284	58348	59885	60892	64391
9.1 Fertiliser	8385	8273	8974	8983	9356	9251
9.2 Drugs and Pharmaceuticals	20773	21695	22149	22437	23072	23286
9.3 Petro Chemicals	6609	6842	7906	8419	8090	9516
9.4 Others	19372	19474	19319	20046	20374	22338
10 Rubber, Plastic and their Products	9220	9266	9526	9969	9788	10410
11 Glass and Glass Ware	2679	2602	2667	2688	2694	2759
12 Cement and Cement Products	9468	10288	11404	11830	12618	14210
13 Basic Metals and Metal Products	95834	97516	99216	92596	95592	104719
13.1 Iron and Steel.	74977	76367	77654	70444	72290	80790
13.2 Other Metal and Metal Products	20857	21149	21562	22152	23302	23929
14 All Engineering	47698	48500	49653	50320	51203	52442
14.1 Electronics	14441	14375	15365	15736	17538	16024
14.2 Others	33257	34125	34289	34584	33665	36418
15 Vehicles, Vehicle Parts and Transport Equipments	25551	26091	27897	27705	26437	29152
16 Gems and Jewellery	24280	24380	24897	24157	24353	24995
17 Construction	20755	21754	22230	23229	23418	28298
18 Infrastructure	162390	163754	171249	181035	188171	202296
18.1 Power*	83573	83358	85829	85242	88170	93899
18.2 Telecommunications	21637	21872	23594	31329	32743	37121
18.3 Roads and Ports	28783	28561	29786	30618	32326	32990
18.4 Other Infrastructure	28397	29963	32040	33846	34932	38286
19 Other Industries	95932	100600	102635	102642	105146	111645
Industry (Small, Medium and Large Scale)	738802	755440	782500	795280	814976	871900

- Notes** :
1. Data are provisional and relate to select scheduled commercial banks which account for more than 90 per cent of bank credit of all scheduled commercial banks.
 2. Due to reclassification of sectors and increase in number of banks covered, data for September 2005 onwards is not strictly comparable with the earlier periods.
 3. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

* Generation, transmission and distribution of electricity included.

Source : Monetary Policy Department, RBI

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March					
	Agriculture					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(1)	(2)	(3)	(4)	(5)=(1)+(3)	(6)=(2)+(4)	
Northern Region	2744540	32052	48000	29225	2792540	61277
Haryana	538473	6595	6522	2223	544995	8818
Himachal Pradesh	151439	923	3078	380	154517	1303
Jammu & Kashmir	51893	447	1012	330	52905	777
Punjab	741165	9863	16407	3376	757572	13239
Rajasthan	1177454	8972	12431	3419	1189885	12391
Chandigarh	54807	1300	1416	3489	56223	4789
Delhi	29309	3952	7134	16008	36443	19960
North-Eastern Region	340183	1180	12376	159	352559	1339
Assam	173341	796	8166	92	181507	888
Manipur	17072	64	838	8	17910	72
Meghalaya	34986	88	647	43	35633	131
Nagaland	17920	51	1144	6	19064	57
Tripura	82077	116	985	8	83062	124
Arunachal Pradesh	8076	31	373	1	8449	32
Mizoram	6711	34	223	1	6934	35
Eastern Region	2899749	16026	135125	4023	3034874	20049
Bihar	931164	3912	38673	399	969837	4311
Jharkhand	380673	1478	9718	82	390391	1560
Orissa	677633	2781	26129	423	703762	3204
Sikkim	7167	31	501	19	7668	50
West Bengal	902201	7817	59806	3098	962007	10915
Andaman and Nicobar Islands	911	7	298	2	1209	9
Central Region	4890427	31054	86651	6385	4977078	37439
Madhya Pradesh	1117178	9748	39140	1157	1156318	10905
Chhatisgarh	205352	1438	5573	705	210925	2143
Uttar Pradesh	3339871	18323	38798	4436	3378669	22759
Uttarakhand	228026	1545	3140	87	231166	1632
Western Region	2643891	23665	61418	24961	2705309	48626
Gujarat	1088450	7823	16157	3483	1104607	11306
Maharashtra	1530898	15646	43716	21471	1574614	37117
Daman and Diu	262	1	82	-	344	1
Goa	23082	190	1458	7	24540	197
Dadra & Nagar Haveli	1199	5	5	-	1204	5
Southern Region	12668654	68154	1153833	17809	13822487	85963
Andhra Pradesh	4431198	22196	438787	4415	4869985	26611
Karnataka	1848194	15813	46531	4534	1894725	20347
Kerala	2035105	8977	190488	2352	2225593	11329
Tamil Nadu	4308817	20929	465907	6473	4774724	27402
Pondicherry	44704	237	12113	35	56817	272
Lakshadweep	636	2	7	-	643	2
All India	26187444	172131	1497403	82562	27684847	254693

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Contd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Small Scale Industries		Of total SSI advances, term loans		Of term loans (SSI), comp. loans to artisans, village and cottage industries		Of total advances to SSI, adv. to cottage, village and tiny industries	
	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	272607	27850	84368	5359	38814	1066	176684	8308
Haryana	41130	4632	12445	1031	3787	123	27821	1709
Himachal Pradesh	18328	696	9521	267	5938	83	15803	338
Jammu & Kashmir	27368	754	14954	188	10384	96	10676	170
Punjab	74522	7624	23903	1351	7742	267	50111	2417
Rajasthan	64965	3740	15994	839	8537	131	49325	1417
Chandigarh	7752	1218	1791	349	805	89	4367	380
Delhi	38542	9186	5760	1334	1621	277	18581	1877
North-Eastern Region	72224	1177	29318	534	8753	65	65891	704
Assam	40382	851	18628	388	4972	44	36400	475
Manipur	4812	39	1501	18	525	4	4098	27
Meghalaya	5312	91	1466	33	433	5	5015	63
Nagaland	8591	73	2813	46	413	4	8091	55
Tripura	8275	58	3521	22	2196	7	7659	43
Arunachal Pradesh	2441	15	792	13	167	1	2353	9
Mizoram	2411	50	597	14	47	-	2275	32
Eastern Region	496827	11131	194136	2641	87397	642	452808	4554
Bihar	80743	886	31420	296	15540	90	74735	631
Jharkhand	37171	1317	14421	405	5827	138	29534	578
Orissa	72335	1942	24902	520	11631	143	63766	791
Sikkim	931	30	369	19	133	3	797	19
West Bengal	305002	6945	122915	1399	54194	267	283565	2529
Andaman and Nicobar Islands	645	11	109	2	72	1	411	6
Central Region	306984	13236	119321	3083	37888	738	257044	6126
Madhya Pradesh	60298	2989	26943	560	7699	108	48681	1737
Chhatisgarh	25359	1424	8473	451	3826	140	19394	514
Uttar Pradesh	200526	7906	75953	1694	24665	452	171640	3384
Uttarakhand	20801	917	7952	378	1698	38	17329	491
Western Region	189836	39113	52719	5845	21684	1342	88468	4785
Gujarat	63201	8086	19372	2034	7201	258	22668	955
Maharashtra	121006	30457	31719	3678	13707	1028	62343	3720
Daman and Diu	373	34	78	5	32	1	203	3
Goa	4919	507	1406	119	723	55	3154	106
Dadra & Nagar Haveli	337	29	144	9	21	-	100	1
Southern Region	478309	34815	149116	9253	38153	1221	348721	10514
Andhra Pradesh	105924	6834	29909	1782	9539	319	87116	2622
Karnataka	88254	6631	32393	1666	6107	234	60960	2064
Kerala	121984	4135	46329	1526	10947	168	101244	1760
Tamil Nadu	159538	17002	39958	4238	11397	493	97577	4018
Pondicherry	2567	213	515	41	151	7	1782	50
Lakshadweep	42	-	12	-	12	-	42	-
All India	1816787	127322	628978	26715	232689	5074	1389616	34991

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Contd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Advances to Agro Industries		Advances to units with P & M up to Rs. 5 lakhs		Advances to units with P & M up to Rs. 5 - 25 lakhs		Advances to units with P & M above Rs. 25 lakhs	
	No. of Accounts Outstanding	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	10724	1582	161473	4752	68431	5935	40109	16481
Haryana	1242	460	21242	878	12749	1236	6846	2475
Himachal Pradesh	890	40	13908	243	3551	152	608	293
Jammu & Kashmir	1403	50	22944	221	2704	186	1605	344
Punjab	3455	672	41224	1542	21331	1700	11326	4223
Rajasthan	2954	125	46537	764	13388	1089	4755	1855
Chandigarh	78	34	3422	178	2408	177	1845	773
Delhi	702	201	12196	926	12300	1395	13124	6518
North-Eastern Region	9929	190	62244	567	5698	209	2675	336
Assam	4098	123	34617	374	3267	147	1285	266
Manipur	383	9	3492	23	828	8	410	5
Meghalaya	1498	16	4542	55	530	14	180	32
Nagaland	1121	18	8122	59	173	6	264	8
Tripura	1820	10	7446	30	290	19	421	7
Arunachal Pradesh	748	11	2119	4	240	5	41	5
Mizoram	261	3	1906	22	370	10	74	13
Eastern Region	84010	1296	436260	3096	33737	2102	16979	5405
Bihar	6790	99	72694	470	3324	196	2847	204
Jharkhand	2312	39	29951	406	3238	222	3139	572
Orissa	7912	357	59813	645	7525	271	2503	984
Sikkim	54	2	649	9	170	11	98	9
West Bengal	66878	796	272832	1563	19370	1396	8189	3634
Andaman and Nicobar Islands	64	3	321	3	110	6	203	2
Central Region	21426	1307	238472	4072	44928	3118	20332	5801
Madhya Pradesh	4792	294	42979	1080	11700	895	4991	981
Chhatisgarh	2362	245	17106	279	5136	295	2769	744
Uttar Pradesh	11921	677	161522	2320	25132	1734	11844	3755
Uttarakhand	2351	91	16865	393	2960	194	728	321
Western Region	6782	1190	84154	3699	57928	4888	43919	25871
Gujarat	1734	336	27045	835	21940	1877	11724	5156
Maharashtra	4846	832	54363	2807	34052	2924	31320	20314
Daman and Diu	16	-	89	1	174	7	94	25
Goa	182	22	2472	54	1683	76	709	354
Dadra & Nagar Haveli	4	-	185	2	79	4	72	22
Southern Region	25659	3531	297106	5581	106325	7297	65645	20471
Andhra Pradesh	9278	979	71929	1153	20973	1655	11103	3571
Karnataka	2660	378	47001	1290	23719	1168	16547	4098
Kerala	5059	395	97752	1238	18345	1021	6107	1874
Tamil Nadu	8560	1758	78834	1868	42691	3414	31521	10792
Pondicherry	102	21	1548	32	597	39	367	136
Lakshadweep	-	-	42	-	-	-	-	-
All India	158530	9096	1279709	21767	317047	23549	189659	74365

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Contd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March									
	Setting up of Industrial Estates		Small Road & Water Transport Operators		Retail Trade		Small Business		Professional and self employed	
	No. of Accounts	Amount Outsta- nding	No. of Accounts	Amount Outsta- nding	No. of Accounts	Amount Outsta- nding	No. of Accounts	Amount Outsta- nding	No. of Accounts	Amount Outsta- nding
	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Northern Region	211	46	103425	3711	470549	6780	293214	3284	96801	1780
Haryana	5	36	12574	419	73581	1036	36225	444	8639	213
Himachal Pradesh	8	-	5347	96	33009	374	13143	108	5424	71
Jammu & Kashmir	8	-	13419	296	57959	884	7258	123	3990	92
Punjab	7	-	20172	437	94190	1269	60701	551	27990	264
Rajasthan	155	3	26391	863	163435	1585	106518	696	24604	267
Chandigarh	-	-	3037	99	13927	323	11655	208	2750	44
Delhi	28	7	22485	1501	34448	1309	57714	1154	23404	829
North-Eastern Region	251	3	26522	284	112956	703	53522	290	18638	189
Assam	103	1	17842	207	70891	465	33433	180	12838	100
Manipur	-	-	799	10	6089	22	4444	13	997	13
Meghalaya	74	1	1524	23	5591	59	1756	20	1097	25
Nagaland	4	-	855	10	1843	27	869	16	501	21
Tripura	27	1	4962	23	26946	103	12420	21	2733	19
Arunachal Pradesh	2	-	350	7	1000	16	449	6	371	9
Mizoram	41	-	190	4	596	11	151	34	101	2
Eastern Region	1304	45	168349	3081	794229	6507	405161	2235	219075	1645
Bihar	40	1	71496	531	230442	1677	79201	340	76377	503
Jharkhand	837	15	14006	226	86170	674	50634	270	25618	173
Orissa	88	2	22653	471	162078	1219	106344	488	50811	270
Sikkim	-	-	572	12	1624	33	1352	33	196	21
West Bengal	333	27	59194	1834	312664	2870	167159	1096	65768	670
Andaman and Nicobar Islands	6	-	428	7	1251	34	471	8	305	8
Central Region	85	5	72687	1486	664851	5949	296390	2095	149404	1398
Madhya Pradesh	18	3	18882	453	176638	1619	107685	610	45690	469
Chhatisgarh	4	-	6125	137	43621	415	25336	170	13060	130
Uttar Pradesh	52	2	42538	809	401470	3482	145959	1167	81696	666
Uttarakhand	11	-	5142	87	43122	433	17410	148	8958	133
Western Region	3388	69	136182	10826	387305	3944	373132	3269	174409	2392
Gujarat	2	-	41146	743	119150	1078	136785	1106	52972	524
Maharashtra	3383	69	87393	9758	258919	2743	224787	2052	116022	1809
Daman and Diu	1	-	182	7	175	3	283	4	144	2
Goa	2	-	7387	316	8807	118	10973	105	5121	56
Dadra & Nagar Haveli	-	-	74	2	254	2	304	2	150	1
Southern Region	329	156	221441	5750	1084723	9262	797725	4703	426684	3149
Andhra Pradesh	24	5	51788	977	231638	1883	177793	1096	89495	627
Karnataka	23	64	66904	1422	237980	1827	195331	1107	96758	914
Kerala	210	8	58589	734	332729	3101	169033	1074	80638	438
Tamil Nadu	72	79	43381	2600	275939	2401	251637	1406	154142	1134
Pondicherry	-	-	770	17	6187	48	3837	20	4024	24
Lakshadweep	-	-	9	-	250	2	94	-	1627	12
All India	5568	324	728606	25138	3514613	33145	2219144	15876	1085011	10553

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Contd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Educational Loan		Consumption Loan		SC/ST Orgn. For Onlending to other priority sector		SSO for SC/ST for purchase & supply of inputs	
	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Northern Region	84183	1793	43957	454	337	183	514	138
Haryana	13334	288	6113	46	47	-	25	-
Himachal Pradesh	3673	64	283	2	2	-	-	-
Jammu & Kashmir	3101	59	118	1	13	-	-	-
Punjab	16870	330	5208	53	118	-	30	-
Rajasthan	20524	324	23487	171	3	110	1	-
Chandigarh	4800	130	2869	44	76	2	82	-
Delhi	21881	598	5879	137	78	71	376	138
North-Eastern Region	5881	110	23233	167	4	-	14	-
Assam	4186	78	18643	108	4	-	14	-
Manipur	472	10	1272	8	-	-	-	-
Meghalaya	438	9	1313	15	-	-	-	-
Nagaland	129	3	130	3	-	-	-	-
Tripura	462	6	1342	25	-	-	-	-
Arunachal Pradesh	71	1	335	5	-	-	-	-
Mizoram	123	3	198	3	-	-	-	-
Eastern Region	103548	1348	70019	688	6843	332	391	-
Bihar	29235	277	22448	124	1917	32	101	-
Jharkhand	13449	225	6833	45	2	-	-	-
Orissa	25325	330	23634	332	7	6	45	-
Sikkim	229	5	450	6	-	-	-	-
West Bengal	35152	508	16370	179	4917	294	245	-
Andaman and Nicobar Islands	158	3	284	2	-	-	-	-
Central Region	104604	1470	55399	795	748	2	2903	16
Madhya Pradesh	38861	475	12204	532	239	1	2878	15
Chhatisgarh	6109	97	10335	87	5	-	2	1
Uttar Pradesh	50755	752	31235	163	492	1	20	-
Uttarakhand	8879	146	1625	13	12	-	3	-
Western Region	105172	1914	47577	528	10393	180	940	87
Gujarat	26700	591	19862	126	4239	34	73	-
Maharashtra	75927	1284	26815	393	6126	146	864	87
Daman and Diu	44	1	330	1	1	-	-	-
Goa	2443	37	514	8	27	-	-	-
Dadra & Nagar Haveli	58	1	56	-	-	-	3	-
Southern Region	622827	7756	103185	841	21346	602	1268	19
Andhra Pradesh	149257	2332	20417	186	7544	173	58	-
Karnataka	87229	1155	17503	122	902	47	494	3
Kerala	156061	1850	37057	380	188	80	286	3
Tamil Nadu	225337	2363	26970	144	12709	302	430	13
Pondicherry	4937	56	1229	9	3	-	-	-
Lakshadweep	6	-	9	-	-	-	-	-
All India	1026215	14391	343370	3473	39671	1299	6030	260

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Contd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Housing loans (Direct finance)		Housing loans (Indirect finance)		Total housing loans		Funds provided to Regional Rural	
	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Northern Region	671306	27314	1382	9305	672688	36619	-	-
Haryana	121790	3234	195	97	121985	3331	-	-
Himachal Pradesh	35456	974	21	202	35477	1176	-	-
Jammu & Kashmir	16934	435	1	-	16935	435	-	-
Punjab	150443	5660	527	669	150970	6329	-	-
Rajasthan	172083	5644	44	121	172127	5765	-	-
Chandigarh	33879	1489	253	298	34132	1787	-	-
Delhi	140721	9878	341	7918	141062	17796	-	-
North-Eastern Region	76818	1637	17	5	76835	1642	-	-
Assam	47371	989	16	5	47387	994	-	-
Manipur	8725	213	-	-	8725	213	-	-
Meghalaya	6060	144	-	-	6060	144	-	-
Nagaland	971	34	-	-	971	34	-	-
Tripura	4443	97	1	-	4444	97	-	-
Arunachal Pradesh	2967	37	-	-	2967	37	-	-
Mizoram	6281	123	-	-	6281	123	-	-
Eastern Region	517386	12772	2154	824	519540	13596	-	-
Bihar	39373	819	550	10	39923	829	-	-
Jharkhand	34697	1093	127	3	34824	1096	-	-
Orissa	273471	3609	499	26	273970	3635	-	-
Sikkim	5551	255	14	-	5565	255	-	-
West Bengal	162989	6952	964	785	163953	7737	-	-
Andaman and Nicobar Islands	1305	44	-	-	1305	44	-	-
Central Region	537275	16025	1103	347	538378	16372	-	-
Madhya Pradesh	174628	4849	308	126	174936	4975	-	-
Chhatisgarh	45586	1310	45	3	45631	1313	-	-
Uttar Pradesh	269523	8857	666	212	270189	9069	-	-
Uttarakhand	47538	1009	84	6	47622	1015	-	-
Western Region	902730	39787	2027	15953	904757	55740	-	-
Gujarat	200532	7088	174	235	200706	7323	-	-
Maharashtra	685287	32073	1847	15718	687134	47791	-	-
Daman and Diu	525	15	1	-	526	15	-	-
Goa	15568	593	5	-	15573	593	-	-
Dadra & Nagar Haveli	818	18	-	-	818	18	-	-
Southern Region	1635401	55157	2189	7811	1637590	62968	-	-
Andhra Pradesh	457693	14753	693	2414	458386	17167	-	-
Karnataka	349629	14400	610	3684	350239	18084	-	-
Kerala	467808	11734	379	113	468187	11847	-	-
Tamil Nadu	353865	14059	503	1594	354368	15653	-	-
Pondicherry	6282	208	4	6	6286	214	-	-
Lakshadweep	124	3	-	-	124	3	-	-
All India	4340916	152692	8872	34245	4349788	186937	-	-

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Contd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Advances to Self Help Group		Advances to software industries having credit limit upto Rs. 1 crore		Advances to food & agro based processing sector		Investments in venture capital not satisfying SSI norms	
	No. of Accounts Outstanding	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Northern Region	51860	241	1145	66	7794	1231	-	-
Haryana	5006	35	131	3	831	88	-	-
Himachal Pradesh	12492	48	236	6	16	1	-	-
Jammu & Kashmir	1232	4	92	2	5	-	-	-
Punjab	4158	25	177	4	4849	104	-	-
Rajasthan	28161	102	289	4	459	9	-	-
Chandigarh	311	3	22	1	33	18	-	-
Delhi	500	24	198	46	1601	1011	-	-
North-Eastern Region	33928	131	494	27	1455	16	-	-
Assam	26760	104	262	8	850	7	-	-
Manipur	2937	10	25	1	2	-	-	-
Meghalaya	1472	3	22	11	396	3	-	-
Nagaland	897	3	44	2	3	-	-	-
Tripura	1552	8	37	1	6	-	-	-
Arunachal Pradesh	114	-	69	1	198	6	-	-
Mizoram	196	3	35	3	-	-	-	-
Eastern Region	183034	922	2807	88	8617	509	-	-
Bihar	17174	39	299	7	3688	52	-	-
Jharkhand	14570	60	237	6	205	2	-	-
Orissa	104967	589	567	11	638	25	-	-
Sikkim	349	1	6	-	-	-	-	-
West Bengal	45803	233	1686	63	3888	429	-	-
Andaman and Nicobar Islands	171	-	12	1	198	1	-	-
Central Region	88019	491	2654	45	9007	688	-	-
Madhya Pradesh	17385	74	568	9	5281	351	-	-
Chhatisgarh	10491	24	227	5	834	10	-	-
Uttar Pradesh	49388	319	1476	24	2271	304	-	-
Uttarakhand	10755	74	383	7	621	23	-	-
Western Region	79276	499	2756	94	5550	1329	-	-
Gujarat	12070	113	985	17	1578	458	-	-
Maharashtra	66028	380	1709	72	3960	871	-	-
Daman and Diu	8	-	6	-	-	-	-	-
Goa	1170	6	56	5	12	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Southern Region	565586	3635	2893	178	18201	1662	-	-
Andhra Pradesh	250619	1594	671	35	11530	976	-	-
Karnataka	49140	461	455	33	2013	187	-	-
Kerala	40111	260	741	17	1328	215	-	-
Tamil Nadu	219962	1279	1021	93	3316	280	-	-
Pondicherry	5735	41	5	-	14	4	-	-
Lakshadweep	19	-	-	-	-	-	-	-
All India	1001703	5919	12749	498	50624	5435	-	-

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.1 : SCHEDULED COMMERCIAL BANKS' ADVANCES UNDER PRIORITY SECTORS - 2007 (Concl'd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Export Credit (Preshipment and Postshipment) by foreign banks						Total advances under priority sectors	
	SSI Sector		Non SSI Sector		Total export credit		No. of Accounts	Amount Outstanding
	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding		
(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	
Northern Region	44	161	497	3818	541	3979	4892322	149269
Haryana	4	10	6	36	10	46	864627	19425
Himachal Pradesh	-	-	-	-	-	-	281955	3946
Jammu & Kashmir	-	-	-	-	-	-	184403	3429
Punjab	-	-	16	102	16	102	1217550	30332
Rajasthan	3	2	4	18	7	20	1821008	26049
Chandigarh	-	-	12	18	12	18	137681	8678
Delhi	37	149	459	3644	496	3793	385098	57410
North-Eastern Region	-	-	-	-	-	-	778516	6081
Assam	-	-	-	-	-	-	455102	3992
Manipur	-	-	-	-	-	-	48484	412
Meghalaya	-	-	-	-	-	-	60688	535
Nagaland	-	-	-	-	-	-	33901	248
Tripura	-	-	-	-	-	-	146268	488
Arunachal Pradesh	-	-	-	-	-	-	16816	136
Mizoram	-	-	-	-	-	-	17257	270
Eastern Region	40	34	122	911	162	945	6014740	63086
Bihar	-	-	-	-	-	-	1622921	9608
Jharkhand	-	-	-	-	-	-	674947	5670
Orissa	-	-	1	1	1	1	1547225	12525
Sikkim	-	-	-	-	-	-	18942	446
West Bengal	40	34	121	910	161	944	2144262	34710
Andaman and Nicobar Islands	-	-	-	-	-	-	6443	127
Central Region	-	-	12	119	12	118	7269203	81607
Madhya Pradesh	-	-	2	10	2	10	1817883	23490
Chhatisgarh	-	-	-	-	-	-	398064	5958
Uttar Pradesh	-	-	9	105	9	104	4656745	47527
Uttarakhand	-	-	1	4	1	4	396511	4632
Western Region	105	1962	886	10187	991	12149	5126868	178799
Gujarat	6	20	60	226	66	246	1784136	31732
Maharashtra	99	1942	826	9961	925	11903	3255513	144990
Daman and Diu	-	-	-	-	-	-	2417	68
Goa	-	-	-	-	-	-	81544	1948
Dadra & Nagar Haveli	-	-	-	-	-	-	3258	61
Southern Region	29	61	374	3458	403	3520	19804968	224917
Andhra Pradesh	2	1	16	430	18	432	6425145	60925
Karnataka	3	13	117	1421	120	1434	3088067	53823
Kerala	-	-	11	42	11	42	3692746	35515
Tamil Nadu	24	47	230	1565	254	1612	6503776	73717
Pondicherry	-	-	-	-	-	-	92411	917
Lakshadweep	-	-	-	-	-	-	2823	20
All India	218	2218	1891	18493	2109	20711	43886617	703759

Source : Half yearly returns on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2006 AND 2007

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March											
	Finance for distribution of fertilizers & other inputs				Loans to State Electricity Boards				Other types of indirect finance			
	2006		2007		2006		2007		2006		2007	
	No. of Acco- unts	Amount Outsta- nding	No. of Acco- unts	Amount Outsta- nding	No. of Acco- unts	Amount Outsta- nding	No. of Acco- unts	Amount Outsta- nding	No. of Acco- unts	Amount Outsta- nding	No. of Acco- unts	Amount Outsta- nding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Northern Region	6216	2463	9480	2257	183	3501	189	7604	48259	15581	38331	19364
	(6.0)	(38.2)	(7.8)	(26.5)	(13.9)	(54.2)	(14.3)	(67.2)	(2.8)	(35.2)	(2.8)	(30.9)
Haryana	1464	76	1616	120	69	534	40	1418	10431	489	4866	685
Himachal Pradesh	37	2	481	6	7	214	12	230	6713	96	2585	144
Jammu & Kashmir	98	5	354	10	-	-	4	-	819	369	654	320
Punjab	2731	355	2180	337	21	572	31	1172	12603	1669	14196	1867
Rajasthan	1692	53	4537	362	52	1103	68	2116	11555	920	7826	941
Chandigarh	105	241	232	218	31	676	23	1091	1021	576	1161	2180
Delhi	89	1732	80	1204	3	402	11	1577	5117	11462	7043	13227
North-Eastern Region	3154	23	4182	29	1	20	11	39	8795	87	8183	91
	(3.0)	(0.4)	(3.5)	(0.3)	(0.1)	(0.3)	(0.8)	(0.3)	(0.5)	(0.2)	(0.6)	(0.1)
Assam	3089	20	3719	26	-	-	7	10	5378	59	4440	56
Manipur	3	-	38	1	-	-	-	-	279	3	800	7
Meghalaya	12	2	199	1	1	20	1	26	854	10	447	16
Nagaland	5	-	26	-	-	-	1	-	1474	9	1117	6
Tripura	45	1	135	1	-	-	1	3	475	3	849	4
Arunachal Pradesh	-	-	33	-	-	-	1	-	197	1	339	1
Mizoram	-	-	32	-	-	-	-	-	138	1	191	1
Eastern Region	41381	1044	45797	796	322	41	517	35	115235	2469	88811	3192
	(39.8)	(16.2)	(37.8)	(9.3)	(24.4)	(0.6)	(39.0)	(0.3)	(6.7)	(5.6)	(6.5)	(5.1)
Bihar	18391	585	19671	252	4	35	352	6	13925	110	18650	141
Jharkhand	1319	20	3176	36	1	-	89	1	12984	61	6453	45
Orissa	3912	34	4288	126	9	-	14	0	37248	235	21827	297
Sikkim	1	-	5	1	-	-	2	16	507	1	494	2
West Bengal	17757	404	18643	381	308	6	60	12	50473	2059	41103	2705
Andaman and Nicobar	1	-	14	-	-	-	-	-	98	3	284	2
Central Region	15771	642	23803	1609	524	740	167	1064	92245	2630	62681	3712
	(15.2)	(10.0)	(19.6)	(18.9)	(39.8)	(11.5)	(12.6)	(9.4)	(5.4)	(5.9)	(4.6)	(5.9)
Madhya Pradesh	2043	73	2924	240	188	37	77	2	19395	1145	36139	915
Chhattisgarh	401	18	986	517	2	51	10	2	2801	46	4577	186
Uttar Pradesh	12877	543	19404	836	334	652	76	1060	62780	1390	19318	2540
Uttaranchal	450	9	489	16	-	-	4	-	7269	48	2647	71
Western Region	5806	654	7766	559	68	265	139	302	107673	11413	53513	24100
	(5.6)	(10.2)	(6.4)	(6.6)	(5.2)	(4.1)	(10.5)	(2.7)	(6.3)	(25.8)	(3.9)	(38.4)
Gujarat	1504	386	1687	325	52	247	68	273	14290	1801	14402	2885
Maharashtra	4290	268	6053	234	16	17	67	29	92407	9606	37596	21208
Daman and Diu	-	-	-	-	-	-	-	-	-	-	82	-
Goa	12	1	25	-	-	-	4	-	970	7	1429	7
Dadra & Nagar Haveli	-	-	1	-	-	-	-	-	6	-	4	-
Southern Region	31736	1615	30136	3265	219	1897	301	2276	1344936	12089	1123396	12268
	(30.5)	(25.1)	(24.9)	(38.3)	(16.6)	(29.3)	(22.7)	(20.1)	(78.3)	(27.3)	(81.7)	(19.6)
Andhra Pradesh	7472	402	11549	806	46	398	45	353	663089	4649	427193	3256
Karnataka	14167	612	7471	1116	60	595	59	724	38095	2963	39001	2694
Kerala	5002	249	5662	346	13	1	22	31	98797	954	184804	1975
Tamil Nadu	5042	348	5398	996	100	902	174	1167	534220	3494	460335	4310
Pondicherry	53	4	55	1	-	-	1	1	10735	29	12057	33
Lakshadweep	-	-	1	-	-	-	-	-	-	-	6	-
All India	104064	6440	121164	8515	1317	6464	1324	11320	1717143	44270	1374915	62727
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

Figures for 2006 are revised

Source : Half yearly return on advances to priority sectors, Rural Planning & Credit Department, RBI.

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2006 AND 2007 (Concl'd.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Direct Finance to farmers				Total			
	2006		2007		2006		2007	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
Northern Region	2665446	25841	2744540	32052	2720104	47387	2792540	61277
	(11.0)	(19.2)	(10.5)	(18.6)	(10.4)	(24.7)	(10.1)	(24.1)
Haryana	516381	5355	538473	6595	528345	6454	544995	8818
Himachal Pradesh	166530	775	151439	923	173287	1087	154517	1303
Jammu & Kashmir	39718	322	51893	447	40635	696	52905	777
Punjab	761373	8149	741165	9863	776728	10745	757572	13239
Rajasthan	1094973	6909	1177454	8972	1108272	8985	1189885	12391
Chandigarh	43082	1522	54807	1300	44239	3015	56223	4789
Delhi	43389	2808	29309	3952	48598	16404	36443	19960
North-Eastern Region	289597	936	340183	1180	301547	1066	352559	1339
	(1.2)	(0.7)	(1.3)	(0.7)	(1.2)	(0.6)	(1.3)	(0.5)
Assam	144219	653	173341	796	152686	732	181507	888
Manipur	14811	40	17072	64	15093	44	17910	72
Meghalaya	25068	53	34986	88	25935	85	35633	131
Nagaland	13585	35	17920	51	15064	44	19064	57
Tripura	78773	114	82077	116	79293	117	83062	124
Arunachal Pradesh	6930	20	8076	31	7127	22	8449	32
Mizoram	6211	21	6711	34	6349	22	6934	35
Eastern Region	2602715	13391	2899749	16026	2759653	16945	3034874	20049
	(10.7)	(9.9)	(11.1)	(9.3)	(10.6)	(8.8)	(11.0)	(7.9)
Bihar	740599	3332	931164	3912	772919	4063	969837	4311
Jharkhand	356678	903	380673	1478	370982	984	390391	1560
Orissa	615267	2190	677633	2781	656436	2460	703762	3204
Sikkim	7029	14	7167	31	7537	16	7668	50
West Bengal	881994	6946	902201	7817	950532	9414	962007	10915
Andaman and Nicobar	1148	5	911	7	1247	8	1209	9
Central Region	4381943	24788	4890427	31054	4490483	28800	4977078	37439
	(18.1)	(18.4)	(18.7)	(18.0)	(17.2)	(15.0)	(18.0)	(14.7)
Madhya Pradesh	958777	7917	1117178	9748	980403	9172	1156318	10905
Chhatisgarh	161408	1062	205352	1438	164612	1177	210925	2143
Uttar Pradesh	3034704	14653	3339871	18323	3110695	17238	3378669	22759
Uttaranchal	227054	1157	228026	1545	234773	1214	231166	1632
Western Region	2318717	17275	2643891	23665	2432264	29607	2705309	48626
	(9.6)	(12.8)	(10.1)	(13.7)	(9.3)	(15.4)	(9.8)	(19.1)
Gujarat	930327	5594	1088450	7823	946173	8028	1104607	11306
Maharashtra	1363872	11503	1530898	15646	1460585	21394	1574614	37117
Daman and Diu	243	1	262	1	243	1	344	1
Goa	22755	172	23082	190	23737	179	24540	197
Dadra & Nagar Haveli	1520	5	1199	5	1526	5	1204	5
Southern Region	11964239	52567	12668654	68154	13341130	68167	13822487	85963
	(49.4)	(39.0)	(48.4)	(39.6)	(51.2)	(35.5)	(49.9)	(33.8)
Andhra Pradesh	4516129	17319	4431198	22196	5186736	22768	4869985	26611
Karnataka	1723706	12714	1848194	15813	1776028	16884	1894725	20347
Kerala	1579480	6516	2035105	8977	1683292	7720	2225593	11329
Tamil Nadu	4104799	15879	4308817	20929	4644161	20622	4774724	27402
Pondicherry	39529	139	44704	237	50317	171	56817	272
Lakshadweep	596	2	636	2	596	2	643	2
All India	24222657	134798	26187444	172131	26045181	191973	27684847	254693
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

Figures for 2006 are revised

Source : Half yearly return on advances to priority sectors, Rural Planning & Credit Department, RBI.

TABLE 6.3 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS - 2006 AND 2007

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Advances to Small Scale Industries				Loans for setting up of Industrial Estates			
	2006		2007		2006		2007	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Northern Region	343791	21966	240889	24794	621	59	211	46
	(19.04)	(21.69)	(14.29)	(24.18)	(32.36)	(20.94)	(3.81)	(17.69)
Haryana	56495	3691	39540	4399	46	41	5	36
Himachal Pradesh	20692	418	18279	684	5	-	8	-
Jammu & Kashmir	23955	614	12109	371	3	-	8	-
Punjab	119409	6032	72489	7362	26	-	7	-
Rajasthan	75759	2828	60585	3390	514	13	155	-
Chandigarh	6578	765	7351	1166	-	-	-	-
Delhi	40903	7619	30536	7422	27	5	28	7
North-Eastern Region	50989	757	71293	1153	127	2	251	3
	(2.82)	(0.75)	(4.23)	(1.12)	(6.62)	(0.87)	(4.53)	(1.15)
Assam	30916	589	39498	831	105	2	103	1
Manipur	2611	26	4812	39	-	-	-	-
Meghalaya	4206	43	5301	91	5	-	74	1
Nagaland	3741	38	8560	73	6	-	4	-
Tripura	6703	36	8272	58	2	-	27	1
Arunachal Pradesh	1253	13	2441	15	2	-	2	-
Mizoram	1559	12	2409	46	7	-	41	-
Eastern Region	478086	8320	490366	10125	242	10	1304	45
	(26.48)	(8.21)	(29.10)	(9.87)	(12.61)	(3.45)	(23.52)	(17.31)
Bihar	72317	713	80607	883	87	1	40	1
Jharkhand	33072	1001	36254	1248	16	-	837	15
Orissa	62518	1318	70560	1843	28	4	88	-
Sikkim	686	14	918	25	-	-	-	-
West Bengal	308766	5262	301382	6115	98	5	333	27
Andaman and Nicobar Islands	727	11	645	11	13	-	6	-
Central Region	310661	10653	299998	12811	150	9	85	5
	(17.21)	(10.52)	(17.80)	(12.49)	(7.82)	(3.13)	(1.53)	(1.92)
Madhya Pradesh	63514	2509	58450	2893	18	6	18	3
Chhatisgarh	25030	870	25170	1396	42	-	4	-
Uttar Pradesh	202687	6668	196240	7644	82	1	52	2
Uttarakhand	19430	607	20138	878	8	2	11	-
Western Region	206029	31078	162228	26811	505	111	3388	69
	(11.41)	(30.68)	(9.63)	(26.14)	(26.32)	(39.25)	(61.11)	(26.54)
Gujarat	74464	5223	54892	7281	449	109	2	-
Maharashtra	125251	25484	102108	19016	50	2	3383	69
Daman and Diu	611	27	347	33	-	-	1	-
Goa	5301	317	4569	453	6	-	2	-
Dadra & Nagar Haveli	402	28	312	28	-	-	-	-
Southern Region	415878	28510	420450	26854	274	92	305	92
	(23.03)	(28.15)	(24.95)	(26.19)	(14.28)	(32.35)	(5.50)	(35.38)
Andhra Pradesh	107852	5752	99341	5906	168	1	24	5
Karnataka	86929	5502	80527	5294	29	61	19	1
Kerala	103360	3415	107047	3001	57	-	190	7
Tamil Nadu	115330	13705	131392	12528	17	29	72	79
Pondicherry	2373	136	2101	125	3	-	-	-
Lakshadweep	34	-	42	-	-	-	-	-
All India	1805434	101285	1685224	102548	1919	283	5544	260
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

Note : Figures in bracket indicate percent share in total.

Source : Rural Planning and Credit Department, RBI.

TABLE 6.3 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO SMALL SCALE INDUSTRIES, INDUSTRIAL ESTATES AND ROAD & WATER TRANSPORT OPERATORS - 2006 AND 2007 (Concl.d.)

(Amount in Rs. crore)

Region / State/ Union Territory	As on last reporting Friday of March							
	Advances to Road & Water Transport Operators				Total			
	2006		2007		2006		2007	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Northern Region	82907	2381	34458	754	427319	24406	275558	25594
	(14.76)	(15.94)	(8.11)	(10.89)	(18.04)	(20.95)	(13.03)	(23.32)
Haryana	9446	164	4864	103	65987	3895	44409	4538
Himachal Pradesh	6222	150	5144	89	26919	568	23431	773
Jammu & Kashmir	11473	283	3099	62	35431	897	15216	433
Punjab	23202	403	11290	125	142637	6435	83786	7487
Rajasthan	17607	764	5539	132	93880	3604	66279	3525
Chandigarh	2160	113	1643	47	8738	879	8994	1213
Delhi	12797	505	2879	196	53727	8129	33443	7625
North-Eastern Region	21485	318	22692	215	72601	1077	94236	1371
	(3.82)	(2.13)	(5.34)	(3.11)	(3.06)	(0.92)	(4.45)	(1.25)
Assam	13559	213	14024	138	44580	804	53625	970
Manipur	514	7	799	10	3125	33	5611	49
Meghalaya	1695	40	1514	23	5906	83	6889	115
Nagaland	550	11	853	10	4297	49	9417	83
Tripura	4661	31	4962	23	11366	67	13261	82
Arunachal Pradesh	278	8	350	7	1533	21	2793	22
Mizoram	228	7	190	4	1794	19	2640	50
Eastern Region	92981	1689	136492	1345	571309	10018	628162	11515
	(16.55)	(11.30)	(32.13)	(19.43)	(24.11)	(8.60)	(29.69)	(10.49)
Bihar	27480	242	69163	472	99884	956	149810	1356
Jharkhand	10622	180	12611	170	43710	1182	49702	1433
Orissa	16114	346	17931	295	78660	1668	88579	2140
Sikkim	427	15	360	6	1113	30	1278	31
West Bengal	37725	893	35999	395	346589	6160	337714	6537
Andaman and Nicobar Islands	613	12	428	7	1353	23	1079	18
Central Region	64058	1118	50974	640	374869	11780	351057	13456
	(11.40)	(7.48)	(12.00)	(9.24)	(15.82)	(10.11)	(16.59)	(12.26)
Madhya Pradesh	16572	324	11866	181	80104	2839	70334	3077
Chhatisgarh	4273	55	3926	44	29345	924	29100	1440
Uttar Pradesh	37856	621	30635	340	240625	7290	226927	7986
Uttarakhand	5357	117	4547	75	24795	727	24696	953
Western Region	125122	5516	71753	2024	331656	36706	237369	28904
	(22.27)	(36.92)	(16.89)	(29.23)	(14.00)	(31.50)	(11.22)	(26.34)
Gujarat	23860	393	24591	254	98773	5725	79485	7535
Maharashtra	95563	4891	41884	1547	220864	30377	147375	20632
Daman and Diu	106	4	143	5	717	31	491	38
Goa	5546	227	5102	218	10853	544	9673	671
Dadra & Nagar Haveli	47	-	33	-	449	28	345	28
Southern Region	175308	3919	128393	1946	591460	32520	549148	28892
	(31.20)	(26.23)	(25.52)	(28.11)	(24.96)	(27.91)	(25.01)	(26.33)
Andhra Pradesh	37495	595	24264	213	145515	6347	123629	6124
Karnataka	61022	1018	43105	746	147980	6582	123651	6041
Kerala	42182	535	42843	426	145599	3950	150080	3434
Tamil Nadu	34065	1765	17738	556	149412	15500	149202	13163
Pondicherry	522	6	434	5	2898	142	2535	130
Lakshadweep	22	-	9	-	56	-	51	-
All India	561861	14940	444762	6924	2369214	116508	2135530	109732
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

Note : Figures in bracket indicate percent share in total.

Source : Rural Planning and Credit Department, RBI.

**TABLE 6.4 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
TO PRIORITY SECTORS - 2008**

(No. of Accounts in lakh and Amount in Rs. crore)

Name of the Bank.	As on last reporting Friday of March					
	Adjusted Net Bank credit (ANBC)	Total Off- Balance Sheet Exposures (OBE)	ANBC/OBE whichever is higher	Total Priority Sector Advances (PSA)		% of PSA to ANBC/OBE %Target 40%
				No.of A/Cs	Amount outstanding	
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	450038	101689	450038	147.53	199571	44.35
State Bank of India	303937	48926	303937	93.15	133202	43.83
State Bank of Bikaner and Jaipur	20791	9280	20791	6.55	10373	49.89
State Bank of Hyderabad	28421	4832	28421	10.75	12727	44.78
State Bank of Indore	15487	8324	15487	3.39	7753	50.07
State Bank of Mysore	16056	7210	16056	5.61	6960	43.35
State Bank of Patiala	29056	7539	29056	4.82	11656	40.12
State Bank of Saurashtra	11239	1479	11239	4.73	4875	43.37
State Bank of Travancore	25052	14099	25052	18.53	12025	48.00
B. Nationalised Banks	914229	575601	914229	264.53	409391	44.78
Allahabad Bank	41290	3073	41290	16.60	18774	45.47
Andhra Bank	28233	20598	28233	17.77	13298	47.10
Bank of Baroda	67263	61375	67263	16.92	31681	47.10
Bank of India	66551	66187	66551	17.85	32827	49.33
Bank of Maharashtra	23462	13046	23462	5.83	11147	47.51
Canara Bank	97854	69078	97854	31.63	43202	44.15
Central Bank of India	52483	20866	52483	17.64	25230	48.07
Corporation Bank	29958	23106	29958	3.76	13071	43.63
Dena Bank	18683	3400	18683	3.47	8096	43.33
IDBI Bank Ltd.	62831	106252	62831	1.85	15233	24.24
Indian Bank	28163	5994	28163	18.14	14965	53.14
Indian Overseas Bank	44279	22398	44279	19.66	20303	45.85
Oriental Bank of commerce	44138	22317	44138	5.52	18464	41.83
Punjab National Bank	98415	62143	98415	27.02	43412	44.11
Punjab & Sind Bank	11948	2087	11948	2.22	6045	50.59
Syndicate Bank	46874	35126	46874	17.89	21841	46.60
Union Bank of India	61034	6866	61034	16.84	29803	48.83
United Bank of India	22641	5583	22641	7.79	10041	44.35
UCO Bank	43485	17057	43485	10.59	20452	47.03
Vijaya bank	24644	9048	24644	5.54	11506	46.69
Public Sector Banks (A+B)	1364268	677291	1364268	412.06	608963	44.64

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.5 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO AGRICULTURE - 2008

(No. of Accounts in lakh and Amount in Rs. crore)

Bank group / Bank	As on the last reporting Friday of March					
	Total Agricultural Advances		Direct Agricultural Advances		Indirect Agricultural Advances	
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	103.94	82558	102.19	64076	1.75	18481
State Bank of India	67.99	56432	67.75	42755	0.24	13677
State Bank of Bikaner and Jaipur	4.70	4590	4.63	3670	0.07	920
State Bank of Hyderabad	8.01	5148	8.00	4348	0.01	800
State Bank of Indore	2.31	3018	2.29	2264	0.02	754
State Bank of Mysore	3.86	2911	3.85	2428	0.01	484
State Bank of Patiala	2.74	4574	2.72	3620	0.02	954
State Bank of Saurashtra	4.32	2195	4.30	1958	0.02	237
State Bank of Travancore	10.01	3690	8.65	3034	1.36	656
B. Nationalised Banks	179.55	166128	176.89	112059	2.66	54069
Allahabad Bank	11.38	9146	11.21	6571	0.17	2574
Andhra Bank	14.81	6156	14.79	5684	0.02	472
Bank of Baroda	10.57	13269	10.40	8271	0.17	4998
Bank of India	12.11	13128	11.87	9299	0.24	3829
Bank of Maharashtra	3.42	4841	3.39	2547	0.03	2294
Canara Bank	23.20	17996	22.64	12916	0.56	5080
Central Bank of India	11.72	11104	11.65	6877	0.07	4227
Corporation Bank	2.00	3530	1.94	1638	0.06	1891
Dena Bank	2.15	2765	2.13	1905	0.02	860
IDBI Bank Ltd.	0.35	4526	0.34	1357	0.01	3169
Indian Bank	14.14	6215	14.10	5164	0.04	1050
Indian Overseas Bank	13.76	8689	13.65	6391	0.11	2298
Oriental Bank of commerce	3.15	6592	3.04	3438	0.11	3154
Punjab National Bank	18.72	19946	18.42	14213	0.30	5734
Punjab & Sind Bank	1.33	2438	1.30	1594	0.03	844
Syndicate Bank	12.37	9332	12.31	7342	0.06	1990
Union Bank of India	10.24	11393	10.07	7727	0.17	3666
United Bank of India	4.62	3172	4.46	1964	0.16	1208
UCO Bank	6.46	7948	6.15	5083	0.31	2865
Vijaya bank	3.05	3942	3.03	2075	0.02	1867
Public Sector Banks (A+B)	283.49	248685	279.08	176135	4.41	72550

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.6 (A) : DISTRIBUTION OF OUTSTANDING DIRECT AND INDIRECT ADVANCES OF PUBLIC SECTOR BANKS TO SMALL ENTERPRISES - 2008

(No. of Accounts in lakh and Amount in Rs. crore)

Bank Group / Bank	As on last reporting Friday of March					
	Total credit to Small Enterprises including manufacturing & services enterprises		Direct Credit to Small Enterprises		Indirect Credit to Small Enterprises	
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	17.37	44882	17.36	44012	0.01	870
State Bank of India	10.73	28046	10.73	28005	-	41
State Bank of Bikaner and Jaipur	0.68	2912	0.68	2912	-	-
State Bank of Hyderabad	0.42	2888	0.42	2888	-	-
State Bank of Indore	0.42	2703	0.42	2062	-	641
State Bank of Mysore	1.13	1783	1.12	1595	0.1	188
State Bank of Patiala	0.28	3328	0.28	3328	-	-
State Bank of Saurashtra	0.06	1503	0.06	1503	-	-
State Bank of Travancore	3.65	1719	3.65	1719	-	-
B. Nationalised Banks	21.75	103769	21.56	101366	0.19	2403
Allahabad Bank	1.80	3530	1.80	3530	-	-
Andhra Bank	0.69	2632	0.69	2632	-	-
Bank of Baroda	1.26	8473	1.26	8447	-	26
Bank of India	1.19	11703	1.17	10911	0.02	792
Bank of Maharashtra	0.44	2193	0.44	2193	-	-
Canara Bank	3.21	14175	3.18	14005	0.03	170
Central Bank of India	1.38	5042	1.36	4839	0.02	203
Corporation Bank	0.22	2986	0.22	2959	-	27
Dena Bank	0.46	2551	0.46	2551	-	-
IDBI Bank Ltd.	0.19	1695	0.19	1695	-	-
Indian Bank	0.87	3151	0.86	2993	0.01	158
Indian Overseas Bank	0.93	5175	0.93	5175	-	-
Oriental Bank of commerce	0.51	5028	0.51	4657	-	372
Punjab National Bank	2.48	12268	2.48	12264	-	4
Punjab & Sind Bank	0.33	1471	0.32	1409	0.01	62
Syndicate Bank	1.53	4433	1.50	4307	0.03	125
Union Bank of India	1.89	7596	1.88	7531	0.01	65
United Bank of India	1.09	2176	1.09	2138	-	38
UCO Bank	0.41	4435	0.37	4286	0.04	149
Vijaya bank	0.87	3058	0.85	2846	0.02	212
Public Sector Banks (A+B)	39.12	148651	38.92	145378	0.20	3273

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.6 (B) : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO SMALL ENTERPRISES - 2008

(No. of Accounts in lakh and Amount in Rs. crore)

Bank group / Bank	As on last reporting Friday of March					
	Manufacturing Enterprises		Service Enterprises		Advances to Khadi & village industries sector	
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	9.20	36151	8.30	8658	0.61	674
State Bank of India	5.65	22576	5.08	5470	0.42	427
State Bank of Bikaner and Jaipur	0.25	2572	0.43	340	0.01	62
State Bank of Hyderabad	0.12	2177	0.28	632	0.02	78
State Bank of Indore	0.13	1798	0.28	902	0.01	3
State Bank of Mysore	0.19	1086	0.94	697	0.01	15
State Bank of Patiala	0.22	3167	0.06	162	0.05	75
State Bank of Saurashtra	0.06	1503	0.00	-	0.00	-
State Bank of Travancore	2.58	1273	1.23	454	0.09	13
B. Nationalised Banks	8.79	77995	12.54	23436	0.76	5379
Allahabad Bank	0.98	2619	0.72	788	0.10	123
Andhra Bank	0.13	2321	0.55	311	0.00	16
Bank of Baroda	0.50	6906	0.71	1446	0.05	121
Bank of India	0.57	9403	0.60	2300	0.02	2193
Bank of Maharashtra	0.10	1532	0.25	618	0.00	4
Canara Bank	1.14	9638	2.04	4366	0.02	117
Central Bank of India	0.65	3455	0.65	1213	0.07	170
Corporation Bank	0.07	1328	0.14	911	0.01	719
Dena Bank	0.17	1633	0.29	918	0.02	16
IDBI Bank Ltd.	0.06	1066	0.13	629	0.00	-
Indian Bank	0.30	2221	0.54	907	0.01	23
Indian Overseas Bank	0.27	4412	0.66	763	0.22	1271
Oriental Bank of commerce	0.23	4100	0.27	556	0.01	18
Punjab National Bank	1.36	10179	1.12	2086	0.12	185
Punjab & Sind Bank	0.10	1075	0.23	384	0.01	12
Syndicate Bank	0.30	2798	1.18	1457	0.01	52
Union Bank of India	0.55	6212	1.31	1265	0.02	54
United Bank of India	0.87	1618	0.21	504	0.01	16
UCO Bank	0.29	3787	0.22	648	0.05	240
Vijaya bank	0.15	1692	0.72	1365	0.01	30
Public Sector Banks (A+B)	17.99	114146	20.84	32094	1.37	6053

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.6 (C) : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO
TO RETAIL TRADE, MICRO CREDIT AND STATE SPONSORED ORGANISATIONS - 2008**

(No. of Accounts in lakh and Amount in Rs. crore)

Bank group / Bank	As on last reporting Friday of March					
	Retail Trade		Micro Credit (other than for agriculture & allied activities)		State Sponsored Organisations for SC/ST	
	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding	No. of Accounts	Amount outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	7.82	11737	0.36	145	0.02	3
State Bank of India	3.05	7511	-	-	-	-
State Bank of Bikaner and Jaipur	0.62	596	-	-	-	-
State Bank of Hyderabad	1.11	895	0.22	49	-	-
State Bank of Indore	0.20	260	0.03	83	-	-
State Bank of Mysore	0.05	12	-	-	-	-
State Bank of Patiala	0.80	818	-	-	-	-
State Bank of Saurashtra	0.60	249	-	-	-	-
State Bank of Travancore	1.93	1396	0.11	13	0.02	3
B. Nationalised Banks	26.68	29003	7.26	2992	0.35	276
Allahabad Bank	1.62	1492	0.20	23	0.02	4
Andhra Bank	0.58	300	0.15	69	-	-
Bank of Baroda	1.86	2038	0.80	288	0.01	4
Bank of India	1.81	1965	0.57	131	-	1
Bank of Maharashtra	0.41	714	0.84	171	-	-
Canara Bank	1.97	2097	0.53	173	0.01	2
Central Bank of India	2.02	1928	0.82	171	0.06	21
Corporation Bank	0.44	534	0.13	170	-	-
Dena Bank	0.40	484	-	-	-	-
IDBI Bank Ltd.	0.24	437	-	90	-	-
Indian Bank	0.85	926	0.39	197	-	2
Indian Overseas Bank	3.18	2625	0.28	147	-	-
Oriental Bank of commerce	0.79	999	0.05	16	-	-
Punjab National Bank	3.04	2912	0.40	163	0.01	4
Punjab & Sind Bank	0.25	495	0.02	57	-	3
Syndicate Bank	1.64	1849	0.32	168	-	1
Union Bank of India	1.72	2728	1.22	321	0.01	4
United Bank of India	1.41	1352	-	1	-	-
UCO Bank	2.01	2359	0.32	520	0.23	232
Vijaya bank	0.44	768	0.22	115	-	1
Public Sector Banks (A+B)	34.50	40740	7.62	3136	0.37	280

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 6.6 (D) : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
TO EDUCATION, HOUSING AND EXPORT- 2008**

(No. of Accounts in lakh and Amount in Rs. crore)

Bank Group / Bank	As on last reporting Friday of March					
	Education		Housing		Total Export Credit	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	4.38	6875	13.64	53372	-	-
State Bank of India	2.56	4413	8.82	36800	-	-
State Bank of Bikaner and Jaipur	0.11	182	0.44	2093	-	-
State Bank of Hyderabad	0.31	584	0.68	3164	-	-
State Bank of Indore	0.07	116	0.36	1574	-	-
State Bank of Mysore	0.14	274	0.43	1979	-	-
State Bank of Patiala	0.34	173	0.66	2763	-	-
State Bank of Saurashtra	0.03	86	0.26	842	-	-
State Bank of Travancore	0.82	1046	1.99	4158	-	-
B. Nationalised Banks	8.60	12969	20.34	94254	-	-
Allahabad Bank	0.67	600	0.91	3979	-	-
Andhra Bank	0.66	1107	0.88	3032	-	-
Bank of Baroda	0.51	923	1.91	6687	-	-
Bank of India	0.59	1010	1.58	4889	-	-
Bank of Maharashtra	0.12	227	0.60	3001	-	-
Canara Bank	1.19	1737	1.52	7022	-	-
Central Bank of India	0.39	553	1.25	6412	-	-
Corporation Bank	0.24	450	0.73	5401	-	-
Dena Bank	0.09	200	0.37	2097	-	-
IDBI Bank Ltd.	0.04	58	1.03	8427	-	-
Indian Bank	0.92	1080	0.97	3395	-	-
Indian Overseas Bank	0.61	732	0.90	2935	-	-
Oriental Bank of commerce	0.27	570	0.75	5259	-	-
Punjab National Bank	0.66	1093	1.71	7026	-	-
Punjab & Sind Bank	0.05	146	0.24	1435	-	-
Syndicate Bank	0.68	852	1.35	5208	-	-
Union Bank of India	0.37	655	1.39	7106	-	-
United Bank of India	0.17	287	0.50	3053	-	-
UCO Bank	0.17	385	0.99	4573	-	-
Vijaya bank	0.20	305	0.76	3318	-	-
Public Sector Banks (A+B)	12.98	19844	33.98	147626	-	-

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

TABLE 6.7 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS UNDER DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME AND TO THE WEAKER SECTIONS - 2008

(No. of Accounts in lakh and Amount in Rs. crore)

Bank Group / Bank	As on last reporting Friday of March					
	Total Weaker Sections		Of which to Specified Minority communities		Advances under DRI Scheme	
	No. of A/Cs	Amount Outstanding	No. of A/Cs	Amount Outstanding	No. of A/Cs	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	87.12	43209	1127.08	11304	1.03	135
State Bank of India	61.47	28467	13.88	9885	0.73	76
State Bank of Bikaner and Jaipur	4.70	2388	0.08	27	0.01	1
State Bank of Hyderabad	7.40	3410	1110.26	104	0.05	15
State Bank of Indore	1.68	1879	0.42	353	0.04	39
State Bank of Mysore	2.73	1772	0.67	298	0.09	1
State Bank of Patiala	2.84	2917	0.03	59	0.02	1
State Bank of Saurashtra	1.97	665	0.00	116	0.00	-
State Bank of Travancore	4.33	1711	1.74	463	0.09	3
B. Nationalised Banks	136.16	83726	20.33	14840	0.88	534
Allahabad Bank	9.11	4455	4.12	2104	0.21	16
Andhra Bank	7.74	3317	0.41	151	0.04	2
Bank of Baroda	8.81	6036	0.96	796	0.03	87
Bank of India	16.09	8458	1.96	320	0.02	23
Bank of Maharashtra	2.99	1684	0.18	82	0.00	-
Canara Bank	20.67	7528	2.18	866	0.16	40
Central Bank of India	6.56	8636	1.34	776	0.01	38
Corporation Bank	1.57	1681	0.29	1019	0.01	52
Dena Bank	1.79	1172	0.00	1	0.00	3
IDBI Bank Ltd.	0.30	218	0.09	95	0.00	-
Indian Bank	8.03	3678	0.82	458	0.04	3
Indian Overseas Bank	7.19	5155	1.14	1773	0.06	27
Oriental Bank of commerce	2.68	2296	0.09	72	0.00	123
Punjab National Bank	16.16	11403	2.79	2048	0.19	73
Punjab & Sind Bank	0.99	1056	0.32	369	0.00	1
Syndicate Bank	7.02	4847	1.26	378	0.01	23
Union Bank of India	8.31	4531	1.60	1008	0.05	5
United Bank of India	3.35	2210	0.01	3	0.02	12
UCO Bank	4.47	3838	0.53	2261	0.02	7
Vijaya bank	2.33	1527	0.24	259	0.01	1
Public Sector Banks (A+B)	223.28	126935	1147.41	26144	1.91	669

Notes : Data are provisional.

Source : Half yearly return on advances to priority sectors, Rural Planning and Credit Department, RBI.

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS
OF SCHEDULED COMMERCIAL BANKS - 2003 TO 2008**

(Amount in Rs. crore)

Bank group / Years	As on March 31					
	Standard Assets		Sub-standard Assets		Doubtful Assets	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
	(1)	(2)	(3)	(4)	(5)	(6)
Public Sector Banks						
2003	523724	90.6	14909	2.6	32340	5.6
2004	610435	92.2	16909	2.6	28756	4.3
2005	824253	94.6	10838	1.2	29988	3.4
2006	1029493	96.1	11394	1.1	24804	2.3
2007	1335175	97.2	14147	1.0	19945	1.5
2008	1656585	97.7	16870	1.0	19167	1.1
Indian Private Banks						
2003	131620	90.8	3703	2.6	8512	5.9
2004	167076	94.2	3127	1.8	6391	3.6
2005	216448	96.1	2213	1.0	5578	2.5
2006	296020	97.4	2396	0.8	4438	1.5
2007	382628	97.6	4378	1.1	3923	1.0
2008	459369	97.3	7280	1.5	4452	0.9
Foreign Banks						
2003	50851	94.6	994	1.8	944	1.8
2004	59619	95.2	990	1.6	1099	1.8
2005	72963	97.0	714	0.9	974	1.3
2006	96772	97.9	946	1.0	698	0.7
2007	125415	98.1	1367	1.1	631	0.5
2008	159882	98.1	1963	1.2	768	0.5
All Scheduled Commercial Banks						
2003	706194	90.9	19605	2.5	41797	5.4
2004	837129	92.8	21025	2.3	36247	4.0
2005	1113664	95.1	13765	1.2	36540	3.1
2006	1422285	96.5	14736	1.0	29940	2.0
2007	1843218	97.3	19892	1.1	24499	1.3
2008	2275836	97.6	26113	1.1	24387	1.0

Source : Off-site returns (domestic & provisional) of banks, Department of Banking Supervision, RBI.

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS
OF SCHEDULED COMMERCIAL BANKS - 2003 TO 2008 (Concl'd.)**

(Amount in Rs. crore)

Bank group / Years	As on March 31				
	Loss Assets		Total NPAs		Total Advances
	Amount	Per cent	Amount	Per cent	
	(7)	(8)	(9)	(10)	(11)
		{=(3)+(5)+(7)}		{=(4)+(6)+(8)}	{=(1)+(3)+(5)+(7)}
Public Sector Banks					
2003	6840	1.2	54089	9.4	577813
2004	5876	0.9	51541	7.8	661976
2005	5771	0.7	46597	5.4	870850
2006	5181	0.5	41379	3.9	1070872
2007	4510	0.3	38602	2.8	1373777
2008	3712	0.2	39749	2.3	1696334
Indian Private Banks					
2003	1118	0.8	13333	9.2	144953
2004	825	0.5	10343	5.8	177419
2005	900	0.4	8691	3.9	225139
2006	940	0.3	7774	2.6	303794
2007	941	0.2	9242	2.4	391870
2008	1244	0.3	12976	2.7	472345
Foreign Banks					
2003	954	1.8	2892	5.4	53743
2004	924	1.5	3013	4.8	62632
2005	569	0.8	2257	3.0	75220
2006	446	0.5	2090	2.1	98862
2007	454	0.4	2452	1.9	127867
2008	387	0.2	3118	1.9	163000
All Scheduled Commercial Banks					
2003	8911	1.1	70313	9.1	776507
2004	7625	0.8	64897	7.2	902026
2005	7241	0.6	57546	4.9	1171210
2006	6567	0.4	51243	3.5	1473528
2007	5905	0.3	50296	2.7	1893514
2008	5343	0.2	55843	2.4	2331679

Source : Off-site returns (domestic & provisional) of banks, Department of Banking Supervision, RBI.

TABLE 7.2 : COMPOSITION OF NPAs OF PUBLIC SECTOR BANKS - 2000 TO 2008

(Amount in Rs. crore)

Bank Group	As on March 31						
	Priority Sector		Non-priority Sector		Public Sector		Total
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. State Bank of India and its Associates							
2000	8947	45.2	10266	51.9	560	2.8	19773
2001	8928	44.2	10050	49.8	1213	6.0	20191
2002	8977	47.0	9628	50.4	490	2.6	19096
2003	8053	47.5	8379	49.4	526	3.1	16959
2004	7136	47.1	7803	51.5	220	1.5	15159
2005	7017	47.4	7624	51.5	168	1.1	14809
2006	7250	55.0	5819	44.1	125	0.9	13193
2007	7175	57.1	5193	41.4	188	1.5	12556
2008	8902	58.5	6222	40.9	97	0.6	15220
B. Nationalised Banks							
2000	14768	44.1	18258	54.5	495	1.5	33521
2001	15228	46.2	17257	52.3	498	1.5	32983
2002	16173	45.7	18777	53.1	413	1.2	35363
2003	16886	47.1	18402	51.3	561	1.6	35849
2004	16705	47.7	17895	51.1	390	1.1	34990
2005	14909	48.4	15626	50.7	277	0.9	30812
2006	15124	53.7	12845	45.6	216	0.8	28185
2007	15779	60.6	9965	38.3	302	1.2	26046
2008	16385	66.8	7941	32.4	202	0.8	24528
C. Public Sector Banks (A+B)							
2000	23715	44.5	28524	53.5	1055	2.0	53294
2001	24156	45.4	27307	51.4	1711	3.2	53174
2002	25150	46.2	28405	52.2	903	1.7	54458
2003	24939	47.2	26781	50.7	1087	2.1	52807
2004	23841	47.5	25698	51.2	610	1.2	50149
2005	21926	48.1	23249	51.0	444	1.0	45619
2006	22374	54.1	18664	45.1	341	0.8	41378
2007	22954	59.5	15158	39.3	490	1.3	38602
2008	25287	63.6	14163	35.6	299	0.8	39749

Source : Off-site returns (domestic & provisional) of banks, Department of Banking Supervision, RBI.

GRAPH - 6
COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS -
2006 AND 2007
 (As on March 31)

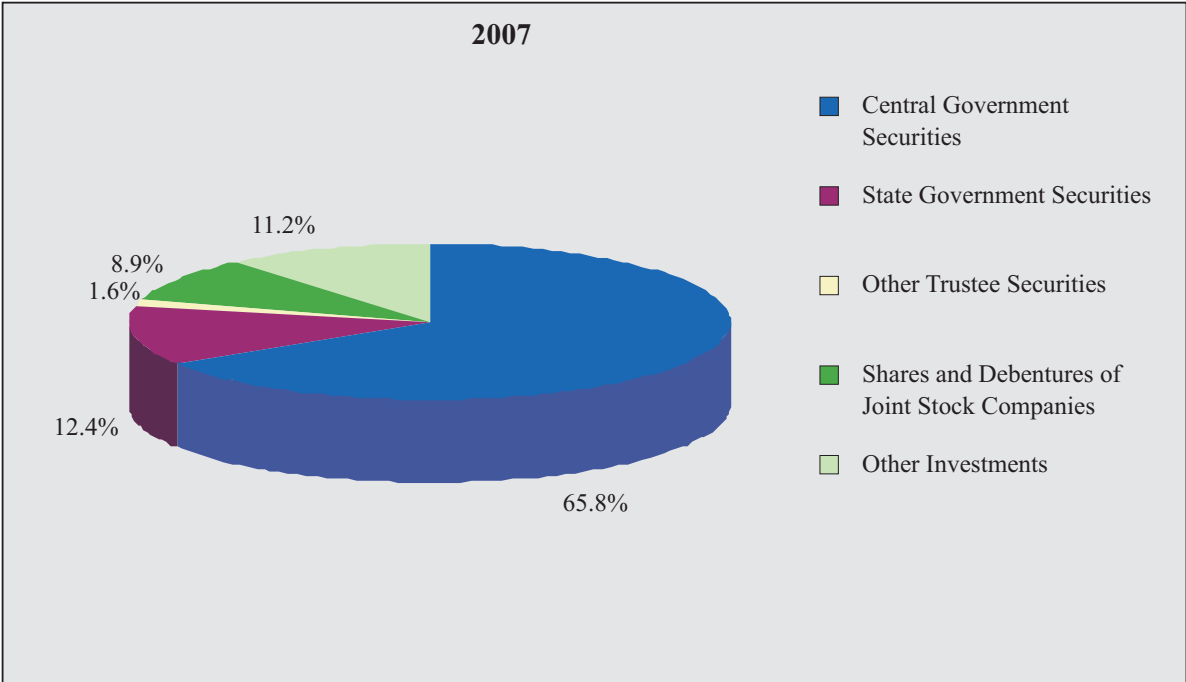
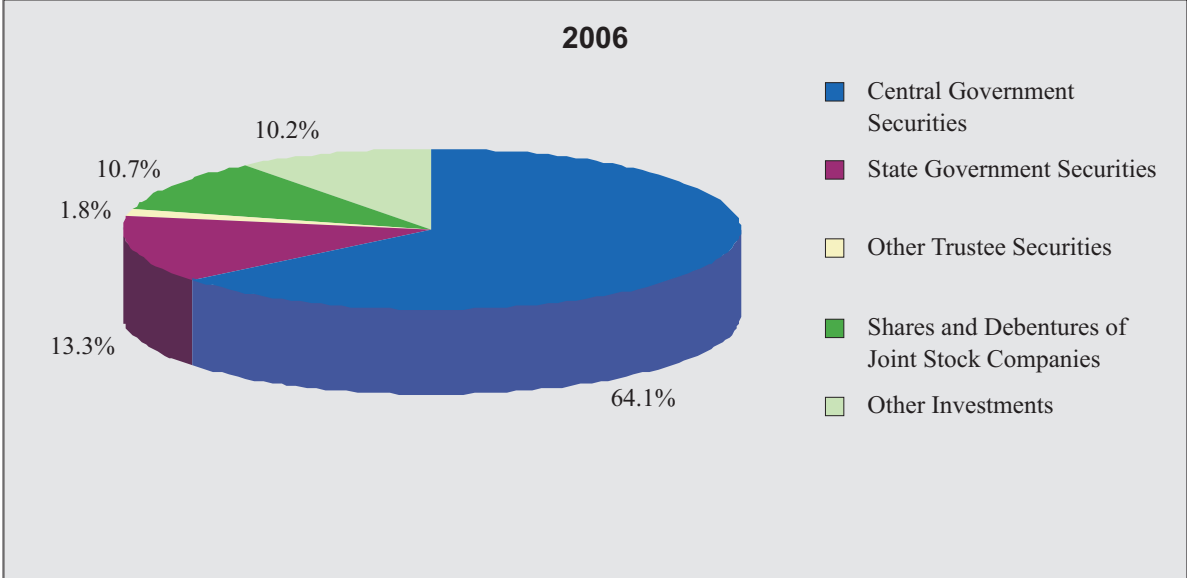


TABLE 8.1 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 2005 TO 2007

(Amount in Rs. crore)

Bank Group / Bank	As on March 31					
	2005		2006		2007	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Investments by offices in India	837559	98.4	840376	98.3	919993	97.9
A. Indian Government Securities	653496	76.7	661518	77.4	735082	78.3
1. Central Government	538091	63.2	547897	64.1	618456	65.8
2. State Governments	115216	13.5	113622	13.3	116625	12.4
3. Others *	189	-	-	-	-	-
B. Other domestic securities, bonds, shares, etc.	183246	21.5	176157	20.6	184040	19.6
1. Other trustee securities (excluding units of UTI)	18865	2.2	14994	1.8	14967	1.6
2. Fixed Deposits	19631	2.3	15779	1.8	14987	1.6
3. Shares and Debentures of Joint Stock Companies (market value)	103531	12.2	91093	10.7	83818	8.9
4. Initial contribution to Share Capital of UTI	4	-	3	-	5	-
5. Units of UTI	19	-	29	-	29	-
6. Certificate of Deposits and Commercial Papers	3450	0.4	8457	1.0	18969	2.0
7. Mutual Funds	10480	1.2	11455	1.3	10083	1.1
8. Others @	27266	3.2	34347	4.0	41187	4.4
C. Foreign Securities	817	0.1	2,701	0.3	866	0.1
1. Foreign Governments' Securities	-	-	-	-	-	-
2. Other Foreign Investments	817	0.1	2,701	0.3	866	0.1
II. Investments by Foreign Offices of Indian Banks	13995	1.6	14281	1.7	19346	2.1
1. Indian Securities	-	-	132	-	-	-
2. Foreign Countries Securities	3353	0.4	2,583	0.3	3,896	0.4
3. Other Investments	10642	1.2	11566	1.4	15450	1.6
Total	851,554	100.0	854657	100.0	939339	100.0

Notes : * Includes Postal Savings Deposits Certificates and Other Postal Obligations.

@ Includes Investments in Debentures & Bonds of Quasi-Government bodies, Venture Capital Funds, etc.

Source : Reserve Bank of India Bulletin, October 2008.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 2006 AND 2007 (Amount in Rs. crore)

State/Union Territory	As on March 31							
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2006	2007	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	10062	10922	62	62	15	19	156	194
2. Arunachal Pradesh	148	149	1	1	-	-	-	-
3. Assam	2291	2120	6	6	-	-	180	175
4. Bihar	5215	4698	89	91	-	-	123	123
5. Chhattisgarh	1029	993	15	15	1	1	21	21
6. Goa	585	646	-	-	-	-	-	-
7. Gujarat	6616	6419	29	29	16	22	460	343
8. Haryana	2929	2796	16	18	6	12	109	78
9. Himachal Pradesh	2142	2444	5	10	1	1	105	59
10. Jammu & Kashmir	1392	1526	15	15	1	1	46	47
11. Jharkhand	1416	1458	6	6	-	-	-	-
12. Karnataka	5993	5756	46	46	1	-	16	5
13. Kerala	5794	6207	3	3	-	-	170	111
14. Madhya Pradesh	5378	5597	95	95	5	7	587	553
15. Maharashtra	8783	9666	45	45	12	17	402	381
16. Manipur	334	303	-	-	-	-	-	-
17. Meghalaya	426	383	1	1	-	-	42	41
18. Mizoram	268	252	3	3	-	-	-	-
19. Nagaland	591	553	1	1	-	-	-	-
20. Orissa	4474	3925	45	45	-	-	24	24
21. Punjab	4578	5043	9	9	-	1	188	153
22. Rajasthan	7601	7573	64	64	3	3	308	199
23. Sikkim	161	151	-	-	-	-	1	-
24. Tamil Nadu	7356	7810	3	3	4	10	394	301
25. Tripura	458	421	-	-	-	-	-	-
26. Uttar Pradesh	14976	15848	139	139	-	-	257	223
27. Uttarakhand	1982	2083	6	6	-	-	-	-
28. West Bengal	10642	10884	17	17	-	1	541	229
29. Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
30. Chandigarh	-	-	-	-	-	-	-	-
31. Delhi	-	-	-	-	-	-	-	-
32. Daman & Diu	-	-	-	-	-	-	-	-
33. Lakshadweep	-	-	-	-	-	-	-	-
34. Pondicherry	-	-	-	-	-	-	-	-
35. Dadra & Nagar Haveli	-	+-	-	-	-	-	-	-
Total	113620	116625	721	730	65	92	4130	3258

Notes : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

Source : Reserve Bank of India Bulletin, October 2008.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 2006 AND 2007 (Contd.) (Amount in Rs. crore)

State/Union Territory	As on March 31							
	Municipalities, Mun. Corpns. & Port Trusts		State Financial Corporations		Housing Boards		State Industrial Dev. Corporations	
	2006	2007	2006	2007	2006	2007	2006	2007
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Andhra Pradesh	3	3	139	109	7	6	13	-
2. Arunachal Pradesh	-	-	-	-	-	-	-	-
3. Assam	-	-	4	1	-	-	-	-
4. Bihar	-	-	86	85	-	-	-	-
5. Chhattisgarh	-	-	6	9	1	-	-	-
6. Goa	-	-	-	-	-	-	12	-
7. Gujarat	166	74	51	41	1	1	19	18
8. Haryana	-	-	69	18	1	1	6	-
9. Himachal Pradesh	-	-	4	2	-	-	4	2
10. Jammu & Kashmir	-	-	33	28	-	-	-	-
11. Jharkhand	-	-	-	4	-	-	-	-
12. Karnataka	-	2	136	76	2	1	81	71
13. Kerala	1	4	122	110	11	10	27	20
14. Madhya Pradesh	-	-	135	103	16	14	15	7
15. Maharashtra	126	105	128	113	1	-	71	47
16. Manipur	5	-	-	-	-	-	4	-
17. Meghalaya	-	-	-	-	-	-	-	-
18. Mizoram	-	-	-	-	-	-	4	-
19. Nagaland	-	-	-	-	-	-	5	-
20. Orissa	-	-	99	22	-	-	4	3
21. Punjab	1	1	61	13	-	-	10	-
22. Rajasthan	-	-	151	104	22	22	47	14
23. Sikkim	-	-	-	-	-	-	11	2
24. Tamil Nadu	13	13	18	63	20	20	167	50
25. Tripura	-	-	-	-	-	-	2	-
26. Uttar Pradesh	-	-	343	266	-	-	26	-
27. Uttarakhand	-	-	-	-	-	-	-	-
28. West Bengal	25	36	69	9	6	5	62	81
29. Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
30. Chandigarh	-	2	-	-	-	-	-	-
31. Delhi	-	-	3	-	1	1	-	-
32. Daman & Diu	-	-	-	-	-	-	-	-
33. Lakshadweep	-	-	-	-	-	-	-	-
34. Pondicherry	-	-	-	-	-	-	9	-
35. Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Total	340	239	1657	1176	89	82	599	315

Notes : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

Source : Reserve Bank of India Bulletin, October 2008.

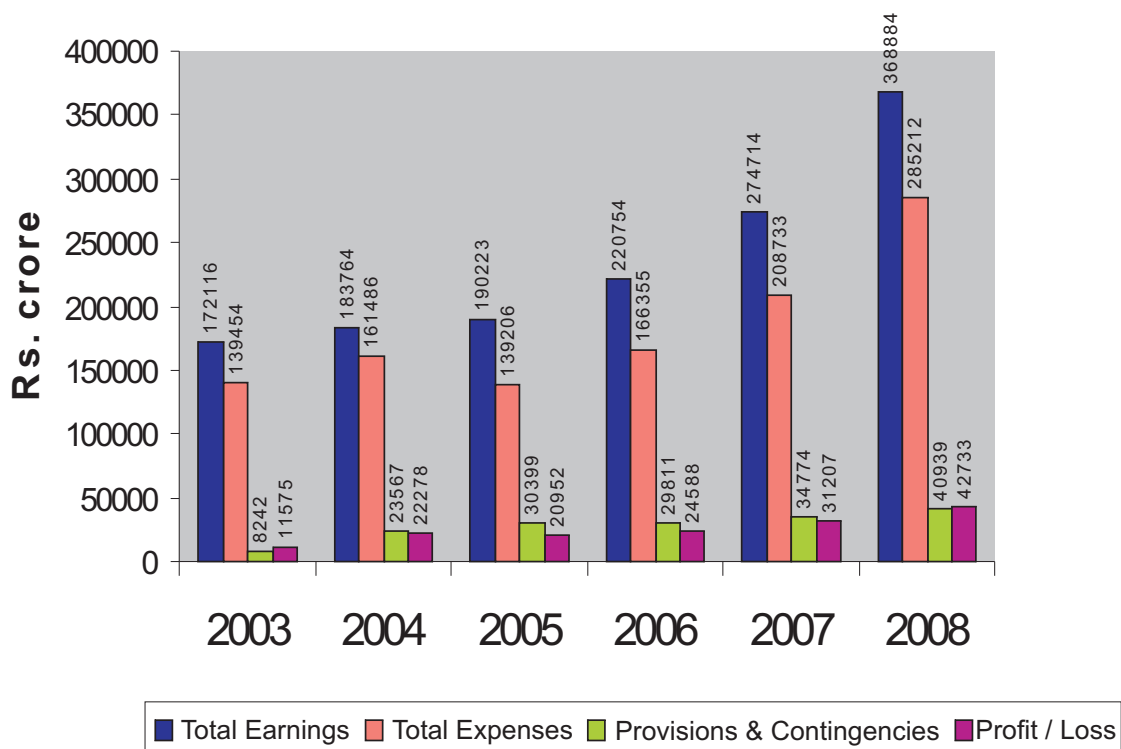
TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 2006 AND 2007 (Concl.d.) (Amount in Rs. crore)

State/Union Territory	As on March 31					
	Road Transport Corpn.		Other Govt. & Quasi Govt. Bodies		Total	
	2006	2007	2006	2007	2006	2007
	(17)	(18)	(19)	(20)	(21)	(22)
1. Andhra Pradesh	31	5	238	146	10726	11465
2. Arunachal Pradesh	-	-	-	-	149	150
3. Assam	-	-	-	-	2481	2302
4. Bihar	-	-	-	-	5513	4996
5. Chhattisgarh	-	-	-	-	1073	1039
6. Goa	-	-	4	2	601	648
7. Gujarat	63	20	303	183	7724	7150
8. Haryana	-	-	11	-	3147	2922
9. Himachal Pradesh	46	31	87	36	2394	2585
10. Jammu & Kashmir	-	-	20	21	1507	1637
11. Jharkhand	-	-	-	-	1422	1468
12. Karnataka	1	1	297	187	6573	6143
13. Kerala	14	27	88	60	6230	6553
14. Madhya Pradesh	-	-	73	6	6304	6383
15. Maharashtra	68	38	687	481	10323	10892
16. Manipur	-	-	1	-	344	303
17. Meghalaya	-	-	2	-	471	426
18. Mizoram	-	-	-	-	275	255
19. Nagaland	-	-	-	-	597	554
20. Orissa	-	-	7	56	4653	4074
21. Punjab	-	-	10	1	4857	5221
22. Rajasthan	-	-	46	40	8242	8020
23. Sikkim	-	-	8	-	181	153
24. Tamil Nadu	-	-	84	50	8059	8318
25. Tripura	-	-	-	-	460	422
26. Uttar Pradesh	-	-	14	3	15755	16479
27. Uttaranchal	-	-	-	-	1988	2089
28. West Bengal	-	10	461	197	11823	11468
29. Andaman & Nicobar Islands	-	-	-	-	-	-
30. Chandigarh	-	-	-	-	-	2
31. Delhi	-	-	45	21	49	23
32. Daman & Diu	-	-	-	-	-	-
33. Lakshadweep	-	-	-	-	-	-
34. Pondicherry	-	-	-	-	9	-
35. Dadra & Nagar Haveli	-	-	-	-	-	-
Total	223	131	2486	1491	123930	124141

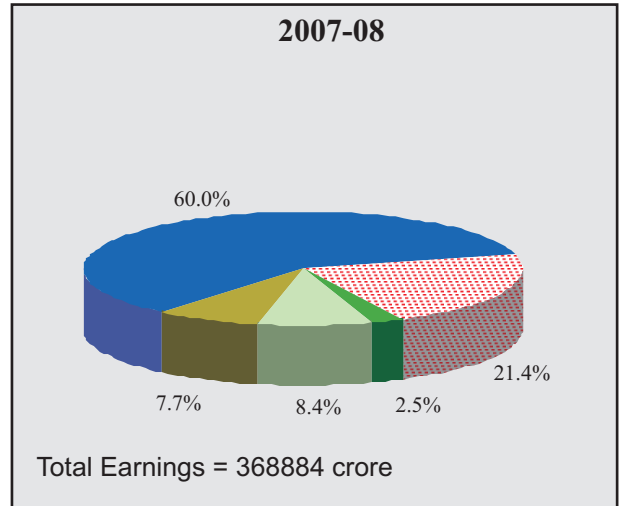
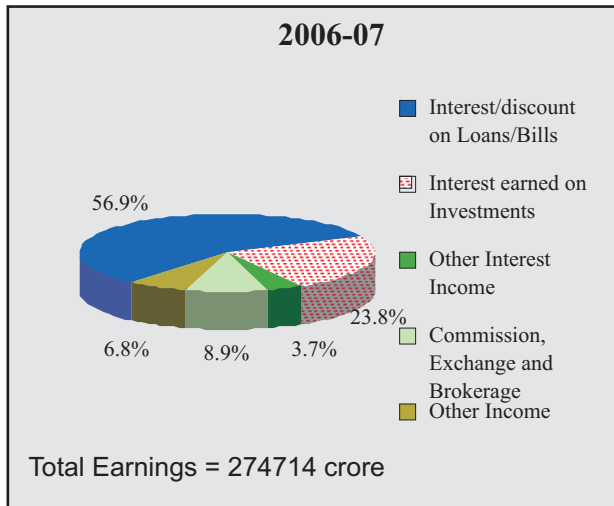
Notes : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

Source : Reserve Bank of India Bulletin, October 2008.

