

**STATISTICAL TABLES
RELATING TO
BANKS IN INDIA
2009-10**



RESERVE BANK OF INDIA

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CONTENTS

FOREWORD

EXPLANATORY NOTES

LIABILITIES AND ASSETS OF RESERVE BANK OF INDIA – 2009 AND 2010

STATISTICS RELATING TO SCHEDULED COMMERCIAL BANKS AT A GLANCE

Table No.	Title	Page No.
SUMMARY TABLES		
1	OFFICES	
1.1	Offices of Commercial Banks in India – 2006 to 2010	1
1.2	Population group-wise distribution of offices opened or closed by Commercial Banks – 2009 and 2010	3
1.3	State and population group-wise distribution of offices of Commercial Banks–2009 and 2010	5
1.4	State and population group-wise distribution of centres and offices of Commercial Banks – 2009 and 2010	7
1.5	Offices of Indian Commercial Banks outside India – 2008 to 2010	10
1.6	Region-wise distribution of offices of State and District Central Co-operative Banks – 2009 and 2010	11
1.7	State-wise distribution of number of branches of State and District Central Co-operative Banks – 2008 and 2009	13
2	BUSINESS	
2.1	Business of Scheduled Banks in India – 2009-10	14
2.2	Bank group-wise business of Scheduled Banks in India – 2009-10	20
2.3	State-wise distribution of deposits and credit of Scheduled Commercial Banks in India - 2009 and 2010	37
2.4	State and bank group-wise distribution of deposits and credit of Scheduled Commercial Banks – 2009 and 2010	39
2.5	Population group-wise distribution of deposits and credit of Scheduled Commercial Banks - 2006 to 2010	43
2.6	Bank group-wise selected ratios of Scheduled Commercial Banks – 2009 and 2010	45
2.7	Bank group-wise maturity profile of selected items of liabilities and assets – 2009 and 2010	47

Table No.	Title	Page No.
3	LIABILITIES AND ASSETS	
3.1	Bank group-wise liabilities and assets of Scheduled Commercial Banks in India – 2009 and 2010	51
3.2	State-wise distribution of liabilities and assets of State Co-operative Banks – 2008 and 2009	59
3.3	State-wise distribution of liabilities and assets of District Central Co-operative Banks – 2008 and 2009	63
3.4	Liabilities and assets of Indian Scheduled Commercial Banks in foreign countries – 2008 to 2010	65
4	DEPOSITS	
4.1	Maturity pattern of term deposits of Scheduled Commercial Banks – 2007 to 2009	66
4.2	Ownership of deposits with Scheduled Commercial Banks – 2008 and 2009	67
5	ADVANCES	
5.1	Bank group-wise distribution of outstanding credit of Scheduled Commercial Banks according to occupation – 2009	70
5.2	Bank group-wise distribution of outstanding credit of Scheduled Commercial Banks according to size of credit limit – 2009	74
5.3	Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range – 2008 and 2009	78
5.4	Outstanding advances of Scheduled Commercial Banks to exporters	79
5.5	Outstanding advances of Scheduled Commercial Banks for public food procurement operations	79
5.6	Sector-wise gross bank credit of Scheduled Commercial Banks	80
5.7	Industry-wise gross bank credit of Scheduled Commercial Banks	82
6	PRIORITY SECTOR ADVANCES	
6.1	Distribution of select items Scheduled Commercial Banks' advances to Priority Sectors-2009	84
6.2	State-wise distribution of outstanding advances of Scheduled Commercial Banks to Agriculture-2009	91
6.3	Distribution of outstanding advances of Public Sector Banks to Priority Sectors – 2010	95
6.4	Distribution of outstanding advances of Public Sector Banks to Agriculture – 2010	96
6.5 (A)	Distribution of outstanding direct and indirect advances of Public Sector Banks to Small Enterprises - 2010	97
6.5 (B)	Distribution of outstanding advances of Public Sector Banks to Micro Credit, State Sponsored Organisations, Education and Housing - 2010	98

Table No.	Title	Page No.
6.6	Distribution of outstanding advances of Public Sector Banks under Differential Rates of Interest (DRI) scheme and to the weaker sections – 2010	99
7	NPAs	
7.1	Bank group-wise classification of loan assets of Scheduled Commercial Banks - 2005 to 2010	100
7.2	Composition of NPAs of Public Sector Banks – 2001 to 2010	102
8	INVESTMENTS	
8.1	Investments of Scheduled Commercial Banks – 2007 to 2009	103
8.2	State-wise distribution of investments of Scheduled Commercial Banks in State Government Securities and Shares/Debentures/Bonds of State Associated Bodies -2008 and 2009	105
9	EARNINGS AND EXPENSES	
9.1	Bank group-wise earnings and expenses of Scheduled Commercial Banks in India - 2008-09 and 2009-10	110
10	EMPLOYEES	
10.1	State-wise distribution of employees of Scheduled Commercial Banks - 2009	113
11	MISCELLANEOUS	
11.1	Cash Reserve Ratio and interest rates – 2009-10	114
11.2	Cheque Clearances – 2006-07 to 2009-10	115
11.3	Number of Clearing Houses – 1978 to 2010	116
11.4	Bank group-wise and occupation-wise weighted average lending rate and deposit rate – 2008 and 2009	117
11.5	Bank group-wise insured deposits – 2008-09 and 2009-10	120
BANK-WISE TABLES		
B1	Liabilities and assets of Scheduled Commercial Banks - 2009 and 2010	122
B2	Earnings and expenses of Scheduled Commercial Banks-2008 - 09 and 2009 - 10	178
B3	Bank-wise Capital Adequacy Ratio (CRAR) of Scheduled Commercial Banks - 2009 and 2010	208
B4	Provisions and contingencies of Scheduled Commercial Banks – 2010	211
B5	Contingent liabilities of Scheduled Commercial Banks – 2009 and 2010	214
B6	Movement of Non-Performing Assets (NPAs) of Scheduled Commercial Banks – 2009 and 2010	220

Table No.	Title	Page No.
B7	Bank-wise and Bank Group-wise Gross Non-Performing Assets, Gross Advances, and Gross NPA Ratio of Scheduled Commercial Banks – 2010	223
B8	Appropriation of profit of Scheduled Commercial Banks – 2008-09 and 2009-10	226
B9	Exposure to sensitive sectors of Scheduled Commercial Banks – 2009 and 2010	238
B10	Maturity profile of selected items of liabilities and assets of Scheduled Commercial Banks – 2009 and 2010	241
B11	Loan subjected to restructuring and corporate debt restructured – 2009-10	285
B12	Selected ratios of Scheduled Commercial Banks – 2009 and 2010	287
B13	Bank-wise and population group-wise number of offices of Scheduled Commercial Banks – 2009 and 2010	309
B14	Commercial Banks and their offices in States and Union Territories-2009 and 2010	317
B15	Bank-wise and category-wise employees of Scheduled Commercial Banks – 2009 and 2010	332
B16	Unclaimed deposits with Scheduled Commercial Banks – 2009	334
B17	List of amalgamated Regional Rural Banks	340
B18	Bank-wise and country-wise offices of Indian Scheduled Commercial Banks outside India - 2010	345

MAPS

1	State and Union Territory-wise distribution of offices of Commercial Banks – 2010	9
2	State and Union Territory-wise credit-deposit ratio of Scheduled Commercial Banks – 2010	42

GRAPHS

1	Population group-wise distribution of number of offices of Commercial Banks-2009 and 2010	2
2	Scheduled Commercial Banks' business in India – 2002-03 to 2009-10	36
3	Population group-wise distribution of deposits and credit of Scheduled Commercial Banks - 2009 and 2010	44
4	Occupation-wise distribution of credit by Scheduled Commercial Banks according to Bank Groups – 2009	73
5	Distribution of outstanding credit of Scheduled Commercial Banks according to interest rate range – 2008 and 2009	77
6	Composition of investments of Scheduled Commercial Banks – 2008 and 2009	104
7	Earnings, expenses and profits of Scheduled Commercial Banks – 2005-06 to 2009-10	108
8	Composition of major items in total earnings and expenses of Scheduled Commercial Banks – 2008-09 and 2009-10	109

FOREWORD

The Reserve Bank's annual publication, *Statistical Tables Relating to Banks in India*, provides key information on banks. It covers bank-wise and bank group-wise information on major items such as liabilities and assets, income and expenditure, non-performing assets, financial ratios, spatial distribution of offices, number of employees and details of priority sector advances. It also provides bank group-wise monthly data on some of the major items such as aggregate deposits, liabilities to the banking system, assets with the banking system, investments, bank credit, and, sector-wise and industry-wise gross bank credit.

This is the 65th volume of the publication by the Reserve Bank of India and would be the 90th volume in the series if we count the volumes brought out by the then Department of Statistics, Government of India. This volume has been brought out under the guidance of Dr. Balwant Singh, Principal Adviser, and Shri A. B. Chakraborty, Adviser, DSIM.

The staff team for this publication was headed by Shri V. Bahuguna, Director, with able support from Dr. N. K. Unnikrishnan, Assistant Adviser, Shri Bhaskar Birajdar, Research Officer and Smt. Shobha A. Parab, Assistant Manager. They were assisted by Shri A. N. Patel, Shri J. Kandaswamy, Shri S. S. Chaudhari, Shri A. Thomas, Smt. S. I. Misquitta, Smt. P. P. Vanmali, and Smt. L. B. Gharat.

I hope the current volume would prove to be a valuable source of information on Indian banks and the publication will be of immense use to researchers, analysts, policy makers and bankers.

Deepak Mohanty
Executive Director

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) Private Sector Banks, (iv) Foreign Banks, and (v) Regional Rural Banks. In the bank group-wise classification, IDBI Bank Ltd. has been included in Nationalised Banks. For bank-wise tables, IDBI Bank Ltd. is given under 'Other Public Sector Bank', when possible.
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 financial year 2009-10, the following changes have taken place in the commercial banking system :
 - i) The Foreign Bank, "FirstRand Bank", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from July 02, 2009.
 - ii) The name of ABN Amro Bank N. V. was changed to Royal Bank of Scotland N. V. with effect from March 19, 2010.

These changes are reflected in the tables where individual bank's data are presented.

6. Population groups of the banked centres presented in this volume are based on the 2001 census. The population groups are defined as under.

Population	Population Groups
0 - 10,000	Rural
10,000 - 1,00,000	Semi-Urban
1,00,000 - 10,00,000	Urban
10,00,000 & above	Metropolitan

I. Table related

Tables 6.1 to 6.6 – 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 B12 – 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 2009 and 2010. 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 B12) 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 2009-10 uses denominator as average total assets for the years 2008-09 and 2009-10.

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 – The total outstanding deposits of scheduled commercial banks are estimated based on the samples of 13046 & 16055 of branches, respectively for the years 2008 & 2009, in this table.

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 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively having term deposits.

Tables B1 to B12 - Presents data on individual Scheduled Commercial Banks, excluding Regional Rural Banks.

Table B16 - Data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December 2009 and are based on returns submitted by banks in Form IX under Section 26 of the Banking Regulation Act, 1949.

II. 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 '2009' refers to financial year April 2008 to March 2009 and the year '2010' refers to financial year April 2009 to March 2010.
7. Some of the data for the previous years have been revised.

LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2009 AND 2010

(Amount in ₹ crore)

Liabilities	As on March 31, 2009	As on March 31, 2010	Assets	As on March 31, 2009	As on March 31, 2010
	(1)	(2)		(3)	(4)
BANKING DEPARTMENT					
1. Capital Paid-up	5	5	1. Notes	14	20
2. Reserve Fund	6500	6500	2. Rupee Coin	-	-
			3. Small coin	-	-
3. National Industrial Credit (Long-Term Operations) Fund	17	18	4. Bills purchased and discounted	-	-
			(a) Internal	-	-
			(b) External	-	-
			(c) Government Treasury Bills	-	-
4. National Housing Credit (Long-Term Operations) Fund	191	192	5. Balances Held Abroad	566113	385574
			6. Investments @	184213	244871
5. Deposits	391820	367148	7. Loans and Advances to:	644	423
a) Government	88218	2879	(i) Central Government	-	-
(i) Central Government #	88177	2838	(ii) State Government	644	423
(ii) State Government ##	41	41	8. Loans and Advances to:	22877	1197
b) Banks	291275	352299	(i) Scheduled Commercial Banks	10164	1169
(i) Scheduled Commercial Banks	277462	333936	(ii) Scheduled State Co-operative Banks	-	-
(ii) Scheduled State Co-operative Banks	3192	4157	(iii) Other Scheduled Co-operative Banks	193	-
(iii) Other Scheduled Co-operative Banks	4200	5384	(iv) Non-Scheduled State Co-operative Banks	-	-
(iv) Non-scheduled State Co-operative Banks	70	68	(v) National Bank for Agriculture and Rural Development (NABARD)	-	-
(v) Other Banks	6351	8753	(vi) Others	12520	28
c) Others	12327	11971	9. Loans, Advances and Investments from National Industrial Credit (Long-Term Operations) Fund	-	-
6. Bills Payable	326	585	(a) Loans and Advances to:	-	-
			(i) Industrial Development Bank of India	-	-
			(ii) Export Import Bank of India	-	-
			(iii) Industrial Investment Bank of India Ltd.	-	-
			(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 Ltd.	-	-
			(iv) Others	-	-
			10. Loans, Advances and Investments from National Housing Credit (Long-Term Operations) Fund	-	-
			(a) Loans and Advances to National Housing Bank	-	-
			(b) Investments in bonds/debentures issued by National Housing Bank	-	-
7. Other Liabilities	399543	309836	11. Other assets *	24540	52199
Total Liabilities	798402	684284	Total Assets	798402	684284
ISSUE DEPARTMENT					
1. Notes held in the Banking Department	14	20	1. Gold Coin and Bullion	39862	42543
			(i) Held in India	39862	42543
			(ii) Held outside India	-	-
2. Notes in circulation	681099	788279	2. Foreign Securities	640107	744440
			Total (1+2)	679968	786983
			3. Rupee Coin	98	269
			4. Government of India Rupee Securities	1046	1046
			5. Internal Bills of Exchange and Other Commercial Paper	-	-
Total Liabilities (Total Notes Issued)	681113	788299	Total Assets	681113	788299

- Notes :**
- * Includes gold valued at ₹ 8931.83 crore as on March 31, 2009 and ₹ 38645.26 crore as on March 31, 2010.
 - @ Includes Foreign Currency Assets of ₹ 24893.28 crore as on March 31, 2009 and ₹ 20559.80 crore as on March 31, 2010.
 - # Includes ₹ 88077.03 crore balance as on March 31, 2009 and ₹ 2737.00 crore as on March 31, 2010 under Market Stabilization Scheme.
 - ## Includes the balance of Government of Union Territory of Puducherry.
 - Sub-heads of items may not be added up to the main heads of items because of rounding off the figures.

Source : Department of Government and Bank Accounts, RBI.

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	As on March 31								
	2002	2003	2004	2005	2006	2007	2008	2009	2010
Number of Commercial Banks	298	293	291	288	222	182	173	170	167
(a) Scheduled Commercial Banks	294	288	286	284	218	178	169	166	163
<i>of which</i> : Regional Rural Banks	196	196	196	196	133	96	90	86	82
(b) Non-Scheduled Commercial Banks	4	5	5	4	4	4	4	4	4
Number of Bank Offices in India	68195	68500	69170	70373	71685	74346	78666	82794	87768
(a) Rural	32503	32283	32227	30790	30436	30575	31105	31676	32528
(b) Semi-Urban	14962	15135	15288	15325	15811	16620	17897	19213	20771
(c) Urban	11328	11566	11806	12419	13034	14049	15530	16693	18171
(d) Metropolitan	9402	9516	9750	11839	14204	13102	14134	15212	16298
Population per Office (in thousands)	15	16	16	16	16	15	15	15	14
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	1131188	1311761	1504416	1700198	2109049	2611934	3196940	3834110	4492826
(a) Demand deposits	169103	187837	225022	248028	364640	429731	524310	523085	645610
(b) Time deposits	962085	1123924	1279394	1452171	1744409	2182203	2672630	3311025	3847216
Bank credit of Scheduled Commercial Banks in India (Rs. crore)	609053	746432	840785	1100428	1507077	1931190	2361913	2775549	3244788
SLR investments of Scheduled Commercial Banks in India (Rs. crore)	437482	547546	677588	739154	717454	791516	971714	1166410	1384752
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	1659	1925	2265	2574	3047	3675	4344	4980	5479
Credit of Scheduled Commercial Banks per office (Rs. lakh)	893	1143	1330	1700	2209	2757	3222	3615	3983
Per capita Deposit of Scheduled Commercial Banks (Rs.)	11008	12253	14089	16281	19130	23382	28610	33919	39107
Per capita Credit of Scheduled Commercial Banks (Rs.)	5927	7275	8273	10752	13869	17541	21218	24617	28431
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	54.4	58.8	59.4	60.0	65.4	70.1	74.4	78.0	81.3
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	177718	218251	276621	370603	512790	655317	781476	908929	1091574
Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent)	27.5	29.5	32.0	32.2	33.8	33.1	31.6	30.3	31.2
Credit-Deposit Ratio (per cent)	53.8	56.9	55.9	62.6	70.1	73.5	74.6	73.8	73.6
Investment-Deposit Ratio (per cent)	38.7	41.3	45.0	47.3	40.0	35.3	35.5	35.7	36.2
Cash-Deposit Ratio (per cent)	7.1	6.3	7.2	6.4	6.7	7.2	9.7	7.3	7.7

- Notes :**
- 1) Number of bank offices includes Administrative Offices.
 - 2) Classification of bank offices according to population, for years upto March 2004 it is based on 1991 census. For March 2005 to March 2010, classification of bank offices are based on 2001 census.
 - 3) Population per office, per capita deposits and per capita credit are based on the estimated population figures as on March 01, supplied by the Office of the Registrar General, India.
 - 4) Aggregate deposits, bank credit and SLR 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'.
 - 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 - 2006 TO 2010

Bank Group	As on March 31				
	2006	2007	2008	2009	2010
	(1)	(2)	(3)	(4)	(5)
State Bank of India and its Associates	14310	14673	15846	16878	18114
Nationalised Banks \$	35858	37431	39234	40854	43187
Public Sector Banks	50168	52104	55080	57732	61301
Old Private Sector Banks	4819	4826	4690	4908	5174
New Private Sector Banks	2016	2598	3632	4328	5213
Private Sector Banks	6835	7424	8322	9236	10387
Foreign Banks	259	272	279	295	310
Regional Rural Banks	14807	14843	15070	15485	15723
Non-Scheduled Commercial Banks	41	46	46	46	47
All Commercial Banks	72110	74689	78797	82794	87768

- Notes** : 1. Data on number of offices include administrative offices.
2. Data for 2006 to 2009 have been revised and data for 2010 are provisional.
3. \$ includes IDBI Bank Ltd.

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

GRAPH - 1
POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES
OF COMMERCIAL BANKS : 2009 AND 2010
(As on March 31)

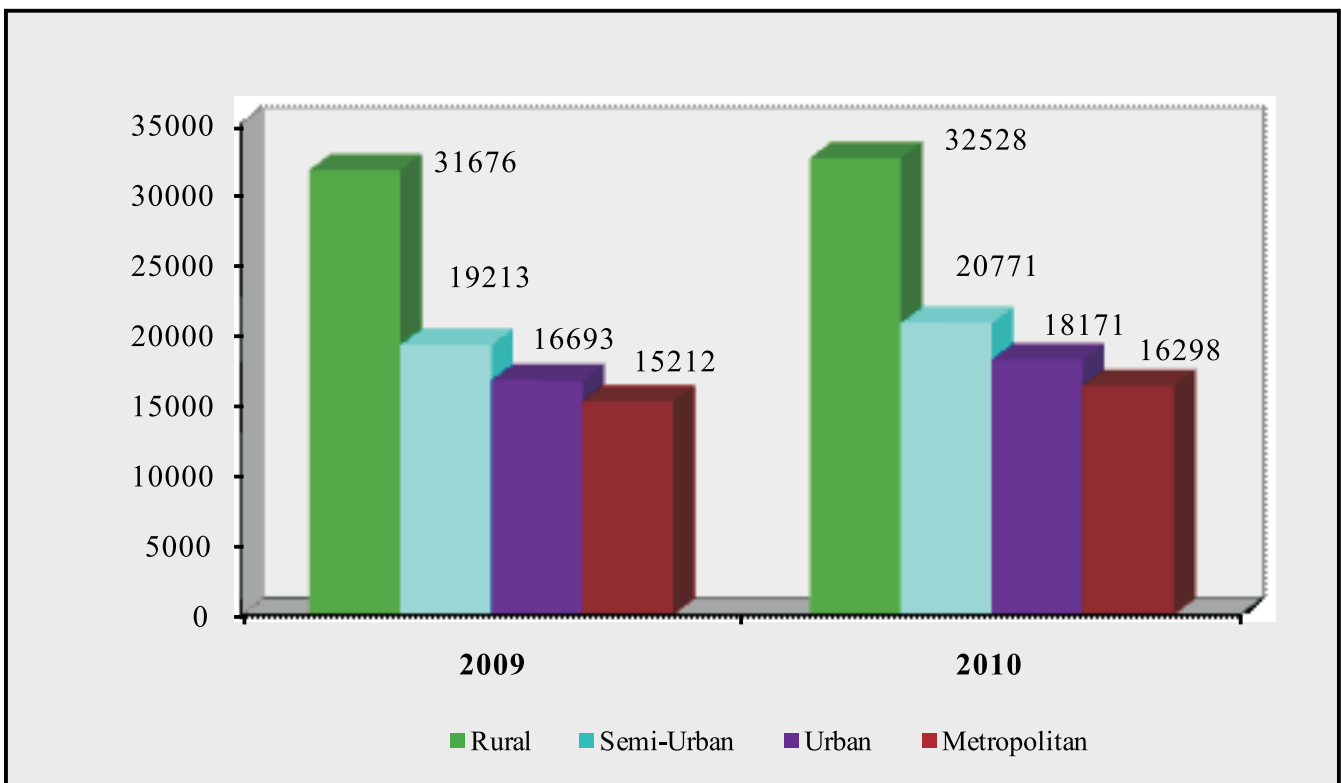


TABLE 1.2 : POPULATION GROUP WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED BY COMMERCIAL BANKS - 2009 AND 2010

Bank Group	Number of Offices									
	As on March 31, 2009					Opened during April 1, 2008 to March 31, 2009				
	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 and its Associates	5564	4891	3453	2970	16878	226	312	273	222	1033
Nationalised Banks \$	13354	8749	9482	9269	40854	187	536	515	418	1656
Public Sector Banks	18918	13640	12935	12239	57732	413	848	788	640	2689
Old Private Sector Banks	838	1575	1440	1055	4908	30	52	67	69	218
New Private Sector Banks	267	1094	1395	1572	4328	43	205	230	217	695
Private Sector Banks	1105	2669	2835	2627	9236	73	257	297	286	913
Foreign Banks	4	4	53	234	295	4	2	3	7	16
Regional Rural Banks	11638	2879	856	112	15485	171	153	80	28	432
Non-Scheduled Commercial Banks	11	21	14	0	46	-	-	-	-	-
All Commercial Banks	31676	19213	16693	15212	82794	661	1260	1168	961	4050

Bank Group	Number of Offices									
	Closed/merged/converted during April 1,2008 to March 31,2009					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 and its Associates	-	-	1	-	1	226	312	272	222	1032
Nationalised Banks \$	3	2	13	18	36	184	534	502	400	1620
Public Sector Banks	3	2	14	18	37	410	846	774	622	2652
Old Private Sector Banks	-	-	-	-	-	30	52	67	69	218
New Private Sector Banks	-	-	-	-	-	43	205	230	217	695
Private Sector Banks	-	-	-	-	-	73	257	297	286	913
Foreign Banks	-	-	-	-	-	4	2	3	7	16
Regional Rural Banks	11	5	4	-	20	160	148	76	28	412
Non-Scheduled Commercial Banks	0-	-	-	-	-	-	-	-	-	-
All Commercial Banks	14	7	18	18	57	647	1253	1150	943	3993

- Notes** : 1. Data on number of offices include administrative offices.
2. Data for 2009 have been revised.
3. \$ include IDBI Bank Ltd.
4. Population group classification is based on 2001 census.

Source : Master Office File (latest updated) 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 - 2009 AND 2010 (Concl.)**

Bank Group	Number of Offices									
	As on March 31, 2010					Opened during April 1, 2009 to March 31, 2010				
	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 and its Associates	5919	5285	3789	3121	18114	355	394	339	161	1249
Nationalised Banks \$	13660	9448	10231	9848	43187	306	699	762	587	2354
Public Sector Banks	19579	14733	14020	12969	61301	661	1093	1101	748	3603
Old Private Sector Banks	862	1646	1527	1139	5174	24	72	91	88	275
New Private Sector Banks	340	1417	1630	1826	5213	73	323	237	255	888
Private Sector Banks	1202	3063	3157	2965	10387	97	395	328	343	1163
Foreign Banks	5	6	61	238	310	1	2	8	4	15
Regional Rural Banks	11731	2947	919	126	15723	96	68	63	14	241
Non-Scheduled Commercial Banks	11	22	14	-	47	-	1	-	-	1
All Commercial Banks	32528	20771	18171	16298	87768	855	1559	1500	1109	5023

Bank Group	Number of Offices									
	Closed/merged/converted during April 1,2009 to March 31,2010					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 and its Associates	-	-	3	10	13	355	394	336	151	1236
Nationalised Banks \$	-	-	13	8	21	306	699	749	579	2333
Public Sector Banks	-	-	16	18	34	661	1093	1085	730	3569
Old Private Sector Banks	-	1	4	4	9	24	71	87	84	266
New Private Sector Banks	-	-	2	1	3	73	323	235	254	885
Private Sector Banks	-	1	6	5	12	97	394	322	338	1151
Foreign Banks	-	-	-	-	-	1	2	8	4	15
Regional Rural Banks	3	-	-	-	3	93	68	63	14	238
Non-Scheduled Commercial Banks	-	-	-	-	-	-	1	-	-	1
All Commercial Banks	3	1	22	23	49	852	1558	1478	1086	4974

Notes : 1. Data on number of offices include administrative offices.
2. \$ include IDBI Bank Ltd.
3. Population group classification is based on 2001 census.

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

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION
OF OFFICES OF COMMERCIAL BANKS - 2009 AND 2010**

State / Union Territory	Number of Offices										
	As on March 31, 2008	Opened during April 1, 2008 to March 31, 2009					As on March 31, 2009				
		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)	
Chhattisgarh	1185	16	22	39	-	77	659	254	349	-	1262
Madhya Pradesh	3878	23	84	75	36	218	1757	977	792	570	4096
Uttar Pradesh	9465	96	140	143	93	472	4816	1790	1740	1575	9921
Uttarakhand	1058	22	15	17	-	54	573	291	248	-	1112
Central Region Total	15586	157	261	274	129	821	7805	3312	3129	2145	16391
Andaman & Nicobar	37	-	-	-	-	-	17	20	-	-	37
Bihar	3799	19	54	51	17	141	2354	854	452	282	3942
Jharkhand	1671	17	44	37	-	98	976	378	415	-	1769
Orissa	2629	31	52	42	-	125	1653	512	587	-	2752
Sikkim	71	-	-	-	-	-	46	25	-	-	71
West Bengal	5060	29	41	49	35	154	2319	627	953	1312	5211
Eastern Region Total	13267	96	191	179	52	518	7365	2416	2407	1594	13782
Arunachal Pradesh	74	-	3	-	-	3	50	27	-	-	77
Assam	1370	16	19	22	-	57	788	330	307	-	1425
Manipur	76	2	1	2	-	5	35	20	26	-	81
Meghalaya	194	2	6	4	-	12	125	30	51	-	206
Mizoram	92	1	0	2	-	3	55	14	26	-	95
Nagaland	83	1	3	-	-	4	36	51	-	-	87
Tripura	209	4	6	1	-	11	110	59	51	-	220
North Eastern Region Total	2098	26	38	31	-	95	1199	531	461	-	2191
Chandigarh	297	1	-	15	-	16	24	1	287	-	312
Delhi	2152	3	5	-	166	174	56	36	-	2229	2321
Haryana	2068	20	58	60	9	147	692	479	923	120	2214
Himachal Pradesh	910	27	15	11	-	53	730	161	72	-	963
Jammu & Kashmir	980	11	7	11	-	29	544	197	268	-	1009
Punjab	3216	33	67	28	29	157	1130	971	741	529	3371
Rajasthan	3907	17	57	48	27	149	1755	998	862	435	4050
Northern Region Total	13530	112	209	173	231	725	4931	2843	3153	3313	14240
Andhra Pradesh	6360	82	79	148	79	388	2396	1543	1722	1085	6746
Karnataka	5736	34	73	61	107	275	2115	1202	1321	1372	6010
Kerala	4068	3	88	54	-	145	330	2733	1148	-	4211
Lakshadweep	10	1	-	-	-	1	8	3	-	-	11
Puducherry	112	7	4	8	-	19	29	33	69	-	131
Tamil Nadu	5784	51	164	91	72	378	1709	1861	1445	1144	6159
Southern Region Total	22070	178	408	362	258	1206	6587	7375	5705	3601	23268
Dadra & Nagar Haveli	21	1	2	-	-	3	5	19	-	-	24
Daman & Diu	18	-	-	-	-	-	-	18	-	-	18
Goa	411	2	14	-	-	16	161	266	-	-	427
Gujarat	4293	36	52	31	82	201	1484	990	647	1371	4492
Maharashtra	7503	53	85	118	209	465	2139	1443	1191	3188	7961
Western Region Total	12246	92	153	149	291	685	3789	2736	1838	4559	12922
Grand Total	78797	661	1260	1168	961	4050	31676	19213	16693	15212	82794

Notes : 1. Data on number of offices include administrative offices.

2. Data for 2008 and 2009 have been revised and data for 2010 are provisional.

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

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION
OF OFFICES OF COMMERCIAL BANKS - 2009 AND 2010 (Concl.d.)**

State / Union Territory	Number of Offices										
	As on March 31, 2009	Opened during April 1, 2009 to March 31, 2010					As on March 31, 2010				
		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)	
Chhattisgarh	1262	14	23	49	-	86	673	277	398	-	1348
Madhya Pradesh	4096	22	77	74	46	219	1779	1054	866	610	4309
Uttar Pradesh	9921	128	161	218	127	634	4944	1951	1956	1699	10550
Uttarakhand	1112	19	51	28	-	98	592	342	276	-	1210
Central Region Total	16391	183	312	369	173	1037	7988	3624	3496	2309	17417
Andaman & Nicobar	37	1	1	-	-	2	18	21	-	-	39
Bihar	3942	45	79	67	24	215	2399	933	518	306	4156
Jharkhand	1769	20	41	40	-	101	996	419	455	-	1870
Orissa	2752	50	60	41	-	151	1703	572	628	-	2903
Sikkim	71	2	1	-	-	3	48	26	-	-	74
West Bengal	5211	50	38	73	68	229	2369	665	1026	1377	5437
Eastern Region Total	13782	168	220	221	92	701	7533	2636	2627	1683	14479
Arunachal Pradesh	77	1	3	-	-	4	51	30	-	-	81
Assam	1425	11	38	19	-	68	799	368	326	-	1493
Manipur	81	-	-	-	-	-	35	20	26	-	81
Meghalaya	206	1	3	3	-	7	126	33	54	-	213
Mizoram	95	-	-	4	-	4	55	14	30	-	99
Nagaland	87	2	2	0	-	4	38	53	-	-	91
Tripura	220	5	2	7	-	14	115	61	58	-	234
North Eastern Region Total	2191	20	48	33	-	101	1219	579	494	-	2292
Chandigarh	312	-	-	17	-	17	24	1	304	-	329
Delhi	2321	-	1	-	171	172	56	37	-	2400	2493
Haryana	2214	50	69	107	16	242	742	548	1030	136	2456
Himachal Pradesh	963	35	23	5	-	63	765	184	77	-	1026
Jammu & Kashmir	1009	6	10	14	-	30	550	207	281	-	1038
Punjab	3371	62	93	70	38	263	1192	1064	808	567	3631
Rajasthan	4050	24	69	79	29	201	1779	1067	939	463	4248
Northern Region Total	14240	177	265	292	254	988	5108	3108	3439	3566	15221
Andhra Pradesh	6746	81	133	169	83	466	2477	1676	1890	1165	7208
Karnataka	6010	44	76	87	123	330	2159	1278	1404	1495	6336
Kerala	4211	11	138	73	-	222	341	2871	1218	-	4430
Lakshadweep	11	-	-	-	-	-	8	3	-	-	11
Puducherry	131	5	4	6	-	15	34	37	75	-	146
Tamil Nadu	6159	63	147	94	69	373	1772	2007	1535	1213	6527
Southern Region Total	23268	204	498	429	275	1406	6791	7872	6122	3873	24658
Dadra & Nagar Haveli	24	2	1	-	-	3	7	20	-	-	27
Daman & Diu	18	-	2	-	-	2	-	20	-	-	20
Goa	427	6	12	-	-	18	167	278	-	-	445
Gujarat	4492	51	94	51	95	291	1535	1084	697	1466	4782
Maharashtra	7961	44	107	105	220	476	2180	1550	1296	3401	8427
Western Region Total	12922	103	216	156	315	790	3889	2952	1993	4867	13701
Grand Total	82794	855	1559	1500	1109	5023	32528	20771	18171	16298	87768

Notes : 1. Data on number of offices include administrative offices.

2. Data for 2008 and 2009 have been revised and data for 2010 are provisional.

3. \$ includes IDBI Bank Ltd.

Source : Master Office File (latest updated) 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 - 2009 AND 2010

Region / State / Union territory	As on March 31, 2009									
	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	4355	4931	613	2843	54	3153	5	3313	5027	14240
	(15.4)	(15.6)	(10.4)	(14.8)	(13.7)	(18.9)	(15.2)	(21.8)	(14.5)	(17.2)
Chandigarh	12	24	1	1	1	287	-	-	14	312
Delhi	47	56	22	36	-	-	1	2229	70	2321
Haryana	612	692	136	479	19	923	1	120	768	2214
Himachal Pradesh	615	730	12	161	1	72	-	-	628	963
Jammu & Kashmir	446	544	40	197	3	268	-	-	489	1009
Punjab	999	1130	133	971	12	741	2	529	1146	3371
Rajasthan	1624	1755	269	998	18	862	1	435	1912	4050
North Eastern Region	1075	1199	144	531	12	461	-	-	1231	2191
	(3.8)	(3.8)	(2.4)	(2.8)	(3.0)	(2.8)	(0.0)	(0.0)	(3.5)	(2.6)
Arunachal Pradesh	47	50	10	27	-	-	-	-	57	77
Assam	694	788	67	330	6	307	-	-	767	1425
Manipur	33	35	12	20	2	26	-	-	47	81
Meghalaya	116	125	12	30	2	51	-	-	130	206
Mizoram	53	55	8	14	1	26	-	-	62	95
Nagaland	33	36	11	51	-	-	-	-	44	87
Tripura	99	110	24	59	1	51	-	-	124	220
Eastern Region	6719	7365	907	2416	90	2407	3	1594	7719	13782
	(23.7)	(23.3)	(15.4)	(12.6)	(22.8)	(14.4)	(9.1)	(10.5)	(22.3)	(16.6)
Andaman & Nicobar	14	17	2	20	-	-	-	-	16	37
Bihar	2181	2354	423	854	18	452	1	282	2623	3942
Jharkhand	881	976	95	378	7	415	-	-	983	1769
Orissa	1504	1653	101	512	8	587	-	-	1613	2752
Sikkim	32	46	1	25	-	-	-	-	33	71
West Bengal	2107	2319	285	627	57	953	2	1312	2451	5211
Central Region	6915	7805	1019	3312	80	3129	8	2145	8022	16391
	(24.4)	(24.6)	(17.3)	(17.2)	(20.3)	(18.7)	(24.2)	(14.1)	(23.1)	(19.8)
Chhattisgarh	570	659	73	254	7	349	-	-	650	1262
Madhya Pradesh	1524	1757	270	977	23	792	2	570	1819	4096
Uttar Pradesh	4333	4816	638	1790	47	1740	6	1575	5024	9921
Uttarakhand	488	573	38	291	3	248	-	-	529	1112
Western Region	3389	3789	788	2736	55	1838	12	4559	4244	12922
	(11.9)	(12.0)	(13.4)	(14.2)	(13.9)	(11.0)	(36.4)	(30.0)	(12.2)	(15.6)
Dadra & Nagar Haveli	4	5	2	19	-	-	-	-	6	24
Daman & Diu	-	-	3	18	-	-	-	-	3	18
Goa	127	161	23	266	-	-	-	-	150	427
Gujarat	1315	1484	279	990	22	647	4	1371	1620	4492
Maharashtra	1943	2139	481	1443	33	1191	8	3188	2465	7961
Southern Region	5910	6587	2415	7375	104	5705	5	3601	8434	23268
	(20.8)	(20.8)	(41.0)	(38.4)	(26.3)	(34.2)	(15.2)	(23.7)	(24.3)	(28.1)
Andhra Pradesh	2159	2396	545	1543	45	1722	3	1085	2752	6746
Karnataka	1895	2115	296	1202	23	1321	1	1372	2215	6010
Kerala	276	330	1012	2733	10	1148	-	-	1298	4211
Lakshadweep	7	8	2	3	-	-	-	-	9	11
Puducherry	23	29	7	33	1	69	-	-	31	131
Tamil Nadu	1550	1709	553	1861	25	1445	1	1144	2129	6159
All India	28363	31676	5886	19213	395	16693	33	15212	34677	82794
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Data on number of offices include administrative offices.
2. Data for 2009 have been revised.
3. Population group classification is based on 2001 census.

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

TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2009 AND 2010 (Concl.)

Region / State / Union territory	As on March 31, 2010									
	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	4391	5108	615	3108	54	3439	5	3566	5065	15221
	(15.4)	(15.7)	(10.4)	(15.0)	(13.7)	(18.9)	(15.2)	(21.9)	(14.5)	(17.3)
Chandigarh	12	24	1	1	1	304	-	-	14	329
Delhi	47	56	22	37	-	-	1	2400	70	2493
Haryana	628	742	136	548	19	1030	1	136	784	2456
Himachal Pradesh	619	765	12	184	1	77	-	-	632	1026
Jammu & Kashmir	448	550	40	207	3	281	-	-	491	1038
Punjab	1008	1192	134	1064	12	808	2	567	1156	3631
Rajasthan	1629	1779	270	1067	18	939	1	463	1918	4248
North Eastern Region	1090	1219	144	579	12	494	-	-	1246	2292
	(3.8)	(3.7)	(2.4)	(2.8)	(3.0)	(2.7)	(0.0)	(0.0)	(3.6)	(2.6)
Arunachal Pradesh	48	51	10	30	-	-	-	-	58	81
Assam	701	799	67	368	6	326	-	-	774	1493
Manipur	33	35	12	20	2	26	-	-	47	81
Meghalaya	117	126	12	33	2	54	-	-	131	213
Mizoram	53	55	8	14	1	30	-	-	62	99
Nagaland	35	38	11	53	-	-	-	-	46	91
Tripura	103	115	24	61	1	58	-	-	128	234
Eastern Region	6768	7533	922	2636	90	2627	3	1683	7783	14479
	(23.7)	(23.2)	(15.5)	(12.7)	(22.8)	(14.5)	(9.1)	(10.3)	(22.3)	(16.5)
Andaman & Nicobar	15	18	2	21	-	-	-	-	17	39
Bihar	2196	2399	430	933	18	518	1	306	2645	4156
Jharkhand	886	996	96	419	7	455	-	-	989	1870
Orissa	1513	1703	103	572	8	628	-	-	1624	2903
Sikkim	32	48	1	26	-	-	-	-	33	74
West Bengal	2126	2369	290	665	57	1026	2	1377	2475	5437
Central Region	6968	7988	1026	3624	80	3496	8	2309	8082	17417
	(24.4)	(24.6)	(17.3)	(17.4)	(20.3)	(19.2)	(24.2)	(14.2)	(23.1)	(19.8)
Chhattisgarh	575	673	73	277	7	398	-	-	655	1348
Madhya Pradesh	1534	1779	273	1054	23	866	2	610	1832	4309
Uttar Pradesh	4366	4944	642	1951	47	1956	6	1699	5061	10550
Uttarakhand	493	592	38	342	3	276	-	-	534	1210
Western Region	3416	3889	794	2952	55	1993	12	4867	4277	13701
	(11.9)	(12.0)	(13.4)	(14.2)	(13.9)	(11.0)	(36.4)	(29.9)	(12.2)	(15.6)
Dadra & Nagar Haveli	4	7	2	20	-	-	-	-	6	27
Daman & Diu	-	-	3	20	-	-	-	-	3	20
Goa	127	167	23	278	-	-	-	-	150	445
Gujarat	1331	1535	283	1084	22	697	4	1466	1640	4782
Maharashtra	1954	2180	483	1550	33	1296	8	3401	2478	8427
Southern Region	5970	6791	2433	7872	104	6122	5	3873	8512	24658
	(20.9)	(20.9)	(41.0)	(37.9)	(26.3)	(33.7)	(15.2)	(23.8)	(24.3)	(28.1)
Andhra Pradesh	2181	2477	550	1676	45	1890	3	1165	2779	7208
Karnataka	1903	2159	296	1278	23	1404	1	1495	2223	6336
Kerala	279	341	1020	2871	10	1218	-	-	1309	4430
Lakshadweep	7	8	2	3	-	-	-	-	9	11
Puducherry	26	34	7	37	1	75	-	-	34	146
Tamil Nadu	1574	1772	558	2007	25	1535	1	1213	2158	6527
All India	28603	32528	5934	20771	395	18171	33	16298	34965	87768
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Data on number of offices include administrative offices.
2. Population group classification is based on 2001 census.
3. Data for 2010 are provisional.

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

MAP - 1
STATE & UNION TERRITORY-WISE DISTRIBUTION OF OFFICES
OF COMMERCIAL BANKS : 2010
 (As on March 31)



**TABLE 1.5 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA - 2008 TO 2010**

Sr. No.	Name of the Country	As on March 31		
		2008	2009	2010
		(1)	(2)	(3)
1	Afghanistan	1	1	1
2	Australia	1	1	1
3	Bahamas Island (Nassau)	2	2	2
4	Bahrain	4	5	5
5	Bangladesh	4	4	4
6	Belgium	3	3	3
7	Cambodia	-	-	1
8	Cayman Island	1	1	1
9	Channel Islands	1	1	1
10	China	2	4	4
11	Fiji +	9	9	9
12	France	2	2	2
13	Germany	1	1	1
14	Hong Kong	14	15	17
15	Israel	1	1	1
16	Japan	4	4	4
17	Kenya	4	4	4
18	Maldives Islands	1	2	2
19	Mauritius ++	8	8	8
20	Oman	4	4	4
21	Qatar	1	1	1
22	Seychelles	1	1	1
23	Singapore	9	12	15
24	South Africa	3	3	3
25	South Korea	1	1	1
26	Sri Lanka	7	7	7
27	Thailand	1	1	1
28	United Arab Emirates	9	9	11
29	United Kingdom	23	24	25
30	United States of America	7	7	7
	Total	129	138	147

- Notes** :
- The table does not include representative office opened by Indian Banks outside India.
 - 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.
 - + : 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 - 2009 AND 2010**

Region / State / Union Territory	As on March 31											
	Rural				Semi-Urban				Urban			
	2009		2010		2009		2010		2009		2010	
	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	1397	1581	1394	1610	438	512	426	515	147	310	133	310
Haryana	281	454	284	458	47	83	47	81	44	84	44	87
Himachal Pradesh	313	316	306	337	30	38	30	48	9	9	8	8
Jammu & Kashmir	83	77	72	90	27	21	21	29	12	30	7	34
Punjab	594	594	597	578	123	141	125	134	43	104	35	98
Rajasthan	115	115	128	128	211	229	203	223	35	75	35	75
Delhi	5	19	1	13	..	..	..	..	..	..	..	..
Chandigarh	6	6	6	6	..	..	..	..	4	8	4	8
North-Eastern Region	70	94	60	90	21	57	37	74	29	74	18	69
Assam	..	18	..	18	..	21	..	21	..	29	..	29
Arunachal Pradesh	20	20	20	20	..	..	..	..	9	13	9	13
Manipur	4	4	4	4	5	5	5	5	1	1	1	1
Meghalaya	20	20	20	20	5	5	5	5	7	16	7	16
Nagaland	..	12	..	12	..	9	..	10	..	..	..	..
Tripura	26	20	16	16	11	11	27	27	11	10	4	4
Mizoram	..	..	..	..	..	6	..	6	1	5	1	6
Eastern Region	398	445	383	434	270	293	288	312	250	381	240	361
Bihar	144	154	129	138	68	68	89	90	60	94	49	75
Jharkhand	55	55	55	55	38	38	38	38	20	24	20	24
Orissa	129	134	129	139	96	114	93	111	64	97	65	96
Sikkim	2	4	2	4	2	2	2	2	..	..	..	..
West Bengal	62	68	62	68	66	71	66	71	106	166	106	166
Andaman & Nicobar Islands	6	30	6	30	..	..	..	..	..	..	..	..
Central Region	1008	1024	980	1002	792	850	789	845	348	437	250	400
Chhatisgarh	147	147	129	129	21	21	38	38	22	35	24	37
Madhya Pradesh @	240	256	262	244	154	201	226	225	93	168	150	134
Uttar Pradesh	505	505	527	527	555	555	500	500	218	218	66	215
Uttarakhand	116	116	62	102	62	73	25	82	15	16	10	14
Western Region	4065	2989	3974	3036	535	678	508	657	153	342	155	342
Gujarat and Dadra & Nagar Haveli	789	766	797	800	203	212	200	225	21	67	23	73
Maharashtra #	3276	2223	3177	2236	324	437	300	403	127	238	127	232
Goa	..	..	..	..	8	29	8	29	5	37	5	37
Southern Region	774	888	781	1139	554	1039	558	811	367	585	393	587
Andhra Pradesh	243	239	247	247	201	207	193	196	74	100	75	111
Karnataka	267	286	190	294	148	152	108	144	108	162	106	171
Kerala*	..	92	80	326	..	473	52	264	..	126	27	107
Tamil Nadu	264	264	264	264	205	205	205	205	185	185	185	185
Pondicherry	..	7	..	8	..	2	..	2	..	12	..	13
All India	7712	7021	7572	7311	2610	3429	2606	3214	1294	2129	1193	2069

Notes : * Includes 8 administrative offices.

@ Includes one extension counter & one administrative office.

Includes 41 extension counters.

Source : Rural Planning & Credit Department, RBI.

**TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT
CENTRAL CO-OPERATIVE BANKS - 2009 AND 2010 (Concl'd.)**

Region / State / Union Territory	As on March 31							
	Metropolitan				Total			
	2009		2010		2009		2010	
	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	37	12	51	1985	2440	1965	2486
Haryana	..	..	..	..	372	621	375	626
Himachal Pradesh	..	..	1	1	352	363	345	394
Jammu & Kashmir	..	..	..	..	122	128	100	153
Punjab	..	..	1	6	760	839	758	816
Rajasthan	2	16	2	16	363	435	368	442
Delhi	1	21	8	28	6	40	9	41
Chandigarh	..	..	..	..	10	14	10	14
North-Eastern Region	..	..	..	..	120	225	119	233
Assam	..	..	..	..	..	68	..	68
Arunachal Pradesh	..	..	..	..	29	33	29	33
Manipur	..	..	..	..	10	10	10	10
Meghalaya	..	..	..	..	32	41	32	41
Nagaland	..	..	..	..	..	21	..	22
Tripura	..	..	..	..	48	41	47	47
Mizoram	..	..	..	..	1	11	1	12
Eastern Region	5	21	8	24	923	1140	919	1130
Bihar	..	..	..	..	272	316	267	303
Jharkhand	..	..	..	..	113	117	113	117
Orissa	2	6	5	9	291	351	292	354
Sikkim	..	..	..	..	4	6	4	6
West Bengal	3	15	3	15	237	320	237	320
Andaman & Nicobar Islands	..	..	..	..	6	30	6	30
Central Region	65	69	15	67	2213	2380	2034	2314
Chhatisgarh	..	..	..	..	190	203	191	204
Madhya Pradesh @	1	1	5	6	488	626	643	609
Uttar Pradesh	62	62	9	60	1340	1340	1102	1302
Uttarakhand	2	6	1	1	195	211	98	199
Western Region	29	282	29	281	4782	4291	4666	4316
Gujarat and Dadra & Nagar Haveli	5	81	5	83	1018	1126	1025	1181
Maharashtra	24	201	24	198	3751	3099	3628	3069
Goa	..	..	..	..	13	66	13	66
Southern Region	34	132	12	132	1729	2644	1744	2669
Andhra Pradesh	31	32	9	32	549	578	524	586
Karnataka	2	37	2	37	525	637	406	646
Kerala *	..	..	..	..	..	691	159	697
Tamil Nadu	1	63	1	63	655	717	655	717
Puducherry	..	..	..	..	..	21	..	23
All India	136	541	76	555	11752	13120	11447	13148

Notes : * Includes 8 administrative offices.

@ Includes one extension counter and one administrative office.

Includes 41 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 - 2008 AND 2009

Region / State / Union Territory	As on March 31					
	State Co-operative Banks		District Central Co-operative Banks		Total	
	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	276	296	1921	2094	2197	2390
Haryana	13	13	586	594	599	607
Himachal Pradesh	160	175	-	163	160	338
Jammu & Kashmir	18	22	131	131	149	153
Punjab	19	19	806	806	825	825
Rajasthan	13	13	398	400	411	413
Chandigarh	13	14	*	*	13	14
Delhi	40	40	*	*	40	40
North-Eastern Region	222	224	*	*	222	224
Assam	68	68	*	*	68	68
Manipur	10	11	*	*	10	11
Meghalaya	41	41	*	*	41	41
Nagaland	21	21	*	*	21	21
Tripura	39	40	*	*	39	40
Arunachal Pradesh	32	32	*	*	32	32
Mizoram	11	11	*	*	11	11
Eastern Region	109	106	972	1012	1081	1118
Bihar	14	14	279	279	293	293
Jharkhand \$	\$	\$	114	114	114	114
Orissa	14	14	311	338	325	352
Sikkim	6	6	*	*	6	6
West Bengal	46	43	268	281	314	324
Andaman & Nicobar	29	29	*	*	29	29
Central Region	57	57	2532	2461	2589	2518
Chattisgarh	5	5	198	198	203	203
Madhya Pradesh	21	21	833	756	854	777
Uttar Pradesh	29	29	1300	1306	1329	1335
Uttarakhand	2	2	201	201	203	203
Western Region	119	119	4809	4828	4928	4947
Gujarat	1	1	1153	1165	1154	1166
Maharashtra	53	53	3656	3663	3709	3716
Goa	65	65	*	*	65	65
Southern Region	137	141	2535	2544	2672	2685
Andhra Pradesh	26	24	569	574	595	598
Karnataka	31	31	596	598	627	629
Kerala	14	20	643	643	657	663
Tamil Nadu	46	46	727	729	773	775
Pondicherry	20	20	*	*	20	20
All-India	920	943	12769	12939	13689	13882

Notes : 1. * No District Central Co-operative Banks in the State.

2. \$ State Co-operative banks not started functioning.

3. Data for the states of Bihar, Himachal Pradesh and Manipur is repeated for the year 2008 from previous year.

4. Data for the states of Bihar and Jharkhand is repeated for the year 2009 from previous year.

Source : National Bank for Agriculture and Rural Development.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009-10

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of Reporting Banks	166	166	166	166	165	165	165
I. Liabilities to the banking system	100115	97723	87734	90854	84842	87191	80411
(a) Demand and time deposits from banks	48855	50948	48703	49686	50418	50961	54304
(b) Borrowings from banks	29487	26947	19888	24406	19796	22769	19898
(c) Other demand and time liabilities	21773	19828	19143	16762	14628	13461	6209
II. Liabilities to others in India	4255566	4322602	4374571	4378671	4491862	4516406	4532201
(a) Aggregate deposits	3834110	3919671	3964800	3965464	4070458	4080711	4118603
(i) Demand deposits	523085	501341	508402	490162	528171	537835	554660
(ii) Time Deposits	3311025	3418330	3456398	3475302	3542287	3542876	3563943
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	113936	104111	104430	98150	102799	118067	94442
(c) Other demand and time liabilities	307520	298820	305341	315057	318605	317628	319156
III. Assets with the banking system	122572	115753	105422	103224	95143	95387	93319
Money at call and short notice	15038	14216	8883	12388	8953	11718	9906
IV Cash in Hand & Balances with RBI	258475	246190	240680	231358	233482	233914	250479
V. Investment in India	1166410	1236093	1256911	1291463	1335768	1365993	1372085
(a) Government securities	1155786	1225715	1246592	1281799	1326870	1357134	1364082
(b) Other approved securities	10624	10378	10319	9664	8898	8859	8003
VI Bank Credit	2775549	2744490	2736451	2767986	2805223	2806741	2874670
(a) Loans cash credit and overdrafts	2675677	2647556	2644649	2676466	2709996	2709703	2771417
(b) Inland bills purchased	11714	11622	10547	10568	11074	10165	10387
(c) Inland bills discounted	43157	43941	43483	43148	45153	45688	49296
(d) Foreign bills purchased	18522	16661	15952	16164	15625	15452	17270
(e) Foreign bills discounted	26479	24710	21820	21640	23375	25733	26300

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of Reporting Banks	165	165	165	164	164	163
I. Liabilities to the banking system	74927	73439	76087	79006	83091	103267
(a) Demand and time deposits from banks	51700	51068	52874	55278	56165	64931
(b) Borrowings from banks	17412	16790	17650	18192	21068	32358
(c) Other demand and time liabilities	5815	5581	5563	5536	5858	5978
II. Liabilities to others in India	4566333	4601378	4617819	4726672	4812636	4926524
(a) Aggregate deposits	4155405	4188471	4184358	4299407	4367349	4492826
(i) Demand deposits	535332	519978	525516	563271	571464	645610
(ii) Time Deposits	3620073	3668493	3658842	3736136	3795885	3847216
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	100736	98238	113858	103202	105486	104278
(c) Other demand and time liabilities	310192	314669	319603	324063	339801	329420
III. Assets with the banking system	79534	78504	84553	90208	101403	134444
Money at call and short notice	7446	7753	8600	10985	14091	17668
IV. Cash in Hand & Balances with RBI	235257	256041	255508	260478	306445	306968
V. Investment in India	1355401	1362434	1349539	1402426	1380674	1384753
(a) Government securities	1347660	1355130	1342383	1395654	1374164	1378395
(b) Other approved securities	7741	7304	7156	6772	6510	6358
VI Bank Credit	2868266	2899853	2942279	3031228	3092749	3244788
(a) Loans cash credit and overdrafts	2767534	2800966	2839966	2923759	2978246	3122158
(b) Inland bills purchased	9914	9939	10999	11469	11620	12014
(c) Inland bills discounted	50041	47217	50834	55763	58169	62218
(d) Foreign bills purchased	15985	16630	15561	15486	17322	16132
(e) Foreign bills discounted	24792	25101	24919	24751	27392	32266

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	69	69	69	69	69	69	69
I. Liabilities to the banking system	4303	4444	4639	4625	4704	4868	4624
(a) Demand and time deposits from banks	4279	4430	4524	4591	4699	4852	4594
(b) Borrowings from banks	17	11	81	11	3	13	26
(c) Other demand and time liabilities	7	3	34	23	2	3	4
II. Liabilities to others in India	124102	129313	130442	130634	133715	134547	136324
(a) Aggregate deposits	118494	123579	124638	125799	128428	128907	130464
(i) Demand deposits	11706	11408	11150	11540	11748	11977	12430
(ii) Time Deposits	106788	112171	113488	114259	116680	116930	118034
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1419	1265	1745	914	1255	1347	1382
(c) Other demand and time liabilities	4189	4469	4059	3921	4032	4293	4478
III. Assets with the banking system	24975	29525	29791	29926	30842	30730	31392
Money at call and short notice	11257	13039	12992	13430	12388	11607	11141
IV. Cash in Hand & Balances with RBI	7223	7473	7754	7663	7633	7566	7589
V. Investment in India	39134	39835	41487	43190	44556	45573	46163
(a) Government securities	37670	38499	40008	41461	42619	43817	44349
(b) Other approved securities	1464	1336	1479	1729	1937	1756	1814
VI Bank Credit	84005	84222	82582	82033	81087	81668	82364
(a) Loans cash credit and overdrafts	81901	82333	80565	80034	79006	79735	80390
(b) Inland bills purchased	756	706	850	849	865	1019	1031
(c) Inland bills discounted	830	809	803	807	881	573	588
(d) Foreign bills purchased	129	28	30	27	25	44	40
(e) Foreign bills discounted	389	346	334	316	310	297	315

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(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	4669	2207	2235	2266	2315	2463
(a) Demand and time deposits from banks	4653	2195	2215	2252	2301	2440
(b) Borrowings from banks	12	7	14	7	12	18
(c) Other demand and time liabilities	4	5	6	7	2	5
II. Liabilities to others in India	138965	142904	143977	146344	147016	149842
(a) Aggregate deposits	133031	137043	138024	139649	140089	142399
(i) Demand deposits	13472	13302	13760	14055	14056	14837
(ii) Time Deposits	119559	123741	124264	125594	126033	127562
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1505	1228	1414	1940	1577	1913
(c) Other demand and time liabilities	4429	4633	4539	4755	5350	5530
III. Assets with the banking system	30867	32972	31788	30736	28969	32501
Money at call and short notice	11853	13511	12877	12693	12190	15467
IV. Cash in Hand & Balances with RBI	7835	8170	7920	7907	9177	9152
V. Investment in India	47121	47981	50203	50287	50974	53017
(a) Government securities	45296	45931	47315	47152	47906	50075
(b) Other approved securities	1825	2050	2888	3135	3068	2942
VI Bank Credit	82430	82178	83721	87129	90029	92872
(a) Loans cash credit and overdrafts	80553	80356	81954	85277	88135	90741
(b) Inland bills purchased	943	520	532	561	615	672
(c) Inland bills discounted	580	959	892	925	917	1104
(d) Foreign bills purchased	44	39	43	70	84	73
(e) Foreign bills discounted	310	304	300	296	278	282

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	235	235	235	235	234	234	234
I. Liabilities to the banking system	104418	102165	92372	95480	89547	92059	85036
(a) Demand and time deposits from banks	53134	55377	53227	54277	55117	55813	58898
(b) Borrowings from banks	29504	26958	19969	24417	19799	22782	19924
(c) Other demand and time liabilities	21780	19830	19176	16786	14631	13464	6214
II. Liabilities to others in India	4379668	4451914	4505014	4509304	4625577	4650953	4668525
(a) Aggregate deposits	3952604	4043249	4089439	4091262	4198885	4209619	4249068
(i) Demand deposits	534791	512749	519552	501702	539919	549812	567090
(ii) Time Deposits	3417813	3530500	3569887	3589560	3658966	3659807	3681978
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	115355	105376	106175	99064	104054	119414	95823
(c) Other demand and time liabilities	311709	303289	309400	318978	322638	321920	323634
III. Assets with the banking system	147546	145278	135212	133149	125984	126118	124710
Money at call and short notice	26295	27255	21875	25817	21341	23325	21047
IV. Cash in Hand & Balances with RBI	265699	253664	248434	239021	241116	241482	258068
V. Investment in India	1205545	1275927	1298399	1334653	1380324	1411565	1418247
(a) Government securities	1193456	1264214	1286600	1323260	1369489	1400951	1408431
(b) Other approved securities	12089	11713	11799	11393	10835	10614	9816
VI Bank Credit	2859553	2828712	2819034	2850019	2886310	2888410	2957035
(a) Loans cash credit and overdrafts	2757577	2729889	2725214	2756500	2789002	2789439	2851807
(b) Inland bills purchased	12470	12328	11398	11417	11939	11184	11418
(c) Inland bills discounted	43987	44750	44286	43956	46034	46261	49884
(d) Foreign bills purchased	18651	16688	15982	16191	15650	15495	17310
(e) Foreign bills discounted	26868	25057	22154	21955	23685	26031	26616

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2009- 10 (Concl'd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	234	234	234	233	233	232
I. Liabilities to the banking system	79595	75645	78323	81272	85407	105730
(a) Demand and time deposits from banks	56352	53263	55089	57530	58466	67371
(b) Borrowings from banks	17424	16797	17665	18199	21081	32376
(c) Other demand and time liabilities	5819	5585	5569	5543	5860	5983
II. Liabilities to others in India	4705298	4744281	4761798	4873018	4959654	5076365
(a) Aggregate deposits	4288436	4325513	4322384	4439057	4507440	4635224
(i) Demand deposits	548804	533279	539277	577326	585521	660446
(ii) Time Deposits	3739632	3792234	3783107	3861731	3921919	3974778
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	102241	99466	115272	105143	107063	106191
(c) Other demand and time liabilities	314621	319302	324142	328818	345151	334950
III. Assets with the banking system	110403	111475	116341	120944	130372	166946
Money at call and short notice	19299	21263	21477	23678	26281	33135
IV Cash in Hand & Balances with RBI	243093	264211	263429	268386	315623	316120
V. Investment in India	1402522	1410416	1399743	1452713	1431649	1437770
(a) Government securities	1392956	1401061	1389698	1442806	1422070	1428470
(b) Other approved securities	9566	9355	10045	9907	9579	9300
VI Bank Credit	2950696	2982031	3025999	3118354	3182778	3337659
(a) Loans cash credit and overdrafts	2848087	2881322	2921920	3009035	3066382	3212899
(b) Inland bills purchased	10857	10459	11531	12029	12234	12685
(c) Inland bills discounted	50621	48176	51726	56687	59086	63322
(d) Foreign bills purchased	16029	16669	15603	15556	17406	16205
(e) Foreign bills discounted	25102	25405	25219	25047	27670	32548

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
State Bank of India & its Associates							
No. of Reporting Banks	7	7	7	7	7	7	7
I. Liabilities to the banking system	14902	15363	13215	13079	13216	12815	13893
(a) Demand and time deposits from banks	11925	11288	9907	10016	9610	9819	10325
(b) Borrowings from banks	1168	873	344	315	839	709	1319
(c) Other demand and time liabilities	1809	3202	2965	2748	2767	2287	2248
II. Liabilities to others in India	1043609	1070200	1075452	1080293	1089629	1088451	1086148
(a) Aggregate deposits	940506	960898	970032	968422	982860	977399	980455
(i) Demand deposits	117296	111051	106078	99954	107621	108692	107904
(ii) Time Deposits	823210	849847	863954	868468	875239	868706	872551
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	794	628	399	321	749	744	688
(c) Other demand and time liabilities	102309	108674	105021	111550	106021	110308	105005
III. Assets with the banking system	20215	25428	23397	22625	21449	21018	22323
Money at call and short notice	1961	2960	390	1279	721	2096	2047
IV Cash in hand	4642	5797	7617	8918	6009	6271	6804
V. Investment in India	307103	342594	354433	363507	345720	344841	332056
(a) Government securities	304737	340228	352067	361399	343902	343065	330353
(b) Other approved securities	2367	2366	2366	2108	1818	1775	1703
VI Bank Credit	635578	637366	636581	647292	664530	663265	674740
(a) Loans cash credit and overdrafts	611487	613792	614519	625354	641981	639343	649822
(b) Inland bills purchased	2389	2491	2332	2279	2164	1937	1807
(c) Inland bills discounted	14000	13934	13796	13400	13767	13695	14642
(d) Foreign bills purchased	992	776	675	810	686	678	721
(e) Foreign bills discounted	6711	6373	5258	5449	5932	7612	7748

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
State Bank of India & its Associates						
No. of Reporting Banks	7	7	7	7	7	7
I. Liabilities to the banking system	12702	11735	13981	13608	14318	15126
(a) Demand and time deposits from banks	10016	9311	11127	10780	10709	12121
(b) Borrowings from banks	441	100	465	450	1200	630
(c) Other demand and time liabilities	2245	2324	2388	2378	2409	2376
II. Liabilities to others in India	1094086	1104885	1097717	1111758	1131114	1137247
(a) Aggregate deposits	985027	990107	990126	1005818	1018532	1034889
(i) Demand deposits	107717	106883	106627	114525	117646	140737
(ii) Time Deposits	877309	883224	883499	891293	900886	894152
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	785	975	1283	1498	1751	1889
(c) Other demand and time liabilities	108274	113804	106307	104442	110831	100469
III. Assets with the banking system	19305	20118	22042	22261	23457	26199
Money at call and short notice	133	1159	1380	975	1467	2898
IV Cash in hand	6620	6336	6729	7017	7692	7244
V. Investment in India	336290	333175	319152	325991	309562	316155
(a) Government securities	334675	331652	317677	324569	308164	314836
(b) Other approved securities	1614	1523	1475	1422	1398	1319
VI Bank Credit	678355	693394	703451	717096	735018	749977
(a) Loans cash credit and overdrafts	654334	669784	679294	690729	708167	720729
(b) Inland bills purchased	1719	1774	1842	1811	1924	1782
(c) Inland bills discounted	15262	15107	15898	17562	17558	18215
(d) Foreign bills purchased	679	640	664	777	804	995
(e) Foreign bills discounted	6360	6089	5752	6217	6564	8257

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(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	43088	44874	44019	43691	43565	45900	43336
(a) Demand and time deposits from banks	28540	29368	29626	30435	30243	30426	30811
(b) Borrowings from banks	12604	13668	12584	11459	11331	13558	10771
(c) Other demand and time liabilities	1943	1838	1809	1797	1990	1916	1754
II. Liabilities to others in India	2049016	2101497	2122082	2139584	2208969	2240563	2258547
(a) Aggregate deposits	1884496	1941386	1952532	1966520	2027245	2047283	2080057
(i) Demand deposits	193559	193419	191525	189025	199529	200708	212476
(ii) Time Deposits	1690937	1747966	1761006	1777495	1827716	1846574	1867581
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	59457	59210	63420	62860	68956	81225	59552
(c) Other demand and time liabilities	105063	100902	106131	110204	112767	112056	118937
III. Assets with the banking system	21767	17922	14960	14463	13077	15941	17619
Money at call and short notice	6923	4275	2468	2538	1708	2930	3483
IV. Cash in hand	7498	8402	8607	8537	8630	8518	8484
V. Investment in India	538111	568270	580502	601340	639056	662192	673486
(a) Government securities	532376	562548	574779	595922	633900	657084	668539
(b) Other approved securities	5735	5722	5723	5419	5156	5108	4947
VI Bank Credit	1383133	1376343	1378059	1392886	1415530	1413857	1457905
(a) Loans cash credit and overdrafts	1339988	1334075	1338427	1353702	1376509	1374721	1416978
(b) Inland bills purchased	6297	6100	5277	5287	5489	5064	5324
(c) Inland bills discounted	14119	14191	13483	13194	13046	13371	14283
(d) Foreign bills purchased	11892	11111	10575	10471	10357	10320	10937
(e) Foreign bills discounted	10838	10867	10297	10232	10128	10382	10382

Note : \$ Includes IDBI Bank Ltd.

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
Nationalised Banks \$						
No. of Reporting Banks	20	20	20	20	20	20
I. Liabilities to the banking system	41931	40394	39948	41729	43339	55866
(a) Demand and time deposits from banks	29495	28010	29202	31017	31350	37392
(b) Borrowings from banks	10546	10697	9120	9133	10144	16538
(c) Other demand and time liabilities	1889	1687	1626	1579	1845	1936
II. Liabilities to others in India	2288721	2305465	2323961	2376428	2423960	2500848
(a) Aggregate deposits	2111191	2129341	2130683	2187933	2228858	2310046
(i) Demand deposits	201223	194144	197392	210600	217608	244261
(ii) Time Deposits	1909968	1935197	1933292	1977334	2011250	2065784
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	67840	63848	72702	63592	63805	59426
(c) Other demand and time liabilities	109690	112275	120576	124903	131297	131377
III. Assets with the banking system	13571	13934	14696	14958	17690	29881
Money at call and short notice	1080	1440	1985	2720	4899	7170
IV. Cash in hand	9601	8372	9103	9017	8564	8615
V. Investment in India	669299	664651	662899	692403	687865	692634
(a) Government securities	664448	660149	658447	688243	683852	688766
(b) Other approved securities	4851	4502	4452	4160	4013	3867
VI Bank Credit	1448455	1466211	1485841	1538547	1569559	1664160
(a) Loans cash credit and overdrafts	1408311	1426252	1445282	1497029	1526453	1618411
(b) Inland bills purchased	5173	5160	5330	5416	5624	6148
(c) Inland bills discounted	14530	14204	14119	14622	15144	16680
(d) Foreign bills purchased	10335	10297	10540	10549	10978	9146
(e) Foreign bills discounted	10106	10299	10570	10931	11360	13775

Note : \$ Includes IDBI Bank Ltd.

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Old Private Sector Banks							
No. of Reporting Banks	15	15	15	15	15	15	15
I. Liabilities to the banking system	2961	2610	2545	2357	2337	2577	2468
(a) Demand and time deposits from banks	1529	1371	1414	1232	1378	1418	1389
(b) Borrowings from banks	624	437	393	404	334	492	418
(c) Other demand and time liabilities	808	802	738	721	625	666	661
II. Liabilities to others in India	190820	194743	193624	195170	199707	200601	202062
(a) Aggregate deposits	179888	183327	183141	184313	188685	188959	190973
(i) Demand deposits	20292	19553	19533	19861	20690	21295	21905
(ii) Time Deposits	159596	163774	163608	164452	167995	167664	169069
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2262	3152	2746	2838	2283	2605	2301
(c) Other demand and time liabilities	8671	8264	7737	8019	8739	9038	8787
III. Assets with the banking system	5747	4008	3586	2874	2667	2379	2957
Money at call and short notice	1156	737	672	440	366	193	86
IV. Cash in hand	1388	1673	1784	1667	1609	1575	1717
V. Investment in India	52354	52755	53373	55019	56805	56785	59128
(a) Government securities	52169	52571	53189	54848	56636	56616	58971
(b) Other approved securities	185	184	184	171	169	169	157
VI Bank Credit	126541	126672	126488	127946	130227	130850	135670
(a) Loans cash credit and overdrafts	119737	119523	119589	121014	123010	123474	128195
(b) Inland bills purchased	1443	1536	1537	1627	1778	1882	1853
(c) Inland bills discounted	2730	3154	3175	3176	3237	3231	3343
(d) Foreign bills purchased	1316	1227	1071	1062	1113	1169	1183
(e) Foreign bills discounted	1315	1232	1116	1067	1089	1094	1096

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
Old Private Sector Banks						
No. of Reporting Banks	15	15	15	15	15	15
I. Liabilities to the banking system	2601	2043	1919	1889	1973	1876
(a) Demand and time deposits from banks	1372	1362	981	1258	1149	1355
(b) Borrowings from banks	979	461	711	433	632	328
(c) Other demand and time liabilities	250	220	226	199	192	193
II. Liabilities to others in India	204816	207997	209493	215968	217380	223168
(a) Aggregate deposits	193845	197074	196885	203256	204071	209590
(i) Demand deposits	21923	21876	22099	23572	22783	24677
(ii) Time Deposits	171922	175199	174786	179685	181288	184913
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2602	2695	3921	3213	3455	3665
(c) Other demand and time liabilities	8368	8228	8687	9499	9854	9913
III. Assets with the banking system	1458	1538	2023	2092	2589	3550
Money at call and short notice	178	331	286	363	441	506
IV. Cash in hand	1817	1582	1690	1827	1585	1687
V. Investment in India	58620	59328	59122	60338	60408	59977
(a) Government securities	58474	59185	58982	60211	60285	59862
(b) Other approved securities	146	143	141	126	123	114
VI Bank Credit	135050	137165	140722	143847	146685	153035
(a) Loans cash credit and overdrafts	127693	129491	132907	135766	138557	144885
(b) Inland bills purchased	1624	1647	1771	1888	1687	1725
(c) Inland bills discounted	3503	3647	3606	3778	4069	3979
(d) Foreign bills purchased	1274	1382	1433	1397	1362	1396
(e) Foreign bills discounted	956	998	1004	1017	1011	1051

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>New Private Sector Banks</u>							
No. of Reporting Banks	7	7	7	7	7	7	7
I. Liabilities to the banking system	10388	11262	8926	12487	9840	10915	13132
(a) Demand and time deposits from banks	5364	6908	6235	6161	7173	7380	9195
(b) Borrowings from banks	4276	3686	1995	5477	2014	2897	3286
(c) Other demand and time liabilities	748	668	695	849	652	637	650
II. Liabilities to others in India	584062	573053	582607	576607	594127	584876	586533
(a) Aggregate deposits	512625	509432	515684	510245	525357	515867	515061
(i) Demand deposits	103828	87596	93317	91140	105686	106702	108174
(ii) Time Deposits	408797	421837	422367	419105	419671	409165	406887
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18605	13926	13227	12991	13214	14201	13619
(c) Other demand and time liabilities	52831	49695	53695	53371	55556	54808	57852
III. Assets with the banking system	6553	4101	3647	4643	3736	3378	5150
Money at call and short notice	482	653	604	1414	595	463	148
IV. Cash in hand	4908	5601	5857	5351	5772	5429	6073
V. Investment in India	152230	155933	149937	154821	155942	153762	157092
(a) Government securities	152198	155901	149905	154792	155913	153733	157064
(b) Other approved securities	32	32	31	29	29	29	29
VI Bank Credit	396951	377828	373789	376939	371245	374799	378179
(a) Loans cash credit and overdrafts	385628	366441	361970	364899	358017	361688	364290
(b) Inland bills purchased	581	568	543	538	827	536	571
(c) Inland bills discounted	8792	8929	9433	9615	10833	10986	11239
(d) Foreign bills purchased	1236	1223	1236	1235	878	854	1100
(e) Foreign bills discounted	714	667	607	652	690	735	978

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
New Private Sector Banks						
No. of Reporting Banks	7	7	7	7	7	7
I. Liabilities to the banking system	10852	12551	13315	14652	14461	16029
(a) Demand and time deposits from banks	8523	9866	9293	9819	10233	10402
(b) Borrowings from banks	1685	2091	3420	4204	3640	5034
(c) Other demand and time liabilities	644	594	602	629	588	593
II. Liabilities to others in India	583411	585513	589787	611030	622449	642534
(a) Aggregate deposits	514741	518379	516225	540780	551882	567848
(i) Demand deposits	105516	100824	102313	115551	113907	128971
(ii) Time Deposits	409225	417556	413912	425229	437976	438877
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	13533	15416	19182	16243	16168	18434
(c) Other demand and time liabilities	55137	51717	54380	54008	54399	56252
III. Assets with the banking system	3024	2779	5909	7443	8354	13182
Money at call and short notice	185	22	62	556	843	1325
IV. Cash in hand	6378	5446	5625	6432	6978	6023
V. Investment in India	150168	157616	160014	166628	166940	168859
(a) Government securities	150141	157589	159988	166604	166916	168837
(b) Other approved securities	26	26	26	24	24	22
VI Bank Credit	377045	372329	380852	397817	401353	431668
(a) Loans cash credit and overdrafts	363507	361355	367423	381516	384093	412424
(b) Inland bills purchased	588	662	847	1169	1199	1123
(c) Inland bills discounted	11299	8247	10717	12849	14064	15655
(d) Foreign bills purchased	800	699	652	663	842	998
(e) Foreign bills discounted	852	1365	1212	1620	1156	1469

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Foreign Banks							
No. of Reporting Banks	31	31	31	31	32	32	32
I. Liabilities to the banking system	27865	22622	18152	18351	14941	13886	6412
(a) Demand and time deposits from banks	1052	1442	1079	1360	1509	1372	2000
(b) Borrowings from banks	10460	7965	4253	6445	4957	4679	3631
(c) Other demand and time liabilities	16353	13215	12820	10546	8475	7835	781
II. Liabilities to others in India	271329	264605	282067	267131	276719	278364	273054
(a) Aggregate deposits	202767	208913	227485	218761	226585	230646	229272
(i) Demand deposits	63756	65015	73478	65456	69697	75468	78483
(ii) Time Deposits	139011	143898	154007	153305	156888	155178	150789
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	32797	27195	24635	19137	17595	19288	18279
(c) Other demand and time liabilities	35765	28497	29947	29233	32539	28430	25503
III. Assets with the banking system	36251	31395	27799	26698	21859	21351	11796
Money at call and short notice	793	1947	1261	3187	2028	2551	697
IV. Cash in hand	618	679	697	626	678	550	568
V. Investment in India	87198	87534	88777	86406	106851	116466	117843
(a) Government securities	87189	87525	88768	86398	106843	116458	117833
(b) Other approved securities	9	9	9	8	8	8	10
VI. Bank Credit	169334	161801	156701	157184	156302	155310	156974
(a) Loans cash credit and overdrafts	154947	149278	145330	145778	143121	141839	140962
(b) Inland bills purchased	904	903	845	824	791	733	809
(c) Inland bills discounted	3504	3724	3590	3756	4263	4398	5777
(d) Foreign bills purchased	3077	2325	2395	2586	2591	2430	3329
(e) Foreign bills discounted	6902	5571	4541	4240	5536	5910	6097

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks						
No. of Reporting Banks	32	32	32	32	32	32
I. Liabilities to the banking system	5709	5596	5821	5951	7579	12139
(a) Demand and time deposits from banks	1701	1932	1704	1792	1892	2454
(b) Borrowings from banks	3336	2967	3451	3449	4897	8849
(c) Other demand and time liabilities	672	697	666	710	790	836
II. Liabilities to others in India	268539	270135	268308	277684	282161	283053
(a) Aggregate deposits	227141	229519	225234	231349	232285	234639
(i) Demand deposits	73462	70307	70930	71741	72191	78254
(ii) Time Deposits	153679	159212	154304	159608	160094	156385
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	15970	15299	16763	18653	20119	20668
(c) Other demand and time liabilities	25428	25317	26311	27682	29757	27746
III. Assets with the banking system	10360	9437	9661	12373	17334	24583
Money at call and short notice	1888	952	1053	2705	3363	1503
IV. Cash in hand	640	625	657	692	602	576
V. Investment in India	107160	112806	112698	119989	117987	107899
(a) Government securities	107151	112797	112694	119982	117980	107892
(b) Other approved securities	9	9	4	7	7	7
VI. Bank Credit	156421	156906	156741	156439	161784	166860
(a) Loans cash credit and overdrafts	140796	140285	140444	141277	142677	146692
(b) Inland bills purchased	770	658	1160	1152	1141	1183
(c) Inland bills discounted	5440	6002	6485	6944	7328	7672
(d) Foreign bills purchased	2897	3611	2271	2100	3337	3598
(e) Foreign bills discounted	6518	6350	6381	4966	7301	7715

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP WISE 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Regional Rural Banks							
No. of Reporting Banks	86	86	86	86	84	84	84
I. Liabilities to the banking system	911	992	876	891	944	1098	1170
(a) Demand and time deposits from banks	446	571	442	482	505	546	584
(b) Borrowings from banks	354	319	319	306	321	434	472
(c) Other demand and time liabilities	111	102	115	103	118	118	114
II. Liabilities to others in India	116731	118504	118739	119887	122712	123548	125858
(a) Aggregate deposits	113828	115715	115926	117205	119726	120558	122785
(i) Demand deposits	24353	24707	24471	24728	24947	24969	25718
(ii) Time Deposits	89475	91008	91455	92477	94779	95589	97067
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	22	1	2	2	2	3	2
(c) Other demand and time liabilities	2881	2788	2811	2680	2984	2987	3071
III. Assets with the banking system	32039	32898	32034	31922	32354	31321	33475
Money at call and short notice	3723	3643	3488	3530	3535	3485	3446
IV. Cash in hand	1226	1186	1265	1267	1172	1141	1154
V. Investment in India	29414	29005	29890	30370	31395	31947	32480
(a) Government securities	27118	26941	27884	28441	29677	30177	31322
(b) Other approved securities	2296	2064	2006	1929	1718	1770	1158
VI Bank Credit	64011	64479	64834	65738	67392	68659	71204
(a) Loans cash credit and overdrafts	63890	64447	64814	65718	67359	68637	71170
(b) Inland bills purchased	99	23	13	13	26	14	22
(c) Inland bills discounted	12	9	7	7	7	8	12
(d) Foreign bills purchased	10	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP WISE 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks						
No. of Reporting Banks	84	84	84	83	83	82
I. Liabilities to the banking system	1133	1120	1105	1176	1421	2229
(a) Demand and time deposits from banks	593	587	567	612	832	1207
(b) Borrowings from banks	425	475	483	523	555	978
(c) Other demand and time liabilities	115	58	55	41	34	44
II. Liabilities to others in India	126761	127382	128555	133804	135573	139674
(a) Aggregate deposits	123460	124051	125206	130271	131721	135814
(i) Demand deposits	25491	25945	26156	27283	27330	28710
(ii) Time Deposits	97969	98106	99050	102988	104391	107104
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	6	4	7	3	188	196
(c) Other demand and time liabilities	3295	3327	3342	3530	3664	3664
III. Assets with the banking system	31819	30698	30223	31079	31978	37049
Money at call and short notice	3982	3850	3834	3665	3078	4266
IV. Cash in hand	1230	1200	1287	1250	1329	1434
V. Investment in India	33864	34858	35653	37078	37912	39230
(a) Government securities	32770	33757	34595	36046	36966	38201
(b) Other approved securities	1094	1101	1058	1032	946	1029
VI. Bank Credit	72939	73848	74671	77481	78351	79085
(a) Loans cash credit and overdrafts	72892	73799	74616	77441	78300	79016
(b) Inland bills purchased	39	39	47	33	44	52
(c) Inland bills discounted	8	10	8	7	7	17
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP WISE 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Scheduled State Co-op. Banks							
No. of Reporting Banks	16	16	16	16	16	16	16
I. Liabilities to the banking system	2285	2363	2491	2438	2512	2635	2382
(a) Demand and time deposits from banks	2282	2362	2413	2438	2512	2635	2381
(b) Borrowings from banks	3	1	78	-	-	-	1
(c) Other demand and time liabilities	-	-	-	-	-	-	-
II. Liabilities to others in India	54500	58242	58776	58407	59226	59285	60157
(a) Aggregate deposits	52568	56256	56518	56577	57371	57403	58336
(i) Demand deposits	3602	3386	2927	3124	3056	3073	3215
(ii) Time Deposits	48966	52870	53591	53453	54315	54330	55121
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	-	-	448	-	-	-	-
(c) Other demand and time liabilities	1932	1986	1810	1830	1855	1882	1821
III. Assets with the banking system	18480	22080	22691	22036	22728	22308	23250
Money at call and short notice	10125	11422	12054	11752	11009	10271	10264
IV. Cash in hand	85	85	90	84	84	83	84
V. Investment in India	17179	17833	18811	19754	20392	20918	20946
(a) Government securities	16074	16849	17712	18426	18853	19568	19524
(b) Other approved securities	1105	984	1099	1328	1539	1350	1422
VI Bank Credit	42371	41881	40015	39369	37939	38632	38684
(a) Loans cash credit and overdrafts	42365	41875	40010	39366	37935	38629	38680
(b) Inland bills purchased	2	3	2	1	3	1	2
(c) Inland bills discounted	-	-	-	-	-	-	-
(d) Foreign bills purchased	4	3	3	2	1	2	2
(e) Foreign bills discounted	-	-	-	-	-	-	-

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP WISE 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(8)	(9)	(10)	(11)	(12)	(13)
Scheduled State Co-op. Banks						
No. of Reporting Banks	16	16	16	16	16	16
I. Liabilities to the banking system	2454	-	-	1	-	-
(a) Demand and time deposits from banks	2454	-	-	-	-	-
(b) Borrowings from banks	-	-	-	-	-	-
(c) Other demand and time liabilities	-	-	-	-	-	-
II. Liabilities to others in India	61931	65751	66256	66793	66507	68347
(a) Aggregate deposits	59825	63643	64282	64102	63950	65175
(i) Demand deposits	3552	3544	3728	3568	3584	4201
(ii) Time Deposits	56273	60099	60554	60534	60366	60974
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	-	-	-	600	243	650
(c) Other demand and time liabilities	2106	2108	1974	2091	2314	2522
III. Assets with the banking system	23140	25519	24536	23202	21840	25669
Money at call and short notice	10966	12842	12339	12082	11626	14909
IV. Cash in hand	98	91	81	82	77	85
V. Investment in India	21394	22088	23805	23881	24167	23905
(a) Government securities	19955	20450	21333	21150	21485	21343
(b) Other approved securities	1439	1638	2472	2731	2682	2562
VI. Bank Credit	38571	37587	38349	40245	41922	43350
(a) Loans cash credit and overdrafts	38567	37583	38343	40236	41909	43340
(b) Inland bills purchased	1	2	4	5	7	3
(c) Inland bills discounted	-	-	-	-	-	-
(d) Foreign bills purchased	3	2	2	4	6	7
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP WISE 2009-10 (Contd.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of						
	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Scheduled Urban Co-operative Banks							
No. of Reporting Banks	53	53	53	53	53	53	53
I. Liabilities to the banking system	2019	2081	2148	2188	2192	2231	2242
(a) Demand and time deposits from banks	1997	2068	2111	2154	2187	2216	2213
(b) Borrowings from banks	15	10	3	11	3	12	25
(c) Other demand and time liabilities	7	3	34	23	2	3	4
II. Liabilities to others in India	69602	71071	71665	72227	74488	75263	76166
(a) Aggregate deposits	65926	67323	68120	69222	71056	71505	72128
(i) Demand deposits	8104	8022	8223	8416	8692	8904	9215
(ii) Time Deposits	57822	59301	59897	60806	62364	62601	62913
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1419	1265	1297	914	1255	1347	1381
(c) Other demand and time liabilities	2257	2483	2248	2091	2177	2411	2657
III. Assets with the banking system	6497	7444	7098	7890	8115	8422	8142
Money at call and short notice	1133	1617	937	1678	1380	1336	877
IV. Cash in hand	459	505	546	534	576	599	567
V. Investment in India	21956	22002	22677	23437	24164	24655	25217
(a) Government securities	21596	21650	22296	23035	23766	24249	24825
(b) Other approved securities	360	352	381	402	398	406	392
VI Bank Credit	41632	42341	42566	42665	43147	43036	43679
(a) Loans cash credit and overdrafts	39536	40458	40554	40669	41070	41106	41709
(b) Inland bills purchased	753	703	848	848	862	1018	1029
(c) Inland bills discounted	830	809	803	807	881	573	588
(d) Foreign bills purchased	124	25	27	25	24	42	38
(e) Foreign bills discounted	389	346	334	316	310	297	315

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

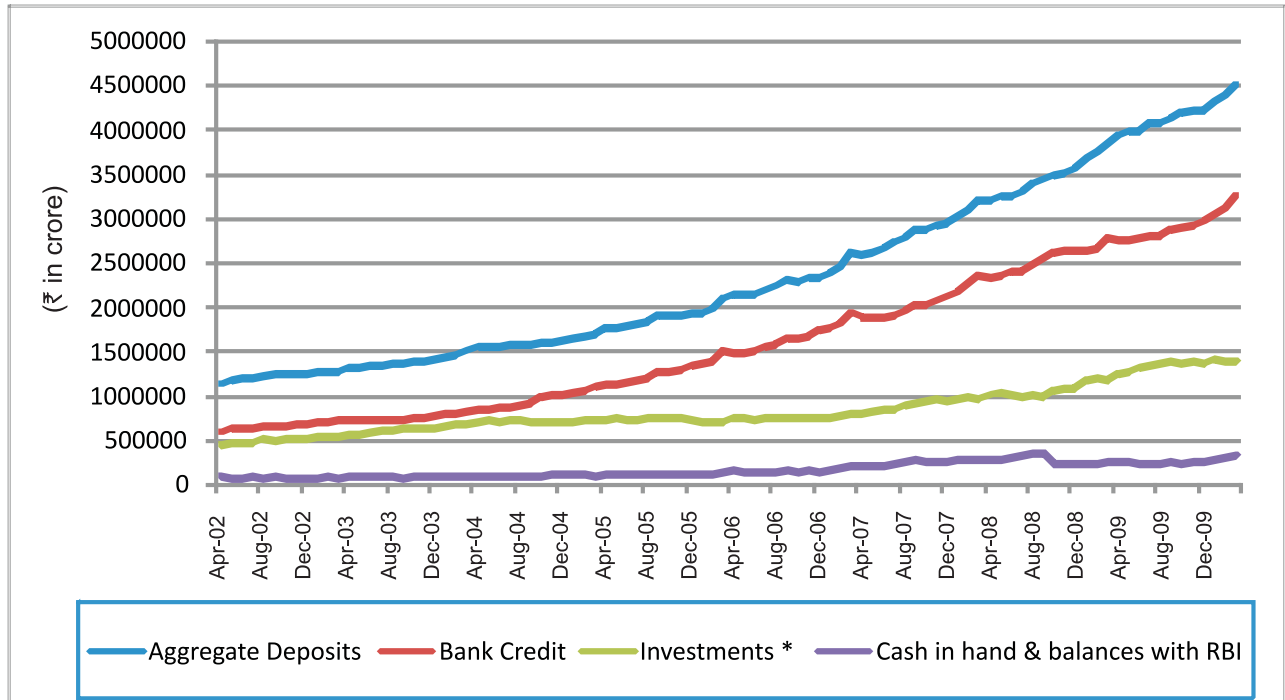
TABLE 2.2 : BUSINESS OF SCHEDULED BANKS IN INDIA ACCORDING TO BANK GROUP WISE 2009-10 (Concl.)