GRAPH - 7
EARNINGS, EXPENSES AND PROFITS OF SCHEDULED
COMMERCIAL BANKS - 2002 - 03 TO 2007 - 08
 (For the year ended March 31)



GRAPH - 8
COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS AND EXPENSES OF
SCHEDULED COMMERCIAL BANKS - 2006 - 07 AND 2007 - 08
(For the year ended March 31)



COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED
COMMERCIAL BANKS - 2006 - 07 AND 2007 - 08
(For the year ended March 31)

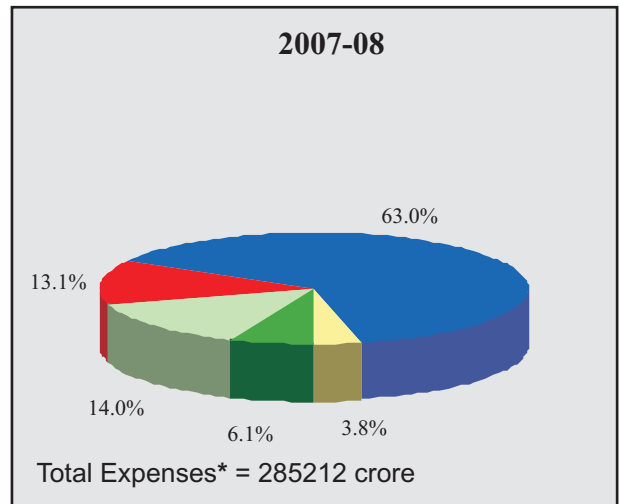
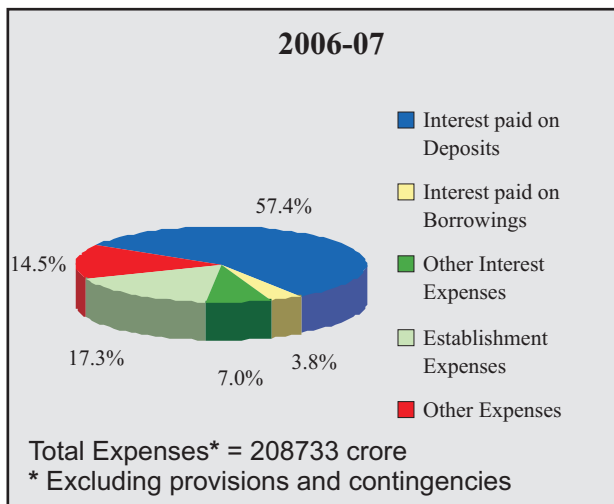


TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2006- 07 AND 2007- 08

(Amount in Rs. crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Foreign Banks	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	8	8	20	20	29	28
I. Interest earned	53465	70427	110720	143597	17924	24417
a) Interest/discount on advances/bills	36148	51354	74396	102726	10945	15712
b) Income on Investments	14858	16916	32259	37173	5334	7017
c) Interest on balances with RBI and other inter-Bank Funds	2114	1407	3365	2743	1434	1380
d) Others	345	750	700	955	211	308
II. Other income	9419	11817	14265	20098	7044	10531
a) Commission, exchange and brokerage	6661	7926	5873	7074	3949	5357
b) Net Profit(loss) on sale and revaluation of investment	190	1519	1258	4614	-937	134
c) Net Profit(loss) on sale of land,building and other Assets	7	11	304	42	94	83
d) Net profit(loss) on exchange transactions	526	932	1628	2036	2830	3805
e) Miscellaneous income	2035	1429	5202	6332	1108	1152
Total (I+II)	62884	82244	124985	163695	24968	34948
III. Interest expended	32606	47809	69353	101093	7604	10604
a) Interest on deposits	28260	41588	60536	91130	4747	7279
b) Interest on RBI/inter-bank borrowings	1665	3231	1740	2189	2391	2641
c) Others	2681	2990	7077	7774	466	684
IV. Operating expenses	15986	16992	27269	29605	7746	10356
a) Payments to and provisions for employees	10470	10294	17333	18268	3081	4131
b) Rent, taxes and lighting	1235	1367	2057	2378	363	585
c) Printing and stationery	219	239	334	374	135	164
d) Advertisement and publicity	113	200	314	348	708	708
e) Depreciation on bank's property	932	1029	1602	1698	347	347
f) Directors' fees, allowances and expenses	2	2	10	13	-	-
g) Auditors' fees and expenses	100	152	231	315	5	4
h) Law charges	70	76	125	127	64	74
i) Postage, telegrams, telephones, etc.	160	260	345	423	346	379
j) Repairs and maintenance	232	295	496	571	286	311
k) Insurance	525	613	1149	1389	133	172
l) Other expenditure	1928	2465	3273	3701	2278	3481
V. Provisions and contingencies	7720	8438	14783	15411	5034	7376
Total expenses @	48592	64801	96622	130698	15350	20960
VI. Profit (loss) during the year	6572	9005	13580	17586	4584	6612

Notes : 1. \$ Includes IDBI Bank Ltd.
2. @ : Excluding Provisions and Contingencies
Source : Annual accounts of banks of respective years .

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2006- 07 AND 2007- 08 (Concl'd.)

(Amount in Rs. crore)

Items	For the year ended March 31			
	Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008
	(7)	(8)	(9)	(10)
Number of reporting banks	25	23	82	79
I. Interest earned	49568	71129	231673	309568
a) Interest/discount on advances/bills	34762	51360	156249	221151
b) Income on Investments	12844	17944	65294	79050
c) Interest on balances with RBI and other inter-Bank Funds	1729	1522	8641	7052
d) Others	233	303	1489	2315
II. Other income	12313	16869	43041	59316
a) Commission, exchange and brokerage	7886	10545	24369	30901
b) Net Profit(loss) on sale and revaluation of investment	1217	2631	1729	8901
c) Net Profit(loss) on sale of land,building and other Assets	107	79	512	214
d) Net profit(loss) on exchange transactions	1240	909	6224	7682
e) Miscellaneous income	1863	2705	10207	11618
Total (I+II)	61881	87998	274714	368884
III. Interest expended	32856	48495	142418	207999
a) Interest on deposits	26320	39665	119862	179661
b) Interest on RBI/inter-bank borrowings	2154	2807	7950	10867
c) Others	4382	6023	14606	17471
IV. Operating expenses	15319	20270	66315	77213
a) Payments to and provisions for employees	5264	7113	36148	39805
b) Rent, taxes and lighting	1099	1596	4753	5925
c) Printing and stationery	371	475	1059	1251
d) Advertisement and publicity	398	485	1533	1740
e) Depreciation on bank's property	1232	1421	4111	4495
f) Directors' fees, allowances and expenses	7	8	19	23
g) Auditors' fees and expenses	19	24	355	493
h) Law charges	79	109	337	385
i) Postage, telegrams, telephones, etc.	697	961	1548	2022
j) Repairs and maintenance	768	1031	1782	2207
k) Insurance	454	585	2261	2759
l) Other expenditure	4931	6462	12409	16108
V. Provisions and contingencies	7238	9715	34774	40939
Total expenses @	48175	68765	208733	285212
VI. Profit (loss) during the year	6468	9518	31207	42733

Notes : 1. \$ Includes IDBI Bank Ltd.
2. @ : Excluding Provisions and Contingencies
Source : Annual accounts of banks of respective years .

TABLE 10.1 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2007

Region / State/ Union Territory	As on March 31							
	Officers		Clerks		Sub-ordinates		Total	
	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)	Number	Share (per cent)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	69481	19.99	60477	16.49	33046	17.86	163004	18.12
Chandigarh	3743	1.08	2379	0.65	1287	0.70	7409	0.82
Delhi	22485	6.47	17830	4.86	7887	4.26	48202	5.36
Haryana	8693	2.50	8396	2.29	4668	2.52	21757	2.42
Himachal Pradesh	2472	0.71	2638	0.72	1665	0.90	6775	0.75
Jammu & Kashmir	3791	1.09	3199	0.87	2281	1.23	9271	1.03
Punjab	14678	4.22	14131	3.85	7468	4.04	36277	4.03
Rajasthan	13619	3.92	11904	3.25	7790	4.21	33313	3.70
North-Eastern Region	6944	2.00	8689	2.37	5056	2.73	20689	2.30
Arunachal Pradesh	211	0.06	233	0.06	163	0.09	607	0.07
Assam	4655	1.34	6018	1.64	3363	1.82	14036	1.56
Manipur	203	0.06	341	0.09	174	0.09	718	0.08
Meghalaya	676	0.19	708	0.19	522	0.28	1906	0.21
Mizoram	207	0.06	223	0.06	149	0.08	579	0.06
Nagaland	285	0.08	268	0.07	191	0.10	744	0.08
Tripura	707	0.20	898	0.24	494	0.27	2099	0.23
Eastern Region	48161	13.85	59552	16.24	32536	17.58	140249	15.59
Andaman & Nicobar	104	0.03	125	0.03	70	0.04	299	0.03
Bihar	11412	3.28	11775	3.21	7511	4.06	30698	3.41
Orissa	8462	2.43	8576	2.34	5145	2.78	22183	2.47
Sikkim	180	0.05	125	0.03	126	0.07	431	0.05
West Bengal	22283	6.41	32852	8.96	16200	8.75	71335	7.93
Jharkhand	5720	1.65	6099	1.66	3484	1.88	15303	1.70
Central Region	54423	15.65	54453	14.85	32413	17.52	141289	15.71
Chhattisgarh	4015	1.15	3417	0.93	2066	1.12	9498	1.06
Madhya Pradesh	14264	4.10	14028	3.83	8156	4.41	36448	4.05
Uttar Pradesh	32708	9.41	33602	9.16	19834	10.72	86144	9.58
Uttaranchal	3436	0.99	3406	0.93	2357	1.27	9199	1.02
Western Region	75493	21.71	82667	22.54	35607	19.24	193767	21.54
Dadra & Nagar Haveli	72	0.02	63	0.02	26	0.01	161	0.02
Daman & Diu	70	0.02	82	0.02	51	0.03	203	0.02
Goa	1716	0.49	2012	0.55	794	0.43	4522	0.50
Gujarat	18259	5.25	22012	6.00	11565	6.25	51836	5.76
Maharashtra	55376	15.93	58498	15.95	23171	12.52	137045	15.24
Southern Region	93160	26.80	100862	27.51	46387	25.07	240409	26.73
Andhra Pradesh	25812	7.42	22894	6.24	12368	6.68	61074	6.79
Karnataka	23297	6.70	26108	7.12	11794	6.37	61199	6.80
Kerala	15211	4.38	19671	5.36	8572	4.63	43454	4.83
Lakshadweep	28	0.01	20	0.01	14	0.01	62	0.01
Pondicherry	600	0.17	665	0.18	304	0.16	1569	0.17
Tamil Nadu	28212	8.11	31504	8.59	13335	7.21	73051	8.12
All India	347662	100.00	366700	100.00	185045	100.00	899407	100.00

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 36, March 2007.

TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES - 2007-08

		(in per cent)					
Items		April 2007	May 2007	June 2007	July 2007	August 2007	September 2007
		(1)	(2)	(3)	(4)	(5)	(6)
a.	Cash Reserve Ratio (1)	6.25	6.50	6.50	6.50	7.00	7.00
b.	Bank Rate	6.00	6.00	6.00	6.00	6.00	6.00
c.	Prime Lending Rate ⁽²⁾	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25
d.	Deposit Rate ⁽³⁾	7.50-9.00	7.50-9.00	7.50-9.60	7.50-9.60	8.00-9.50	8.00-9.50
e.	Call Money Rate ⁽⁴⁾						
	Borrowing						
	(i) High	15.00	8.25	9.50	1.50	8.40	9.50
	(ii) Low	4.00	1.95	0.30	0.10	2.50	2.75
	Lending						
	(i) High	15.00	8.25	9.50	1.50	8.40	9.50
	(ii) Low	4.00	1.95	0.30	0.10	2.50	2.75

Notes : 1. As applicable to Scheduled Commercial Banks (excluding Regional Rural Banks) as on last Friday.
 2. Prime Lending Rate (PLR) relates to five major banks.
 3. Deposit rate relates to major banks for term deposits of more than one year maturity.
 4. Data cover 90-95 per cent of total transactions reported by major participants.
 Based on highs/lows of the the weeks ending on Fridays of the month.

Source : Weekly Statistical Supplement, various issues.

TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES - 2007-08 (Concl.d.)

		(in per cent)					
Items		October 2007	November 2007	December 2007	January 2008	February 2008	March 2008
		(7)	(8)	(9)	(10)	(11)	(12)
a.	Cash Reserve Ratio ⁽¹⁾	7.00	7.50	7.50	7.50	7.50	7.50
b.	Bank Rate	6.00	6.00	6.00	6.00	6.00	6.00
c.	Prime Lending Rate ⁽²⁾	12.75-13.25	12.75-13.25	12.75-13-25	12.75-13.25	12.25-13.00	12.25-12.75
d.	Deposit Rate ⁽³⁾	8.00-9.50	8.00-9.00	8.25-9.00	8.25-9.00	8.25-9.00	8.25-9.00
e.	Call Money Rate ⁽⁴⁾						
	Borrowing						
	(i) High	6.20	8.10	8.55	8.40	9.00	9.00
	(ii) Low	3.75	4.00	6.00	4.50	3.50	4.00
	Lending						
	(i) High	6.20	8.10	8.55	8.40	9.00	9.00
	(ii) Low	3.75	4.00	6.00	4.50	3.50	4.00

- Notes** : 1. As applicable to Scheduled Commercial Banks (excluding Regional Rural Banks) as on last Friday.
 2. Prime Lending Rate (PLR) relates to five major banks.
 3. Deposit rate relates to major banks for term deposits of more than one year maturity.
 4. Data cover 90-95 per cent of total transactions reported by major participants.
 Based on highs/lows of the the weeks ending on Fridays of the month.

Source : Weekly Statistical Supplement, various issues.

TABLE 11.2 : CHEQUE CLEARANCES - 2004 - 05 TO 2007 - 08

(Number in lakh and Amount in Rs. crore)

Centres	2004-05		2005-06		2006-07		2007-08 (P)	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Kolkata	600	560660	642	658640	684	682358	731	778304
2. Mumbai	2304	3753670	2392	3342829	2518	3319090	2652	3685407
3. Chennai	735	759883	813	655278	804	692202	854	778854
4. Kanpur	87	47226	93	55329	97	64396	100	69885
5. New Delhi	1479	1773610	1597	1697583	1691	1773548	1776	1800976
6. Bangalore	602	477810	656	498344	702	558676	735	632328
7. Nagpur	124	63495	135	75772	146	92547	151	106352
8. Patna	65	30862	59	36820	57	47969	63	61007
9. Hyderabad	390	301679	417	363317	439	395911	455	452499
10. Bhubaneshwar	42	47253	49	53650	56	64834	60	80994
11. Ahmedabad	525	352697	604	406599	594	429956	647	506759
12. Thiruvananthapuram	48	44396	55	38484	56	40693	56	57323
13. Jaipur	168	89087	187	113453	198	137785	219	162022
14. Guwahati	42	32714	48	39660	55	49101	60	55169
15. Other centres @	4458	2123853	5121	3293376	5576	3693360	6049	4168188
Total	11669	10458895	12868	11329134	13673	12042426	14606	13396066

Notes : P : Provisional.

@ : Other centres includes all centres managed by agencies other than the Reserve Bank of India.

Source : Department of Economic Analysis and Policy, RBI.

TABLE 11.3 : NUMBER OF CLEARING HOUSES - 1978 TO 2008

As on March 31	Managed by					Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	Others	
	(1)	(2)	(3)	(4)	(5)	
1978	11	377	112	1	-	501
1979	11	405	141	1	-	558
1984	12	472	166	1	-	651
1985	13	443	196	1	-	653
1986	14	457	202	1	-	674
1987	14	470	209	1	-	694
1988	14	499	215	1	-	729
1989	14	574	228	6	-	822
1990	14	575	240	6	-	835
1991	14	576	249	6	-	845
1992	14	576	250	6	-	846
1993	14	577	251	6	-	848
1994	14	577	253	6	-	850
1995	14	577	255	6	-	852
1996	14	577	262	6	-	859
1997	14	578	262	6	-	860
1998	14	592	270	6	-	882
1999	14	622	295	6	-	937
2000	14	647	316	7	-	984
2001	14	649	316	7	-	986
2002	14	672	332	7	-	1025
2003	16	672	332	7	-	1027
2004	16 (15)	684 (9)	327 (2)	18 (13)	-	1045 (39)
2005	16 (15)	684 (10)	327 (2)	18 (13)	-	1045 (40)
2006	16 (16)	659 (12)	324 (3)	31 (21)	-	1030 (52)
2007	16 (16)	667 (17)	333 (4)	29 (22)	-	1045 (59)
2008(P)	16 (16)	703 (18)	335 (4)	40 (22)	-	1094 (60)

Note : Figures in bracket indicate MICR Cheque processing Centres
Source : Department of Payment and Settlement Systems

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2006 AND 2007**

Occupation	(in per cent)					
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	11.34	11.50	11.76	11.64	14.77	13.50
1. Direct Finance	10.99	11.57	11.20	11.19	15.92	14.19
2. Indirect Finance	11.97	11.31	12.17	12.05	14.36	11.81
II. Industry	11.96	12.10	12.65	12.43	14.05	12.77
1. Mining & Quarrying	11.91	12.45	12.48	11.79	14.67	11.94
2. Manufacturing & Processing	11.96	12.09	12.65	12.41	13.96	12.81
3. Electricity, Gas & Water	12.45	12.02	12.91	12.59	14.82	12.62
4. Construction	11.81	12.06	12.45	12.53	14.78	12.43
III. Transport Operators	13.06	12.22	12.38	12.78	14.25	13.27
IV. Professional and Other Services	11.94	11.76	12.24	12.18	13.28	12.76
V. Personal Loans	10.21	10.48	9.80	10.38	12.04	13.47
1. Loans for Purchase of Consumer Durables	15.74	14.14	14.43	13.89	15.02	15.75
2. Loans for Housing	8.49	8.92	8.54	9.24	9.22	9.75
3. Rest of the Personal Loans	13.84	13.61	13.39	13.38	17.50	17.56
VI. Trade	10.72	10.82	11.00	11.34	14.64	13.12
1. Wholesale Trade	10.00	10.16	10.35	10.65	14.47	12.74
2. Retail Trade	11.74	11.90	12.02	12.27	14.79	13.22
VII. Finance	13.24	12.99	12.51	12.26	14.82	13.23
VIII. All Others	11.49	11.67	11.71	11.74	13.92	13.80
Total Bank Credit	11.49	11.64	11.89	11.89	13.43	13.03
<i>Of which</i>						
1. Artisans & Village Industries	10.97	11.91	11.87	12.28	15.47	14.98
2. Other Small Scale Industries	11.21	12.00	11.69	12.12	13.34	12.22
Weighted Average Deposit Rate of Term Deposits	6.22	7.74	6.42	8.02	5.75	9.03

- Notes :**
- The data given here are based on the accounts with credit limit of over 2 lakhs.
 - The data are exclusive of Inland & Foreign Bills purchased and discounted.
 - Amount outstanding figures are used as weights for calculating average lending rates.
 - The deposit data corresponds to only term deposits.
 - The data for 2007 on average deposit rate are based on 61106 reporting branches out of 70408 total branches having term deposits.
 - Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.

Source : Basic Statistical Returns I & II, Department of Statistical Analysis and Computer Services, RBI.

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2006 AND 2007 (Concl.d.)**

(in per cent)

Occupation	Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	12.49	11.71	11.75	12.01	11.70	11.72
1. Direct Finance	12.59	11.70	11.99	12.31	11.33	11.60
2. Indirect Finance	11.98	11.87	11.24	11.56	12.10	11.88
II. Industry	12.07	11.70	12.72	12.37	12.58	12.36
1. Mining & Quarrying	12.67	12.84	12.45	12.98	12.39	12.18
2. Manufacturing & Processing	12.63	12.01	12.77	12.33	12.59	12.33
3. Electricity, Gas & Water	13.63	12.61	13.29	13.57	12.89	12.64
4. Construction	11.45	11.25	12.41	11.90	12.39	12.33
III. Transport Operators	12.82	12.44	12.51	12.18	12.69	12.49
IV. Professional and Other Services	12.17	12.08	12.42	12.51	12.36	12.26
V. Personal Loans	11.36	11.36	11.42	11.05	10.66	10.87
1. Loans for Purchase of Consumer Durables	15.30	13.86	15.01	14.24	15.03	14.36
2. Loans for Housing	10.16	10.23	8.55	8.68	8.61	9.01
3. Rest of the Personal Loans	13.96	13.44	15.04	14.95	14.60	14.47
VI. Trade	12.60	12.00	12.21	12.18	11.23	11.54
1. Wholesale Trade	12.75	12.51	11.67	11.92	10.49	10.77
2. Retail Trade	12.55	11.85	12.53	12.36	12.17	12.37
VII. Finance	11.06	11.16	13.32	12.92	12.95	12.56
VIII. All Others	12.71	11.63	11.80	12.03	11.80	11.87
Total Bank Credit	12.19	11.70	12.19	11.91	11.97	11.92
<i>Of which</i>						
1. Artisans & Village Industries	12.81	12.64	12.33	14.15	11.41	12.47
2. Other Small Scale Industries	12.72	11.74	12.22	12.76	11.64	12.15
Weighted Average Deposit Rate of Term Deposits	7.11	7.51	7.07	8.98	6.51	8.22

- Notes :**
- The data given here are based on the accounts with credit limit of over 2 lakhs.
 - The data are exclusive of Inland & Foreign Bills purchased and discounted.
 - Amount outstanding figures are used as weights for calculating average lending rates.
 - The deposit data corresponds to only term deposits.
 - The data for 2007 on average deposit rate are based on 61106 reporting branches out of 70408 total branches having term deposits.
 - Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.

Source : Basic Statistical Returns I & II, Department of Statistical Analysis and Computer Services, RBI.

Table 11.5 : BANK GROUP-WISE INSURED DEPOSITS - 2006 - 07 AND 2007 - 08

(Amount in Rs. crore)

Bank Group	2006 - 07				
	Total Number of Insured Banks	Number of Reporting Banks	Total Assessable Deposits	Insured Deposits	Percentage of Insured Deposits
	(1)	(2)	(3)	(4)	(5)
I. Commercial Banks					
1. SBI & its Associates	8	8	519745	354191	68
2. Other Public Sector Banks	19	19	1026061	701460	68
3. Foreign Banks	29	29	112734	11016	10
4. Other Scheduled Commercial Banks @	27	27	438989	139490	32
5. Local Area Banks	4	4	332	172	52
Total	87	87	2097863	1206329	57
II. RRBS	96	86	61190	56309	92
III. Co-operative Banks	2209	2033	207349	146135	70
Total I+II+III	2392	2206	2366402	1408774	60

Bank Group	2007 - 08				
	Total Number of Insured Banks	Number of Reporting Banks	Total Assessable Deposits	Insured Deposits	Percentage of Insured Deposits
	(6)	(7)	(8)	(9)	(10)
I. Commercial Banks					
1. SBI & its Associates	8	8	532646	650375	82
2. Other Public Sector Banks	19	19	916220	1325207	69
3. Foreign Banks	29	29	12612	161422	8
4. Other Scheduled Commercial Banks @	24	24	120931	535472	23
5. Local Area Banks	4	4	175	338	52
Total	84	84	1582584	2672815	59
II. RRBS	92	80	63733	69222	92
III. Co-operative Banks	2180	1968	158764	242763	65
Total I+II+III	2356	2132	1805081	2984800	60

Note : 1. Insured Deposit is based on the distribution of Deposit Accounts according to size as on September 30, 2007
2. @ Other scheduled Commercial Banks include IDBI Bank Ltd. and Indian Private Sector Banks.

Source : Deposit Insurance and Credit Guarantee Corporation

Bank-wise Tables

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	52630	63147	5000	5000	1725	1725
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
2. Reserves and Surplus	3077224	4840119	160370	166320	252358	267689
	(5.4)	(6.7)	(4.6)	(4.0)	(5.1)	(4.3)
2.1. Statutory Reserves	2037903	2521811	56043	65493	82808	99518
2.2. Capital Reserves	41814	42258	1055	1110	412	412
2.3. Share Premium	351057	2009897	10664	10664	-	-
2.4. Investments Fluctuations Reserves	-	6218	-	-	-	-
2.5. Revenue and other Reserves	646416	259901	92608	89053	169138	167759
2.6. Balance of Profit	34	34	-	-	-	-
3. Deposits	43552109	53740395	2848049	3410843	4150267	5010830
	(76.9)	(74.5)	(82.5)	(82.9)	(84.6)	(81.3)
Type-wise						
3A.1. Demand deposits	8199797	9813353	242947	345663	508314	592482
(i) From banks	1097481	1231341	32874	37494	69176	73493
(ii) From others	7102316	8582012	210073	308169	439138	518989
3A.2. Savings bank deposits	12913650	15422929	754286	857142	793987	940943
3A.3. Term deposits	22438662	28504113	1850816	2208038	2847966	3477405
(i) From banks	461349	706548	45295	103282	10882	12155
(ii) From others	21977313	27797565	1805521	2104756	2837084	3465250
Location-wise						
3B.1. Deposits of branches in India	41993676	51467607	2848049	3410843	4150268	5010830
3B.2. Deposits of branches outside India	1558432	2272787	-	-	-	-
4. Borrowings	3970334	5172741	116658	106935	39343	94857
	(7.0)	(7.2)	(3.4)	(2.6)	(0.8)	(1.5)
4.1. Borrowings in India	581978	1280254	20000	40000	220	12611
(i) From Reserve Bank of India	100000	130000	15000	-	-	12500
(ii) From other banks	125481	785358	-	40000	-	111
(iii) From other institutions and agencies	356497	364896	5000	-	220	-
4.2. Borrowings outside India	3388356	3892487	96658	66935	39123	82246
Secured borrowings included in 4.	465054	436788	2000	-	39343	94857
5. Other liabilities	6004226	8336230	320670	426301	461538	786870
	(10.6)	(11.6)	(9.3)	(10.4)	(9.4)	(12.8)
5.1. Bills Payable	2027680	1915990	84630	103765	136212	158216
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	394807	509222	31697	32974	38288	59342
5.4. Others (including provisions)	3581739	5911018	204343	289562	287038	569312
Total Liabilities	56656523	72152632	3450747	4115399	4905231	6161971
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	253012	322031	6223	8132	9498	9746
	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	2654631	4831430	359117	382697	277718	544936
	(4.7)	(6.7)	(10.4)	(9.3)	(5.7)	(8.8)
3. Balances with banks in India	99668	371351	5755	5669	68470	73506
	(0.2)	(0.5)	(0.2)	(0.1)	(1.4)	(1.2)
4. Money at call and short notice	1764892	1021673	22500	-	49948	-
	(3.1)	(1.4)	(0.7)	-	(1.0)	-
5. Balances with banks outside India	424667	200147	37862	55374	50672	3193
	(0.7)	(0.3)	(1.1)	(1.3)	(1.0)	(0.1)
6. Investments	14914888	18950127	873535	1049836	1391915	1602715
	(26.3)	(26.3)	(25.3)	(25.5)	(28.4)	(26.0)
6.1. Investments in India	14333631	18433011	873535	1049836	1391915	1602715
(i) Government securities	11770311	14073404	830852	967870	1319049	1393801
(ii) Other approved securities	334306	273825	9684	7198	10708	6824
(iii) Shares	230465	450254	4581	9392	10911	23169
(iv) Debentures and Bonds	869071	1762878	16689	10537	49230	68855
(v) Subsidiaries and/or joint ventures	222087	376646	1378	1378	633	633
(vi) Others	907391	1496004	10351	53461	1384	109433
6.2. Investments outside India	581257	517116	-	-	-	-
(i) Government securities	56772	39423	-	-	-	-
(ii) Subsidiaries and/or joint ventures	35250	61380	-	-	-	-
(iii) Others	489235	416313	-	-	-	-
7. Advances	33733649	41676820	2052622	2507594	2810925	3584876
	(59.5)	(57.8)	(59.5)	(60.9)	(57.3)	(58.2)
Type-wise						
7A.1. Bills purchased and discounted	3078710	3673349	83874	99950	100217	137095
7A.2. Cash credits, overdrafts & loans	12547617	15200000	859308	1352069	1028106	1252603
7A.3. Term loans	18107322	22803471	1109440	1055575	1682602	2195178
Security-wise						
7B.1. Secured by tangible assets	23333681	28423106	1634252	1925651	2139684	2845247
7B.2. Covered by Bank/Govt. Guarantees	2171909	2024476	131268	146720	100571	127412
7B.3. Unsecured	8228059	11229238	287101	435223	570671	612217
Sector-wise						
7C.I. Advances in India	29928345	36062834	2052622	2507595	2810925	3584875
(i) Priority sectors	10201585	11923051	842202	1027932	1095844	1175212
(ii) Public sectors	2716492	2302500	189380	229319	81914	299899
(iii) Banks	269632	7766	498	8	10224	10000
(iv) Others	16740636	21829517	1020542	1250336	1622943	2099764
7C.II. Advances outside India	3805304	5613984	-	-	-	-
8. Fixed Assets	281886	337349	14225	16077	24222	25332
	(0.5)	(0.5)	(0.4)	(0.4)	(0.5)	(0.4)
8.1. Premises	94969	93115	3575	3372	6946	6930
8.2. Fixed assets under construction	14195	23426	54	12	248	695
8.3. Other Fixed assets	172722	220808	10596	12693	17028	17707
9. Other Assets	2529231	4441703	78908	90019	221861	317669
	(4.5)	(6.2)	(2.3)	(2.2)	(4.5)	(5.2)
9.1. Inter-office adjustments (net)	21696	1134053	18408	15893	108312	146940
9.2. Interest accrued	502031	629814	34625	39740	56619	58931
9.3. Tax paid	215244	247787	-	9786	23081	64467
9.4. Stationery and Stamps	7861	9560	616	572	493	487
9.5. Others	1782399	2420489	25259	24028	33356	46844
Total Assets	56656524	72152631	3450747	4115398	4905229	6161973
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750	1750	3600	3600	2475	27475
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.5)
2. Reserves and Surplus	115948	129878	110532	134181	246326	243389
	(4.7)	(4.4)	(4.1)	(4.1)	(5.2)	(4.1)
2.1. Statutory Reserves	64550	70550	67768	92069	101306	111906
2.2. Capital Reserves	4093	4286	11831	11935	-	-
2.3. Share Premium	4375	4375	6000	6000	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	42928	50664	24933	24177	145020	131483
2.6. Balance of Profit	2	3	-	-	-	-
3. Deposits	1997649	2469881	2202235	2746239	3918363	4857054
	(81.4)	(84.4)	(82.0)	(83.0)	(82.6)	(82.2)
Type-wise						
3A.1. Demand deposits	182993	274936	184175	251095	284969	382084
(i) From banks	27262	50275	24585	36485	31116	36936
(ii) From others	155731	224661	159590	214610	253853	345148
3A.2. Savings bank deposits	399986	508839	519500	624128	782361	875514
3A.3. Term deposits	1414670	1686106	1498560	1871016	2851033	3599456
(i) From banks	11976	11931	38102	30775	635	1514
(ii) From others	1402694	1674175	1460458	1840241	2850398	3597942
Location-wise						
3B.1. Deposits of branches in India	1997648	2469881	2202235	2746240	3918362	4857054
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	149935	95532	98992	173153	174149	289457
	(6.1)	(3.3)	(3.7)	(5.2)	(3.7)	(4.9)
4.1. Borrowings in India	130191	63235	85897	138094	130679	212828
(i) From Reserve Bank of India	10000	10000	40000	30000	-	-
(ii) From other banks	37583	-	-	-	10000	50000
(iii) From other institutions and agencies	82608	53235	45897	108094	120679	162828
4.2. Borrowings outside India	19744	32297	13095	35059	43470	76629
Secured borrowings included in 4.	65532	35984	45897	92094	-	-
5. Other liabilities	187399	230558	268906	249797	404758	488630
	(7.6)	(7.9)	(10.0)	(7.6)	(8.5)	(8.3)
5.1. Bills Payable	49114	40269	45446	54803	64402	105549
5.2. Inter-office adjustments	-	-	92281	14887	-	-
5.3. Interest accrued	19856	32850	22015	28826	36600	56071
5.4. Others (including provisions)	118429	157439	109164	151281	303756	327010
Total Liabilities	2452681	2927599	2684265	3306970	4746071	5906005
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2990	3200	7699	10090	5017	8185
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
2. Balances with RBI	131043	164681	201864	256065	216660	421248
	(5.3)	(5.6)	(7.5)	(7.7)	(4.6)	(7.1)
3. Balances with banks in India	45378	23972	4434	4738	10002	39188
	(1.9)	(0.8)	(0.2)	(0.1)	(0.2)	(0.7)
4. Money at call and short notice	-	2000	-	-	103500	-
	-	(0.1)	-	-	(2.2)	-
5. Balances with banks outside India	37881	8664	29842	19716	59004	11432
	(1.5)	(0.3)	(1.1)	(0.6)	(1.2)	(0.2)
6. Investments	599244	768107	698975	840276	1235766	1437482
	(24.4)	(26.2)	(26.0)	(25.4)	(26.0)	(24.3)
6.1. Investments in India	599244	768107	698975	840276	1235766	1437482
(i) Government securities	561079	701472	650661	780829	1162401	1362917
(ii) Other approved securities	3493	2186	14953	10856	23319	13738
(iii) Shares	5734	7749	4687	6412	5428	7209
(iv) Debentures and Bonds	4182	7071	14978	14419	19826	20873
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	24537	49410	12657	26721	24757	32710
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1535138	1822433	1646553	2102714	2876976	3640005
	(62.6)	(62.3)	(61.3)	(63.6)	(60.6)	(61.6)
Type-wise						
7A.1. Bills purchased and discounted	55068	71519	96055	108200	79315	96661
7A.2. Cash credits, overdrafts & loans	573808	677778	551600	701223	1003590	1327193
7A.3. Term loans	906262	1073136	998898	1293291	1794071	2216151
Security-wise						
7B.1. Secured by tangible assets	1365220	1590514	1392545	1769114	2481866	3219636
7B.2. Covered by Bank/Govt. Guarantees	1619	10424	63076	48252	116209	107875
7B.3. Unsecured	168299	221495	190933	285348	278901	312494
Sector-wise						
7C.I. Advances in India	1535138	1822434	1646554	2102715	2876977	3640004
(i) Priority sectors	575093	691318	597827	669698	994848	1150262
(ii) Public sectors	34005	66776	194265	184464	260254	299503
(iii) Banks	409	641	84	98	695	1765
(iv) Others	925631	1063699	854378	1248455	1621180	2188474
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	10455	10247	13338	12298	16351	21112
	(0.4)	(0.4)	(0.5)	(0.4)	(0.3)	(0.4)
8.1. Premises	3002	2817	3470	3350	5122	8820
8.2. Fixed assets under construction	1	1	-	-	-	-
8.3. Other Fixed assets	7452	7429	9868	8948	11229	12292
9. Other Assets	90551	124293	81559	61072	222793	327354
	(3.7)	(4.2)	(3.0)	(1.8)	(4.7)	(5.5)
9.1 Inter-office adjustments (net)	17532	11555	-	-	14881	2334
9.2 Interest accrued	25307	27170	20581	23458	38327	47906
9.3 Tax paid	12811	12598	8151	11575	36319	36467
9.4 Stationery and Stamps	230	224	501	542	328	351
9.5 Others	34671	72746	52326	25497	132938	240296
Total Assets	2452680	2927597	2684264	3306969	4746069	5906006
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)
1. Capital	31400 (1.7)	48900 (2.3)	5000 (0.1)	5000 (0.1)
2. Reserves and Surplus	72851 (3.9)	65606 (3.1)	154944 (4.1)	166811 (3.8)
2.1. Statutory Reserves	20379	21679	60834	70487
2.2. Capital Reserves	1462	1817	2509	2509
2.3. Share Premium	-	-	14250	14250
2.4. Investments Fluctuations Reserves	-	-	-	-
2.5. Revenue and other Reserves	51010	42110	77211	79425
2.6. Balance of Profit	-	-	140	140
3. Deposits	1580488 (83.9)	1616834 (75.7)	3098401 (81.6)	3535389 (80.2)
Type-wise				
3A.1. Demand deposits	189685	153908	170617	205975
(i) From banks	22834	39844	28345	33164
(ii) From others	166851	114064	142272	172811
3A.2. Savings bank deposits	337188	404893	707279	829115
3A.3. Term deposits	1053615	1058033	2220505	2500299
(i) From banks	20445	17211	852	36411
(ii) From others	1033170	1040822	2219653	2463888
Location-wise				
3B.1. Deposits of branches in India	1580488	1616834	3098401	3535389
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	92575 (4.9)	241482 (11.3)	190308 (5.0)	284929 (6.5)
4.1. Borrowings in India	71492	214200	190308	250827
(i) From Reserve Bank of India	71490	20200	9000	-
(ii) From other banks	-	159000	-	-
(iii) From other institutions and agencies	2	35000	181308	250827
4.2. Borrowings outside India	21083	27282	-	34102
Secured borrowings included in 4.	-	-	-	-
5. Other liabilities	107370 (5.7)	163021 (7.6)	350661 (9.2)	418328 (9.5)
5.1. Bills Payable	18216	23473	61944	81266
5.2. Inter-office adjustments	6305	-	43688	21020
5.3. Interest accrued	15150	21284	38401	59762
5.4. Others (including provisions)	67699	118264	206628	256280
Total Liabilities	1884684 (100.0)	2135843 (100.0)	3799314 (100.0)	4410457 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31			
	State Bank of Saurashtra		State Bank of Travancore	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)
1. Cash in hand	2360 (0.1)	2377 (0.1)	7273 (0.2)	7887 (0.2)
2. Balances with RBI	108535 (5.8)	179070 (8.4)	239087 (6.3)	319598 (7.2)
3. Balances with banks in India	7980 (0.4)	6841 (0.3)	4932 (0.1)	35834 (0.8)
4. Money at call and short notice	63250 (3.4)	2407 (0.1)	6500 (0.2)	-
5. Balances with banks outside India	1345 (0.1)	15755 (0.7)	7284 (0.2)	5431 (0.1)
6. Investments	501335 (26.6)	598487 (28.0)	971808 (25.6)	1135296 (25.7)
6.1. Investments in India	501335	598487	971808	1135296
(i) Government securities	469248	498507	925108	1058155
(ii) Other approved securities	3184	2391	9681	8993
(iii) Shares	2610	2610	6196	9404
(iv) Debentures and Bonds	25199	21262	28377	47477
(v) Subsidiaries and/or joint ventures	859	859	-	-
(vi) Others	235	72858	2446	11267
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	1108114 (58.8)	1224134 (57.3)	2462988 (64.8)	2813662 (63.8)
Type-wise				
7A.1. Bills purchased and discounted	73013	52924	142440	188302
7A.2. Cash credits, overdrafts & loans	460373	482113	1045208	1184081
7A.3. Term loans	574728	689097	1275341	1441279
Security-wise				
7B.1. Secured by tangible assets	815713	945404	2051452	2291486
7B.2. Covered by Bank/Govt. Guarantees	9587	333	92272	88013
7B.3. Unsecured	282814	278396	319266	434163
Sector-wise				
7C.I. Advances in India	1108114	1224134	2462988	2813662
(i) Priority sectors	461391	484167	973847	1174178
(ii) Public sectors	38682	94562	273938	176429
(iii) Banks	15	126	637	551
(iv) Others	608026	645279	1214566	1462504
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	19643 (1.0)	20048 (0.9)	16036 (0.4)	16622 (0.4)
8.1. Premises	13298	13025	4354	4182
8.2. Fixed assets under construction	3	3	-	-
8.3. Other Fixed assets	6342	7020	11682	12440
9. Other Assets	72123 (3.8)	86724 (4.1)	83403 (2.2)	76128 (1.7)
9.1. Inter-office adjustments (net)	-	8244	-	-
9.2. Interest accrued	13647	13520	31784	40975
9.3. Tax paid	35025	40659	14741	12117
9.4. Stationery and Stamps	299	135	288	325
9.5. Others	23152	24166	36590	22711
Total Assets	1884685 (100.0)	2135843 (100.0)	3799312 (100.0)	4410458 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	44670	44670	48500	48500	36553	36553
	(0.7)	(0.5)	(1.0)	(0.9)	(0.3)	(0.2)
2. Reserves and Surplus	403013	480049	267128	276429	828441	1067838
	(6.0)	(5.8)	(5.6)	(4.9)	(5.8)	(5.9)
2.1. Statutory Reserves	88439	112939	80368	94768	187149	223037
2.2. Capital Reserves	98613	99109	13760	13760	40219	178993
2.3. Share Premium	72000	72000	68000	68000	227388	227388
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	133711	183400	97377	92218	373685	438420
2.6. Balance of Profit	10250	12601	7623	7683	-	-
3. Deposits	5954366	7161638	4145402	4943655	12491598	15203413
	(88.0)	(86.3)	(87.2)	(87.4)	(87.3)	(84.7)
Type-wise						
3A.1. Demand deposits	549182	578032	366185	440966	987480	1169601
(i) From banks	7297	9551	5971	9584	43722	61617
(ii) From others	541885	568481	360214	431382	943758	1107984
3A.2. Savings bank deposits	1711967	2002842	1065170	1218418	3157728	3577638
3A.3. Term deposits	3693217	4580764	2714047	3284271	8346390	10456174
(i) From banks	47580	63498	4231	2342	1200876	1341656
(ii) From others	3645637	4517266	2709816	3281929	7145514	9114518
Location-wise						
3B.1. Deposits of branches in India	5953767	7157164	4145402	4943655	9972562	12247935
3B.2. Deposits of branches outside India	598	4475	-	-	2519036	2955477
4. Borrowings	25715	179199	73353	59051	114256	392705
	(0.4)	(2.2)	(1.5)	(1.0)	(0.8)	(2.2)
4.1. Borrowings in India	25715	131062	50314	10907	82838	68915
(i) From Reserve Bank of India	-	-	29000	-	-	-
(ii) From other banks	-	128500	510	120	998	1858
(iii) From other institutions and agencies	25715	2562	20804	10787	81840	67057
4.2. Borrowings outside India	-	48137	23039	48144	31418	323790
Secured borrowings included in 4.	-	-	-	-	60534	74022
5. Other liabilities	338610	428377	219717	331605	843770	1259442
	(5.0)	(5.2)	(4.6)	(5.9)	(5.9)	(7.0)
5.1. Bills Payable	27298	41039	73078	77058	165657	171374
5.2. Inter-office adjustments	-	6904	-	-	-	-
5.3. Interest accrued	38132	41786	13835	17640	96349	119383
5.4. Others (including provisions)	273180	338648	132804	236907	581764	968685
Total Liabilities	6766374	8293933	4754100	5659240	14314618	17959951
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1 Cash in hand	28407	32035	39183	44068	67337	88098
	(0.4)	(0.4)	(0.8)	(0.8)	(0.5)	(0.5)
2. Balances with RBI	378387	596851	255723	446099	574015	848874
	(5.6)	(7.2)	(5.4)	(7.9)	(4.0)	(4.7)
3. Balances with banks in india	60124	53580	51962	24426	143156	139452
	(0.9)	(0.6)	(1.1)	(0.4)	(1.0)	(0.8)
4. Money at call and short notice	15204	4246	17614	38031	551954	647438
	(0.2)	(0.1)	(0.4)	(0.7)	(3.9)	(3.6)
5. Balances with banks outside India	12074	17497	37935	16807	491575	506066
	(0.2)	(0.2)	(0.8)	(0.3)	(3.4)	(2.8)
6. Investments	1874606	2340026	1430073	1489824	3494364	4387006
	(27.7)	(28.2)	(30.1)	(26.3)	(24.4)	(24.4)
6.1. Investments in India	1874606	2340026	1430073	1489824	3128023	4031414
(i) Government securities	1464406	1743488	1135702	1308690	2538875	3354800
(ii) Other approved securities	45989	43115	14855	12913	124780	115261
(iii) Shares	25672	37619	21629	20775	54949	77580
(iv) Debentures and Bonds	282831	296719	94747	88965	269633	260334
(v) Subsidiaries and/or joint ventures	4262	8762	931	931	66000	68737
(vi) Others	51446	210323	162209	57550	73786	154702
6.2. Investments outside India	-	-	-	-	366341	355592
(i) Government securities	-	-	-	-	86798	71381
(ii) Subsidiaries and/or joint ventures	-	-	-	-	18790	22822
(iii) Others	-	-	-	-	260753	261389
7. Advances	4129004	4972047	2788907	3423838	8362087	10670132
	(61.0)	(59.9)	(58.7)	(60.5)	(58.4)	(59.4)
Type-wise						
7A.1. Bills purchased and discounted	120704	137106	162820	109109	878726	885184
7A.2. Cash credits, overdrafts & loans	1792048	2256682	1427374	1878364	3696865	4826487
7A.3. Term loans	2216252	2578259	1198713	1436365	3786496	4958461
Security-wise						
7B.1. Secured by tangible assets	3461390	3843887	2136455	2559649	5868495	7108884
7B.2. Covered by Bank/Govt. Guarantees	318481	288028	107393	148541	614424	759778
7B.3. Unsecured	349132	840132	545059	715649	1879168	2801471
Sector-wise						
7C.I. Advances in India	4128896	4956079	2788906	3423838	6726269	8450330
(i) Priority sectors	1626329	1836683	1045455	1266011	2405254	2947454
(ii) Public sectors	484934	547707	244378	431237	726404	1352732
(iii) Banks	16709	23236	25139	25200	134772	164422
(iv) Others	2000924	2548453	1473934	1701390	3459839	3985722
7C.II. Advances outside India	108	15967	-	-	1635818	2219801
8. Fixed Assets	105634	107145	19234	21947	108880	242701
	(1.6)	(1.3)	(0.4)	(0.4)	(0.8)	(1.4)
8.1. Premises	92359	92970	4729	4905	67949	199921
8.2. Fixed assets under construction	-	-	-	1830	-	-
8.3. Other Fixed assets	13275	14175	14505	15212	40931	42780
9. Other Assets	162933	170504	113470	154198	521251	430183
	(2.4)	(2.1)	(2.4)	(2.7)	(3.6)	(2.4)
9.1. Inter-office adjustments (net)	727	-	2956	25545	126436	65388
9.2. Interest accrued	45540	44718	32505	33603	150057	161324
9.3. Tax paid	12043	32338	31321	36646	128098	76282
9.4. Stationery and Stamps	778	797	528	595	807	804
9.5. Others	103845	92651	46160	57809	115853	126385
Total Assets	6766373	8293931	4754101	5659238	14314619	17959950
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	48814	52591	43052	43052	41000	41000
	(0.3)	(0.3)	(1.1)	(0.9)	(0.2)	(0.2)
2. Reserves and Surplus	540724	1006348	131136	135099	994399	1009050
	(3.8)	(5.6)	(3.4)	(2.8)	(6.0)	(5.6)
2.1. Statutory Reserves	202517	272517	35219	43429	240800	280800
2.2. Capital Reserves	57390	218966	818	2179	266417	272093
2.3. Share Premium	52354	184558	13000	13000	27500	27500
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	174287	330307	68633	50630	459682	428657
2.6. Balance of Profit	54176	-	13466	25861	-	-
3. Deposits	11988173	15001198	3391934	4175833	14238144	15407242
	(84.5)	(83.9)	(87.0)	(86.7)	(85.8)	(85.3)
Type-wise						
3A.1. Demand deposits	936586	1247287	412138	508616	1244525	1325353
(i) From banks	26482	19150	2765	2972	59955	14056
(ii) From others	910104	1228137	409373	505644	1184570	1311297
3A.2. Savings bank deposits	2925468	3343877	1051804	1251694	3243530	3526735
3A.3. Term deposits	8126119	10410034	1927992	2415523	9750089	10555154
(i) From banks	828592	556027	22849	14824	213874	335787
(ii) From others	7297527	9854007	1905143	2400699	9536215	10219367
Location-wise						
3B.1. Deposits of branches in India	9474377	12541586	3391934	4175833	13867295	14956517
3B.2. Deposits of branches outside India	2513797	2459612	-	-	370850	450725
4. Borrowings	662083	717245	20090	19925	157435	251723
	(4.7)	(4.0)	(0.5)	(0.4)	(0.9)	(1.4)
4.1. Borrowings in India	412967	326431	12303	12655	113965	251723
(i) From Reserve Bank of India	80000	-	-	5000	75000	-
(ii) From other banks	75040	20000	68	-	-	-
(iii) From other institutions and agencies	257927	306431	12235	7655	38965	251723
4.2. Borrowings outside India	249116	390814	7787	7270	43470	-
Secured borrowings included in 4.	80000	-	-	-	-	-
5. Other liabilities	941906	1105616	314735	441183	1165125	1343855
	(6.6)	(6.2)	(8.1)	(9.2)	(7.0)	(7.4)
5.1. Bills Payable	113641	123779	59596	88365	178171	190689
5.2. Inter-office adjustments	10865	5612	-	-	9133	5365
5.3. Interest accrued	48996	63644	21889	21997	15522	25154
5.4. Others (including provisions)	768404	912581	233250	330821	962299	1122647
Total Liabilities	14181700	17882998	3900947	4815092	16596103	18052870
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
1 Cash in hand	32456 (0.2)	45632 (0.3)	29001 (0.7)	34329 (0.7)	35843 (0.2)	43145 (0.2)
2. Balances with RBI	687232 (4.8)	1128553 (6.3)	198019 (5.1)	355059 (7.4)	873676 (5.3)	1293333 (7.2)
3. Balances with banks in india	151055 (1.1)	195244 (1.1)	49833 (1.3)	23276 (0.5)	61832 (0.4)	63470 (0.4)
4. Money at call and short notice	150637 (1.1)	90975 (0.5)	33500 (0.9)	1 0.0	105000 (0.6)	160500 (0.9)
5. Balances with banks outside India	719173 (5.1)	311334 (1.7)	23785 (0.6)	9929 (0.2)	561042 (3.4)	227355 (1.3)
6. Investments	3549275 (25.0)	4180288 (23.4)	1129840 (29.0)	1228295 (25.5)	4522553 (27.3)	4981157 (27.6)
6.1. Investments in India	3096810	3734041	1129840	1228295	4454484	4905257
(i) Government securities	2529371	3303182	931795	1058121	3732047	4283037
(ii) Other approved securities	79924	74213	11644	9810	64474	52654
(iii) Shares	33654	31455	14325	15260	65119	111850
(iv) Debentures and Bonds	308310	248197	94235	79960	432557	271222
(v) Subsidiaries and/or joint ventures	17286	14462	1060	1060	28146	26412
(vi) Others	128265	62532	76781	64084	132141	160082
6.2. Investments outside India	452465	446247	-	-	68069	75900
(i) Government securities	51907	124160	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	12275	-	-	6170	3657
(iii) Others	400558	309812	-	-	61899	72243
7. Advances	8511589 (60.0)	11347634 (63.5)	2291939 (58.8)	2928581 (60.8)	9850569 (59.4)	10723804 (59.4)
Type-wise						
7A.1. Bills purchased and discounted	1097883	1601910	98159	79759	571515	619025
7A.2. Cash credits, overdrafts & loans	4093098	5350817	715809	798945	4702989	4556413
7A.3. Term loans	3320609	4394907	1477971	2049877	4576065	5548366
Security-wise						
7B.1. Secured by tangible assets	5776210	7057798	1804194	2213141	7116647	7974110
7B.2. Covered by Bank/Govt. Guarantees	1256174	1671759	22712	14421	616412	399993
7B.3. Unsecured	1479205	2618075	465033	701020	2117510	2349702
Sector-wise						
7C.I. Advances in India	6827710	9018553	2291939	2928582	9771048	10572950
(i) Priority sectors	2537294	3223897	899218	1107000	3668033	4197980
(ii) Public sectors	812874	853794	277249	357343	1218473	716159
(iii) Banks	27508	20036	140	61	434	277
(iv) Others	3450034	4920826	1115332	1464178	4884108	5658534
7C.II. Advances outside India	1683878	2329079	-	-	79522	150853
8. Fixed Assets	78930 (0.6)	242607 (1.4)	21490 (0.6)	22042 (0.5)	286135 (1.7)	291685 (1.6)
8.1. Premises	55310	216518	8741	7349	255351	254771
8.2. Fixed assets under construction	1141	2692	-	-	-	-
8.3. Other Fixed assets	22479	23397	12749	14693	30784	36914
9. Other Assets	301351 (2.1)	340732 (1.9)	123542 (3.2)	213579 (4.4)	299453 (1.8)	268417 (1.5)
9.1. Inter-office adjustments (net)	-	-	31707	102289	-	-
9.2. Interest accrued	86552	98475	26915	26650	90062	101122
9.3. Tax paid	118818	136644	12025	21898	51064	13832
9.4. Stationery and Stamps	178	169	540	554	552	277
9.5. Others	95803	105444	52355	62188	157775	153186
Total Assets	14181699 (100.0)	17882999 (100.0)	3900949 (100.0)	4815091 (100.0)	16596103 (100.0)	18052866 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Capital	112414 (1.2)	120414 (1.0)	14344 (0.3)	14344 (0.2)	28682 (0.9)	28682 (0.7)
2. Reserves and Surplus	266569 (2.9)	473862 (3.8)	362200 (6.9)	408507 (6.1)	120959 (3.8)	151384 (3.9)
2.1. Statutory Reserves	63772	80277	104942	124942	35610	46404
2.2. Capital Reserves	48585	203867	5609	9582	5354	6800
2.3. Share Premium	-	73600	70196	70196	25601	25601
2.4. Investments Fluctuations Reserves	16690	17576	-	-	-	-
2.5. Revenue and other Reserves	137243	98484	181453	203787	54394	72579
2.6. Balance of Profit	279	58	-	-	-	-
3. Deposits	8277628 (89.0)	11031966 (89.0)	4235689 (80.3)	5542442 (83.2)	2768991 (88.0)	3394319 (87.8)
Type-wise						
3A.1. Demand deposits	852556	1000084	677733	1050613	328126	308149
(i) From banks	18541	39673	13025	7023	6685	6552
(ii) From others	834015	960411	664708	1043590	321441	301597
3A.2. Savings bank deposits	2631224	2986584	765179	889891	904359	1023919
3A.3. Term deposits	4793848	7045298	2792777	3601938	1536506	2062251
(i) From banks	176803	232771	82150	185099	111705	164527
(ii) From others	4617045	6812527	2710627	3416839	1424801	1897724
Location-wise						
3B.1. Deposits of branches in India	8277628	11031967	4235689	5542442	2768991	3394318
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	78202 (0.8)	44910 (0.4)	302101 (5.7)	213761 (3.2)	45095 (1.4)	39462 (1.0)
4.1. Borrowings in India	78202	44910	167032	47065	45095	144
(i) From Reserve Bank of India	30000	38636	18531	-	45000	-
(ii) From other banks	1148	2058	69980	1	-	-
(iii) From other institutions and agencies	47054	4216	78521	47064	95	144
4.2. Borrowings outside India	-	-	135069	166696	-	39318
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	565997 (6.1)	724426 (5.8)	357730 (6.8)	480715 (7.2)	181339 (5.8)	250326 (6.5)
5.1. Bills Payable	68266	59586	56937	57804	27081	44309
5.2. Inter-office adjustments	22097	-	4710	-	18320	24936
5.3. Interest accrued	26001	28856	15712	16549	12398	15217
5.4. Others (including provisions)	449633	635984	280371	406362	123540	165864
Total Liabilities	9300810 (100.0)	12395578 (100.0)	5272064 (100.0)	6659769 (100.0)	3145066 (100.0)	3864173 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1 Cash in hand	73848 (0.8)	92691 (0.7)	29044 (0.6)	47331 (0.7)	18118 (0.6)	19312 (0.5)
2. Balances with RBI	473518 (5.1)	1061027 (8.6)	269322 (5.1)	663022 (10.0)	177615 (5.6)	333989 (8.6)
3. Balances with banks in india	85786 (0.9)	124315 (1.0)	141755 (2.7)	177132 (2.7)	35425 (1.1)	29779 (0.8)
4. Money at call and short notice	187794 (2.0)	- 0.0	8500 (0.2)	- 0.0	- 0.0	- 0.0
5. Balances with banks outside India	60342 (0.6)	5891 0.0	223268 (4.2)	4100 (0.1)	50710 (1.6)	20686 (0.5)
6. Investments	2774190 (29.8)	3145519 (25.4)	1441750 (27.3)	1651240 (24.8)	923504 (29.4)	1028298 (26.6)
6.1. Investments in India	2774124	3145453	1441738	1651230	923504	1028298
(i) Government securities	2162698	2600838	1157198	1413405	758815	847015
(ii) Other approved securities	75831	58504	11973	11199	16076	11971
(iii) Shares	31265	53871	15624	13613	14228	20929
(iv) Debentures and Bonds	350485	313342	90117	52485	88429	87164
(v) Subsidiaries and/or joint ventures	9158	24227	10264	10264	2172	2172
(vi) Others	144687	94671	156562	150264	43784	59047
6.2. Investments outside India	66	66	12	10	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	66	66	-	-	-	-
(iii) Others	-	-	12	10	-	-
7. Advances	5179547 (55.7)	7299742 (58.9)	2994965 (56.8)	3918557 (58.8)	1830339 (58.2)	2302398 (59.6)
Type-wise						
7A.1. Bills purchased and discounted	101886	103555	132011	150991	116626	88397
7A.2. Cash credits, overdrafts & loans	1963362	2371568	1058568	1623488	731516	1127973
7A.3. Term loans	3114299	4824619	1804386	2144078	982197	1086028
Security-wise						
7B.1. Secured by tangible assets	3809496	4989050	2355503	2814510	1291431	1687295
7B.2. Covered by Bank/Govt. Guarantees	368118	266047	110242	69075	148432	109892
7B.3. Unsecured	1001932	2044646	529219	1034972	390475	505211
Sector-wise						
7C.I. Advances in India	5179548	7299743	2994965	3918558	1830339	2302397
(i) Priority sectors	2026276	2399851	1075752	1383666	723799	791186
(ii) Public sectors	800053	1266898	195657	426613	213439	386762
(iii) Banks	148647	172505	79910	3096	42500	20027
(iv) Others	2204572	3460489	1643646	2105183	850601	1104422
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	76727 (0.8)	232028 (1.9)	28103 (0.5)	27176 (0.4)	44187 (1.4)	41203 (1.1)
8.1. Premises	53392	208450	8969	8961	34051	31559
8.2. Fixed assets under construction	-	-	-	-	7	9
8.3. Other Fixed assets	23335	23578	19134	18215	10129	9635
9. Other Assets	389057 (4.2)	434365 (3.5)	135358 (2.6)	171213 (2.6)	65164 (2.1)	88509 (2.3)
9.1. Inter-office adjustments (net)	-	54303	-	26630	-	-
9.2. Interest accrued	60001	68774	36901	37893	27366	30176
9.3. Tax paid	125082	150937	45586	61478	12591	31125
9.4. Stationery and Stamps	1110	1174	318	219	342	410
9.5. Others	202864	159177	52553	44993	24865	26798
Total Assets	9300809 (100.0)	12395578 (100.0)	5272065 (100.0)	6659771 (100.0)	3145062 (100.0)	3864174 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Bank Ltd		Indian Bank		Indian Overseas Bank	
	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
1. Capital	72435 (0.7)	72476 (0.6)	82977 (1.5)	82977 (1.2)	54480 (0.7)	54480 (0.5)
2. Reserves and Surplus	757552 (7.3)	809720 (6.2)	301100 (5.4)	438100 (6.2)	344558 (4.2)	429274 (4.2)
2.1. Statutory Reserves	47208	65508	82349	107549	116086	152186
2.2. Capital Reserves	18933	19243	22450	22165	33815	35730
2.3. Share Premium	175817	176035	69620	69620	14000	14000
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	384104	546830	118612	230340	180657	227360
2.6. Balance of Profit	131490	2104	8069	8426	-	-
3. Deposits	4335403 (41.8)	7299798 (55.9)	4709091 (83.9)	6104595 (86.6)	6874042 (83.6)	8432559 (82.8)
Type-wise						
3A.1. Demand deposits	698861	726845	363246	473498	681533	899832
(i) From banks	11999	47107	5786	3089	8228	5614
(ii) From others	686862	679738	357460	470409	673305	894218
3A.2. Savings bank deposits	403442	482152	1304451	1501059	1714545	1921070
3A.3. Term deposits	3233100	6090801	3041394	4130038	4477964	5611657
(i) From banks	211185	584497	44370	93638	23308	119563
(ii) From others	3021915	5506304	2997024	4036400	4454656	5492094
Location-wise						
3B.1. Deposits of branches in India	4335404	7299798	4595351	5890514	6637813	8084191
3B.2. Deposits of branches outside India	-	-	113739	214080	236228	348367
4. Borrowings	4240438 (40.8)	3861256 (29.5)	193646 (3.4)	128324 (1.8)	289623 (3.5)	635364 (6.2)
4.1. Borrowings in India	3662075	3347129	164621	74808	131353	420892
(i) From Reserve Bank of India	-	-	-	-	25000	-
(ii) From other banks	71132	97546	171	-	-	-
(iii) From other institutions and agencies	3590943	3249583	164450	74808	106353	420892
4.2. Borrowings outside India	578363	514127	29025	53516	158270	214472
Secured borrowings included in 4.	202282	318944	-	-	22	50006
5. Other liabilities	978104 (9.4)	1026189 (7.9)	328052 (5.8)	296773 (4.2)	662981 (8.1)	634296 (6.2)
5.1. Bills Payable	49896	71359	33410	25725	86976	91865
5.2. Inter-office adjustments	-	9841	79398	41824	15899	-
5.3. Interest accrued	133603	149422	24733	24790	26181	19163
5.4. Others (including provisions)	794605	795567	190511	204434	533925	523268
Total Liabilities	10383932 (100.0)	13069439 (100.0)	5614866 (100.0)	7050769 (100.0)	8225684 (100.0)	10185975 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	IDBI Bank Ltd		Indian Bank		Indian Overseas Bank	
	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
1. Cash in hand	21104 (0.2)	28604 (0.2)	14107 (0.3)	18948 (0.3)	46859 (0.6)	59386 (0.6)
2. Balances with RBI	519543 (5.0)	640880 (4.9)	358838 (6.4)	624346 (8.9)	421751 (5.1)	853037 (8.4)
3. Balances with banks in india	16319 (0.2)	16639 (0.1)	8723 (0.2)	6958 (0.1)	253770 (3.1)	76443 (0.8)
4. Money at call and short notice	119919 (1.2)	185496 (1.4)	71307 (1.3)	10827 (0.2)	110212 (1.3)	24900 (0.2)
5. Balances with banks outside India	14224 (0.1)	4259 0.0	28800 (0.5)	16203 (0.2)	65338 (0.8)	20367 (0.2)
6. Investments	2567532 (24.7)	3280293 (25.1)	2087772 (37.2)	2191507 (31.1)	2397449 (29.1)	2847471 (28.0)
6.1. Investments in India	2567427	3280088	2044432	2108551	2341800	2717461
(i) Government securities	1619139	2330341	1614330	1746808	2065700	2476905
(ii) Other approved securities	1724	1062	53748	43519	25819	22687
(iii) Shares	370818	300523	24949	41902	41022	51272
(iv) Debentures and Bonds	364088	305418	108980	158676	135438	127654
(v) Subsidiaries and/or joint ventures	35702	53998	851	851	-	2850
(vi) Others	175956	288746	241574	116795	73821	36093
6.2. Investments outside India	105	205	43340	82956	55649	130010
(i) Government securities	-	-	29472	56080	33823	108683
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	105	205	13868	26876	21826	21327
7. Advances	6247082 (60.2)	8221269 (62.9)	2905812 (51.8)	3983872 (56.5)	4706028 (57.2)	6042385 (59.3)
Type-wise						
7A.1. Bills purchased and discounted	229418	264305	74215	124009	294082	363451
7A.2. Cash credits, overdrafts & loans	547764	823209	1017968	1386020	1880910	2484398
7A.3. Term loans	5469900	7133755	1813629	2473843	2531036	3194536
Security-wise						
7B.1. Secured by tangible assets	5433809	7148529	2224155	3100489	4174571	5195972
7B.2. Covered by Bank/Govt. Guarantees	102598	101665	294030	300705	209019	179804
7B.3. Unsecured	710676	971075	387626	582678	322439	666608
Sector-wise						
7C.I. Advances in India	6247083	8221268	2773057	3782706	4427921	5668346
(i) Priority sectors	929041	1523300	1310563	1499546	1798593	2030316
(ii) Public sectors	668281	780245	428033	535571	250295	450437
(iii) Banks	80827	3172	2094	9	26390	19349
(iv) Others	4568934	5914551	1032367	1747580	2352643	3168244
7C.II. Advances outside India	-	-	132754	201166	278106	374039
8. Fixed Assets	277835 (2.7)	276597 (2.1)	55118 (1.0)	53928 (0.8)	51067 (0.6)	55857 (0.5)
8.1. Premises	259293	254304	31238	30717	36121	37396
8.2. Fixed assets under construction	1105	4480	133	542	1973	2488
8.3. Other Fixed assets	17437	17813	23747	22669	12973	15973
9. Other Assets	600374 (5.8)	415403 (3.2)	84388 (1.5)	144182 (2.0)	173210 (2.1)	206129 (2.0)
9.1. Inter-office adjustments (net)	1194	-	-	-	-	2054
9.2. Interest accrued	82384	102768	44841	44152	71932	81454
9.3. Tax paid	210550	218869	12741	12606	56666	61764
9.4. Stationery and Stamps	103	91	1242	1272	511	625
9.5. Others	306143	93675	25564	86152	44101	60232
Total Assets	10383932 (100.0)	13069440 (100.0)	5614865 (100.0)	7050771 (100.0)	8225684 (100.0)	10185975 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	25054	25054	74306	74306	31530	31530
	(0.3)	(0.3)	(3.4)	(2.4)	(0.2)	(0.2)
2. Reserves and Surplus	534978	552537	66262	135026	1012015	1200305
	(7.2)	(6.1)	(3.0)	(4.4)	(6.2)	(6.0)
2.1. Statutory Reserves	142000	150900	13594	23594	228842	280061
2.2. Capital Reserves	3716	3716	27552	59358	52969	185550
2.3. Share Premium	171470	171470	-	-	201143	201143
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	217750	226400	12009	12080	527509	533551
2.6. Balance of Profit	42	51	13107	39994	1552	-
3. Deposits	6399597	7785670	1931875	2483142	13985968	16645722
	(86.6)	(85.8)	(88.0)	(80.2)	(86.1)	(83.6)
Type-wise						
3A.1. Demand deposits	635768	776239	212857	207451	1646571	1779115
(i) From banks	9724	15014	1970	3885	133108	154287
(ii) From others	626044	761225	210887	203566	1513463	1624828
3A.2. Savings bank deposits	1303226	1396109	670328	695011	4808862	5376971
3A.3. Term deposits	4460603	5613322	1048690	1580680	7530535	9489636
(i) From banks	35259	25093	60597	112217	81003	175846
(ii) From others	4425344	5588229	988093	1468463	7449532	9313790
Location-wise						
3B.1. Deposits of branches in India	6399597	7785670	1931876	2483141	13980549	16635436
3B.2. Deposits of branches outside India	-	-	-	-	5418	10287
4. Borrowings	62262	183984	20508	297672	194885	544656
	(0.8)	(2.0)	(0.9)	(9.6)	(1.2)	(2.7)
4.1. Borrowings in India	37701	156903	20508	281624	93466	234437
(i) From Reserve Bank of India	-	36000	-	-	60000	215000
(ii) From other banks	22009	40098	-	87500	2160	3448
(iii) From other institutions and agencies	15692	80805	20508	194124	31306	15989
4.2. Borrowings outside India	24561	27081	-	16048	101419	310219
Secured borrowings included in 4.	-	-	-	-	-	215000
5. Other liabilities	371738	523289	103352	104776	1017850	1479822
	(5.0)	(5.8)	(4.7)	(3.4)	(6.3)	(7.4)
5.1. Bills Payable	48545	138759	25526	29622	95050	211308
5.2. Inter-office adjustments	9884	33746	9459	336	129961	38604
5.3. Interest accrued	22885	44474	5830	6249	24551	32475
5.4. Others (including provisions)	290424	306310	62537	68569	768288	1197435
Total Liabilities	7393629	9070534	2196303	3094922	16242248	19902035
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	38395	38563	8945	10299	96339	144213
	(0.5)	(0.4)	(0.4)	(0.3)	(0.6)	(0.7)
2. Balances with RBI	495214	693662	98495	185210	1140864	1381602
	(6.7)	(7.6)	(4.5)	(6.0)	(7.0)	(6.9)
3. Balances with banks in india	140745	199137	93372	87351	117071	256309
	(1.9)	(2.2)	(4.3)	(2.8)	(0.7)	(1.3)
4. Money at call and short notice	-	-	16928	-	196923	42198
	0.0	0.0	(0.8)	0.0	(1.2)	(0.2)
5. Balances with banks outside India	76568	90112	47024	11129	13355	58751
	(1.0)	(1.0)	(2.1)	(0.4)	(0.1)	(0.3)
6. Investments	1980835	2395068	669308	847363	4518983	5399170
	(26.8)	(26.4)	(30.5)	(27.4)	(27.8)	(27.1)
6.1. Investments in India	1980835	2395068	669308	847363	4518675	5377186
(i) Government securities	1649088	2058663	564154	740979	3663096	4421672
(ii) Other approved securities	23816	18384	44343	43095	98973	80111
(iii) Shares	30576	49834	2162	6436	75489	86918
(iv) Debentures and Bonds	226817	227834	57980	55931	430557	400668
(v) Subsidiaries and/or joint ventures	-	4600	65	65	53506	53506
(vi) Others	50538	35753	604	857	197054	334311
6.2. Investments outside India	-	-	-	-	308	21984
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	300	21976
(iii) Others	-	-	-	-	8	8
7. Advances	4413847	5456583	1173751	1834329	9659652	11950157
	(59.7)	(60.2)	(53.4)	(59.3)	(59.5)	(60.0)
Type-wise						
7A.1. Bills purchased and discounted	260167	290402	27250	64914	463144	436782
7A.2. Cash credits, overdrafts & loans	1479890	1952853	448870	605338	4316096	5593713
7A.3. Term loans	2673790	3213328	697631	1164077	4880412	5919662
Security-wise						
7B.1. Secured by tangible assets	3362687	4260562	856501	1349081	8113771	9770673
7B.2. Covered by Bank/Govt. Guarantees	576444	674991	70869	74880	133254	169436
7B.3. Unsecured	474716	521030	246382	410370	1412627	2010047
Sector-wise						
7C.I. Advances in India	4413847	5456583	1173752	1834330	9659618	11946826
(i) Priority sectors	1459937	1753182	472669	592570	3652761	4621688
(ii) Public sectors	579088	653837	142998	215759	1249426	1286140
(iii) Banks	23004	62498	32351	64396	26019	62495
(iv) Others	2351818	2987066	525734	961605	4731412	5976503
7C.II. Advances outside India	-	-	-	-	35	3330
8. Fixed Assets	38268	38745	25301	56896	100983	231551
	(0.5)	(0.4)	(1.2)	(1.8)	(0.6)	(1.2)
8.1. Premises	19437	20361	23027	54311	55060	183527
8.2. Fixed assets under construction	770	470	-	-	-	-
8.3. Other Fixed assets	18061	17914	2274	2585	45923	48024
9. Other Assets	209755	158661	63178	62341	398082	438085
	(2.8)	(1.7)	(2.9)	(2.0)	(2.5)	(2.2)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	55970	76541	23291	18573	122908	141742
9.3. Tax paid	50176	36230	26755	26856	70164	126322
9.4. Stationery and Stamps	52	117	224	237	696	752
9.5. Others	103557	45773	12908	16675	204314	169269
Total Assets	7393627	9070531	2196302	3094918	16242252	19902036
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2007 (31)	2008 (32)	2007 (33)	2008 (34)	2007 (35)	2008 (36)
1. Capital	52197 (0.6)	52197 (0.5)	79936 (1.1)	79936 (0.9)	50512 (0.5)	50512 (0.4)
2. Reserves and Surplus	310471 (3.5)	376949 (3.5)	186272 (2.5)	212696 (2.4)	468475 (4.6)	684259 (5.5)
2.1. Statutory Reserves	83943	105145	44861	55165	171200	213000
2.2. Capital Reserves	1685	1688	52637	52559	14528	28715
2.3. Share Premium	20000	20000	4000	4000	53236	53236
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	204843	250116	44247	40949	229463	389243
2.6. Balance of Profit	-	-	40527	60023	48	65
3. Deposits	7863357 (88.1)	9517080 (88.8)	6486001 (86.6)	7990895 (89.0)	8518023 (83.0)	10385865 (83.7)
Type-wise						
3A.1. Demand deposits	761124	1068728	547350	578929	862270	1183581
(i) From banks	7900	35230	24858	21470	72613	107376
(ii) From others	753224	1033498	522492	557459	789657	1076205
3A.2. Savings bank deposits	1647228	1876524	1346339	1471647	2076294	2436823
3A.3. Term deposits	5455005	6571828	4592312	5940319	5579459	6765461
(i) From banks	440498	391706	727562	541809	119335	235148
(ii) From others	5014507	6180122	3864750	5398510	5460124	6530313
Location-wise						
3B.1. Deposits of branches in India	7436833	9085376	6001943	7418975	8518022	10385864
3B.2. Deposits of branches outside India	426523	431705	484057	571919	-	-
4. Borrowings	137353 (1.5)	130617 (1.2)	246586 (3.3)	171596 (1.9)	421553 (4.1)	476049 (3.8)
4.1. Borrowings in India	93949	60568	217173	166017	251760	192652
(i) From Reserve Bank of India	-	-	17500	-	52500	57500
(ii) From other banks	282	266	21099	19898	421	20338
(iii) From other institutions and agencies	93667	60302	178574	146119	198839	114814
4.2. Borrowings outside India	43404	70049	29413	5579	169793	283397
Secured borrowings included in 4.	-	-	178574	146119	120631	60508
5. Other liabilities	564359 (6.3)	636387 (5.9)	487594 (6.5)	524372 (5.8)	809226 (7.9)	810644 (6.5)
5.1. Bills Payable	52826	154804	29058	36710	109620	158213
5.2. Inter-office adjustments	65047	-	7265	-	-	-
5.3. Interest accrued	46372	44123	70537	40530	28563	61239
5.4. Others (including provisions)	400114	437460	380734	447132	671043	591192
Total Liabilities	8927737 (100.0)	10713230 (100.0)	7486389 (100.0)	8979495 (100.0)	10267789 (100.0)	12407329 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Syndicate Bank		UCO Bank		Union Bank of India	
	2007 (31)	2008 (32)	2007 (33)	2008 (34)	2007 (35)	2008 (36)
1. Cash in hand	34157 (0.4)	40183 (0.4)	29117 (0.4)	21289 (0.2)	27874 (0.3)	34579 (0.3)
2. Balances with RBI	623266 (7.0)	997308 (9.3)	350310 (4.7)	548982 (6.1)	563883 (5.5)	910895 (7.3)
3. Balances with banks in india	49355 (0.6)	27700 (0.3)	56356 (0.8)	35636 (0.4)	31661 (0.3)	40112 (0.3)
4. Money at call and short notice	50000 (0.6)	40000 (0.4)	55898 (0.7)	152161 (1.7)	89000 (0.9)	- 0.0
5. Balances with banks outside India	193113 (2.2)	60524 (0.6)	129772 (1.7)	52284 (0.6)	130225 (1.3)	24198 (0.2)
6. Investments	2523402 (28.3)	2807593 (26.2)	1952487 (26.1)	2424963 (27.0)	2798178 (27.3)	3382265 (27.3)
6.1. Investments in India	2492627	2776905	1866485	2275583	2798140	3382245
(i) Government securities	2253825	2514694	1603631	1880517	2240901	2783681
(ii) Other approved securities	17454	15349	34964	30943	49635	38030
(iii) Shares	38337	37482	23151	46055	34538	43653
(iv) Debentures and Bonds	161299	172462	130967	146136	382178	405100
(v) Subsidiaries and/or joint ventures	3360	3360	-	-	1916	1916
(vi) Others	18352	33558	73772	171932	88972	109865
6.2. Investments outside India	30775	30688	86002	149380	38	20
(i) Government securities	-	-	83392	142049	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	30775	30688	2610	7331	38	20
7. Advances	5167044 (57.9)	6405101 (59.8)	4698891 (62.8)	5508190 (61.3)	6238643 (60.8)	7434829 (59.9)
Type-wise						
7A.1. Bills purchased and discounted	96304	128025	312144	280522	352362	399950
7A.2. Cash credits, overdrafts & loans	1327903	1673906	1603216	1926929	3162933	3790660
7A.3. Term loans	3742837	4603170	2783531	3300739	2723348	3244219
Security-wise						
7B.1. Secured by tangible assets	3491966	4302224	3537773	3854473	4793833	6144976
7B.2. Covered by Bank/Govt. Guarantees	187731	289211	560318	510706	88951	123609
7B.3. Unsecured	1487347	1813667	600800	1143010	1355859	1166245
Sector-wise						
7C.I. Advances in India	4607113	5804898	4285758	5058369	6238643	7434829
(i) Priority sectors	1695355	2058036	1627279	1819110	2487502	2103794
(ii) Public sectors	391605	678235	432532	602139	603846	548655
(iii) Banks	36684	49378	43632	16062	135204	75885
(iv) Others	2483469	3019249	2182315	2621058	3012091	4706495
7C.II. Advances outside India	559932	600204	413134	449821	-	-
8. Fixed Assets	77154 (0.9)	76953 (0.7)	66669 (0.9)	68432 (0.8)	82500 (0.8)	220041 (1.8)
8.1. Premises	50461	50779	51333	53203	56776	182420
8.2. Fixed assets under construction	2625	1423	-	-	228	457
8.3. Other Fixed assets	24068	24751	15336	15229	25496	37164
9. Other Assets	210244 (2.4)	257866 (2.4)	146888 (2.0)	167555 (1.9)	305823 (3.0)	360411 (2.9)
9.1. Inter-office adjustments (net)	-	32495	-	2204	52517	26167
9.2. Interest accrued	65822	66595	46247	49145	73870	98179
9.3. Tax paid	60791	61400	23477	31873	82257	72412
9.4. Stationery and Stamps	986	1047	702	661	465	566
9.5. Others	82645	96329	76462	83672	96714	163087
Total Assets	8927735 (100.0)	10713228 (100.0)	7486388 (100.0)	8979492 (100.0)	10267787 (100.0)	12407330 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2007	2008	2007	2008
	(37)	(38)	(39)	(40)
1. Capital	153243	153243	43352	43352
	(3.6)	(2.8)	(1.0)	(0.8)
2. Reserves and Surplus	88285	112885	146316	202553
	(2.1)	(2.1)	(3.5)	(3.6)
2.1. Statutory Reserves	12883	20832	52837	61869
2.2. Capital Reserves	52904	52364	1532	1532
2.3. Share Premium	-	-	14000	14000
2.4. Investments Fluctuations Reserves	-	-	-	-
2.5. Revenue and other Reserves	22498	39689	16858	50083
2.6. Balance of Profit	-	-	61089	75069
3. Deposits	3716666	4697071	3760449	4795202
	(87.8)	(86.5)	(88.8)	(85.3)
Type-wise				
3A.1. Demand deposits	395411	507568	417128	482214
(i) From banks	17783	22160	7133	6936
(ii) From others	377628	485408	409995	475278
3A.2. Savings bank deposits	1166878	1303961	740847	826947
3A.3. Term deposits	2154377	2885542	2602474	3486041
(i) From banks	78280	82984	1599	3289
(ii) From others	2076097	2802558	2600875	3482752
Location-wise				
3B.1. Deposits of branches in India	3716666	4697072	3760450	4795201
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	39972	116206	19814	191887
	(0.9)	(2.1)	(0.5)	(3.4)
4.1. Borrowings in India	39972	114934	15015	152990
(i) From Reserve Bank of India	-	25000	12000	-
(ii) From other banks	-	101	-	228
(iii) From other institutions and agencies	39972	89833	3015	152762
4.2. Borrowings outside India	-	1272	4799	38897
Secured borrowings included in 4.	-	56000	-	79972
5. Other liabilities	232808	351688	265817	385438
	(5.5)	(6.5)	(6.3)	(6.9)
5.1. Bills Payable	45729	52485	50074	52299
5.2. Inter-office adjustments	38876	18341	41098	68528
5.3. Interest accrued	30853	37630	8008	10742
5.4. Others (including provisions)	117350	243232	166637	253869
Total Liabilities	4230974	5431093	4235748	5618432
	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	United Bank of India		Vijaya Bank	
	2007 (37)	2008 (38)	2007 (39)	2008 (40)
1. Cash in hand	15248	22433	14412	19550
	(0.4)	(0.4)	(0.3)	(0.3)
2. Balances with RBI	253393	502509	325559	546606
	(6.0)	(9.3)	(7.7)	(9.7)
3. Balances with banks in india	49121	61782	28202	38668
	(1.2)	(1.1)	(0.7)	(0.7)
4. Money at call and short notice	110000	-	99919	-
	(2.6)	0.0	(2.4)	0.0
5. Balances with banks outside India	735	491	38920	4914
	0.0	0.0	(0.9)	(0.1)
6. Investments	1460182	1851464	1201841	1661732
	(34.5)	(34.1)	(28.4)	(29.6)
6.1. Investments in India	1460181	1851463	1201841	1661732
(i) Government securities	1149594	1273970	972250	1365208
(ii) Other approved securities	21714	12874	6796	5704
(iii) Shares	10706	18588	9585	19098
(iv) Debentures and Bonds	142548	97218	130899	152252
(v) Subsidiaries and/or joint ventures	-	-	1038	623
(vi) Others	135619	448813	81273	118847
6.2. Investments outside India	1	1	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	1	1	-	-
7. Advances	2215632	2785810	2422355	3168922
	(52.4)	(51.3)	(57.2)	(56.4)
Type-wise				
7A.1. Bills purchased and discounted	66260	92362	105180	130526
7A.2. Cash credits, overdrafts & loans	774736	789943	884119	1252535
7A.3. Term loans	1374636	1903505	1433056	1785861
Security-wise				
7B.1. Secured by tangible assets	1830566	2240255	1829736	2315681
7B.2. Covered by Bank/Govt. Guarantees	82290	89057	46191	79915
7B.3. Unsecured	302776	456500	546428	773326
Sector-wise				
7C.I. Advances in India	2215632	2785810	2422354	3168922
(i) Priority sectors	828158	903837	957187	1131195
(ii) Public sectors	326975	457439	442643	524268
(iii) Banks	49	159461	3	85
(iv) Others	1060450	1265073	1022521	1513374
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	60522	62282	18617	50782
	(1.4)	(1.1)	(0.4)	(0.9)
8.1. Premises	51617	49719	10026	40465
8.2. Fixed assets under construction	1315	43	-	-
8.3. Other Fixed assets	7590	12520	8591	10317
9. Other Assets	66143	144324	85924	127258
	(1.6)	(2.7)	(2.0)	(2.3)
9.1. Inter-office adjustments (net)	-	-	-	-
9.2. Interest accrued	27924	44608	31591	42616
9.3. Tax paid	19728	38884	33716	52703
9.4. Stationery and Stamps	240	376	108	97
9.5. Others	18251	60456	20509	31842
Total Assets	4230976	5431095	4235749	5618432
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	3698	3698	16902	16902	20	20
	(51.8)	(46.9)	(0.6)	(0.5)	(0.0)	(0.0)
2. Reserves and Surplus	912	1010	180492	219739	7753	10672
	(12.8)	(12.8)	(6.3)	(6.0)	(9.8)	(18.5)
2.1. Statutory Reserves	604	660	41399	48416	1470	2194
2.2. Capital Reserves	-	-	163	163	147	147
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	51	51	-	-	-	-
2.5. Revenue and other Reserves	-	-	19718	31501	8375	8398
2.6. Balance of Profit	257	299	119212	139659	-2239	-67
3. Deposits	2466	3083	1599830	1891159	47379	41357
	(34.5)	(39.1)	(56.1)	(51.6)	(59.7)	(71.7)
Type-wise						
3A.1. Demand deposits	1904	2483	367021	469017	5920	6671
(i) From banks	1442	1934	5294	6795	24	24
(ii) From others	462	549	361727	462222	5896	6647
3A.2. Savings bank deposits	74	305	236474	282049	8052	9535
3A.3. Term deposits	488	295	996335	1140093	33407	25151
(i) From banks	125	-	-	-	-	-
(ii) From others	363	295	996335	1140093	33407	25151
Location-wise						
3B.1. Deposits of branches in India	2466	3083	1599830	1891158	47379	41357
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	722654	1140785	21000	3000
	-	-	(25.3)	(31.2)	(26.5)	(5.2)
4.1. Borrowings in India	-	-	378856	519000	21000	3000
(i) From Reserve Bank of India	-	-	23600	342000	-	2500
(ii) From other banks	-	-	353256	177000	21000	500
(iii) From other institutions and agencies	-	-	2000	-	-	-
4.2. Borrowings outside India	-	-	343798	621785	-	-
Secured borrowings included in 4.	-	-	23600	342000	-	-
5. Other liabilities	64	92	331956	393127	3160	2626
	(0.9)	(1.2)	(11.6)	(10.7)	(4.0)	(4.6)
5.1. Bills Payable	-	-	76256	33836	413	125
5.2. Inter-office adjustments	-	-	61	14	12	29
5.3. Interest accrued	-	-	8319	10856	1224	1234
5.4. Others (including provisions)	64	92	247320	348421	1511	1238
Total Liabilities	7140	7883	2851834	3661712	79312	57675
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

: See ' Explanatory Notes '.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1 Cash in hand	23	28	7119	8154	73	74
	(0.3)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
2. Balances with RBI	78	110	154146	205810	3218	4236
	(1.1)	(1.4)	(5.4)	(5.6)	(4.1)	(7.3)
3. Balances with banks in india	316	839	8097	2685	25142	17594
	(4.4)	(10.6)	(0.3)	(0.1)	(31.7)	(30.5)
4. Money at call and short notice	200	500	22216	2473	3851	-
	(2.8)	(6.3)	(0.8)	(0.1)	(4.9)	-
5. Balances with banks outside India	1613	2050	39144	21787	299	458
	(22.6)	(26.0)	(1.4)	(0.6)	(0.4)	(0.8)
6. Investments	922	1130	640667	1177742	14356	16167
	(12.9)	(14.3)	(22.5)	(32.2)	(18.1)	(28.0)
6.1. Investments in India	922	1130	640667	1177742	14356	16167
(i) Government securities	777	985	639522	1158840	13791	15543
(ii) Other approved securities	-	-	145	145	228	228
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	1000	1500	264	282
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	145	145	-	17257	73	114
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	3322	2597	1838755	2038141	20344	16209
	(46.5)	(32.9)	(64.5)	(55.7)	(25.7)	(28.1)
Type-wise						
7A.1. Bills purchased and discounted	1717	808	216064	170455	14160	10204
7A.2. Cash credits, overdrafts & loans	243	159	682104	832025	2212	3337
7A.3. Term loans	1362	1630	940587	1035661	3972	2668
Security-wise						
7B.1. Secured by tangible assets	208	238	1144211	646454	6006	5857
7B.2. Covered by Bank/Govt. Guarantees	780	320	52731	204602	14312	9883
7B.3. Unsecured	2334	2039	641814	1187085	27	469
Sector-wise						
7C.I. Advances in India	3322	2597	1838755	2038141	20345	16208
(i) Priority sectors	937	808	599992	744920	2042	2118
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) Others	2385	1789	1238763	1293221	18303	14090
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	15	35	12404	11350	672	662
	(0.2)	(0.4)	(0.4)	(0.3)	(0.8)	(1.1)
8.1. Premises	-	-	2195	2118	575	575
8.2. Fixed assets under construction	-	-	1322	1419	-	-
8.3. Other Fixed assets	15	35	8887	7813	97	87
9. Other Assets	649	594	129280	193567	11357	2277
	(9.1)	(7.5)	(4.5)	(5.3)	(14.3)	(3.9)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	28	35	26696	35201	776	868
9.3. Tax paid	110	61	-	4663	10283	983
9.4. Stationery and Stamps	1	1	-	-	-	-
9.5. Others	510	497	102584	153703	298	426
Total Assets	7138	7883	2851828	3661709	79312	57677
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	American Express # Bank		Antwerp Diamond Bank		Bank International Indonesia	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
1. Capital	14760 (3.7)		11471 (18.5)	18429 (23.5)	7338 (69.0)	7338 (92.1)
2. Reserves and Surplus	29550 (7.3)		3189 (5.1)	1871 (2.4)	288 (2.7)	427 (5.4)
2.1. Statutory Reserves	12276		1507	1775	252	427
2.2. Capital Reserves	4565		-	-	-	-
2.3. Share Premium	-		-	-	-	-
2.4. Investments Fluctuations Reserves	-		-	-	-	-
2.5. Revenue and other Reserves	-		-	-	-	-
2.6. Balance of Profit	12709		1682	96	-	-
3. Deposits	266411 (65.9)		5385 (8.7)	7967 (10.1)	1102 (10.4)	-
Type-wise						
3A.1. Demand deposits	58219		4394	6735	536	-
(i) From banks	4102		3554	3218	-	-
(ii) From others	54117		840	3517	536	-
3A.2. Savings bank deposits	21811		13	196	43	-
3A.3. Term deposits	186381		978	1036	523	-
(i) From banks	97		-	-	-	-
(ii) From others	186284		978	1036	523	-
Location-wise						
3B.1. Deposits of branches in India	266410		5385	7967	1102	-
3B.2. Deposits of branches outside India	-		-	-	-	-
4. Borrowings	59763 (14.8)		35506 (57.2)	48730 (62.1)	1739 (16.4)	-
4.1. Borrowings in India	54547		-	-	-	-
(i) From Reserve Bank of India	-		-	-	-	-
(ii) From other banks	54547		-	-	-	-
(iii) From other institutions and agencies	-		-	-	-	-
4.2. Borrowings outside India	5216		35506	48730	1739	-
Secured borrowings included in 4.	-		-	-	-	-
5. Other liabilities	33883 (8.4)		6486 (10.5)	1500 (1.9)	163 (1.5)	202 (2.5)
5.1. Bills Payable	2569		17	2	18	30
5.2. Inter-office adjustments	1597		-	-	-	-
5.3. Interest accrued	834		360	339	19	-
5.4. Others (including provisions)	28883		6109	1159	126	172
Total Liabilities	404367 (100.0)		62037 (100.0)	78497 (100.0)	10630 (100.0)	7967 (100.0)

Note : Figures in brackets indicate per cent share in total.