(Amount in ₹ crore)

Item	As on the last reporting Friday of					
	Oct 2009	Nov 2009	Dec 2009	Jan 2010	Feb 2010	Mar 2010
	(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	2214	2207	2235	2265	2315	2463
(a) Demand and time deposits from banks	2198	2195	2215	2252	2301	2440
(b) Borrowings from banks	12	7	14	6	12	18
(c) Other demand and time liabilities	4	5	6	7	2	5
II. Liabilities to others in India	77034	77153	77722	79552	80509	81493
(a) Aggregate deposits	73207	73399	73743	75548	76139	77224
(i) Demand deposits	9921	9757	10032	10487	10472	10636
(ii) Time Deposits	63286	63642	63711	65061	65667	66588
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1504	1228	1414	1340	1334	1262
(c) Other demand and time liabilities	2323	2526	2565	2664	3036	3007
III. Assets with the banking system	7727	7452	7252	7535	7129	6832
Money at call and short notice	887	668	538	611	564	558
IV. Cash in hand	749	605	577	611	512	633
V. Investment in India	25727	25894	26399	26405	26807	29113
(a) Government securities	25341	25481	25982	26001	26421	28733
(b) Other approved securities	386	413	417	404	386	380
VI Bank Credit	43861	44591	45371	46884	48108	49522
(a) Loans cash credit and overdrafts	41987	42773	43611	45041	46227	47401
(b) Inland bills purchased	942	518	527	556	608	669
(c) Inland bills discounted	580	959	892	925	917	1104
(d) Foreign bills purchased	42	37	41	66	78	66
(e) Foreign bills discounted	310	304	300	296	278	282

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

GRAPH - 2
SCHEDULED COMMERCIAL BANKS'
BUSINESS IN INDIA : 2002-03 TO 2009-10
 (As on last reporting Friday of the 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 - 2009 AND 2010

Region / State / Union territory	As on March 31									
	Deposits					Credit				
	No. of reporting offices		Amount (in ₹ crore)	Per cent share in total deposits	Amount (in ₹ crore)	Per cent share in total deposits	Amount (in ₹ crore)	Per cent share in total credit	Amount (in ₹ crore)	Per cent share in total credit
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Northern Region	13575	14480	897754	22.8	1010517	22.0	615261	21.5	753605	22.5
Chandigarh	254	270	27857	0.7	31758	0.7	31788	1.1	41817	1.2
Delhi	2144	2314	517150	13.1	567099	12.3	354425	12.4	425999	12.7
Haryana	2143	2361	87204	2.2	109577	2.4	53617	1.9	69067	2.1
Himachal Pradesh	947	1000	23607	0.6	27258	0.6	9100	0.3	11284	0.3
Jammu & Kashmir	956	985	29355	0.7	34233	0.7	13587	0.5	16050	0.5
Punjab	3229	3460	120667	3.1	133571	2.9	79064	2.8	94980	2.8
Rajasthan	3902	4090	91914	2.3	107021	2.3	73680	2.6	94408	2.8
North Eastern Region	2114	2210	63247	1.6	78904	1.7	22642	0.8	27161	0.8
Arunachal Pradesh	77	80	3682	0.1	4442	0.1	914	0.0	1116	0.0
Assam	1369	1434	39427	1.0	49545	1.1	15115	0.5	18311	0.5
Manipur	80	81	2368	0.1	2763	0.1	916	0.0	1121	0.0
Meghalaya	200	208	6157	0.2	7814	0.2	1702	0.1	1953	0.1
Mizoram	93	97	1746	0.0	2453	0.1	1025	0.0	1166	0.0
Nagaland	83	88	3473	0.1	4244	0.1	1065	0.0	1266	0.0
Tripura	212	222	6394	0.2	7643	0.2	1905	0.1	2228	0.1
Eastern Region	13333	13962	445352	11.3	531179	11.5	217753	7.6	267159	8.0
Andaman & Nicobar Islands	37	37	1394	0.0	1614	0.0	449	0.0	581	0.0
Bihar	3826	4029	86653	2.2	101452	2.2	23624	0.8	29025	0.9
Jharkhand	1706	1804	55513	1.4	64826	1.4	17789	0.6	22329	0.7
Orissa	2670	2818	70626	1.8	83446	1.8	35856	1.3	44361	1.3
Sikkim	71	74	2517	0.1	3137	0.1	1066	0.0	1165	0.0
West Bengal	5023	5200	228649	5.8	276704	6.0	138969	4.9	169698	5.1
Central Region	15767	16795	449939	11.4	524925	11.4	201735	7.1	245241	7.3
Chhattisgarh	1189	1295	39437	1.0	48417	1.1	21018	0.7	25540	0.8
Madhya Pradesh	3901	4133	100971	2.6	119335	2.6	57957	2.0	71358	2.1
Uttar Pradesh	9595	10191	264369	6.7	314778	6.8	111185	3.9	134015	4.0
Uttarakhand	1082	1176	45162	1.1	42395	0.9	11575	0.4	14328	0.4
Western Region	12118	12964	1218766	31.0	1472723	32.0	1037797	36.3	1145060	34.2
Dadra & Nagar Haveli	24	27	771	0.0	968	0.0	160	0.0	578	0.0
Daman & Diu	18	19	1281	0.0	1459	0.0	242	0.0	289	0.0
Goa	399	418	23910	0.6	29497	0.6	6343	0.2	7534	0.2
Gujarat	4283	4572	187906	4.8	216470	4.7	118684	4.2	141316	4.2
Maharashtra	7394	7928	1004898	25.5	1224329	26.6	912368	31.9	995343	29.8
Southern Region	22149	23586	862279	21.9	983676	21.4	762338	26.7	907392	27.1
Andhra Pradesh	6443	6949	217453	5.5	249467	5.4	212178	7.4	262286	7.8
Karnataka	5716	6050	256709	6.5	291655	6.3	196719	6.9	224359	6.7
Kerala	4016	4227	135173	3.4	150619	3.3	81612	2.9	95785	2.9
Lakshadweep	11	11	480	0.0	428	0.0	26	0.0	32	0.0
Puducherry	122	135	5472	0.1	6170	0.1	2840	0.1	3512	0.1
Tamil Nadu	5841	6214	246992	6.3	285337	6.2	268963	9.4	321418	9.6
All India	79056	83997	3937337	100.0	4601924	100.0	2857526	100.0	3345618	100.0

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of population figures as on March 1, 2009 & 2010 supplied by the Office of the Registrar General, Government of India.
Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2009 & 2010, RBI.

TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2009 AND 2010 (Concl'd.)

Region / State / Union territory	As on March 31									
	Population per office		Per capita deposits (in ₹)		Deposits per office (in ₹ lakh)		Per capita credit (in ₹)		Credit per office (₹ lakh)	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(9)	(20)
Northern Region	11352	10824	58256	64472	6613	6979	39925	48081	4532	5204
Chandigarh	5106	5067	214780	232149	10967	11762	245089	305680	12515	15488
Delhi	8133	7751	296582	316197	24121	24507	203260	237524	16531	18410
Haryana	11478	10597	35453	43796	4069	4641	21798	27605	2502	2925
Himachal Pradesh	7035	6728	35435	40514	2493	2726	13660	16772	961	1128
Jammu & Kashmir	11939	11744	25718	29593	3071	3475	11904	13874	1421	1629
Punjab	8377	7910	44612	48806	3737	3860	29231	34705	2449	2745
Rajasthan	16825	16320	14001	16033	2356	2617	11223	14144	1888	2308
North Eastern Region	20193	19557	14816	18256	2992	3570	5304	6284	1071	1229
Arunachal Pradesh	15740	15338	30380	36202	4782	5553	7541	9095	1187	1395
Assam	21778	21054	13224	16411	2880	3455	5070	6065	1104	1277
Manipur	29913	29889	9896	11413	2960	3411	3828	4630	1145	1384
Meghalaya	12800	12457	24051	30158	3079	3757	6648	7538	851	939
Mizoram	10548	10237	17798	24703	1877	2529	10449	11742	1102	1202
Nagaland	26470	25261	15808	19091	4184	4823	4848	5695	1283	1439
Tripura	16660	16099	18103	21385	3016	3443	5394	6234	899	1004
Eastern Region	19093	18448	17495	20623	3340	3804	8554	10372	1633	1913
Andaman & Nicobar Islands	12568	12973	29978	33625	3768	4362	9656	12104	1214	1570
Bihar	24837	23924	9119	10525	2265	2518	2486	3011	617	720
Jharkhand	17943	17206	18135	20885	3254	3593	5811	7194	1043	1238
Orissa	14991	14333	17645	20661	2645	2961	8958	10983	1343	1574
Sikkim	8423	8176	42090	51851	3545	4239	17826	19256	1501	1574
West Bengal	17487	17052	26030	31206	4552	5321	15821	19138	2767	3263
Central Region	18831	17985	15154	17379	2854	3125	6794	8119	1279	1460
Chhattisgarh	19849	18478	16711	20234	3317	3739	8906	10673	1768	1972
Madhya Pradesh	17918	17191	14446	16796	2588	2887	8292	10043	1486	1727
Uttar Pradesh	20194	19357	13644	15957	2755	3089	5738	6793	1159	1315
Uttarakhand	8924	8333	46771	43260	4174	3605	11987	14620	1070	1218
Western Region	13963	13241	72028	85793	10057	11360	61333	66705	8564	8833
Dadra & Nagar Haveli	13250	12481	24245	28724	3213	3585	5031	17151	667	2141
Daman & Diu	13778	13632	51653	56332	7117	7679	9758	11158	1344	1521
Goa	4148	4100	144471	172095	5992	7057	38326	43956	1590	1802
Gujarat	13410	12737	32717	37174	4387	4735	20664	24268	2771	3091
Maharashtra	14816	14016	91727	110183	13591	15443	83281	89575	12339	12555
Southern Region	10986	10409	35437	40068	3893	4171	31329	36961	3442	3847
Andhra Pradesh	12910	12083	26143	29711	3375	3590	25509	31238	3293	3774
Karnataka	10179	9720	44122	49598	4491	4821	33812	38154	3442	3708
Kerala	8482	8119	39683	43890	3366	3563	23959	27912	2032	2266
Lakshadweep	6818	6818	64000	57067	4364	3891	3467	4267	236	291
Puducherry	10385	9859	43189	46356	4485	4570	22415	26386	2328	2601
Tamil Nadu	11396	10784	37105	42580	4229	4592	40405	47964	4605	5172
All India	14683	14009	33919	39107	4980	5479	24617	28431	3615	3983

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of population figures as on March 1, 2009 & 2010 supplied by the Office of the Registrar General, Government of India.
Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2009 & 2010, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

(Amount in ₹ crore)

Region / State / Union territory	As on March 31							
	State Bank of India and its Associates				Nationalised Banks			
	2009		2010		2009		2010	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Northern Region	201171	140036	204034	161943	468871	332858	554637	415394
	(21.2)	(21.2)	(19.7)	(20.9)	(24.1)	(23.1)	(23.2)	(23.9)
Haryana	18242	15015	20737	17782	44430	29575	54386	39495
Himachal Pradesh	8574	3766	9834	4691	12792	4735	15112	5697
Jammu & Kashmir	5047	1420	5913	1463	4321	1817	4867	1903
Punjab	32196	26410	35885	29065	73092	45319	81277	57301
Rajasthan	32821	20865	39633	25557	36400	37948	42369	50967
Chandigarh	7711	9600	8578	12840	13700	16368	16314	23480
Delhi	96580	62960	83454	70545	284136	197096	340312	236551
North Eastern Region	28574	11078	36162	13295	26092	8001	31991	9584
	(3.0)	(1.7)	(3.5)	(1.7)	(1.3)	(0.6)	(1.3)	(0.6)
Arunachal Pradesh	2738	718	3341	881	750	171	839	192
Assam	16244	6667	21113	8102	18229	6039	22327	7394
Manipur	1087	558	1152	683	1145	327	1395	401
Meghalaya	3335	1049	4339	1168	2041	509	2525	557
Mizoram	1020	740	1434	827	309	94	377	94
Nagaland	1976	762	2272	952	1099	253	1421	261
Tripura	2174	584	2511	682	2519	608	3107	685
Eastern Region	133844	64268	149985	78872	231681	115838	292829	142247
	(14.1)	(9.7)	(14.5)	(10.2)	(11.9)	(8.0)	(12.3)	(8.2)
Bihar	30029	7062	32214	8564	43501	11889	53855	14689
Jharkhand	23291	6833	26529	8720	26726	8861	31604	11009
Orissa	26773	14731	29829	17765	30042	15119	39088	19128
Sikkim	1050	494	1214	518	1152	502	1557	582
West Bengal	52005	34894	59354	42967	129676	79283	166093	96607
Andaman & Nicobar	696	254	845	338	584	184	632	232
Central Region	139947	61043	155929	68333	243241	111090	287216	139357
	(14.7)	(9.2)	(15.1)	(8.8)	(12.5)	(7.7)	(12.0)	(8.0)
Chhattisgarh	14595	10916	19046	10121	18418	7519	22318	12056
Madhya Pradesh	40937	24340	48555	29009	46602	25322	54944	30896
Uttar Pradesh	58810	22098	68432	24867	162223	72144	191406	88586
Uttarakhand	25605	3689	19896	4336	15998	6105	18548	7819
Western Region	214202	183360	232443	212607	596715	520077	777353	600601
	(22.5)	(27.8)	(22.4)	(27.5)	(30.6)	(36.1)	(32.5)	(34.5)
Goa	5141	1364	5446	2188	15092	4025	17641	4484
Gujarat	49198	32089	55097	37976	109129	65046	124415	78561
Maharashtra	159001	149751	170950	172269	471677	450788	634278	517260
Dadra & Nagar Haveli	68	29	70	45	499	113	641	150
Daman & Diu	794	127	880	129	318	105	378	146
Southern Region	233057	200288	257305	238768	381207	354549	444879	432116
	(24.5)	(30.3)	(24.8)	(30.9)	(19.6)	(24.6)	(18.6)	(24.8)
Andhra Pradesh	74175	66321	83773	81175	95067	101930	112692	129383
Karnataka	62930	47646	67926	56216	117065	94183	136295	109832
Kerala	46240	27937	51138	33174	38676	24847	42587	30078
Tamil Nadu	48249	57727	52794	67348	126926	132154	149548	160967
Lakshadweep	121	2	89	5	359	23	340	27
Puducherry	1342	655	1585	850	3114	1412	3417	1829
All India	950795	660073	1035858	773818	1947807	1442413	2388905	1739299
	(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 2009 & 2010, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Conctd.)

(Amount in ₹ crore)

Region / State / Union territory	As on March 31							
	Foreign Banks				Regional Rural Banks			
	2009		2010		2009		2010	
	Deposits (9)	Credit (10)	Deposits (11)	Credit (12)	Deposits (13)	Credit (14)	Deposits (15)	Credit (16)
Northern Region	41270	44941	45157	48653	16301	9677	20687	13556
	(20.2)	(26.6)	(19.8)	(29.4)	(13.7)	(14.4)	(14.5)	(16.2)
Haryana	2988	1431	3890	906	4027	2747	6674	4946
Himachal Pradesh	-	-	-	-	1119	463	1312	546
Jammu & Kashmir	-	-	-	-	1434	483	1708	602
Punjab	555	337	556	317	2060	1281	2460	1648
Rajasthan	412	787	412	744	7661	4703	8533	5814
Chandigarh	633	287	728	245	-	-	-	-
Delhi	36682	42099	39571	46441	-	-	-	-
North Eastern Region	169	13	188	32	5534	2461	6738	2973
	(0.1)	(0.0)	(0.1)	(0.0)	(4.7)	(3.7)	(4.7)	(3.6)
Arunachal Pradesh	-	-	-	-	122	23	134	27
Assam	169	13	188	32	3040	1468	3678	1746
Manipur	-	-	-	-	72	30	82	30
Meghalaya	-	-	-	-	404	119	457	160
Mizoram	-	-	-	-	317	171	473	229
Nagaland	-	-	-	-	24	8	33	9
Tripura	-	-	-	-	1555	642	1881	772
Eastern Region	9006	5751	9365	5952	27548	11501	32292	13813
	(4.4)	(3.4)	(4.1)	(3.6)	(23.2)	(17.1)	(22.7)	(16.5)
Bihar	131	-	128	1	11079	4352	12772	5316
Jharkhand	-	-	-	-	2780	721	3080	894
Orissa	72	1	93	4	6647	3491	7936	4064
Sikkim	-	-	-	-	-	-	-	-
West Bengal	8803	5750	9144	5947	7042	2937	8504	3539
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Central Region	2194	528	2522	373	37845	17493	44865	20934
	(1.1)	(0.3)	(1.1)	(0.2)	(31.9)	(26.1)	(31.5)	(25.1)
Chhattisgarh	24	6	21	3	3234	971	3807	1225
Madhya Pradesh	220	221	245	152	8029	4033	9119	4760
Uttar Pradesh	1950	301	2246	218	25392	11840	30591	14128
Uttarakhand	-	-	10	-	1190	649	1348	821
Western Region	115605	67867	130247	66960	6797	3378	8062	3952
	(56.5)	(40.2)	(57.1)	(40.4)	(5.7)	(5.0)	(5.7)	(4.7)
Goa	-	-	-	-	-	-	-	-
Gujarat	2273	2107	2147	1595	3506	1722	3949	1840
Maharashtra	113332	65760	128100	65365	3291	1656	4113	2112
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Southern Region	36469	49876	40435	43628	24670	22604	29778	28273
	(17.8)	(29.5)	(17.7)	(26.3)	(20.8)	(33.7)	(20.9)	(33.9)
Andhra Pradesh	5181	4751	5725	3904	9572	8891	11347	10937
Karnataka	17327	17464	19234	15995	9337	7916	11687	9859
Kerala	860	468	955	443	3670	3691	4368	4746
Tamil Nadu	13080	27169	14487	23270	2085	2102	2335	2687
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	21	24	34	16	6	4	41	44
All India	204713	168976	227914	165598	118695	67114	142422	83501
	(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 2009 & 2010, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.)

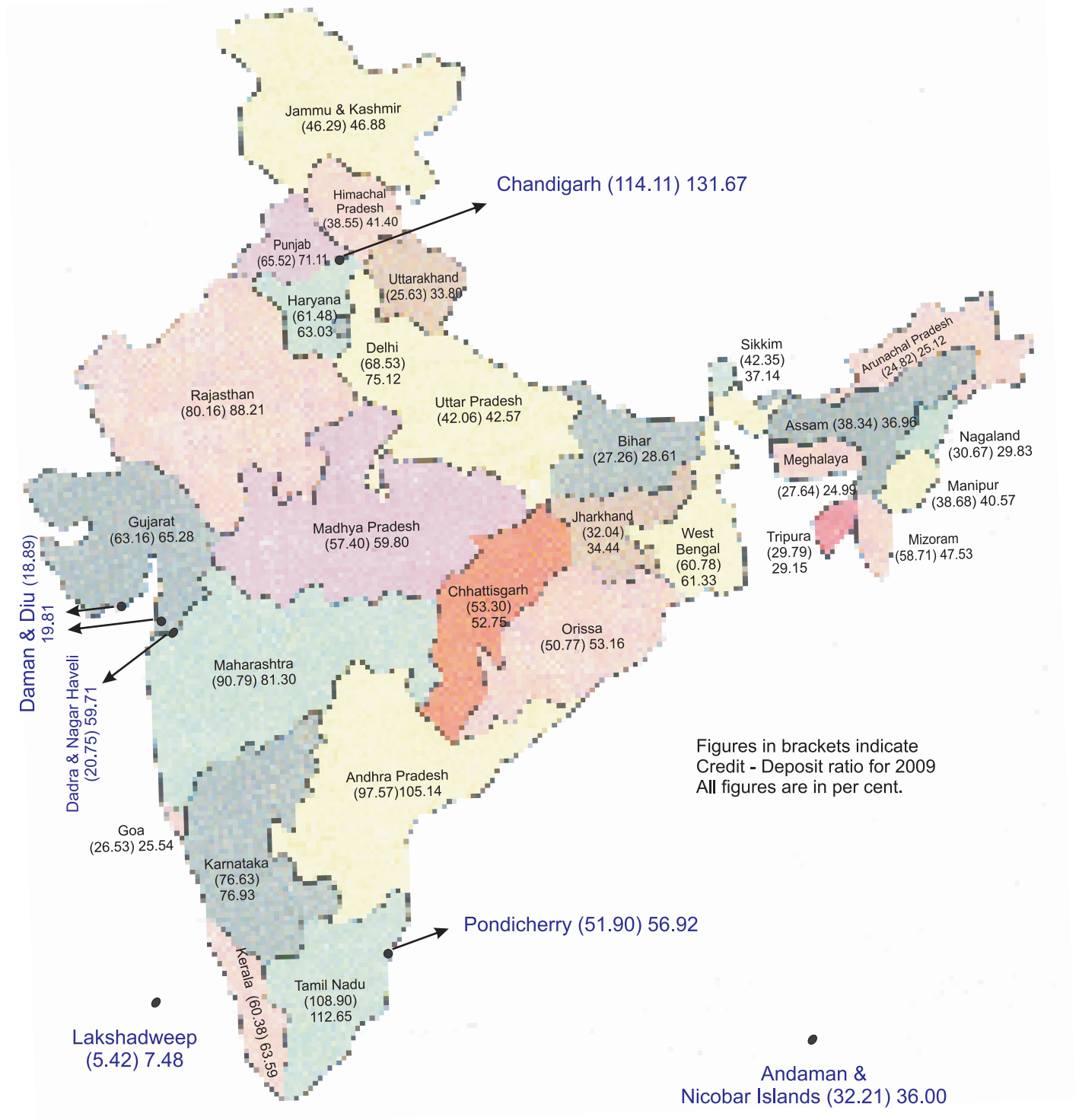
(Amount in ₹ crore)

Region / State / Union territory	As on March 31							
	Private Sector Banks				All Scheduled Commercial Banks			
	2009		2010		2009		2010	
	Deposits (17)	Credit (18)	Deposits (19)	Credit (20)	Deposits (21)	Credit (22)	Deposits (23)	Credit (24)
Northern Region	170142	87749	186000	114062	897754	615261	1010517	753605
	(23.8)	(16.9)	(23.1)	(19.6)	(22.8)	(21.5)	(22.0)	(22.5)
Haryana	17517	4850	23888	5938	87204	53617	109577	69067
Himachal Pradesh	1122	135	1000	350	23607	9100	27258	11284
Jammu & Kashmir	18553	9867	21745	12083	29355	13587	34233	16050
Punjab	12764	5717	13394	6648	120667	79064	133571	94980
Rajasthan	14619	9376	16073	11327	91914	73680	107021	94408
Chandigarh	5814	5534	6138	5253	27857	31788	31758	41817
Delhi	99753	52270	103762	72463	517150	354425	567099	425999
North Eastern Region	2878	1088	3826	1280	63247	22642	78904	27161
	(0.4)	(0.2)	(0.5)	(0.2)	(1.6)	(0.8)	(1.7)	(0.8)
Arunachal Pradesh	72	2	129	16	3682	914	4442	1116
Assam	1745	928	2240	1039	39427	15115	49545	18311
Manipur	64	1	134	7	2368	916	2763	1121
Meghalaya	377	25	493	68	6157	1702	7814	1953
Mizoram	99	19	168	16	1746	1025	2453	1166
Nagaland	375	41	518	45	3473	1065	4244	1266
Tripura	146	72	144	89	6394	1905	7643	2228
Eastern Region	43272	20394	46709	26274	445352	217753	531179	267159
	(6.0)	(3.9)	(5.8)	(4.5)	(11.3)	(7.6)	(11.5)	(8.0)
Bihar	1911	321	2483	456	86653	23624	101452	29025
Jharkhand	2716	1374	3613	1705	55513	17789	64826	22329
Orissa	7093	2513	6500	3399	70626	35856	83446	44361
Sikkim	316	69	366	65	2517	1066	3137	1165
West Bengal	31123	16106	33609	20638	228649	138969	276704	169698
Andaman & Nicobar Islands	113	11	138	11	1394	449	1614	581
Central Region	26713	11581	34391	16244	449939	201735	524925	245241
	(3.7)	(2.2)	(4.3)	(2.8)	(11.4)	(7.1)	(11.4)	(7.3)
Chhattisgarh	3167	1606	3225	2135	39437	21018	48417	25540
Madhya Pradesh	5183	4041	6472	6541	100971	57957	119335	71358
Uttar Pradesh	15994	4802	22102	6216	264369	111185	314778	134015
Uttaranchal	2369	1132	2592	1352	45162	11575	42395	14328
Western Region	285445	263116	324618	260941	1218766	1037797	1472723	1145060
	(39.9)	(50.7)	(40.2)	(44.7)	(31.0)	(36.3)	(32.0)	(34.2)
Goa	3676	955	6410	862	23910	6343	29497	7534
Gujarat	23799	17721	30861	21344	187906	118684	216470	141316
Maharashtra	257597	244411	286888	238337	1004898	912368	1224329	995343
Dadra & Nagar Haveli	204	18	257	383	771	160	968	578
Daman & Diu	169	11	202	15	1281	242	1459	289
Southern Region	186876	135017	211282	164606	862279	762338	983676	907392
	(26.1)	(26.0)	(26.2)	(28.2)	(21.9)	(26.7)	(21.4)	(27.1)
Andhra Pradesh	33458	30284	35931	36886	217453	212178	249467	262286
Karnataka	50050	29509	56514	32457	256709	196719	291655	224359
Kerala	45727	24669	51570	27344	135173	81612	150619	95785
Tamil Nadu	56653	49811	66173	67146	246992	268963	285337	321418
Lakshadweep	-	-	-	-	480	26	428	32
Puducherry	988	744	1094	773	5472	2840	6170	3512
All India	715326	518945	806826	583407	3937337	2857526	4601924	3345618
	(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 2009 & 2010, RBI.

MAP - 2
STATE & UNION TERRITORY - WISE CREDIT - DEPOSIT RATIO OF SCHEDULED
COMMERCIAL BANKS : 2010
 (As on March 31)



**TABLE 2.5 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2006 TO 2010**

(Amount in ₹ crore)

Population Group	As on March 31									
	March 2006		March 2007		March 2008		March 2009		March 2010	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	226534 (10.8)	127445 (8.4)	258128 (9.9)	154785 (7.9)	303025 (9.4)	183097 (7.6)	365491 (9.3)	208694 (7.3)	423502 (9.2)	249804 (7.5)
Semi-Urban	302245 (14.4)	151076 (10.0)	356827 (13.7)	189783 (9.7)	429377 (13.3)	230629 (9.6)	531944 (13.5)	266736 (9.3)	618207 (13.4)	32037 (9.6)
Urban	431564 (20.6)	248141 (16.4)	531269 (20.4)	316166 (16.2)	657624 (20.4)	383576 (16.0)	824463 (20.9)	461870 (16.2)	951116 (20.7)	559330 (16.7)
Metropolitan	1132698 (54.1)	990835 (65.3)	1452599 (55.9)	1288833 (66.1)	1838792 (56.9)	1597263 (66.7)	2215437 (56.3)	1920225 (67.2)	2609101 (56.7)	2216113 (66.2)
All India	2093041 (100.0)	1517497 (100.0)	2598823 (100.0)	1949567 (100.0)	3228818 (100.0)	2394565 (100.0)	3937335 (100.0)	2857525 (100.0)	4601926 (100.0)	3345619 (100.0)

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

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, RBI.

GRAPH - 3
POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010
 (As on last Friday of March)

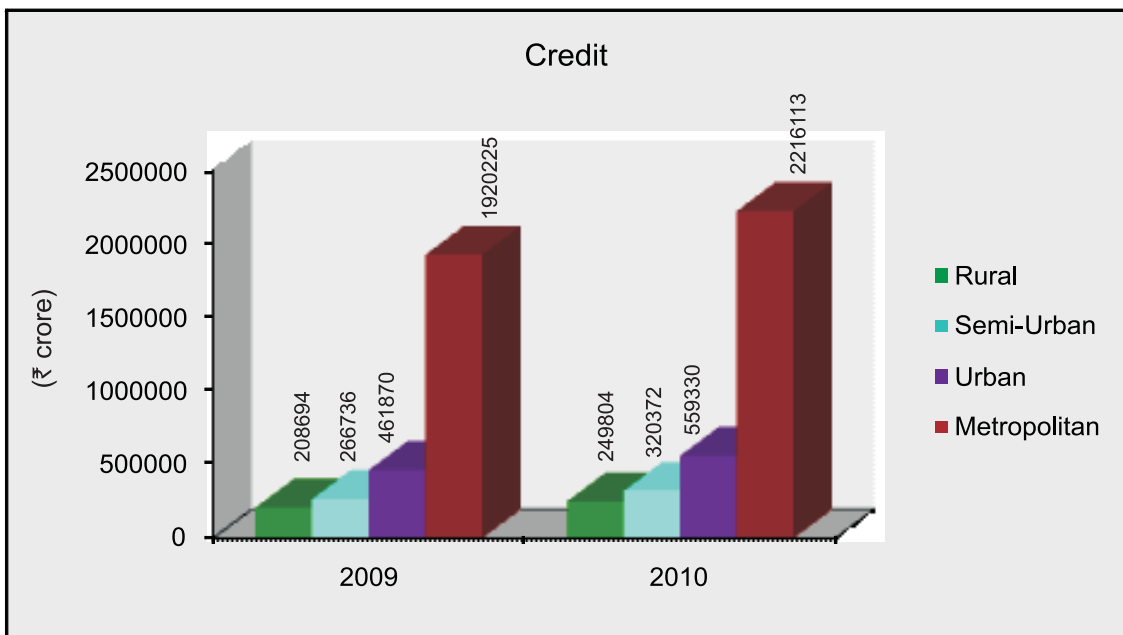
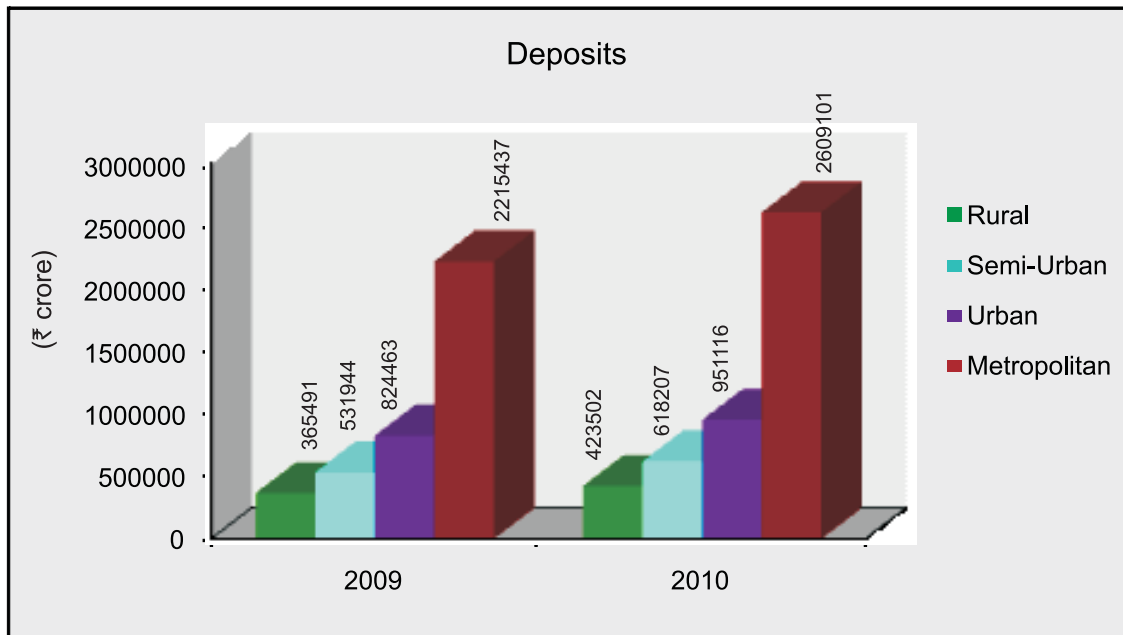


TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

(Per cent)

Ratio	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.36	7.41	7.13	7.31	7.20	7.34	6.65	7.36
2. Credit-Deposit ratio	73.43	77.45	72.17	71.34	72.58	73.17	64.4	67.05
3. Investment-Deposit ratio	35.51	34.08	31.11	32.05	32.53	32.66	36.33	36.32
4. (Credit+Investment)-Deposit ratio	108.94	111.53	103.28	103.39	105.11	105.83	100.81	103.37
5. Ratio of deposits to total liabilities	78.67	78.45	84.71	85.31	82.66	83.13	85.79	85.47
6. Ratio of demand & savings bank deposits to total deposits	38.55	42.73	29.85	30.28	32.66	34.02	26.18	28.3
7. Ratio of priority sector advances to total advances	28.70	29.45	30.87	31.56	30.16	30.89	35.47	35.4
8. Ratio of term loan to total advances	52.17	52.17	55.95	56.33	54.71	55.01	50.26	50.0
9. Ratio of secured advances to total advances	80.73	80.53	80.74	79.49	80.73	79.82	88.15	87.21
10. Ratio of investments in non-approved securities to total investments	15.41	17.65	16.49	16.19	16.11	16.65	25.67	26.82
11. Ratio of interest income to total assets	7.79	7.28	8.18	7.56	8.05	7.47	8.80	8.2
12. Ratio of net interest income to total assets (Net Interest Margin)	2.39	2.36	2.32	2.28	2.35	2.30	2.79	2.59
13. Ratio of non-interest income to total assets	1.40	1.37	1.17	1.09	1.25	1.18	1.30	1.23
14. Ratio of intermediation cost to total assets	1.75	1.87	1.58	1.48	1.64	1.61	1.85	1.88
15. Ratio of wage bills to intermediation cost	61.39	61.78	62.78	62.42	62.27	62.18	56.48	58.05
16. Ratio of wage bills to total expense	15.06	17.03	13.31	13.65	13.88	14.76	13.26	14.57
17. Ratio of wage bills to total income	11.71	13.38	10.57	10.68	10.95	11.56	10.31	11.57
18. Ratio of burden to total assets	0.35	0.51	0.40	0.39	0.38	0.43	0.54	0.65
19. Ratio of burden to interest income	4.50	6.95	4.91	5.18	4.77	5.74	6.16	7.93
20. Ratio of operating profits to total assets	2.04	1.85	1.92	1.89	1.96	1.88	2.25	1.94
21. Return on assets	1.02	0.91	1.03	1.00	1.02	0.97	1.15	0.95
22. Return on equity	17.74	15.92	18.05	18.30	17.94	17.47	14.69	12.29
23. Cost of deposits	6.17	5.75	6.31	5.64	6.26	5.68	6.73	6.27
24. Cost of borrowings	3.47	1.28	2.76	1.42	3.04	1.37	4.44	1.94
25. Cost of funds	5.94	5.32	6.09	5.35	6.04	5.34	6.67	6.13
26. Return on advances	9.89	8.92	10.17	9.18	10.08	9.10	11.82	10.95
27. Return on investments	6.77	6.41	7.05	6.88	6.95	6.72	6.57	6.18
28. Return on advances adjusted to cost of funds	3.95	3.60	4.09	3.83	4.04	3.76	5.15	4.81
29. Return on investments adjusted to cost of funds	0.83	1.09	0.96	1.52	0.91	1.38	-0.10	0.05

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks .

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.)

(Per cent)

Ratio	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	8.24	9.94	7.81	9.22	7.31	8.03	7.32	7.70
2. Credit-Deposit ratio	83.19	80.68	78.13	76.87	77.25	68.64	73.83	73.58
3. Investment-Deposit ratio	43.59	45.64	41.63	43.04	60.89	66.97	35.68	36.17
4. (Credit+Investment)-Deposit ratio	126.78	126.32	119.76	119.91	138.15	135.61	109.51	109.76
5. Ratio of deposits to total liabilities	67.52	67.24	71.65	71.50	48.09	54.90	77.56	78.88
6. Ratio of demand & savings bank deposits to total deposits	35.17	43.12	32.74	38.99	41.73	43.86	33.15	35.37
7. Ratio of priority sector advances to total advances	29.40	30.76	30.76	31.89	30.62	33.93	30.30	31.21
8. Ratio of term loan to total advances	77.20	77.19	71.19	70.56	48.14	46.57	57.51	57.43
9. Ratio of secured advances to total advances	76.23	75.94	78.89	78.68	48.20	50.72	78.59	78.25
10. Ratio of investments in non-approved securities to total investments	29.80	33.40	28.83	31.85	23.27	26.24	19.44	20.67
11. Ratio of interest income to total assets	8.60	7.43	8.65	7.61	7.49	6.01	8.12	7.38
12. Ratio of net interest income to total assets (Net Interest Margin)	2.88	3.00	2.86	2.91	4.33	3.97	2.62	2.55
13. Ratio of non-interest income to total assets	1.96	2.04	1.82	1.85	3.68	2.27	1.57	1.39
14. Ratio of intermediation cost to total assets	2.32	2.14	2.21	2.08	3.04	2.53	1.87	1.77
15. Ratio of wage bills to intermediation cost	35.32	37.25	39.15	41.57	39.71	42.38	53.55	55.29
16. Ratio of wage bills to total expense	10.17	12.14	10.83	12.76	19.44	23.48	13.60	14.83
17. Ratio of wage bills to total income	7.74	8.42	8.28	9.15	10.80	12.95	10.35	11.16
18. Ratio of burden to total assets	0.36	0.10	0.40	0.23	-0.64	0.26	0.30	0.38
19. Ratio of burden to interest income	4.17	1.39	4.61	3.01	-8.56	4.36	3.70	5.11
20. Ratio of operating profits to total assets	2.52	2.90	2.46	2.68	4.97	3.71	2.32	2.17
21. Return on assets	1.12	1.38	1.13	1.28	1.99	1.26	1.13	1.05
22. Return on equity	10.69	11.87	11.38	11.94	13.75	7.35	15.44	14.31
23. Cost of deposits	6.56	5.01	6.60	5.36	4.58	3.20	6.24	5.49
24. Cost of borrowings	3.52	1.96	3.56	1.95	4.07	1.58	3.37	1.57
25. Cost of funds	6.04	4.42	6.18	4.83	4.46	2.82	5.96	5.09
26. Return on advances	11.29	9.56	11.41	9.89	12.61	9.99	10.50	9.29
27. Return on investments	7.03	6.28	6.93	6.25	7.63	6.39	7.01	6.59
28. Return on advances adjusted to cost of funds	5.26	5.14	5.23	5.06	8.15	7.17	4.53	4.20
29. Return on investments adjusted to cost of funds	1.00	1.86	0.75	1.43	3.17	3.57	1.04	1.50

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS - 2009 AND 2010

(Amount in ₹ crore)

Maturity-wise liabilities \ assets	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	1006257	1107770	2104737	2581603	3110994	3689373	199123	229769
a) 1 - 14 days	93875	82023	141666	189772	235541	271795	12023	14751
b) 15 - 28 days	18690	25393	55020	85111	73710	110504	6054	7219
c) 29 days to 3 months	56585	68914	165388	290042	221974	358956	19442	24236
d) Over 3 months to 6 months	91336	103658	267454	331321	358790	434979	23917	24769
e) Over 6 months to one year	127843	142478	432838	484873	560680	627351	34828	38455
f) Over one year to 3 years	263457	348508	580264	667664	843721	1016172	76407	84457
g) Over 3 years to 5 years	123525	157736	130616	141881	254141	299617	16641	21051
h) Over 5 years	230946	179060	331491	390938	562437	569998	9811	14831
Borrowings	93660	117417	106164	177958	199824	295374	6325	8436
a) 1 - 14 days	14398	19811	13753	19075	28151	38886	373	967
b) 15 - 28 days	5663	5009	1843	1715	7506	6725	-	14
c) 29 days to 3 months	11368	19966	8912	12412	20280	32378	341	577
d) Over 3 months to 6 months	10693	11295	10646	10095	21340	21389	2001	1497
e) Over 6 months to one year	5208	5777	7180	19047	12387	24824	1207	1098
f) Over one year to 3 years	10630	8229	26964	24287	37593	32516	500	1324
g) Over 3 years to 5 years	3257	6643	7168	12242	10426	18885	875	901
h) Over 5 years	32444	40688	29698	79084	62142	119772	1029	2057
Loans and Advances	738482	857193	1479884	1842839	2218366	2700032	128601	154186
a) 1 - 14 days	103852	108535	129985	154708	233838	263243	8371	9176
b) 15 - 28 days	11138	12330	42203	52311	53341	64640	4676	5302
c) 29 days to 3 months	47811	51682	154455	196364	202266	248045	11535	14041
d) Over 3 months to 6 months	42568	49428	117761	151109	160329	200537	9841	13491
e) Over 6 months to one year	41552	52787	169527	197308	211079	250094	18043	20422
f) Over one year to 3 years	314195	358857	426656	554352	740851	913208	45623	56699
g) Over 3 years to 5 years	61192	84794	160631	222850	221823	307644	15857	17723
h) Over 5 years	116173	138781	278667	313838	394840	452619	14654	17333

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

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS - 2009 AND 2010 (Contd.)

(Amount in ₹ crore)

Maturity-wise liabilities \ assets	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	357529	377566	697498	828689	1055027	1206254	72352	83563
a) 1 - 14 days	23427	3070	39236	27216	62663	30286	7501	6497
b) 15 - 28 days	5582	3305	11085	14426	16666	17731	2744	2229
c) 29 days to 3 months	27117	16095	28996	39895	56114	55990	8610	5171
d) Over 3 months to 6 months	11813	12853	33912	41467	45725	54319	3967	2517
e) Over 6 months to one year	12591	9803	46727	50571	59318	60374	4061	3975
f) Over one year to 3 years	44929	64528	107604	84131	152532	148659	5103	7391
g) Over 3 years to 5 years	71257	73249	88730	98244	159987	171493	8031	12769
h) Over 5 years	160814	194663	341208	472740	502022	667402	32334	43014
Foreign Currency Assets	136540	148161	144288	187029	280828	335190	12168	9725
a) 1 - 14 days	30911	36313	39050	29238	69961	65551	1678	1347
b) 15 - 28 days	7818	7060	7881	10394	15699	17454	554	287
c) 29 days to 3 months	30265	27596	28665	40632	58930	68228	5209	3282
d) Over 3 months to 6 months	19530	26236	20767	36421	40297	62657	3070	2063
e) Over 6 months to one year	6254	10016	10729	27522	16983	37538	1513	2543
f) Over one year to 3 years	18193	15387	13683	18418	31876	33805	71	172
g) Over 3 years to 5 years	11989	14083	12044	11521	24033	25605	54	18
h) Over 5 years	11579	11471	11469	12882	23048	24353	17	14
Foreign Currency Liabilities	115621	135429	138340	178115	253962	313545	14692	10664
a) 1 - 14 days	32302	29899	30931	30488	63233	60387	2023	946
b) 15 - 28 days	9426	7348	7804	10868	17231	18215	292	123
c) 29 days to 3 months	15665	28943	26519	34604	42184	63547	4796	2780
d) Over 3 months to 6 months	15858	21563	20469	29397	36327	50960	4064	2739
e) Over 6 months to one year	15661	21346	18899	31730	34560	53076	2496	2961
f) Over one year to 3 years	18454	15761	17384	19635	35838	35395	534	589
g) Over 3 years to 5 years	6578	9624	7221	10077	13799	19702	363	402
h) Over 5 years	1677	947	9113	11316	10790	12263	125	125

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

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS - 2009 AND 2010 (Contd.)

(Amount in ₹ crore)

Maturity-wise liabilities \ assets	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	537104	592904	736227	822673	214006	237780	4061228	4749827
a) 1 - 14 days	41797	52978	53821	67729	51385	52585	340747	392110
b) 15 - 28 days	17798	15641	23852	22860	14793	19474	112355	152838
c) 29 days to 3 months	71931	64187	91373	88424	28622	35070	341968	482450
d) Over 3 months to 6 months	70297	62122	94213	86891	15559	19186	468563	541056
e) Over 6 months to one year	88181	87788	123010	126243	26245	26138	709935	779732
f) Over one year to 3 years	189690	231375	266097	315832	49364	63279	1159183	1395282
g) Over 3 years to 5 years	18101	20957	34742	42007	20641	21978	309524	363603
h) Over 5 years	39308	57856	49119	72687	7398	71	618954	642756
Borrowings	131537	140676	137863	149112	77286	62115	414972	506601
a) 1 - 14 days	6519	7309	6892	8275	36434	29893	71477	77054
b) 15 - 28 days	2923	1586	2923	1600	4220	3049	14648	11373
c) 29 days to 3 months	9841	11968	10182	12545	8103	5080	38565	50003
d) Over 3 months to 6 months	8813	11325	10814	12822	3916	3912	36070	38123
e) Over 6 months to one year	12663	15437	13870	16535	5067	3697	31324	45057
f) Over one year to 3 years	30043	34335	30542	35659	11645	9176	79780	77351
g) Over 3 years to 5 years	21640	11702	22515	12602	3670	3121	36611	34608
h) Over 5 years	39096	47016	40124	49073	4230	4187	106496	173032
Loans and Advances	446795	478337	575395	632523	165385	163264	2959146	3495818
a) 1 - 14 days	21735	18806	30106	27982	25480	23572	289424	314797
b) 15 - 28 days	7898	8105	12574	13407	11072	12565	76987	90613
c) 29 days to 3 months	31619	41847	43154	55888	23808	28977	269228	332910
d) Over 3 months to 6 months	29478	40294	39319	53785	20307	22630	219955	276952
e) Over 6 months to one year	53864	62947	71907	83369	11665	12260	294651	345723
f) Over one year to 3 years	158747	159754	204370	216453	39810	32864	985031	1162525
g) Over 3 years to 5 years	62589	55549	78445	73271	16760	10715	317028	391631
h) Over 5 years	80866	91034	95520	108367	16483	19682	506842	580668

Source : Annual accounts of banks.

TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS - 2009 AND 2010 (Concl.d.)

(Amount in ₹ crore)

Maturity-wise liabilities \ assets	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	234139	270618	306490	354181	130684	159629	1492201	1720064
a) 1 - 14 days	38284	37277	45785	43774	40561	55037	149009	129097
b) 15 - 28 days	10918	12854	13662	15083	7486	9351	37814	42166
c) 29 days to 3 months	21886	22901	30496	28072	17226	23701	103836	107763
d) Over 3 months to 6 months	15550	18220	19517	20737	7433	14575	72675	89632
e) Over 6 months to one year	21750	23439	25811	27414	17466	19236	102594	107024
f) Over one year to 3 years	58420	69257	63523	76647	24667	24935	240723	250241
g) Over 3 years to 5 years	12920	15418	20951	28187	7766	6780	188704	206460
h) Over 5 years	54411	71252	86745	114266	8078	6014	596846	787682
Foreign Currency Assets	102192	95580	114360	105305	104889	72560	500077	513055
a) 1 - 14 days	15111	12551	16790	13897	31237	23029	117988	102478
b) 15 - 28 days	2698	2666	3252	2953	3414	4498	22365	24905
c) 29 days to 3 months	4613	8267	9822	11548	10475	10114	79227	89890
d) Over 3 months to 6 months	4050	7031	7121	9094	11444	11475	58862	83225
e) Over 6 months to one year	3991	7140	5504	9683	2062	1996	24550	49217
f) Over one year to 3 years	21694	26420	21765	26592	10132	8213	63773	68610
g) Over 3 years to 5 years	24199	13891	24254	13909	4152	4705	52439	44218
h) Over 5 years	25836	17615	25853	17629	31973	8530	80874	50512
Foreign Currency Liabilities	96439	93552	111131	104216	112749	103207	477841	520968
a) 1 - 14 days	8492	7512	10515	8458	20700	16779	94447	85624
b) 15 - 28 days	3331	2379	3624	2503	4047	3252	24902	23969
c) 29 days to 3 months	10946	10844	15742	13624	8516	9275	66441	86446
d) Over 3 months to 6 months	7878	12627	11942	15366	6077	9539	54346	75865
e) Over 6 months to one year	9997	11448	12493	14408	9565	23399	56618	90883
f) Over one year to 3 years	25158	26842	25692	27431	17227	18250	78758	81077
g) Over 3 years to 5 years	16476	8890	16839	9292	6971	6797	37609	35790
h) Over 5 years	14160	13010	14285	13135	39646	15916	64721	41315

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Number of reporting banks	7	7	20	20	27	27	15	15
Liabilities								
1. Capital	1080	1104	12456	12440	13536	13544	1171	1273
2. Reserves and Surplus	71341	82622	123465	144836	194806	227458	16306	18898
2.1. Statutory Reserves	36572	43834	30994	37973	67566	81807	4556	5238
2.2. Capital Reserves	1693	1899	22500	24538	24193	26437	1171	1206
2.3. Share Premium	21011	21508	14854	15116	35864	36624	4899	5732
2.4. Investment Fluctuations Reserves	-	50	445	666	445	716	206	235
2.5. Revenue and other Reserves	12064	15330	51975	62289	64039	77619	4985	5980
2.6. Balance of Profit	2	2	2697	4254	2699	4256	488	507
3. Deposits	1007041	1108086	2105706	2583716	3112747	3691802	199274	229897
Type-wise								
3A.1. Demand deposits	132373	145374	178862	223155	311235	368528	17632	21597
(i) From banks	13295	11405	6123	8232	19418	19637	438	481
(ii) From others	119078	133968	172739	214923	291817	348891	17194	21115
3A.2. Savings bank deposits	255855	328109	449627	559158	705481	887267	34532	43567
3A.3. Term deposits	618814	634603	1477217	1801403	2096031	2436006	147110	164733
(i) From banks	14539	15806	80566	121127	95106	136933	11369	12342
(ii) From others	604275	618797	1396650	1680276	2000925	2299074	135742	152391
Location-wise								
3B.1 Deposits of branches in India	975000	1068687	2005576	2461458	2980576	3530145	199274	229897
3B.2 Deposits of branches outside India	32042	39399	100129	122258	132171	161657	-	-

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4. Borrowings	102616	121567	155790	192247	258406	313814	6168	8127
4.1. Borrowings in India	47960	53775	125236	155132	173196	208907	4047	6467
(i) From Reserve Bank of India	700	-	7986	3574	8686	3574	-	44
(ii) From other banks	1220	8538	2358	9446	3578	17984	430	680
(iii) From other institutions and agencies	46040	45237	114892	142112	160932	187349	3617	5743
4.2. Borrowings outside India	54656	67792	30554	37115	85210	104907	2121	1660
Secured borrowings included in 4	6732	9358	9344	5415	16076	14773	14	183
5. Other liabilities and provisions	97976	99136	88286	95360	186262	194497	9374	107
5.1. Bill payable	24086	26332	16070	17991	40155	44323	1627	2070
5.2. Inter-office adjustment	5847	11832	3828	2253	9675	14084	262	325
5.3. Interest accrued	10021	9411	8930	10296	18951	19707	832	1007
5.4. Subordinate debt.	-	-	4796	1525	4796	1525	432	547
5.5. Deferred tax liabilities	-	-	461	1003	461	1003	118	211
5.6. Others (including provisions)	58023	51561	54201	62293	112224	113855	6103	6622
Total Liabilities	1280055	1412515	2485702	3028599	3765757	4441114	232292	268977
6. Cash and balances with RBI	74107	82057	150034	188802	224141	270858	13250	16915
6.1. Cash in hand	5443	8547	9138	9840	14580	18387	1630	1769
6.2. Balances with RBI	68665	73509	140896	178962	209561	252471	11621	15146
(i) In current account	68662	73507	139212	178777	207874	252284	11621	15146
(ii) In other account	3	3	1684	185	1687	188	-	-
7. Balances with banks and money at call and short notice	53522	40622	77781	83594	131303	124216	10043	5692
7.1. In India	28491	17064	28974	43291	57465	60355	8868	5363
7.1.1. Balances with banks	14579	14765	19349	23407	33928	38173	5572	2271
(i) In current account	1278	1367	5847	5542	7125	6909	612	555
(ii) In other deposit accounts	13301	13398	13502	17866	26804	31264	4960	1715
7.1.2 Money at call and short notice	13912	2299	9625	19884	23537	22182	3296	3093
(i) with banks	13912	300	7396	14617	21308	14917	3036	2343
(ii) with other institutions	0	1999	2229	5267	2229	7266	260	750
7.2. Outside India	25031	23558	48807	40303	73838	63861	1175	329
7.2.1 Balances with Banks	15979	17678	35942	25453	51921	43131	692	223
(i) In current account	14531	16915	10820	4845	25352	21760	189	158
(ii) In other deposit accounts	1448	763	25121	20608	26569	21371	502	65
7.2.2 Money at call and short notice	9052	5880	12865	14850	21917	20729	484	106

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	357624	377658	655042	828125	1012666	1205783	72393	83499
8.1 Investment in India in	351141	369257	641526	814654	992667	1183911	72393	83499
(i) Government securities	300264	309729	541332	690286	841597	1000015	53623	60819
(ii) Other approved securities	2252	1254	5678	3761	7931	5015	185	289
(iii) Shares	5117	7787	9713	12913	14830	20700	471	634
(iv) Debentures and Bonds	17487	19070	41346	36246	58832	55315	4689	4251
(v) Subsidiaries and/or joint ventures	3650	4319	3177	3557	6827	7876	395	394
(vi) Others	22370	27099	40280	67891	62651	94989	13029	17112
8.2 Investment outside India in	6483	8401	13516	13471	19999	21872	-	-
(i) Government securities	743	2010	4892	6346	5635	8356	-	-
(ii) Subsidiaries and/or joint ventures	1255	1404	847	1003	2102	2406	-	-
(iii) Others	4485	4988	7777	6121	12262	11109	-	-
9. Advances	739450	858198	1519762	1843102	2259212	2701300	128504	154136
Type-wise								
9A. (i) Bills purchased and discounted	53465	51076	74045	89740	127510	140817	7522	8957
(ii) Cash credits, overdrafts & loans repayable on demand	300222	359411	595373	715089	895595	1074500	56390	68119
(iii) Term loans	385762	447711	850344	1038272	1236106	1485984	64592	77060
Security-wise								
9B. (i) Secured by tangible assets	513071	600076	1139618	1346992	1652688	1947068	108253	128613
(ii) Covered by Bank/Government Guarantees	83871	91018	87365	118020	171236	209038	5024	5804
(iii) Unsecured	142508	167104	292779	378090	435287	545193	15227	19718
Sector-wise & Location-wise								
9.C.I. Advances in India	653663	762038	1422540	1720810	2076203	2482848	128504	154136
(i) Priority sectors	212215	252714	469110	581713	681325	834427	45578	54589
(ii) Public sectors	48648	63561	173851	191173	222499	254734	5364	9153
(iii) Banks	350	275	6218	12415	6569	12690	199	303
(iv) Others	392450	445488	773360	935509	1165810	1380996	77363	90091

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

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9.C.II. Advances outside India	85787	96160	97222	122292	183009	218452	-	-
(i) Due from banks	4412	15657	16392	15949	20804	31606	-	-
(ii) Due from others	81375	80503	80830	106343	162205	186846	-	-
a) Bills purchased and discounted	29309	25294	22334	31389	51642	56683	-	-
b) Syndicate loans	27094	26475	23829	28012	50923	54487	-	-
c) Others	24972	28734	34667	46943	59639	75676	-	-
10. Fixed Assets	5512	6213	28232	28253	33743	34466	2183	2357
10.1 Premises	1870	1913	23274	22658	25144	24570	1365	1385
10.2. Fixed assets under construction	278	303	251	317	528	620	155	232
10.3 Other fixed assets	3364	3998	4707	5278	8071	9276	662	740
11. Other Assets	49840	47767	54851	56724	104692	104491	5919	6378
(i) Inter - office adjustments (net)	3470	1784	3474	2838	6943	4622	122	180
(ii) Interest accrued	9313	10359	15354	16392	24667	26752	1561	1705
(iii) Tax paid in advance/tax deducted at source	5289	5729	15025	16995	20314	22724	1282	1587
(iv) Stationery and stamps	121	127	120	118	241	245	21	29
(v) Others	31648	29767	20879	20381	52526	50148	2933	2878
Total Assets	1280055	1412515	2485702	3028599	3765757	4441114	232292	268977

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Number of reporting banks	7	7	22	22	31	32	80	81
Liabilities								
1. Capital	3070	3276	4241	4549	25513	30555	43289	48648
2. Reserves and Surplus	79122	96537	95428	115435	34424	38584	324658	381476
2.1. Statutory Reserves	9183	11903	13739	17141	9805	11197	91110	110144
2.2. Capital Reserves	2257	3194	3428	4400	2723	2926	30344	33763
2.3. Share Premium	47725	57791	52624	63523	-	-	88489	100146
2.4. Investment Fluctuations Reserves	75	206	282	441	337	257	1063	1413
2.5. Revenue and other Reserves	10267	10367	15252	16347	17125	18540	96416	112505
2.6. Balance of Profit	9615	13077	10103	13584	4435	5664	17237	23503
3. Deposits	537104	592904	736378	822801	214076	237853	4063201	4752456
Type-wise								
3A.1. Demand deposits	83160	112992	100791	134589	60551	67902	472577	571019
(i) From banks	2954	4058	3391	4539	1494	1630	24303	25806
(ii) From others	80206	108934	97400	130050	59057	66272	448274	545213
3A.2. Savings bank deposits	105738	142653	140269	186220	28789	36427	874540	1109915
3A.3. Term deposits	348207	337259	495317	501992	124737	133524	2716084	3071522
(i) From banks	28255	19475	39623	31817	11910	10068	146639	178818
(ii) From others	319952	317784	455694	470175	112827	123456	2569446	2892704
Location-wise								
3B.1 Deposits of branches in India	524125	578880	723398	808777	214076	237848	3918051	4576771
3B.2 Deposits of branches outside India	12979	14024	12979	14024	-	-	145150	175680

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
4. Borrowings	131537	140676	137705	148803	77486	62146	473597	524764
4.1. Borrowings in India	55076	69277	59123	75744	40739	31989	273058	316640
(i) From Reserve Bank of India	1490	-	1490	44	1606	820	11782	4438
(ii) From other banks	5720	7251	6150	7931	10627	9719	20355	35635
(iii) From other institutions and agencies	47866	62026	51483	67769	28507	21450	240921	276568
4.2. Borrowings outside India	76461	71399	78582	73059	36747	30157	200539	208123
Secured borrowings included in 4	3094	1980	3109	2163	22573	15938	41758	32875
5. Other liabilities and provisions	44631	48438	54005	59221	93630	64080	333897	317798
5.1. Bill payable	7859	12824	9486	14894	2883	3599	52524	62816
5.2. Inter-office adjustment	435	30	697	355	6	116	10378	14556
5.3. Interest accrued	7245	5751	8077	6758	2559	1998	29586	28463
5.4. Subordinate debt.	-	-	432	547	-	-	5228	2072
5.5. Deferred tax liabilities	-	-	118	211	10	28	589	1242
5.6. Others (including provisions)	28691	29833	34794	36455	88173	58339	235191	208649
Total Liabilities	795464	881831	1027756	1150809	445129	433219	5238642	6025141
6. Cash and balances with RBI	44233	58943	57484	75858	15642	19097	297267	365812
6.1. Cash in hand	6343	8162	7972	9931	587	607	23140	28925
6.2. Balances with RBI	37891	50781	49512	65927	15055	18489	274127	336887
(i) In current account	37791	50681	49412	65827	15052	18485	272338	336595
(ii) In other account	100	100	100	100	3	4	1790	292
7. Balances with banks and money at call and short notice	23904	32989	33947	38681	31266	20559	196516	183455
7.1. In India	12504	20596	21372	25960	6539	5344	85376	91659
7.1.1. Balances with banks	10497	10039	16068	12310	6076	4645	56073	55128
(i) In current account	1919	2413	2530	2968	1130	974	10785	10852
(ii) In other deposit accounts	8578	7626	13538	9342	4946	3671	45288	44276
7.1.2 Money at call and short notice	2007	10557	5304	13649	463	699	29303	36531
(i) with banks	20	624	3056	2967	347	679	24712	18562
(ii) with other institutions	1987	9933	2247	10683	115	20	4591	17968
7.2. Outside India	11400	12392	12575	12721	24727	15215	111140	91797
7.2.1 Balances with Banks	7080	8101	7772	8325	13340	12496	73033	63952
(i) In current account	3970	2995	4160	3153	2199	2138	31711	27052
(ii) In other deposit accounts	3110	5106	3612	5172	11141	10357	41322	36900
7.2.2 Money at call and short notice	4320	4291	4804	4397	11387	2719	38107	27845

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
8. Investments	234139	270618	306531	354117	130354	159286	1449551	1719185
8.1 Investment in India in	223756	260741	296149	344240	130354	159286	1419169	1687437
(i) Government securities	164327	180209	217950	241028	100009	117492	1159555	1358534
(ii) Other approved securities	31	21	217	311	6	4	8154	5330
(iii) Shares	2208	3511	2679	4145	94	98	17603	24942
(iv) Debentures and Bonds	19033	20398	23722	24650	2952	6634	85506	86599
(v) Subsidiaries and/or joint ventures	6692	6848	7087	7242	-	-	13913	15119
(vi) Others	31465	49753	44494	66864	27293	35058	134437	196912
8.2 Investment outside India in	10383	9877	10383	9877	-	-	30381	31749
(i) Government securities	95	165	95	165	-	-	5730	8521
(ii) Subsidiaries and/or joint ventures	6606	6614	6606	6614	-	-	8708	9021
(iii) Others	3681	3098	3681	3098	-	-	15943	14208
9. Advances	446824	478358	575328	632494	165385	163260	2999924	3497054
Type-wise								
9A. (i) Bills purchased and discounted	13484	18505	21006	27462	14507	21306	163023	189585
(ii) Cash credits, overdrafts & loans repayable on demand	88382	90600	144771	158719	71254	65923	1111620	1299141
(iii) Term loans	344959	369252	409550	446313	79624	76031	1725281	2008328
Security-wise								
9B. (i) Secured by tangible assets	334829	354513	443082	483127	74659	75473	2170429	2505667
(ii) Covered by Bank/Government Guarantees	5771	8734	10795	14539	5053	7326	187084	230902
(iii) Unsecured	106224	115111	121451	134829	85672	80462	642410	760484
Sector-wise & Location-wise								
9.C.I. Advances in India	381533	418912	510037	573048	165385	163260	2751624	3219156
(i) Priority sectors	131378	147142	176957	201730	50647	55417	908929	1091574
(ii) Public sectors	3866	9471	9230	18624	517	2739	232246	276097
(iii) Banks	449	1164	648	1467	1013	3991	8230	18149
(iv) Others	245839	261135	323202	351226	113207	101113	1602219	1833335

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2009 AND 2010 (Concl.d.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
9.C.II. Advances outside India	65291	59446	65291	59446	-	-	248300	277898
(i) Due from banks	1565	1385	1565	1385	-	-	22369	32991
(ii) Due from others	63726	58061	63726	58061	-	-	225931	244907
a) Bills purchased and discounted	1813	1983	1813	1983	-	-	53455	58666
b) Syndicate loans	31433	26982	31433	26982	-	-	82356	81468
c) Others	30481	29096	30481	29096	-	-	90120	104772
10. Fixed Assets	7698	7882	9880	10239	4738	4859	48361	49564
10.1 Premises	3177	3360	4542	4744	3023	3146	32709	32461
10.2.Fixed assets under construction	72	76	227	309	711	808	1467	1736
10.3 Other fixed assets	4449	4445	5112	5185	1003	906	14185	15367
11. Other Assets	38667	33043	44586	39421	97746	66158	247023	210070
(i) Inter - office adjustments (net)	-	-	122	180	96	154	7161	4955
(ii) Interest accrued	7592	6889	9153	8594	3069	2964	36889	38310
(iii) Tax paid in advance/tax deducted at source	5449	5825	6731	7412	1024	2289	28069	32425
(iv) Stationery and stamps	35	30	56	59	1	1	299	305
(v) Others	25590	20299	28523	23177	93556	60750	174605	134076
Total Assets	795464	881831	1027756	1150809	445129	433219	5238642	6025141

Source : Annual accounts of banks.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS - 2008 AND 2009**

(Amount in ₹ crore)

States / Union Territories	As on March 31, 2008					
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)
Andaman & Nicobar Islands	2	55	289	19	12	377
Andhra Pradesh	193	1288	2173	3689	867	8210
Arunachal Pradesh	192	140	76	181	31	620
Assam	7	169	642	1	84	903
Bihar	18	361	900	29	141	1449
Chandigarh*	-	26	189	-	4	219
Chhattisgarh	16	88	1322	167	45	1638
Delhi	8	128	658	16	51	861
Goa	11	37	663	-	135	846
Gujarat	17	368	2617	1265	164	4431
Haryana	69	397	1363	2157	20	4006
Himachal Pradesh	8	281	2411	246	187	3133
Jammu & Kashmir	2	23	364	1	13	403
Karnataka	66	438	3119	1348	80	5051
Kerala	23	170	3831	726	200	4950
Madhya Pradesh	111	372	2442	1117	228	4270
Maharashtra	284	2677	16510	2734	558	22763
Manipur	39	13	42	138	12	244
Meghalaya	6	18	719	34	87	864
Mizoram	5	9	184	43	9	250
Nagaland	31	28	187	1	6	253
Orissa	71	273	1566	1666	109	3685
Pondicherry	10	29	288	11	22	360
Punjab	44	346	1566	2907	159	5022
Rajasthan	57	386	1525	1448	14	3430
Sikkim	10	6	70	4	2	92
Tamil Nadu	61	599	3994	608	628	5890
Tripura	8	29	330	8	35	410
Uttar Pradesh	96	881	2885	960	419	5241
Uttarakhand	37	9	826	-	4	876
West Bengal	31	261	2575	1053	310	4230
ALL INDIA	1533	9905	56326	22577	4636	94977

Notes : 1. * Share Capital of Chandigarh SCB is Rs. 0.49 for the year 2008.

2. Data for the state of Bihar, Himachal Pradesh and Manipur is repeated for the year 2008 from previous year.

Source : National Bank for Agriculture and Rural Development.

TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS - 2008 AND 2009 (Contd.)

(Amount in ₹ crore)

States / Union Territories	As on March 31, 2008					
	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(7)	(8)	(9)	(10)	(11)	(12)
Andaman & Nicobar Islands	27	224	107	19	-	377
Andhra Pradesh	204	1599	5996	411	-	8210
Arunachal Pradesh	18	263	132	50	157	620
Assam	30	285	289	206	93	903
Bihar	91	611	628	119	-	1449
Chandigarh*	6	158	51	4	-	219
Chhattisgarh	63	1129	352	87	7	1638
Delhi	317	166	327	51	-	861
Goa	79	285	393	89	-	846
Gujarat	1220	889	2186	136	-	4431
Haryana	331	480	3124	71	-	4006
Himachal Pradesh	146	1778	1076	133	-	3133
Jammu & Kashmir	15	271	88	29	-	403
Karnataka	656	1540	2805	50	-	5051
Kerala	1403	1096	2186	215	50	4950
Madhya Pradesh	424	1227	2450	169	-	4270
Maharashtra	1458	10431	9331	1543	-	22763
Manipur	10	92	96	13	33	244
Meghalaya	48	550	194	72	-	864
Mizoram	9	100	123	12	6	250
Nagaland	5	120	59	37	32	253
Orissa	140	1432	2006	107	-	3685
Pondicherry	27	116	197	17	3	360
Punjab	123	608	4123	168	-	5022
Rajasthan	131	914	2258	127	-	3430
Sikkim	57	17	17	1	-	92
Tamil Nadu	297	2159	3336	98	-	5890
Tripura	63	123	136	41	47	410
Uttar Pradesh	238	1065	3621	317	-	5241
Uttarakhand	46	667	135	28	-	876
West Bengal	630	1146	2206	248	-	4230
ALL INDIA	8312	31541	50028	4668	428	94977

Notes : 1. * Share Capital of Chandigarh SCB is Rs. 0.49 for the year 2008.

2. Data for the state of Bihar, Himachal Pradesh and Manipur is repeated for the year 2008 from previous year.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS - 2008 AND 2009 (Contd.)**

(Amount in ₹ crore)

States / Union Territories	As on March 31, 2009					
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(13)	(14)	(15)	(16)	(17)	(18)
Andaman & Nicobar Islands	2	70	319	25	13	429
Andhra Pradesh	193	1292	3176	2085	830	7576
Arunachal Pradesh	193	130	66	187	28	604
Assam	7	166	824	-	104	1101
Bihar	18	361	900	29	141	1449
Chandigarh*	-	31	163	-	4	198
Chhattisgarh	16	118	1593	170	12	1909
Delhi	6	147	686	14	53	906
Goa	13	46	754	-	95	908
Gujarat	19	436	3210	808	91	4564
Haryana	72	399	1724	1750	7	3952
Himachal Pradesh	8	281	2411	246	187	3133
Jammu & Kashmir	2	22	417	1	17	459
Karnataka	81	482	3892	1967	95	6517
Kerala	23	170	3831	726	200	4950
Madhya Pradesh	122	395	2924	1417	199	5057
Maharashtra	293	2680	20954	1517	569	26013
Manipur	41	15	79	140	17	292
Meghalaya	7	33	794	52	86	972
Mizoram	6	9	216	46	8	285
Nagaland	31	38	226	1	17	313
Orissa	73	281	2310	1723	165	4552
Pondicherry	11	34	335	13	21	414
Punjab	50	359	1935	3904	225	6473
Rajasthan	58	402	1987	1227	14	3688
Sikkim	10	8	87	8	1	114
Tamil Nadu	61	623	4429	831	1024	6968
Tripura	8	29	330	8	35	410
Uttar Pradesh	106	822	3830	1331	487	6576
Uttarakhand	7	11	921	84	3	1026
West Bengal	31	261	2575	1053	310	4230
ALL-INDIA	1568	10151	67898	21363	5058	106038

Notes : 1. Data for the year 2009 is provisional.

2. * Share Capital of Chandigarh SCB is Rs. 0.52 crore for the year 2009.

3. Data for the state of Bihar, Himachal Pradesh, Kerala, Tripura and West Bengal is not available for the year 2009.

Source : National Bank for Agriculture and Rural Development.

TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS - 2008 AND 2009 (Concl.d.)

(Amount in ₹ crore)

States / Union Territories	As on March 31, 2009					
	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(19)	(20)	(21)	(22)	(23)	(24)
Andaman & Nicobar Islands	34	250	119	26	-	429
Andhra Pradesh	1439	1207	4704	226	-	7576
Arunachal Pradesh	29	264	120	36	155	604
Assam	33	450	312	212	94	1101
Bihar	91	611	628	119	-	1449
Chandigarh*	18	122	53	5	-	198
Chhattisgarh	43	1395	374	94	3	1909
Delhi	360	168	326	52	-	906
Goa	57	292	495	64	-	908
Gujarat	432	2135	1787	157	53	4564
Haryana	532	559	2799	62	-	3952
Himachal Pradesh	146	1778	1076	133	-	3133
Jammu & Kashmir	20	313	88	38	-	459
Karnataka	225	2697	3493	102	-	6517
Kerala	1403	1096	2186	215	50	4950
Madhya Pradesh	276	2295	2293	193	-	5057
Maharashtra	1318	14563	8743	1389	-	26013
Manipur	22	84	145	19	22	292
Meghalaya	31	662	206	73	-	972
Mizoram	77	65	127	12	4	285
Nagaland	23	141	63	40	46	313
Orissa	134	2291	1981	146	-	4552
Pondicherry	22	144	209	34	5	414
Punjab	120	1405	4729	219	-	6473
Rajasthan	183	1659	1728	118	-	3688
Sikkim	49	29	34	2	-	114
Tamil Nadu	198	3342	3296	132	-	6968
Tripura	63	123	136	41	47	410
Uttar Pradesh	218	2744	3259	355	-	6576
Uttarakhand	59	795	138	34	-	1026
West Bengal	630	1146	2206	248	-	4230
ALL-INDIA	8285	44825	47853	4596	479	106038

Note : Data for the state of Bihar, Himachal Pradesh and Manipur is repeated for the year 2008 from previous year.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT
CENTRAL CO-OPERATIVE BANKS - 2008 AND 2009**

(Amount in ₹ crore)

States	Year	Capitla	Reserves	Deposits	Borrowings	Other Liabilites	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	2008	791	1659	2615	5554	966	11585
	2009	851	1586	4203	2911	1129	10680
Bihar	2008	176	490	1031	288	85	2070
	2009	176	490	1031	288	85	2070
Chhattisgarh	2008	83	296	1896	154	153	2582
	2009	107	359	2269	161	169	3065
Gujarat	2008	326	1768	8340	1745	522	12701
	2009	334	1844	9851	1259	705	13993
Haryana	2008	253	578	3373	3095	239	7538
	2009	262	582	3814	2719	281	7658
Himachal Pradesh	2008	5	532	2713	99	122	3471
	2009	5	566	3601	84	165	4421
Jammu & Kashmir	2008	10	42	985	14	142	1193
	2009	7	46	1105	12	145	1315
Jharkhand	2008	46	173	684	47	70	1020
	2009	46	173	684	47	70	1020
Karnataka	2008	291	869	5127	2124	764	9175
	2009	323	1015	5837	2736	738	10649
Kerala	2008	118	1008	10899	1179	1217	14421
	2009	118	1008	10899	1179	1217	14421
Madhya Pradesh	2008	343	1453	5226	1881	329	9232
	2009	392	1475	6042	1811	459	10179
Maharashtra	2008	1294	6676	31955	4250	1718	45893
	2009	1362	6795	38063	2902	2678	51800
Orissa	2008	280	325	2437	1572	407	5021
	2009	297	274	2888	1431	508	5398
Punjab	2008	103	875	5778	3347	260	10363
	2009	113	943	6734	4067	331	12188
Rajasthan	2008	219	578	3611	1997	164	6569
	2009	226	650	4735	1473	158	7242
Tamil Nadu	2008	1118	2431	8982	1984	1021	15536
	2009	1446	2533	10454	1787	1383	17603
Uttar Pradesh	2008	342	1825	7206	1828	527	11728
	2009	358	1904	8208	1812	533	12815
Uttaranchal	2008	30	317	2563	72	104	3086
	2009	33	393	2971	90	109	3596
West Bengal	2008	111	573	3924	807	459	5874
	2009	111	573	3924	807	459	5874
Total	2008	5939	22468	109345	32037	9269	179058
	2009	6567	23209	127313	27576	11322	195987

Notes : Data for the year 2009 is provisional.

Data for the state of Bihar, Himachal Pradesh and Manipur is repeated for the year 2008 from previous year.

Data for the state of Bihar, Himachal Pradesh, Kerla, Tripura and West Bengal is repeated for 2009 from the year 2008.

Source : National Bank for Agriculture and Rural Development.

TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF DISTRICT CENTRAL CO-OPERATIVE BANKS - 2008 AND 2009 (Concl.)

(Amount in ₹ crore)

State	As on March 31						
	Year	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andaman & Nicobar Islands	2008	27	224	107	19	0	377
	2009	34	250	119	26	0	429
Andhra Pradesh	2008	596	1213	8022	1129	625	11585
	2009	574	2753	6071	930	352	10680
Bihar	2008	153	610	623	402	282	2070
	2009	153	610	623	402	282	2070
Chhattisgarh	2008	200	1257	927	130	68	2582
	2009	210	1732	956	122	45	3065
Gujarat	2008	516	4501	6505	738	441	12701
	2009	737	5856	6186	801	413	13993
Haryana	2008	424	1039	5686	352	37	7538
	2009	305	1476	5547	297	33	7658
Himachal Pradesh	2008	101	1987	1201	182	0	3471
	2009	134	2554	1456	277	0	4421
Jammu & Kashmir	2008	55	383	447	139	169	1193
	2009	67	451	466	155	176	1315
Jharkhand	2008	93	600	133	124	70	1020
	2009	93	600	133	124	70	1020
Karnataka	2008	873	2580	5183	364	175	9175
	2009	687	3380	6004	428	150	10649
Kerala	2008	2159	2851	8477	911	23	14421
	2009	2159	2851	8477	911	23	14421
Madhya Pradesh	2008	486	2396	5262	686	402	9232
	2009	693	3033	5423	750	280	10179
Maharashtra	2008	1482	14223	24587	3732	1869	45893
	2009	3130	19912	22928	4338	1492	51800
Orissa	2008	157	880	3313	581	90	5021
	2009	215	1555	3042	541	45	5398
Punjab	2008	303	2480	7164	399	17	10363
	2009	452	3819	7433	465	19	12188
Rajasthan	2008	295	1549	4297	405	23	6569
	2009	537	2275	3959	440	31	7242
Tamil Nadu	2008	462	2826	11010	794	444	15536
	2009	401	3389	12419	1032	362	17603
Uttar Pradesh	2008	517	3890	4815	1126	1380	11728
	2009	578	5116	4624	1124	1373	12815
Uttaranchal	2008	143	1718	1061	164	0	3086
	2009	218	2084	1104	190	0	3596
West Bengal	2008	1594	1246	2507	463	64	5874
	2009	1594	1246	2507	463	64	5874
Total	2008	10609	48229	101220	12821	6179	179058
	2009	12937	64692	99358	13790	5210	195987

Notes : Data for the year 2009 is provisional.

Data for the state of Bihar, Himachal Pradesh and Manipur is repeated for the year 2008 from previous year

Data for the state of Bihar, Himachal Pradesh, Kerala, Tripura and West Bengal is repeated for 2009 from the year 2008

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.4 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL
BANKS IN FOREIGN COUNTRIES - 2008 TO 2010**

(Amount in US \$ million)

Item	As on March 31		
	2008	2009	2010
	(1)	(2)	(3)
No. of banks	12	14	15
No. of branches	129	138	147
Liabilities			
1. H. O. funds	3479.04	5026.06	5657.64
2. Customer deposits	20268.14	22375.58	29989.56
3. Inter-branch borrowings	2386.34	5292.65	5407.10
4. Inter-bank borrowings	22272.99	22461.88	31296.78
5. Other debt instruments	10040.03	9289.03	9905.09
6. Other liabilities	2112.10	2683.88	2902.82
Total liabilities	60558.64	67129.08	85158.99
Assets			
1. Cash on hand & balances with Central Bank	601.64	1680.42	3230.69
2. Investments in securities	5445.68	5635.46	6349.34
3. Inter-branch placements	5067.41	1839.52	2792.84
4. Inter-bank placements	6833.58	9048.26	10949.15
5. Customer credit (Net)	41063.37	47051.47	59905.54
6. Accumulated losses	62.98	81.21	37.34
7. Other assets	1483.98	1792.74	1894.09
Total assets	60558.64	67129.08	85158.99

Source : 1. Statement of assets & liabilities of overseas branches, Department of Banking Supervision, RBI for assets & liabilities.

2. Department of Banking Operations & Development, RBI for number of banks and number of branches.

**TABLE 4.1: MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED
COMMERCIAL BANKS - 2007 TO 2009**

(Amount in ₹ crore)

Period of maturity	As on March 31					
	2007		2008		2009	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	9555760 (7.6)	167042 (10.5)	6421142 (4.9)	151043 (7.6)	3907951 (2.7)	167827 (6.7)
91 days & above but less than 6 months	6042471 (4.8)	147350 (9.2)	4508089 (3.4)	167399 (8.4)	3529872 (204.0)	186035 (7.5)
6 months & above but less than 1 year	11097696 (8.9)	283035 (17.7)	8410678 (6.4)	281990 (14.2)	9925088 (6.8)	338403 (13.6)
1 year & above but less than 2 years	29123331 (23.3)	522672 (32.7)	38306041 (29.3)	794580 (39.9)	46080633 (31.7)	1032762 (41.5)
2 years & above but less than 3 years	16480044 (13.2)	114853 (7.2)	14445436 (11.0)	136421 (6.9)	23035132 (15.9)	263407 (10.6)
3 years & above but less than 5 years	31133502 (24.9)	245393 (15.4)	33136987 (25.3)	294960 (14.8)	32019247 (22.1)	313987 (12.6)
5 years & above	21487211 (17.2)	115794 (7.3)	25558382 (19.5)	165000 (8.3)	26679299 (18.4)	188502 (7.6)
Total	124920015 (100.0)	1596139 (100.0)	130786755 (100.0)	1991394 (100.0)	145177222 (100.0)	2490923 (100.0)

Note : Figures in brackets represent percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 36-38.

TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2008 AND 2009

(Amount in ₹ crore)

Sector	As on the last Friday of March							
	Current		Savings		Term		Total	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	66281	85512	62861	85932	318663	393715	447805	565158
	(14.8)	(17.6)	(8.0)	(9.1)	(15.3)	(15.1)	(13.5)	(14.0)
1. Central & State Governments	30529	38422	34138	53175	113888	143836	178555	235433
	(6.8)	(7.9)	(4.3)	(5.7)	(5.5)	(5.5)	(5.4)	(5.8)
i) Central Government	13004	13666	4473	3335	60019	56436	77496	73438
	(2.9)	(2.8)	(0.6)	(0.4)	(2.9)	(2.2)	(2.3)	(1.8)
ii) State Governments	17525	24756	29665	49840	53869	87400	101059	161995
	(3.9)	(5.1)	(3.8)	(5.3)	(2.6)	(3.3)	(3.0)	(4.0)
2. Local Authorities	7967	7820	16908	16134	44971	47281	69846	71235
	(1.8)	(1.6)	(2.2)	(1.7)	(2.2)	(1.8)	(2.1)	(1.8)
3. Quasi Government Bodies	9800	10133	4890	5227	53287	55248	67977	70608
	(2.2)	(2.1)	(0.6)	(0.6)	(2.6)	(2.1)	(2.0)	(1.7)
<i>Of which: State Electricity Boards</i>	2364	3560	798	276	9,962	10514	13123	14350
	(0.5)	(0.7)	(0.1)	0.0	(0.5)	(0.4)	(0.4)	(0.4)
4. Public Sector Corporations and Companies	17985	29137	6924	11396	106517	147350	131426	187883
	(4.0)	(6.0)	(0.9)	(1.2)	(5.1)	(5.6)	(4.0)	(4.7)
i) Non - Departmental Commercial Undertakings	5801	20494	699	5572	40261	91336	46761	117402
	(1.3)	(4.2)	(0.1)	(0.6)	(1.9)	(3.5)	(1.4)	(2.9)
ii) Others	12184	8643	6225	5824	66256	56014	84665	70481
	(2.7)	(1.8)	(0.8)	(0.6)	(3.2)	(2.1)	(2.6)	(1.7)
II. Private Corporate Sector	111357	133627	3487	3317	317365	449746	432209	586690
(Non - Financial)	(24.8)	(27.5)	(0.4)	(0.4)	(15.2)	(17.2)	(13.0)	(14.5)
1. Non- Financial Companies	77295	114560	886	1348	251110	370314	329291	486222
	(17.2)	(23.5)	(0.1)	(0.1)	(12.1)	(14.2)	(9.9)	(12.0)
2. Non-Credit Co -operative Institutions	375	1105	411	1174	2101	4560	2887	6838
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
3. Others	33687	17962	2190	795	64154	74872	100031	93629
	(7.5)	(3.7)	(0.3)	(0.1)	(3.1)	(2.9)	(3.0)	(2.3)
III. Financial Sector	73223	44293	4041	7732	265648	305942	342912	357968
	(16.3)	(9.1)	(0.5)	(0.8)	(12.7)	(11.7)	(10.3)	(8.9)
1. Banks	19889	16578	2042	6981	97178	134236	119110	157795
	(4.4)	(3.4)	(0.3)	(0.7)	(4.7)	(5.1)	(3.6)	(3.9)
i) Indian Commercial Banks	12383	9350	1572	6540	65158	92519	79114	108409
	(2.8)	(1.9)	(0.2)	(0.7)	(3.1)	(3.5)	(2.4)	(2.7)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	1359	1284	2	3	4081	6267	5441	7554
	(0.3)	(0.3)	(0.0)	0.0	(0.2)	(0.2)	(0.2)	(0.2)
iii) Co-operative Banks & Credit societies	6147	5944	467	439	27940	35449	34555	41832
	(1.4)	(1.2)	(0.1)	0.0	(1.3)	(1.4)	(1.0)	(1.0)
a. Co-operative Banks	5679	5614	141	125	26639	33550	32459	39289
	(1.3)	(1.2)	(0.0)	0.0	(1.3)	(1.3)	(1.0)	(1.0)
b. Credit Societies	468	330	326	314	1301	1899	2096	2543
	(0.1)	(0.1)	(0.0)	0.0	(0.1)	(0.1)	(0.1)	(0.1)

Note : Figures in brackets indicate percentage to total.

Source : Basic Statistical Return IV.

TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2008 AND 2009 (Contd.)

(Amount in ₹ crore)

Sector	As on the last Friday of March							
	Current		Savings		Term		Total	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	26248 (5.8)	11458 (2.4)	1209 (0.2)	293 0.0	103107 (4.9)	96797 (3.7)	130564 (3.9)	108548 (2.7)
i) Financial Companies	574 (0.1)	1188 (0.2)	58 (0.0)	3 0.0	2560 (0.1)	4119 (0.2)	3192 (0.1)	5310 (0.1)
a. Housing Finance Companies	293 (0.1)	864 (0.2)	46 (0.0)	2 0.0	1045 (0.1)	2810 (0.1)	1385 (0.0)	367 (0.1)
b. Auto Finance Companies	281 (0.1)	324 (0.1)	12 (0.0)	1 0.0	1515 (0.1)	1309 (0.1)	1807 (0.1)	1634 0.0
ii) Mutual Funds (including Private Sector Mutual Funds)	1473 (0.3)	656 (0.1)	23 (0.0)	1 0.0	45702 (2.2)	41991 (1.6)	47198 (1.4)	42647 (1.1)
a. Mutual Funds in Private Sector	332 (0.1)	479 (0.1)	- (0.0)	- 0.0	21760 (1.0)	22874 (0.9)	22092 (0.7)	23354 (0.6)
b. Other Mutual Funds	1141 (0.3)	176 0.0	23 (0.0)	1 0.0	23942 (1.1)	19116 (0.7)	25106 (0.8)	19293 (0.5)
iii) Unit Trust of India	18637 (4.1)	13 0.0	85 (0.0)	1 0.0	3414 (0.2)	1592 (0.1)	22136 (0.7)	1606 0.0
iv) Insurance Corporations and Companies (Life and General)	4269 (1.0)	8219	22 (0.0)	10	18671 (0.9)	29488	22962 (0.7)	37718 (0.9)
v) Term Lending Institutions	176 (0.0)	113 0.0	51 (0.0)	2 0.0	3409 (0.2)	3440 (0.1)	3636 (0.1)	3555 (0.1)
vi) Provident Fund Institutions	1119 (0.2)	1269 (0.3)	972 (0.1)	277 0.0	29351 (1.4)	16166 (0.6)	31441 (0.9)	17712 (0.4)
3. Other Financial Companies [@]	27086 (6.0)	16257 (3.3)	790 (0.1)	458 0.0	65363 (3.1)	74910 (2.9)	93238 (2.8)	91625 (2.3)
i) Financial Services Companies	14400 (3.2)	5212 (1.1)	33 0.0	2 0.0	13114 (0.6)	13175 (0.5)	27547 (0.8)	18389 (0.5)
ii) Other Financial Companies	6820 (1.5)	8206 (1.7)	79 0.0	210 0.0	30415 (1.5)	41465 (1.6)	37314 (1.1)	49881 (1.2)
iii) Others	5866 (1.3)	2839 (0.6)	679 (0.1)	246 0.0	21833 (1.0)	20270 (0.8)	28378 (0.9)	23355 (0.6)

Notes : 1. Figures in brackets indicate percentage to total.

2. @ Includes (a) 'Financial Services 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' includes non-profit institutions serving business like FICCI, CII, ASSOCHAM, etc.

Source : Basic Statistical Return IV.

TABLE 4.2: OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2008 AND 2009 (Concl'd.)

(Amount in ₹ crore)

Sector	As on the last Friday of March							
	Current		Savings		Term		Total	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	183013	212673	670895	785931	1074109	1356594	1928017	2355198
	(40.7)	(43.7)	(85.4)	(83.6)	(51.5)	(51.9)	(58.1)	(58.3)
1. Individuals (including Hindu Undivided Families)	82796	85041	598620	709199	813963	1078957	1495379	1873197
	(18.4)	(17.5)	(76.2)	(75.5)	(39.1)	(41.3)	(45.1)	(46.4)
i) Farmers	3569	3073	82609	76910	91012	95862	177189	175844
	(0.8)	(0.6)	(10.5)	(8.2)	(4.4)	(3.7)	(5.3)	(4.4)
ii) Businessmen, Traders, Professionals and Self - Employed Persons	39971	38873	87928	80849	135647	144458	263546	264180
	(8.9)	(8.0)	(11.2)	(8.6)	(6.5)	(5.5)	(7.9)	(6.5)
iii) Wage and Salary Earners	3886	4019	107263	137377	107046	150326	218196	29172
	(0.9)	(0.8)	(13.7)	(14.6)	(5.1)	(5.8)	(6.6)	(7.2)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	1,028	1,148	4,580	5,603	10,644	12,901	16,252	19,652
	(0.2)	(0.2)	(0.6)	(0.6)	(0.5)	(0.5)	(0.5)	(0.5)
v) Other Individuals	34341	37929	316240	408460	469614	675410	820196	1121799
	(7.6)	(7.8)	(40.2)	(43.5)	(22.5)	(25.8)	(24.7)	(27.8)
2. Trusts, Associations, Clubs etc.	12904	7615	12056	17975	56017	69787	80977	95378
	(2.9)	(1.6)	(1.5)	(1.9)	(2.7)	(2.7)	(2.4)	(2.4)
3. Proprietary and Partnership concerns etc.	54575	69891	5082	5013	50648	62647	110305	137551
	(12.1)	(14.4)	(0.6)	(0.5)	(2.4)	(2.4)	(3.3)	(3.4)
4. Educational Institutions	3175	2546	8951	7868	16469	17909	28595	28322
	(0.7)	(0.5)	(1.1)	(0.8)	(0.8)	(0.7)	(0.9)	(0.7)
5. Religious Institutions	355	297	2,161	1,620	5,958	5,787	8,474	7,704
	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)	(0.3)	(0.2)
6. Others(not elsewhere classified)	29207	47284	44025	44255	131054	121506	204287	213046
	(6.5)	(9.7)	(5.6)	(4.7)	(6.3)	(4.6)	(6.2)	(5.3)
V. Foreign Sector	15355	10394	44479	56666	107865	107622	167699	17468
	(3.4)	(2.1)	(5.7)	(6.0)	(5.2)	(4.1)	(5.1)	(4.3)
1. Foreign Consulates, Embassies, Trade Missions, Information Services etc.	1049	652	334	934	2,624	759	4007	2344
	(0.2)	(0.1)	0.0	(0.1)	(0.1)	0.0	(0.1)	(0.1)
2. Non-Residents	1931	3064	40447	53030	97087	99725	139465	155819
	(0.4)	(0.6)	(5.1)	(5.6)	(4.7)	(3.8)	(4.2)	(3.9)
3. Others	12375	6678	3698	2702	8153	7138	24226	16518
	(2.8)	(1.4)	(0.5)	(0.3)	(0.4)	(0.3)	(0.7)	-0.4
Total	449228	486499	785764	939577	2083649	2613619	3318641	4039695

Note : Figures in brackets indicate percentage to total.