: See ' Explanatory Notes '.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	American Express # Bank		Antwerp Diamond Bank		Bank International Indonesia	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
1. Cash in hand	981	-	-	-	30	2
	(0.2)	-	-	-	(0.3)	(0.0)
2. Balances with RBI	16305	-	2391	3831	182	301
	(4.0)	-	(3.9)	(4.9)	(1.7)	(3.8)
3. Balances with banks in india	977	-	415	6281	4179	277
	(0.2)	-	(0.7)	(8.0)	(39.3)	(3.5)
4. Money at call and short notice	-	-	4030	1499	375	-
	-	-	(6.5)	(1.9)	(3.5)	-
5. Balances with banks outside India	2591	-	642	24	85	3672
	(0.6)	-	(1.0)	(0.0)	(0.8)	(46.1)
6. Investments	195896	-	15752	17076	1329	483
	(48.4)	-	(25.4)	(21.8)	(12.5)	(6.1)
6.1 Investments in India	195896	-	15752	17076	1329	483
(i) Government securities	95825	-	15752	17076	423	-
(ii) Other approved securities	-	-	-	-	431	483
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	3902	-	-	-	475	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	96169	-	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	159318	-	37529	47629	66	-
	(39.4)	-	(60.5)	(60.7)	(0.6)	-
Type-wise						
7A.1. Bills purchased and discounted	6536	-	-	-	-	-
7A.2. Cash credits, overdrafts & loans	91325	-	37431	47539	66	-
7A.3. Term loans	61457	-	98	90	-	-
Security-wise						
7B.1. Secured by tangible assets	7094	-	36403	47595	65	-
7B.2. Covered by Bank/Govt. Guarantees	21032	-	1099	-	-	-
7B.3. Unsecured	131192	-	27	34	-	-
Sector-wise						
7C.I. Advances in India	159318	-	37529	47629	66	-
(i) Priority sectors	9672	-	37431	47539	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) Others	149646	-	98	90	66	-
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	5648	-	44	13	572	-
	(1.4)	-	(0.1)	(0.0)	(5.4)	-
8.1. Premises	704	-	-	-	566	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	4944	-	44	13	6	-
9. Other Assets	22649	-	1235	2141	3810	3232
	(5.6)	-	(2.0)	(2.7)	(35.8)	(40.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	3260	-	212	186	75	6
9.3. Tax paid	5738	-	870	1744	60	152
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	13651	-	153	211	3675	3074
Total Assets	404365	-	62038	78494	10628	7967
	(100.0)	-	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Capital	65710 (10.4)	98535 (12.1)	5840 (12.4)	5840 (11.0)	3809 (23.0)	3809 (23.5)
2. Reserves and Surplus	112050 (17.7)	142575 (17.6)	2938 (6.3)	3686 (6.9)	1881 (11.4)	2261 (14.0)
2.1. Statutory Reserves	36661	44293	1190	1592	585	698
2.2. Capital Reserves	46702	46703	37	350	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	8003	12768	-	-	-	-
2.5. Revenue and other Reserves	20684	38811	1711	1744	-	-
2.6. Balance of Profit	-	-	-	-	1296	1563
3. Deposits	271798 (43.0)	419077 (51.6)	36430 (77.6)	39539 (74.4)	8649 (52.2)	7416 (45.8)
Type-wise						
3A.1. Demand deposits	161959	259474	4273	4625	2720	2649
(i) From banks	19806	21743	17	81	927	882
(ii) From others	142153	237731	4256	4544	1793	1767
3A.2. Savings bank deposits	11677	11660	3564	4446	720	665
3A.3. Term deposits	98162	147943	28593	30468	5209	4102
(i) From banks	-	-	15	33	-	-
(ii) From others	98162	147943	28578	30435	5209	4102
Location-wise						
3B.1. Deposits of branches in India	271797	419078	36429	39540	8649	7415
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	91372 (14.5)	98888 (12.2)	235 (0.5)	2006 (3.8)	- -	802 (5.0)
4.1. Borrowings in India	52000	19997	235	-	-	-
(i) From Reserve Bank of India	-	-	235	-	-	-
(ii) From other banks	52000	-	-	-	-	-
(iii) From other institutions and agencies	-	19997	-	-	-	-
4.2. Borrowings outside India	39372	78891	-	2006	-	802
Secured borrowings included in 4.	-	19997	-	-	-	-
5. Other liabilities	90825 (14.4)	53045 (6.5)	1533 (3.3)	2084 (3.9)	2233 (13.5)	1887 (11.7)
5.1. Bills Payable	14051	12123	136	185	146	239
5.2. Inter-office adjustments	6803	2726	-	-	-	-
5.3. Interest accrued	958	1325	437	442	12	12
5.4. Others (including provisions)	69013	36871	960	1457	2075	1636
Total Liabilities	631755 (100.0)	812120 (100.0)	46976 (100.0)	53155 (100.0)	16572 (100.0)	16175 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Cash in hand	464 (0.1)	582 (0.1)	68 (0.1)	59 (0.1)	56 (0.3)	46 (0.3)
2. Balances with RBI	19455 (3.1)	43398 (5.3)	1923 (4.1)	3484 (6.6)	731 (4.4)	965 (6.0)
3. Balances with banks in india	3878 (0.6)	489 (0.1)	6506 (13.8)	2510 (4.7)	3188 (19.2)	4304 (26.6)
4. Money at call and short notice	-	10156 (1.3)	1117 (2.4)	1346 (2.5)	500 (3.0)	1753 (10.8)
5. Balances with banks outside India	72638 (11.5)	87748 (10.8)	3763 (8.0)	573 (1.1)	2592 (15.6)	218 (1.3)
6. Investments	188617 (29.9)	287771 (35.4)	10894 (23.2)	12325 (23.2)	3087 (18.6)	2964 (18.3)
6.1. Investments in India	188617	287771	10894	12325	3087	2964
(i) Government securities	134483	196855	10610	12118	1605	1554
(ii) Other approved securities	-	-	-	-	1482	1410
(iii) Shares	6	6	284	207	-	-
(iv) Debentures and Bonds	45397	15926	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	8731	74984	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	291622 (46.2)	345244 (42.5)	17090 (36.4)	28032 (52.7)	4094 (24.7)	4143 (25.6)
Type-wise						
7A.1. Bills purchased and discounted	45858	40503	6333	14039	614	715
7A.2. Cash credits, overdrafts & loans	239852	297237	3548	4945	2840	2795
7A.3. Term loans	5912	7504	7209	9048	640	633
Security-wise						
7B.1. Secured by tangible assets	52418	89819	9964	13023	3870	4034
7B.2. Covered by Bank/Govt. Guarantees	-	273	4900	11911	31	62
7B.3. Unsecured	239203	255152	2227	3099	192	47
Sector-wise						
7C.I. Advances in India	291621	345244	17090	28033	4094	4143
(i) Priority sectors	65433	114885	3840	5009	2198	2408
(ii) Public sectors	-	-	-	454	-	-
(iii) Banks	-	-	-	4900	-	-
(iv) Others	226188	230359	13250	17670	1896	1735
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1901 (0.3)	2236 (0.3)	587 (1.2)	515 (1.0)	13 (0.1)	42 (0.3)
8.1. Premises	139	126	416	249	-	-
8.2. Fixed assets under construction	-	-	-	44	-	-
8.3. Other Fixed assets	1762	2110	171	222	13	42
9. Other Assets	53183 (8.4)	34495 (4.2)	5029 (10.7)	4312 (8.1)	2313 (14.0)	1739 (10.8)
9.1. Inter-office adjustments (net)	-	-	-	-	41	55
9.2. Interest accrued	6841	5329	356	336	93	-
9.3. Tax paid	4164	6869	454	232	2141	1542
9.4. Stationery and Stamps	-	-	-	-	1	3
9.5. Others	42178	22297	4219	3744	37	139
Total Assets	631758 (100.0)	812119 (100.0)	46977 (100.0)	53156 (100.0)	16574 (100.0)	16174 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
1. Capital	36455 (8.3)	36455 (5.2)	28658 (11.9)	73887 (21.1)	113728 (36.4)	460282 (35.6)
2. Reserves and Surplus	24358 (5.5)	34352 (4.9)	35546 (14.8)	40117 (11.5)	25558 (8.2)	26174 (2.0)
2.1. Statutory Reserves	6158	8690	12684	14786	15059	15214
2.2. Capital Reserves	-	-	75	75	5	186
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	12577	18002	18949	18949	3663	10494
2.6. Balance of Profit	5623	7660	3838	6307	6831	280
3. Deposits	207860 (47.2)	375471 (53.3)	96049 (40.0)	132685 (37.9)	101008 (32.3)	690184 (53.4)
Type-wise						
3A.1. Demand deposits	20120	16673	50291	63128	736	30839
(i) From banks	301	379	292	122	223	613
(ii) From others	19819	16294	49999	63006	513	30226
3A.2. Savings bank deposits	3551	5124	12205	11123	98	5141
3A.3. Term deposits	184189	353674	33553	58434	100174	654204
(i) From banks	84841	164416	-	-	47638	294060
(ii) From others	99348	189258	33553	58434	52536	360144
Location-wise						
3B.1. Deposits of branches in India	207860	375471	96049	132685	101007	690185
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	164469 (37.3)	244429 (34.7)	62280 (25.9)	94686 (27.1)	66000 (21.1)	53500 (4.1)
4.1. Borrowings in India	61574	58014	45500	32500	66000	53500
(i) From Reserve Bank of India	-	-	-	-	15000	-
(ii) From other banks	61574	58014	45500	32500	51000	53500
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	102895	186415	16780	62186	-	-
Secured borrowings included in 4.	-	-	-	-	15000	-
5. Other liabilities	7461 (1.7)	14239 (2.0)	17869 (7.4)	8623 (2.5)	6045 (1.9)	62674 (4.8)
5.1. Bills Payable	656	1345	827	992	602	28482
5.2. Inter-office adjustments	320	30	-	-	-	-
5.3. Interest accrued	1537	3512	3593	3871	1228	6319
5.4. Others (including provisions)	4948	9352	13449	3760	4215	27873
Total Liabilities	440603 (100.0)	704946 (100.0)	240402 (100.0)	349998 (100.0)	312339 (100.0)	1292814 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2007	2008	2007	2008	2007	2008
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	127	147	272	329	6	318
	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	15245	38884	7924	27232	2439	55565
	(3.5)	(5.5)	(3.3)	(7.8)	(0.8)	(4.3)
3. Balances with banks in india	420	759	4084	5724	15178	54800
	(0.1)	(0.1)	(1.7)	(1.6)	(4.9)	(4.2)
4. Money at call and short notice	5612	6652	-	-	83899	32096
	(1.3)	(0.9)	-	-	(26.9)	(2.5)
5. Balances with banks outside India	710	879	256	827	5872	11309
	(0.2)	(0.1)	(0.1)	(0.2)	(1.9)	(0.9)
6. Investments	109503	164440	52238	58874	134205	285663
	(24.9)	(23.3)	(21.7)	(16.8)	(43.0)	(22.1)
6.1. Investments in India	109503	164440	52238	58874	134205	285663
(i) Government securities	99677	155203	42431	58599	53878	221226
(ii) Other approved securities	-	-	275	275	200	-
(iii) Shares	-	-	-	-	-	2805
(iv) Debentures and Bonds	5000	-	9532	-	-	20262
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	4826	9237	-	-	80127	41370
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	296907	477380	158857	230707	17270	763552
	(67.4)	(67.7)	(66.1)	(65.9)	(5.5)	(59.1)
Type-wise						
7A.1. Bills purchased and discounted	6183	10636	15	14	709	9589
7A.2. Cash credits, overdrafts & loans	270470	453599	118334	173046	15494	244190
7A.3. Term loans	20254	13145	40508	57647	1067	509773
Security-wise						
7B.1. Secured by tangible assets	81405	128292	31170	58124	1166	82274
7B.2. Covered by Bank/Govt. Guarantees	109198	131673	-	-	-	570
7B.3. Unsecured	106304	217416	127688	172583	16104	680708
Sector-wise						
7C.I. Advances in India	296907	477381	158857	230707	17270	763551
(i) Priority sectors	112655	183944	35717	55037	3006	112122
(ii) Public sectors	-	-	10500	26500	-	-
(iii) Banks	-	-	-	-	-	-
(iv) Others	184252	293437	112640	149170	14264	651429
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	652	637	1237	1251	6452	11267
	(0.1)	(0.1)	(0.5)	(0.4)	(2.1)	(0.9)
8.1. Premises	231	139	191	186	4	-
8.2. Fixed assets under construction	-	-	21	-	87	2661
8.3. Other Fixed assets	421	498	1025	1065	6361	8606
9. Other Assets	11429	15168	15537	25055	47016	78244
	(2.6)	(2.2)	(6.5)	(7.2)	(15.1)	(6.1)
9.1. Inter-office adjustments (net)	-	-	4818	15394	-	-
9.2. Interest accrued	2960	3134	4309	5036	1420	10146
9.3. Tax paid	1756	2767	-	-	4658	-
9.4. Stationery and Stamps	1	1	-	-	-	-
9.5. Others	6712	9266	6410	4625	40938	68098
Total Assets	440605	704946	240405	349999	312337	1292814
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2007 (25)	2008 (26)	2007 (27)	2008 (28)	2007 (29)	2008 (30)
1. Capital	53073 (12.6)	86919 (11.5)	59503 (18.0)	59503 (13.1)	4640 (24.5)	4640 (22.6)
2. Reserves and Surplus	21433 (5.1)	34443 (4.5)	18590 (5.6)	25419 (5.6)	-347 -	-12 -
2.1. Statutory Reserves	5917	9184	8686	11853	178	262
2.2. Capital Reserves	1310	1310	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	167	167
2.5. Revenue and other Reserves	14206	23949	2507	2507	-	-
2.6. Balance of Profit	-	-	7397	11059	-692	-441
3. Deposits	209790 (49.9)	323598 (42.7)	77473 (23.4)	113486 (24.9)	10287 (54.3)	9165 (44.6)
Type-wise						
3A.1. Demand deposits	53394	142586	14263	24607	4709	1632
(i) From banks	93	699	245	119	-	-
(ii) From others	53301	141887	14018	24488	4709	1632
3A.2. Savings bank deposits	8190	10097	3546	3548	246	163
3A.3. Term deposits	148206	170915	59664	85331	5332	7370
(i) From banks	-	-	-	-	-	-
(ii) From others	148206	170915	59664	85331	5332	7370
Location-wise						
3B.1. Deposits of branches in India	209790	323598	77474	113486	10287	9166
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	77179 (18.3)	188390 (24.8)	141574 (42.8)	159504 (35.0)	4079 (21.5)	6306 (30.7)
4.1. Borrowings in India	74110	149295	131750	122393	1500	4300
(i) From Reserve Bank of India	300	-	-	-	-	-
(ii) From other banks	73300	58500	131750	105700	1500	4300
(iii) From other institutions and agencies	510	90795	-	16693	-	-
4.2. Borrowings outside India	3069	39095	9824	37111	2579	2006
Secured borrowings included in 4.	-	90795	-	16693	-	-
5. Other liabilities	59207 (14.1)	125338 (16.5)	33670 (10.2)	98015 (21.5)	298 (1.6)	436 (2.1)
5.1. Bills Payable	6578	5834	1022	1316	15	26
5.2. Inter-office adjustments	29	2	-	-	-	-
5.3. Interest accrued	1712	2111	918	1396	112	88
5.4. Others (including provisions)	50888	117391	31730	95303	171	323
Total Liabilities	420682 (100.0)	758688 (100.0)	330810 (100.0)	455927 (100.0)	18957 (100.0)	20535 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank	
	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	259	272	24	20	17	26
	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	18963	39733	5175	14497	852	2842
	(4.5)	(5.2)	(1.6)	(3.2)	(4.5)	(13.8)
3. Balances with banks in india	1433	1884	159	273	276	177
	(0.3)	(0.2)	(0.0)	(0.1)	(1.5)	(0.9)
4. Money at call and short notice	28256	-	103459	82233	1500	-
	(6.7)	-	(31.3)	(18.0)	(7.9)	-
5. Balances with banks outside India	876	16605	5468	2942	134	108
	(0.2)	(2.2)	(1.7)	(0.6)	(0.7)	(0.5)
6. Investments	111964	269027	94784	146083	4115	4084
	(26.6)	(35.5)	(28.7)	(32.0)	(21.7)	(19.9)
6.1. Investments in India	111964	269027	94784	146083	4115	4084
(i) Government securities	101925	248896	49246	78557	3333	3302
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	1250	1250	9981	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	8789	18881	35557	67526	782	782
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	234171	377161	100330	181239	11590	12816
	(55.7)	(49.7)	(30.3)	(39.8)	(61.1)	(62.4)
Type-wise						
7A.1. Bills purchased and discounted	21506	27392	2243	7320	2821	4089
7A.2. Cash credits, overdrafts & loans	67675	170936	67231	130674	4972	5153
7A.3. Term loans	144990	178833	30856	43245	3797	3574
Security-wise						
7B.1. Secured by tangible assets	100724	144663	40797	61991	7493	9815
7B.2. Covered by Bank/Govt. Guarantees	19885	28431	10750	14865	-	-
7B.3. Unsecured	113562	204068	48783	104382	4097	3002
Sector-wise						
7C.I. Advances in India	234171	377161	100330	181238	11590	12816
(i) Priority sectors	69452	75733	27266	60364	3630	4652
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	224	-	-
(iv) Others	164719	301428	73064	120650	7960	8164
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4998	5091	3416	3545	26	54
	(1.2)	(0.7)	(1.0)	(0.8)	(0.1)	(0.3)
8.1. Premises	3436	3290	2968	2861	-	-
8.2. Fixed assets under construction	262	75	-	-	-	-
8.3. Other Fixed assets	1300	1726	448	684	26	54
9. Other Assets	19764	48915	17996	25098	447	427
	(4.7)	(6.4)	(5.4)	(5.5)	(2.4)	(2.1)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	3868	6785	1499	1540	73	52
9.3. Tax paid	-	-	8146	7964	164	207
9.4. Stationery and Stamps	4	8	-	-	-	-
9.5. Others	15892	42122	8351	15594	210	168
Total Assets	420684	758688	330811	455930	18957	20534
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Citibank		DBS Bank		Deutsche Bank	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	160596	260171	95183	95183	121268	330768
	(2.4)	(3.1)	(15.7)	(10.5)	(6.8)	(13.4)
2. Reserves and Surplus	499682	674967	12463	18965	72718	98412
	(7.5)	(8.0)	(2.1)	(2.1)	(4.1)	(4.0)
2.1. Statutory Reserves	119449	164555	3344	4969	42744	52396
2.2. Capital Reserves	1171	3986	51	51	1772	1772
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	1142	-	322	627	733
2.5. Revenue and other Reserves	379062	505284	3108	3108	12044	12044
2.6. Balance of Profit	-	-	5960	10515	15531	31467
3. Deposits	3787501	4612501	383621	509567	697838	1375496
	(57.1)	(55.0)	(63.2)	(56.1)	(39.4)	(55.7)
Type-wise						
3A.1. Demand deposits	1372594	1370290	6922	15257	481490	895521
(i) From banks	7291	15702	1067	52	3069	4842
(ii) From others	1365303	1354588	5855	15205	478421	890679
3A.2. Savings bank deposits	742217	907128	1186	671	37516	59803
3A.3. Term deposits	1672690	2335083	375513	493639	178832	420172
(i) From banks	-	52	282298	250293	-	-
(ii) From others	1672690	2335031	93215	243346	178832	420172
Location-wise						
3B.1. Deposits of branches in India	3787500	4612502	383622	509567	697838	1375496
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	1267633	1122758	53000	221234	694301	488178
	(19.1)	(13.4)	(8.7)	(24.3)	(39.2)	(19.8)
4.1. Borrowings in India	731322	502942	53000	220301	688067	388048
(i) From Reserve Bank of India	312500	190000	-	67500	46000	160000
(ii) From other banks	299116	226464	53000	96900	409816	153078
(iii) From other institutions and agencies	119706	86478	-	55901	232251	74970
4.2. Borrowings outside India	536311	619816	-	933	6234	100130
Secured borrowings included in 4.	-	-	-	123401	46000	234970
5. Other liabilities	920421	1714708	62868	63688	185384	178450
	(13.9)	(20.4)	(10.4)	(7.0)	(10.5)	(7.2)
5.1. Bills Payable	138750	153596	1532	834	27008	36854
5.2. Inter-office adjustments	75	81	-	-	332	173
5.3. Interest accrued	27123	34588	6303	6497	39528	7329
5.4. Others (including provisions)	754473	1526443	55033	56357	118516	134094
Total Liabilities	6635833	8385105	607135	908637	1771509	2471304
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Citibank		DBS Bank		Deutsche Bank	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	11130	16919	59	61	738	1067
	(0.2)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	289648	451493	8646	24665	92204	245916
	(4.4)	(5.4)	(1.4)	(2.7)	(5.2)	(10.0)
3. Balances with banks in india	394010	250671	331347	153841	380787	627
	(5.9)	(3.0)	(54.6)	(16.9)	(21.5)	(0.0)
4. Money at call and short notice	39550	550	7892	-	6310	100300
	(0.6)	(0.0)	(1.3)	-	(0.4)	(4.1)
5. Balances with banks outside India	165728	445585	388	3913	23558	63953
	(2.5)	(5.3)	(0.1)	(0.4)	(1.3)	(2.6)
6. Investments	1602114	1845007	107847	451238	620354	1017124
	(24.1)	(22.0)	(17.8)	(49.7)	(35.0)	(41.2)
6.1. Investments in India	1602114	1845007	107847	451238	620354	1017124
(i) Government securities	1432042	1712537	67802	277226	427056	934205
(ii) Other approved securities	-	-	-	-	4	4
(iii) Shares	475	475	-	-	551	551
(iv) Debentures and Bonds	81752	25000	15196	2700	22595	25968
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	87845	106995	24849	171312	170148	56396
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	3286110	3837652	122978	236415	494506	896014
	(49.5)	(45.8)	(20.3)	(26.0)	(27.9)	(36.3)
Type-wise						
7A.1. Bills purchased and discounted	225293	402948	23394	54624	82647	176404
7A.2. Cash credits, overdrafts & loans	589237	670950	60987	121882	273641	404492
7A.3. Term loans	2471580	2763754	38597	59909	138218	315118
Security-wise						
7B.1. Secured by tangible assets	1657182	1960216	77470	113433	91995	191448
7B.2. Covered by Bank/Govt. Guarantees	1988	3984	-	35	29197	79907
7B.3. Unsecured	1626940	1873451	45508	122946	373314	624658
Sector-wise						
7C.I. Advances in India	3286111	3837652	122978	236414	494506	896014
(i) Priority sectors	879213	1163458	35542	110894	163199	190992
(ii) Public sectors	92187	15749	-	-	167	2
(iii) Banks	20424	60059	-	-	52568	26689
(iv) Others	2294287	2598386	87436	125520	278572	678331
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	79797	71132	1104	1091	13030	12996
	(1.2)	(0.8)	(0.2)	(0.1)	(0.7)	(0.5)
8.1. Premises	48431	42389	-	-	7647	7684
8.2. Fixed assets under construction	987	2891	-	-	-	-
8.3. Other Fixed assets	30379	25852	1104	1091	5383	5312
9. Other Assets	767746	1466095	26872	37415	140024	133308
	(11.6)	(17.5)	(4.4)	(4.1)	(7.9)	(5.4)
9.1. Inter-office adjustments (net)	35	1	-	-	-	-
9.2. Interest accrued	62922	62425	14553	6748	37093	18108
9.3. Tax paid	8392	5229	266	2447	1682	-
9.4. Stationery and Stamps	-	-	-	-	6	14
9.5. Others	696397	1398440	12053	28220	101243	115186
Total Assets	6635833	8385104	607133	908639	1771511	2471305
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Hong Kong & Shanghai Banking Corporation		J P Morgan Chase Bank		Krung Thai Bank	
	2007 (37)	2008 (38)	2007 (39)	2008 (40)	2007 (41)	2008 (42)
1. Capital	227155 (4.1)	305975 (4.0)	103536 (16.6)	172564 (21.3)	3584 (38.3)	3584 (28.1)
2. Reserves and Surplus	388789 (7.1)	539898 (7.1)	17611 (2.8)	34215 (4.2)	782 (8.4)	869 (6.8)
2.1. Statutory Reserves	75806	105613	9211	15439	370	420
2.2. Capital Reserves	218519	343384	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	216	216
2.5. Revenue and other Reserves	58099	77127	-	-	84	84
2.6. Balance of Profit	36365	13774	8400	18776	112	149
3. Deposits	3482465 (63.4)	4262029 (56.1)	166656 (26.7)	331318 (40.9)	4923 (52.6)	8065 (63.3)
Type-wise						
3A.1. Demand deposits	984818	1308698	87759	139220	1998	3090
(i) From banks	8062	9974	-	31380	37	15
(ii) From others	976756	1298724	87759	107840	1961	3075
3A.2. Savings bank deposits	531064	656989	-	-	407	347
3A.3. Term deposits	1966583	2296342	78897	192098	2518	4628
(i) From banks	9148	1500	-	-	-	-
(ii) From others	1957435	2294842	78897	192098	2518	4628
Location-wise						
3B.1. Deposits of branches in India	3482465	4262029	166655	331318	4922	8066
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	488749 (8.9)	824581 (10.9)	325843 (52.2)	250622 (30.9)	-	-
4.1. Borrowings in India	237695	288287	325812	219999	-	-
(i) From Reserve Bank of India	1150	3200	224500	200000	-	-
(ii) From other banks	112545	-	59900	10000	-	-
(iii) From other institutions and agencies	124000	285087	41412	9999	-	-
4.2. Borrowings outside India	251054	536294	31	30623	-	-
Secured borrowings included in 4.	-	-	265912	209999	-	-
5. Other liabilities	905728 (16.5)	1659569 (21.9)	10012 (1.6)	21386 (2.6)	69 (0.7)	229 (1.8)
5.1. Bills Payable	58531	56676	6	4	5	6
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	40728	65121	1375	4479	48	205
5.4. Others (including provisions)	806469	1537772	8631	16903	16	18
Total Liabilities	5492886 (100.0)	7592052 (100.0)	623658 (100.0)	810105 (100.0)	9358 (100.0)	12747 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Hong Kong & Shanghai Banking Corporation		J P Morgan Chase Bank		Krung Thai Bank	
	2007 (37)	2008 (38)	2007 (39)	2008 (40)	2007 (41)	2008 (42)
1. Cash in hand	9990	11711	-	-	5	3
	(0.2)	(0.2)	-	-	(0.1)	(0.0)
2. Balances with RBI	315338	480146	16538	29881	287	626
	(5.7)	(6.3)	(2.7)	(3.7)	(3.1)	(4.9)
3. Balances with banks in india	34796	91396	405	351	3280	6928
	(0.6)	(1.2)	(0.1)	(0.0)	(35.1)	(54.4)
4. Money at call and short notice	425902	311319	14828	-	180	650
	(7.8)	(4.1)	(2.4)	-	(1.9)	(5.1)
5. Balances with banks outside India	18455	24011	75	2931	2031	1064
	(0.3)	(0.3)	(0.0)	(0.4)	(21.7)	(8.3)
6. Investments	1413083	1928992	436669	614278	2194	2248
	(25.7)	(25.4)	(70.0)	(75.8)	(23.4)	(17.6)
6.1. Investments in India	1413083	1928992	436669	614278	2194	2248
(i) Government securities	1023318	1456707	348493	380276	1387	2091
(ii) Other approved securities	5533	675	-	-	-	-
(iii) Shares	402	3510	-	-	-	-
(iv) Debentures and Bonds	98152	47301	12210	14186	720	70
(v) Subsidiaries and/or joint ventures	5	5	-	-	-	-
(vi) Others	285673	420794	75966	219816	87	87
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2314168	2994441	79925	105933	1044	891
	(42.1)	(39.4)	(12.8)	(13.1)	(11.2)	(7.0)
Type-wise						
7A.1. Bills purchased and discounted	219324	264752	-	101	486	542
7A.2. Cash credits, overdrafts & loans	853823	1331626	1298	3286	432	349
7A.3. Term loans	1241021	1398063	78627	102546	126	-
Security-wise						
7B.1. Secured by tangible assets	1214096	1513100	45442	24071	1010	891
7B.2. Covered by Bank/Govt. Guarantees	84781	70906	-	-	-	-
7B.3. Unsecured	1015291	1410434	34483	81863	35	-
Sector-wise						
7C.I. Advances in India	2314167	2994440	79925	105933	1045	891
(i) Priority sectors	509343	845553	25163	41466	172	574
(ii) Public sectors	8192	11481	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) Others	1796632	2137406	54762	64467	873	317
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	70216	92672	202	416	78	48
	(1.3)	(1.2)	(0.0)	(0.1)	(0.8)	(0.4)
8.1. Premises	59945	79153	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	10271	13519	202	412	78	48
9. Other Assets	890938	1657366	75014	56317	258	289
	(16.2)	(21.8)	(12.0)	(7.0)	(2.8)	(2.3)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	44420	57592	11513	6622	94	139
9.3. Tax paid	30559	18502	3879	2107	20	25
9.4. Stationery and Stamps	142	30	-	-	-	-
9.5. Others	815817	1581242	59622	47588	144	125
Total Assets	5492886	7592054	623656	810107	9357	12747
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007 (43)	2008 (44)	2007 (45)	2008 (46)	2007 (47)	2008 (48)
1. Capital	4838 (43.8)	4838 (41.3)	34434 (36.9)	34434 (28.1)	15851 (40.1)	15851 (41.1)
2. Reserves and Surplus	2452 (22.2)	3364 (28.7)	3673 (3.9)	5713 (4.7)	569 (1.4)	797 (2.1)
2.1. Statutory Reserves	1830	2058	987	1500	569	763
2.2. Capital Reserves	208	208	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	115	115	-	-	-	34
2.5. Revenue and other Reserves	1677	1855	969	969	-	-
2.6. Balance of Profit	-1378	-872	1717	3244	-	-
3. Deposits	3522 (31.9)	3133 (26.7)	12140 (13.0)	44719 (36.5)	19406 (49.1)	17681 (45.8)
Type-wise						
3A.1. Demand deposits	1491	2709	7030	21077	723	858
(i) From banks	1137	2489	25	44	82	128
(ii) From others	354	220	7005	21033	641	730
3A.2. Savings bank deposits	212	102	102	138	3736	3913
3A.3. Term deposits	1819	322	5008	23504	14947	12910
(i) From banks	-	-	-	-	-	-
(ii) From others	1819	322	5008	23504	14947	12910
Location-wise						
3B.1. Deposits of branches in India	3522	3134	12141	44718	19405	17681
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	40975 (43.9)	35226 (28.7)	2804 (7.1)	3310 (8.6)
4.1. Borrowings in India	-	-	40975	18600	1500	-
(i) From Reserve Bank of India	-	-	-	-	1500	-
(ii) From other banks	-	-	40975	18600	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	16626	1304	3310
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	232 (2.1)	381 (3.3)	2111 (2.3)	2478 (2.0)	890 (2.3)	954 (2.5)
5.1. Bills Payable	18	121	508	358	51	61
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	2	2	331	484	636	627
5.4. Others (including provisions)	212	258	1272	1636	203	266
Total Liabilities	11044 (100.0)	11716 (100.0)	93333 (100.0)	122570 (100.0)	39520 (100.0)	38593 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007 (43)	2008 (44)	2007 (45)	2008 (46)	2007 (47)	2008 (48)
1. Cash in hand	-	-	7	8	22	48
	-	-	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	277	477	1186	4147	1180	1495
	(2.5)	(4.1)	(1.3)	(3.4)	(3.0)	(3.9)
3. Balances with banks in india	500	2000	380	621	8799	9010
	(4.5)	(17.1)	(0.4)	(0.5)	(22.3)	(23.3)
4. Money at call and short notice	3526	1383	7607	-	-	-
	(31.9)	(11.8)	(8.2)	-	-	-
5. Balances with banks outside India	107	441	359	2063	117	181
	(1.0)	(3.8)	(0.4)	(1.7)	(0.3)	(0.5)
6. Investments	2797	2612	15993	24699	10444	9320
	(25.3)	(22.3)	(17.1)	(20.2)	(26.4)	(24.2)
6.1. Investments in India	2797	2612	15993	24699	10444	9320
(i) Government securities	2196	2510	12731	19511	10344	9320
(ii) Other approved securities	102	102	-	-	100	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	499	-	2200	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	1062	5188	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	3278	4083	64149	85669	177	147
	(29.7)	(34.9)	(68.7)	(69.9)	(0.4)	(0.4)
Type-wise						
7A.1. Bills purchased and discounted	3264	4074	4580	1241	-	-
7A.2. Cash credits, overdrafts & loans	-	-	43087	63344	10	8
7A.3. Term loans	14	9	16482	21084	167	139
Security-wise						
7B.1. Secured by tangible assets	13	9	20957	34000	177	147
7B.2. Covered by Bank/Govt. Guarantees	3264	4074	-	-	-	-
7B.3. Unsecured	-	-	43192	51669	-	-
Sector-wise						
7C.I. Advances in India	3278	4083	64148	85670	177	147
(i) Priority sectors	3264	4074	19879	23135	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) Others	14	9	44269	62535	177	147
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	129	128	780	1299	1657	1561
	(1.2)	(1.1)	(0.8)	(1.1)	(4.2)	(4.0)
8.1. Premises	-	-	387	532	1627	1532
8.2. Fixed assets under construction	-	-	-	440	-	-
8.3. Other Fixed assets	129	128	393	327	30	29
9. Other Assets	428	591	2871	4062	17121	16830
	(3.9)	(5.0)	(3.1)	(3.3)	(43.3)	(43.6)
9.1. Inter-office adjustments (net)	-	-	-	-	5	3
9.2. Interest accrued	91	107	349	69	835	943
9.3. Tax paid	166	403	451	678	494	494
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	171	81	2071	3315	15787	15390
Total Assets	11042	11715	93332	122568	39517	38592
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Shinhan Bank		Societe Generale		Sonali Bank	
	2007 (49)	2008 (50)	2007 (51)	2008 (52)	2007 (53)	2008 (54)
1. Capital	16871 (34.0)	16871 (23.8)	29835 (10.4)	29835 (9.5)	20 (0.5)	20 (0.6)
2. Reserves and Surplus	4822 (9.7)	6137 (8.7)	4990 (1.7)	7360 (2.3)	495 (12.4)	489 (13.5)
2.1. Statutory Reserves	3942	6137	3330	4338	371	386
2.2. Capital Reserves	-	-	-	-	28	28
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	-	-	-	-	-	-
2.6. Balance of Profit	880	-	1660	3022	96	75
3. Deposits	20772 (41.9)	33588 (47.5)	112777 (39.4)	136283 (43.3)	2810 (70.3)	2345 (65.0)
Type-wise						
3A.1. Demand deposits	8484	13584	3006	9176	2150	1725
(i) From banks	-	-	268	1105	1692	1029
(ii) From others	8484	13584	2738	8071	458	696
3A.2. Savings bank deposits	208	433	1387	2361	181	184
3A.3. Term deposits	12080	19571	108384	124746	479	436
(i) From banks	-	-	-	-	-	-
(ii) From others	12080	19571	108384	124746	479	436
Location-wise						
3B.1. Deposits of branches in India	20773	33588	112778	136283	2810	2345
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	5933 (12.0)	10261 (14.5)	135005 (47.1)	135821 (43.2)	-	-
4.1. Borrowings in India	-	6650	135005	133712	-	-
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	6650	66000	10030	-	-
(iii) From other institutions and agencies	-	-	69005	123682	-	-
4.2. Borrowings outside India	5933	3611	-	2109	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	1210 (2.4)	3900 (5.5)	3754 (1.3)	5287 (1.7)	671 (16.8)	755 (20.9)
5.1. Bills Payable	715	131	105	173	-	-
5.2. Inter-office adjustments	-	-	-	-	11	8
5.3. Interest accrued	65	201	1238	1991	8	8
5.4. Others (including provisions)	430	3568	2411	3123	652	739
Total Liabilities	49608 (100.0)	70757 (100.0)	286361 (100.0)	314586 (100.0)	3996 (100.0)	3609 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Shinhan Bank		Societe Generale		Sonali Bank	
	2007 (49)	2008 (50)	2007 (51)	2008 (52)	2007 (53)	2008 (54)
1. Cash in hand	44	68	14	17	33	42
	(0.1)	(0.1)	(0.0)	(0.0)	(0.8)	(1.2)
2. Balances with RBI	1408	3987	4816	11652	311	198
	(2.8)	(5.6)	(1.7)	(3.7)	(7.8)	(5.5)
3. Balances with banks in india	24006	19437	60020	16	329	121
	(48.4)	(27.5)	(21.0)	(0.0)	(8.2)	(3.4)
4. Money at call and short notice	750	1000	23474	-	-	100
	(1.5)	(1.4)	(8.2)	-	-	(2.8)
5. Balances with banks outside India	41	1031	451	147	2002	1067
	(0.1)	(1.5)	(0.2)	(0.0)	(50.1)	(29.6)
6. Investments	8226	11761	145672	251649	538	535
	(16.6)	(16.6)	(50.9)	(80.0)	(13.5)	(14.8)
6.1. Investments in India	8226	11761	145672	251649	538	535
(i) Government securities	6866	11761	48182	150855	430	427
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	1360	-	75958	63317	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	21532	37477	108	108
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	13628	31384	38487	38453	334	764
	(27.5)	(44.4)	(13.4)	(12.2)	(8.4)	(21.2)
Type-wise						
7A.1. Bills purchased and discounted	642	930	410	694	91	497
7A.2. Cash credits, overdrafts & loans	7263	13847	21485	17135	243	267
7A.3. Term loans	5723	16607	16592	20624	-	-
Security-wise						
7B.1. Secured by tangible assets	4167	9268	22740	21085	248	274
7B.2. Covered by Bank/Govt. Guarantees	5820	7248	4938	10744	-	-
7B.3. Unsecured	3641	14868	10809	6626	85	490
Sector-wise						
7C.I. Advances in India	13628	31385	38486	38453	334	764
(i) Priority sectors	3189	11295	6362	14364	91	497
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	156	340	-	-
(iv) Others	10439	20090	31968	23749	243	267
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	172	144	3155	3098	15	17
	(0.3)	(0.2)	(1.1)	(1.0)	(0.4)	(0.5)
8.1. Premises	-	-	2870	2613	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	172	144	285	485	15	17
9. Other Assets	1333	1944	10273	9554	435	766
	(2.7)	(2.7)	(3.6)	(3.0)	(10.9)	(21.2)
9.1. Inter-office adjustments (net)	-	-	-	-	20	19
9.2. Interest accrued	786	1329	2932	3803	20	22
9.3. Tax paid	72	35	561	-	352	407
9.4. Stationery and Stamps	-	-	-	-	1	1
9.5. Others	475	580	6780	5751	42	317
Total Assets	49608	70756	286362	314586	3997	3610
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Standard Chartered Bank		State Bank of Mauritius	
	2007 (55)	2008 (56)	2007 (57)	2008 (58)
1. Capital	52820 (0.9)	67580 (0.9)	8339 (16.2)	8339 (18.3)
2. Reserves and Surplus	527263 (9.0)	769425 (10.5)	7109 (13.8)	7576 (16.6)
2.1. Statutory Reserves	211965	267249	1421	2120
2.2. Capital Reserves	31760	36983	581	581
2.3. Share Premium	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	571	-
2.5. Revenue and other Reserves	283538	442235	1719	1674
2.6. Balance of Profit	-	22958	2817	3201
3. Deposits	3417468 (58.0)	3695652 (50.3)	21178 (41.2)	24811 (54.5)
Type-wise				
3A.1. Demand deposits	903924	1105071	2617	2609
(i) From banks	40730	54566	56	104
(ii) From others	863194	1050505	2561	2505
3A.2. Savings bank deposits	554816	648740	620	490
3A.3. Term deposits	1958728	1941841	17941	21712
(i) From banks	-	89	-	-
(ii) From others	1958728	1941752	17941	21712
Location-wise				
3B.1. Deposits of branches in India	3417467	3695652	21178	24810
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	635182 (10.8)	699776 (9.5)	13329 (25.9)	3400 (7.5)
4.1. Borrowings in India	441812	218009	9092	3400
(i) From Reserve Bank of India	-	-	-	-
(ii) From other banks	285362	116721	6000	2500
(iii) From other institutions and agencies	156450	101288	3092	900
4.2. Borrowings outside India	193370	481767	4237	-
Secured borrowings included in 4.	-	-	3092	900
5. Other liabilities	1256405 (21.3)	2112093 (28.8)	1465 (2.8)	1396 (3.1)
5.1. Bills Payable	42832	53286	132	76
5.2. Inter-office adjustments	-	-	-	-
5.3. Interest accrued	36983	34873	430	280
5.4. Others (including provisions)	1176590	2023934	903	1040
Total Liabilities	5889138 (100.0)	7344526 (100.0)	51420 (100.0)	45522 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31			
	Standard Chartered Bank		State Bank of Mauritius	
	2007	2008	2007	2008
	(55)	(56)	(57)	(58)
1. Cash in hand	8043	16723	29	22
	(0.1)	(0.2)	(0.1)	(0.0)
2. Balances with RBI	192311	446386	1655	2423
	(3.3)	(6.1)	(3.2)	(5.3)
3. Balances with banks in india	58056	66881	169	54
	(1.0)	(0.9)	(0.3)	(0.1)
4. Money at call and short notice	132872	22472	11037	6343
	(2.3)	(0.3)	(21.5)	(13.9)
5. Balances with banks outside India	5201	14386	5958	152
	(0.1)	(0.2)	(11.6)	(0.3)
6. Investments	1190229	1278727	12640	9000
	(20.2)	(17.4)	(24.6)	(19.8)
6.1. Investments in India	1190229	1278727	12640	9000
(i) Government securities	966933	1157595	10952	8889
(ii) Other approved securities	-	-	-	-
(iii) Shares	1897	1804	21	-
(iv) Debentures and Bonds	171318	38155	1667	111
(v) Subsidiaries and/or joint ventures	1	1	-	-
(vi) Others	50080	81172	-	-
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	3010379	3335152	13428	21414
	(51.1)	(45.4)	(26.1)	(47.0)
Type-wise				
7A.1. Bills purchased and discounted	268247	372862	1239	533
7A.2. Cash credits, overdrafts & loans	1518278	1661502	2872	4058
7A.3. Term loans	1223854	1300788	9317	16823
Security-wise				
7B.1. Secured by tangible assets	1747044	1790764	10286	16975
7B.2. Covered by Bank/Govt. Guarantees	84654	54905	97	100
7B.3. Unsecured	1178681	1489484	3045	4340
Sector-wise				
7C.I. Advances in India	3010380	3335152	13427	21414
(i) Priority sectors	843540	947438	4271	5049
(ii) Public sectors	915	3402	-	-
(iii) Banks	-	-	-	-
(iv) Others	2165925	2384312	9156	16365
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	87727	172328	3383	3236
	(1.5)	(2.3)	(6.6)	(7.1)
8.1. Premises	83881	160505	3204	3120
8.2. Fixed assets under construction	578	5162	-	-
8.3. Other Fixed assets	3268	6661	179	116
9. Other Assets	1204318	1991469	3121	2876
	(20.4)	(27.1)	(6.1)	(6.3)
9.1. Inter-office adjustments (net)	-	-	-	-
9.2. Interest accrued	42517	44570	444	324
9.3. Tax paid	26842	25552	2277	2290
9.4. Stationery and Stamps	31	23	-	-
9.5. Others	1134928	1921324	400	262
Total Assets	5889136	7344524	51420	45520
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	28163	35771	10757	13446	1077	1254
	(0.4)	(0.3)	(0.9)	(0.9)	(0.2)	(0.2)
2. Reserves and Surplus	312058	841298	34021	80416	21862	29261
	(4.3)	(7.7)	(2.8)	(5.1)	(4.1)	(4.9)
2.1. Statutory Reserves	58469	85244	14204	17084	10311	11225
2.2. Capital Reserves	8835	11519	2291	41056	760	781
2.3. Share Premium	139563	587322	3785	1095	1177	4336
2.4. Investments Fluctuations Reserves	-	-	-	-	45	74
2.5. Revenue and other Reserves	2284	1826	2017	2612	9568	12845
2.6. Balance of Profit	102907	155387	11724	18569	1	-
3. Deposits	5878560	8762622	1081593	1384935	474859	531761
	(80.2)	(80.0)	(89.4)	(87.6)	(89.6)	(89.2)
Type-wise						
3A.1. Demand deposits	1130432	2004458	138107	161776	26665	28792
(i) From banks	74904	89573	4814	5085	7	620
(ii) From others	1055528	1914885	133293	156691	26658	28172
3A.2. Savings bank deposits	1212588	1998241	206309	247958	110259	119200
3A.3. Term deposits	3535540	4759923	737177	975201	337935	383769
(i) From banks	602066	368419	92613	90581	-	-
(ii) From others	2933474	4391504	644564	884620	337935	383769
Location-wise						
3B.1. Deposits of branches in India	5857292	8639163	1081592	1384935	474860	531762
3B.2. Deposits of branches outside India	21268	123459	-	-	-	-
4. Borrowings	519561	562404	5861	9174	421	631
	(7.1)	(5.1)	(0.5)	(0.6)	(0.1)	(0.1)
4.1. Borrowings in India	180390	54669	5427	6836	69	29
(i) From Reserve Bank of India	-	-	1750	1500	-	-
(ii) From other banks	60000	-	3219	5119	47	11
(iii) From other institutions and agencies	120390	54669	458	217	22	18
4.2. Borrowings outside India	339171	507735	434	2338	352	602
Secured borrowings included in 4.	-	-	114	52	-	-
5. Other liabilities	587380	755690	77465	92244	31843	33111
	(8.0)	(6.9)	(6.4)	(5.8)	(6.0)	(5.6)
5.1. Bills Payable	130952	210223	10586	9953	2143	4089
5.2. Inter-office adjustments	-	-	2235	3680	3100	3605
5.3. Interest accrued	17727	17776	515	482	2663	2808
5.4. Others (including provisions)	438701	527691	64129	78129	23937	22609
Total Liabilities	7325722	10957785	1209697	1580215	530062	596018
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	83675	152033	10068	9799	3422	4530
	(1.1)	(1.4)	(0.8)	(0.6)	(0.6)	(0.8)
2. Balances with RBI	382428	578533	49992	111272	43683	46120
	(5.2)	(5.3)	(4.1)	(7.0)	(8.2)	(7.7)
3. Balances with banks in india	67666	111806	157845	167823	5431	6221
	(0.9)	(1.0)	(13.0)	(10.6)	(1.0)	(1.0)
4. Money at call and short notice	122238	357560	27821	800	-	-
	(1.7)	(3.3)	(2.3)	(0.1)	-	-
5. Balances with banks outside India	35824	50492	212	155	2747	2078
	(0.5)	(0.5)	(0.0)	(0.0)	(0.5)	(0.3)
6. Investments	2689717	3370510	364069	472920	155329	181943
	(36.7)	(30.8)	(30.1)	(29.9)	(29.3)	(30.5)
6.1. Investments in India	2633529	3309653	364069	472920	155329	181943
(i) Government securities	1633851	2008294	249237	328410	125767	137046
(ii) Other approved securities	-	-	8109	7564	845	635
(iii) Shares	46279	58559	2065	1729	395	572
(iv) Debentures and Bonds	704490	1082116	21701	20412	5217	4408
(v) Subsidiaries and/or joint ventures	1000	3800	35	35	0	0
(vi) Others	247909	156884	82922	114770	23105	39282
6.2. Investments outside India	56188	60857	-	-	-	-
(i) Government securities	546	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	55642	60857	-	-	-	-
7. Advances	3687648	5966114	570402	743388	301264	331355
	(50.3)	(54.4)	(47.2)	(47.0)	(56.8)	(55.6)
Type-wise						
7A.1. Bills purchased and discounted	127371	202362	15178	34442	5538	7407
7A.2. Cash credits, overdrafts & loans	988661	1644324	193224	244708	133496	156355
7A.3. Term loans	2571616	4119428	362000	464238	162230	167593
Security-wise						
7B.1. Secured by tangible assets	3050229	4824734	468737	588277	293182	311609
7B.2. Covered by Bank/Govt. Guarantees	144893	176988	11148	45745	-	-
7B.3. Unsecured	492527	964392	90517	109366	8082	19747
Sector-wise						
7C.I. Advances in India	3430091	5428022	570402	743388	301264	331355
(i) Priority sectors	1319633	1657225	152117	210722	102436	130229
(ii) Public sectors	2154	621	40696	60544	6549	5461
(iii) Banks	2768	2763	11699	5195	4500	5996
(iv) Others	2105536	3767413	365890	466927	187779	189669
7C.II. Advances outside India	257556	538093	-	-	-	-
8. Fixed Assets	67320	92286	13888	52849	5986	7835
	(0.9)	(0.8)	(1.1)	(3.3)	(1.1)	(1.3)
8.1. Premises	2649	4141	9202	48020	3548	4549
8.2. Fixed assets under construction	2482	12848	-	-	-	-
8.3. Other Fixed assets	62189	75297	4686	4829	2438	3286
9. Other Assets	189208	278451	15403	21208	12201	15936
	(2.6)	(2.5)	(1.3)	(1.3)	(2.3)	(2.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	64191	90787	7056	9876	4553	5235
9.3. Tax paid	10358	4478	315	-	1975	3270
9.4. Stationery and Stamps	85	92	300	331	127	125
9.5. Others	114574	183094	7732	11001	5546	7306
Total Assets	7325724	10957785	1209700	1580214	530063	596018
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
1. Capital	15669 (0.8)	22114 (0.8)	2520 (0.5)	3200 (0.4)	14763 (2.8)	17430 (2.3)
2. Reserves and Surplus	123941 (6.7)	184814 (6.9)	34051 (6.3)	53486 (7.3)	18816 (3.6)	46534 (6.1)
2.1. Statutory Reserves	15718	21815	19474	22075	8274	9232
2.2. Capital Reserves	65	65	1406	1678	4104	3868
2.3. Share Premium	89232	135460	3853	15546	28614	53289
2.4. Investments Fluctuations Reserves	-	702	-	-	-	-
2.5. Revenue and other Reserves	2451	2123	9311	13700	600	765
2.6. Balance of Profit	16475	24649	7	487	-22776	-20620
3. Deposits	1486372 (80.4)	2180927 (81.0)	469933 (87.6)	642496 (87.4)	441520 (83.9)	607485 (80.2)
Type-wise						
3A.1. Demand deposits	204955	215363	57377	62080	52935	63475
(i) From banks	6616	14732	34	58	144	179
(ii) From others	198339	200631	57343	62022	52791	63296
3A.2. Savings bank deposits	250117	327941	56849	72339	72233	83954
3A.3. Term deposits	1031300	1637623	355707	508077	316352	460056
(i) From banks	169241	199458	5161	16495	31125	42706
(ii) From others	862059	1438165	350546	491582	285227	417350
Location-wise						
3B.1. Deposits of branches in India	1486372	2180927	469933	642496	441520	607485
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	93089 (5.0)	98504 (3.7)	1989 (0.4)	264 (0.0)	15440 (2.9)	42680 (5.6)
4.1. Borrowings in India	78092	58346	1989	264	7500	31000
(i) From Reserve Bank of India	1300	-	1500	-	-	-
(ii) From other banks	54800	83	15	20	7500	13500
(iii) From other institutions and agencies	21992	58263	474	244	-	17500
4.2. Borrowings outside India	14997	40158	-	-	7940	11680
Secured borrowings included in 4.	11587	-	-	-	-	-
5. Other liabilities	129207 (7.0)	204723 (7.6)	27807 (5.2)	35451 (4.8)	35675 (6.8)	43619 (5.8)
5.1. Bills Payable	44049	57521	10188	12814	7314	10831
5.2. Inter-office adjustments	-	380	-	-	-	89
5.3. Interest accrued	11774	20029	1699	4584	4179	7029
5.4. Others (including provisions)	73384	126793	15920	18053	24182	25670
Total Liabilities	1848278 (100.0)	2691082 (100.0)	536300 (100.0)	734897 (100.0)	526214 (100.0)	757748 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Centurion Bank of Punjab		City Union Bank		Development Credit Bank	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
1. Cash in hand	23449	18206	6196	11383	3501	4086
	(1.3)	(0.7)	(1.2)	(1.5)	(0.7)	(0.5)
2. Balances with RBI	84465	150701	25500	58204	29431	63257
	(4.6)	(5.6)	(4.8)	(7.9)	(5.6)	(8.3)
3. Balances with banks in india	30476	26063	4962	11892	5470	10315
	(1.6)	(1.0)	(0.9)	(1.6)	(1.0)	(1.4)
4. Money at call and short notice	7868	14408	-	-	-	27491
	(0.4)	(0.5)	-	-	-	(3.6)
5. Balances with banks outside India	3185	6975	11730	213	8365	1006
	(0.2)	(0.3)	(2.2)	(0.0)	(1.6)	(0.1)
6. Investments	461496	694522	130700	171795	184663	213457
	(25.0)	(25.8)	(24.4)	(23.4)	(35.1)	(28.2)
6.1. Investments in India	461496	694522	130700	171795	184663	213457
(i) Government securities	395986	579212	114297	149348	136780	169469
(ii) Other approved securities	-	180	680	392	2594	1981
(iii) Shares	2442	997	364	1298	287	197
(iv) Debentures and Bonds	2568	7802	6120	5569	4819	4439
(v) Subsidiaries and/or joint ventures	-	497	297	470	-	-
(vi) Others	60500	105834	8942	14718	40183	37371
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1122135	1618187	332923	453706	265831	406879
	(60.7)	(60.1)	(62.1)	(61.7)	(50.5)	(53.7)
Type-wise						
7A.1. Bills purchased and discounted	24429	27254	10081	12580	9248	24809
7A.2. Cash credits, overdrafts & loans	271169	558930	207549	278162	66481	97890
7A.3. Term loans	826537	1032003	115293	162964	190102	284180
Security-wise						
7B.1. Secured by tangible assets	895415	1337910	317818	434008	162959	289266
7B.2. Covered by Bank/Govt. Guarantees	16809	33703	6894	6675	-	-
7B.3. Unsecured	209911	246574	8211	13023	102872	117614
Sector-wise						
7C.I. Advances in India	1122135	1618187	332923	453706	265831	406879
(i) Priority sectors	350481	496222	133643	154792	90445	143803
(ii) Public sectors	25100	5407	6894	6675	3893	3527
(iii) Banks	5025	4965	-	-	459	67
(iv) Others	741529	1111593	192386	292239	171034	259482
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	33731	36347	3922	4347	8144	9978
	(1.8)	(1.4)	(0.7)	(0.6)	(1.5)	(1.3)
8.1. Premises	4558	5593	860	1093	3999	4597
8.2. Fixed assets under construction	43	33	-	-	-	-
8.3. Other Fixed assets	29130	30721	3062	3254	4145	5381
9. Other Assets	81473	125673	20371	23356	20807	21279
	(4.4)	(4.7)	(3.8)	(3.2)	(4.0)	(2.8)
9.1. Inter-office adjustments (net)	402	-	1827	1553	18	-
9.2. Interest accrued	17953	22684	2782	3966	1920	2410
9.3. Tax paid	9853	7986	13758	15255	9846	8949
9.4. Stationery and Stamps	60	32	42	48	31	27
9.5. Others	53205	94971	1962	2534	8992	9893
Total Assets	1848278	2691082	536304	734896	526212	757748
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Dhanalakshmi Bank		Federal Bank		HDFC Bank	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Capital	3206 (0.9)	3206 (0.8)	8560 (0.3)	17103 (0.5)	31939 (0.4)	35443 (0.3)
2. Reserves and Surplus	11532 (3.3)	14017 (3.5)	141661 (5.6)	375466 (11.6)	611376 (6.7)	1114280 (8.4)
2.1. Statutory Reserves	3668	4522	39519	48721	112182	151937
2.2. Capital Reserves	1956	1975	10122	12863	178	178
2.3. Share Premium	3833	3833	42495	247526	262455	647948
2.4. Investments Fluctuations Reserves	-	-	17131	18972	298	4148
2.5. Revenue and other Reserves	2074	3686	30948	45922	43060	52608
2.6. Balance of Profit	1	1	1446	1462	193203	257461
3. Deposits	308796 (89.6)	360843 (89.5)	2158444 (86.0)	2591335 (79.7)	6829794 (74.9)	10076860 (75.7)
Type-wise						
3A.1. Demand deposits	35038	41210	121661	146438	1981184	2875970
(i) From banks	4	4	2185	3113	69535	84471
(ii) From others	35034	41206	119476	143325	1911649	2791499
3A.2. Savings bank deposits	52555	64283	422967	503660	1958482	2615394
3A.3. Term deposits	221203	255350	1613816	1941237	2890128	4585496
(i) From banks	13820	13276	52375	37348	150529	151959
(ii) From others	207383	242074	1561441	1903889	2739599	4433537
Location-wise						
3B.1. Deposits of branches in India	308796	360842	2158444	2591336	6829794	10076860
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	499 (0.1)	400 (0.1)	77021 (3.1)	79195 (2.4)	281539 (3.1)	447886 (3.4)
4.1. Borrowings in India	450	400	40023	57856	108129	88700
(i) From Reserve Bank of India	450	400	-	-	-	-
(ii) From other banks	-	-	-	500	92563	88678
(iii) From other institutions and agencies	-	-	40023	57356	15566	22
4.2. Borrowings outside India	49	-	36998	21339	173410	359186
Secured borrowings included in 4.	-	-	-	-	15566	-
5. Other liabilities	20762 (6.0)	24833 (6.2)	123308 (4.9)	187545 (5.8)	1368913 (15.0)	1643191 (12.3)
5.1. Bills Payable	3610	4608	4731	6062	367814	315721
5.2. Inter-office adjustments	-	-	4510	45288	-	-
5.3. Interest accrued	3408	5313	12423	17733	170381	167475
5.4. Others (including provisions)	13744	14912	101644	118462	830718	1159995
Total Liabilities	344795 (100.0)	403299 (100.0)	2508994 (100.0)	3250644 (100.0)	9123561 (100.0)	13317660 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Dhanalakshmi Bank		Federal Bank		HDFC Bank	
	2007 (13)	2008 (14)	2007 (15)	2008 (16)	2007 (17)	2008 (18)
1. Cash in hand	4390 (1.3)	5283 (1.3)	20128 (0.8)	24048 (0.7)	63928 (0.7)	94009 (0.7)
2. Balances with RBI	20682 (6.0)	30124 (7.5)	103026 (4.1)	211521 (6.5)	443597 (4.9)	1161309 (8.7)
3. Balances with banks in india	30969 (9.0)	32356 (8.0)	96695 (3.9)	21678 (0.7)	165328 (1.8)	99491 (0.7)
4. Money at call and short notice	-	-	6500 (0.3)	-	188533 (2.1)	105285 (0.8)
5. Balances with banks outside India	4465 (1.3)	1480 (0.4)	4964 (0.2)	17301 (0.5)	43279 (0.5)	17740 (0.1)
6. Investments	86519 (25.1)	107506 (26.7)	703266 (28.0)	1002659 (30.8)	3056480 (33.5)	4939354 (37.1)
6.1. Investments in India	86519	107506	703266	1002659	3056458	4939332
(i) Government securities	74126	92299	603744	779881	2254422	3166558
(ii) Other approved securities	58	81	1092	1029	68	58
(iii) Shares	284	159	16502	23297	5831	3446
(iv) Debentures and Bonds	1490	1588	33180	31071	738985	625172
(v) Subsidiaries and/or joint ventures	-	-	51	6200	2156	12378
(vi) Others	10561	13379	48697	161181	54996	1131720
6.2. Investments outside India	-	-	-	-	22	22
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	22	22
7. Advances	183706 (53.3)	210204 (52.1)	1489910 (59.4)	1890467 (58.2)	4694478 (51.5)	6342690 (47.6)
Type-wise						
7A.1. Bills purchased and discounted	12298	16328	136199	161324	80476	163738
7A.2. Cash credits, overdrafts & loans	89285	102805	652661	831770	1034453	1543769
7A.3. Term loans	82123	91071	701050	897373	3579549	4635183
Security-wise						
7B.1. Secured by tangible assets	164357	190769	1319327	1547911	3284544	4266292
7B.2. Covered by Bank/Govt. Guarantees	6563	579	52676	133675	52236	175248
7B.3. Unsecured	12786	18854	117908	208880	1357698	1901150
Sector-wise						
7C.I. Advances in India	183705	210203	1489909	1890467	4694478	6342690
(i) Priority sectors	70775	90877	555202	690230	1768307	1742629
(ii) Public sectors	7559	3431	68064	104315	20515	47720
(iii) Banks	985	249	-	-	3832	875
(iv) Others	104386	115646	866643	1095922	2901824	4551466
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4957 (1.4)	4708 (1.2)	18609 (0.7)	23284 (0.7)	96667 (1.1)	117513 (0.9)
8.1. Premises	2852	2867	12433	12891	30242	44291
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	2105	1841	6176	10393	66425	73222
9. Other Assets	9107 (2.6)	11639 (2.9)	65893 (2.6)	59687 (1.8)	371271 (4.1)	440269 (3.3)
9.1. Inter-office adjustments (net)	1697	1198	-	-	-	-
9.2. Interest accrued	4165	5587	21432	24228	159254	119049
9.3. Tax paid	1763	2116	34186	25586	44523	40714
9.4. Stationery and Stamps	9	11	266	265	1687	2823
9.5. Others	1473	2727	10009	9608	165807	277683
Total Assets	344795 (100.0)	403300 (100.0)	2508991 (100.0)	3250645 (100.0)	9123561 (100.0)	13317660 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
1. Capital	124934 (0.4)	146268 (0.4)	32000 (1.5)	32000 (1.4)	9090 (0.5)	10247 (0.4)
2. Reserves and Surplus	2341392 (6.8)	4535753 (11.3)	73679 (3.5)	102969 (4.4)	101238 (5.2)	143318 (5.6)
2.1. Statutory Reserves	287873	393938	8004	9880	22300	26223
2.2. Capital Reserves	67400	80100	3003	3227	21521	21710
2.3. Share Premium	1201549	3124710	41297	41296	43824	77757
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	684743	693373	236	24269	11749	7275
2.6. Balance of Profit	99827	243632	21139	24299	1844	10353
3. Deposits	23051019 (66.9)	24443104 (61.1)	1764481 (84.3)	1903741 (81.8)	1541858 (79.9)	2049806 (80.3)
Type-wise						
3A.1. Demand deposits	2137565	2469128	171130	180189	189363	332926
(i) From banks	46489	50183	4316	3689	5844	10805
(ii) From others	2091076	2418945	166814	176500	183519	322121
3A.2. Savings bank deposits	2883879	3908931	92141	118642	256390	312317
3A.3. Term deposits	18029575	18065045	1501210	1604910	1096105	1404563
(i) From banks	1457879	1250243	158574	140907	137417	301253
(ii) From others	16571696	16814802	1342636	1464003	958688	1103310
Location-wise						
3B.1. Deposits of branches in India	22170176	23722393	1764480	1903742	1541859	2049806
3B.2. Deposits of branches outside India	880842	720712	-	-	-	-
4. Borrowings	5125603 (14.9)	6564844 (16.4)	59251 (2.8)	109544 (4.7)	84356 (4.4)	124980 (4.9)
4.1. Borrowings in India	1341764	1098322	40366	64644	22497	54970
(i) From Reserve Bank of India	-	-	1800	1900	6000	6500
(ii) From other banks	426686	321056	4931	6478	15000	-
(iii) From other institutions and agencies	915078	777266	33635	56266	1497	48470
4.2. Borrowings outside India	3783839	5466522	18885	44900	61859	70010
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	3822864 (11.1)	4289538 (10.7)	163304 (7.8)	177931 (7.6)	192086 (10.0)	225638 (8.8)
5.1. Bills Payable	423379	290080	25598	31737	36781	54154
5.2. Inter-office adjustments	-	42935	-	271	19366	-
5.3. Interest accrued	204087	259687	18108	17720	2943	5171
5.4. Others (including provisions)	3195398	3696836	119598	128203	132996	166313
Total Liabilities	34465812 (100.0)	39979507 (100.0)	2092715 (100.0)	2326185 (100.0)	1928628 (100.0)	2553989 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
1. Cash in hand	206696	284782	9685	10808	15257	18999
	(0.6)	(0.7)	(0.5)	(0.5)	(0.8)	(0.7)
2. Balances with RBI	1663992	2652971	92432	141818	79324	207354
	(4.8)	(6.6)	(4.4)	(6.1)	(4.1)	(8.1)
3. Balances with banks in india	203616	120491	74971	53430	29870	43299
	(0.6)	(0.3)	(3.6)	(2.3)	(1.5)	(1.7)
4. Money at call and short notice	335833	264776	10000	2808	10000	20862
	(1.0)	(0.7)	(0.5)	(0.1)	(0.5)	(0.8)
5. Balances with banks outside India	1301995	481093	72452	8938	24719	27962
	(3.8)	(1.2)	(3.5)	(0.4)	(1.3)	(1.1)
6. Investments	9125783	11145433	589166	662969	452780	629332
	(26.5)	(27.9)	(28.2)	(28.5)	(23.5)	(24.6)
6.1. Investments in India	8675401	10511636	589166	662969	452780	629332
(i) Government securities	6736817	7537775	484932	543571	404481	488248
(ii) Other approved securities	6	979	523	376	21	17
(iii) Shares	193726	292008	2140	3906	1153	532
(iv) Debentures and Bonds	246282	188716	5034	4021	29475	12033
(v) Subsidiaries and/or joint ventures	260718	463828	50	50	210	210
(vi) Others	1237852	2028330	96487	111045	17440	128292
6.2. Investments outside India	450382	633797	-	-	-	-
(i) Government securities	29657	14025	-	-	-	-
(ii) Subsidiaries and/or joint ventures	146505	387194	-	-	-	-
(iii) Others	274220	232578	-	-	-	-
7. Advances	19586560	22561608	1108420	1279532	1197617	1464955
	(56.8)	(56.4)	(53.0)	(55.0)	(62.1)	(57.4)
Type-wise						
7A.1. Bills purchased and discounted	1174634	1523146	40426	44601	77421	80954
7A.2. Cash credits, overdrafts & loans	3286422	3480518	295200	370999	495491	590712
7A.3. Term loans	15125504	17557944	772794	863932	624705	793289
Security-wise						
7B.1. Secured by tangible assets	15281338	16931357	1002274	1168788	1015188	1150370
7B.2. Covered by Bank/Govt. Guarantees	341958	420872	13705	17275	14680	18022
7B.3. Unsecured	3963263	5209380	92441	93468	167749	296563
Sector-wise						
7C.I. Advances in India	17145559	17787043	1108420	1279531	1197617	1464956
(i) Priority sectors	5527724	5973252	352205	500553	420012	508900
(ii) Public sectors	40170	35599	25317	13857	22494	29873
(iii) Banks	9061	459	1898	489	5329	3837
(iv) Others	11568604	11777733	729000	764632	749782	922346
7C.II. Advances outside India	2441002	4774565	-	-	-	-
8. Fixed Assets	392341	410888	36958	62516	39596	39922
	(1.1)	(1.0)	(1.8)	(2.7)	(2.1)	(1.6)
8.1. Premises	178877	196169	14203	38532	19541	18913
8.2. Fixed assets under construction	-	-	879	963	10924	12170
8.3. Other Fixed assets	213464	214719	21876	23021	9131	8839
9. Other Assets	1648993	2057463	98632	103369	79464	101307
	(4.8)	(5.1)	(4.7)	(4.4)	(4.1)	(4.0)
9.1. Inter-office adjustments (net)	37629	-	11	-	-	1618
9.2. Interest accrued	294171	348672	16844	19444	14280	18232
9.3. Tax paid	376610	406610	21860	22017	6273	4633
9.4. Stationery and Stamps	16	6	51	118	96	66
9.5. Others	940567	1302175	59866	61790	58815	76758
Total Assets	34465809	39979505	2092716	2326188	1928627	2553992
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2007 (25)	2008 (26)	2007 (27)	2008 (28)	2007 (29)	2008 (30)
1. Capital	4849 (0.2)	4849 (0.1)	12135 (0.7)	12135 (0.6)	4949 (0.4)	5394 (0.4)
2. Reserves and Surplus	196024 (6.8)	223234 (6.8)	111727 (6.9)	125825 (6.5)	101367 (9.1)	113605 (7.8)
2.1. Statutory Reserves	53702	62703	67000	81800	34803	41103
2.2. Capital Reserves	3503	3503	263	302	667	1038
2.3. Share Premium	8678	8678	15962	15961	9302	11973
2.4. Investments Fluctuations Reserves	-	-	-	-	-	138
2.5. Revenue and other Reserves	130141	148350	28500	27752	56461	59263
2.6. Balance of Profit	-	-	2	10	134	110
3. Deposits	2519428 (87.9)	2859326 (87.3)	1403744 (86.5)	1701619 (88.0)	934031 (84.3)	1255000 (86.1)
Type-wise						
3A.1. Demand deposits	347917	429496	108069	111929	122816	153926
(i) From banks	5777	5881	267	220	947	1337
(ii) From others	342140	423615	107802	111709	121869	152589
3A.2. Savings bank deposits	584883	690254	219981	264837	135987	167283
3A.3. Term deposits	1586628	1739576	1075694	1324853	675228	933791
(i) From banks	250316	258582	24442	30734	44238	47136
(ii) From others	1336312	1480994	1051252	1294119	630990	886655
Location-wise						
3B.1. Deposits of branches in India	2519429	2859326	1403744	1701619	934029	1254999
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	62018 (2.2)	75179 (2.3)	42074 (2.6)	14219 (0.7)	22852 (2.1)	32834 (2.3)
4.1. Borrowings in India	44973	70754	32076	4119	14605	22465
(i) From Reserve Bank of India	-	-	11500	-	5825	7500
(ii) From other banks	10	11	-	-	27	12636
(iii) From other institutions and agencies	44963	70743	20576	4119	8753	2329
4.2. Borrowings outside India	17045	4425	9998	10100	8247	10369
Secured borrowings included in 4.	-	-	-	-	5994	-
5. Other liabilities	82331 (2.9)	113011 (3.5)	52571 (3.2)	80184 (4.1)	44703 (4.0)	51470 (3.5)
5.1. Bills Payable	20045	32305	18643	20744	17307	19116
5.2. Inter-office adjustments	18904	23796	212	221	-	-
5.3. Interest accrued	5885	7838	1138	4144	4570	4888
5.4. Others (including provisions)	37497	49072	32578	55075	22826	27466
Total Liabilities	2864650 (100.0)	3275599 (100.0)	1622251 (100.0)	1933982 (100.0)	1107902 (100.0)	1458303 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2007 (25)	2008 (26)	2007 (27)	2008 (28)	2007 (29)	2008 (30)
1. Cash in hand	12384 (0.4)	11731 (0.4)	8793 (0.5)	11850 (0.6)	12987 (1.2)	17483 (1.2)
2. Balances with RBI	173093 (6.0)	310266 (9.5)	73890 (4.6)	136370 (7.1)	46524 (4.2)	92458 (6.3)
3. Balances with banks in india	66167 (2.3)	11053 (0.3)	20531 (1.3)	47804 (2.5)	17508 (1.6)	8402 (0.6)
4. Money at call and short notice	109732 (3.8)	110209 (3.4)	10000 (0.6)	-	-	-
5. Balances with banks outside India	-	466 (0.0)	2939 (0.2)	2401 (0.1)	175 (0.0)	315 (0.0)
6. Investments	739218 (25.8)	875767 (26.7)	504816 (31.1)	596370 (30.8)	287395 (25.9)	352633 (24.2)
6.1. Investments in India	739218	875767	504816	596370	287395	352633
(i) Government securities	553140	693630	396708	454135	240900	303517
(ii) Other approved securities	3907	3708	2218	1142	2133	2133
(iii) Shares	7817	6066	8940	10741	3886	6321
(iv) Debentures and Bonds	95116	94706	94252	112497	24685	21840
(v) Subsidiaries and/or joint ventures	14232	23009	-	2248	-	-
(vi) Others	65006	54648	2698	15607	15791	18822
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1707994 (59.6)	1888262 (57.6)	955268 (58.9)	1084198 (56.1)	704048 (63.5)	942153 (64.6)
Type-wise						
7A.1. Bills purchased and discounted	61916	71415	54120	72470	33283	70820
7A.2. Cash credits, overdrafts & loans	599038	654652	484903	553845	382019	484923
7A.3. Term loans	1047040	1162195	416245	457883	288746	386410
Security-wise						
7B.1. Secured by tangible assets	1148666	1520873	740969	801999	608523	784542
7B.2. Covered by Bank/Govt. Guarantees	320400	114615	143326	188703	31853	29058
7B.3. Unsecured	238928	252773	70973	93495	63671	128552
Sector-wise						
7C.I. Advances in India	1707995	1888261	955268	1084198	704048	942153
(i) Priority sectors	328698	487433	305890	396687	267149	317613
(ii) Public sectors	415709	358446	40825	41314	50338	172558
(iii) Banks	107375	30411	536	1079	39	25
(iv) Others	856213	1011971	608017	645118	386522	451957
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	18345 (0.6)	19200 (0.6)	10682 (0.7)	11977 (0.6)	9669 (0.9)	10940 (0.8)
8.1. Premises	10593	9913	6149	6481	5074	4933
8.2. Fixed assets under construction	676	979	0	0	1	1
8.3. Other Fixed assets	7076	8308	4533	5496	4594	6006
9. Other Assets	37718 (1.3)	48648 (1.5)	35334 (2.2)	43011 (2.2)	29593 (2.7)	33919 (2.3)
9.1. Inter-office adjustments (net)	-	-	-	-	1562	2643
9.2. Interest accrued	14616	17572	12536	13973	8928	10696
9.3. Tax paid	5846	5397	14658	18007	2213	3287
9.4. Stationery and Stamps	243	272	209	211	277	362
9.5. Others	17013	25407	7931	10820	16613	16931
Total Assets	2864651 (100.0)	3275602 (100.0)	1622253 (100.0)	1933981 (100.0)	1107899 (100.0)	1458303 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank #	
	2007 (31)	2008 (32)	2007 (33)	2008 (34)	2007 (35)	2008 (36)
1. Capital	32616 (1.6)	34467 (1.2)	4781 (0.8)	4877 (0.7)	9445 (4.3)	
2. Reserves and Surplus	133577 (6.7)	324904 (11.5)	34827 (6.0)	36890 (5.7)	8839 (4.0)	
2.1. Statutory Reserves	16426	23776	20865	21565	3071	
2.2. Capital Reserves	1681	1829	1860	2716	985	
2.3. Share Premium	51886	213868	11373	11763	2393	
2.4. Investments Fluctuations Reserves	-	-	-	-	-	
2.5. Revenue and other Reserves	28166	32614	685	816	2390	
2.6. Balance of Profit	35418	52817	44	30	-	
3. Deposits	1100009 (55.2)	1642365 (58.0)	501987 (86.2)	561848 (86.2)	187252 (85.7)	
Type-wise						
3A.1. Demand deposits	210868	315237	50692	55919	12623	
(i) From banks	2061	5413	489	694	4	
(ii) From others	208807	309824	50203	55225	12619	
3A.2. Savings bank deposits	88770	151754	59965	65851	19574	
3A.3. Term deposits	800371	1175374	391330	440078	155055	
(i) From banks	39642	54119	40827	11946	22735	
(ii) From others	760729	1121255	350503	428132	132320	
Location-wise						
3B.1. Deposits of branches in India	1100009	1642365	501987	561849	187252	
3B.2. Deposits of branches outside India	-	-	-	-	-	
4. Borrowings	509976 (25.6)	511925 (18.1)	7975 (1.4)	5279 (0.8)	27 (0.0)	
4.1. Borrowings in India	488241	487323	7975	5274	27	
(i) From Reserve Bank of India	159323	151100	-	-	-	
(ii) From other banks	219153	147772	-	-	-	
(iii) From other institutions and agencies	109765	188451	7975	5274	27	
4.2. Borrowings outside India	21735	24602	-	5	-	
Secured borrowings included in 4.	14992	64985	-	-	-	
5. Other liabilities	215366 (10.8)	317575 (11.2)	33107 (5.7)	43165 (6.6)	12985 (5.9)	
5.1. Bills Payable	28309	50440	5588	9799	1869	
5.2. Inter-office adjustments	-	-	-	-	1340	
5.3. Interest accrued	16755	31608	4120	6961	1200	
5.4. Others (including provisions)	170302	235527	23399	26405	8576	
Total Liabilities	1991544 (100.0)	2831236 (100.0)	582677 (100.0)	652059 (100.0)	218548 (100.0)	

Note : Figures in brackets indicate per cent share in total.

: See ' Explanatory Notes '.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Kotak Mahindra Bank		Lakshmi Vilas Bank		Lord Krishna Bank #	
	2007	2008	2007	2008	2007	2008
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	9001	14435	4310	5923	846	
	(0.5)	(0.5)	(0.7)	(0.9)	(0.4)	
2. Balances with RBI	66120	156593	24321	32612	10632	
	(3.3)	(5.5)	(4.2)	(5.0)	(4.9)	
3. Balances with banks in india	18570	19036	29399	21060	765	
	(0.9)	(0.7)	(5.0)	(3.2)	(0.4)	
4. Money at call and short notice	-	14000	5000	-	11467	
	-	(0.5)	(0.9)	-	(5.2)	
5. Balances with banks outside India	35904	10883	1116	1896	2304	
	(1.8)	(0.4)	(0.2)	(0.3)	(1.1)	
6. Investments	686196	914198	130930	169368	72398	
	(34.5)	(32.3)	(22.5)	(26.0)	(33.1)	
6.1. Investments in India	684820	912822	130930	169368	72398	
(i) Government securities	586367	810701	118740	155409	57668	
(ii) Other approved securities	1	-	1589	1365	663	
(iii) Shares	425	4550	422	942	66	
(iv) Debentures and Bonds	17680	14973	3299	3992	5591	
(v) Subsidiaries and/or joint ventures	21937	29340	-	-	-	
(vi) Others	58410	53258	6880	7660	8410	
6.2. Investments outside India	1376	1376	-	-	-	
(i) Government securities	-	-	-	-	-	
(ii) Subsidiaries and/or joint ventures	1376	1376	-	-	-	
(iii) Others	-	-	-	-	-	
7. Advances	1092406	1555222	361271	385879	101782	
	(54.9)	(54.9)	(62.0)	(59.2)	(46.6)	
Type-wise						
7A.1. Bills purchased and discounted	25080	42881	18190	30799	6075	
7A.2. Cash credits, overdrafts & loans	84624	141676	200908	224299	46941	
7A.3. Term loans	982702	1370665	142173	130781	48766	
Security-wise						
7B.1. Secured by tangible assets	781211	1145165	334253	344068	96730	
7B.2. Covered by Bank/Govt. Guarantees	-	-	4118	9518	10	
7B.3. Unsecured	311196	410057	22899	32292	5042	
Sector-wise						
7C.I. Advances in India	1092407	1555222	361271	385879	101782	
(i) Priority sectors	396410	590301	137507	151590	37700	
(ii) Public sectors	11	-	9639	6296	-	
(iii) Banks	-	-	304	-	-	
(iv) Others	695986	964921	213821	227993	64082	
7C.II. Advances outside India	-	-	-	-	-	
8. Fixed Assets	14108	21025	3549	3995	2061	
	(0.7)	(0.7)	(0.6)	(0.6)	(0.9)	
8.1. Premises	5542	5925	1383	1512	401	
8.2. Fixed assets under construction	-	-	-	-	-	
8.3. Other Fixed assets	8566	15100	2166	2483	1660	
9. Other Assets	69233	125844	22782	31331	16295	
	(3.5)	(4.4)	(3.9)	(4.8)	(7.5)	
9.1. Inter-office adjustments (net)	-	-	1936	8061	-	
9.2. Interest accrued	20057	29471	2803	3990	2175	
9.3. Tax paid	1308	1112	10628	13641	4109	
9.4. Stationery and Stamps	62	88	62	62	20	
9.5. Others	47806	95173	7353	5577	9991	
Total Assets	1991538	2831236	582678	652064	218550	
	((100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Bank		Ratnakar Bank		Sangli Bank #	
	2007 (37)	2008 (38)	2007 (39)	2008 (40)	2007 (41)	2008 (42)
1. Capital	3000 (1.8)	3000 (1.5)	11656 (10.2)	10472 (7.0)	3196 (1.8)	
2. Reserves and Surplus	9485 (5.6)	11563 (5.6)	8267 (7.2)	21828 (14.7)	11039 (6.3)	
2.1. Statutory Reserves	2479	3157	1900	2350	2065	
2.2. Capital Reserves	198	199	42	88	181	
2.3. Share Premium	2600	2600	5394	17391	-	
2.4. Investments Fluctuations Reserves	1504	-	-	-	-	
2.5. Revenue and other Reserves	2704	5607	882	1941	8793	
2.6. Balance of Profit	-	-	49	58	-	
3. Deposits	148065 (86.7)	179000 (86.9)	87638 (76.4)	110107 (74.1)	132589 (75.5)	
Type-wise						
3A.1. Demand deposits	15344	13156	15256	20621	13072	
(i) From banks	175	157	513	288	28	
(ii) From others	15169	12999	14743	20333	13044	
3A.2. Savings bank deposits	57393	67999	17907	21594	50324	
3A.3. Term deposits	75328	97845	54475	67892	69193	
(i) From banks	9025	13617	923	3741	-	
(ii) From others	66303	84228	53552	64151	69193	
Location-wise						
3B.1. Deposits of branches in India	148064	179000	87639	110107	132590	
3B.2. Deposits of branches outside India	-	-	-	-	-	
4. Borrowings	1940 (1.1)	2162 (1.0)	47 (0.0)	31 (0.0)	7 (0.0)	
4.1. Borrowings in India	1940	2162	47	31	7	
(i) From Reserve Bank of India	-	-	-	-	-	
(ii) From other banks	43	-	-	-	-	
(iii) From other institutions and agencies	1897	2162	47	31	7	
4.2. Borrowings outside India	-	-	-	-	-	
Secured borrowings included in 4.	1940	2162	-	-	-	
5. Other liabilities	8220 (4.8)	10189 (4.9)	7053 (6.2)	6132 (4.1)	28757 (16.4)	
5.1. Bills Payable	4153	4225	2131	1797	1268	
5.2. Inter-office adjustments	-	-	-	-	1115	
5.3. Interest accrued	299	269	345	515	934	
5.4. Others (including provisions)	3768	5695	4577	3820	25440	
Total Liabilities	170710 (100.0)	205914 (100.0)	114661 (100.0)	148570 (100.0)	175588 (100.0)	

Note : Figures in brackets indicate per cent share in total.

: See ' Explanatory Notes '.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Bank		Ratnakar Bank		Sangli Bank #	
	2007	2008	2007	2008	2007	2008
	(37)	(38)	(39)	(40)	(41)	(42)
1. Cash in hand	1280	1361	1302	1954	1881	
	(0.7)	(0.7)	(1.1)	(1.3)	(1.1)	
2. Balances with RBI	6786	11427	10878	10992	8544	
	(4.0)	(5.5)	(9.5)	(7.4)	(4.9)	
3. Balances with banks in india	36486	39234	11280	31372	1198	
	(21.4)	(19.1)	(9.8)	(21.1)	(6.8)	
4. Money at call and short notice	1600	1235	1000	4000	-	
	(0.9)	(0.6)	(0.9)	(2.7)	-	
5. Balances with banks outside India	-	-	-	-	342	
	-	-	-	-	(0.2)	
6. Investments	38785	48347	31583	36131	79647	
	(22.7)	(23.5)	(27.5)	(24.3)	(45.4)	
6.1. Investments in India	38785	48347	31583	36131	79647	
(i) Government securities	32486	39732	22123	28320	64528	
(ii) Other approved securities	228	153	15	15	1088	
(iii) Shares	-	8	430	843	35	
(iv) Debentures and Bonds	4675	3823	1123	2730	111	
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	
(vi) Others	1396	4631	7892	4223	13885	
6.2. Investments outside India	-	-	-	-	-	
(i) Government securities	-	-	-	-	-	
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	
(iii) Others	-	-	-	-	-	
7. Advances	79507	99487	53052	58580	20507	
	(46.6)	(48.3)	(46.3)	(39.4)	(11.7)	
Type-wise						
7A.1. Bills purchased and discounted	708	525	1193	1191	215	
7A.2. Cash credits, overdrafts & loans	43957	55172	28465	29561	15394	
7A.3. Term loans	34842	43790	23394	27828	4898	
Security-wise						
7B.1. Secured by tangible assets	75207	93096	46892	51922	16673	
7B.2. Covered by Bank/Govt. Guarantees	-	118	-	-	156	
7B.3. Unsecured	4300	6273	6160	6657	3677	
Sector-wise						
7C.I. Advances in India	79507	99486	53051	58580	20506	
(i) Priority sectors	40016	54031	18144	24036	6964	
(ii) Public sectors	17	19	-	-	-	
(iii) Banks	-	-	-	-	-	
(iv) Others	39474	45436	34907	34544	13542	
7C.II. Advances outside India	-	-	-	-	-	
8. Fixed Assets	749	722	1622	1776	8124	
	(0.4)	(0.4)	(1.4)	(1.2)	(4.6)	
8.1. Premises	319	314	395	580	7895	
8.2. Fixed assets under construction	-	-	105	80	-	
8.3. Other Fixed assets	430	408	1122	1116	229	
9. Other Assets	5511	4102	3944	3767	44558	
	(3.2)	(2.0)	(3.4)	(2.5)	(25.4)	
9.1. Inter-office adjustments (net)	2487	1193	2012	429	-	
9.2. Interest accrued	1872	2118	680	1306	2129	
9.3. Tax paid	404	166	390	1184	1179	
9.4. Stationery and Stamps	-	-	43	29	49	
9.5. Others	748	625	819	819	41201	
Total Assets	170704	205915	114661	148572	175589	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007 (43)	2008 (44)	2007 (45)	2008 (46)	2007 (47)	2008 (48)
1. Capital	10000 (15.0)	10000 (15.0)	7041 (0.5)	9041 (0.5)	28 (0.0)	28 (0.0)
2. Reserves and Surplus	168 (0.3)	1452 (2.2)	65355 (4.8)	107058 (6.3)	75887 (10.7)	85801 (9.7)
2.1. Statutory Reserves	1583	1904	13981	17781	23445	27255
2.2. Capital Reserves	-	-	3533	3534	474	478
2.3. Share Premium	-	-	22789	53389	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	-	-	24233	31446	51956	58051
2.6. Balance of Profit	-1415	-452	819	908	12	17
3. Deposits	48785 (73.1)	52202 (78.4)	1223921 (89.6)	1515612 (88.7)	601988 (84.9)	767025 (86.5)
Type-wise						
3A.1. Demand deposits	4536	3422	61920	77312	82891	92335
(i) From banks	-	-	765	599	284	70
(ii) From others	4536	3422	61155	76713	82607	92265
3A.2. Savings bank deposits	2621	3022	231051	287572	85151	98762
3A.3. Term deposits	41628	45758	930950	1150728	433946	575928
(i) From banks	4100	7595	51592	54821	2845	6896
(ii) From others	37528	38163	879358	1095907	431101	569032
Location-wise						
3B.1. Deposits of branches in India	48786	52201	1223921	1515612	601988	767026
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	5908 (8.8)	500 (0.8)	3251 (0.2)	2759 (0.2)	5705 (0.8)	111 (0.0)
4.1. Borrowings in India	3300	500	3251	2759	5705	111
(i) From Reserve Bank of India	-	-	3200	2600	4500	-
(ii) From other banks	3300	500	-	-	1000	-
(iii) From other institutions and agencies	-	-	51	159	205	111
4.2. Borrowings outside India	2608	-	-	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities	1908 (2.9)	2420 (3.6)	65690 (4.8)	74524 (4.4)	25085 (3.5)	33517 (3.8)
5.1. Bills Payable	142	228	13584	13756	13682	16741
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	561	615	5116	5869	2263	3829
5.4. Others (including provisions)	1205	1577	46990	54899	9140	12947
Total Liabilities	66769 (100.0)	66574 (100.0)	1365258 (100.0)	1708994 (100.0)	708693 (100.0)	886482 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007 (43)	2008 (44)	2007 (45)	2008 (46)	2007 (47)	2008 (48)
1. Cash in hand	80	57	6960	11669	4804	7163
	(0.1)	(0.1)	(0.5)	(0.7)	(0.7)	(0.8)
2. Balances with RBI	2602	2881	63007	85696	31998	60720
	(3.9)	(4.3)	(4.6)	(5.0)	(4.5)	(6.8)
3. Balances with banks in india	4437	4940	96161	67614	9240	8802
	(6.6)	(7.4)	(7.0)	(4.0)	(1.3)	(1.0)
4. Money at call and short notice	7225	2362	26744	4475	1000	-
	(10.8)	(3.5)	(2.0)	(0.3)	(0.1)	-
5. Balances with banks outside India	1376	593	1675	811	879	1090
	(2.1)	(0.9)	(0.1)	(0.0)	(0.1)	(0.1)
6. Investments	12567	14359	343014	457224	231639	255354
	(18.8)	(21.6)	(25.1)	(26.8)	(32.7)	(28.8)
6.1. Investments in India	12567	14359	343014	457224	231639	255354
(i) Government securities	10912	12785	293154	359026	148519	191475
(ii) Other approved securities	505	505	3928	2801	3777	2940
(iii) Shares	19	19	1463	4799	280	603
(iv) Debentures and Bonds	1131	1050	26542	26644	63704	49561
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	17927	63954	15359	10775
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	32862	35847	791892	1045375	404672	533131
	(49.2)	(53.8)	(58.0)	(61.2)	(57.1)	(60.1)
Type-wise						
7A.1. Bills purchased and discounted	2436	6522	58542	114027	19871	22017
7A.2. Cash credits, overdrafts & loans	4728	11064	343368	478250	217760	281856
7A.3. Term loans	25698	18261	389982	453098	167041	229258
Security-wise						
7B.1. Secured by tangible assets	30029	21982	693925	813194	362221	491573
7B.2. Covered by Bank/Govt. Guarantees	2201	6176	22977	85199	13039	14528
7B.3. Unsecured	633	7689	74988	146982	29412	27031
Sector-wise						
7C.I. Advances in India	32862	35847	791891	1045375	404672	533132
(i) Priority sectors	4824	14430	293281	357978	189205	237322
(ii) Public sectors	3609	594	79267	97421	5038	18176
(iii) Banks	-	-	-	-	-	-
(iv) Others	24429	20823	419343	589976	210429	277634
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4675	4574	8959	11275	4928	4911
	(7.0)	(6.9)	(0.7)	(0.7)	(0.7)	(0.6)
8.1. Premises	4622	4552	7432	9421	2635	2575
8.2. Fixed assets under construction	17	-	-	-	-	-
8.3. Other Fixed assets	36	22	1527	1854	2293	2336
9. Other Assets	944	962	26847	24855	19530	15313
	(1.4)	(1.4)	(2.0)	(1.5)	(2.8)	(1.7)
9.1. Inter-office adjustments (net)	-	-	1406	511	-	-
9.2. Interest accrued	405	432	15401	15415	7614	7183
9.3. Tax paid	232	149	-	-	-	-
9.4. Stationery and Stamps	2	2	158	129	20	18
9.5. Others	305	379	9882	8800	11896	8112
Total Assets	66768	66575	1365259	1708994	708690	886484
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
1. Capital	28000 (2.5)	29579 (1.7)
2. Reserves and Surplus	50706 (4.6)	102313 (6.0)
2.1. Statutory Reserves	3742	8743
2.2. Capital Reserves	321	1344
2.3. Share Premium	36113	67718
2.4. Investments Fluctuations Reserves	-	-
2.5. Revenue and other Reserves	-	-
2.6. Balance of Profit	10530	24508
3. Deposits	822040 (74.0)	1327316 (78.2)
Type-wise		
3A.1. Demand deposits	41589	98213
(i) From banks	-	-
(ii) From others	41589	98213
3A.2. Savings bank deposits	5798	14653
3A.3. Term deposits	774653	1214450
(i) From banks	155000	118500
(ii) From others	619653	1095950
Location-wise		
3B.1. Deposits of branches in India	822039	1327316
3B.2. Deposits of branches outside India	-	-
4. Borrowings	86732 (7.8)	98621 (5.8)
4.1. Borrowings in India	61800	43297
(i) From Reserve Bank of India	10000	-
(ii) From other banks	44800	11800
(iii) From other institutions and agencies	7000	31497
4.2. Borrowings outside India	24932	55324
Secured borrowings included in 4.	10000	9997
5. Other liabilities	122868 (11.1)	140413 (8.3)
5.1. Bills Payable	4476	10287
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	4905	9292
5.4. Others (including provisions)	113487	120834
Total Liabilities	1110346 (100.0)	1698242 (100.0)

Note : Figures in brackets indicate per cent share in total.

Source : Annual accounts of banks of respective years

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl'd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
1. Cash in hand	747	843
	(0.1)	(0.0)
2. Balances with RBI	38229	95081
	(3.4)	(5.6)
3. Balances with banks in india	1706	407
	(0.2)	(0.0)
4. Money at call and short notice	85193	60487
	(7.7)	(3.6)
5. Balances with banks outside India	3409	5939
	(0.3)	(0.3)
6. Investments	307313	509371
6.1. Investments in India	307313	509371
(i) Government securities	215257	359638
(ii) Other approved securities	-	-
(iii) Shares	46	546
(iv) Debentures and Bonds	47213	67787
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	44797	81400
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	628973	943027
	(56.6)	(55.5)
Type-wise		
7A.1. Bills purchased and discounted	10408	12537
7A.2. Cash credits, overdrafts & loans	142008	244477
7A.3. Term loans	476557	686013
Security-wise		
7B.1. Secured by tangible assets	373396	484420
7B.2. Covered by Bank/Govt. Guarantees	4813	740
7B.3. Unsecured	250765	457867
Sector-wise		
7C.I. Advances in India	628973	943027
(i) Priority sectors	227335	241236
(ii) Public sectors	4500	3442
(iii) Banks	252	449
(iv) Others	396886	697900
7C.II. Advances outside India	-	-
8. Fixed Assets	7088	10117
	(0.6)	(0.6)
8.1. Premises	-	-
8.2. Fixed assets under construction	159	389
8.3. Other Fixed assets	6929	9728
9. Other Assets	37688	72970
	(3.4)	(4.3)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	7657	16265
9.3. Tax paid	7015	20476
9.4. Stationery and Stamps	-	-
9.5. Others	23016	36229
Total Assets	1110346	1698242
	(100.0)	(100.0)

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	3724233	4895030	237417	305203	336250	440315	165860	222563
a) Interest/Discount on advances/bills	2483918	3522811	171209	231120	221215	314462	119578	169646
b) Income on investments	1045620	1194416	60816	70635	99050	112733	39911	49147
c) Interest on balances with RBI and other inter-bank funds	172902	120007	4255	1834	10882	8327	4838	2130
d) Others	21793	57796	1137	1614	5103	4793	1533	1640
II. Other Income	676525	869493	49320	47166	58434	67715	26444	31054
a) Commission, exchange and brokerage	480450	591425	38293	35392	32479	36058	18524	19899
b) Net profit (loss) on sale of investments	56778	164984	5366	6899	8453	16926	2479	6736
c) Net profit (loss) on revaluation of investments	-64072	-70350	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	747	1104	14	-	-48	-61	-4	-
e) Net profit (loss) on exchange transactions	33147	69270	2034	2357	6839	6841	2011	1883
f) Miscellaneous income	169475	113060	3613	2518	10711	7951	3434	2536
Total (I+II)	4400758	5764523	286737	352369	394684	508030	192304	253617
Expenditure & Provisions								
III. Interest Expended	2218414	3192908	143541	211298	213453	329025	112422	165384
a) Interest on deposits	1870472	2707258	131313	195045	202371	314220	99973	147166
b) Interest on RBI/inter-bank borrowings	145053	293844	5343	5036	3017	4375	5588	5812
c) Others	202889	191806	6885	11217	8065	10430	6861	12406
IV. Operating Expenses	1182351	1260861	75275	74952	80849	79885	40987	43114
a) Payments to and provisions for employees	793259	778587	47675	44695	49186	46917	22376	21905
b) Rent, taxes and lighting	89650	99342	5607	6233	6938	7830	3328	3685
c) Printing and stationery	17387	18888	1076	1156	1063	1277	506	516
d) Advertisement and publicity	8843	17323	445	511	866	849	339	354
e) Depreciation on bank's property	60239	67998	5796	5979	5463	5827	3497	3599
f) Directors' fees, allowances and expenses	108	123	25	26	20	13	16	16
g) Auditors' fees and expenses	6228	9735	598	937	733	1023	409	507
h) Law charges	5736	6045	169	244	192	182	69	88
i) Postage, telegrams, telephones, etc.	11817	21658	999	1325	630	424	466	401
j) Repairs and maintenance	18915	23583	548	806	384	560	344	562
k) Insurance	35529	41584	2260	2732	3653	3759	1386	1856
l) Other expenditure	134640	175995	10077	10308	11721	11224	8251	9625
V. Provisions and Contingencies	545863	637843	37340	34618	49830	43420	19901	21719
Total expenses@	3400765	4453769	218816	286250	294302	408910	153409	208498
VI. Profit (loss) during the year	454130	672911	30581	31501	50552	55700	18994	23400
Total (III+IV+V+VI)	4400758	5764523	286737	352369	394684	508030	192304	253617

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	177649	249439	306471	431019	129541	155790	269062	343410
a) Interest/Discount on advances/bills	126999	190494	222085	332304	81557	114947	188189	259644
b) Income on investments	46905	58029	73712	92705	45134	37357	74690	76597
c) Interest on balances with RBI and other inter-bank funds	2235	206	9507	5922	2066	652	4696	1667
d) Others	1510	710	1167	88	784	2834	1487	5502
II. Other Income	35022	42213	44262	59576	15667	20684	36355	43877
a) Commission, exchange and brokerage	24010	27148	31164	37292	13811	14347	27398	31017
b) Net profit (loss) on sale of investments	3887	7991	3729	9492	855	4967	1562	4293
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	40	22	-	-	-12	-12	26	23
e) Net profit (loss) on exchange transactions	2773	2866	3273	3315	1020	1374	1504	5328
f) Miscellaneous income	4312	4186	6096	9477	-7	8	5865	3216
Total (I+II)	212671	291652	350733	490595	145208	176474	305417	387287
Expenditure & Provisions								
III. Interest Expended	109291	173210	205963	341962	87722	119412	169844	247682
a) Interest on deposits	99459	158754	191400	312397	82458	107856	148548	216103
b) Interest on RBI/inter-bank borrowings	572	162	3311	5598	3379	7201	278	1074
c) Others	9260	14294	11252	23967	1885	4355	21018	30505
IV. Operating Expenses	56223	61691	65856	70700	32603	39378	64524	68694
a) Payments to and provisions for employees	31757	33756	40002	38449	21759	23552	41003	41562
b) Rent, taxes and lighting	5101	4430	4879	6175	3025	3469	4953	5535
c) Printing and stationery	82	144	712	719	414	418	697	735
d) Advertisement and publicity	152	202	257	406	92	96	335	248
e) Depreciation on bank's property	5980	5778	4676	5174	3310	3752	4190	4825
f) Directors' fees, allowances and expenses	17	15	8	16	16	18	17	17
g) Auditors' fees and expenses	460	665	510	781	230	474	849	1047
h) Law charges	186	238	332	395	99	123	257	311
i) Postage, telegrams, telephones, etc.	698	706	976	1001	186	127	199	353
j) Repairs and maintenance	370	483	1551	2076	457	523	670	937
k) Insurance	1970	2377	3668	4170	1408	1598	2624	3263
l) Other expenditure	9450	12897	8285	11338	1607	5228	8730	9861
V. Provisions and Contingencies	22235	24867	42260	36560	16138	12486	38420	32298
Total expenses@	165514	234901	271819	412662	120325	158790	234368	316376
VI. Profit (loss) during the year	24922	31884	36654	41373	8745	5198	32629	38613
Total (III+IV+V+VI)	212671	291652	350733	490595	145208	176474	305417	387287

Note @ : Excluding ' Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	488387	627967	331533	428987	900408	1181347	893628	1235522
a) Interest/Discount on advances/bills	324829	445983	230340	317693	593736	841297	639753	927512
b) Income on investments	153651	177792	89643	104823	256030	273729	221605	263902
c) Interest on balances with RBI and other inter-bank funds	8635	4063	10480	3670	46646	55366	32216	38898
d) Others	1272	129	1070	2801	3996	10955	54	5210
II. Other Income	37641	85632	44689	58133	138179	205105	156295	211692
a) Commission, exchange and brokerage	32648	38419	18156	21243	47285	54017	59671	78287
b) Net profit (loss) on sale of investments	7438	47103	5571	11918	13616	53221	20493	36621
c) Net profit (loss) on revaluation of investments	-10555	-10845	-7558	-8030	-	-	-	-
d) Net profit (loss) on sale of land and other assets	3	-2	37	24	1285	36	1595	4
e) Net profit (loss) on exchange transactions	3250	5378	3227	3341	23928	27879	22408	30658
f) Miscellaneous income	4857	5579	25256	29637	52065	69952	52128	66122
Total (I+II)	526028	713599	376222	487120	1038587	1386452	1049923	1447214
Expenditure & Provisions								
III. Interest Expended	313311	449888	189778	286999	542655	790167	549582	812595
a) Interest on deposits	301339	430598	181078	277783	498605	740437	460840	705848
b) Interest on RBI/inter-bank borrowings	524	2174	4021	4203	15747	10564	54332	56186
c) Others	11448	17116	4679	5013	28303	39166	34410	50561
IV. Operating Expenses	102722	115758	93320	94427	254429	293430	260843	264499
a) Payments to and provisions for employees	62072	68988	54880	50939	164406	180376	161400	165701
b) Rent, taxes and lighting	11166	12387	9374	11251	18862	22534	16855	18453
c) Printing and stationery	1563	1695	1266	1440	1792	2205	3232	3608
d) Advertisement and publicity	2093	1541	1240	989	2570	3318	4250	3120
e) Depreciation on bank's property	4755	5315	5573	6133	19428	23200	9673	7313
f) Directors' fees, allowances and expenses	111	90	60	54	39	78	5	8
g) Auditors' fees and expenses	962	1487	1011	1313	1981	2352	1818	2712
h) Law charges	884	1091	151	258	1168	1285	2242	1072
i) Postage, telegrams, telephones, etc.	1610	1806	1419	1868	2816	4859	1382	1461
j) Repairs and maintenance	1959	2138	3260	3416	5665	5887	3065	3235
k) Insurance	5188	6754	3772	4970	9871	11542	8612	10314
l) Other expenditure	10359	12466	11314	11796	25831	35794	48309	47502
V. Provisions and Contingencies	34977	50477	39334	48137	138854	159303	127182	169181
Total expenses@	416033	565646	283098	381426	797084	1083597	810425	1077094
VI. Profit (loss) during the year	75018	97476	53790	57557	102649	143552	112316	200939
Total (III+IV+V+VI)	526028	713599	376222	487120	1038587	1386452	1049923	1447214

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	272204	354058	1136456	1420073	623421	799554	336048	451656
a) Interest/Discount on advances/bills	170479	256112	750759	987534	366084	529695	236977	322129
b) Income on investments	91462	94596	332401	381735	226499	246165	82963	107822
c) Interest on balances with RBI and other inter-bank funds	8776	2213	45600	44932	21424	18387	11388	15119
d) Others	1487	1137	7696	5872	9414	5307	4720	6586
II. Other Income	26504	28016	145095	221287	47566	79106	63553	69977
a) Commission, exchange and brokerage	16582	20839	47485	74530	35048	40445	18725	21598
b) Net profit (loss) on sale of investments	7400	7838	13410	43509	13622	15399	12209	13566
c) Net profit (loss) on revaluation of investments	-11347	-10011	-6085	-9544	-8617	-11128	-	-
d) Net profit (loss) on sale of land and other assets	-14	-12	49	109	-29	-46	3	-33
e) Net profit (loss) on exchange transactions	1615	2224	17310	15364	4310	4842	4596	4123
f) Miscellaneous income	12268	7138	72926	97319	3232	29594	28020	30723
Total (I+II)	298708	382074	1281551	1641360	670987	878660	399601	521633
Expenditure & Provisions								
III. Interest Expended	162784	231179	733773	1066294	375979	577247	205237	307323
a) Interest on deposits	149871	212052	688807	994516	357081	557939	188152	288829
b) Interest on RBI/inter-bank borrowings	335	807	9350	22240	2377	1962	5653	9618
c) Others	12578	18320	35616	49538	16521	17346	11432	8876
IV. Operating Expenses	74606	83635	256531	279130	168435	174583	80359	89196
a) Payments to and provisions for employees	46404	48530	160929	166128	117542	121434	37831	42787
b) Rent, taxes and lighting	6012	7085	23290	27019	10900	12479	7976	8578
c) Printing and stationery	1159	1263	3049	3399	1661	1721	973	1299
d) Advertisement and publicity	855	1791	3928	4565	601	687	1078	1397
e) Depreciation on bank's property	5380	6878	14818	16997	6500	7361	5938	5954
f) Directors' fees, allowances and expenses	48	58	53	52	45	108	53	54
g) Auditors' fees and expenses	1184	1192	2150	2803	1374	1912	794	989
h) Law charges	281	355	793	1057	925	1015	147	177
i) Postage, telegrams, telephones, etc.	1217	1150	2427	2767	1077	1132	2621	2979
j) Repairs and maintenance	1590	1885	5213	8795	3385	2066	1699	2249
k) Insurance	3025	3716	11559	13972	6438	7572	3646	4392
l) Other expenditure	7451	9732	28322	31576	17987	17096	17603	18341
V. Provisions and Contingencies	34136	34424	149166	139437	76771	71814	60390	51615
Total expenses@	237390	314814	990304	1345424	544414	751830	285596	396519
VI. Profit (loss) during the year	27182	32836	142081	156499	49802	55016	53615	73499
Total (III+IV+V+VI)	298708	382074	1281551	1641360	670987	878660	399601	521633

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2007 (17)	2008 (18)	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
Income								
I. Interest Earned	211852	271004	634542	802084	419480	515077	583207	796825
a) Interest/Discount on advances/bills	139180	195337	524191	650874	255083	350268	390100	552200
b) Income on investments	66509	72605	99845	137075	155019	160283	170330	223566
c) Interest on balances with RBI and other inter-bank funds	3988	1991	7632	4648	9358	4517	16294	20088
d) Others	2175	1071	2874	9487	20	9	6483	971
II. Other Income	39151	44396	102717	163546	82307	106788	38705	80762
a) Commission, exchange and brokerage	12520	12094	26584	34898	14819	17930	38822	46872
b) Net profit (loss) on sale of investments	3945	9002	33370	116752	4931	24121	23737	22961
c) Net profit (loss) on revaluation of investments	-3072	-3415	-1956	-11579	-	-	-47571	-26785
d) Net profit (loss) on sale of land and other assets	6	2995	17862	81	-99	-52	239	157
e) Net profit (loss) on exchange transactions	3076	4203	4573	8717	7577	9996	8564	11017
f) Miscellaneous income	22676	19517	22284	14677	55079	54793	14914	26540
Total (I+II)	251003	315400	737259	965630	501787	621865	621912	877587
Expenditure & Provisions								
III. Interest Expended	126316	181715	568748	736441	241262	315908	327128	528879
a) Interest on deposits	118967	171811	199334	380127	221878	297955	289645	478223
b) Interest on RBI/inter-bank borrowings	620	735	13752	21592	6107	5859	13549	25356
c) Others	6729	9169	355662	334722	13277	12094	23934	25300
IV. Operating Expenses	61151	65044	77847	95877	124664	140030	138780	148529
a) Payments to and provisions for employees	38408	37085	28290	38461	87867	96739	93107	94968
b) Rent, taxes and lighting	4857	5634	7237	8879	7854	9015	13576	16589
c) Printing and stationery	952	1034	1544	1802	1575	1721	1131	1313
d) Advertisement and publicity	1105	947	1101	2525	1674	1221	1357	1217
e) Depreciation on bank's property	3178	2945	12200	8350	6421	10245	6112	7510
f) Directors' fees, allowances and expenses	55	111	33	41	36	44	84	82
g) Auditors' fees and expenses	521	764	96	129	912	1389	1415	1632
h) Law charges	362	418	236	253	219	371	960	326
i) Postage, telegrams, telephones, etc.	1593	931	3046	3851	503	875	542	947
j) Repairs and maintenance	1796	1913	3491	4504	2431	2575	630	735
k) Insurance	2865	3375	3194	4444	4416	5242	5831	7577
l) Other expenditure	5459	9887	17379	22638	10756	10593	14035	15633
V. Provisions and Contingencies	43381	32665	27634	60366	59883	65056	55160	79945
Total expenses@	187467	246759	646595	832318	365926	455938	465908	677408
VI. Profit (loss) during the year	20155	35976	63030	72946	75978	100871	100844	120234
Total (III+IV+V+VI)	251003	315400	737259	965630	501787	621865	621912	877587

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2007 (25)	2008 (26)	2007 (27)	2008 (28)	2007 (29)	2008 (30)	2007 (31)	2008 (32)
Income								
I. Interest Earned	516490	683819	172688	224939	1123613	1426502	604007	790631
a) Interest/Discount on advances/bills	329933	483864	102822	153007	764392	1043906	417992	571505
b) Income on investments	159854	185550	57137	62212	328824	361132	170530	207199
c) Interest on balances with RBI and other inter-bank funds	23270	11915	11844	8613	25644	15033	15205	5907
d) Others	3433	2490	885	1107	4753	6431	280	6020
II. Other Income	60324	61666	22849	28752	173038	199756	61847	89004
a) Commission, exchange and brokerage	30323	32773	4933	5190	97001	110623	21323	25010
b) Net profit (loss) on sale of investments	11105	15367	1735	1751	37287	44193	14069	33631
c) Net profit (loss) on revaluation of investments	-831	-1099	-3520	-3011	-	-	-3262	-4961
d) Net profit (loss) on sale of land and other assets	4386	265	472	14	75	114	-53	-
e) Net profit (loss) on exchange transactions	6187	6880	2349	3001	17672	21139	4526	6726
f) Miscellaneous income	9154	7480	16880	21807	21003	23687	25244	28606
Total (I+II)	576814	745485	195537	253691	1296651	1626258	665854	879635
Expenditure & Provisions								
III. Interest Expended	347357	515617	95987	143349	602291	873086	389002	583356
a) Interest on deposits	329717	489561	90404	133460	561747	826515	363900	554702
b) Interest on RBI/inter-bank borrowings	2507	3589	2424	6144	6241	5907	508	629
c) Others	15133	22467	3159	3745	34303	40664	24594	28025
IV. Operating Expenses	99791	107963	52307	56077	332623	352546	138598	149454
a) Payments to and provisions for employees	52086	54937	37710	42058	235245	246154	89447	92891
b) Rent, taxes and lighting	11869	13114	3069	3200	17338	19394	8738	10158
c) Printing and stationery	1477	1640	600	610	3951	4435	1304	1425
d) Advertisement and publicity	1165	1062	34	34	1803	2331	1773	1282
e) Depreciation on bank's property	7182	7505	3705	1570	19480	17023	8340	10305
f) Directors' fees, allowances and expenses	30	24	7	8	82	94	46	84
g) Auditors' fees and expenses	931	1247	322	594	2242	3618	1416	2146
h) Law charges	938	1051	387	422	1067	1310	343	412
i) Postage, telegrams, telephones, etc.	2178	2873	536	597	5151	5557	1890	1953
j) Repairs and maintenance	1609	1903	771	840	4086	5539	4535	4457
k) Insurance	6271	7437	1642	1965	12781	14082	5784	7638
l) Other expenditure	14055	15170	3524	4179	29397	33009	14982	16703
V. Provisions and Contingencies	71588	86582	25391	16030	207732	195748	66650	62020
Total expenses@	447148	623580	148294	199426	934914	1225632	527600	732810
VI. Profit (loss) during the year	58078	35323	21852	38235	154005	204878	71604	84805
Total (III+IV+V+VI)	576814	745485	195537	253691	1296651	1626258	665854	879635

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2007 (33)	2008 (34)	2007 (35)	2008 (36)	2007 (37)	2008 (38)	2007 (39)	2008 (40)
Income								
I. Interest Earned	521006	650855	738218	944731	282510	355731	282311	398342
a) Interest/Discount on advances/bills	353970	475525	507178	673098	165410	224662	176371	270440
b) Income on investments	147066	157203	211332	251592	110995	129352	94236	118971
c) Interest on balances with RBI and other inter-bank funds	16270	10430	12620	6081	4111	741	5063	1658
d) Others	3700	7697	7088	13960	1994	976	6641	7273
II. Other Income	55044	77213	68653	108696	34769	46550	27478	43716
a) Commission, exchange and brokerage	19806	21672	27366	30097	11572	12452	6647	8382
b) Net profit (loss) on sale of investments	5400	21034	10853	28981	4181	17933	7471	21019
c) Net profit (loss) on revaluation of investments	-	-	-15526	-14571	-	-	-6191	-9487
d) Net profit (loss) on sale of land and other assets	4508	7	-39	-29	103	3	-8	600
e) Net profit (loss) on exchange transactions	3336	4999	19838	26119	1295	2827	3116	4110
f) Miscellaneous income	21994	29501	26161	38099	17618	13335	16443	19092
Total (I+II)	576050	728068	806871	1053427	317279	402281	309789	442058
Expenditure & Provisions								
III. Interest Expended	362317	502081	459196	636095	167520	265269	175117	305842
a) Interest on deposits	321061	456415	404016	575316	160349	250755	166838	290150
b) Interest on RBI/inter-bank borrowings	7288	10416	27904	30871	743	53	34	25
c) Others	33968	35250	27276	29908	6428	14461	8245	15667
IV. Operating Expenses	119259	130593	147591	159299	77848	90318	65071	70129
a) Payments to and provisions for employees	83313	89454	87368	84529	55752	64157	39214	40492
b) Rent, taxes and lighting	6289	7928	10905	13173	3840	4366	5714	6598
c) Printing and stationery	1610	1856	2339	2658	1551	1595	620	685
d) Advertisement and publicity	1266	1117	1955	3449	811	1049	779	1173
e) Depreciation on bank's property	6056	6987	8637	10182	2794	4923	4013	3080
f) Directors' fees, allowances and expenses	52	77	57	118	52	74	33	34
g) Auditors' fees and expenses	1202	1459	1274	1867	701	803	781	1070
h) Law charges	529	503	594	970	151	251	81	82
i) Postage, telegrams, telephones, etc.	1252	2469	1494	2480	1052	1072	679	660
j) Repairs and maintenance	549	522	3022	3603	602	660	215	176
k) Insurance	5025	5798	8926	10393	2924	3674	3157	4061
l) Other expenditure	12116	12423	21020	25877	7618	7694	9785	12018
V. Provisions and Contingencies	62866	54179	115544	119331	45182	14799	36468	29960
Total expenses@	481576	632674	606787	795394	245368	355587	240188	375971
VI. Profit (loss) during the year	31608	41215	84540	138702	26729	31895	33133	36127
Total (III+IV+V+VI)	576050	728068	806871	1053427	317279	402281	309789	442058

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank #	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	452	445	218514	303829	4664	6472	28914	
a) Interest/Discount on advances/bills	309	255	169132	218300	1422	1490	19753	
b) Income on investments	45	62	44980	70789	1080	1423	6677	
c) Interest on balances with RBI and other inter-bank funds	98	128	2435	2402	2162	1982	1232	
d) Others	-	-	1967	12338	-	1577	1252	
II. Other Income	485	444	86178	64382	1542	2925	37942	
a) Commission, exchange and brokerage	359	371	56733	65174	282	277	25801	
b) Net profit (loss) on sale of investments	-	-	-5976	2297	-194	-	-16	
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	
d) Net profit (loss) on sale of land and other assets	-	-	841	6	-1	-1	3839	
e) Net profit (loss) on exchange transactions	63	34	31279	-7175	225	305	4258	
f) Miscellaneous income	63	39	3301	4080	1230	2344	4060	
Total (I+II)	937	889	304692	368211	6206	9397	66856	
Expenditure & Provisions								
III. Interest Expended	53	43	103841	145980	3227	2667	16670	
a) Interest on deposits	39	28	37808	67013	2203	2158	14560	
b) Interest on RBI/inter-bank borrowings	14	15	42589	39128	1024	509	2078	
c) Others	-	-	23444	39839	-	-	32	
IV. Operating Expenses	418	298	97021	130712	1890	2670	33939	
a) Payments to and provisions for employees	80	73	33445	55108	529	582	13682	
b) Rent, taxes and lighting	43	63	4510	8480	112	123	1857	
c) Printing and stationery	6	6	1822	2365	18	17	752	
d) Advertisement and publicity	7	6	4438	2748	7	4	4114	
e) Depreciation on bank's property	14	10	4844	5546	62	37	1849	
f) Directors' fees, allowances and expenses	14	2	-	-	-	-	-	
g) Auditors' fees and expenses	3	1	30	30	4	4	183	
h) Law charges	5	2	248	419	4	5	40	
i) Postage, telegrams, telephones, etc.	26	23	3858	2023	47	40	2450	
j) Repairs and maintenance	10	12	3230	4660	67	82	1039	
k) Insurance	3	2	1355	692	54	54	186	
l) Other expenditure	207	98	39241	48641	986	1722	7787	
V. Provisions and Contingencies	230	260	65295	63452	899	1166	11073	
Total expenses@	471	341	200862	276692	5117	5337	50609	
VI. Profit (Loss) during the year	236	288	38535	28067	190	2894	5174	
Total (III+IV+V+VI)	937	889	304692	368211	6206	9397	66856	

Note @ : Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	4149	4059	503	217	43011	51369	2987	3504
a) Interest/Discount on advances/bills	2835	2632	87	7	21806	24792	1695	2158
b) Income on investments	1013	1287	123	69	18541	21096	748	866
c) Interest on balances with RBI and other inter-bank funds	233	87	293	141	255	1715	412	433
d) Others	68	53	-	-	2409	3766	132	47
II. Other Income	718	768	392	1141	23277	34798	461	868
a) Commission, exchange and brokerage	565	556	2	-	4625	5950	201	229
b) Net profit (loss) on sale of investments	-	-	-	-1	-1220	995	9	59
c) Net profit (loss) on revaluation of investments	-	-	-8	-2	-1145	-753	-	-
d) Net profit (loss) on sale of land and other assets	1	-	-	1161	813	10	-1	302
e) Net profit (loss) on exchange transactions	71	131	-38	-25	16613	23788	112	148
f) Miscellaneous income	81	81	436	8	3591	4808	140	130
Total (I+II)	4867	4827	895	1358	66288	86167	3448	4372
Expenditure & Provisions								
III. Interest Expended	2455	2293	141	16	16906	16315	1729	1878
a) Interest on deposits	54	62	51	6	5552	9059	1518	1709
b) Interest on RBI/inter-bank borrowings	1908	1788	90	10	11354	7256	118	51
c) Others	493	443	-	-	-	-	93	118
IV. Operating Expenses	580	624	261	455	13978	16744	1072	1218
a) Payments to and provisions for employees	267	292	61	98	7782	9029	433	496
b) Rent, taxes and lighting	48	49	13	43	1076	1331	329	378
c) Printing and stationery	5	6	10	2	148	154	15	17
d) Advertisement and publicity	2	2	1	4	-	-	2	2
e) Depreciation on bank's property	58	36	61	46	817	740	56	42
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	6	7	3	3	14	19	6	13
h) Law charges	-	1	29	64	25	48	5	8
i) Postage, telegrams, telephones, etc.	62	49	26	28	334	381	36	44
j) Repairs and maintenance	23	28	18	16	297	345	53	52
k) Insurance	7	5	4	3	239	321	38	42
l) Other expenditure	102	149	35	148	3246	4376	99	124
V. Provisions and Contingencies	775	838	(10)	188	15850	22587	1459	(647)
Total expenses@	3035	2917	402	471	30884	33059	2801	3096
VI. Profit (Loss) during the year	1057	1072	503	699	19554	30521	(812)	1923
Total (III+IV+V+VI)	4867	4827	895	1358	66288	86167	3448	4372

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2007 (17)	2008 (18)	2007 (19)	2008 (20)	2007 (21)	2008 (22)	2007 (23)	2008 (24)
Income								
I. Interest Earned	1025	1122	25723	35441	12741	21354	13756	62384
a) Interest/Discount on advances/bills	374	526	18346	25904	8994	16775	2278	43221
b) Income on investments	203	214	6365	9306	2913	3754	9167	17108
c) Interest on balances with RBI and other inter-bank funds	431	373	242	163	471	376	2183	2043
d) Others	17	9	770	68	363	449	128	12
II. Other Income	344	357	8176	11365	4917	4265	21719	56752
a) Commission, exchange and brokerage	243	219	831	1045	960	1414	6555	20114
b) Net profit (loss) on sale of investments	-	-	-	309	5	-	-1156	3251
c) Net profit (loss) on revaluation of investments	-59	-	-	-	-	-	-24	-
d) Net profit (loss) on sale of land and other assets	-	-	-26	-1	-17	-	-	140
e) Net profit (loss) on exchange transactions	104	76	5284	6082	2196	2588	-1479	18357
f) Miscellaneous income	56	62	2087	3930	1773	263	17823	14890
Total (I+II)	1369	1479	33899	46806	17658	25619	35475	119136
Expenditure & Provisions								
III. Interest Expended	400	312	17916	25789	4766	7704	7095	32342
a) Interest on deposits	389	292	12842	18927	2612	3977	2912	19852
b) Interest on RBI/inter-bank borrowings	4	20	4951	6449	680	1640	2538	8122
c) Others	7	-	123	413	1474	2087	1645	4368
IV. Operating Expenses	269	269	3990	4026	4173	3032	12814	69201
a) Payments to and provisions for employees	92	85	1547	1690	2199	1576	8313	25185
b) Rent, taxes and lighting	36	37	474	491	350	365	1389	6303
c) Printing and stationery	5	3	62	65	48	51	40	943
d) Advertisement and publicity	2	4	66	9	-	2	509	3417
e) Depreciation on bank's property	5	14	195	192	213	258	443	1779
f) Directors' fees, allowances and expenses	-	-	-	-	2	2	-	-
g) Auditors' fees and expenses	1	2	20	22	7	7	20	29
h) Law charges	17	19	42	52	67	147	17	51
i) Postage, telegrams, telephones, etc.	50	45	147	175	71	70	334	1515
j) Repairs and maintenance	6	6	181	207	148	153	262	271
k) Insurance	1	1	144	142	100	102	37	165
l) Other expenditure	54	53	1112	981	968	299	1450	29543
V. Provisions and Contingencies	496	521	4409	6863	3654	6473	6457	16976
Total expenses@	669	581	21906	29815	8939	10736	19909	101543
VI. Profit (Loss) during the year	204	377	7584	10128	5065	8410	9109	617
Total (III+IV+V+VI)	1369	1479	33899	46806	17658	25619	35475	119136

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2007 (25)	2008 (26)	2007 (27)	2008 (28)	2007 (29)	2008 (30)	2007 (31)	2008 (32)
Income								
I. Interest Earned	30304	45948	16810	27610	1176	1420	438364	596399
a) Interest/Discount on advances/bills	16707	25208	9941	13278	926	1131	291278	412092
b) Income on investments	12022	20003	5163	13515	208	255	103159	139247
c) Interest on balances with RBI and other inter-bank funds	1553	692	1706	815	42	34	42939	45033
d) Others	22	45	-	2	-	-	988	27
II. Other Income	13699	25333	15169	23002	130	161	134583	244612
a) Commission, exchange and brokerage	6073	8315	1489	1684	58	90	61400	96157
b) Net profit (loss) on sale of investments	-3537	-185	1521	1858	-	-	-13215	6656
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	2	-1	1	5	-	-1	476	6652
e) Net profit (loss) on exchange transactions	10962	17119	12023	19376	24	28	85068	132513
f) Miscellaneous income	199	85	135	79	48	44	854	2634
Total (I+II)	44003	71281	31979	50612	1306	1581	572947	841011
Expenditure & Provisions								
III. Interest Expended	17246	25376	9533	14269	696	831	169637	231142
a) Interest on deposits	8840	12106	1735	3539	302	434	130971	191476
b) Interest on RBI/inter-bank borrowings	6465	10624	6454	9533	391	397	36562	38223
c) Others	1941	2646	1344	1197	3	-	2104	1443
IV. Operating Expenses	12933	17556	7908	10782	415	487	185265	217938
a) Payments to and provisions for employees	6591	9519	4725	6862	144	145	56178	65167
b) Rent, taxes and lighting	708	1329	332	609	113	140	8640	12016
c) Printing and stationery	141	175	20	35	3	4	3265	4337
d) Advertisement and publicity	173	154	184	256	1	1	25194	25840
e) Depreciation on bank's property	578	699	269	303	14	17	11233	10354
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	10	26	4	4	5	5	53	64
h) Law charges	7	7	94	59	16	29	1021	810
i) Postage, telegrams, telephones, etc.	330	380	104	124	7	10	11079	11923
j) Repairs and maintenance	750	817	163	241	4	13	7431	6614
k) Insurance	182	370	57	96	9	10	3129	4286
l) Other expenditure	3463	4080	1956	2193	99	113	58042	76527
V. Provisions and Contingencies	7464	15278	5560	12894	129	(70)	128045	211505
Total expenses@	30179	42932	17441	25051	1111	1318	354902	449080
VI. Profit (Loss) during the year	6360	13071	8978	12667	66	333	90000	180426
Total (III+IV+V+VI)	44003	71281	31979	50612	1306	1581	572947	841011

Note @ : Excluding ' Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai banking Corpn.		JP Morgan Chase Bank	
	2007 (33)	2008 (34)	2007 (35)	2008 (36)	2007 (37)	2008 (38)	2007 (39)	2008 (40)
Income								
I. Interest Earned	38125	63410	97172	144538	350792	497922	27928	45135
a) Interest/Discount on advances/bills	9434	16505	35594	71562	211664	325376	2545	10371
b) Income on investments	11458	25895	28161	55874	120543	148364	21169	32663
c) Interest on balances with RBI and other inter-bank funds	17233	21010	33402	16181	16726	23062	2904	1836
d) Others	-	-	15	921	1859	1120	1310	265
II. Other Income	8608	-3345	65366	101633	121234	211668	17189	37884
a) Commission, exchange and brokerage	3443	3643	26163	38802	75900	99689	12801	21670
b) Net profit (loss) on sale of investments	-894	-1744	-213	12552	-27378	-5548	-3228	4455
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-782	-547
d) Net profit (loss) on sale of land and other assets	3	1	324	-28	2794	-193	9	-
e) Net profit (loss) on exchange transactions	5880	-5569	31193	39496	43750	82108	8301	11975
f) Miscellaneous income	176	324	7899	10811	26168	35612	88	331
Total (I+II)	46733	60065	162538	246171	472026	709590	45117	83019
Expenditure & Provisions								
III. Interest Expended	24247	39341	46707	53650	121339	201587	12736	20352
a) Interest on deposits	10148	12189	10655	22452	105406	173935	4996	10118
b) Interest on RBI/inter-bank borrowings	14099	27152	35986	30414	12817	24810	2082	3404
c) Others	-	-	66	784	3116	2842	5658	6830
IV. Operating Expenses	7413	8817	74440	105920	158448	214517	7057	12802
a) Payments to and provisions for employees	4596	5545	38102	49873	61693	89079	3949	7793
b) Rent, taxes and lighting	650	715	2793	4909	6727	10412	351	570
c) Printing and stationery	21	31	980	1300	2491	2556	20	43
d) Advertisement and publicity	17	99	2603	1347	11842	10489	10	10
e) Depreciation on bank's property	489	575	2914	2908	6513	6389	144	186
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	4	4	22	46	22	22	19	23
h) Law charges	5	31	263	531	438	415	138	94
i) Postage, telegrams, telephones, etc.	267	88	3292	5172	6660	8654	225	337
j) Repairs and maintenance	57	172	2430	3043	4162	3832	178	393
k) Insurance	79	184	1159	1623	3070	4660	188	209
l) Other expenditure	1228	1373	19882	35168	54830	78009	1835	3144
V. Provisions and Contingencies	7663	5405	19569	47991	107678	174256	14646	24956
Total expenses@	31660	48158	121147	159570	279787	416104	19793	33154
VI. Profit (Loss) during the year	7410	6502	21822	38610	84561	119230	10678	24909
Total (III+IV+V+VI)	46733	60065	162538	246171	472026	709590	45117	83019

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	594	776	766	793	4445	7477	1634	1462
a) Interest/Discount on advances/bills	97	88	230	142	3744	6050	164	18
b) Income on investments	141	155	209	204	639	1358	707	644
c) Interest on balances with RBI and other inter-bank funds	356	533	223	277	16	36	762	800
d) Others	0	0	104	170	46	33	1	-
II. Other Income	40	85	790	967	1347	1960	96	67
a) Commission, exchange and brokerage	29	37	570	823	735	1166	33	22
b) Net profit (loss) on sale of investments	-5	-	-	-	-	-	-24	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	2	-	-18	1	-	-
e) Net profit (loss) on exchange transactions	15	48	116	110	630	793	48	40
f) Miscellaneous income	1	-	102	34	-	-	39	5
Total (I+II)	634	861	1556	1760	5792	9437	1730	1529
Expenditure & Provisions								
III. Interest Expended	107	240	68	25	1517	3377	1279	1209
a) Interest on deposits	107	240	31	21	579	962	1101	1100
b) Interest on RBI/inter-bank borrowings	-	-	1	1	935	2168	178	109
c) Others	-	-	36	3	3	247	-	-
IV. Operating Expenses	265	257	568	571	1715	2560	580	588
a) Payments to and provisions for employees	66	55	227	251	685	971	170	167
b) Rent, taxes and lighting	82	94	106	98	372	724	45	50
c) Printing and stationery	2	2	7	8	16	16	7	5
d) Advertisement and publicity	1	1	2	6	1	1	2	7
e) Depreciation on bank's property	33	36	31	38	158	171	125	126
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	2	-
g) Auditors' fees and expenses	2	2	3	3	5	13	2	3
h) Law charges	-	-	9	8	33	24	36	39
i) Postage, telegrams, telephones, etc.	5	5	33	34	31	34	15	19
j) Repairs and maintenance	15	13	29	33	106	184	29	33
k) Insurance	1	1	2	5	20	25	24	21
l) Other expenditure	58	48	119	87	288	397	123	118
V. Provisions and Contingencies	119	165	(114)	254	1350	1448	116	(1046)
Total expenses@	372	497	636	596	3232	5937	1859	1797
VI. Profit (Loss) during the year	143	199	1034	910	1210	2052	(245)	778
Total (III+IV+V+VI)	634	861	1556	1760	5792	9437	1730	1529

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	2523	4837	16906	22100	137	137	404618	487805
a) Interest/Discount on advances/bills	808	1653	2860	3921	36	53	259541	345699
b) Income on investments	474	739	11613	12338	44	53	124933	123571
c) Interest on balances with RBI and other inter-bank funds	1238	2440	2433	5841	24	4	10508	8700
d) Others	3	5	-	-	33	27	9636	9835
II. Other Income	287	557	3959	4237	354	372	134733	225172
a) Commission, exchange and brokerage	175	159	1509	4098	296	288	107057	163637
b) Net profit (loss) on sale of investments	-	-	-2086	-314	-	-	-34152	-10199
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	17	-	1	362	184
e) Net profit (loss) on exchange transactions	92	339	666	1340	37	55	25347	36315
f) Miscellaneous income	20	59	3870	(904)	21	28	36119	35235
Total (I+II)	2810	5394	20865	26337	491	509	539351	712977
Expenditure & Provisions								
III. Interest Expended	614	1475	11690	16544	71	61	165188	212995
a) Interest on deposits	354	1394	5229	8302	41	36	112196	164666
b) Interest on RBI/inter-bank borrowings	69	70	6460	8241	-	-	48226	43181
c) Others	191	11	1	1	30	25	4766	5148
IV. Operating Expenses	885	1330	4858	6080	304	330	140367	205060
a) Payments to and provisions for employees	276	356	2886	3324	178	189	59034	79360
b) Rent, taxes and lighting	202	456	376	559	56	76	4465	8035
c) Printing and stationery	11	11	39	39	4	4	3522	4203
d) Advertisement and publicity	6	5	24	1	2	2	21570	26338
e) Depreciation on bank's property	48	72	471	527	4	4	2876	3517
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	4	3	3	33	40
h) Law charges	1	1	17	21	1	1	3763	4526
i) Postage, telegrams, telephones, etc.	15	61	202	217	27	19	4817	6407
j) Repairs and maintenance	31	33	66	58	1	1	7752	9733
k) Insurance	17	41	88	124	3	2	3104	3950
l) Other expenditure	276	292	687	1206	25	29	29431	58951
V. Provisions and Contingencies	715	1272	2106	(315)	55	58	97363	124302
Total expenses@	1499	2805	16548	22624	375	391	305555	418055
VI. Profit (Loss) during the year	596	1317	2211	4028	61	60	136433	170620
Total (III+IV+V+VI)	2810	5394	20865	26337	491	509	539351	712977

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2007	2008
	(57)	(58)
Income		
I. Interest Earned	3647	3705
a) Interest/Discount on advances/bills	1885	1943
b) Income on investments	856	851
c) Interest on balances with RBI and other inter-bank funds	906	911
d) Others	-	-
II. Other Income	635	571
a) Commission, exchange and brokerage	41	50
b) Net profit (loss) on sale of investments	55	264
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-	-
e) Net profit (loss) on exchange transactions	172	79
f) Miscellaneous income	367	178
Total (I+II)	4282	4276
Expenditure & Provisions		
III. Interest Expended	2473	2574
a) Interest on deposits	1438	1834
b) Interest on RBI/inter-bank borrowings	1035	740
c) Others	-	-
IV. Operating Expenses	644	650
a) Payments to and provisions for employees	189	194
b) Rent, taxes and lighting	24	28
c) Printing and stationery	6	7
d) Advertisement and publicity	1	1
e) Depreciation on bank's property	135	122
f) Directors' fees, allowances and expenses	-	-
g) Auditors' fees and expenses	3	3
h) Law charges	13	5
i) Postage, telegrams, telephones, etc.	76	31
j) Repairs and maintenance	38	33
k) Insurance	28	30
l) Other expenditure	131	196
V. Provisions and Contingencies	379	541
Total expenses@	3117	3224
VI. Profit (Loss) during the year	786	511
Total (III+IV+V+VI)	4282	4276

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	446166	700532	75793	104944	40895	48126	123340	218547
a) Interest/Discount on advances/bills	270286	474565	44407	63128	29095	35517	98371	175343
b) Income on investments	163272	210232	21806	28364	9370	11094	20844	37638
c) Interest on balances with RBI and other inter-bank funds	7730	10764	9030	13081	2422	1495	3917	5055
d) Others	4878	4971	550	371	8	20	208	511
II. Other Income	101011	179548	12401	12697	4262	6049	44057	63729
a) Commission, exchange and brokerage	77896	132070	4547	4401	1669	1795	35870	48388
b) Net profit (loss) on sale of investments	6088	22025	4135	1643	-74	449	719	3474
c) Net profit (loss) on revaluation of investments	-	-	-1177	-1225	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-291	-1518	-36	21	7	10	112	805
e) Net profit (loss) on exchange transactions	12485	20748	560	787	663	871	4816	6464
f) Miscellaneous income	4833	6223	4372	7070	1997	2924	2540	4598
Total (I+II)	547177	880080	88194	117641	45157	54175	167397	282276
Expenditure & Provisions								
III. Interest Expended	299332	441996	43940	73560	25151	31718	69895	149201
a) Interest on deposits	248089	374252	42050	70821	24017	30763	65346	137653
b) Interest on RBI/inter-bank borrowings	16880	17630	83	237	77	41	3205	7343
c) Others	34363	50114	1807	2502	1057	914	1344	4205
IV. Operating Expenses	121460	215492	25074	26952	13740	15111	70582	97689
a) Payments to and provisions for employees	38135	67025	16128	17494	9250	9839	22131	31883
b) Rent, taxes and lighting	15908	25293	1911	2144	1383	1629	6196	9654
c) Printing and stationery	3758	5400	324	331	222	246	1781	1902
d) Advertisement and publicity	2962	7441	525	444	85	84	989	1253
e) Depreciation on bank's property	11186	15811	1192	1122	513	569	5697	7558
f) Directors' fees, allowances and expenses	59	70	36	47	37	49	22	29
g) Auditors' fees and expenses	50	66	50	50	45	55	62	103
h) Law charges	638	519	269	272	97	106	370	597
i) Postage, telegrams, telephones, etc.	7010	10119	451	515	140	226	3403	3687
j) Repairs and maintenance	12887	18959	592	679	293	414	3796	6230
k) Insurance	5481	7672	822	1086	469	516	1250	2014
l) Other expenditure	23386	57117	2774	2768	1206	1378	24885	32779
V. Provisions and Contingencies	60482	115489	8123	5609	4357	3692	14782	23588
Total expenses@	420792	657488	69014	100512	38891	46829	140477	246890
VI. Profit (Loss) during the year	65903	107103	11057	11520	1909	3654	12138	11798
Total (III+IV+V+VI)	547177	880080	88194	117641	45157	54175	167397	282276

Note @ : Excluding 'Provisions and Contingencies'.

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	City Union Bank		Development Credit Bank		Dhanlakshmi Bank		Federal Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	40005	60115	34693	57411	24849	31830	180146	251544
a) Interest/Discount on advances/bills	30832	47948	22536	42929	17705	21961	128145	182732
b) Income on investments	8586	11490	9519	12542	5578	7190	46660	62180
c) Interest on balances with RBI and other inter-bank funds	587	677	2403	1831	1480	2616	4381	3747
d) Others	-	-	235	109	86	63	960	2885
II. Other Income	5408	8509	9249	16256	2766	3622	30258	39499
a) Commission, exchange and brokerage	1397	1747	5946	8446	909	1210	8278	9053
b) Net profit (loss) on sale of investments	344	1235	629	1841	-24	140	4929	7505
c) Net profit (loss) on revaluation of investments	-562	-519	-2154	-1690	-546	-580	-	-
d) Net profit (loss) on sale of land and other assets	2	2	1553	1025	3	-	71	-2
e) Net profit (loss) on exchange transactions	406	459	1493	2287	279	397	3044	3379
f) Miscellaneous income	3821	5585	1782	4347	2145	2455	13936	19564
Total (I+II)	45413	68624	43942	73667	27615	35452	210404	291043
Expenditure & Provisions								
III. Interest Expended	23255	39618	22738	38800	14977	21350	108496	164742
a) Interest on deposits	22788	38953	20643	35907	14200	20488	103006	152585
b) Interest on RBI/inter-bank borrowings	124	263	1888	2289	157	192	1431	2477
c) Others	343	402	207	604	620	670	4059	9680
IV. Operating Expenses	9010	10876	17108	23907	8776	9654	40608	46888
a) Payments to and provisions for employees	4437	4790	6846	9713	4371	4737	26045	27123
b) Rent, taxes and lighting	1027	1373	2391	3062	1107	1205	3759	4532
c) Printing and stationery	202	209	351	370	95	122	509	532
d) Advertisement and publicity	228	320	252	280	64	33	390	762
e) Depreciation on bank's property	1056	1480	898	1331	882	806	2397	2922
f) Directors' fees, allowances and expenses	21	30	23	44	18	18	48	77
g) Auditors' fees and expenses	40	38	30	42	32	35	370	489
h) Law charges	8	6	17	28	62	46	359	327
i) Postage, telegrams, telephones, etc.	306	309	428	514	291	262	387	660
j) Repairs and maintenance	294	448	476	724	184	150	923	1679
k) Insurance	411	550	343	466	250	308	1866	2246
l) Other expenditure	980	1323	5053	7333	1420	1932	3555	5539
V. Provisions and Contingencies	5967	7957	3360	7128	2250	1603	32025	42607
Total expenses@	32265	50494	39846	62707	23753	31004	149104	211630
VI. Profit (Loss) during the year	7181	10173	736	3832	1612	2845	29275	36806
Total (III+IV+V+VI)	45413	68624	43942	73667	27615	35452	210404	291043

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	664793	1011500	2199559	3078834	150026	192023	126763	168044
a) Interest/Discount on advances/bills	433415	696673	1609631	2260099	104460	142533	95959	129689
b) Income on investments	205753	287204	498984	746601	39195	44303	27835	35029
c) Interest on balances with RBI and other inter-bank funds	25294	27239	80856	61199	3086	2192	2891	2003
d) Others	331	384	10088	10935	3285	2995	78	1323
II. Other Income	151623	228315	692787	881075	24414	25801	28574	41855
a) Commission, exchange and brokerage	129238	171450	433086	560531	6872	8483	14914	23314
b) Net profit (loss) on sale of investments	-7440	16401	111524	188022	1866	1944	2516	1182
c) Net profit (loss) on revaluation of investments	599	7777	-3507	-6809	-4012	-3956	-	-
d) Net profit (loss) on sale of land and other assets	-105	70	11522	6561	-2765	-67	499	338
e) Net profit (loss) on exchange transactions	19035	28313	64396	11017	1867	2889	2820	4360
f) Miscellaneous income	10296	4304	75766	121753	20586	16508	7825	12661
Total (I+II)	816416	1239815	2892346	3959909	174440	217824	155337	209899
Expenditure & Provisions								
III. Interest Expended	317945	488712	1635850	2348424	122885	157986	82204	118205
a) Interest on deposits	269532	438273	1164771	1711024	105989	140115	71251	104620
b) Interest on RBI/inter-bank borrowings	27405	24243	130010	182696	8390	5584	2691	3345
c) Others	21008	26196	341069	454704	8506	12287	8262	10240
IV. Operating Expenses	242080	374562	669056	815417	34395	40220	50500	60950
a) Payments to and provisions for employees	77686	130135	161675	207890	9629	12190	22723	30239
b) Rent, taxes and lighting	19397	25861	31082	51664	3032	3659	3872	4507
c) Printing and stationery	8530	13098	15247	17421	1041	1124	1113	1103
d) Advertisement and publicity	7488	11473	21774	20786	333	211	349	428
e) Depreciation on bank's property	21960	27172	54478	57835	3409	4016	3798	3893
f) Directors' fees, allowances and expenses	46	39	38	42	39	61	72	36
g) Auditors' fees and expenses	57	82	212	230	81	98	105	61
h) Law charges	555	1050	2848	4537	1141	1316	196	248
i) Postage, telegrams, telephones, etc.	18505	34988	29258	33057	2214	2321	1925	1916
j) Repairs and maintenance	12574	17933	33695	41987	2393	3085	2488	2116
k) Insurance	7166	9016	16890	22495	1415	1735	1948	2007
l) Other expenditure	68116	103715	301859	357473	9668	10404	11911	14396
V. Provisions and Contingencies	142246	217523	276419	380295	10336	12113	13740	15054
Total expenses@	560025	863274	2304906	3163841	157280	198206	132704	179155
VI. Profit (Loss) during the year	114145	159018	311021	415773	6824	7505	8893	15690
Total (III+IV+V+VI)	816416	1239815	2892346	3959909	174440	217824	155337	209899

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2007 (25)	2008 (26)	2007 (27)	2008 (28)	2007 (29)	2008 (30)	2007 (31)	2008 (32)
Income								
I. Interest Earned	189933	243423	125624	157081	86739	113404	131911	253536
a) Interest/Discount on advances/bills	135367	187756	81352	112299	62111	85816	100379	180205
b) Income on investments	50803	54135	41269	43254	21835	26327	28084	70831
c) Interest on balances with RBI and other inter-bank funds	3763	1532	2516	1155	2779	1116	3312	1804
d) Others	-	-	487	373	14	145	136	696
II. Other Income	16022	24502	17428	22709	11917	15531	31866	46345
a) Commission, exchange and brokerage	8981	8324	8450	10589	9393	11866	18732	22208
b) Net profit (loss) on sale of investments	3372	9016	6395	7820	2747	3068	2474	7299
c) Net profit (loss) on revaluation of investments	-2251	-1833	-1072	-1035	-2703	-2763	-893	-5826
d) Net profit (loss) on sale of land and other assets	-	-	-23	4	11	4	55	11
e) Net profit (loss) on exchange transactions	884	1203	1828	2481	1195	1810	1521	-2736
f) Miscellaneous income	5036	7792	1850	2850	1274	1546	9977	25288
Total (I+II)	205955	267925	143052	179790	98656	128935	163777	299881
Expenditure & Provisions								
III. Interest Expended	113148	162379	83639	110170	52029	76536	69923	130957
a) Interest on deposits	109545	157276	81956	107041	50694	75311	52145	96484
b) Interest on RBI/inter-bank borrowings	3536	5103	795	1392	1019	851	9905	19015
c) Others	67	-	888	1737	316	374	7873	15458
IV. Operating Expenses	37244	40360	23755	30558	19248	21623	61270	101938
a) Payments to and provisions for employees	22007	22577	12909	18099	9270	10178	29298	51923
b) Rent, taxes and lighting	2669	2697	2657	3395	1571	1962	4100	8425
c) Printing and stationery	384	451	302	312	315	309	1553	2758
d) Advertisement and publicity	494	772	278	266	941	734	1500	2201
e) Depreciation on bank's property	3314	3216	1662	1746	2201	1960	3474	5086
f) Directors' fees, allowances and expenses	22	26	22	30	44	54	20	19
g) Auditors' fees and expenses	364	561	57	63	44	56	87	95
h) Law charges	67	96	89	119	38	58	614	1117
i) Postage, telegrams, telephones, etc.	462	462	404	461	751	723	2073	3408
j) Repairs and maintenance	493	786	950	896	419	629	2604	4628
k) Insurance	1604	1794	1513	1713	853	1014	417	903
l) Other expenditure	5364	6922	2912	3458	2801	3946	15530	21375
V. Provisions and Contingencies	28113	29183	17955	14886	11377	9943	18445	37596
Total expenses@	150392	202739	107394	140728	71277	98159	131193	232895
VI. Profit (Loss) during the year	27450	36003	17703	24176	16002	20833	14139	29390
Total (III+IV+V+VI)	205955	267925	143052	179790	98656	128935	163777	299881

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank #		Nainital Bank		Ratnakar Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	41826	50605	18903		12316	16868	7632	10729
a) Interest/Discount on advances/bills	31213	37898	12416		7167	10386	5436	6004
b) Income on investments	8915	10310	5672		3148	3532	1808	2396
c) Interest on balances with RBI and other inter-bank funds	1616	1365	815		1990	2931	373	2298
d) Others	82	1032	-		11	19	15	31
II. Other Income	5672	8249	1527		457	754	464	873
a) Commission, exchange and brokerage	3570	2840	842		347	442	226	357
b) Net profit (loss) on sale of investments	-125	2133	-284		-462	-315	26	165
c) Net profit (loss) on revaluation of investments	-	-	-1123		-7	-13	-	-
d) Net profit (loss) on sale of land and other assets	41	548	-24		-	-	-	2
e) Net profit (loss) on exchange transactions	555	617	419		-	-	-	-
f) Miscellaneous income	1631	2111	1697		579	640	212	349
Total (I+II)	47498	58854	20430		12773	17622	8096	11602
Expenditure & Provisions								
III. Interest Expended	29919	38192	14404		5548	9300	4244	5238
a) Interest on deposits	28435	36320	13700		5441	9034	4209	5204
b) Interest on RBI/inter-bank borrowings	330	555	150		107	266	3	2
c) Others	1154	1317	554		-	-	32	32
IV. Operating Expenses	10221	11645	5708		3389	3225	3217	2976
a) Payments to and provisions for employees	5620	6304	2585		2347	2044	2208	1712
b) Rent, taxes and lighting	829	978	1133		249	277	307	356
c) Printing and stationery	147	151	49		46	47	40	43
d) Advertisement and publicity	126	118	26		16	18	13	23
e) Depreciation on bank's property	745	858	374		193	180	290	316
f) Directors' fees, allowances and expenses	18	43	4		4	5	5	6
g) Auditors' fees and expenses	24	28	22		11	14	7	8
h) Law charges	50	47	25		17	29	17	15
i) Postage, telegrams, telephones, etc.	254	497	77		54	56	38	34
j) Repairs and maintenance	64	66	149		38	50	46	42
k) Insurance	438	496	211		110	142	89	93
l) Other expenditure	1906	2059	1053		304	363	157	328
V. Provisions and Contingencies	5600	6490	1649		2060	2384	336	1687
Total expenses@	40140	49837	20112		8937	12525	7461	8214
VI. Profit (Loss) during the year	1758	2527	-1331		1776	2713	299	1701
Total (III+IV+V+VI)	47498	58854	20430		12773	17622	8096	11602

Note @ : Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes.'

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Contd.)
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sangli Bank #		SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007 (41)	2008 (42)	2007 (43)	2008 (44)	2007 (45)	2008 (46)	2007 (47)	2008 (48)
Income								
I. Interest Earned	11129		3394	4365	97660	130925	63799	77414
a) Interest/Discount on advances/bills	3460		2015	2802	69441	96057	38704	50595
b) Income on investments	5673		825	1062	21880	29072	21950	22969
c) Interest on balances with RBI and other inter-bank funds	1994		546	488	6339	5796	1686	714
d) Others	2		8	13	-	-	1459	3136
II. Other Income	683		386	1380	10316	12458	8285	11756
a) Commission, exchange and brokerage	444		102	145	2428	2809	3262	3510
b) Net profit (loss) on sale of investments	36		-	248	3160	3157	983	962
c) Net profit (loss) on revaluation of investments	-59		-	-	-1837	-1800	-989	-1314
d) Net profit (loss) on sale of land and other assets	2		-	-	-2	-16	39	2
e) Net profit (loss) on exchange transactions	50		-184	161	1469	1569	1151	1633
f) Miscellaneous income	210		468	826	5098	6739	3839	6963
Total (I+II)	11812		3780	5745	107976	143383	72084	89170
Expenditure & Provisions								
III. Interest Expended	7100		2271	3587	60909	91510	34221	49880
a) Interest on deposits	7079		1964	3278	59260	89481	32965	46234
b) Interest on RBI/inter-bank borrowings	21		301	309	91	680	118	199
c) Others	-		6	-	1558	1349	1138	3447
IV. Operating Expenses	8652		939	921	21885	24807	14743	16850
a) Payments to and provisions for employees	6690		462	393	13323	14635	8899	10140
b) Rent, taxes and lighting	440		123	158	1945	2175	1183	1374
c) Printing and stationery	28		9	8	521	819	308	346
d) Advertisement and publicity	6		2	1	364	354	326	324
e) Depreciation on bank's property	36		94	90	1178	1219	1022	966
f) Directors' fees, allowances and expenses	2		11	14	32	35	36	43
g) Auditors' fees and expenses	37		3	4	82	107	32	31
h) Law charges	67		17	9	89	101	32	33
i) Postage, telegrams, telephones, etc.	67		21	10	520	634	374	465
j) Repairs and maintenance	193		26	23	625	661	443	577
k) Insurance	160		51	66	1015	1319	543	638
l) Other expenditure	926		120	145	2191	2748	1545	1913
V Provisions and Contingencies	29198		(185)	(48)	14770	11903	12542	9766
Total expenses@	15752		3210	4508	82794	116317	48964	66730
VI. Profit (Loss) during the year	-33138		755	1285	10412	15163	10578	12674
Total (III+IV+V+VI)	11812		3780	5745	107976	143383	72084	89170

Note @ : Excluding 'Provisions and Contingencies'.

See 'Explanatory Notes.'

Source : Annual accounts of banks of respective years .

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 2006-07 AND 2007-08 (Concl.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007	2008
	(49)	(50)
Income		
I. Interest Earned	58760	131082
a) Interest/Discount on advances/bills	42264	93037
b) Income on investments	15104	36682
c) Interest on balances with RBI and other inter-bank funds	1056	1052
d) Others	336	311
II. Other Income	19458	35453
a) Commission, exchange and brokerage	11159	20508
b) Net profit (loss) on sale of investments	1064	5909
c) Net profit (loss) on revaluation of investments	-614	-614
d) Net profit (loss) on sale of land and other assets	-	-1
e) Net profit (loss) on exchange transactions	3305	2198
f) Miscellaneous income	4544	7453
Total (I+II)	78218	166535
Expenditure & Provisions		
III. Interest Expended	41625	97411
a) Interest on deposits	32930	85401
b) Interest on RBI/inter-bank borrowings	6694	5948
c) Others	2001	6062
IV. Operating Expenses	19350	34116
a) Payments to and provisions for employees	11747	20241
b) Rent, taxes and lighting	1602	3170
c) Printing and stationery	251	384
d) Advertisement and publicity	268	167
e) Depreciation on bank's property	1107	1923
f) Directors' fees, allowances and expenses	27	26
g) Auditors' fees and expenses	31	34
h) Law charges	184	191
i) Postage, telegrams, telephones, etc.	307	735
j) Repairs and maintenance	185	297
k) Insurance	113	208
l) Other expenditure	3528	6740
V. Provisions and Contingencies	7806	15006
Total expenses@	60975	131527
VI. Profit (Loss) during the year	9437	20002
Total (III+IV+V+VI)	78218	166535

Note @ : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years .

TABLE B3 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2008

(Amount in Rs. lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPAs	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
State Bank of India & its Associates					
State Bank of India	370977	200094	-8868	75640	637843
State Bank of Bikaner and Jaipur	14853	7591	2478	9696	34618
State Bank of Hyderabad	21195	-3050	4475	20800	43420
State Bank of Indore	11936	7046	1102	1635	21719
State Bank of Mysore	15314	2151	4323	3079	24867
State Bank of Patiala	17001	7679	20049	1727	46456
State Bank of Saurashtra	3150	4905	2101	2330	12486
State Bank of Travancore	14163	10528	4402	3205	32298
Nationalised Banks					
Allahabad Bank	14740	26855	2040	6842	50477
Andhra Bank	34200	9866	1217	2854	48137
Bank of Baroda	77163	43598	4176	34366	159303
Bank of India	67531	69725	8342	23582	169180
Bank of Maharashtra	19174	8631	2517	4102	34424
Canara Bank	34000	87500	13799	4138	139437
Central Bank of India	30178	28906	7416	5314	71814
Corporation Bank	33042	12300	-1323	7596	51615
Dena Bank	-4225	26400	2758	7732	32665
IDBI Bank Ltd.	9325	13358	35728	1955	60366
Indian Bank	22624	34958	11449	-3975	65056
Indian Overseas Bank	45236	12544	15015	7653	80448
Oriental Bank of Commerce	42096	-18950	6450	8214	37810
Punjab and Sind Bank	12203	6549	330	-3052	16030
Punjab National Bank	124715	37709	10417	22907	195748
Syndicate Bank	15747	34541	966	10766	62020
UCO Bank	5786	37007	11642	-256	54179
Union Bank of India	47337	58522	3000	10472	119331
United Bank of India	2000	24499	7305	-19005	14799
Vijaya Bank	-8369	10056	24237	4036	29960

Source : Annual accounts of banks of respective years.

TABLE B3 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2008 (Contd.)