Source : Basic Statistical Return IV.

TABLE 5.1: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2009

(Amount in ₹ crore)

Occupation	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	9435692	91920.24	75323.85	16521949	191463.36	157803.62
1. Direct Finance	9256102	76252.71	63626.97	16187935	131572.47	112970.95
2. Indirect Finance	179590	15667.53	11696.88	334014	59890.89	44832.67
II. INDUSTRY	507309	464748.6	312498.41	1731837	845248.89	606476.27
1. Mining & Quarrying	9140	18828.67	11431.32	9514	20634.98	13263
2. Food Manufacturing & Processing	86906	39106.1	26752.67	144436	45347.5	29986.05
(a) Rice Mills Flour & Dal Mills	25575	11069.3	8573.26	59440	10064.38	6559.21
(b) Sugar	822	8449.67	6385.78	1055	13036.85	9702.7
(c) Edible Oils & Vanaspati	6217	5241.16	3614.82	9559	4305.36	2814.32
(d) Tea Processing	860	686.58	528.03	3590	2510.99	1529.23
(e) Processing of Fruits & Vegetables	1588	956.41	727.68	1260	640.42	441.11
(f) Others	51844	12702.99	6923.11	69532	14789.49	8939.48
3. Beverage & Tobacco	3290	3811.71	3116.77	2634	4720.39	3382.92
4. Textiles	90258	55429.07	40450.49	361167	93250.68	59836.7
(a) Cotton Textiles	15870	23649.2	17064.81	95977	41097.59	28507.85
(b) Jute & Other Natural Fibre Textiles	3680	645.7	466.51	19563	1224.18	902.71
(c) Handloom Textiles & Khadi	15195	1315.34	1079.96	28546	1882.12	2409.09
(d) Other Textiles & Textile Products	55513	29818.84	21839.21	217081	49046.79	28017.04
5. Paper Paper Products & Printing	15503	8329.97	6019.23	42759	13610.51	10711.85
6. Woods and Wood Products	14982	1612.04	1220.07	43851	2363.71	1830.14
7. Leather & Leather Products	9439	2722.49	1950.51	41294	6371.09	3202.64
8. Gems and Jewellery	9682	15673.51	9725.41	38522	20947.33	9677.22
9. Rubber & Plastic Products	12163	8881.49	5981.47	31363	15186.89	9039.59
10. Chemicals & Chemical Products	23823	33323.27	22951.75	257673	49504.53	30915.3
(a) Heavy Industrial Chemicals	2122	5812.11	3924.66	4289	8577	5890.51
(b) Fertilisers	974	4087.58	2768.65	4624	4817.68	2894.23
(c) Drugs & Pharmaceuticals	3329	7977.27	6092.96	126387	17473.85	12731.73
(d) Non-Edible Oils	792	852.58	644.86	499	906.65	517.87
(e) Other Chemicals & Chemical Products	16606	14593.74	9520.62	121874	17729.34	8880.96
11. Petroleum Coal Products & Nuclear Fuels	1071	25947.7	18719.08	1709	39995.14	32266.34
12. Manufacture of Cement & Cement Products	8894	5852.57	3860.35	14416	15999.4	12427.97
13. Basic Metals & Metal Products	32610	71717.21	44853.53	99369	161370.56	114808.69
(a) Iron & Steel	9488	56024.18	35330.79	12064	80067.23	55007.62
(b) Non-Ferrous Metals	3315	8464.87	4594.5	3052	8931.9	7273.49
(c) Metal Products	19807	7228.16	4928.24	84253	72371.43	52527.58
14. Engineering	48883	35520.92	26125.94	133251	55390.48	41753.91
(a) Heavy Engineering	3733	4718.53	3266.01	17400	13656.67	9707.42
(b) Light Engineering	29314	15808.97	11396.13	72895	20887.71	15935.77
(c) Electrical Machinery & Goods	12867	9292.54	6938.11	32498	13729.21	10147.62
(d) Electronic Machinery & Goods	2969	5700.88	4525.7	10458	7116.89	5963.11
15. Vehicles Vehicle Parts & Transport Equipments	9109	18284.41	12832.36	36187	22043	15935.12
16. Other Industries	78382	12155.38	9241.07	357837	35080.8	26035.16
17. Electricity Gas & Water	1582	27527.51	17337.5	3674	102049.89	78302.35
(a) Electricity Generation & Transmission	708	24293.25	15176.56	1801	94601.53	73960.35
(b) Non-Conventional Energy	240	1833.6	1175.43	686	4187.8	2808.29
(c) Gas Steam & Water Supply	634	1400.66	985.52	1187	3260.55	1533.71
18. Construction	51592	80024.58	49928.88	112181	141382.01	113101.33
(a) Other than Infrastructure	9655	16711.41	12146.42	75372	34438.51	27510.9
(b) Infrastructure Construction	41937	63313.17	37782.47	36809	106943.5	85590.42
III. TRANSPORT OPERATORS	99940	13766.77	11309.57	190745	28393.22	25426.8
IV. PROFESSIONAL AND OTHER SERVICES	207932	48315.8	33670.13	1157706	181695.01	140117.58
1. Professional Services	20522	5543.24	3490.92	258132	22538.83	17528.47
2. Tourism Hotel & Restaurants	24400	6886.92	4564.05	62105	14940.18	10732.36
3. Recreation services	8207	1890.36	1461.07	12569	6021.6	5100.63
4. IT and Telecommunications	2129	3657.75	2507.5	3957	27286.06	22188.63
5. Others	152674	30337.52	21646.6	820943	110908.34	84567.48
V. PERSONAL LOANS	8804921	186410.99	142923.72	9737310	216064.34	181885.32
1. Housing	1835065	91300.32	72898.03	2474554	124385.98	110136.86
2. Consumer Durables	161037	1023.64	757.45	485516	4352.43	3199.12
3. Vehicles	631805	14299.15	10845.73	615363	10739.65	9127.17
4. Education	532813	14794.8	9742.91	892556	17425.41	13907.22
5. Personal Credit Cards	-	-	-	398308	1967.75	1212.7
6. Others	5644201	64993.08	48679.6	4871013	57193.13	44302.24
VI. TRADE	1364232	153915.77	60594.61	3131306	206531.45	154125.37
1. Wholesale Trade	46840	117727.83	31655.44	325146	96901.52	74290.09
2. Retail Trade	1317392	36187.94	28939.18	2806160	109629.93	79835.28
VII. FINANCE	12009	27419.39	18361.55	159038	150431.8	122603.84
VIII. ALL OTHERS	128949	3241.94	2573.18	2634695	62845.95	48331.02
TOTAL BANK CREDIT	20560984	989739.51	657255.04	35264586	1882674.01	1436769.82

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks
Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 38, March 2009.

TABLE 5.1: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2009 (Contd.)

(Amount in ₹ crore)

Occupation	Foreign Banks			Regional Rural Banks		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. AGRICULTURE	156	1150.02	423.03	9803882	43216.61	36437.64
1. Direct Finance	51	542.44	100.92	9637301	41403.18	34976.41
2. Indirect Finance	105	607.57	322.11	166581	1813.44	1461.23
II. INDUSTRY	52818	118606.19	63724.85	553198	3438.71	2600.32
1. Mining & Quarrying	183	2318.92	1118.22	903	70.38	51.65
2. Food Manufacturing & Processing	658	3882.62	1712.64	95354	553.46	392
(a) Rice Mills Flour & Dal Mills	106	515.46	407.13	24047	281.27	200.79
(b) Sugar	27	154.7	64.31	23	1.15	0.93
(c) Edible Oils & Vanaspati	63	429.63	281.58	3028	27.76	19.01
(d) Tea Processing	15	92.84	26.47	1798	13.24	10.06
(e) Processing of Fruits & Vegetables	13	311.24	24.05	183	11.68	8.93
(f) Others	434	2378.75	909.12	66275	218.37	152.29
3. Beverage & Tobacco	167	4142.45	2380.76	226	17.48	14.35
4. Textiles	8399	6980.84	3921.76	68078	393.62	285.33
(a) Cotton Textiles	561	2289.77	1354.58	11286	117.62	90.19
(b) Jute & Other Natural Fibre Textiles	-	-	-	9522	91.64	56.39
(c) Handloom Textiles & Khadi	14	10.12	10.12	28305	88.55	63.36
(d) Other Textiles & Textile Products	7824	4680.95	2557.06	18965	95.81	75.39
5. Paper Paper Products & Printing	558	3065.06	1555.25	4955	47.91	34.1
6. Woods and Wood Products	72	59.1	43.59	19572	85.56	68.98
7. Leather & Leather Products	206	692.96	504.96	21977	57.28	28.29
8. Gems and Jewellery	239	1860.28	878.45	44758	110.68	88.76
9. Rubber & Plastic Products	453	1731.19	1062.19	4313	21.7	16.38
10. Chemicals & Chemical Products	1897	18961.58	10386.16	13616	66.28	55.02
(a) Heavy Industrial Chemicals	388	3831.22	1979.22	23	10.35	9.59
(b) Fertilisers	56	978.62	286.93	1098	6.71	5.17
(c) Drugs & Pharmaceuticals	692	8401.36	4914.73	3377	11.36	8.71
(d) Non-Edible Oils	7	78	75.69	6	0.43	0.26
(e) Other Chemicals & Chemical Products	754	5672.38	3129.59	9112	37.43	31.3
11. Petroleum Coal Products & Nuclear Fuels	190	4054.27	887.95	103	5.87	3.83
12. Manufacture of Cement & Cement Products	67	2670.23	1994.99	2958	32.29	22.92
13. Basic Metals & Metal Products	2907	15750.24	6145.19	7470	73.47	54.13
(a) Iron & Steel	1132	6055.99	1910.62	69	23.96	20.62
(b) Non-Ferrous Metals	502	4846.36	2075.14	17	0.69	0.46
(c) Metal Products	1273	4847.89	2159.44	7384	48.82	33.05
14. Engineering	2425	18193.41	9762.74	10568	76.6	52.09
(a) Heavy Engineering	360	3085.65	1936.59	468	18.5	16.18
(b) Light Engineering	776	5360.36	1831.79	5424	34.55	18.45
(c) Electrical Machinery & Goods	955	5994	3743.12	1996	13.34	9.11
(d) Electronic Machinery & Goods	334	3753.41	2251.25	2680	10.21	8.35
15. Vehicles Vehicle Parts & Transport Equipments	1268	14423.18	8429	11179	65.46	47.32
16. Other Industries	24632	7254.78	4954.69	218331	775.19	557.83
17. Electricity Gas & Water	148	2468.67	1728.16	224	22.09	19.1
(a) Electricity Generation & Transmission	44	1203.16	734.34	22	2.65	1.8
(b) Non-Conventional Energy	6	165.78	113.37	152	16.47	14.86
(c) Gas Steam & Water Supply	98	1099.73	880.44	50	2.97	2.44
18. Construction	8349	10096.41	6258.15	28613	963.38	808.25
(a) Other than Infrastructure	749	4033.12	3188.43	15834	803.59	683.34
(b) Infrastructure Construction	7600	6063.29	3069.72	12779	159.79	124.91
III. TRANSPORT OPERATORS	1166	2818.64	1849.97	114053	1033.87	755.14
IV. PROFESSIONAL AND OTHER SERVICES	75933	29550.5	21203.48	584464	2531.23	1919.18
1. Professional Services	17335	2957.36	2622	177125	652.58	483.6
2. Tourism Hotel & Restaurants	748	1439.27	975.91	38935	270.73	193.46
3. Recreation services	843	922.19	633.93	5717	34.58	19.42
4. IT and Telecommunications	756	2686.02	1397.36	121	6.6	5.03
5. Others	56251	21545.67	15574.28	362566	1566.74	1217.67
V. PERSONAL LOANS	7827938	103742.71	49350.67	2362932	16174.39	12328.16
1. Housing	150997	26556.68	21646.57	293080	4617.5	3797.21
2. Consumer Durables	2522	23.09	20.05	291167	2026.57	1423.53
3. Vehicles	6181	148.47	59.36	102969	731.3	551.38
4. Education	7	0.21	0.16	48378	481.98	408.25
5. Personal Credit Cards	6619563	56052.82	14156.33	-	-	-
6. Others	1048668	20961.44	13468.21	1627338	8317.05	6147.79
VI. TRADE	47452	24542.95	14737.34	1804645	7529.09	5866.81
1. Wholesale Trade	10472	11809.27	7766.93	107796	799.75	627.71
2. Retail Trade	36980	12733.67	6970.41	1696849	6729.34	5239.1
VII. FINANCE	2596	20949.62	12080.38	588422	3654.53	2738.81
VIII. ALL OTHERS	8401	7602.97	4351.95	1201735	5190.13	4182.86
TOTAL BANK CREDIT	8016460	308963.61	167721.66	17013331	82768.56	66828.91

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks
Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 38, March 2009.

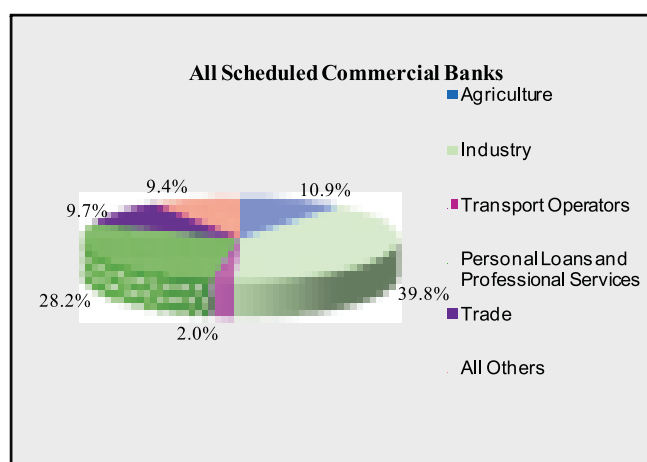
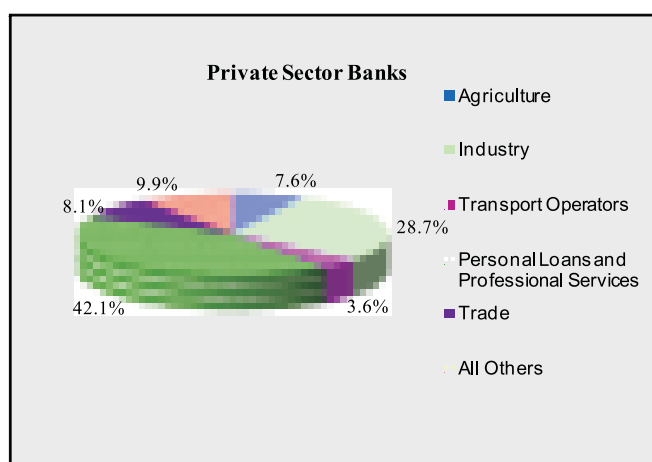
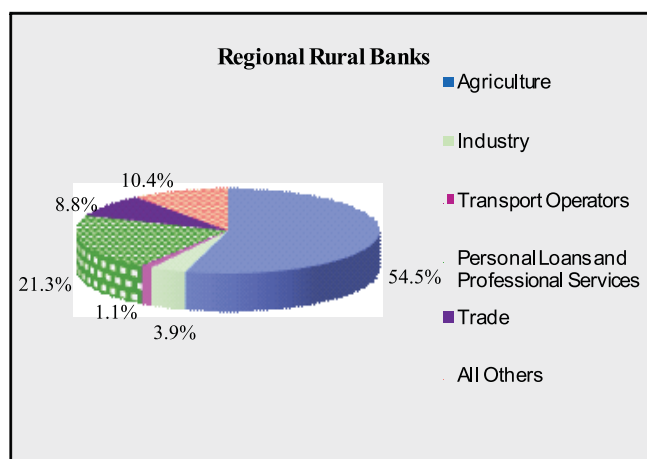
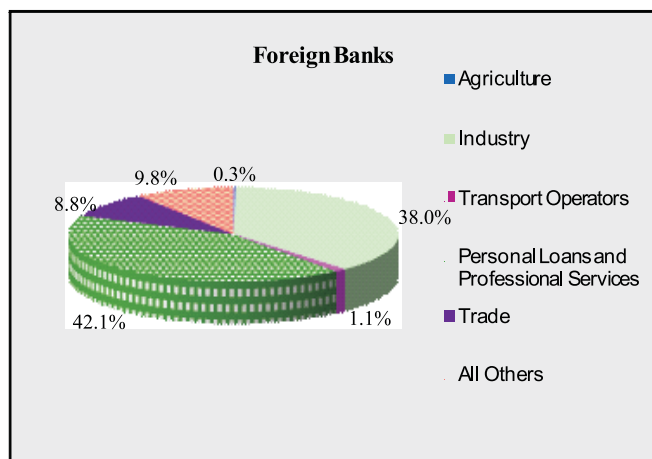
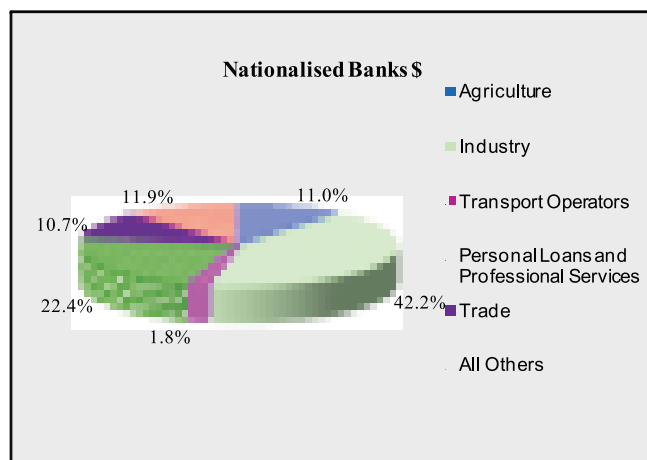
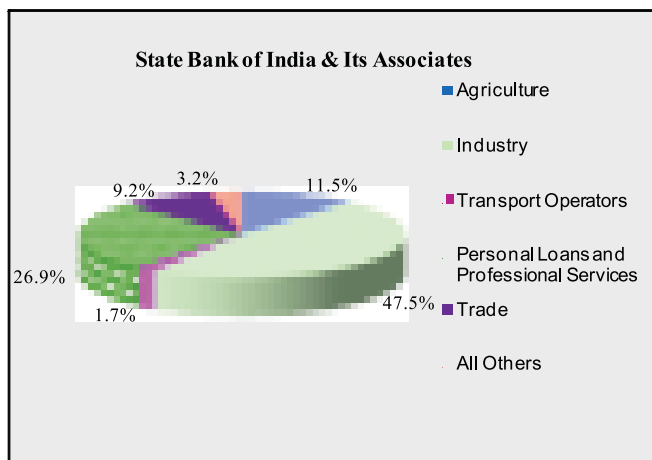
TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2009 (Concl'd.)

(Amount in ₹ crore)

Occupation	Private Sector 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	4218815	47919.6	39481.3	39980494	375669.82	309469.44
1. Direct Finance	4174904	32624.49	27027.55	39256293	282395.29	238702.8
2. Indirect Finance	43911	15295.1	12453.75	724201	93274.54	70766.64
II. INDUSTRY	469193	220170.84	149143.12	3314355	1652213.24	1134442.98
1. Mining & Quarrying	2275	5991.12	4231.73	22015	47844.07	30095.92
2. Food Manufacturing & Processing	25580	13693.28	9229.19	352934	102582.96	68072.55
(a) Rice Mills Flour & Dal Mills	3148	2315.18	1600.52	112316	24245.59	17340.9
(b) Sugar	257	1729.72	1185.43	2184	23372.09	17339.14
(c) Edible Oils & Vanaspati	1180	1459.27	1116.77	20047	11463.17	7846.49
(d) Tea Processing	2184	1658.27	1003.35	8447	4961.93	3097.13
(e) Processing of Fruits & Vegetables	454	465.98	304.46	3498	2385.73	1506.23
(f) Others	18357	6064.86	4018.67	206442	36154.46	20942.66
3. Beverage & Tobacco	550	2247.67	1834.43	6867	14939.69	10729.23
4. Textiles	51506	21342.46	14357.94	579408	177396.67	118852.22
(a) Cotton Textiles	12213	12071.56	7923.89	135907	79225.74	54941.32
(b) Jute & Other Natural Fibre Textiles	625	253.3	193.67	33390	2214.82	1619.28
(c) Handloom Textiles & Khadi	8311	293.09	144.45	80371	3589.21	3706.98
(d) Other Textiles & Textile Products	30357	8724.52	6095.93	329740	92366.9	58584.63
5. Paper Paper Products & Printing	11378	4088.51	2989.04	75153	29141.96	21309.47
6. Woods and Wood Products	4201	857.17	599.62	82678	4977.57	3762.4
7. Leather & Leather Products	3934	1051.24	707.1	76850	10895.08	6393.5
8. Gems and Jewellery	85972	2312.6	1481.67	179173	40904.4	21851.51
9. Rubber & Plastic Products	4795	3932.96	2485.58	53087	29754.22	18585.22
10. Chemicals & Chemical Products	11799	19938.9	13439.37	308808	121794.57	77747.6
(a) Heavy Industrial Chemicals	2196	3081.78	1942.93	9018	21312.46	13746.9
(b) Fertilisers	304	6570.36	4318.61	7056	16460.95	10273.59
(c) Drugs & Pharmaceuticals	4544	4915.55	3673.35	138329	38779.4	27421.47
(d) Non-Edible Oils	99	97.14	88.32	1403	1934.79	1327
(e) Other Chemicals & Chemical Products	4656	5274.07	3416.17	153002	43306.96	24978.64
11. Petroleum Coal Products & Nuclear Fuels	689	8610.47	6453.41	3762	78613.45	58330.6
12. Manufacture of Cement & Cement Products	2234	3203.48	2177.02	28569	27757.98	20483.26
13. Basic Metals & Metal Products	17380	23032.66	14208.72	159736	271944.14	180070.26
(a) Iron & Steel	4807	15201.9	10062.33	27560	157373.26	102331.98
(b) Non-Ferrous Metals	611	2624.12	1366.66	7497	24867.93	15310.25
(c) Metal Products	11962	5206.65	2779.73	124679	89702.95	62428.03
14. Engineering	41665	15875.58	10084.77	236792	125057	87779.45
(a) Heavy Engineering	2040	4013.16	2851.29	24001	25492.5	17777.49
(b) Light Engineering	35182	6117.81	3198.84	143591	48209.4	32380.98
(c) Electrical Machinery & Goods	3168	3311.86	2350.34	51484	32340.95	23188.29
(d) Electronic Machinery & Goods	1275	2432.75	1684.29	17716	19014.14	14432.69
15. Vehicles Vehicle Parts & Transport Equipments	10656	14631.07	8791.46	68399	69447.12	46035.26
16. Other Industries	143502	18646.38	14368.82	822684	73912.54	55157.58
17. Electricity Gas & Water	1104	14677.65	9872	6732	146745.8	107259.11
(a) Electricity Generation & Transmission	622	13633.66	9103.93	3197	133734.25	98976.97
(b) Non-Conventional Energy	194	764.64	535.11	1278	6968.28	4647.07
(c) Gas Steam & Water Supply	288	279.35	232.96	2257	6043.27	3635.07
18. Construction	49973	46037.65	31831.25	250708	278504.03	201927.86
(a) Other than Infrastructure	32241	23369.88	16005.59	133851	79356.5	59534.68
(b) Infrastructure Construction	17732	22667.77	15825.66	116857	199147.53	142393.18
III. TRANSPORT OPERATORS	320516	25653.12	18802.12	726420	71665.62	58143.6
IV. PROFESSIONAL AND OTHER SERVICES	367499	73480.54	51543.16	2393534	335573.08	248453.53
1. Professional Services	43031	8363.51	5515.23	516145	40055.52	29640.22
2. Tourism Hotel & Restaurants	14248	5237.14	2966.08	140436	28774.23	19431.87
3. Recreation services	1601	2910.24	2203.91	28937	11778.97	9418.96
4. IT and Telecommunications	2042	5454.6	4457.6	9005	39091.03	30556.12
5. Others	306577	51515.05	36400.33	1699011	215873.32	159406.36
V. PERSONAL LOANS	22180432	271439.31	167058.6	50913533	793831.74	553546.47
1. Housing	957006	91936.41	76272.24	5710702	338796.9	284750.91
2. Consumer Durables	606214	3032.61	1973.17	1546456	10458.33	7373.32
3. Vehicles	5174501	72050.74	39240.39	6530819	97969.3	59824.02
4. Education	46234	1075.08	789.67	1519988	33777.47	24848.22
5. Personal Credit Cards	11855910	52890.04	14844.98	18873781	110910.61	30214.01
6. Others	3540567	50454.43	33938.15	16731787	201919.13	146535.99
VI. TRADE	490715	56406.14	41866.52	6838350	448925.4	277190.65
1. Wholesale Trade	37052	24032.79	16073.45	527306	251271.17	130413.61
2. Retail Trade	453663	32373.35	25793.06	6311044	197654.23	146777.03
VII. FINANCE	29686	44436.69	32873.99	791751	246892.03	188658.57
VIII. ALL OTHERS	1123960	25424.92	18368.88	5097740	104305.92	77807.89
TOTAL BANK CREDIT	29200816	764931.16	519137.69	110056177	4029076.84	2847713.12

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks
Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 38, March 2009.

GRAPH - 4 OCCUPATION-WISE DISTRIBUTION OF CREDIT BY SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUPS - 2009 (As on March 31)



Note : \$ Includes IDBI Bank Ltd.

TABLE 5.2: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2009

(Amount in ₹ crore)

Credit limit range	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)
Rs. 25000 and Less	5075287	8309	7092	11847172	17866	15702
Above Rs. 25000 and upto Rs.2 Lakh	11718807	97786	76070	18438125	149427	127283
Above Rs. 2 Lakh and upto Rs.5 Lakh	2704320	89819	71290	3264657	108771	94550
Above Rs. 5 Lakh and upto Rs.10 Lakh	650117	48007	38905	945241	69956	60189
Above Rs. 10 Lakh and upto Rs.25 Lakh	274577	43709	34481	486336	78808	65834
Above Rs. 25 Lakh and upto Rs.50 Lakh	65819	23793	18358	132714	48799	39898
Above Rs. 50 Lakh and upto Rs.1 Crore	28238	21275	15932	60281	45598	36226
Above Rs. 1 Crore and upto Rs.4 Crore	24628	51898	37964	52855	109016	82113
Above Rs. 4 Crore and upto Rs.6 Crore	5037	25383	18107	9632	48271	34637
Above Rs. 6 Crore and upto Rs.10 Crore	4628	38322	27028	8855	72668	51246
Above Rs. 10 Crore and upto Rs.25 Crore	5491	90448	64766	9078	150836	106011
Above Rs. 25 Crore	4035	450991	247263	9640	982658	723080
TOTAL	20560984	989740	657255	35264586	1882674	1436770

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial banks in India, Volume 38, March 2009.

TABLE 5.2: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2009 (Contd.)

(Amount in ₹ crore)

Credit limit range	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	1638127	2551	1125	9226119	15543	12593
Above Rs. 25000 and upto Rs.2 Lakh	5290499	46712	15245	7328639	48096	38609
Above Rs. 2 Lakh and upto Rs.5 Lakh	789333	23816	10068	414131	13219	10851
Above Rs. 5 Lakh and upto Rs.10 Lakh	157792	11230	7468	33613	2448	2039
Above Rs. 10 Lakh and upto Rs.25 Lakh	87566	14356	11585	7886	1280	1009
Above Rs. 25 Lakh and upto Rs.50 Lakh	27774	9744	7770	1814	660	493
Above Rs. 50 Lakh and upto Rs.1 Crore	10657	7819	6280	743	550	415
Above Rs. 1 Crore and upto Rs.4 Crore	8146	16378	13160	337	576	490
Above Rs. 4 Crore and upto Rs.6 Crore	1588	7906	5829	23	113	94
Above Rs. 6 Crore and upto Rs.10 Crore	1521	12660	8595	17	132	118
Above Rs. 10 Crore and upto Rs.25 Crore	1867	30644	18350	9	150	119
Above Rs. 25 Crore	1590	125148	62247	-	-	-
TOTAL	8016460	308964	167722	17013331	82769	66829

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial banks in India, Volume 38, March 2009.

TABLE 5.2: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2009 (Concl'd.)

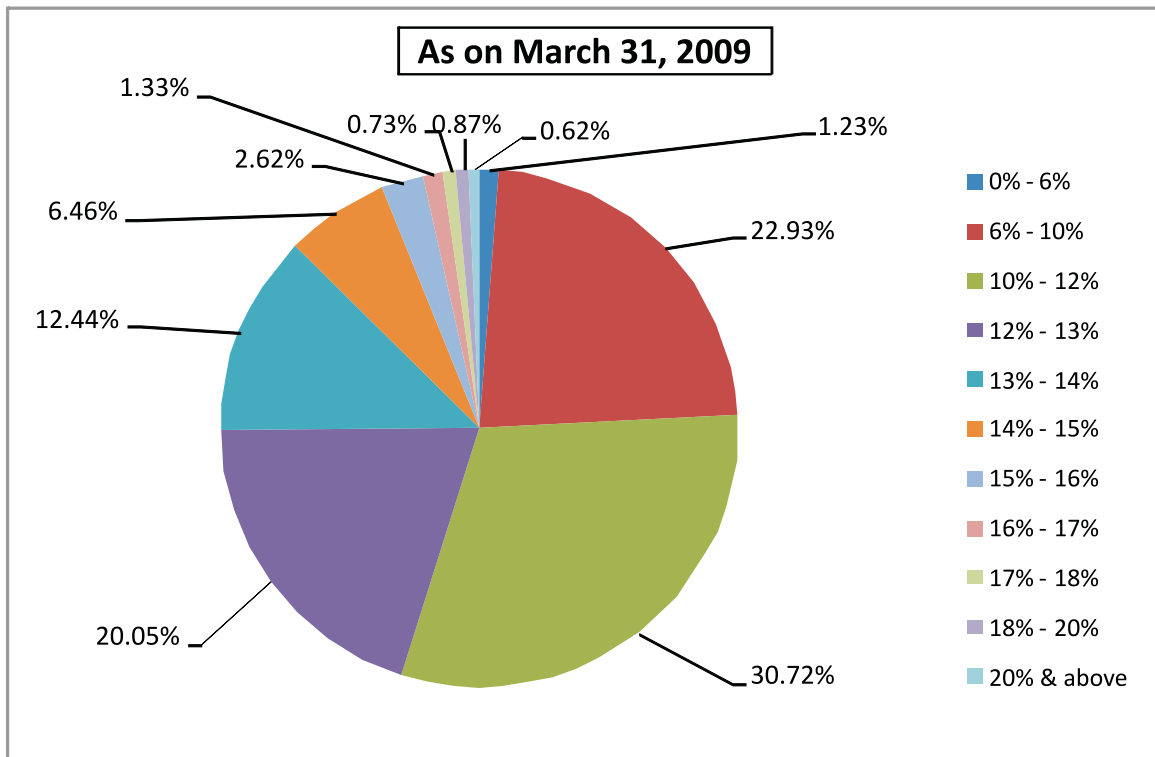
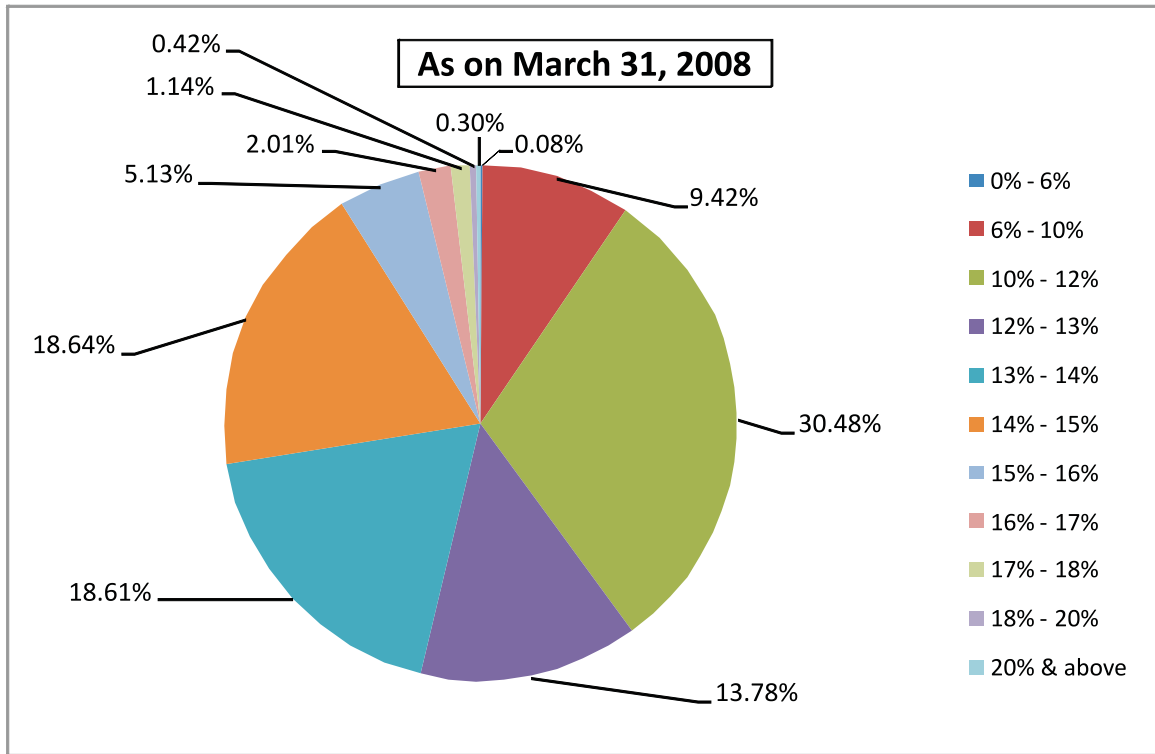
(Amount in ₹ crore)

Credit limit range	Private Sector 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	11420658	11437	6424	39207363	55706	4293
Above Rs. 25000 and upto Rs.2 Lakh	13817521	96577	49721	56593591	438597	306928
Above Rs. 2 Lakh and upto Rs.5 Lakh	2408786	78672	50445	9581227	314298	237203
Above Rs. 5 Lakh and upto Rs.10 Lakh	863091	62879	42330	2649854	194521	150930
Above Rs. 10 Lakh and upto Rs.25 Lakh	497653	75156	55485	1354018	213309	168394
Above Rs. 25 Lakh and upto Rs.50 Lakh	112512	39891	30477	340633	122888	96996
Above Rs. 50 Lakh and upto Rs.1 Crore	39229	28850	21793	139148	104091	80645
Above Rs. 1 Crore and upto Rs.4 Crore	26977	53956	40083	112943	231824	173809
Above Rs. 4 Crore and upto Rs.6 Crore	4492	22489	16226	20772	104162	74893
Above Rs. 6 Crore and upto Rs.10 Crore	3912	32632	22871	18933	156415	109858
Above Rs. 10 Crore and upto Rs.25 Crore	3613	60656	42438	20058	332734	231684
Above Rs. 25 Crore	2372	201734	140845	17637	1760532	1173435
TOTAL	29200816	764931	519138	110056177	4029077	2847713

Note : Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial banks in India, Volume 38, March 2009.

GRAPH - 5
DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL
BANKS ACCORDING TO INTEREST RATE RANGE - 2008 AND 2009



Note : Data for outstanding credit relate to accounts with credit limit of over ₹ 2 lakh.

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2008 and 2009**

(Amount in ₹ crore)

	As on March 31					
	2008			2009		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	27663 (0.2)	2296 (0.1)	1645 (0.1)	127855 (0.9)	39746 (1.2)	29594 (1.2)
6% and above but less than 10%	2138944 (17.3)	241306 (9.3)	186755 (9.4)	3057441 (21.5)	722353 (21.5)	551996 (22.9)
10% and above but less than 12%	2990699 (24.2)	791319 (30.6)	604402 (30.5)	4079445 (28.7)	1063436 (31.7)	739477 (30.7)
12% and above but less than 13%	2087587 (16.9)	356351 (13.8)	273179 (13.8)	2371745 (16.7)	693867 (20.7)	482690 (20.1)
13% and above but less than 14%	1518681 (12.3)	468963 (18.2)	368996 (18.6)	1598665 (11.3)	405384 (12.1)	299419 (12.4)
14% and above but less than 15%	867451 (7.0)	473437 (18.3)	369518 (18.6)	802850 (5.7)	205681 (6.1)	155505 (6.5)
15% and above but less than 16%	1536397 (12.4)	139460 (5.4)	101723 (5.1)	397362 (2.8)	85120 (2.5)	63016 (2.6)
16% and above but less than 17%	200782 (1.6)	53740 (2.1)	39775 (2.0)	240561 (1.7)	44518 (1.3)	31943 (1.3)
17% and above but less than 18%	274213 (2.2)	30132 (1.2)	22552 (1.1)	302497 (2.1)	25863 (0.8)	17692 (0.7)
18% and above but less than 20%	264842 (2.1)	10671 (0.4)	8262 (0.4)	352103 (2.5)	30397 (0.9)	20945 (0.9)
20% and above	444172 3.6)	14890 (0.6)	5998 (0.3)	865015 (6.1)	39627 (1.2)	15019 (0.6)
Total Loans & Advances	12351431 (100.0)	2582564 (100.0)	1982803 (100.0)	14195539 (100.0)	3355992 (100.0)	2407294 (100.0)
Inland & Foreign Bills Purchased / Discounted	84363	238152	103182	59684	178782	90554
TOTAL	12435794	2820716	2085985	14255223	3534773	2497849

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

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

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, 2008 & 2009, Volume 37 & 38.

Table 5.4 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

(Amount in ₹ crore)

As on last reporting Friday	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
March	40460	45387	43123	50248	59744	69059	86207	104926	129983	128940	138143
June	41814	44287	47225	51443	62956	70434	93067	107983	129956	119717	143659
September	43339	41229	44804	52339	64582	75391	94773	113373	136172	120637	148439
December	44292	43226	45984	56710	66712	81965	97763	117719	137451	123744	153794

Note : Data pertain to select scheduled commercial banks (excluding RRBs) which are availing export credit refinance (ECR) facility from RBI. Since April 1, 2004, data for export credit also includes three co-operative banks, viz. (i) Bombay Mercantile Co-operative Bank, (ii) Maharashtra State Co-operative Bank, and (iii) Saraswat Co-operative Bank, which are availing ECR facility from RBI.

Source : Monetary Policy Department , RBI.

TABLE 5.5 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS (EXCLUDING REGIONAL RURAL BANKS) FOR PUBLIC FOOD PROCUREMENT OPERATIONS

(Amount in ₹ crore)

Bank Group	As on the last reporting Friday of the month																
	Mar 2006	Jun 2006	Sep 2006	Dec 2006	Mar 2007	Jun 2007	Sep 2007	Dec 2007	Mar 2008	Jun 2008	Sep 2008	Dec 2008	Mar 2009	Jun 2009	Sep 2009	Dec 2009	Mar 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. Public Sector Banks (1.1+1.2)	38695	39230	31539	39582	44329	41900	35117	38324	41998	47584	42738	49492	43723	57755	39888	42490	45809
1.1. SBI & its Associates	12295	13251	9010	13844	15599	14449	11773	13471	13735	15684	13711	16235	13492	19006	11910	14022	13451
1.2. Nationalised Banks \$	26400	25979	22529	25738	28731	27450	23344	24854	28263	31900	29028	33257	30231	38749	27978	28468	32358
2. Private Sector Banks	1995	2068	1919	2047	2191	2057	1891	1943	2401	2562	2437	2618	2488	2806	2430	2447	2580
2.1. Old Private Sector Banks	1445	1431	1301	1411	1487	1361	1221	1265	1206	1329	1232	1374	1272	1626	1250	1267	1400
2.2. New Private Sector Banks	550	637	618	635	704	695	670	678	1195	1233	1205	1244	1216	1180	1180	1180	1180
3. Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (1+2+3)	40691	41298	33458	41629	46521	43956	37008	40268	44399	50147	45175	52110	46211	60561	42318	44937	48389

Note : \$ Includes IDBI Bank Limited.

Source : Department of Economic Policy and Research, RBI.

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

(Amount in ₹ crore)

Sector	April 2009	May 2009	June 2009	July 2009	August 2009	September 2009
	(1)	(2)	(3)	(4)	(5)	(6)
I Non-food Credit (1+2+3+4)	2571117	2558246	2580088	2613132	2623551	2694164
1. Agriculture & Allied Activities	331598	330132	330513	330546	329847	336896
2. Industry (Micro & Small, Medium and Large)	1044983	1040447	1058085	1084862	1096764	1139372
2.1 Micro & Small	179976	179859	178884	184125	183223	185220
2.2 Medium	123086	122439	126934	130648	129257	130326
2.3 Large	741920	738149	752267	770089	784284	823826
3. Services	635377	629759	635097	636988	632417	651580
3.1 Transport Operators	39665	39032	38554	39598	39250	39174
3.2 Computer Software	9594	8918	9656	9835	9287	10356
3.3 Tourism, Hotels & Restaurants	13614	13862	13669	14202	14824	15216
3.4 Shipping	9660	9552	9914	9721	9464	9797
3.5 Professional Services	42880	43879	44425	43807	46383	46031
3.6 Trade	141536	142290	142888	148396	147259	154261
3.6.1 Wholesale Trade (other than food procurement)	66609	67660	68363	71298	70497	75748
3.6.2 Retail Trade	74928	74630	74525	77098	76762	78513
3.7 Commercial Real Estate	94323	94544	96380	96936	96701	94187
3.8 Non-Banking Financial Companies (NBFCs)	97047	94503	93739	100354	101281	106045
3.9 Other Services	187058	183179	185872	174140	167968	176514
4. Personal Loans	559160	557909	556393	560736	564523	566315
4.1 Consumer Durables	7944	7997	7783	7876	7832	8075
4.2 Housing (Including Priority Sector Housing)	278444	278455	279591	281659	284721	287256
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	46926	45938	46703	45394	44746	45203
4.4 Advances to Individuals against share, bonds, etc.	2231	2260	2317	2167	2230	2280
4.5 Credit Card Outstanding	27628	26978	26383	25334	24889	24246
4.6 Education	28418	28694	29452	30887	32004	33136
4.7 Vehicle Loans	60786	60813	60370	59545	60113	60629
4.8 Other Personal Loans	106782	106774	103794	107875	107987	105490
Memo:						
5. Priority Sector	924248	913168	918835	932203	928433	940798
5.1 Agriculture & Allied Activities	331598	330132	330513	330546	329847	336896
5.2 Micro & Small Enterprises	312190	318091	317995	321102	319831	330003
5.2(a) Manufacturing	179977	179859	178884	184125	183223	185220
5.2(b) Services	132213	138232	139111	136978	136609	144782
5.3 Housing	196027	196016	199212	198591	206979	206258
5.4 Micro-Credit	17001	16929	16942	17530	17937	18453
5.5 Education Loans	28143	28472	29075	30557	31462	32670
5.6 State - sponsored Orgs. for SC/ST	2530	2381	2409	2427	2424	2241
5.7 Weaker Sections	139588	138211	136921	139925	139370	141236
5.8 Export Credit	23667	20711	20736	21309	20626	21936

Notes: 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.

2. 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 (Concl'd)

(Amount in ₹ crore)

Sector	October 2009	November 2009	December 2009	January 2010	February 2010	March 2010
	(7)	(8)	(9)	(10)	(11)	(12)
I Non-food Credit (1+2+3+4)	2687343	2716217	2754425	2834585	2889557	3040007
1. Agriculture & Allied Activities	337612	343070	348099	360626	370394	416133
2. Industry (Micro & Small, Medium and Large)	1145245	1153722	1178415	1217615	1248686	1311451
2.1 Micro & Small	184792	185405	192052	195431	200919	206401
2.2 Medium	124130	121482	121498	123518	127861	132636
2.3 Large	836323	846836	864866	898665	919906	972415
3. Services	645833	655103	661793	685804	692263	726790
3.1 Transport Operators	43592	43878	45366	51946	49301	52516
3.2 Computer Software	10068	10728	10608	11615	12599	12543
3.3 Tourism, Hotels & Restaurants	15459	15667	16677	17604	18419	19410
3.4 Shipping	9427	9341	9499	9582	9479	9200
3.5 Professional Services	48010	40113	42283	43282	42953	43401
3.6 Trade	153398	156082	157983	163051	165024	164497
3.6.1 Wholesale Trade (other than food procurement)	78540	80922	81665	84800	86208	86357
3.6.2 Retail Trade	74858	75160	76319	78252	78816	78140
3.7 Commercial Real Estate	88397	88581	87558	88341	91610	92128
3.8 Non-Banking Financial Companies (NBFCs)	103892	102750	102911	109051	108427	113441
3.9 Other Services	173590	187964	188909	191332	194451	219654
4. Personal Loans	558654	564321	566118	570541	578213	585633
4.1 Consumer Durables	7997	8028	7883	8021	8101	8294
4.2 Housing (Including Priority Sector Housing)	288801	291760	293649	293055	297201	300929
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	44131	44821	44660	45566	46534	48654
4.4 Advances to Individuals against share, bonds, etc.	2368	2346	2510	2600	2797	2863
4.5 Credit Card Outstanding	23623	22635	21944	21246	20738	20145
4.6 Education	33797	34419	35019	36118	36522	36863
4.7 Vehicle Loans	57503	58692	59304	60987	61605	63791
4.8 Other Personal Loans	100435	101620	101150	102948	104715	104095
Memo:						
5. Priority Sector	947258	949287	940261	982374	1003901	1092179
5.1 Agriculture & Allied Activities	337612	343070	348099	360626	370394	416133
5.2 Micro & Small Enterprises	336304	335434	344122	349260	358920	373530
5.2(a) Manufacturing	184792	185405	192052	195431	200919	206401
5.2(b) Services	151512	150029	152070	153829	158001	167129
5.3 Housing	208901	212408	212191	213023	213728	217877
5.4 Micro-Credit	18834	18700	18934	20251	20487	21799
5.5 Education Loans	33961	33659	34513	35607	35915	36247
5.6 State - sponsored Orgs. for SC/ST	2327	2325	2718	2716	2720	2749
5.7 Weaker Sections	145506	145690	150872	157231	164016	176957
5.8 Export Credit	21530	21679	22180	23225	28641	30200

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.

2. 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

(Amount in ₹ crore)

Industry	April 2009	May 2009	June 2009	July 2009	August 2009	September 2009
	(1)	(2)	(3)	(4)	(5)	(6)
2.1 Mining & Quarrying (incl. Coal)	14656	14563	14321	14623	14723	15266
2.2 Food Processing	52810	53396	54686	55476	53137	54106
2.2.1 Sugar	16598	16272	16696	16124	15198	15600
2.2.2 Edible Oils & Vanaspati	7025	7065	7652	8119	7622	7380
2.2.3 Tea	2245	2135	2112	2178	2246	2488
2.2.4 Others	26940	27924	28226	29055	28072	28639
2.3 Beverage & Tobacco	8595	8677	9215	9445	9854	10199
2.4 Textiles	103318	101706	103600	105390	106033	106220
2.4.1 Cotton Textiles	51035	50574	51748	53072	52485	53151
2.4.2 Jute Textiles	1484	1413	1442	1382	1329	1308
2.4.3 Man-Made Textiles	6531	6643	7678	6999	7045	7039
2.4.4 Other Textiles	44270	43076	42732	43937	45174	44724
2.5 Leather & Leather Products	5928	6227	5989	6302	5979	6278
2.6 Wood & Wood Products	4133	4061	4158	4335	4279	4372
2.7 Paper & Paper Products	15923	15762	15744	15499	15799	16186
2.8 Petroleum, Coal Products & Nuclear Fuels	62319	50841	57614	57546	60273	70737
2.9 Chemicals & Chemical Products	72081	70647	70506	73417	73303	76648
2.9.1 Fertiliser	12600	12775	13427	13740	12960	13236
2.9.2 Drugs & Pharmaceuticals	29358	28183	28401	29552	28682	30826
2.9.3 Petro Chemicals	7995	7700	7658	8633	9810	10029
2.9.4 Others	22127	21989	21020	21493	21852	22558
2.10 Rubber, Plastic & their Products	13569	13400	13458	13517	13496	14123
2.11 Glass & Glassware	4117	3996	4172	4050	4245	4312
2.12 Cement & Cement Products	20163	20394	20462	21444	21368	22258
2.13 Basic Metal & Metal Product	131036	132874	132749	136320	140029	145352
2.13.1 Iron & Steel	101077	102356	102976	105653	108758	113534
2.13.2 Other Metal & Metal Product	29957	30518	29773	30667	31271	31818
2.14 All Engineering	63780	65260	66304	62837	61766	64914
2.14.1 Electronics	18630	18927	18581	18787	18852	18980
2.14.2 Others	45150	46333	47723	44049	42915	45934
2.15 Vehicles, Vehicle Parts & Transport Equipment	33251	32973	32988	34203	35850	36460
2.16 Gems & Jewellery	27862	27842	28639	29064	29141	30534
2.17 Construction	38238	37753	37544	38474	37421	37913
2.18 Infrastructure	269025	274715	283173	298308	303123	318631
2.18.1 Power	125195	129791	136863	144329	147888	154925
2.18.2 Telecommunications	47918	47148	46980	47495	45221	51441
2.18.3 Roads	48188	50635	52756	57315	61257	61199
2.18.4 Other Infrastructure	47717	47141	46574	49170	48757	51065
2.19 Other Industries	104180	105360	102763	104613	106945	104864
Total	1044983	1040447	1058085	1084862	1096764	1139372

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.

2. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

Source: Monetary Policy Department, RBI

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

(Amount in ₹ crore)

Industry	October 2009	November 2009	December 2009	January 2010	February 2010	March 2010
	(7)	(8)	(9)	(10)	(11)	(12)
2.1 Mining & Quarrying (incl. Coal)	14957	15562	15895	16458	16967	18084
2.2 Food Processing	53580	53642	55641	59080	60492	65677
2.2.1 Sugar	15496	16189	16227	17146	18153	19255
2.2.2 Edible Oils & Vanaspati	7560	8230	8755	8984	9448	10380
2.2.3 Tea	2055	2098	2129	2079	2037	1995
2.2.4 Others	28468	27125	28530	30871	30854	34046
2.3 Beverage & Tobacco	9908	10747	10272	11044	10891	10969
2.4 Textiles	106523	107948	111368	114643	116920	121374
2.4.1 Cotton Textiles	53588	54438	56691	58366	59351	61228
2.4.2 Jute Textiles	1510	1339	1352	1352	1417	1380
2.4.3 Man-Made Textiles	7206	9442	11246	11938	11535	11671
2.4.4 Other Textiles	44218	42729	42080	42987	44617	47096
2.5 Leather & Leather Products	5862	5909	5956	6042	6123	6232
2.6 Wood & Wood Products	4112	4055	4301	4260	4319	4371
2.7 Paper & Paper Products	18501	17283	17896	18224	18622	19074
2.8 Petroleum, Coal Products & Nuclear Fuels	67465	68020	62110	64309	65626	78579
2.9 Chemicals & Chemical Products	76499	76641	76563	78466	79541	85713
2.9.1 Fertiliser	14108	14209	12725	11637	11573	13847
2.9.2 Drugs & Pharmaceuticals	30070	30656	31806	32770	33809	35980
2.9.3 Petro Chemicals	8898	9077	9199	9255	10008	10046
2.9.4 Others	23423	22692	22833	24804	24151	25840
2.10 Rubber, Plastic & their Products	13857	13844	14121	14743	14974	15617
2.11 Glass & Glassware	4378	4655	4781	4636	4779	4831
2.12 Cement & Cement Products	21439	21129	21230	22639	23380	24722
2.13 Basic Metal & Metal Product	148502	147304	150140	155018	158604	162929
2.13.1 Iron & Steel	116444	115474	117455	123494	124368	127464
2.13.2 Other Metal & Metal Product	32057	31829	32685	31524	34236	35465
2.14 All Engineering	65120	65472	67369	68620	71638	73820
2.14.1 Electronics	19657	19644	20335	21098	21453	22100
2.14.2 Others	45463	45828	47034	47522	50185	51721
2.15 Vehicles, Vehicle Parts & Transport Equipment	35711	35973	37342	37578	37725	38780
2.16 Gems & Jewellery	28389	30483	29986	29882	30405	31751
2.17 Construction	36991	37376	40828	39267	41290	44219
2.18 Infrastructure	327213	334294	339772	356826	365616	379888
2.18.1 Power	158755	162254	166045	179234	183348	187841
2.18.2 Telecommunications	51230	51087	52617	54265	55885	59362
2.18.3 Roads	65531	65468	65625	66964	68397	73569
2.18.4 Other Infrastructure	51697	55485	55485	56363	57986	59115
2.19 Other Industries	106239	103385	112842	115880	120772	124822
Total	1145245	1153722	1178415	1217615	1248686	1311451

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.
 2. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.

Source: Monetary Policy Department, RBI

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March					
	Agriculture and Allied Activities					
	Direct		Indirect		Total	
	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount
(1)	(2)	(3)	(4)	(5)	(6)	
Northern Region	3119664	50744	63419	36236	3183083	86980
Delhi	34575	5937	4085	18917	38660	24854
Punjab	860290	15045	29063	5724	889353	20769
Haryana	604892	11817	8519	4317	613411	16134
Chandigarh	21020	2299	1649	3188	22669	5487
Jammu & Kashmir	112228	1205	5502	413	117730	1618
Himachal Pradesh	165963	1510	3120	164	169083	1674
Rajasthan	1320696	12931	11481	3513	1332177	16444
North-Eastern Region	372500	2267	8113	464	380613	2731
Assam	240006	1515	5842	320	245848	1835
Meghalaya	20764	88	254	64	21018	152
Mizoram	6040	93	117	13	6157	106
Arunachal Pradesh	16763	142	117	12	16880	154
Nagaland	19454	82	351	24	19805	106
Manipur	18907	151	174	7	19081	158
Tripura	50566	196	1258	24	51824	220
Eastern Region	3618766	23690	146217	10568	3764983	34258
Bihar	1119980	6920	24298	787	1144278	7707
Jharkhand	350910	1462	6199	303	357109	1765
West Bengal	1283661	10274	90782	7368	1374443	17642
Orissa	853841	4977	24779	2090	878620	7067
Sikkim	8124	41	90	16	8214	57
Andaman & Nicobar	2250	16	69	4	2319	20
Central Region	5881878	45294	56859	11646	5938737	56940
Uttar Pradesh	3853286	24801	37767	6170	3891053	30971
Uttarakhand	269215	2527	4110	387	273325	2914
Madhya Pradesh	1422956	15860	11491	3833	1434447	19693
Chattisgarh	336421	2106	3491	1256	339912	3362
Western Region	4042155	39796	35717	21895	4077872	61691
Gujarat	1468435	13063	15215	4839	1483650	17902
Maharashtra	2541842	26518	18534	16790	2560376	43308
Daman & Diu	83	1	8	1	91	2
Goa	31084	206	1920	264	33004	470
Dadra & Nagar Haveli	711	8	40	1	751	9
Southern Region	16473936	103101	285146	29892	16759082	132993
Andhra Pradesh	6961420	35230	31797	10373	6993217	45603
Karnataka	2218765	21592	55047	5724	2273812	27316
Lakshadweep	731	2	-	-	731	2
Tamilnadu	5495458	31491	38002	9873	5533460	41364
Kerala	1699467	14328	159892	3879	1859359	18207
Puducherry	98095	458	408	43	98503	501
All India	33508899	264892	595471	110701	34104370	375593

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009 (Contd.)

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March					
	Total advances to Small Enterprises (SE)		Of total advances to SE, advances to manufacturing enterprises		Of total advances to SE, advances to service enterprises	
	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount
	(7)	(8)	(9)	(10)	(11)	(12)
Northern Region	646008	54819	306637	35843	354873	13686
Delhi	114222	21468	49301	13589	73480	5046
Punjab	141732	11607	93092	8682	66606	2522
Haryana	78742	7067	45001	5171	38542	1466
Chandigarh	15553	2356	7035	1342	14043	570
Jammu & Kashmir	65052	2003	26166	1083	31973	903
Himachal Pradesh	43654	1339	20803	899	25322	464
Rajasthan	187053	8979	65239	5077	104907	2715
North-Eastern Region	162829	2610	74326	1597	72310	1149
Assam	104946	1892	46710	1146	50109	783
Meghalaya	9862	195	4278	115	4584	92
Mizoram	4180	48	3230	44	1081	15
Arunachal Pradesh	6782	99	3361	64	5340	77
Nagaland	14032	131	9591	101	2391	55
Manipur	7272	70	2311	37	2657	31
Tripura	15755	175	4845	90	6148	96
Eastern Region	960579	24803	393461	15110	480049	9429
Bihar	165137	1824	55424	835	83320	981
Jharkhand	137537	3588	52555	2467	77421	1097
West Bengal	459487	15261	221771	9794	208368	5315
Orissa	191546	3950	62216	1951	104198	1916
Sikkim	3409	107	688	43	3143	68
Andaman & Nicobar	3463	73	807	20	3599	52
Central Region	655518	26210	264365	16054	370304	10019
Uttar Pradesh	367675	13467	161821	9354	189285	4127
Uttarakhand	59493	2056	22658	1311	28312	655
Madhya Pradesh	171551	8402	56536	3887	114743	4474
Chattisgarh	56799	2285	23350	1502	37964	763
Western Region	780085	77668	230070	40741	547583	27447
Gujarat	255431	14858	91388	10709	155328	3378
Maharashtra	497651	61456	132451	29412	370326	23396
Daman & Diu	1445	92	888	106	505	14
Goa	24962	1205	5054	472	21126	646
Dadra & Nagar Haveli	596	57	289	42	298	13
Southern Region	1646063	70018	569555	43265	1078500	23972
Andhra Pradesh	372353	16409	105114	11126	250180	5026
Karnataka	395540	15166	97020	7433	317826	6725
Lakshadweep	335	2	45	-	1151	57
Tamilnadu	486716	29754	208440	20183	283428	7985
Kerala	384214	8402	157337	4372	221519	4086
Puducherry	6905	285	1599	151	4396	93
All India	4851082	256128	1838414	152610	2903619	85702

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009 (Contd.)

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March					
	Of total advances to SE, Term loans		Loans to artisans, village & cottage industries credit limit not exceeding Rs 50000		Of total advances to SE, advances to units in Khadi & village Industries	
	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount	No. of Accounts Outstanding	Amount
	(13)	(14)	(15)	(16)	(17)	(18)
Northern Region	107596	9151	46699	249	21485	711
Delhi	11769	3773	845	66	418	17
Punjab	22211	1493	3122	16	4053	109
Haryana	9656	1072	3802	16	3156	169
Chandigarh	1878	257	343	6	1625	238
Jammu & Kashmir	33111	817	8409	50	3833	33
Himachal Pradesh	8099	234	3853	24	2216	19
Rajasthan	20872	1505	26325	71	6184	126
North-Eastern Region	43270	798	22370	267	7013	100
Assam	22640	485	13266	150	4725	74
Meghalaya	4062	58	448	2	218	2
Mizoram	867	3	58	-	207	3
Arunachal Pradesh	10769	216	6124	104	349	4
Nagaland	3213	12	710	3	1204	13
Manipur	520	6	774	4	129	2
Tripura	1199	18	990	4	181	2
Eastern Region	142520	2263	110895	515	27531	241
Bihar	42547	353	38862	87	2568	25
Jharkhand	9132	238	17327	111	1143	7
West Bengal	56435	1215	43908	249	17257	154
Orissa	34099	446	10377	67	6465	53
Sikkim	79	2	284	1	47	1
Andaman & Nicobar	228	9	137	-	51	1
Central Region	114686	3507	66940	445	16717	392
Uttar Pradesh	71339	2071	29447	300	8007	290
Uttarakhand	7703	424	2010	8	1521	16
Madhya Pradesh	25025	732	22001	93	4473	64
Chattisgarh	10619	280	13482	44	2716	22
Western Region	176603	15756	25809	182	10612	866
Gujarat	48127	2614	14260	56	5851	63
Maharashtra	122864	12917	10862	117	4297	761
Daman & Diu	215	31	8	-	3	-
Goa	5148	179	662	9	457	42
Dadra & Nagar Haveli	249	15	17	-	4	-
Southern Region	441087	16402	128589	690	34185	393
Andhra Pradesh	118674	4235	49566	247	12137	146
Karnataka	98903	3627	53754	256	3713	85
Lakshadweep	29	-	15	-	9	-
Tamilnadu	148710	6852	12683	88	5312	112
Kerala	72292	1623	12471	99	12769	46
Puducherry	2479	65	100	-	245	4
All India	1025762	47877	401302	2348	117543	2703

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009 (Contd.)

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March					
	Loans granted to Retail Trade		Micro credit (other than loans granted to SHGs/JLGs)		Total advances to weaker sections in priority sector	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	576956	11853	340728	904	2590452	29184
Delhi	43595	2994	14976	293	63948	3096
Punjab	103146	2512	10197	39	597617	8350
Haryana	95643	1689	16252	48	410671	5043
Chandigarh	10038	295	1552	6	32020	905
Jammu & Kashmir	67185	1380	12823	39	157808	1863
Himachal Pradesh	36139	723	1598	4	168121	1209
Rajasthan	221210	2260	283330	475	1160267	8718
North-Eastern Region	94762	1319	8626	36	395628	2798
Assam	65375	840	7201	27	234040	1363
Meghalaya	4506	105	302	1	29557	348
Mizoram	1094	50	11	1	6932	134
Arunachal Pradesh	4634	52	132	1	23174	242
Nagaland	2465	73	175	1	22738	201
Manipur	2543	45	362	4	19917	202
Tripura	14145	154	443	1	59270	308
Eastern Region	666719	8605	124635	444	3359242	20527
Bihar	183346	1770	41655	66	808592	4107
Jharkhand	77160	1114	22110	38	488825	2098
West Bengal	267886	3904	36048	242	1384966	8833
Orissa	135775	1712	24321	96	660491	5277
Sikkim	886	47	490	2	14800	204
Andaman & Nicobar	1666	58	11	-	1568	8
Central Region	674340	8761	187289	685	4617536	32770
Uttar Pradesh	410576	5159	80216	404	2959539	19952
Uttarakhand	37952	693	9805	81	216561	1830
Madhya Pradesh	178382	2263	66933	165	1049433	9062
Chattisgarh	47430	646	30335	35	392003	1926
Western Region	393588	6142	180217	2024	2988362	22439
Gujarat	109414	1814	64042	286	1438698	9789
Maharashtra	272436	4108	110472	1704	1519046	12234
Daman & Diu	1901	9	598	9	540	31
Goa	8213	181	4771	24	28969	378
Dadra & Nagar Haveli	1624	30	334	1	1109	7
Southern Region	1302227	14787	1179105	5337	12377101	72370
Andhra Pradesh	416713	3539	700135	3347	5402936	24674
Karnataka	279943	2602	163951	437	1718775	14162
Lakshadweep	258	3	3	-	4071	24
Tamilnadu	392359	4961	259111	1295	3935399	22889
Kerala	205399	3607	48637	234	1238943	10254
Puducherry	7555	75	7268	24	76977	367
All India	3708592	51467	2020600	9430	26328321	180088

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009 (Contd.)

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March					
	Total loans for Education		Loans to SC/ST beneficiaries		Loans granted to SSO for onlending to SC/STs	
	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding
	(25)	(26)	(27)	(28)	(29)	(30)
Northern Region	149707	3349	888807	6421	1407	7
Delhi	33382	1048	44754	804	39	-
Punjab	30992	624	194711	1252	217	1
Haryana	26856	548	106870	505	213	1
Chandigarh	5460	157	10656	68	30	-
Jammu & Kashmir	7798	140	13739	290	851	5
Himachal Pradesh	8671	137	64254	498	54	-
Rajasthan	36548	695	453823	3004	3	-
North-Eastern Region	12509	281	165374	1258	294	1
Assam	8878	193	106699	548	7	-
Meghalaya	757	17	10827	205	-	-
Mizoram	339	12	1923	52	-	-
Arunachal Pradesh	421	9	5267	67	-	-
Nagaland	224	7	4960	104	-	-
Manipur	1119	28	11574	114	182	-
Tripura	771	15	24124	168	105	1
Eastern Region	153261	2887	1157920	4613	5444	10
Bihar	34566	658	211698	768	2388	6
Jharkhand	24426	513	208599	718	711	-
West Bengal	52918	970	528187	2224	2199	3
Orissa	40807	733	198933	764	146	1
Sikkim	297	8	9679	135	-	-
Andaman & Nicobar	247	5	824	4	-	-
Central Region	177501	3161	1801923	7579	7096	26
Uttar Pradesh	91972	1668	997236	4176	1406	7
Uttarakhand	16354	298	61893	300	172	-
Madhya Pradesh	60267	1024	495308	2276	4474	18
Chattisgarh	8908	171	247486	827	1044	1
Western Region	145674	3291	1589496	8278	1431	6
Gujarat	35984	949	1060487	5924	122	1
Maharashtra	105709	2254	522239	2235	1304	5
Daman & Diu	432	13	297	13	-	-
Goa	3130	65	5655	102	5	-
Dadra & Nagar Haveli	419	10	818	4	-	-
Southern Region	976394	14830	2884726	12663	2624	41
Andhra Pradesh	195659	3970	975731	3253	353	30
Karnataka	138650	2432	533373	3871	493	3
Lakshadweep	13	-	3321	23	-	-
Tamilnadu	418100	5185	1070313	3902	375	3
Kerala	215976	3142	290201	1541	1403	5
Puducherry	7996	101	11787	73	-	-
All India	1615046	27799	8488246	40812	18296	91

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009 (Contd.)

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March					
	Total Housing loans		Advances to Self Help Groups		Loans to Food & agro based processing units with invest. In P & M upto 10 crs.	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(31)	(32)	(33)	(34)	(35)	(36)
Northern Region	651991	35166	60942	319	5034	6238
Delhi	105761	14945	6406	25	456	1744
Punjab	151577	5333	4330	35	2729	1941
Haryana	102070	4069	8738	69	1071	1558
Chandigarh	24031	1866	255	3	52	398
Jammu & Kashmir	65540	1137	491	2	203	76
Himachal Pradesh	35681	1084	5300	35	92	50
Rajasthan	167331	6732	35422	150	431	471
North-Eastern Region	65138	2309	32288	160	1527	129
Assam	38451	1345	26112	124	774	120
Meghalaya	4395	160	161	1	26	1
Mizoram	8392	310	14	-	1	-
Arunachal Pradesh	2631	91	2342	16	4	-
Nagaland	1929	88	131	1	21	3
Manipur	6102	186	526	2	52	-
Tripura	3238	129	3002	16	649	5
Eastern Region	475895	15277	188261	899	42634	2179
Bihar	36026	1095	37312	163	590	186
Jharkhand	36317	1446	25822	72	257	32
West Bengal	240269	9473	73076	387	40821	1643
Orissa	153299	2816	51605	276	955	318
Sikkim	8710	391	426	1	3	-
Andaman & Nicobar	1274	56	20	-	8	-
Central Region	551397	20317	127356	643	5650	3371
Uttar Pradesh	274056	10874	57005	423	3443	1780
Uttarakhand	49580	1549	6963	29	400	214
Madhya Pradesh	174062	6027	42176	138	1164	1056
Chattisgarh	53699	1867	21212	53	643	321
Western Region	976038	68620	331034	1505	15219	3541
Gujarat	225068	9555	28589	75	1493	1209
Maharashtra	726878	58117	301565	1371	13671	2260
Daman & Diu	2120	85	-	-	2	-
Goa	20821	824	873	59	53	72
Dadra & Nagar Haveli	1151	39	7	-	-	-
Southern Region	1750937	75611	1194403	8495	118592	6336
Andhra Pradesh	533015	19369	638714	4684	3003	2554
Karnataka	406723	21884	194506	1006	2144	1401
Lakshadweep	148	5	68	-	-	-
Tamilnadu	367057	18605	286510	2070	4735	1343
Kerala	435618	15370	65763	670	108641	1021
Puducherry	8376	378	8842	65	69	17
All India	4471396	217300	1934284	12021	188656	21794

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES TO PRIORITY SECTOR - 2009 (Concl'd.)

(Amount in ₹ crore)

State/Union Territory	As on last reporting Friday of March							
	Export Credit to SE		Export Credit to Non -SE		Total Export** Credit		Total priority sector advances	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)
Northern Region	64	306	413	4461	477	4767	5550335	197542
Delhi	59	294	387	4123	446	4418	351022	69726
Punjab	1	1	10	158	11	158	1327266	41044
Haryana	2	10	9	124	11	134	933196	29682
Chandigarh	-	-	3	30	3	30	79336	10197
Jammu & Kashmir	-	-	-	-	-	-	336979	6321
Himachal Pradesh	-	-	1	2	1	2	294881	4962
Rajasthan	2	1	3	24	5	25	2227655	35610
North-Eastern Region	-	-	-	-	-	-	724769	9286
Assam	-	-	-	-	-	-	470704	6132
Meghalaya	-	-	-	-	-	-	40840	630
Mizoram	-	-	-	-	-	-	20173	526
Arunachal Pradesh	-	-	-	-	-	-	31480	406
Nagaland	-	-	-	-	-	-	38630	405
Manipur	-	-	-	-	-	-	36661	491
Tripura	-	-	-	-	-	-	86281	696
Eastern Region	10	12	369	1487	379	1499	6151883	87772
Bihar	-	-	-	-	-	-	1607396	13127
Jharkhand	-	-	-	-	-	-	655370	8465
West Bengal	10	12	369	1487	379	1499	2433617	48988
Orissa	-	-	-	-	-	-	1424514	16368
Sikkim	-	-	-	-	-	-	22006	612
Andaman & Nicobar	-	-	-	-	-	-	8980	212
Central Region	4	9	11	107	15	116	8191845	116211
Uttar Pradesh	3	9	6	83	9	92	5116959	62635
Uttarakhand	-	-	-	-	-	-	446681	7592
Madhya Pradesh	1	-	5	24	6	24	2090126	37625
Chattisgarh	-	-	-	-	-	-	538079	8359
Western Region	195	1458	865	14644	1060	16102	6555774	234085
Gujarat	7	9	85	457	92	466	2173800	45821
Maharashtra	188	1449	779	14180	967	15629	4275605	185132
Daman & Diu	-	-	-	-	-	-	6587	211
Goa	-	-	-	-	-	-	94906	2769
Dadra & Nagar Haveli	-	-	1	7	1	7	4876	152
Southern Region	50	122	446	8906	496	9028	23616880	322520
Andhra Pradesh	2	6	41	1004	43	1009	9211488	93271
Karnataka	14	16	141	4621	155	4638	3659253	74463
Lakshadweep	-	-	-	-	-	-	1488	12
Tamilnadu	32	98	249	3222	281	3320	7457427	104386
Kerala	2	2	15	59	17	61	3150621	49025
Puducherry	-	-	-	-	-	-	136603	1363
All India	323	1907	2104	29605	2427	31512	50791486	967416

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 - 2009

(Amount in ₹ crore)

Region/State/Union Territory	As on last reporting Friday of March					
	Agriculture and Allied Activities					
	Direct		Indirect		Total	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Northern Region	3119664	50744	63419	36236	3183083	86980
Delhi	34575	5937	4085	18917	38660	24854
Punjab	860290	15045	29063	5724	889353	20769
Haryana	604892	11817	8519	4317	613411	16134
Chandigarh	21020	2299	1649	3188	22669	5487
Jammu & Kashmir	112228	1205	5502	413	117730	1618
Himachal Pradesh	165963	1510	3120	164	169083	1674
Rajasthan	1320696	12931	11481	3513	1332177	16444
North-Eastern Region	372500	2267	8113	464	380613	2731
Assam	240006	1515	5842	320	245848	1835
Meghalaya	20764	88	254	64	21018	152
Mizoram	6040	93	117	13	6157	106
Arunachal Pradesh	16763	142	117	12	16880	154
Nagaland	19454	82	351	24	19805	106
Manipur	18907	151	174	7	19081	158
Tripura	50566	196	1258	24	51824	220
Eastern Region	3618766	23690	146217	10568	3764983	34258
Bihar	1119980	6920	24298	787	1144278	7707
Jharkhand	350910	1462	6199	303	357109	1765
West Bengal	1283661	10274	90782	7368	1374443	17642
Orissa	853841	4977	24779	2090	878620	7067
Sikkim	8124	41	90	16	8214	57
Andaman & Nicobar	2250	16	69	4	2319	20
Central Region	5881878	45294	56859	11646	5938737	56940
Uttar Pradesh	3853286	24801	37767	6170	3891053	30971
Uttarakhand	269215	2527	4110	387	273325	2914
Madhya Pradesh	1422956	15860	11491	3833	1434447	19693
Chattisgarh	336421	2106	3491	1256	339912	3362
Western Region	4042155	39796	35717	21895	4077872	61691
Gujarat	1468435	13063	15215	4839	1483650	17902
Maharashtra	2541842	26518	18534	16790	2560376	43308
Daman & Diu	83	1	8	1	91	2
Goa	31084	206	1920	264	33004	470
Dadra & Nagar Haveli	711	8	40	1	751	9
Southern Region	16473936	103101	285146	29892	16759082	132993
Andhra Pradesh	6961420	35230	31797	10373	6993217	45603
Karnataka	2218765	21592	55047	5724	2273812	27316
Lakshadweep	731	2	-	-	731	2
Tamilnadu	5495458	31491	38002	9873	5533460	41364
Kerala	1699467	14328	159892	3879	1859359	18207
Puducherry	98095	458	408	43	98503	501
All India	33508899	264892	595471	110701	34104370	375593

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 - 2009 (Contd.)

(Amount in ₹ crore)

Region/State/Union Territory	As on last reporting Friday of March							
	Loans to individual farmers		Loans to corporates, partnership firms, credit limit upto Rs. 1 cr.		Loans to corporates, partnership firms, credit limit above Rs. 1 cr.		Loans granted to pre & post harvest activities	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Outstanding	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	3004526	38616	27800	2351	1784	12142	410675	4148
Delhi	26054	2098	1927	366	670	6203	296	513
Punjab	847927	13476	11973	766	462	1065	35956	643
Haryana	583329	8635	7589	330	250	2785	2756	87
Chandigarh	16875	507	489	478	110	1136	48	1
Jammu & Kashmir	112555	1280	360	15	5	3	3120	25
Himachal Pradesh	161466	1401	338	5	38	16	11359	8
Rajasthan	1256320	11219	5124	391	249	934	357140	2871
North-Eastern Region	340201	2124	7389	261	146	152	13746	37
Assam	220466	1355	4787	196	124	148	13244	34
Meghalaya	22806	131	222	18	11	1	59	2
Mizoram	10566	161	107	8	1	2	-	-
Arunachal Pradesh	13825	135	78	1	1	-	-	-
Nagaland	11861	76	481	17	3	-	-	-
Manipur	13896	93	436	3	3	-	199	1
Tripura	46781	173	1278	18	3	1	244	-
Eastern Region	3921136	21179	66701	2273	18645	2129	138315	515
Bihar	1197094	5517	4902	252	51	123	26366	112
Jharkhand	338827	1476	4440	126	38	8	56719	140
West Bengal	1576315	10068	46340	1289	18399	1774	26212	177
Orissa	801000	4021	10809	600	154	224	29003	86
Sikkim	5447	67	107	3	3	-	1	-
Andaman & Nicobar	2453	30	103	3	-	-	14	-
Central Region	5664554	41605	26998	1628	1099	2248	328902	2658
Uttar Pradesh	3844377	24247	12209	637	561	732	211692	1037
Uttarakhand	227271	1916	805	50	90	45	6658	40
Madhya Pradesh	1352326	13200	12590	892	363	1121	105315	1459
Chattisgarh	240580	2242	1394	49	85	350	5237	122
Western Region	3182309	28165	364999	2270	1690	7576	130840	2355
Gujarat	965330	8562	4174	929	509	2065	422	671
Maharashtra	2183700	19361	360528	1330	1166	5501	130283	1662
Daman & Diu	148	3	7	1	-	-	-	-
Goa	31923	225	278	10	15	10	94	21
Dadra & Nagar Haveli	1208	14	12	-	-	-	41	1
Southern Region	16165867	89788	24459	2325	4693	9584	105134	1314
Andhra Pradesh	6691874	31840	9738	865	1292	3159	27621	428
Karnataka	2175425	18188	3286	304	1023	2532	15975	246
Lakshadweep	1628	72	-	-	-	-	-	-
Tamilnadu	5525953	27242	8583	790	1428	2643	54195	542
Kerala	1677896	11987	2744	361	940	1236	6455	92
Puducherry	93091	459	108	5	10	14	888	6
All India	32278593	221477	518346	11108	28057	33831	1127612	11027

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 - 2009 (Contd.)

(Amount in ₹ crore)

Region/State/Union Territory	As on last reporting Friday of March							
	Loans to Food & agro based processing units with invest. In P&M upto 10 crs.		Agriclinics and Agri-Business centres		Loans to farmers thro' PACS/FSS/LAMPS		Loans to NBFCs for onlending to indiv. farmers or their SHGs/JLGs	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Outstanding	Amount Outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	5034	6238	313	51	343	383	32	10
Delhi	456	1744	13	26	2	224	8	9
Punjab	2729	1941	77	14	3	-	12	-
Haryana	1071	1558	32	1	54	3	6	-
Chandigarh	52	398	1	-	75	155	-	-
Jammu & Kashmir	203	76	1	-	14	-	1	-
Himachal Pradesh	92	50	143	7	-	-	-	-
Rajasthan	431	471	46	3	195	1	5	1
North-Eastern Region	1527	129	165	6	30	2	45	2
Assam	774	120	147	6	14	1	23	1
Meghalaya	26	1	1	-	-	-	-	-
Mizoram	1	-	-	-	-	-	-	-
Arunachal Pradesh	4	-	10	-	12	1	22	1
Nagaland	21	3	7	-	-	-	-	-
Manipur	52	-	-	-	-	-	-	-
Tripura	649	5	-	-	4	-	-	-
Eastern Region	42634	2179	3864	257	200	20	31	768
Bihar	590	186	63	12	3	-	-	-
Jharkhand	257	32	47	1	8	-	1	9
West Bengal	40821	1643	3637	237	132	14	30	759
Orissa	955	318	102	6	57	6	-	-
Sikkim	3	-	15	1	-	-	-	-
Andaman & Nicobar	8	-	-	-	-	-	-	-
Central Region	5650	3371	293	87	104	42	80	31
Uttar Pradesh	3443	1780	188	6	95	42	78	29
Uttarakhand	400	214	26	1	-	-	2	2
Madhya Pradesh	1164	1056	61	79	9	-	-	-
Chattisgarh	643	321	18	1	-	-	-	-
Western Region	15219	3541	626	277	962	69	131165	476
Gujarat	1493	1209	34	5	12	0	11	5
Maharashtra	13671	2260	591	272	950	69	131154	471
Daman & Diu	2	-	-	-	-	-	-	-
Goa	53	72	1	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Southern Region	118592	6336	2005	254	331	84	275	1341
Andhra Pradesh	3003	2554	1523	57	204	60	220	1144
Karnataka	2144	1401	255	23	66	24	14	9
Lakshadweep	-	-	-	-	-	-	-	-
Tamilnadu	4735	1343	94	143	1	-	13	147
Kerala	108641	1021	128	31	60	-	28	41
Puducherry	69	17	5	-	-	-	-	-
All India	188656	21794	7266	932	1970	600	131628	2628

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 - 2009 (Concl.d.)

(Amount in ₹ crore)

Region/State/Union Territory	As on last reporting Friday of March			
	Loans to NGOs/MFIs for onlending to indiv. Farmers or their SHGs/JLGs		Other types of indirect finance for agriculture & allied activities	
	No. of Accounts	Amount Outstanding	No. of Outstanding	Amount Outstanding
	(23)	(24)	(25)	(26)
Northern Region	5833	68	46875	25317
Delhi	5814	48	2296	14651
Punjab	1	-	21552	2911
Haryana	3	-	4268	1957
Chandigarh	-	-	2307	2697
Jammu & Kashmir	5	-	5133	268
Himachal Pradesh	-	-	2623	62
Rajasthan	10	20	8696	2771
North-Eastern Region	507	9	4509	128
Assam	291	7	4102	101
Meghalaya	1	-	35	20
Mizoram	4	1	1	-
Arunachal Pradesh	12	-	1	-
Nagaland	2	-	122	3
Manipur	3	-	77	1
Tripura	194	1	171	3
Eastern Region	205616	296	71668	5295
Bihar	28	7	21169	407
Jharkhand	7	-	3962	110
West Bengal	205518	247	34795	3507
Orissa	62	42	11695	1259
Sikkim	-	-	6	11
Andaman & Nicobar	1	-	41	1
Central Region	427	32	34902	5084
Uttar Pradesh	311	32	23559	2909
Uttarakhand	114	-	1909	80
Madhya Pradesh	-	-	7374	1719
Chattisgarh	2	-	2060	376
Western Region	219567	173	27609	15925
Gujarat	11	65	8091	3016
Maharashtra	219553	108	17616	12727
Daman & Diu	-	-	6	1
Goa	3	-	1857	180
Dadra & Nagar Haveli	-	-	39	1
Southern Region	3429	623	139051	17369
Andhra Pradesh	86	198	23955	5002
Karnataka	1801	177	38094	2835
Lakshadweep	-	-	-	-
Tamilnadu	388	156	30610	7313
Kerala	1153	91	46070	2210
Puducherry	1	1	322	9
All India	435379	1201	324614	69118

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

TABLE 6.3 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO PRIORITY SECTORS - 2010

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

Bank group / 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	660756	175488	660756	163.67	272094	41.18
State Bank of India	461939	98069	461939	114.98	188164	40.73
State Bank of Bikaner and Jaipur	30091	11052	30091	8.16	13277	44.12
State Bank of Hyderabad	44087	9866	44087	13.57	18965	43.02
State Bank of Indore	21739	12057	21739	3.89	10183	46.84
State Bank of Mysore	25881	4075	25881	6.47	9314	35.99
State Bank of Patiala	43961	22890	43961	7.35	17931	40.79
State Bank of Travancore	33058	17478	33058	9.25	14260	43.14
B. Nationalised Banks	1417641	968252	1443619	294.55	592860	41.07
Allahabad Bank	58801	52025	58801	17.68	23857	40.57
Andhra Bank	44428	38928	44428	17.08	18323	41.24
Bank of Baroda	109283	73386	109283	18.99	48552	44.43
Bank of India	116290	96629	116290	19.84	52233	44.92
Bank of Maharashtra	34817	15264	34817	6.54	14017	40.26
Canara Bank	135050	151053	151053	38.51	59310	39.26
Central Bank of India	85935	23750	85935	20.21	35161	40.92
Corporation Bank	48512	40933	48512	4.65	19139	39.45
Dena Bank	29185	4287	29185	4.02	11718	40.15
IDBI Bank Ltd.	103914	113889	113889	1.62	29548	25.94
Indian Bank	48812	15724	48812	18.65	21433	43.91
Indian Overseas Bank	67104	39341	67104	23.11	27237	40.59
Oriental Bank of commerce	68500	47619	68500	7.26	28511	41.62
Punjab National Bank	152679	108740	152679	29.61	61907	40.55
Punjab & Sind Bank	24698	3713	24698	2.38	10754	43.54
Syndicate Bank	71297	66915	71297	19.39	32265	45.25
Union Bank of India	96959	10488	96959	20.23	43064	44.41
United Bank of India	35727	5284	35727	7.71	14396	40.29
UCO Bank	49774	48396	49774	11.02	26880	54.00
Vijaya bank	35875	11888	35875	6.05	14553	40.57
Public Sector Banks (A+B)	2078397	1143740	2104375	458.22	864954	41.10

Note : Data are provisional.

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

**TABLE 6.4 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
TO AGRICULTURE - 2010**

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

Bank group / Bank	As on last reporting Friday of March					
	Total Agricultural Advances		Direct Agricultural Advances		Indirect Agricultural Advances	
	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	110.10	117225	108.47	89018	1.62	28208
State Bank of India	79.45	83239	78.63	62452	0.82	20787
State Bank of Bikaner and Jaipur	5.67	6039	5.67	5284	-	755
State Bank of Hyderabad	10.82	8516	10.76	6159	0.05	2357
State Bank of Indore	2.80	4120	2.78	2887	0.02	1233
State Bank of Mysore	4.39	4123	4.24	3288	0.15	836
State Bank of Patiala	3.29	8058	3.26	6079	0.03	1979
State Bank of Travancore	3.68	3130	3.13	2869	0.55	261
B. Nationalised Banks	205.11	255253	200.15	176259	4.95	78993
Allahabad Bank	12.76	11567	12.47	8340	0.29	3228
Andhra Bank	12.87	8825	12.78	7579	0.09	1245
Bank of Baroda	12.71	21617	12.40	13329	0.32	8288
Bank of India	13.58	18256	13.35	13958	0.23	4298
Bank of Maharashtra	3.89	6107	3.86	3490	0.03	2617
Canara Bank	29.40	25052	28.00	19069	1.40	5983
Central Bank of India	13.20	18306	13.07	11468	0.13	6838
Corporation Bank	2.39	6586	2.25	3763	0.14	2823
Dena Bank	2.27	4826	2.23	3308	0.04	1519
IDBI Bank Ltd.	0.30	12129	0.27	6867	0.02	5262
Indian Bank	13.58	9091	13.52	7598	0.06	1493
Indian Overseas Bank	18.00	12597	17.81	9607	0.19	2990
Oriental Bank of commerce	4.46	11032	4.30	6457	0.16	4575
Punjab National Bank	22.02	29821	21.59	23171	0.43	6650
Punjab & Sind Bank	1.43	5063	1.40	3390	0.03	1673
Syndicate Bank	12.79	12912	12.73	9704	0.06	3208
Union Bank of India	13.77	17701	13.63	10705	0.14	6996
United Bank of India	4.95	4758	4.70	2664	0.25	2094
UCO Bank	7.25	13628	6.36	8185	0.88	5444
Vijaya bank	3.49	5376	3.42	3608	0.06	1768
Public Sector Banks (A+B)	315.21	372478	308.62	265277	12.61	107201

Note : Data are provisional.

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

TABLE 6.5(A) : DISTRIBUTION OF OUTSTANDING DIRECT AND INDIRECT ADVANCES OF PUBLIC SECTOR BANKS TO SMALL ENTERPRISES - 2010

(No. of Accounts in lakh and Amount in ₹ 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	27.89	70894	27.89	70894	-	-
State Bank of India	19.00	42174	19.00	42174	-	-
State Bank of Bikaner and Jaipur	1.62	4580	1.62	4580	-	-
State Bank of Hyderabad	1.32	5442	1.32	5442	-	-
State Bank of Indore	0.32	4555	0.32	4555	-	-
State Bank of Mysore	1.36	2476	1.36	2476	-	-
State Bank of Patiala	0.79	7805	0.79	7805	-	-
State Bank of Travancore	3.48	3862	3.48	3862	-	-
B. Nationalised Banks	46.51	207504	46.18	199835	0.34	7669
Allahabad Bank	3.55	8188	3.55	8188	-	-
Andhra Bank	1.94	4671	1.94	4638	-	33
Bank of Baroda	2.98	16753	2.92	16628	0.05	125
Bank of India	3.87	25810	3.87	25423	-	387
Bank of Maharashtra	1.34	3687	1.33	3554	0.01	132
Canara Bank	4.98	24180	4.97	23269	0.02	911
Central Bank of India	3.43	9165	3.41	8263	0.02	902
Corporation Bank	0.78	5404	0.77	5163	0.01	240
Dena Bank	0.98	4248	0.98	4248	-	-
IDBI Bank Ltd.	0.28	8878	0.28	8834	-	43
Indian Bank	1.78	5939	1.78	4517	-	1422
Indian Overseas Bank	1.21	9659	1.21	9659	-	-
Oriental Bank of commerce	1.56	10333	1.56	9795	-	538
Punjab National Bank	4.78	22817	4.64	21676	0.13	1141
Punjab & Sind Bank	0.64	3753	0.62	3310	0.02	443
Syndicate Bank	3.73	9695	3.71	9200	0.02	495
Union Bank of India	3.50	14891	3.50	14810	-	81
United Bank of India	1.92	5629	1.91	5625	0.01	4
UCO Bank	2.03	8757	1.98	7986	0.05	771
Vijaya Bank	1.25	5049	1.25	5049	-	-
Public Sector Banks (A+B)	74.41	278398	74.07	270729	0.34	7669

Note : Data are provisional.

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

TABLE 6.5(B) : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO MICRO CREDIT, STATE SPONSORED ORGANISATIONS, EDUCATION AND HOUSING - 2010

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

Bank group / Bank	As on last reporting Friday of March							
	Micro Credit(other than for agriculture & allied activities)		State Sponsored Organisations for SC/ST		Education		Housing	
	No.of A/Cs	Amount Outstanding	No.of A/Cs	Amount Outstanding	No.of A/Cs	Amount Outstanding	No.of A/Cs	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. State Bank Group	2.37	84	0.04	4	6.25	12774	16.71	71113
State Bank of India	-	-	-	-	4.20	8711	12.02	54040
State Bank of Bikaner and Jaipur	-	-	-	-	0.19	368	0.68	2291
State Bank of Hyderabad	-	1	-	-	0.51	1009	0.92	3995
State Bank of Indore	0.30	69	-	-	0.11	210	0.36	1229
State Bank of Mysore	-	-	-	-	0.26	489	0.46	2226
State Bank of Patiala	2.02	4	-	-	0.51	304	0.74	1760
State Bank of Travancore	0.05	10	0.04	4	0.47	1682	1.53	5572
B. Nationalised Banks	10.11	5341	0.15	41	12.86	22518	19.80	102203
Allahabad Bank	0.12	62	0.01	4	0.39	819	0.85	3217
Andhra Bank	0.54	394	-	-	0.79	1648	0.93	2785
Bank of Baroda	0.60	313	0.01	1	0.70	1466	1.99	8402
Bank of India	0.20	107	-	1	0.90	1716	1.29	6343
Bank of Maharashtra	0.35	72	-	-	0.21	379	0.75	3772
Canara Bank	0.86	239	0.01	2	1.71	2896	1.55	6941
Central Bank of India	1.64	434	0.06	13	0.68	1162	1.20	6082
Corporation Bank	0.28	308	-	-	0.46	814	0.74	6028
Dena Bank	0.23	45	-	-	0.13	289	0.41	2310
IDBI Bank Ltd.	0.03	326	-	-	0.04	82	0.98	8134
Indian Bank	0.72	501	-	-	1.61	2161	0.96	3741
Indian Overseas Bank	2.34	1246	-	-	1.12	1447	0.43	2287
Oriental Bank of commerce	0.03	44	-	-	0.41	939	0.80	6164
Punjab National Bank	0.20	74	-	-	1.14	2132	1.48	7064
Punjab & Sind Bank	-	136	-	-	0.07	204	0.24	1597
Syndicate Bank	0.37	336	-	1	0.95	1460	1.55	7861
Union Bank of India	0.60	228	0.02	7	0.67	1289	1.67	8948
United Bank of India	-	-	0.01	4	0.22	422	0.61	3583
UCO Bank	0.72	321	0.04	8	0.35	659	0.63	3505
Vijaya Bank	0.28	155	-	-	0.30	534	0.74	3440
Public Sector Banks (A+B)	12.48	5425	0.19	45	19.12	35292	36.51	173316

Note : Data are provisional.

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

**TABLE 6.6 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
UNDER DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME AND TO THE WEAKER SECTIONS - 2010**

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

Bank group / Bank	As on last reporting Friday of March			
	Total Weaker Sections		Advances under DRI Scheme	
	No. of Accounts Outstanding	Amount Outstanding	No. of Accounts Outstanding	Amount Outstanding
	(1)	(2)	(3)	(4)
A. State Bank Group	90.10	74994	1.00	224
State Bank of India	73.53	56085	0.31	111
State Bank of Bikaner and Jaipur	6.69	5077	0.35	36
State Bank of Hyderabad	1.56	998	0.10	35
State Bank of Indore	2.05	2224	0.03	19
State Bank of Mysore	1.41	2593	0.18	18
State Bank of Patiala	2.82	4545	0.02	2
State Bank of Travancore	2.04	3471	0.01	2
B. Nationalised Banks	171.17	134568	2.69	528
Allahabad Bank	10.64	6150	0.39	29
Andhra Bank	10.11	5818	0.08	9
Bank of Baroda	10.20	10945	0.07	84
Bank of India	16.16	15035	0.04	20
Bank of Maharashtra	3.48	2154	0.01	2
Canara Bank	25.40	14631	0.27	50
Central Bank of India	8.63	8697	0.36	40
Corporation Bank	2.19	2878	0.02	-
Dena Bank	2.48	2050	0.04	5
IDBI Bank Ltd.	0.23	1936	-	-
Indian Bank	12.37	5206	0.23	27
Indian Overseas Bank	7.97	6918	0.49	53
Oriental Bank of commerce	3.59	4110	0.01	99
Punjab National Bank	15.60	15779	0.17	39
Punjab & Sind Bank	1.59	2142	-	-
Syndicate Bank	12.80	7237	0.06	14
Union Bank of India	14.33	9320	0.08	12
United Bank of India	4.46	3750	0.04	5
UCO Bank	6.16	6350	0.30	36
Vijaya Bank	2.78	3462	0.03	5
Public Sector Banks (A+B)	261.27	209562	3.69	752

Note : 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 - 2005 TO 2010

(Amount in ₹ crore)

Bank Groups /Years	As on March 31					
	Standard Assets		Sub-standard Assets		Doubtful Assets	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)
Public Sector Banks						
2005	770431	94.27	11084	1.35	30218	3.69
2006	1029493	96.14	11394	1.06	24804	2.32
2007	1335175	97.19	14147	1.03	19944	1.45
2008	1656585	97.66	16870	0.99	19167	1.13
2009	2059725	97.91	19521	0.93	20715	0.98
2010	2462030	97.73	27688	1.10	24685	0.98
Private Sector Banks						
2005	221781	96.16	2270	0.98	5671	2.49
2006	296020	97.44	2396	0.79	4438	1.46
2007	382630	97.64	4368	1.11	3930	1.00
2008	459369	97.25	7280	1.54	4452	0.94
2009	502768	96.75	10526	2.03	5017	0.97
2010	567207	97.03	8676	1.48	6542	1.12
Foreign Banks						
2005	74691	96.94	718	0.93	1066	1.38
2006	96772	97.89	946	0.96	698	0.71
2007	125415	98.08	1367	1.07	631	0.49
2008	159882	98.09	1963	1.20	768	0.47
2009	162420	95.70	5874	3.46	1004	0.59
2010	160311	95.74	4930	2.94	1441	0.86
All Scheduled Commercial Banks						
2005	1066903	94.84	14073	1.25	36955	3.29
2006	1422285	96.52	14737	1.00	29940	2.03
2007	1843220	97.34	19883	1.05	24505	1.29
2008	2275836	97.61	26113	1.12	24386	1.05
2009	2724912	97.56	35920	1.29	26736	0.96
2010	3189548	97.50	41294	1.26	32668	1.00

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

TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF SCHEDULED COMMERCIAL BANKS - 2005 TO 2010 (Concl.d.)

(Amount in ₹ crore)

Bank Groups /Years	As on March 31				
	Loss Assets		Gross NPAs		Total Advances
	Amount	Per cent share	Amount share	Per cent share	Amount
	(7)	(8)	(9)	(10)	(11)
Public Sector Banks					
2005	5514	0.67	46817	5.73	817248
2006	5180	0.48	41378	3.86	1070872
2007	4510	0.33	38602	2.81	1373777
2008	3712	0.22	39749	2.34	1696333
2009	3803	0.18	44039	2.09	2103763
2010	4928	0.20	57301	2.27	2519331
Private Sector Banks					
2005	910	0.39	8851	3.84	230632
2006	940	0.31	7774	2.56	303793
2007	941	0.24	9239	2.36	391869
2008	1244	0.26	12976	2.75	472345
2009	1345	0.26	16888	3.25	519655
2010	2166	0.37	17384	2.97	584591
Foreign Banks					
2005	572	0.74	2355	3.06	77046
2006	446	0.45	2090	2.11	98862
2007	454	0.36	2452	1.92	127867
2008	387	0.24	3117	1.91	162999
2009	416	0.25	7294	4.30	169714
2010	757	0.45	7128	4.26	167439
All Scheduled Commercial Banks					
2005	6996	0.62	58023	5.16	1124926
2006	6565	0.45	51242	3.48	1473527
2007	5905	0.31	50293	2.66	1893513
2008	5343	0.23	55842	2.39	2331678
2009	5564	0.20	68220	2.44	2793133
2010	7850	0.24	81813	2.50	3271361

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

TABLE 7.2: COMPOSTION OF NPAs OF PUBLIC SECTOR BANKS - 2001 TO 2010

(Amount in ₹ crore)

Bank Groups /Years	As on March 31						
	Priority Sector		Non-Priority Sector		Public Sector		Total Amount
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Nationalised Banks							
2001	15228	46.17	17381	52.70	374	1.14	32983
2002	16173	45.78	18742	53.05	413	1.17	35328
2003	16886	47.10	18402	51.33	561	1.57	35849
2004	16705	47.74	17895	51.14	390	1.12	34990
2005	16381	49.81	16225	49.33	283	0.86	32888
2006	15124	53.66	12845	45.58	216	0.76	28185
2007	15779	60.58	9965	38.26	302	1.16	26046
2008	16385	66.80	7941	32.38	202	0.82	24528
2009	15871	60.65	10001	38.22	297	1.13	26169
2010	19908	56.13	15283	43.09	280	0.79	35470
B. State Bank of India & its Associates							
2001	8928	44.22	10473	51.87	789	3.91	20191
2002	8977	47.01	9628	50.42	490	2.56	19095
2003	8053	47.49	8379	49.41	526	3.10	16958
2004	7136	47.07	7803	51.48	220	1.45	15159
2005	7017	47.39	7624	51.48	168	1.13	14808
2006	7250	54.95	5819	44.10	125	0.95	13193
2007	7175	57.15	5193	41.36	188	1.50	12556
2008	8902	58.49	6222	40.88	97	0.63	15220
2009	8447	47.26	9250	51.75	177	0.99	17874
2010	10940	50.11	10646	48.77	244	1.12	21831
C. Public Sector Banks (A+B)							
2001	24156	45.43	27854	52.38	1163	2.19	53174
2002	25150	46.21	28371	52.13	902	1.66	54423
2003	24938	47.23	26781	50.72	1087	2.06	52807
2004	23840	47.54	25698	51.24	610	1.22	50148
2005	23397	49.05	23849	50.00	450	0.94	47696
2006	22374	54.07	18664	45.11	341	0.82	41378
2007	22954	59.46	15158	39.27	490	1.27	38602
2008	25287	63.62	14163	35.63	299	0.75	39749
2009	24318	55.21	19251	43.71	474	1.08	44042
2010	30848	53.83	25929	45.25	524	0.91	57301

Source : Off-site returns (domestic) - Latest updated database, Department of Banking Supervision, RBI.

TABLE 8.1 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 2007 TO 2009

(Amount in ₹ crore)

Category	As on March 31					
	2007		2008		2009	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Investment by offices in India	919993	97.9	1147508	98.8	1402327	98.3
A. Indian Government Securities	735082	78.3	924376	79.6	1149609	80.6
(i) Central Government	618456	65.8	772565	66.5	920579	64.5
(ii) State Government	116625	12.4	151811	13.1	229030	16.1
(iii) Others *	-	-	-	-	-	-
B. Other Domestic Securities, Bonds, Shares, etc.	184045	19.6	222367	19.1	250375	17.6
(i) Other Trustee Securities (excluding units of UTI)	14967	1.6	11557	1.0	9897	0.7
(ii) Fixed Deposits	14987	1.6	17121	1.5	19171	1.3
(iii) Shares and Debentures of joint Stock companies (Market Value)	83818	8.9	91498	7.9	89846	6.3
(iv) Initial Contribution to share capital of UTI	5	-	3	-	3	-
(v) Units of UTI	29	-	33	-	16	-
(vi) Certificate of Deposits and Commercial Papers.	18969	2.0	34313	3.0	57343	4.0
(vii) Mutual Funds	10083	1.1	23493	2.0	11597	0.8
(viii) Others @	41187	4.4	44349	3.8	62504	4.4
C. Foreign Securities	866	0.1	765	0.1	2343	0.2
(i) Foreign Government Securities	-	-	-	-	-	-
(ii) Other Foreign Investments	866	0.1	765	0.1	2343	0.2
II. Investments by Foreign Offices of Indian Banks	19346	2.1	14315	1.2	23917	1.7
(i) Indian securities	-	-	-	-	-	-
(ii) Foreign Countries Securities	3896	0.4	2423	0.2	3150	0.2
(iii) Other Investments	15450	1.6	11892	1.0	20767	1.5
TOTAL	939339	100.0	1161822	100.0	1426245	100.0

Notes : 1. * Includes Postal Savings Deposits Certificates and Other Postal Obligations.

2. @ Includes Investments in Debentures and Bonds of Quasi - Govt.Bodies, Venture Capital Funds, etc.

Source: Reserve Bank of India Bulletin, January 2011

**GRAPH - 6
COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL
BANKS - 2008 AND 2009**

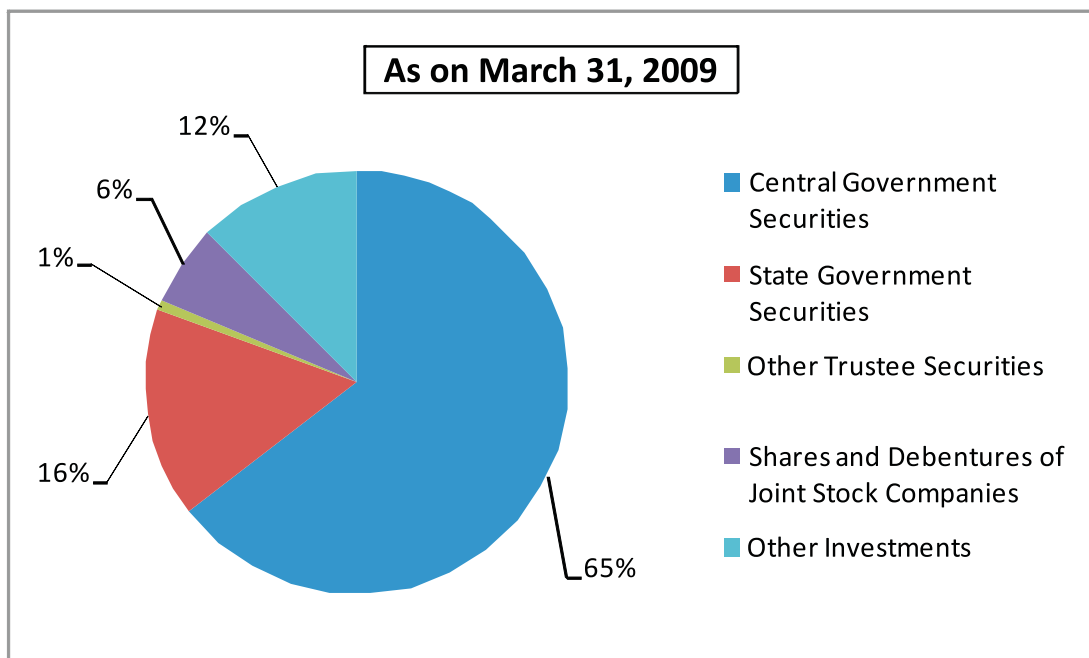
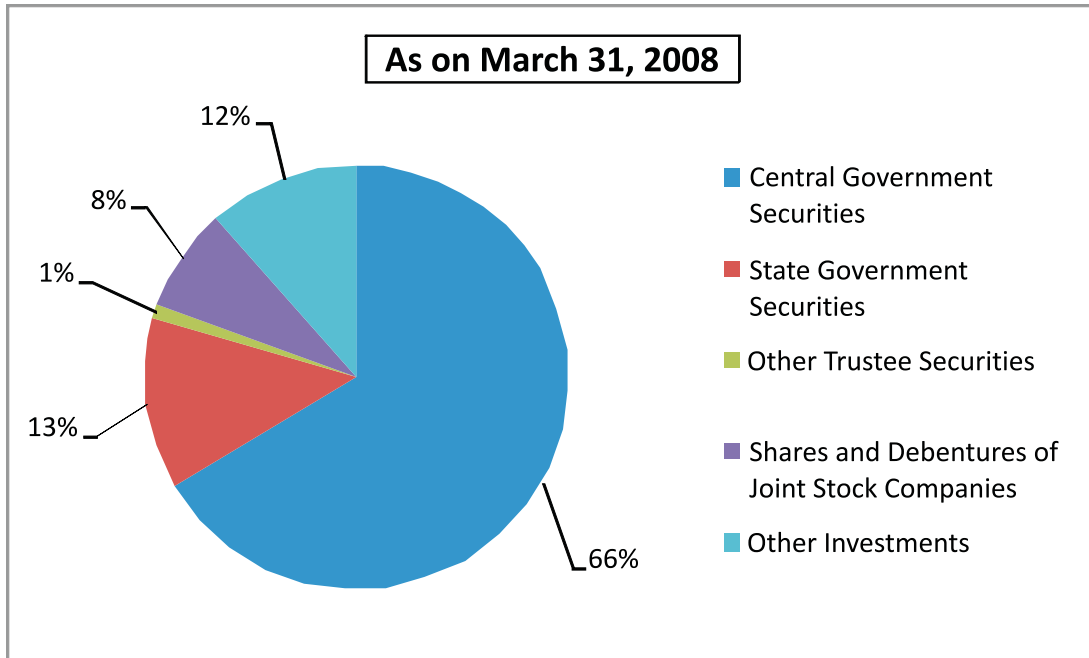


TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES / DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 2008 AND 2009

(Amount in ₹ crore)

State / Union Territory	As on March 31							
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2008	2009	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	14746	21205	94	108	9	6	168	28
Arunachal Pradesh	219	216	1	14	-	-	-	-
Assam	2298	3766	6	10	-	-	175	115
Bihar	4994	6788	137	260	-	-	138	55
Chhattisgarh	974	974	42	48	-	-	-	-
Goa	877	1211	-	-	-	-	-	-
Gujarat	11277	17809	29	29	16	2	194	142
Haryana	2554	5083	18	20	1	-	52	44
Himachal Pradesh	3612	5144	10	13	1	-	55	44
Jammu & Kashmir	2888	3595	21	62	1	-	48	27
Jharkhand	1467	2957	18	39	-	-	-	-
Karnataka	6058	11793	46	50	-	-	4	8
Kerala	8585	12159	3	16	-	-	40	30
Madhya Pradesh	5401	8728	95	157	3	2	431	277
Maharashtra	15474	27193	45	73	7	13	321	227
Manipur	291	492	-	-	-	-	-	-
Meghalaya	404	532	1	1	-	-	34	20
Mizoram	272	353	3	3	-	-	-	-
Nagaland	565	791	1	2	-	-	-	-
Orissa	3196	2929	66	208	-	-	23	13
Punjab	7984	11066	27	28	-	-	182	90
Rajasthan	9492	13880	64	75	-	-	163	105
Sikkim	202	392	-	-	-	-	-	-
Tamil Nadu	10825	17811	13	13	9	8	417	187
Tripura	375	443	0	0	-	-	-	-
Uttar Pradesh	17641	24229	148	195	-	-	144	117
Uttaranchal	2693	3403	7	29	-	-	-	-
West Bengal	16109	23408	40	40	1	37	200	123
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshdeep	-	-	-	-	-	-	-	-
Pondicherry	337	679	-	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
ALL INDIA	151811	229030	936	1494	47	68	2788	1653

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, January 2011.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES / DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 2008 AND 2009 (Contd.) (Amount in ₹ crore)

State / Union Territory	As on March 31							
	Municipal Corp., Municipality and Port Trusts		State Financial Corps.		Housing Boards		State Industrial Development Corporations	
	2008	2009	2008	2009	2008	2009	2008	2009
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Andhra Pradesh	51	2	78	81	5	4	18	13
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-
Bihar	-	-	53	61	-	-	-	-
Chhattisgarh	-	-	5	2	-	-	-	-
Goa	-	-	-	-	-	-	12	12
Gujarat	63	79	35	27	1	1	25	2
Haryana	-	-	13	19	1	-	-	-
Himachal Pradesh	-	-	2	1	-	-	-	1000
Jammu & Kashmir	-	-	30	16	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-
Karnataka	-	-	93	61	1	-	71	70
Kerala	1	1	63	55	9	6	12	3
Madhya Pradesh	2	1	52	29	11	2	2	2
Maharashtra	90	67	73	78	17	3	30	33
Manipur	-	-	-	-	-	-	4	4
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	4	4
Nagaland	1	-	-	-	-	-	5	5
Orissa	-	-	8	-	-	-	1	-
Punjab	1	-	16	7	-	-	-	-
Rajasthan	-	-	93	68	9	6	14	6
Sikkim	-	-	-	2	-	-	6	6
Tamil Nadu	36	6	48	44	16	11	39	44
Tripura	-	-	-	-	-	-	2	2
Uttar Pradesh	-	-	152	78	-	-	-	-
Uttaranchal	11	-	-	-	1	-	-	1
West Bengal	24	36	183	1	4	4	81	12
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	1	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshdeep	-	-	-	-	-	-	-	-
Pondicherry	-	-	-	-	-	-	9	9
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
ALL INDIA	282	192	996	629	76	39	334	237

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, January 2011.

TABLE 8.2 : STATE-WISE DISTRIBUTION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS IN STATE GOVERNMENT SECURITIES AND SHARES / DEBENTURES/BONDS OF STATE ASSOCIATED BODIES - 2008 AND 2009 (Concl.d.) (Amount in ₹ crore)

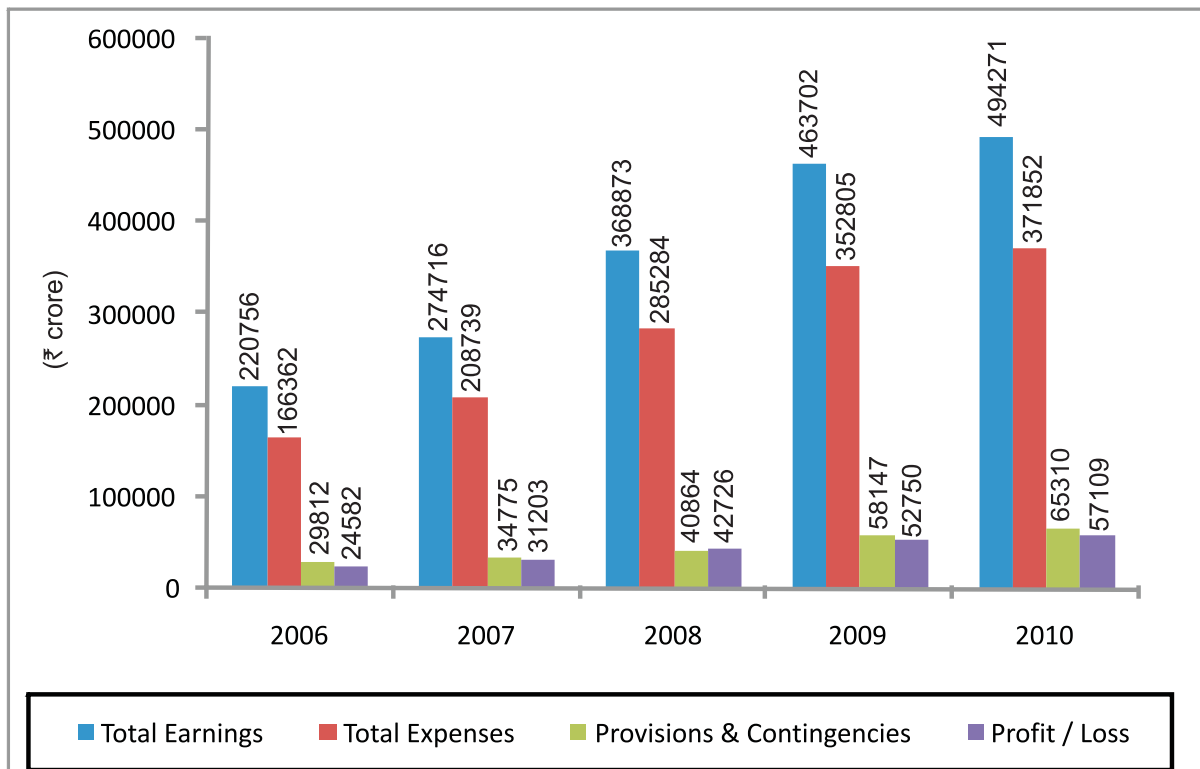
State / Union Territory	As on March 31					
	Road Transport Corporations		Other Govt. & Quasi-Govt. Bodies		Total	
	2008	2009	2008	2009	2008	2009
	(17)	(18)	(19)	(20)	(21)	(22)
Andhra Pradesh	4	3	66	65	15239	21514
Arunachal Pradesh	-	-	-	-	221	231
Assam	-	-	-	-	2479	3891
Bihar	-	-	-	4	5321	7169
Chhattisgarh	-	-	-	-	1022	1024
Goa	-	-	215	-	891	1222
Gujarat	16	8	109	27	11765	18125
Haryana	-	-	10	24	2649	5191
Himachal Pradesh	16	8	14	5	3710	5225
Jammu & Kashmir	-	-	23	8	3011	3709
Jharkhand	-	-	-	10	1485	3006
Karnataka	6	1	115	715	6394	12698
Kerala	13	11	80	25	8805	12307
Madhya Pradesh	-	-	12	155	6009	9353
Maharashtra	33	25	192	687	16282	28400
Manipur	-	-	-	20	295	516
Meghalaya	-	-	-	-	438	553
Mizoram	-	-	-	40	280	401
Nagaland	-	-	-	19	571	816
Orissa	-	-	-	1	3295	3151
Punjab	-	-	1	40	8211	11230
Rajasthan	-	-	50	119	9885	14259
Sikkim	-	-	-	-	209	400
Tamil Nadu	-	-	53	118	11456	18242
Tripura	-	-	-	-	377	445
Uttar Pradesh	-	-	-	1	18084	24619
Uttaranchal	-	-	-	-	2712	3433
West Bengal	-	-	95	135	16736	23797
Andaman & Nicobar Islands	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-
Delhi	-	-	9	65	10	65
Daman & Diu	-	-	-	-	-	-
Lakshdeep	-	-	-	-	-	-
Pondicherry	-	-	-	-	346	688
Dadra & Nagar Haveli	-	-	-	-	0	0
ALL INDIA	87	55	831	2283	158188	235681

Notes : 1. Figures are inclusive of non-guaranteed bonds and unsecured debentures.

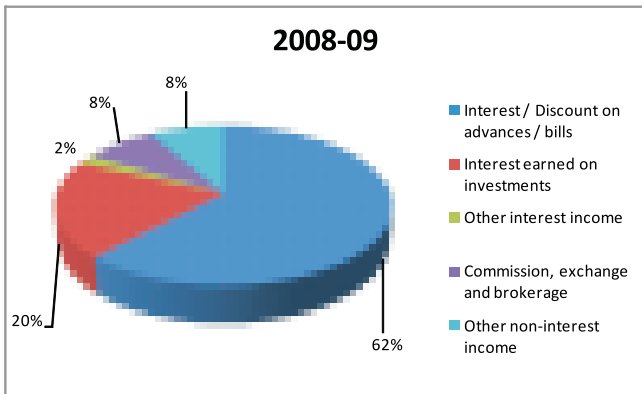
2. Data on State Government Securities are exclusive of loans matured but still held by the banks.

Source : Reserve Bank of India Bulletin, January 2011.

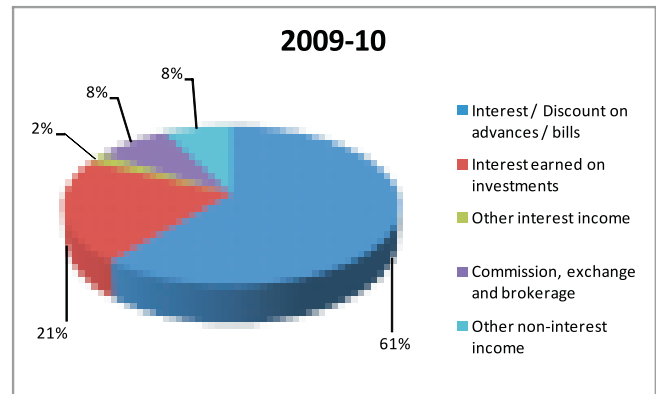
GRAPH - 7
EARNINGS, EXPENSES AND PROFITS OF SCHEDULED COMMERCIAL
BANKS 2005-06 TO 2009-10
 (As on March 31)



GRAPH - 8
COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS OF SCHEDULED
COMMERCIAL BANKS 2008-09 AND 2009-10
(As on March 31)

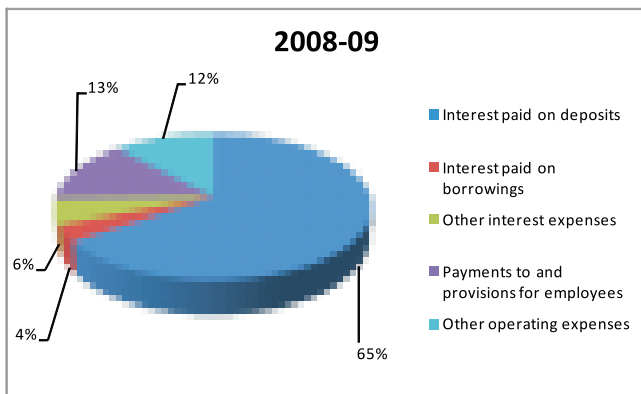


Total Earnings = ₹ 463702 crore

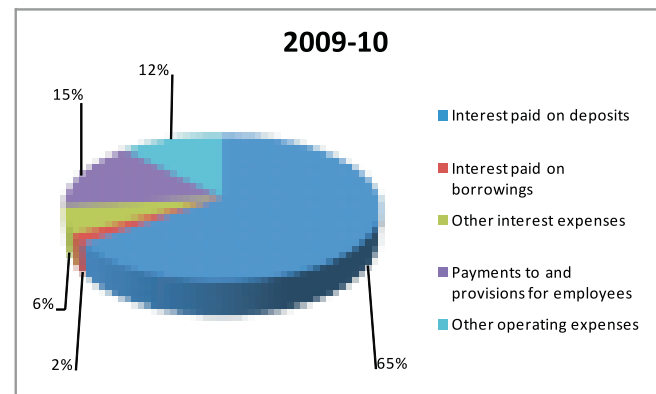


Total Earnings = ₹ 494271 crore

COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED
COMMERCIAL BANKS 2008-09 AND 2009-10
(As on March 31)



Total Expenses* = ₹ 352805 crore
* Excluding provisions and contingencies.



Total Expenses* = ₹ 371852 crore

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2008-09 AND 2009-10**

(Amount in ₹ crore)

Item	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	7	7	20	20	27	27
I. Interest Earned	89196	97954	183892	208535	273088	306488
a) Interest/discount on advances/bills	65903	71261	138554	154432	204457	225693
b) Income on Investments	21030	23571	41963	50992	62993	74562
c) Interest on balances with RBI and other inter-Bank Funds	1676	1802	2327	2107	4002	3909
d) Others	587	1321	1049	1004	1636	2324
II. Other Income	16073	18394	26394	29994	42466	48388
a) Commission, exchange and brokerage	9739	11989	8701	10324	18440	22313
b) Net Profit(loss) on sale and revaluation of investment	3268	2732	7734	8544	11002	11276
c) Net Profit(loss) on sale of land,building and other Assets	-4	-11	93	2	89	-9
d) Net profit(loss) on exchange transactions	1479	1830	2833	2574	4312	4403
e) Miscellaneous income	1591	1854	7033	8551	8624	10405
Total (I+II)	105268	116347	210286	238529	315554	354876
III. Interest expended	61770	66229	131676	145712	193447	211940
a) Interest on deposits	54961	60825	119352	132315	174313	19314
b) Interest on RBI/inter-bank borrowings	2901	1431	3412	2475	6312	3906
c) Others	3909	3972	8913	10922	12822	14894
IV. Operating expenses	20088	25199	35416	40792	55504	65991
a) Payments to and provisions for employees	12331	15568	22233	25463	34564	41032
b) Rent, taxes and lighting	1708	2067	2735	3133	4444	5200
c) Printing and stationery	285	297	403	425	688	722
d) Advertisement and publicity	283	264	491	434	775	699
e) Depreciation on bank's property	994	1194	1831	2000	2825	3193
f) Directors' fees, allowances and expenses	2	2	17	17	19	19
g) Auditors' fees and expenses	158	170	326	370	484	540
h) Law charges	90	116	148	172	238	288
i) Postage, telegrams, telephones, etc.	327	371	499	636	826	1007
j) Repairs and maintenance	226	402	722	813	948	1215
k) Insurance	752	932	1692	2120	2444	3052
l) Other expenditure	2930	3817	4320	5208	7250	9025
V. Net Interest Income(I-III)	27425	31725	52216	62823	79642	94548
VI. Provisions and contingencies	11515	12487	20717	25201	32231	37688
VII. Operating Profit(I+II-III-IV)	23410	24920	43194	52025	66604	76945
VIII. Profit (loss) during the year	11896	12433	22477	26824	34373	39257

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2008-09 AND 2009-10 (Contd.)

(Amount in ₹ crore)

Item	For the year ended March 31					
	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	15	15	7	7	22	22
I. Interest Earned	18790	20565	66282	62310	85071	82874
a) Interest/discount on advances/bills	14194	15472	48196	44229	62389	59701
b) Income on Investments	4152	4818	16130	15843	20282	20661
c) Interest on balances with RBI and other inter-Bank Funds	388	211	977	851	1365	1062
d) Others	56	64	979	1387	1036	1450
II. Other Income	2782	3084	15078	17095	17860	20180
a) Commission, exchange and brokerage	977	1066	10922	11171	11899	12237
b) Net Profit(loss) on sale and revaluation of investment	660	743	2144	2070	2804	2813
c) Net Profit(loss) on sale of land,building and other Assets	11	2	-12	97	-1	99
d) Net profit(loss) on exchange transactions	309	274	1102	2376	1411	2650
e) Miscellaneous income	824	999	922	1381	1747	2380
Total (I+II)	21572	23649	81360	79405	102932	103054
III. Interest expended	12834	14076	44123	37130	56957	51206
a) Interest on deposits	12277	13464	34311	28302	46588	41766
b) Interest on RBI/inter-bank borrowings	214	138	3797	2662	4011	2800
c) Others	342	474	6016	6165	6358	6639
IV. Operating expenses	3939	4715	17840	17960	21779	22676
a) Payments to and provisions for employees	2225	2737	6301	6690	8526	9427
b) Rent, taxes and lighting	361	424	1775	1973	2135	2397
c) Printing and stationery	50	57	417	377	467	434
d) Advertisement and publicity	53	61	334	279	387	340
e) Depreciation on bank's property	243	269	1386	1429	1629	1698
f) Directors' fees, allowances and expenses	6	6	3	3	9	9
g) Auditors' fees and expense	20	23	7	7	27	30
h) Law charges	17	18	151	178	168	196
i) Postage, telegrams, telephones, etc.	90	102	823	781	913	882
j) Repairs and maintenance	104	111	1125	1347	1229	1458
k) Insurance	170	199	524	557	694	755
l) Other expenditure	603	709	4994	4339	5597	5049
V. Net Interest Income(I-III)	5956	6489	22158	25180	28114	31669
VI. Provisions and contingencies	2390	2545	10937	13516	13327	16061
VII. Operating Profit(I+II-III-IV)	4799	4858	19396	24315	24195	29173
VIII. Profit (loss) during the year	2409	2312	8459	10799	10868	13111

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2008-09 AND 2009-10 (Concl.d.)**

(Amount in ₹ crore)

Items	For the year ended March 31			
	Foreign Banks		All Scheduled Commercial Banks	
	2009	2010	2009	2010
	(13)	(14)	(15)	(16)
Number of reporting banks	31	32	80	81
I. Interest Earned	30322	26390	388482	415752
a) Interest/discount on advances/bills	20582	16416	287428	301810
b) Income on Investments	8745	9254	92020	104477
c) Interest on balances with RBI and other inter-Bank Funds	794	614	6161	5585
d) Others	201	105	2873	3880
II. Other Income	14894	9951	75220	78519
a) Commission, exchange and brokerage	6572	6563	36911	41114
b) Net Profit(loss) on sale and revaluation of investment	1467	-932	15273	13157
c) Net Profit(loss) on sale of land,building and other Assets	14	-1	101	89
d) Net profit(loss) on exchange transactions	5841	3370	11564	10423
e) Miscellaneous income	1001	951	11372	13736
Total(I+II)	45216	36341	463702	494271
III. Interest expended	12819	8938	263223	272084
a) Interest on deposits	9288	7230	230189	242137
b) Interest on RBI/inter-bank borrowings	2767	1106	13090	7812
c) Others	764	602	19945	22135
IV. Operating expenses	12298	11102	89581	99769
a) Payments to and provisions for employees	4884	4705	47974	55164
b) Rent, taxes and lighting	786	763	7365	8360
c) Printing and stationery	159	116	1314	1272
d) Advertisement and publicity	720	602	1881	1641
e) Depreciation on bank's property	432	452	4886	5344
f) Directors' fees, allowances and expenses	0	0	28	28
g) Auditors' fees and expenses	5	6	516	576
h) Law charges	67	105	472	590
i) Postage, telegrams, telephones, etc.	441	427	2180	2316
j) Repairs and maintenance	310	318	2487	2992
k) Insurance	214	235	3352	4042
l) Other expenditure	4281	3371	17127	17445
V. Net Interest Income(I-III)	17503	17452	125258	143669
VI. Provisions and contingencies	12589	11560	58147	65310
VII. Operating Profit(I+II-III-IV)	20098	16301	110897	122419
VIII. Profit (loss) during the year	7510	4741	52750	57109

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

TABLE 10.1 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2009

Region / State / Union Territory	Employees as on March 31							
	Officers		Clerks		Sub-ordinates		Total	
	Number	Share (%)	Number	Share (%)	Number	Share (%)	Number	Share (%)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
NORTHERN REGION	68500	19.47	55617	16.22	28718	16.44	152835	17.58
Haryana	9498	2.70	8724	2.54	4197	2.40	22419	2.58
Himachal Pradesh	2587	0.74	2618	0.76	1627	0.93	6832	0.79
Jammu & Kashmir	4680	1.33	2602	0.76	1997	1.14	9279	1.07
Punjab	15169	4.31	13296	3.88	6596	3.78	35061	4.03
Rajasthan	14206	4.04	11607	3.38	7202	4.12	33015	3.80
Chandigarh	3246	0.92	1908	0.56	949	0.54	6103	0.70
Delhi	19114	5.43	14862	4.33	6150	3.52	40126	4.62
NORTH-EASTERN REGION	7673	2.18	8703	2.54	4783	2.74	21159	2.43
Arunachal Pradesh	248	0.07	310	0.09	162	0.09	720	0.08
Assam	5130	1.46	5786	1.69	3215	1.84	14131	1.63
Manipur	239	0.07	351	0.10	157	0.09	747	0.09
Meghalaya	696	0.20	753	0.22	460	0.26	1909	0.22
Mizoram	239	0.07	286	0.08	153	0.09	678	0.08
Nagaland	381	0.11	340	0.10	185	0.11	906	0.10
Tripura	740	0.21	877	0.26	451	0.26	2068	0.24
EASTERN REGION	50287	14.29	55703	16.24	30928	17.71	136918	15.75
Bihar	11421	3.25	11015	3.21	7422	4.25	29858	3.43
Jharkhand	6230	1.77	5996	1.75	3270	1.87	15496	1.78
Orissa	9425	2.68	8652	2.52	4915	2.81	22992	2.64
Sikkim	233	0.07	131	0.04	126	0.07	490	0.06
West Bengal	22848	6.49	29771	8.68	15136	8.67	67755	7.79
Andaman & Nicobar Islands	130	0.04	138	0.04	59	0.03	327	0.04
CENTRAL REGION	56572	16.08	54463	15.88	31280	17.91	142315	16.37
Chhattisgarh	4406	1.25	3783	1.10	2028	1.16	10217	1.18
Madhya Pradesh	14713	4.18	14172	4.13	7974	4.57	36859	4.24
Uttar Pradesh	33526	9.53	32731	9.54	18991	10.87	85248	9.81
Uttarakhand	3927	1.12	3777	1.10	2287	1.31	9991	1.15
WESTERN REGION	65128	18.51	68464	19.96	32726	18.74	166318	19.13
Goa	1918	0.55	2154	0.63	770	0.44	4842	0.56
Gujarat	19182	5.45	21243	6.19	10729	6.14	51154	5.88
Maharashtra	43836	12.46	44906	13.09	21161	12.12	109903	12.64
Dadra & Nagar Haveli	110	0.03	72	0.02	23	0.01	205	0.02
Daman & Diu	82	0.02	89	0.03	43	0.02	214	0.02
SOUTHERN REGION	103681	29.47	99980	29.15	46206	26.46	249867	28.74
Andhra Pradesh	28877	8.21	23766	6.93	13364	7.65	66007	7.59
Karnataka	25531	7.26	25654	7.48	11806	6.76	62991	7.25
Kerala	17484	4.97	18927	5.52	7785	4.46	44196	5.08
Tamil Nadu	31132	8.85	30965	9.03	12954	7.42	75051	8.63
Lakshadweep	31	0.01	25	0.01	19	0.01	75	0.01
Puducherry	626	0.18	643	0.19	278	0.16	1547	0.18
ALL-INDIA	351841	100.00	342930	100.00	174641	100.00	869412	100.00

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 38, March 2009.

TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES - 2009-10

							(Per cent)
Item	April 2009	May 2009	June 2009	July 2009	August 2009	September 2009	
	(1)	(2)	(3)	(4)	(5)	(6)	
a. Cash Reserve Ratio ⁽¹⁾	5.00	5.00	5.00	5.00	5.00	5.00	
b. Bank Rate	6.00	6.00	6.00	6.00	6.00	6.00	
c. Prime Lending Rate ⁽²⁾	11.50-12.25	11.00-12.25	11.00-12.25	11.00-12.00	11.00-12.00	11.00-12.00	
d. Deposit Rate ⁽³⁾	7.00-8.50	6.50-8.25	6.50-8.00	6.50-7.75	6.50-7.75	6.50-7.75	
e. Call Money Rate ⁽⁴⁾							
Borrowing							
(ii) Low	1.75	1.25	1.00	1.50	1.00	1.50	
(i) High	4.30	3.75	3.40	3.30	3.30	4.25	
Lending							
(ii) Low	1.75	1.25	1.00	1.50	1.00	1.50	
(i) High	4.30	3.75	3.40	3.30	3.30	4.25	

Item	October 2009	November 2009	December 2009	January 2010	February 2010	March 2010
	(7)	(8)	(9)	(10)	(11)	(12)
a. Cash Reserve Ratio ⁽¹⁾	5.00	5.00	5.00	5.00	5.50	5.75
b. Bank Rate	6.00	6.00	6.00	6.00	6.00	6.00
c. Prime Lending Rate ⁽²⁾	11.00-12.00	11.00-12.00	11.00-12.00	11.00-12.00	11.00-12.00	11.00-12.00
d. Deposit Rate ⁽³⁾	6.25-7.50	6.00-7.50	6.00-7.50	6.00-7.50	6.00-7.50	6.00-7.50
e. Call Money Rate ⁽⁴⁾						
Borrowing						
(i) Low	2.00	2.10	2.20	1.00	1.75	2.00
(ii) High	3.35	3.35	3.75	3.35	3.75	9.00
Lending						
(i) Low	2.00	2.10	2.20	1.00	1.75	2.00
(ii) High	3.35	3.35	3.75	3.35	3.75	9.00

- Notes :**
1. Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks).
 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 weeks ending on last Fridays of the month.
 5. Data are as on last Friday of the Month.

Source : Weekly Statistical Supplement, various issues.

TABLE 11.2 : CHEQUE CLEARANCES - 2006-07 TO 2009-10

(Number in lakh and Amount in ₹ crore)

Centre	As on March 31							
	2006-07		2007-08		2008-09		2009-10 P	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Kolkata	684	682358	731	778304	692	753068	679	658229
2. Mumbai	2518	3319090	2652	3685407	2513	2799765	2482	1939327
3. Chennai	804	692202	854	778854	832	801964	790	631101
4. Kanpur	97	64396	100	69885	93	72692	90	68011
5. New Delhi	1691	1773548	1776	1800976	1727	1664709	1625	1299000
6. Bangalore	702	558676	734	632328	688	546018	662	457973
7. Nagpur	146	92547	151	106352	146	106246	141	90252
8. Patna	57	47969	63	61007	62	67977	63	64424
9. Hyderabad	439	395911	455	452499	448	434737	415	351392
10. Bhubaneshwar	56	64834	60	80994	58	88062	59	62722
11. Ahmedabad	594	429956	647	506759	570	477113	588	452170
12. Thiruvananthapuram	56	40693	56	57323	55	55770	53	43309
13. Jaipur	198	137785	219	162022	198	150890	200	131193
14. Guwahati	55	49101	60	55169	60	62086	64	58773
15. Other centres @	5575	3693361	6049	4168188	5833	4388038	5882	4096113
Total	13673	12042426	14606	13396066	13975	12469135	13793	10403988

Notes : P Provisional

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

Source : Department of Economic Policy and Research, RBI.

TABLE 11.3 : NUMBER OF CLEARING HOUSES - 1978 TO 2010

Year	Number of clearing houses managed by (As on March 31)					
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	Other	Total
	(1)	(2)	(3)	(4)	(5)	(6)
1978	11	377	112	1	-	501
1979	11	405	141	1	-	558
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	16 (16)	703 (18)	335 (4)	40 (22)	-	1094 (60)
2009	16 (16)	728 (19)	312 (4)	46 (25)	1 (-)	1103 (64)
2010 (P)	17 (17)	731 (19)	330 (4)	60 (26)	1 (-)	1139 (66)

Notes : 1. Figures in bracket indicate MICR Cheque processing Centres.
2. P Provisional.

Source : Department of Payment and Settlement Systems, RBI.

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2008 AND 2009

(Per cent)

Occupation	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks	
	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	11.42	11.00	11.64	10.82	11.57	10.87
1. Direct Finance	11.60	11.48	11.41	11.11	11.48	11.24
2. Indirect Finance	11.09	9.81	11.92	10.47	11.69	10.34
II. Industry	12.06	11.17	12.57	11.10	12.41	11.13
1. Mining & Quarrying	12.13	10.16	12.89	10.37	12.65	10.28
2. Manufacturing & Processing	12.06	11.18	12.54	11.23	12.37	11.21
3. Electricity, Gas & Water	11.95	10.65	12.32	10.53	12.26	10.55
4. Construction	12.08	11.54	12.73	11.16	12.57	11.27
III. Transport Operators	12.67	11.20	12.72	12.09	12.70	11.82
IV. Professional and Other Services	11.97	12.05	12.59	12.14	12.44	12.13
V. Personal Loans	10.98	10.16	11.09	10.50	11.05	10.36
1. Loans for Purchase of Consumer Durables	14.64	11.32	14.08	11.65	14.24	11.55
2. Loans for Housing	9.73	9.63	10.10	10.13	9.95	9.93
3. Rest of the Personal Loans	13.41	11.10	13.29	11.45	13.34	11.27
VI. Trade	12.04	11.95	12.36	11.37	12.26	11.53
1. Wholesale Trade	11.70	11.70	12.13	11.16	12.01	11.32
2. Retail Trade	12.37	12.25	12.65	11.57	12.56	11.75
VII. Finance	12.26	9.77	12.76	10.18	12.66	10.13
VIII. All Others	12.09	11.60	12.52	11.38	12.49	11.39
Total Bank Credit	11.82	11.05	12.33	11.09	12.18	11.08
Weighted Average Deposit Rate of Term Deposits	8.49	8.97	8.56	8.68	8.54	8.76

- Notes :**
1. The data given here are based on the accounts with credit limit of over 2 lakhs.
 2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
 3. Amount outstanding figures are used as weights for calculating average lending rates.
 4. The deposit data corresponds to only term deposits.
 5. The data for 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively having term deposits.
 6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
 7. \$ Includes IDBI Ltd.

Source : Basic Statistical Returns I & II, Department of Statistics and Information Management, RBI.

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2008 AND 2009 (Contd.)

(Per cent)

Occupation	New Private Sector Banks		Old Private Sector Banks		Private Sector Banks	
	2008	2009	2008	2009	2008	2009
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	12.56	10.91	12.10	12.24	12.45	11.21
1. Direct Finance	12.74	10.76	12.49	13.09	12.70	11.21
2. Indirect Finance	11.88	11.16	11.65	11.35	11.79	11.22
II. Industry	12.71	12.23	12.71	12.55	12.71	12.33
1. Mining & Quarrying	12.59	11.85	12.43	11.42	12.51	11.75
2. Manufacturing & Processing	12.74	11.92	12.63	12.83	12.70	12.17
3. Electricity, Gas & Water	12.56	11.84	12.97	11.03	12.81	11.52
4. Construction	12.68	13.50	12.83	12.52	12.73	13.13
III. Transport Operators	11.72	13.59	12.27	11.67	11.78	13.27
IV. Professional and Other Services	12.97	12.43	12.59	12.71	12.85	12.51
V. Personal Loans	12.81	13.21	12.30	11.74	12.75	13.05
1. Loans for Purchase of Consumer Durables	14.96	13.26	14.68	12.52	14.68	12.87
2. Loans for Housing	11.55	12.16	10.62	11.17	11.45	12.04
3. Rest of the Personal Loans	14.64	14.58	14.19	12.65	14.59	14.41
VI. Trade	12.63	12.95	13.00	13.52	12.82	13.23
1. Wholesale Trade	12.22	12.82	12.64	12.92	12.46	12.87
2. Retail Trade	12.87	13.04	13.30	13.85	13.08	13.45
VII. Finance	12.80	10.49	12.76	11.24	12.78	10.65
VIII. All Others	12.69	12.70	12.57	12.58	12.66	12.67
Total Bank Credit	12.70	12.48	12.63	12.49	12.68	12.48
Weighted Average Deposit Rate of Term Deposits	9.46	9.57	8.87	9.40	9.31	9.5

- Notes :**
1. The data given here are based on the accounts with credit limit of over 2 lakhs.
 2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
 3. Amount outstanding figures are used as weights for calculating average lending rates.
 4. The deposit data corresponds to only term deposits.
 5. The data for 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively having term deposits.
 6. 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 Statistics and Information Management, RBI.

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2008 AND 2009 (Concl.d.)

(Per cent)

Occupation	Foreign Banks		Regional Rural Banks		All Scheduled Commercial Banks	
	2008	2009	2008	2009	2008	2009
	(13)	(14)	(15)	(16)	(17)	(18)
Weighted Average Lending Rate						
I. Agriculture	12.74	11.10	12.12	12.30	11.77	10.99
1. Direct Finance	12.24	11.27	12.12	12.31	11.80	11.30
2. Indirect Finance	13.05	11.03	12.06	12.23	11.71	10.53
II. Industry	12.31	12.18	12.23	12.47	12.44	11.34
1. Mining & Quarrying	11.04	9.71	13.25	13.18	12.60	10.48
2. Manufacturing & Processing	12.27	11.97	12.70	12.78	12.40	11.39
3. Electricity, Gas & Water	13.06	12.22	12.59	12.27	12.31	10.67
4. Construction	12.62	14.38	11.57	12.09	12.60	11.66
III. Transport Operators	13.06	11.59	12.83	13.03	12.29	12.29
IV. Professional and Other Services	12.93	13.46	12.47	12.81	12.59	12.32
V. Personal Loans	14.17	15.23	11.85	11.55	11.95	11.61
1. Loans for Purchase of Consumer Durables	18.29	6.62	13.31	12.42	16.73	12.23
2. Loans for Housing	10.97	12.43	10.69	10.84	10.54	10.73
3. Rest of the Personal Loans	17.28	20.33	13.48	12.51	14.28	13.21
VI. Trade	13.66	13.50	12.83	13.12	12.45	11.90
1. Wholesale Trade	13.07	11.70	12.74	13.00	12.13	11.52
2. Retail Trade	14.13	15.11	12.85	13.15	12.78	12.25
VII. Finance	13.02	10.85	11.85	12.62	12.69	10.27
VIII. All Others	13.40	13.63	12.23	12.38	12.59	11.86
Total Bank Credit	13.05	13.14	12.18	12.29	12.34	11.47
Weighted Average Deposit Rate of Term Deposits	8.03	6.90	8.19	8.72	8.71	8.84

- Notes :**
1. The data given here are based on the accounts with credit limit of over 2 lakhs.
 2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
 3. Amount outstanding figures are used as weights for calculating average lending rates.
 4. The deposit data corresponds to only term deposits.
 5. The data for 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively having term deposits.
 6. 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 Statistics and Information Management, RBI.

TABLE 11.5 : BANK GROUP-WISE INSURED DEPOSITS 2008-09 AND 2009-10

(Amount in Rs. crore)

Bank Groups	As on September 30, 2008				
	No. of insured banks	No. of reporting banks	Total assessable deposits	Total insured deposits	Percentage of insured deposits = { (4) / (3) * 100 }
	(1)	(2)	(3)	(4)	(5)
1. SBI and its Associates	7	7	756085	514455	68.04
2. Nationalised Banks \$	19	19	1486023	972166	65.42
3. Public Sector Banks { (1) + (2) }	26	26	2242108	1486621	66.30
4. Private Sector Banks	23	20	655041	149821	22.87
5. Foreign Banks	31	30	161808	27092	16.74
6. Regional Rural Banks	86	72	98046	83026	84.68
7. Co-operative Banks	2137	1953	240980	162080	67.26
8. Local Area Banks	4	4	582	312	53.61
Total	2307	2105	3398565	1908952	56.17

(Amount in Rs. crore)

Bank Groups	As on September 30, 2009				
	No. of insured banks	No. of reporting banks	Total assessable deposits	Total insured deposits	Percentage of insured deposits = { (9) / (8) * 100 }
	(6)	(7)	(8)	(9)	(10)
1. SBI and its Associates	7	7	935802	608959	65.07
2. Nationalised Banks \$	20	19	1868822	1255415	67.18
3. Public Sector Banks { (1) + (2) }	27	26	2804624	1864374	66.48
4. Private Sector Banks	22	21	848058	178124	21.00
5. Foreign Banks	34	30	225645	41490	18.39
6. Regional Rural Banks	82	65	129205	106693	82.58
7. Co-operative Banks	2080	1690	274555	178333	64.95
8. Local Area Banks	4	4	879	469	53.36
Total	2249	1836	4282966	2369483	55.32

Note : \$ include IDBI Bank Ltd.*Source* : Deposit Insurance and Credit Guarantee Corporation.

Bank-wise Tables

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	63488	63488	5000	5000	1725	2075
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
2. Reserves and Surplus	5731282	6531432	199647	236740	319108	424375
	(5.9)	(6.2)	(4.3)	(4.4)	(4.2)	(4.8)
2.1. Statutory Reserves	3072669	3710778	77597	91251	117992	142674
2.2. Capital Reserves	126731	138136	1516	2686	6140	9564
2.3. Share Premium	2065793	2065831	10664	10664	-	34650
2.4. Investments Fluctuations Reserves	-	-	-	1511	-	-
2.5. Revenue and other Reserves	466056	616653	109870	130627	194975	237487
2.6. Balance of Profit	34	34	-	-	-	-
3. Deposits	74207313	80411623	3922442	4605884	6244891	7297072
	(76.9)	(76.3)	(84.6)	(85.0)	(81.4)	(82.4)
Type-wise						
3A.1. Demand deposits	11075358	12257943	373354	353601	768967	706681
(i) From banks	1076184	890447	45127	37151	82452	75780
(ii) From others	9999173	11367496	328227	316450	686515	630901
3A.2. Savings bank deposits	19822427	25746030	1110077	1445624	1146604	1369051
3A.3. Term deposits	43309528	42407650	2439011	2806659	4329320	5221340
(i) From banks	1365716	1433783	1165	17811	16261	17111
(ii) From others	41943812	40973867	2437846	2788849	4313059	5204230
Location-wise						
3B.1. Deposits of branches in India	71003151	76471748	3922442	4605884	6244891	7297072
3B.2. Deposits of branches outside India	3204162	3939874	-	-	-	-
4. Borrowings	8405793	10301160	243545	297506	457447	483842
	(8.7)	(9.8)	(5.3)	(5.5)	(6.0)	(5.5)
4.1. Borrowings in India	3085270	3864503	204000	194983	412306	368000
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	91995	817834	-	-	10000	5943
(iii) From other institutions and agencies	2993276	3046670	204000	194983	402306	362056
4.2. Borrowings outside India	5320522	6436657	39545	102523	45141	115842
Secured borrowings included in 4.	287160	833366	-	29983	181306	9995
5. Other liabilities and provisions	8035333	8033670	266386	273838	649019	652761
	(8.3)	(7.6)	(5.7)	(5.1)	(8.5)	(7.4)
5.1. Bills Payable	1892988	2109826	109977	104782	155572	135194
5.2. Inter-office adjustments	570672	1147483	-	12959	-	-
5.3. Interest accrued	691816	660519	42942	40825	71629	65757
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	4879858	4115842	113467	115272	421818	451810
Total Liabilities	96443208	105341373	4637020	5418968	7672189	8860125

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1 Cash in hand	429552	684101	20394	31061	23928	38733
	(0.4)	(0.6)	(0.4)	(0.6)	(0.3)	(0.4)
2. Balances with RBI	5125066	5444985	339422	338633	518904	471877
	(5.3)	(5.2)	(7.3)	(6.2)	(6.8)	(5.3)
3. Balances with banks in india	1161520	1215107	6159	5582	135951	24115
	(1.2)	(1.2)	(0.1)	(0.1)	(1.8)	(0.3)
4. Money at call and short notice	2225894	587959	27500	-	-	199871
	(2.3)	(0.6)	(0.6)	-	-	(2.3)
5. Balances with banks outside India	1498348	1686232	38410	42886	16838	11327
	(1.6)	(1.6)	(0.8)	(0.8)	(0.2)	(0.1)
6. Investments	27595396	28579007	1099879	1360051	2098166	2400852
	(18.9)	(17.4)	(14.5)	(15.4)	(17.6)	(17.1)
6.1. Investments in India	26947108	27756846	1099879	1360051	2098166	2400852
(i) Government securities	22621747	22670602	1040803	1305793	1818247	2008172
(ii) Other approved securities	189268	103513	5924	2949	5637	3876
(iii) Shares	459042	719937	8452	9005	16409	22355
(iv) Debentures and Bonds	1488898	1612743	12306	12313	84933	69251
(v) Subsidiaries and/or joint ventures	361701	428561	1378	1378	633	633
(vi) Others	1826452	2221491	31018	28613	172307	296565
6.2. Investments outside India	648288	822161	-	-	-	-
(i) Government securities	74259	200952	-	-	-	-
(ii) Subsidiaries and/or joint ventures	125546	140369	-	-	-	-
(iii) Others	448483	480840	-	-	-	-
7. Advances	54250320	63191415	2985071	3522255	4367917	5304007
	(56.3)	(60.0)	(64.4)	(65.0)	(56.9)	(59.9)
Type-wise						
7A.1. Bills purchased and discounted	4718397	4277473	56344	113505	106188	131168
7A.2. Cash credits, overdrafts & loans	22367993	27515050	1240701	1424721	1710980	1896104
7A.3. Term loans	27163931	31398892	1688025	1984029	2550749	3276736
Security-wise						
7B.1. Secured by tangible assets	35002692	41065989	2234961	2626870	3444692	4405322
7B.2. Covered by Bank/Govt. Guarantees	7860124	8536867	153793	163724	123845	127603
7B.3. Unsecured	11387504	13588559	596317	731662	799381	771082
Sector-wise						
7C.I. Advances in India	45671624	53575396	2985071	3522255	4367917	5304007
(i) Priority sectors	14363756	17056821	1158240	1336204	1396284	1792426
(ii) Public sectors	3624155	4895592	368997	282581	376096	389274
(iii) Banks	33422	26569	32	-	89	-
(iv) others	27650291	31596414	1457801	1903470	2595449	3122307
7C.II. Advances outside India	8578697	9616019	-	-	-	-
8. Fixed Assets	383785	441291	17143	19939	26882	30495
	(0.4)	(0.4)	(0.4)	(0.4)	(0.4)	(0.3)
8.1. Premises	95314	98931	3183	3951	7773	7795
8.2. Fixed assets under construction	26344	29518	923	93	372	654
8.3. Other Fixed assets	262127	312841	13038	15895	18736	22046
9. Other Assets	3773327	3511276	103042	98561	483603	378848
	(3.9)	(3.3)	(2.2)	(1.8)	(6.3)	(4.3)
9.1 Inter-office adjustments (net)	-	-	13065	-	232624	172090
9.2 Interest accrued	672951	768501	44697	45227	68161	71570
9.3 Tax paid	364281	439108	3898	4871	91753	74051
9.4 Stationery and Stamps	9566	10245	548	518	592	582
9.5 Others	2726530	2293422	40834	47945	90473	60555
Total Assets	96443208	105341373	4637020	5418968	7672189	8860125
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750	1750	3600	3600	27475	29475
	(0.1)	(0.0)	(0.1)	(0.1)	(0.4)	(0.4)
2. Reserves and Surplus	154699	182405	223504	262929	285894	345236
	(4.7)	(5.2)	(5.5)	(5.8)	(4.1)	(4.5)
2.1. Statutory Reserves	77550	85250	100492	111636	125196	138971
2.2. Capital Reserves	8448	10218	18468	19819	1748	1790
2.3. Share Premium	4375	4375	6000	6000	-	15000
2.4. Investments Fluctuations Reserves	-	-	-	1823	-	649
2.5. Revenue and other Reserves	64325	82560	98544	123650	158951	188827
2.6. Balance of Profit	-	1	-	-	-	-
3. Deposits	2833198	3062448	3291577	3888000	6000618	6455194
	(85.7)	(86.6)	(81.3)	(85.6)	(86.2)	(84.9)
Type-wise						
3A.1. Demand deposits	252173	281614	227381	290527	314404	407234
(i) From banks	30163	33431	30708	33902	33103	34428
(ii) From others	222010	248183	196673	256625	281301	372806
3A.2. Savings bank deposits	603691	734432	723309	937132	1041581	1271031
3A.3. Term deposits	1977333	2046402	2340887	2660341	4644633	4776929
(i) From banks	33730	24470	22034	10381	9561	11452
(ii) From others	1943604	2021932	2318853	2649960	4635073	4765477
Location-wise						
3B.1. Deposits of branches in India	2833198	3062448	3291577	3888000	6000618	6455194
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	206806	179643	382708	227401	310538	342164
	(6.3)	(5.1)	(9.5)	(5.0)	(4.5)	(4.5)
4.1. Borrowings in India	177644	147764	372766	193702	289229	293044
(i) From Reserve Bank of India	-	-	70000	-	-	-
(ii) From other banks	-	-	20000	30000	-	-
(iii) From other institutions and agencies	177644	147764	282766	163702	289229	293044
4.2. Borrowings outside India	29162	31879	9942	33699	21309	49121
Secured borrowings included in 4.	44506	31264	160266	31202	-	-
5. Other liabilities and provisions	111137	110693	147189	158963	337328	435628
	(3.4)	(3.1)	(3.6)	(3.5)	(4.8)	(5.7)
5.1. Bills Payable	30640	29929	39099	40974	98834	129709
5.2. Inter-office adjustments	-	-	14018	9350	-	1145
5.3. Interest accrued	24311	15607	30794	38404	59800	67694
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	56187	65157	63279	70236	178694	237079
Total Liabilities	3307589	3536939	4048579	4540894	6961852	7607697

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	10306	19009	19679	23841	18340	26629
	(0.3)	(0.5)	(0.5)	(0.5)	(0.3)	(0.4)
2. Balances with RBI	164703	155450	153826	252721	353755	371813
	(5.0)	(4.4)	(3.8)	(5.6)	(5.1)	(4.9)
3. Balances with banks in india	51555	21634	7775	5037	94474	181496
	(1.6)	(0.6)	(0.2)	(0.1)	(1.4)	(2.4)
4. Money at call and short notice	5000	-	1000	-	37000	5000
	(0.2)	-	(0.0)	-	(0.5)	(0.1)
5. Balances with banks outside India	239	-	31992	16348	-	11032
	-	-	(0.8)	(0.4)	-	(0.1)
6. Investments	805062	857525	1137796	1149441	1702921	1816511
	(14.9)	(14.8)	(17.5)	(15.6)	(15.2)	(14.9)
6.1. Investments in India	805062	857525	1137796	1149441	1702921	1816511
(i) Government securities	725849	825139	992828	1066130	1655957	1737705
(ii) Other approved securities	1512	825	7413	4739	9367	6417
(iii) Shares	4818	7054	5825	4648	8512	6456
(iv) Debentures and Bonds	12176	16067	15197	13691	21306	19508
(v) Subsidiaries and/or joint ventures	219	219	1039	1039	35	35
(vi) Others	60488	8220	115494	59194	7744	46389
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2161211	2367708	2561605	2953586	4358721	4634723
	(65.3)	(66.9)	(63.3)	(65.1)	(62.6)	(60.9)
Type-wise						
7A.1. Bills purchased and discounted	58334	120467	118297	148952	117516	89891
7A.2. Cash credits, overdrafts & loans	882255	1013307	830585	886835	1583976	1698504
7A.3. Term loans	1220622	1233934	1612723	1917799	2657229	2846327
Security-wise						
7B.1. Secured by tangible assets	1873824	1989423	2201451	2539750	3964104	4387412
7B.2. Covered by Bank/Govt. Guarantees	47081	47155	80310	53356	90968	95940
7B.3. Unsecured	240306	331130	279845	360480	303649	151371
Sector-wise						
7C.I. Advances in India	2161211	2367708	2561605	2953586	4358721	4634723
(i) Priority sectors	749739	991548	850843	902186	1401166	1783087
(ii) Public sectors	90854	187156	109127	132592	295409	179065
(iii) Banks	803	593	69	-	626	349
(iv) others	1319816	1188411	1601567	1918808	2661520	2672221
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	10458	11601	73136	73299	22594	24413
	(0.3)	(0.3)	(1.8)	(1.6)	(0.3)	(0.3)
8.1. Premises	2644	2738	64234	63222	9824	9554
8.2. Fixed assets under construction	145	26	-	-	-	-
8.3. Other Fixed assets	7670	8838	8902	10077	12769	14859
9. Other Assets	99056	104011	61770	66620	374048	536080
	(3.0)	(2.9)	(1.5)	(1.4)	(5.4)	(7.0)
9.1 Inter-office adjustments (net)	1531	6323	-	-	96874	-
9.2 Interest accrued	26196	25944	27890	29308	52168	49216
9.3 Tax paid	13846	16350	16681	16226	26260	15423
9.4 Stationery and Stamps	243	197	549	524	304	328
9.5 Others	57240	55197	16650	20562	198441	471114
Total Assets	3307589	3536939	4048579	4540894	6961852	7607697
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31	
	State Bank of Travancore	
	2009	2010
	(13)	(14)
1. Capital	5000 (0.1)	5000 (0.1)
2. Reserves and Surplus	219990 (4.5)	279058 (4.7)
2.1. Statutory Reserves	85682	102819
2.2. Capital Reserves	6271	7642
2.3. Share Premium	14250	14250
2.4. Investments Fluctuations Reserves	-	1013
2.5. Revenue and other Reserves	113664	153164
2.6. Balance of Profit	123	170
3. Deposits	4204107 (85.2)	5088339 (85.6)
Type-wise		
3A.1. Demand deposits	225653	239758
(i) From banks	31715	35374
(ii) From others	193937	204385
3A.2. Savings bank deposits	1137778	1307598
3A.3. Term deposits	2840677	3540982
(i) From banks	5454	65588
(ii) From others	2835223	3475394
Location-wise		
3B.1. Deposits of branches in India	4204107	5088339
3B.2. Deposits of branches outside India	-	-
4. Borrowings	254776 (5.2)	325015 (5.5)
4.1. Borrowings in India	254776	315504
(i) From Reserve Bank of India	-	-
(ii) From other banks	-	-
(iii) From other institutions and agencies	254776	315504
4.2. Borrowings outside India	-	9511
Secured borrowings included in 4.	-	-
5. Other liabilities and provisions	251227	248059
5.1. Bills Payable	81452	82788
5.2. Inter-office adjustments	-	12215
5.3. Interest accrued	80809	52308
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	88966	100748
Total Liabilities	4935101	5945470

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31	
	State Bank of Travancore	
	2009	2010
	(13)	(14)
1. Cash in hand	22063	31347
	(0.4)	(0.5)
2. Balances with RBI	210810	315457
	(4.3)	(5.3)
3. Balances with banks in india	498	23552
	(0.0)	(0.4)
4. Money at call and short notice	-	25000
	-	(0.4)
5. Balances with banks outside India	12096	-
	(0.2)	-
6. Investments	1323171	1602399
	(16.5)	(16.8)
6.1. Investments in India	1323171	1584439
(i) Government securities	1171007	1359322
(ii) Other approved securities	6106	3089
(iii) Shares	8641	9266
(iv) Debentures and Bonds	113876	163380
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	23540	49382
6.2. Investments outside India	-	17960
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	17960
7. Advances	3260143	3846126
	(66.1)	(64.7)
Type-wise		
7A.1. Bills purchased and discounted	171470	226177
7A.2. Cash credits, overdrafts & loans	1405704	1506549
7A.3. Term loans	1682968	2113400
Security-wise		
7B.1. Secured by tangible assets	2585358	2992847
7B.2. Covered by Bank/Govt. Guarantees	30991	77187
7B.3. Unsecured	643793	776092
Sector-wise		
7C.I. Advances in India	3260143	3846126
(i) Priority sectors	1301462	1409145
(ii) Public sectors	127	289859
(iii) Banks	-	-
(iv) others	1958554	2147122
7C.II. Advances outside India	-	-
8. Fixed Assets	17158	20282
	(0.3)	(0.3)
8.1. Premises	4036	5071
8.2. Fixed assets under construction	-	-
8.3. Other Fixed assets	13122	15211
9. Other Assets	89163	81307
	(1.8)	(1.4)
9.1 Inter-office adjustments (net)	2876	-
9.2 Interest accrued	39271	46177
9.3 Tax paid	12135	6852
9.4 Stationery and Stamps	292	343
9.5 Others	34589	27936
Total Assets	4935101	5945470
	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Capital	44670	44670	48500	48500	36553	36553	52591	52591
	(0.5)	(0.4)	(0.7)	(0.5)	(0.2)	(0.1)	(0.2)	(0.2)
2. Reserves and Surplus	540525	630625	316199	392504	1251420	1474086	1296901	1370408
	(5.5)	(5.2)	(4.6)	(4.3)	(5.5)	(5.3)	(5.8)	(5.0)
2.1. Statutory Reserves	132239	162739	111108	137308	278717	355175	352517	397517
2.2. Capital Reserves	121486	121996	24580	33916	207958	207907	314772	260722
2.3. Share Premium	72000	72000	68000	68000	227389	227389	184558	184558
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-	-	-
2.5. Revenue and other Reserves	205191	261371	97217	133215	537356	683614	445054	527611
2.6. Balance of Profit	9609	12520	15294	20066	-	-	-	-
3. Deposits	8497179	10605575	5939002	7768821	19239695	24104426	18970848	22976194
	(87.0)	(87.1)	(86.7)	(86.0)	(84.9)	(86.6)	(84.1)	(83.6)
Type-wise								
3A.1. Demand deposits	662316	831555	521565	674625	1445122	1892359	1258154	1588722
(i) From banks	10826	5714	9980	10307	68299	110758	27706	30317
(ii) From others	651490	825840	511586	664318	1376823	1781601	1230448	1558405
3A.2. Savings bank deposits	2277439	2827118	1343778	1611808	4248728	5254392	3819369	4807583
3A.3. Term deposits	5557424	6946902	4073659	5482387	13545845	16957675	13893324	16579889
(i) From banks	105631	91293	8871	22936	1688749	3292834	759463	1193406
(ii) From others	5451793	6855609	4064788	5459451	11857096	13664841	13133862	15386483
Location-wise								
3B.1. Deposits of branches in India	8481034	10577366	5939002	7768821	15140899	18528259	15948677	19658484
3B.2. Deposits of branches outside India	16145	28210	-	-	4098797	5576168	3022171	3317711
4. Borrowings	384894	543548	335123	585244	1276791	1335008	1567318	2239990
	(3.9)	(4.5)	(4.9)	(6.5)	(5.6)	(4.8)	(7.0)	(8.1)
4.1. Borrowings in India	298609	402474	293516	477281	877031	763936	829694	1295201
(i) From Reserve Bank of India	-	-	-	-	270000	-	-	-
(ii) From other banks	-	-	9	1	1717	10819	67150	76708
(iii) From other institutions and agencies	298609	402474	293507	477281	605314	753117	762544	1218493
4.2. Borrowings outside India	86284	141073	41608	107963	399759	571072	737624	944789
Secured borrowings included in 4.	-	-	-	-	24294	14097	-	-
5. Other liabilities and provisions	297533	345503	208096	242977	862766	881597	662519	857463
	(3.0)	(2.8)	(3.0)	(2.6)	(3.8)	(3.2)	(2.9)	(3.1)
5.1. Bills Payable	28219	39427	84758	90867	120341	144492	103652	117165
5.2. Inter-office adjustments	20475	18539	-	-	111095	6212	-	71701
5.3. Interest accrued	32417	41076	19566	18212	145842	172097	71208	72822
5.4. Subordinate debt	-	-	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	1287	2392	-	-	-	-	30969	57432
5.6. Others (including provisions)	215135	244068	103773	133898	485487	558796	456690	538343
Total Liabilities	9764801	12169921	6846921	9038047	22667224	27831670	22550177	27496646

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash in hand	35981	37988	43592	42999	99898	117307	45798	65072
	(0.4)	(0.3)	(0.6)	(0.5)	(0.4)	(0.4)	(0.2)	(0.2)
2. Balances with RBI	475557	680390	441742	626871	959736	1236690	845730	1495191
	(4.9)	(5.6)	(6.5)	(6.9)	(4.2)	(4.4)	(3.8)	(5.4)
3. Balances with banks in india	40638	63418	19471	33376	140341	91431	261006	593085
	(0.4)	(0.5)	(0.3)	(0.4)	(0.6)	(0.3)	(1.2)	(2.2)
4. Money at call and short notice	63910	92045	-	399759	718704	995327	410495	450652
	(0.7)	(0.8)	-	(4.4)	(3.2)	(3.6)	(1.8)	(1.6)
5. Balances with banks outside India	47590	42982	23945	13761	490032	1105951	613096	519014
	(0.5)	(0.4)	(0.3)	(0.2)	(2.2)	(4.0)	(2.7)	(1.9)
6. Investments	2965105	3842862	1691111	2088100	5244588	6118238	5260718	6708018
	(19.2)	(20.1)	(15.2)	(14.4)	(14.7)	(14.1)	(15.0)	(16.1)
6.1. Investments in India	2965105	3842862	1691111	2088100	4860178	5756164	4771248	6209452
(i) Government securities	2138325	3098294	1521503	1974353	4013467	4944245	4253098	5686934
(ii) Other approved securities	29313	13827	9640	3746	96665	79539	65862	46607
(iii) Shares	25397	46904	16551	10646	60609	123192	38000	79248
(iv) Debentures and Bonds	224999	162429	98940	58161	301404	235181	284622	213618
(v) Subsidiaries and/or joint ventures	8762	11722	931	9771	73528	77431	21789	25862
(vi) Others	538308	509685	43546	31422	314505	296576	107876	157185
6.2. Investments outside India	-	-	-	-	384410	362073	489470	498566
(i) Government securities	-	-	-	-	71428	100123	157184	258576
(ii) Subsidiaries and/or joint ventures	-	-	-	-	28444	31115	17724	17724
(iii) Others	-	-	-	-	284538	230835	314562	222266
7. Advances	5880176	7160487	4413926	5615157	14325141	17503529	14290937	16849071
	(60.2)	(58.8)	(64.5)	(62.1)	(63.2)	(62.9)	(63.4)	(61.3)
Type-wise								
7A.1. Bills purchased and discounted	183190	218415	120840	147644	1393525	1926593	1816232	2547341
7A.2. Cash credits, overdrafts & loans	2429852	2980532	2497616	2958333	6652104	7963147	6410601	7064636
7A.3. Term loans	3267135	3961541	1795470	2509180	6279512	7613788	6064105	7237094
Security-wise								
7B.1. Secured by tangible assets	4583862	5759875	3176414	4535087	9688071	10923166	9267022	10383928
7B.2. Covered by Bank/Govt. Guarantees	190951	170579	325766	268808	1614348	2309952	1784300	2766920
7B.3. Unsecured	1105364	1230032	911746	811261	3022723	4270411	3239615	3698223
Sector-wise								
7C.I. Advances in India	5831484	7075922	4413926	5615157	10854851	13164362	11369279	13264209
(i) Priority sectors	2043502	2427935	1599381	1993011	3825005	4612189	3754507	4292890
(ii) Public sectors	683145	914786	414180	480882	2234768	1854245	1183802	1506755
(iii) Banks	20781	-	28353	24	4914	1206	14511	168404
(iv) others	3084056	3733201	2372012	3141239	4790164	6696723	6416460	7296160
7C.II. Advances outside India	48693	84566	-	-	3470290	4339166	2921658	3584862
8. Fixed Assets	110975	111827	33530	35566	230972	228476	253193	235181
	(1.1)	(0.9)	(0.5)	(0.4)	(1.0)	(0.8)	(1.1)	(0.9)
8.1. Premises	93907	93332	4787	5398	195480	183437	213445	193234
8.2. Fixed assets under construction	-	-	1271	1805	-	-	11045	6507
8.3. Other Fixed assets	17068	18496	27472	28363	35491	45039	28703	35439
9. Other Assets	144868	137922	179604	182458	457812	434722	569202	581363
	(1.5)	(1.1)	(2.6)	(2.0)	(2.0)	(1.6)	(2.5)	(2.1)
9.1. Inter-office adjustments (net)	-	-	24546	17733	-	-	55542	-
9.2. Interest accrued	46831	49231	46134	46924	173654	165067	118726	134162
9.3. Tax paid	31666	23619	57968	65939	96934	129349	216841	276479
9.4. Stationery and Stamps	865	828	590	649	695	697	176	183
9.5. Others	65505	64243	50366	51213	186529	139609	177918	170539
Total Assets	9764801	12169921	6846921	9038047	22667224	27831670	22550177	27496646
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	43052	43052	41000	41000	132114	177114	14344	14344
	(0.7)	(0.6)	(0.2)	(0.2)	(0.9)	(1.0)	(0.2)	(0.1)
2. Reserves and Surplus	208667	242789	1179777	1426178	509091	592111	475307	563143
	(3.5)	(3.4)	(5.4)	(5.4)	(3.4)	(3.2)	(5.5)	(5.0)
2.1. Statutory Reserves	52808	63797	332800	408800	94558	121014	147342	182342
2.2. Capital Reserves	8777	11360	332817	332132	200892	196202	47540	69563
2.3. Share Premium	13000	13000	27500	27500	73600	73600	70197	70197
2.4. Investments Fluctuations Reserves	-	-	-	14579	31648	36310	987	987
2.5. Revenue and other Reserves	121298	126144	486660	643168	108281	164872	209241	240053
2.6. Balance of Profit	12784	28488	-	-	113	113	-	-
3. Deposits	5225492	6330407	18689251	23465144	13127185	16210747	739839	19273367
	(88.5)	(89.1)	(85.1)	(88.6)	(88.9)	(88.7)	(85.1)	(83.0)
Type-wise								
3A.1. Demand deposits	501042	619939	1435681	1838588	1011229	1507139	1317419	1345299
(i) From banks	3292	6305	8071	54094	48490	70884	2795	3042
(ii) From others	497750	613634	1427610	1784494	962740	1436255	1314624	1342257
3A.2. Savings bank deposits	1363996	1716477	4181094	4987542	3368008	4076353	1008947	1302526
3A.3. Term deposits	3360454	3993991	13072476	16639014	8747948	10627255	5072025	6625542
(i) From banks	257	-	373639	580029	471390	542758	520342	1274795
(ii) From others	3360197	3993991	12698838	16058986	8276558	10084497	4551683	5350747
Location-wise								
3B.1. Deposits of branches in India	5225492	6330407	18297903	22844465	13127185	16210747	7398391	9273367
3B.2. Deposits of branches outside India	-	-	391347	620679	-	-	-	-
4. Borrowings	225751	279695	1400095	844056	80425	732664	480990	907753
	(3.8)	(3.9)	(6.4)	(3.2)	(0.5)	(4.0)	(5.5)	(8.1)
4.1. Borrowings in India	217750	272897	1271005	694494	80425	719643	435849	858777
(i) From Reserve Bank of India	-	-	393000	-	1725	-	133892	35000
(ii) From other banks	-	-	-	-	5511	4598	-	95070
(iii) From other institutions and agencies	217750	272897	878005	694494	73189	715045	301957	728707
4.2. Borrowings outside India	8001	6798	129090	149561	-	13021	45141	48976
Secured borrowings included in 4.	-	-	-	-	-	-	-	-
5. Other liabilities and provisions	200073	209636	654458	697730	916707	554527	321549	408124
	(3.4)	(3.0)	(3.0)	(2.6)	(6.2)	(3.0)	(3.7)	(3.7)
5.1. Bills Payable	50779	51560	127728	117181	61426	44841	44146	58296
5.2. Inter-office adjustments	-	-	3303	6773	-	-	-	1183
5.3. Interest accrued	17654	4919	7351	6599	33866	72723	22320	35631
5.4. Subordinate debt	-	-	-	-	327130	-	-	-
5.5. Deferred Tax Liabilities	-	-	4667	3287	2403	30789	-	-
5.6. Others (including provisions)	131641	153157	511409	563889	491882	406174	255084	313014
Total Liabilities	5903035	7105579	21964580	26474108	14765522	18267162	8690581	11166730

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	32504	39011	49320	61760	79738	75187	33299	36552
	(0.6)	(0.5)	(0.2)	(0.2)	(0.5)	(0.4)	(0.4)	(0.3)
2. Balances with RBI	355638	492529	954360	1510187	1023953	1626006	525762	846952
	(6.0)	(6.9)	(4.3)	(5.7)	(6.9)	(8.9)	(6.0)	(7.6)
3. Balances with banks in india	19022	19336	34435	54418	70987	209777	10884	10395
	(0.3)	(0.3)	(0.2)	(0.2)	(0.5)	(1.1)	(0.1)	(0.1)
4. Money at call and short notice	-	114944	20000	95000	-	-	-	99443
	-	(1.6)	(0.1)	(0.4)	-	-	-	(0.9)
5. Balances with banks outside India	3370	3637	607864	243956	50447	10731	484026	85851
	(0.1)	(0.1)	(2.8)	(0.9)	(0.3)	(0.1)	(5.6)	(0.8)
6. Investments	1838214	2132385	5777690	6967695	4306072	5056287	2493777	3452263
	(19.9)	(19.3)	(16.4)	(16.3)	(18.5)	(17.6)	(18.7)	(20.0)
6.1. Investments in India	1838214	2132385	5714646	6911421	4306006	5056221	2493767	3452253
(i) Government securities	1617534	1822614	5083177	6278040	3787842	4484572	1755238	2479174
(ii) Other approved securities	4358	2577	48841	34977	40539	13052	8927	5838
(iii) Shares	11732	12784	82090	118475	50282	59936	12554	35462
(iv) Debentures and Bonds	79867	88579	219704	206953	307320	283086	111912	126647
(v) Subsidiaries and/or joint ventures	3702	3702	36947	42822	24227	24717	7764	7764
(vi) Others	121021	202130	243886	230154	95796	190859	597372	797369
6.2. Investments outside India	-	-	63044	56274	66	66	10	10
(i) Government securities	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	3657	3657	66	66	-	-
(iii) Others	-	-	59387	52617	-	-	10	10
7. Advances	3429077	4031470	13821940	16933463	8548320	10538349	4851216	6320256
	(58.1)	(56.7)	(62.9)	(64.0)	(57.9)	(57.7)	(55.8)	(56.6)
Type-wise								
7A.1. Bills purchased and discounted	96151	89802	628373	632891	88654	134005	185169	202595
7A.2. Cash credits, overdrafts & loans	1098687	1051044	6414200	7989224	2402618	3149990	2461974	3158194
7A.3. Term loans	2234239	2890624	6779367	8311348	6057047	7254354	2204073	2959467
Security-wise								
7B.1. Secured by tangible assets	2726912	3113174	10026311	10466147	6321760	8099322	3349040	4008644
7B.2. Covered by Bank/Govt. Guarantees	7978	16271	542749	790890	307146	576066	85448	95541
7B.3. Unsecured	694188	902024	3252880	5676426	1919413	1862960	1416728	2216071
Sector-wise								
7C.I. Advances in India	3429077	4031470	13473214	16235653	8548320	10538349	4851216	6320256
(i) Priority sectors	1259475	1589894	4599112	5669093	2683021	3387313	1539756	1995016
(ii) Public sectors	371991	515130	2025176	1846248	1012520	508120	682604	1066474
(iii) Banks	-	-	3840	301405	68774	101538	1	-
(iv) others	1797612	1926445	6845087	8418907	4784005	6541378	2628855	3258766
7C.II. Advances outside India	-	-	348726	697810	-	-	-	-
8. Fixed Assets	65480	65953	292946	285937	227799	234329	29892	28926
	(1.1)	(0.9)	(1.3)	(1.1)	(1.5)	(1.3)	(0.3)	(0.3)
8.1. Premises	50971	51702	254155	251661	205126	204900	9752	9718
8.2. Fixed assets under construction	-	-	-	-	-	-	-	-
8.3. Other Fixed assets	14509	14250	38791	34276	22672	29429	20140	19208
9. Other Assets	159730	206316	406026	321692	458208	516497	261726	286093
	(2.7)	(2.9)	(1.8)	(1.2)	(3.1)	(2.8)	(3.0)	(2.6)
9.1. Inter-office adjustments (net)	35268	58415	-	-	64308	62092	37294	-
9.2. Interest accrued	42246	48526	100519	96734	78009	99628	48529	51540
9.3. Tax paid	20441	44085	16074	41565	182739	218658	113113	157585
9.4. Stationery and Stamps	477	460	342	693	1134	1197	232	236
9.5. Others	61298	54830	289091	182700	132019	134922	62558	76732
Total Assets	5903035	7105579	21964580	26474108	14765522	18267162	8690581	11166730
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	28682	28682	82977	82977	54480	54480	25054	25054
	(0.6)	(0.5)	(1.0)	(0.8)	(0.4)	(0.4)	(0.2)	(0.2)
2. Reserves and Surplus	188367	231487	630614	744234	660616	697978	715291	798741
	(3.9)	(4.0)	(7.5)	(7.3)	(5.5)	(5.3)	(6.4)	(5.8)
2.1. Statutory Reserves	59084	74421	138849	177849	191986	213196	173600	202000
2.2. Capital Reserves	9413	11053	128617	128572	205920	216942	133038	146990
2.3. Share Premium	25601	25601	69620	69620	14000	14000	171470	171470
2.4. Investments Fluctuations Reserves	-	-	1109	3992	-	-	-	-
2.5. Revenue and other Reserves	94270	120411	283811	355410	248711	253841	237100	278223
2.6. Balance of Profit	-	-	8609	8791	-	-	83	58
3. Deposits	4305061	5134428	7258183	8822766	10011589	11079471	9836885	12025759
	(88.8)	(89.2)	(86.4)	(87.0)	(82.7)	(84.5)	(87.4)	(87.5)
Type-wise								
3A.1. Demand deposits	357566	464790	529257	662491	813068	961131	771057	1021732
(i) From banks	7868	14107	4054	5476	6601	36211	13343	7554
(ii) From others	349697	450683	525203	657016	806467	924920	757715	1014179
3A.2. Savings bank deposits	1139558	1381308	1766679	2179026	2215644	2645089	1564560	1980559
3A.3. Term deposits	2807938	3288329	4962247	5981249	6982877	7473251	7501268	9023467
(i) From banks	156680	154577	105999	140669	155968	198071	24333	29040
(ii) From others	2651258	3133752	4856248	5840580	6826909	7275180	7476935	8994427
Location-wise								
3B.1. Deposits of branches in India	4305061	5134428	6965877	8530688	9543373	10543443	9836885	12025759
3B.2. Deposits of branches outside India	-	-	292306	292078	468216	536028	-	-
4. Borrowings	144313	156192	83078	95736	1049458	898220	297196	488703
	(3.0)	(2.7)	(1.0)	(0.9)	(8.7)	(6.9)	(2.6)	(3.6)
4.1. Borrowings in India	139241	151702	42185	55501	703278	613976	292124	434823
(i) From Reserve Bank of India	-	-	-	-	-	-	-	27500
(ii) From other banks	-	-	-	2	-	-	57296	47248
(iii) From other institutions and agencies	139241	151702	42185	55499	703277	613976	234828	360074
4.2. Borrowings outside India	5072	4490	40894	40234	346181	284245	5072	53880
Secured borrowings included in 4.	-	-	-	-	92502	50000	-	-
5. Other liabilities and provisions	179627	207870	350531	393219	331196	379490	383834	404843
	(3.7)	(3.6)	(4.2)	(3.9)	(2.7)	(2.9)	(3.4)	(2.9)
5.1. Bills Payable	34230	22481	75423	72875	69267	66565	41714	44128
5.2. Inter-office adjustments	63296	38251	14456	9744	-	-	33429	1380
5.3. Interest accrued	18003	23715	28071	31032	20007	21942	54213	57234
5.4. Subordinate debt	-	-	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-	-	-
5.6. Others (including provisions)	64098	123422	232581	279568	241923	290983	254478	302101
Total Liabilities	4846051	5758658	8405383	10138931	12107340	13109640	11258259	13743099