(Amount in Rs. lakh)

Bank Name	Provisions and Contingencies as on march 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Foreign Banks					
AB Bank	232	-	-	27	259
ABN Amro Bank	16771	3981	129	42572	63452
Abu Dhabi Commercial Bank	775	351	-	39	1165
Antwerp Diamond Bank	794	-	-	44	838
Bank International Indonesia	179	-	-	10	189
Bank of America	23880	-	-1567	274	22587
Bank of Bahrain & Kuwait	-523	62	284	-471	-647
Bank of Ceylon	146	342	-	32	520
Bank of Nova Scotia	6901	-1618	502	1079	6863
Bank of Tokyo-Mitsubishi UFJ	6314	-48	-468	676	6474
Barclays Bank	6916	2067	851	7143	16976
BNP Paribas	15272	-325	-594	926	15279
Calyon Bank	10446	-100	2418	130	12894
Chinatrust Commercial Bank	41	-	1	-112	-70
Citibank	145071	61666	-2636	7404	211505
DBS Bank	4680	413	-744	1057	5406
Deutsche Bank	40309	2890	-245	5037	47991
Hong Kong & Shanghai Banking Corporation	95371	-	3011	75873	174255
J P Morgan Chase Bank	21135	5464	-1803	160	24956
Krung Thai Bank	154	-	10	-	164
Mashreq Bank	263	-	-26	18	255
Mizuho Corporate Bank	1356	-	-109	201	1448
Oman International Bank	10	-1010	-	-46	-1046
Shinhan Bank	1073	-	-	199	1272
Societe Generale	1626	-	-1721	-220	-315
Sonali Bank	54	-	-	4	58
Standard Chartered Bank	113305	-	-7066	18064	124303
State Bank of Mauritius	412	-	3	83	498

Source : Annual accounts of banks of respective years.

TABLE B3 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2008 (Concl'd.)

(Amount in Rs. lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Other Scheduled Commercial Banks					
Axis Bank	57547	34401	654	22887	115489
Bank of Rajasthan	5553	-820	-467	1342	5608
Catholic Syrian Bank	1820	1191	372	309	3692
Centurion Bank of Punjab	6295	16882	-	411	23588
City Union Bank	3386	-	631	3940	7957
Development Credit Bank	-219	4982	307	2058	7128
Dhanalakshmi Bank	1022	183	212	186	1603
Federal Bank	13210	19205	3152	7040	42607
HDFC Bank	69090	102637	-	45796	217523
ICICI Bank	89837	-	6226	284233	380296
IndusInd Bank	3923	6090	363	1738	12114
ING Vysya Bank	9453	3600	-964	2965	15054
Jammu & Kashmir Bank	21598	3000	1924	2661	29183
Karnataka Bank	9707	5520	-591	250	14886
Karur Vysya Bank	9966	-	-298	275	9943
Kotak Mahindra Bank	10385	14369	-48	12891	37597
Lakshmi Vilas Bank	2785	-	601	3103	6489
Nainital Bank	1448	-	3	933	2384
Ratnakar Bank	827	376	403	81	1687
SBI Comm. & Intl. Bank	128	-141	73	-108	-48
South Indian Bank	8013	1291	1146	1453	11903
Tamilnad Mercantile Bank	63	21	8	6	98
Yes Bank	10646	244	1332	2784	15006

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contracts \$		Guarantees given on behalf of constituents			
			In India		Outside India	
	2007	2008	2007	2008	2007	2008
(1)	(2)	(3)	(4)	(5)	(6)	
State Bank of India & its Associates						
State Bank of India	19728531	31045752	2371563	3515913	1390557	1450388
State Bank of Bikaner & Jaipur	694593	1322463	85144	126628	-	-
State Bank of Hyderabad	1116966	1537521	218041	303685	38064	18638
State Bank of Indore	1962215	2931875	100633	128313	1502	7134
State Bank of Mysore	515009	1179219	78074	90596	-	-
State Bank of Patiala	527326	1712913	134532	229308	2441	26491
State Bank of Saurashtra	237865	463590	34525	44244	2842	412
State Bank of Travancore	1094120	1342251	158176	202236	11	3
Total	25876623	41535584	3180687	4640922	1435416	1503067
Nationalised Banks						
Allahabad Bank	1498647	4887969	191925	259151	40597	21504
Andhra Bank	1544684	1439602	271409	308051	23131	21285
Bank of Baroda	3494463	5649249	411361	476827	191468	202493
Bank of India	4555357	8987696	653446	784284	236734	243660
Bank of Maharashtra	949012	101684	184430	249499	55762	22793
Canara Bank	3787429	7760273	1360623	1733699	963	1535
Central Bank of India	965470	1445519	209944	289048	16552	18924
Corporation Bank	1588279	1833502	349681	468689	46035	92809
Dena Bank	852158	939287	207120	223204	-	-
IDBI Bank Ltd.	1770891	3029404	808063	1159435	12145	20375
Indian Bank	249805	652575	211850	289173	1398	1083
Indian Overseas Bank	786443	1113862	417264	540547	6591	9229
Oriental Bank of Commerce	438742	742925	489207	634524	18306	44196
Punjab & Sind Bank	131914	273825	49216	55531	-	-
Punjab National Bank	4016031	6508557	927031	1117112	281993	310046
Syndicate Bank	3830833	4390726	371876	488274	12492	11928
UCO Bank	1426018	2029528	288640	350660	2900	7220
Union Bank of India	2789528	4185416	396336	461967	14186	8449
United Bank of India	306224	315649	124399	141455	19813	22657
Vijaya Bank	435023	784515	200551	272518	-	-
Total	35416950	57071761	8124372	10303646	981068	1060184

Note : \$ Includes derivative contracts

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Acceptances, endorsements and other obligations		Others @		Total	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
State Bank of India & its Associates						
State Bank of India	4705064	7470609	24499751	37596985	52695466	81079648
State Bank of Bikaner & Jaipur	122073	128104	26230	30705	928041	1607899
State Bank of Hyderabad	255537	355239	95347	67755	1723953	2282839
State Bank of Indore	122612	166657	23544	24779	2210505	3258758
State Bank of Mysore	127487	200359	3869	17369	724439	1487543
State Bank of Patiala	236833	386394	27147	38422	928278	2393528
State Bank of Saurashtra	77617	113689	35164	10241	388013	632176
State Bank of Travancore	156500	173589	8823	18446	1417629	1736525
Total	5803722	8994641	24719875	37804703	61016323	94478916
Nationalised Banks						
Allahabad Bank	225219	304132	75584	80791	2031971	5553546
Andhra Bank	141117	159527	79490	44536	2059831	1973000
Bank of Baroda	634894	679049	1405347	1228615	6137532	8236233
Bank of India	777120	1208642	2766806	3724617	8989464	14948898
Bank of Maharashtra	60445	145000	15260	27545	1264909	546521
Canara Bank	946039	1416236	66061	75579	6161114	10987323
Central Bank of India	212194	305912	41685	27162	1445845	2086564
Corporation Bank	313573	344754	11855	3492	2309424	2743246
Dena Bank	132877	135101	177391	174720	1369545	1472311
IDBI Bank Ltd.	822754	1139498	7438929	4771930	10852782	10120641
Indian Bank	173979	286269	44802	44502	681835	1273602
Indian Overseas Bank	600913	708801	428557	764191	2239768	3136629
Oriental Bank of Commerce	371896	426540	108403	103502	1426554	1951686
Punjab & Sind Bank	27305	41358	314	539	208749	371253
Punjab National Bank	1387334	1634443	63452	124993	6675842	9695150
Syndicate Bank	234053	276418	128625	65006	4577879	5232351
UCO Bank	266386	385848	35311	63625	2019255	2836881
Union Bank of India	880891	1510368	89435	85541	4170376	6251741
United Bank of India	72402	78048	469	519	523308	558328
Vijaya Bank	69672	128126	199557	77271	904803	1262429
Total	8351063	11314070	13177333	11488676	66050786	91238337

Note : @ Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contracts \$		Guarantees given on behalf of constituents			
			In India		Outside India	
	2007	2008	2007	2008	2007	2008
(1)	(2)	(3)	(4)	(5)	(6)	
Foreign Banks						
AB Bank	-	-	66	69	-	-
ABN Amro Bank	45395257	68428928	196815	361357	143728	46462
Abu Dhabi Commercial Bank	45816	15553	1116	976	2645	1401
American Express Bank #	2201889		984		1766	
Antwerp Diamond Bank	16437	37731	100	100	-	-
Bank International Indonesia	1783	3597	-	-	-	-
Bank of America	27703275	58202949	38888	76822	-	-
Bank of Bahrain & Kuwait	18686	22722	3053	2599	-	-
Bank of Ceylon	17829	3159	243	408	-	-
Bank of Nova Scotia	919536	1233113	35887	56311	29	2377
Bank of Tokyo-Mitsubishi UFJ	458754	606673	35263	46575	-	-
Barclays Bank	57659535	104275468	29882	55280	-	16234
BNP Paribas	21315723	15646919	166522	252572	-	-
Calyon Bank	36769123	67334435	31866	35411	92324	94570
Chinatrust Commercial Bank	3068	3037	1576	1351	-	-
Citibank	30933986	94035359	392634	548897	112714	191164
DBS Bank	3441741	11375627	159129	130478	-	-
Deutsche Bank	18945368	52156696	112430	158366	176646	275861
Hongkong & Shanghai Banking Corporation	56185518	129664827	490559	669420	167541	167898
J P Morgan Chase Bank	34637578	81582681	10786	41655	-	-
Krung Thai Bank	1389	-	16	16	-	-
Mashreq Bank	3720	2641	52	7	-	298
Mizuho Corporate Bank	337911	277228	23997	34328	-	-
Oman International Bank	20823	24347	236	330	-	-
Shinhan Bank	4668	4558	8340	12704	-	-
Societe Generale	5158364	13198386	26938	45831	-	-
Sonali Bank	208	570	6	6	14	-
Standard Chartered Bank	79910409	160075182	587691	800732	273162	429077
State Bank of Mauritius	44356	15974	481	453	-	-
Total	422152754	858228360	2355555	3333054	970570	1225341

Note : \$ Includes derivative contracts

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Acceptances, endorsements and other obligations		Others @		Total	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
Foreign Banks						
AB Bank	1357	1532	31	-	1455	1601
ABN Amro Bank	242175	253934	6805	3296	45984781	69093976
Abu Dhabi Commercial Bank	693	79	2103	2948	52373	20957
American Express Bank #	2960		4917525		7125124	
Antwerp Diamond Bank	-	-	98	51	16636	37882
Bank International Indonesia	-	-	35	-	1819	3597
Bank of America	89704	45670	54880	129244	27886747	58454685
Bank of Bahrain & Kuwait	2328	1564	500	101	24568	26987
Bank of Ceylon	1418	1571	-	-	19490	5138
Bank of Nova Scotia	20457	24901	1306	1306	977215	1318007
Bank of Tokyo-Mitsubishi UFJ	3553	4264	10898	15054	508469	672566
Barclays Bank	12099	65784	663	651	57702179	104413419
BNP Paribas	46096	87481	24475428	49438518	46003768	65425490
Calyon Bank	24559	20997	96231	72368	37014103	67557781
Chinatrust Commercial Bank	294	477	-	-	4939	4865
Citibank	399994	380760	36529863	69316698	68369193	164472878
DBS Bank	64339	80505	5603258	22478839	9268467	34065448
Deutsche Bank	288996	642216	4713326	11947794	24236765	65180932
Hongkong & Shanghai Banking Corporation	1063185	1517935	156388	278399	58063191	132298480
J P Morgan Chase Bank	-	2614	-	-	34648364	81626949
Krung Thai Bank	111	90	-	-	1517	106
Mashreq Bank	14492	10815	235	267	18498	14028
Mizuho Corporate Bank	2685	3210	-	1054	364593	315820
Oman International Bank	197	294	3594	3714	24850	28684
Shinhan Bank	351	607	-	-	13359	17869
Societe Generale	8314	10182	-	-	5193617	13254399
Sonali Bank	87	54	-	-	315	630
Standard Chartered Bank	787202	874981	394794	380870	81953258	162560843
State Bank of Mauritius	153	77	1738	703	46728	17206
Total	3077801	4032594	76969699	154071875	505526378	1020891224

Note : @ Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments**Source** : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

(Amount in Rs. lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contracts \$		Guarantees given on behalf of constituents			
			In India		Outside India	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Axis Bank	17343043	23694085	438135	1179635	503	17557
Bank of Rajasthan	65551	72269	32865	42244	-	68
Catholic Syrian Bank	37057	63626	7565	7604	-	-
Centurion Bank of Punjab	429107	1040628	67690	156468	-	-
City Union Bank	72059	352238	23162	29347	-	-
Development Credit Bank	152950	341840	35460	41459	5376	5076
Dhanalakshmi Bank	25166	11161	8364	11386	-	-
Federal Bank	403030	439300	76987	105601	-	-
HDFC Bank	31715313	56743738	405422	566216	-	-
ICICI Bank	13315604	30717123	2416253	3383135	504938	745016
IndusInd Bank	1679644	2626185	147519	180314	-	-
ING Vysya Bank	3623670	5496917	221262	322188	-	-
Jammu & Kashmir Bank	97934	699614	83806	88729	212	412
Karnataka Bank	187183	519434	65379	81777	-	-
Karur Vysya Bank	334302	561186	58165	84141	-	-
Kotak Mahindra Bank	387020	642916	15744	70458	-	-
Lakshmi Vilas Bank	26664	41235	11463	13271	-	-
Lord Krishna Bank #	7961		10964		-	
Nainital Bank	-	-	1194	1771	-	-
Ratnakar Bank	-	-	2785	3389	-	-
Sangli Bank #	310		1060		-	
SBI Comm. & Intl. Bank	20931	45877	813	858	48	136
South Indian Bank	102270	104105	22732	72922	-	-
Tamilnad Mercantile Bank	45077	138466	32492	61384	-	-
Yes Bank	4949667	5930197	111912	211792	-	-
Total	75021513	130282139	4299191	6716090	511077	768266
All Scheduled Commercial Banks	558467841	1087117844	17959805	24993711	3898130	4556859

Note : \$ Includes derivative contracts

: See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B4 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl'd.)
(Amount in Rs. lakh)

Bank Name	As on March 31					
	Acceptances, endorsements and other obligations		Others @		Total	
	2007 (7)	2008 (8)	2007 (9)	2008 (10)	2007 (11)	2008 (12)
Other Scheduled Commercial Banks						
Axis Bank	547719	824656	87075	173627	18416475	25889560
Bank of Rajasthan	9584	11218	9449	7788	117448	133586
Catholic Syrian Bank	8503	6723	2605	3758	55730	81711
Centurion Bank of Punjab	97429	262049	100838	505782	695064	1964927
City Union Bank	15769	34279	135	48	111125	415912
Development Credit Bank	33692	59830	34343	125462	261822	573667
Dhanalakshmi Bank	2307	1458	2161	3555	37998	27560
Federal Bank	795500	768383	20552	18309	1296069	1331593
HDFC Bank	260505	1017214	433584	973640	32814824	59300808
ICICI Bank	1867067	2509926	38192129	77779700	56295991	115134901
IndusInd Bank	226837	268033	22174	23662	2076174	3098193
ING Vysya Bank	158531	129089	17521	4396	4020984	5952589
Jammu & Kashmir Bank	145513	330522	2487	7165	329952	1126443
Karnataka Bank	50827	53361	39401	41328	342790	695901
Karur Vysya Bank	47073	105639	547	532	440087	751499
Kotak Mahindra Bank	28287	53567	9634419	11395817	10065470	12162758
Lakshmi Vilas Bank	14718	21834	17679	12198	70524	88538
Lord Krishna Bank #	3130		3981		26036	
Nainital Bank	116	265	113	30	1422	2066
Ratnakar Bank	100	63	196	203	3081	3655
Sangli Bank #	116		3038		4523	
SBI Comm. & Intl. Bank	915	1259	2146	1760	24854	49891
South Indian Bank	38871	31825	185	1683	164058	210535
Tamilnad Mercantile Bank	42574	41790	583	595	120725	242235
Yes Bank	95135	288442	58881	459523	5215596	6889954
Total	4490817	6821425	48686224	91540562	133008823	236128482
All Scheduled Commercial Banks	21723404	31162729	163553130	294905815	765602311	1442736959

Note : @ Including (a) claims against the bank not acknowledged as debts and (b) liability for partly paid investments
Source : Annual accounts of banks of respective years.

**TABLE B5 : MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2007 AND 2008**

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs			Net NPAs		
	As on March 31, 2007	Addition during the year	Reduction during the year	As on March 31, 2008	As on March 31, 2007	As on March 31, 2008
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	999822	789904	505992	1283734	525772	742433
State Bank of Bikaner & Jaipur	46303	29199	31771	43731	22280	20909
State Bank of Hyderabad	35083	19858	23747	31194	6130	5697
State Bank of Indore	29420	16591	19472	26539	15906	13351
State Bank of Mysore	38376	-	2476	35900	7488	8939
State Bank of Patiala	52441	44928	45275	52094	23841	21699
State Bank of Saurashtra	12238	14538	9247	17529	7751	11094
State Bank of Travancore	54011	32633	29561	57083	26762	26771
Nationalised Banks						
Allahabad Bank	109359	61922	70230	101051	44019	39981
Andhra Bank	39701	20152	22610	37243	4725	5370
Bank of Baroda	209214	100215	111291	198138	50167	49355
Bank of India	210049	136527	153484	193092	81203	59198
Bank of Maharashtra	82027	25212	30612	76627	27738	25405
Canara Bank	149343	142570	150358	141555	92697	89903
Central Bank of India	257200	66500	88700	235000	87800	106000
Corporation Bank	62457	17333	21348	58442	14193	12693
Dena Bank	74448	41601	58789	57260	36480	21543
IDBI Bank Ltd.	123186	95407	62125	156468	72193	108291
Indian Bank	54581	44370	50265	48686	10213	9758
Indian Overseas Bank	112021	66500	78826	99695	25783	36320
Oriental Bank of Commerce	145405	57975	75370	128010	21566	53840
Punjab & Sind Bank	29084	10584	26115	13553	7704	6697
Punjab National Bank	339072	195319	202461	331930	72562	75378
Syndicate Bank	155981	126541	105657	176865	39101	62273
UCO Bank	150623	103452	88880	165195	100606	109230
Union Bank of India	187262	76250	97852	165660	60122	12757
United Bank of India	81700	32600	38200	76100	33300	30600
Vijaya Bank	56431	40678	45959	51150	14396	18161

Source : Annual accounts of banks

**TABLE B5 : MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs			Net NPAs		
	As on March 31, 2007	Addition during the year	Reduction during the year	As on March 31, 2008	As on March 31, 2007	As on March 31, 2008
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
AB Bank	-	265	-	265	-	238
ABN Amro Bank	10087	59158	39836	29409	2128	17388
Abu Dhabi Commercial Bank	3977	392	2420	1949	128	-
Antwerp Diamond Bank	-	-	-	-	-	-
Bank International Indonesia	-	-	-	-	-	-
Bank of America	70	-	-	70	-	-
Bank of Bahrain & Kuwait	3729	491	1683	2537	20	424
Bank of Ceylon	2895	142	1369	1668	608	166
Bank of Nova Scotia	1818	-	1618	200	-	-
Bank of Tokyo-Mitsubishi UFJ	8	-	8	-	3	-
Barclays Bank	-	5303	-	5303	-	3244
BNP Paribas	3876	-	500	3376	-	-
Calyon Bank	305	-	100	205	-	-
Chinatrust Commercial Bank	295	-	165	130	32	-
Citibank	53000	41510	15350	79160	33610	47180
DBS Bank	-	521	-	521	-	109
Deutsche Bank	1102	6898	2041	5959	42	2009
Hong Kong & Shanghai Banking Corporation	39499	109290	79075	69714	9859	17478
J P Morgan Chase Bank	6177	7596	1630	12143	1738	2241
Krung Thai Bank	-	-	-	-	-	-
Mashreq Bank	-	-	-	-	-	-
Mizuho Corporate Bank	658	-	-	658	-	-
Oman International Bank	15476	1601	17077	-	-	-
Shinhan Bank	-	-	-	-	-	-
Societe Generale	349	-	349	-	-	-
Sonali Bank	88	-	2	86	-	-
Standard Chartered Bank	79948	33304	40938	72314	43190	34537
State Bank of Mauritius	-	-	-	-	-	-

Source : Annual accounts of banks

**TABLE B5 : MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl.d.)**

(Amount in Rs. lakh)

Name of the Bank	Gross NPAs			Net NPAs		
	As on March 31, 2007	Addition during the year	Reduction during the year	As on March 31, 2008	As on March 31, 2007	As on March 31, 2008
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Axis Bank	41867	38421	30827	49461	26633	24829
Bank of Rajasthan	12104	5028	4513	12619	1367	3090
Catholic Syrian Bank	12906	3819	3586	13139	5968	5324
Centurion Bank of Punjab	31788	61155	38966	53977	14150	26671
City Union Bank	8707	5868	6282	8293	3625	4446
Development Credit Bank	14616	10348	18621	6343	4362	2698
Dhanalakshmi Bank	9629	1585	4893	6321	3224	1856
Federal Bank	45080	26231	24452	46859	6505	4320
HDFC Bank	65776	120276	95355	90697	20289	29852
ICICI Bank	412606	368966	23618	757954	199204	349055
IndusInd Bank	34273	15549	10591	39231	27375	29102
ING Vysya Bank	12638	19730	20744	11624	11402	10323
Jammu & Kashmir Bank	50183	22793	24453	48523	19357	20344
Karnataka Bank	38734	13770	14547	37957	11604	10648
Karur Vysya Bank	20263	7723	8560	19426	1597	1729
Kotak Mahindra Bank	27755	25432	9269	43918	21680	27615
Lakshmi Vilas Bank	13118	4632	3952	13798	5695	5952
Nainital Bank	1560	1332	1039	1853	-	-
Ratnakar Bank	3805	561	657	3709	1020	581
SBI Comm. & Intl. Bank	1117	431	1021	527	61	-
South Indian Bank	32121	5795	19068	18848	7781	3397
Tamilnad Mercantile Bank	19060	5700	12542	12218	3979	2015
Yes Bank	-	1089	32	1057	-	846

Source : Annual accounts of banks

**TABLE B6 : BANK-WISE NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANK - 2008**

(Amount in Rs. Crore)

Bank Name	As on March 31		Gross NPA Ratio %
	Gross NPAs	Gross Advance	
State Bank of India & its Associates			
State Bank of Bikaner & Jaipur	437	25304	1.7
State Bank of Hyderabad	312	35901	0.9
State Bank of India	12837	422181	3.0
State Bank of Indore	265	18356	1.4
State Bank of Mysore	359	21305	1.7
State Bank of Patiala	521	36724	1.4
State Bank of Saurashtra	179	12309	1.5
State Bank of Travancore	571	28440	2.0
Nationalised Banks			
Allahabad Bank	1011	50312	2.0
Andhra Bank	372	34556	1.1
Bank of Baroda	1981	107672	1.8
Bank of India	1931	114793	1.7
Bank of Maharashtra	766	29798	2.6
Canara Bank	1416	107655	1.3
Central Bank of India	2350	74287	3.2
Corporation Bank	584	39664	1.5
Dena Bank	573	23381	2.4
IDBI Bank Ltd	1565	83608	1.9
Indian Bank	487	40228	1.2
Indian Overseas Bank	997	61058	1.6
Oriental Bank of Commerce	1280	55327	2.3
Punjab & Sind Bank	136	18409	0.7
Punjab National Bank	3319	120932	2.7
Syndicate Bank	1769	65197	2.7
UCO Bank	1652	55627	3.0
Union Bank of India	1657	75879	2.2
United Bank of India	761	28152	2.7
Vijaya Bank	512	32019	1.6
Foreign Banks			
AB Bank	3	26	10.2
ABN AMRO Bank	294	20502	1.4
Abu Dhabi Commercial Bank	19	182	10.7
Antwerp Diamond Bank	-	476	0.0
BNP Paribas	34	3805	0.9
Bank of America	1	3453	0.0
Bank of Bahrain & Kuwait	25	301	8.4
Bank of Ceylon	17	56	29.6
Bank of Nova Scotia	2	4776	0.0
Barclays Bank	61	7664	0.8

**TABLE B6 : BANK-WISE NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANK - 2008 (Concl.d.)**

(Amount in Rs. Crore)

Bank Name	As on March 31		
	Gross NPAs	Gross Advance	Gross NPA Ratio %
Calyon Bank	2	1815	0.1
China Trust Commercial Bank	1	129	1.0
Citibank	1011	38915	2.6
Deutsche Bank	60	9000	0.7
Development Bank of Singapore	5	2368	0.2
Hongkong & Shanghai Banking Corporation	697	30467	2.3
JP Morgan Chase Bank	121	1158	10.5
Krung Thai Bank	-	9	0.0
Mashreq Bank	-	41	0.0
Mizuho Corporate Bank	7	863	0.8
Oman International Bank	-	1	0.0
Shinhan Bank	-	314	0.0
Societe Generale	-	385	0.0
Sonali Bank Ltd	1	9	10.0
Standard Chartered Bank	723	33729	2.1
State Bank of Mauritius	-	214	0.0
The Bank of Tokyo - Mitsubishi UFJ	-	2307	0.0
Other Scheduled Commercial Banks			
Axis Bank	486	59899	0.8
Bank of Rajasthan	126	7529	1.7
Catholic Syrian Bank	131	3387	3.9
Centurion Bank of Punjab	540	16455	3.3
City Union Bank	83	4575	1.8
Development Credit Bank	63	4105	1.5
Dhanalakshmi Bank	63	2146	2.9
Federal Bank	469	19327	2.4
HDFC Bank	904	64032	1.4
ICICI Bank	7580	229892	3.3
IndusInd Bank	392	12897	3.0
ING Vysya Bank	116	14663	0.8
Jammu & Kashmir Bank	485	19164	2.5
Karnataka Bank	380	11102	3.4
Karur Vysya Bank	194	9569	2.0
Kotak Mahindra Bank	453	15729	2.9
Lakshmi Vilas Bank	138	3931	3.5
Nainital Bank	19	1002	1.8
Ratnakar Bank	37	617	6.0
SBI Commercial & International Bank	5	364	1.4
South Indian Bank	188	10597	1.8
Tamilnad Mercantile Bank	122	5431	2.2
Yes Bank	11	9432	0.1
All Scheduled Commercial Banks	56668	2507885	2.3

Note : Data are Provisional. Figures are rounded off. Data pertain to the balance sheets of banks.

Source : Department of Banking Supervision, RBI

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	454131	672912	323	43	454453	672956
State Bank of Bikaner & Jaipur	30580	31500	—	—	30580	31500
State Bank of Hyderabad	50550	55699	—	—	50550	55699
State Bank of Indore	18996	23401	1	2	18997	23402
State Bank of Mysore	24923	31885	—	—	24923	31886
State Bank of Patiala	36653	41373	—	—	36653	41373
State Bank of Saurashtra	8743	5198	—	—	8744	5198
State Bank of Travancore	32628	38611	195	140	32823	38751
Total	657204	900580	518	185	657722	900766
Nationalised Banks						
Allahabad Bank	75014	97474	9430	10250	84444	107724
Andhra Bank	53790	57557	7619	7623	61410	65180
Bank of Baroda	102646	143552	—	—	102646	143552
Bank of India	112317	200940	54176	54176	166493	255116
Bank of Maharashtra	27184	32839	4084	13466	31268	46305
Canara Bank	142081	156501	—	—	142081	156501
Central Bank of India	49801	55016	12	279	49814	55295
Corporation Bank	53614	73499	—	—	53614	73499
Dena Bank	20156	35979	—	—	20156	35979
IDBI Bank Ltd.	63031	72946	103240	131490	166271	204436
Indian Bank	75977	100874	7707	8069	83683	108943
Indian Overseas Bank	100843	120234	—	—	100843	120234
Oriental Bank of Commerce	58081	35322	88	42	58170	35363
Punjab & Sind Bank	21853	38236	10327	13268	32180	51504
Punjab National Bank	154008	204876	18349	1552	172357	206428
Syndicate Bank	71606	84807	—	—	71606	84807
UCO Bank	31610	41216	28612	40527	60222	81742
Union Bank of India	84539	138703	55	48	84594	138751
United Bank of India	26728	31895	—	—	26728	31895
Vijaya Bank	33134	36128	49304	60613	82439	96741
Total	1358015	1758592	293003	341402	1651018	2099994
Public Sector Banks	2015218	2659173	293522	341587	2308740	3000760

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Contd.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves	
	2007	2008	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
State Bank of India & its Associates								
State Bank of India	335811	483907	4	444	—	6218	—	—
State Bank of Bikaner & Jaipur	9175	9450	77	55	—	—	—	—
State Bank of Hyderabad	15180	16710	204	—	—	—	—	—
State Bank of Indore	4800	6000	967	193	—	—	—	—
State Bank of Mysore	20101	24301	510	104	—	—	—	—
State Bank of Patiala	9200	10600	—	—	—	—	—	—
State Bank of Saurashtra	2186	1300	1	355	—	—	—	—
State Bank of Travancore	8158	9653	48	—	—	—	—	—
Total	404612	561921	1812	1151	—	6218	—	—
Nationalised Banks								
Allahabad Bank	18800	24500	4838	1014	—	—	—	—
Andhra Bank	13448	14400	—	—	—	—	—	—
Bank of Baroda	25662	35888	1432	8465	—	—	—	—
Bank of India	30000	70000	2657	4282	—	—	—	—
Bank of Maharashtra	6796	8210	132	1360	—	—	—	—
Canara Bank	36000	40000	221	10200	—	—	—	—
Central Bank of India	12450	16505	—	—	248	886	—	—
Corporation Bank	17000	20000	3116	3973	—	—	—	—
Dena Bank	6047	10794	246	1446	—	—	—	—
IDBI Bank Ltd.	15800	18300	1100	310	—	—	—	—
Indian Bank	19000	25200	186	137	—	—	—	—
Indian Overseas Bank	30300	36100	5365	2316	—	—	—	—
Oriental Bank of Commerce	14600	8900	—	—	—	—	—	—
Punjab & Sind Bank	5500	10000	1002	678	2280	—	—	—
Punjab National Bank	38502	51219	5003	8394	—	—	—	—
Syndicate Bank	17902	21202	1	3	—	—	—	—
UCO Bank	7902	10304	1730	827	—	—	—	—
Union Bank of India	25400	41800	2484	14186	—	—	—	—
United Bank of India	6682	7974	507	1278	—	—	—	—
Vijaya Bank	8284	9032	—	—	—	—	—	—
Total	356075	480327	30019	58870	2528	886	—	—
Public Sector Banks	760687	1042247	31831	60021	2528	7103	—	—

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Contd.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to balance sheet	
	2007	2008	2007	2008	2007	2008	2007	2008
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
State Bank of India & its Associates								
State Bank of India	32400	30000	73682	135766	12522	16587	34	34
State Bank of Bikaner & Jaipur	15553	16145	5000	5000	776	850	—	—
State Bank of Hyderabad	27298	29302	7868	9687	—	—	—	—
State Bank of Indore	10157	14135	2625	2625	446	446	2	3
State Bank of Mysore	99	3269	3600	3600	612	612	-	-
State Bank of Patiala	16157	22087	11296	8687	—	—	—	—
State Bank of Saurashtra	4719	3544	1570	—	267	—	—	—
State Bank of Travancore	18627	23108	5000	5000	850	850	140	140
Total	125010	141589	110640	170365	15472	19344	176	178
Nationalised Banks								
Allahabad Bank	34878	53931	13401	13401	2278	2278	10250	12601
Andhra Bank	19064	20400	18430	19400	2844	3297	7623	7683
Bank of Baroda	50307	65105	25246	34094	—	—	—	—
Bank of India	59991	156257	19669	24577	—	—	54176	—
Bank of Maharashtra	800	800	8610	8610	1463	1463	13466	25861
Canara Bank	72282	67901	28700	32800	4878	5600	—	—
Central Bank of India	25200	20200	9960	15083	1676	2563	279	58
Corporation Bank	18564	31905	12910	15061	2024	2560	—	—
Dena Bank	11179	20383	2685	3356	—	—	—	—
IDBI Bank Ltd.	5169	167000	10865	14495	1847	2227	131490	2104
Indian Bank	37600	56000	16093	16393	2735	2786	8069	8426
Indian Overseas Bank	46057	61421	19122	20396	—	—	—	—
Oriental Bank of Commerce	29900	12636	11775	11775	1852	2001	42	51
Punjab & Sind Bank	10291	832	—	—	—	—	13107	39994
Punjab National Bank	80000	98859	40989	40989	6311	6966	1552	-
Syndicate Bank	36837	46503	16867	17099	—	—	—	—
UCO Bank	948	1236	7994	7994	1121	1359	40527	60023
Union Bank of India	36203	59062	17679	20205	2780	3434	48	65
United Bank of India	14161	17265	4597	4597	781	781	—	—
Vijaya Bank	3050	2495	10015	10144	—	—	61089	75069
Total	592482	960193	295607	330470	32589	37315	341717	231935
Public Sector Banks	717493	1101782	406247	500835	48062	56659	341893	232113

Source : Annual accounts of banks of respective year.

**TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL
BANKS- 2006 - 07 AND 2007 - 08 (Contd.)**

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
AB Bank	238	288	292	257	530	545
ABN Amro Bank	38535	28067	90311	119212	128846	147279
Abu Dhabi Commercial Bank	192	2897	-2383	-2239	-2191	658
American Express Bank #	5172		11626		16798	
Antwerp Diamond Bank	1057	1071	889	1682	1946	2753
Bank International Indonesia	502	700	-3978	-3633	-3476	-2934
Bank of America	19554	30523	—	—	19554	30523
Bank of Bahrain & Kuwait	-812	1922	—	—	-812	1922
Bank of Ceylon	207	376	1224	1369	1431	1745
Bank of Nova Scotia	7585	10127	3307	5693	10891	15820
Bank of Tokyo-Mitsubishi UFJ	5065	8410	418	3838	5483	12248
Barclays Bank	9107	615	7596	6831	16704	7445
BNP Paribas	6360	13072	-4103	—	2256	13072
Calyon Bank	8981	12670	3342	7397	12322	20067
Chinatrust Commercial Bank	64	334	-705	-692	-641	-358
Citibank	90000	180426	—	—	90000	180426
DBS Bank	7411	6503	403	5960	7813	12463
Deutsche Bank	21822	38611	8968	15531	30791	54141
Hong Kong & Shanghai Banking Corporation	84561	11923	4151	36365	88713	155595
J P Morgan Chase Bank	10679	24911	5786	8419	16465	33329
Krung Thai Bank	143	198	—	—	143	198
Mashreq Bank	1035	911	—	—	1035	911
Mizuho Corporate Bank	1212	2052	808	1717	2020	3769
Oman International Bank	-246	777	-15556	-15802	-15802	-15025
Shinhan Bank	597	1315	433	880	1030	2195
Societe Generale	2214	4029	—	—	2214	4029
Sonali Bank	61	58	55	98	115	155
Standard Chartered Bank	136431	170623	—	—	136431	170623
State Bank of Mauritius	789	512	2285	2817	3073	3329
Total	458516	661224	115167	195699	573683	856924

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Contd.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves	
	2007	2008	2007	2008	2007	2008	007	2008
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Foreign Banks								
AB Bank	63	56	-	-	-	-	-	-
ABN Amro Bank	9634	7017	-	-	-	-	-	-
Abu Dhabi Commercial Bank	48	724	-	-	-	-	-	-
American Express Bank #	361		3728	-	-	-	-	-
Antwerp Diamond Bank	264	268	-	-	-	-	-	-
Bank International Indonesia	126	175	-	-	32	-35	-	-
Bank of America	4888	7631	790	-	1500	4765	-	-
Bank of Bahrain & Kuwait	-	402	-	313	-	-	-	-
Bank of Ceylon	62	113	-	-	-	-	-	-
Bank of Nova Scotia	1896	2532	-	-	65	4	-	-
Bank of Tokyo-Mitsubishi UFJ	1266	2102	-	-	-	-	-	-
Barclays Bank	6660	154	-	181	-4384	-	-	-
BNP Paribas	1590	3268	666	9804	-	-	-	-
Calyon Bank	2245	3167	-	-	-	-	-	-
Chinatrust Commercial Bank	16	84	-	-	35	-	-	-
Citibank	22500	45107	67	2815	-	1142	-	-
DBS Bank	1853	1626	-	-	-	322	-	-
Deutsche Bank	5456	9653	208	-	627	106	-	-
Hong Kong & Shanghai Banking Corporation	21140	29807	32210	111613	-	-	-	-
J P Morgan Chase Bank	2670	6228	5395	8325	-	-	-	-
Krung Thai Bank	38	50	-	-	-7	-	-	-
Mashreq Bank	279	228	-	-	-	-	-	-
Mizuho Corporate Bank	303	513	-	-	-	-	-	-
Oman International Bank	-	194	-	-	-	34	-	-
Shinhan Bank	149	1315	-	-	-	-	-	-
Societe Generale	553	1007	-	-	-	-	-	-
Sonali Bank	16	14	-	-	-	-	-	-
Standard Chartered Bank	34108	42656	8271	-	-	-	-	-
State Bank of Mauritius	197	128	-	-	59	-	-	-
Total	118383	166216	51336	133051	-2072	6339	-	-

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Contd.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to balance sheet	
	2007	2008	2007	2008	2007	2008	007	2008
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Foreign Banks								
AB Bank	210	190	-	-	-	-	257	299
ABN Amro Bank	-	604	-	-	-	-	119212	139659
Abu Dhabi Commercial Bank	-	-	-	-	-	-	-2239	-67
American Express Bank #	-	-	-	-	-	-	12709	
Antwerp Diamond Bank	-	-	-	-	-	-	1682	2485
Bank International Indonesia	-	-	-	-	-	-	-3633	-3074
Bank of America	12375	18127	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-	-812	1206
Bank of Ceylon	-	-	-	-	-	-	1368	1632
Bank of Nova Scotia	3307	5623	-	-	-	-	5623	7660
Bank of Tokyo-Mitsubishi UFJ	379	3838	-	-	-	-	3838	6307
Barclays Bank	7596	6831	-	-	-	-	6831	280
BNP Paribas	-	-	-	-	-	-	-	-
Calyon Bank	2680	5840	-	-	-	-	7397	11059
Chinatrust Commercial Bank	-	-	-	-	-	-	-692	-441
Citibank	67433	131362	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	-	5960	10515
Deutsche Bank	8969	12916	-	-	-	-	15531	31467
Hong Kong & Shanghai Banking Corporation	-1002	400	-	-	-	-	36365	13774
J P Morgan Chase Bank	-	-	-	-	-	-	8400	18776
Krung Thai Bank	-	-	-	-	-	-	112	149
Mashreq Bank	-	-	-	-	-	-	756	684
Mizuho Corporate Bank	-	-	-	-	-	-	1717	3244
Oman International Bank	-	-	-	-	-	-	-15802	-15254
Shinhan Bank	-	-	-	-	-	-	880	880
Societe Generale	-	-	-	-	-	-	1660	3022
Sonali Bank	4	66	-	-	-	-	96	75
Standard Chartered Bank	94052	106491	-	-	-	-	-	21477
State Bank of Mauritius	-	-	-	-	-	-	2817	3201
Total	196002	292300	-	-	-	-	210035	259018

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Contd.)

(Amount in Rs. lakh)

Name of the Bank	For the year ended March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2007 (1)	2008 (2)	2007 (3)	2008 (4)	2007 (5)	2008 (6)
Other Scheduled Commercial Banks						
Axis Bank	65903	107103	69924	102907	135826	210010
Bank of Rajasthan	11057	11520	6784	11724	17841	23244
Catholic Syrian Bank	1907	3656	1	1	1909	3657
Centurion Bank of Punjab	12138	11798	7372	16579	19510	28377
City Union Bank	7181	10173	4	7	7185	10180
Development Credit Bank	737	3833	-23329	-23260	-22592	-19427
Dhanalakshmi Bank	1614	2846	74	371	1688	3217
Federal Bank	29273	36805	1346	1446	30620	38251
HDFC Bank	114145	159018	145502	193203	259647	352221
ICICI Bank	311022	415773	29344	99827	340366	515600
IndusInd Bank	6822	7505	-99	—	6722	7505
ING Vysya Bank	8891	15693	129	1844	9020	17537
Jammu & Kashmir Bank	27449	36000	—	—	27449	36000
Karnataka Bank	17703	24174	6	2	17709	24176
Karur Vysya Bank	16001	20833	7179	136	23180	20969
Kotak Mahindra Bank	14137	29393	50312	35418	64449	64812
Lakshmi Vilas Bank	1758	2527	4111	44	5870	2571
Lord Krishna Bank #	-1333		-1902		-3235	
Nainital Bank	1776	2714	—	—	1776	2714
Ratnakar Bank	301	1701	8	49	309	1750
Sangli Bank #	-33138		-5699		-38837	
SBI Comm. & Intl. Bank	755	1285	-2041	-1415	-1286	-130
South Indian Bank	10412	15162	648	819	11060	15982
Tamilnad Mercantile Bank	10578	12674	31	12	10609	12685
Yes Bank	9437	20002	3773	10530	13210	30532
Total	646526	952190	293480	450243	940006	1402433
All Scheduled Commercial Banks	3120261	4272586	702169	987530	3822429	5260116

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Contd.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to investments fluctuation reserves		Transfer to debenture redemption reserves	
	2007	2008	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Other Scheduled Commercial Banks								
Axis Bank	16476	26776	1564	2684	-	-	-	-
Bank of Rajasthan	2770	2880	-	8	-	-	-	-
Catholic Syrian Bank	477	914	105	21	10	28	-	-
Centurion Bank of Punjab	3035	3026	-	-	-	702	-	-
City Union Bank	2000	2601	99	271	-	-	-	-
Development Credit Bank	184	958	-	-	-	235	-	-
Dhanalakshmi Bank	484	854	15	-	-	-	-	-
Federal Bank	7319	9202	1564	2768	1464	1841	-	-
HDFC Bank	28536	39755	4	-	298	3850	-	-
ICICI Bank	78000	104000	12100	12700	-	-	-	-
IndusInd Bank	1705	1876	222	224	-	-	-	-
ING Vysya Bank	2223	3923	3957	315	305	477	-	-
Jammu & Kashmir Bank	6862	9000	-	-	-	-	-	-
Karnataka Bank	10700	14800	138	38	-	150	-	-
Karur Vysya Bank	4810	6300	-	371	-	138	-	-
Kotak Mahindra Bank	3550	7350	405	148	-	-	-	-
Lakshmi Vilas Bank	5324	700	77	855	-	-	-	-
Lord Krishna Bank #	-	-	-	-	-	-	-	-
Nainital Bank	445	678	-	5	-	-	-	-
Ratnakar Bank	135	450	-	46	-	-	-	-
Sangli Bank #	-	-	-	-	-	-	-	-
SBI Comm. & Intl. Bank	189	321	-	-	-59	-	-	-
South Indian Bank	2681	3800	1417	1	-8206	-	-	-
Tamilnad Mercantile Bank	3175	3810	-	-	-	191	-	-
Yes Bank	2359	5001	321	1023	-	-	-	-
Total	183440	248976	21989	21478	-6187	7613	-	-
All Scheduled Commercial Banks	1062509	1457440	105156	214549	-5732	21055	-	-

Source : Annual accounts of banks of respective year.

TABLE B7 : APPROPRIATIONS OF PROFIT OF SCHEDULED COMMERCIAL BANKS- 2006 - 07 AND 2007 - 08 (Concl.d.)

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend		Balance carried over to balance sheet	
	2007	2008	2007	2008	2007	2008	007	2008
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Other Scheduled Commercial Banks								
Axis Bank	-	-	14879	25164	-	-	102907	155387
Bank of Rajasthan	830	1000	2151	672	366	114	11724	18569
Catholic Syrian Bank	1127	2274	189	420	-	-	1	-
Centurion Bank of Punjab	-	-	-	-	-	-	16475	24649
City Union Bank	3900	4948	1008	1600	171	272	7	487
Development Credit Bank	-	-	-	-	-	-	-22776	-20620
Dhanalakshmi Bank	822	1612	321	641	45	109	1	1
Federal Bank	14821	14974	3424	6841	582	1163	1446	1462
HDFC Bank	11414	15902	22392	30133	3800	5120	193203	257461
ICICI Bank	45012	17531	90117	122771	15310	14967	99827	243632
IndusInd Bank	-	-	1919	1919	326	326	2550	3160
ING Vysya Bank	-	670	591	1537	100	261	1844	10353
Jammu & Kashmir Bank	14064	18209	5575	7514	947	1277	-	-
Karnataka Bank	1900	2080	4247	6067	722	1031	2	10
Karur Vysya Bank	11925	6475	5394	6474	917	1100	134	110
Kotak Mahindra Bank	22401	1470	2286	2587	388	440	35418	52817
Lakshmi Vilas Bank	25	130	342	732	58	124	44	30
Lord Krishna Bank	-	-	-	-	-	-	-3235	-
Nainital Bank	770	1399	480	540	82	92	-	-
Ratnakar Bank	125	600	-	509	-	87	49	58
Sangli Bank	-	-	-	-	-	-	-38837	-
SBI Comm. & Intl. Bank	-	-	-	-	-	-	-1415	-452
South Indian Bank	12289	8100	1760	2712	299	461	819	908
Tamilnad Mercantile Bank	7081	7004	284	1422	57	242	12	17
Yes Bank	-	-	-	-	-	-	10530	24508
Total	148506	104378	157359	220255	24170	27186	410730	772547
All Scheduled Commercial Banks	1062000	1498460	563606	721091	72232	83844	962658	1263677

Source : Annual accounts of banks of respective year.

**TABLE B8 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2007 AND 2008**

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India & its Associates								
State Bank of India	326649	910980	4072113	5787054	—	—	4398762	6698034
State Bank of Bikaner and Jaipur	9860	25068	279316	372709	—	—	289176	397777
State Bank of Hyderabad	11618	37631	421357	535882	—	—	432975	573513
State Bank of Indore	11714	17569	204919	227600	—	—	216633	245169
State Bank of Mysore	19642	14454	253849	365841	—	—	273491	380295
State Bank of Patiala	14415	44325	260786	469473	—	—	275201	513798
State Bank of Saurashtra	3205	9712	254413	278948	—	—	257618	288660
State Bank of Travancore	12768	35282	488768	539275	—	—	501536	574557
Nationalised Banks								
Allahabad Bank	48691	86271	641863	717905	—	—	690554	804176
Andhra Bank	29923	40732	472018	553611	—	—	501941	594343
Bank of Baroda	78866	111942	1065682	1372967	—	—	1144548	1484909
Bank of India	184148	191314	1279833	1663005	—	—	1463981	1854319
Bank of Maharashtra	29412	32140	456036	692422	—	—	485448	724562
Canara Bank	146633	174098	1347933	1458603	—	—	1494566	1632701
Central Bank of India	119176	169484	712236	1049840	—	—	831412	1219324
Corporation Bank	50858	65061	866544	899318	35115	73411	952517	1037790
Dena Bank	17796	33695	317677	362510	—	—	335473	396205
IDBI Bank Ltd.	259976	297572	1379760	1573061	—	—	1639736	1870633
Indian Bank	69294	96229	607667	716260	—	—	676961	812489
Indian Overseas Bank	49920	96163	653785	713272	—	—	703705	809435
Oriental Bank of Commerce	92233	103967	760288	916223	—	—	852521	1020190
Punjab and Sind Bank	5050	10310	204231	341632	—	—	209281	351942
Punjab National Bank	152294	250002	1439366	1635867	—	—	1591660	1885869
Syndicate Bank	90229	88434	696231	940965	—	—	786460	1029399
UCO Bank	36227	56931	679579	716285	—	—	715806	773216
Union Bank of India	123789	181986	1102479	1307967	—	—	1226268	1489953
United Bank of India	31118	49112	426818	520496	—	—	457936	569608
Vijaya Bank	36581	41456	632933	784365	—	—	669514	825821

Notes : 1. Exposure to capital market is inclusive of both investments and advances.
2. Exposure to real estate sector is inclusive of both direct and indirect lending.
Source : Annual accounts of banks of respective years.

**TABLE B8 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Foreign Banks								
AB Bank	-	-	-	-	-	-	-	-
ABN Amro Bank	111244	68479	350113	329836	-	-	461356	398315
Abu Dhabi Commercial Bank	338	597	187	150	-	-	525	746
American Express Bank #	-	-	6502	-	-	-	6502	-
Antwerp Diamond Bank	-	-	-	-	-	-	-	-
Bank International Indonesia	-	-	-	-	-	-	-	-
Bank of America	10006	3506	25415	21243	-	-	35421	24749
Bank of Bahrain & Kuwait	-	-	-	1208	-	-	-	1208
Bank of Ceylon	-	-	788	429	-	-	788	429
Bank of Nova Scotia	-	305	17386	37886	-	-	17386	38191
Bank of Tokyo-Mitsubishi UFJ	-	-	275	275	-	-	275	275
Barclays Bank	-	30736	13643	25856	-	-	13642	56592
BNP Paribas	7389	2575	19300	29000	-	-	26689	31575
Calyon Bank	2000	-	250	3000	-	-	2250	3000
Chinatrust Commercial Bank	-	-	1154	2389	-	-	1154	2389
Citibank	85470	111420	671810	940270	-	-	757280	1051690
DBS Bank	-	-	46483	50726	1036	10053	47519	60779
Deutsche Bank	4908	27346	53961	99685	-	-	58869	127031
Hong Kong & Shanghai Banking Corporation	51709	144518	1106027	1203559	-	-	1157736	1348077
J P Morgan Chase Bank	-	-	42510	19380	-	-	42510	19380
Krung Thai Bank	-	-	-	-	-	-	-	-
Mashreq Bank	-	-	13	19	-	-	13	19
Mizuho Corporate Bank	-	-	-	5001	-	-	-	5001
Oman International Bank	-	-	124	107	-	-	124	106
Shinhan Bank	-	-	-	-	-	-	-	-
Societe Generale	32	51	2599	1940	-	-	2631	1991
Sonali Bank	-	-	-	-	-	-	-	-
Standard Chartered Bank	107795	138742	980882	944676	-	-	1088677	1083418
State Bank of Mauritius	21	-	3604	2881	-	-	3625	2881

Notes : 1. Exposure to capital market is inclusive of both investments and advances.
2. Exposure to real estate sector is inclusive of both direct and indirect lending.
: See ' Explanatory Notes ' .
Source : Annual accounts of banks of respective years.

**TABLE B8 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2007 AND 2008 (Concl.d.)**

(Amount in Rs. lakh)

Name of the Bank	As on March 31							
	Capital Market Sector		Real Estate Sector		Commodity Sector		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Other Scheduled Commercial Banks								
Axis Bank	94174	185068	1120999	1520205	—	—	1215173	1705273
Bank of Rajasthan	35083	9722	96819	117776	—	—	131902	127498
Catholic Syrian Bank	582	1011	49133	56418	—	—	49715	57429
Centurion Bank of Punjab	32773	669200	147325	363746	—	—	180098	1032946
City Union Bank	2619	4921	37364	70470	—	—	39983	75391
Development Credit Bank	5061	7736	40787	38416	—	—	45848	46152
Dhanalakshmi Bank	1567	1190	27936	33969	—	—	29503	35159
Federal Bank	28583	59085	312383	411614	—	—	340966	470699
HDFC Bank	156448	448392	732012	1015704	—	—	888460	1464096
ICICI Bank	551978	848281	7971679	8130024	—	—	8523657	8978305
IndusInd Bank	33069	35087	43351	46802	—	—	76420	81889
ING Vysya Bank	20114	40142	220367	302872	—	—	240481	343014
Jammu & Kashmir Bank	38091	36806	288455	262681	50091	40318	376637	339805
Karnataka Bank	15297	27424	211992	212330	—	—	227289	239754
Karur Vysya Bank	10167	20893	62589	77001	—	—	72756	97894
Kotak Mahindra Bank	19935	47342	218584	384987	—	—	238519	432329
Lakshmi Vilas Bank	9299	11758	25837	50486	—	—	35136	62244
Lord Krishna Bank #	974		26437		—		27411	
Nainital Bank	150	111	19175	22040	—	—	19325	22151
Ratnakar Bank	590	1473	6899	8480	—	—	7489	9953
Sangli Bank #	77		817		—		893	
SBI Comm. & Intl. Bank	344	477	2078	895	—	—	2421	1371
South Indian Bank	2731	5643	124276	165430	—	—	127007	171073
Tamilnad Mercantile Bank	4515	6083	44083	50253	—	—	48598	56336
Yes Bank	3396	31806	134543	100359	—	—	137938	132164

Notes : 1. Exposure to capital market is inclusive of both investments and advances.
2. Exposure to real estate sector is inclusive of both direct and indirect lending.
: See ' Explanatory Notes ' .
Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	43552108	53740394	2848049	3410843	4120122	4986724	1997600	2469900
a) 1 - 14 days	5699043	6638615	151326	143792	292836	334782	62000	108800
b) 15 - 28 days	523158	631786	24672	86557	75030	247792	70300	54800
c) 29 days to 3 months	1798035	2298365	365751	336728	356327	589310	277100	294800
d) Over 3 months to 6 months	1826634	2587169	224793	170439	642341	570975	103700	204500
e) Over 6 months to one year	4039361	3652564	696731	1037837	811506	1163495	314100	346000
f) Over one year to 3 years	12001053	11849571	638837	734220	904504	961714	677300	879800
g) Over 3 years to 5 years	9536578	9335776	444845	483320	597898	705842	33200	35100
h) Over 5 years	8128246	16746548	301094	417950	439680	412814	459900	546100
Borrowings	3970333	5172741	116658	106935	220	12611	149900	95500
a) 1 - 14 days	946658	1162939	55147	46474	45	12611	46300	26000
b) 15 - 28 days	165872	572692	11737	44012	—	—	2500	10600
c) 29 days to 3 months	851972	1588711	39123	4012	15	—	15500	7500
d) Over 3 months to 6 months	436137	414276	10651	12437	15	—	24500	3900
e) Over 6 months to one year	357961	713049	—	—	28	—	6600	5500
f) Over one year to 3 years	530465	586076	—	—	80	—	39600	36400
g) Over 3 years to 5 years	557920	77199	—	—	36	—	14700	5500
h) Over 5 years	123348	57799	—	—	1	—	200	100
Loans and Advances	33733649	41676820	2052621	2507594	2759983	3508832	1535100	1822400
a) 1 - 14 days	5677422	7830883	321305	117640	412496	634045	31000	39800
b) 15 - 28 days	547779	1246760	53130	71578	49796	54946	23900	32000
c) 29 days to 3 months	1607960	1296663	52203	145150	100914	137533	66200	135300
d) Over 3 months to 6 months	1548272	1138072	64040	86547	78011	146329	71900	94600
e) Over 6 months to one year	1328192	1529844	93076	233301	109086	184851	93900	194100
f) Over one year to 3 years	14447801	16890779	1003099	1302236	607902	585092	712400	928800
g) Over 3 years to 5 years	3219500	4321208	150887	237568	406470	744042	224000	185700
h) Over 5 years	5356723	7422611	314881	313574	995308	1021994	311800	212100

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	14914888	18950127	868367	1049836	1400987	1592814	599200	768100
a) 1 - 14 days	65634	8368	2468	26095	121200	43742	2600	1900
b) 15 - 28 days	330368	132532	36761	10980	18381	41331	19100	8300
c) 29 days to 3 months	956963	372936	54620	62737	100411	126476	45500	47500
d) Over 3 months to 6 months	347599	520898	24786	92732	4149	79136	1000	24800
e) Over 6 months to one year	264709	627424	40190	33212	31999	43072	3100	21300
f) Over one year to 3 years	2714216	3845591	185076	240590	219212	321676	79900	156000
g) Over 3 years to 5 years	2141121	3388813	189296	148145	244819	224045	58700	114000
h) Over 5 years	8094278	10053565	335170	435345	660816	713336	389300	394300
Foreign Currency Assets	7921838	7933134	110272	103461	84568	89566	84400	64400
a) 1 - 14 days	2507727	2982639	60849	62475	10429	9445	37300	30300
b) 15 - 28 days	349520	973996	4816	5342	4690	11498	4400	7900
c) 29 days to 3 months	1206498	428554	15404	19086	40050	30856	37700	13400
d) Over 3 months to 6 months	1049896	412029	17622	7005	17858	23167	4000	3300
e) Over 6 months to one year	534562	440649	679	382	1855	1843	500	1600
f) Over one year to 3 years	1094291	803406	1466	685	9686	6252	500	500
g) Over 3 years to 5 years	786762	786181	1305	1174	—	3324	—	7400
h) Over 5 years	392582	1105680	8131	7312	—	3181	—	—
Foreign Currency Liabilities	7811407	7855024	108863	78625	69267	106351	84400	64400
a) 1 - 14 days	1664324	1633517	43077	49397	12131	24361	25400	25600
b) 15 - 28 days	545766	815790	11937	4239	7017	18268	400	11100
c) 29 days to 3 months	1774200	1757848	40350	5995	30188	19662	32900	8100
d) Over 3 months to 6 months	926826	751362	7341	14153	4179	30369	1300	300
e) Over 6 months to one year	1021519	1343140	2112	2360	7998	8130	3300	700
f) Over one year to 3 years	1100709	1162858	3764	2430	7468	5428	21100	18600
g) Over 3 years to 5 years	620731	260373	282	51	286	133	—	—
h) Over 5 years	157332	130136	—	—	—	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	2202235	2746240	3876468	4818605	1680487	1616835	3098401	3444815
a) 1 - 14 days	64675	79244	286921	240302	42327	122010	140357	127649
b) 15 - 28 days	34360	32201	40557	62172	30809	13071	34393	54376
c) 29 days to 3 months	162848	249419	502530	636673	211249	184232	379244	153991
d) Over 3 months to 6 months	158481	134697	733997	992181	34645	147384	247252	355469
e) Over 6 months to one year	368579	525544	492563	917925	130452	181939	666466	684023
f) Over one year to 3 years	651931	682955	1121686	1277073	637078	775338	1422476	781313
g) Over 3 years to 5 years	408313	466747	419323	422848	195411	158863	184045	649304
h) Over 5 years	353048	575433	278891	269431	398516	33998	24168	638690
Borrowings	98992	173153	130679	212828	92576	241481	190308	284930
a) 1 - 14 days	40000	30000	10000	18636	71493	75017	10052	19909
b) 15 - 28 days	4347	—	—	50000	—	116944	—	3210
c) 29 days to 3 months	8694	30621	15001	30001	13693	39814	1414	12432
d) Over 3 months to 6 months	208	18701	17914	11155	4347	9706	144050	116711
e) Over 6 months to one year	33353	75024	37663	54794	—	—	5455	98549
f) Over one year to 3 years	10399	1568	35081	48239	3043	—	20406	27903
g) Over 3 years to 5 years	1073	534	15019	3	—	—	8879	6165
h) Over 5 years	918	16705	1	—	—	—	52	51
Loans and Advances	1646554	2102715	2775978	3562053	1108114	1224134	2462990	2813717
a) 1 - 14 days	45567	63888	154843	123536	36849	68997	246128	139171
b) 15 - 28 days	19810	22400	39460	108065	3846	5100	15367	12864
c) 29 days to 3 months	126400	154313	125196	213118	60953	83697	162102	293781
d) Over 3 months to 6 months	75444	109564	140020	213168	76367	68741	130624	364558
e) Over 6 months to one year	162647	213205	606247	716637	77783	109932	149709	905332
f) Over one year to 3 years	711203	948281	407320	537440	481606	591002	1027143	267782
g) Over 3 years to 5 years	224866	260674	431448	634369	141684	114197	270725	246893
h) Over 5 years	280617	330390	871444	1015720	229026	182468	461192	583336

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	698975	840276	1323382	1447333	501099	598488	971809	1135295
a) 1 - 14 days	1837	81813	127796	85549	85192	86909	—	52413
b) 15 - 28 days	1435	5604	2462	19805	10466	25942	—	2323
c) 29 days to 3 months	18496	58089	76645	112999	52462	71152	37116	16832
d) Over 3 months to 6 months	2325	37770	51458	85643	18932	48202	2413	40615
e) Over 6 months to one year	10520	120374	36584	60385	19979	108726	3228	9316
f) Over one year to 3 years	59207	167752	246073	294263	126016	185228	175724	264749
g) Over 3 years to 5 years	85783	111514	190327	219065	60632	42237	276521	279912
h) Over 5 years	519372	257360	592037	569624	127420	30092	476807	469135
Foreign Currency Assets	59717	70423	160011	89400	97635	83045	186819	202164
a) 1 - 14 days	32457	25852	65744	18945	12962	17322	82373	101108
b) 15 - 28 days	3986	2716	10076	10012	4271	3434	1385	2410
c) 29 days to 3 months	20363	16793	23245	34606	55136	40374	5433	18293
d) Over 3 months to 6 months	1876	13323	42018	4327	24150	20154	8006	8758
e) Over 6 months to one year	600	38	66	251	477	—	12246	5177
f) Over one year to 3 years	76	10969	1183	1202	639	401	59525	44358
g) Over 3 years to 5 years	359	732	12758	11930	—	297	12996	7660
h) Over 5 years	—	—	4921	8127	—	1063	4855	14400
Foreign Currency Liabilities	34250	59095	83881	114173	97634	83045	186819	202164
a) 1 - 14 days	3982	7769	36915	15150	18301	11514	64664	63619
b) 15 - 28 days	6312	393	1138	38419	624	7580	1576	2892
c) 29 days to 3 months	11873	30421	26101	25052	46012	30685	10652	12392
d) Over 3 months to 6 months	3654	11041	2920	6715	11422	6114	16373	19582
e) Over 6 months to one year	3664	5455	6545	9462	10226	12502	23288	52887
f) Over one year to 3 years	4765	2898	10019	19295	10714	14465	63721	45224
g) Over 3 years to 5 years	—	1110	243	80	335	185	6545	5568
h) Over 5 years	—	8	—	—	—	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	5954366	7161638	4145402	4943655	12491598	15203412	11988174	15001198
a) 1 - 14 days	66362	113116	159882	172736	1048442	1544291	2495833	2077571
b) 15 - 28 days	61208	229680	117939	78492	381070	559644	1119918	1126880
c) 29 days to 3 months	181795	466332	389351	552698	2025096	2023059	1317578	1445889
d) Over 3 months to 6 months	332553	636952	340846	743961	1262436	1903614	1431927	1465344
e) Over 6 months to one year	797305	1788604	1038176	1127578	2092644	3139862	1115119	1327460
f) Over one year to 3 years	1722989	1402120	1922485	2058890	5302036	2833833	3265301	2306179
g) Over 3 years to 5 years	1068163	953306	113167	135373	290816	502618	642189	1325258
h) Over 5 years	1723991	1571528	63556	73927	89058	2696491	600309	3926617
Borrowings	25715	179200	73353	59051	114256	392705	662083	717245
a) 1 - 14 days	22500	147100	29510	120	42187	125802	249816	143598
b) 15 - 28 days	—	—	1304	—	1	139847	5905	18651
c) 29 days to 3 months	2	29537	22246	42606	13059	11919	94180	62586
d) Over 3 months to 6 months	197	—	4899	8769	15719	11036	19419	56956
e) Over 6 months to one year	178	—	4664	1852	6415	6240	37911	109077
f) Over one year to 3 years	726	600	9120	4918	22891	90615	83722	255854
g) Over 3 years to 5 years	714	800	1432	616	13022	6752	116591	4920
h) Over 5 years	1398	1163	178	170	962	494	54539	65603
Loans and Advances	4129003	4972047	2788907	3423839	8362087	10670132	8493589	11347633
a) 1 - 14 days	107251	151003	113517	177323	1007237	1265942	1488168	1740489
b) 15 - 28 days	145781	108050	76614	68516	290317	413800	374227	465354
c) 29 days to 3 months	417620	499492	214245	556027	861437	1367785	1104661	1824715
d) Over 3 months to 6 months	285163	486333	299921	293792	790313	1208454	721646	1113998
e) Over 6 months to one year	389455	369743	437343	315795	634480	1198249	811835	981153
f) Over one year to 3 years	1209781	1651390	1065693	1260399	2671598	1920788	1979350	1502074
g) Over 3 years to 5 years	626900	576346	326314	411631	1045752	1370725	730578	1186417
h) Over 5 years	947052	1129690	255260	340356	1060953	1924389	1283124	2533433

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	1874607	2340025	1430072	1489824	3494363	4387007	3549276	4180288
a) 1 - 14 days	1627	54370	18663	24511	107870	63915	7515	8802
b) 15 - 28 days	777	24072	41587	21433	43061	95795	24956	33034
c) 29 days to 3 months	39020	26952	96928	48388	153524	112831	120028	230058
d) Over 3 months to 6 months	18243	109919	23244	46170	190431	363463	92219	235056
e) Over 6 months to one year	25155	259244	39350	17779	79436	114898	145392	98486
f) Over one year to 3 years	286055	275977	126764	182871	516577	873056	503977	578280
g) Over 3 years to 5 years	179115	321055	210238	248194	591819	593080	657712	485775
h) Over 5 years	1324615	1268436	873298	900478	1811645	2169969	1997477	2510797
Foreign Currency Assets	22937	32868	99330	93559	3457683	4496111	626335	731447
a) 1 - 14 days	13374	18376	40751	25181	927214	878771	107877	137825
b) 15 - 28 days	660	1553	4498	4561	234077	522846	23987	21698
c) 29 days to 3 months	4485	2111	26517	37438	629519	782210	179866	162995
d) Over 3 months to 6 months	4418	6480	26777	26375	567580	588560	28477	111483
e) Over 6 months to one year	—	734	—	—	306756	401388	114831	24152
f) Over one year to 3 years	—	—	—	—	240855	327380	9124	43780
g) Over 3 years to 5 years	—	3065	—	—	414864	624236	1714	2154
h) Over 5 years	—	549	787	4	136818	370720	160459	227360
Foreign Currency Liabilities	17636	32868	54222	73687	3816586	4679897	655535	612113
a) 1 - 14 days	9983	15033	6598	6264	673795	1135106	107647	68731
b) 15 - 28 days	1229	1396	1659	420	273968	422748	48024	23095
c) 29 days to 3 months	936	5246	25029	45366	1030896	944052	71674	54282
d) Over 3 months to 6 months	1686	3219	3875	8571	419460	656185	194242	114541
e) Over 6 months to one year	2305	3151	12544	10430	605114	479725	111769	118670
f) Over one year to 3 years	1497	3145	4128	2271	417893	299513	96669	96925
g) Over 3 years to 5 years	—	1141	280	365	156773	344466	8944	35747
h) Over 5 years	—	537	109	—	238687	398102	16566	100122

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	3391934	4175833	14238145	15407300	8208000	10966397	4235689	5542442
a) 1 - 14 days	201378	200049	1283925	994000	170900	374962	232377	403488
b) 15 - 28 days	69392	88297	671282	495600	139500	188150	125210	173381
c) 29 days to 3 months	259065	406320	984988	1058900	324400	671735	433245	731286
d) Over 3 months to 6 months	337010	317702	665173	1158600	742400	529161	290193	355739
e) Over 6 months to one year	416521	379860	3716798	3100400	952700	1880041	508215	974171
f) Over one year to 3 years	1831183	2387782	1747970	1582400	2926700	3910559	1799064	2258180
g) Over 3 years to 5 years	154158	260924	2625966	3490200	1589300	1866095	178174	152312
h) Over 5 years	123227	134899	2542043	3527200	1362100	1545694	669211	493885
Borrowings	20090	19925	38971	151722	78200	44910	302101	213760
a) 1 - 14 days	7855	12270	—	458	71100	40694	58531	3989
b) 15 - 28 days	—	—	—	—	—	—	—	7978
c) 29 days to 3 months	38	33	4292	4280	—	—	100591	65040
d) Over 3 months to 6 months	2545	1934	4327	49363	1500	971	72383	97496
e) Over 6 months to one year	2127	1699	8609	59909	1300	797	43539	38517
f) Over one year to 3 years	6475	3742	13415	21869	3600	1969	26784	512
g) Over 3 years to 5 years	996	210	8203	14891	700	295	218	151
h) Over 5 years	54	37	125	952	—	184	55	77
Loans and Advances	2291938	2928581	9850569	10723800	5156300	7233871	2994965	3918557
a) 1 - 14 days	93042	146834	1203662	945000	160300	295784	289298	494010
b) 15 - 28 days	119028	112125	611321	289300	87500	210731	193672	134179
c) 29 days to 3 months	204076	297217	1022906	1121200	307900	437039	360830	631698
d) Over 3 months to 6 months	192165	349425	875384	680600	513100	727812	211632	403493
e) Over 6 months to one year	223725	325676	1228335	1626700	408600	744570	203050	416946
f) Over one year to 3 years	908801	1007518	2194262	2633300	2428000	3287869	1172153	1102021
g) Over 3 years to 5 years	309083	391685	1099710	1129800	629000	769698	312525	398552
h) Over 5 years	242018	298101	1614989	2297900	621900	760368	251805	337658

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	1129839	1228295	4522555	4981157	2774200	3145519	1441749	1651239
a) 1 - 14 days	2691	36145	48602	20475	4900	31013	65186	137974
b) 15 - 28 days	934	29790	82010	129720	50100	81308	4423	56409
c) 29 days to 3 months	66496	26425	634150	412334	68900	58946	134787	237813
d) Over 3 months to 6 months	6938	30398	61271	313875	34200	60826	39050	140826
e) Over 6 months to one year	35809	28796	177018	104710	39400	62472	32805	277104
f) Over one year to 3 years	148076	133811	547562	896406	426300	585765	131512	593800
g) Over 3 years to 5 years	156600	214444	518973	789009	406400	495045	200486	31139
h) Over 5 years	712295	728486	2452969	2314628	1744000	1770144	833500	176174
Foreign Currency Assets	50440	45829	1166148	876000	74900	75283	459120	295441
a) 1 - 14 days	27592	5469	428345	279400	28300	10895	254744	76032
b) 15 - 28 days	4421	3462	44968	53200	1200	2808	5218	10593
c) 29 days to 3 months	11028	24378	386045	307000	32100	19129	87297	73583
d) Over 3 months to 6 months	6421	11635	145831	117100	12700	35081	39097	85246
e) Over 6 months to one year	98	201	85375	18700	400	7318	58973	24693
f) Over one year to 3 years	262	122	21030	22500	200	32	1206	11828
g) Over 3 years to 5 years	—	—	9550	25600	—	20	1731	2796
h) Over 5 years	618	562	45004	52500	—	—	10854	10670
Foreign Currency Liabilities	11701	39476	1148723	1096500	84600	76629	459122	295441
a) 1 - 14 days	11017	9255	270170	210000	24100	19659	222153	19519
b) 15 - 28 days	1	184	50211	77400	1800	1501	2015	11108
c) 29 days to 3 months	28	7597	174385	174700	2700	4637	25735	33516
d) Over 3 months to 6 months	443	4036	85291	133300	5600	7518	79056	120503
e) Over 6 months to one year	169	9367	288922	355200	10800	22702	79373	78523
f) Over one year to 3 years	43	8878	149212	88700	19000	19679	44984	28194
g) Over 3 years to 5 years	—	159	5209	4700	20600	933	5806	4078
h) Over 5 years	—	—	125323	52500	—	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI # Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	2768991	3394318	4310091	7284338	4709091	6104594	6874619	8084191
a) 1 - 14 days	113147	126356	397679	445904	539616	376643	568160	541720
b) 15 - 28 days	40817	66387	185458	178681	166130	190780	91155	170852
c) 29 days to 3 months	227072	206414	768685	814920	458121	611870	457849	917637
d) Over 3 months to 6 months	173625	304043	522517	919917	398790	534118	201437	1004769
e) Over 6 months to one year	406281	605817	997379	2749356	439842	1224894	379907	1200142
f) Over one year to 3 years	1651828	1843778	1289515	1767983	2312108	2313895	1444792	3737125
g) Over 3 years to 5 years	90254	176159	118530	333294	201312	112092	1106796	279865
h) Over 5 years	65967	65364	30328	74283	193172	740302	2624523	232081
Borrowings	45095	39462	4189145	3868169	193645	128317	307222	420892
a) 1 - 14 days	45084	2266	62150	49154	125	3774	190747	420892
b) 15 - 28 days	—	10723	96611	74590	—	3691	1300	—
c) 29 days to 3 months	—	26467	36547	162979	79117	10901	8677	—
d) Over 3 months to 6 months	—	—	308187	387280	30634	23034	12267	—
e) Over 6 months to one year	—	—	374149	596117	8981	20900	22476	—
f) Over one year to 3 years	9	6	1105370	959207	70349	39612	4152	—
g) Over 3 years to 5 years	—	—	707653	694110	4173	19344	67532	—
h) Over 5 years	2	—	1498478	944732	266	7061	71	—
Loans and Advances	1868307	2302398	5890781	7813789	2905811	3983873	4790272	5831085
a) 1 - 14 days	193070	237416	332981	169989	338864	316293	989240	580388
b) 15 - 28 days	60470	121366	115469	106424	137357	275054	93561	117608
c) 29 days to 3 months	64626	156728	391249	596897	117921	560749	343762	243380
d) Over 3 months to 6 months	49254	167368	238309	749808	157360	140677	326857	215661
e) Over 6 months to one year	77527	142864	428331	1027407	482469	502515	496923	852626
f) Over one year to 3 years	905125	962265	1290552	1922590	1003051	1313742	1502356	3193710
g) Over 3 years to 5 years	199126	221504	819311	880112	362363	348902	632988	579820
h) Over 5 years	319109	292887	2274579	2360562	306426	525941	404585	47892

Note : # 'See explanatory notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Dena Bank		IDBI # Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments(at book Value)	932454	1028298	2567531	3280293	2087773	2191507	2441054	2717460
a) 1 - 14 days	8814	15000	6908	274700	16482	96777	71	242226
b) 15 - 28 days	2950	5606	69670	17925	55468	86883	6930	55210
c) 29 days to 3 months	41661	5401	77005	16771	242416	180308	127390	226477
d) Over 3 months to 6 months	10984	8628	48595	21900	43135	161986	8427	279369
e) Over 6 months to one year	11503	13473	80327	167544	36680	301505	15881	351474
f) Over one year to 3 years	116360	132178	417549	383404	243997	634308	271462	949369
g) Over 3 years to 5 years	79976	180916	284496	342979	266943	92025	654289	107285
h) Over 5 years	660206	667096	1582981	2055070	1182652	637715	1356604	506050
Foreign Currency Assets	117898	121950	751705	783596	239765	378186	273696	211636
a) 1 - 14 days	64790	24830	124283	75205	31704	49115	134615	63548
b) 15 - 28 days	7228	9236	9801	14422	47549	92020	11372	10732
c) 29 days to 3 months	25472	36703	75932	167162	32338	43121	22717	42579
d) Over 3 months to 6 months	19490	44088	43541	62201	29001	39349	11792	85313
e) Over 6 months to one year	125	3032	284167	274171	12178	7090	33583	4652
f) Over one year to 3 years	770	4042	91387	98009	40072	43829	25566	4812
g) Over 3 years to 5 years	_	19	38169	28383	39805	44596	14101	_
h) Over 5 years	23	_	84425	64043	7118	59066	19950	_
Foreign Currency Liabilities	44464	81434	726053	688237	244230	333455	289140	266790
a) 1 - 14 days	3760	6166	2191	62201	48812	62192	34870	30315
b) 15 - 28 days	499	11404	285	293	40858	32428	1813	4129
c) 29 days to 3 months	3039	28138	91815	111361	46568	95230	28173	18826
d) Over 3 months to 6 months	3169	3533	27195	40167	23430	33700	30752	28056
e) Over 6 months to one year	8705	10639	247429	329217	38958	49370	58025	43293
f) Over one year to 3 years	24399	20527	331960	140966	42170	58511	51423	61057
g) Over 3 years to 5 years	534	853	22500	2609	3434	2024	14410	81114
h) Over 5 years	359	174	2678	1423	_	_	69674	_

Note : # 'See explanatory notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	6399597	7785670	1931876	2483141	13985967	16645722	7863357	9517100
a) 1 - 14 days	403609	691395	123515	111939	615950	726421	573956	770200
b) 15 - 28 days	521148	438445	33510	83777	274574	429472	180940	240800
c) 29 days to 3 months	831535	1206567	177834	194230	844108	972979	861823	771100
d) Over 3 months to 6 months	951404	1367356	188115	288229	760851	603164	994482	1149300
e) Over 6 months to one year	1715157	1864759	290172	408097	1013866	2545466	1592047	2045700
f) Over one year to 3 years	998413	1230431	473701	669789	1022324	7325388	2354805	3081700
g) Over 3 years to 5 years	244532	666729	243191	249508	424728	398581	341919	360200
h) Over 5 years	733799	319988	401838	477572	9029566	3644251	963385	1098100
Borrowings	62262	183984	20508	297672	194886	544656	137353	130600
a) 1 - 14 days	2183	62018	20497	213567	77339	282643	294	8300
b) 15 - 28 days	264	2006	—	26018	—	65606	—	100
c) 29 days to 3 months	20652	64057	1	50000	40077	65189	—	12200
d) Over 3 months to 6 months	1741	—	1	3221	9009	59703	7366	15200
e) Over 6 months to one year	15653	20062	1	1215	7511	24255	70418	48900
f) Over one year to 3 years	21745	—	8	3651	56453	44213	36300	33000
g) Over 3 years to 5 years	14	159	—	—	2305	1966	21147	6700
h) Over 5 years	10	35682	—	—	2192	1081	1828	6200
Loans and Advances	4413847	5456583	1173751	1834330	9659652	11950157	5167044	6405100
a) 1 - 14 days	449577	343656	110998	228984	1413951	833332	958065	950800
b) 15 - 28 days	115330	277685	20022	26068	336936	319821	49600	125100
c) 29 days to 3 months	340072	473430	126062	387750	678008	676140	368093	454300
d) Over 3 months to 6 months	277955	440392	68705	157544	694837	589985	282919	261300
e) Over 6 months to one year	629886	649312	149513	150435	1295260	1131024	493768	612000
f) Over one year to 3 years	865210	1432633	307149	418158	2515657	5459730	1824126	2280700
g) Over 3 years to 5 years	729007	801301	91709	138407	1461219	1388911	522806	715700
h) Over 5 years	1006810	1038174	299593	326984	1263784	1551214	667667	1005200

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments(at book Value)	1980836	2395068	669308	847363	4651479	5491191	2523401	2807600
a) 1 - 14 days	39596	201894	81	18053	1000	36305	68578	120700
b) 15 - 28 days	1900	401469	1913	20727	11249	78381	439	10500
c) 29 days to 3 months	171899	270755	10534	24090	58085	122704	31197	65300
d) Over 3 months to 6 months	29126	324287	45093	22943	152384	164869	98499	33800
e) Over 6 months to one year	48130	406625	10294	18511	96749	272024	118745	26700
f) Over one year to 3 years	236293	327197	62894	81292	607216	868687	232147	302500
g) Over 3 years to 5 years	339293	232955	95769	108019	765630	881948	188671	298700
h) Over 5 years	1114599	229886	442730	553728	2959166	3066273	1785125	1949400
Foreign Currency Assets	344847	518300	65421	46490	440857	398006	645199	729200
a) 1 - 14 days	82300	81800	28785	14408	129960	42853	212488	324900
b) 15 - 28 days	21827	29700	4453	4939	12388	21696	38754	49900
c) 29 days to 3 months	148762	220300	14619	13946	71094	81473	180337	151300
d) Over 3 months to 6 months	67472	140700	9850	13197	68020	124207	102280	56200
e) Over 6 months to one year	24486	45800	6863	—	26620	23013	14134	23900
f) Over one year to 3 years	—	—	851	—	51988	35017	25958	33800
g) Over 3 years to 5 years	—	—	—	—	33180	36051	54156	54400
h) Over 5 years	—	—	—	—	47607	33696	17092	34800
Foreign Currency Liabilities	378183	543000	29895	45988	260572	239051	530721	557000
a) 1 - 14 days	81945	62000	3969	13236	43522	31411	153633	148900
b) 15 - 28 days	7548	12400	1025	7183	4698	3948	27972	107200
c) 29 days to 3 months	165594	309000	2965	2631	47456	20486	186352	149500
d) Over 3 months to 6 months	54854	111000	3747	5905	20750	85475	54643	69300
e) Over 6 months to one year	36276	46200	11179	12657	38686	59212	95761	79000
f) Over one year to 3 years	31531	2000	6970	4323	101308	24471	11871	2800
g) Over 3 years to 5 years	435	400	40	53	4128	2503	489	300
h) Over 5 years	—	—	—	—	24	11545	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	6001943	7990895	8518021	10385864	3716666	4697072	3760449	4795201
a) 1 - 14 days	286093	457338	490793	612317	191981	205984	286833	520591
b) 15 - 28 days	299525	289000	192775	102580	73680	63868	86621	139067
c) 29 days to 3 months	872041	855942	836576	818334	294288	241443	343844	442928
d) Over 3 months to 6 months	1114612	775247	688064	943624	179029	358693	415330	527296
e) Over 6 months to one year	832275	2359461	1605797	1365300	488828	1102211	755113	1276900
f) Over one year to 3 years	601615	1002241	4140929	2119411	1054153	1307827	1661228	1728068
g) Over 3 years to 5 years	253039	291374	330211	598711	239567	659219	171307	130298
h) Over 5 years	1742743	1960292	232876	3825587	1195140	757827	40173	30053
Borrowings	246586	171595	251759	476050	39972	116209	15015	152990
a) 1 - 14 days	25873	6218	52920	156838	—	82349	—	80623
b) 15 - 28 days	—	—	—	2808	—	—	—	—
c) 29 days to 3 months	12172	5216	20	38682	10	10	5	20005
d) Over 3 months to 6 months	71129	29776	42021	39677	2806	3661	12172	50152
e) Over 6 months to one year	46814	20156	41967	75930	3281	3658	323	304
f) Over one year to 3 years	62508	77390	96490	155843	14283	12834	1161	1005
g) Over 3 years to 5 years	24812	28848	16116	4960	9029	4745	737	511
h) Over 5 years	3278	3991	2225	1312	10563	8952	617	390
Loans and Advances	4285757	5508189	6238641	7434829	2215632	2785810	2422355	3168922
a) 1 - 14 days	318682	408959	264939	393166	196093	545880	106454	195914
b) 15 - 28 days	168313	263542	85618	201778	25232	31339	27924	97560
c) 29 days to 3 months	321384	507732	414631	796011	123320	204219	96260	217782
d) Over 3 months to 6 months	155382	335959	749111	708002	116444	83876	135534	250676
e) Over 6 months to one year	251115	595232	603643	948341	142248	217374	207774	294780
f) Over one year to 3 years	514454	632572	1464466	2951484	963902	1107533	1248686	1422459
g) Over 3 years to 5 years	610127	649981	1978576	722759	232194	275924	239763	290000
h) Over 5 years	1946300	2114212	677657	713288	416199	319665	359960	399751