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	22020	23065	24803	30379	67997	67033	29179	28904
	(0.5)	(0.4)	(0.3)	(0.3)	(0.6)	(0.5)	(0.3)	(0.2)
2. Balances with RBI	476221	412438	596355	675693	526047	699612	658811	779775
	(9.8)	(7.2)	(7.1)	(6.7)	(4.3)	(5.3)	(5.9)	(5.7)
3. Balances with banks in india	19718	12627	15901	5931	299086	90013	440689	647759
	(0.4)	(0.2)	(0.2)	(0.1)	(2.5)	(0.7)	(3.9)	(4.7)
4. Money at call and short notice	-	-	5933	56984	135014	71277	-	-
	-	-	(0.1)	(0.6)	(1.1)	(0.5)	-	-
5. Balances with banks outside India	67752	63321	25391	42333	64045	54529	93835	3552
	(1.4)	(1.1)	(0.3)	(0.4)	(0.5)	(0.4)	(0.8)	(0.0)
6. Investments	1247308	1569423	2280057	2826833	3121544	3765056	2848895	3578532
	(16.4)	(17.1)	(17.0)	(17.4)	(16.3)	(18.3)	(15.9)	(16.4)
6.1. Investments in India	1247308	1569423	2187925	2716849	3024198	3662109	2848895	3578532
(i) Government securities	995891	1330708	1882259	2308614	2645558	3205278	2492451	3275298
(ii) Other approved securities	10058	4418	35082	20940	17644	10573	15631	12933
(iii) Shares	12893	14635	30689	52029	32164	40740	44773	52071
(iv) Debentures and Bonds	125388	55205	182948	118905	164797	197323	239884	192559
(v) Subsidiaries and/or joint ventures	2172	2172	851	886	2850	2850	9200	11500
(vi) Others	100906	162285	56095	215475	161185	205345	46956	34171
6.2. Investments outside India	-	-	92132	109984	97346	102948	-	-
(i) Government securities	-	-	63266	79484	80184	86096	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-
(iii) Others	-	-	28865	30500	17162	16851	-	-
7. Advances	2887796	3546244	5139654	6214613	7488527	7900393	6850037	8348930
	(59.6)	(61.6)	(61.2)	(61.3)	(61.9)	(60.3)	(60.8)	(60.8)
Type-wise								
7A.1. Bills purchased and discounted	128561	100491	128295	140783	449095	479287	240493	286500
7A.2. Cash credits, overdrafts & loans	1372270	1601726	1848525	2699390	3086267	3429498	2517959	2896424
7A.3. Term loans	1386965	1844027	3162834	3374440	3953166	3991608	4091585	5166005
Security-wise								
7B.1. Secured by tangible assets	2198332	2492818	4088636	4925698	6320023	6325847	5652680	6780764
7B.2. Covered by Bank/Govt. Guarantees	165812	332374	441056	426395	388969	421037	457513	520551
7B.3. Unsecured	523652	721053	609962	862521	779535	1153509	739844	1047615
Sector-wise								
7C.I. Advances in India	2887796	3546244	4844640	5948080	6761550	7132722	6850037	8348930
(i) Priority sectors	981354	1167320	1825351	2164997	2429408	2723722	2124172	2809540
(ii) Public sectors	593288	844444	493351	578819	590579	577846	771026	1166046
(iii) Banks	20688	20045	2	-	21055	54736	10215	-
(iv) others	1292466	1514436	2525935	3204263	3720508	3776418	3944623	4373344
7C.II. Advances outside India	-	-	295014	266533	726977	767670	-	-
8. Fixed Assets	40516	40728	159422	157955	170986	169957	138386	139405
	(0.8)	(0.7)	(1.9)	(1.6)	(1.4)	(1.3)	(1.2)	(1.0)
8.1. Premises	30086	29287	135059	132197	149454	147867	121512	119100
8.2. Fixed assets under construction	9	22	457	2201	1307	767	131	1208
8.3. Other Fixed assets	10421	11419	23907	23558	20225	21323	16743	19098
9. Other Assets	84720	90811	157868	128210	234093	291770	198428	216243
	(1.7)	(1.6)	(1.8)	(1.2)	(1.9)	(2.2)	(1.7)	(1.6)
9.1. Inter-office adjustments (net)	-	-	-	-	19789	12800	-	-
9.2. Interest accrued	32283	38430	44727	43536	89120	104032	83051	82556
9.3. Tax paid	8419	18946	19872	3352	76129	96241	68361	43999
9.4. Stationery and Stamps	399	358	1303	1263	689	674	166	145
9.5. Others	43619	33077	91967	80059	48366	78023	46850	89543
Total Assets	4846051	5758658	8405383	10138931	12107340	13109640	11258259	13743099
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Capital	38306	38306	31530	31530	52197	52197	124936	169936
	(0.9)	(0.7)	(0.1)	(0.1)	(0.4)	(0.4)	(1.1)	(1.2)
2. Reserves and Surplus	175729	223255	1433833	1740762	448805	510508	270769	351118
	(4.2)	(3.9)	(5.8)	(5.9)	(3.4)	(3.7)	(2.4)	(2.6)
2.1. Statutory Reserves	34594	49594	357333	454967	127965	148298	69108	94413
2.2. Capital Reserves	68621	71784	210917	251154	5501	13280	67403	72632
2.3. Share Premium	-	-	201143	201143	20000	20000	4000	4000
2.4. Investments Fluctuations Reserves	-	-	10711	10711	-	-	-	-
2.5. Revenue and other Reserves	12804	13992	652964	822787	295339	328931	49777	45175
2.6. Balance of Profit	59709	87885	764	-	-	-	80480	134898
3. Deposits	3467565	4915509	20976050	24932980	11588514	11702579	10022157	12241555
	(83.8)	(86.7)	(85.0)	(84.1)	(89.0)	(84.2)	(89.8)	(89.1)
Type-wise								
3A.1. Demand deposits	214832	315670	1881390	2371719	1052683	1018610	731898	893702
(i) From banks	3136	5274	143863	176333	50466	47223	38038	47092
(ii) From others	211696	310396	1737528	2195386	1002217	971388	693860	846609
3A.2. Savings bank deposits	747736	915134	6264601	7813281	2145559	2636468	1684495	2124002
3A.3. Term deposits	2504997	3684705	12830058	14747981	8390272	8047501	7605763	9223852
(i) From banks	230664	231969	425822	258394	970213	1704299	715304	804045
(ii) From others	2274334	3452736	12404237	14489587	7420059	6343202	6890459	8419806
Location-wise								
3B.1. Deposits of branches in India	3467565	4915509	20701336	24496639	10868820	10968841	9321295	11595594
3B.2. Deposits of branches outside India	-	-	274713	436341	719694	733739	700862	645961
4. Borrowings	360648	370105	1245966	1926237	541418	1217269	513742	626384
	(8.7)	(6.5)	(5.0)	(6.5)	(4.2)	(8.8)	(4.6)	(4.6)
4.1. Borrowings in India	360648	365615	845503	1402471	490418	1089216	499195	619762
(i) From Reserve Bank of India	-	-	-	294863	-	-	-	-
(ii) From other banks	55000	159892	3542	3034	11	261225	360	1
(iii) From other institutions and agencies	305648	205723	841961	1104574	490407	827991	498835	619761
4.2. Borrowings outside India	-	4490	400463	523766	51000	128052	14547	6622
Secured borrowings included in 4.	-	-	-	294863	-	-	191335	182261
5. Other liabilities and provisions	94131	119314	1004483	1031769	394633	422542	234814	342956
	(2.3)	(2.1)	(4.1)	(3.5)	(3.0)	(3.0)	(2.1)	(2.5)
5.1. Bills Payable	25310	35901	264470	230427	91013	122538	23164	25551
5.2. Inter-office adjustments	6810	16098	16165	22552	-	-	-	25786
5.3. Interest accrued	13706	9171	32442	34382	50895	57703	40848	53647
5.4. Subordinate debt	-	-	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	5826	5756	-	-	-	-	-	-
5.6. Others (including provisions)	42480	52388	691406	744409	252725	242301	170802	237971
Total Liabilities	4136379	5666488	24691862	29663278	13025567	13905095	11166417	13731949

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash in hand	9391	9131	162876	133052	33443	36967	18565	23551
	(0.2)	(0.2)	(0.7)	(0.4)	(0.3)	(0.3)	(0.2)	(0.2)
2. Balances with RBI	186315	369695	1542950	1699705	1220880	681945	640320	700722
	(4.5)	(6.5)	(6.2)	(5.7)	(9.4)	(4.9)	(5.7)	(5.1)
3. Balances with banks in india	58484	67073	263069	244011	11061	13511	61711	19750
	(1.4)	(1.2)	(1.1)	(0.8)	(0.1)	(0.1)	(0.6)	(0.1)
4. Money at call and short notice	-	10000	20961	103652	106480	484173	73066	42776
	-	(0.2)	(0.1)	(0.3)	(0.8)	(3.5)	(0.7)	(0.3)
5. Balances with banks outside India	29854	19634	151459	166936	68577	56789	291683	23633
	(0.7)	(0.3)	(0.6)	(0.6)	(0.5)	(0.4)	(2.6)	(0.2)
6. Investments	1262743	1788684	6338518	7772447	3053723	3301093	2938478	4352143
	(19.4)	(20.2)	(16.0)	(16.2)	(14.5)	(14.5)	(16.6)	(20.1)
6.1. Investments in India	1262743	1788684	6277050	7701151	3017755	3272074	2811032	4235809
(i) Government securities	1095410	1527005	5453082	6597043	2732117	2828630	2272512	3096578
(ii) Other approved securities	32147	18216	66743	49218	12321	6907	33081	27404
(iii) Shares	6646	10308	120571	174289	19323	14796	48619	67856
(iv) Debentures and Bonds	62710	130923	447036	303268	172065	177794	216719	205067
(v) Subsidiaries and/or joint ventures	65	65	53949	48564	3360	3360	-	-
(vi) Others	65765	102166	135669	528769	78569	240587	240101	838904
6.2. Investments outside India	-	-	61468	71296	35968	29019	127446	116334
(i) Government securities	-	-	-	-	-	-	117167	109908
(ii) Subsidiaries and/or joint ventures	-	-	34764	47701	-	-	-	-
(iii) Others	-	-	26704	23594	35968	29019	10279	6426
7. Advances	2461535	3263911	15470299	18660121	8153227	9040636	6880386	8250453
	(59.5)	(57.6)	(62.7)	(62.9)	(62.6)	(65.0)	(61.6)	(60.1)
Type-wise								
7A.1. Bills purchased and discounted	81135	62319	439996	445878	164043	116429	361377	370400
7A.2. Cash credits, overdrafts & loans	731996	862156	6891786	8220707	1982021	2092000	2034899	2372776
7A.3. Term loans	1648404	2339436	8138516	9993536	6007163	6832207	4484110	5507278
Security-wise								
7B.1. Secured by tangible assets	1702926	2228599	12712850	16435273	5184540	5814873	4837204	5634339
7B.2. Covered by Bank/Govt. Guarantees	74505	138911	609424	242689	416920	940326	708397	859098
7B.3. Unsecured	684104	896401	2148025	1982159	2551767	2285437	1334785	1757017
Sector-wise								
7C.I. Advances in India	2461535	3263911	15087801	17962807	7320310	8155700	6315488	7670160
(i) Priority sectors	719518	1069195	4921235	6661547	2639325	3108563	2152588	2435947
(ii) Public sectors	466178	812035	1142177	1162929	958968	915811	666209	1038229
(iii) Banks	73769	10612	24556	108900	190607	163959	6207	9074
(iv) others	1202070	1372070	8999834	10029431	3531410	3967368	3490484	4186910
7C.II. Advances outside India	-	-	382498	697314	832917	884936	564899	580294
8. Fixed Assets	55576	53891	239711	251347	74203	70143	71913	71004
	(1.3)	(1.0)	(1.0)	(0.8)	(0.6)	(0.5)	(0.6)	(0.5)
8.1. Premises	52014	50083	184534	184814	49410	48762	55578	53642
8.2. Fixed assets under construction	-	-	-	-	2187	1895	28	18
8.3. Other Fixed assets	3562	3808	55176	66532	22606	19486	16307	17343
9. Other Assets	72481	84470	502020	632007	303973	219837	190295	247915
	(1.7)	(1.5)	(2.0)	(2.1)	(2.3)	(1.6)	(1.7)	(1.8)
9.1. Inter-office adjustments (net)	-	-	-	-	63544	11038	3638	-
9.2. Interest accrued	22824	29466	151424	168954	68141	59830	55575	66508
9.3. Tax paid	34165	34204	114446	151174	50955	59843	38894	61166
9.4. Stationery and Stamps	252	269	907	857	1214	1032	712	613
9.5. Others	15240	20530	235244	311022	120119	88094	91476	119628
Total Assets	4136379	5666488	24691862	29663278	13025567	13905095	11166417	13731949
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	50512	50512	178243	86643	93352	93352
	(0.3)	(0.3)	(2.9)	(1.1)	(1.5)	(1.3)
2. Reserves and Surplus	823524	991866	129533	303650	221578	254163
	(5.1)	(5.1)	(2.1)	(3.9)	(3.6)	(3.6)
2.1. Statutory Reserves	264800	327300	24582	32641	68431	81114
2.2. Capital Reserves	50423	60432	65263	192349	16160	24950
2.3. Share Premium	53236	53236	-	26171	14000	14000
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	454982	550735	39688	52489	47940	48723
2.6. Balance of Profit	83	163	-	-	75047	85377
3. Deposits	13870283	17003974	5453590	6818032	5453542	6193175
	(86.2)	(87.1)	(87.9)	(88.5)	(87.4)	(88.2)
Type-wise						
3A.1. Demand deposits	1316642	1622922	539535	664775	413767	452364
(i) From banks	78297	107133	30736	26452	2173	1954
(ii) From others	1238345	1515789	508799	638322	411594	450410
3A.2. Savings bank deposits	2854476	3772775	1521243	1933554	896938	1072102
3A.3. Term deposits	9699166	11608277	3392812	4219704	4142838	4668708
(i) From banks	371704	447278	151305	149941	3038	7335
(ii) From others	9327462	11160999	3241507	4069762	4139799	4661374
Location-wise						
3B.1. Deposits of branches in India	13841601	16966996	5453590	6818032	5453542	6193175
3B.2. Deposits of branches outside India	28682	36978	-	-	-	-
4. Borrowings	877490	921531	45677	91534	226924	193856
	(5.5)	(4.7)	(0.7)	(1.2)	(3.6)	(2.8)
4.1. Borrowings in India	554185	627389	42042	89182	226924	183736
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	510	-	19	-
(iii) From other institutions and agencies	554185	627389	41531	89182	226905	183736
4.2. Borrowings outside India	323305	294142	3635	2352	-	10120
Secured borrowings included in 4.	30390	282	-	-	-	-
5. Other liabilities and provisions	475743	548301	397029	401263	242820	287663
	(3.0)	(2.8)	(6.4)	(5.2)	(3.9)	(4.1)
5.1. Bills Payable	172664	179690	69310	45296	41205	99683
5.2. Inter-office adjustments	-	-	16565	1902	85346	-
5.3. Interest accrued	53677	52569	36439	38444	20986	28563
5.4. Subordinate debt	-	-	152500	152500	-	-
5.5. Deferred Tax Liabilities	-	-	928	623	-	-
5.6. Others (including provisions)	249402	316043	121287	162499	95283	15941
Total Liabilities	16097551	19516184	6204071	7701122	6238216	7022208

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	42102	39261	22830	29881	19371	21350
	(0.3)	(0.2)	(0.4)	(0.4)	(0.3)	(0.3)
2. Balances with RBI	857103	1207563	430396	440820	553670	388608
	(5.3)	(6.2)	(6.9)	(5.7)	(8.9)	(5.5)
3. Balances with banks in india	99185	109313	33679	13700	8546	11240
	(0.6)	(0.6)	(0.5)	(0.2)	(0.1)	(0.2)
4. Money at call and short notice	154916	154944	150058	150000	157960	119919
	(1.0)	(0.8)	(2.4)	(1.9)	(2.5)	(1.7)
5. Balances with banks outside India	445188	66588	4057	3378	27672	13809
	(2.8)	(0.3)	(0.1)	(0.0)	(0.4)	(0.2)
6. Investments	4299696	5440353	1792421	2606774	1738770	2110745
	(17.0)	(17.6)	(18.6)	(22.2)	(17.9)	(19.1)
6.1. Investments in India	4299676	5439871	1792421	2606774	1738770	2110745
(i) Government securities	3485742	4265285	1406328	1956719	1429972	1788296
(ii) Other approved securities	28764	17631	7772	5410	3714	1885
(iii) Shares	38959	68226	13892	24775	13245	19577
(iv) Debentures and Bonds	365117	349501	116113	206066	130999	101446
(v) Subsidiaries and/or joint ventures	1916	6763	-	-	633	396
(vi) Others	379179	732464	248317	413804	160209	199145
6.2. Investments outside India	20	482	-	-	-	-
(i) Government securities	-	462	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	20	20	-	-	-	-
7. Advances	9653423	11931530	3539355	4233004	3546767	4152172
	(60.0)	(61.1)	(57.1)	(55.0)	(56.9)	(59.1)
Type-wise						
7A.1. Bills purchased and discounted	445650	476193	119554	165685	88823	123345
7A.2. Cash credits, overdrafts & loans	5284009	6237118	840297	940514	1298731	1814714
7A.3. Term loans	3923764	5218218	2579503	3126805	2159213	2214113
Security-wise						
7B.1. Secured by tangible assets	7376235	8843918	2998685	3323610	2900761	2734880
7B.2. Covered by Bank/Govt. Guarantees	279733	410542	83045	109974	166796	313347
7B.3. Unsecured	1997455	2677070	457624	799420	479210	1103944
Sector-wise						
7C.I. Advances in India	9522887	11633869	3539355	4233004	3546767	4152172
(i) Priority sectors	3198041	4180972	1100574	1340931	1241887	1440709
(ii) Public sectors	1325868	707963	877241	939444	667285	949528
(iii) Banks	113180	261219	20169	30165	99	4487
(iv) others	4885798	6483715	1541370	1922463	1637496	1757447
7C.II. Advances outside India	130536	297661	-	-	-	-
8. Fixed Assets	233516	230544	62422	65100	49324	49316
	(1.5)	(1.2)	(1.0)	(0.8)	(0.8)	(0.7)
8.1. Premises	186776	179146	47874	46127	38290	37181
8.2. Fixed assets under construction	786	996	86	57	-	-
8.3. Other Fixed assets	45954	50401	14461	18916	11035	12135
9. Other Assets	312423	336089	168853	158465	136136	155050
	(1.9)	(1.7)	(2.7)	(2.0)	(2.2)	(2.2)
9.1. Inter-office adjustments (net)	43449	76380	-	-	-	45304
9.2. Interest accrued	91024	103688	32118	50738	42259	45829
9.3. Tax paid	27298	42614	40056	42713	52104	30909
9.4. Stationery and Stamps	1334	1004	391	427	81	113
9.5. Others	149317	112401	96287	64586	41693	3289
Total Assets	16097551	19516184	6204071	7701122	6238216	7022208
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OTHER PUBLIC SECTOR BANK

(Amount in ₹ lakh)

Items	As on March 31	
	IDBI Bank Ltd.	
	2009	2010
	(1)	(2)
1. Capital	72478	72486
	(0.4)	(0.3)
2. Reserves and Surplus	869908	943998
	(5.0)	(4.0)
2.1. Statutory Reserves	87008	112808
2.2. Capital Reserves	29882	29882
2.3. Share Premium	176045	176121
2.4. Investments Fluctuations Reserves	-	-
2.5. Revenue and other Reserves	569854	578147
2.6. Balance of Profit	7120	47040
3. Deposits	11240101	16766708
	(65.2)	(71.8)
Type-wise		
3A.1. Demand deposits	1111998	1567320
(i) From banks	54297	56949
(ii) From others	1057701	1510371
3A.2. Savings bank deposits	549820	878731
3A.3. Term deposits	9578283	14320657
(i) From banks	817271	989021
(ii) From others	8761012	13331636
Location-wise		
3B.1. Deposits of branches in India	11240101	16764812
3B.2. Deposits of branches outside India	-	1895
4. Borrowings	4441704	4770948
	(25.8)	(20.4)
4.1. Borrowings in India	4023989	4395114
(i) From Reserve Bank of India	-	-
(ii) From other banks	44700	286050
(iii) From other institutions and agencies	3979289	4109064
4.2. Borrowings outside India	417715	375834
Secured borrowings included in 4.	595853	-
5. Other liabilities and provisions	616040	803062
	(3.6)	(3.4)
5.1. Bills Payable	78144	190128
5.2. Inter-office adjustments	11899	5159
5.3. Interest accrued	173456	197073
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	352542	410702
Total Liabilities	17240232	23357202

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OTHER PUBLIC SECTOR BANK

(Amount in ₹ lakh)

Items	As on March 31	
	IDBI Bank Ltd.	
	2009	2010
	(1)	(2)
1. Cash in hand	41053	65566
	(0.2)	(0.3)
2. Balances with RBI	818097	1324781
	(4.7)	(5.7)
3. Balances with banks in india	27000	30562
	(0.2)	(0.1)
4. Money at call and short notice	231465	32444
	(1.3)	(0.1)
5. Balances with banks outside India	4317	4930
	(0.0)	(0.0)
6. Investments	5004760	7334546
	(18.3)	(19.9)
6.1. Investments in India	5004555	7334542
(i) Government securities	4071724	6080953
(ii) Other approved securities	724	439
(iii) Shares	292305	265312
(iv) Debentures and Bonds	282013	211863
(v) Subsidiaries and/or joint ventures	65018	75399
(vi) Others	292771	700576
6.2. Investments outside India	205	5
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	205	5
7. Advances	10344448	13820185
	(60.0)	(59.2)
Type-wise		
7A.1. Bills purchased and discounted	245312	307445
7A.2. Cash credits, overdrafts & loans	1280933	2026760
7A.3. Term loans	8818203	11485981
Security-wise		
7B.1. Secured by tangible assets	8849496	11873059
7B.2. Covered by Bank/Govt. Guarantees	85643	91727
7B.3. Unsecured	1409309	1855399
Sector-wise		
7C.I. Advances in India	10344448	13791808
(i) Priority sectors	2273826	3100494
(ii) Public sectors	224755	731547
(iii) Banks	127	5756
(iv) others	7845739	9954011
7C.II. Advances outside India	-	28377
8. Fixed Assets	282411	299696
	(1.6)	(1.3)
8.1. Premises	249155	244181
8.2. Fixed assets under construction	7756	16204
8.3. Other Fixed assets	25499	39311
9. Other Assets	486682	444491
	(2.8)	(1.9)
9.1 Inter-office adjustments (net)	-	-
9.2 Interest accrued	168168	153858
9.3 Tax paid	236028	157072
9.4 Stationery and Stamps	83	90
9.5 Others	82402	133471
Total Assets	17240232	23357202
	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	16135	16135	1888	1893	3200	3996
	(0.9)	(0.9)	(0.3)	(0.2)	(0.3)	(0.3)
2. Reserves and Surplus	88424	77516	36942	37090	62892	78568
	(5.1)	(4.5)	(5.2)	(4.8)	(6.8)	(6.8)
2.1. Statutory Reserves	20027	20027	12155	12196	25200	29100
2.2. Capital Reserves	42874	43082	3015	3051	3814	4387
2.3. Share Premium	-	-	8630	8680	15546	19444
2.4. Investments Fluctuations Reserves	71	71	122	204	131	131
2.5. Revenue and other Reserves	2017	2017	13020	12958	17700	24950
2.6. Balance of Profit	23434	12319	1	-	501	555
3. Deposits	1518715	1506235	633283	697835	820662	1028459
	(88.2)	(87.1)	(90.0)	(90.8)	(88.7)	(89.0)
Type-wise						
3A.1. Demand deposits	147504	157909	31392	29209	69511	109703
(i) From banks	7146	4210	193	61	193	270
(ii) From others	140358	153699	31199	29148	69318	109433
3A.2. Savings bank deposits	268800	336000	133421	146059	85605	115121
3A.3. Term deposits	1102411	1012326	468470	522567	665546	803635
(i) From banks	128344	81602	2300	16714	3281	7128
(ii) From others	974066	930724	466170	505853	662265	796507
Location-wise						
3B.1. Deposits of branches in India	1518715	1506235	633283	697835	820662	1028459
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	128	65	9293	9287	4015	4003
	(0.0)	(0.0)	(1.3)	(1.2)	(0.4)	(0.3)
4.1. Borrowings in India	46	65	9293	9287	4015	4003
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	2	53	-	-	1	-
(iii) From other institutions and agencies	44	11	9293	9287	4014	4002
4.2. Borrowings outside India	82	1	-	-	-	-
Secured borrowings included in 4.	2	-	-	-	-	-
5. Other liabilities and provisions	99038	130055	22598	22821	34332	40915
	(5.7)	(7.5)	(3.2)	(3.0)	(3.7)	(3.5)
5.1. Bills Payable	10071	12683	1351	1879	9467	12045
5.2. Inter-office adjustments	-	-	2883	4477	-	-
5.3. Interest accrued	701	773	3225	4167	4450	3781
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	88266	116599	15139	12297	20415	25089
Total Liabilities	1722440	1730006	704004	768925	925101	1155940

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	11446	8128	5143	5484	16366	13437
	(0.7)	(0.5)	(0.7)	(0.7)	(1.8)	(1.2)
2. Balances with RBI	58899	99742	31882	53080	43166	73416
	(3.4)	(5.8)	(4.5)	(6.9)	(4.7)	(6.4)
3. Balances with banks in india	69215	15000	55332	2838	25248	22193
	(4.0)	(0.9)	(7.9)	(0.4)	(2.7)	(1.9)
4. Money at call and short notice	46567	15151	-	4997	-	-
	(2.7)	(0.9)	-	(0.6)	-	-
5. Balances with banks outside India	1366	739	2401	4162	3728	969
	(0.1)	(0.0)	(0.3)	(0.5)	(0.4)	(0.1)
6. Investments	680915	672251	218397	228941	239746	321043
	(27.6)	(26.5)	(20.5)	(19.0)	(16.3)	(17.6)
6.1. Investments in India	680915	672251	218397	228941	239746	321043
(i) Government securities	464511	440389	163432	180107	195723	257065
(ii) Other approved securities	6671	3851	415	276	273	130
(iii) Shares	1056	1359	254	1149	2209	1664
(iv) Debentures and Bonds	24912	22037	3389	2265	7154	5126
(v) Subsidiaries and/or joint ventures	35	35	-	-	-	-
(vi) Others	183729	204580	50907	45145	34388	57058
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	778075	832947	368384	446694	564525	683346
	(45.2)	(48.2)	(52.3)	(58.1)	(61.0)	(59.1)
Type-wise						
7A.1. Bills purchased and discounted	35933	21631	9404	7572	16317	16524
7A.2. Cash credits, overdrafts & loans	222165	206446	190222	277717	280829	380809
7A.3. Term loans	519977	604871	168759	161405	267379	286012
Security-wise						
7B.1. Secured by tangible assets	613981	659382	322124	391429	538338	657868
7B.2. Covered by Bank/Govt. Guarantees	58691	57993	153	6076	7275	6762
7B.3. Unsecured	105404	115573	46108	49188	18912	18716
Sector-wise						
7C.I. Advances in India	778075	832947	368384	446694	564525	683346
(i) Priority sectors	175716	248778	141244	150563	182493	251684
(ii) Public sectors	109396	141331	292	6003	7275	6222
(iii) Banks	1558	75	5539	-	-	-
(iv) others	491405	442763	221310	290128	374758	425440
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	52459	51616	8369	7916	4129	6304
	(3.0)	(3.0)	(1.2)	(1.0)	(0.4)	(0.5)
8.1. Premises	47548	46763	4479	4421	1092	2710
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	4911	4853	3889	3495	3038	3593
9. Other Assets	23497	34432	14096	14815	28191	35231
	(1.3)	(1.9)	(2.0)	(1.9)	(3.0)	(3.0)
9.1 Inter-office adjustments (net)	-	-	-	-	135	835
9.2 Interest accrued	7749	10449	4958	4438	4800	5697
9.3 Tax paid	1958	2006	2791	3487	18848	24243
9.4 Stationery and Stamps	319	305	124	120	45	54
9.5 Others	13472	21672	6223	6770	4364	4403
Total Assets	1722440	1730006	704004	768925	925101	1155940
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	6412	6412	17103	17103	10260	11997
	(1.1)	(0.8)	(0.4)	(0.4)	(0.3)	(0.4)
2. Reserves and Surplus	36036	37596	415484	451942	160029	221095
	(6.4)	(4.6)	(10.7)	(10.3)	(5.0)	(6.5)
2.1. Statutory Reserves	6245	6944	61233	72847	30943	36998
2.2. Capital Reserves	2334	2963	15812	16608	21863	22490
2.3. Share Premium	20503	20503	247526	247526	77888	118463
2.4. Investments Fluctuations Reserves	-	-	18972	18972	1012	1100
2.5. Revenue and other Reserves	6954	7185	69747	93674	7670	9022
2.6. Balance of Profit	1	1	2193	2314	20653	33022
3. Deposits	496881	709848	3219819	3605795	2488947	2586530
	(88.1)	(87.8)	(82.9)	(82.6)	(78.1)	(76.3)
Type-wise						
3A.1. Demand deposits	46079	56347	144260	183127	331405	409206
(i) From banks	1	2	8579	12091	18163	19298
(ii) From others	46077	56345	135681	171036	313242	389908
3A.2. Savings bank deposits	74684	98807	644584	761113	339842	433496
3A.3. Term deposits	376118	554694	2430975	2661555	1817700	1743827
(i) From banks	9350	11550	9921	440	369893	519950
(ii) From others	366768	543144	2421054	2661115	1447807	1223877
Location-wise						
3B.1. Deposits of branches in India	496881	709848	3219819	3605795	2488947	2586530
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	12055	121894	154676	318532	367139
	-	(1.5)	(3.1)	(3.5)	(10.0)	(10.8)
4.1. Borrowings in India	-	12055	111877	150810	117503	227815
(i) From Reserve Bank of India	-	200	-	-	-	4200
(ii) From other banks	-	-	-	50000	14300	12820
(iii) From other institutions and agencies	-	11855	111877	100810	103203	210795
4.2. Borrowings outside India	-	-	10016	3866	201029	139324
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	24953	42778	110786	138045	208600	201264
	(4.4)	(5.3)	(2.9)	(3.2)	(6.5)	(5.9)
5.1. Bills Payable	5238	6903	3201	3622	29082	45489
5.2. Inter-office adjustments	-	-	18048	19262	-	962
5.3. Interest accrued	7287	9016	7473	14516	12218	14112
5.4. Subordinate debt	8200	19700	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	5049	8399	-	-
5.6. Others (including provisions)	4228	7159	77015	92246	167300	140702
Total Liabilities	564282	808689	3885086	4367561	3186368	3388024

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	7887	11811	22049	27692	26913	35279
	(1.4)	(1.5)	(0.6)	(0.6)	(0.8)	(1.0)
2. Balances with RBI	31613	49479	199391	204196	152189	197680
	(5.6)	(6.1)	(5.1)	(4.7)	(4.8)	(5.9)
3. Balances with banks in india	28671	12552	59610	13209	16575	14116
	(5.1)	(1.6)	(1.5)	(0.3)	(0.5)	(0.4)
4. Money at call and short notice	-	-	12000	24987	32380	54593
	-	-	(0.3)	(0.6)	(1.0)	(1.6)
5. Balances with banks outside India	436	1191	50660	2255	106	1036
	(0.1)	(0.1)	(1.3)	(0.1)	(0.0)	(0.0)
6. Investments	156736	202779	1211897	1305465	1049554	1047292
	(18.1)	(15.6)	(20.2)	(18.8)	(22.0)	(20.4)
6.1. Investments in India	156736	202779	1211897	1305465	1049554	1047292
(i) Government securities	138758	167941	829477	927751	925855	819380
(ii) Other approved securities	37	17499	300	83	17	13
(iii) Shares	198	62	15376	17962	300	50
(iv) Debentures and Bonds	2850	3300	62022	64976	12365	16947
(v) Subsidiaries and/or joint ventures	-	-	12730	12700	210	210
(vi) Others	14894	13978	291993	281994	110807	210692
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	319606	500626	2239188	2695011	1675638	1850719
	(56.6)	(62.1)	(57.6)	(61.7)	(52.8)	(55.0)
Type-wise						
7A.1. Bills purchased and discounted	16755	10971	127348	121665	83559	93785
7A.2. Cash credits, overdrafts & loans	145187	177710	1001265	1390323	663922	514988
7A.3. Term loans	157663	311946	1110574	1183023	928157	1241945
Security-wise						
7B.1. Secured by tangible assets	270810	385806	1764188	1933369	1358717	1561946
7B.2. Covered by Bank/Govt. Guarantees	4921	973	91609	189832	19521	26097
7B.3. Unsecured	43874	113847	383391	571810	297400	262677
Sector-wise						
7C.I. Advances in India	319606	500626	2239188	2695011	1675638	1850719
(i) Priority sectors	105024	125536	846391	985107	615500	687535
(ii) Public sectors	15755	31076	13362	185800	7068	808
(iii) Banks	-	41	-	213	339	270
(iv) others	198827	343973	1379435	1523891	1052731	1162105
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4621	7947	28078	28977	43720	49593
	(0.8)	(1.0)	(0.7)	(0.7)	(1.4)	(1.5)
8.1. Premises	2735	2712	17667	17411	18586	18354
8.2. Fixed assets under construction	-	1882	-	-	15188	20760
8.3. Other Fixed assets	1885	3353	10411	11566	9946	10479
9. Other Assets	14713	22304	62215	65769	189293	137715
	(2.6)	(2.8)	(1.6)	(1.5)	(5.9)	(4.1)
9.1 Inter-office adjustments (net)	1009	3373	-	-	2078	-
9.2 Interest accrued	5868	6649	26103	24895	24327	23015
9.3 Tax paid	2508	4278	24300	30041	3650	4778
9.4 Stationery and Stamps	14	6	282	280	65	52
9.5 Others	5315	7998	11530	10553	159173	109870
Total Assets	564282	808689	3885086	4367561	3186368	3388024
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	4849	4849	12158	13399	5395	5444
	(0.1)	(0.1)	(0.5)	(0.5)	(0.3)	(0.2)
2. Reserves and Surplus	257437	296197	144544	169876	129621	156554
	(6.8)	(7.0)	(6.3)	(6.3)	(7.6)	(7.1)
2.1. Statutory Reserves	72937	85826	91800	100600	48203	58303
2.2. Capital Reserves	6313	6313	6369	6369	5151	5672
2.3. Share Premium	8678	8678	16294	31267	11979	12950
2.4. Investments Fluctuations Reserves	-	-	150	720	-	-
2.5. Revenue and other Reserves	169510	195381	29928	30918	64143	79443
2.6. Balance of Profit	-	-	3	2	145	185
3. Deposits	3300410	3723716	2033329	2373065	1510139	1927185
	(87.6)	(87.5)	(89.0)	(87.8)	(88.5)	(87.6)
Type-wise						
3A.1. Demand deposits	462518	489239	115702	170648	149677	205053
(i) From banks	6583	9894	220	244	573	483
(ii) From others	455935	479345	115481	170405	149104	204570
3A.2. Savings bank deposits	795349	1026081	289943	381368	180882	248467
3A.3. Term deposits	2042544	2208396	1627684	1821049	1179580	1473665
(i) From banks	395419	364069	5504	3205	51023	32877
(ii) From others	1647125	1844327	1622180	1817844	1128558	1440788
Location-wise						
3B.1. Deposits of branches in India	3300410	3723716	2033329	2373065	1510139	1927185
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	99663	110021	397	34164	2304	47588
	(2.6)	(2.6)	(0.0)	(1.3)	(0.1)	(2.2)
4.1. Borrowings in India	99663	110021	397	25016	1899	33969
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	35	-	6	-	-	4
(iii) From other institutions and agencies	99628	110021	391	25016	1899	33965
4.2. Borrowings outside India	-	-	-	9148	405	13620
Secured borrowings included in 4.	-	-	-	-	-	17489
5. Other liabilities and provisions	106967	119897	95352	113012	58615	62578
	(2.8)	(2.8)	(4.2)	(4.2)	(3.4)	(2.8)
5.1. Bills Payable	31355	36112	14530	19866	18788	18728
5.2. Inter-office adjustments	5126	7447	121	351	-	-
5.3. Interest accrued	9727	11022	6505	7212	6949	9080
5.4. Subordinate debt	-	-	35000	35000	-	-
5.5. Deferred Tax Liabilities	-	-	6078	10293	149	825
5.6. Others (including provisions)	60759	65315	33118	40290	32728	33944
Total Liabilities	3769326	4254679	2285781	2703515	1706074	2199349

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	15205	13049	12767	14662	17223	16770
	(0.4)	(0.3)	(0.6)	(0.5)	(1.0)	(0.8)
2. Balances with RBI	215090	261423	123731	159648	79159	103079
	(5.7)	(6.1)	(5.4)	(5.9)	(4.6)	(4.7)
3. Balances with banks in india	44960	5239	6474	5863	40489	2085
	(1.2)	(0.1)	(0.3)	(0.2)	(2.4)	(0.1)
4. Money at call and short notice	251331	178498	-	-	-	-
	(6.7)	(4.2)	-	-	-	-
5. Balances with banks outside India	890	3213	3101	382	546	1572
	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)
6. Investments	1073633	1395625	896149	999205	471598	660216
	(18.5)	(21.4)	(26.3)	(24.5)	(17.7)	(19.1)
6.1. Investments in India	1073633	1395625	896149	999205	471598	660216
(i) Government securities	760519	844214	592653	640098	381548	568244
(ii) Other approved securities	2086	1142	967	498	1359	433
(iii) Shares	4937	6328	8507	13977	7480	8272
(iv) Debentures and Bonds	110096	142384	144226	80939	23950	25922
(v) Subsidiaries and/or joint ventures	24238	24238	2250	2250	-	-
(vi) Others	171758	377319	147546	261443	57261	57344
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2093041	2305722	1181004	1443568	1040988	1349750
	(55.5)	(54.2)	(51.7)	(53.4)	(61.0)	(61.4)
Type-wise						
7A.1. Bills purchased and discounted	63785	36474	65048	69119	80851	95125
7A.2. Cash credits, overdrafts & loans	653824	750880	632220	772830	606041	818449
7A.3. Term loans	1375432	1518368	483736	601620	354095	436176
Security-wise						
7B.1. Secured by tangible assets	1827727	1907642	899994	1155370	930327	1215935
7B.2. Covered by Bank/Govt. Guarantees	69678	32052	173309	184179	36230	28359
7B.3. Unsecured	195635	366028	107701	104019	74431	105456
Sector-wise						
7C.I. Advances in India	2093041	2305722	1181004	1443568	1040988	1349750
(i) Priority sectors	734595	863229	437216	525296	378109	445086
(ii) Public sectors	113255	64548	55719	122868	120774	229748
(iii) Banks	590	199	53	15	-	-
(iv) others	1244601	1377747	688017	795389	542105	674916
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	19941	20413	13849	14808	11569	13781
	(0.5)	(0.5)	(0.6)	(0.5)	(0.7)	(0.6)
8.1. Premises	10130	9528	8014	8293	5370	6196
8.2. Fixed assets under construction	313	132	-	-	-	275
8.3. Other Fixed assets	9499	10752	5834	6514	6200	7311
9. Other Assets	55234	71495	48705	65380	44502	52096
	(1.5)	(1.7)	(2.1)	(2.4)	(2.6)	(2.4)
9.1 Inter-office adjustments (net)	-	-	-	-	2409	3672
9.2 Interest accrued	21062	21783	14632	18234	11461	12981
9.3 Tax paid	7177	7050	15847	17900	1950	4950
9.4 Stationery and Stamps	229	253	233	294	461	965
9.5 Others	26766	42409	17993	28953	28222	29529
Total Assets	3769326	4254679	2285781	2703515	1706074	2199349
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	4878	9751	3000	4500	10472	10472
	(0.6)	(0.9)	(1.2)	(1.6)	(6.1)	(5.0)
2. Reserves and Surplus	40494	64149	14532	19479	23652	24826
	(4.9)	(6.1)	(6.0)	(6.8)	(13.9)	(11.9)
2.1. Statutory Reserves	23090	24090	4059	5144	3125	3605
2.2. Capital Reserves	4594	4661	197	194	615	676
2.3. Share Premium	11764	33034	2600	4100	17392	17392
2.4. Investments Fluctuations Reserves	-	-	173	181	-	49
2.5. Revenue and other Reserves	1016	2348	7504	9860	2487	3083
2.6. Balance of Profit	29	16	-	-	34	22
3. Deposits	736090	907538	213724	250749	130705	158504
	(88.6)	(86.5)	(87.6)	(87.2)	(76.6)	(76.0)
Type-wise						
3A.1. Demand deposits	49208	62853	12898	15203	22022	27746
(i) From banks	986	414	174	202	411	518
(ii) From others	48222	62439	12724	15001	21612	27228
3A.2. Savings bank deposits	74322	102504	79581	91117	21728	29506
3A.3. Term deposits	612561	742181	121244	144430	86954	101251
(i) From banks	28373	26225	18415	19351	7762	6519
(ii) From others	584188	715956	102829	125080	79192	94732
Location-wise						
3B.1. Deposits of branches in India	736090	907538	213724	250749	130705	158504
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	14260	33393	1443	821	392	383
	(1.7)	(3.2)	(0.6)	(0.3)	(0.2)	(0.2)
4.1. Borrowings in India	14260	33393	1443	821	392	383
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	5650	5140	-	19	-	-
(iii) From other institutions and agencies	8609	28253	1443	802	392	383
4.2. Borrowings outside India	2	-	-	-	-	-
Secured borrowings included in 4.	-	-	1443	821	-	-
5. Other liabilities and provisions	35042	33796	11224	12163	5474	14390
	(4.2)	(3.2)	(4.6)	(4.2)	(3.2)	(6.9)
5.1. Bills Payable	9813	7919	3785	4183	1723	10534
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	8894	8742	259	241	851	910
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	16334	17135	7179	7739	2900	2946
Total Liabilities	830764	1048627	243923	287712	170695	208575

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	9771	8375	1309	1494	1629	2109
	(1.2)	(0.8)	(0.5)	(0.5)	(1.0)	(1.0)
2. Balances with RBI	49426	66708	10524	14806	7708	15923
	(5.9)	(6.4)	(4.3)	(5.1)	(4.5)	(7.6)
3. Balances with banks in india	26101	1145	55072	66160	26205	12576
	(3.1)	(0.1)	(22.6)	(23.0)	(15.4)	(6.0)
4. Money at call and short notice	-	5000	3284	-	10500	5000
	-	(0.5)	(1.3)	-	(6.2)	(2.4)
5. Balances with banks outside India	2844	2152	-	-	-	-
	(0.3)	(0.2)	-	-	-	-
6. Investments	186306	298322	56060	70665	40448	50722
	(14.2)	(18.2)	(15.7)	(17.0)	(17.0)	(17.2)
6.1. Investments in India	186306	298322	56060	70665	40448	50722
(i) Government securities	167423	257997	44600	55700	31272	39255
(ii) Other approved securities	955	754	149	108	15	5
(iii) Shares	928	1301	4	6	228	599
(iv) Debentures and Bonds	5894	5738	3184	6740	3820	4229
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	11105	32532	8123	8111	5113	6633
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	523621	627750	113146	128842	80111	117044
	(63.0)	(59.9)	(46.4)	(44.8)	(47.0)	(56.2)
Type-wise						
7A.1. Bills purchased and discounted	42503	40760	619	990	12226	30168
7A.2. Cash credits, overdrafts & loans	275433	319770	65102	73248	28904	34033
7A.3. Term loans	205686	267220	47426	54604	38982	52844
Security-wise						
7B.1. Secured by tangible assets	469555	565990	105677	121806	73158	110296
7B.2. Covered by Bank/Govt. Guarantees	7533	7728	233	293	-	-
7B.3. Unsecured	46534	54031	7236	6744	6953	6748
Sector-wise						
7C.I. Advances in India	523621	627750	113146	128842	80111	117044
(i) Priority sectors	162998	214244	62849	67042	23695	29949
(ii) Public sectors	2172	1306	24	80	-	-
(iii) Banks	26	26	385	-	11374	29504
(iv) others	358425	412174	49888	61721	45042	57592
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	5398	6567	765	897	1839	2172
	(0.6)	(0.6)	(0.3)	(0.3)	(1.1)	(1.0)
8.1. Premises	1463	1491	311	303	553	553
8.2. Fixed assets under construction	-	-	-	-	1	198
8.3. Other Fixed assets	3935	5076	454	594	1284	1422
9. Other Assets	27298	32609	3763	4848	2254	3029
	(3.3)	(3.1)	(1.5)	(1.7)	(1.3)	(1.5)
9.1 Inter-office adjustments (net)	2170	1058	444	794	337	606
9.2 Interest accrued	4194	4400	2682	3051	1030	1073
9.3 Tax paid	16843	22779	-127	197	100	472
9.4 Stationery and Stamps	97	146	-	-	65	194
9.5 Others	3993	4226	764	807	722	684
Total Assets	830764	1048627	243923	287712	170695	208575
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	10000	10000	11301	11301	28	28
	(13.7)	(15.6)	(0.6)	(0.4)	(0.0)	(0.0)
2. Reserves and Surplus	2559	2874	119100	137171	98824	114789
	(3.5)	(4.5)	(5.8)	(5.4)	(8.8)	(8.4)
2.1. Statutory Reserves	2181	2260	22681	28526	31767	37303
2.2. Capital Reserves	-	-	3584	3653	518	518
2.3. Share Premium	-	-	51129	51129	-	-
2.4. Investments Fluctuations Reserves	12	12	-	2027	-	-
2.5. Revenue and other Reserves	-	31	40239	50133	66532	76967
2.6. Balance of Profit	366	570	1467	1703	8	2
3. Deposits	58812	49152	1809233	2301152	956604	1163930
	(80.5)	(76.6)	(88.8)	(90.1)	(85.1)	(85.7)
Type-wise						
3A.1. Demand deposits	876	1167	84553	105188	95553	137074
(i) From banks	-	-	527	412	9	23
(ii) From others	876	1167	84026	104776	95544	137051
3A.2. Savings bank deposits	3441	6408	345968	427147	115012	153518
3A.3. Term deposits	54495	41576	1378713	1768818	746039	873338
(i) From banks	4980	-	75948	124587	26352	20015
(ii) From others	49516	41576	1302765	1644231	719687	853323
Location-wise						
3B.1. Deposits of branches in India	58812	49152	1809233	2301152	956604	1163930
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	41201	33096	3268	6000
	-	-	(2.0)	(1.3)	(0.3)	(0.4)
4.1. Borrowings in India	-	-	40624	33096	3268	6000
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	23000	-	-	-
(iii) From other institutions and agencies	-	-	17624	33096	3268	6000
4.2. Borrowings outside India	-	-	577	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	1657	2149	57106	70627	65629	73806
	(2.3)	(3.3)	(2.8)	(2.8)	(5.8)	(5.4)
5.1. Bills Payable	106	57	11840	13903	12302	13098
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	631	344	9435	10423	4598	6400
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	550	1608
5.6. Others (including provisions)	919	1748	35832	46301	48180	52700
Total Liabilities	73028	64174	2037941	2553404	1124354	1358554

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	52	76	8932	12757	6268	5775
	(0.1)	(0.1)	(0.4)	(0.5)	(0.6)	(0.4)
2. Balances with RBI	3359	2891	90842	126337	65109	86148
	(4.6)	(4.5)	(4.5)	(4.9)	(5.8)	(6.3)
3. Balances with banks in india	150	20	95123	50169	7950	3918
	(0.2)	(0.0)	(4.7)	(2.0)	(0.7)	(0.3)
4. Money at call and short notice	2239	2586	8689	8212	11000	20787
	(3.1)	(4.0)	(0.4)	(0.3)	(1.0)	(1.5)
5. Balances with banks outside India	554	566	-	1292	2528	2808
	(0.8)	(0.9)	-	(0.1)	(0.2)	(0.2)
6. Investments	29584	31924	607520	715561	320719	349919
	(30.7)	(40.8)	(19.9)	(18.7)	(18.2)	(16.3)
6.1. Investments in India	29584	31924	607520	715561	320719	349919
(i) Government securities	16141	18780	404713	562460	245695	302490
(ii) Other approved securities	500	150	2024	1637	2755	2356
(iii) Shares	19	18	5440	9510	180	1156
(iv) Debentures and Bonds	1075	-	26482	12938	37490	31561
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	11848	12976	168861	129017	34598	12356
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	31097	20510	1184791	1582292	657169	828761
	(42.6)	(32.0)	(58.1)	(62.0)	(58.4)	(61.0)
Type-wise						
7A.1. Bills purchased and discounted	7627	6366	169309	305876	20960	38650
7A.2. Cash credits, overdrafts & loans	4685	2050	531661	680488	337505	412115
7A.3. Term loans	18785	12093	483820	595927	298703	377996
Security-wise						
7B.1. Secured by tangible assets	23656	14333	1019573	1418559	607467	761617
7B.2. Covered by Bank/Govt. Guarantees	-	-	26877	34096	6373	5996
7B.3. Unsecured	7441	6177	138341	129637	43329	61148
Sector-wise						
7C.I. Advances in India	31097	20510	1184791	1582292	657169	828761
(i) Priority sectors	13375	10294	402786	494144	275821	360380
(ii) Public sectors	-	-	68291	101732	23058	23747
(iii) Banks	-	-	-	-	-	-
(iv) others	17722	10215	713714	986416	358290	444634
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4502	4427	13632	15254	5390	5044
	(6.2)	(6.9)	(0.7)	(0.6)	(0.5)	(0.4)
8.1. Premises	4482	4412	11458	12697	2626	2619
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	20	15	2174	2557	2764	2426
9. Other Assets	1490	1174	28411	41530	48223	55394
	(1.9)	(1.7)	(1.4)	(1.6)	(4.3)	(4.1)
9.1 Inter-office adjustments (net)	-	-	3620	7633	-	-
9.2 Interest accrued	456	422	19243	25441	7517	7949
9.3 Tax paid	393	332	-	1388	31958	34778
9.4 Stationery and Stamps	2	2	138	176	24	24
9.5 Others	639	417	5411	6893	8724	12643
Total Assets	73028	64174	2037941	2553404	1124354	1358554
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Axis Bank		Development Credit Bank		HDFC Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	35901	40517	17430	19999	42538	45774
	(0.2)	(0.2)	(2.9)	(3.3)	(0.2)	(0.2)
2. Reserves and Surplus	985579	1563945	42404	40112	1422643	2106475
	(6.7)	(8.7)	(7.1)	(6.5)	(7.8)	(9.5)
2.1. Statutory Reserves	130628	193491	9233	9233	229873	303590
2.2. Capital Reserves	26191	48583	9288	9166	9565	29511
2.3. Share Premium	591151	976953	53289	59013	654380	1107896
2.4. Investments Fluctuations Reserves	6	1494	321	325	2762	2614
2.5. Revenue and other Reserves	2795	681	261	212	180506	209585
2.6. Balance of Profit	234809	342743	-29989	-37837	345557	453279
3. Deposits	11737411	14130022	464689	478733	14281158	16740444
	(79.5)	(78.2)	(78.2)	(78.0)	(78.1)	(75.3)
Type-wise						
3A.1. Demand deposits	2482161	3216774	66940	77361	2844492	3722710
(i) From banks	133156	135644	301	172	75922	105546
(ii) From others	2349005	3081129	66639	77189	2768570	3617164
3A.2. Savings bank deposits	2582212	3386180	77165	91915	3491474	4987678
3A.3. Term deposits	6673038	7527068	320584	309457	7945192	8030056
(i) From banks	556418	410735	39565	15900	163053	138244
(ii) From others	6116620	7116334	281019	293557	7782139	7891812
Location-wise						
3B.1. Deposits of branches in India	11494941	13718146	464689	478733	14276706	16734027
3B.2. Deposits of branches outside India	242469	411876	-	-	4452	6417
4. Borrowings	1551987	1716955	44552	50351	916364	1291569
	(10.5)	(9.5)	(7.5)	(8.2)	(5.0)	(5.8)
4.1. Borrowings in India	704950	738519	38090	34341	668900	943433
(i) From Reserve Bank of India	107955	-	-	-	-	-
(ii) From other banks	89735	45345	-	-	104392	190803
(iii) From other institutions and agencies	507260	693174	38090	34341	564508	752630
4.2. Borrowings outside India	847037	978436	6462	16010	247464	348136
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	461327	613346	25230	24472	1664374	2061594
	(3.1)	(3.4)	(4.2)	(4.0)	(9.1)	(9.3)
5.1. Bills Payable	193677	291040	8123	10425	292241	592574
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	23858	34801	6443	5864	332387	199683
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	243792	287505	10665	8182	1039746	1269337
Total Liabilities	14772205	18064785	594305	613667	18327077	22245857

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Axis Bank		Development Credit Bank		HDFC Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	154148	190070	3641	4841	158619	243526
	(1.0)	(1.1)	(0.6)	(0.8)	(0.9)	(1.1)
2. Balances with RBI	787773	757317	25047	24296	1194102	1304803
	(5.3)	(4.2)	(4.2)	(4.0)	(6.5)	(5.9)
3. Balances with banks in india	441701	424359	4490	2705	90505	70920
	(3.0)	(2.3)	(0.8)	(0.4)	(0.5)	(0.3)
4. Money at call and short notice	19085	-	31993	-	244307	1344370
	(0.1)	-	(5.4)	-	(1.3)	(6.0)
5. Balances with banks outside India	98982	148897	851	1394	63128	30622
	(0.7)	(0.8)	(0.1)	(0.2)	(0.3)	(0.1)
6. Investments	4633035	5597482	162173	201793	5881755	5860762
	(20.4)	(19.9)	(17.9)	(21.9)	(21.2)	(17.1)
6.1. Investments in India	4554174	5529641	162173	201793	5881733	5856041
(i) Government securities	2841816	3419588	125036	156602	5215658	5104993
(ii) Other approved securities	-	-	1712	1293	125	50
(iii) Shares	42012	52960	98	262	3973	10353
(iv) Debentures and Bonds	1337971	1382326	499	400	194284	113929
(v) Subsidiaries and/or joint ventures	9760	15355	-	-	15510	15510
(vi) Others	322614	659413	34826	43236	452182	611207
6.2. Investments outside India	78861	67841	-	-	22	4720
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	78861	67841	-	-	22	4720
7. Advances	8155677	10434312	327402	345971	9888305	12583059
	(55.2)	(57.8)	(55.1)	(56.4)	(54.0)	(56.6)
Type-wise						
7A.1. Bills purchased and discounted	246526	345006	15567	38432	485534	636147
7A.2. Cash credits, overdrafts & loans	2136707	2601356	87681	116535	2159720	2398526
7A.3. Term loans	5772443	7487950	224155	191004	7243051	9548386
Security-wise						
7B.1. Secured by tangible assets	6960111	8657837	230932	264082	7346783	8923280
7B.2. Covered by Bank/Govt. Guarantees	99284	163673	-	-	249561	294622
7B.3. Unsecured	1096282	1612802	96470	81889	2291961	3365158
Sector-wise						
7C.I. Advances in India	7139054	9201231	327402	345971	9804967	12385217
(i) Priority sectors	2294904	2994042	137135	145756	2978160	4415757
(ii) Public sectors	15816	320473	3315	5769	308311	526347
(iii) Banks	1851	38256	72	-	36667	62291
(iv) others	4826482	5848460	186879	194445	6481830	7380821
7C.II. Advances outside India	1016623	1233081	-	-	83338	197843
8. Fixed Assets	107289	122242	14893	13576	170673	212281
	(0.7)	(0.7)	(2.5)	(2.2)	(0.9)	(1.0)
8.1. Premises	7739	7294	9357	9079	56780	80193
8.2. Fixed assets under construction	5748	5724	-	-	-	-
8.3. Other Fixed assets	93801	109225	5535	4496	113893	132089
9. Other Assets	374515	390106	23816	19092	635683	595515
	(2.5)	(2.2)	(3.9)	(3.1)	(3.5)	(2.7)
9.1 Inter-office adjustments (net)	-	-	-	-	-	-
9.2 Interest accrued	132188	127710	1977	2829	141826	143174
9.3 Tax paid	4204	6435	9336	9166	90643	99182
9.4 Stationery and Stamps	86	97	21	18	3109	2546
9.5 Others	238036	255863	12483	7078	400105	350614
Total Assets	14772205	18064785	594305	613667	18327077	22245857
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	111329	111489	35519	41065	34567	34814
	(0.3)	(0.3)	(1.3)	(1.2)	(1.2)	(0.9)
2. Reserves and Surplus	4841973	5050348	130920	198658	355986	419178
	(12.8)	(13.9)	(4.7)	(5.6)	(12.4)	(11.2)
2.1. Statutory Reserves	487938	588638	13589	22347	30679	44707
2.2. Capital Reserves	161900	206300	8568	11759	2126	2822
2.3. Share Premium	3129174	3135118	59996	101614	216752	230309
2.4. Investments Fluctuations Reserves	-	11600	253	268	4170	4289
2.5. Revenue and other Reserves	781996	762253	23814	23519	37364	40460
2.6. Balance of Profit	280965	346438	24700	39151	64894	96591
3. Deposits	21834782	20201660	2211025	2671017	1564400	2388647
	(57.6)	(55.6)	(80.1)	(75.5)	(54.5)	(63.8)
Type-wise						
3A.1. Demand deposits	2163169	3099746	295497	440678	341722	499213
(i) From banks	74555	148560	4025	5954	7432	9893
(ii) From others	2088614	2951187	291472	434723	334290	489320
3A.2. Savings bank deposits	4103615	5321837	129994	191496	170091	247100
3A.3. Term deposits	15567999	11780077	1785535	2038843	1052586	1642333
(i) From banks	1580178	881494	237822	227461	31107	6487
(ii) From others	13987821	10898583	1547713	1811382	1021479	1635847
Location-wise						
3B.1. Deposits of branches in India	20783767	19217596	2211025	2671017	1564400	2388647
3B.2. Deposits of branches outside India	1051016	984064	-	-	-	-
4. Borrowings	9315545	9426357	281696	493429	673401	614051
	(24.6)	(25.9)	(10.2)	(14.0)	(23.5)	(16.4)
4.1. Borrowings in India	2974027	3837893	206630	453139	636728	577907
(i) From Reserve Bank of India	-	-	20000	-	11000	-
(ii) From other banks	232463	250000	5909	53198	65021	122817
(iii) From other institutions and agencies	2741563	3587893	180721	399941	560707	455090
4.2. Borrowings outside India	6341519	5588464	75066	40290	36673	36144
Secured borrowings included in 4.	-	-	-	-	309407	198022
5. Other liabilities and provisions	1826466	1550118	102308	132783	242834	286942
	(4.8)	(4.3)	(3.7)	(3.8)	(8.5)	(7.7)
5.1. Bills Payable	182513	270692	27497	38301	42528	66920
5.2. Inter-office adjustments	42131	2441	1365	571	-	-
5.3. Interest accrued	279892	244218	20870	23650	41426	43493
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1321930	1032766	52576	70261	158880	176529
Total Liabilities	37930096	36339972	2761468	3536952	2871187	3743632

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	285571	334102	14188	18958	14970	21114
	(0.8)	(0.9)	(0.5)	(0.5)	(0.5)	(0.6)
2. Balances with RBI	1468063	2417327	104891	190961	84565	187453
	(3.9)	(6.7)	(3.8)	(5.4)	(2.9)	(5.0)
3. Balances with banks in india	440164	456721	61036	36771	10329	11232
	(1.2)	(1.3)	(2.2)	(1.0)	(0.4)	(0.3)
4. Money at call and short notice	283168	79586	9637	12594	-	-
	(0.7)	(0.2)	(0.3)	(0.4)	-	-
5. Balances with banks outside India	519691	599632	2618	1035	4203	10227
	(1.4)	(1.7)	(0.1)	(0.0)	(0.1)	(0.3)
6. Investments	10305831	12089280	808341	1040184	911018	1251266
	(17.4)	(22.4)	(19.3)	(19.4)	(20.3)	(21.9)
6.1. Investments in India	9347838	11175529	808341	1040184	909642	1249879
(i) Government securities	6337749	6839914	629436	852151	814993	968992
(ii) Other approved securities	934	450	375	356	-	-
(iii) Shares	170313	275574	3572	3617	290	56
(iv) Debentures and Bonds	260007	363539	1425	1354	6675	89154
(v) Subsidiaries and/or joint ventures	611946	622268	50	50	31943	31630
(vi) Others	1966888	3073784	173482	182655	55741	160048
6.2. Investments outside India	957993	913752	-	-	1376	1387
(i) Government securities	9533	16450	-	-	-	-
(ii) Subsidiaries and/or joint ventures	659240	660050	-	-	1376	1376
(iii) Others	289220	237251	-	-	-	10
7. Advances	21831085	18120560	1577064	2055059	1662534	2077505
	(57.6)	(49.9)	(57.1)	(58.1)	(57.9)	(55.5)
Type-wise						
7A.1. Bills purchased and discounted	406110	445316	138588	238534	43391	97146
7A.2. Cash credits, overdrafts & loans	3439455	2555523	508948	628719	225231	332260
7A.3. Term loans	17985520	15119721	929527	1187807	1393911	1648100
Security-wise						
7B.1. Secured by tangible assets	15756533	13364268	1374776	1595471	1236267	1670068
7B.2. Covered by Bank/Govt. Guarantees	148150	212024	78942	175870	-	-
7B.3. Unsecured	5926402	4544267	123346	283718	426267	407437
Sector-wise						
7C.I. Advances in India	16401940	13606893	1577064	2055059	1662534	2077505
(i) Priority sectors	6205160	5397739	556879	632663	627846	679037
(ii) Public sectors	34945	32011	17406	45132	3799	17305
(iii) Banks	2526	418	773	206	-	-
(iv) others	10159310	8176725	1002005	1377058	1030889	1381164
7C.II. Advances outside India	5429145	4513667	-	-	-	-
8. Fixed Assets	380162	321269	62319	64483	21336	42765
	(1.0)	(0.9)	(2.3)	(1.8)	(0.7)	(1.1)
8.1. Premises	199710	183410	38327	37710	5775	18296
8.2. Fixed assets under construction	-	-	1395	1783	-	-
8.3. Other Fixed assets	180453	137859	22597	24990	15561	24469
9. Other Assets	2416362	1921493	121375	116908	162233	142069
	(6.3)	(5.3)	(4.3)	(3.3)	(5.6)	(3.8)
9.1 Inter-office adjustments (net)	-	-	-	-	-	-
9.2 Interest accrued	413829	325284	20862	29190	25961	34887
9.3 Tax paid	378156	377932	24367	22352	29	1692
9.4 Stationery and Stamps	9	6	157	169	164	162
9.5 Others	1624368	1218271	75990	65196	136079	105328
Total Assets	37930096	36339972	2761468	3536952	2871187	3743632
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31	
	Yes Bank	
	2009 (13)	2010 (14)
1. Capital	29698 (1.3)	33967 (0.9)
2. Reserves and Surplus	132724 (5.8)	274988 (7.6)
2.1. Statutory Reserves	16339	28282
2.2. Capital Reserves	8061	11213
2.3. Share Premium	67744	168196
2.4. Investments Fluctuations Reserves	2	2
2.5. Revenue and other Reserves	-	-
2.6. Balance of Profit	40578	67295
3. Deposits	1616942 (70.6)	2679857 (73.7)
Type-wise		
3A.1. Demand deposits	121975	242716
(i) From banks	-	-
(ii) From others	121975	242716
3A.2. Savings bank deposits	19206	39099
3A.3. Term deposits	1475761	2398041
(i) From banks	217336	267174
(ii) From others	1258426	2130868
Location-wise		
3B.1. Deposits of branches in India	1616942	2679857
3B.2. Deposits of branches outside India	-	-
4. Borrowings	370168 (16.2)	474908 (13.1)
4.1. Borrowings in India	278296	342457
(i) From Reserve Bank of India	10000	-
(ii) From other banks	74500	62930
(iii) From other institutions and agencies	193796	279527
4.2. Borrowings outside India	91872	132451
Secured borrowings included in 4.	-	-
5. Other liabilities and provisions	140548 (6.1)	174532 (4.8)
5.1. Bills Payable	39344	12405
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	19590	23397
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	81613	138730
Total Liabilities	2290079	3638251

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31	
	Yes Bank	
	2009 (13)	2010 (14)
1. Cash in hand	3145 (0.1)	3566 (0.1)
2. Balances with RBI	124627 (5.4)	195965 (5.4)
3. Balances with banks in india	1447 (0.1)	1232 (0.0)
4. Money at call and short notice	44529 (1.9)	48242 (1.3)
5. Balances with banks outside India	18523 (0.8)	18320 (0.5)
6. Investments	711702 (20.2)	1020994 (17.6)
6.1. Investments in India	711702	1020994
(i) Government securities	468011	678648
(ii) Other approved securities	-	-
(iii) Shares	546	8271
(iv) Debentures and Bonds	102418	89145
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	140727	244930
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	1240309 (54.2)	2219312 (61.0)
Type-wise		
7A.1. Bills purchased and discounted	12642	49955
7A.2. Cash credits, overdrafts & loans	280410	427088
7A.3. Term loans	947257	1742270
Security-wise		
7B.1. Secured by tangible assets	577487	976299
7B.2. Covered by Bank/Govt. Guarantees	1123	27230
7B.3. Unsecured	661699	1215783
Sector-wise		
7C.I. Advances in India	1240309	2219312
(i) Priority sectors	337755	449162
(ii) Public sectors	2976	84
(iii) Banks	3040	15213
(iv) others	896539	1754853
7C.II. Advances outside India	-	-
8. Fixed Assets	13111 (0.6)	11547 (0.3)
8.1. Premises	-	-
8.2. Fixed assets under construction	39	138
8.3. Other Fixed assets	13073	11409
9. Other Assets	132686 (5.8)	119073 (3.3)
9.1 Inter-office adjustments (net)	-	-
9.2 Interest accrued	22566	25818
9.3 Tax paid	38171	65750
9.4 Stationery and Stamps	-	-
9.5 Others	71948	27505
Total Assets	2290079 (100.0)	3638251 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	3698	3698	6327	6327	48088	48088
	(45.6)	(42.1)	(9.7)	(9.4)	(39.5)	(32.8)
2. Reserves and Surplus	1190	1662	6002	6765	16	16
	(14.7)	(18.9)	(9.2)	(10.0)	(0.0)	(0.0)
2.1. Statutory Reserves	755	903	2603	2794	16	16
2.2. Capital Reserves	-	-	147	147	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	51	51	-	2	-	-
2.5. Revenue and other Reserves	-	-	3252	3822	-	-
2.6. Balance of Profit	384	708	-	-	-	-
3. Deposits	3106	3368	50862	52290	32985	56898
	(38.3)	(38.3)	(77.6)	(77.4)	(27.1)	(38.8)
Type-wise						
3A.1. Demand deposits	2387	3144	10705	8328	-	-
(i) From banks	1817	2752	84	120	-	-
(ii) From others	570	392	10621	8207	-	-
3A.2. Savings bank deposits	42	55	10991	11601	-	-
3A.3. Term deposits	676	168	29165	32362	32985	56898
(i) From banks	-	-	-	-	-	-
(ii) From others	676	168	29165	32362	32985	56898
Location-wise						
3B.1. Deposits of branches in India	3106	3368	50862	52290	32985	56898
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	-	-	9500	4500
	-	-	-	-	(7.8)	(3.1)
4.1. Borrowings in India	-	-	-	-	9500	4500
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	-	-	9500	4500
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	112	59	2353	2164	31088	37074
	(1.4)	(0.7)	(3.6)	(3.2)	(25.5)	(25.3)
5.1. Bills Payable	-	-	287	207	-	-
5.2. Inter-office adjustments	-	-	-	3	-	-
5.3. Interest accrued	1	4	832	711	191	348
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	200	23	-	-
5.6. Others (including provisions)	111	55	1034	1220	30897	36725
Total Liabilities	8106	8787	65544	67545	121677	146575

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	25	25	66	57	-	-
	(0.3)	(0.3)	(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	138	185	5491	3293	3812	4962
	(1.7)	(2.1)	(8.4)	(4.9)	(3.1)	(3.4)
3. Balances with banks in india	1009	562	20148	104	3659	5500
	(12.4)	(6.4)	(30.7)	(0.2)	(3.0)	(3.8)
4. Money at call and short notice	300	1000	3417	21078	-	-
	(3.7)	(11.4)	(5.2)	(31.2)	-	-
5. Balances with banks outside India	1919	2926	447	1107	-	-
	(23.7)	(33.3)	(0.7)	(1.6)	-	-
6. Investments	1090	1588	19470	24575	21339	22132
	(11.1)	(16.1)	(27.0)	(32.1)	(11.2)	(9.5)
6.1. Investments in India	1090	1588	19470	24575	21339	22132
(i) Government securities	1052	1254	14263	17946	21339	22132
(ii) Other approved securities	-	-	148	25	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	295	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	38	334	4764	6604	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2861	1716	13731	15239	69504	87467
	(35.3)	(19.5)	(21.0)	(22.6)	(57.1)	(59.7)
Type-wise						
7A.1. Bills purchased and discounted	1166	665	7231	6306	-	-
7A.2. Cash credits, overdrafts & loans	158	271	4419	5867	69401	87405
7A.3. Term loans	1537	780	2082	3067	103	62
Security-wise						
7B.1. Secured by tangible assets	288	253	6178	8684	53	35
7B.2. Covered by Bank/Govt. Guarantees	-	-	7394	6244	-	-
7B.3. Unsecured	2573	1463	160	311	69450	87432
Sector-wise						
7C.I. Advances in India	2861	1716	13731	15239	69504	87467
(i) Priority sectors	1057	775	3423	3649	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	5267	-	-
(iv) others	1804	941	10309	6324	69504	87467
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	64	283	651	623	9309	6788
	(0.8)	(3.2)	(1.0)	(0.9)	(7.7)	(4.6)
8.1. Premises	-	-	574	574	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	64	283	77	50	9309	6788
9. Other Assets	701	501	2123	1469	14054	19726
	(8.6)	(5.7)	(3.2)	(2.2)	(11.6)	(13.5)
9.1 Inter-office adjustments (net)	-	-	-	-	-	-
9.2 Interest accrued	16	31	637	236	259	214
9.3 Tax paid	52	31	413	203	23	39
9.4 Stationery and Stamps	1	1	-	-	-	-
9.5 Others	632	438	1073	1030	13772	19473
Total Assets	8106	8787	65544	67545	121677	146575
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	16039	16039	7338	7338	98535	98535
	(16.6)	(22.8)	(92.4)	(92.2)	(10.0)	(7.3)
2. Reserves and Surplus	5816	5627	445	458	176273	211318
	(6.0)	(8.0)	(5.6)	(5.8)	(17.9)	(15.7)
2.1. Statutory Reserves	2164	2164	445	458	52717	61479
2.2. Capital Reserves	-	-	-	-	32215	32215
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	18188	-
2.5. Revenue and other Reserves	2389	3385	-	-	73153	117624
2.6. Balance of Profit	1264	79	-	-	-	-
3. Deposits	8075	5709	-	-	416675	549033
	(8.3)	(8.1)	-	-	(42.3)	(40.7)
Type-wise						
3A.1. Demand deposits	6196	4253	-	-	265761	251004
(i) From banks	3919	3388	-	-	13376	15678
(ii) From others	2277	866	-	-	252386	235326
3A.2. Savings bank deposits	13	8	-	-	57986	53407
3A.3. Term deposits	1867	1447	-	-	92928	244622
(i) From banks	-	-	-	-	-	-
(ii) From others	1867	1447	-	-	92928	244622
Location-wise						
3B.1. Deposits of branches in India	8075	5709	-	-	416675	549033
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	65277	41354	-	-	228824	436898
	(67.4)	(58.8)	-	-	(23.2)	(32.4)
4.1. Borrowings in India	-	6755	-	-	152818	360141
(i) From Reserve Bank of India	-	-	-	-	11800	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	6755	-	-	141018	360141
4.2. Borrowings outside India	65277	34599	-	-	76006	76756
Secured borrowings included in 4.	-	-	-	-	141018	360141
5. Other liabilities and provisions	1639	1639	154	161	64227	52307
	(1.7)	(2.3)	(1.9)	(2.0)	(6.5)	(3.9)
5.1. Bills Payable	15	8	22	21	15656	19172
5.2. Inter-office adjustments	-	-	-	-	-	11132
5.3. Interest accrued	324	50	-	-	504	807
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1300	1581	133	140	48068	21195
Total Liabilities	96846	70368	7938	7957	984535	1348090

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
1 Cash in hand	-	-	-	-	688	1132
	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	1920	1388	322	322	32598	80713
	(2.0)	(2.0)	(4.1)	(4.0)	(3.3)	(6.0)
3. Balances with banks in india	179	421	4304	4528	452	588
	(0.2)	(0.6)	(54.2)	(56.9)	(0.0)	(0.0)
4. Money at call and short notice	-	-	-	-	-	-
	-	-	-	-	-	-
5. Balances with banks outside India	3	-	112	-	101479	222
	(0.0)	(0.0)	(1.4)	-	(10.3)	(0.0)
6. Investments	21476	19463	83	8	367030	838286
	(12.9)	(16.9)	(1.0)	(0.1)	(28.8)	(49.9)
6.1. Investments in India	21476	19463	83	8	367030	838286
(i) Government securities	21476	19463	-	-	333010	675262
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	6	6
(iv) Debentures and Bonds	-	-	83	8	-	8175
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	0
(vi) Others	-	-	-	-	34014	154843
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	70027	44614	-	-	335594	363116
	(72.3)	(63.4)	-	-	(34.1)	(26.9)
Type-wise						
7A.1. Bills purchased and discounted	-	-	-	-	44236	31320
7A.2. Cash credits, overdrafts & loans	69969	44547	-	-	291064	329876
7A.3. Term loans	58	67	-	-	293	1919
Security-wise						
7B.1. Secured by tangible assets	69160	44292	-	-	37191	28177
7B.2. Covered by Bank/Govt. Guarantees	810	285	-	-	-	-
7B.3. Unsecured	57	37	-	-	298403	334939
Sector-wise						
7C.I. Advances in India	70027	44614	-	-	335594	363116
(i) Priority sectors	69969	44547	-	-	115169	118186
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	58	67	-	-	220424	244929
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	33	44	-	-	2484	2537
	(0.0)	(0.1)	-	-	(0.3)	(0.2)
8.1. Premises	-	-	-	-	114	103
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	33	44	-	-	2369	2434
9. Other Assets	3208	4437	3117	3099	144211	61496
	(3.3)	(6.3)	(39.3)	(39.0)	(14.6)	(4.6)
9.1 Inter-office adjustments (net)	-	-	-	-	4134	-
9.2 Interest accrued	213	90	1	3	5807	2942
9.3 Tax paid	2496	2741	158	175	2272	8756
9.4 Stationery and Stamps	-	-	-	-	-	-
9.5 Others	500	1606	2958	2921	131998	49798
Total Assets	96846	70368	7938	7957	984535	1348090
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	5840	5840	3809	3809	36455	36455
	(9.6)	(8.4)	(20.1)	(18.7)	(5.2)	(4.8)
2. Reserves and Surplus	4122	4183	4233	4786	49638	69518
	(6.8)	(6.0)	(22.4)	(23.5)	(7.1)	(9.2)
2.1. Statutory Reserves	2106	2166	1290	1429	12512	17482
2.2. Capital Reserves	272	272	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	321
2.5. Revenue and other Reserves	1744	1744	-	-	18002	25664
2.6. Balance of Profit	-	-	2942	3357	19125	26051
3. Deposits	47190	51499	8639	9199	297574	345425
	(77.4)	(74.4)	(45.7)	(45.1)	(42.5)	(45.7)
Type-wise						
3A.1. Demand deposits	4771	10537	2756	2345	22646	24893
(i) From banks	64	80	1170	1057	478	481
(ii) From others	4707	10457	1586	1288	22168	24411
3A.2. Savings bank deposits	4627	5903	758	691	5777	6166
3A.3. Term deposits	37792	35058	5125	6163	269151	314366
(i) From banks	-	-	-	-	98714	150182
(ii) From others	37792	35058	5125	6163	170437	164185
Location-wise						
3B.1. Deposits of branches in India	47190	51499	8639	9199	297574	345425
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	300	4990	-	250	304460	283906
	(0.5)	(7.2)	-	(1.2)	(43.5)	(37.6)
4.1. Borrowings in India	300	500	-	250	84239	72512
(i) From Reserve Bank of India	300	-	-	-	5000	-
(ii) From other banks	-	500	-	250	79239	72512
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	4490	-	-	220222	211395
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	3527	2721	2231	2364	11443	20225
	(5.8)	(3.9)	(11.8)	(11.6)	(1.6)	(2.7)
5.1. Bills Payable	189	371	333	30	1499	2389
5.2. Inter-office adjustments	-	-	-	-	311	-
5.3. Interest accrued	502	364	11	11	3928	1694
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2836	1986	1886	2323	5705	16141
Total Liabilities	60980	69233	18911	20408	699570	755528

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	75	43	24	54	106	144
	(0.1)	(0.1)	(0.1)	(0.3)	(0.0)	(0.0)
2. Balances with RBI	2878	4146	325	1177	25876	37617
	(4.7)	(6.0)	(1.7)	(5.8)	(3.7)	(5.0)
3. Balances with banks in india	16	48	5198	5159	254	749
	(0.0)	(0.1)	(27.5)	(25.3)	(0.0)	(0.1)
4. Money at call and short notice	10156	1302	3173	1036	5763	-
	(16.7)	(1.9)	(16.8)	(5.1)	(0.8)	-
5. Balances with banks outside India	512	136	226	76	1059	261
	(0.8)	(0.2)	(1.2)	(0.4)	(0.2)	(0.0)
6. Investments	14902	22015	3085	6258	172615	192166
	(19.8)	(25.1)	(13.4)	(25.9)	(14.8)	(15.4)
6.1. Investments in India	14902	22015	3085	6258	172615	192166
(i) Government securities	14902	15634	3085	3302	165814	174554
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	96
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	6381	-	2956	6801	17516
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	28682	38661	4530	4049	480528	507134
	(47.0)	(55.8)	(24.0)	(19.8)	(68.7)	(67.1)
Type-wise						
7A.1. Bills purchased and discounted	14453	20334	446	289	16470	12583
7A.2. Cash credits, overdrafts & loans	7484	11773	2956	3012	447161	474541
7A.3. Term loans	6745	6554	1128	748	16897	20010
Security-wise						
7B.1. Secured by tangible assets	13428	17116	4371	3982	113191	116744
7B.2. Covered by Bank/Govt. Guarantees	12283	16053	76	42	145954	163228
7B.3. Unsecured	2971	5492	83	26	221383	227162
Sector-wise						
7C.I. Advances in India	28682	38661	4530	4049	480528	507134
(i) Priority sectors	7000	11976	1736	2413	175813	145644
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	10616	14381	-	-	-	-
(iv) others	11066	12304	2794	1636	304715	361489
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	610	546	35	49	582	510
	(1.0)	(0.8)	(0.2)	(0.2)	(0.1)	(0.1)
8.1. Premises	244	240	-	-	94	68
8.2. Fixed assets under construction	-	4	-	-	-	-
8.3. Other Fixed assets	365	302	35	49	487	442
9. Other Assets	3149	2336	2315	2550	12787	16947
	(5.1)	(3.4)	(12.2)	(12.5)	(1.8)	(2.2)
9.1 Inter-office adjustments (net)	-	-	35	25	-	81
9.2 Interest accrued	361	314	117	66	2851	3168
9.3 Tax paid	189	256	2034	2209	2222	2418
9.4 Stationery and Stamps	-	1	1	1	1	1
9.5 Others	2598	1764	128	248	7714	11279
Total Assets	60980	69233	18911	20408	699570	755528
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Tokyo-Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	73887	187876	470952	524952	106958	106958
	(16.3)	(33.5)	(22.8)	(24.6)	(10.9)	(11.4)
2. Reserves and Surplus	46894	42831	29183	26645	58688	76484
	(10.3)	(7.6)	(1.4)	(1.3)	(6.0)	(8.1)
2.1. Statutory Reserves	16481	18312	15966	15966	13434	17944
2.2. Capital Reserves	75	75	185	185	1310	1310
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-	-	-
2.5. Revenue and other Reserves	18949	18949	10493	10493	43944	43722
2.6. Balance of Profit	11389	5494	2538	-	-	13508
3. Deposits	207603	219939	1248552	1149572	335314	544283
	(45.7)	(39.3)	(60.3)	(54.0)	(34.1)	(57.8)
Type-wise						
3A.1. Demand deposits	69279	111560	24451	29693	115694	151964
(i) From banks	145	138	1878	3918	245	1916
(ii) From others	69134	111422	22572	25775	115449	150048
3A.2. Savings bank deposits	12917	12197	12230	17161	7876	12016
3A.3. Term deposits	125407	96182	1211872	1102717	211744	380303
(i) From banks	-	2010	594350	442030	-	-
(ii) From others	125407	94172	617522	660687	211744	380303
Location-wise						
3B.1. Deposits of branches in India	207603	219939	1248552	1149572	335314	544283
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	104778	91820	233083	362553	351803	125864
	(23.0)	(16.4)	(11.3)	(17.0)	(35.8)	(13.4)
4.1. Borrowings in India	50000	-	126467	295203	283950	20000
(i) From Reserve Bank of India	-	-	-	-	-	5000
(ii) From other banks	50000	-	10000	25000	110950	-
(iii) From other institutions and agencies	-	-	116467	270203	173000	15000
4.2. Borrowings outside India	54778	91821	106615	67350	67853	105864
Secured borrowings included in 4.	-	-	116467	270203	173000	20000
5. Other liabilities and provisions	21478	17646	87093	65995	130036	88006
	(4.7)	(3.2)	(4.2)	(3.1)	(13.2)	(9.3)
5.1. Bills Payable	569	997	3255	7911	3668	4589
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	10610	5028	43401	26248	2114	2555
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	420	2442
5.6. Others (including provisions)	10300	11621	40437	31836	123834	78420
Total Liabilities	454639	560113	2068863	2129717	982799	941595

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Tokyo-Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	409	312	403	465	266	396
	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	24131	21112	49127	69311	35289	47104
	(5.3)	(3.8)	(2.4)	(3.3)	(3.6)	(5.0)
3. Balances with banks in india	7829	27935	4341	6853	566	647
	(1.7)	(5.0)	(0.2)	(0.3)	(0.1)	(0.1)
4. Money at call and short notice	12000	-	-	-	86224	-
	(2.6)	-	-	-	(8.8)	-
5. Balances with banks outside India	987	1183	10686	15618	6291	17860
	(0.2)	(0.2)	(0.5)	(0.7)	(0.6)	(1.9)
6. Investments	87511	144022	788312	1064735	356175	402741
	(11.7)	(16.1)	(25.5)	(37.3)	(26.6)	(31.4)
6.1. Investments in India	87511	144022	788312	1064735	356175	402741
(i) Government securities	87511	144022	484448	624989	339895	298887
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	3828	3387	-	-
(iv) Debentures and Bonds	-	-	19793	80024	1250	1250
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	280243	356335	15030	102604
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	299132	334774	1055051	756520	370988	373761
	(65.8)	(59.8)	(51.0)	(35.5)	(37.7)	(39.7)
Type-wise						
7A.1. Bills purchased and discounted	3603	4	30387	32875	14835	33511
7A.2. Cash credits, overdrafts & loans	220447	282995	405309	335295	124413	100312
7A.3. Term loans	75082	51775	619355	388349	231740	239937
Security-wise						
7B.1. Secured by tangible assets	67349	79731	177719	234010	123568	164018
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-	34356	58970
7B.3. Unsecured	231782	255042	877332	522509	213064	150772
Sector-wise						
7C.I. Advances in India	299132	334774	1055051	756520	370988	373761
(i) Priority sectors	80005	122192	208536	232663	119993	157556
(ii) Public sectors	23500	40000	-	29971	-	-
(iii) Banks	-	-	-	-	1	1
(iv) others	195626	172581	846516	493886	250994	216203
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1876	1569	12284	9743	12716	12138
	(0.4)	(0.3)	(0.6)	(0.5)	(1.3)	(1.3)
8.1. Premises	182	178	-	-	10591	10279
8.2. Fixed assets under construction	-	-	575	1205	-	-
8.3. Other Fixed assets	1693	1390	11709	8538	2126	1859
9. Other Assets	20765	29206	148659	206472	114284	86948
	(4.6)	(5.2)	(7.2)	(9.7)	(11.5)	(9.1)
9.1 Inter-office adjustments (net)	5409	14917	-	-	-	-
9.2 Interest accrued	8338	5126	16825	20900	8518	5771
9.3 Tax paid	613	88	5064	20357	-	-
9.4 Stationery and Stamps	-	-	-	-	5	3
9.5 Others	6405	9075	126769	165215	105760	81174
Total Assets	454639	560113	2068863	2129717	982799	941595
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	11014	11014	260171	374384	69984	111404
	(57.1)	(45.2)	(2.5)	(3.9)	(10.6)	(15.8)
2. Reserves and Surplus	552	880	891627	976976	20993	23052
	(2.9)	(3.6)	(8.5)	(10.2)	(3.2)	(3.3)
2.1. Statutory Reserves	403	485	218883	240393	15742	17697
2.2. Capital Reserves	-	-	4587	4587	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	167	167	5844	-	1185	1289
2.5. Revenue and other Reserves	-	-	662313	731996	2507	2507
2.6. Balance of Profit	-17	228	-	-	1559	1559
3. Deposits	6078	11434	5167746	5445213	81833	106615
	(31.5)	(46.9)	(49.1)	(57.0)	(12.4)	(15.1)
Type-wise						
3A.1. Demand deposits	2841	1406	1476966	1652986	13391	21608
(i) From banks	-	-	9523	9933	686	537
(ii) From others	2841	1406	1467443	1643052	12705	21071
3A.2. Savings bank deposits	243	345	976742	1151100	3511	3750
3A.3. Term deposits	2994	9683	2714038	2641128	64931	81257
(i) From banks	-	-	95659	27509	4850	1400
(ii) From others	2994	9683	2618379	2613619	60081	79857
Location-wise						
3B.1. Deposits of branches in India	6078	11434	5167746	5445213	81833	106615
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	1100	393	1866130	1203378	467586	420396
	(5.7)	(1.6)	(17.7)	(12.6)	(70.7)	(59.5)
4.1. Borrowings in India	1100	200	877346	472148	438641	362475
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	1100	200	113819	132770	190240	113500
(iii) From other institutions and agencies	-	-	763527	339378	248401	248975
4.2. Borrowings outside India	-	193	988784	731230	28945	57921
Secured borrowings included in 4.	-	-	584800	4229	209600	195320
5. Other liabilities and provisions	561	667	2340685	1548918	21160	44851
	(2.9)	(2.7)	(22.2)	(16.2)	(3.2)	(6.4)
5.1. Bills Payable	14	56	135836	174671	153	497
5.2. Inter-office adjustments	-	-	22	28	-	-
5.3. Interest accrued	47	161	29756	43863	1525	1211
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	500	449	2175070	1330356	19482	43142
Total Liabilities	19305	24387	10526359	9548869	661556	706318

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

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	46	22	14335	15785	9	6
	(0.2)	(0.1)	(0.1)	(0.2)	(0.0)	(0.0)
2. Balances with RBI	880	1625	313665	324190	8110	16975
	(4.6)	(6.7)	(3.0)	(3.4)	(1.2)	(2.4)
3. Balances with banks in india	265	105	240761	83930	164	105
	(1.4)	(0.4)	(2.3)	(0.9)	(0.0)	(0.0)
4. Money at call and short notice	-	-	-	-	31446	-
	-	-	-	-	(4.8)	-
5. Balances with banks outside India	1401	42	1037029	1094731	6522	32398
	(7.3)	(0.2)	(9.9)	(11.5)	(1.0)	(4.6)
6. Investments	1321	1662	2451935	2810869	403083	412278
	(4.5)	(4.2)	(17.3)	(22.0)	(50.0)	(49.0)
6.1. Investments in India	1321	1662	2451935	2810869	403083	412278
(i) Government securities	1321	1662	2338089	2749860	327045	298231
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	352	652	-	-
(iv) Debentures and Bonds	-	-	27748	25000	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	85746	35357	76038	114047
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	14847	20346	3991994	3665507	176299	223451
	(76.9)	(83.4)	(38.0)	(38.4)	(26.6)	(31.6)
Type-wise						
7A.1. Bills purchased and discounted	4486	5062	346974	445839	31506	88123
7A.2. Cash credits, overdrafts & loans	6242	7857	763700	565936	107821	81394
7A.3. Term loans	4119	7427	2881320	2653732	36972	53934
Security-wise						
7B.1. Secured by tangible assets	12546	11029	2106841	2009619	50972	57999
7B.2. Covered by Bank/Govt. Guarantees	-	3638	7980	29655	17549	85352
7B.3. Unsecured	2301	5680	1877174	1626233	107777	80100
Sector-wise						
7C.I. Advances in India	14847	20346	3991994	3665507	176299	223451
(i) Priority sectors	5579	6943	1172328	1326824	67303	113796
(ii) Public sectors	-	-	11430	96674	-	-
(iii) Banks	-	-	44019	41120	-	-
(iv) others	9268	13403	2764217	2200890	108996	109655
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	140	152	73146	70469	3314	3217
	(0.7)	(0.6)	(0.7)	(0.7)	(0.5)	(0.5)
8.1. Premises	-	-	41307	40485	2754	2648
8.2. Fixed assets under construction	-	-	8540	525	-	-
8.3. Other Fixed assets	140	152	23300	29459	560	569
9. Other Assets	405	434	2403494	1483388	32608	17889
	(2.1)	(1.8)	(22.8)	(15.5)	(4.9)	(2.5)
9.1 Inter-office adjustments (net)	-	-	-	-	-	352
9.2 Interest accrued	36	44	85299	91209	4794	3725
9.3 Tax paid	150	120	14863	87154	6304	5858
9.4 Stationery and Stamps	-	-	-	-	-	-
9.5 Others	219	270	2303332	1305026	21510	7954
Total Assets	19305	24387	10526359	9548869	661556	706318
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	DBS Bank		Deutsche Bank		FirstRand Bank #	
	2009 (31)	2010 (32)	2009 (33)	2010 (34)	2009 (35)	2010 (36)
1. Capital	95183	95183	363141	363141		17732
	(7.6)	(6.0)	(14.6)	(12.8)		(66.4)
2. Reserves and Surplus	44869	71872	112887	131337		-3732
	(3.6)	(4.5)	(4.5)	(4.6)		-
2.1. Statutory Reserves	11445	18195	63147	74306		-
2.2. Capital Reserves	51	51	1772	1772		-
2.3. Share Premium	-	-	-	-		-
2.4. Investments Fluctuations Reserves	1172	-	733	-		-
2.5. Revenue and other Reserves	13142	30206	12044	12044		-
2.6. Balance of Profit	19060	23419	35191	43215		-3732
3. Deposits	602286	831264	1414737	1392883		506
	(47.9)	(52.4)	(56.7)	(49.2)		(1.9)
Type-wise						
3A.1. Demand deposits	30433	56578	928481	635556		4
(i) From banks	4201	3418	1378	2597		-
(ii) From others	26232	53159	927103	632959		4
3A.2. Savings bank deposits	2543	2803	65767	83811		-
3A.3. Term deposits	569310	771883	420489	673515		502
(i) From banks	273597	164140	-	-		-
(ii) From others	295713	607743	420489	673515		502
Location-wise						
3B.1. Deposits of branches in India	602286	831264	1414737	1392883		-
3B.2. Deposits of branches outside India	-	-	-	-		-
4. Borrowings	474330	541566	360093	496470		10876
	(37.8)	(34.2)	(14.4)	(17.5)		(40.7)
4.1. Borrowings in India	211635	284958	360093	298380		8092
(i) From Reserve Bank of India	42000	57000	-	-		-
(ii) From other banks	40700	15500	169528	149662		2000
(iii) From other institutions and agencies	128935	212458	190566	148718		6092
4.2. Borrowings outside India	262696	256608	-	198091		2784
Secured borrowings included in 4.	170935	269458	128566	86718		-
5. Other liabilities and provisions	39790	45755	244629	449244		1343
	(3.2)	(2.9)	(9.8)	(15.9)		(5.0)
5.1. Bills Payable	1088	1557	26252	31823		-
5.2. Inter-office adjustments	-	-	159	161		254
5.3. Interest accrued	4370	3585	8992	10579		3
5.4. Subordinate debt	-	-	-	-		-
5.5. Deferred Tax Liabilities	-	-	-	-		-
5.6. Others (including provisions)	34331	40613	209226	406681		1086
Total Liabilities	1256459	1585640	2495487	2833075		26724

Note : 1. Figures in brackets indicate per cent share in total.

2. # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	DBS Bank		Deutsche Bank		FirstRand Bank #	
	2009 (31)	2010 (32)	2009 (33)	2010 (34)	2009 (35)	2010 (36)
1. Cash in hand	78	115	1209	1380		-
	(0.0)	(0.0)	(0.0)	(0.0)		(0.0)
2. Balances with RBI	32525	53575	164964	176118		189
	(2.6)	(3.4)	(6.6)	(6.2)		(0.7)
3. Balances with banks in india	107844	50168	852	588		88
	(8.6)	(3.2)	(0.0)	(0.0)		(0.3)
4. Money at call and short notice	-	-	304320	-		674
	-	-	(12.2)	-		(2.5)
5. Balances with banks outside India	23082	10433	9930	9390		14
	(1.8)	(0.7)	(0.4)	(0.3)		(0.1)
6. Investments	781066	1008625	870486	904713		20912
	(53.4)	(54.1)	(26.1)	(23.9)		(72.8)
6.1. Investments in India	781066	1008625	870486	904713		20912
(i) Government securities	391971	519100	690269	666264		20912
(ii) Other approved securities	-	-	4	4		-
(iii) Shares	-	-	3296	3296		-
(iv) Debentures and Bonds	2700	2700	41487	4123		-
(v) Subsidiaries and/or joint ventures	-	-	-	-		-
(vi) Others	386395	486825	135430	231027		-
6.2. Investments outside India	-	-	-	-		-
(i) Government securities	-	-	-	-		-
(ii) Subsidiaries and/or joint ventures	-	-	-	-		-
(iii) Others	-	-	-	-		-
7. Advances	272285	401520	879763	1292279		2000
	(21.7)	(25.3)	(35.3)	(45.6)		(7.5)
Type-wise						
7A.1. Bills purchased and discounted	65940	123199	38907	333859		-
7A.2. Cash credits, overdrafts & loans	149402	169744	389279	270879		-
7A.3. Term loans	56943	108577	451576	687541		2000
Security-wise						
7B.1. Secured by tangible assets	145291	222347	167803	226999		-
7B.2. Covered by Bank/Govt. Guarantees	20810	58592	72566	8786		-
7B.3. Unsecured	106183	120581	639393	1056494		2000
Sector-wise						
7C.I. Advances in India	272285	401520	879763	1292279		2000
(i) Priority sectors	112262	182377	290626	343117		-
(ii) Public sectors	-	-	15221	102659		-
(iii) Banks	-	-	42536	307959		-
(iv) others	160023	219143	531379	538544		2000
7C.II. Advances outside India	-	-	-	-		-
8. Fixed Assets	2935	2725	13219	14584		631
	(0.2)	(0.2)	(0.5)	(0.5)		(2.4)
8.1. Premises	-	-	7409	9328		-
8.2. Fixed assets under construction	-	-	225	-		-
8.3. Other Fixed assets	2935	2725	5585	5256		631
9. Other Assets	36645	58478	250745	434022		2217
	(2.9)	(3.7)	(10.0)	(15.3)		(8.1)
9.1 Inter-office adjustments (net)	-	-	-	-		-
9.2 Interest accrued	16873	10121	15148	18802		6
9.3 Tax paid	-	6412	-	18228		20
9.4 Stationery and Stamps	-	-	9	12		-
9.5 Others	19772	41944	235587	396979		2192
Total Assets	1256459	1585640	2495487	2833075		26724
	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	HSBC		J. P. Morgan Chase Bank		JSC VTB Bank	
	2009	2010	2009	2010	2009	2010
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	449917	449917	153042	198449	11057	11057
	(4.8)	(5.0)	(14.5)	(16.6)	(97.7)	(92.2)
2. Reserves and Surplus	671515	763607	98122	99226	-	-
	(7.1)	(8.4)	(9.3)	(8.3)	-	-
2.1. Statutory Reserves	137896	158144	26535	26811	-	-
2.2. Capital Reserves	156303	143281	37423	70700	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	3357	-	-	1998	-	-
2.5. Revenue and other Reserves	281314	307502	-	-	-	-
2.6. Balance of Profit	92645	154680	34164	-282	-	-
3. Deposits	4997028	5574782	358660	593094	207	859
	(52.8)	(61.7)	(34.1)	(49.5)	(1.8)	(7.2)
Type-wise						
3A.1. Demand deposits	1325247	1597222	151089	277472	207	859
(i) From banks	11387	12541	20791	11754	-	-
(ii) From others	1313861	1584682	130298	265718	207	859
3A.2. Savings bank deposits	738311	1070907	-	-	-	-
3A.3. Term deposits	2933469	2906653	207571	315622	-	-
(i) From banks	1358	56778	-	23900	-	-
(ii) From others	2932111	2849875	207571	291722	-	-
Location-wise						
3B.1. Deposits of branches in India	4997028	5574782	358660	593094	207	859
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	846845	592081	344655	256509	-	-
	(8.9)	(6.5)	(32.7)	(21.4)	-	-
4.1. Borrowings in India	388429	97259	296471	208466	-	-
(i) From Reserve Bank of India	-	-	17500	20000	-	-
(ii) From other banks	-	5000	129000	123500	-	-
(iii) From other institutions and agencies	388429	92259	149971	64966	-	-
4.2. Borrowings outside India	458416	494822	48184	48043	-	-
Secured borrowings included in 4.	95929	57259	167471	84966	-	-
5. Other liabilities and provisions	2496735	1662152	98643	51557	58	80
	(26.4)	(18.4)	(9.4)	(4.3)	(0.5)	(0.7)
5.1. Bills Payable	35969	34981	1632	1901	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	82042	60427	5565	6326	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2378723	1566744	91446	43330	58	80
Total Liabilities	9462039	9042539	1053123	1198836	11322	11995

Note : 1. Figures in brackets indicate per cent share in total.

2. # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	HSBC		J. P. Morgan Chase Bank		JSC VTB Bank	
	2009 (37)	2010 (38)	2009 (39)	2010 (40)	2009 (41)	2010 (42)
1. Cash in hand	11266 (0.1)	11786 (0.1)	-	-	5 (0.0)	4 (0.0)
2. Balances with RBI	359972 (3.8)	385376 (4.3)	73126 (6.9)	53961 (4.5)	82 (0.7)	82 (0.7)
3. Balances with banks in india	83213 (0.9)	147765 (1.6)	239 (0.0)	23378 (2.0)	9708 (85.7)	9762 (81.4)
4. Money at call and short notice	667072 (7.0)	264950 (2.9)	-	-	-	-
5. Balances with banks outside India	1740 (0.0)	5524 (0.1)	1331 (0.1)	2666 (0.2)	145 (1.3)	306 (2.5)
6. Investments	3115382 (26.0)	4128907 (37.2)	669440 (59.6)	916182 (70.5)	-	202 (1.6)
6.1. Investments in India	3115382	4128907	669440	916182	-	202
(i) Government securities	1787491	2807435	346474	274975	-	202
(ii) Other approved securities	294	200	-	-	-	-
(iii) Shares	543	912	-	-	-	-
(iv) Debentures and Bonds	158582	342853	5995	66362	-	-
(v) Subsidiaries and/or joint ventures	5	5	-	-	-	-
(vi) Others	1168466	977501	316971	574845	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2758869 (29.2)	2347477 (26.0)	70255 (6.7)	101220 (8.4)	965 (8.5)	965 (8.0)
Type-wise						
7A.1. Bills purchased and discounted	248569	276350	401	276	-	-
7A.2. Cash credits, overdrafts & loans	1279410	1158223	13817	11057	-	-
7A.3. Term loans	1230889	912904	56037	89886	965	965
Security-wise						
7B.1. Secured by tangible assets	1545596	1234802	16228	21678	965	965
7B.2. Covered by Bank/Govt. Guarantees	97315	111412	401	276	-	-
7B.3. Unsecured	1115957	1001262	53626	79266	-	-
Sector-wise						
7C.I. Advances in India	2758869	2347477	70255	101220	965	965
(i) Priority sectors	903744	821430	38675	78319	-	-
(ii) Public sectors	5	1008	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	1855120	1525039	31579	22901	965	965
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	83532 (0.9)	89288 (1.0)	290 (0.0)	642 (0.1)	195 (1.7)	164 (1.4)
8.1. Premises	69955	80678	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	13577	8609	290	642	195	164
9. Other Assets	2380994 (25.0)	1661468 (18.2)	238441 (22.6)	100788 (8.4)	221 (1.9)	510 (4.2)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	53729	55078	6714	5762	30	38
9.3. Tax paid	26407	35499	7805	20857	34	34
9.4. Stationery and Stamps	42	34	-	-	-	-
9.5. Others	2300817	1570857	223922	74169	157	437
Total Assets	9462039 (100.0)	9042539 (100.0)	1053123 (100.0)	1198836 (100.0)	11322 (100.0)	11995 (100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	3584	3584	4838	4838	64434	64434
	(23.5)	(23.4)	(43.9)	(33.8)	(29.5)	(29.9)
2. Reserves and Surplus	905	844	3908	4336	9984	12039
	(5.9)	(5.5)	(35.5)	(30.3)	(4.6)	(5.6)
2.1. Statutory Reserves	466	486	2194	2301	2567	3081
2.2. Capital Reserves	-	-	208	208	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	216	216	130	130	-	-
2.5. Revenue and other Reserves	84	84	1855	1855	969	969
2.6. Balance of Profit	139	58	-478	-158	6448	7988
3. Deposits	10335	10680	2089	4215	114750	118811
	(67.9)	(69.7)	(19.0)	(29.4)	(52.6)	(55.2)
Type-wise						
3A.1. Demand deposits	2110	2057	1801	4037	34720	31287
(i) From banks	22	22	1664	3978	36	64
(ii) From others	2089	2035	137	59	34684	31224
3A.2. Savings bank deposits	470	418	72	85	282	258
3A.3. Term deposits	7754	8206	216	93	79748	87266
(i) From banks	-	-	-	-	-	-
(ii) From others	7754	8206	216	93	79748	87266
Location-wise						
3B.1. Deposits of branches in India	10335	10680	2089	4215	114750	118811
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	-	-	18042	17017
	-	-	-	-	(8.3)	(7.9)
4.1. Borrowings in India	-	-	-	-	-	-
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	18042	17017
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities and provisions	401	210	178	928	11142	2945
	(2.6)	(1.4)	(1.6)	(6.5)	(5.1)	(1.4)
5.1. Bills Payable	34	2	32	2	5801\	417
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	343	188	2	2	528	635
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	24	21	144	925	4814	1894
Total Liabilities	15225	15319	11014	14317	218352	215246

Note : 1. Figures in brackets indicate per cent share in total.

2. # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	2	4	-	-	19	12
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	592	606	176	421	15091	26238
	(3.9)	(4.0)	(1.6)	(2.9)	(6.9)	(12.2)
3. Balances with banks in india	9269	9382	2000	-	572	289
	(60.9)	(61.2)	(18.2)	(0.0)	(0.3)	(0.1)
4. Money at call and short notice	-	-	1972	151	35896	26205
	-	-	(17.9)	(1.1)	(16.4)	(12.2)
5. Balances with banks outside India	1195	1020	150	4088	5438	962
	(7.8)	(6.7)	(1.4)	(28.6)	(2.5)	(0.4)
6. Investments	2777	3100	5280	3375	40365	44653
	(17.8)	(19.8)	(47.9)	(23.6)	(12.3)	(13.8)
6.1. Investments in India	2777	3100	5280	3375	40365	44653
(i) Government securities	2616	2929	4879	2839	35345	40527
(ii) Other approved securities	-	-	100	70	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	70	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	91	171	301	466	5020	4126
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	926	512	977	5619	111915	108269
	(6.1)	(3.3)	(8.9)	(39.3)	(51.3)	(50.4)
Type-wise						
7A.1. Bills purchased and discounted	578	162	972	5618	1274	455
7A.2. Cash credits, overdrafts & loans	348	349	-	-	76556	71274
7A.3. Term loans	-	-	5	1	34085	36540
Security-wise						
7B.1. Secured by tangible assets	899	512	5	1	39107	46024
7B.2. Covered by Bank/Govt. Guarantees	-	-	972	5618	-	-
7B.3. Unsecured	27	-	-	-	72807	62246
Sector-wise						
7C.I. Advances in India	926	512	977	5619	111915	108269
(i) Priority sectors	578	162	972	5618	29393	31075
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	348	349	5	1	82522	77195
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	25	6	106	65	2357	2091
	(0.2)	(0.0)	(1.0)	(0.5)	(1.1)	(1.0)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	3	301
8.3. Other Fixed assets	25	6	106	65	2354	1790
9. Other Assets	441	688	353	597	6699	6527
	(2.9)	(4.5)	(3.2)	(4.2)	(3.1)	(3.0)
9.1 Inter-office adjustments (net)	-	-	-	-	-	-
9.2 Interest accrued	104	396	101	41	66	62
9.3 Tax paid	20	28	19	72	1119	920
9.4 Stationery and Stamps	-	-	-	-	-	-
9.5 Others	316	264	234	484	5514	5545
Total Assets	15225	15319	11014	14317	218352	215246
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Oman International Bank		Royal Bank of Scotland #		Shinhan Bank	
	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	15851	15851	16902	16902	16871	16871
	(40.3)	(41.3)	(0.6)	(0.7)	(16.3)	(15.8)
2. Reserves and Surplus	962	1143	221677	211192	8066	10492
	(2.4)	(3.0)	(7.4)	(8.9)	(7.8)	(9.9)
2.1. Statutory Reserves	836	1056	48900	48900	8066	10492
2.2. Capital Reserves	-	-	163	163	-	-
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	126	86	-	404	-	-
2.5. Revenue and other Reserves	-	-	31501	31501	-	-
2.6. Balance of Profit	-	-	141113	130224	-	-
3. Deposits	18656	17159	1596026	1660148	76599	69233
	(47.5)	(44.8)	(53.0)	(69.7)	(73.9)	(65.0)
Type-wise						
3A.1. Demand deposits	992	812	435219	443883	17508	34812
(i) From banks	184	111	19835	9438	109	84
(ii) From others	807	701	415384	434445	17399	34728
3A.2. Savings bank deposits	4772	5249	268625	333832	614	1068
3A.3. Term deposits	12892	11098	892181	882433	58477	33353
(i) From banks	-	-	23215	-	-	-
(ii) From others	12892	11098	868966	882433	58477	33353
Location-wise						
3B.1. Deposits of branches in India	18656	17159	1596026	1660148	76599	69233
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	3043	3143	1013972	323064	-	5872
	(7.7)	(8.2)	(33.7)	(13.6)	-	(5.5)
4.1. Borrowings in India	-	-	458134	3592	-	-
(i) From Reserve Bank of India	-	-	17500	-	-	-
(ii) From other banks	-	-	87720	3592	-	-
(iii) From other institutions and agencies	-	-	352914	-	-	-
4.2. Borrowings outside India	3043	3143	555839	319472	-	5872
Secured borrowings included in 4.	-	-	370414	-	-	-
5. Other liabilities and provisions	803	1042	160723	169673	2053	3982
	(2.0)	(2.7)	(5.3)	(7.1)	(2.0)	(3.7)
5.1. Bills Payable	62	44	21276	20280	148	420
5.2. Inter-office adjustments	3	-	75	16	-	-
5.3. Interest accrued	496	355	19514	10440	523	576
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	242	643	119858	138937	1383	2986
Total Liabilities	39316	38337	3009300	2380979	103589	106449

Note : 1. Figures in brackets indicate per cent share in total.

2. # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Oman International Bank		Royal Bank of Scotland		Shinhan Bank	
	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	47	17	7643	8987	80	55
	(0.1)	(0.0)	(0.3)	(0.4)	(0.1)	(0.1)
2. Balances with RBI	916	1715	112563	155200	4322	4656
	(2.3)	(4.5)	(3.7)	(6.5)	(4.2)	(4.4)
3. Balances with banks in india	10126	9696	2745	3100	16443	14289
	(25.8)	(25.3)	(0.1)	(0.1)	(15.9)	(13.4)
4. Money at call and short notice	-	-	-	-	12544	15500
	-	-	-	-	(12.1)	(14.6)
5. Balances with banks outside India	42	260	3960	2815	2178	2736
	(0.1)	(0.7)	(0.1)	(0.1)	(2.1)	(2.6)
6. Investments	9435	9380	1081069	726541	20269	19633
	(23.9)	(24.4)	(23.9)	(20.5)	(13.6)	(13.1)
6.1. Investments in India	9435	9380	1081069	726541	20269	19633
(i) Government securities	9377	9262	1042601	620804	20269	19633
(ii) Other approved securities	-	-	95	75	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	14386	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	58	118	38373	91275	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	192	179	1665974	1340605	45760	48009
	(0.5)	(0.5)	(55.4)	(56.3)	(44.2)	(45.1)
Type-wise						
7A.1. Bills purchased and discounted	-	-	155883	172004	200	4757
7A.2. Cash credits, overdrafts & loans	18	6	759789	545303	24787	19697
7A.3. Term loans	174	173	750302	623298	20773	23556
Security-wise						
7B.1. Secured by tangible assets	192	179	840756	664596	7544	14056
7B.2. Covered by Bank/Govt. Guarantees	-	-	30370	144210	16154	13843
7B.3. Unsecured	-	-	794848	531799	22062	20111
Sector-wise						
7C.I. Advances in India	192	179	1665974	1340605	45760	48009
(i) Priority sectors	-	-	659329	606444	10866	15973
(ii) Public sectors	-	-	-	2777	-	-
(iii) Banks	-	-	2686	25449	-	-
(iv) others	192	179	1003959	705935	34894	32037
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1440	1337	10059	9480	91	63
	(3.7)	(3.5)	(0.3)	(0.4)	(0.1)	(0.1)
8.1. Premises	1422	1321	2044	1973	-	-
8.2. Fixed assets under construction	-	-	1778	1666	-	-
8.3. Other Fixed assets	18	17	6236	5841	91	63
9. Other Assets	17118	15753	125286	134252	1901	1508
	(42.0)	(39.7)	(4.2)	(5.6)	(1.8)	(1.4)
9.1 Inter-office adjustments (net)	-	-	-	-	-	-
9.2 Interest accrued	753	675	29737	20325	1141	806
9.3 Tax paid	505	506	-	13617	-	-
9.4 Stationery and Stamps	-	-	-	-	-	-
9.5 Others	15860	14571	95549	100309	761	702
Total Assets	39316	38337	3009300	2380979	103589	106449
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2009	2010	2009	2010	2009	2010
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	29835	29835	20	61	67580	67580
	(13.8)	(12.6)	(0.4)	(1.5)	(0.7)	(0.8)
2. Reserves and Surplus	8297	6513	554	571	960101	1092995
	(3.8)	(2.8)	(10.8)	(13.5)	(9.9)	(12.2)
2.1. Statutory Reserves	5328	5438	412	435	314917	368093
2.2. Capital Reserves	-	-	28	28	36983	37051
2.3. Share Premium	-	-	-	-	-	-
2.4. Investments Fluctuations Reserves	467	763	-	-	2069	2069
2.5. Revenue and other Reserves	-	-	-	-	533173	526254
2.6. Balance of Profit	2502	312	113	107	72958	159528
3. Deposits	82464	83650	4173	3146	4180177	4819239
	(38.2)	(35.3)	(81.4)	(74.4)	(42.9)	(53.8)
Type-wise						
3A.1. Demand deposits	5642	5764	3545	2521	1097949	1420562
(i) From banks	59	51	2718	2018	53555	76970
(ii) From others	5583	5713	827	503	1044394	1343592
3A.2. Savings bank deposits	982	1238	192	197	702241	867953
3A.3. Term deposits	75840	76648	436	428	2379986	2530724
(i) From banks	-	-	-	-	99232	138879
(ii) From others	75840	76648	436	428	2280754	2391844
Location-wise						
3B.1. Deposits of branches in India	82464	83650	4173	3146	4180177	4819239
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	91907	110096	-	-	955359	872149
	(42.6)	(46.5)	-	-	(9.8)	(9.7)
4.1. Borrowings in India	91860	92047	-	-	235448	392495
(i) From Reserve Bank of India	-	-	-	-	66500	-
(ii) From other banks	40873	11500	-	-	22506	93000
(iii) From other institutions and agencies	50987	80547	-	-	146441	299495
4.2. Borrowings outside India	47	18050	-	-	719912	479654
Secured borrowings included in 4.	50987	80547	-	-	48113	165000
5. Other liabilities and provisions	3334	6650	382	449	3583310	2102500
	(1.5)	(2.8)	(7.4)	(10.6)	(36.8)	(23.5)
5.1. Bills Payable	159	80	-	-	34304	57433
5.2. Inter-office adjustments	-	16	8	-	-	-
5.3. Interest accrued	883	1047	-	-	38456	21893
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2291	5507	374	448	3510551	2023174
Total Liabilities	215835	236744	5129	4227	9746527	8954463

Note : 1. Figures in brackets indicate per cent share in total.

2. # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2009	2010	2009	2010	2009	2010
	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	15	18	77	109	21810	19754
	(0.0)	(0.0)	(1.5)	(2.6)	(0.2)	(0.2)
2. Balances with RBI	4610	4909	210	156	230021	360409
	(2.1)	(2.1)	(4.1)	(3.7)	(2.4)	(4.1)
3. Balances with banks in india	11	26	238	287	57642	58424
	(0.0)	(0.0)	(4.6)	(6.8)	(0.6)	(0.7)
4. Money at call and short notice	-	-	50	105	-	-
	-	-	(1.0)	(2.5)	-	-
5. Balances with banks outside India	465	534	2661	1963	112478	39476
	(0.2)	(0.2)	(51.9)	(46.4)	(1.2)	(0.4)
6. Investments	153975	178801	476	496	1555156	1847742
	(61.5)	(65.4)	(8.9)	(10.9)	(11.9)	(14.8)
6.1. Investments in India	153975	178801	476	496	1555156	1847742
(i) Government securities	91947	136213	476	496	1403200	1494458
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	1405	1405
(iv) Debentures and Bonds	-	-	-	-	37098	99450
(v) Subsidiaries and/or joint ventures	-	-	-	-	1	1
(vi) Others	62027	42588	-	-	113453	252429
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	36584	41513	1045	777	3748913	4155215
	(17.0)	(17.5)	(20.4)	(18.4)	(38.7)	(46.8)
Type-wise						
7A.1. Bills purchased and discounted	2111	5014	823	476	419245	524551
7A.2. Cash credits, overdrafts & loans	21878	24868	178	260	1882964	1979634
7A.3. Term loans	12595	11631	45	41	1446704	1651030
Security-wise						
7B.1. Secured by tangible assets	12335	17734	157	275	1878595	2288619
7B.2. Covered by Bank/Govt. Guarantees	9776	12218	-	-	30561	14138
7B.3. Unsecured	14473	11561	888	502	1839758	1852457
Sector-wise						
7C.I. Advances in India	36584	41513	1045	777	3748913	4155215
(i) Priority sectors	13037	12678	823	476	968612	1145242
(ii) Public sectors	-	-	-	-	1537	820
(iii) Banks	1468	4958	-	-	-	-
(iv) others	22079	23877	222	301	2778764	3009153
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	3313	2987	14	12	234755	248629
	(1.5)	(1.3)	(0.3)	(0.3)	(2.4)	(2.8)
8.1. Premises	2606	2383	-	-	160009	159280
8.2. Fixed assets under construction	-	-	-	-	58978	77071
8.3. Other Fixed assets	707	604	14	12	15768	12278
9. Other Assets	16863	7955	358	323	3785753	2224814
	(7.7)	(3.3)	(7.0)	(7.6)	(38.4)	(24.6)
9.1 Inter-office adjustments (net)	-	-	-	-	-	-
9.2 Interest accrued	2233	4181	37	40	45685	44211
9.3 Tax paid	-	-	19	40	27297	-
9.4 Stationery and Stamps	-	-	-	1	21	9
9.5 Others	14629	3774	302	243	3712751	2180594
Total Assets	215835	236744	5129	4227	9746527	8954463
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

	As on March 31			
	State Bank of Mauritius		UBSAG	
	2009	2010	2009	2010
	(61)	(62)	(63)	(64)
1. Capital	11540	11540	28374	145824
	(18.4)	(18.5)	(94.9)	(77.1)
2. Reserves and Surplus	4896	4696	-	26
	(7.8)	(7.5)	-	(0.0)
2.1. Statutory Reserves	2262	2262	-	26
2.2. Capital Reserves	581	581	-	-
2.3. Share Premium	-	-	-	-
2.4. Investments Fluctuations Reserves	-	-	-	-
2.5. Revenue and other Reserves	1629	1831	-	-
2.6. Balance of Profit	424	23	-	-
3. Deposits	37225	34790	-	20407
	(59.4)	(55.8)	-	(10.8)
Type-wise				
3A.1. Demand deposits	2266	2681	-	414
(i) From banks	45	-	-	-
(ii) From others	2220	2681	-	414
3A.2. Savings bank deposits	353	459	-	36
3A.3. Term deposits	34606	31650	-	19956
(i) From banks	-	-	-	-
(ii) From others	34606	31650	-	19956
Location-wise				
3B.1. Deposits of branches in India	37225	34790	-	20407
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	7500	9500	-	-
	(12.0)	(15.2)	-	-
4.1. Borrowings in India	7500	9500	-	-
(i) From Reserve Bank of India	-	-	-	-
(ii) From other banks	7500	9500	-	-
(iii) From other institutions and agencies	-	-	-	-
4.2. Borrowings outside India	-	-	-	-
Secured borrowings included in 4.	-	-	-	-
5. Other liabilities and provisions	1524	1788	1520	22951
	(2.4)	(2.9)	(5.1)	(12.1)
5.1. Bills Payable	66	46	-	-
5.2. Inter-office adjustments	-	-	-	-
5.3. Interest accrued	392	329	-	334
5.4. Subordinate debt	-	-	-	-
5.5. Deferred Tax Liabilities	382	377	-	-
5.6. Others (including provisions)	683	1036	1520	22616
Total Liabilities	62684	62314	29895	189208

Note : 1. Figures in brackets indicate per cent share in total.

2. # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl'd.)
FOREIGN BANKS

(Amount in ₹ lakh)

	As on March 31			
	State Bank of Mauritius		UBSAG	
	2009	2010	2009	2010
	(61)	(62)	(63)	(64)
1. Cash in hand	27	26	-	1
	(0.0)	(0.0)	-	(0.0)
2. Balances with RBI	1557	3211	171	7997
	(2.5)	(5.2)	(0.6)	(4.2)
3. Balances with banks in india	16	21	17542	21
	(0.0)	(0.0)	(60.8)	(0.0)
4. Money at call and short notice	10604	-	-	9794
	(16.9)	-	-	(5.2)
5. Balances with banks outside India	574	297	-	527
	(0.9)	(0.5)	-	(0.3)
6. Investments	13281	12235	7485	140291
	(14.3)	(12.7)	(25.9)	(73.2)
6.1. Investments in India	13281	12235	7485	140291
(i) Government securities	13207	11247	7485	74687
(ii) Other approved securities	-	-	-	-
(iii) Shares	-	-	-	-
(iv) Debentures and Bonds	74	988	-	18109
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	-	-	-	47495
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	30266	40995	-	2500
	(48.3)	(65.8)	-	(1.3)
Type-wise				
7A.1. Bills purchased and discounted	4	6974	-	-
7A.2. Cash credits, overdrafts & loans	6392	7418	-	2500
7A.3. Term loans	23870	26604	-	-
Security-wise				
7B.1. Secured by tangible assets	27595	32774	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-
7B.3. Unsecured	2670	8221	-	2500
Sector-wise				
7C.I. Advances in India	30266	40995	-	2500
(i) Priority sectors	7869	9636	-	-
(ii) Public sectors	-	-	-	-
(iii) Banks	-	-	-	-
(iv) others	22397	31359	-	2500
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	3082	3263	1104	1301
	(4.9)	(5.2)	(3.8)	(0.7)
8.1. Premises	3037	3199	-	-
8.2. Fixed assets under construction	-	-	1043	-
8.3. Other Fixed assets	45	64	62	1301
9. Other Assets	3277	2265	3593	26777
	(5.0)	(3.5)	(12.5)	(14.2)
9.1 Inter-office adjustments (net)	-	-	-	-
9.2 Interest accrued	370	35	92	2024
9.3 Tax paid	2361	1886	-	411
9.4 Stationery and Stamps	-	-	-	-
9.5 Others	547	343	3501	24342
Total Assets	62684	62314	29895	189208
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	6378843	7099392	381028	397722	570950	633412
a) Interest/Discount on advances/bills	4640471	5063264	298943	311741	420120	469499
b) Income on investments	1557412	1773630	78396	84994	137459	152126
c) Interest on balances with RBI and other inter-bank funds	139962	151192	1587	479	9416	10150
d) Others	40999	111306	2102	508	3955	1637
II. Other Income	1269079	1496815	57705	58268	76932	84133
a) Commission, exchange and brokerage	761724	964086	40299	45088	48008	53892
b) Net profit (loss) on sale of investments	256729	211679	7603	9189	17687	20953
c) Net profit (loss) on revaluation of investments	-56	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-295	-1046	-	-	-74	-100
e) Net profit (loss) on exchange transactions	117925	158714	6974	2288	5258	5627
f) Miscellaneous income	133053	163382	2829	1703	6053	3761
Total (I+II)	7647922	8596207	438733	455990	647882	717545
Expenditure & Provisions						
III. Interest Expended	4291529	4732248	270706	276569	424271	447088
a) Interest on deposits	3793685	4333429	246448	258748	391156	413982
b) Interest on RBI/inter-bank borrowings	255501	122805	9498	3120	7348	3281
c) Others	242344	276014	14760	14701	25767	29825
IV. Operating Expenses	1564870	2031868	78744	89047	93314	98378
a) Payments to and provisions for employees	974731	1275465	46078	50182	55215	60256
b) Rent, taxes and lighting	129514	158957	6869	7720	9583	11120
c) Printing and stationery	23282	24232	1260	1491	1385	1380
d) Advertisement and publicity	25123	22405	494	511	1062	1260
e) Depreciation on bank's property	76314	93266	4096	4942	4096	4931
f) Directors' fees, allowances and expenses	100	61	26	30	21	30
g) Auditors' fees and expenses	10370	11160	900	1020	1216	1354
h) Law charges	7461	9662	222	318	239	266
i) Postage, telegrams, telephones, etc.	27973	32158	1413	1937	538	721
j) Repairs and maintenance	16059	32791	1388	1741	561	608
k) Insurance	52902	68383	3313	3963	5247	4905
l) Other expenditure	221042	303328	12684	15191	14151	11547
V. Net Interest Income (I-III)	2087314	2367144	110322	121153	146679	186324
VI. Provisions and Contingencies	879400	915486	48938	44857	68716	89808
VII. Operating Profit (I+II-III-IV)	1791522	1832091	89284	90373	130296	172079
VIII. Profit (Loss) during the year	912123	916605	40345	45516	61581	82271

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	271308	273610	324728	355892	580406	597527
a) Interest/Discount on advances/bills	210540	212179	252864	272069	450035	460993
b) Income on investments	56409	57477	70555	77390	116994	115645
c) Interest on balances with RBI and other inter-bank funds	2847	2648	442	687	11422	13959
d) Others	1512	1306	866	5746	1955	6930
II. Other Income	35040	37338	48036	42572	63164	67444
a) Commission, exchange and brokerage	21330	23029	28652	32385	42700	47206
b) Net profit (loss) on sale of investments	7447	8494	12122	3241	10815	12101
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-356
d) Net profit (loss) on sale of land and other assets	-51	-	5	25	-	-
e) Net profit (loss) on exchange transactions	3642	2574	4446	3917	4782	4187
f) Miscellaneous income	2673	3241	2811	3003	4867	4307
Total (I+II)	306348	310947	372764	398464	643569	664971
Expenditure & Provisions						
III. Interest Expended	197943	192810	240902	232236	467632	444105
a) Interest on deposits	173866	175884	209886	209822	431415	416163
b) Interest on RBI/inter-bank borrowings	8216	1788	920	10174	6628	947
c) Others	15862	15138	30096	12240	29589	26995
IV. Operating Expenses	46004	50814	66509	72488	79392	90095
a) Payments to and provisions for employees	25454	25888	38455	41826	44392	50057
b) Rent, taxes and lighting	4305	5147	6727	7178	7041	9126
c) Printing and stationery	491	488	372	711	883	662
d) Advertisement and publicity	344	332	452	412	462	637
e) Depreciation on bank's property	2540	3036	4260	4235	3979	4672
f) Directors' fees, allowances and expenses	12	15	20	23	16	20
g) Auditors' fees and expenses	514	541	809	956	789	1058
h) Law charges	77	77	214	276	299	341
i) Postage, telegrams, telephones, etc.	381	423	808	181	1000	1147
j) Repairs and maintenance	955	1438	584	565	1965	1842
k) Insurance	2020	2529	2948	3143	5010	5682
l) Other expenditure	8911	10899	10859	12981	13556	14852
V. Net Interest Income (I-III)	73364	80799	83826	123655	112774	153422
VI. Provisions and Contingencies	34509	36546	31661	49163	43391	75682
VII. Operating Profit (I+II-III-IV)	62401	67323	65353	93740	96545	130771
VIII. Profit (Loss) during the year	27892	30777	33691	44577	53154	55089

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31	
	State Bank of Travancore	
	2009	2010
	(13)	(14)
Income		
I. Interest Earned	412315	437812
a) Interest/Discount on advances/bills	317340	336307
b) Income on investments	85746	95790
c) Interest on balances with RBI and other inter-bank funds	1884	1090
d) Others	7345	4624
II. Other Income	57310	52796
a) Commission, exchange and brokerage	31185	33192
b) Net profit (loss) on sale of investments	14471	7899
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-21	22
e) Net profit (loss) on exchange transactions	4871	5659
f) Miscellaneous income	6804	6024
Total (I+II)	469625	490608
Expenditure & Provisions		
III. Interest Expended	284060	297794
a) Interest on deposits	249634	274517
b) Interest on RBI/inter-bank borrowings	1944	988
c) Others	32481	22290
IV. Operating Expenses	79937	87227
a) Payments to and provisions for employees	48785	53154
b) Rent, taxes and lighting	6795	7458
c) Printing and stationery	802	768
d) Advertisement and publicity	399	860
e) Depreciation on bank's property	4134	4282
f) Directors' fees, allowances and expenses	32	39
g) Auditors' fees and expenses	1246	878
h) Law charges	494	665
i) Postage, telegrams, telephones, etc.	593	515
j) Repairs and maintenance	1137	1175
k) Insurance	3759	4567
l) Other expenditure	11762	12866
V. Net Interest Income (I-III)	128255	140018
VI. Provisions and Contingencies	44844	37160
VII. Operating Profit (I+II-III-IV)	105627	105587
VIII. Profit (Loss) during the year	60784	68427

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	736473	836920	537462	637287	1509158	1669834
a) Interest/Discount on advances/bills	549439	639847	421506	516128	1119736	1254122
b) Income on investments	184936	194476	109898	118832	331067	365588
c) Interest on balances with RBI and other inter-bank funds	1074	2517	3767	1583	40146	42215
d) Others	1024	80	2290	744	18209	7909
II. Other Income	114192	151590	76538	96462	275766	280636
a) Commission, exchange and brokerage	47939	64894	19511	22541	74550	89729
b) Net profit (loss) on sale of investments	68634	76334	22075	32473	90014	72323
c) Net profit (loss) on revaluation of investments	-11364	-18679	-	-	-	-
d) Net profit (loss) on sale of land and other assets	4	-56	33	55	-4	5
e) Net profit (loss) on exchange transactions	4439	4848	5251	5796	37239	38597
f) Miscellaneous income	4541	24250	29668	35598	73966	79982
Total (I+II)	850665	988510	614000	733749	1784924	1950470
Expenditure & Provisions						
III. Interest Expended	520606	571872	374771	417813	996817	1075886
a) Interest on deposits	488559	534241	348713	380141	918750	988075
b) Interest on RBI/inter-bank borrowings	6428	3973	12102	13405	29234	17493
c) Others	25618	33657	13957	24267	48832	70318
IV. Operating Expenses	139944	161783	110426	134954	357606	381058
a) Payments to and provisions for employees	87394	101138	62406	82408	234813	235088
b) Rent, taxes and lighting	13593	17654	8852	10103	26079	30186
c) Printing and stationery	1905	2076	1494	1549	2666	2802
d) Advertisement and publicity	1423	2164	1050	674	3997	4446
e) Depreciation on bank's property	5632	6270	8176	10200	23050	23086
f) Directors' fees, allowances and expenses	103	98	95	78	104	102
g) Auditors' fees and expenses	1435	1614	1315	1479	3109	3725
h) Law charges	849	690	456	894	1349	1769
i) Postage, telegrams, telephones, etc.	2278	2363	2320	2523	4339	7816
j) Repairs and maintenance	2453	2437	5543	5700	10481	11802
k) Insurance	7531	7891	5458	6495	13983	17960
l) Other expenditure	15349	17388	13261	12851	33635	42274
V. Net Interest Income (I-III)	215867	265048	162690	219474	512341	593949
VI. Provisions and Contingencies	113255	134222	63498	76397	207780	187693
VII. Operating Profit (I+II-III-IV)	190115	254855	128803	180982	430501	493526
VIII. Profit (Loss) during the year	76860	120633	65305	104585	222720	305833

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of India		Bank of Maharashtra		Canara Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	1634736	1787799	429156	473556	1711905	1875196
a) Interest/Discount on advances/bills	1253925	1310323	326660	336963	1281314	1394643
b) Income on investments	337031	446430	98984	129790	410078	457799
c) Interest on balances with RBI and other inter-bank funds	37376	24940	2267	5823	20475	21042
d) Others	6403	6106	1244	980	38	1712
II. Other Income	305186	261664	50002	59124	231121	285790
a) Commission, exchange and brokerage	109165	109653	24883	26466	60377	72392
b) Net profit (loss) on sale of investments	74606	59360	17626	20428	67463	87243
c) Net profit (loss) on revaluation of investments	-	-	-	-	-11588	-14292
d) Net profit (loss) on sale of land and other assets	-	-	68	17	83	278
e) Net profit (loss) on exchange transactions	62355	37180	1580	3483	17371	21521
f) Miscellaneous income	59060	55471	5845	8730	97415	118649
Total (I+II)	1939922	2049462	479158	532681	1943027	2160986
Expenditure & Provisions						
III. Interest Expended	1084845	1212204	303503	343931	1240125	1307143
a) Interest on deposits	977650	1081219	278322	318306	1145022	1228498
b) Interest on RBI/inter-bank borrowings	53259	55564	4288	68	38770	17314
c) Others	53936	75422	20894	25557	56333	61332
IV. Operating Expenses	309396	366781	96302	107295	306525	347762
a) Payments to and provisions for employees	193741	229607	57962	65550	187715	219370
b) Rent, taxes and lighting	21987	24396	7842	9387	30142	32325
c) Printing and stationery	3914	3862	1282	1325	3331	3589
d) Advertisement and publicit	2244	4747	1771	1403	2383	1986
e) Depreciation on bank's property	6937	10129	7576	7509	17364	15513
f) Directors' fees, allowances and expenses	7	10	93	89	67	75
g) Auditors' fees and expenses	2996	3245	1080	1182	2290	2876
h) Law charges	1155	1037	398	508	1341	1813
i) Postage, telegrams, telephones, etc	1534	3215	3042	1466	3042	3070
j) Repairs and maintenance	3952	4379	1688	2276	8763	12247
k) Insurance	13545	16389	4492	5693	15778	19013
l) Other expenditure	57385	65766	9076	10907	34310	35886
V. Net Interest Income (I-III)	549890	575594	125652	129625	471781	568053
VI. Provisions and Contingencies	244946	296370	41836	37497	189135	203938
VII. Operating Profit (I+II-III-IV)	545680	470477	79352	81455	396377	506081
VIII. Profit (Loss) during the year	300735	174107	37517	43958	207242	302143

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Central Bank of India		Corporation Bank		Dena Bank	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	1045519	1206431	606735	729460	344750	401036
a) Interest/Discount on advances/bills	775345	864784	438487	497920	256598	300933
b) Income on investments	256318	330779	150767	209143	82813	95987
c) Interest on balances with RBI and other inter-bank funds	13152	10265	8503	375	1720	2022
d) Others	704	603	8978	22022	3619	2093
II. Other Income	106997	173525	110721	118642	43013	58863
a) Commission, exchange and brokerage	44195	57355	26485	30226	13232	12755
b) Net profit (loss) on sale of investments	40977	77238	44247	30882	5432	15351
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-35	-32	-82	-232	-71	-50
e) Net profit (loss) on exchange transactions	6733	4534	7843	9336	4386	3326
f) Miscellaneous income	15127	34430	32228	48429	20033	27481
Total (I+II)	1152516	1379955	717457	848103	387762	459899
Expenditure & Provisions						
III. Interest Expended	822672	951901	437637	508435	238307	291033
a) Interest on deposits	791332	912102	408283	455530	225590	276120
b) Interest on RBI/inter-bank borrowings	9162	2218	10600	2781	1689	50
c) Others	22178	37581	18754	50124	11028	14863
IV. Operating Expenses	186170	222202	104658	125995	76819	84808
a) Payments to and provisions for employees	127259	154419	51297	63170	46789	51159
b) Rent, taxes and lighting	14213	16269	10107	11533	6886	7300
c) Printing and stationery	1788	1892	1364	1333	994	1053
d) Advertisement and publicity	1533	1722	1648	1825	1121	1080
e) Depreciation on bank's property	8359	7875	5496	6593	2684	2761
f) Directors' fees, allowances and expenses	145	154	71	88	140	133
g) Auditors' fees and expenses	2040	1957	1009	1069	745	824
h) Law charges	1078	1243	165	207	444	517
i) Postage, telegrams, telephones, etc.	972	471	2808	3878	1288	2411
j) Repairs and maintenance	3289	2427	2609	2954	1931	1804
k) Insurance	9141	12120	5431	6888	3847	4806
l) Other expenditure	16353	21652	22652	26458	9952	10961
V. Net Interest Income (I-III)	222847	254529	169098	221026	106442	110002
VI. Provisions and Contingencies	86550	100029	85884	96648	30370	32932
VII. Operating Profit (I+II-III-IV)	143674	205852	175161	213673	72636	84058
VIII. Profit (Loss) during the year	57124	105823	89277	117025	42266	51125

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009 (19)	2010 (20)	2009 (21)	2010 (22)	2009 (23)	2010 (24)
Income						
I. Interest Earned	683033	785706	964140	1024577	885647	1025713
a) Interest/Discount on advances/bills	508678	579983	728955	765948	651970	756747
b) Income on investments	168733	199738	215632	238160	214103	246180
c) Interest on balances with RBI and other inter-bank funds	5622	5985	16820	19261	16893	20958
d) Others	-	-	2734	1208	2682	1827
II. Other Income	103544	117372	159583	114325	107132	120004
a) Commission, exchange and brokerage	23224	22351	59378	57770	40149	57212
b) Net profit (loss) on sale of investments	19477	21763	63665	29186	48140	42355
c) Net profit (loss) on revaluation of investments	-	-	-11724	-5333	-	-
d) Net profit (loss) on sale of land and other assets	7	-37	6850	161	-15	34
e) Net profit (loss) on exchange transactions	10517	11484	15734	12704	10722	7593
f) Miscellaneous income	50320	61810	25679	19838	8137	12811
Total (I+II)	786577	903078	1123723	1138903	992779	1145717
Expenditure & Provisions						
III. Interest Expended	422182	455318	677181	707791	685997	734969
a) Interest on deposits	406144	447417	595583	627179	653189	702821
b) Interest on RBI/inter-bank borrowings	10132	4650	50289	41274	5001	716
c) Others	5906	3252	31309	39338	27808	31432
IV. Operating Expenses	158813	173025	194169	246650	139784	168598
a) Payments to and provisions for employees	115276	121239	127184	173475	77116	97129
b) Rent, taxes and lighting	9965	11076	20641	20447	15318	17009
c) Printing and stationery	1855	1898	1558	1546	1745	2044
d) Advertisement and publicity	886	1063	2695	3583	1387	1173
e) Depreciation on bank's property	8456	8789	10094	11176	8030	8619
f) Directors' fees, allowances and expenses	44	33	90	73	41	45
g) Auditors' fees and expenses	1318	1520	1982	1783	1587	2088
h) Law charges	426	362	654	543	1301	1860
i) Postage, telegrams, telephones, etc.	556	1028	1484	1588	3049	3068
j) Repairs and maintenance	3356	3715	786	856	2176	2351
k) Insurance	6290	7218	8933	11394	9124	11886
l) Other expenditure	10386	15083	18069	20185	18910	21326
V. Net Interest Income (I-III)	260851	330388	286959	316786	199650	290744
VI. Provisions and Contingencies	81051	119236	119793	113766	77956	128682
VII. Operating Profit (I+II-III-IV)	205583	274735	252373	184462	166998	242150
VIII. Profit (Loss) during the year	124532	155499	132579	70696	89042	113468

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	324717	393418	1912722	2146691	952535	1004718
a) Interest/Discount on advances/bills	248613	275370	1458383	1670130	737577	769722
b) Income on investments	68782	109508	426495	457674	202835	226802
c) Interest on balances with RBI and other inter-bank funds	6836	6613	20232	14921	6951	5095
d) Others	486	1927	7612	3966	5172	3098
II. Other Income	40770	41181	306469	356531	91466	116746
a) Commission, exchange and brokerage	5884	5413	137664	168216	26787	28418
b) Net profit (loss) on sale of investments	11890	10906	66467	80335	19322	38886
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	7	8	178	242	17	-2
e) Net profit (loss) on exchange transactions	3991	3765	29431	31358	8646	6817
f) Miscellaneous income	18997	21089	72729	76380	36694	42628
Total (I+II)	365486	434598	2219190	2503222	1044001	1121464
Expenditure & Provisions						
III. Interest Expended	223531	275023	1229530	1294402	697760	730737
a) Interest on deposits	209099	256769	1156432	1196563	661031	678082
b) Interest on RBI/inter-bank borrowings	6912	5194	11950	5412	695	1094
c) Others	7519	13060	61149	92427	36034	51561
IV. Operating Expenses	69784	71818	420620	476192	179097	203357
a) Payments to and provisions for employees	52524	52964	292438	312114	112016	133776
b) Rent, taxes and lighting	3421	3749	22627	26039	12069	13360
c) Printing and stationery	695	684	4543	4756	1427	1586
d) Advertisement and publicity	38	54	3124	4011	2252	1737
e) Depreciation on bank's property	3478	3068	19106	22283	11302	8817
f) Directors' fees, allowances and expenses	14	22	135	142	93	74
g) Auditors' fees and expenses	549	586	3103	3926	2012	2023
h) Law charges	439	787	1532	1661	787	868
i) Postage, telegrams, telephones, etc.	641	612	7659	10105	1937	1892
j) Repairs and maintenance	856	887	6687	7719	5794	4857
k) Insurance	2722	3695	16965	22091	9121	10512
l) Other expenditure	4407	4710	42701	61346	20286	23854
V. Net Interest Income (I-III)	101186	118394	683191	852289	254775	273981
VI. Provisions and Contingencies	29054	36876	259952	342092	75862	106038
VII. Operating Profit (I+II-III-IV)	72171	87757	569040	732628	167145	187370
VIII. Profit (Loss) during the year	43118	50880	309088	390536	91282	81332

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	UCO Bank		Union Bank of India		United Bank of India	
	2009	2010	2009	2010	2009	2010
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	812138	952632	1188938	1330268	431187	524894
a) Interest/Discount on advances/bills	619666	710685	889336	969635	300458	368024
b) Income on investments	175517	218898	283086	348230	127911	154568
c) Interest on balances with RBI and other inter-bank funds	14358	19887	6801	5533	857	617
d) Others	2596	3162	9715	6869	1961	1685
II. Other Income	101989	96593	148255	197474	49086	55874
a) Commission, exchange and brokerage	26302	24908	31327	35176	13627	15885
b) Net profit (loss) on sale of investments	31446	24276	32147	57278	21597	18047
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	5	11	924	-64	4	23
e) Net profit (loss) on exchange transactions	8716	6624	33858	32268	1608	2072
f) Miscellaneous income	35520	40773	49999	72816	12250	19847
Total (I+II)	914128	1049225	1337193	1527742	480273	580768
Expenditure & Provisions						
III. Interest Expended	647668	720220	807581	911027	315036	385772
a) Interest on deposits	592454	657748	738952	852777	297645	367228
b) Interest on RBI/inter-bank borrowings	15149	19155	32981	10102	531	11
c) Others	40065	43318	35649	48148	16859	18533
IV. Operating Expenses	146299	158442	221411	250785	97513	107412
a) Payments to and provisions for employees	99754	105762	115188	135450	65757	66249
b) Rent, taxes and lighting	8522	9466	17405	20549	5454	6837
c) Printing and stationery	1970	1978	2743	3214	1716	1689
d) Advertisement and publicity	1930	1887	13263	3898	647	907
e) Depreciation on bank's property	8361	7419	13658	16014	6398	9855
f) Directors' fees, allowances and expenses	68	70	152	140	107	124
g) Auditors' fees and expenses	1654	2045	2150	2745	1065	905
h) Law charges	501	625	1147	1120	290	198
i) Postage, telegrams, telephones, etc.	1891	3001	3939	5823	1336	1582
j) Repairs and maintenance	546	563	3876	5013	662	717
k) Insurance	6983	9277	13023	16126	4792	5773
l) Other expenditure	14118	16349	34867	40693	9290	12576
V. Net Interest Income (I-III)	164471	232413	381357	419241	116151	139122
VI. Provisions and Contingencies	64390	69345	135545	158439	49252	55349
VII. Operating Profit (I+II-III-IV)	120161	170563	308200	365930	67723	87585
VIII. Profit (Loss) during the year	55772	101219	172655	207492	18471	32236

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31	
	Vijaya Bank	
	2009	2010
	(37)	(38)
Income		
I. Interest Earned	523783	520065
a) Interest/Discount on advances/bills	382996	383851
b) Income on investments	131641	128183
c) Interest on balances with RBI and other inter-bank funds	419	23
d) Others	8726	8007
II. Other Income	69881	67945
a) Commission, exchange and brokerage	12880	8519
b) Net profit (loss) on sale of investments	30424	28343
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	23	-26
e) Net profit (loss) on exchange transactions	4091	4218
f) Miscellaneous income	22463	26891
Total (I+II)	593664	588010
Expenditure & Provisions		
III. Interest Expended	411302	375157
a) Interest on deposits	380323	352398
b) Interest on RBI/inter-bank borrowings	1167	95
c) Others	29813	22663
IV. Operating Expenses	92470	107157
a) Payments to and provisions for employees	59747	70562
b) Rent, taxes and lighting	7007	7809
c) Printing and stationery	689	665
d) Advertisement and publicity	888	505
e) Depreciation on bank's property	3698	4893
f) Directors' fees, allowances and expenses	56	61
g) Auditors' fees and expenses	1003	1318
h) Law charges	62	61
i) Postage, telegrams, telephones, etc.	803	1268
j) Repairs and maintenance	238	186
k) Insurance	5084	5335
l) Other expenditure	13196	14494
V. Net Interest Income (I-III)	112480	144908
VI. Provisions and Contingencies	63643	54967
VII. Operating Profit (I+II-III-IV)	89891	105696
VIII. Profit (Loss) during the year	26248	50730

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OTHER PUBLIC SECTOR BANK

(Amount in ₹ lakh)

Items	As on March 31	
	IDBI Bank Ltd.	
	2009	2010
	(1)	(2)
Income		
I. Interest Earned	1154512	1527263
a) Interest/Discount on advances/bills	905707	1077475
b) Income on investments	219709	422414
c) Interest on balances with RBI and other inter-bank funds	8394	1005
d) Others	20702	26369
II. Other Income	147643	229096
a) Commission, exchange and brokerage	72530	122545
b) Net profit (loss) on sale of investments	40973	74770
c) Net profit (loss) on revaluation of investments	-8580	-5100
d) Net profit (loss) on sale of land and other assets	1328	-143
e) Net profit (loss) on exchange transactions	8740	9840
f) Miscellaneous income	32651	27184
Total (I+II)	1302155	1756359
Expenditure & Provisions		
III. Interest Expended	1030572	1300522
a) Interest on deposits	662098	918316
b) Interest on RBI/inter-bank borrowings	40813	46884
c) Others	327661	335322
IV. Operating Expenses	133791	183143
a) Payments to and provisions for employees	56924	75699
b) Rent, taxes and lighting	11400	17816
c) Printing and stationery	2639	2930
d) Advertisement and publicity	4838	4584
e) Depreciation on bank's property	5270	9098
f) Directors' fees, allowances and expenses	32	72
g) Auditors' fees and expenses	110	130
h) Law charges	384	465
i) Postage, telegrams, telephones, etc.	4961	6406
j) Repairs and maintenance	6470	8448
k) Insurance	6947	11422
l) Other expenditure	33815	46072
V. Net Interest Income (I-III)	123941	226742
VI. Provisions and Contingencies	51938	169581
VII. Operating Profit (I+II-III-IV)	137792	272695
VIII. Profit (Loss) during the year	85854	103113

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	137584	135949	55662	57796	80440	95661
a) Interest/Discount on advances/bills	91710	90602	41152	41713	65533	75583
b) Income on investments	36621	43009	12744	14131	14242	19367
c) Interest on balances with RBI and other inter-bank funds	8751	2302	1686	1467	665	711
d) Others	502	36	80	484	-	-
II. Other Income	13139	12999	9958	7396	12368	14350
a) Commission, exchange and brokerage	3787	3169	1757	2003	3326	2593
b) Net profit (loss) on sale of investments	3601	3249	4381	1285	3813	3941
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-11	-20	176	-1	4	52
e) Net profit (loss) on exchange transactions	858	548	1004	640	984	637
f) Miscellaneous income	4903	6054	2641	3469	4242	7127
Total (I+II)	150723	148948	65619	65192	92808	110011
Expenditure & Provisions						
III. Interest Expended	99845	102448	39088	45515	56183	67847
a) Interest on deposits	96908	98656	38103	44604	55622	67310
b) Interest on RBI/inter-bank borrowings	215	19	101	3	182	169
c) Others	2722	3773	885	908	379	368
IV. Operating Expenses	31501	49290	18651	18907	13953	16585
a) Payments to and provisions for employees	20882	38211	11922	11665	6497	8012
b) Rent, taxes and lighting	2449	2363	2040	2145	1546	1920
c) Printing and stationery	356	350	237	212	296	342
d) Advertisement and publicity	392	321	84	77	339	620
e) Depreciation on bank's property	1185	1147	918	1083	1594	1358
f) Directors' fees, allowances and expenses	48	56	57	45	22	26
g) Auditors' fees and expenses	63	246	67	76	49	65
h) Law charges	191	218	80	87	9	8
i) Postage, telegrams, telephones, etc.	610	682	449	484	381	399
j) Repairs and maintenance	711	662	550	508	709	860
k) Insurance	1366	1491	570	667	710	912
l) Other expenditure	3249	3545	1676	1859	1800	2064
V. Net Interest Income (I-III)	37739	33501	16573	12280	24257	27814
VI. Provisions and Contingencies	7606	7423	4162	604	10459	10303
VII. Operating Profit (I+II-III-IV)	19377	-2790	7880	769	22672	25579
VIII. Profit (Loss) during the year	11771	-10213	3719	165	12213	15276

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	40842	53457	331538	367324	223989	223289
a) Interest/Discount on advances/bills	29209	41939	256425	284973	174763	170940
b) Income on investments	7903	10785	70027	78341	46984	51791
c) Interest on balances with RBI and other inter-bank funds	3729	531	3666	2985	1522	126
d) Others	-	201	1420	1024	720	433
II. Other Income	7936	9099	51578	53091	54767	62022
a) Commission, exchange and brokerage	1013	703	10128	10526	32930	34903
b) Net profit (loss) on sale of investments	737	1779	8299	10771	3897	7970
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	18	71	57	39	460	9
e) Net profit (loss) on exchange transactions	378	233	5102	4462	11108	10329
f) Miscellaneous income	5790	6312	27991	27293	6372	8810
Total (I+II)	48777	62556	383115	420414	278756	285311
Expenditure & Provisions						
III. Interest Expended	28680	39402	199992	226240	159027	140305
a) Interest on deposits	27947	37023	187324	216826	140104	116904
b) Interest on RBI/inter-bank borrowings	64	1082	2517	6	5146	1305
c) Others	668	1298	10151	9409	13777	22097
IV. Operating Expenses	11307	19286	57146	67689	77247	80810
a) Payments to and provisions for employees	6256	10908	31745	36605	39222	42885
b) Rent, taxes and lighting	1391	2160	6320	7114	5971	7657
c) Printing and stationery	153	307	645	894	1057	915
d) Advertisement and publicity	70	59	841	1046	419	438
e) Depreciation on bank's property	755	1030	4284	5019	4082	4096
f) Directors' fees, allowances and expenses	25	31	99	97	28	59
g) Auditors' fees and expenses	53	59	694	688	66	65
h) Law charges	58	15	337	482	424	382
i) Postage, telegrams, telephones, etc.	261	507	909	1500	2243	1866
j) Repairs and maintenance	152	200	1667	1932	2217	2416
k) Insurance	374	518	2630	3204	2381	2579
l) Other expenditure	1758	3491	6974	9108	19137	17452
V. Net Interest Income (I-III)	12162	14055	131545	141083	64962	82984
VI. Provisions and Contingencies	3045	1538	75928	80030	23604	39974
VII. Operating Profit (I+II-III-IV)	8790	3868	125977	126485	42482	64195
VIII. Profit (Loss) during the year	5745	2330	50049	46455	18878	24222

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	297170	305688	194876	204342	144609	175795
a) Interest/Discount on advances/bills	229491	234171	139093	138898	114034	133811
b) Income on investments	64558	70459	54518	63346	27641	39628
c) Interest on balances with RBI and other inter-bank funds	3121	1058	552	58	1439	542
d) Others	-	-	712	2040	1496	1814
II. Other Income	26148	41624	32179	31126	26521	24698
a) Commission, exchange and brokerage	8342	10390	10321	12628	14019	15680
b) Net profit (loss) on sale of investments	7914	17345	15931	11476	9358	5636
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	1	21	26	44
e) Net profit (loss) on exchange transactions	1467	1439	2889	2453	1960	1844
f) Miscellaneous income	8425	12449	3037	4548	1157	1493
Total (I+II)	323317	347311	227055	235468	171130	200492
Expenditure & Provisions						
III. Interest Expended	198786	193754	144383	170779	103568	119305
a) Interest on deposits	191479	184061	140689	166195	101440	117641
b) Interest on RBI/inter-bank borrowings	7307	8314	1032	440	1571	817
c) Others	-	1380	2662	4145	557	846
IV. Operating Expenses	47086	57737	34651	38605	25760	34865
a) Payments to and provisions for employees	27877	36636	19041	20680	12286	16327
b) Rent, taxes and lighting	3076	3462	4369	4945	2316	2932
c) Printing and stationery	454	503	356	399	335	381
d) Advertisement and publicity	736	623	295	318	1042	1342
e) Depreciation on bank's property	3251	3693	1984	2223	2053	2263
f) Directors' fees, allowances and expenses	26	48	44	57	70	47
g) Auditors' fees and expenses	564	629	99	117	75	75
h) Law charges	107	87	131	136	63	77
i) Postage, telegrams, telephones, etc.	499	696	630	779	1157	1323
j) Repairs and maintenance	645	665	1194	1227	721	692
k) Insurance	2215	2370	2098	2407	1336	1596
l) Other expenditure	7636	8324	4411	5316	4305	7810
V. Net Interest Income (I-III)	98384	111934	50493	33563	41041	56490
VI. Provisions and Contingencies	36462	44583	21351	9372	18218	12719
VII. Operating Profit (I+II-III-IV)	77445	95820	48021	26084	41802	46322
VIII. Profit (Loss) during the year	40984	51238	26670	16712	23584	33603

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	65761	90932	20911	22408	13787	14417
a) Interest/Discount on advances/bills	51792	71860	13428	13253	7744	9579
b) Income on investments	12614	18281	4160	4785	3172	3264
c) Interest on balances with RBI and other inter-bank funds	857	626	3288	4329	2871	1574
d) Others	499	165	35	42	-	-
II. Other Income	10699	10356	1038	1638	1566	1322
a) Commission, exchange and brokerage	4257	5456	373	260	477	493
b) Net profit (loss) on sale of investments	3037	1224	91	622	654	85
c) Net profit (loss) on revaluation of investments	-	-	-31	-117	-	-
d) Net profit (loss) on sale of land and other assets	262	8	-	-	10	-4
e) Net profit (loss) on exchange transactions	881	908	-	-	-	-
f) Miscellaneous income	2262	2759	604	873	426	747
Total (I+II)	76460	101288	21949	24047	15353	15739
Expenditure & Provisions						
III. Interest Expended	50407	66019	11640	13059	7444	8525
a) Interest on deposits	48155	64386	11466	12958	7410	8491
b) Interest on RBI/inter-bank borrowings	1618	1379	3	3	2	1
c) Others	634	255	171	97	32	32
IV. Operating Expenses	15169	18648	3895	4479	3325	3870
a) Payments to and provisions for employees	7845	9247	2594	2765	2050	2289
b) Rent, taxes and lighting	1315	1697	318	397	404	490
c) Printing and stationery	151	176	56	51	45	54
d) Advertisement and publicity	174	178	16	27	35	34
e) Depreciation on bank's property	1272	1730	148	204	346	403
f) Directors' fees, allowances and expenses	57	67	7	8	8	13
g) Auditors' fees and expenses	31	35	15	18	10	12
h) Law charges	44	47	22	24	10	7
i) Postage, telegrams, telephones, etc.	433	637	61	65	43	55
j) Repairs and maintenance	63	96	80	86	71	65
k) Insurance	593	798	169	200	117	134
l) Other expenditure	3191	3939	408	634	188	316
V. Net Interest Income (I-III)	15354	24913	9271	9350	6343	5892
VI. Provisions and Contingencies	5855	13554	2811	2172	1532	1433
VII. Operating Profit (I+II-III-IV)	10884	16621	6414	6509	4584	3343
VIII. Profit (Loss) during the year	5030	3067	3603	4337	3053	1911

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	5406	4021	168692	193572	97715	111841
a) Interest/Discount on advances/bills	3680	2600	127090	151862	74216	85438
b) Income on investments	1382	1362	35881	37807	22760	25407
c) Interest on balances with RBI and other inter-bank funds	186	39	5721	3903	721	881
d) Others	159	20	-	-	17	114
II. Other Income	308	584	16427	20846	13584	17280
a) Commission, exchange and brokerage	137	120	2816	3009	4058	4693
b) Net profit (loss) on sale of investments	52	410	3541	7802	745	809
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	-	77	-5	-2	5
e) Net profit (loss) on exchange transactions	-55	-62	2448	2041	1919	1891
f) Miscellaneous income	172	117	7545	7998	6864	9882
Total (I+II)	5714	4605	185119	214418	111299	129120
Expenditure & Provisions						
III. Interest Expended	3606	3274	116404	136743	64343	74385
a) Interest on deposits	3574	3268	113697	133938	63810	74098
b) Interest on RBI/inter-bank borrowings	32	6	1429	302	207	-
c) Others	-	-	1278	2502	326	287
IV. Operating Expenses	957	996	32848	36618	20429	23145
a) Payments to and provisions for employees	415	468	21418	22632	12435	14398
b) Rent, taxes and lighting	171	142	2731	3086	1662	1868
c) Printing and stationery	8	9	392	707	448	377
d) Advertisement and publicity	4	1	549	765	269	246
e) Depreciation on bank's property	82	79	1390	1676	932	900
f) Directors' fees, allowances and expenses	21	23	37	24	17	29
g) Auditors' fees and expenses	4	4	130	133	38	38
h) Law charges	8	24	98	114	71	58
i) Postage, telegrams, telephones, etc.	20	12	760	750	510	425
j) Repairs and maintenance	25	27	905	1024	715	647
k) Insurance	65	65	1557	1915	813	1004
l) Other expenditure	134	141	2880	3791	2517	3155
V. Net Interest Income (I-III)	1801	746	52288	56829	33372	37455
VI. Provisions and Contingencies	45	20	16393	17681	11507	13137
VII. Operating Profit (I+II-III-IV)	1152	334	35868	41057	26527	31590
VIII. Profit (Loss) during the year	1107	314	19475	23376	15021	18453

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Axis Bank		Development Credit Bank		HDFC Bank	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	1083549	1163802	64521	45940	1633226	1617290
a) Interest/Discount on advances/bills	746586	798660	49459	35989	1213675	1209828
b) Income on investments	305150	342831	12593	9509	400796	398129
c) Interest on balances with RBI and other inter-bank funds	21019	12000	2468	443	18426	8096
d) Others	10793	10310	-	-	330	1238
II. Other Income	289688	394578	12006	10709	329060	380761
a) Commission, exchange and brokerage	217326	256520	7675	6637	245730	283059
b) Net profit (loss) on sale of investments	28843	71405	196	1778	41054	34808
c) Net profit (loss) on revaluation of investments	-	-	-	-	-2799	-301
d) Net profit (loss) on sale of land and other assets	-820	-387	473	-25	419	402
e) Net profit (loss) on exchange transactions	35950	46810	2241	635	59861	61021
f) Miscellaneous income	8388	20231	1422	1684	-15204	1772
Total (I+II)	1373236	1558380	76527	56649	1962286	1998051
Expenditure & Provisions						
III. Interest Expended	714927	663353	44795	31742	891110	778630
a) Interest on deposits	620892	571453	40138	28301	801545	699771
b) Interest on RBI/inter-bank borrowings	28528	14936	2931	2182	88476	74552
c) Others	65508	76964	1726	1259	1089	4307
IV. Operating Expenses	285821	370972	24198	20081	553281	576448
a) Payments to and provisions for employees	99766	125582	10442	8805	223820	228918
b) Rent, taxes and lighting	37030	49609	3544	3145	50740	56105
c) Printing and stationery	7523	8310	344	199	16706	16454
d) Advertisement and publicity	4632	4727	203	144	10868	8312
e) Depreciation on bank's property	18867	23432	1505	1538	35991	39439
f) Directors' fees, allowances and expenses	72	51	46	46	42	45
g) Auditors' fees and expenses	83	105	41	43	133	103
h) Law charges	1072	1474	25	34	1931	3231
i) Postage, telegrams, telephones, etc.	15024	17566	622	347	33437	32588
j) Repairs and maintenance	22354	30233	704	567	30293	45380
k) Insurance	11368	14143	620	467	13875	16106
l) Other expenditure	68030	95740	6101	4747	135446	129769
V. Net Interest Income (I-III)	368621	500450	19725	14198	742116	838660
VI. Provisions and Contingencies	190952	272602	16343	12672	293402	348103
VII. Operating Profit (I+II-III-IV)	372488	524056	7534	4827	517895	642973
VIII. Profit (Loss) during the year	181536	251453	-8810	-7845	224494	294870

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	3109255	2570693	230947	270699	306514	325562
a) Interest/Discount on advances/bills	2232383	1737273	179331	211295	249373	252691
b) Income on investments	740306	646635	48324	55915	55840	72686
c) Interest on balances with RBI and other inter-bank funds	51871	62499	1577	1094	1172	106
d) Others	84695	124286	1715	2395	129	80
II. Other Income	760373	747765	45625	55348	27363	62824
a) Commission, exchange and brokerage	562589	483081	13910	19355	22375	30551
b) Net profit (loss) on sale of investments	180047	54642	12155	11103	-8535	5224
c) Net profit (loss) on revaluation of investments	-51403	18522	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1751	13452	-3063	-3400	27	-294
e) Net profit (loss) on exchange transactions	841	110605	7188	8445	1310	5678
f) Miscellaneous income	66547	67463	15435	19844	12186	21666
Total (I+II)	3869628	3318458	276573	326047	333877	388386
Expenditure & Provisions						
III. Interest Expended	2272593	1759257	185044	182058	154660	139748
a) Interest on deposits	1578516	1151347	157597	156006	109669	98008
b) Interest on RBI/inter-bank borrowings	200459	119513	11997	4829	21991	19922
c) Others	493619	488397	15450	21223	23000	21818
IV. Operating Expenses	704511	585983	54703	73600	119642	118939
a) Payments to and provisions for employees	197170	192579	18714	29056	58363	58348
b) Rent, taxes and lighting	62580	59243	4964	6883	12975	15034
c) Printing and stationery	12003	9160	1309	1397	3356	1765
d) Advertisement and publicity	14028	11080	1551	626	1986	1929
e) Depreciation on bank's property	67860	61950	4417	4529	6956	9000
f) Directors' fees, allowances and expenses	36	42	55	61	18	19
g) Auditors' fees and expenses	227	225	100	106	111	112
h) Law charges	9240	9874	1287	1482	1519	1647
i) Postage, telegrams, telephones, etc.	25385	20077	2747	3477	4191	3283
j) Repairs and maintenance	48969	47246	4170	4780	5591	6077
k) Insurance	22829	20056	2022	2987	1563	1748
l) Other expenditure	244182	154451	13366	18216	23012	19978
V. Net Interest Income (I-III)	836661	811436	45903	88642	151855	185815
VI. Provisions and Contingencies	516709	570720	21991	35359	31966	73589
VII. Operating Profit (I+II-III-IV)	892523	973218	36825	70389	59575	129700
VIII. Profit (Loss) during the year	375813	402498	14834	35031	27610	56111

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31	
	Yes Bank	
	2009 (1)	2010 (2)
Income		
I. Interest Earned	200143	236971
a) Interest/Discount on advances/bills	148781	177150
b) Income on investments	49960	58589
c) Interest on balances with RBI and other inter-bank funds	1151	869
d) Others	252	363
II. Other Income	43690	57553
a) Commission, exchange and brokerage	22577	37911
b) Net profit (loss) on sale of investments	14864	9862
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-16	-59
e) Net profit (loss) on exchange transactions	2811	4412
f) Miscellaneous income	3454	5427
Total (I+II)	243834	294524
Expenditure & Provisions		
III. Interest Expended	149214	158176
a) Interest on deposits	122705	125344
b) Interest on RBI/inter-bank borrowings	25314	30257
c) Others	1194	2574
IV. Operating Expenses	41855	50015
a) Payments to and provisions for employees	21802	25689
b) Rent, taxes and lighting	5634	7305
c) Printing and stationery	431	396
d) Advertisement and publicity	148	1079
e) Depreciation on bank's property	3010	3026
f) Directors' fees, allowances and expenses	38	35
g) Auditors' fees and expenses	38	42
h) Law charges	65	80
i) Postage, telegrams, telephones, etc.	904	721
j) Repairs and maintenance	390	454
k) Insurance	135	160
l) Other expenditure	9258	11029
V. Net Interest Income (I-III)	50930	78795
VI. Provisions and Contingencies	22381	38559
VII. Operating Profit (I+II-III-IV)	52765	86333
VIII. Profit (Loss) during the year	30384	47774

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	455	330	4780	4110	7738	6382
a) Interest/Discount on advances/bills	319	232	1757	1226	5913	5655
b) Income on investments	68	54	1200	1008	1825	713
c) Interest on balances with RBI and other inter-bank funds	68	44	1620	1230	-	14
d) Others	-	-	202	646	-	-
II. Other Income	760	1246	532	328	33479	31460
a) Commission, exchange and brokerage	641	1160	184	185	29736	28906
b) Net profit (loss) on sale of investments	-	-	7	1	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-	102	41
e) Net profit (loss) on exchange transactions	53	25	270	142	-	-
f) Miscellaneous income	65	61	70	-	3642	2513
Total (I+II)	1214	1576	5312	4438	41218	37842
Expenditure & Provisions						
III. Interest Expended	72	43	2002	2008	8117	3215
a) Interest on deposits	53	37	1955	1998	2860	2575
b) Interest on RBI/inter-bank borrowings	19	6	47	11	5237	630
c) Others	-	-	-	-	20	9
IV. Operating Expenses	415	671	1315	1313	37458	32142
a) Payments to and provisions for employees	99	104	541	693	10199	8626
b) Rent, taxes and lighting	56	60	137	153	1197	1369
c) Printing and stationery	8	7	19	21	540	391
d) Advertisement and publicity	8	8	5	4	9895	5961
e) Depreciation on bank's property	16	80	39	31	3277	3077
f) Directors' fees, allowances and expenses	1	-	-	-	-	-
g) Auditors' fees and expenses	3	2	4	4	22	22
h) Law charges	2	-	19	3	48	47
i) Postage, telegrams, telephones, etc.	31	37	45	47	1875	1275
j) Repairs and maintenance	14	15	86	102	952	960
k) Insurance	3	3	47	50	49	54
l) Other expenditure	174	355	373	205	9404	10359
V. Net Interest Income (I-III)	383	287	2778	2101	-379	3168
VI. Provisions and Contingencies	348	390	359	354	6128	7518
VII. Operating Profit (I+II-III-IV)	728	862	1995	1116	-4358	2486
VIII. Profit (Loss) during the year	380	472	1636	762	-10486	-5032

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	4837	3429	24	93	60691	56862
a) Interest/Discount on advances/bills	3327	2578	-	-	38415	26560
b) Income on investments	1404	850	23	93	19967	28905
c) Interest on balances with RBI and other	50	2	1	-	821	38
d) Others	55	-	-	-	1488	1359
II. Other Income	1337	1527	118	-9	39333	49286
a) Commission, exchange and brokerage	987	1340	-	-	6389	6047
b) Net profit (loss) on sale of investments	-	-	-	-	7273	-2606
c) Net profit (loss) on revaluation of investments	-	-	-	-	-333	-3
d) Net profit (loss) on sale of land and other assets	1	1	1	-	11	27
e) Net profit (loss) on exchange transactions	210	94	101	-10	21472	42667
f) Miscellaneous income	140	92	17	-	4520	3153
Total (I+II)	6174	4956	142	84	100023	106147
Expenditure & Provisions						
III. Interest Expended	2252	802	-	-	15189	18599
a) Interest on deposits	99	146	-	-	9399	14537
b) Interest on RBI/inter-bank borrowings	2065	607	-	-	3520	534
c) Others	87	48	-	-	2270	3528
IV. Operating Expenses	850	1078	58	25	17515	24386
a) Payments to and provisions for employees	364	437	-	-	8044	12679
b) Rent, taxes and lighting	56	55	4	-	1424	1592
c) Printing and stationery	6	4	-	-	175	187
d) Advertisement and publicity	3	2	-	-	-	-
e) Depreciation on bank's property	13	16	-	-	784	797
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	4	3	28	23
h) Law charges	2	35	21	18	27	86
i) Postage, telegrams, telephones, etc.	53	56	2	-	393	412
j) Repairs and maintenance	31	27	1	-	469	430
k) Insurance	7	3	-	-	421	622
l) Other expenditure	309	437	26	4	5749	7559
V. Net Interest Income (I-III)	2585	2628	24	93	45502	38262
VI. Provisions and Contingencies	1516	3266	9	9	33620	28117
VII. Operating Profit (I+II-III-IV)	3072	3077	84	58	67319	63162
VIII. Profit (Loss) during the year	1557	-189	75	49	33699	35045

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	4856	4053	1380	1146	54525	42381
a) Interest/Discount on advances/bills	3492	3060	612	553	40811	34482
b) Income on investments	1131	946	212	245	13209	7753
c) Interest on balances with RBI and other	215	48	-	-	67	4
d) Others	19	-	556	349	438	142
II. Other Income	1484	1018	1539	610	17141	13337
a) Commission, exchange and brokerage	583	521	239	236	2284	1799
b) Net profit (loss) on sale of investments	185	180	-	-	172	-180
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-4	-2	-	5	-	-1
e) Net profit (loss) on exchange transactions	266	225	76	41	9899	7316
f) Miscellaneous income	454	94	1224	328	4785	4403
Total (I+II)	6341	5071	2919	1756	71666	55718
Expenditure & Provisions						
III. Interest Expended	2497	2651	322	378	37103	18081
a) Interest on deposits	2177	2541	283	376	25252	11370
b) Interest on RBI/inter-bank borrowings	135	19	-	-	11059	3415
c) Others	184	91	40	2	792	3295
IV. Operating Expenses	1681	1682	320	357	5857	4565
a) Payments to and provisions for employees	742	725	105	130	1788	1920
b) Rent, taxes and lighting	452	381	41	46	534	764
c) Printing and stationery	26	27	7	5	64	61
d) Advertisement and publicity	9	4	3	5	6	7
e) Depreciation on bank's property	121	171	19	27	183	194
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	10	1	1	33	23
h) Law charges	7	4	21	11	18	19
i) Postage, telegrams, telephones, etc.	56	77	52	63	196	205
j) Repairs and maintenance	46	53	14	11	214	260
k) Insurance	51	54	1	1	217	185
l) Other expenditure	166	177	58	57	2604	927
V. Net Interest Income (I-III)	2360	1402	1058	768	17422	24300
VI. Provisions and Contingencies	422	496	301	465	13419	13193
VII. Operating Profit (I+II-III-IV)	2163	738	2276	1022	28706	33072
VIII. Profit (Loss) during the year	1741	241	1976	557	15287	19879

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Bank of Tokyo-Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	31537	25642	203654	165926	63658	58496
a) Interest/Discount on advances/bills	23942	20400	157223	121206	37817	28254
b) Income on investments	6804	3703	43914	41835	25461	25494
c) Interest on balances with RBI and other	545	1538	2375	2540	250	4675
d) Others	246	-	142	346	132	73
II. Other Income	6271	7734	58920	14922	24318	19471
a) Commission, exchange and brokerage	3376	3557	32397	25818	11115	11462
b) Net profit (loss) on sale of investments	-	-	21406	-3410	-4427	-4662
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-10	-5	-5	-	-38	-32
e) Net profit (loss) on exchange transactions	2902	3901	4857	-8569	16819	11801
f) Miscellaneous income	2	280	266	1084	849	902
Total (I+II)	37808	33376	262574	180848	87976	77967
Expenditure & Provisions						
III. Interest Expended	17434	12637	97851	69808	27225	14299
a) Interest on deposits	11464	8936	89574	66120	12967	11383
b) Interest on RBI/inter-bank borrowings	2737	371	6994	1216	14253	2916
c) Others	3232	3330	1284	2472	5	-
IV. Operating Expenses	4080	5078	89246	78014	19344	23815
a) Payments to and provisions for employees	1870	2076	26482	32521	9114	10184
b) Rent, taxes and lighting	400	421	6429	6299	1655	1596
c) Printing and stationery	71	78	860	438	176	160
d) Advertisement and publicity	3	6	3022	1907	127	225
e) Depreciation on bank's property	682	659	3240	5175	631	638
f) Directors' fees, allowances and expenses	1	1	-	-	-	-
g) Auditors' fees and expenses	10	11	42	37	29	29
h) Law charges	104	34	159	571	12	23
i) Postage, telegrams, telephones, etc.	74	83	2577	1665	371	341
j) Repairs and maintenance	179	214	319	512	866	1741
k) Insurance	151	237	654	686	385	435
l) Other expenditure	535	1257	45461	28205	5977	8442
Net Interest Income (I-III)	14103	13004	105803	96118	36433	44197
VI. Provisions and Contingencies	9518	8335	72467	88433	24409	21812
VII. Operating Profit (I+II-III-IV)	16294	15660	75477	33026	41406	39853
VIII. Profit (Loss) during the year	6776	7326	3010	-55407	16997	18041

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	1859	1693	684024	607047	34660	32976
a) Interest/Discount on advances/bills	1638	1611	493470	401888	18053	12820
b) Income on investments	195	71	162663	179320	16305	20010
c) Interest on balances with RBI and other	26	11	27711	24229	270	122
d) Others	-	-	179	1610	31	24
II. Other Income	304	361	358230	159134	25493	23975
a) Commission, exchange and brokerage	101	116	112532	88562	4197	8857
b) Net profit (loss) on sale of investments	-	-	60423	-23079	1642	-814
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	-32	1334	-325	-7	-7
e) Net profit (loss) on exchange transactions	86	121	182556	92345	19452	15844
f) Miscellaneous income	115	155	1384	1629	208	95
Total (I+II)	2163	2054	1042254	766180	60152	56951
Expenditure & Provisions						
III. Interest Expended	644	297	242884	201676	17370	10132
a) Interest on deposits	393	266	191404	167068	3023	3587
b) Interest on RBI/inter-bank borrowings	251	30	36090	15847	13103	5049
c) Others	-	1	15390	18761	1244	1497
IV. Operating Expenses	859	1238	258723	235432	9959	8030
a) Payments to and provisions for employees	303	380	88062	87512	5762	4250
b) Rent, taxes and lighting	155	164	13840	11535	687	705
c) Printing and stationery	5	4	3952	4266	32	23
d) Advertisement and publicity	-	2	15527	10038	95	126
e) Depreciation on bank's property	23	51	9074	8060	350	342
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	66	65	4	4
h) Law charges	23	29	846	930	120	83
i) Postage, telegrams, telephones, etc.	10	14	12880	14996	125	90
j) Repairs and maintenance	8	65	6753	6112	355	179
k) Insurance	10	7	4635	5222	91	113
l) Other expenditure	315	517	103087	86695	2338	2115
V. Net Interest Income (I-III)	1215	1396	441140	405371	17290	22844
VI. Provisions and Contingencies	95	192	323339	243034	17270	30969
VII. Operating Profit (I+II-III-IV)	660	519	540647	329073	32824	38789
VIII. Profit (Loss) during the year	565	328	217308	86039	15554	7820

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	DBS Bank		Deutsche Bank		FirstRand Bank #	
	2009	2010	2009	2010	2009	2010
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	80864	87981	188144	157887		565
a) Interest/Discount on advances/bills	23891	27625	118214	94513		71
b) Income on investments	40315	58902	66005	62127		248
c) Interest on balances with RBI and other	16658	1454	2261	1245		245
d) Others	-	-	1665	2		-
II. Other Income	30220	15487	101969	81705		1194
a) Commission, exchange and brokerage	19490	17039	43024	45848		66
b) Net profit (loss) on sale of investments	-536	2504	20354	-2736		-9
c) Net profit (loss) on revaluation of investments	-	-	-	-		-
d) Net profit (loss) on sale of land and other assets	3	3	-20	-749		-3
e) Net profit (loss) on exchange transactions	11207	-4084	35731	34134		20
f) Miscellaneous income	55	24	2878	5208		1120
Total (I+II)	111084	103468	290113	239592		1759
Expenditure & Provisions						
III. Interest Expended	49392	31760	58793	30235		98
a) Interest on deposits	22380	20516	23115	15672		-
b) Interest on RBI/inter-bank borrowings	27012	11244	35241	14331		52
c) Others	-	-	438	232		45
IV. Operating Expenses	16482	16755	115508	95638		5386
a) Payments to and provisions for employees	9152	7328	42421	51057		3952
b) Rent, taxes and lighting	2196	3676	5625	3262		321
c) Printing and stationery	42	56	1267	710		7
d) Advertisement and publicity	428	278	1014	1497		-
e) Depreciation on bank's property	866	1290	3291	3327		291
f) Directors' fees, allowances and expenses	-	-	-	-		-
g) Auditors' fees and expenses	4	5	28	50		5
h) Law charges	46	81	405	264		69
i) Postage, telegrams, telephones, etc.	299	467	4277	3883		129
j) Repairs and maintenance	219	339	3558	3566		71
k) Insurance	266	440	2365	-367		60
l) Other expenditure	2965	2795	51257	28388		482
V. Net Interest Income (I-III)	31472	56220	129351	127652		467
VI. Provisions and Contingencies	19306	27949	72806	69083		8
VII. Operating Profit (I+II-III-IV)	45210	54952	115812	113718		-3724
VIII. Profit (Loss) during the year	25904	27003	43006	44635		-3732

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	HSBC		J. P. Morgan Chase Bank		JSC VTB Bank	
	2009	2010	2009	2010	2009	2010
	(37)	(38)	(39)	(40)	(41)	(42)
Income						
I. Interest Earned	632693	516588	51320	43810	683	523
a) Interest/Discount on advances/bills	392105	264483	7363	2862	83	131
b) Income on investments	222705	244772	42252	32910	-	3
c) Interest on balances with RBI and other	15479	6600	1562	7730	600	389
d) Others	2403	733	144	309	-	-
II. Other Income	269942	213548	72094	-10100	14	27
a) Commission, exchange and brokerage	130700	105866	13846	11673	10	12
b) Net profit (loss) on sale of investments	21657	-9284	2691	-3362	-	-
c) Net profit (loss) on revaluation of investments	7747	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	17	-100	-	2	-	-
e) Net profit (loss) on exchange transactions	112831	91033	44595	-19336	4	8
f) Miscellaneous income	-3009	26034	10961	923	-	7
Total (I+II)	902635	730137	123414	33711	697	550
Expenditure & Provisions						
III. Interest Expended	266100	191466	23078	17988	-	-
a) Interest on deposits	228596	170433	11905	13388	-	-
b) Interest on RBI/inter-bank borrowings	34757	19910	5379	2484	-	-
c) Others	2747	1122	5795	2115	-	-
IV. Operating Expenses	219467	195012	13783	16300	697	768
a) Payments to and provisions for employees	87429	82230	7823	9806	233	272
b) Rent, taxes and lighting	14678	14301	750	896	297	335
c) Printing and stationery	2738	1653	50	65	8	7
d) Advertisement and publicity	7776	8957	2	3	-	1
e) Depreciation on bank's property	9308	8783	206	313	9	32
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	29	45	22	20	10	10
h) Law charges	748	655	104	306	10	-
i) Postage, telegrams, telephones, etc.	7468	5949	584	505	7	8
j) Repairs and maintenance	4698	4061	540	933	9	11
k) Insurance	4963	7179	322	454	1	1
l) Other expenditure	79631	61199	3378	3000	113	90
V. Net Interest Income (I-III)	366593	325122	28242	25823	683	523
VI. Provisions and Contingencies	287940	262667	42167	-1681	29	-81
VII. Operating Profit (I+II-III-IV)	417068	343659	86553	-577	-	-218
VIII. Profit (Loss) during the year	129128	80991	44386	1104	-29	-137

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 -10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010
	(43)	(44)	(45)	(46)	(47)	(48)
Income						
I. Interest Earned	1028	790	533	524	12904	9837
a) Interest/Discount on advances/bills	76	53	135	125	10690	7930
b) Income on investments	199	202	274	346	2051	1704
c) Interest on balances with RBI and other	752	535	124	51	156	174
d) Others	-	-	-	2	7	29
II. Other Income	94	108	1035	1312	3813	3726
a) Commission, exchange and brokerage	50	54	839	1024	1695	1653
b) Net profit (loss) on sale of investments	-	-3	-	22	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	1	-	-138	-14
e) Net profit (loss) on exchange transactions	44	58	149	71	2257	2086
f) Miscellaneous income	-	-	46	195	-	-
Total (I+II)	1122	898	1568	1836	16717	13563
Expenditure & Provisions						
III. Interest Expended	455	366	15	11	5817	5058
a) Interest on deposits	455	366	12	10	3927	4944
b) Interest on RBI/inter-bank borrowings	-	-	4	-	1246	6
c) Others	-	-	-	1	644	108
IV. Operating Expenses	323	391	602	836	3621	4604
a) Payments to and provisions for employees	63	71	254	306	1494	1811
b) Rent, taxes and lighting	155	223	98	146	1089	1134
c) Printing and stationery	2	2	9	7	27	31
d) Advertisement and publicity	1	1	3	8	2	2
e) Depreciation on bank's property	28	20	46	42	149	702
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	2	2	2	15	15
h) Law charges	-	-	13	12	12	7
i) Postage, telegrams, telephones, etc.	5	5	40	34	35	36
j) Repairs and maintenance	16	20	30	35	105	108
k) Insurance	2	1	11	9	61	145
l) Other expenditure	47	45	96	235	632	614
V. Net Interest Income (I-III)	573	424	517	513	7087	4779
VI. Provisions and Contingencies	158	63	405	562	3008	1847
VII. Operating Profit (I+II-III-IV)	344	141	951	989	7279	3901
VIII. Profit (Loss) during the year	186	78	546	427	4271	2054

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Oman International Bank		Royal Bank of Scotland #		Shinhan Bank	
	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)
Income						
I. Interest Earned	1452	1437	311967	212626	6387	6933
a) Interest/Discount on advances/bills	7	8	230950	155210	4321	4469
b) Income on investments	632	635	69116	56426	954	918
c) Interest on balances with RBI and other	813	794	1416	417	1108	1541
d) Others	-	-	10485	573	4	4
II. Other Income	255	1093	122511	74948	838	1259
a) Commission, exchange and brokerage	33	33	62888	44779	360	481
b) Net profit (loss) on sale of investments	-	-	-2369	435	12	10
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	2	1	4	936	-1	-
e) Net profit (loss) on exchange transactions	71	27	56158	18644	452	750
f) Miscellaneous income	150	1032	5829	10153	15	18
Total (I+II)	1707	2530	434478	287573	7225	8192
Expenditure & Provisions						
III. Interest Expended	921	848	143715	71412	2566	2221
a) Interest on deposits	822	808	80071	51572	2370	2214
b) Interest on RBI/inter-bank borrowings	99	39	38256	16052	188	5
c) Others	-	-	25388	3788	8	1
IV. Operating Expenses	608	657	149735	99628	1278	1327
a) Payments to and provisions for employees	173	189	75145	41677	528	481
b) Rent, taxes and lighting	51	52	9767	8876	406	392
c) Printing and stationery	5	6	1719	1402	13	12
d) Advertisement and publicity	7	2	5068	4232	8	8
e) Depreciation on bank's property	127	119	4367	3953	56	41
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	60	60	2	3
h) Law charges	21	29	429	508	-	3
i) Postage, telegrams, telephones, etc.	23	20	4471	4086	61	62
j) Repairs and maintenance	27	36	3868	5870	28	36
k) Insurance	19	18	1908	1706	51	87
l) Other expenditure	151	182	42934	27260	125	203
V. Net Interest Income (I-III)	531	589	168252	141214	3821	4712
VI. Provisions and Contingencies	-114	144	139089	127018	1451	2218
VII. Operating Profit (I+II-III-IV)	178	1025	141028	116534	3381	4644
VIII. Profit (Loss) during the year	293	881	1940	-10485	1929	2426

Note : # see 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 -09 AND 2009 - 10 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Societe Generale		Sonali Bank		Standard Chartered Bank	
	2009	2010	2009	2010	2009	2010
	(55)	(56)	(57)	(58)	(59)	(60)
Income						
I. Interest Earned	15267	10856	137	114	564941	567489
a) Interest/Discount on advances/bills	4757	2961	68	64	435822	417427
b) Income on investments	10409	7846	49	47	124303	141244
c) Interest on balances with RBI and other	53	35	16	3	2951	4497
d) Others	47	14	4	-	1866	4321
II. Other Income	6878	906	463	496	309705	283762
a) Commission, exchange and brokerage	2813	1167	370	406	176200	247564
b) Net profit (loss) on sale of investments	-863	-414	-	-	-13487	-11111
c) Net profit (loss) on revaluation of investments	-	-	-	-	25183	-34855
d) Net profit (loss) on sale of land and other assets	1	8	-	-	149	155
e) Net profit (loss) on exchange transactions	2266	725	67	69	59195	46607
f) Miscellaneous income	2662	-580	26	21	62466	35401
Total (I+II)	22145	11762	600	611	874646	851251
Expenditure & Provisions						
III. Interest Expended	8017	4419	65	71	248962	178378
a) Interest on deposits	5781	3815	40	49	196241	144160
b) Interest on RBI/inter-bank borrowings	1227	167	-	-	36890	14968
c) Others	1009	436	25	22	15831	19250
IV. Operating Expenses	6552	6235	339	397	249970	241897
a) Payments to and provisions for employees	3207	3339	202	256	105222	102455
b) Rent, taxes and lighting	918	974	64	65	14627	14872
c) Printing and stationery	40	31	5	5	4022	1932
d) Advertisement and publicity	28	-	2	2	28906	26961
e) Depreciation on bank's property	527	495	4	3	5572	5984
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	4	9	3	3	54	61
h) Law charges	19	3	2	-	3410	6720
i) Postage, telegrams, telephones, etc.	219	163	25	29	7799	7879
j) Repairs and maintenance	63	85	2	1	7413	5538
k) Insurance	145	99	3	3	4555	5943
l) Other expenditure	1382	1034	28	29	68393	63552
V. Net Interest Income (I-III)	7250	6437	73	43	315979	389111
VI. Provisions and Contingencies	3617	669	91	73	185037	218271
VII. Operating Profit (I+II-III-IV)	7576	1109	197	142	375714	430975
VIII. Profit (Loss) during the year	3959	439	106	69	190677	212704

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Concl'd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31			
	State Bank of Mauritius		UBS AG	
	2009	2010	2009	2010
	(61)	(62)	(63)	(64)
Income				
I. Interest Earned	4452	4359	756	6072
a) Interest/Discount on advances/bills	2902	3135	-	-
b) Income on investments	809	637	64	5545
c) Interest on balances with RBI and other	740	586	691	527
d) Others	-	1	-	-
II. Other Income	307	457	-	811
a) Commission, exchange and brokerage	83	99	-	-
b) Net profit (loss) on sale of investments	-68	-44	-	217
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-3	-	-
e) Net profit (loss) on exchange transactions	12	38	-	229
f) Miscellaneous income	280	367	-	364
Total (I+II)	4759	4816	756	6883
Expenditure & Provisions				
III. Interest Expended	3054	3566	-	1266
a) Interest on deposits	2186	3165	-	940
b) Interest on RBI/inter-bank borrowings	868	398	-	326
c) Others	-	3	-	-
IV. Operating Expenses	622	717	2574	5805
a) Payments to and provisions for employees	184	235	1390	2827
b) Rent, taxes and lighting	27	71	775	1540
c) Printing and stationery	5	5	5	17
d) Advertisement and publicity	3	1	-	3
e) Depreciation on bank's property	112	74	57	458
f) Directors' fees, allowances and expenses	-	-	-	-
g) Auditors' fees and expenses	3	5	14	17
h) Law charges	-	15	1	-
i) Postage, telegrams, telephones, etc.	31	30	19	66
j) Repairs and maintenance	35	36	80	400
k) Insurance	27	40	-	1
l) Other expenditure	195	205	232	476
V. Net Interest Income (I-III)	1398	792	756	4807
VI. Provisions and Contingencies	517	933	156	-293
VII. Operating Profit (I+II-III-IV)	1083	532	-1818	-188
VIII. Profit (Loss) during the year	566	-401	-1974	105

Source : Annual accounts of banks.