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments(at book Value)	1855930	2424962	2798177	3382263	1460181	1851464	1201841	1661732
a) 1 - 14 days	133083	126533	2500	35429	2812	36802	29704	73783
b) 15 - 28 days	75877	73357	8070	32896	8109	26326	954	7701
c) 29 days to 3 months	223211	363867	36200	105837	10111	159068	31151	37553
d) Over 3 months to 6 months	277633	177741	93589	69699	14593	129756	16983	17004
e) Over 6 months to one year	211530	559528	86652	116298	33115	105659	4998	21415
f) Over one year to 3 years	244362	435341	515314	982693	161008	235811	142454	251749
g) Over 3 years to 5 years	374028	218667	474447	512808	147207	69202	243766	266137
h) Over 5 years	316206	469928	1581405	1526603	1083226	1088840	731831	986390
Foreign Currency Assets	798442	802030	394615	389786	191596	189291	60796	68895
a) 1 - 14 days	236906	150978	110815	91553	31331	43070	21096	15313
b) 15 - 28 days	43448	57365	30419	17725	10108	9410	11556	3939
c) 29 days to 3 months	147613	253335	89346	64511	61195	54268	11776	23662
d) Over 3 months to 6 months	177523	120883	127523	95289	64828	41190	15583	25274
e) Over 6 months to one year	53449	38299	36166	58862	23338	41353	785	707
f) Over one year to 3 years	29173	35534	346	55822	796	-	-	-
g) Over 3 years to 5 years	91688	90917	-	2534	-	-	-	-
h) Over 5 years	18642	54719	-	3490	-	-	-	-
Foreign Currency Liabilities	687179	720946	422906	469464	191656	189554	60796	68895
a) 1 - 14 days	156618	153243	111993	119937	24813	44924	24511	37674
b) 15 - 28 days	32559	60009	2466	5678	4436	4845	13804	7184
c) 29 days to 3 months	92873	150229	12174	52539	67203	57969	2172	9396
d) Over 3 months to 6 months	153674	143242	170030	57730	68576	39998	3212	3682
e) Over 6 months to one year	92909	66673	61707	68460	25155	41037	9266	6365
f) Over one year to 3 years	43061	22402	62439	163749	1425	750	7258	4181
g) Over 3 years to 5 years	19273	20298	2097	1371	48	30	573	413
h) Over 5 years	96212	104850	-	-	-	1	-	-

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express # Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	1023	1323	1599831	1891160	47379	41357	266410	
a) 1 - 14 days	61	901	238060	346609	3118	3442	18129	
b) 15 - 28 days	51	39	124379	211237	446	521	10657	
c) 29 days to 3 months	182	108	186422	182661	5296	2521	98247	
d) Over 3 months to 6 months	19	—	308617	196900	5933	4547	22470	
e) Over 6 months to one year	195	—	228219	194822	10470	13543	42253	
f) Over one year to 3 years	496	275	512604	757307	21731	16776	74362	
g) Over 3 years to 5 years	16	—	1430	1430	379	1	158	
h) Over 5 years	3	—	100	194	6	6	134	
Borrowings	—	—	722654	1140786	21000	3000	59763	
a) 1 - 14 days	—	—	412249	750383	1000	3000	28547	
b) 15 - 28 days	—	—	18424	31862	10000	—	—	
c) 29 days to 3 months	—	—	84496	237453	—	—	11216	
d) Over 3 months to 6 months	—	—	207485	121088	10000	—	—	
e) Over 6 months to one year	—	—	—	—	—	—	20000	
f) Over one year to 3 years	—	—	—	—	—	—	—	
g) Over 3 years to 5 years	—	—	—	—	—	—	—	
h) Over 5 years	—	—	—	—	—	—	—	
Loans and Advances	3322	2603	1842754	2038142	20345	16209	159318	
a) 1 - 14 days	605	66	319057	300025	2565	1171	8139	
b) 15 - 28 days	243	83	30610	41132	3177	1158	8110	
c) 29 days to 3 months	2369	239	125579	128227	5370	2644	16855	
d) Over 3 months to 6 months	13	591	100470	103679	3984	6653	14685	
e) Over 6 months to one year	1	916	116087	117131	543	345	14655	
f) Over one year to 3 years	89	86	972483	1164681	3945	3743	94346	
g) Over 3 years to 5 years	2	622	57798	72393	725	469	2338	
h) Over 5 years	—	—	120670	110874	36	26	190	

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express # Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	922	1130	642185	1179390	14356	16167	195896	
a) 1 - 14 days	589	–	–	–	1401	1404	11473	
b) 15 - 28 days	–	145	3011	–	254	264	15837	
c) 29 days to 3 months	–	–	316818	749939	1508	1144	78333	
d) Over 3 months to 6 months	188	–	28409	23927	1778	1244	–	
e) Over 6 months to one year	–	985	13617	1500	3081	6236	–	
f) Over one year to 3 years	145	–	112633	221355	6259	5858	69460	
g) Over 3 years to 5 years	–	–	117980	113856	–	–	–	
h) Over 5 years	–	–	49718	68813	75	17	20793	
Foreign Currency Assets	1613	2050	577605	197497	5241	449	23467	
a) 1 - 14 days	1613	1378	138220	60218	4214	449	6268	
b) 15 - 28 days	–	672	30999	17057	859	–	1088	
c) 29 days to 3 months	–	–	222069	58987	154	–	9906	
d) Over 3 months to 6 months	–	–	156197	42971	10	–	6205	
e) Over 6 months to one year	–	–	1786	–	–	–	–	
f) Over one year to 3 years	–	–	25827	18264	4	–	–	
g) Over 3 years to 5 years	–	–	–	–	–	–	–	
h) Over 5 years	–	–	2507	–	–	–	–	
Foreign Currency Liabilities	1442	1926	596131	963688	16765	10285	29860	
a) 1 - 14 days	216	–	148761	265447	364	1842	17413	
b) 15 - 28 days	–	–	19290	8668	235	142	13	
c) 29 days to 3 months	–	–	90286	241443	1987	1413	6252	
d) Over 3 months to 6 months	–	–	135602	125667	3633	2760	4596	
e) Over 6 months to one year	–	–	19180	13682	8020	3153	1497	
f) Over one year to 3 years	1226	1926	78278	117568	2148	975	89	
g) Over 3 years to 5 years	–	–	53199	84158	378	–	–	
h) Over 5 years	–	–	51535	107055	–	–	–	

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	5385	7968	524	–	277200	419000	36430	39539
a) 1 - 14 days	984	139	2	–	131630	99500	2111	2214
b) 15 - 28 days	150	2260	225	–	8270	28400	723	883
c) 29 days to 3 months	128	1932	171	–	4490	48800	7989	6660
d) Over 3 months to 6 months	3685	3365	28	–	2260	10600	5994	5883
e) Over 6 months to one year	438	272	93	–	960	2700	9520	13432
f) Over one year to 3 years	–	–	5	–	129340	228700	10066	10448
g) Over 3 years to 5 years	–	–	–	–	20	–	26	19
h) Over 5 years	–	–	–	–	230	300	–	–
Borrowings	35506	48730	1739	–	91370	98900	235	2006
a) 1 - 14 days	2282	2953	–	–	61370	23200	9	–
b) 15 - 28 days	6577	3210	–	–	8080	11600	24	–
c) 29 days to 3 months	20976	30892	1739	–	20740	10700	104	2006
d) Over 3 months to 6 months	5671	11675	–	–	1180	53400	96	–
e) Over 6 months to one year	–	–	–	–	–	–	2	–
f) Over one year to 3 years	–	–	–	–	–	–	–	–
g) Over 3 years to 5 years	–	–	–	–	–	–	–	–
h) Over 5 years	–	–	–	–	–	–	–	–
Loans and Advances	37530	47630	66	–	299120	345200	17092	28032
a) 1 - 14 days	5792	6031	–	–	89000	75900	1578	1629
b) 15 - 28 days	3240	3939	–	–	49670	61800	824	4600
c) 29 days to 3 months	21471	26031	66	–	68960	72800	4825	10389
d) Over 3 months to 6 months	6929	11539	–	–	50330	85800	1671	3644
e) Over 6 months to one year	1	–	–	–	23310	18700	1570	2495
f) Over one year to 3 years	50	50	–	–	17850	30200	5511	3985
g) Over 3 years to 5 years	–	15	–	–	–	–	1011	1274
h) Over 5 years	47	25	–	–	–	–	102	16

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	15752	17077	1329	483	312850	287700	10892	12325
a) 1 - 14 days	—	—	270	—	159290	185600	555	207
b) 15 - 28 days	—	1994	—	—	50250	—	190	893
c) 29 days to 3 months	15752	8849	100	400	23390	5400	2084	1813
d) Over 3 months to 6 months	—	—	—	—	1640	5300	1577	5597
e) Over 6 months to one year	—	6234	431	—	19480	5100	2510	702
f) Over one year to 3 years	—	—	528	83	58760	79100	2626	2058
g) Over 3 years to 5 years	—	—	—	—	40	—	66	914
h) Over 5 years	—	—	—	—	—	7200	1284	141
Foreign Currency Assets	39160	47216	86	3672	111540	174500	20093	21148
a) 1 - 14 days	7912	5707	86	75	82160	91300	1077	2582
b) 15 - 28 days	3239	3939	—	3597	5510	9800	879	572
c) 29 days to 3 months	21080	26031	—	—	3100	16900	12110	11416
d) Over 3 months to 6 months	6929	11539	—	—	20740	56500	2180	4438
e) Over 6 months to one year	—	—	—	—	10	—	2988	1639
f) Over one year to 3 years	—	—	—	—	20	—	783	313
g) Over 3 years to 5 years	—	—	—	—	—	—	—	79
h) Over 5 years	—	—	—	—	—	—	76	109
Foreign Currency Liabilities	44622	52329	1805	—	167490	191300	21738	22153
a) 1 - 14 days	2350	3013	40	—	42760	14600	1227	1778
b) 15 - 28 days	6648	3231	—	—	8100	11700	1983	651
c) 29 days to 3 months	21114	34100	1761	—	97240	20000	6664	10287
d) Over 3 months to 6 months	9234	11717	4	—	1240	60400	3727	3037
e) Over 6 months to one year	277	268	—	—	—	—	5866	5102
f) Over one year to 3 years	—	—	—	—	7350	74700	2271	1298
g) Over 3 years to 5 years	—	—	—	—	10800	9900	—	—
h) Over 5 years	4999	—	—	—	—	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	8648	7414	198294	375471	96048	132684	101007	690183
a) 1 - 14 days	1927	503	42039	142327	28497	30877	37269	83460
b) 15 - 28 days	112	72	31846	142394	6655	5158	18509	61213
c) 29 days to 3 months	1109	781	100847	70684	9987	35515	16114	277909
d) Over 3 months to 6 months	839	699	3450	3965	1591	2701	7160	73524
e) Over 6 months to one year	1522	1516	5106	3407	4013	2419	6370	139270
f) Over one year to 3 years	2906	3752	13632	12556	45304	55974	15585	42531
g) Over 3 years to 5 years	233	91	1299	69	1	40	—	12238
h) Over 5 years	—	—	75	69	—	—	—	38
Borrowings	—	—	164469	244427	62280	94686	66000	53500
a) 1 - 14 days	—	—	126677	135334	11300	10000	66000	53500
b) 15 - 28 days	—	—	3656	1404	21200	23518	—	—
c) 29 days to 3 months	—	—	13188	27231	17694	47928	—	—
d) Over 3 months to 6 months	—	—	16934	57033	4000	13240	—	—
e) Over 6 months to one year	—	—	4014	3352	8086	—	—	—
f) Over one year to 3 years	—	—	—	13	—	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	—	—	—
h) Over 5 years	—	—	—	20060	—	—	—	—
Loans and Advances	6352	5656	296906	477381	158857	230707	17271	763553
a) 1 - 14 days	271	242	91298	64963	14761	43031	6	73550
b) 15 - 28 days	141	77	35060	41294	25628	14542	582	73419
c) 29 days to 3 months	701	728	67542	161542	39067	52995	7700	112814
d) Over 3 months to 6 months	637	872	78199	169118	32113	31149	7007	43268
e) Over 6 months to one year	696	723	16936	29423	14392	36429	1038	66417
f) Over one year to 3 years	1007	1287	6859	7864	27925	31744	156	271848
g) Over 3 years to 5 years	2896	74	247	268	4184	20172	160	109482
h) Over 5 years	3	1653	765	2909	787	645	622	12755

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments(at book Value)	6592	2970	109502	164441	52706	58873	134205	285664
a) 1 - 14 days	1982	—	28525	70907	7133	9133	93180	244089
b) 15 - 28 days	—	—	9848	52293	4379	10993	40063	23985
c) 29 days to 3 months	2500	—	43672	28157	17757	22539	—	822
d) Over 3 months to 6 months	500	—	13576	1598	7148	9700	150	1790
e) Over 6 months to one year	—	1410	943	1221	6014	6508	50	2561
f) Over one year to 3 years	1378	1434	12938	10748	10275	—	212	8522
g) Over 3 years to 5 years	105	126	—	28	—	—	550	1090
h) Over 5 years	127	—	—	-511	—	—	—	2805
Foreign Currency Assets	2399	1175	178208	244592	48798	92348	101104	131528
a) 1 - 14 days	1290	1083	45985	115745	23249	5630	79795	45879
b) 15 - 28 days	—	—	33775	-19072	—	2105	575	3128
c) 29 days to 3 months	1075	—	54346	52980	13966	62906	296	16743
d) Over 3 months to 6 months	—	—	43855	103774	602	21707	2963	52307
e) Over 6 months to one year	—	—	25	-10440	2189	—	—	2959
f) Over one year to 3 years	—	—	—	—	7062	—	14345	63
g) Over 3 years to 5 years	—	—	—	—	1730	—	—	6522
h) Over 5 years	34	92	222	1605	—	—	3130	3927
Foreign Currency Liabilities	—	802	192469	243032	49034	95957	7755	165199
a) 1 - 14 days	—	—	104516	95410	7189	5045	—	8285
b) 15 - 28 days	—	—	16488	24748	214	6209	2	189
c) 29 days to 3 months	—	802	36583	46518	14085	56360	363	49105
d) Over 3 months to 6 months	—	—	25704	53826	1376	15293	1196	30840
e) Over 6 months to one year	—	—	5691	-358	11778	956	5580	74298
f) Over one year to 3 years	—	—	3234	2759	12662	12094	614	2478
g) Over 3 years to 5 years	—	—	178	—	1730	—	—	4
h) Over 5 years	—	—	75	20129	—	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	209790	323598	77474	113486	10287	9165	3787500	4612500
a) 1 - 14 days	119021	86050	53958	74126	3967	3174	622530	781270
b) 15 - 28 days	6253	22197	1732	10801	1959	928	258080	287320
c) 29 days to 3 months	19063	61226	4215	3559	2463	1841	457420	594070
d) Over 3 months to 6 months	5190	17315	1399	1661	727	923	129890	336940
e) Over 6 months to one year	6596	9603	2817	1984	1042	2273	298420	324720
f) Over one year to 3 years	53616	127167	13353	21255	128	25	2003270	1973330
g) Over 3 years to 5 years	51	40	-	100	1	1	16990	13270
h) Over 5 years	-	-	-	-	-	-	900	301580
Borrowings	77179	188390	141574	159504	4079	6306	1267630	1122760
a) 1 - 14 days	77179	188390	109250	73842	1500	4300	565870	354480
b) 15 - 28 days	-	-	-	45000	-	2006	-	9600
c) 29 days to 3 months	-	-	22500	30632	2579	-	152390	47390
d) Over 3 months to 6 months	-	-	9824	10030	-	-	7090	157100
e) Over 6 months to one year	-	-	-	-	-	-	174090	174140
f) Over one year to 3 years	-	-	-	-	-	-	364130	379580
g) Over 3 years to 5 years	-	-	-	-	-	-	3690	280
h) Over 5 years	-	-	-	-	-	-	370	190
Loans and Advances	234172	377161	100330	181238	11856	12817	3286110	3837650
a) 1 - 14 days	48821	70330	7151	26238	1812	950	699140	401490
b) 15 - 28 days	30858	55183	4728	8892	1747	1115	213000	284840
c) 29 days to 3 months	56865	102770	34449	44610	4225	6661	355280	348510
d) Over 3 months to 6 months	33511	41281	23387	56142	1294	1226	341280	386500
e) Over 6 months to one year	11875	21037	10107	33905	1873	1184	237200	245120
f) Over one year to 3 years	45356	77622	19600	10787	521	1377	1227140	1614940
g) Over 3 years to 5 years	6386	8938	154	4	167	160	99020	169110
h) Over 5 years	500	-	754	660	217	144	114050	387140

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	BNP Paribas		Calyon Bank		Chinatrust Commercial Bank		Citibank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments(at book Value)	111965	269027	94784	146083	4121	4084	1602110	1845000
a) 1 - 14 days	—	173801	74224	112577	—	—	—	338180
b) 15 - 28 days	—	5294	537	7809	294	1130	313760	72040
c) 29 days to 3 months	28174	23460	6833	5605	591	1048	285270	130540
d) Over 3 months to 6 months	—	6240	2746	1665	999	1414	31220	73420
e) Over 6 months to one year	—	12269	1931	314	955	—	48190	79780
f) Over one year to 3 years	44649	36895	3095	4098	782	492	674060	634270
g) Over 3 years to 5 years	31039	1197	—	1664	500	—	2930	36540
h) Over 5 years	8103	9871	5418	12351	—	—	246680	480230
Foreign Currency Assets	59045	56747	111061	117246	563	720	1020310	2463120
a) 1 - 14 days	33580	7397	109054	89003	196	125	594850	1785350
b) 15 - 28 days	2849	1512	9	61	367	126	72250	111490
c) 29 days to 3 months	6763	13955	143	3120	—	378	128580	165010
d) Over 3 months to 6 months	15418	17278	160	23517	—	91	179310	273790
e) Over 6 months to one year	435	—	—	—	—	—	23390	50470
f) Over one year to 3 years	—	16605	—	1545	—	—	18760	57500
g) Over 3 years to 5 years	—	—	—	—	—	—	3170	14910
h) Over 5 years	—	—	1695	—	—	—	—	4600
Foreign Currency Liabilities	61902	113115	44494	293438	2582	2017	1608560	1882550
a) 1 - 14 days	10095	45201	1104	79737	1	4	620200	1493280
b) 15 - 28 days	229	152	52	46	—	2013	25520	20960
c) 29 days to 3 months	314	885	3389	15139	2581	—	208640	110320
d) Over 3 months to 6 months	1443	1336	10675	10945	—	—	84780	74400
e) Over 6 months to one year	1986	2629	2258	1103	—	—	293740	149570
f) Over one year to 3 years	19042	11554	4613	10659	—	—	359680	24830
g) Over 3 years to 5 years	4185	4185	—	12036	—	—	16000	9190
h) Over 5 years	24608	47173	22403	163773	—	—	—	—

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	383622	509567	697838	1375495	3482465	4262029	166656	331318
a) 1 - 14 days	89565	119692	268892	785933	1050357	917114	17504	49288
b) 15 - 28 days	35165	158158	53828	81334	107732	259495	5500	29901
c) 29 days to 3 months	80344	113615	257996	339026	330533	729366	5790	24225
d) Over 3 months to 6 months	140610	69843	83805	116816	287302	292005	5650	23000
e) Over 6 months to one year	37397	34405	24410	48683	410143	344301	43900	57700
f) Over one year to 3 years	508	13819	8731	3341	1290022	1710774	77770	121872
g) Over 3 years to 5 years	31	35	168	350	6372	8974	10542	25332
h) Over 5 years	—	—	8	12	4	—	—	—
Borrowings	53000	221234	694302	488178	488749	824581	325843	250622
a) 1 - 14 days	53000	221234	300841	288408	138958	109053	325843	250622
b) 15 - 28 days	—	—	4000	17000	—	39520	—	—
c) 29 days to 3 months	—	—	195046	49789	137807	246423	—	—
d) Over 3 months to 6 months	—	—	30931	18715	116984	384663	—	—
e) Over 6 months to one year	—	—	101620	4688	—	24922	—	—
f) Over one year to 3 years	—	—	61864	109578	95000	—	—	—
g) Over 3 years to 5 years	—	—	—	—	—	20000	—	—
h) Over 5 years	—	—	—	—	—	—	—	—
Loans and Advances	122979	236415	494507	896013	2314166	2994439	79925	105932
a) 1 - 14 days	17264	50999	154329	339574	301787	195807	—	600
b) 15 - 28 days	8310	37820	69068	71685	109914	166406	—	200
c) 29 days to 3 months	27477	54897	95311	154369	275648	213122	6521	51180
d) Over 3 months to 6 months	11030	17300	73661	60455	158691	199254	5575	8100
e) Over 6 months to one year	20242	33515	25657	23921	68325	230262	3628	5084
f) Over one year to 3 years	22151	33996	15451	65227	650643	1208204	38393	34760
g) Over 3 years to 5 years	—	2091	15365	127072	297065	344592	20955	—
h) Over 5 years	16505	5797	45665	53710	452093	436792	4853	6008

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai Banking Corporation		J P Morgan Chase Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments(at book Value)	107847	451238	621959	1018485	1413083	1928993	436669	614276
a) 1 - 14 days	46837	228204	362482	789521	137212	100417	150007	509884
b) 15 - 28 days	18819	22095	54493	25623	85183	16846	234320	_
c) 29 days to 3 months	9060	79651	14663	114958	124215	223537	50009	6539
d) Over 3 months to 6 months	718	80176	4888	35316	24128	68887	2333	14621
e) Over 6 months to one year	24876	17887	17388	22999	188501	125548	_	80399
f) Over one year to 3 years	3106	6945	156633	29423	328351	1029879	_	2833
g) Over 3 years to 5 years	1196	2708	4888	91	467949	231850	_	_
h) Over 5 years	3235	13572	6524	554	57544	132029	_	_
Foreign Currency Assets	119954	199809	131405	213190	772988	848798	38988	42821
a) 1 - 14 days	20765	15000	39600	128277	480278	280681	18241	215
b) 15 - 28 days	2960	27141	413	24670	40979	4045	_	314
c) 29 days to 3 months	41027	22521	1013	1051	86656	81404	8828	34329
d) Over 3 months to 6 months	46508	12906	656	25120	87738	76050	29	2862
e) Over 6 months to one year	8694	117502	4138	28714	14885	120499	144	2082
f) Over one year to 3 years	_	_	66023	428	57288	274614	9	1955
g) Over 3 years to 5 years	_	_	19562	_	5164	11505	11737	1038
h) Over 5 years	_	4739	_	4930	_	_	_	26
Foreign Currency Liabilities	284048	289099	436686	221784	700582	948962	19477	74775
a) 1 - 14 days	17051	91412	162130	74298	90962	124185	2948	36616
b) 15 - 28 days	607	26220	6925	679	8762	57978	_	77
c) 29 days to 3 months	46540	63845	59945	104649	181455	229462	_	665
d) Over 3 months to 6 months	136699	47051	46191	30762	167865	280444	_	1170
e) Over 6 months to one year	36822	9687	100637	11088	159080	148244	_	1731
f) Over one year to 3 years	270	50884	60858	308	92458	108649	16529	33973
g) Over 3 years to 5 years	46059	_	_	_	_	_	_	543
h) Over 5 years	_	_	_	_	_	_	_	_

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	4922	8065	3522	3134	12141	44716	13257	12842
a) 1 - 14 days	1502	950	1715	508	3178	8899	666	499
b) 15 - 28 days	1151	1236	28	23	2017	10594	200	167
c) 29 days to 3 months	250	1761	51	39	474	7002	1121	1220
d) Over 3 months to 6 months	548	695	135	96	338	67	1673	1812
e) Over 6 months to one year	655	2168	135	66	54	130	3667	2949
f) Over one year to 3 years	816	1255	1458	2402	6077	18021	5930	6195
g) Over 3 years to 5 years	-	-	-	-	3	3	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	40975	35225	1500	-
a) 1 - 14 days	-	-	-	-	26975	10801	1500	-
b) 15 - 28 days	-	-	-	-	4000	3601	-	-
c) 29 days to 3 months	-	-	-	-	6000	14805	-	-
d) Over 3 months to 6 months	-	-	-	-	4000	6018	-	-
e) Over 6 months to one year	-	-	-	-	-	-	-	-
f) Over one year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	1045	891	3279	4083	64148	85670	15653	148
a) 1 - 14 days	528	439	745	1067	16207	35978	5	-
b) 15 - 28 days	156	37	389	692	10812	3534	-	1
c) 29 days to 3 months	234	415	1783	1736	13841	10920	8	8
d) Over 3 months to 6 months	-	-	350	579	1772	11504	12	-
e) Over 6 months to one year	25	-	1	1	4406	5758	12	27
f) Over one year to 3 years	-	-	4	2	7362	7938	17	8
g) Over 3 years to 5 years	102	-	2	2	9041	7038	4	5
h) Over 5 years	-	-	5	4	706	3000	15595	99

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments(at book Value)	2217	2248	2798	2613	16103	24699	10444	9319
a) 1 - 14 days	87	87	935	150	1995	3484	-	-
b) 15 - 28 days	-	574	15	7	1789	1493	502	-
c) 29 days to 3 months	1076	486	16	31	4292	9931	505	-
d) Over 3 months to 6 months	281	-	50	27	2747	3099	100	2
e) Over 6 months to one year	650	-	34	17	4218	1672	1	-
f) Over one year to 3 years	123	98	1725	2375	1062	5020	2	1050
g) Over 3 years to 5 years	-	-	-	6	-	-	1607	7202
h) Over 5 years	-	1003	23	-	-	-	7727	1065
Foreign Currency Assets	2080	1064	5848	5397	13411	10597	243	187
a) 1 - 14 days	765	422	3237	2016	8166	2104	243	187
b) 15 - 28 days	-	321	389	691	4399	402	-	-
c) 29 days to 3 months	1315	321	1782	1736	191	1915	-	-
d) Over 3 months to 6 months	-	-	349	579	629	6176	-	-
e) Over 6 months to one year	-	-	-	-	26	-	-	-
f) Over one year to 3 years	-	-	91	375	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	689	1060	2236	2500	305	16928	7452	8148
a) 1 - 14 days	390	351	1519	402	300	472	178	799
b) 15 - 28 days	30	288	5	-	-	402	1466	154
c) 29 days to 3 months	-	-	-	-	-	10015	893	3543
d) Over 3 months to 6 months	-	-	15	7	-	6034	1356	1276
e) Over 6 months to one year	-	-	81	48	5	5	3549	2366
f) Over one year to 3 years	269	421	616	2043	-	-	10	10
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Deposits	20773	33588	112778	136283	2810	2345	3417403	3695650
a) 1 - 14 days	4409	8813	57746	17459	415	277	845955	926251
b) 15 - 28 days	747	2695	1636	2249	280	10	245546	416550
c) 29 days to 3 months	3597	6864	3705	18386	439	13	568259	684376
d) Over 3 months to 6 months	2636	2305	12531	47335	1212	93	403859	255537
e) Over 6 months to one year	1873	954	36064	50284	135	132	270890	180952
f) Over one year to 3 years	7372	11477	1096	570	271	1771	1065572	1218151
g) Over 3 years to 5 years	40	57	-	-	7	11	15670	12327
h) Over 5 years	99	423	-	-	51	38	1652	1506
Borrowings	5933	10261	135005	135822	-	-	635181	699776
a) 1 - 14 days	2859	4150	100505	135822	-	-	246913	229696
b) 15 - 28 days	500	4707	5000	-	-	-	14814	121101
c) 29 days to 3 months	2574	1404	-	-	-	-	146178	289913
d) Over 3 months to 6 months	-	-	29500	-	-	-	95108	55054
e) Over 6 months to one year	-	-	-	-	-	-	82168	4012
f) Over one year to 3 years	-	-	-	-	-	-	50000	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	13627	31385	38489	38455	333	765	3010379	3335151
a) 1 - 14 days	1641	4649	2494	3382	174	550	384642	375910
b) 15 - 28 days	209	1950	4151	3,084	-	-	275498	242862
c) 29 days to 3 months	369	4307	7614	7364	-	30	575879	645567
d) Over 3 months to 6 months	3844	2805	6358	2901	-	-	91480	228837
e) Over 6 months to one year	3003	12660	2622	6080	37	66	98377	200057
f) Over one year to 3 years	2167	2669	3097	12412	-	-	789889	950380
g) Over 3 years to 5 years	2391	2032	10597	1871	48	57	238775	203528
h) Over 5 years	3	313	1556	1361	74	62	555839	488010

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Shinhan Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Investments(at book Value)	32619	31961	145673	251649	538	534	1190229	1272774
a) 1 - 14 days	750	2000	-	-	-	-	9613	373078
b) 15 - 28 days	-	2300	-	-	-	-	68561	111915
c) 29 days to 3 months	2694	15316	14087	-	-	-	109359	286943
d) Over 3 months to 6 months	14270	3943	12211	19199	-	25	17798	71221
e) Over 6 months to one year	12878	3933	9322	81750	25	-	135771	51154
f) Over one year to 3 years	-	1978	97941	131104	118	222	578779	349686
g) Over 3 years to 5 years	-	-	9610	8389	116	10	180662	3091
h) Over 5 years	2027	2491	2502	11207	279	277	89686	25686
Foreign Currency Assets	1794	4548	29680	7683	2001	1066	3535624	1130646
a) 1 - 14 days	1794	1054	25159	111	500	1013	28895	213394
b) 15 - 28 days	-	120	-	620	400	-	231466	70888
c) 29 days to 3 months	-	2726	151	4851	500	-	852923	249002
d) Over 3 months to 6 months	-	648	4370	2101	-	-	516450	128628
e) Over 6 months to one year	-	-	-	-	-	-	902600	90423
f) Over one year to 3 years	-	-	-	-	601	53	642623	228606
g) Over 3 years to 5 years	-	-	-	-	-	-	240086	113938
h) Over 5 years	-	-	-	-	-	-	120581	35767
Foreign Currency Liabilities	6332	6675	35964	69259	1692	1029	3810557	1473501
a) 1 - 14 days	2918	32	940	12751	254	154	38539	338062
b) 15 - 28 days	604	2207	-	281	169	-	143546	119053
c) 29 days to 3 months	2574	2804	9	-	254	-	891752	293988
d) Over 3 months to 6 months	-	1484	-	8024	-	-	731214	125841
e) Over 6 months to one year	-	-	34857	48203	-	-	1088561	149795
f) Over one year to 3 years	236	148	158	-	1015	875	503372	230339
g) Over 3 years to 5 years	-	-	-	-	-	-	236943	90162
h) Over 5 years	-	-	-	-	-	-	176630	126261

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2007 (57)	2008 (58)
Deposits	21178	24811
a) 1 - 14 days	897	957
b) 15 - 28 days	589	299
c) 29 days to 3 months	1845	785
d) Over 3 months to 6 months	1156	602
e) Over 6 months to one year	13733	12964
f) Over one year to 3 years	2,936	9181
g) Over 3 years to 5 years	11	22
h) Over 5 years	11	1
Borrowings	13329	3400
a) 1 - 14 days	9092	900
b) 15 - 28 days	-	2500
c) 29 days to 3 months	-	-
d) Over 3 months to 6 months	4237	-
e) Over 6 months to one year	-	-
f) Over one year to 3 years	-	-
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-
Loans and Advances	13428	21414
a) 1 - 14 days	1666	1050
b) 15 - 28 days	11	834
c) 29 days to 3 months	1526	2161
d) Over 3 months to 6 months	3955	5297
e) Over 6 months to one year	1329	6653
f) Over one year to 3 years	4395	5342
g) Over 3 years to 5 years	498	55
h) Over 5 years	48	22

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	State Bank of Mauritius	
	2007 (57)	2008 (58)
Investments(at book Value)	12643	9001
a) 1 - 14 days	6824	486
b) 15 - 28 days	124	733
c) 29 days to 3 months	388	1210
d) Over 3 months to 6 months	1300	669
e) Over 6 months to one year	3386	3421
f) Over one year to 3 years	617	2476
g) Over 3 years to 5 years	2	6
h) Over 5 years	2	-
Foreign Currency Assets	10457	1576
a) 1 - 14 days	6101	1516
b) 15 - 28 days	42	60
c) 29 days to 3 months	10	-
d) Over 3 months to 6 months	4247	-
e) Over 6 months to one year	19	-
f) Over one year to 3 years	38	-
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-
Foreign Currency Liabilities	7521	2236
a) 1 - 14 days	136	127
b) 15 - 28 days	-	162
c) 29 days to 3 months	70	87
d) Over 3 months to 6 months	4871	16
e) Over 6 months to one year	1644	1122
f) Over one year to 3 years	800	722
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	5878558	8762622	1081592	1384935	474860	531762	1486372	2180927
a) 1 - 14 days	538738	576251	119820	98694	12528	19131	164861	192315
b) 15 - 28 days	191046	330166	77831	35598	5701	6966	73349	114434
c) 29 days to 3 months	916639	924009	119154	101765	23783	23178	213736	516403
d) Over 3 months to 6 months	801692	1080956	98446	83030	30310	29065	171159	303303
e) Over 6 months to one year	938196	1777558	106876	113236	59646	60432	305773	345398
f) Over one year to 3 years	2361599	1622892	302308	431616	186589	207138	532938	690782
g) Over 3 years to 5 years	96667	79014	55160	191786	41749	10191	22383	15440
h) Over 5 years	33981	2371776	201997	329210	114554	175661	2173	2852
Borrowings	519560	562404	28438	31946	421	631	93089	98504
a) 1 - 14 days	3387	10030	1870	6619	399	11	37496	8028
b) 15 - 28 days	-	16048	-	-	-	-	18609	-
c) 29 days to 3 months	77388	45075	-	2	1	-	25710	-
d) Over 3 months to 6 months	102305	72734	1123	111	-	603	-	33105
e) Over 6 months to one year	105334	96663	111	65	-	-	11087	51086
f) Over one year to 3 years	159734	318979	199	39	3	-	187	3581
g) Over 3 years to 5 years	70767	182	3605	3600	12	17	-	2704
h) Over 5 years	645	2693	21530	21510	6	-	-	-
Loans and Advances	3687648	5966114	569035	743388	301264	331356	1122136	1618187
a) 1 - 14 days	142848	281518	54519	24181	18699	12816	55644	67978
b) 15 - 28 days	35897	71304	13146	31631	3298	3203	32477	56491
c) 29 days to 3 months	133387	296336	66010	73256	15479	11630	76517	114769
d) Over 3 months to 6 months	187050	270954	50456	62720	23992	20319	78953	111177
e) Over 6 months to one year	310190	621847	115143	127348	57003	60695	130189	143259
f) Over one year to 3 years	1176750	769898	164014	228097	110985	138574	500007	750333
g) Over 3 years to 5 years	655465	894438	54763	77654	28261	34044	87683	107214
h) Over 5 years	1046061	2759819	50984	118501	43547	50075	160666	266966

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	2689716	3370510	364069	472920	155329	181656	461496	694522
a) 1 - 14 days	253215	345715	17651	12719	3468	11268	43912	77360
b) 15 - 28 days	218060	282179	11163	29805	-	-	19486	29736
c) 29 days to 3 months	560864	488478	67657	106618	2022	5373	57643	133210
d) Over 3 months to 6 months	250175	315722	35871	23915	563	3328	46993	81530
e) Over 6 months to one year	247226	491326	17039	27409	829	534	81766	88847
f) Over one year to 3 years	740504	517620	34872	33930	5714	2022	146406	186147
g) Over 3 years to 5 years	198231	225481	31276	63122	7652	12949	23471	36347
h) Over 5 years	221441	703989	148540	175402	135081	146182	41819	61345
Foreign Currency Assets	461321	716750	31714	6192	34154	19894	20600	24944
a) 1 - 14 days	22782	43707	22677	2705	6833	4498	12335	1773
b) 15 - 28 days	1658	7074	5078	934	5960	1752	113	-
c) 29 days to 3 months	42515	37871	3600	1582	11889	6002	2497	10082
d) Over 3 months to 6 months	116261	71234	359	925	8601	5758	3060	9693
e) Over 6 months to one year	11285	101205	-	46	10	588	1356	2760
f) Over one year to 3 years	125711	157829	-	-	861	289	1065	582
g) Over 3 years to 5 years	13549	170878	-	-	-	1007	174	54
h) Over 5 years	127560	126952	-	-	-	-	-	-
Foreign Currency Liabilities	678739	692011	6105	4229	34154	13558	42181	66184
a) 1 - 14 days	13153	42409	1025	533	3358	410	9259	11820
b) 15 - 28 days	2290	44753	15	64	7963	848	355	387
c) 29 days to 3 months	74342	159737	3426	1780	5736	1101	17052	3403
d) Over 3 months to 6 months	52348	66568	431	629	6600	2828	2818	36647
e) Over 6 months to one year	128687	108580	462	835	3498	4301	7830	9727
f) Over one year to 3 years	124232	260911	681	382	4968	3496	4687	4080
g) Over 3 years to 5 years	162532	2827	65	6	2031	574	180	120
h) Over 5 years	121155	6226	-	-	-	-	-	-

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	469932	642496	441520	607485	308796	360842	2158444	2591336
a) 1 - 14 days	26848	40975	48264	68616	36150	30667	100166	104772
b) 15 - 28 days	5561	24841	18042	31932	16253	27259	92464	56147
c) 29 days to 3 months	16059	67576	81540	112483	33622	33550	236543	329455
d) Over 3 months to 6 months	13082	57253	58161	60258	27591	43529	352417	544368
e) Over 6 months to one year	39287	131283	82900	151697	46239	59339	415471	528135
f) Over one year to 3 years	264674	297463	147906	175654	134411	153927	868513	924747
g) Over 3 years to 5 years	100115	20453	3993	6271	12688	10622	68850	91457
h) Over 5 years	4306	2652	714	574	1842	1949	24020	12255
Borrowings	1989	264	15439	42680	450	400	124001	126195
a) 1 - 14 days	15	19	3001	655	450	400	5618	8401
b) 15 - 28 days	-	-	978	-	-	-	-	-
c) 29 days to 3 months	58	58	7500	5911	-	-	59	8026
d) Over 3 months to 6 months	1557	57	2593	9186	-	-	24927	40656
e) Over 6 months to one year	115	115	1367	26928	-	-	44043	20536
f) Over one year to 3 years	242	14	-	-	-	-	17195	17937
g) Over 3 years to 5 years	2	1	-	-	-	-	1505	7615
h) Over 5 years	-	-	-	-	-	-	30654	23024
Loans and Advances	332923	453706	265855	406879	183950	210203	1489910	1890466
a) 1 - 14 days	15171	22253	20381	31906	14330	16128	63720	163147
b) 15 - 28 days	3515	3690	13911	18389	9598	7301	30661	68286
c) 29 days to 3 months	3214	8667	30893	50595	9273	16652	123031	127295
d) Over 3 months to 6 months	118	2101	28537	45234	8904	9945	82258	110724
e) Over 6 months to one year	391	885	40327	74056	10268	20702	109204	189956
f) Over one year to 3 years	197886	275019	97716	149720	71973	72062	691378	906420
g) Over 3 years to 5 years	48385	51826	18001	17206	26505	32954	165536	180782
h) Over 5 years	64243	89265	16089	19773	33099	34459	224122	143856

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	130700	171795	184664	213456	86519	107505	703266	1002659
a) 1 - 14 days	2171	3352	91	11686	2014	646	14130	18279
b) 15 - 28 days	983	113	4178	4194	969	2413	10892	43442
c) 29 days to 3 months	1022	5260	35844	44475	1048	17302	9658	61296
d) Over 3 months to 6 months	849	4378	25358	27143	12951	11101	2782	80104
e) Over 6 months to one year	1595	39	16082	29569	1865	7380	6032	8719
f) Over one year to 3 years	8730	14110	29308	31806	3643	2389	85072	111934
g) Over 3 years to 5 years	12840	21265	34139	31213	7743	11309	66741	78177
h) Over 5 years	102510	123278	39664	33370	56286	54965	507959	600708
Foreign Currency Assets	67279	181865	8447	1397	8378	5667	141807	76197
a) 1 - 14 days	52342	601	8023	1006	4043	2957	5347	5699
b) 15 - 28 days	221	150	-	-	1876	513	1964	29219
c) 29 days to 3 months	13045	40551	-	-	2068	2109	10549	2995
d) Over 3 months to 6 months	145	54403	-	-	378	68	31718	11373
e) Over 6 months to one year	1371	-	-	-	13	12	47405	9916
f) Over one year to 3 years	155	-	-	-	-	-	38690	13692
g) Over 3 years to 5 years	-	-	-	-	-	8	6134	3303
h) Over 5 years	-	86160	424	391	-	-	-	-
Foreign Currency Liabilities	66502	183833	7714	11724	6579	4451	92777	92290
a) 1 - 14 days	48117	2928	1141	656	832	551	37983	2849
b) 15 - 28 days	54	39	1283	-	115	108	5243	4949
c) 29 days to 3 months	14997	33892	882	5933	674	472	5642	9919
d) Over 3 months to 6 months	1048	57183	2687	4204	990	750	502	14540
e) Over 6 months to one year	2067	-	1721	931	2661	1860	1263	30803
f) Over one year to 3 years	198	-	-	-	1199	643	36901	25609
g) Over 3 years to 5 years	21	-	-	-	108	67	5243	3621
h) Over 5 years	-	89791	-	-	-	-	-	-

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	HDFC Bank @		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	6829794	10076860	23051019	24443105	1705791	1875142	1541859	2049806
a) 1 - 14 days	841719	915858	2237432	1504151	148543	105320	223570	403881
b) 15 - 28 days	144050	333389	1041262	1051053	49221	35012	91892	156511
c) 29 days to 3 months	437940	667295	3419899	3773156	205844	266217	224068	437261
d) Over 3 months to 6 months	365622	848220	3227248	3534526	143404	133052	270260	185298
e) Over 6 months to one year	417362	779626	5949724	5965999	166133	189225	206444	241873
f) Over one year to 3 years	4045121	5662485	6740361	8121194	506837	662635	230346	222619
g) Over 3 years to 5 years	381143	576824	313547	340473	246418	246602	115460	149937
h) Over 5 years	196837	293163	121546	152553	239391	237079	179819	252426
Borrowings	281539	447886	5125603	6564843	40364	64644	84355	124980
a) 1 - 14 days	101630	170997	94533	189497	6779	6413	15664	6531
b) 15 - 28 days	614	10569	56941	54070	890	1193	44810	48144
c) 29 days to 3 months	171512	162674	441714	374764	3401	5170	2686	-
d) Over 3 months to 6 months	3787	79543	704234	987821	-	-	16983	69600
e) Over 6 months to one year	500	22105	820166	1128474	15000	2147	3269	226
f) Over one year to 3 years	469	1998	1582169	1767275	4294	-	844	479
g) Over 3 years to 5 years	3027	-	1223756	1769748	10000	49721	99	-
h) Over 5 years	-	-	202090	293194	-	-	-	-
Loans and Advances	4694478	6342690	19586560	22561608	1088874	1234307	1197617	1464955
a) 1 - 14 days	448181	602849	928851	932999	66347	83832	116466	202260
b) 15 - 28 days	-161333	-55555	245620	278574	46858	58021	97206	131053
c) 29 days to 3 months	323120	367208	960631	1551073	52931	120014	177023	164876
d) Over 3 months to 6 months	449154	509476	1287704	1564152	70710	118817	121857	155276
e) Over 6 months to one year	756355	1144786	2080062	2602074	153507	346585	172191	184060
f) Over one year to 3 years	2242723	3146980	7630161	7732434	582401	436334	355408	402197
g) Over 3 years to 5 years	312739	394113	2510943	3318081	80239	41616	57142	68404
h) Over 5 years	323539	232833	3942588	4582221	35881	29088	100324	156829

Note : @ The negative figure in the 15-28 days bucket under loans and advances is due to the expected maturity of inter-bank participation certificates, which are netted off from advances.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments(at book Value)	3056480	4939354	9125784	11145434	589166	662970	452782	629332
a) 1 - 14 days	316080	1560788	452929	1441388	40097	-	29182	100250
b) 15 - 28 days	92177	121383	979227	1029266	131	-	34878	16401
c) 29 days to 3 months	231001	304748	970225	1106813	7601	4248	75940	8439
d) Over 3 months to 6 months	170530	338196	852084	1062748	53590	24574	71350	9345
e) Over 6 months to one year	274186	429261	1738039	1716750	1237	39242	54766	11
f) Over one year to 3 years	1616909	1649783	1564504	2081151	60609	76638	71783	276069
g) Over 3 years to 5 years	166093	207769	682805	465778	145022	176460	43975	83813
h) Over 5 years	189504	327426	1885971	2241540	280879	341808	70908	135004
Foreign Currency Assets	418819	407645	4938296	6579917	21984	49133	112750	146820
a) 1 - 14 days	268327	272971	942850	673564	1528	19286	41135	68167
b) 15 - 28 days	9468	19962	126260	112296	1520	2627	13713	10261
c) 29 days to 3 months	43025	43921	347637	646068	5527	15355	26584	42331
d) Over 3 months to 6 months	37281	37145	284737	314056	1542	7017	13538	25098
e) Over 6 months to one year	2217	13553	920057	614017	6	1020	3140	-
f) Over one year to 3 years	15906	5196	568120	663005	9474	83	13697	-
g) Over 3 years to 5 years	27175	14773	689875	1259741	-	-	271	963
h) Over 5 years	15420	124	1058760	2297170	2387	3745	671	-
Foreign Currency Liabilities	435574	578552	5662717	7143181	84141	75033	134844	227249
a) 1 - 14 days	50642	135178	476625	499548	17115	5614	2371	57154
b) 15 - 28 days	4612	14448	108787	123100	588	3431	44309	49036
c) 29 days to 3 months	185655	175918	545929	600177	6319	14099	826	3031
d) Over 3 months to 6 months	20998	98563	567662	828558	2600	35356	18429	24863
e) Over 6 months to one year	51412	63054	839109	1215638	18889	10357	10936	6290
f) Over one year to 3 years	68188	47601	1379458	1432692	24791	5906	47026	74933
g) Over 3 years to 5 years	10597	3670	1032226	1700638	7302	270	511	579
h) Over 5 years	43470	40120	712921	742830	6537	-	10436	11363

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	2519429	2859326	1403743	1701620	934029	1254999	1100010	1642365
a) 1 - 14 days	150605	141950	83054	130872	49736	78842	149422	227507
b) 15 - 28 days	156607	80785	28029	24673	79085	61746	91923	118722
c) 29 days to 3 months	260555	256083	161346	181562	115670	166894	187824	270238
d) Over 3 months to 6 months	210867	221121	205621	315833	76644	185335	203475	314472
e) Over 6 months to one year	96785	207890	207456	345485	175036	249318	191448	241427
f) Over one year to 3 years	1236999	1526083	596474	550445	413371	483255	265057	441477
g) Over 3 years to 5 years	378007	396896	100024	133721	14391	20684	6789	21457
h) Over 5 years	29004	28518	21739	19029	10096	8925	4072	7065
Borrowings	62019	75179	42075	14219	22852	32834	509976	511926
a) 1 - 14 days	3400	-	21751	10101	12576	12726	260748	239693
b) 15 - 28 days	-	2000	-	-	-	-	26750	19365
c) 29 days to 3 months	-	2329	-	-	7607	7042	102109	112259
d) Over 3 months to 6 months	17200	70710	-	-	125	3507	28371	28515
e) Over 6 months to one year	40400	98	10162	2059	216	251	37510	32547
f) Over one year to 3 years	1000	42	10162	2059	855	804	35749	55445
g) Over 3 years to 5 years	19	-	-	-	760	740	18739	24101
h) Over 5 years	-	-	-	-	713	7764	-	1
Loans and Advances	1707994	1888261	955269	1084197	719436	956884	1090109	1552318
a) 1 - 14 days	69758	81237	56805	93557	32458	70147	46360	84589
b) 15 - 28 days	34024	42649	19023	18170	15769	23340	28025	45932
c) 29 days to 3 months	125716	149522	84740	73113	52509	94720	137851	141958
d) Over 3 months to 6 months	119132	120303	157514	111306	22020	25475	94506	137893
e) Over 6 months to one year	215802	188729	113971	89753	131857	183820	142220	215441
f) Over one year to 3 years	827795	948132	224772	162974	225310	244177	421489	617749
g) Over 3 years to 5 years	160494	202957	184527	279755	111565	153842	96507	99532
h) Over 5 years	155273	154732	113917	255569	127948	161363	123151	209224

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments(at book Value)	739219	875766	504815	596371	289555	353567	686198	914201
a) 1 - 14 days	2787	7325	3484	22831	2540	3448	193735	300503
b) 15 - 28 days	17892	9139	5755	4000	2550	2950	47010	60513
c) 29 days to 3 months	95790	71127	5099	16532	6417	11209	161352	176054
d) Over 3 months to 6 months	10857	56940	1097	4577	800	350	60469	70782
e) Over 6 months to one year	46789	59567	7078	42195	1219	1019	70059	59378
f) Over one year to 3 years	71487	150282	83422	120180	10037	30362	81621	124432
g) Over 3 years to 5 years	38202	73153	47299	121010	47866	72249	29345	48331
h) Over 5 years	455415	448233	351581	265046	218126	231980	42607	74208
Foreign Currency Assets	67486	354728	114736	263161	8909	6514	84999	37640
a) 1 - 14 days	8011	18635	25320	44785	4194	203	32163	13388
b) 15 - 28 days	3249	10990	4467	9928	252	368	1	4380
c) 29 days to 3 months	21901	37345	49899	112593	3708	1694	6230	9441
d) Over 3 months to 6 months	27548	95221	21947	42112	508	3842	5860	8500
e) Over 6 months to one year	6777	192537	13103	53663	6	398	20428	41
f) Over one year to 3 years	-	-	-	80	47	9	18519	446
g) Over 3 years to 5 years	-	-	-	-	194	-	-	-
h) Over 5 years	-	-	-	-	-	-	1798	1444
Foreign Currency Liabilities	68927	355762	117057	263223	14946	17544	43799	53225
a) 1 - 14 days	10729	19147	23438	31785	2856	2215	68	4864
b) 15 - 28 days	1229	8043	744	3450	61	165	112	4100
c) 29 days to 3 months	23656	40887	52764	119736	8077	8420	1647	1024
d) Over 3 months to 6 months	26482	94526	18297	40244	677	1587	3410	12410
e) Over 6 months to one year	6831	193159	17552	65540	2861	1785	5410	3422
f) Over one year to 3 years	-	-	3686	2118	365	261	13512	9235
g) Over 3 years to 5 years	-	-	576	350	49	3111	4	34
h) Over 5 years	-	-	-	-	-	-	19636	18136

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank #		Nainital Bank		Ratnakar Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	501987	561848	187252		148064	179002	87639	110107
a) 1 - 14 days	51961	40979	16821		13181	12383	10562	12924
b) 15 - 28 days	29965	28226	6023		4790	4990	2126	5145
c) 29 days to 3 months	95026	56779	14943		14101	18300	9232	12860
d) Over 3 months to 6 months	30334	52287	11534		10134	19756	6887	7089
e) Over 6 months to one year	34159	114331	24877		20375	25707	9835	12261
f) Over one year to 3 years	139547	126770	22120		52243	55314	38749	48385
g) Over 3 years to 5 years	25747	35096	24364		31812	41415	4443	4442
h) Over 5 years	95248	107380	66570		1428	1137	5805	7001
Borrowings	7974	5279	27		1940	2161	47	32
a) 1 - 14 days	-	-	-		43	-	4	4
b) 15 - 28 days	-	-	-		-	-	-	-
c) 29 days to 3 months	36	36	4		-	-	-	-
d) Over 3 months to 6 months	36	42	3		269	359	9	10
e) Over 6 months to one year	7574	5078	6		268	359	6	6
f) Over one year to 3 years	241	56	14		1014	1133	25	12
g) Over 3 years to 5 years	87	67	-		346	298	3	-
h) Over 5 years	-	-	-		-	12	-	-
Loans and Advances	361270	385879	101782		79507	99486	53053	58582
a) 1 - 14 days	28271	20247	2305		6916	8678	5295	7036
b) 15 - 28 days	18932	15176	3695		4563	6011	909	3193
c) 29 days to 3 months	47560	51912	12263		5175	6917	2901	3054
d) Over 3 months to 6 months	26017	30558	4535		1231	1776	1679	2401
e) Over 6 months to one year	39205	32097	8874		2587	3675	6049	6102
f) Over one year to 3 years	144892	192010	42720		39629	51623	25743	24277
g) Over 3 years to 5 years	19307	23560	10917		7873	8961	5453	7328
h) Over 5 years	37086	20319	16473		11533	11845	5024	5191

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank #		Nainital Bank		Ratnakar Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments(at book Value)	130930	169368	72397		39279	48602	31583	36133
a) 1 - 14 days	1283	-3150	-		70	4342	983	-
b) 15 - 28 days	3433	-	-		517	600	-	3985
c) 29 days to 3 months	300	50	-		500	10415	1955	561
d) Over 3 months to 6 months	3483	1532	150		1655	120	-	1321
e) Over 6 months to one year	2704	7816	3807		659	100	260	422
f) Over one year to 3 years	11302	9672	11570		3073	2011	4602	4723
g) Over 3 years to 5 years	26350	24351	12161		4851	2514	4149	5397
h) Over 5 years	82075	129097	44709		27954	28500	19634	19724
Foreign Currency Assets	1057	1130	2188		-	-	-	-
a) 1 - 14 days	791	569	670		-	-	-	-
b) 15 - 28 days	102	23	8		-	-	-	-
c) 29 days to 3 months	23	56	53		-	-	-	-
d) Over 3 months to 6 months	-	482	75		-	-	-	-
e) Over 6 months to one year	-	-	558		-	-	-	-
f) Over one year to 3 years	-	-	797		-	-	-	-
g) Over 3 years to 5 years	141	-	27		-	-	-	-
h) Over 5 years	-	-	-		-	-	-	-
Foreign Currency Liabilities	3386	3134	2703		-	-	-	-
a) 1 - 14 days	1491	1092	2294		-	-	-	-
b) 15 - 28 days	123	122	-		-	-	-	-
c) 29 days to 3 months	87	339	-		-	-	-	-
d) Over 3 months to 6 months	241	221	80		-	-	-	-
e) Over 6 months to one year	497	647	329		-	-	-	-
f) Over one year to 3 years	893	668	-		-	-	-	-
g) Over 3 years to 5 years	54	45	-		-	-	-	-
h) Over 5 years	-	-	-		-	-	-	-

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sangli Bank #		SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	131437		36229	40284	1223921	1515612	601988	767026
a) 1 - 14 days	10495		6123	2830	69520	86164	53302	45718
b) 15 - 28 days	2172		305	2250	43474	28638	21654	33346
c) 29 days to 3 months	7013		4653	5169	141036	158389	70105	107048
d) Over 3 months to 6 months	8523		4119	4725	105642	261561	65955	119735
e) Over 6 months to one year	11454		8649	13707	171760	258874	88665	140586
f) Over one year to 3 years	43173		11346	9643	581453	604867	265146	225149
g) Over 3 years to 5 years	6031		1026	1951	78424	96131	19707	73130
h) Over 5 years	42576		8	9	32612	20988	17454	22314
Borrowings	7		3300	500	51	2759	5705	111
a) 1 - 14 days	-		500	500	4	2604	3000	-
b) 15 - 28 days	-		-	-	-	-	-	-
c) 29 days to 3 months	-		2800	-	5	10	2500	-
d) Over 3 months to 6 months	-		-	-	5	10	43	32
e) Over 6 months to one year	3		-	-	10	15	35	24
f) Over one year to 3 years	4		-	-	24	52	111	55
g) Over 3 years to 5 years	-		-	-	3	46	16	-
h) Over 5 years	-		-	-	-	22	-	-
Loans and Advances	20507		32289	33160	791890	1045375	404672	533132
a) 1 - 14 days	1293		956	4186	50584	95843	13654	18030
b) 15 - 28 days	150		837	1220	18497	35342	9222	13072
c) 29 days to 3 months	382		11071	5034	93368	132114	36111	37506
d) Over 3 months to 6 months	732		4735	1692	90290	105468	35774	57896
e) Over 6 months to one year	680		3557	4709	194556	274482	88317	127075
f) Over one year to 3 years	12512		9337	13642	140710	174803	171188	202233
g) Over 3 years to 5 years	2552		1620	2330	102690	111104	33736	49096
h) Over 5 years	2206		176	347	101195	116219	16670	28224

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Sangli Bank #		SBI Cmm. & Intl. Bank		South Indian Bank		Tamilnad Mecantile Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments(at book Value)	79647		13156	15020	343012	457222	231641	255354
a) 1 - 14 days	7544		375	1145	20196	28675	519	2332
b) 15 - 28 days	545		603	786	15324	14444	2031	3040
c) 29 days to 3 months	1281		2554	1735	70194	29785	6816	8859
d) Over 3 months to 6 months	2072		1408	1563	4565	31079	6916	10618
e) Over 6 months to one year	3103		3981	4924	1593	37631	15057	6888
f) Over one year to 3 years	10647		2239	2780	20665	61795	64286	65282
g) Over 3 years to 5 years	3182		254	495	27896	45606	50505	39782
h) Over 5 years	51273		1742	1592	182579	208207	85511	118553
Foreign Currency Assets	727		6250	4579	60506	58748	4663	4457
a) 1 - 14 days	476		4782	1947	22282	16584	2512	1647
b) 15 - 28 days	122		96	818	6196	6992	273	436
c) 29 days to 3 months	129		1333	273	16404	10252	1173	1102
d) Over 3 months to 6 months	-		26	1541	6421	8220	177	792
e) Over 6 months to one year	-		-	-	646	3562	-	-
f) Over one year to 3 years	-		13	-	4084	5560	-	-
g) Over 3 years to 5 years	-		-	-	576	7578	-	-
h) Over 5 years	-		-	-	3897	-	528	480
Foreign Currency Liabilities	1152		15452	12113	60602	49991	3043	2067
a) 1 - 14 days	405		896	848	3579	1366	1167	524
b) 15 - 28 days	7		621	821	389	830	16	134
c) 29 days to 3 months	7		2150	2183	2132	3774	283	299
d) Over 3 months to 6 months	5		4162	1532	4830	6960	204	328
e) Over 6 months to one year	70		6828	6011	14415	18040	801	580
f) Over one year to 3 years	265		782	690	25423	12553	565	161
g) Over 3 years to 5 years	387		13	28	9834	6468	7	41
h) Over 5 years	6		-	-	-	-	-	-

Note : # See ' Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007 (49)	2008 (50)
Deposits	822038	1327317
a) 1 - 14 days	79253	162178
b) 15 - 28 days	64486	121050
c) 29 days to 3 months	294080	339711
d) Over 3 months to 6 months	110652	165761
e) Over 6 months to one year	202746	430811
f) Over one year to 3 years	63873	103101
g) Over 3 years to 5 years	6456	3902
h) Over 5 years	492	803
Borrowings	86732	98621
a) 1 - 14 days	13800	12497
b) 15 - 28 days	14297	1300
c) 29 days to 3 months	31500	7444
d) Over 3 months to 6 months	21066	39897
e) Over 6 months to one year	6069	37483
f) Over one year to 3 years	-	-
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-
Loans and Advances	628973	943027
a) 1 - 14 days	58508	108586
b) 15 - 28 days	13062	43466
c) 29 days to 3 months	87920	148104
d) Over 3 months to 6 months	67971	73257
e) Over 6 months to one year	83911	151105
f) Over one year to 3 years	191209	322767
g) Over 3 years to 5 years	112636	83346
h) Over 5 years	13756	12396

Source : Annual accounts of banks of respective years.

TABLE B9 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl.d.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on March 31	
	Yes Bank	
	2007 (49)	2008 (50)
Investments(at book Value)	307311	509371
a) 1 - 14 days	17879	29602
b) 15 - 28 days	21115	2862
c) 29 days to 3 months	52934	128001
d) Over 3 months to 6 months	31016	20929
e) Over 6 months to one year	47942	54099
f) Over one year to 3 years	31711	80456
g) Over 3 years to 5 years	21250	24671
h) Over 5 years	83464	168751
Foreign Currency Assets	76408	25131
a) 1 - 14 days	61682	10646
b) 15 - 28 days	3508	654
c) 29 days to 3 months	6779	8885
d) Over 3 months to 6 months	4439	4582
e) Over 6 months to one year	-	10
f) Over one year to 3 years	-	53
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	301
Foreign Currency Liabilities	27084	59352
a) 1 - 14 days	227	206
b) 15 - 28 days	8848	262
c) 29 days to 3 months	17	5659
d) Over 3 months to 6 months	12024	13026
e) Over 6 months to one year	4839	38405
f) Over one year to 3 years	1129	1794
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-

Source : Annual accounts of banks of respective years.

TABLE B10 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE DEBIT RESTRUCTURED - 2007 - 08

(Amount in Rs. lakh)

Name of the Bank	Loan Assets subjected to restructuring during the year								
	Other than Corporate Debt Restructured				Corporate Debt Restructured				Total [(4)+(8)]
	Standard assets	Sub- standard assets	Doubtful assets	Total assets [(1)+(2)+(3)]	Standard assets	Sub- standard assets	Doubtful assets	Total assets [(5)+(6)+(7)]	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State Bank of India & its Associates									
State Bank of India	103833	2606	3447	109886	28853	2609	792	32254	142140
State Bank of Bikaner and Jaipur	18720	1	1	18722	3321	-	-	3321	22043
State Bank of Hyderabad	41601	82	6	41689	5316	-	-	5316	47005
State Bank of Indore	12378	1169	-	13547	3222	-	-	3222	16769
State Bank of Mysore	58184	112	91	58387	2175	-	-	2175	60562
State Bank of Patiala	25428	-	-	25428	-	-	-	-	25428
State Bank of Saurashtra	2220	-	-	2220	8709	-	-	8709	10929
State Bank of Travancore	89	-	-	89	10174	2391	-	12565	12654
Nationalised Banks									
Allahabad Bank	65495	4717	-	70212	36179	-	960	37139	107351
Andhra Bank	-	-	-	-	747	1740	-	2487	2487
Bank of Baroda	14809	-	26	14835	20881	-	12	20893	35728
Bank of India	49459	711	2956	53126	9859	-	-	9859	62985
Bank of Maharashtra	14292	193	184	14669	1996	-	-	1996	16665
Canara Bank	64991	2074	5859	72924	-	-	-	-	72924
Central Bank of India	24980	492	-	25472	1155	-	-	1155	26627
Corporation Bank	12439	6	73	12518	-	-	-	-	12518
Dena Bank	1288	-	-	1288	3361	-	-	3361	4649
IDBI Bank Ltd.	343862	3388	2099	349349	28958	4894	2557	36409	385758
Indian Bank	7270	114	19	7403	-	-	-	-	7403
Indian Overseas Bank	60584	11	-	60595	3965	-	-	3965	64560
Oriental Bank of Commerce	44533	22	658	45213	1122	-	-	1122	46335
Punjab and Sind Bank	5241	328	1133	6702	-	-	-	-	6702
Punjab National Bank	68564	7091	280	75935	8746	15477	-	24223	100158
Syndicate Bank	37934	4954	243	43131	4535	911	2228	7674	50805
UCO Bank	75930	3636	-	79566	8344	-	-	8344	87910
Union Bank of India	12820	146	10	12976	15801	-	-	15801	28777
United Bank of India	27079	91	963	28133	1125	-	-	1125	29258
Vijaya Bank	13281	99	20	13400	-	-	-	-	13400
Foreign Banks									
AB Bank #	-	-	-	-	-	-	-	-	-
ABN Amro Bank	-	9219	-	9219	-	-	-	-	9219
Abu Dhabi Commercial Bank	21	-	-	21	-	-	-	-	21
Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-
Bank International Indonesia	-	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-	-	-	-
Bank of Ceylon	-	45	-	45	-	-	-	-	45
Bank of Nova Scotia	-	-	-	-	-	-	-	-	-
Bank of Tokyo-Mitsubishi UFJ	-	-	-	-	-	-	-	-	-

Note : # See ' Explanatory Notes'.

TABLE B10 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE DEBIT RESTRUCTURED - 2007 - 08 (Concl.d.)

(Amount in Rs. lakh)

Name of the Bank	Loan Assets subjected to restructuring during the year								
	Other than Corporate Debt Restructured				Corporate Debt Restructured				Total [(4)+(8)]
	Standard assets	Sub- standard assets	Doubtful assets [(1)+(2)+(3)]	Total assets (4)	Standard assets	Sub- standard assets	Doubtful assets [(5)+(6)+(7)]	Total assets (8)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Barclays Bank	-	-	-	-	-	-	-	-	-
BNP Paribas	-	-	-	-	-	-	-	-	-
Calyon Bank	-	-	-	-	-	-	-	-	-
Chinatrust Commercial Bank	-	-	-	-	-	-	-	-	-
Citibank	-	80	220	300	-	-	-	-	300
DBS Bank	-	-	-	-	-	-	-	-	-
Deutsche Bank	-	-	-	-	-	-	-	-	-
Hong Kong & Shanghai Banking Corporation	-	-	-	-	-	-	-	-	-
J P Morgan Chase Bank	-	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-	-	-
Mashreq Bank	-	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	-	-	-	-
Oman International Bank	-	-	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-	-	-
Societe Generale	-	-	-	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-	-	-	-
Standard Chartered Bank	-	-	6443	6443	-	-	-	-	6443
State Bank of Mauritius	-	-	-	-	204	-	-	204	204
Other Scheduled Commercial Banks									
Axis Bank	36975	-	603	37578	25392	-	-	25392	62970
Bank of Rajasthan	1224	-	-	1224	-	-	-	-	1224
Catholic Syrian Bank	1940	-	-	1940	-	-	-	-	1940
Centurion Bank of Punjab	-	-	-	-	2711	-	-	2711	2711
City Union Bank	8660	-	-	8660	-	-	-	-	8660
Development Credit Bank	2096	6	-	2102	-	-	-	-	2102
Dhanalakshmi Bank	904	-	419	1323	-	-	-	-	1323
Federal Bank	16971	1195	8	18174	-	-	-	-	18174
HDFC Bank	-	-	-	-	274	-	-	274	274
ICICI Bank	147816	9621	-	157437	10137	-	-	10137	167574
IndusInd Bank	172	-	-	172	-	-	-	-	172
ING Vysya Bank	9212	-	-	9212	-	-	-	-	9212
Jammu & Kashmir Bank	20629	-	-	20629	4863	-	-	4863	25492
Karnataka Bank	23954	1889	433	26276	-	-	-	-	26276
Karur Vysya Bank	5673	-	-	5673	2627	-	-	2627	8300
Kotak Mahindra Bank	291	315	-	606	-	-	-	-	606
Lakshmi Vilas Bank	5915	23	-	5938	-	-	-	-	5938
Nainital Bank	928	9	8	945	-	-	-	-	945
Ratnakar Bank	-	-	-	-	-	-	-	-	-
SBI Comm. & Intl. Bank	-	-	-	-	292	169	-	461	461
South Indian Bank	5406	2	-	5408	-	-	-	-	5408
Tamilnad Mercantile Bank	525	196	-	721	-	-	-	-	721
Yes Bank	-	-	-	-	2912	-	-	2912	2912

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	6.68	9.59	12.83	11.46	6.92	11.07	6.71	6.80
2. Credit-Deposit ratio	77.46	77.55	72.07	73.52	67.73	71.54	76.85	73.79
3. Investment-Deposit ratio	34.25	35.26	30.67	30.78	33.54	31.99	30.00	31.10
4. (Credit+Investment)-Deposit ratio	111.70	112.81	102.74	104.30	101.27	103.53	106.84	104.89
5. Ratio of deposits to total liabilities	76.87	74.48	82.53	82.88	84.61	81.32	81.45	84.37
6. Ratio of term deposits to total deposits	51.52	53.04	64.99	64.74	68.62	69.40	70.82	68.27
7. Ratio of priority sector advances to total advances	30.24	28.61	41.03	40.99	38.99	32.78	37.46	37.93
8. Ratio of term loan to total advances	53.68	54.72	54.05	42.10	59.86	61.23	59.03	58.88
9. Ratio of secured advances to total advances	75.61	73.06	86.01	82.64	79.70	82.92	89.04	87.85
10. Ratio of investments in non-approved securities to total investments	18.84	24.29	3.78	7.12	4.47	12.61	5.79	8.39
11. Ratio of interest income to total assets	7.02	7.60	7.66	8.07	7.50	7.96	7.33	8.27
12. Ratio of net interest margin to total assets	2.84	2.64	3.03	2.48	2.74	2.01	2.36	2.13
13. Ratio of non-interest income to total assets	1.28	1.35	1.59	1.25	1.30	1.22	1.17	1.15
14. Ratio of intermediation cost to total assets	2.23	1.96	2.43	1.98	1.80	1.44	1.81	1.60
15. Ratio of wage bills to intermediation cost	67.09	61.75	63.33	59.63	60.84	58.73	54.59	50.81
16. Ratio of wage bills to total expense	23.33	17.48	21.79	15.61	16.71	11.47	14.59	10.51
17. Ratio of wage bills to total income	18.03	13.51	16.63	12.68	12.46	9.24	11.64	8.64
18. Ratio of burden to total assets	0.95	0.61	0.84	0.73	0.50	0.22	0.64	0.45
19. Ratio of burden to interest income	13.58	8.00	10.93	9.10	6.67	2.76	8.77	5.42
20. Ratio of operating profits to total assets	1.89	2.04	2.19	1.75	2.24	1.79	1.72	1.68
21. Return on assets	0.84	1.01	1.00	0.87	1.14	1.00	0.87	0.88
22. Return on equity	15.41	16.75	19.99	18.71	21.72	21.28	17.31	18.77
23. Cost of deposits	4.59	5.57	5.23	6.23	5.36	6.86	5.46	6.59
24. Cost of borrowings	4.12	6.43	4.49	4.50	5.86	6.52	5.02	4.74
25. Cost of funds	4.55	5.64	5.20	6.17	5.37	6.86	5.43	6.49
26. Return on advances	8.29	9.34	9.40	10.14	9.03	9.83	8.78	10.11
27. Return on investments	6.71	7.05	7.30	7.34	7.03	7.53	7.19	7.19
28. Return on advances adjusted to cost of funds	3.74	3.70	4.20	3.96	3.67	2.98	3.35	3.61
29. Return on investments adjusted to cost of funds	2.16	1.41	2.10	1.17	1.67	0.67	1.76	0.70
30. Business per employee (in Rs.lakh)	357.00	456.00	355.89	445.45	473.64	599.08	476.67	604.37
31. Profit per employee (in Rs.lakh)	2.37	3.73	2.57	2.73	3.92	4.35	2.91	3.73
32. Capital adequacy ratio	12.34	12.64	12.89	12.51	12.51	12.35	11.77	11.29
33. Capital adequacy ratio - Tier I	8.01	8.48	7.79	6.95	8.25	7.24	6.74	7.01
34. Capital adequacy ratio - Tier II	4.33	4.16	5.10	5.56	4.26	5.11	5.03	4.28
35. Ratio of net NPA to net advances	1.56	1.78	1.09	0.83	0.22	0.16	1.04	0.73

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	9.52	9.69	5.66	8.84	7.02	11.22	7.95	9.26
2. Credit-Deposit ratio	74.77	76.57	73.42	74.94	70.11	75.71	79.49	79.59
3. Investment-Deposit ratio	31.74	30.60	31.54	29.60	31.72	37.02	31.36	32.11
4. (Credit+Investment)-Deposit ratio	106.51	107.16	104.96	104.54	101.83	112.73	110.86	111.70
5. Ratio of deposits to total liabilities	82.04	83.04	82.56	82.24	83.86	75.70	81.55	80.16
6. Ratio of term deposits to total deposits	68.05	68.13	72.76	74.11	66.66	65.44	71.67	70.72
7. Ratio of priority sector advances to total advances	36.31	31.85	34.58	31.60	41.64	39.55	39.54	41.73
8. Ratio of term loan to total advances	60.67	61.51	62.36	60.88	51.87	56.29	51.78	51.22
9. Ratio of secured advances to total advances	88.40	86.43	90.31	91.42	74.48	77.26	87.04	84.57
10. Ratio of investments in non-approved securities to total investments	4.77	5.78	4.05	4.23	5.77	16.31	3.81	6.00
11. Ratio of interest income to total assets	7.69	8.33	6.91	8.09	7.32	7.75	7.70	8.37
12. Ratio of net interest margin to total assets	2.96	2.54	2.27	1.67	2.36	1.81	2.84	2.33
13. Ratio of non-interest income to total assets	1.52	1.41	1.00	1.12	0.89	1.03	1.04	1.07
14. Ratio of intermediation cost to total assets	2.43	2.06	1.49	1.33	1.84	1.96	1.85	1.67
15. Ratio of wage bills to intermediation cost	56.48	54.72	60.74	54.38	66.74	59.81	63.55	60.50
16. Ratio of wage bills to total expense	19.19	14.37	14.72	9.32	18.08	14.83	17.50	13.14
17. Ratio of wage bills to total income	14.93	11.57	11.41	7.84	14.98	13.35	13.43	10.73
18. Ratio of burden to total assets	0.92	0.65	0.49	0.21	0.96	0.93	0.81	0.60
19. Ratio of burden to interest income	11.93	7.81	7.05	2.58	13.08	12.00	10.47	7.23
20. Ratio of operating profits to total assets	2.04	1.89	1.78	1.46	1.41	0.88	2.03	1.73
21. Return on assets	1.10	1.08	0.77	0.83	0.46	0.28	0.86	0.89
22. Return on equity	24.00	25.31	15.52	15.92	8.66	4.75	22.26	23.28
23. Cost of deposits	5.18	6.42	5.25	7.12	5.56	6.75	5.21	6.52
24. Cost of borrowings	0.73	0.12	2.21	2.42	3.77	4.31	0.18	0.45
25. Cost of funds	5.01	6.09	5.13	6.88	5.46	6.52	4.96	6.11
26. Return on advances	9.00	10.16	8.72	10.20	8.35	9.86	8.65	9.84
27. Return on investments	7.40	7.54	5.89	6.94	8.25	6.79	7.34	7.27
28. Return on advances adjusted to cost of funds	3.99	4.07	3.59	3.31	2.89	3.34	3.70	3.73
29. Return on investments adjusted to cost of funds	2.39	1.45	0.76	0.05	2.79	0.28	2.38	1.16
30. Business per employee (in Rs.lakh)	398.00	495.00	599.54	759.82	343.00	396.00	506.13	558.65
31. Profit per employee (in Rs.lakh)	2.60	3.28	3.24	3.70	1.21	0.74	2.96	3.40
32. Capital adequacy ratio	11.47	11.73	12.38	12.50	12.78	12.34	11.68	12.68
33. Capital adequacy ratio - Tier I	6.62	6.54	8.36	6.74	8.17	8.06	7.55	6.94
34. Capital adequacy ratio - Tier II	4.85	5.19	4.02	5.76	4.61	4.28	4.13	5.74
35. Ratio of net NPA to net advances	0.45	0.43	0.83	0.60	0.70	0.91	1.08	0.94

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	6.83	8.78	7.11	9.92	5.13	6.16	6.00	7.83
2. Credit-Deposit ratio	69.34	69.43	67.28	69.26	66.94	70.18	71.00	75.64
3. Investment-Deposit ratio	31.48	32.67	34.50	30.14	27.97	28.86	29.61	27.87
4. (Credit+Investment)-Deposit ratio	100.83	102.10	101.77	99.39	94.92	99.04	100.61	103.51
5. Ratio of deposits to total liabilities	88.00	86.35	87.20	87.36	87.26	84.65	84.53	83.89
6. Ratio of term deposits to total deposits	62.03	63.96	65.47	66.43	66.82	68.78	67.78	69.39
7. Ratio of priority sector advances to total advances	39.39	36.94	37.49	36.98	28.76	27.62	29.81	28.41
8. Ratio of term loan to total advances	53.68	51.86	42.98	41.95	45.28	46.47	39.01	38.73
9. Ratio of secured advances to total advances	91.54	83.10	80.46	79.10	77.53	73.74	82.62	76.93
10. Ratio of investments in non-approved securities to total investments	19.43	23.65	19.55	11.29	23.77	20.90	26.48	19.21
11. Ratio of interest income to total assets	7.94	8.34	7.52	8.24	7.02	7.32	7.03	7.71
12. Ratio of net interest margin to total assets	2.85	2.36	3.21	2.73	2.79	2.42	2.71	2.64
13. Ratio of non-interest income to total assets	0.61	1.14	1.01	1.12	1.08	1.27	1.23	1.32
14. Ratio of intermediation cost to total assets	1.67	1.54	2.12	1.81	1.98	1.82	2.05	1.65
15. Ratio of wage bills to intermediation cost	60.43	59.60	58.81	53.95	64.62	61.47	61.88	62.65
16. Ratio of wage bills to total expense	14.92	12.20	19.39	13.35	20.63	16.65	19.92	15.38
17. Ratio of wage bills to total income	11.80	9.67	14.59	10.46	15.83	13.01	15.37	11.45
18. Ratio of burden to total assets	1.06	0.40	1.10	0.70	0.91	0.55	0.82	0.33
19. Ratio of burden to interest income	13.33	4.80	14.67	8.46	12.91	7.48	11.70	4.27
20. Ratio of operating profits to total assets	1.79	1.96	2.11	2.03	1.88	1.88	1.89	2.31
21. Return on assets	1.26	1.32	1.31	1.16	0.80	0.89	0.88	1.25
22. Return on equity	18.49	20.05	17.78	17.97	12.45	14.58	20.65	24.38
23. Cost of deposits	5.58	6.57	4.80	6.11	4.56	5.35	4.31	5.23
24. Cost of borrowings	3.45	2.12	5.39	6.35	5.30	4.17	8.68	8.15
25. Cost of funds	5.57	6.50	4.82	6.12	4.58	5.33	4.55	5.37
26. Return on advances	9.22	9.80	9.22	10.23	8.27	8.84	8.51	9.34
27. Return on investments	8.37	8.44	6.96	7.18	7.31	6.95	6.59	6.83
28. Return on advances adjusted to cost of funds	3.65	3.30	4.40	4.11	3.69	3.51	3.96	3.97
29. Return on investments adjusted to cost of funds	2.79	1.94	2.15	1.06	2.73	1.62	2.04	1.46
30. Business per employee (in Rs.lakh)	495.00	604.00	536.06	626.53	555.00	710.00	498.00	652.00
31. Profit per employee (in Rs.lakh)	3.68	4.85	4.14	4.30	2.73	3.94	2.71	4.95
32. Capital adequacy ratio	12.52	12.04	11.33	11.61	11.80	12.91	11.75	12.04
33. Capital adequacy ratio - Tier I	8.10	7.75	9.98	8.54	8.74	7.63	6.53	7.70
34. Capital adequacy ratio - Tier II	4.42	4.29	1.35	3.07	3.06	5.28	5.22	4.34
35. Ratio of net NPA to net advances	1.07	0.80	0.17	0.15	0.60	0.47	0.95	0.52

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.69	9.32	6.39	8.67	6.61	10.46	7.04	12.82
2. Credit-Deposit ratio	67.57	70.13	69.18	69.60	62.57	66.17	70.71	70.70
3. Investment-Deposit ratio	33.31	29.41	31.76	32.33	33.51	28.51	34.04	29.79
4. (Credit+Investment)-Deposit ratio	100.88	99.55	100.95	101.93	96.09	94.68	104.75	100.49
5. Ratio of deposits to total liabilities	86.95	86.72	85.79	85.35	89.00	89.00	80.34	83.22
6. Ratio of term deposits to total deposits	56.84	57.85	68.48	68.51	57.91	63.86	65.93	64.99
7. Ratio of priority sector advances to total advances	39.23	37.80	37.24	39.15	39.12	32.88	35.92	35.31
8. Ratio of term loan to total advances	64.49	70.00	46.45	51.74	60.13	66.09	60.25	54.72
9. Ratio of secured advances to total advances	79.71	76.06	78.50	78.09	80.66	71.99	82.33	73.59
10. Ratio of investments in non-approved securities to total investments	16.50	13.06	16.05	12.96	19.31	15.46	18.91	13.73
11. Ratio of interest income to total assets	7.75	8.12	7.61	8.20	7.44	7.37	7.21	7.57
12. Ratio of net interest margin to total assets	3.12	2.82	2.70	2.04	2.95	2.05	2.81	2.42
13. Ratio of non-interest income to total assets	0.75	0.64	0.97	1.28	0.57	0.73	1.36	1.17
14. Ratio of intermediation cost to total assets	2.12	1.92	1.72	1.61	2.01	1.61	1.72	1.50
15. Ratio of wage bills to intermediation cost	62.20	58.03	62.73	59.52	69.78	69.56	47.08	47.97
16. Ratio of wage bills to total expense	19.55	15.42	16.25	12.35	21.59	16.15	13.25	10.79
17. Ratio of wage bills to total income	15.53	12.70	12.56	10.12	17.52	13.82	9.47	8.20
18. Ratio of burden to total assets	1.37	1.28	0.75	0.33	1.44	0.88	0.36	0.32
19. Ratio of burden to interest income	17.67	15.71	9.81	4.07	19.39	11.94	5.00	4.25
20. Ratio of operating profits to total assets	1.75	1.54	1.95	1.71	1.51	1.17	2.45	2.10
21. Return on assets	0.76	0.75	0.98	0.92	0.62	0.54	1.17	1.29
22. Return on equity	16.41	18.64	16.25	15.01	13.77	11.31	15.02	18.39
23. Cost of deposits	4.93	5.60	5.32	6.71	4.78	5.78	5.00	5.91
24. Cost of borrowings	0.97	4.03	11.69	10.87	4.35	3.19	2.42	3.73
25. Cost of funds	4.88	5.60	5.35	6.77	4.78	5.76	4.85	5.80
26. Return on advances	8.66	9.81	8.44	9.60	8.20	8.49	8.79	9.32
27. Return on investments	8.08	8.02	8.09	8.03	8.03	8.32	6.62	6.97
28. Return on advances adjusted to cost of funds	3.77	4.22	3.08	2.83	3.42	2.73	3.94	3.52
29. Return on investments adjusted to cost of funds	3.19	2.43	2.73	1.27	3.25	2.55	1.77	1.17
30. Business per employee (in Rs.lakh)	404.94	515.69	548.76	609.41	303.85	400.99	637.00	839.00
31. Profit per employee (in Rs.lakh)	1.95	2.39	3.24	3.65	1.35	1.56	4.79	6.52
32. Capital adequacy ratio	12.06	10.26	13.50	13.25	10.40	10.42	12.76	12.09
33. Capital adequacy ratio - Tier I	6.03	5.13	7.17	7.01	6.32	5.42	11.30	9.64
34. Capital adequacy ratio - Tier II	6.03	5.13	6.33	6.24	4.08	5.00	1.46	2.45
35. Ratio of net NPA to net advances	1.21	0.87	0.94	0.84	1.70	1.45	0.47	0.32