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2009 AND 2010**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2009						2010					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
State Bank of India & its Associates												
State Bank of India	8.53	4.44	12.97	9.38	4.87	14.25	8.46	3.54	12.00	9.45	3.94	13.39
State Bank of Bikaner & Jaipur	7.68	5.50	13.18	8.46	6.06	14.52	7.50	4.44	11.94	8.35	4.95	13.30
State Bank of Hyderabad	6.55	4.03	10.58	7.14	4.39	11.53	7.95	5.76	13.71	8.64	6.26	14.90
State Bank of Indore	6.94	4.87	11.81	7.91	5.55	13.46	7.66	4.42	12.08	8.58	4.95	13.53
State Bank of Mysore	6.83	5.58	12.41	7.15	5.84	12.99	7.40	4.72	12.12	7.59	4.83	12.42
State Bank of Patiala	6.30	5.13	11.43	6.94	5.66	12.60	7.66	4.79	12.45	8.16	5.10	13.26
State Bank of Travancore	7.43	4.70	12.13	8.59	5.44	14.03	8.00	3.89	11.89	9.24	4.50	13.74
Nationalised Banks \$												
Allahabad Bank	7.23	4.65	11.89	8.01	5.10	13.11	8.04	4.94	12.98	8.12	5.50	13.62
Andhra Bank	8.11	4.26	12.37	8.67	4.55	13.22	7.81	5.49	13.30	8.18	5.75	13.93
Bank of Baroda	7.79	5.09	12.88	8.49	5.56	14.05	8.22	4.62	12.84	9.20	5.16	14.36
Bank of India	8.73	4.48	13.21	8.91	4.10	13.01	8.29	4.34	12.63	8.48	4.46	12.94
Bank of Maharashtra	5.45	5.30	10.75	6.11	5.94	12.05	5.68	5.65	11.33	6.41	6.37	12.78
Canara Bank	6.74	5.14	11.88	8.01	6.09	14.10	7.29	4.18	11.47	8.54	4.89	13.43
Central Bank of India	6.24	5.51	11.75	6.97	6.15	13.12	6.03	4.78	10.81	6.83	5.40	12.23
Corporation Bank	8.93	4.73	13.66	8.90	4.71	13.61	9.03	5.97	15.00	9.25	6.12	15.37
Dena Bank	6.01	4.72	10.73	6.76	5.31	12.07	6.80	3.84	10.65	8.16	4.61	12.77
Indian Bank	11.28	1.99	13.27	11.88	2.10	13.98	10.65	1.51	12.16	11.13	1.58	12.71
Indian Overseas Bank	7.58	5.12	12.70	7.88	5.32	13.2	8.36	5.90	14.26	8.67	6.11	14.78
Oriental Bank of Commerce	8.41	3.59	12.00	9.10	3.88	12.98	8.02	2.81	10.83	9.28	3.26	12.54
Punjab & Sind Bank	6.99	4.89	11.88	8.44	5.91	14.35	6.89	4.85	11.74	7.68	5.42	13.10
Punjab National Bank	8.05	4.54	12.59	8.98	5.05	14.03	8.38	4.59	12.97	9.11	5.05	14.16
Syndicate Bank	7.03	4.34	11.37	7.85	4.83	12.68	7.26	3.94	11.20	8.24	4.46	12.70
Union Bank of India	7.41	4.60	12.01	8.19	5.08	13.27	7.36	4.25	11.61	7.91	4.60	12.51
United Bank of India	6.55	4.96	11.51	7.56	5.72	13.28	7.02	3.99	11.01	8.16	4.64	12.80
UCO Bank	5.30	4.45	9.75	6.48	5.45	11.93	6.06	5.29	11.35	7.05	6.16	13.21
Vijaya Bank	7.71	5.37	13.08	7.74	5.41	13.15	7.28	4.51	11.79	7.69	4.81	12.50
IDBI Bank Ltd.	6.60	4.63	11.23	6.81	4.76	11.57	5.97	4.86	10.83	6.24	5.07	11.31

Note : \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2009						2010					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Old Private Sector Banks												
Bank of Rajasthan	6.45	5.55	12.00	6.19	5.31	11.50	3.87	3.87	7.74	3.76	3.76	7.52
Catholic Syrian Bank	8.61	3.41	12.01	8.81	3.48	12.29	7.20	2.45	9.65	8.07	2.74	10.82
City Union Bank	11.30	1.19	12.49	11.48	1.21	12.69	11.15	0.94	12.09	12.41	1.05	13.46
Dhanlaxmi Bank	12.90	1.54	14.44	13.75	1.63	15.38	8.45	4.02	12.47	8.80	4.19	12.99
Federal Bank	17.52	2.62	20.14	18.42	1.80	20.22	15.27	2.00	17.27	16.92	1.44	18.36
ING Vysya Bank	6.91	4.77	11.68	6.89	4.76	11.65	8.84	4.10	12.94	10.11	4.80	14.91
Jammu & Kashmir Bank	12.77	0.69	13.46	13.80	0.68	14.48	11.91	2.90	14.81	12.79	3.10	15.89
Karnataka Bank	10.65	2.89	13.54	10.60	2.88	13.48	9.56	2.29	11.85	9.98	2.39	12.37
Karur Vysya Bank	12.63	0.45	13.08	14.40	0.52	14.92	11.10	1.38	12.48	12.88	1.61	14.49
Lakshmi Vilas Bank	8.63	1.46	10.09	8.81	1.48	10.29	11.52	2.69	14.21	12.01	2.81	14.82
Nainital Bank	12.57	1.32	13.89	11.85	1.25	13.10	14.23	1.30	15.53	14.38	1.30	15.68
Ratnakar Bank	44.22	0.65	44.87	41.69	0.61	42.30	35.43	0.58	36.01	33.53	0.54	34.07
SBI Commercial & International Bank	23.81	0.00	23.81	21.49	-0.25	21.24	31.17	0.83	32.00	26.60	0.71	27.31
South Indian Bank	12.44	1.45	13.89	13.22	1.54	14.76	11.89	2.84	14.73	12.42	2.97	15.39
Tamilnad Mercantile Bank	13.83	0.65	14.48	15.33	0.72	16.05	13.47	0.62	14.09	14.86	0.68	15.54
New Private Sector Banks												
Axis Bank	8.47	4.05	12.52	9.26	4.43	13.69	10.65	4.40	15.05	11.18	4.62	15.80
Development Credit Bank	11.62	1.82	13.44	11.50	1.80	13.30	12.34	3.02	15.36	11.93	2.92	14.85
HDFC Bank	10.18	4.91	15.09	10.58	5.11	15.69	12.50	3.95	16.45	13.26	4.18	17.44
ICICI Bank	12.16	3.76	15.92	11.84	3.69	15.53	13.48	5.66	19.14	13.96	5.45	19.41
IndusInd Bank	7.52	4.81	12.33	7.65	4.90	12.55	8.43	4.97	13.40	9.65	5.68	15.33
Kotak Mahindra Bank	16.01	3.85	19.86	16.13	3.88	20.01	15.17	2.88	18.05	15.42	2.93	18.35
Yes Bank	7.47	7.06	14.53	9.50	7.10	16.60	10.76	6.49	17.25	12.90	7.70	20.60

Source : Annual accounts of banks.

TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.)

(Per cent)

Bank Name	CRAR (as on March 31)											
	2009						2010					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Foreign Banks												
Abu Dhabi Commercial Bank	53.26	1.03	54.29	46.67	0.90	47.57	49.79	1.12	50.91	43.81	0.98	44.79
American Express Banking Corp.	36.49	1.25	37.74	20.09	1.25	21.34	26.28	1.25	27.53	17.85	1.25	19.10
Antwerp Diamond Bank	28.70	0.38	29.08	26.44	0.35	26.79	46.72	0.36	47.08	33.46	0.26	33.72
AB Bank	131.73	1.39	133.12	49.97	0.70	50.67	42.94	0.58	43.52	29.61	0.40	30.01
Bank Internasional Indonesia	501.34	0.00	501.34	NA	NA	NA	531.80	0.00	531.80	NA	NA	NA
Bank of America	12.20	1.63	13.83	11.23	1.50	12.73	16.58	0.58	17.16	14.97	0.52	15.49
Bank of Bahrain and Kuwait	29.30	1.25	30.55	24.47	1.05	25.52	26.12	0.60	26.72	24.45	0.56	25.01
Bank of Ceylon	62.16	1.51	63.67	44.11	1.07	45.18	81.09	2.21	83.30	49.49	1.36	50.85
Bank of Nova Scotia	15.05	4.29	19.34	9.75	2.95	12.70	17.22	3.32	20.54	11.03	2.12	13.15
Bank of Tokyo-Mitsubishi UFJ	29.59	0.73	30.32	28.80	0.71	29.51	48.28	0.54	48.82	67.40	0.76	68.16
Barclays Bank	15.44	0.42	15.86	16.62	0.45	17.07	15.14	0.47	15.61	16.47	0.52	16.99
BNP Paribas	8.54	4.06	12.60	8.38	3.99	12.37	11.29	5.08	16.37	10.89	4.89	15.78
Calyon Bank	9.76	3.39	13.15	9.80	3.40	13.20	15.82	5.15	20.97	14.70	4.80	19.50
Chinatrust Commercial bank	50.23	1.48	51.71	44.75	0.65	45.40	34.20	0.97	35.17	30.70	0.42	31.12
Citibank	13.90	0.92	14.82	12.42	0.81	13.23	19.76	0.99	20.75	17.27	0.87	18.14
DBS Bank	12.03	6.37	18.40	10.27	5.43	15.70	8.96	4.68	13.64	11.14	5.82	16.96
Deutsche Bank	14.78	0.64	15.42	14.62	0.63	15.25	15.89	0.69	16.58	15.77	0.68	16.45
FirstRand Bank #							120.12	0.07	120.19	74.69	0.04	74.73
Hong Kong & Shanghai Banking Corpn.	12.98	1.09	14.07	14.12	1.19	15.31	14.37	1.21	15.58	16.63	1.40	18.03
JPMorgan Chase Bank	16.24	0.55	16.79	15.38	0.52	15.90	23.72	0.74	24.46	22.92	0.71	23.63
JSC VTB Bank	323.47	0.00	323.47	317.51	0.00	317.51	302.36	0.00	302.36	225.93	0.00	225.93
Krung Thai Bank Public Company	110.55	1.25	111.80	80.61	1.25	81.86	64.46	1.25	65.71	59.77	1.25	61.02
Mashreq Bank	172.03	3.43	175.47	75.55	1.25	76.80	124.32	3.04	127.36	76.96	1.25	78.21
MIZUHO Corporate Bank	36.92	0.29	37.21	37.29	0.29	37.58	40.43	0.40	40.83	38.60	0.38	38.98
Oman International Bank	25.37	2.11	27.48	23.25	1.92	25.17	44.96	1.25	46.21	39.83	1.25	41.08
Royal Bank of Scotland #	7.87	5.53	13.40	7.43	5.23	12.66	8.50	4.89	13.39	7.94	4.56	12.50
Shinhan Bank	51.07	0.63	51.70	36.35	0.45	36.80	56.95	1.25	58.20	39.89	0.96	40.85
Societe Generale	31.94	0.56	32.50	22.08	0.39	22.47	28.27	1.05	29.32	21.96	0.81	22.77
Sonali Bank	36.67	0.38	37.05	20.10	0.21	20.31	46.71	0.52	47.23	19.81	0.22	20.03
Standard Chartered Bank	9.16	4.13	13.29	7.99	3.57	11.56	10.65	4.16	14.81	8.94	3.47	12.41
State Bank of Mauritius	32.33	2.29	34.62	35.52	2.49	38.01	32.54	2.56	35.10	31.91	2.49	34.40
UBS AG	257.54	0.00	257.54	229.37	0.00	229.37	107.19	0.02	107.21	157.83	0.03	157.86

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2010

(Amount in ₹ lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
State Bank of India & its Associates					
State Bank of India	476003	462233	-98799	76049	915486
State Bank of Bikaner and Jaipur	23434	14191	-3269	10501	44857
State Bank of Hyderabad	56848	13752	-6182	25390	89808
State Bank of Indore	16336	16205	-2381	6386	36546
State Bank of Mysore	25803	8625	-3682	16736	47482
State Bank of Patiala	31644	21940	-1310	23408	75682
State Bank of Travancore	20371	8053	-2047	10783	37160
Nationalised Banks					
Allahabad Bank	56529	83021	-10244	4916	134222
Andhra Bank	39000	30521	-4134	11010	76397
Bank of Baroda	117973	90065	-38074	17729	187693
Bank of India	75276	175425	24347	21322	296370
Bank of Maharashtra	12925	25062	-5407	4917	37497
Canara Bank	80000	142617	-32866	14187	203938
Central Bank of India	49131	28840	6479	15579	100029
Corporation Bank	49205	34525	6191	6127	96048
Dena Bank	17554	9671	2612	3095	32932
Indian Bank	79662	39210	-9595	9959	119236
Indian Overseas Bank	27199	91946	-12002	6623	113766
Oriental Bank of Commerce	47084	53159	-52	28491	128682
Punjab and Sind Bank	15924	9192	11080	680	36876
Punjab National Bank	199943	99428	6844	35878	342093
Syndicate Bank	36071	53056	-4463	21374	106038
UCO Bank	19378	35380	8929	5658	69345
Union Bank of India	75800	69892	-11734	24481	158439
United Bank of India	8816	27271	-7547	26809	55349
Vijaya Bank	19386	47435	-18103	6249	54967
Other Public Sector Bank					
IDBI Bank Ltd.	1358	23634	24795	119794	169581

Source : Annual accounts of banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2010 (Contd.)

(Amount in ₹ lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Old Private Sector Banks					
Bank of Rajasthan	-4292	5991	-	5724	7423
Catholic Syrian Bank	-956	891	-146	815	604
City Union Bank	4250	-	406	5647	10303
Dhanalakshmi Bank	444	243	67	784	1538
Federal Bank	39500	41311	-9774	8993	80030
ING Vysya Bank	12929	22963	-176	4259	39974
Jammu & Kashmir Bank	27923	15000	-3881	5542	44584
Karnataka Bank	6544	8856	1823	-4205	9372
Karur Vysya Bank	8984	-	765	2970	12719
Lakshmi Vilas Bank	519	-	461	12574	13554
Nainital Bank	1992	-	-	180	2172
Ratnakar Bank	946	455	-98	129	1432
SBI Comm. & Intl. Bank	79	-59	-	-	20
South Indian Bank	13355	3712	-4094	4708	17681
Tamilnad Mercantile Bank	10001	1716	753	667	13137
New Private Sector Bank					
Axis Bank	133718	135704	-2223	5403	272602
Development Credit Bank	571	11352	158	591	12672
HDFC Bank	134099	193893	-	20111	348103
ICICI Bank	132034	436216	-265	2735	570720
IndusInd Bank	18274	13128	-29	3985	35358
Kotak Mahindra Bank	25000	46529	-240	2300	73589
Yes Bank	24875	8760	1541	3384	38560
Foreign Banks					
AB Bank	348	53	-	1	402
Abu Dhabi Commercial Bank	410	-32	-11	-13	354
American Express Banking Corp.	-5	-409	-	7933	7518
Antwerp Diamond Bank	77	-	-	3189	3266

Source : Annual accounts of banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2010 (Concl'd.)

(Amount in ₹ lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Bank Internasional Indonesia	9	-	-	-	9
Bank of America	27732	-	401	-15	28117
Bank of Bahrain & Kuwait	394	-968	159	911	496
Bank of Ceylon	392	20	39	14	465
Bank of Nova Scotia	12971	963	488	-1228	13193
Bank of Tokyo-Mitsubishi, UFJ	8539	-82	-	-122	8335
Barclays Bank	-33619	46918	-	75134	88433
BNP Paribas	15526	3192	3093	-	21812
Chinatrust Commercial Bank	161	31	-	-	192
Citibank	50149	164912	25424	2548	243034
Credit Agricole Bank	16067	13813	963	127	30970
DBS Bank	19194	1991	4633	2132	27950
Deutsche Bank	38660	-4659	9270	25812	69083
FirstRand Bank	-	-	-	8	8
HSBC	70005	164288	24184	4190	262667
J.P.Morgan Chase Bank	438	1539	-4611	953	-1681
JSC VTB Bank	-112	-	-	31	-81
Krung Thai Bank	63	-	-	-	63
Mashreqbank	400	-	60	102	562
Mizuho Corporate Bank	1643	-2	-	206	1847
Oman International Bank	89	-	53	2	144
Royal Bank of Scotland	-8542	-2936	-700	139196	127018
Shinhan Bank	1831	-	-	387	2218
Societe Generale	781	121	-682	449	
Sonali Bank	66	7	-	-	73
Standard Chartered Bank	147911	-	-40	70400	218271
State Bank of Mauritius	709	188	31	-	928
UBS AG	-563	-	244	26	-293

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contacts		Guarantees given on behalf of constituents			
			In India		Outside India	
	2009	2010	2009	2010	2009	2010
(1)	(2)	(3)	(4)	(5)	(6)	
State Bank of India & its Associates						
State Bank of India	28942924	24503145	4654440	6447973	2641729	3652189
State Bank of Bikaner and Jaipur	811312	473234	147205	146862	-	-
State Bank of Hyderabad	2047027	2167125	419112	463822	42902	52016
State Bank of Indore	3440005	4187619	152104	172138	7756	1523
State Bank of Mysore	1559650	1537727	130439	161022	-	-
State Bank of Patiala	1334090	2310148	415392	435508	14401	12031
State Bank of Travancore	966755	675418	267069	277904	5316	825
Total	39101761	35854417	6185760	8105229	2712103	3718583
Nationalised Banks						
Allahabad Bank	3688890	3706589	345905	442934	21745	44663
Andhra Bank	2462708	2854201	386424	713573	18759	15508
Bank of Baroda	4818686	5608926	632302	856101	307237	495363
Bank of India	6523787	6731003	1111334	1581202	392022	467631
Bank of Maharashtra	956809	1154478	309958	363268	59864	31563
Canara Bank	11305869	8667014	2282647	2294504	3118	2773
Central Bank of India	1647440	2652998	394675	565007	27718	12751
Corporation Bank	2978495	2432993	596095	884756	57473	85262
Dena Bank	530076	656375	280001	267377	-	-
IDBI Bank Ltd.	3382897	3239227	2645914	3594064	3585	200148
Indian Bank	937103	840289	441989	689008	4861	4400
Indian Overseas Bank	1544202	1563142	804463	844530	27190	24703
Oriental Bank of Commerce	1322772	2612896	784755	1051989	187593	27912
Punjab and Sind Bank	339915	390757	81352	107968	-	-
Punjab National Bank	5774978	4211848	1328904	1651419	668944	754706
Syndicate Bank	6017800	4211703	575957	642202	10053	418
UCO Bank	3920720	2327792	531019	804715	18466	14630
Union Bank of India	5413663	5141409	817002	1102130	17973	19525
United Bank of India	230507	554566	164834	239441	28601	31138
Vijaya Bank	537583	518780	323164	302378	-	-
Total	64334899	60076985	14838694	18998566	1855203	2233093

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Acceptances endorsements and other obligations		Other @		Total	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
State Bank of India & its Associates						
State Bank of India	10909349	11852671	25221533	8388711	72369976	54844689
State Bank of Bikaner and Jaipur	127601	208976	19115	35581	1105233	864653
State Bank of Hyderabad	415259	510083	78931	26786	3003230	3219832
State Bank of Indore	192881	219005	29415	31804	3822161	4612089
State Bank of Mysore	204038	288445	17314	18552	1911440	2005747
State Bank of Patiala	499013	643750	25974	14255	2288869	3415692
State Bank of Travancore	208768	327855	25374	29534	1473281	1311536
Total	12556908	14050785	25417656	8545223	85974189	70274237
Nationalised Banks						
Allahabad Bank	525988	616282	103445	97610	4685973	4908079
Andhra Bank	71619	217294	186624	153947	3126134	3954523
Bank of Baroda	862065	976403	718321	846816	7338610	8783608
Bank of India	1511119	1656259	2688396	3073783	12226659	13509878
Bank of Maharashtra	107757	121201	92062	92021	1526450	1762531
Canara Bank	1495353	1371489	93505	98412	15180492	12434192
Central Bank of India	251452	472244	19135	171008	2340420	3874008
Corporation Bank	587577	690440	3457	3027	4223097	4096478
Dena Bank	148674	184426	191928	209292	1150680	1317471
IDBI Bank Ltd.	1728986	2348595	3627471	3135986	11388852	12518021
Indian Bank	325143	359159	32805	88877	1741900	1981732
Indian Overseas Bank	733475	804765	728596	696911	3837926	3934051
Oriental Bank of Commerce	572373	1069191	138968	64323	3006461	4826311
Punjab and Sind Bank	98733	81226	959	722	520959	580673
Punjab National Bank	2437959	2368895	154241	194476	10365025	9181344
Syndicate Bank	347326	289553	121587	130856	7072723	5274733
UCO Bank	311966	534650	57475	34567	4839646	3716354
Union Bank of India	1789851	866155	76221	104586	8114710	7233805
United Bank of India	90890	147208	13607	8865	528439	981219
Vijaya Bank	108312	111053	219715	144271	1188775	1076482
Total	14106615	15286488	9268517	9350359	104403928	105945490

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

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contacts		Guarantees given on behalf of constituents			
			In India		Outside India	
	2009	2010	2009	2010	2009	2010
(1)	(2)	(3)	(4)	(5)	(6)	
Foreign Banks						
AB Bank	-	-	54	36	-	-
Abu Dhabi Commercial Bank	18129	9733	859	520	2009	2296
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	63904	38623	100	100	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	36593193	21594500	140391	126856	-	-
Bank of Bahrain & Kuwait	41427	26509	4685	3999	-	-
Bank of Ceylon	9685	5070	421	1774	-	-
Bank of Nova Scotia	1212873	1444600	74064	89128	8240	5677
Bank of Tokyo-Mitsubishi UFJ	372177	974032	43972	42865	-	-
Barclays Bank	62436073	66134617	87525	91400	42692	129084
BNP Paribas	25680012	10370224	92366	102662	182603	233247
Chinatrust Commercial Bank	1375	1593	2495	2047	-	-
Citibank	105323230	107064325	710558	746577	126627	204875
Credit Agricole Bank	33766842	36965831	51130	59505	159562	233484
DBS Bank	14623294	6745615	257665	260116	-	-
Deutsche Bank	38175826	19076455	193495	266282	376559	328652
FirstRand Bank #	92330	32821	-	-	-	-
HSBC	79122535	82581521	728932	774408	194441	141672
J.P.Morgan Chase Bank	62234306	58170058	18496	3944	34952	37235
JSC VTB Bank	-	31	250	782	-	-
Krung Thai Bank	27	251	16	10	-	-
Mashreqbank	1147	9685	5	5	2182	802
Mizuho Corporate Bank	345724	506465	46453	36774	-	-
Oman International Bank	24113	39537	488	493	-	-
Royal Bank of Scotland #	38375784	31795531	372161	336713	134982	62300
Shinhan Bank	23336	-	18489	33316	-	-
Societe Generale	7990720	8381709	57974	88123	-	-
Sonali Bank	742	195	6	6	-	-
Standard Chartered Bank	122984573	121651648	1053957	1035823	498451	477516
State Bank of Mauritius	22495	4637	229	172	3513	806
UBSAG	-	535883	-	-	-	-
Total	629443542	522695567	4139840	4137251	1584209	1857652

Note : # See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Acceptances endorsements and other obligations		Other @		Total	
	2009 (7)	2010 (8)	2009 (9)	2010 (10)	2009 (11)	2010 (12)
Foreign Banks						
AB Bank	4	5649	-	432	57	6117
Abu Dhabi Commercial Bank	303	141	2949	2555	24249	15246
American Express Banking Corp.	-	-	635	572	635	572
Antwerp Diamond Bank	-	-	51	66	64055	38789
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	50040	57457	148367	6404308	36931990	28183121
Bank of Bahrain & Kuwait	684	511	77	1250	46873	32270
Bank of Ceylon	1353	1150	-	-	11459	7994
Bank of Nova Scotia	20495	24413	491	780	1316163	1564598
Bank of Tokyo-Mitsubishi, UFJ	7649	12786	19765	24968	890360	1041865
Barclays Bank	119678	49320	833	593	62686803	66405014
BNP Paribas	97431	51277	42106697	39906129	68159109	50663539
Chinatrust Commercial Bank	792	639	-	-	4662	4279
Citibank	465533	388610	100911	139165	106726858	108543552
Credit Agricole Bank	28430	32374	71605	70282	34077569	37361476
DBS Bank	58683	113681	9296280	11644997	24235923	18764408
Deutsche Bank	410154	539998	58673692	4511738	97829725	65328774
First Rand Bank #	-	-	-	-	-	125151
HSBC	1262811	1420087	162866	177664	81471585	85095352
J.P.Morgan Chase Bank	18216	1382	-	494	62305970	58213113
JSC VTB Bank	-	-	-	-	250	813
Krung Thai Bank	23	75	-	-	66	336
Mashreqbank	7258	16369	277	681	10869	27542
Mizuho Corporate Bank	3104	2496	-	15	395281	545751
Oman International Bank	103	436	3833	3952	28537	44418
Royal Bank of Scotland #	149488	109428	9038	27793	39041454	32331766
Shinhan Bank	99	38	-	-	41925	33354
Societe Generale	8776	5789	9556	1010	8067026	8476630
Sonali Bank	14	33	-	-	763	235
Standard Chartered Bank	1336466	1342516	525604	691595	126399052	125199098
State Bank of Mauritius	251	3440	707	375	27194	9430
UBS AG	-	-	398	3915778	398	4451661
Total	4047839	4180097	111580537	159645698	750795967	692516265

Note : @ Including (a) claims against the bank not acknowledged as debts and (b) liability for party paid investments
See 'Explanatory Notes'

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Liability on account of outstanding forward exchange contacts		Guarantees given on behalf of constituents			
			In India		Outside India	
	2009	2010	2009	2010	2009	2010
(1)	(2)	(3)	(4)	(5)	(6)	
Private Sector Banks						
Axis Bank	17182511	26390924	1807251	3323156	200854	417672
Bank of Rajasthan	71203	69145	44457	37150	7	-
Catholic Syrian Bank	53924	50931	9530	9851	-	-
City Union Bank	350317	177442	34535	38394	-	-
Development Credit Bank	473194	316528	57518	46797	6738	4669
Dhanalakshmi Bank	8771	31510	9698	12826	-	-
Federal Bank	455068	583709	156120	216827	-	-
HDFC Bank	38726500	45120622	763536	948188	-	-
ICICI Bank	25836709	1660672	4530013	4892808	1278801	1290846
IndusInd Bank	4028454	3992083	174677	469967	-	-
ING Vysya Bank	6890296	6889651	344735	385684	-	-
Jammu & Kashmir Bank	544346	710379	95270	110771	337	511
Karnataka Bank	814695	716396	90985	103037	-	-
Karur Vysya Bank	238826	358466	98180	129931	-	-
Kotak Mahindra Bank	311467	208400	130688	199117	-	-
Lakshmi Vilas Bank	58826	101393	27157	32521	14	19
Nainital Bank	-	-	1573	1876	-	-
Ratnakar Bank	-	-	4948	6870	-	-
SBI Comm. & Intl. Bank	19059	21595	319	682	8	26
South Indian Bank	99525	150208	76934	69248	-	-
Tamilnad Mercantile Bank	61287	122460	35466	71415	-	-
Yes Bank	5499070	9420329	357551	446436	-	-
Total	101724047	96970382	8851143	11553552	1486759	1713743
All Scheduled Commercial Banks	834604248	715597350	34015438	42794598	7638275	9523072

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.d.)

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Acceptances endorsements and other obligations		Other @		Total	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Private Sector Banks						
Axis Bank	1594873	1646345	140542	42433	20926031	31820529
Bank of Rajasthan	12267	12255	7879	7520	135813	126070
Catholic Syrian Bank	3692	5257	4715	5047	71861	71085
City Union Bank	17539	26970	29	50	402420	242855
Development Credit Bank	45591	35104	14018	14160	597059	417257
Dhanalaxmi Bank	4054	3821	2431	7596	24953	55753
Federal Bank	134880	131148	12760	41953	758828	973638
HDFC Bank	938738	1281526	169395	554815	40598169	47905150
ICICI Bank	3067827	3212241	48754950	61651838	83468300	72708406
IndusInd Bank	202009	188219	24777	69733	4429917	4720002
ING Vysya Bank	147170	128236	8624	9809	7390826	7413380
Jammu & Kashmir Bank	255370	320748	18769	7516	914092	1149925
Karnataka Bank	44439	67361	54155	125130	1004274	1011924
Karur Vysya Bank	83209	97306	550	522	420764	586225
Kotak Mahindra Bank	87059	241431	5266207	3047654	5795421	3696602
Lakshmi Vilas Bank	68703	84251	13519	17842	168218	236026
Nainital Bank	278	274	46	117	1898	2267
Ratnakar Bank	904	971	198	857	6050	8699
SBI Comm. & Intl. Bank	1223	1547	1837	1855	22446	25704
South Indian Bank	37225	49844	5722	3673	219405	272973
Tamilnad Mercantile Bank	43140	42041	660	123121	140553	236577
Yes Bank	288473	395243	432177	316785	6577271	10578793
Total	7078664	7972140	54933960	66050022	174074571	184259840
All Scheduled Commercial Banks	37790025	41489510	201200670	243591302	1115248656	1052995832

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

TABLE B6 : MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

(Amount in ₹ lakh)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2009	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2010	As on March 31, 2009	As on March 31, 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
State Bank of India & its Associates							
State Bank of India	1571400	1184284	603147	199048	1953489	967742	1087017
State Bank of Bikaner and Jaipur	49033	51670	37256	2262	61185	25294	27125
State Bank of Hyderabad	45338	40973	21413	-	64898	16579	28893
State Bank of Indore	28869	40203	19783	-	49289	19274	26813
State Bank of Mysore	36761	37300	14535	-	59526	12907	29979
State Bank of Patiala	57390	100171	56415	485	100661	26363	48272
State Bank of Travancore	52600	57083	45485	-	64198	18754	35040
Nationalised Banks							
Allahabad Bank	107825	123815	109460	-	122180	42211	47015
Andhra Bank	36814	39990	28017	-	48787	7922	9572
Bank of Baroda	184292	167122	111345	-	240069	44904	60232
Bank of India	247088	416166	174989	-	488265	62821	220745
Bank of Maharashtra	79841	87572	46434	-	120979	27190	66243
Canara Bank	216797	326633	284399	-	259031	150725	179970
Central Bank of India	231600	103300	89100	-	245800	106300	72700
Corporation Bank	55922	47682	38510	-	65094	13830	19725
Dena Bank	62077	62993	60871	-	64199	31338	42753
Indian Bank	45918	58619	53527	-	51010	9381	14493
Indian Overseas Bank	192341	312683	143916	-	361108	99914	199497
Oriental Bank of Commerce	105812	113310	72247	-	146875	44243	72382
Punjab and Sind Bank	16104	20805	16294	-	20615	7803	11663
Punjab National Bank	250690	283814	213063	-	321441	26386	98169
Syndicate Bank	159454	149152	107924	-	200682	63177	96320
UCO Bank	153951	110903	61128	37083	166643	81267	96628
Union Bank of India	192335	178523	52445	51324	267089	32594	96533
United Bank of India	102000	98000	62800	-	137200	52500	77900
Vijaya Bank	69882	120758	91195	-	99445	29229	58183
Other Public Sector Bank							
IDBI Bank Ltd.	143569	148318	78949	-	212938	94896	140632

Source : Annual accounts of banks

**TABLE B6 : MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

(Amount in ₹ lakh)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2009	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2010	As on March 31, 2009	As on March 31, 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Old Private Sector Banks							
Bank of Rajasthan	16092	16353	2569	495	29381	5703	13350
Catholic Syrian Bank	17178	5348	7597	-	14929	8794	7052
City Union Bank	10208	10752	11610	-	9350	6111	3967
Dhanalaxmi Bank	6443	5216	3909	-	7750	2824	4194
Federal Bank	58954	74739	26188	25408	82097	6812	12879
ING Vysya Bank	20939	41003	15529	22963	23451	20041	22183
Jammu & Kashmir Bank	55927	18878	25436	3138	46231	28751	6433
Karnataka Bank	44320	30028	11771	7613	54964	11610	18861
Karur Vysya Bank	20586	12094	9146	-	23534	2582	3095
Lakshmi Vilas Bank	14405	38930	20818	-	32517	6485	25778
Nainital Bank	1873	2795	2326	-	2342	-	-
Ratnakar Bank	1727	1483	446	-	2764	545	1136
SBI Comm. & Intl. Bank	461	61	104	91	327	23	39
South Indian Bank	26056	17425	22381	-	21100	13431	6157
Tamilnad Mercantile Bank	12040	8287	8827	-	11500	2208	1998
New Private Sector Banks							
Axis Bank	89777	180070	34972	103075	131800	32713	41900
Development Credit Bank	29000	19317	16399	-	31918	12701	10762
HDFC Bank	195152	261088	49697	224867	181676	62762	39205
ICICI Bank	964931	325132	341998	-	948065	455394	384111
IndusInd Bank	25502	22160	15164	6951	25547	17913	10183
Kotak Mahindra Bank	68921	62643	17404	37426	76734	39684	36025
Yes Bank	8493	11336	5544	8263	6020	4116	1299
Foreign Banks							
AB Bank	265	-	-	-	265	185	132
Abu Dhabi Commercial Bank	1413	39	43	-	1409	-	28
American Express Banking Corp.	3785	-	2047	-	1738	3028	1391

Source : Annual accounts of banks.

TABLE B6 : MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF SCHEDULED COMMERCIAL BANKS : 2009 AND 2010 (Concl.d.)

(Amount in ₹ lakh)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2009	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2010	As on March 31, 2009	As on March 31, 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Antwerp Diamond Bank	2641	7318	-	-	9959	2348	6389
Bank Internasional Indonesia	-	-	-	-	-	-	-
Bank of America	70	-	-	-	70	-	-
Bank of Bahrain & Kuwait	1176	1909	1063	931	1091	25	751
Bank of Ceylon	477	35	290	-	222	-	-
Bank of Nova Scotia	200	965	202	-	963	-	-
Bank of Tokyo-Mitsubishi, UFJ	815	-	-	82	733	79	79
Barclays Bank	104785	152564	110478	-	146871	48462	38932
BNP Paribas	6833	-	-	21	6812	3193	-
Chinatrust Commercial Bank	-	314	-	-	314	-	283
Citibank	180570	239410	-	292440	127540	105070	78450
Credit Agricole Bank	90	27626	-	-	27716	-	13813
DBS Bank	3116	11227	5364	1375	7604	1493	4000
Deutsche Bank	24265	42908	41091	-	26081	7717	10235
FirstRand Bank	-	-	-	-	-	-	-
HSBC	131614	239774	203059	-	168329	39103	54313
J.P.Morgan Chase Bank	6148	5933	2553	-	9528	892	2914
JSC VTB Bank	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-
Mizuho Corporate Bank	636	-	2	-	634	-	-
Oman International Bank	-	-	-	-	-	-	-
Royal Bank of Scotland	81891	115127	128480	-	68537	36641	26092
Shinhan Bank	-	-	-	-	-	-	-
Societe Generale	-	121	-	-	121	-	-
Sonali Bank	122	37	84	-	75	27	26
Standard Chartered Bank	92800	73317	56557	-	109560	51409	58049
State Bank of Mauritius	-	1880	-	-	1880	-	1692
UBSAG	-	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B7 : BANK-WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS,
GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMAMERCIAL BANKS - 2010**

(Amount in ₹ lakh)

Banks / Bank Groups	As on March 31		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Public Sector Banks			
State Bank of India	1783630	54440853	3.28
State Bank of Bikaner & Jaipur	61185	3556315	1.72
State Bank of Hyderabad	64567	5329694	1.21
State Bank of Indore	49289	2394943	2.06
State Bank of Mysore	59526	2985889	1.99
State Bank of Patiala	100661	4705130	2.14
State Bank of Travancore	64198	3880237	1.65
State Bank of India & its Associates	2183056	77293061	2.82
Allahabad Bank	122085	7150992	1.71
Andhra Bank	48787	5650537	0.86
Bank of Baroda	219606	13358879	1.64
Bank of India	448121	13519396	3.31
Bank of Maharashtra	120979	4092615	2.96
Canara Bank	250453	16329097	1.53
Central Bank of India	245789	10610269	2.32
Corporation Bank	65094	6362905	1.02
Dena Bank	64199	3572141	1.80
Indian Bank	45859	5996330	0.76
Indian Overseas Bank	344166	7302581	4.71
Oriental Bank of Commerce	146875	8418394	1.74
Punjab & Sind Bank	20615	3273867	0.63
Punjab National Bank	321441	18830611	1.71
Syndicate Bank	200459	8259913	2.43
UCO Bank	166502	7756826	2.15
Union Bank of India	266387	11827270	2.25
United Bank of India	137230	4275590	3.21
Vijaya Bank	99445	4193453	2.37
IDBI Bank Limited	212939	13858359	1.54
Nationalised Banks \$	3547031	174640025	2.03
Public Sector Banks	5730087	251933086	2.27

Notes : 1. Data are provisional.

2. \$ Includes IDBI Bank Ltd.

Source : Department of Banking Supervision, RBI.

**TABLE B7 : BANK-WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS,
GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMAMERCIAL BANKS - 2010 (Contd.)**

(Amount in ₹ lakh)

Banks / Bank Groups	As on March 31		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Private Sector Banks			
Bank of Rajasthan Ltd.	29381	848978	3.46
Catholic Syrian Bank Ltd.	14929	454451	3.29
City Union Bank Ltd.	9350	689671	1.36
Dhanlaxmi Bank Ltd.	7750	505649	1.53
Federal Bank Ltd.	82097	2763454	2.97
ING Vysya Bank Ltd.	22415	1850951	1.21
Jammu & Kashmir Bank Ltd.	46230	2345520	1.97
Karnataka Bank Ltd.	54964	1475167	3.73
Karur Vysya Bank Ltd.	23534	1367500	1.72
Lakshmi Vilas Bank Ltd.	32518	635040	5.12
Nainital Bank Ltd.	2342	129643	1.81
Ratnakar Bank Ltd.	2764	118673	2.33
SBI Commercial & International Bank Ltd	327	20798	1.57
South Indian Bank Ltd.	21100	1597005	1.32
Tamilnad Mercantile Bank Ltd.	11500	838207	1.37
Old Private Sector Banks	361200	15640707	2.31
Axis Bank Ltd.	129542	9300534	1.39
Development Credit Bank Ltd	31918	367259	8.69
HDFC Bank Ltd.	180717	12528339	1.44
ICICI Bank Ltd.	926742	14210056	6.52
IndusInd Bank Ltd.	25547	2070423	1.23
Kotak Mahindra Bank Ltd.	76734	2117788	3.62
Yes Bank Ltd	6020	2224034	0.27
New Private Sector Banks	1377220	42818433	3.22
Private Sector Banks	1738421	58459140	2.97

Note : Data are provisional

Source : Department of Banking Supervision, RBI.

**TABLE B7 : BANK-WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS,
GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMAMERICAL BANKS - 2010 (Concl.d.)**

(Amount in ₹ lakh)

Banks / Bank Groups	As on March 31		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Foreign Banks			
AB Bank Ltd	265	1860	14.25
Abu Dhabi Commercial Bank Ltd.	1409	16621	8.48
American Express Banking Corp.	1738	87814	1.98
Antwerp Diamond Bank NV	9959	48184	20.67
BNP Paribas	6812	380573	1.79
Bank Internasional Indonesia	..	..	..
Bank of America N.T.& S.A.	70	363185	0.02
Bank of Bahrain & Kuwait BSC	1256	39008	3.22
Bank of Ceylon	222	4272	5.21
Bank of Nova Scotia	963	508096	0.19
Barclays Bank Plc	142173	859761	16.54
China Trust Commercial Bank	314	20378	1.54
Citibank N.A.	127544	3714606	3.43
Credit Agricole Corporate and Investment Bank	27717	237355	11.68
Deutsche Bank (Asia)	26081	1308125	1.99
Development Bank of Singapore Ltd.	7604	405124	1.88
FirstRand Bank	-	2000	-
Hongkong & Shanghai Banking Corporation Ltd.	168329	2461492	6.84
JP Morgan Chase Bank, National Association	9528	107834	8.84
JSC VTB Bank	-	965	-
Krung Thai Bank pcl	-	512	-
Mashreq Bank PSC	-	5619	-
Mizuho Corporate Bank,Ltd.	634	108903	0.58
Oman International Bank S.A.O.G	-	179	-
Shinhan Bank	-	48009	-
Societe Generale	121	41635	0.29
Sonali Bank Ltd	75	825	9.09
Standard Chartered Bank	109560	4209384	2.60
State Bank of Mauritius Ltd.	1880	41183	4.56
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	-	334774	-
The Royal Bank of Scotland N.V.	68537	1383115	4.96
UBS AG	-	2500	-
Foreign Banks	712793	16743894	4.26
All Scheduled Commercial Banks	8181299	327136117	2.50

Note : Data are provisional

Source : Department of Banking Supervision, RBI.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	912123	916605	34	34	912157	916639
State Bank of Bikaner and Jaipur	40345	45516	-	-	40345	45516
State Bank of Hyderabad	61581	82271	-	-	61581	82271
State Bank of Indore	27892	30777	3	-	27895	30777
State Bank of Mysore	33691	44577	-	-	33692	44577
State Bank of Patiala	53154	55089	-	-	53154	55089
State Bank of Travancore	60784	68427	140	123	60924	68550
Total :	1189570	1243262	178	157	1189748	1243419
Nationalised Banks						
Allahabad Bank	76860	120633	9987	9609	86847	130242
Andhra Bank	65305	104585	7683	15294	72989	119879
Bank of Baroda	222720	305833	-	-	222720	305833
Bank of India	300735	174107	-	-	300735	174107
Bank of Maharashtra	37517	43958	25861	12784	63378	56741
Canara Bank	207242	302143	-	-	207242	302143
Central Bank of India	57124	105823	58	113	57183	105936
Corporation Bank	89277	117025	-	-	89277	117025
Dena Bank	42266	51125	-	-	42266	51125
Indian Bank	124532	155499	8426	8609	132958	164107
Indian Overseas Bank	132579	70696	-	-	132579	70696
Oriental Bank of Commerce	89042	113468	51	83	89093	113551
Punjab and Sind Bank	43118	50880	39995	59712	83113	110592
Punjab National Bank	309088	390536	-	764	309088	391300
Syndicate Bank	91282	81332	-	-	91282	81332
UCO Bank	55772	101219	60023	80480	115795	181699
Union Bank of India	172655	207492	65	83	172720	207575
United Bank of India	18471	32236	-	-	18471	32236
Vijaya Bank	26248	50730	75069	75047	101317	125777
Total :	2161834	2579318	227220	262578	2389053	2841896
Other Public Sector Bank						
IDBI Bank Ltd.	85854	103113	2104	7120	87958	110233
Total :	85854	103113	2104	7120	87958	110233
Public Sector Banks	3437258	3925693	229501	269855	3666759	4195548

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to Investments fluctuation reserves	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
State Bank of India & its Associates						
State Bank of India	529179	638109	82655	114	-	-
State Bank of Bikaner and Jaipur	12104	13655	405	1171	-	1511
State Bank of Hyderabad	18474	24681	5728	3424	-	4327
State Bank of Indore	7000	7700	4162	1770	-	-
State Bank of Mysore	8423	11144	6533	1350	-	1823
State Bank of Patiala	13290	13775	1748	42	-	649
State Bank of Travancore	15196	17137	3762	1370	-	1013
Total :	603666	726201	104994	20533	-	9323
Nationalised Banks						
Allahabad Bank	19300	30500	22870	978	-	-
Andhra Bank	16340	26200	10820	9336	-	-
Bank of Baroda	55680	76458	35826	12659	-	-
Bank of India	80000	45000	56926	3791	-	-
Bank of Maharashtra	9379	10989	6599	2582	-	-
Canara Bank	52000	76000	58864	7056	-	14579
Central Bank of India	14281	26456	-	-	14072	4662
Corporation Bank	22400	35000	37959	22023	-	-
Dena Bank	12680	15338	2613	1640	-	-
Indian Bank	31300	39000	2413	3008	1109	2883
Indian Overseas Bank	39800	21210	60630	14419	-	-
Oriental Bank of Commerce	22700	28400	34212	17319	-	-
Punjab and Sind Bank	11000	15000	11679	5026	-	-
Punjab National Bank	77272	97634	27563	42412	10711	-
Syndicate Bank	22821	20333	3814	7778	-	-
UCO Bank	13943	25305	12826	6521	-	-
Union Bank of India	51800	62500	21708	10009	-	-
United Bank of India	3750	8059	14721	2217	-	-
Vijaya Bank	6562	12682	14628	8790	-	-
Total :	563008	672064	436669	177565	25892	22124
Other Public Sector Bank						
IDBI Bank Ltd.	21500	25800	10639	-	-	-
Total :	21500	25800	10639	-	-	-
Public Sector Banks	1188174	1424065	552302	198098	25892	31447

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend	
	2009 (13)	2010 (14)	2009 (15)	2010 (16)	2009 (17)	2010 (18)
State Bank of India & its Associates						
State Bank of India	91369	52951	184115	190465	24803	23676
State Bank of Bikaner and Jaipur	20817	20757	6000	7200	1020	1224
State Bank of Hyderabad	27692	38185	9687	11653	-	-
State Bank of Indore	3662	18235	2625	2625	446	446
State Bank of Mysore	14523	26061	3600	3600	612	598
State Bank of Patiala	27470	29977	10647	10647	-	-
State Bank of Travancore	34239	39500	6500	8000	1104	1360
Total :	229771	225665	223174	234189	27985	27303
Nationalised Banks						
Allahabad Bank	22003	57500	11168	24569	1898	4175
Andhra Bank	5000	36000	21825	24250	3709	4028
Bank of Baroda	92859	152790	38356	63926	-	-
Bank of India	114655	82451	49154	42865	-	-
Bank of Maharashtra	27061	4608	6458	8610	1098	1463
Canara Bank	58003	156509	32800	41000	5575	7000
Central Bank of India	11300	58091	14887	14201	2530	2413
Corporation Bank	7941	32313	17930	23667	3047	4022
Dena Bank	22947	27436	4027	6711	-	-
Indian Bank	60000	73100	25239	31935	4289	5391
Indian Overseas Bank	3466	12759	28682	22309	-	-
Oriental Bank of Commerce	10700	41100	18289	22799	3108	3875
Punjab and Sind Bank	726	1191	-	1274	-	217
Punjab National Bank	119000	157045	63061	69367	10717	24843
Syndicate Bank	46328	34961	18320	18260	-	-
UCO Bank	1500	113	6022	12703	1023	2159
Union Bank of India	69580	102400	25256	27781	4292	4721
United Bank of India	-	12801	-	7829	-	1330
Vijaya Bank	-1	2738	5082	16190	-	-
Total :	673068	1045903	386555	480245	41287	65637
Other Public Sector Bank						
IDBI Bank Ltd.	27500	12500	18120	21746	3079	3147
Total :	27500	12500	18120	21746	3079	3147
Public Sector Banks	930339	1284069	627848	736180	72352	96087

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31	
	Balance carried over to Balance sheet	
	2009 (19)	2010 (20)
State Bank of India & its Associates		
State Bank of India	34	34
State Bank of Bikaner and Jaipur	-	-
State Bank of Hyderabad	-	-
State Bank of Indore	-	1
State Bank of Mysore	-	-
State Bank of Patiala	-	-
State Bank of Travancore	123	170
Total :	157	205
Nationalised Banks		
Allahabad Bank	9609	12520
Andhra Bank	15294	20066
Bank of Baroda	-	-
Bank of India	-	-
Bank of Maharashtra	12784	28488
Canara Bank	-	-
Central Bank of India	113	113
Corporation Bank	-	-
Dena Bank	-	-
Indian Bank	8609	8791
Indian Overseas Bank	-	-
Oriental Bank of Commerce	83	58
Punjab and Sind Bank	59709	87885
Punjab National Bank	764	-
Syndicate Bank	-	-
UCO Bank	80480	134898
Union Bank of India	83	163
United Bank of India	-	-
Vijaya Bank	75047	85377
Total :	262575	378358
Other Public Sector Bank		
IDBI Bank Ltd.	7120	47040
Total :	7120	47040
Public Sector Banks	269852	425603

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Net Profit for the year		Profit brought forward		Profit available for appropriation	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Old Private Sector Banks						
Bank of Rajasthan	11771	-10213	18569	23434	30340	13221
Catholic Syrian Bank	3719	165	27	9	3745	174
City Union Bank	12213	15276	487	501	12701	15777
Dhanlaxmi Bank	5745	2330	376	1	6121	2331
Federal Bank	50049	46455	1462	2193	51511	48648
ING Vysya Bank	18878	24222	10353	20653	29231	44875
Jammu & Kashmir Bank	40984	51238	-	-	40984	51238
Karnataka Bank	26671	16712	10	3	26680	16715
Karur Vysya Bank	23584	33603	249	1145	23833	34748
Lakshmi Vilas Bank	5030	3067	30	29	5059	3096
Nainital Bank	3603	4337	-	-	3603	4337
Ratnakar Bank	3053	1911	58	34	3111	1944
SBI Comm. & Intl. Bank	1107	314	-452	366	655	680
South Indian Bank	19475	23376	908	1467	20383	24843
Tamilnad Mercantile Bank	15021	18453	17	8	15037	18461
Total :	240901	231247	32094	49842	272995	281089
New Private Sector Banks						
Axis Bank	181536	251453	155387	234809	336923	486262
Development Credit Bank	-8810	-7845	-20620	-29989	-29430	-37834
HDFC Bank	224494	294870	257463	345557	481957	640427
ICICI Bank	375813	402498	243632	280965	619445	683463
IndusInd Bank	14834	35031	24299	24700	39133	59731
Kotak Mahindra Bank	27610	56111	52817	64894	80427	121005
Yes Bank	30384	47774	24508	40578	54892	88351
Total :	845861	1079892	737486	961513	1583347	2041405

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Transfer to statutory reserves		Transfer to Capital reserves		Transfer to Investments fluctuation reserves	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Old Private Sector Banks						
Bank of Rajasthan	2943	-	2514	903	71	-
Catholic Syrian Bank	930	41	2235	36	74	89
City Union Bank	3125	3900	2136	574	131	-
Dhanlaxmi Bank	1724	699	379	649	-	-
Federal Bank	12512	11614	2975	820	-	-
ING Vysya Bank	4719	6055	228	702	230	87
Jammu & Kashmir Bank	10234	12889	-	-	-	-
Karnataka Bank	10000	8800	6067	-	-	570
Karur Vysya Bank	7100	10100	4113	520	-	-
Lakshmi Vilas Bank	1525	1000	1879	66	-	-
Nainital Bank	901	1085	1	-	52	9
Ratnakar Bank	775	480	527	61	-	49
SBI Comm. & Intl. Bank	277	79	-	-	12	-
South Indian Bank	4900	5845	50	69	-	2027
Tamilnad Mercantile Bank	4512	5536	-	-	251	485
Total :	66176	68124	23103	4400	822	3315
New Private Sector Banks						
Axis Bank	45384	62863	14672	22392	6	1488
Development Credit Bank	-	-	473	-	87	3
HDFC Bank	56123	73718	9387	19946	-1386	-149
ICICI Bank	94000	100700	81800	44400	-	11600
IndusInd Bank	3708	8758	5340	3191	153	15
Kotak Mahindra Bank	6903	14028	297	696	4170	119
Yes Bank	7596	11943	6717	3152	2	-
Total :	213715	272010	118686	93777	3033	13076

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Old Private Sector Banks						
Bank of Rajasthan	1000	-	323	-	55	-
Catholic Syrian Bank	248	7	258	-	-	-
City Union Bank	4000	7250	2400	3000	408	498
Dhanlaxmi Bank	3267	232	641	641	109	109
Federal Bank	23825	23927	8552	8552	1454	1421
ING Vysya Bank	1000	1500	2052	2999	349	510
Jammu & Kashmir Bank	21160	25871	8197	10665	1393	1813
Karnataka Bank	2076	1068	7294	5363	1240	911
Karur Vysya Bank	4900	16300	6474	6532	1100	1110
Lakshmi Vilas Bank	200	1331	1220	585	207	97
Nainital Bank	2017	2356	540	759	92	129
Ratnakar Bank	550	600	1047	628	178	104
SBI Comm. & Intl. Bank	-	31	-	-	-	-
South Indian Bank	10000	9928	3390	4520	576	751
Tamilnad Mercantile Bank	8270	9950	1707	2133	290	354
Total :	82513	100352	44095	46378	7451	7808
New Private Sector Banks						
Axis Bank	-	31	42052	56745	-	-
Development Credit Bank	-	-	-	-	-	-
HDFC Bank	22449	29487	42597	55023	7229	9123
ICICI Bank	25042	30125	122516	133796	15121	16404
IndusInd Bank	-	-	4471	7388	760	1227
Kotak Mahindra Bank	1381	6806	2596	2966	186	-201
Yes Bank	-	-	-	5095	-	866
Total :	48872	66449	214232	261013	23297	27420

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2008 - 09 AND 2009 - 10 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	As on March 31	
	Balance carried over to Balance sheet	
	2009 (19)	2010 (20)
Old Private Sector Banks		
Bank of Rajasthan	23434	12319
Catholic Syrian Bank	1	-
City Union Bank	501	555
Dhanlaxmi Bank	1	1
Federal Bank	2193	2314
ING Vysya Bank	20653	33022
Jammu & Kashmir Bank	-	-
Karnataka Bank	3	2
Karur Vysya Bank	145	185
Lakshmi Vilas Bank	29	16
Nainital Bank	-	-
Ratnakar Bank	34	22
SBI Comm. & Intl. Bank	366	570
South Indian Bank	1467	1703
Tamilnad Mercantile Bank	8	2
Total :	48834	50712
New Private Sector Banks		
Axis Bank	234809	342743
Development Credit Bank	-29989	-37837
HDFC Bank	345557	453279
ICICI Bank	280965	346438
ndusInd Bank	24700	39151
Kotak Mahindra Bank	64894	96591
Yes Bank	40578	67295
Total :	961513	1307661

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Net profit for the year		Profit brought forward		Profit available for appropriation	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
AB Bank	380	472	299	384	679	856
Abu Dhabi Commercial Bank	1636	762	-67	-	1570	762
American Express Banking Corp.	-10486	-5032	47	-10439	-10439	-15471
Antwerp Diamond Bank	1557	-189	96	1264	1653	1075
Bank Internasional Indonesia	75	49	-3014	-2958	-2939	-2909
Bank of America	33699	35045	-	18188	33699	53233
Bank of Bahrain & Kuwait	1741	241	-	-	1741	241
Bank of Ceylon	1976	557	1632	3015	3608	3572
Bank of Nova Scotia	15287	19879	7660	19125	22947	39004
Bank of Tokyo-Mitsubishi, UFJ	6776	7326	6307	11389	13083	18715
Barclays Bank	3010	-55407	280	2538	3291	-52869
BNP Paribas	16997	18041	-	-	16997	18041
Chinatrust Commercial Bank	565	328	-441	-17	124	310
Citibank	217308	86039	-	-	217308	86039
Credit Agricole Bank	15554	7820	11059	1559	26613	9379
DBS Bank	25904	27003	10515	19060	36419	46063
Deutsche Bank	43006	44635	31467	35191	74473	79826
FirstRand Bank	-	-3733	-	-	-	-
HSBC	129128	80991	13774	92645	142902	173636
J.P.Morgan Chase Bank	44386	1104	18776	34164	63162	35268
JSC VTB Bank	-29	-137	-	-29	-29	-166
Krung Thai Bank	186	78	149	139	334	217
Mashreqbank	546	427	-	-	546	427
Mizuho Corporate Bank	4271	2054	3244	6448	7516	8502
Oman International Bank	293	881	-15254	-15126	-14961	-14245
Royal Bank of Scotland	1940	-10485	139659	141113	141598	130629
Shinhan Bank	1929	2426	-	-	1929	2426
Societe Generale	3959	439	-	278	3959	717
Sonali Bank	106	69	75	139	181	208
Standard Chartered Bank	190677	212704	-	-	190677	212704
State Bank of Mauritius	566	-401	-	424	566	23
UBSAG	-1974	105	-	-	-1974	-1869
Total :	750966	474093	226266	356519	977231	830612
All Scheduled Commercial Banks	5274986	5710925	1225346	1637729	6500332	7348654

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Transfer to statutory reserves		Transfer to capital reserves		Transfer to Investments fluctuation reserves	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks						
AB Bank	95	148	-	-	-	-
Abu Dhabi Commercial Bank	409	191	-	-	-	2
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	389	-	-	-	-	-
Bank Internasional Indonesia	19	12	-	-	-	-
Bank of America	8425	8761	-	-	5420	-
Bank of Bahrain & Kuwait	435	60	-	-	-	-
Bank of Ceylon	593	139	-	-	-	-
Bank of Nova Scotia	3822	4970	-	-	-	321
Bank of Tokyo-Mitsubishi, UFJ	1694	1831	-	11389	-	-
Barclays Bank	753	-	-	-	-	-
BNP Paribas	4249	4510	-	-	-	-
Chinatrust Commercial Bank	141	82	-	-	-	-
Citibank	54327	21510	601	-	4701	-5844
Credit Agricole Bank	3888	1955	-	-	1185	104
DBS Bank	6476	6751	10033	17065	850	-1172
Deutsche Bank	10752	11159	-	-	-	-733
FirstRand Bank	-	-	-	-	-	-
HSBC	32282	20248	13774	-	3357	-3357
J.P.Morgan Chase Bank	11096	276	17902	33276	-	1998
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	46	19	-	-	-	-
Mashreqbank	136	107	-	-	-	-
Mizuho Corporate Bank	1068	514	-	-	-	-
Oman International Bank	73	220	-	-	92	-40
Royal Bank of Scotland	485	-	-	-	-	404
Shinhan Bank	1929	2426	-	-	-	-
Societe Generale	990	110	-	-	467	296
Sonali Bank	27	24	-	-	-	-
Standard Chartered Bank	47669	53176	-	-	-	-
State Bank of Mauritius	141	-	-	-	-	-
UBSAG	-	26	-	-	-	-
Total :	192410	139225	42310	61731	16072	-8021
All Scheduled Commercial Banks	1660475	1903424	736401	358005	45819	39817

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Contd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31					
	Transfer to other reserves		Transfer to proposed dividend		Transfer to tax on dividend	
	2009 (13)	2010 (14)	2009 (15)	2010 (16)	2009 (17)	2010 (18)
Foreign Banks						
AB Bank	200	-	-	-	-	-
Abu Dhabi Commercial Bank	1161	570	-	-	-	-
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	996	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	19854	44472	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	-	7663	-	-	-	-
Bank of Tokyo-Mitsubishi, UFJ	-	-	-	-	-	-
Barclays Bank	-	-	-	-	-	-
BNP Paribas	12748	23	-	-	-	-
Chinatrust Commercial Bank	-	-	-	-	-	-
Citibank	157678	70373	-	-	-	-
Credit Agricole Bank	19980	5761	-	-	-	-
DBS Bank	-	-	-	-	-	-
Deutsche Bank	28531	26185	-	-	-	-
FirstRand Bank	-	-	-	-	-	-
HSBC	844	2065	-	-	-	-
J.P.Morgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	149	139	-	-	-	-
Mashreqbank	15	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International Bank	-	-	-	-	-	-
Royal Bank of Scotland	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-
Societe Generale	-	-	-	-	-	-
Sonali Bank	41	77	-	-	-	-
Standard Chartered Bank	93008	-	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-
Total :	334209	158324	-	-	-	-
All Scheduled Commercial Banks	1395934	1609194	886175	1043570	103100	131314

Source : Annual accounts of banks.

TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL BANKS - 2008 - 09 AND 2009 - 10 (Concl'd.)

(Amount in ₹ lakh)

Name of the Bank	As on March 31	
	Balance carried over to Balance sheet	
	2009 (19)	2010 (20)
Foreign Banks		
AB Bank	384	708
Abu Dhabi Commercial Bank	-	-
American Express Banking Corp.	-10439	-15471
Antwerp Diamond Bank	1264	79
Bank Internasional Indonesia	-2958	-2921
Bank of America	-	-
Bank of Bahrain & Kuwait	1306	181
Bank of Ceylon	3015	3432
Bank of Nova Scotia	19125	26051
Bank of Tokyo-Mitsubishi, UFJ	11389	5494
Barclays Bank	2538	-52869
BNP Paribas	-	13508
Chinatrust Commercial Bank	-17	228
Citibank	-	-
Credit Agricole Bank	1559	1559
DBS Bank	19060	23419
Deutsche Bank	35191	43215
FirstRand Bank	-	-
HSBC	92645	154680
J.P.Morgan Chase Bank	34164	-282
JSC VTB Bank	-29	-166
Krung Thai Bank	139	58
Mashreqbank	394	320
Mizuho Corporate Bank	6448	7988
Oman International Bank	-15126	-14426
Royal Bank of Scotland	141113	130224
Shinhan Bank	-	-
Societe Generale	2502	312
Sonali Bank	113	107
Standard Chartered Bank	50000	159528
State Bank of Mauritius	424	23
UBSAG	-1974	-1895
Total :	392229	483086
All Scheduled Commercial Banks	1672429	2267061

Source : Annual accounts of banks.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India & its Associates						
State Bank of India	697433	789533	6410497	8712516	7107930	9502049
State Bank of Bikaner and Jaipur	23263	25044	423680	410847	446943	435891
State Bank of Hyderabad	34939	88507	550650	673160	585589	761667
State Bank of Indore	14688	14914	241673	217942	256361	232856
State Bank of Mysore	21109	13871	481702	462458	502811	476329
State Bank of Patiala	40504	38523	501537	498776	542041	537299
State Bank of Travancore	35414	27150	684786	886838	720200	913988
Nationalised Banks						
Allahabad Bank	74509	97882	678556	665155	753065	763037
Andhra Bank	49350	28740	567317	528747	616667	557487
Bank of Baroda	134240	254484	1581208	2257297	1715448	2511781
Bank of India	296565	336443	1970199	1916671	2266764	2253114
Bank of Maharashtra	27995	20905	657322	808377	685317	829282
Canara Bank	173064	177701	1596886	1495183	1769950	1672884
Central Bank of India	174506	146141	1724981	1684636	1899487	1830777
Corporation Bank	68403	103540	939349	1008779	1007752	1112319
Dena Bank	23845	21492	413446	473192	437291	494684
Indian Bank	114654	98776	1154945	965766	1269599	1064542
Indian Overseas Bank	177087	171289	1047177	1122721	1224264	1294010
Oriental Bank of Commerce	95034	121489	1322690	1493102	1417724	1614591
Punjab and Sind Bank	5880	12379	412981	567065	418861	579444
Punjab National Bank	347591	357911	2972063	3071736	3319654	3429647
Syndicate Bank	69999	112738	1068234	1468136	1138233	1580874
UCO Bank	66602	67043	684703	782996	751305	850039
Union Bank of India	162082	214294	1701672	1654326	1863754	1868620
United Bank of India	52670	46032	580869	632475	633539	678507
Vijaya Bank	35844	33391	882652	1027668	918496	1061059
Other Public Sector Bank						
IDBI Bank Ltd.	294654	311262	2179345	3100700	2473999	3411962

Note : 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.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Old Private Sector Banks						
Bank of Rajasthan	17378	4338	123406	103780	140784	108118
Catholic Syrian Bank	738	1757	59794	49877	60532	51634
City Union Bank	4722	2607	97631	56863	102353	59470
Dhanlaxmi Bank	903	427	33699	46085	34602	46512
Federal Bank	41959	38600	575769	630844	617728	669444
ING Vysya Bank	43039	28800	428981	559376	472020	588175
Jammu & Kashmir Bank #	40353	45261	256477	228208	386579	364530
Karnataka Bank	21388	23782	223059	189637	244447	213419
Karur Vysya Bank	27645	27082	102453	98372	130098	125454
Lakshmi Vilas Bank	12055	14553	56384	43187	68439	57740
Nainital Bank	111	111	22910	22568	23021	22679
Ratnakar Bank	1200	1312	13387	9678	14587	10990
SBI Comm. & Intl. Bank	464	398	1237	2398	1701	2795
South Indian Bank	9483	9641	167710	156764	177193	166405
Tamilnad Mercantile Bank	5708	10064	61056	75117	66764	85181
New Private Sector Banks						
Axis Bank	233105	300629	1919074	2463839	2152179	2764468
Development Credit Bank	6473	3801	22479	38047	28952	41848
HDFC Bank	432021	568575	1847380	2529308	2279401	3097883
ICICI Bank	618348	1112695	7680209	6387073	8298557	7499768
IndusInd Bank	37527	67163	66581	90019	104108	157182
Kotak Mahindra Bank	38608	67659	692637	810319	731245	877978
Yes Bank	11867	27622	102429	167061	114295	194683

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.
3. # Total includes exposure to commodity sector.

Source : Annual accounts of banks.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2009 AND 2010 (Concl'd.)**

(Amount in ₹ lakh)

Bank Name	As on March 31					
	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	1078	1168	1545	87	2623	1255
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	6	6	84374	95419	84380	95425
Bank of Bahrain & Kuwait	-	20	1519	1610	1519	1630
Bank of Ceylon	-	-	856	67	856	67
Bank of Nova Scotia	-	-	42500	57500	42500	57500
Bank of Tokyo-Mitsubishi, UFJ	-	-	-	-	-	-
Barclays Bank	20158	45909	113861	141230	134018	187138
BNP Paribas	6890	17304	27840	16400	34730	33704
Chinatrust Commercial Bank	-	-	1578	1691	1578	1691
Citibank	214020	222010	1489760	1238490	1703780	1460500
Credit Agricole Bank	-	-	3000	3000	3000	3000
DBS Bank	-	-	56246	83000	56246	83000
Deutsche Bank	24631	30752	250049	203475	274680	234226
FirstRand Bank	-	-	-	-	-	-
HSBC	146127	115771	1061443	1078647	1207569	1194417
J. P. Morgan Chase Bank	-	-	-	15207	-	15207
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	-	-	118	114	118	114
Mizuho Corporate Bank	-	-	77	80	77	80
Oman International Bank	-	-	157	161	157	161
Royal Bank of Scotland	36351	29163	287096	159323	323447	188485
Shinhan Bank	-	-	5445	3555	5445	3555
Societe Generale	4047	4007	4500	4500	8547	8507
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	149458	185744	1086224	1527368	1235681	1713111
State Bank of Mauritius	-	-	3835	3758	3835	3758
UBSAG	-	-	-	1002	-	1002

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 B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	74207313	80411623	3922442	4605884	6216482	7265465	2833200	3062500
a) 1 - 14 days	8369040	6971393	134651	163276	211526	317078	81600	65100
b) 15 - 28 days	1459293	2048398	62956	69370	99247	107632	48700	35400
c) 29 days to 3 months	3785331	4340306	355515	355201	239398	558488	215400	212400
d) Over 3 months to 6 months	5662741	6426077	367828	487397	645281	828078	326300	363100
e) Over 6 months to one year	8611419	9034206	704213	875411	628849	1111626	398700	366900
f) Over one year to 3 years	18190961	26298518	1305144	1395076	2100285	2497334	981900	1167700
g) Over 3 years to 5 years	10286477	13553912	477088	653146	43776	37773	14700	33200
h) Over 5 years	17842051	11738813	515047	607007	2248120	1807456	765900	818700
Borrowings	8405794	10301160	78545	297506	191306	368000	90300	179700
a) 1 - 14 days	1236218	1843551	29401	76605	120729	10959	2400	9400
b) 15 - 28 days	553182	480238	-	4490	5498	5000	7600	11200
c) 29 days to 3 months	1049096	1935031	5072	22899	9	9	34600	11300
d) Over 3 months to 6 months	852360	1005828	35072	28512	55011	8	8000	5200
e) Over 6 months to one year	438483	548578	9000	-	10019	12	6700	6700
f) Over one year to 3 years	917388	679320	-	-	39	7512	23800	16000
g) Over 3 years to 5 years	305288	553516	-	50000	1	-	7100	23300
h) Over 5 years	3053779	3255098	-	115000	-	344500	100	96600
Loans and Advances	54250320	63191415	2985071	3522255	4328558	5203508	2161200	2367700
a) 1 - 14 days	8722168	9625937	110290	157747	888828	681246	83700	59200
b) 15 - 28 days	802604	888853	70630	120916	43607	30470	15700	17800
c) 29 days to 3 months	3329925	3391461	110689	149875	120755	160424	159400	171900
d) Over 3 months to 6 months	2662089	3549445	162094	100922	117292	106897	96500	143800
e) Over 6 months to one year	1945219	2761638	234877	210376	177934	197376	189500	167200
f) Over one year to 3 years	24070690	27536766	1618020	1876566	2049495	2284256	1144100	1261100
g) Over 3 years to 5 years	4227620	5994408	292278	482262	376155	483576	191700	213900
h) Over 5 years	8490005	9442907	386193	423591	554492	1259263	280600	332800

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Investments(at book Value)	27595395	28579007	1099879	1360050	2088680	2391675	805100	857500
a) 1 - 14 days	1802474	60036	28876	25170	156120	38976	65600	10700
b) 15 - 28 days	449475	180252	22220	15276	18976	38568	4200	-
c) 29 days to 3 months	2173342	1041507	26311	113962	152932	173199	32300	52900
d) Over 3 months to 6 months	784899	799192	96777	86647	113354	173907	3500	30400
e) Over 6 months to one year	677718	609510	62583	59856	66788	124065	33500	16100
f) Over one year to 3 years	3223861	5177022	210879	162082	289816	283300	77500	98300
g) Over 3 years to 5 years	6033176	5953346	132568	241371	288043	279515	140100	181300
h) Over 5 years	12450450	14758142	519665	655686	1002651	1280145	448400	467800
Foreign Currency Assets	13195666	14216853	59305	111997	41073	103147	62600	40900
a) 1 - 14 days	2894013	3463171	41275	49313	5196	4450	11900	12000
b) 15 - 28 days	733246	653637	2000	8463	153	11716	29300	6000
c) 29 days to 3 months	2985555	2580273	1751	26758	115	28155	9000	20200
d) Over 3 months to 6 months	1910941	2464861	2810	18282	16364	51428	2500	2700
e) Over 6 months to one year	594345	981420	-	9181	9768	1877	600	-
f) Over one year to 3 years	1773269	1522977	-	-	5094	5521	-	-
g) Over 3 years to 5 years	1166361	1407149	-	-	4383	-	9300	-
h) Over 5 years	1137936	1143365	11469	-	-	-	-	-
Foreign Currency Liabilities	11138439	12894814	50438	117705	73550	147273	62600	40900
a) 1 - 14 days	3128761	2843913	32604	49943	22241	39415	14300	11400
b) 15 - 28 days	915231	697008	70	4569	5367	4668	18400	11500
c) 29 days to 3 months	1470428	2731198	5223	24060	34563	51323	23000	12800
d) Over 3 months to 6 months	1530309	2019338	7015	33325	2917	39581	2100	1200
e) Over 6 months to one year	1483134	2046881	2273	2913	5004	6671	2900	2500
f) Over one year to 3 years	1787841	1506598	2402	2575	3429	5164	1800	1000
g) Over 3 years to 5 years	655034	955204	851	320	29	451	100	500
h) Over 5 years	167701	94674	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2009 (9)	2010 (10)	2009 (11)	2010 (12)	2009 (13)	2010 (14)
Deposits	3291577	3888000	5950600	6455200	4204107	5088338
a) 1 - 14 days	107549	156722	266400	257600	216739	271124
b) 15 - 28 days	35147	63614	135000	168400	28690	46482
c) 29 days to 3 months	343331	402847	558100	706700	161473	315497
d) Over 3 months to 6 months	289341	380688	1569000	1434000	273114	446486
e) Over 6 months to one year	474546	442058	1296100	1683600	670438	733982
f) Over one year to 3 years	881035	968972	2062100	1541800	824283	981366
g) Over 3 years to 5 years	535776	647034	47700	63800	946965	784735
h) Over 5 years	624852	826065	16200	599300	1082405	1508666
Borrowings	276208	227401	69100	42900	254777	325014
a) 1 - 14 days	49992	30000	-	-	1053	10563
b) 15 - 28 days	-	-	-	-	-	-
c) 29 days to 3 months	47617	26948	-	-	386	380
d) Over 3 months to 6 months	99392	11316	13100	13100	6383	65489
e) Over 6 months to one year	36005	6003	13100	10700	7446	5739
f) Over one year to 3 years	19763	20128	37300	19100	64674	80797
g) Over 3 years to 5 years	6939	17906	5600	-	810	19529
h) Over 5 years	16500	115100	-	-	174025	142517
Loans and Advances	2561605	2953586	4301300	4634700	3260143	3846126
a) 1 - 14 days	94198	89682	405800	106300	80234	133386
b) 15 - 28 days	20765	24271	60300	71600	100229	79072
c) 29 days to 3 months	164843	248127	358000	462500	537531	583887
d) Over 3 months to 6 months	160510	140600	644300	454400	414017	446740
e) Over 6 months to one year	295363	306790	697000	994000	615311	641284
f) Over one year to 3 years	1140570	1276441	891700	1039600	504943	610925
g) Over 3 years to 5 years	299049	388498	493300	592500	239075	324298
h) Over 5 years	386307	479177	750900	913800	768803	1026534

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	As on March 31					
	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)
Investments(at book Value)	1137796	1149441	1702900	1816500	1323170	1602399
a) 1 - 14 days	85471	85798	121300	53500	82871	32815
b) 15 - 28 days	16757	38141	33300	26200	13226	32094
c) 29 days to 3 months	110954	102631	159400	76200	56501	49086
d) Over 3 months to 6 months	66927	100512	107000	41100	8838	53498
e) Over 6 months to one year	140547	96215	231500	33700	46471	40874
f) Over one year to 3 years	212652	249538	202600	209100	275553	273462
g) Over 3 years to 5 years	131298	173003	188600	240800	211880	255592
h) Over 5 years	373190	303603	659200	1135900	627830	864978
Foreign Currency Assets	78237	74570	87300	102600	129787	166068
a) 1 - 14 days	46914	17739	26500	22200	65290	62405
b) 15 - 28 days	943	3229	16100	15000	42	7963
c) 29 days to 3 months	8369	25242	12400	40100	9350	38852
d) Over 3 months to 6 months	8340	27655	6800	4900	5239	53752
e) Over 6 months to one year	573	-	1900	6000	18211	3096
f) Over one year to 3 years	12680	705	12100	9500	16164	-
g) Over 3 years to 5 years	418	-	5800	1200	12648	-
h) Over 5 years	-	-	5700	3700	2843	-
Foreign Currency Liabilities	41733	73067	65600	103100	129787	166068
a) 1 - 14 days	13680	21236	2500	3500	16144	20479
b) 15 - 28 days	351	292	1100	12600	2127	4114
c) 29 days to 3 months	10831	29719	10700	27400	11722	17775
d) Over 3 months to 6 months	6744	11142	17600	23000	19115	28667
e) Over 6 months to one year	6454	7235	24300	24600	42003	43759
f) Over one year to 3 years	3505	3335	9100	11000	37372	46399
g) Over 3 years to 5 years	168	108	300	1000	1304	4866
h) Over 5 years	-	-	-	-	-	9

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Deposits	8497179	10605575	5939003	7768822	19239695	24104426	18970848	22976195
a) 1 - 14 days	448557	798334	159943	257901	1578959	2405385	2032848	3166403
b) 15 - 28 days	152516	323073	160717	189665	595298	893537	1037453	1456966
c) 29 days to 3 months	402731	1768154	539532	1004160	2216557	2738495	1676936	2484749
d) Over 3 months to 6 months	1004096	1111264	1067718	1699714	2890031	2600925	3171793	3449165
e) Over 6 months to one year	1290678	1419182	1338946	1726447	4328911	6052782	2066641	2790440
f) Over one year to 3 years	3655481	4526868	2483982	2728200	3726538	4966899	2580546	3241084
g) Over 3 years to 5 years	656623	394059	98030	86554	650650	742872	1613092	2101580
h) Over 5 years	886497	264641	90135	76181	3252751	3703531	4791539	4285808
Borrowings	93704	543548	131123	585244	563609	1335008	948697	2239990
a) 1 - 14 days	13925	10720	9	6736	24156	3767	243174	487889
b) 15 - 28 days	9130	4490	-	2245	20598	23656	24483	24362
c) 29 days to 3 months	20083	49608	9	33682	69932	16897	42858	113123
d) Over 3 months to 6 months	12154	57954	7626	45959	247645	90307	101117	60182
e) Over 6 months to one year	31393	10386	13806	22469	21003	107770	28855	407696
f) Over one year to 3 years	1800	20000	97397	157216	179217	228700	461997	128896
g) Over 3 year to 5 years	1200	49200	12213	31914	846	40099	4526	87194
h) Over 5 years	4019	341190	63	285023	212	823812	41687	930648
Loans and Advances	5880176	7160487	4413929	5611350	14398590	17503528	14290938	16849071
a) 1 - 14 days	408815	274886	122061	238149	703187	1643294	2075415	2301263
b) 15 - 28 days	220650	211216	71329	130476	340321	423688	467086	554992
c) 29 days to 3 months	460216	605255	520144	673001	2289377	1855540	2290719	3912300
d) Over 3 months to 6 months	520917	740566	309650	441915	1733094	2185256	1494946	1767644
e) Over 6 months to one year	318352	477482	473863	573702	1770917	2401968	1075738	1444403
f) Over one year to 3 years	1851348	2307806	1779202	2186304	3701003	4280362	2028825	1922574
g) Over 3 years to 5 years	627342	706972	486521	672961	1598025	3110169	1422546	1782791
h) Over 5 years	1472536	1836304	651159	694842	2262666	1603251	3435663	3163104

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Investments(at book Value)	2965105	3842863	1691111	2088099	5244587	6118237	5260719	6708018
a) 1 - 14 days	609429	6983	77394	10992	81162	234381	46465	57433
b) 15 - 28 days	15774	54061	30231	31034	56425	89038	68103	21507
c) 29 days to 3 months	65528	390836	78356	75668	180239	276673	204589	108782
d) Over 3 months to 6 months	116230	33178	62973	37522	242492	215592	90625	154125
e) Over 6 months to one year	202332	30632	62554	37658	526379	131342	194552	150141
f) Over one year to 3 years	226288	210033	244440	46607	819854	539497	682670	525168
g) Over 3 years to 5 years	398787	338574	182567	356615	652373	1394921	589291	770636
h) Over 5 years	1330737	2778566	952596	1492003	2685663	3236793	3384424	4920226
Foreign Currency Assets	128866	221993	38007	128642	5855649	7814498	840194	1209031
a) 1 - 14 days	21221	55191	17478	17946	902290	1098532	299046	162218
b) 15 - 28 days	13665	20817	865	15736	352153	543092	69649	41401
c) 29 days to 3 months	36236	56556	8525	44338	1248853	1702615	73033	202862
d) Over 3 months to 6 months	29760	48830	11139	50622	788775	1277393	23875	352835
e) Over 6 months to one year	20365	1347	-	-	686076	1111721	11663	138723
f) Over one year to 3 years	-	-	-	-	698020	1005775	19928	20886
g) Over 3 years to 5 years	2566	24499	-	-	786723	649371	620	7614
h) Over 5 years	5053	14753	-	-	392759	425999	342380	282492
Foreign Currency Liabilities	126927	216540	69366	140359	6152947	8039743	1005050	1008760
a) 1 - 14 days	27075	56031	7896	16044	1213117	1214933	121480	144682
b) 15 - 28 days	10035	6372	410	2624	427534	638587	33490	89665
c) 29 days to 3 months	27006	41858	1687	35461	1090451	1654857	372509	119275
d) Over 3 months to 6 months	37303	44754	2196	29746	922003	1174863	141730	308712
e) Over 6 months to one year	23982	9519	12324	11729	765872	1279093	131099	100805
f) Over one year to 3 years	1321	5663	44483	42001	713739	835176	99523	183085
g) Over 3 years to 5 years	205	38898	370	2754	605111	666077	18085	30732
h) Over 5 years	-	13445	-	-	415120	576157	87134	31804

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	5225492	6330407	18689249	23465144	13053641	16000215	7398391	9273367
a) 1 - 14 days	196593	563597	1607029	1804994	804231	1036710	523605	529621
b) 15 - 28 days	93856	226335	243162	473640	417589	571376	141723	138136
c) 29 days to 3 months	526943	634397	854364	2464019	850315	2126510	409292	708717
d) Over 3 months to 6 months	589112	832011	2176942	2786357	452559	1658471	1299325	1545743
e) Over 6 months to one year	958342	1022439	3941797	4946092	2087330	914375	1640799	2132515
f) Over one year to 3 years	2557850	2911522	2770627	2993520	5714489	6123626	810860	1540244
g) Over 3 years to 5 years	205434	87902	3575880	3443535	1408879	1868976	1515602	1385598
h) Over 5 years	97362	52204	3519448	4552987	1318249	1700171	1057185	1292793
Borrowings	19002	6147	1400095	844056	80425	262113	207240	907753
a) 1 - 14 days	8001	-	253000	-	7236	154497	72854	145785
b) 15 - 28 days	-	-	100000	8455	-	-	4836	-
c) 29 days to 3 months	24	20	140084	14450	69000	-	34633	10817
d) Over 3 months to 6 months	1841	711	111632	32153	3242	-	65998	27994
e) Over 6 months to one year	7992	163	54278	29196	220	86880	1166	137126
f) Over one year to 3 years	1042	5214	77854	85309	465	20001	27684	101677
g) Over 3 years to 5 years	94	37	43661	85761	166	62	69	4864
h) Over 5 years	8	2	619586	588732	96	673	-	479490
Loans and Advances	3429077	4031469	13821940	16933463	4306071	10263400	4851216	6320256
a) 1 - 14 days	239117	296679	1461822	2254455	489988	597244	590991	679591
b) 15 - 28 days	103615	78066	316464	432055	19508	207179	177897	395233
c) 29 days to 3 months	168397	441762	1728199	2133766	55373	684374	878564	1017080
d) Over 3 months to 6 months	199410	334703	763407	1622676	57727	874531	484003	671741
e) Over 6 months to one year	307348	309717	2168752	2465096	79875	846932	744309	1083076
f) Over one year to 3 years	1672621	1637842	2884371	3046924	523705	4594691	1187837	1489612
g) Over 3 years to 5 years	413731	548674	1405560	1771303	646043	1222441	456407	562633
h) Over 5 years	324838	384026	3093365	3207188	2433852	1236008	331208	421290

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	1838214	2132385	5777690	6967695	8480040	5056286	2493777	3452264
a) 1 - 14 days	309182	39718	214541	222572	986305	32006	130839	200161
b) 15 - 28 days	18037	12987	115036	131918	292157	59346	31367	49603
c) 29 days to 3 months	63607	46361	231848	351173	630899	109935	174112	354422
d) Over 3 months to 6 months	34683	39783	331783	155004	761445	109260	425468	477964
e) Over 6 months to one year	25039	21742	215148	55298	661941	134114	461482	586801
f) Over one year to 3 years	139767	193879	784357	505419	3412795	382980	262211	531339
g) Over 3 years to 5 years	243347	300013	833930	605031	836263	927027	408776	486018
h) Over 5 years	1004552	1477902	3051047	4941280	898235	3301618	599522	765956
Foreign Currency Assets	49356	57461	1442359	1666261	118750	285676	678995	317328
a) 1 - 14 days	7211	8323	700794	304934	54948	22764	429486	110729
b) 15 - 28 days	8987	3848	46482	27914	2151	4768	12462	21423
c) 29 days to 3 months	21977	20448	126563	361256	9687	67328	138536	86104
d) Over 3 months to 6 months	10343	24818	147388	389391	49439	142724	89972	67375
e) Over 6 months to one year	50	24	58046	344949	1256	45717	2548	5211
f) Over one year to 3 years	78	-	204387	74058	1269	2375	-	6332
g) Over 3 years to 5 years	-	-	52541	64261	-	-	5991	959
h) Over 5 years	710	-	106158	99498	-	-	-	19195
Foreign Currency Liabilities	42505	45251	1469744	1559916	130474	295836	174806	183398
a) 1 - 14 days	9129	10923	546310	308503	66620	98990	13713	40577
b) 15 - 28 days	1209	164	50223	54545	1039	1349	2992	3350
c) 29 days to 3 months	11424	9019	154261	214483	4697	4951	30205	20494
d) Over 3 months to 6 months	4436	11060	151596	317456	6707	30736	47204	35311
e) Over 6 months to one year	10509	12023	156487	348011	18882	136052	51418	48469
f) Over one year to 3 years	5640	1729	175971	106709	27319	22002	27571	30114
g) Over 3 years to 5 years	158	333	3219	11530	4680	1756	1703	5083
h) Over 5 years	-	-	231677	198679	530	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	4305060	5134423	7258184	8822767	10011589	11079471	9836885	12025761
a) 1 - 14 days	182166	211422	368447	542647	767069	740182	562588	602847
b) 15 - 28 days	75046	94787	190425	298455	316543	160605	349601	502181
c) 29 days to 3 months	349335	528098	557559	889403	840039	961784	802451	1423410
d) Over 3 months to 6 months	356179	738401	982372	1313691	1258330	1981550	2004269	2294375
e) Over 6 months to one year	747752	1043970	1629566	2071476	1315530	2094386	3270101	3681086
f) Over one year to 3 years	2428845	2411558	2574067	2745256	4950161	4464808	1916343	1971825
g) Over 3 years to 5 years	108210	61338	84186	127865	200247	188216	290374	409529
h) Over 5 years	57527	44849	871562	833974	363670	487940	641158	1140508
Borrowings	5213	152151	83079	95731	654828	898220	66878	179823
a) 1 - 14 days	5208	102	12887	6163	208215	77189	60	27500
b) 15 - 28 days	-	-	-	-	-	4643	-	-
c) 29 days to 3 months	5	-	34	21000	50003	13836	-	5
d) Over 3 months to 6 months	-	449	3590	24525	30000	16228	3309	100685
e) Over 6 months to one year	-	-	4064	12641	25509	99162	2802	3158
f) Over one year to 3 years	-	-	53228	22266	341101	203633	48232	48395
g) Over 3 years to 5 years	-	36000	233	9136	-	40000	1371	44
h) Over 5 years	-	115600	9043	-	-	443529	11104	36
Loans and Advances	2887796	3546242	5146528	6214614	7580954	8078248	6906442	8418394
a) 1 - 14 days	153982	120468	279442	300366	809377	1449513	855047	759277
b) 15 - 28 days	100773	74268	184990	271896	99050	169045	349068	377660
c) 29 days to 3 months	189319	204046	573394	672533	807888	498456	632389	765010
d) Over 3 months to 6 months	212415	320211	326993	266137	403869	380850	698804	864304
e) Over 6 months to one year	405401	315897	559375	571449	731608	567482	873332	1044338
f) Over one year to 3 years	1057810	1225871	1728775	2261062	2922507	2914741	1419238	1749946
g) Over 3 years to 5 years	259712	267287	673424	840540	720761	948839	809722	1132118
h) Over 5 years	508384	1018194	820135	1030631	1085894	1149322	1268842	1725741