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	7.07	10.41	12.47	9.17	7.92	10.54	6.82	10.82
2. Credit-Deposit ratio	66.10	67.83	144.09	112.62	61.71	65.26	68.46	71.66
3. Investment-Deposit ratio	33.35	30.29	59.22	44.94	44.34	35.90	34.88	33.77
4. (Credit+Investment)-Deposit ratio	99.45	98.13	203.32	157.56	106.04	101.16	103.34	105.42
5. Ratio of deposits to total liabilities	88.04	87.84	41.75	55.85	83.87	86.58	83.57	82.79
6. Ratio of term deposits to total deposits	55.49	60.76	74.57	83.44	64.59	67.65	65.14	66.55
7. Ratio of priority sector advances to total advances	39.54	34.36	14.87	18.53	45.10	37.64	38.22	33.60
8. Ratio of term loan to total advances	53.66	47.17	87.56	86.77	62.41	62.10	53.78	52.87
9. Ratio of secured advances to total advances	78.67	78.06	88.62	88.19	86.66	85.37	93.15	88.97
10. Ratio of investments in non-approved securities to total investments	16.09	16.47	36.87	28.93	20.10	18.31	12.76	12.22
11. Ratio of interest income to total assets	7.31	7.73	6.60	6.84	8.08	8.13	8.24	8.66
12. Ratio of net interest margin to total assets	2.95	2.55	0.68	0.56	3.43	3.15	3.62	2.91
13. Ratio of non-interest income to total assets	1.35	1.27	1.07	1.39	1.59	1.69	0.55	0.88
14. Ratio of intermediation cost to total assets	2.11	1.86	0.81	0.82	2.40	2.21	1.96	1.61
15. Ratio of wage bills to intermediation cost	62.81	57.02	36.34	40.11	70.48	69.09	67.09	63.94
16. Ratio of wage bills to total expense	20.49	15.03	4.38	4.62	24.01	21.22	19.98	14.02
17. Ratio of wage bills to total income	15.30	11.76	3.84	3.98	17.51	15.56	14.97	10.82
18. Ratio of burden to total assets	0.76	0.59	-0.26	-0.58	0.82	0.52	1.41	0.74
19. Ratio of burden to interest income	10.38	7.62	-3.92	-8.44	10.10	6.45	17.16	8.50
20. Ratio of operating profits to total assets	2.19	1.96	0.94	1.14	2.62	2.62	2.20	2.17
21. Return on assets	0.71	1.06	0.67	0.67	1.46	1.64	1.36	1.30
22. Return on equity	14.22	21.82	8.59	8.52	24.00	22.29	28.14	27.18
23. Cost of deposits	4.64	5.58	5.75	6.53	5.05	5.51	4.86	6.25
24. Cost of borrowings	2.74	1.74	0.31	0.53	3.19	3.64	7.46	5.48
25. Cost of funds	4.62	5.52	2.68	4.07	4.97	5.46	4.93	6.20
26. Return on advances	8.56	9.45	9.10	9.00	9.90	10.17	9.54	10.28
27. Return on investments	7.47	7.44	3.91	4.69	7.77	7.49	7.94	8.53
28. Return on advances adjusted to cost of funds	3.94	3.93	6.42	4.93	4.93	4.71	4.60	4.07
29. Return on investments adjusted to cost of funds	2.85	1.92	1.24	0.62	2.80	2.03	3.00	2.32
30. Business per employee (in Rs.lakh)	458.00	559.00	1387.16	1809.17	364.00	488.00	467.23	582.70
31. Profit per employee (in Rs.lakh)	1.99	3.61	8.44	8.86	3.64	4.91	4.04	4.82
32. Capital adequacy ratio	11.52	11.09	13.73	11.95	14.14	12.86	13.27	11.96
33. Capital adequacy ratio - Tier I	6.06	6.75	9.11	7.42	12.28	11.41	8.20	7.86
34. Capital adequacy ratio - Tier II	5.46	4.34	4.62	4.53	1.86	1.45	5.07	4.10
35. Ratio of net NPA to net advances	1.99	0.94	1.12	1.30	0.35	0.24	0.55	0.60

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**NATIONALISED BANKS**

(In per cent)

Ratios	As on March 31							
	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	8.34	9.40	5.56	7.87	8.85	9.17	8.36	10.90
2. Credit-Deposit ratio	68.97	70.09	60.76	73.87	69.07	71.79	65.71	67.30
3. Investment-Deposit ratio	30.95	30.76	34.65	34.12	32.31	32.44	32.09	29.50
4. (Credit+Investment)-Deposit ratio	99.92	100.85	95.40	108.00	101.38	104.23	97.80	96.80
5. Ratio of deposits to total liabilities	86.56	85.83	87.96	80.23	86.11	83.64	88.08	88.83
6. Ratio of term deposits to total deposits	69.70	72.10	54.28	63.66	53.84	57.01	69.37	69.05
7. Ratio of priority sector advances to total advances	33.08	32.13	40.27	32.30	37.81	38.67	32.81	32.13
8. Ratio of term loan to total advances	60.58	58.89	59.44	63.46	50.52	49.54	72.44	71.87
9. Ratio of secured advances to total advances	89.24	90.45	79.01	77.63	85.38	83.18	71.21	71.68
10. Ratio of investments in non-approved securities to total investments	15.55	13.28	9.09	7.47	16.75	16.62	9.99	9.89
11. Ratio of interest income to total assets	7.77	8.31	8.42	8.50	7.30	7.89	8.03	8.05
12. Ratio of net interest margin to total assets	2.55	2.04	3.74	3.08	3.39	3.06	2.86	2.11
13. Ratio of non-interest income to total assets	0.91	0.75	1.11	1.09	1.12	1.11	0.82	0.91
14. Ratio of intermediation cost to total assets	1.50	1.31	2.55	2.12	2.16	1.95	1.84	1.52
15. Ratio of wage bills to intermediation cost	52.20	50.88	72.09	75.00	70.72	69.82	64.54	62.15
16. Ratio of wage bills to total expense	11.65	8.81	25.43	21.09	25.16	20.08	16.95	12.68
17. Ratio of wage bills to total income	9.03	7.37	19.29	16.58	18.14	15.14	13.43	10.56
18. Ratio of burden to total assets	0.59	0.56	1.44	1.03	1.04	0.85	1.02	0.62
19. Ratio of burden to interest income	7.64	6.77	17.06	12.15	14.20	10.71	12.71	7.65
20. Ratio of operating profits to total assets	1.95	1.48	2.30	2.05	2.35	2.22	1.84	1.50
21. Return on assets	1.21	1.02	1.01	1.49	1.03	1.15	0.91	0.88
22. Return on equity	10.78	6.21	16.63	21.86	15.55	18.01	22.17	21.42
23. Cost of deposits	5.77	6.90	4.99	6.05	4.33	5.40	5.50	6.38
24. Cost of borrowings	3.35	2.92	23.61	3.86	1.45	1.60	0.59	0.47
25. Cost of funds	5.74	6.83	5.09	5.90	4.24	5.31	5.44	6.29
26. Return on advances	8.49	9.80	9.87	10.17	8.93	9.66	9.49	9.88
27. Return on investments	8.73	8.48	8.37	8.20	7.63	7.28	8.02	7.77
28. Return on advances adjusted to cost of funds	2.75	2.97	4.77	4.27	4.69	4.35	4.05	3.58
29. Return on investments adjusted to cost of funds	2.99	1.65	3.28	2.30	3.39	1.98	2.58	1.48
30. Business per employee (in Rs.lakh)	742.64	924.38	328.59	466.87	407.41	504.52	489.17	586.02
31. Profit per employee (in Rs.lakh)	5.61	5.84	2.34	4.24	2.68	3.66	2.76	3.18
32. Capital adequacy ratio	12.51	12.12	12.88	11.57	12.29	12.96	11.74	11.22
33. Capital adequacy ratio - Tier I	10.05	9.34	9.58	8.04	8.93	8.52	6.24	6.62
34. Capital adequacy ratio - Tier II	2.46	2.78	3.30	3.53	3.36	4.44	5.50	4.60
35. Ratio of net NPA to net advances	0.49	0.99	0.66	0.37	0.76	0.64	0.76	0.97

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	5.85	7.14	6.95	9.10	7.23	11.18	9.04	11.81
2. Credit-Deposit ratio	72.45	68.93	73.24	71.59	59.61	59.31	64.42	66.09
3. Investment-Deposit ratio	30.10	30.35	32.85	32.57	39.29	39.42	31.96	34.65
4. (Credit+Investment)-Deposit ratio	102.55	99.28	106.09	104.15	98.90	98.73	96.38	100.74
5. Ratio of deposits to total liabilities	86.64	88.99	82.96	83.71	87.84	86.48	88.78	85.35
6. Ratio of term deposits to total deposits	70.80	74.34	65.50	65.14	57.97	61.43	69.21	72.70
7. Ratio of priority sector advances to total advances	34.63	33.03	39.87	28.30	37.38	32.44	39.51	35.70
8. Ratio of term loan to total advances	59.24	59.92	43.65	43.64	62.04	68.33	59.16	56.36
9. Ratio of secured advances to total advances	87.21	79.25	78.27	84.31	86.33	83.61	77.44	75.60
10. Ratio of investments in non-approved securities to total investments	16.08	21.18	18.14	16.57	19.78	30.50	18.54	17.50
11. Ratio of interest income to total assets	7.62	7.91	7.70	8.33	7.48	7.36	7.64	8.08
12. Ratio of net interest margin to total assets	2.32	1.81	2.91	2.72	3.04	1.87	2.90	1.88
13. Ratio of non-interest income to total assets	0.81	0.94	0.72	0.96	0.92	0.96	0.74	0.89
14. Ratio of intermediation cost to total assets	1.74	1.59	1.54	1.41	2.06	1.87	1.76	1.42
15. Ratio of wage bills to intermediation cost	69.86	68.50	59.20	53.06	71.62	71.04	60.26	57.74
16. Ratio of wage bills to total expense	17.30	14.14	14.40	10.63	22.72	18.04	16.33	10.77
17. Ratio of wage bills to total income	14.46	12.29	10.83	8.02	17.57	15.95	12.66	9.16
18. Ratio of burden to total assets	0.94	0.65	0.82	0.45	1.14	0.91	1.02	0.54
19. Ratio of burden to interest income	12.33	8.20	10.69	5.36	15.25	12.30	13.32	6.63
20. Ratio of operating profits to total assets	1.38	1.16	2.09	2.28	1.90	0.97	1.88	1.34
21. Return on assets	0.47	0.52	0.92	1.26	0.73	0.68	0.92	0.75
22. Return on equity	12.34	14.75	17.34	22.13	12.60	12.57	18.58	16.59
23. Cost of deposits	5.38	6.31	5.07	6.09	4.83	5.96	5.11	6.78
24. Cost of borrowings	3.82	4.98	6.81	6.88	2.14	0.07	0.09	0.02
25. Cost of funds	5.33	6.27	5.16	6.12	4.80	5.85	5.05	6.62
26. Return on advances	8.39	9.32	8.76	9.85	8.78	8.98	8.63	9.67
27. Return on investments	7.51	7.18	7.84	8.14	7.73	7.81	8.12	8.31
28. Return on advances adjusted to cost of funds	3.06	3.05	3.60	3.72	3.98	3.13	3.57	3.05
29. Return on investments adjusted to cost of funds	2.18	0.91	2.68	2.02	2.93	1.96	3.07	1.69
30. Business per employee (in Rs.lakh)	464.00	580.00	509.21	698.61	350.00	463.00	455.17	612.67
31. Profit per employee (in Rs.lakh)	1.30	1.76	3.25	5.39	1.59	1.99	3.04	3.32
32. Capital adequacy ratio	11.56	10.09	12.80	12.51	12.02	11.88	11.21	11.22
33. Capital adequacy ratio - Tier I	5.78	5.05	7.79	7.45	7.72	6.74	7.07	5.73
34. Capital adequacy ratio - Tier II	5.78	5.04	5.01	5.06	4.30	5.14	4.14	5.49
35. Ratio of net NPA to net advances	2.14	1.98	0.96	0.17	1.50	1.10	0.59	0.57

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	AB Bank #		ABN Amro Bank		Abu Dhabi Commercial Bank		American Express Bank #	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	4.08	4.48	10.08	11.31	6.95	10.42	6.49	
2. Credit-Deposit ratio	134.73	84.24	114.93	107.77	42.94	39.19	59.80	
3. Investment-Deposit ratio	37.39	36.66	40.05	62.28	30.30	39.09	73.53	
4. (Credit+Investment)-Deposit ratio	172.12	120.89	154.98	170.05	73.24	78.28	133.33	
5. Ratio of deposits to total liabilities	34.53	39.11	56.10	51.65	59.74	71.71	65.88	
6. Ratio of term deposits to total deposits	19.78	9.57	62.28	60.29	70.51	60.81	69.96	
7. Ratio of priority sector advances to total advances	28.21	31.11	32.63	36.55	10.04	13.07	6.07	
8. Ratio of term loan to total advances	40.99	62.76	51.15	50.81	19.52	16.46	38.57	
9. Ratio of secured advances to total advances	29.74	21.51	65.10	41.76	99.87	97.11	17.65	
10. Ratio of investments in non-approved securities to total investments	15.73	12.83	0.16	1.59	2.35	2.45	51.08	
11. Ratio of interest income to total assets	6.52	5.93	8.39	9.33	6.29	9.45	7.51	
12. Ratio of net interest margin to total assets	5.75	5.35	4.41	4.85	1.94	5.56	3.18	
13. Ratio of non-interest income to total assets	6.98	5.92	3.31	1.98	2.08	4.27	9.86	
14. Ratio of intermediation cost to total assets	6.00	3.98	3.73	4.01	2.55	3.90	8.82	
15. Ratio of wage bills to intermediation cost	19.08	24.24	34.47	42.16	27.67	21.79	40.31	
16. Ratio of wage bills to total expense	16.93	21.18	16.65	19.92	10.22	10.90	27.03	
17. Ratio of wage bills to total income	8.48	8.15	10.98	14.97	8.42	6.19	20.47	
18. Ratio of burden to total assets	-0.98	-1.94	0.42	2.04	0.47	-0.37	-1.04	
19. Ratio of burden to interest income	-15.08	-32.73	4.96	21.83	7.43	-3.96	-13.84	
20. Ratio of operating profits to total assets	6.73	7.30	3.99	2.81	1.47	5.93	4.22	
21. Return on assets	3.42	6.71	1.37	0.78	0.23	3.96	1.28	
22. Return on equity	5.17	6.18	21.63	12.93	2.50	31.37	12.29	
23. Cost of deposits	1.71	1.00	2.71	3.84	4.72	4.86	5.91	
24. Cost of borrowings	0.00	0.00	5.93	4.20	5.96	4.24	3.30	
25. Cost of funds	2.31	1.56	3.81	3.96	5.06	4.73	5.38	
26. Return on advances	9.20	8.63	10.11	11.26	8.83	8.15	10.94	
27. Return on investments	5.20	6.02	8.01	7.79	7.56	9.33	4.53	
28. Return on advances adjusted to cost of funds	6.88	7.07	6.30	7.30	3.78	3.42	5.56	
29. Return on investments adjusted to cost of funds	2.89	4.46	4.20	3.82	2.51	4.59	-0.85	
30. Business per employee (in Rs.lakh)	209.48	212.37	1011.88	1070.26	1865.72	1772.97	216.75	
31. Profit per employee (in Rs.lakh)	8.80	10.74	11.36	7.66	4.80	78.29	2.59	
32. Capital adequacy ratio	100.00	43.09	11.34	12.92	27.66	51.71	13.00	
33. Capital adequacy ratio - Tier I	93.32	42.27	7.33	7.24	27.18	50.65	12.18	
34. Capital adequacy ratio - Tier II	6.68	0.82	4.01	5.68	0.48	1.06	0.82	
35. Ratio of net NPA to net advances	0.00	9.25	0.12	0.85	0.63	0.00	0.77	

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Antwerp Diamond Bank		Bank International Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	44.41	48.09	19.26	0.00	7.33	10.49	5.47	8.96
2. Credit-Deposit ratio	696.96	597.80	5.95	0.00	107.29	82.38	46.91	70.90
3. Investment-Deposit ratio	292.54	214.33	120.61	0.00	69.40	68.67	29.90	31.17
4. (Credit+Investment)-Deposit ratio	989.51	812.13	126.56	0.00	176.69	151.05	76.82	102.07
5. Ratio of deposits to total liabilities	8.68	10.15	10.37	0.00	43.02	51.60	77.55	74.38
6. Ratio of term deposits to total deposits	18.16	13.01	47.50	0.00	36.12	35.30	78.49	77.06
7. Ratio of priority sector advances to total advances	99.74	99.81	0.00	0.00	22.44	33.28	22.47	17.87
8. Ratio of term loan to total advances	0.26	0.19	0.00	0.00	2.03	2.17	42.18	32.28
9. Ratio of secured advances to total advances	99.93	99.93	99.66	0.00	17.97	26.10	86.97	88.94
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	35.73	0.00	28.70	31.59	2.61	1.68
11. Ratio of interest income to total assets	6.55	5.78	4.48	2.34	7.00	7.12	6.52	7.00
12. Ratio of net interest margin to total assets	2.67	2.51	3.23	2.17	4.25	4.86	2.75	3.25
13. Ratio of non-interest income to total assets	1.13	1.09	3.49	12.28	3.79	4.82	1.01	1.73
14. Ratio of intermediation cost to total assets	0.91	0.89	2.34	4.90	2.28	2.32	2.34	2.43
15. Ratio of wage bills to intermediation cost	46.00	46.69	23.36	21.51	55.67	53.93	40.34	40.73
16. Ratio of wage bills to total expense	8.78	10.00	15.21	20.78	25.20	27.31	15.45	16.03
17. Ratio of wage bills to total income	5.48	6.05	6.85	7.21	11.74	10.48	12.55	11.35
18. Ratio of burden to total assets	-0.22	-0.20	-1.16	-7.38	-1.51	-2.50	1.33	0.70
19. Ratio of burden to interest income	-3.33	-3.52	-25.76	-315.35	-21.62	-35.15	20.46	10.02
20. Ratio of operating profits to total assets	2.89	2.72	4.39	9.55	5.76	7.36	1.41	2.55
21. Return on assets	1.70	1.63	6.52	8.78	3.10	3.76	-1.90	4.08
22. Return on equity	7.48	6.13	6.65	9.09	11.64	14.57	-9.25	21.00
23. Cost of deposits	1.01	0.93	3.87	1.08	2.30	2.62	4.39	4.50
24. Cost of borrowings	5.11	4.25	4.07	1.15	9.58	7.63	11.32	4.59
25. Cost of funds	4.60	3.79	3.99	1.12	4.70	3.70	4.59	4.50
26. Return on advances	7.11	6.18	22.26	22.42	6.94	7.79	9.98	9.56
27. Return on investments	6.77	7.84	8.25	7.60	10.45	8.86	6.28	7.46
28. Return on advances adjusted to cost of funds	2.51	2.39	18.26	21.30	2.24	4.08	5.38	5.06
29. Return on investments adjusted to cost of funds	2.18	4.05	4.25	6.47	5.75	5.15	1.68	2.96
30. Business per employee (in Rs.lakh)	2071.57	2618.95	97.00	0.00	1920.89	2483.54	704.00	718.00
31. Profit per employee (in Rs.lakh)	55.63	53.54	37.39	233.26	69.09	102.08	-11.00	20.00
32. Capital adequacy ratio	46.48	37.09	141.24	235.82	13.33	12.14	22.00	21.61
33. Capital adequacy ratio - Tier I	33.28	36.75	139.98	235.82	11.75	10.93	20.75	20.54
34. Capital adequacy ratio - Tier II	13.20	0.34	1.26	0.00	1.58	1.21	1.25	1.07
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	0.12	1.51

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	9.10	13.63	7.40	10.40	8.53	20.77	2.42	8.10
2. Credit-Deposit ratio	47.33	55.87	142.84	127.14	165.39	173.88	17.10	110.63
3. Investment-Deposit ratio	35.68	39.97	52.68	43.80	54.39	44.37	132.87	41.39
4. (Credit+Investment)-Deposit ratio	83.01	95.84	195.52	170.94	219.78	218.25	149.97	152.02
5. Ratio of deposits to total liabilities	52.19	45.85	47.18	53.26	39.95	37.91	32.34	53.39
6. Ratio of term deposits to total deposits	60.23	55.32	88.61	94.19	34.93	44.04	99.18	94.79
7. Ratio of priority sector advances to total advances	53.69	58.12	37.94	38.53	22.48	23.86	17.40	14.68
8. Ratio of term loan to total advances	15.62	15.28	6.82	2.75	25.50	24.99	6.18	66.76
9. Ratio of secured advances to total advances	95.32	98.87	64.20	54.46	19.62	25.19	6.75	10.85
10. Ratio of investments in non-approved securities to total investments	0.00	0.00	8.97	5.62	18.25	0.00	59.70	22.56
11. Ratio of interest income to total assets	5.98	6.85	6.35	6.19	5.91	7.23	5.50	7.77
12. Ratio of net interest margin to total assets	3.64	4.94	1.93	1.69	3.70	4.62	2.66	3.74
13. Ratio of non-interest income to total assets	2.01	2.18	2.02	1.98	2.28	1.44	8.69	7.07
14. Ratio of intermediation cost to total assets	1.56	1.64	0.98	0.70	1.94	1.03	5.12	8.62
15. Ratio of wage bills to intermediation cost	34.39	31.82	38.77	41.97	52.70	51.97	64.87	36.39
16. Ratio of wage bills to total expense	13.78	14.71	7.06	5.67	24.60	14.68	41.75	24.80
17. Ratio of wage bills to total income	6.72	5.78	4.56	3.61	12.45	6.15	23.43	21.14
18. Ratio of burden to total assets	-0.45	-0.54	-1.03	-1.28	-0.35	-0.42	-3.56	1.55
19. Ratio of burden to interest income	-7.54	-7.91	-16.28	-20.71	-5.84	-5.77	-64.73	19.96
20. Ratio of operating profits to total assets	4.09	5.48	2.96	2.97	4.05	5.04	6.22	2.19
21. Return on assets	1.25	2.24	1.73	1.73	2.11	2.40	4.45	0.10
22. Return on equity	3.70	6.40	16.65	15.39	8.19	9.44	6.57	0.20
23. Cost of deposits	4.48	3.64	5.79	6.49	2.99	3.48	4.25	5.02
24. Cost of borrowings	0.59	5.01	4.01	3.15	1.51	2.09	6.64	13.59
25. Cost of funds	4.18	3.70	5.16	5.11	2.49	2.91	5.10	6.14
26. Return on advances	8.35	12.77	6.78	6.69	6.86	8.61	25.74	11.07
27. Return on investments	6.64	7.06	6.13	6.79	6.00	6.76	9.52	8.15
28. Return on advances adjusted to cost of funds	4.17	9.07	1.63	1.58	4.37	5.70	20.64	4.93
29. Return on investments adjusted to cost of funds	2.46	3.36	0.98	1.68	3.51	3.85	4.41	2.01
30. Business per employee (in Rs.lakh)	579.00	483.00	2311.12	3082.88	1780.52	2613.45	280.54	942.33
31. Profit per employee (in Rs.lakh)	9.00	15.00	39.10	49.89	35.42	60.50	36.28	50.00
32. Capital adequacy ratio	63.21	55.86	23.26	20.15	30.71	26.87	13.68	21.11
33. Capital adequacy ratio - Tier I	62.82	54.77	22.57	14.72	26.47	26.36	13.68	20.81
34. Capital adequacy ratio - Tier II	0.39	1.09	0.69	5.43	4.24	0.51	0.00	0.30
35. Ratio of net NPA to net advances	14.96	4.01	0.00	0.00	0.00	0.00	0.00	0.42

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	BNP Paribas		Calyon Bank Bank		Chinatrust Commercial Bank		Citibank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	9.16	12.36	6.71	12.79	8.45	31.28	7.94	10.16
2. Credit-Deposit ratio	111.62	116.55	129.50	159.70	112.67	139.84	86.76	83.20
3. Investment-Deposit ratio	53.37	83.14	122.34	128.72	40.00	44.56	42.30	40.00
4. (Credit+Investment)-Deposit ratio	164.99	199.69	251.85	288.42	152.67	184.40	129.06	123.20
5. Ratio of deposits to total liabilities	49.87	42.65	23.42	24.89	54.26	44.63	57.08	55.01
6. Ratio of term deposits to total deposits	70.64	52.82	77.01	75.19	51.83	80.41	44.16	50.63
7. Ratio of priority sector advances to total advances	29.66	20.08	27.18	33.31	31.32	36.30	26.76	30.32
8. Ratio of term loan to total advances	61.92	47.42	30.75	23.86	32.76	27.89	75.21	72.02
9. Ratio of secured advances to total advances	51.50	45.89	51.38	42.41	64.65	76.58	50.49	51.18
10. Ratio of investments in non-approved securities to total investments	8.97	7.48	48.04	46.22	19.00	19.14	10.62	7.18
11. Ratio of interest income to total assets	7.63	7.79	6.49	7.02	6.60	7.19	7.84	7.94
12. Ratio of net interest margin to total assets	3.29	3.49	2.81	3.39	2.69	2.98	4.81	4.86
13. Ratio of non-interest income to total assets	3.45	4.30	5.85	5.85	0.72	0.81	2.41	3.26
14. Ratio of intermediation cost to total assets	3.26	2.98	3.05	2.74	2.33	2.46	3.31	2.90
15. Ratio of wage bills to intermediation cost	50.96	54.22	59.75	63.65	34.80	29.84	30.32	29.90
16. Ratio of wage bills to total expense	21.84	22.17	27.09	27.39	12.99	11.00	15.83	14.51
17. Ratio of wage bills to total income	14.98	13.35	14.77	13.56	11.07	9.16	9.81	7.75
18. Ratio of burden to total assets	-0.19	-1.32	-2.80	-3.11	1.61	1.64	0.91	-0.36
19. Ratio of burden to interest income	-2.53	-16.93	-43.20	-44.26	24.34	22.85	11.56	-4.47
20. Ratio of operating profits to total assets	3.48	4.81	5.61	6.50	1.08	1.34	3.90	5.22
21. Return on assets	1.41	1.97	4.60	4.20	0.34	1.63	2.79	4.33
22. Return on equity	10.24	13.35	11.98	15.54	1.51	7.50	16.44	22.62
23. Cost of deposits	4.48	4.54	3.03	3.71	3.34	4.47	3.98	4.56
24. Cost of borrowings	7.76	8.00	6.87	6.33	9.28	7.64	3.51	3.20
25. Cost of funds	5.46	5.69	5.41	5.31	5.23	5.57	3.87	4.26
26. Return on advances	7.96	8.25	9.87	9.43	8.65	9.27	10.16	11.57
27. Return on investments	10.79	10.50	7.51	11.22	5.51	6.22	7.76	8.08
28. Return on advances adjusted to cost of funds	2.51	2.56	4.45	4.12	3.42	3.70	6.30	7.31
29. Return on investments adjusted to cost of funds	5.34	4.81	2.10	5.91	0.28	0.65	3.90	3.82
30. Business per employee (in Rs.lakh)	1353.00	1950.00	1629.00	2249.00	1042.00	845.00	1360.48	1763.78
31. Profit per employee (in Rs.lakh)	19.00	36.00	82.00	97.00	3.00	13.00	17.33	37.73
32. Capital adequacy ratio	10.76	11.79	15.10	9.70	22.14	22.72	11.06	12.00
33. Capital adequacy ratio - Tier I	7.38	8.07	11.50	7.80	21.57	22.07	10.12	11.24
34. Capital adequacy ratio - Tier II	3.38	3.72	3.60	1.90	0.57	0.65	0.94	0.76
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.27	0.00	1.02	1.23

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	DBS Bank		Deutsche Bank		Hong Kong & Shanghai Banking		J P Morgan Chase Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	2.27	4.85	13.32	17.96	9.34	11.54	9.92	9.02
2. Credit-Deposit ratio	32.06	46.40	70.86	65.14	66.45	70.26	47.96	31.97
3. Investment-Deposit ratio	28.11	88.55	88.90	73.95	40.58	45.26	262.02	185.40
4. (Credit+Investment)-Deposit ratio	60.17	134.95	159.76	139.09	107.03	115.52	309.98	217.38
5. Ratio of deposits to total liabilities	63.19	56.08	39.39	55.66	63.40	56.14	26.72	40.90
6. Ratio of term deposits to total deposits	97.89	96.87	25.63	30.55	56.47	53.88	47.34	57.98
7. Ratio of priority sector advances to total advances	28.90	46.91	33.00	21.32	22.01	28.24	31.48	39.14
8. Ratio of term loan to total advances	31.39	25.34	27.95	35.17	53.63	46.69	98.38	96.80
9. Ratio of secured advances to total advances	63.00	48.00	24.51	30.28	56.13	52.90	56.86	22.72
10. Ratio of investments in non-approved securities to total investments	37.13	38.56	31.16	8.15	27.19	24.45	20.19	38.09
11. Ratio of interest income to total assets	8.25	8.37	6.53	6.81	7.59	7.61	6.13	6.30
12. Ratio of net interest margin to total assets	3.00	3.18	3.39	4.28	4.97	4.53	3.33	3.46
13. Ratio of non-interest income to total assets	1.86	-0.44	4.39	4.79	2.62	3.24	3.77	5.28
14. Ratio of intermediation cost to total assets	1.60	1.16	5.00	4.99	3.43	3.28	1.55	1.79
15. Ratio of wage bills to intermediation cost	62.02	62.90	51.19	47.09	38.94	41.53	55.96	60.88
16. Ratio of wage bills to total expense	14.52	11.52	31.45	31.25	22.05	21.41	19.95	23.51
17. Ratio of wage bills to total income	9.84	9.23	23.44	20.26	13.07	12.55	8.75	9.39
18. Ratio of burden to total assets	-0.26	1.60	0.61	0.20	0.81	0.04	-2.22	-3.50
19. Ratio of burden to interest income	-3.13	19.18	9.34	2.97	10.61	0.57	-36.28	-55.57
20. Ratio of operating profits to total assets	3.26	1.57	2.78	4.08	4.16	4.49	5.56	6.96
21. Return on assets	1.60	0.86	1.23	1.56	1.82	1.82	1.71	3.07
22. Return on equity	8.99	5.86	13.42	12.39	16.38	16.31	12.16	15.19
23. Cost of deposits	3.84	2.73	1.88	2.17	3.53	4.49	2.86	4.06
24. Cost of borrowings	24.38	19.80	6.03	5.14	3.20	3.78	1.12	1.18
25. Cost of funds	7.52	6.74	4.00	3.25	3.49	4.39	1.97	2.52
26. Return on advances	8.89	9.18	9.46	10.29	10.60	12.26	5.82	11.16
27. Return on investments	14.06	9.26	5.95	6.82	9.18	8.88	6.48	6.22
28. Return on advances adjusted to cost of funds	1.37	2.45	5.45	7.05	7.11	7.87	3.85	8.64
29. Return on investments adjusted to cost of funds	6.54	2.52	1.95	3.58	5.69	4.49	4.52	3.70
30. Business per employee (in Rs.lakh)	1003.02	1416.58	1143.53	1616.74	979.68	1012.34	1121.88	1438.95
31. Profit per employee (in Rs.lakh)	39.84	28.27	20.98	27.54	14.32	16.69	82.15	153.77
32. Capital adequacy ratio	29.24	18.15	10.62	13.58	11.06	10.59	16.14	17.72
33. Capital adequacy ratio - Tier I	22.84	14.98	9.73	13.09	10.01	9.72	15.99	17.60
34. Capital adequacy ratio - Tier II	6.40	3.17	0.89	0.49	1.05	0.87	0.15	0.12
35. Ratio of net NPA to net advances	0.00	0.05	0.01	0.22	0.43	0.58	2.17	2.12

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Krung Thai Bank		Mashreq Bank		Mizuho Corporate Bank		Oman International Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-Deposit ratio	5.93	7.80	7.88	15.22	9.83	9.29	6.20	8.73
2. Credit-Deposit ratio	21.24	11.05	93.08	130.29	528.39	191.58	0.91	0.83
3. Investment-Deposit ratio	44.57	27.88	79.44	83.37	131.73	55.23	53.82	52.71
4. (Credit+Investment)-Deposit ratio	65.80	38.92	172.51	213.66	660.12	246.81	54.74	53.54
5. Ratio of deposits to total liabilities	52.60	63.27	31.89	26.75	13.01	36.48	49.10	45.81
6. Ratio of term deposits to total deposits	51.16	57.38	51.66	10.29	41.25	52.56	77.02	73.02
7. Ratio of priority sector advances to total advances	16.45	64.41	99.58	99.77	30.99	27.00	0.00	0.00
8. Ratio of term loan to total advances	12.10	0.00	0.42	0.23	25.69	24.61	94.48	94.41
9. Ratio of secured advances to total advances	96.61	100.00	99.99	100.00	32.67	39.69	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	36.79	6.98	17.84	0.00	20.40	21.00	0.00	0.00
11. Ratio of interest income to total assets	6.94	7.02	7.69	6.97	6.02	6.93	3.97	3.74
12. Ratio of net interest margin to total assets	5.69	4.85	7.00	6.75	3.97	3.80	0.86	0.65
13. Ratio of non-interest income to total assets	0.48	0.77	7.95	8.50	1.83	1.82	0.23	0.17
14. Ratio of intermediation cost to total assets	3.10	2.33	5.69	5.01	2.32	2.37	1.41	1.51
15. Ratio of wage bills to intermediation cost	25.00	21.36	39.99	44.06	39.93	37.90	29.26	28.42
16. Ratio of wage bills to total expense	17.78	11.07	35.68	42.24	21.19	16.35	9.13	9.31
17. Ratio of wage bills to total income	10.43	6.40	14.56	14.28	11.82	10.28	9.81	10.95
18. Ratio of burden to total assets	2.61	1.56	-2.26	-3.49	0.50	0.56	1.18	1.34
19. Ratio of burden to interest income	37.64	22.26	-29.34	-50.04	8.26	8.02	29.61	35.73
20. Ratio of operating profits to total assets	3.07	3.29	9.26	10.24	3.47	3.24	-0.31	-0.69
21. Return on assets	1.72	1.90	8.19	8.82	1.30	1.96	-0.90	3.15
22. Return on equity	3.34	4.50	15.29	11.77	3.23	5.25	-1.51	4.70
23. Cost of deposits	2.61	3.69	1.10	0.62	4.48	3.38	5.55	5.93
24. Cost of borrowings	0.00	0.00	1.80	0.00	4.23	5.69	6.02	3.56
25. Cost of funds	2.62	3.69	1.11	0.66	4.32	4.71	5.61	5.60
26. Return on advances	9.25	9.10	7.25	3.86	7.72	8.08	34.66	11.33
27. Return on investments	6.04	6.97	6.42	7.56	5.09	6.67	6.45	6.52
28. Return on advances adjusted to cost of funds	6.63	5.41	6.14	3.20	3.40	3.37	29.05	5.73
29. Return on investments adjusted to cost of funds	3.42	3.28	5.31	6.90	0.77	1.97	0.84	0.92
30. Business per employee (in Rs.lakh)	539.16	812.81	440.07	225.63	918.87	1589.56	528.62	484.99
31. Profit per employee (in Rs.lakh)	13.04	18.04	64.70	53.61	14.60	25.03	-6.14	19.91
32. Capital adequacy ratio	121.73	110.11	97.06	52.81	34.40	27.80	10.99	23.09
33. Capital adequacy ratio - Tier I	114.22	109.03	94.73	51.70	34.16	27.55	10.94	22.47
34. Capital adequacy ratio - Tier II	7.51	1.08	2.33	1.11	0.24	0.25	0.05	0.62
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**FOREIGN BANKS**

(In per cent)

Ratios	As on March 31							
	Shinhan Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-Deposit ratio	6.99	12.07	4.28	8.56	12.24	10.24	5.86	12.53
2. Credit-Deposit ratio	65.60	93.44	34.13	28.22	11.86	32.58	88.09	90.25
3. Investment-Deposit ratio	39.60	35.01	129.17	184.65	19.14	22.79	34.83	34.60
4. (Credit+Investment)-Deposit ratio	105.21	128.45	163.29	212.87	31.01	55.38	122.92	124.85
5. Ratio of deposits to total liabilities	41.87	47.47	39.38	43.32	70.32	64.98	58.03	50.32
6. Ratio of term deposits to total deposits	58.15	58.27	96.10	91.53	17.05	18.58	57.32	52.54
7. Ratio of priority sector advances to total advances	23.40	35.99	16.53	37.35	27.21	65.11	28.02	28.41
8. Ratio of term loan to total advances	42.00	52.91	43.11	53.63	0.00	0.00	40.65	39.00
9. Ratio of secured advances to total advances	73.28	52.63	71.91	82.77	74.44	35.87	60.85	55.34
10. Ratio of investments in non-approved securities to total investments	16.53	0.00	66.92	40.05	20.07	20.21	18.76	9.47
11. Ratio of interest income to total assets	5.66	8.04	7.23	7.36	3.93	3.60	7.72	7.37
12. Ratio of net interest margin to total assets	4.28	5.59	2.23	1.85	1.89	1.99	4.57	4.15
13. Ratio of non-interest income to total assets	0.64	0.93	1.69	1.41	10.10	9.80	2.57	3.40
14. Ratio of intermediation cost to total assets	1.98	2.21	2.08	2.02	8.68	8.73	2.68	3.10
15. Ratio of wage bills to intermediation cost	31.20	26.70	59.41	54.67	58.63	56.95	42.06	38.70
16. Ratio of wage bills to total expense	18.42	12.67	17.44	14.69	47.48	48.11	19.32	18.98
17. Ratio of wage bills to total income	9.82	6.59	13.83	12.62	36.28	37.13	10.95	11.13
18. Ratio of burden to total assets	1.34	1.29	0.38	0.61	-1.42	-1.07	0.11	-0.30
19. Ratio of burden to interest income	23.70	16.02	5.31	8.33	-36.07	-29.62	1.39	-4.12
20. Ratio of operating profits to total assets	2.94	4.30	1.85	1.24	3.31	3.06	4.46	4.46
21. Return on assets	1.60	1.86	0.96	1.33	1.52	1.60	3.06	3.13
22. Return on equity	3.53	5.88	6.44	11.19	12.40	11.29	26.33	24.08
23. Cost of deposits	1.98	5.13	5.05	6.67	1.72	1.41	3.58	4.63
24. Cost of borrowings	0.97	0.86	7.00	6.09	0.00	0.00	6.76	6.47
25. Cost of funds	1.70	4.15	5.97	6.36	1.72	1.41	4.17	4.92
26. Return on advances	7.11	7.34	8.72	10.19	11.35	9.66	9.58	10.90
27. Return on investments	6.36	7.40	9.13	6.21	7.15	9.91	11.09	10.01
28. Return on advances adjusted to cost of funds	5.42	3.19	2.75	3.83	9.63	8.25	5.41	5.98
29. Return on investments adjusted to cost of funds	4.66	3.25	3.16	-0.15	5.43	8.49	6.92	5.09
30. Business per employee (in Rs.lakh)	1433.00	1709.81	1316.00	1459.10	71.45	74.02	924.20	826.66
31. Profit per employee (in Rs.lakh)	25.00	34.59	19.20	33.90	1.38	1.38	19.62	20.22
32. Capital adequacy ratio	89.26	48.66	31.82	26.62	71.42	41.25	10.44	10.59
33. Capital adequacy ratio - Tier I	88.97	48.10	31.66	26.49	71.21	40.94	8.93	8.21
34. Capital adequacy ratio - Tier II	0.29	0.56	0.16	0.13	0.21	0.31	1.51	2.38
35. Ratio of net NPA to net advances	0.00	0.00	0.00	0.00	0.00	0.00	1.43	1.04

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31	
	State Bank of Mauritius	
	2007	2008
	(43)	(46)
1. Cash-Deposit ratio	7.95	9.86
2. Credit-Deposit ratio	63.40	86.31
3. Investment-Deposit ratio	59.68	36.28
4. (Credit+Investment)-Deposit ratio	123.09	122.59
5. Ratio of deposits to total liabilities	41.19	54.50
6. Ratio of term deposits to total deposits	84.71	87.51
7. Ratio of priority sector advances to total advances	31.81	23.58
8. Ratio of term loan to total advances	69.38	78.56
9. Ratio of secured advances to total advances	77.33	79.73
10. Ratio of investments in non-approved securities to total investments	13.36	1.24
11. Ratio of interest income to total assets	7.58	7.64
12. Ratio of net interest margin to total assets	2.44	2.33
13. Ratio of non-interest income to total assets	1.32	1.18
14. Ratio of intermediation cost to total assets	1.33	1.34
15. Ratio of wage bills to intermediation cost	29.46	29.85
16. Ratio of wage bills to total expense	6.07	6.01
17. Ratio of wage bills to total income	4.41	4.53
18. Ratio of burden to total assets	0.01	0.16
19. Ratio of burden to interest income	0.16	2.11
20. Ratio of operating profits to total assets	2.43	2.17
21. Return on assets	1.53	1.12
22. Return on equity	5.49	3.26
23. Cost of deposits	6.04	7.97
24. Cost of borrowings	12.02	8.85
25. Cost of funds	7.63	8.21
26. Return on advances	10.49	11.15
27. Return on investments	6.98	7.86
28. Return on advances adjusted to cost of funds	2.86	2.94
29. Return on investments adjusted to cost of funds	-0.65	-0.35
30. Business per employee (in Rs.lakh)	1236.00	1491.00
31. Profit per employee (in Rs.lakh)	28.00	17.00
32. Capital adequacy ratio	38.99	41.13
33. Capital adequacy ratio - Tier I	34.74	37.85
34. Capital adequacy ratio - Tier II	4.25	3.28
35. Ratio of net NPA to net advances	0.00	0.00

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Axis Bank		Bank of Rajasthan		Catholic Syrian Bank		Centurion Bank of Punjab	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.93	8.34	5.55	8.74	9.92	9.53	7.26	7.74
2. Credit-Deposit ratio	62.73	68.09	52.74	53.68	63.44	62.31	75.49	74.20
3. Investment-Deposit ratio	45.75	38.46	33.66	34.15	32.71	34.22	31.05	31.85
4. (Credit+Investment)-Deposit ratio	108.49	106.55	86.40	87.82	96.15	96.53	106.54	106.04
5. Ratio of deposits to total liabilities	80.25	79.97	89.41	87.64	89.59	89.22	80.42	81.04
6. Ratio of term deposits to total deposits	60.14	54.32	68.16	70.42	71.17	72.17	69.38	75.09
7. Ratio of priority sector advances to total advances	35.79	27.78	26.67	28.35	34.00	39.30	31.23	30.67
8. Ratio of term loan to total advances	69.74	69.05	63.46	62.45	53.85	50.58	73.66	63.78
9. Ratio of secured advances to total advances	86.64	83.84	84.13	85.29	97.32	94.04	81.29	84.76
10. Ratio of investments in non-approved securities to total investments	39.26	40.42	29.31	28.96	18.49	24.33	14.20	16.58
11. Ratio of interest income to total assets	7.26	7.66	6.91	7.52	8.12	8.55	8.27	9.63
12. Ratio of net interest margin to total assets	2.39	2.83	2.90	2.25	3.13	2.91	3.59	3.06
13. Ratio of non-interest income to total assets	1.64	1.96	1.13	0.91	0.85	1.07	2.96	2.81
14. Ratio of intermediation cost to total assets	1.98	2.36	2.28	1.93	2.73	2.68	4.74	4.30
15. Ratio of wage bills to intermediation cost	31.40	31.10	64.32	64.91	67.32	65.11	31.36	32.64
16. Ratio of wage bills to total expense	9.06	10.19	23.37	17.40	23.78	21.01	15.75	12.91
17. Ratio of wage bills to total income	6.97	7.62	18.29	14.87	20.48	18.16	13.22	11.30
18. Ratio of burden to total assets	0.33	0.39	1.15	1.02	1.88	1.61	1.78	1.50
19. Ratio of burden to interest income	4.58	5.13	16.72	13.58	23.18	18.83	21.51	15.54
20. Ratio of operating profits to total assets	2.06	2.43	1.75	1.23	1.24	1.31	1.81	1.56
21. Return on assets	1.10	1.24	1.16	0.91	0.37	0.64	0.84	0.51
22. Return on equity	20.96	17.60	27.29	16.62	8.57	13.68	10.43	6.81
23. Cost of deposits	5.02	5.11	4.27	5.74	5.32	6.11	5.39	7.51
24. Cost of borrowings	4.29	3.26	2.40	3.16	34.15	7.76	6.52	7.67
25. Cost of funds	4.96	4.98	4.26	5.73	5.33	6.11	5.43	7.51
26. Return on advances	9.13	9.83	9.09	9.61	10.20	11.23	11.08	12.80
27. Return on investments	6.74	6.94	7.03	6.78	6.28	6.58	5.53	6.51
28. Return on advances adjusted to cost of funds	4.17	4.85	4.83	3.88	4.87	5.11	5.65	5.28
29. Return on investments adjusted to cost of funds	1.78	1.95	2.77	1.05	0.95	0.47	0.10	-1.00
30. Business per employee (in Rs.lakh)	1024.00	1117.00	400.54	518.85	278.00	317.00	420.00	444.00
31. Profit per employee (in Rs.lakh)	7.59	8.39	2.83	2.93	0.68	1.34	2.08	1.45
32. Capital adequacy ratio	11.57	13.73	11.32	11.87	9.58	10.87	11.05	10.66
33. Capital adequacy ratio - Tier I	6.42	10.17	6.62	6.10	5.70	7.01	9.91	9.33
34. Capital adequacy ratio - Tier II	5.15	3.56	4.70	5.77	3.88	3.86	1.14	1.33
35. Ratio of net NPA to net advances	0.72	0.42	0.24	0.42	1.98	1.61	1.26	1.65

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.74	10.83	7.46	11.09	8.12	9.81	5.71	9.09
2. Credit-Deposit ratio	70.84	70.62	60.21	66.98	59.49	58.25	69.03	72.95
3. Investment-Deposit ratio	27.81	26.74	41.82	35.14	28.02	29.79	32.58	38.69
4. (Credit+Investment)-Deposit ratio	98.66	97.35	102.03	102.12	87.51	88.05	101.61	111.65
5. Ratio of deposits to total liabilities	87.62	87.43	83.91	80.17	89.56	89.47	86.03	79.72
6. Ratio of term deposits to total deposits	75.69	79.08	71.65	75.73	71.63	70.77	74.77	74.91
7. Ratio of priority sector advances to total advances	40.14	34.12	34.02	35.34	38.53	43.23	37.26	36.51
8. Ratio of term loan to total advances	34.63	35.92	71.51	69.84	44.70	43.33	47.05	47.47
9. Ratio of secured advances to total advances	97.53	97.13	61.30	71.09	93.04	91.03	92.09	88.95
10. Ratio of investments in non-approved securities to total investments	12.03	12.84	24.53	19.68	14.26	14.07	14.00	22.12
11. Ratio of interest income to total assets	8.43	9.46	7.71	8.94	7.89	8.51	7.88	8.73
12. Ratio of net interest margin to total assets	3.53	3.22	2.66	2.90	3.14	2.80	3.13	3.01
13. Ratio of non-interest income to total assets	1.14	1.34	2.05	2.53	0.88	0.97	1.32	1.37
14. Ratio of intermediation cost to total assets	1.90	1.71	3.80	3.72	2.79	2.58	1.78	1.63
15. Ratio of wage bills to intermediation cost	49.25	44.04	40.02	40.63	49.81	49.08	64.14	57.85
16. Ratio of wage bills to total expense	13.75	9.49	17.18	15.49	18.40	15.28	17.47	12.82
17. Ratio of wage bills to total income	9.77	6.98	15.58	13.19	15.83	13.36	12.38	9.32
18. Ratio of burden to total assets	0.76	0.37	1.75	1.19	1.91	1.61	0.45	0.26
19. Ratio of burden to interest income	9.00	3.94	22.65	13.33	24.18	18.94	5.75	2.94
20. Ratio of operating profits to total assets	2.77	2.85	0.91	1.71	1.23	1.19	2.68	2.76
21. Return on assets	1.57	1.60	0.71	0.60	0.47	0.76	1.38	1.34
22. Return on equity	22.03	21.82	2.95	7.86	11.46	17.81	21.27	13.56
23. Cost of deposits	5.55	7.00	5.48	6.85	5.05	6.12	5.22	6.42
24. Cost of borrowings	2.62	23.31	13.21	7.88	60.79	42.79	2.07	3.17
25. Cost of funds	5.51	7.04	5.76	6.90	5.10	6.17	5.11	6.32
26. Return on advances	10.49	12.19	9.96	12.76	10.32	11.15	9.62	10.81
27. Return on investments	7.26	7.60	6.04	6.30	7.08	7.41	7.01	7.29
28. Return on advances adjusted to cost of funds	4.98	5.15	4.20	5.86	5.22	4.98	4.51	4.49
29. Return on investments adjusted to cost of funds	1.75	0.56	0.28	-0.60	1.98	1.24	1.90	0.97
30. Business per employee (in Rs.lakh)	350.12	420.57	391.00	454.00	366.68	409.08	544.00	640.00
31. Profit per employee (in Rs.lakh)	3.84	4.69	0.40	2.00	1.18	2.02	4.43	5.30
32. Capital adequacy ratio	12.58	12.48	11.34	13.38	9.77	9.21	13.43	22.46
33. Capital adequacy ratio - Tier I	10.87	11.15	8.44	11.82	6.29	6.56	8.94	19.09
34. Capital adequacy ratio - Tier II	1.71	1.33	2.90	1.56	3.48	2.65	4.49	3.37
35. Ratio of net NPA to net advances	1.09	0.98	1.64	0.66	1.75	0.88	0.44	0.23

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	HDFC Bank		ICICI Bank		IndusInd Bank		ING Vysya Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	7.43	12.46	8.12	12.02	5.79	8.02	6.13	11.04
2. Credit-Deposit ratio	68.74	62.94	84.97	92.30	62.82	67.21	77.67	71.47
3. Investment-Deposit ratio	44.75	49.02	39.59	45.60	33.39	34.82	29.37	30.70
4. (Credit+Investment)-Deposit ratio	113.49	111.96	124.56	137.90	96.21	102.04	107.04	102.17
5. Ratio of deposits to total liabilities	74.86	75.67	66.88	61.14	84.32	81.84	79.95	80.26
6. Ratio of term deposits to total deposits	42.32	45.51	78.22	73.91	85.08	84.30	71.09	68.52
7. Ratio of priority sector advances to total advances	37.67	27.47	28.22	26.48	31.78	39.12	35.07	34.74
8. Ratio of term loan to total advances	76.25	73.08	77.22	77.82	69.72	67.52	52.16	54.15
9. Ratio of secured advances to total advances	71.08	70.03	79.77	76.91	91.66	92.70	85.99	79.76
10. Ratio of investments in non-approved securities to total investments	26.24	35.89	26.18	32.36	17.60	17.95	10.66	22.42
11. Ratio of interest income to total assets	8.07	9.01	7.38	8.27	7.78	8.69	7.03	7.50
12. Ratio of net interest margin to total assets	4.21	4.66	1.89	1.96	1.41	1.54	2.47	2.22
13. Ratio of non-interest income to total assets	1.84	2.03	2.32	2.37	1.27	1.17	1.59	1.87
14. Ratio of intermediation cost to total assets	2.94	3.34	2.25	2.19	1.78	1.82	2.80	2.72
15. Ratio of wage bills to intermediation cost	32.09	34.74	24.16	25.49	27.99	30.31	45.00	49.61
16. Ratio of wage bills to total expense	13.87	15.07	7.01	6.57	6.12	6.15	17.12	16.88
17. Ratio of wage bills to total income	9.52	10.50	5.59	5.25	5.52	5.60	14.63	14.41
18. Ratio of burden to total assets	1.10	1.30	-0.08	-0.18	0.52	0.65	1.22	0.85
19. Ratio of burden to interest income	13.61	14.46	-1.08	-2.13	6.65	7.51	17.30	11.36
20. Ratio of operating profits to total assets	3.11	3.36	1.97	2.14	0.89	0.89	1.26	1.37
21. Return on assets	1.33	1.32	1.09	1.12	0.34	0.34	0.52	0.74
22. Return on equity	19.46	17.74	13.17	11.63	7.10	6.24	8.38	11.89
23. Cost of deposits	4.34	5.18	5.89	7.21	6.49	7.64	4.96	5.83
24. Cost of borrowings	9.66	6.65	2.90	3.13	14.88	6.62	2.76	3.20
25. Cost of funds	4.58	5.25	5.34	6.40	6.77	7.59	4.82	5.68
26. Return on advances	10.57	12.62	9.41	10.72	10.24	11.94	8.64	9.74
27. Return on investments	6.98	7.18	6.13	7.37	6.94	7.08	6.26	6.47
28. Return on advances adjusted to cost of funds	5.99	7.38	4.08	4.33	3.47	4.34	3.83	4.06
29. Return on investments adjusted to cost of funds	2.40	1.94	0.79	0.97	0.16	-0.52	1.44	0.79
30. Business per employee (in Rs.lakh)	607.00	506.00	1027.00	1008.00	1039.77	1062.67	486.09	547.28
31. Profit per employee (in Rs.lakh)	6.13	4.97	9.00	10.00	2.61	2.62	1.66	2.68
32. Capital adequacy ratio	13.08	13.60	11.69	14.92	12.54	11.91	10.56	10.20
33. Capital adequacy ratio - Tier I	8.57	10.30	7.42	11.32	7.34	6.70	6.38	6.82
34. Capital adequacy ratio - Tier II	4.51	3.30	4.27	3.60	5.20	5.21	4.18	3.38
35. Ratio of net NPA to net advances	0.43	0.47	1.02	1.55	2.47	2.27	0.70	0.79

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank		Kotak Mahindra Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	7.36	11.26	5.89	8.71	6.37	8.76	6.83	10.41
2. Credit-Deposit ratio	67.79	66.04	68.05	63.72	75.38	75.07	99.31	94.69
3. Investment-Deposit ratio	29.34	30.63	35.96	35.05	30.77	28.10	62.38	55.66
4. (Credit+Investment)-Deposit ratio	97.13	96.67	104.01	98.76	106.15	103.17	161.69	150.36
5. Ratio of deposits to total liabilities	87.95	87.29	86.53	87.99	84.31	86.06	55.23	58.01
6. Ratio of term deposits to total deposits	62.98	60.84	76.63	77.86	72.29	74.41	72.76	71.57
7. Ratio of priority sector advances to total advances	19.24	25.81	32.02	36.59	37.94	33.71	36.29	37.96
8. Ratio of term loan to total advances	61.30	61.55	43.57	42.23	41.01	41.01	89.96	88.13
9. Ratio of secured advances to total advances	86.01	86.61	92.57	91.38	90.96	86.36	71.51	73.63
10. Ratio of investments in non-approved securities to total investments	24.64	20.37	20.98	23.66	15.44	13.32	14.55	11.32
11. Ratio of interest income to total assets	6.89	7.93	8.06	8.83	8.64	8.84	8.77	10.51
12. Ratio of net interest margin to total assets	2.79	2.64	2.69	2.64	3.46	2.87	4.12	5.08
13. Ratio of non-interest income to total assets	0.58	0.80	1.12	1.28	1.19	1.21	2.12	1.92
14. Ratio of intermediation cost to total assets	1.35	1.31	1.52	1.72	1.92	1.69	4.07	4.23
15. Ratio of wage bills to intermediation cost	59.09	55.94	54.34	59.23	48.16	47.07	47.82	50.94
16. Ratio of wage bills to total expense	14.63	11.14	12.02	12.86	13.01	10.37	22.33	22.29
17. Ratio of wage bills to total income	10.69	8.43	9.02	10.07	9.40	7.89	17.89	17.31
18. Ratio of burden to total assets	0.77	0.52	0.41	0.44	0.73	0.47	1.95	2.31
19. Ratio of burden to interest income	11.17	6.52	5.04	5.00	8.45	5.37	22.29	21.93
20. Ratio of operating profits to total assets	2.02	2.12	2.29	2.20	2.73	2.40	2.17	2.78
21. Return on assets	0.96	1.09	1.15	1.37	1.53	1.63	0.94	1.10
22. Return on equity	14.42	16.79	15.07	18.47	16.54	18.49	11.19	11.19
23. Cost of deposits	4.50	5.85	6.01	6.89	5.99	6.88	5.94	7.04
24. Cost of borrowings	8.00	7.44	2.64	4.95	4.80	3.06	2.95	3.72
25. Cost of funds	4.56	5.89	5.94	6.86	5.96	6.79	5.11	6.14
26. Return on advances	8.58	10.44	9.38	11.01	9.86	10.43	11.62	13.61
27. Return on investments	6.20	6.70	7.79	7.86	8.44	8.23	5.78	8.85
28. Return on advances adjusted to cost of funds	4.01	4.55	3.45	4.15	3.90	3.64	6.51	7.48
29. Return on investments adjusted to cost of funds	1.64	0.82	1.85	1.00	2.48	1.44	0.67	2.72
30. Business per employee (in Rs.lakh)	585.00	596.00	524.00	589.00	489.00	604.00	383.91	383.84
31. Profit per employee (in Rs.lakh)	4.00	5.00	4.00	5.00	4.87	5.82	3.13	3.81
32. Capital adequacy ratio	13.24	12.80	11.03	12.17	14.51	12.58	13.46	18.65
33. Capital adequacy ratio - Tier I	12.60	12.14	10.46	10.36	14.04	12.11	8.81	14.46
34. Capital adequacy ratio - Tier II	0.64	0.66	0.57	1.81	0.47	0.47	4.65	4.19
35. Ratio of net NPA to net advances	1.13	1.07	1.22	0.98	0.23	0.18	1.98	1.78

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Lakshmi Vilas Bank		Lord Krishna Bank #		Nainital Bank		Ratnakar Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	5.70	6.86	6.13		5.45	7.14	13.90	11.76
2. Credit-Deposit ratio	71.97	68.68	54.36		53.70	55.58	60.53	53.20
3. Investment-Deposit ratio	26.08	30.14	38.66		26.20	27.01	36.04	32.82
4. (Credit+Investment)-Deposit ratio	98.05	98.82	93.02		79.89	82.59	96.57	86.02
5. Ratio of deposits to total liabilities	86.15	86.17	85.68		86.74	86.93	76.43	74.11
6. Ratio of term deposits to total deposits	77.96	78.33	82.81		50.87	54.66	62.16	61.66
7. Ratio of priority sector advances to total advances	38.06	39.28	37.04		50.33	54.31	34.20	41.03
8. Ratio of term loan to total advances	39.35	33.89	47.91		43.82	44.02	44.10	47.50
9. Ratio of secured advances to total advances	93.66	91.63	95.05		94.59	93.69	88.39	88.64
10. Ratio of investments in non-approved securities to total investments	8.10	7.44	19.43		15.65	17.50	29.91	21.58
11. Ratio of interest income to total assets	7.78	8.20	7.90		8.13	8.96	7.18	8.15
12. Ratio of net interest margin to total assets	2.22	2.01	1.88		4.47	4.02	3.19	4.17
13. Ratio of non-interest income to total assets	1.06	1.34	0.64		0.30	0.40	0.44	0.66
14. Ratio of intermediation cost to total assets	1.90	1.89	2.39		2.24	1.71	3.03	2.26
15. Ratio of wage bills to intermediation cost	54.98	54.14	45.28		69.29	63.37	68.67	57.56
16. Ratio of wage bills to total expense	14.00	12.65	12.85		26.27	16.32	29.60	20.85
17. Ratio of wage bills to total income	11.83	10.71	12.65		18.38	11.60	27.27	14.76
18. Ratio of burden to total assets	0.85	0.55	1.75		1.94	1.31	2.59	1.60
19. Ratio of burden to interest income	10.88	6.71	22.12		23.80	14.65	36.04	19.60
20. Ratio of operating profits to total assets	1.37	1.46	0.13		2.53	2.71	0.60	2.57
21. Return on assets	0.33	0.41	-0.59		1.26	1.67	0.31	1.31
22. Return on equity	5.12	6.21	-7.29		14.95	20.07	2.38	6.51
23. Cost of deposits	6.08	6.83	6.60		4.18	5.52	4.81	5.26
24. Cost of borrowings	7.75	8.38	408.18		7.76	12.97	5.52	5.41
25. Cost of funds	6.09	6.85	6.67		4.21	5.62	4.81	5.26
26. Return on advances	9.51	10.14	10.18		10.25	11.61	10.64	10.76
27. Return on investments	6.89	6.87	7.50		8.29	8.11	6.10	7.08
28. Return on advances adjusted to cost of funds	3.41	3.30	3.51		6.04	5.99	5.84	5.49
29. Return on investments adjusted to cost of funds	0.79	0.02	0.82		4.08	2.49	1.29	1.81
30. Business per employee (in Rs.lakh)	430.00	453.00	275.53		279.00	366.00	254.41	310.09
31. Profit per employee (in Rs.lakh)	0.91	1.22	0.00		3.00	4.00	0.54	3.13
32. Capital adequacy ratio	12.43	12.73	11.61		12.89	12.32	34.34	49.15
33. Capital adequacy ratio - Tier I	9.93	10.53	9.13		10.10	11.00	33.39	48.29
34. Capital adequacy ratio - Tier II	2.50	2.20	2.48		2.79	1.32	0.95	0.86
35. Ratio of net NPA to net advances	1.58	1.55	4.37		0.00	0.00	1.92	0.99

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(In per cent)

Ratios	As on March 31							
	Sangli Bank #		SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2007	2008	2007	2008	2007	2008	2007	2008
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-Deposit ratio	7.86		5.50	5.63	5.72	6.42	6.11	8.85
2. Credit-Deposit ratio	15.47		67.36	68.67	64.70	68.97	67.22	69.51
3. Investment-Deposit ratio	60.07		25.76	27.51	28.03	30.17	38.48	33.29
4. (Credit+Investment)-Deposit ratio	75.54		93.12	96.18	92.73	99.14	105.70	102.80
5. Ratio of deposits to total liabilities	75.51		73.07	78.41	89.65	88.68	84.94	86.52
6. Ratio of term deposits to total deposits	52.19		85.33	87.66	76.06	75.93	72.09	75.09
7. Ratio of priority sector advances to total advances	33.96		14.68	40.25	37.04	34.24	46.76	44.51
8. Ratio of term loan to total advances	23.88		78.20	50.94	49.25	43.34	41.28	43.00
9. Ratio of secured advances to total advances	82.07		98.07	78.55	90.53	85.94	92.73	94.93
10. Ratio of investments in non-approved securities to total investments	17.62		9.15	7.45	13.39	20.86	34.25	23.86
11. Ratio of interest income to total assets	5.70		5.67	6.55	7.98	8.52	9.67	9.71
12. Ratio of net interest margin to total assets	2.06		1.88	1.17	3.00	2.56	4.49	3.45
13. Ratio of non-interest income to total assets	0.35		0.65	2.07	0.84	0.81	1.26	1.47
14. Ratio of intermediation cost to total assets	4.43		1.57	1.38	1.79	1.61	2.24	2.11
15. Ratio of wage bills to intermediation cost	77.32		49.17	42.70	60.88	58.99	60.36	60.17
16. Ratio of wage bills to total expense	42.47		14.38	8.73	16.09	12.58	18.17	15.19
17. Ratio of wage bills to total income	56.64		12.21	6.85	12.34	10.21	12.35	11.37
18. Ratio of burden to total assets	4.08		0.92	-0.69	0.95	0.80	0.98	0.64
19. Ratio of burden to interest income	71.61		16.26	-10.50	11.85	9.43	10.12	6.58
20. Ratio of operating profits to total assets	-2.02		0.95	1.86	2.06	1.76	3.51	2.81
21. Return on assets	-20.35		1.13	1.93	0.88	1.01	1.57	1.58
22. Return on equity	-294.95		7.71	11.89	15.26	16.09	14.94	15.67
23. Cost of deposits	4.25		4.54	6.49	5.43	6.53	5.87	6.75
24. Cost of borrowings	217.63		6.20	9.63	5.49	22.62	2.94	6.83
25. Cost of funds	4.26		4.70	6.68	5.43	6.57	5.85	6.75
26. Return on advances	6.33		6.92	8.16	9.72	10.46	10.79	10.79
27. Return on investments	7.00		6.98	7.89	7.09	7.27	9.38	9.43
28. Return on advances adjusted to cost of funds	2.07		2.21	1.48	4.29	3.89	4.94	4.04
29. Return on investments adjusted to cost of funds	2.73		2.28	1.21	1.66	0.70	3.53	2.68
30. Business per employee (in Rs.lakh)	101.08		648.34	754.67	508.00	600.43	451.23	541.99
31. Profit per employee (in Rs.lakh)	-18.72		7.79	13.82	2.69	3.59	4.76	5.31
32. Capital adequacy ratio	0.00		20.93	25.06	11.08	13.80	16.77	15.35
33. Capital adequacy ratio - Tier I	0.00		20.32	24.27	8.84	12.08	16.12	14.70
34. Capital adequacy ratio - Tier II	0.00		0.61	0.79	2.24	1.72	0.65	0.65
35. Ratio of net NPA to net advances	7.18		0.00	0.00	0.98	0.33	0.98	0.38

Note : # See 'Explanatory Notes'.

Source : Annual accounts of banks of respective years.

TABLE B11 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl.d.)**OTHER SCHEDULED COMMERCIAL BANKS**

(In per cent)

Ratios	As on March 31	
	Yes Bank	
	2007 (49)	2008 (50)
1. Cash-Deposit ratio	4.74	7.23
2. Credit-Deposit ratio	76.51	71.05
3. Investment-Deposit ratio	37.38	38.38
4. (Credit+Investment)-Deposit ratio	113.90	109.42
5. Ratio of deposits to total liabilities	74.03	78.16
6. Ratio of term deposits to total deposits	94.24	91.50
7. Ratio of priority sector advances to total advances	36.14	25.58
8. Ratio of term loan to total advances	75.77	72.75
9. Ratio of secured advances to total advances	60.13	51.45
10. Ratio of investments in non-approved securities to total investments	29.96	29.40
11. Ratio of interest income to total assets	7.70	9.33
12. Ratio of net interest margin to total assets	2.24	2.40
13. Ratio of non-interest income to total assets	2.55	2.52
14. Ratio of intermediation cost to total assets	2.54	2.43
15. Ratio of wage bills to intermediation cost	60.71	59.33
16. Ratio of wage bills to total expense	19.26	15.39
17. Ratio of wage bills to total income	15.02	12.15
18. Ratio of burden to total assets	-0.01	-0.10
19. Ratio of burden to interest income	-0.18	-1.02
20. Ratio of operating profits to total assets	2.26	2.49
21. Return on assets	1.44	1.54
22. Return on equity	13.88	19.00
23. Cost of deposits	5.92	7.95
24. Cost of borrowings	10.05	6.42
25. Cost of funds	6.36	7.83
26. Return on advances	9.72	11.84
27. Return on investments	6.83	8.98
28. Return on advances adjusted to cost of funds	3.36	4.01
29. Return on investments adjusted to cost of funds	0.47	1.16
30. Business per employee (in Rs.lakh)	530.50	683.12
31. Profit per employee (in Rs.lakh)	3.86	6.35
32. Capital adequacy ratio	13.60	13.60
33. Capital adequacy ratio - Tier I	8.20	8.50
34. Capital adequacy ratio - Tier II	5.40	5.10
35. Ratio of net NPA to net advances	0.00	0.09

Source : Annual accounts of banks of respective years.

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008**

Bank Name	As on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
SBI and Its Associates					
State Bank of Bikaner And Jaipur	286	242	168	180	876
State Bank of Hyderabad	255	307	239	189	990
State Bank of India	3816	2581	1768	1467	9632
State Bank of Indore	114	133	83	138	468
State Bank of Mysore	207	131	153	167	658
State Bank of Patiala	252	211	208	121	792
State Bank of Saurashtra	135	137	77	128	477
State Bank of Travancore	49	453	150	66	718
Total	5114	4195	2846	2456	14611
Nationalised Banks					
Allahabad Bank	934	342	443	421	2140
Andhra Bank	371	339	305	215	1230
Bank of Baroda	1083	577	502	650	2812
Bank of India	1191	515	487	567	2760
Bank of Maharashtra	516	248	260	362	1386
Canara Bank	717	663	642	664	2686
Central Bank of India	1317	780	637	586	3320
Corporation Bank	173	163	269	318	923
Dena Bank	348	217	201	305	1071
IDBI Bank Ltd	49	80	128	185	442
Indian Bank	444	364	374	296	1478
Indian Overseas Bank	514	400	445	418	1777
Oriental Bank of Commerce	257	292	422	363	1334
Punjab And Sind Bank	281	126	230	223	860
Punjab National Bank	1829	816	819	704	4168
Syndicate Bank	642	494	566	529	2231
UCO Bank	749	362	402	410	1923
Union Bank of India	742	515	522	507	2286
United Bank of India	610	221	269	261	1361
Vijaya Bank	247	193	308	291	1039
Total	13014	7707	8231	8275	37227
Foreign Banks					
ABN Amro Bank	-	-	9	19	28
Abu Dhabi Commercial Bank	-	-	-	2	2
American Express Bank	-	-	-	8	8
Antwerp Diamond Bank	-	-	-	1	1
Arab Bangladesh Bank	-	-	-	1	1
Bank Internasional Indonesia	-	-	-	1	1
Bank of America	-	-	-	5	5
Bank of Bahrain & Kuwait	-	-	-	2	2
Bank of Ceylon	-	-	-	1	1
Bank of Nova Scotia	-	-	1	4	5
Bank of Tokyo Mitsubishi UFJ	-	-	-	3	3
Barclays Bank	-	1	1	1	3
BNP Paribas	-	-	-	9	9

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

Bank Name	As on March 31				
	2008				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(6)	(7)	(8)	(9)	(10)
SBI and Its Associates					
State Bank of Bikaner And Jaipur	288	243	180	184	895
State Bank of Hyderabad	257	315	251	202	1025
State Bank of India	3974	2835	1957	1603	10369
State Bank of Indore	117	137	90	144	488
State Bank of Mysore	207	132	162	183	684
State Bank of Patiala	259	220	227	134	840
State Bank of Saurashtra	135	139	79	133	486
State Bank of Travancore	51	456	152	66	725
Total	5288	4477	3098	2649	15512
Nationalised Banks					
Allahabad Bank	947	368	471	447	2233
Andhra Bank	379	357	319	220	1275
Bank of Baroda	1091	631	540	669	2931
Bank of India	1199	530	502	574	2805
Bank of Maharashtra	517	254	269	375	1415
Canara Bank	723	686	702	676	2787
Central Bank of India	1324	829	674	606	3433
Corporation Bank	180	190	303	333	1006
Dena Bank	348	223	215	312	1098
IDBI Bank Ltd	53	93	172	191	509
Indian Bank	458	382	401	335	1576
Indian Overseas Bank	535	428	524	464	1951
Oriental Bank of Commerce	266	302	432	376	1376
Punjab And Sind Bank	283	129	234	225	871
Punjab National Bank	1849	838	861	727	4275
Syndicate Bank	647	510	581	543	2281
UCO Bank	749	364	413	420	1946
Union Bank of India	749	547	560	554	2410
United Bank of India	613	228	312	283	1436
Vijaya Bank	254	212	338	308	1112
Total	13164	8101	8823	8638	38726
Foreign Banks					
ABN Amro Bank	-	-	9	19	28
Abu Dhabi Commercial Bank	-	-	-	2	2
American Express Bank	-	-	1	1	2
Antwerp Diamond Bank	-	-	-	1	1
Arab Bangladesh Bank	-	-	-	1	1
Bank Internasional Indonesia	-	-	-	1	1
Bank of America	-	-	-	5	5
Bank of Bahrain & Kuwait	-	-	-	2	2
Bank of Ceylon	-	-	-	1	1
Bank of Nova Scotia	-	-	1	4	5
Bank of Tokyo Mitsubishi UFJ	-	-	-	3	3
Barclays Bank	-	1	2	2	5
BNP Paribas	-	-	-	9	9

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

Bank Name	As on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Calyon Bank	-	-	-	6	6
Chinatrust Commercial Bank	-	-	-	1	1
Citibank	-	1	10	29	40
DBS Bank	-	-	-	2	2
Deutsche Bank	-	-	2	6	8
Hongkong And Shanghai Banking Corpn.	-	-	9	38	47
JP Morgan Chase Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreq Bank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
Oman International Bank	-	-	1	1	2
Shinhan Bank	-	-	-	2	2
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	10	72	82
State Bank of Mauritius	-	-	-	3	3
Total	-	2	44	226	272

Regional Rural Banks

Andhra Pradesh Grameena Vikas Bank	356	109	22	5	492
Andhra Pragathi Grameena Bank	235	74	25	-	334
Arunachal Pradesh Rural Bank	14	4	-	-	18
Aryavart Gramin Bank	232	48	7	10	297
Assam Gramin Vikash Bank	285	67	20	-	372
Aurangabad Jalna Gramin Bank	47	5	7	-	59
Baitarani Gramya Bank	90	3	2	-	95
Ballia Kshetriya Gramin Bank	75	10	2	-	87
Bangiya Gramin Vikash Bank	472	64	26	1	563
Baroda Eastern Uttar Pradesh Gramin Bank	485	44	6	12	547
Baroda Gujarat Gramin Bank	103	23	5	4	135
Baroda Rajasthan Gramin Bank	204	53	13	-	270
Baroda Western Uttar Pradesh Gramin Bank	89	21	10	-	120
Bihar Kshetriya Gramin Bank	106	45	4	-	155
Cauvery Grameena Bank	159	31	15	2	207
Chaitanya Godavari Grameena Bank	57	22	9	-	88
Chambal - Gwalior Kshetriya Gramin Bank	32	24	8	-	64
Chhattisgarh Gramin Bank	205	36	7	-	248
Chickmagalur-Kodagu Grameena Bank	42	3	3	-	48
Deccan Gramin Bank	135	23	13	-	171
Dena Gujarat Gramin Bank	96	27	11	-	134
Devipatan Kshetriya Gramin Bank	65	10	3	-	78
Dhenkanal Gramya Bank	46	8	-	-	54
Durg Rajnandgaon Gramin Bank	84	12	6	-	102
Ellaquai Dehati Bank	79	7	6	-	92
Etawah Kshetriya Gramin Bank	42	7	2	-	51
Faridkot-Bathinda Kshetriya Gramin Bank	13	8	2	-	23
Gurgaon Gramin Bank	102	24	11	4	141
Hadoti Kshetriya Gramin Bank	60	20	5	-	85

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

Bank Name	As on March 31				
	2008				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Calyon Bank	-	-	-	6	6
Chinatrust Commercial Bank	-	-	-	1	1
Citibank	-	1	10	29	40
DBS Bank	-	-	-	2	2
Deutsche Bank	-	-	5	6	11
Hongkong and Shanghai Banking Corpn.	-	-	9	38	47
JP Morgan Chase Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreq Bank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
Oman International Bank	-	-	1	1	2
Shinhan Bank	-	-	-	2	2
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	12	79	91
State Bank of Mauritius	-	-	-	3	3
Total	-	2	51	227	280
Regional Rural Banks					
Andhra Pradesh Grameena Vikas Bank	356	109	22	5	492
Andhra Pragathi Grameena Bank	237	74	28	-	339
Arunachal Pradesh Rural Bank	14	4	-	-	18
Aryavrat Gramin Bank	226	49	7	10	292
Assam Gramin Vikash Bank	285	67	20	-	372
Baitarani Gramya Bank	90	3	2	-	95
Ballia Kshetriya Gramin Bank	75	10	2	-	87
Bangiya Gramin Vikash Bank	472	64	26	1	563
Baroda Uttar Pradesh Gramin Bank	570	65	16	12	663
Baroda Gujarat Gramin Bank	104	24	5	4	137
Baroda Rajasthan Gramin Bank	205	55	13	-	273
Baroda Western Uttar Pradesh Gramin Bank	4	-	-	-	4
Bihar Kshetriya Gramin Bank	106	45	4	-	155
Cauvery Kalpatharu Grameena Bank	159	31	15	2	207
Chaitanya Godavari Grameena Bank	57	22	9	-	88
Chambal-Gwalior Kshetriya Gramin Bank	32	24	9	-	65
Chhatisgarh Gramin Bank	204	36	7	-	247
Chickmagalur-Kodagu Grameena Bank	42	3	3	-	48
Deccan Gramin Bank	135	23	13	-	171
Dena Gujarat Gramin Bank	97	36	12	-	145
Durg Rajnandgaon Gramin Bank	84	12	6	-	102
Ellaquai Dehati Bank	79	7	6	-	92
Etawah Kshetriya Gramin Bank	42	8	2	-	52
Faridkot-Bathinda Kshetriya Gramin Bank	13	8	2	-	23
Gurgaon Gramin Bank	107	25	11	4	147
Hadoti Kshetriya Gramin Bank	62	20	5	-	87
Haryana Gramin Bank	145	30	14	-	189
Himachal Gramin Bank	112	7	1	-	120
Jaipur Thar Gramin Bank	171	35	2	5	213

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

Bank Name	As on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Haryana Kshetriya Gramin Bank	145	29	13	-	187
Himachal Gramin Bank	108	6	-	-	114
Jaipur Thar Gramin Bank	171	35	2	5	213
Jammu Rural Bank	80	5	6	-	91
Jhabua-Dhar Kshetriya Gramin Bank	64	16	-	-	80
Jharkhand Gramin Bank	188	22	9	-	219
Kalinga Gramya Bank	175	5	5	-	185
Kamraz Rural Bank	67	10	1	-	78
Karnataka Vikas Grameena Bank	274	100	34	-	408
Kashi Gomti Samyut Gramin Bank	291	34	5	5	335
Kisan Gramin Bank	41	12	3	-	56
Kosi Kshetriya Gramin Bank	120	37	7	-	164
Kishna Grameena Bank	95	8	6	-	109
Kshetriya Kisan Gramin Bank	55	12	3	-	70
Langpi Dehangi Rural Bank	38	5	-	-	43
Lucknow Kshetriya Gramin Bank	215	19	8	-	242
Madhya Bharat Gramin Bank	147	48	15	-	210
Madhya Bihar Gramin Bank	341	52	7	1	401
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Malwa Gramin Bank	38	2	1	-	41
Manipur Rural Bank	18	6	4	-	28
Marathwada Gramin Bank	166	56	7	-	229
Marwar Ganganagar Bikaner Gramin Bank	156	42	7	-	205
Meghalaya Rural Bank	44	5	2	-	51
Mewar Aanchalik Gramin Bank	42	10	7	-	59
Mizoram Rural Bank	44	5	4	-	53
Nagaland Rural Bank	4	5	-	-	9
Nainital Almora Kshetriya Gramin Bank	49	9	1	-	59
Narmada Malwa Gramin Bank	155	44	11	1	211
North Malabar Gramin Bank	32	128	10	-	170
Pallavan Grama Bank	32	15	2	-	49
Pandyan Grama Bank	106	55	13	-	174
Parvatiya Gramin Bank	27	1	-	-	28
Paschim Banga Gramin Bank	195	21	5	3	224
Pragathi Gramin Bank	277	55	28	-	360
Prathama Bank	138	25	18	-	181
Punjab Gramin Bank	127	12	3	1	143
Puri Gramya Bank	95	9	11	-	115
Purvanchal Gramin Bank	275	26	5	-	306
Rajasthan Gramin Bank	150	39	15	-	204
Ratlam Mandsaur Kshetriya Gramin Bank	20	14	7	-	41
Ratnagiri Sindhudurg Gramin Bank	33	7	-	-	40
Rewa-Sidhi Gramin Bank	69	8	8	-	85
Rushikulya Gramya Bank	68	13	8	-	89
Samastipur Kshetriya Gramin Bank	54	13	-	-	67
Saptagiri Grameena Bank	75	16	9	-	100
Sarva U.P. Gramin Bank	28	9	7	-	44
Satpura Kshetriya Gramin Bank	177	62	6	-	245
Saurashtra Gramin Bank	113	19	8	2	142
Sharda Gramin Bank	54	4	1	-	59

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

Bank Name	As on March 31				
	2008				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Jammu Rural Bank	80	5	7	-	92
Jhabua-Dhar Kshetriya Gramin Bank	65	16	-	-	81
Jharkhand Gramin Bank	188	22	9	-	219
Kalinga Gramya Bank	175	5	5	-	185
Kamraz Rural Bank	67	14	1	-	82
Karnataka Vikas Grameena Bank	279	109	38	-	426
Kashi Gomti Samyut Gramin Bank	291	34	5	5	335
Kosi Kshetriya Gramin Bank	120	37	7	-	164
Krishna Grameena Bank	96	7	9	-	112
Kshetriya Kisan Gramin Bank	55	12	3	-	70
Langpi Dehangi Rural Bank	38	5	-	-	43
Lucknow Kshetriya Gramin Bank	215	21	9	-	245
Madhya Bharat Gramin Bank	146	50	17	-	213
Madhya Bihar Gramin Bank	341	52	7	1	401
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Godavari Gramin Bank	69	7	8	2	86
Malwa Gramin Bank	38	2	1	-	41
Manipur Rural Bank	18	6	4	-	28
Marathwada Gramin Bank	166	56	7	-	229
Marwar Ganganagar Bikaner Gramin Bank	157	42	7	-	206
Meghalaya Rural Bank	44	6	2	-	52
Mewar Aanchalik Gramin Bank	42	10	7	-	59
Mizoram Rural Bank	45	7	8	-	60
Nagaland Rural Bank	4	5	-	-	9
Nainital Almora Kshetriya Gramin Bank	49	9	1	-	59
Narmada Malwa Gramin Bank	155	44	11	1	211
Neelachal Gramya Bank	140	18	15	-	173
North Malabar Gramin Bank	32	128	10	-	170
Pallavan Grama Bank	37	24	5	-	66
Pandyan Grama Bank	108	64	17	-	189
Parvatiya Gramin Bank	28	1	-	-	29
Paschim Banga Gramin Bank	196	17	4	3	220
Pragathi Gramin Bank	277	55	31	-	363
Prathama Bank	142	29	19	-	190
Punjab Gramin Bank	128	15	5	1	149
Purvanchal Gramin Bank	275	26	5	-	306
Rajasthan Gramin Bank	150	39	15	-	204
Ratlam Mandsaur Kshetriya Gramin Bank	20	14	7	-	41
Ratnagiri Sindhudurg Gramin Bank	33	7	1	-	41
Rewa-Sidhi Gramin Bank	73	8	12	-	93
Rushikulya Gramya Bank	68	13	8	-	89
Samastipur Kshetriya Gramin Bank	52	12	-	-	64
Saptagiri Grameena Bank	75	16	9	-	100
Sarva U P Gramin Bank	204	48	19	1	272
Satpura Kshetriya Gramin Bank	177	64	6	-	247
Saurashtra Gramin Bank	113	20	9	2	144

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Contd.)**

Bank Name	As on March 31				
	2007				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Shreyas Gramin Bank	127	44	13	7	191
Solapur Gramin Bank	23	8	3	-	34
South Malabar Gramin Bank	35	167	16	-	218
Surguja Kshetriya Gramin Bank	78	8	-	-	86
Thane Gramin Bank	22	2	-	2	26
Tripura Gramin Bank	64	20	7	-	91
Triveni Kshetriya Gramin Bank	171	34	10	-	215
Utkal Gramya Bank	286	34	4	-	324
Uttar Banga Kshetriya Gramin Bank	85	24	6	-	115
Uttar Bihar Kshetriya Gramin Bank	562	113	10	-	685
Uttar Pradesh Gramin Bank	69	15	5	1	90
Uttaranchal Gramin Bank	97	9	2	-	108
Vananchal Gramin Bank	158	21	-	-	179
Vidharbha Kshetriya Gramin Bank	51	41	6	-	98
Vidisha-Bhopal Kshetriya Gramin Bank	12	6	3	3	24
Visveshvaraya Grameena Bank	21	3	2	-	26
Wainganga Kshetriya Gramin Bank	81	18	4	-	103
Total	11453	2603	677	69	14802
Other Scheduled Commercial Banks					
Axis Bank	11	102	199	189	501
Bank of Rajasthan	99	84	143	132	458
Bharat Overseas Bank	6	8	46	43	103
Catholic Syrian Bank	17	185	95	48	345
Centurion Bank of Punjab	4	58	100	118	280
City Union Bank	31	49	55	29	164
Development Credit Bank	2	10	14	67	93
Dhanalakshmi Bank	21	80	57	31	189
Federal Bank	37	292	127	96	552
HDFC Bank	31	149	214	272	666
ICICI Bank	76	188	205	247	716
Indusind Bank	2	36	88	59	185
ING Vysya Bank	78	76	136	123	413
Jammu & Kashmir Bank	203	82	115	61	461
Karnataka Bank	87	87	130	124	428
Karur Vysya Bank	30	81	107	71	289
Kotak Mahindra Bank	2	18	26	64	110
Lakshmi Vilas Bank	33	87	80	50	250
Lord Krishna Bank	12	45	32	30	119
Nainital Bank	17	20	22	23	82
Ratnakar Bank	24	23	17	16	80
Sangli Bank	47	50	48	50	195
SBI Commercial & International Bank	-	-	-	3	3
South Indian Bank	65	222	118	79	484
Tamilnad Mercantile Bank	49	59	57	29	194
Yes Bank Ltd.	4	8	7	22	41
Total	988	2099	2238	2076	7401
All Scheduled Commercial Banks	30569	16606	14036	13102	74313

- Notes** : 1. Population group classification is based on 2001 census.
2. No. of offices includes administrative offices.
3. Data for 2007 have been revised since last publication.
4. Data for 2008 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

**TABLE B12 : BANK-WISE AND POPULATION GROUP-WISE NUMBER OF OFFICES
OF SCHEDULED COMMERCIAL BANKS - 2007 AND 2008 (Concl.d.)**

Bank Name	As on March 31				
	2008				
	Rural	Semi-Urban	Urban	Metro-politan	Total Branches
	(1)	(2)	(3)	(4)	(5)
Sharda Gramin Bank	54	4	1	-	59
Shreyas Gramin Bank	127	46	16	8	197
Solapur Gramin Bank	24	8	3	-	35
South Malabar Gramin Bank	35	167	16	-	218
Surguja Kshetriya Gramin Bank	78	8	-	-	86
Tripura Gramin Bank	64	20	7	-	91
Triveni Kshetriya Gramin Bank	171	34	10	-	215
Utkal Gramya Bank	286	34	4	-	324
Uttar Banga Kshetriya Gramin Bank	85	24	6	-	115
Uttar Bihar Kshetriya Gramin Bank	562	112	10	-	684
Uttaranchal Gramin Bank	100	13	3	-	116
Vananchal Gramin Bank	158	21	-	-	179
Vidharbha Kshetriya Gramin Bank	51	41	6	-	98
Vidisha-Bhopal Kshetriya Gramin Bank	9	6	3	4	22
Visveshvaraya Grameena Bank	23	3	2	-	28
Wainganga Kshetriya Gramin Bank	81	18	4	-	103
Total	11489	2670	727	71	14957
Other Scheduled Commercial Banks					
Axis Bank	15	133	265	230	643
Bank of Rajasthan	99	92	151	136	478
Catholic Syrian Bank	17	191	104	51	363
Centurion Bank of Punjab	18	111	140	150	419
City Union Bank	31	52	67	33	183
Development Credit Bank	4	14	17	69	104
Dhanalakshmi Bank	21	80	57	31	189
Federal Bank	40	320	155	103	618
HDFC Bank	31	149	244	319	743
ICICI Bank	131	387	364	386	1,268
Indusind Bank	5	37	93	60	195
ING Vysya Bank	78	77	138	128	421
Jammu & Kashmir Bank	212	92	127	67	498
Karnataka Bank	88	91	142	132	453
Karur Vysya Bank	30	82	110	74	296
Kotak Mahindra Bank	11	31	39	101	182
Lakshmi Vilas Bank	33	90	80	50	253
Nainital Bank	19	25	22	23	89
Ratnakar Bank	24	24	17	16	81
SBI Commercial & International Bank	-	-	-	3	3
South Indian Bank	66	229	125	88	508
Tamilnad Mercantile Bank	49	73	63	32	217
Yes Bank Ltd.	8	12	13	28	61
Total	1030	2392	2533	2310	8265
All Scheduled Commercial Banks	30971	17642	15232	13895	77740

- Notes** : 1. Population group classification is based on 2001 census.
2. No. of offices includes administrative offices.
3. Data for 2007 have been revised since last publication.
4. Data for 2008 are provisional.

Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
Andaman & Nicobar	Allahabad Bank	1	1		Indian Overseas Bank	146	160
	Axis Bank	1	1		Indusind Bank	17	17
	Bank of Baroda	1	1		ING Vysya Bank	170	170
	Canara Bank	1	1		Jammu & Kashmir Bank	2	2
	Indian Bank	1	1		Karnataka Bank	29	31
	Indian Overseas Bank	1	1		Karur Vysya Bank	59	59
	Punjab National Bank	1	1		Kotak Mahindra Bank	3	6
	State Bank of India	18	18		Krishna Bhima Samruddhi LAB	5	5
	Syndicate Bank	9	9		Lakshmi Vilas Bank	28	28
	UCO Bank	1	1		Lord Krishna Bank	2	-
	United Bank of India	1	1		Oriental Bank of Commerce	46	46
	Vijaya Bank	1	1		Punjab & Sind Bank	4	4
					Punjab National Bank	64	67
					Sangli Bank	2	0
	TOTAL	37	37	Saptagiri Grameena Bank	100	100	
Andhra Pradesh	ABN Amro Bank	1	1	South Indian Bank	13	14	
	Allahabad Bank	28	34	Standard Chartered Bank	2	3	
	American Express Bank	1	-	State Bank of Bikaner & Jaipur	5	5\	
	Andhra Bank	886	913	State Bank of Hyderabad	613	639	
	Andhra Pradesh Grameena Vikas Bank	492	492	State Bank of India	844	945	
	Andhra Pragathi Grameena Bank	334	339	State Bank of Indore	3	4	
	Axis Bank	39	50	State Bank of Mauritius	1	1	
	Bank of Bahrain & Kuwait	1	1	State Bank of Mysore	22	24	
	Bank of Baroda	76	82	State Bank of Patiala	4	4	
	Bank of India	89	89	State Bank of Saurashtra	6	6	
	Bank of Maharashtra	32	33	State Bank of Travancore	7	7	
	Bank of Nova Scotia	1	1	Syndicate Bank	347	351	
	Bank of Rajasthan	7	7	Tamilnad Mercantile Bank	12	13	
	Bharat Overseas Bank	10	-	Dhanalakshmi Bank	13	13	
	BNP Paribas	1	1	UCO Bank	45	45	
	Canara Bank	186	193	Union Bank of India	142	152	
	Catholic Syrian Bank	7	9	United Bank of India	12	14	
	Central Bank of India	109	126	Vijaya Bank	89	95	
	Centurion Bank of Punjab	5	8	Yes Bank	1	1	
	Chaitanya Godavari Grameena Bank	88	88		Total	5874	6210
	Citibank	1	1	Arunachal Pradesh	Arunachal Pradesh Rural Bank	18	18
	City Union Bank	21	26		Axis Bank	1	1
	Coastal Local Area Bank	12	12		Bank of Baroda	1	1
	Corporation Bank	87	99		Central Bank of India	1	1
	Deccan Grameena Bank	171	171		IDBI Bank Ltd.	1	1
	Dena Bank	19	19		Indian Bank	1	1
	Development Credit Bank	11	12		State Bank of India	42	42
	Federal Bank	10	15		Syndicate Bank	1	1
	HDFC Bank	37	38		UCO Bank	2	2
	HSBC	2	2		Union Bank India	-	1
	IDBI Bank Ltd.	10	16		United Bank of India	3	3
	ICICI Bank	42	90		Vijaya Bank	2	2
	Indian Bank	200	211		TOTAL	73	74

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
Assam	Allahabad Bank	64	64		Dena Bank	7	8
	Andhra Bank	1	1		Federal Bank	1	1
	Assam Gramin Vikash Bank	372	372		HDFC Bank	10	10
	Axis Bank	5	10		HSBC	1	1
	Bank of Baroda	15	17		IDBI Bank Ltd.	2	2
	Bank of India	8	8		ICICI Bank	8	9
	Bank of Maharashtra	1	1		Indian Bank	23	25
	Bank of Rajasthan	2	4		Indian Overseas Bank	14	14
	Canara Bank	17	17		Indusind Bank	1	1
	Central Bank of India	104	105		ING Vysya Bank	1	1
	Centurion Bank of Punjab	1	1		Jammu & Kashmir Bank	1	1
	Corporation Bank	1	1		Kosi Kshetriya Gramin Bank	164	164
	Dena Bank	2	2		Kotak Mahindra Bank	1	1
	Federal Bank	5	5		Madhya Bihar Gramin Bank	401	401
	HDFC Bank	6	7		Oriental Bank of Commerce	9	12
	IDBI Bank Ltd.	2	2		Punjab & Sind Bank	6	6
	ICICI Bank	3	8		Punjab National Bank	406	410
	Indian Bank	20	23		Samastipur Kshetriya		
	Indian Overseas Bank	17	18		Gramin Bank	67	64
	IndusInd Bank	3	6		South Indian Bank	1	1
Karnataka Bank	1	1	Standard Chartered Bank	1	1		
Kotak Mahindra Bank	1	2	State Bank of Bikaner &				
Langpi Dehangi Rural Bank	43	43	Jaipur	7	7		
Oriental Bank of Commerce	4	4	State Bank of India	579	602		
Punjab & Sind Bank	7	7	State Bank of Patiala	1	1		
Punjab National Bank	45	46	Syndicate Bank	27	27		
South Indian Bank	1	1	UCO Bank	167	170		
Standard Chartered Bank	1	1	Union Bank of India	54	59		
State Bank of Bikaner &			United Bank of India	67	67		
Jaipur	1	1	Uttar Bihar Kshetriya				
State Bank of India	226	240	Gramin Bank	685	684		
Syndicate Bank	9	9	Vijaya Bank	5	5		
UCO Bank	101	102					
Union Bank of India	46	48	TOTAL	3712	3769		
United Bank of India	179	180	Chandigarh				
Vijaya Bank	12	14	Allahabad Bank	5	5		
TOTAL	1326	1371	Andhra Bank	3	3		
Bihar			Axis Bank	4	5		
Allahabad Bank	156	164	Bank of Baroda	5	5		
Andhra Bank	1	1	Bank of India	8	8		
Axis Bank	4	6	Bank of Maharashtra	3	4		
Bank of Baroda	88	92	Bank of Rajasthan	3	3		
Bank of India	160	161	Bharat Overseas Bank	1	-		
Bank of Maharashtra	4	4	Canara Bank	12	12		
Bank of Rajasthan	1	1	Catholic Syrian Bank	1	1		
Bihar Kshetriya Gramin			Central Bank of India	9	9		
Bank	155	155	Centurion Bank of Punjab	9	10		
Canara Bank	84	85	Citibank	1	1		
Central Bank of India	340	342	Corporation Bank	3	3		
Corporation Bank	2	3	Dena Bank	1	1		
			Development Credit Bank	1	1		

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Federal Bank	1	1		HSBC	1	1
	HDFC Bank	6	7		IDBI Bank Ltd.	5	7
	HSBC	1	1		ICICI Bank	5	10
	IDBI Bank Ltd.	2	2		Indian Bank	4	5
	ICICI Bank	4	6		Indian Overseas Bank	2	3
	Indian Bank	6	6		IndusInd Bank	4	4
	Indian Overseas Bank	3	6		ING Vysya Bank	1	1
	IndusInd Bank	1	1		Jammu & Kashmir Bank	1	1
	ING Vysya Bank	1	1		Karnataka Bank	2	3
	Jammu & Kashmir Bank	1	1		Kotak Mahindra Bank	1	1
	Karnataka Bank	1	1		Oriental Bank of Commerce	9	9
	Karur Vysya Bank	1	1		Punjab & Sind Bank	5	5
	Kotak Mahindra Bank	1	2		Punjab National Bank	48	50
	Lord Krishna Bank	1	-		South Indian Bank	1	1
	Oriental Bank of Commerce	15	15		State Bank of India	235	258
	Punjab & Sind Bank	25	27		State Bank of Indore	27	30
	Punjab National Bank	29	29		State Bank of Saurashtra	1	1
	South Indian Bank	1	1		Surguja Kshetriya Gramin Bank	86	86
	Standard Chartered Bank	1	1		Syndicate Bank	6	7
	State Bank of Bikaner and Jaipur	2	2		UCO Bank	25	25
	State Bank of Hyderabad	1	1		Union Bank of India	27	28
	State Bank of India	34	42		United Bank of India	2	6
	State Bank of Indore	1	1		Vijaya Bank	3	3
	State Bank of Patiala	29	33		Yes Bank	-	1
	State Bank of Travancore	1	1		Total	1111	1169
	Syndicate Bank	5	5		Dadra & Nagar Haveli		
	UCO Bank	8	8		Bank of Baroda	1	1
	Union Bank of India	9	9		Bank of Rajasthan	3	3
	United Bank of India	1	3		Canara Bank	1	1
	Vijaya Bank	5	5		Dena Bank	6	6
	Yes Bank	1	1		Development Credit Bank	1	1
	TOTAL	267	291		HDFC Bank	1	1
Chhattisgarh	Allahabad Bank	29	29		IDBI Bank Ltd.	1	1
	Andhra Bank	2	2		ICICI Bank	1	1
	Axis Bank	5	9		Indusind Bank	1	1
	Bank of Baroda	24	27		ING Vysya Bank Ltd.	-	1
	Bank of India	17	17		Kotak Mahindra Bank	1	1
	Bank of Maharashtra	17	17		Oriental Bank of Commerce	1	1
	Bank of Rajasthan	1	1		State Bank of India	1	1
	Canara Bank	9	9		Union Bank of India	1	1
	Central Bank of India	76	82		Total	20	21
	Centurion Bank of Punjab	2	2		Daman & Diu		
	Chhattisgarh Gramin Bank	248	247		Axis Bank	1	1
	Corporation Bank	6	7		Bank of Baroda	1	1
	Dena Bank	66	66		Bank of India	1	1
	Durg Rajnandgaon Gramin Bank	102	102		Central Bank of India	1	1
	Federal Bank	1	1		Dena Bank	1	1
	HDFC Bank	5	5		Development Credit Bank	1	1
					HDFC Bank	1	1

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	ICICI Bank	1	1		Lord Krishna Bank	13	-
	Oriental Bank of Commerce	1	1		Mashreq Bank	1	1
	State Bank of India	3	3		Mizuho Corporate Bank	1	1
	State Bank of Saurashtra	4	4		Nainital Bank	14	14
	UCO Bank	1	1		Oriental Bank of Commerce	84	85
	Union Bank of India	1	1		Punjab & Sind Bank	65	66
	Total	18	18		Punjab National Bank	157	167
Delhi	ABN Amro Bank	4	4		Ratnakar Bank	1	1
	Allahabad Bank	51	53		Sangli Bank	1	-
	American Express Bank	1	-		Shinhan Bank	1	1
	American Express Banking Corp.	-	1		Societe Generale	1	1
	Andhra Bank	25	25		South Indian Bank	17	18
	Axis Bank	36	44		Standard Chartered Bank	15	16
	Bank of America	1	1		State Bank of Bikaner & Jaipur	29	29
	Bank of Baroda	76	77		State Bank of Hyderabad	16	16
	Bank of India	59	59		State Bank of India	209	218
	Bank of Maharashtra	30	31		State Bank of Indore	12	13
	Bank of Nova Scotia	1	1		State Bank of Mysore	11	13
	Bank of Rajasthan	21	21		State Bank of Patiala	43	46
	Barclays Bank	-	1		State Bank of Saurashtra	12	12
	Bharat Overseas Bank	8	-		State Bank of Travancore	11	11
	BNP Paribas	1	1		Syndicate Bank	132	136
	Calyon Bank	1	1		Tamilnad Mercantile Bank	1	1
	Canara Bank	101	107		Bank of Tokyo - Mitsubishi UFJ	1	1
	Catholic Syrian Bank	6	6		Dhanalakshmi Bank	3	3
	Central Bank of India	74	82		UCO Bank	50	50
	Centurion Bank of Punjab	30	44		Union Bank of India	59	62
	Chinatrust Commercial Bank	1	1		United Bank of India	26	31
	Citibank	5	5		Vijaya Bank	37	39
	City Union Bank	1	1		Yes Bank	3	5
	Corporation Bank	58	58		Total	1973	2107
	DBS Bank	1	1	Goa	Allahabad Bank	1	2
	Dena Bank	29	29		Andhra Bank	4	4
	Deutsche Bank	1	1		Axis Bank	4	5
	Development Credit Bank	5	7		Bank of Baroda	26	26
	Federal Bank	14	16		Bank of India	29	32
	HDFC Bank	68	79		Bank of Maharashtra	13	13
	HSBC	5	5		Bank of Rajasthan	1	1
	IDBI Bank Ltd.	24	24		Canara Bank	27	27
	ICICI Bank	49	69		Catholic Syrian Bank	3	3
	Indian Bank	32	40		Central Bank of India	23	25
	Indian Overseas Bank	53	63		Centurion Bank of Punjab	7	7
	IndusInd Bank	6	6		Corporation Bank	38	43
	ING Vysya Bank	11	13		Dena Bank	16	16
	Jammu & Kashmir Bank	22	25		Development Credit Bank	4	4
	Karnataka Bank	15	16		Federal Bank	2	4
	Karur Vysya Bank	6	7		HDFC Bank	15	15
	Kotak Mahindra Bank	13	23		IDBI Bank Ltd.	5	5
	Lakshmi Vilas Bank	2	2		ICICI Bank	5	6

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Indian Bank	6	6		HSBC	2	2
	Indian overseas Bank	12	12		IDBI Bank Ltd.	20	26
	IndusInd Bank	3	3		ICICI Bank	48	68
	ING Vysya Bank	2	2		Indian Bank	43	50
	Jammu & Kashmir Bank	1	1		Indian Overseas Bank	66	74
	Karnataka Bank	5	5		IndusInd Bank	16	17
	Kotak Mahindra Bank	1	2		ING Vysya Bank	6	6
	Oriental Bank of Commerce	7	7		Jammu & Kashmir Bank	4	4
	Punjab And Sind Bank	1	1		Karnataka Bank	5	5
	Punjab National Bank	4	4		Karur Vysya Bank	7	7
	Ratnakar Bank	3	3		Kotak Mahindra Bank	25	30
	Sangli Bank	1	-		Lakshmi Vilas Bank	8	8
	South Indian Bank	2	2		Lord Krishna Bank	1	-
	State Bank of India	56	63		Oriental Bank of Commerce	42	43
	State Bank of Mysore	3	3		Punjab & Sind Bank	7	7
	State Bank of Patiala	1	1		Punjab National Bank	90	92
	State Bank of Travancore	1	1		Ratnakar Bank	1	1
	Syndicate Bank	21	21		Sangli Bank	2	-
	UCO Bank	7	7		Saurashtra Gramin Bank	142	144
	Union Bank of India	11	11		South Indian Bank	4	4
	United Bank of India	2	2		Standard Chartered Bank	4	4
	Vijaya Bank	5	5		State Bank of Bikaner & Jaipur	9	9
	Yes Bank	2	2		State Bank of Hyderabad	6	6
	Total	380	402		State Bank of India	483	571
Gujarat	ABN Amro Bank	3	3		State Bank of Indore	9	9
	Allahabad Bank	28	33		State Bank of Mysore	3	3
	Andhra Bank	12	12		State Bank of Patiala	4	6
	Axis Bank	45	51		State Bank of Saurashtra	403	411
	Bank of Baroda	670	681		State Bank of Travancore	3	3
	Bank of India	242	242		Syndicate Bank	56	59
	Bank of Maharashtra	37	37		Tamilnad Mercantile Bank	4	5
	Bank of Rajasthan	8	10		Dhanalakshmi Bank	2	2
	Barclays Bank	-	1		UCO Bank	76	78
	Baroda Gujarat Gramin Bank	135	137		Union Bank of India	178	185
	Bharat Overseas Bank	4	-		United Bank of India	13	15
	BNP Paribas	1	1		Vijaya Bank	41	47
	Calyon Bank	1	1		Yes Bank	3	3
	Canara Bank	43	44		Total	4051	4269
	Catholic Syrian Bank	3	4	Haryana	ABN Amro Bank	2	2
	Central Bank of India	228	229		Allahabad Bank	30	31
	Centurion Bank of Punjab	16	17		American Express Banking Corp.	-	1
	Citibank	4	4		Andhra Bank	10	10
	City Union Bank	3	4		Axis Bank	16	22
	Corporation Bank	43	46		Bank of Baroda	31	35
	Dena Bank	471	475		Bank of India	23	24
	Dena Gujarat Gramin Bank	134	145		Bank of Maharashtra	17	17
	Development Credit Bank	16	17		Bank of Rajasthan	12	14
	Federal Bank	6	6		Bharat Overseas Bank	2	-
	HDFC Bank	62	65		Canara Bank	64	71

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Catholic Syrian Bank	2	2		Bank of India	10	10
	Central Bank of India	87	92		Bank of Maharashtra	1	1
	Centurion Bank of Punjab	20	26		Bank of Rajasthan	1	2
	Citibank	2	2		Canara Bank	11	12
	Corporation Bank	22	28		Central Bank of India	30	30
	Dena Bank	10	12		Centurion Bank of Punjab	1	1
	Deutsche Bank	1	1		Corporation Bank	3	3
	Development Credit Bank	1	1		Dena Bank	-	3
	Federal Bank	5	6		HDFC Bank	9	9
	Gurgaon Gramin Bank	141	147		Himachal Gramin Bank	114	120
	Haryana Gramin Bank	187	189		IDBI Bank Ltd.	2	2
	HDFC Bank	32	41		ICICI Bank	7	8
	HSBC	1	1		Indian Bank	2	3
	IDBI Bank Ltd.	9	9		Indian Overseas Bank	4	4
	ICICI Bank	20	40		IndusInd Bank	1	1
	Indian Bank	23	25		Jammu & Kashmir Bank	3	4
	Indian Overseas Bank	23	30		Oriental Bank of Commerce	14	14
	IndusInd Bank	5	5		Parvatiya Gramin Bank	28	29
	ING Vysya Bank	2	2		Punjab & Sind Bank	11	11
	Jammu & Kashmir Bank	8	9		Punjab National Bank	226	228
	Karnataka Bank	4	4		State Bank of India	156	167
	Karur Vysya Bank	2	2		State Bank of Patiala	79	80
	Kotak Mahindra Bank	3	5		Syndicate Bank	3	3
	Lakshmi Vilas Bank	1	1		UCO Bank	124	124
	Lord Krishna Bank	2	-		Union Bank of India	12	12
	Nainital Bank	3	3		United Bank of India	1	2
	Oriental Bank of Commerce	153	161		Vijaya Bank	3	3
	Punjab And Sind Bank	49	49		Yes Bank	1	1
	Punjab National Bank	332	349		Total	869	904
	South Indian Bank	2	2	Jammu &	Allahabad Bank	4	4
	Standard Chartered Bank	2	2	Kashmir	Andhra Bank	1	1
	State Bank of Bikaner & Jaipur	12	13		Axis Bank	1	1
	State Bank of Hyderabad	6	6		Bank of Baroda	3	3
	State Bank of India	198	208		Bank of India	5	5
	State Bank of Indore	3	3		Bank of Maharashtra	2	2
	State Bank of Mysore	1	1		Bank of Rajasthan	1	1
	State Bank of Patiala	146	158		Canara Bank	7	8
	State Bank of Saurashtra	1	1		Central Bank of India	11	11
	State Bank of Travancore	3	3		Centurion Bank of Punjab	1	1
	Syndicate Bank	67	69		Corporation Bank	1	1
	UCO Bank	31	32		Dena Bank	2	2
	Union Bank of India	48	50		Ellaquai Dehati Bank	92	92
	United Bank of India	5	8		HDFC Bank	3	4
	Vijaya Bank	14	17		IDBI Bank Ltd.	1	1
	Yes Bank	3	6		ICICI Bank	3	3
	Total	1899	2048		Indian Bank	1	1
Himachal Pradesh	Allahabad Bank	4	7		Indian Overseas Bank	2	2
	Axis Bank	2	2		IndusInd Bank	1	1
	Bank of Baroda	6	8		Jammu & Kashmir Bank	360	387
					Jammu Rural Bank	91	92

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Kamraz Rural Bank	78	82		Vananchal Gramin Bank	179	179
	Oriental Bank of Commerce	12	12		Vijaya Bank	6	7
	Punjab & Sind Bank	12	12		Total	1587	1650
	Punjab National Bank	69	71				
	South Indian Bank	1	1	Karnataka	ABN Amro Bank	2	2
	State Bank of India	132	140		Abu Dhabi Commercial Bank	1	1
	State Bank of Patiala	3	3		Allahabad Bank	21	21
	Syndicate Bank	2	2		American Express Bank	1	-
	UCO Bank	12	12		Andhra Bank	28	33
	Union Bank of India	4	4		Axis Bank	33	47
	United Bank of India	1	1		Bank of America	1	1
	Vijaya Bank	3	3		Bank of Baroda	47	53
	Yes Bank	1	1		Bank of India	69	70
	Total	923	967		Bank of Maharashtra	47	50
Jharkhand	Allahabad Bank	100	103		Bank of Nova Scotia	1	1
	Andhra Bank	5	6		Bank of Rajasthan	4	4
	Axis Bank	6	9		Barclays Bank	1	1
	Bank of Baroda	32	38		Bharat Overseas Bank	3	-
	Bank of India	259	265		BNP Paribas	1	1
	Bank of Maharashtra	3	3		Calyon Bank	1	1
	Bank of Rajasthan	1	1		Canara Bank	566	573
	Canara Bank	45	51		Catholic Syrian Bank	11	13
	Central Bank of India	56	56		Cauvery Kalpatharu		
	Centurion Bank of Punjab	2	2		Grameena Bank	207	207
	Corporation Bank	3	4		Central Bank of India	58	66
	Dena Bank	6	7		Centurion Bank of Punjab	12	17
	Federal Bank	2	3		Chickmagalur-Kodagu		
	HDFC Bank	9	11		Grameena Bank	48	48
	IDBI Bank Ltd.	4	5		Citibank	2	2
	ICICI Bank	10	13		City Union Bank	8	12
	Indian Bank	5	6		Corporation Bank	287	303
	Indian Overseas Bank	18	19		Dena Bank	27	28
	IndusInd Bank	6	6		Deutsche Bank	1	1
	Jammu & Kashmir Bank Ltd	-	1		Development Credit Bank	5	6
	Jharkhand Gramin Bank	219	219		Federal Bank	27	38
	Karnataka Bank	1	1		HDFC Bank	34	37
	Kotak Mahindra Bank Ltd	-	1		HSBC	3	3
	Oriental Bank of Commerce	9	9		IDBI Bank Ltd.	12	15
	Punjab And Sind Bank	8	8		ICICI Bank	44	93
	Punjab National Bank	54	57		Indian Bank	66	70
	South Indian Bank	1	1		Indian Overseas Bank	82	85
	State Bank of Bikaner & Jaipur	5	5		IndusInd Bank	7	9
	State Bank of India	390	400		ING Vysya Bank	107	108
	Syndicate Bank	16	16		Jammu & Kashmir Bank	4	5
	UCO Bank	37	42		Karnataka Bank	271	281
	Union Bank of India	44	45		Karnataka Vikas	408	426
	United Bank of India	46	51		Grameena Bank		
					Karur Vysya Bank	18	20
					Kotak Mahindra Bank .	4	11

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Krishna Bhima Samruddhi LAB	8	8		City Union Bank Limited	9	9
	Krishna Grameena Bank	109	112		Corporation Bank	60	62
	Lakshmi Vilas Bank	19	19		Dena Bank	11	12
	Lord Krishna Bank	5	-		Federal Bank	361	383
	Oriental Bank of Commerce	21	22		HDFC Bank	28	32
	Pragathi Gramin Bank	360	363		HSBC	2	2
	Punjab & Sind Bank	5	5		IDBI Bank Ltd.	6	8
	Punjab National Bank	46	47		ICICI Bank	29	48
	Ratnakar Bank	13	13		Indian Bank	80	84
	Sangli Bank	31	-		Indian Overseas Bank	130	142
	South Indian Bank	22	27		IndusInd Bank	14	14
	Standard Chartered Bank	3	4		ING Vysya Bank	23	23
	State Bank of Bikaner & Jaipur	3	3		Jammu & Kashmir Bank	2	2
	State Bank of Hyderabad	120	122		Karnataka Bank	11	11
	State Bank of India	348	390		Karur Vysya Bank	8	8
	State Bank of Indore	1	2		Kotak Mahindra Bank	2	3
	State Bank of Mysore	536	551		Lakshmi Vilas Bank	5	5
	State Bank of Patiala	4	4		Lord Krishna Bank	74	-
	State Bank of Saurashtra	2	2		North Malabar Gramin Bank	170	170
	State Bank of Travancore	15	15		Oman International Bank	1	1
	Subhadra Local Area Bank	1	1		Oriental Bank of Commerce	11	11
	Syndicate Bank	571	576		Punjab & Sind Bank	3	3
	Tamilnad Mercantile Bank	5	5		Punjab National Bank	133	134
	Dhanalakshmi Bank	9	9		South Indian Bank	285	293
	UCO Bank	29	30		South Malabar Gramin Bank	218	218
	Union Bank of India	93	98		Standard Chartered Bank	2	2
	United Bank of India	7	8		State Bank of Bikaner & Jaipur	1	1
	Vijaya Bank	441	461		State Bank of Hyderabad	6	6
	Visveshvaraya Grameena Bank	26	28		State Bank of India	270	308
	Yes Bank	1	2		State Bank of Indore	1	1
	Total	5434	5690		State Bank of Mysore	10	10
					State Bank of Saurashtra	2	2
Kerala	Allahabad Bank	6	6		State Bank of Travancore	579	586
	Andhra Bank	19	19		Syndicate Bank	150	151
	Axis Bank	13	17		Tamilnad Mercantile Bank	8	8
	Bank of Baroda	49	54		Dhanalakshmi Bank	127	127
	Bank of India	76	78		UCO Bank	25	25
	Bank of Maharashtra	7	7		Union Bank of India	150	159
	Bank of Rajasthan	1	1		United Bank of India	3	4
	Bharat Overseas Bank	5	-		Vijaya Bank	77	80
	Canara Bank	263	279		Total	3859	4030
	Catholic Syrian Bank	239	243	Laksha-	State Bank of India	1	1
	Central Bank of India	79	83	dweep	Syndicate Bank	9	9
	Centurion Bank of Punjab	14	94		Total	10	10
	Citibank	1	1				

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
Madhya Pradesh	Allahabad Bank	151	159		State Bank of Saurashtra	3	3
	Andhra Bank	7	7		State Bank of Travancore	2	2
	Axis Bank	13	20		Syndicate Bank	31	37
	Bank of Baroda	71	75		UCO Bank	104	107
	Bank of India	258	261		Union Bank of India	164	171
	Bank of Maharashtra	113	115		United Bank of India	4	9
	Bank of Rajasthan	23	23		Vidisha Bhopal Kshetriya		
	Bharat Overseas Bank	1	-		Gramin Bank	24	22
	Canara Bank	43	47		Vijaya Bank	6	8
	Central Bank of India	369	378		Yes Bank	-	1
	Centurion Bank of Punjab	6	6				
	Chambal-Gwalior Kshetriya				Total	3679	3855
	Gramin Bank	64	65		Maharashtra		
	Citibank	2	2		AB Bank	1	1
	Corporation Bank	10	13		ABN Amro Bank	6	6
	Dena Bank	32	35		Abu Dhabi Commercial Bank	1	1
	Federal Bank	2	3		Allahabad Bank	87	89
	HDFC Bank	16	16		American Express Bank	3	-
	HSBC	1	1		Andhra Bank	40	41
	IDBI Bank Ltd.	18	21		Antwerp Diamond Bank	1	1
	ICICI Bank	19	39		Aurangabad Jalna Gramin		
	Indian Bank	9	10		Bank	59	-
	Indian Overseas Bank	13	14		Axis Bank	79	98
	IndusInd Bank	6	6		Bank Internasional Indonesia	1	1
	ING Vysya Bank	2	2		Bank of America	1	1
	Jammu & Kashmir Bank	2	2		Bank of Bahrain & Kuwait	1	1
	Jhabua-Dhar Kshetriya				Bank of Baroda	300	310
	Gramin Bank	80	81		Bank of India	603	608
	Karnataka Bank	2	2		Bank of Maharashtra	952	967
	Karur Vysya Bank	1	1		Bank of Nova Scotia	1	1
	Kotak Mahindra Bank	2	2		Bank of Rajasthan	27	34
	Lakshmi Vilas Bank	1	1		Barclays Bank	1	1
	Madhya Bharat Gramin Bank	210	213		Bharat Overseas Bank	8	-
Mahakaushal Kshetriya				BNP Paribas	3	3	
Gramin Bank	43	43		Calyon Bank	2	2	
Narmada Malwa Gramin Bank	211	211		Canara Bank	215	216	
Oriental Bank of Commerce	42	44		Catholic Syrian Bank	20	23	
Punjab & Sind Bank	26	26		Central Bank of India	488	492	
Punjab National Bank	167	168		Centurion Bank of Punjab	29	38	
Ratlam Mandsaur Kshetriya				Citibank	10	10	
Gramin Bank	41	41		City Union Bank Limited	5	9	
Rewa-Sidhi Gramin Bank	85	93		Corporation Bank	99	109	
Satpura Kshetriya Gramin Bank	245	247		DBS Bank	1	1	
Sharda Gramin Bank	59	59		Dena Bank	238	239	
South Indian Bank	2	2		Deutsche Bank	2	5	
Standard Chartered Bank	2	2		Development Credit Bank	39	43	
State Bank of Bikaner & Jaipur	8	8		Federal Bank	53	58	
State Bank of Hyderabad	3	3		HDFC Bank	127	140	
State Bank of India	496	552		HSBC	13	13	
State Bank of Indore	357	369		IDBI Bank Ltd.	244	255	
State Bank of Mysore	2	2		ICICI Bank	85	281	
State Bank of Patiala	5	5		Indian Bank	77	81	

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Indian Overseas Bank	80	90		Vijaya Bank	82	86
	IndusInd Bank	20	20		Wainganga Kshetriya Gramin Bank	103	103
	ING Vysya Bank	24	27		Yes Bank	12	14
	Jammu & Kashmir Bank	15	16		Total	7090	7355
	Jpmorgan Chase Bank	1	1				
	Karnataka Bank	32	36	Manipur	Allahabad Bank	1	1
	Karur Vysya Bank	12	12		Bank of Baroda	3	3
	Kotak Mahindra Bank	22	47		Central Bank of India	3	3
	Krung Thai Bank	1	1		Indian overseas Bank	1	1
	Lakshmi Vilas Bank	12	12		Manipur Rural Bank	28	28
	Lord Krishna Bank	8	-		Punjab & Sind Bank	2	2
	Maharashtra Godavari Gramin Ltd	-	86		Punjab National Bank	2	2
	Marathwada Gramin Bank	229	229		State Bank of India	18	17
	Mashreq Bank	1	1		UCO Bank	2	2
	Mizuho Corporate Bank	1	1		United Bank of India	15	15
	Oman International Bank	1	1		Vijaya Bank	2	2
	Oriental Bank of Commerce	95	97		Total	77	76
	Punjab & Sind Bank	24	24				
	Punjab National Bank	146	148	Meghalaya	Allahabad Bank	1	1
	Ratnagiri Sindhudurg Gramin Bank	40	41		Axis Bank Limited	1	1
	Ratnakar Bank	62	63		Bank of Baroda	3	3
	Sangli Bank	155	-		Bank of India	2	2
	SBI Commercial & International Bank	3	3		Canara Bank	2	2
	Shinhan Bank	1	1		Central Bank of India Corporation Bank	4	4
	Societe Generale	1	1		Federal Bank	-	1
	Solapur Gramin Bank	34	35		HDFC Bank	1	1
	South Indian Bank	20	21		IDBI Bank Ltd.	1	1
	Standard Chartered Bank	19	22		ICICI Bank	1	1
	State Bank of Bikaner & Jaipur	25	25		Indian Bank	2	2
	State Bank of Hyderabad	176	182		Indian Overseas Bank	1	1
	State Bank of India	835	848		Megalaya Rural Bank	51	52
	State Bank of Indore	25	25		Punjab National Bank	8	8
	State Bank of Mauritius	1	1		State Bank of India	89	89
	State Bank of Mysore	21	24		Syndicate Bank	2	2
	State Bank of Patiala	14	17		UCO Bank	4	4
	State Bank of Saurashtra	25	25		Union Bank of India	3	3
	State Bank of Travancore	17	17		United Bank of India	12	12
	Subhadra Local Area Bank	4	4		Vijaya Bank	2	2
	Syndicate Bank	161	161		Total	191	193
	Tamilnad Mercantile Bank	7	8	Mizoram	Axis Bank	1	1
	Thane Gramin Bank	26	-		Bank of Baroda	-	1
	Bank of Tokyo-Mitsubishi UFJ	1	1		Central Bank of India	-	1
	Dhanalakshmi Bank	7	7		IDBI Bank Ltd.	1	1
	UCO Bank	124	125		Indusind Bank Ltd	-	1
	Union Bank of India	316	338		Mizoram Rural Bank	53	60
	Vidharbha Kshetriya Gramin Bank	98	98		Punjab National Bank	-	1
					State Bank of India	27	22
					Syndicate Bank	1	1

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	UCO Bank	1	1		Kotak Mahindra Bank Ltd	-	2
	United Bank of India	1	1		Neelachal Gramya Bank	-	173
	Vijaya Bank	1	1		Oriental Bank of Commerce	17	19
	Total	86	92		Punjab & Sind Bank	4	4
Nagaland	Allahabad Bank	4	4		Punjab National Bank	54	58
	Axis Bank Limited	2	2		Puri Gramya Bank	115	-
	Bank of Baroda	4	4		Rushikulya Gramya Bank	89	89
	Central Bank of India	2	2		South Indian Bank	1	1
	Federal Bank	1	1		Standard Chartered Bank	1	1
	IDBI Bank Ltd.	1	1		State Bank of Bikaner & Jaipur	3	3
	ICICI Bank Ltd	1	1		State Bank of Hyderabad	5	5
	Indian Bank	1	1		State Bank of India	519	557
	Nagaland Rural Bank	9	9		State Bank of Mysore	1	1
	Punjab & Sind Bank	1	1		State Bank of Saurashtra	1	1
	Punjab National Bank	1	1		State Bank of Travancore	1	1
	State Bank of India	45	47		Syndicate Bank	47	51
	Syndicate Bank	1	1		Tamilnad Mercantile Bank	1	1
	UCO Bank	2	2		UCO Bank	169	170
	United Bank of India	2	2		Union Bank of India	55	56
	Vijaya Bank	3	3		United Bank of India	98	103
	Total	80	82		Utkal Gramya Bank	324	324
Orissa	Allahabad Bank	69	70		Vijaya Bank	8	8
	Andhra Bank	90	98		Total	2479	2593
	Axis Bank	16	20	Pondicherry	Allahabad Bank	1	1
	Baitarani Gramya Bank	95	95		Andhra Bank	1	1
	Bank of Baroda	43	47		Axis Bank	1	1
	Bank of India	119	121		Bank of Baroda	1	1
	Bank of Maharashtra	2	2		Bank of India	2	2
	Bank of Rajasthan	2	2		Bank of Maharashtra	1	1
	Canara Bank	46	47		Bharat Overseas Bank	1	-
	Catholic Syrian Bank	1	1		Canara Bank	4	4
	Central Bank of India	60	61		Catholic Syrian Bank	1	1
	Centurion Bank of Punjab	1	1		Central Bank of India	2	2
	Citibank	1	1		Centurion Bank of Punjab	1	1
	Corporation Bank	8	9		Citibank	1	1
	Dena Bank	5	7		City Union Bank Limited	2	2
	Dhenkanal Gramya Bank	54	-		Corporation Bank	2	2
	Federal Bank	2	3		Dena Bank	1	1
	HDFC Bank	10	12		Federal Bank	1	1
	IDBI Bank Ltd.	2	6		HDFC Bank	1	1
	ICICI Bank	13	27		ICICI Bank	2	3
	Indian Bank	47	49		Indian Bank	18	19
	Indian Overseas Bank	83	85		Indian Overseas Bank	13	14
	IndusInd Bank	5	7		IndusInd Bank	1	1
	ING Vysya Bank	4	4		ING Vysya Bank	1	1
	Kalinga Gramya Bank	185	185		Karnataka Bank	1	1
	Karnataka Bank	1	2		Karur Vysya Bank	2	2
	Karur Vysya Bank	2	3		Lakshmi Vilas Bank	3	3
					Oriental Bank of Commerce	1	1
					Punjab National Bank	1	1

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	South Indian Bank	2	2		State Bank of Bikaner & Jaipur	10	10
	State Bank of Hyderabad	1	1		State Bank of Hyderabad	2	2
	State Bank of India	15	17		State Bank of India	270	297
	State Bank of Mysore	1	1		State Bank of Indore	2	2
	State Bank of Travancore	1	1		State Bank of Patiala	382	395
	Syndicate Bank	3	4		Syndicate Bank	25	26
	Tamilnad Mercantile Bank	2	2		Tamilnad Mercantile Bank	1	1
	UCO Bank	7	7		UCO Bank	95	95
	Union Bank of India	1	2		Union Bank of India	71	74
	United Bank of India	1	1		United Bank of India	4	8
	Vijaya Bank	1	2		Vijaya Bank	22	25
	Total	102	109		Yes Bank	2	6
Punjab	Allahabad Bank	43	48		Total	3002	3174
	Andhra Bank	6	6	Rajasthan	ABN Amro Bank	1	1
	Axis Bank Limited	32	38		Allahabad Bank	49	55
	Bank of Baroda	46	52		Andhra Bank	4	4
	Bank of India	80	83		Axis Bank	13	18
	Bank of Maharashtra	16	18		Bank of Baroda	341	351
	Bank of Rajasthan	11	12		Bank of India	52	54
	Bharat Overseas Bank	9	-		Bank of Maharashtra	11	14
	Canara Bank	104	111		Bank of Rajasthan	300	302
	Capital Local Area Bank	3	3		Baroda Rajasthan Gramin Bank	270	273
	Catholic Syrian Bank	2	3		Bharat Overseas Bank	2	-
	Central Bank of India	94	98		Canara Bank	29	32
	Centurion Bank of Punjab	71	80		Catholic Syrian Bank	1	1
	Citibank	2	2		Central Bank of India	104	117
	Corporation Bank	15	20		Centurion Bank of Punjab	11	14
	Dena Bank	10	11		Citibank	1	1
	Faridkot-Bathinda				Corporation Bank	12	14
	Kshetriya Gramin Bank	23	23		Dena Bank	16	16
	Federal Bank	2	3		Development Credit Bank	1	2
	HDFC Bank	40	45		Federal Bank	1	3
	HSBC	1	1		Hadoti Kshetriya Gramin Bank	85	87
	IDBI Bank Ltd.	9	12		HDFC Bank	17	19
	ICICI Bank	29	47		HSBC	2	2
	Indian Bank	32	33		IDBI Bank Ltd.	11	14
	Indian Overseas Bank	64	73		ICICI Bank	17	47
	IndusInd Bank	11	11		Indian Bank	12	13
	ING Vysya Bank	2	2		Indian Overseas Bank	19	22
	Jammu & Kashmir Bank	15	16		IndusInd Bank	12	12
	Karnataka Bank	4	4		ING Vysya Bank	3	3
	Karur Vysya Bank	2	2		Jaipur Thar Gramin Bank	213	213
	Kotak Mahindra Bank	7	14		Jammu & Kashmir Bank	1	1
	Lord Krishna Bank	5	-		Karnataka Bank	2	3
	Malwa Gramin Bank	41	41		Kotak Mahindra Bank .	2	3
	Oriental Bank of Commerce	252	259		Lord Krishna Bank	1	-
	Punjab & Sindh Bank	388	393		Marwar Ganganagar Bikaner Gramin Bank	205	206
	Punjab Gramin Bank	143	149		Mewar Aanchalik Gramin Bank	59	59
	Punjab National Bank	496	514				
	South Indian Bank	3	3				
	Standard Chartered Bank	3	3				

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Nainital Bank	1	1	Tamil Nadu	ABN Amro Bank	3	3
	Oriental Bank of Commerce	113	116		Allahabad Bank	33	34
	Punjab & Sind Bank	24	24		American Express Bank	1	-
	Punjab National Bank	303	304		Andhra Bank	49	51
	Rajasthan Gramin Bank	204	204		Axis Bank	36	48
	South Indian Bank	1	2		Bank of America	1	1
	Standard Chartered Bank	1	1		Bank of Baroda	113	118
	State Bank of Bikaner & Jaipur	711	726		Bank of Ceylon	1	1
	State Bank of Hyderabad	2	2		Bank of India	125	129
	State Bank of India	194	194		Bank of Maharashtra	22	22
	State Bank of Indore	8	8		Bank of Nova Scotia	1	1
	State Bank of Mysore	1	1		Bank of Rajasthan	6	8
	State Bank of Patiala	12	15		Barclays Bank	1	1
	State Bank of Saurashtra	4	4		Bharat Overseas Bank	37	-
	State Bank of Travancore	1	1		BNP Paribas	1	1
	Syndicate Bank	15	18		Calyon Bank	1	1
	Tamilnad Mercantile Bank	-	1		Canara Bank	492	507
	UCO Bank	143	144		Catholic Syrian Bank	45	49
	Union Bank of India	57	57		Central Bank of India	170	174
	United Bank of India	7	9		Centurion Bank of Punjab	18	23
	Vijaya Bank	18	20		Citibank	3	3
	Yes Bank	2	5		City Union Bank Limited	114	119
	Total	3702	3833		Corporation Bank	94	102
Sikkim	Allahabad Bank	1	1		Dena Bank	22	22
	Andhra Bank	1	1		Deutsche Bank	1	1
	Axis Bank	2	2		Development Credit Bank	4	5
	Bank of Baroda	1	1		Federal Bank	34	41
	Bank of India	1	1		HDFC Bank	42	50
	Canara Bank	1	1		HSBC	3	3
	Central Bank of India	11	14		IDBI Bank Ltd.	16	21
	Centurion Bank of Punjab	1	1		ICICI Bank	196	220
	Corporation Bank	1	1		Indian Bank	664	696
	HDFC Bank	1	1		Indian Overseas Bank	735	807
	IDBI Bank Ltd.	1	1		IndusInd Bank	21	21
	ICICI Bank	1	1		ING Vysya Bank	35	36
	Indian Bank	-	1		Karnataka Bank	29	31
	Indian Overseas Bank	1	1		Karur Vysya Bank	166	168
	IndusInd Bank	1	1		Kotak Mahindra Bank	11	13
	Oriental Bank of Commerce	2	2		Lakshmi Vilas Bank	169	172
	Punjab National Bank	1	1		Lord Krishna Bank	5	-
	State Bank of India	26	27		Oriental Bank of Commerce	39	39
	Syndicate Bank	1	1		Pallavan Grama Bank	49	66
	UCO Bank	2	2		Pandyan Grama Bank	174	189
	Union Bank of India	4	6		Punjab & Sind Bank	10	10
	United Bank of India	2	2		Punjab National Bank	114	115
	Vijaya Bank	1	1		Sangli Bank	3	-
	Total	64	71		South Indian Bank	94	99

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Standard Chartered Bank	6	7		Bank of Baroda	566	589
	State Bank of Bikaner & Jaipur	5	6		Bank of India	245	255
	State Bank of Hyderabad	22	23		Bank of Maharashtra	26	26
	State Bank of India	619	675		Bank of Rajasthan	13	13
	State Bank of Indore	4	4		Baroda Eastern Uttar		
	State Bank of Mauritius	1	1		Pradesh Gramin Bank	547	-
	State Bank of Mysore	36	38		Baroda Uttar Pradesh		
	State Bank of Patiala	4	7		Gramin Bank	-	663
	State Bank of Saurashtra	5	5		Baroda Western Uttar		
	State Bank of Travancore	69	69		Pradesh Gramin Bank	120	4
	Syndicate Bank	149	153		Bharat Overseas Bank	6	-
	Tamilnad Mercantile Bank	152	171		Canara Bank	207	221
	Bank of Tokyo - Mitsubishi UFJ	1	1		Catholic Syrian Bank	1	1
	Dhanalakshmi Bank	27	27		Central Bank of India	445	446
	UCO Bank	73	73		Centurion Bank of Punjab	11	14
	Union Bank of India	144	151		Citibank	2	2
	United Bank of India	15	19		Corporation Bank	40	43
	Vijaya Bank	62	70		Dena Bank	44	46
	Yes Bank	2	2		Deutsche Bank	1	1
	Total	5403	5727		Devipatan Kshetriya Gramin		
Tripura	Allahabad Bank	1	1		Bank	78	-
	Axis Bank	1	1		Etawah Kshetriya Gramin Bank	51	52
	Bank of Baroda	2	2		Federal Bank	5	8
	Bank of India	1	1		HDFC Bank	37	44
	Canara Bank	1	1		HSBC	2	2
	Central Bank of India	3	3		IDBI Bank Ltd.	17	27
	IDBI Bank Ltd.	1	1		ICICI Bank	34	72
	ICICI Bank	1	1		Indian Bank	42	46
	Indian Bank	1	1		Indian Overseas Bank	92	103
	Indian Overseas Bank	1	2		IndusInd Bank	10	10
	IndusInd Bank	1	2		ING Vysya Bank	7	7
	Punjab & Sind Bank	1	1		Jammu & Kashmir Bank	12	13
	Punjab National Bank	1	1		Jamuna Gramin Bank	-	-
	State Bank of India	37	39		Karnataka Bank	6	7
	Syndicate Bank	-	1		Karur Vysya Bank	1	2
	Tripura Gramin Bank	91	91		Kashi Gonti Samyut		
	UCO Bank	6	6		Gramin Bank	335	335
	Union Bank of India	2	4		Kisan Gramin Bank	56	-
	United Bank of India	42	43		Kotak Mahindra Bank	7	7
	Vijaya Bank	1	1		Kshetriya Kisan Gramin		
	Total	195	203		Bank	70	70
Uttar Pradesh	ABN Amro Bank	3	3		Lakshmi Vilas Bank	1	1
	Allahabad Bank	681	708		Lord Krishna Bank	2	-
	Andhra Bank	12	13		Lucknow Kshetriya		
	Aryavart Gramin Bank	297	292		Gramin Bank	242	245
	Axis Bank	20	30		Nainital Bank	25	25
	Ballia Kshetriya Gramin				Oriental Bank of Commerce	234	242
	Bank	87	87				

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Prathama Bank	181	190		Jammu & Kashmir Bank	1	1
	Punjab & Sind Bank	124	127		Karnataka Bank	1	2
	Punjab National Bank	808	836		Kotak Mahindra Bank	-	1
	Purvanchal Gramin Bank	306	306		Nainital Almora Kshetriya		
	Sarva U. P. Gramin Bank	44	271		Gramin Bank	59	59
	Shreyas Gramin Bank	191	197		Nainital Bank	39	46
	South Indian Bank	3	3		Oriental Bank of Commerce	43	43
	Standard Chartered Bank	4	4		Punjab & Sind Bank	25	25
	State Bank of Bikaner & Jaipur	23	23		Punjab National Bank	138	139
	State Bank of Hyderabad	5	5		Sarva U. P. Gramin Bank	-	1
	State Bank of India	1187	1315		South Indian Bank	1	1
	State Bank of Indore	9	10		State Bank of Bikaner & Jaipur	1	2
	State Bank of Mysore	2	2		State Bank of India	275	276
	State Bank of Patiala	46	50		State Bank of Patiala	12	12
	State Bank of Saurashtra	4	5		State Bank of Saurashtra	1	1
	State Bank of Travancore	3	3		Syndicate Bank	11	13
	Syndicate Bank	272	278		UCO Bank	15	15
	Triveni Kshetriya Gramin				Union Bank of India	33	33
	Bank	215	215		United Bank of India	3	4
	UCO Bank	136	137		Uttar Pradesh Gramin Bank	1	-
	Union Bank of India	459	485		Uttaranchal Gramin Bank	108	116
	United Bank of India	42	55		Vijaya Bank	3	4
	Uttar Pradesh Gramin Bank	89	-		Yes Bank	2	2
	Vijaya Bank	50	54				
	Yes Bank	4	7				
	Total	8947	9353		Total	960	1003
Uttarakhand	Allahabad Bank	19	22	West Bengal	ABN Amro Bank	3	3
	Andhra Bank	2	2		Allahabad Bank	471	482
	Axis Bank	9	11		American Express Bank	1	-
	Bank of Baroda	51	51		Andhra Bank	21	21
	Bank of India	11	12		Axis Bank	59	71
	Bank of Maharashtra	2	3		Bangiya Gramin Vikash Bank	563	563
	Bank of Rajasthan	1	1		Bank of America	1	1
	Canara Bank	28	29		Bank of Baroda	115	121
	Central Bank of India	25	25		Bank of India	206	207
	Centurion Bank of Punjab	1	1		Bank of Maharashtra	27	27
	Corporation Bank	3	4		Bank of Rajasthan	8	9
	Dena Bank	2	4		Bharat Overseas Bank	6	-
	Federal Bank	1	1		BNP Paribas	1	1
	HDFC Bank	7	7		Canara Bank	77	79
	IDBI Bank Ltd.	1	4		Catholic Syrian Bank	2	3
	ICICI Bank	4	7		Central Bank of India	254	273
	Indian Bank	3	5		Centurion Bank of Punjab	10	10
	Indian Overseas Bank	16	16		Citibank	2	2
	IndusInd Bank	1	1		City Union Bank	1	1
	ING Vysya Bank	1	1		Corporation Bank	25	27
					Dena Bank	27	30
					Deutsche Bank	1	1

TABLE B13 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2007 - 2008 (Concl.d.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2007	2008			2007	2008
	Development Credit Bank	4	4		Standard Chartered Bank	15	17
	Federal Bank	14	16		State Bank of Bikaner & Jaipur	16	17
	HDFC Bank	41	45		State Bank of Hyderabad	6	6
	HSBC	7	7		State Bank of India	755	780
	IDBI Bank Ltd.	13	18		State Bank of Indore	6	7
	ICICI Bank	34	48		State Bank of Mysore	8	10
	Indian Bank	57	62		State Bank of Patiala	3	3
	Indian Overseas Bank	85	89		State Bank of Saurashtra	3	3
	IndusInd Bank	10	10		State Bank of Travancore	4	4
	Ing Vysya Bank	10	10		Syndicate Bank	81	83
	Jammu & Kashmir Bank	2	2		Tamilnad Mercantile Bank	1	1
	Karnataka Bank	5	6		Dhanalakshmi Bank	1	1
	Karur Vysya Bank	2	2		UCO Bank	299	302
	Kotak Mahindra Bank	3	5		Union Bank of India	98	105
	Lakshmi Vilas Bank	1	1		United Bank of India	715	726
	Oriental Bank of Commerce	58	62		Uttar Banga Kshetriya		
	Paschim Banga Gramin Bank	224	220		Gramin Bank	115	115
	Punjab & Sind Bank	23	23		Vijaya Bank	33	38
	Punjab National Bank	224	226		Yes Bank	1	1
	Sonali Bank	2	2				
	South Indian Bank	6	8				
					Total	4866	5017
					ALL-INDIA	74346	77773

Source : Master office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

**TABLE B14 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED
COMMERCIAL BANKS - 2007 AND 2008**

Bank Name	Officers		Clerks		Sub-staff		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SBI and its Associates								
State Bank of India	55599	57765	81080	76818	48709	44622	185388	179205
State Bank of Bikaner and Jaipur	4140	4051	5001	4872	2611	2498	11752	11421
State Bank of Hyderabad	5033	4992	5213	5027	2634	2794	12880	12813
State Bank of Indore	2242	2268	3106	2920	1169	1084	6517	6272
State Bank of Mysore	3069	3169	4520	4406	2077	2145	9666	9720
State Bank of Patiala	4057	4364	5047	4757	2225	2054	11329	11175
State Bank of Saurashtra	2102	2172	3269	3156	1777	1651	7148	6979
State Bank of Travancore	3762	3932	5100	4981	2157	1927	11019	10840
Total of SBI Associates	24405	24948	31256	30119	14650	14153	70311	69220
Total SBI Group	80004	82713	112336	106937	63359	58775	255699	248425
Nationalised Banks								
Allahabad Bank	8124	8125	7358	7372	4897	4582	20379	20079
Andhra Bank	8021	8437	2675	2633	2285	2317	12981	13387
Bank of Baroda	13636	13887	16979	15937	7989	7672	38604	37496
Bank of India	14792	14502	17818	17818	8901	8296	41511	40616
Bank of Maharashtra	4291	4244	6674	6528	2928	2818	13893	13590
Canara Bank	16806	18186	18989	16776	10564	10298	46359	45260
Central Bank of India	12437	11768	15596	15126	11022	10594	39055	37488
Corporation Bank	4579	4732	5074	4934	2227	2345	11880	12011
Dena Bank	3624	3609	4148	4093	2348	2255	10120	9957
IDBI Bank Ltd.	4277	5425	1936	1568	1269	1237	7482	8230
Indian Bank	8114	8134	9665	9379	3113	3035	20892	20548
Indian Overseas Bank	7831	8767	11808	11701	4222	4296	23861	24764
Oriental Bank of Commerce	6809	6825	5002	5216	2919	2763	14730	14804
Punjab & Sind Bank	4448	4454	3339	3143	1537	1416	9324	9013
Punjab National Bank	18853	19141	27508	26620	10955	10264	57316	56025
Syndicate Bank	9520	9498	11192	11355	3648	3803	24360	24656
UCO Bank	8092	8489	11518	10637	5163	4702	24773	23828
Union Bank of India	11531	11342	8742	8896	7263	6930	27536	27168
United Bank of India	5266	5349	7704	7135	3823	3525	16793	16009
Vijaya Bank	4633	4714	4336	4399	2361	2326	11330	11439
Total	175684	179628	198061	191266	99434	95474	473179	466368
Other Scheduled Commercial Banks								
Centurion Bank of Punjab	5832	..	-	..	8626	..	14458	..
City Union Bank	607	633	962	1204	302	334	1871	2171
Development Credit Bank	1106	1538	185	125	40	36	1331	1699
HDFC Bank	21477	37836	-	-	-	-	21477	37836
ICICI Bank	33321	40686	-	-	-	-	33321	40686
IndusInd Bank	2613	2869	-	-	-	-	2613	2869
ING Vysya Bank	3022	3525	1516	1526	624	658	5162	5709
Karnataka Bank	1594	1639	2068	2187	794	851	4456	4677
Kotak Mahindra Bank	5437	9058	-	-	-	-	5437	9058
Lord Krishna Bank #	559		433		171		1163	
Nainital Bank	249	262	266	262	147	143	662	667
SBI Commercial & International Bank	46	43	25	24	19	19	90	86

**TABLE B14 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED
COMMERCIAL BANKS - 2007 AND 2008 (Concl'd.)**

Bank Name	Officers		Clerks		Sub-staff		Total	
	2007	2008	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamilnad Mercantile Bank	792	851	1037	1124	398	411	2227	2386
Bank of Rajasthan	1920	2003	1304	1341	684	592	3908	3936
Catholic Syrian Bank	1128	1174	1221	1182	442	391	2791	2747
Dhanalakshmi Bank	651	706	596	589	138	116	1385	1411
Federal Bank	2763	3084	2348	2386	918	917	6029	6387
Jammu & Kashmir Bank	3330	3955	2070	2163	1447	1440	6847	7558
Karur Vysya Bank	1404	1542	1366	1527	516	511	3286	3580
Lakshmi Vilas Bank	775	817	868	979	283	282	1926	2078
Ratnakar Bank	187	195	260	244	106	105	553	544
South Indian Bank	1767	1932	1475	1616	626	675	3868	4223
Axis Bank	9980	14739	-	-	-	-	9980	14739
Yes Bank	2443	3150	-	-	-	-	2443	3150
Total	103003	132237	18000	18479	16281	7481	137284	166334
Foreign Banks								
ABN Amro Bank	3508	3832	17	16	25	23	3550	3871
Abu Dhabi Commercial Bank	34	37	-	-	2	2	36	39
American Express Bank #	1882	-	80	-	20	-	1982	-
Antwerp Diamond Bank	18	19	-	-	-	-	18	19
AB Bank #	20	23	-	-	7	7	27	30
Bank Internasional Indonesia	12	3	-	-	-	-	12	3
Bank of America	265	296	18	18	-	-	283	314
Bank of Bahrain and Kuwait	37	48	29	10	10	36	76	94
Bank of Ceylon	25	27	-	-	-	-	25	27
Bank of Nova Scotia	186	192	-	-	8	8	194	200
Bank of Tokyo-Mitsubishi UFJ	105	109	13	13	14	14	132	136
Barclays Bank	265	2078	-	-	-	-	265	2078
BNP Paribas	297	334	31	25	-	-	328	359
Calyon Bank	81	113	28	18	-	-	109	131
Chinatrust Commercial bank	20	24	-	-	1	2	21	26
Citibank	4820	4421	347	337	27	24	5194	4782
DBS Bank	182	229	4	1	-	-	186	230
Deutsche Bank	2250	3500	-	-	-	-	2250	3500
Hongkong and Shanghai Banking Corpn.	5755	6936	809	622	-	195	6564	7753
JPMorgan Chase Bank	129	146	26	16	-	-	155	162
Krung Thai Bank Public Company	10	10	-	-	-	-	10	10
Mashreq Bank	14	15	2	2	-	-	16	17
MIZUHO Corporate Bank	77	92	-	-	6	6	83	98
Oman International Bank	14	12	22	23	1	1	37	36
Shinhan Bank	34	42	-	-	-	3	34	45
Societe Generale	100	97	7	14	7	7	114	118
Sonali Bank	8	8	21	19	10	10	39	37
Standard Chartered Bank	6296	8519	212	225	150	223	6658	8967
State Bank of Mauritius	28	32	-	-	-	-	28	32
Total	26472	31194	1666	1359	288	561	28426	33114

See 'Explanatory Notes'.

Source : Indian Banks' Association

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2007

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	170295	1597	1503353	9177	154715	3797
State Bank of India	126798	1105	1206312	6314	91663	2002
State Bank of Bikaner & Jaipur	6030	66	58506	591	6072	377
State Bank of Hyderabad	15576	103	57589	359	14254	231
State Bank of Indore	3465	55	44072	194	17027	385
State Bank of Mysore	4119	33	73111	627	10217	244
State Bank of Patiala	97	47	9412	755	-	-
State Bank of Saurashtra	1051	18	17441	167	1096	103
State Bank of Travancore	13159	170	36910	170	14386	455
B. Nationalised Banks	308079	6538	5356170	49563	523625	18300
Allahabad Bank	563	95	16852	373	2529	389
Andhra Bank	22405	259	237630	1388	22526	1057
Bank of Baroda	13674	227	296284	1571	42696	1452
Bank of India	14672	221	132386	978	8103	354
Bank of Maharashtra	5348	103	253824	1570	10157	465
Canara Bank	23391	1037	1642668	14073	23933	596
Central Bank of India	19273	320	289773	2489	49809	2637
Corporation Bank	13895	45	372903	351	36819	105
Dena Bank	5932	27	57009	604	4259	234
IDBI Bank Ltd.	1491	209	32642	1460	4159	293
Indian Bank	7280	86	240604	1176	11191	279
Indian Overseas Bank	55031	475	261082	3965	60425	861
Oriental Bank of Commerce	4249	96	50292	694	12204	1467
Punjab National Bank	15910	1562	465298	9246	16441	1897
Punjab & Sind Bank	3224	320	46324	617	2426	525
Syndicate Bank	23760	196	74962	696	58269	609
Union Bank of India	37461	810	427104	4466	57645	2891
United Bank of India	9984	101	113400	1433	10531	60
UCO Bank	21098	217	282701	1975	16485	800
Vijaya Bank	9438	132	62432	438	73018	1329
Total of Public Sector Banks	478374	8135	6859523	58740	678340	22097

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2007 (Contd.)

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates	14748	130	218	147	1843111	14772
State Bank of India	7456	88	194	115	1432229	9588
State Bank of Bikaner & Jaipur	-	-	14	13	70608	1035
State Bank of Hyderabad	-	-	2	3	87419	692
State Bank of Indore	-	-	-	4	64564	630
State Bank of Mysore	7194	38	7	10	94641	939
State Bank of Patiala	-	-	-	-	9509	802
State Bank of Saurashtra	-	-	1	1	19588	288
State Bank of Travancore	98	4	-	1	64553	798
B. Nationalised Banks	1078598	8284	589	680	7266472	82594
Allahabad Bank	469	9	-	-	20413	866
Andhra Bank	24079	312	20	3	306640	3033
Bank of Baroda	12536	72	15	41	365190	3296
Bank of India	6370	153	7	4	161531	1709
Bank of Maharashtra	5032	121	30	13	274361	2276
Canara Bank	243614	1888	-	-	1933606	17594
Central Bank of India	22125	399	31	31	380980	5845
Corporation Bank	8705	26	-	-	432322	527
Dena Bank	-	-	9	1	67200	873
IDBI Bank Ltd.	-	-	-	-	38292	1962
Indian Bank	16128	141	1	28	275203	1655
Indian Overseas Bank	-	-	-	87	376538	5214
Oriental Bank of Commerce	1597	26	20	140	68342	2163
Punjab National Bank	2808	77	282	156	500457	12908
Punjab & Sind Bank	16840	739	-	-	68814	2201
Syndicate Bank	704504	4214	1	75	861495	5641
Union Bank of India	2618	27	87	31	524828	8250
United Bank of India	-	-	46	42	133915	1598
UCO Bank	5431	30	36	19	325715	3039
Vijaya Bank	5742	50	4	9	150630	1944
Total of Public Sector Banks	1093346	8414	807	827	9109583	97366

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2007 (Contd.)

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
ABN Amro Bank	53	7	297	23	1	-
Abu Dhabi Commercial Bank	16	9	-	-	3	-
American Express Bank	36	50	96	43	38	6
Bank of America	38	115	2	35	133	53
Bank of Bahrain & Kuwait	1	-	3	-	-	-
Bank of Tokyo-Mitsubishi UFJ	22	9	92	44	12	7
Bank of Nova Scotia	5	1	1	-	-	-
BNP Paribas	-	-	-	-	35	10
Calyon Bank	5	1	-	-	-	-
Citibank	232	41	1791	144	-	-
DBS Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corp.	81	47	1766	315	1242	255
Mashreq Bank	-	-	-	-	33	2
Oman International Bank	22	7	121	17	-	-
Societe Generale	-	-	-	-	3	-
Standard Chartered Bank	11057	380	20886	1437	2830	283
Total of Foreign Banks	11568	667	25055	2058	4330	616

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2007 (Contd.)

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
ABN Amro Bank	-	-	-	-	351	30
Abu Dhabi Commercial Bank	-	-	-	-	19	9
American Express Bank	16	7	2	2	186	106
Bank of America	-	-	-	-	173	203
Bank of Bahrain & Kuwait	-	-	-	-	4	-
Bank of Tokyo-Mitsubishi UFJ	79	4	2	2	205	64
Bank of Nova Scotia	-	-	-	-	6	1
BNP Paribas	-	-	-	-	35	10
Calyon Bank	-	-	-	-	5	1
Citibank	-	-	-	-	2023	185
DBS Bank	1	US \$ 6513.05	-	-	1	US \$ 6513.05
Hongkong & Shanghai Banking Corp.	1	-	15	10	3,090	622
Mashreq Bank	-	-	-	-	33	2
Oman International Bank	-	-	-	-	143	24
Societe Generale	-	-	-	-	3	-
Standard Chartered Bank	2799	220	-	19	37572	2301
Total of Foreign Banks	2896	231	19	33	43849	3558 + US \$ 6513.05

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2007 (Contd.)

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Rajasthan	2426	72	53222	794	2986	158
Catholic Syrian Bank	9753	16	140208	203	10314	91
Centurion Bank of Punjab	49	-	570	3	234	3
City Union Bank	4837	51	54581	124	3261	34
Development Credit Bank	685	89	3,197	201	692	38
Dhanlakshmi Bank	2878	16	53711	41	8453	42
Federal Bank	8629	87	83481	607	4634	69
HDFC Bank	-	-	142	16	-	-
ICICI Bank	9515	182	48759	533	1928	160
Indusind Bank	75	20	248	33	-	-
ING Vysya Bank	3398	68	83463	581	24424	931
Jammu & Kashmir Bank	2263	59	14059	165	1051	64
Karnataka Bank	1494	24	43917	382	4022	97
Karur Vysya Bank	5826	59	38652	129	12580	241
Kotak Mahindra Bank	-	-	-	-	25	3
Lakshmi Vilas Bank	12650	68	92602	123	2888	65
Nainital Bank	570	12	10452	69	1713	31
Ratnakar Bank	1833	19	19095	52	2390	39
South Indian Bank	886	3	18004	3	606	1
Tamilnad Mercantile Bank	5711	111	85173	610	84888	194
Total of Other Scheduled Commercial Banks	73478	956	843536	4,669	167089	2261
All Scheduled Commercial Banks	563420	9758	7728114	65467	849759	24974

Source : Department of Banking Operations and Development, RBI.

TABLE B15 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2007 (Concl.)

(Amount in Rs. lakh)

Bank Group / Bank	As on December 31					
	Other Deposits		Interest Credited	Incidental Charges	Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding			No. of Accounts	Amount Outstanding
(7)	(8)	(9)	(10)	(11)	(12)	
OTHER SCHEDULED COMMERCIAL BANKS						
Bank of Rajasthan	-	-	12	7	58634	1029
Catholic Syrian Bank	10996	25	6	15	171271	326
Centurion Bank of Punjab	7	-	-	-	860	6
City Union Bank	-	-	-	-	62679	209
Development Credit Bank	-	-	3	-	4574	331
Dhanlakshmi Bank	-	-	1	-	65042	100
Federal Bank	15667	104	9	10	112411	866
HDFC Bank	-	-	-	-	142	16
ICICI Bank	-	-	12	21	60202	866
Indusind Bank	-	-	1	-	323	54
ING Vysya Bank	34784	222	-	-	146069	1802
Jammu & Kashmir Bank	18637	154	3	-	36010	445
Karnataka Bank	9143	48	12	5	58576	558
Karur Vysya Bank	20366	92	-	-	77424	521
Kotak Mahindra Bank	-	-	-	-	25	3
Lakshmi Vilas Bank	6808	58	-	-	114948	314
Nainital Bank	314	14	3	2	13049	127
Ratnakar Bank	-	-	1	1	23318	110
South Indian Bank	-	-	-	-	19496	7
Tamilnad Mercantile Bank	-	-	18	3	175772	930
Total of Other Scheduled Commercial Banks	116722	717	81	64	1200825	8620
All Scheduled Commercial Banks	1212964	9362	907	924	10354257	109544

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS

(As on May 01, 2008)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
1	Andhra Pradesh	Andhra Bank	Chaitanya Godavari GB	Chaitanya GB Godavari GB
2	—do—	Indian Bank	Saptagiri GB	Kanakdurga GB Shri Venkateswara GB
3	—do—	State Bank of Hyderabad	Deccan GB	Golconda GB Sri Rama GB Sri Saraswathi GB Sri Sathavahana GB
4	—do—	State Bank of India	Andhra Pradesh Grameena Vikas Bank	Kakathiya GB Manjira GB Nagarjuna GB Sangameshwara GB Sri Visakha GB
5	—do—	Syndicate Bank	Andhra Pragathi GB	Pinakini GB Rayalseema GB Sree Anantha GB
6	Assam	United Bank of India	Assam Gramin Vikash Bank	Cachar GB Lakhimi Gaonlia GB Pragjyotish Gaonlia GB Subansiri Gaonlia GB
7	Bihar	Central bank of India	Uttar Bihar KGB	Champaran KGB Gopalganj KGB Madhubani KGB Mithila KGB Saran KGB Siwan KGB Vaishali KGB
8	—do—	Punjab National Bank	Madhya Bihar GB	Bhojpur Rohtas GB Magadh GB Nalanda GB Patliputra GB
9	—do—	UCO Bank	Bihar KGB	Begusarai KGB Bhagalpur-Banka KGB Monghyr KGB
10	Chhattisgarh	State Bank of India	Chhattisgarh GB	Bastar KGB Bilaspur Raipur GB Raigarh KGB
11	Gujarat	Bank of Baroda	Baroda Gujarat GB	Panchmahal Vadodara GB Surat Bharuch GB Valsad Dangs GB
12	—do—	Dena Bank	Dena Gujarat GB	Banaskantha-Mehsana GB Kutch GB Sabarkantha Gandhinagar GB
13	—do—	State Bank of Saurashtra	Saurashtra GB	Jamnagar Rajkot GB Junagadh Amreli GB Surendranagar Bhavnagar GB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on May 01, 2008)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
14	Haryana	Punjab National Bank	Haryana GB	Ambala Kurukshetriya GB Haryana KGB Hissar-Sirsa KGB
15	Jharkhand	Bank of India	Jharkhand GB	Giridih KGB Hazaribagh KGB Ranchi KGB Singhbhum KGB
16	—do—	State Bank of India	Vananchal GB	Palamau KGB Santhal Paraganas GB
17	Karnataka	Canara Bank	Pragathi GB	Chitradurga GB Kolar GB Sahyadri GB Tungbhadra GB
18	—do—	State Bank of Mysore	Cauvery Kalpatharu GB	Cauvery GB Kalpatharu GB
19	—do—	Syndicate Bank	Karnataka Vikas GB	Bijapur GB Malaprabha GB Netravati GB Varada GB
20	Madhya Pradesh	Bank of India	Narmada Malwa GB	Dewas-Shajapur GB Indore-Ujjain KGB Nimar KGB Rajgarh-Sehore KGB
21	—do—	Central Bank of India	Chambal-Gwalior KGB	Chambal KGB Gwalior-Datia KGB
22	—do—	Central Bank of India	Satpura KGB	Chhindwara-Seoni KGB Hoshangabad KGB Mandla-Balaghat KGB Shahdol KGB
23	—do—	Central Bank of India	Satpura Narmada KGB	Satpura KGB Chambal-Gwalior KGB Ratlam Mandsaur KGB
24	—do—	State Bank of India	Madhya Bharath GB	Bundelkhand KGB Damoh-Panna Sagar GB Sivpuri-Guna KGB
25	Maharashtra	Central Bank of India	Vidharbha KGB	Akola KGB Buldhana GB Yavatmal KGB
26	—do—	Bank of India	Wainganga KGB	Bhandara GB Chandrapur Gadchiroli GB
27	—do—	Bank of Maharashtra	Maharashtra Godavari GB	Aurangabad Jalna GB Thane GB
28	Orissa	Indian Overseas Bank	Neelachal Gramya Bank	Puri GB Dhenkanal GB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source: Rural Planning and Credit Department, RBI.

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on May 01, 2008)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
29	—do—	UCO Bank	Kalinga Gramya Bank	Balasore GB Cuttack GB
30	—do—	State Bank of India	Utkal GB	Bolangir Anchalik GB Kalahandi Anchalik GB Koraput Panchabati GB
31	Punjab	Punjab National Bank	Punjab GB	Gurdaspur-Amritsar KGB Kapurthala-Ferozpur KGB Shivalik KGB
32	Rajasthan	Bank of Baroda	Baroda Rajasthan GB	Aravali KGB Bhilwara-Ajmer KGB Bundi-Chittorgarh KGB Dungarpur-Banswara KGB Marudhar KGB
33	—do—	Punjab National Bank	Rajasthan GB	Alwar Bharatpur Anchalik GB Shekhawati GB
34	—do—	State Bank of Bikaner & Jaipur	Marwar Ganganagar Bikaner GB	Bikaner KGB Marwar GB Sriganganagar KGB
35	—do—	UCO Bank	Jaipur Thar GB	Jaipur Nagaur Anchalik GB Thar Anchalik GB
36	Tamil Nadu	Indian Bank	Pallavan Grama Bank	Adhiyaman Grama Bank Vallar Grama Bank
37	Uttaranchal	State Bank of India	Uttaranchal GB	Alaknanda GB Ganga-Yamuna GB Pithoragarh KGB
38	Uttar Pradesh	Allahabad Bank	Lucknow KGB	Bhagirath GB Sarayu GB Shravasti GB
39	—do—	Allahabad Bank	Triveni KGB	Chattrasal GB Tulsi GB Vindhyavasini GB
40	—do—	Bank of Baroda	Baroda Eastern Uttar Pradesh GB	Allahabad KGB Faizabad KGB Fatehpur KGB Kanpur KGB Pratapgarh KGB Raebareli KGB Sultanpur KGB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B16 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Concl.)

(As on May 01, 2008)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
41	—do—	Bank of Baroda	Baroda Western Uttar Pradesh GB	Bareilly KGB Shahjahanpur KGB
42	—do—	Canara Bank	Shreyas GB	Aligarh GB Etah GB Jamuna GB
43	—do—	Punjab National Bank	Uttar Pradesh GB	Hindon GB Muzaffarnagar KGB Vidur GB
44	—do—	State Bank of India	Purvanchal GB	Basti GB Gorakhpur KGB
45	—do—	Union Bank of India	Kashi Gomti Samyut GB	Gomti GB Kashi GB Samyut KGB
46	—do—	Punjab National Bank	Sarva U.P. GB	Uttar Pradesh GB Rani Lakshimibai KGB Devi Patan KGB Kisan GB
47	Uttar Pradesh	Bank of India	Aryavart GB	Avadh GB Barabanki GB Farrukhabad GB
48	Uttar Pradesh	Bank of Baroda	Baroda Uttar Pradesh GB	Baroda Eastern UP GB Baroda Western UP GB
49	West Bengal	UCO Bank	Paschim Banga GB	Howrah GB Bardhaman GB Mayurakshi GB
50	West Bengal	United Bank of India	Bangiya Gramin Vikash Bank	Gaur GB Mallabhum GB Murshidabad GB Nadia GB Sagar GB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source: Rural Planning and Credit Department, RBI.

**TABLE B17 : BANK-WISE AND COUNTRY-WISE OFFICES OF INDIAN SCHEDULED COMMERCIAL BANKS
OUTSIDE INDIA - 2008**

Name of the Country	As on March 31												Total
	SBI	AhB	BoB	Bol	Canara Bank	Indian Bank	IOB	PNB	Syndicate Bank	UCO Bank	ICICI Bank	Axis Bank	
Afghanistan	-	-	-	-	-	-	-	1	-	-	-	-	1
Australia	1	-	-	-	-	-	-	-	-	-	-	-	1
Bahamas	1	-	1	-	-	-	-	-	-	-	-	-	2
Bahrain	2	-	1	-	-	-	-	-	-	-	1	-	4
Bangladesh	4	-	-	-	-	-	-	-	-	-	-	-	4
Belgium	1	-	1	1	-	-	-	-	-	-	-	-	3
Cayman Island	-	-	-	1	-	-	-	-	-	-	-	-	1
Channel Islands	-	-	-	1	-	-	-	-	-	-	-	-	1
China	1	-	-	1	-	-	-	-	-	-	-	-	2
Fiji	-	-	9	-	-	-	-	-	-	-	-	-	9
France	1	-	-	1	-	-	-	-	-	-	-	-	2
Germany	1	-	-	-	-	-	-	-	-	-	-	-	1
Hongkong	1	1	2	2	1	-	2	1	-	2	1	1	14
Israel	1	-	-	-	-	-	-	-	-	-	-	-	1
Japan	2	-	-	2	-	-	-	-	-	-	-	-	4
Kenya	-	-	-	4	-	-	-	-	-	-	-	-	4
Maldiv Island	1	-	-	-	-	-	-	-	-	-	-	-	1
Mauritius	-	-	8	-	-	-	-	-	-	-	-	-	8
Oman	1	-	3	-	-	-	-	-	-	-	-	-	4
Qatar	-	-	-	-	-	-	-	-	-	-	1(QFC)	-	1
Seychelles	-	-	1	-	-	-	-	-	-	-	-	-	1
Singapore	1	-	1	1	-	1	1	-	-	2	1	1	9
South Africa	1	-	2	-	-	-	-	-	-	-	-	-	3
South Korea	-	-	-	-	-	-	1	-	-	-	-	-	1
Sri Lanka	3	-	-	-	-	2	1	-	-	-	1	-	7
Thailand	-	-	-	-	-	-	1	-	-	-	-	-	1
United Arab Emirates ¹ (DIFC)	-	-	6	-	-	-	-	-	-	-	1(DIFC)	1(DIFC)	9
United Kingdom	6	-	9	6	1	-	-	-	1	-	-	-	23
United States of America	3	-	1	2	-	-	-	-	-	-	1	-	7
Total	33	1	45	22	2	3	6	2	1	4	7	3	129

Notes : AhB - Allahabad bank
IOB - Indian Overseas Bank
QFC - Qatar Financial Centre
BoB - Bank of Baroda
PNB - Punjab National Bank
Bol - Bank of India
SBI - State Bank of India
DIFC - Dubai International Financial Centre

Source : Department of Banking Operations & Development, RBI.

Published by :
V. Bahuguna, Director
Division of Banking Studies
Department of Statistics and Information Management
Reserve Bank of India

C-9, 7th Floor, Bandra-Kurla Complex, Bandra (East), Post Box No. 8128, Mumbai - 400 051.