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments(at book Value)	1247307	1569423	2280057	2826833	3155365	3788126	2848895	3578532
a) 1 - 14 days	15499	33514	155018	260641	66296	366986	74211	-
b) 15 - 28 days	26530	501	94979	94969	22252	122105	47847	14370
c) 29 days to 3 months	30680	30607	170799	227585	97238	213558	50663	21706
d) Over 3 months to 6 months	21588	10420	217675	303360	137041	411175	40533	52586
e) Over 6 months to one year	47314	1071	458458	660888	91932	633930	21471	57674
f) Over one year to 3 years	109905	139623	680199	746609	494871	1143816	455937	346997
g) Over 3 years to 5 years	247375	151771	87401	71301	446254	110389	514849	383192
h) Over 5 years	748416	1201916	415528	461480	1799481	786167	1643384	2702007
Foreign Currency Assets	120714	149806	460696	442556	308029	1112094	183402	266216
a) 1 - 14 days	71245	65303	33061	25776	45434	163010	127387	148958
b) 15 - 28 days	2736	21931	58252	44979	11282	51095	772	13416
c) 29 days to 3 months	23532	23071	111027	93480	123376	265275	21020	43914
d) Over 3 months to 6 months	20312	39358	47531	46614	85535	124403	12322	34566
e) Over 6 months to one year	741	50	45252	33968	1522	205690	891	4385
f) Over one year to 3 years	2137	85	72230	81187	28200	134790	-	187
g) Over 3 years to 5 years	-	-	49039	43308	12680	61118	220	-
h) Over 5 years	11	8	44304	73244	-	106713	20790	20790
Foreign Currency Liabilities	59372	107486	425238	421949	379946	1136391	171513	259469
a) 1 - 14 days	10322	58125	69293	64842	66059	120214	131617	175759
b) 15 - 28 days	607	1181	31286	34088	3143	44189	2332	2842
c) 29 days to 3 months	2534	3934	94745	81892	20757	206725	8466	32280
d) Over 3 months to 6 months	5082	11355	74818	116744	26484	186185	5807	15285
e) Over 6 months to one year	18654	17874	76762	70519	57990	277181	18423	25512
f) Over one year to 3 years	18648	13419	76844	50259	204620	137030	4581	4071
g) Over 3 years to 5 years	2797	1598	1486	3605	893	25355	217	3689
h) Over 5 years	728	-	4	-	-	139512	70	31

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	3467565	4914708	20976050	24932980	11588515	11702579	10022157	12241555
a) 1 - 14 days	299806	255876	991923	1516817	943756	839726	558122	602541
b) 15 - 28 days	109668	387501	409811	581593	242513	330198	300252	423922
c) 29 days to 3 months	509520	757119	1027585	2110407	979059	1609318	831003	1782682
d) Over 3 months to 6 months	346245	835547	2094720	2372388	1574368	1196898	1340221	1695135
e) Over 6 months to one year	766478	1324748	2669326	2539117	2727460	829393	3154772	3531854
f) Over one year to 3 years	645254	529026	8706810	10322583	3510770	2873406	1260434	1248148
g) Over 3 years to 5 years	200472	197235	223764	189393	325862	709385	293280	148881
h) Over 5 years	590122	627656	4852111	5300682	1284727	3314255	2284073	2808392
Borrowings	271148	370105	1145966	1926237	219047	855499	206242	626384
a) 1 - 14 days	247498	159892	51297	365950	172	23	14907	79074
b) 15 - 28 days	-	-	14572	38275	-	-	-	-
c) 29 days to 3 months	-	52245	72959	197375	-	375993	-	-
d) Over 3 months to 6 months	1220	3460	139293	102468	14172	34858	24269	23590
e) Over 6 months to one year	1215	8	5416	48397	88465	173886	54609	23070
f) Over one year to 3 years	1215	12000	97688	120454	100188	217071	80288	52810
g) Over 3 years to 5 years	-	4000	14662	84305	12458	50495	28688	63289
h) Over 5 years	20000	138500	750079	969013	3592	3173	3481	384551
Loans and Advances	2461535	3265255	15470299	18660121	8153226	9040636	6880386	8250454
a) 1 - 14 days	128598	219818	1121753	1052458	986572	719666	362173	403653
b) 15 - 28 days	99271	182733	535690	420528	338718	190118	111546	182133
c) 29 days to 3 months	471684	702382	919665	760984	510775	917502	549142	471796
d) Over 3 months to 6 months	287598	430931	910017	1087795	595826	512442	519319	417342
e) Over 6 months to one year	255562	226971	1982642	2483645	931654	1037723	693613	612702
f) Over one year to 3 years	563261	621854	6458598	8444035	2929843	3285514	871963	1124143
g) Over 3 years to 5 years	306572	362761	1875476	2223830	806768	1133845	932406	1039364
h) Over 5 years	348989	517805	1666458	2186846	1053070	1243826	2840224	3999321

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments(at book Value)	1262743	1788684	6376065	7805770	3053723	3301092	2938477	4352143
a) 1 - 14 days	35579	69014	109774	71164	45715	91000	177658	387233
b) 15 - 28 days	9445	42472	88869	135463	17358	199181	68150	183729
c) 29 days to 3 months	66679	108558	203716	192097	52891	462631	221053	444314
d) Over 3 months to 6 months	58804	19212	225252	351711	30728	308156	328140	647097
e) Over 6 months to one year	17232	5316	245011	249684	140405	369589	812631	1050779
f) Over one year to 3 years	139551	82625	711931	914875	196664	781303	355404	385763\
g) Over 3 years to 5 years	120454	215284	1127397	1070830	404954	217502	378053	551108
h) Over 5 years	814999	1246203	3664115	4819946	2165008	871730	597388	702120
Foreign Currency Assets	68560	61818	853644	1510504	943427	1023772	866998	794333
a) 1 - 14 days	20103	25467	96218	78023	416483	275005	133969	101847
b) 15 - 28 days	6081	6031	76482	32839	38544	111266	49763	32779
c) 29 days to 3 months	28988	12549	142733	376537	174976	275699	271573	157722
d) Over 3 months to 6 months	13018	17771	245933	507607	97401	115564	105146	94993
e) Over 6 months to one year	370	-	106497	266182	30440	48335	9003	118749
f) Over one year to 3 years	-	-	88492	118968	72991	97472	86242	146956
g) Over 3 years to 5 years	-	-	72719	46233	73379	70830	111384	99096
h) Over 5 years	-	-	24570	84115	39213	29601	99918	42191
Foreign Currency Liabilities	31551	34835	802326	1183326	844604	953759	868429	796253
a) 1 - 14 days	7692	5424	78151	160454	370262	218952	152949	71050
b) 15 - 28 days	730	3378	57216	63517	72702	64987	59818	54384
c) 29 days to 3 months	3235	2447	299764	394194	159426	326658	205714	144560
d) Over 3 months to 6 months	3955	6319	177214	190943	125887	149661	140165	126327
e) Over 6 months to one year	11650	11827	121155	186066	62785	132927	54079	51692
f) Over one year to 3 years	4130	4757	37191	108779	53392	60333	32314	183654
g) Over 3 years to 5 years	159	683	3061	49343	150	241	77043	35233
h) Over 5 years	-	-	28574	30030	-	-	146347	129353

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2009 (33)	2010 (34)	2009 (35)	2010 (36)	2009 (37)	2010 (38)
Deposits	13870282	17003973	5453590	6818032	5453542	6193174
a) 1 - 14 days	702823	1027491	218827	636818	293693	369462
b) 15 - 28 days	151845	153259	109617	210741	171230	262672
c) 29 days to 3 months	1002907	1216900	376036	696837	578130	700010
d) Over 3 months to 6 months	1306622	977638	275614	767887	909245	989018
e) Over 6 months to one year	2790102	3300085	879906	532305	1684525	1750651
f) Over one year to 3 years	2435339	4118257	951105	978884	1708306	2012739
g) Over 3 years to 5 years	689848	735173	504883	544459	78634	79102
h) Over 5 years	4790796	5475170	2137602	2450101	29779	29520
Borrowings	388489	921530	45677	91534	61924	183736
a) 1 - 14 days	82648	114492	4145	2352	162	-
b) 15 - 28 days	5072	4938	-	-	-	-
c) 29 days to 3 months	204737	59587	6	69600	45004	15004
d) Over 3 months to 6 months	19080	71331	3504	3216	15137	21
e) Over 6 months to one year	7828	29269	18440	2670	268	10
f) Over one year to 3 years	66898	69838	9025	4744	737	17697
g) Over 3 years to 5 years	1727	48001	3033	2682	376	205
h) Over 5 years	499	524074	7524	6270	240	150799
Loans and Advances	9680324	11931529	3539355	4233004	3546812	4152173
a) 1 - 14 days	669283	776903	712506	420433	165219	149240
b) 15 - 28 days	344343	403175	124110	37665	96443	39468
c) 29 days to 3 months	892562	1559784	626538	210527	285015	184820
d) Over 3 months to 6 months	1096331	651174	221346	349369	235168	175413
e) Over 6 months to one year	1685095	1632695	311598	382023	344536	265773
f) Over one year to 3 years	3115456	4217020	1106951	1370390	1635256	2460102
g) Over 3 years to 5 years	791938	970672	175868	665190	373061	398641
h) Over 5 years	1085316	1720106	260438	797407	412114	478716

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)
Investments(at book Value)	4299714	5440352	1792421	2606774	1738770	2110744
a) 1 - 14 days	32205	170896	42359	17729	75047	58115
b) 15 - 28 days	27666	69756	30554	2326	33295	29410
c) 29 days to 3 months	41724	110690	119514	62481	49693	61554
d) Over 3 months to 6 months	111321	477525	21884	163226	20548	36360
e) Over 6 months to one year	225678	416638	69525	161743	28870	4802
f) Over one year to 3 years	404008	195372	143910	109019	221409	70584
g) Over 3 years to 5 years	573302	477114	142335	307663	220417	413550
h) Over 5 years	2883810	3522361	1222340	1782587	1089491	1436369
Foreign Currency Assets	859359	744872	147692	298203	39344	41072
a) 1 - 14 days	460138	118942	28782	87668	19946	15538
b) 15 - 28 days	15452	30282	4618	4940	9279	445
c) 29 days to 3 months	159605	165028	38392	72143	3684	15777
d) Over 3 months to 6 months	162302	210724	48339	53861	5589	8499
e) Over 6 months to one year	39086	89868	27333	78143	846	810
f) Over one year to 3 years	16799	39014	228	1448	-	3
g) Over 3 years to 5 years	3704	44761	-	-	-	-
h) Over 5 years	2273	46253	-	-	-	-
Foreign Currency Liabilities	392719	570723	159172	298342	39344	41072
a) 1 - 14 days	137573	153874	32529	81566	21379	10495
b) 15 - 28 days	14879	11650	2360	6907	648	2733
c) 29 days to 3 months	20062	85449	46235	76585	1532	3863
d) Over 3 months to 6 months	43905	100867	55740	62303	4011	8754
e) Over 6 months to one year	95831	110973	21763	70446	7330	9350
f) Over one year to 3 years	79736	72551	527	474	4390	5155
g) Over 3 years to 5 years	733	26180	17	61	54	722
h) Over 5 years	-	9179	1	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

OTHER PUBLIC SECTOR BANK

(Amount in ₹ lakh)

Items	As on March 31	
	IDBI Bank Ltd.	
	2009 (1)	2010 (2)
Deposits	11216748	16766708
a) 1 - 14 days	925582	1068461
b) 15 - 28 days	233129	832478
c) 29 days to 3 months	1208527	2399042
d) Over 3 months to 6 months	1645653	2285911
e) Over 6 months to one year	3994818	4783972
f) Over one year to 3 years	2638595	4057967
g) Over 3 years to 5 years	337631	686444
h) Over 5 years	232813	652433
Borrowings	4023988	4770948
a) 1 - 14 days	125746	265409
b) 15 - 28 days	5588	60472
c) 29 days to 3 months	141833	198006
d) Over 3 months to 6 months	259803	313392
e) Over 6 months to one year	350631	710717
f) Over one year to 3 years	1050328	912788
g) Over 3 years to 5 years	591522	586919
h) Over 5 years	1498537	1723245
Loans and Advances	10342800	13820185
a) 1 - 14 days	663200	813429
b) 15 - 28 days	119400	449457
c) 29 days to 3 months	596100	1365453
d) Over 3 months to 6 months	705300	1015911
e) Over 6 months to one year	1239100	987703
f) Over one year to 3 years	3227000	4294396
g) Over 3 years to 5 years	1281200	1923967
h) Over 5 years	2511500	2969869

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

OTHER PUBLIC SECTOR BANK

(Amount in ₹ lakh)

Items	As on March 31	
	IDBI Bank Ltd.	
	2009 (1)	2010 (2)
Investments(at book Value)	5005000	7334546
a) 1 - 14 days	638900	391055
b) 15 - 28 days	14400	98787
c) 29 days to 3 months	165800	339843
d) Over 3 months to 6 months	112000	143434
e) Over 6 months to one year	164700	297269
f) Over one year to 3 years	274200	561580
g) Over 3 years to 5 years	464900	675827
h) Over 5 years	3170100	4826751
Foreign Currency Assets	424778	556776
a) 1 - 14 days	19777	37670
b) 15 - 28 days	8408	10417
c) 29 days to 3 months	104154	20505
d) Over 3 months to 6 months	82610	34126
e) Over 6 months to one year	30947	258334
f) Over one year to 3 years	77328	112297
g) Over 3 years to 5 years	32833	40074
h) Over 5 years	68721	43353
Foreign Currency Liabilities	487972	518133
a) 1 - 14 days	9911	37367
b) 15 - 28 days	7794	263
c) 29 days to 3 months	97184	1457
d) Over 3 months to 6 months	70652	12317
e) Over 6 months to one year	172936	262939
f) Over one year to 3 years	126453	96514
g) Over 3 years to 5 years	1955	103846
h) Over 5 years	1087	3430

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Deposits	1518715	1506236	633283	697835	820662	1028459	496881	709848
a) 1 - 14 days	96017	129432	19753	14914	14977	22146	59266	48884
b) 15 - 28 days	40024	32396	5320	4142	8225	11064	20516	25930
c) 29 days to 3 months	109311	106328	14103	19204	40875	48947	45426	85419
d) Over 3 months to 6 months	89063	95117	19492	19808	34270	43964	87247	169606
e) Over 6 months to one year	149621	196236	61335	79024	99772	133938	104523	145780
f) Over one year to 3 years	465687	425738	209296	192479	590285	736328	169967	221878
g) Over 3 years to 5 years	230604	160982	46621	15431	29924	29076	8002	9994
h) Over 5 years	338388	360007	257363	352833	2334	2996	1934	2357
Borrowings	29536	34556	13	9287	15	4002	-	12055
a) 1 - 14 days	2	54	-	-	-	-	-	5198
b) 15 - 28 days	-	-	-	-	-	-	-	998
c) 29 days to 3 months	1	-	1	111	6	-	-	-
d) Over 3 months to 6 months	20	6	1	1	6	1	-	-
e) Over 6 months to one year	13	3	2	2	1	1	-	-
f) Over one year to 3 years	3610	3603	9	1603	2	-	-	3203
g) Over 3 years to 5 years	-	3600	-	7570	-	-	-	2656
h) Over 5 years	25890	27290	-	-	-	4000	-	-
Loans and Advances	778074	819597	368384	446694	558414	683346	319606	500627
a) 1 - 14 days	45449	44595	17185	24008	10388	37365	25244	21896
b) 15 - 28 days	41243	40479	17746	11981	4429	6813	2605	9538
c) 29 days to 3 months	65196	65706	15276	26669	10496	14829	26311	35625
d) Over 3 months to 6 months	24711	52183	21358	39121	1129	8725	14616	35909
e) Over 6 months to one year	105848	95901	60359	58439	1471	19966	29001	58042
f) Over one year to 3 years	297291	306085	147457	177997	358633	469615	133846	157877
g) Over 3 years to 5 years	67578	72607	31163	51516	62765	57685	29036	111816
h) Over 5 years	130758	142041	57840	56963	109103	68348	58947	69924

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Investments(at book Value)	680915	672402	218270	228941	238642	321043	156736	203591
a) 1 - 14 days	20682	17374	9898	2480	8527	2099	17618	2497
b) 15 - 28 days	78305	13612	-	7096	1986	9503	33920	7139
c) 29 days to 3 months	175669	11353	15128	6552	3639	36267	31874	4118
d) Over 3 months to 6 months	31278	6299	2173	4988	1531	24476	9014	7329
e) Over 6 months to one year	1646	53672	613	5123	2039	62609	13524	1820
f) Over one year to 3 years	34698	43855	4978	18734	11640	127679	1618	412
g) Over 3 years to 5 years	92764	483720	17579	46063	26182	5094	3463	21132
h) Over 5 years	245873	42517	167901	137905	183098	53316	45705	159144
Foreign Currency Assets	12037	2576	19457	19413	183382	10560	4451	12722
a) 1 - 14 days	8303	1706	7344	5815	13830	3871	3479	9933
b) 15 - 28 days	638	95	-	2094	2689	1271	304	-
c) 29 days to 3 months	3016	299	4326	2582	55579	2326	639	2202
d) Over 3 months to 6 months	80	476	5545	5676	75726	2867	29	467
e) Over 6 months to one year	-	-	1022	2528	35329	-	-	120
f) Over one year to 3 years	-	-	1220	718	229	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	225	-	-
Foreign Currency Liabilities	1053	1236	13379	12191	184010	5272	4562	5894
a) 1 - 14 days	219	254	474	1904	14188	1485	896	676
b) 15 - 28 days	8	7	-	124	1374	106	48	62
c) 29 days to 3 months	142	156	2241	1049	58428	235	568	952
d) Over 3 months to 6 months	143	212	2128	1889	74209	251	743	860
e) Over 6 months to one year	337	417	3297	3337	35608	2874	1650	2247
f) Over one year to 3 years	202	187	5239	3609	201	247	611	432
g) Over 3 years to 5 years	2	3	-	279	2	74	46	665
h) Over 5 years	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	3219819	3605795	2488947	2586529	3300410	3723716	2033329	2373065
a) 1 - 14 days	69945	77106	428791	484390	94861	158443	129263	149370
b) 15 - 28 days	82578	145514	207883	175204	49254	119113	28638	50635
c) 29 days to 3 months	334440	415369	384565	645528	315631	211813	106159	203283
d) Over 3 months to 6 months	470287	589335	346451	282467	322561	270367	337009	291660
e) Over 6 months to one year	876456	714098	565223	384118	229345	292922	337329	427245
f) Over one year to 3 years	1293021	1523910	222719	224918	1751693	2052588	821142	543444
g) Over 3 years to 5 years	77223	103016	185527	208858	520773	600302	253800	684293
h) Over 5 years	15869	37447	147788	181046	16292	18168	19989	23135
Borrowings	121893	154676	318533	367140	99663	110021	398	34164
a) 1 - 14 days	7735	1891	23	50361	-	-	6	14985
b) 15 - 28 days	-	-	-	396	-	-	-	-
c) 29 days to 3 months	21285	3737	12680	32307	-	-	-	2781
d) Over 3 months to 6 months	2872	10653	145281	82022	50098	50000	-	6368
e) Over 6 months to one year	9245	11010	57159	83550	49500	21	196	5015
f) Over one year to 3 years	30118	88365	99	18136	65	-	196	5015
g) Over 3 years to 5 years	27614	19020	52510	50315	-	-	-	-
h) Over 5 years	23024	20000	50781	50053	-	60000	-	-
Loans and Advances	2239188	2695011	1675636	1850718	2093041	2305722	1181005	1443569
a) 1 - 14 days	203612	183000	218621	212625	69109	98300	100588	86756
b) 15 - 28 days	56166	101571	169667	131174	53200	50293	18987	31978
c) 29 days to 3 months	192576	202225	193566	232802	142865	108558	96401	162424
d) Over 3 months to 6 months	122217	210934	197234	221375	114961	117589	152975	149393
e) Over 6 months to one year	215210	260749	198515	179419	232887	231511	138772	207335
f) Over one year to 3 years	1050153	1231018	304559	404357	1042761	1162551	259019	354273
g) Over 3 years to 5 years	217085	266616	185616	176942	271855	297932	304514	312618
h) Over 5 years	182169	238898	207858	292024	165403	238988	109749	138792

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	1211897	1305465	1049554	1047293	1073633	1395625	896148	999204
a) 1 - 14 days	50867	23376	404421	251569	60980	97673	45848	44514
b) 15 - 28 days	10440	29361	51201	43971	12318	74027	45526	-
c) 29 days to 3 months	230532	62283	97541	173677	122136	110870	94434	18854
d) Over 3 months to 6 months	78095	40109	117702	79544	50424	17601	14305	10406
e) Over 6 months to one year	39591	77830	152549	125008	38438	36184	23258	4689
f) Over one year to 3 years	81859	59050	59894	111541	89869	95058	51126	91005
g) Over 3 years to 5 years	123035	96672	55393	84730	167975	268172	124488	90213
h) Over 5 years	597478	916784	110853	177253	531493	696040	497163	739523
Foreign Currency Assets	73322	62443	140003	81530	320726	357321	402044	375556
a) 1 - 14 days	2006	29994	41163	7489	20065	9769	55087	53880
b) 15 - 28 day	3418	636	12327	8018	23201	3687	10226	8912
c) 29 days to 3 months	4943	7343	53663	39637	164144	70696	210657	183825
d) Over 3 months to 6 months	26628	9204	30558	19865	96012	97821	64959	60216
e) Over 6 months to one year	31558	11938	42	4772	17304	166670	61115	65973
f) Over one year to 3 years	3300	2828	6	-	-	8454	-	2750
g) Over 3 years to 5 years	1469	500	1217	1078	-	224	-	-
h) Over 5 years	-	-	1027	671	-	-	-	-
Foreign Currency Liabilities	102616	101516	399496	160230	329853	357187	401862	375366
a) 1 - 14 days	10732	12257	105814	2847	20342	10675	40927	49700
b) 15 - 28 days	3928	1721	390	196	20849	5347	1695	4272
c) 29 days to 3 months	10203	8778	14932	2004	166874	68901	222669	180841
d) Over 3 months to 6 months	14862	15466	147230	83210	95880	105758	67721	62893
e) Over 6 months to one year	31893	32868	80898	5430	17245	166506	65011	71785
f) Over one year to 3 years	29187	25227	3612	21923	8663	-	3638	4645
g) Over 3 years to 5 years	1811	5199	34179	32184	-	-	201	1220
h) Over 5 years	-	-	12441	12436	-	-	-	10

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	1510138	1927185	736091	907538	213724	250749	130705	158504
a) 1 - 14 days	68724	78678	39369	29859	13948	16933	14549	20046
b) 15 - 28 days	40757	57014	21383	21692	4339	4306	2501	4597
c) 29 days to 3 months	216821	244845	69541	105082	18279	22179	14633	13111
d) Over 3 months to 6 months	156286	159054	67126	92513	27370	30842	10543	15411
e) Over 6 months to one year	370123	374899	121606	154036	38713	49086	21723	30963
f) Over one year to 3 years	633519	695608	272070	313368	69200	81799	57265	68833
g) Over 3 years to 5 years	14216	129525	28308	34181	40437	43853	2760	4025
h) Over 5 years	9692	187562	116688	156807	1438	1751	6731	1518
Borrowings	2305	47589	14260	33393	1443	820	12	383
a) 1 - 14 days	-	17643	4000	-	-	19	-	-
b) 15 - 28 days	-	-	-	-	-	-	-	-
c) 29 days to 3 months	-	13580	105	5000	-	-	-	203
d) Over 3 months to 6 months	405	90	385	170	331	249	9	180
e) Over 6 months to one year	216	200	798	3769	327	228	-	-
f) Over one year to 3 years	789	718	5972	11454	710	305	3	-
g) Over 3 years to 5 years	720	358	-	-	67	13	-	-
h) Over 5 years	175	15000	3000	13000	8	6	-	-
Loans and Advances	1056290	1367500	523621	627750	113900	129656	80111	117044
a) 1 - 14 days	35045	55631	21718	18673	10895	11558	10228	15341
b) 15 - 28 days	16350	24736	19831	14687	6869	7691	4280	2888
c) 29 days to 3 months	90988	97994	55874	53017	7853	8849	8607	13442
d) Over 3 months to 6 months	58010	68258	56592	74814	1817	2055	938	5640
e) Over 6 months to one year	267791	299051	62436	67256	3925	4715	5659	11442
f) Over one year to 3 years	210258	532898	235085	268242	59773	68644	29033	33815
g) Over 3 years to 5 years	166817	153086	45142	48708	9828	11357	11302	14585
h) Over 5 years	211031	135846	26943	82353	12940	14787	10064	19891

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments(at book Value)	475563	664944	186307	298322	56212	70799	40677	50722
a) 1 - 14 days	22677	91117	10131	22160	8090	8022	4276	3927
b) 15 - 28 days	19741	5565	3421	1944	200	680	598	3160
c) 29 days to 3 months	18943	3602	7204	3120	7978	7663	2032	3707
d) Over 3 months to 6 months	17039	284	2896	15	59	6965	4416	259
e) Over 6 months to one year	12910	2617	2141	2488	101	407	6380	757
f) Over one year to 3 years	50856	81080	15420	12078	1828	1848	15969	6375
g) Over 3 years to 5 years	90524	51113	16686	23603	1193	2597	1895	4676
h) Over 5 years	242873	429566	128408	232914	36763	42617	5111	27861
Foreign Currency Assets	5518	5062	2297	2879	-	-	-	-
a) 1 - 14 days	2079	108	162	518	-	-	-	-
b) 15 - 28 days	574	1037	37	17	-	-	-	-
c) 29 days to 3 months	1866	2130	1040	1246	-	-	-	-
d) Over 3 months to 6 months	999	1109	893	1098	-	-	-	-
e) Over 6 months to one year	-	678	-	-	-	-	-	-
f) Over one year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	165	-	-	-	-	-
Foreign Currency Liabilities	7429	22967	4892	4512	-	-	-	-
a) 1 - 14 days	2493	6183	2214	2994	-	-	-	-
b) 15 - 28 days	99	37	33	27	-	-	-	-
c) 29 days to 3 months	423	13649	749	184	-	-	-	-
d) Over 3 months to 6 months	557	402	579	199	-	-	-	-
e) Over 6 months to one year	3212	1969	1027	285	-	-	-	-
f) Over one year to 3 years	645	652	242	736	-	-	-	-
g) Over 3 years to 5 years	-	75	-	-	-	-	-	-
h) Over 5 years	-	-	48	87	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Deposits	43798	36391	1809233	2301152	956604	1163930
a) 1 - 14 days	2647	4214	97324	171534	52904	69177
b) 15 - 28 days	2508	950	75229	46844	16195	22467
c) 29 days to 3 months	3834	3125	115118	188808	155456	110588
d) Over 3 months to 6 months	8632	3960	272614	254937	142712	157850
e) Over 6 months to one year	13505	11589	325016	570187	168525	281413
f) Over one year to 3 years	11653	12245	711878	889238	361348	463332
g) Over 3 years to 5 years	1011	297	194558	52994	30362	28252
h) Over 5 years	8	11	17496	126610	29102	30851
Borrowings	-	-	41201	33096	3268	6000
a) 1 - 14 days	-	-	25580	6504	-	-
b) 15 - 28 days	-	-	-	-	-	-
c) 29 days to 3 months	-	-	-	-	-	-
d) Over 3 months to 6 months	-	-	-	-	717	-
e) Over 6 months to one year	-	-	2500	24	717	6000
f) Over one year to 3 years	-	-	6552	45	1834	-
g) Over 3 years to 5 years	-	-	6569	6523	-	-
h) Over 5 years	-	-	-	20000	-	-
Loans and Advances	30833	20300	1184791	1582292	657169	828761
a) 1 - 14 days	2117	1887	41733	81319	25215	24660
b) 15 - 28 days	1195	1507	35092	64164	19957	30677
c) 29 days to 3 months	6621	3752	171566	276050	69327	102110
d) Over 3 months to 6 months	4141	3365	120631	210768	92751	148969
e) Over 6 months to one year	3316	3415	342613	388919	136471	156066
f) Over one year to 3 years	11845	5948	201372	257167	221246	239400
g) Over 3 years to 5 years	1472	402	126346	124018	55144	72363
h) Over 5 years	126	24	145438	179887	37058	54516

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2009 AND 2010 (Contd.)**

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
Investments(at book Value)	22364	32480	607520	715561	320720	349919
a) 1 - 14 days	6963	9699	48288	70914	30875	2276
b) 15 - 28 days	810	327	13665	23052	2220	3500
c) 29 days to 3 months	1447	1010	49854	70073	2588	3991
d) Over 3 months to 6 months	2662	1502	55638	42447	9491	9438
e) Over 6 months to one year	5334	4753	90996	5534	16583	13981
f) Over one year to 3 years	3093	7533	38114	44744	49386	38078
g) Over 3 years to 5 years	439	2032	49230	66008	32204	31073
h) Over 5 years	1616	5624	261735	392789	177373	247582
Foreign Currency Assets	3136	3478	45151	32691	5273	6231
a) 1 - 14 days	2908	3348	8518	4878	2905	3349
b) 15 - 28 days	30	103	1745	2314	235	485
c) 29 days to 3 months	198	27	19623	14470	1225	1383
d) Over 3 months to 6 months	-	-	5230	7088	368	429
e) Over 6 months to one year	-	-	4915	1571	-	-
f) Over one year to 3 years	-	-	2365	2370	-	45
g) Over 3 years to 5 years	-	-	2755	-	-	-
h) Over 5 years	-	-	-	-	540	540
Foreign Currency Liabilities	15258	12890	2436	2963	2335	4185
a) 1 - 14 days	962	518	2140	2690	851	2386
b) 15 - 28 days	749	387	41	35	15	21
c) 29 days to 3 months	2007	979	30	4	308	270
d) Over 3 months to 6 months	1835	2282	195	184	295	294
e) Over 6 months to one year	8676	7549	30	50	685	736
f) Over one year to 3 years	988	856	-	-	175	336
g) Over 3 years to 5 years	41	319	-	-	6	142
h) Over 5 years	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Deposits	11737411	14130022	464690	478733	14281158	16740444	21834782	20201660
a) 1 - 14 days	969316	1013833	52374	55379	1030908	1510537	1596136	1877181
b) 15 - 28 days	448611	411554	20098	11168	228854	193959	803888	504190
c) 29 days to 3 months	1616724	1564772	60445	45407	697016	917304	3814877	2659440
d) Over 3 months to 6 months	1788498	1978986	60799	58869	747167	873087	3560888	1887439
e) Over 6 months to one year	1971644	2835741	115518	107618	1128243	1395432	4583137	2766861
f) Over one year to 3 years	1906798	2341807	149065	194348	8155394	8307549	7316230	10309927
g) Over 3 years to 5 years	41492	47004	4667	3980	1486906	1812739	143684	155031
h) Over 5 years	2994328	3936325	1724	1964	806670	1729837	15942	41591
Borrowings	1551987	1716955	44552	50351	916364	1291569	9315545	9426357
a) 1 - 14 days	48216	65175	6882	7980	81791	197544	179730	127710
b) 15 - 28 days	49274	13470	-	-	9485	18728	202240	112134
c) 29 days to 3 months	195485	111933	7379	13580	85204	76539	455570	804807
d) Over 3 months to 6 months	97531	133088	8465	973	91005	85020	594459	745979
e) Over 6 months to one year	339722	340908	5965	12018	-	238980	801340	767244
f) Over one year to 3 years	305141	218189	11062	7489	7693	45668	2571893	3029874
g) Over 3 years to 5 years	92229	42234	4799	1811	39500	41400	1903170	883611
h) Over 5 years	424389	791958	-	6500	601686	587690	2607143	2954998
Loans and Advances	8155677	10434312	327402	345971	9888305	12583059	21831085	18120560
a) 1 - 14 days	325655	427463	27240	40529	634290	622960	770026	315074
b) 15 - 28 days	174144	105775	5667	9920	244584	238390	185473	201047
c) 29 days to 3 months	438671	569032	35464	42817	1120087	1318705	959756	1317994
d) Over 3 months to 6 months	310511	555700	37871	30694	1057567	1372787	1123969	1487518
e) Over 6 months to one year	781928	1118325	41699	38754	1397689	1464499	2207700	2480669
f) Over one year to 3 years	1474819	1186143	135790	134592	4055736	5527511	8873760	7134451
g) Over 3 years to 5 years	1121496	1231865	24781	18279	609137	937291	4235456	2922162
h) Over 5 years	3528453	5240009	18890	30386	769215	1100916	3474945	2261645

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	4633035	5597482	162173	201793	5881754	5860762	10305831	12089280
a) 1 - 14 days	474576	443428	18449	262	1706344	980094	1163877	1823908
b) 15 - 28 days	491741	399138	6503	3004	112544	109601	456118	740706
c) 29 days to 3 months	798460	772461	24683	17363	254001	308727	1010388	989260
d) Over 3 months to 6 months	456447	627844	12137	3326	235552	227405	740459	719317
e) Over 6 months to one year	545327	787342	5455	10682	414737	288305	997099	973339
f) Over one year to 3 years	674569	1140371	29756	29676	2161857	2353440	2605272	2958993
g) Over 3 years to 5 years	399064	243683	26340	31665	451968	590731	258501	394136
h) Over 5 years	792851	1183215	38850	105815	544751	1002459	3074117	3489621
Foreign Currency Assets	1872499	1862966	1346	2520	515545	1018169	7770886	6537337
a) 1 - 14 days	331017	198061	851	1393	222607	461121	926863	534350
b) 15 - 28 days	116514	39558	-	-	24034	49561	125817	170805
c) 29 days to 3 months	158800	271883	-	338	88623	150075	205728	383668
d) Over 3 months to 6 months	145744	227525	-	351	70955	167429	179605	265029
e) Over 6 months to one year	60190	275524	-	-	39025	43761	299856	394321
f) Over one year to 3 years	541445	341269	-	-	57584	117813	1569963	2182941
g) Over 3 years to 5 years	208553	292096	-	-	11868	27871	2199488	1069110
h) Over 5 years	310236	217050	495	438	849	538	2263566	1537113
Foreign Currency Liabilities	1181299	1640453	8885	17992	490577	650157	7806008	6814754
a) 1 - 14 days	256855	236748	2344	2150	54725	94796	522208	378934
b) 15 - 28 days	54446	23513	6	8	13165	24450	264769	186985
c) 29 days to 3 months	284513	171864	5765	9187	84614	75265	680520	781454
d) Over 3 months to 6 months	136301	286158	132	198	86329	89083	554410	855515
e) Over 6 months to one year	60143	350399	466	6379	50767	89019	876122	691975
f) Over one year to 3 years	197421	212875	172	70	144458	206358	2158553	2238719
g) Over 3 years to 5 years	1220	8637	-	-	5799	15384	1640541	852709
h) Over 5 years	190400	350259	-	-	50720	55802	1108885	828463

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2009 (9)	2010 (10)	2009 (11)	2010 (12)	2009 (13)	2010 (14)
Deposits	2211025	2671017	1564400	2388647	1616943	2679858
a) 1 - 14 days	179511	161767	197757	383011	153746	296104
b) 15 - 28 days	132694	74967	32555	100835	113112	267428
c) 29 days to 3 months	404906	362683	225220	409882	373921	459241
d) Over 3 months to 6 months	258241	535404	317374	391701	296692	486680
e) Over 6 months to one year	377405	615717	206499	352120	435691	705314
f) Over one year to 3 years	648812	816429	551661	729484	241045	437912
g) Over 3 years to 5 years	106099	52585	25786	14934	1479	9397
h) Over 5 years	103357	51465	7548	6680	1257	17782
Borrowings	281696	493429	673401	614051	370167	474908
a) 1 - 14 days	5897	115227	317840	201739	11500	15511
b) 15 - 28 days	25723	1920	5100	10000	435	2314
c) 29 days to 3 months	53941	62931	68600	54600	117946	72436
d) Over 3 months to 6 months	14286	51796	49492	90598	26037	25028
e) Over 6 months to one year	12780	-	43531	55525	62987	129004
f) Over one year to 3 years	27145	34243	81356	97995	-	-
g) Over 3 years to 5 years	76461	142523	37858	36501	10000	22090
h) Over 5 years	65463	84789	69624	67093	141262	208525
Loans and Advances	1577064	2055059	1659613	2075425	1240310	2219312
a) 1 - 14 days	189826	222753	111656	90446	114780	161405
b) 15 - 28 days	67521	106344	40547	70285	71814	78776
c) 29 days to 3 months	243580	333932	185797	225458	178515	376812
d) Over 3 months to 6 months	148994	208427	152538	202841	116383	171402
e) Over 6 months to one year	469526	532424	248077	269261	239813	390735
f) Over one year to 3 years	359344	543687	565097	713265	410146	735763
g) Over 3 years to 5 years	74587	77102	115934	193070	77465	175120
h) Over 5 years	23686	30390	239967	310799	31394	129299

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.d.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	As on March 31					
	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2009 (9)	2010 (10)	2009 (11)	2010 (12)	2009 (13)	2010 (14)
Investments(at book Value)	808341	1040184	911018	1251266	711702	1020994
a) 1 - 14 days	46472	-	412910	457430	5747	22545
b) 15 - 28 days	1494	-	10919	32952	12487	-
c) 29 days to 3 months	8392	18342	48433	118416	44250	65539
d) Over 3 months to 6 months	4929	59311	86275	96773	19169	88063
e) Over 6 months to one year	51156	93552	57243	102776	103971	87895
f) Over one year to 3 years	88100	55086	188751	322804	93673	65306
g) Over 3 years to 5 years	104173	125628	20138	19547	31854	136383
h) Over 5 years	503625	688265	86349	100568	400551	555263
Foreign Currency Assets	6783	4302	15880	37151	36247	95571
a) 1 - 14 days	569	-	6049	11354	23160	48806
b) 15 - 28 days	-	-	1524	3873	1887	2791
c) 29 days to 3 months	-	-	3370	9412	4804	11289
d) Over 3 months to 6 months	-	-	2725	10491	6016	32236
e) Over 6 months to one year	-	-	23	405	-	-
f) Over one year to 3 years	-	-	363	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	6214	4302	1826	1616	380	449
Foreign Currency Liabilities	6261	14249	54469	76632	96421	140988
a) 1 - 14 days	6261	14249	5080	14219	1738	10137
b) 15 - 28 days	-	-	31	87	714	2872
c) 29 days to 3 months	-	-	219	627	38989	45986
d) Over 3 months to 6 months	-	-	7910	14044	2710	17704
e) Over 6 months to one year	-	-	5094	5112	7137	1884
f) Over one year to 3 years	-	-	13207	22229	2021	3974
g) Over 3 years to 5 years	-	-	65	26	-	12256
h) Over 5 years	-	-	22863	20288	43112	46175

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp		Antwerp Diamond Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
Deposits	1289	616	50862	52290	32985	56898	8076	5709
a) 1 - 14 days	100	116	4454	5885	-	6500	1996	403
b) 15 - 28 days	122	116	448	419	3200	2000	114	-
c) 29 days to 3 months	133	247	4145	3797	21785	20250	427	305
d) Over 3 months to 6 months	183	5	5158	3902	-	18500	788	373
e) Over 6 months to one year	751	48	15102	9053	8000	9648	832	1240
f) Over one year to 3 years	-	84	21550	29205	-	-	3919	3388
g) Over 3 years to 5 years	-	-	2	29	-	-	-	-
h) Over 5 years	-	-	3	-	-	-	-	-
Borrowings	-	-	-	-	9500	4500	65276	41355
a) 1 - 14 days	-	-	-	-	-	-	7899	12617
b) 15 - 28 days	-	-	-	-	-	4500	4565	5870
c) 29 days to 3 months	-	-	-	-	5000	-	32423	22868
d) Over 3 months to 6 months	-	-	-	-	-	-	19375	-
e) Over 6 months to one year	-	-	-	-	4500	-	1014	-
f) Over one year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	2861	1860	13731	15239	69504	87468	70026	44615
a) 1 - 14 days	442	110	1043	1221	23028	30999	24638	4199
b) 15 - 28 days	442	-	469	765	23028	30999	6729	2813
c) 29 days to 3 months	304	809	2992	4483	12200	15210	21136	21600
d) Over 3 months to 6 months	500	650	4286	1625	1670	1616	15161	9546
e) Over 6 months to one year	902	-	369	217	4367	5179	13	2
f) Over one year to 3 years	6	26	3362	6786	1735	1679	18	42
g) Over 3 years to 5 years	265	265	202	128	3373	1724	2328	7
h) Over 5 years	-	-	1008	14	103	62	3	6406

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp		Antwerp Diamond Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	1090	1588	19470	24575	21339	22132	21477	19464
a) 1 - 14 days	-	-	1214	-	7311	7082	3221	8032
b) 15 - 28 days	-	-	131	5219	1720	5277	1074	1032
c) 29 days to 3 months	-	-	1439	11762	6939	5528	8376	4007
d) Over 3 months to 6 months	-	-	1440	481	1947	3014	8591	6393
e) Over 6 months to one year	1052	1254	4528	-	1116	78	215	-
f) Over one year to 3 years	38	334	8967	5249	1271	1148	-	-
g) Over 3 years to 5 years	-	-	1	-	-	-	-	-
h) Over 5 years	-	-	1750	1864	1035	5	-	-
Foreign Currency Assets	1919	2926	1687	2703	-	471	66624	38300
a) 1 - 14 days	1256	1958	1374	2703	-	471	22463	3995
b) 15 - 28 days	663	968	-	-	-	-	6727	2813
c) 29 days to 3 months	-	-	-	-	-	-	21129	21304
d) Over 3 months to 6 months	-	-	-	-	-	-	15154	9842
e) Over 6 months to one year	-	-	-	-	-	-	-	-
f) Over one year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	1151	-
h) Over 5 years	-	-	313	-	-	-	-	346
Foreign Currency Liabilities	1817	2752	10781	10026	4486	5400	71293	38304
a) 1 - 14 days	943	1844	1677	638	1397	5400	9546	6269
b) 15 - 28 days	874	908	150	120	3089	-	4592	5714
c) 29 days to 3 months	-	-	1397	979	-	-	32598	22875
d) Over 3 months to 6 months	-	-	2911	2521	-	-	19407	-
e) Over 6 months to one year	-	-	4178	2763	-	-	1366	321
f) Over one year to 3 years	-	-	468	3005	-	-	3784	3125
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank Internacional		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2009 (9)	2010 (10)	2009 (11)	2010 (12)	2009 (13)	2010 (14)	2009 (15)	2010 (16)
Deposits	-	-	416700	549000	47190	51499	8639	9198
a) 1 - 14 days	-	-	115500	200000	1259	3637	1213	762
b) 15 - 28 days	-	-	28000	34800	1	8058	96	62
c) 29 days to 3 months	-	-	14700	29000	3917	3853	1154	991
d) Over 3 months to 6 months	-	-	1700	41300	6508	4933	783	1235
e) Over 6 months to one year	-	-	2300	4400	15954	12792	1259	1570
f) Over one year to 3 years	-	-	254100	239100	19377	17824	3707	4179
g) Over 3 years to 5 years	-	-	100	-	174	378	427	399
h) Over 5 years	-	-	300	400	-	24	-	-
Borrowings	-	-	228800	436900	300	4990	-	249
a) 1 - 14 days	-	-	156200	384300	300	500	-	249
b) 15 - 28 days	-	-	7900	1300	-	-	-	-
c) 29 days to 3 months	-	-	17200	35200	-	4490	-	-
d) Over 3 months to 6 months	-	-	34800	4700	-	-	-	-
e) Over 6 months to one year	-	-	-	100	-	-	-	-
f) Over one year to 3 years	-	-	12700	11300	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	-	-	335600	363100	28682	38661	4530	4274
a) 1 - 14 days	-	-	75700	125700	1560	3106	817	748
b) 15 - 28 days	-	-	84000	57300	3498	3725	201	109
c) 29 days to 3 months	-	-	99200	141300	9886	16387	362	637
d) Over 3 months to 6 months	-	-	53100	18600	5221	3469	116	161
e) Over 6 months to one year	-	-	13700	17500	2736	2181	187	484
f) Over one year to 3 years	-	-	9900	2700	4159	6664	2759	1830
g) Over 3 years to 5 years	-	-	-	-	932	2814	51	305
h) Over 5 years	-	-	-	-	690	315	37	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank Internasional		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2009 (9)	2010 (10)	2009 (11)	2010 (12)	2009 (13)	2010 (14)	2009 (15)	2010 (16)
Investments(at book Value)	8308	8	367000	838300	14902	22015	9569	6315
a) 1 - 14 days	-	-	219600	757300	363	3027	1693	-
b) 15 - 28 days	-	8	8500	8000	-	2319	-	-
c) 29 days to 3 months	8300	-	3900	16200	1031	1181	5000	3056
d) Over 3 months to 6 months	-	-	100	9400	1772	3904	-	-
e) Over 6 months to one year	-	-	300	1000	4220	3642	1542	963
f) Over one year to 3 years	8	-	132100	44700	5136	7025	1196	2296
g) Over 3 years to 5 years	-	-	2400	1600	46	115	126	-
h) Over 5 years	-	-	100	100	2334	802	12	-
Foreign Currency Assets	-	-	67900	68700	12797	9731	2051	1036
a) 1 - 14 days	-	-	4100	23700	6581	1504	1950	1036
b) 15 - 28 days	-	-	8100	800	36	346	-	-
c) 29 days to 3 months	-	-	21600	37900	201	1448	-	-
d) Over 3 months to 6 months	-	-	34100	6200	3112	2491	-	-
e) Over 6 months to one year	-	-	-	100	975	1476	-	-
f) Over one year to 3 years	-	-	-	-	288	1054	-	-
g) Over 3 years to 5 years	-	-	-	-	744	1045	-	-
h) Over 5 years	-	-	-	-	860	367	101	-
Foreign Currency Liabilities	-	-	184800	143100	15829	17540	-	-
a) 1 - 14 days	-	-	27400	38800	1633	1417	-	-
b) 15 - 28 days	-	-	7900	1300	-	270	-	-
c) 29 days to 3 months	-	-	17200	35200	1311	5612	-	-
d) Over 3 months to 6 months	-	-	34800	4700	2758	1635	-	-
e) Over 6 months to one year	-	-	-	200	9240	7041	-	-
f) Over one year to 3 years	-	-	97500	62900	887	1561	-	-
g) Over 3 years to 5 years	-	-	-	-	-	4	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	297574	345425	207603	219939	1248552	1149572	335314	544283
a) 1 - 14 days	88843	128153	62020	53011	157246	282469	99210	127210
b) 15 - 28 days	92873	105080	12854	28825	49247	45399	35711	44719
c) 29 days to 3 months	82511	77564	40766	22981	181824	273916	58490	137359
d) Over 3 months to 6 months	10025	12539	13215	8861	166740	205120	7176	34387
e) Over 6 months to one year	5797	3407	10406	9476	143758	194850	27918	62063
f) Over one year to 3 years	17463	18637	68342	96784	127869	140676	106794	138486
g) Over 3 years to 5 years	62	43	-	1	421246	6523	15	59
h) Over 5 years	-	2	-	-	622	619	-	-
Borrowings	304460	283906	104777	91821	233083	362553	351803	125864
a) 1 - 14 days	90158	132426	6086	17960	233083	295203	284408	58584
b) 15 - 28 days	14903	10360	47608	31430	-	-	-	2500
c) 29 days to 3 months	87057	55026	35903	28961	-	67350	-	-
d) Over 3 months to 6 months	73795	53834	15180	13470	-	-	-	-
e) Over 6 months to one year	13187	9810	-	-	-	-	2615	-
f) Over one year to 3 years	-	-	-	-	-	-	4185	4185
g) Over 3 years to 5 years	25360	22450	-	-	-	-	6834	6834
h) Over 5 years	-	-	-	-	-	-	53761	53761
Loans and Advances	480528	507134	299132	334774	1055051	756519	370988	373762
a) 1 - 14 days	48597	60412	100962	82465	142414	117076	135598	98023
b) 15 - 28 days	72158	70485	17033	46038	48065	37722	47059	40083
c) 29 days to 3 months	130848	169157	48186	48511	154924	130766	68683	64252
d) Over 3 months to 6 months	195833	146676	40912	83274	126569	129042	38526	46916
e) Over 6 months to one year	24655	50530	43566	44676	140953	78078	12054	8487
f) Over one year to 3 years	3158	6755	23231	25561	297998	140084	48955	107148
g) Over 3 years to 5 years	2622	1900	18535	3947	114206	75611	20113	8853
h) Over 5 years	2657	1219	6707	302	29922	48140	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments(at book Value)	172615	192166	87511	144022	788311	1064735	356175	402741
a) 1 - 14 days	48863	76842	-	-	546106	813815	259286	161529
b) 15 - 28 days	35565	35525	23665	12382	138835	19514	21812	19770
c) 29 days to 3 months	47415	35169	45816	71152	3681	58609	23041	90038
d) Over 3 months to 6 months	21057	17613	5950	34889	6830	40109	7481	24513
e) Over 6 months to one year	4769	3505	12080	25599	15083	36482	5343	63264
f) Over one year to 3 years	9300	17546	-	-	4218	75993	21261	30936
g) Over 3 years to 5 years	6387	5966	-	-	69730	10546	1174	1819
h) Over 5 years	-741	-	-	-	3828	9667	16777	10872
Foreign Currency Assets	311980	307226	118093	71519	140320	153085	116860	56509
a) 1 - 14 days	55286	91094	50810	34737	33238	39524	102499	43221
b) 15 - 28 days	41457	39416	22393	32741	9009	7678	1679	81
c) 29 days to 3 months	86586	70632	30208	2245	35054	35782	8574	3123
d) Over 3 months to 6 months	112327	93961	14682	1796	46827	59255	4108	10084
e) Over 6 months to one year	14264	9429	-	-	2727	449	-	-
f) Over one year to 3 years	-	-	-	-	3260	5639	-	-
g) Over 3 years to 5 years	-	-	-	-	10205	4758	-	-
h) Over 5 years	2060	2694	-	-	-	-	-	-
Foreign Currency Liabilities	308423	305155	120513	143813	397920	280875	113761	153808
a) 1 - 14 days	123469	120855	19142	29148	114883	12092	8403	62661
b) 15 - 28 days	8589	10473	10778	31730	12436	1438	-	6
c) 29 days to 3 months	56383	55963	58597	29060	71688	76718	296	397
d) Over 3 months to 6 months	75688	77236	15356	13512	92060	62696	720	1187
e) Over 6 months to one year	15051	11293	1744	1495	101620	106975	18579	3430
f) Over one year to 3 years	3883	6884	14896	38868	4986	18197	25168	25532
g) Over 3 years to 5 years	25360	22450	-	-	247	2759	6834	6834
h) Over 5 years	-	1	-	-	-	-	53761	53761

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank		DBS Bank	
	2009 (25)	2010 (26)	2009 (27)	2010 (28)	2009 (29)	2010 (30)	2009 (31)	2010 (32)
Deposits	6077	11434	5167750	5445210	81833	106615	602287	831263
a) 1 - 14 days	2257	381	856450	948010	47764	12346	308150	201352
b) 15 - 28 days	573	1816	322060	206780	2417	11664	84723	84005
c) 29 days to 3 months	714	3148	529900	573210	9864	20324	63522	231801
d) Over 3 months to 6 months	1092	1610	269940	391770	6082	23476	69763	120602
e) Over 6 months to one year	1325	2855	314640	613050	2352	19464	37406	108971
f) Over one year to 3 years	115	1343	2134630	2700050	13254	19341	38435	62941
g) Over 3 years to 5 years	1	173	3550	9020	100	-	288	21266
h) Over 5 years	-	108	736580	3320	-	-	-	325
Borrowings	1100	393	1856630	1203380	467586	420396	474330	541567
a) 1 - 14 days	1100	200	731860	215370	333790	305820	249707	332103
b) 15 - 28 days	-	-	-	-	500	3000	-	-
c) 29 days to 3 months	-	-	9140	50340	76744	4490	-	-
d) Over 3 months to 6 months	-	193	26690	63190	-	-	-	36036
e) Over 6 months to one year	-	-	297420	123380	17752	63085	-	24024
f) Over one year to 3 years	-	-	786570	722510	10904	13470	64406	-
g) Over 3 years to 5 years	-	-	4580	21240	15216	-	160217	149404
h) Over 5 years	-	-	370	7350	12680	30531	-	-
Loans and Advances	14847	20346	3991990	3665510	176299	223451	272284	401521
a) 1 - 14 days	3308	3761	381540	346600	28081	55318	68080	54919
b) 15 - 28 days	2851	2010	194450	248000	12022	37689	29177	49825
c) 29 days to 3 months	5428	7644	409100	514410	53850	23952	71857	85518
d) Over 3 months to 6 months	1341	964	411240	285480	31456	14444	27191	113900
e) Over 6 months to one year	813	1040	264530	241250	24127	51093	31337	14330
f) Over one year to 3 years	692	2969	1683480	1096330	21141	21544	42252	52122
g) Over 3 years to 5 years	236	1658	194740	209630	4	4	2375	5150
h) Over 5 years	178	300	452910	723810	5618	19407	15	25757

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank		DBS Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments(at book Value)	1321	1662	2451940	2810870	403083	412278	781067	1008625
a) 1 - 14 days	-	-	692000	1210700	347842	313358	77762	43923
b) 15 - 28 days	198	-	336310	363420	601	3832	2994	38906
c) 29 days to 3 months	638	891	274950	210780	18993	7961	56711	211410
d) Over 3 months to 6 months	485	265	50670	91690	1247	6132	34237	314952
e) Over 6 months to one year	-	-	61660	153800	4026	21155	415633	287389
f) Over one year to 3 years	-	-	576890	714360	5025	8423	173325	95030
g) Over 3 years to 5 years	-	506	36500	2240	3030	-	18079	9606
h) Over 5 years	-	-	422960	63880	22319	51417	2326	7409
Foreign Currency Assets	1747	470	4606840	2558830	82599	127777	170218	127331
a) 1 - 14 days	1478	123	1048830	1297100	57898	71697	124210	22031
b) 15 - 28 days	60	-	64790	156310	163	26120	4837	21041
c) 29 days to 3 months	146	347	177440	281200	642	3128	24113	46967
d) Over 3 months to 6 months	63	-	235290	130690	21943	1539	11067	31963
e) Over 6 months to one year	-	-	13620	25730	-	-	-	-
f) Over one year to 3 years	-	-	13950	36670	1953	12575	-	25
g) Over 3 years to 5 years	-	-	32540	11970	-	-	-	-
h) Over 5 years	-	-	3020380	619160	-	12718	5991	5304
Foreign Currency Liabilities	13	236	4727100	2519270	270355	330770	428378	446170
a) 1 - 14 days	13	43	76170	142080	39812	914	138314	76135
b) 15 - 28 days	-	-	840	27950	19	14	1334	20007
c) 29 days to 3 months	-	-	45420	104360	15751	5891	11424	21495
d) Over 3 months to 6 months	-	193	26710	166930	595	191	50761	94803
e) Over 6 months to one year	-	-	284860	231960	19833	64488	717	83990
f) Over one year to 3 years	-	-	933090	1014710	12427	15661	65611	168
g) Over 3 years to 5 years	-	-	300	4170	15232	-	160217	149572
h) Over 5 years	-	-	3359710	827110	166686	243611	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Deutsche Bank		FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	1414738	1392882	-	506	4997027	5574783	358660	593094
a) 1 - 14 days	945437	398510	-	5	895224	1140598	34235	65391
b) 15 - 28 days	41963	232342	-	1	276243	431430	8250	42924
c) 29 days to 3 months	240490	299784	-	500	687511	699134	10154	37125
d) Over 3 months to 6 months	147203	287421	-	-	404062	404032	29450	13810
e) Over 6 months to one year	31314	165986	-	-	824117	612892	118550	146262
f) Over one year to 3 years	7995	8433	-	-	298621	183501	138968	260403
g) Over 3 years to 5 years	310	372	-	-	1611249	2103177	19053	27161
h) Over 5 years	26	34	-	-	-	19	-	18
Borrowings	360094	496471	-	10876	846844	592081	344655	256509
a) 1 - 14 days	148566	284943	-	8092	203526	310131	344655	256509
b) 15 - 28 days	-	-	-	-	135642	179600	-	-
c) 29 days to 3 months	-	-	-	539	192866	82350	-	-
d) Over 3 months to 6 months	-	-	-	2245	144090	-	-	-
e) Over 6 months to one year	-	109578	-	-	150720	20000	-	-
f) Over one year to 3 years	149528	39950	-	-	20000	-	-	-
g) Over 3 years to 5 years	62000	62000	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	879763	1292280	-	2000	2758869	2347478	70256	101219
a) 1 - 14 days	355688	324873	-	-	221927	193144	15281	16364
b) 15 - 28 days	38013	148259	-	-	164281	187995	1673	1900
c) 29 days to 3 months	131642	310160	-	2000	277852	422216	4191	33396
d) Over 3 months to 6 months	100221	221396	-	-	267257	380039	24131	17852
e) Over 6 months to one year	18460	63280	-	-	145958	126934	14109	11507
f) Over one year to 3 years	92450	147723	-	-	317529	293804	10271	19960
g) Over 3 years to 5 years	66265	23929	-	-	959633	463012	-	240
h) Over 5 years	77024	52660	-	-	404432	280334	600	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Deutsche Bank		FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments(at book Value)	872114	915614	-	20912	3115384	4128906	669440	916182
a) 1 - 14 days	437802	391008	-	18324	128429	34453	573178	780758
b) 15 - 28 days	12003	49123	-	-	1989	189728	2425	831
c) 29 days to 3 months	117334	63610	-	1924	352012	982590	49354	124371
d) Over 3 months to 6 months	54018	60896	-	632	421020	607906	16238	10222
e) Over 6 months to one year	120185	288242	-	24	841418	740968	20541	-
f) Over one year to 3 years	76462	21582	-	-	829328	866247	7704	-
g) Over 3 years to 5 years	47859	37850	-	-	416659	419680	-	-
h) Over 5 years	6451	3303	-	8	124529	287334	-	-
Foreign Currency Assets	594655	203051	-	1203	1246150	1471650	11999	35148
a) 1 - 14 days	546192	52275	-	687	651008	309322	4419	5417
b) 15 - 28 days	1787	19901	-	-	66881	47592	430	-
c) 29 days to 3 months	24635	46775	-	-	224416	237706	1556	1087
d) Over 3 months to 6 months	20034	80230	-	-	200185	291989	905	426
e) Over 6 months to one year	2007	3870	-	-	57672	53784	804	730
f) Over one year to 3 years	-	-	-	-	44466	245946	2179	4792
g) Over 3 years to 5 years	-	-	-	-	1522	188298	1706	22696
h) Over 5 years	-	-	-	516	-	97013	-	-
Foreign Currency Liabilities	594624	349882	-	2785	1068601	1945072	3981	5102
a) 1 - 14 days	519856	347135	-	-	172352	347730	73	56
b) 15 - 28 days	610	194	-	-	132598	203577	-	-
c) 29 days to 3 months	816	370	-	539	183588	365826	670	37
d) Over 3 months to 6 months	26257	275	-	2246	113981	191785	700	322
e) Over 6 months to one year	46712	1836	-	-	284365	320159	521	478
f) Over one year to 3 years	373	72	-	-	71741	191034	1454	4107
g) Over 3 years to 5 years	-	-	-	-	109976	251289	563	102
h) Over 5 years	-	-	-	-	-	73672	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	-	532	10334	10680	2089	4214	114750	118812
a) 1 - 14 days	-	3	872	517	352	690	37925	33961
b) 15 - 28 days	-	-	211	-	-	-	15501	20392
c) 29 days to 3 months	-	-	3776	499	36	5	28591	33699
d) Over 3 months to 6 months	-	-	1201	5053	85	3	1629	9311
e) Over 6 months to one year	-	510	2697	2859	17	9	2071	962
f) Over one year to 3 years	-	19	1577	1752	1599	3507	29033	20487
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	18041	17017
a) 1 - 14 days	-	-	-	-	-	-	-	-
b) 15 - 28 days	-	-	-	-	-	-	3666	9204
c) 29 days to 3 months	-	-	-	-	-	-	9919	5119
d) Over 3 months to 6 months	-	-	-	-	-	-	4456	2694
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	965	965	927	512	976	5619	111914	108269
a) 1 - 14 days	-	-	391	371	38	705	32610	26073
b) 15 - 28 days	-	-	70	60	252	147	13711	17371
c) 29 days to 3 months	-	-	466	81	682	979	24894	11195
d) Over 3 months to 6 months	-	241	-	-	-	2011	8036	17244
e) Over 6 months to one year	-	-	-	-	-	1776	2107	4459
f) Over one year to 3 years	483	483	-	-	1	1	10361	4655
g) Over 3 years to 5 years	482	241	-	-	1	-	17395	27272
h) Over 5 years	-	-	-	-	2	-	2800	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments(at book Value)	-	203	2777	3101	5280	3376	40365	44653
a) 1 - 14 days	-	-	43	-	106	254	2823	-
b) 15 - 28 days	-	-	791	-	1	1	8875	3995
c) 29 days to 3 months	-	74	198	-	11	5	20662	36724
d) Over 3 months to 6 months	-	129	98	-	22	12	-	3934
e) Over 6 months to one year	-	-	-	-	5	60	3879	-
f) Over one year to 3 years	-	-	104	137	5124	909	4126	-
g) Over 3 years to 5 years	-	-	-	1421	11	2135	-	-
h) Over 5 years	-	-	1543	1543	-	-	-	-
Foreign Currency Assets	145	306	1222	1023	2643	9858	51531	53880
a) 1 - 14 days	22	46	1197	1023	1582	1319	33388	36885
b) 15 - 28 days	-	-	13	-	252	147	877	-
c) 29 days to 3 months	-	-	12	-	682	979	10274	4939
d) Over 3 months to 6 months	-	-	-	-	-	2011	6992	12056
e) Over 6 months to one year	-	-	-	-	-	1927	-	-
f) Over one year to 3 years	123	260	-	-	127	3475	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	327	1159	1234	1478	3799	21987	32929
a) 1 - 14 days	-	45	440	327	223	546	3939	15625
b) 15 - 28 days	-	-	70	-	-	1	3666	9204
c) 29 days to 3 months	-	30	-	83	-	6	9919	5119
d) Over 3 months to 6 months	-	-	-	-	-	12	4456	2694
e) Over 6 months to one year	-	-	-	-	-	159	7	6
f) Over one year to 3 years	-	252	649	824	1255	3075	-	281
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Oman International Bank		Royal Bank of Scotland		Shinhan Bank		Societe Generale	
	2009	2010	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Deposits	13634	12983	1596026	1660148	76600	69233	82462	83650
a) 1 - 14 days	566	508	420422	325147	16298	15503	9835	41936
b) 15 - 28 days	38	37	103534	165884	3467	7110	9593	14024
c) 29 days to 3 months	1279	1093	181878	197314	18371	13221	10161	10874
d) Over 3 months to 6 months	1569	1427	148523	49602	20506	857	24143	8413
e) Over 6 months to one year	3467	2481	545538	191830	3564	1729	25274	4305
f) Over one year to 3 years	6715	7437	193481	727109	13893	30321	3456	4098
g) Over 3 years to 5 years	-	-	2385	3050	48	36	-	-
h) Over 5 years	-	-	265	212	453	456	-	-
Borrowings	-	-	1013972	323064	-	5872	91907	110096
a) 1 - 14 days	-	-	601016	50158	-	2245	90907	110096
b) 15 - 28 days	-	-	103050	-	-	3627	-	-
c) 29 days to 3 months	-	-	33353	28994	-	-	1000	-
d) Over 3 months to 6 months	-	-	-	10144	-	-	-	-
e) Over 6 months to one year	-	-	-	19773	-	-	-	-
f) Over one year to 3 years	-	-	81160	61194	-	-	-	-
g) Over 3 years to 5 years	-	-	92805	50213	-	-	-	-
h) Over 5 years	-	-	102588	102588	-	-	-	-
Loans and Advances	191	178	1665974	1340605	45760	48009	36584	41513
a) 1 - 14 days	1	-	255818	260153	4290	2607	4166	8791
b) 15 - 28 days	-	-	84334	58260	3900	5880	4186	547
c) 29 days to 3 months	8	-	278871	224187	4453	4238	14109	13166
d) Over 3 months to 6 months	4	3	259647	117393	4988	10503	1132	7584
e) Over 6 months to one year	23	6	102745	79801	21211	14112	2759	5395
f) Over one year to 3 years	2	8	551089	536059	4842	9194	8772	5058
g) Over 3 years to 5 years	-	48	35745	10134	2044	143	293	-
h) Over 5 years	153	113	97725	54618	32	1332	1167	972

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Oman International Bank		Royal Bank of Scotland		Shinhan Bank		Societe Generale	
	2009	2010	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Investments(at book Value)	9435	9380	1081069	726541	49013	49133	153976	178801
a) 1 - 14 days	-	-	45220	-	6590	21000	88677	132862
b) 15 - 28 days	-	-	54419	44911	5492	11814	11703	16202
c) 29 days to 3 months	-	-	403901	113700	5216	13378	37674	1771
d) Over 3 months to 6 months	-	-	-	106114	22800	-	12770	1423
e) Over 6 months to one year	-	-	47335	47980	4979	-	2585	700
f) Over one year to 3 years	1606	6288	233428	139500	988	-	567	25843
g) Over 3 years to 5 years	6775	3092	165281	143810	1027	1021	-	-
h) Over 5 years	1054	-	131485	130526	1921	1920	-	-
Foreign Currency Assets	609	312	798268	482569	15744	8237	11309	5784
a) 1 - 14 days	609	260	106244	151228	1998	2774	1836	3730
b) 15 - 28 days	-	-	40551	15092	2510	3589	609	-
c) 29 days to 3 months	-	-	159004	21021	1092	1200	8236	315
d) Over 3 months to 6 months	-	-	135924	12764	8622	674	628	1739
e) Over 6 months to one year	-	-	98	16487	1522	-	-	-
f) Over one year to 3 years	-	-	356447	265977	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	52	-	-	-	-	-	-
Foreign Currency Liabilities	8069	7757	652854	1638675	1707	6888	56363	20015
a) 1 - 14 days	686	782	446584	60927	427	6024	14595	19456
b) 15 - 28 days	2645	590	104145	546	-	-	-	-
c) 29 days to 3 months	804	3063	1823	31130	-	-	28	32
d) Over 3 months to 6 months	1339	1071	3621	14036	-	-	20288	527
e) Over 6 months to one year	2585	2231	16931	1240362	-	-	21452	-
f) Over one year to 3 years	10	20	79706	138758	1280	864	-	-
g) Over 3 years to 5 years	-	-	44	50328	-	-	-	-
h) Over 5 years	-	-	-	102588	-	-	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		UBSAG	
	2009	2010	2009	2010	2009	2010	2009	2010
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Deposits	4196	3146	4180176	4819239	37225	34789	-	20408
a) 1 - 14 days	555	364	1026809	1262047	3536	3035	-	66
b) 15 - 28 days	1	2	387433	443106	590	105	-	16305
c) 29 days to 3 months	115	5	665604	811159	342	303	-	3500
d) Over 3 months to 6 months	38	75	207577	258644	10791	11328	-	10
e) Over 6 months to one year	45	69	465462	418795	14552	12115	-	119
f) Over one year to 3 years	3434	2610	1420672	1597862	7411	7901	-	408
g) Over 3 years to 5 years	2	7	5118	26126	3	2	-	-
h) Over 5 years	6	14	1501	1500	-	-	-	-
Borrowings	-	-	955360	872149	75	9500	-	-
a) 1 - 14 days	-	-	160175	211762	-	-	-	-
b) 15 - 28 days	-	-	104125	50000	75	3500	-	-
c) 29 days to 3 months	-	-	309715	116232	-	6000	-	-
d) Over 3 months to 6 months	-	-	73245	204655	-	-	-	-
e) Over 6 months to one year	-	-	19500	-	-	-	-	-
f) Over one year to 3 years	-	-	35000	65000	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	253600	224500	-	-	-	-
Loans and Advances	1066	778	3748913	4155216	30259	40995	-	2500
a) 1 - 14 days	449	315	618490	535456	3081	3669	-	-
b) 15 -28 days	258	185	255078	201617	271	4232	-	2500
c) 29 days to 3 months	115	23	551409	622883	3161	8497	-	-
d) Over 3 months to 6 months	39	73	407679	625507	4406	6818	-	-
e) Over 6 months to one year	80	90	283796	394092	10919	9452	-	-
f) Over one year to 3 years	-	-	833943	789116	8385	8084	-	-
g) Over 3 years to 5 years	59	-	234085	234248	26	237	-	-
h) Over 5 years	66	92	564433	752297	10	6	-	-

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl'd)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	As on March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		UBSAG	
	2009	2010	2009	2010	2009	2010	2009	2010
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Investments(at book Value)	546	495	1543011	1841346	13281	12235	7484	140535
a) 1 - 14 days	-	-	558471	685226	2217	770	7246	43477
b) 15 - 28 days	-	-	77846	94933	1666	916	-	7480
c) 29 days to 3 months	-	-	228879	296001	1060	1601	82	6557
d) Over 3 months to 6 months	-	20	70698	97260	3755	2877	100	12746
e) Over 6 months to one year	-	101	170965	204007	3038	3077	55	40338
f) Over one year to 3 years	71	-	366951	417335	1526	2976	-	9614
g) Over 3 years to 5 years	114	-	1433	21595	12	7	-	14996
h) Over 5 years	361	374	67768	24989	7	11	1	5327
Foreign Currency Assets	2661	1963	2049024	1452843	1308	298	2	1229
a) 1 - 14 days	133	98	261777	102130	1308	298	2	528
b) 15 - 28 days	-	-	67595	75140	-	-	-	-
c) 29 days to 3 months	-	-	211866	193036	-	-	-	252
d) Over 3 months to 6 months	-	-	272430	397802	-	-	-	-
e) Over 6 months to one year	-	-	112561	85646	-	-	-	-
f) Over one year to 3 years	2528	1865	587831	243012	-	-	-	-
g) Over 3 years to 5 years	-	-	367357	241693	-	-	-	-
h) Over 5 years	-	-	167607	114384	-	-	-	449
Foreign Currency Liabilities	2718	2018	2203179	1904982	2706	1591	-	414
a) 1 - 14 days	408	303	346540	380547	1037	4	-	62
b) 15 - 28 days	-	-	110362	11112	-	-	-	-
c) 29 days to 3 months	-	-	341834	162720	11	10	-	-
d) Over 3 months to 6 months	-	-	115295	315332	19	15	-	-
e) Over 6 months to one year	-	-	125116	259130	1638	1562	-	-
f) Over one year to 3 years	2310	1715	401200	293069	1	1	-	352
g) Over 3 years to 5 years	-	-	378345	192180	-	-	-	-
h) Over 5 years	-	-	384487	290892	-	-	-	-

Source : Annual accounts of banks.

TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE DEBT RESTRUCTURED - 2009-10

(Amount in ₹ lakh)

Name of the Bank	As on March 31								
	Loan subjected to Restructuring				Corporate Debt Restructured				
	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total1 [(1)+(2)+(3)]	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total 2 [(5)+(6)+(7)]	Total [(4)+(8)]
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
State Bank of India & its Associates									
State Bank of India	1406395	176591	30374	1613360	279314	7249	-	286563	1899923
State Bank of Bikaner and Jaipur	145331	5797	1	151129	21565	-	-	21565	172694
State Bank of Hyderabad	101936	368	383	102687	55292	-	-	55292	157979
State Bank of Indore	43856	-	1177	45033	27507	-	2502	30009	75042
State Bank of Mysore	11097	344	611	12052	36214	-	-	36214	48266
State Bank of Patiala	261481	6567	43	268091	65286	-	2487	67773	335864
State Bank of Travancore	87073	79	-	87152	1878	-	-	1878	89030
Nationalised Banks									
Allahabad Bank	279957	17817	2540	300314	41722	-	-	41722	342036
Andhra Bank	132483	-	-	132483	8102	-	-	8102	140585
Bank of Baroda	206468	3390	70	209928	35576	-	-	35576	245504
Bank of India	465101	14575	19872	499548	68920	5326	7733	81979	581527
Bank of Maharashtra	84784	2710	281	87775	13368	-	-	13368	101143
Canara Bank	406716	3939	3506	414161	140554	24024	1898	166476	580637
Central Bank of India	268230	5359	1997	275586	37746	-	1595	39341	314927
Corporation Bank	162699	1088	342	164129	10531	-	-	10531	174660
Dena Bank	66125	3773	3221	73119	62106	-	986	63092	136211
Indian Bank	307968	116	-	308084	15387	-	-	15387	323471
Indian Overseas Bank	653638	4721	7414	665773	28566	4994	-	33560	699333
Oriental Bank of Commerce	311731	16374	51	328156	35430	-	-	35430	363586
Punjab and Sind Bank	60405	310	54	60769	2844	-	-	2844	63613
Punjab National Bank	627341	3988	135	631464	170637	-	-	170637	802101
Syndicate Bank	406548	13684	10320	430552	22625	-	3394	26019	456571
UCO Bank	228880	1110	1331	231321	20657	-	-	20657	251978
Union Bank of India	253479	191	-	253670	17619	-	-	17619	271289
United Bank of India	202598	21594	6758	230950	16702	-	-	16702	247652
Vijaya Bank	141496	10081	5931	157508	5880	-	-	5880	163388
Other Public Sector Bank									
IDBI Bank Ltd.	579055	-	-	579055	350969	-	-	350969	930024
Old Private Sector Banks									
Bank of Rajasthan	18414	5634	2978	27026	5195	-	2063	7258	34284
Catholic Syrian Bank	32031	173	-	32204	2491	-	-	2491	34695
City Union Bank	17042	-	-	17042	5407	-	-	5407	22449
Dhanlaxmi Bank	3562	-	-	3562	-	-	-	-	3562
Federal Bank	36721	2448	-	39169	5789	1550	-	7339	46508
ING Vysya Bank	9982	-	3986	13968	13471	-	-	13471	27439
Jammu & Kashmir Bank	44904	25	6	44935	16655	-	-	16655	61590
Karnataka Bank	81952	183	3925	86060	4528	-	-	4528	90588
Karur Vysya Bank	20284	-	-	20284	1245	-	-	1245	21529
Lakshmi Vilas Bank	12571	1895	-	14466	813	-	-	813	15279
Nainital Bank	584	-	-	584	-	-	-	-	584
Ratnakar Bank	836	-	441	1277	-	-	-	-	1277
SBI Comm. & Intl. Bank	535	-	-	535	318	-	-	318	854
South Indian Bank	13993	143	-	14136	-	-	-	-	14136
Tamilnad Mercantile Bank	25171	-	-	25171	2371	-	-	2371	27542

Source : Annual accounts of banks.

TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE DEBT RESTRUCTURED - 2009-10 (Concl.d.)

(Amount in ₹ akh)

Name of the Bank	As on March 31								
	Loan subjected to Restructuring				Corporate Debt Restructured				
	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total1 [(1)+(2)+(3)]	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total 2 [(5)+(6)+(7)]	Total [(4)+(8)]
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
New Private Sector Banks									
Axis Bank	151466	-	-	151466	49371	-	-	49371	200837
Development Credit Bank	2223	838	-	3061	577	-	-	577	3638
HDFC Bank	4688	2366	-	7054	18453	2555	3103	24111	31165
ICICI Bank	413164	3660	2072	418896	141866	6402	-	148268	567164
IndusInd Bank	1962	588	-	2550	3374	-	-	3374	5924
Kotak Mahindra Bank	11865	1453	50	13368	-	-	-	-	13368
Yes Bank	4572	-	-	4572	4351	-	-	4351	8924
Foreign Banks									
AB Bank	-	-	-	-	-	-	-	-	-
Abu Dhabi Commercial Bank	962	-	-	962	-	-	-	-	962
American Express Banking Corp.	-	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	1142	-	1142	1142
Bank of Ceylon	-	-	-	-	-	-	-	-	-
Bank of Nova Scotia	1545	-	-	1545	5000	-	-	5000	6545
Bank of Tokyo-Mitsubishi, UFJ	-	-	-	-	-	-	-	-	-
Barclays Bank	34555	6547	40	41141	-	1496	-	1496	42638
BNP Paribas	-	-	-	-	-	-	-	-	-
Chinatrust Commercial Bank	314	-	-	314	-	-	-	-	314
Citibank	32280	4680	-	36960	-	-	-	-	36960
Credit Agricole Bank	-	-	-	-	-	-	-	-	-
DBS Bank	-	-	881	881	-	-	-	-	881
Deutsche Bank	817	-	-	817	-	-	-	-	817
FirstRand Bank	-	-	-	-	-	-	-	-	-
HSBC	45379	213	61	45653	-	-	-	-	45653
J.P.Morgan Chase Bank	-1200	-2013	-	-3213	-	-	-	-	-3213
JSC VTB Bank	-	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	-	-	-	-
Oman International Bank	-	-	-	-	-	-	-	-	-
Royal Bank of Scotland	15269	4390	6	19665	-	-	906	906	20571
Shinhan Bank	469	-	-	469	-	-	-	-	469
Societe Generale	-	-	-	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-	-	-	-
Standard Chartered Bank	27979	17108	3	45090	5003	-	-	5003	50093
State Bank of Mauritius	-	1879	-	1879	-	-	-	-	1879
UBSAG	-	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31							
	State Bank of India		State Bank of Hyderabad		State Bank of Bikaner and Jaipur		State Bank of Indore	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.49	7.62	9.17	8.03	8.69	7.00	6.18	5.70
2. Credit-Deposit ratio	73.11	78.58	76.10	76.47	69.94	72.69	76.28	77.31
3. Investment-Deposit ratio	37.19	35.54	28.04	29.53	33.60	32.90	28.42	28.00
4. (Credit+Investment)-Deposit ratio	110.29	114.13	104.14	106.00	103.54	105.59	104.70	105.32
5. Ratio of deposits to total liabilities	76.94	76.33	84.59	85.00	81.40	82.36	85.66	86.58
6. Ratio of demand & savings bank deposits to total deposits	41.64	47.26	37.82	39.06	30.67	28.45	30.21	33.18
7. Ratio of priority sector advances to total advances	26.48	26.99	38.80	37.94	31.97	33.79	34.69	41.88
8. Ratio of term loan to total advances	50.07	49.69	56.55	56.33	58.40	61.78	56.48	52.12
9. Ratio of secured advances to total advances	79.01	78.50	80.02	79.23	81.70	85.46	88.88	86.01
10. Ratio of investments in non-approved securities to total investments	17.34	20.31	4.83	3.77	13.07	16.19	9.65	3.68
11. Ratio of interest income to total assets	7.57	7.04	8.71	7.91	8.25	7.66	8.70	8.00
12. Ratio of net interest income to total assets (Net Interest Margin)	2.48	2.35	2.52	2.41	2.12	2.25	2.35	2.36
13. Ratio of non-interest income to total assets	1.51	1.48	1.32	1.16	1.11	1.02	1.12	1.09
14. Ratio of intermediation cost to total assets	1.86	2.01	1.80	1.77	1.35	1.19	1.48	1.48
15. Ratio of wage bills to intermediation cost	62.29	62.77	58.52	56.35	59.17	61.25	55.33	50.95
16. Ratio of wage bills to total expense	16.64	18.86	13.19	13.73	10.67	11.05	10.43	10.63
17. Ratio of wage bills to total income	12.75	14.84	10.50	11.01	8.52	8.40	8.31	8.33
18. Ratio of burden to total assets	0.35	0.53	0.48	0.61	0.24	0.17	0.35	0.39
19. Ratio of burden to interest income	4.64	7.54	5.52	7.74	2.87	2.25	4.04	4.93
20. Ratio of operating profits to total assets	2.13	1.82	2.04	1.80	1.88	2.08	2.00	1.97
21. Return on assets	1.04	0.88	0.92	0.93	0.91	1.03	0.88	0.91
22. Return on equity	17.05	14.80	21.46	20.39	20.87	22.02	19.36	18.07
23. Cost of deposits	5.93	5.61	6.72	6.07	6.95	6.11	6.56	5.97
24. Cost of borrowings	3.76	1.31	5.42	1.15	2.66	0.70	5.43	0.93
25. Cost of funds	5.72	5.14	6.66	5.77	6.75	5.76	6.50	5.66
26. Return on advances	9.68	8.62	10.89	9.58	10.57	9.71	10.57	9.37
27. Return on investments	6.69	6.31	7.29	6.91	7.43	6.76	7.17	6.91
28. Return on advances adjusted to cost of funds	3.95	3.48	4.22	3.81	3.82	3.95	4.07	3.71
29. Return on investments adjusted to cost of funds	0.97	1.17	0.63	1.14	0.68	1.00	0.67	1.26
30. Business per employee (in ₹ lakh)	556.00	636.00	555.39	627.67	839.82	755.62	701.53	763.51
31. Profit per employee (in ₹ lakh)	4.74	4.46	3.55	3.96	4.87	5.58	4.44	4.83
32. Capital adequacy ratio	14.25	13.39	14.52	13.30	11.53	14.90	13.46	13.53
33. Capital adequacy ratio - Tier I	9.38	9.45	8.46	8.35	7.14	8.64	7.91	8.58
34. Capital adequacy ratio - Tier II	4.87	3.94	6.06	4.95	4.39	6.26	5.55	4.95
35. Ratio of net NPA to net advances	1.79	1.72	0.85	0.77	0.38	0.55	0.89	1.13

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(In per cent)

Ratios	As on March 31					
	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash-Deposit ratio	5.27	7.11	6.20	6.17	5.54	6.82
2. Credit-Deposit ratio	77.82	75.97	72.64	71.80	77.55	75.59
3. Investment-Deposit ratio	34.57	29.56	28.38	28.14	31.47	31.49
4. (Credit+Investment)-Deposit ratio	112.39	105.53	101.02	99.94	109.02	107.08
5. Ratio of deposits to total liabilities	81.30	85.62	86.19	84.85	85.19	85.58
6. Ratio of demand & savings bank deposits to total deposits	28.88	31.58	22.60	26.00	32.43	30.41
7. Ratio of priority sector advances to total advances	33.22	30.55	32.15	38.47	39.92	36.64
8. Ratio of term loan to total advances	62.96	64.93	60.96	61.41	51.62	54.95
9. Ratio of secured advances to total advances	89.08	87.80	93.03	96.73	80.25	79.82
10. Ratio of investments in non-approved securities to total investments	12.09	6.84	2.21	3.99	11.04	14.98
11. Ratio of interest income to total assets	8.83	8.29	9.02	8.20	8.84	8.05
12. Ratio of net interest income to total assets (Net Interest Margin)	2.28	2.88	1.75	2.11	2.75	2.57
13. Ratio of non-interest income to total assets	1.31	0.99	0.98	0.93	1.23	0.97
14. Ratio of intermediation cost to total assets	1.81	1.69	1.23	1.24	1.71	1.60
15. Ratio of wage bills to intermediation cost	57.82	57.70	55.92	55.56	61.03	60.94
16. Ratio of wage bills to total expense	12.51	13.73	8.12	9.37	13.40	13.81
17. Ratio of wage bills to total income	10.32	10.50	6.90	7.53	10.39	10.83
18. Ratio of burden to total assets	0.50	0.70	0.25	0.31	0.49	0.63
19. Ratio of burden to interest income	5.69	8.41	2.80	3.79	5.49	7.86
20. Ratio of operating profits to total assets	1.78	2.18	1.50	1.80	2.27	1.94
21. Return on assets	0.91	1.06	0.83	0.79	1.30	1.26
22. Return on equity	18.47	18.06	18.20	16.01	30.64	26.88
23. Cost of deposits	6.95	5.85	7.95	6.68	6.45	5.91
24. Cost of borrowings	0.33	3.34	2.21	0.29	0.72	0.34
25. Cost of funds	6.39	5.65	7.65	6.36	6.08	5.58
26. Return on advances	10.84	9.87	11.25	10.25	10.45	9.47
27. Return on investments	7.13	6.77	7.45	6.57	6.98	6.55
28. Return on advances adjusted to cost of funds	4.45	4.22	3.61	3.89	4.37	3.88
29. Return on investments adjusted to cost of funds	0.74	1.12	-0.20	0.21	0.90	0.97
30. Business per employee (in ₹ lakh)	602.00	672.00	910.24	895.21	658.00	696.00
31. Profit per employee (in ₹ lakh)	3.48	4.41	4.68	4.45	5.00	6.00
32. Capital adequacy ratio	12.99	12.42	12.60	13.26	14.03	13.74
33. Capital adequacy ratio - Tier I	7.15	7.59	6.94	8.16	8.59	9.24
34. Capital adequacy ratio - Tier II	5.84	4.83	5.66	5.10	5.44	4.50
35. Ratio of net NPA to net advances	0.50	1.02	0.60	1.04	0.58	0.91

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	6.02	6.77	8.17	8.62	5.51	5.62	4.70	6.79
2. Credit-Deposit ratio	69.20	67.52	74.32	72.23	74.46	72.62	75.33	73.33
3. Investment-Deposit ratio	34.90	36.23	28.47	26.88	27.26	25.38	27.73	29.20
4. (Credit+Investment)-Deposit ratio	104.10	103.75	102.80	99.11	101.72	98.00	103.06	102.53
5. Ratio of deposits to total liabilities	87.02	87.15	86.74	85.99	84.88	86.61	84.13	83.56
6. Ratio of demand & savings bank deposits to total deposits	34.60	34.50	31.41	29.43	29.59	29.65	26.76	27.84
7. Ratio of priority sector advances to total advances	34.75	33.91	36.23	35.52	26.70	26.35	26.27	25.48
8. Ratio of term loan to total advances	55.56	55.33	40.68	44.65	43.84	43.50	42.43	42.95
9. Ratio of secured advances to total advances	81.20	82.82	79.34	85.54	78.90	75.60	77.33	78.05
10. Ratio of investments in non-approved securities to total investments	26.90	19.02	9.46	5.27	21.63	17.89	17.90	14.53
11. Ratio of interest income to total assets	8.16	7.63	8.60	8.03	7.43	6.61	8.09	7.14
12. Ratio of net interest income to total assets (Net Interest Margin)	2.39	2.42	2.60	2.76	2.52	2.35	2.72	2.30
13. Ratio of non-interest income to total assets	1.26	1.38	1.22	1.21	1.36	1.11	1.51	1.05
14. Ratio of intermediation cost to total assets	1.55	1.48	1.77	1.70	1.76	1.51	1.53	1.47
15. Ratio of wage bills to intermediation cost	62.45	62.51	56.51	61.06	65.66	61.69	62.62	62.60
16. Ratio of wage bills to total expense	13.23	13.79	12.86	14.91	17.34	16.14	13.90	14.54
17. Ratio of wage bills to total income	10.27	10.23	10.16	11.23	13.16	12.05	9.99	11.20
18. Ratio of burden to total assets	0.29	0.09	0.54	0.48	0.40	0.40	0.02	0.42
19. Ratio of burden to interest income	3.50	1.22	6.31	6.04	5.42	6.01	0.26	5.88
20. Ratio of operating profits to total assets	2.11	2.32	2.06	2.28	2.12	1.95	2.70	1.88
21. Return on assets	0.90	1.16	1.09	1.39	1.09	1.21	1.49	0.70
22. Return on equity	13.88	19.14	18.94	25.96	18.62	21.86	24.97	12.56
23. Cost of deposits	6.24	5.59	6.41	5.55	5.33	4.56	5.76	5.16
24. Cost of borrowings	2.28	0.86	6.14	2.91	3.50	1.34	4.66	2.92
25. Cost of funds	6.10	5.37	6.40	5.38	5.25	4.38	5.69	4.97
26. Return on advances	10.13	9.81	10.76	10.30	8.96	7.88	9.78	8.42
27. Return on investments	6.97	5.71	6.91	6.29	6.87	6.43	7.14	7.46
28. Return on advances adjusted to cost of funds	4.02	4.44	4.36	4.92	3.71	3.50	4.09	3.45
29. Return on investments adjusted to cost of funds	0.87	0.34	0.51	0.91	1.62	2.06	1.45	2.49
30. Business per employee (in ₹ lakh)	706.00	845.00	728.29	938.94	914.00	981.00	833.00	1011.00
31. Profit per employee (in ₹ lakh)	3.75	5.76	4.58	7.32	6.00	8.00	7.49	4.39
32. Capital adequacy ratio	13.11	13.62	13.22	13.93	14.05	14.36	13.01	12.94
33. Capital adequacy ratio - Tier I	8.01	8.12	8.67	8.18	8.49	9.20	8.91	8.48
34. Capital adequacy ratio - Tier II	5.10	5.50	4.55	5.75	5.56	5.16	4.10	4.46
35. Ratio of net NPA to net advances	0.72	0.66	0.18	0.17	0.31	0.34	0.44	1.31

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2009 (9)	2010 (10)	2009 (11)	2010 (12)	2009 (13)	2010 (14)	2009 (15)	2010 (16)
1. Cash-Deposit ratio	7.43	8.40	5.37	6.70	8.41	10.49	7.56	9.53
2. Credit-Deposit ratio	65.62	63.68	73.96	72.16	65.12	65.01	65.57	68.15
3. Investment-Deposit ratio	35.18	33.68	30.91	29.69	32.80	31.19	33.71	37.23
4. (Credit+Investment)-Deposit ratio	100.80	97.37	104.87	101.86	97.92	96.20	99.28	105.38
5. Ratio of deposits to total liabilities	88.52	89.09	85.09	88.63	88.90	88.74	85.13	83.04
6. Ratio of demand & savings bank deposits to total deposits	35.69	36.91	30.05	29.09	33.36	34.44	31.44	28.55
7. Ratio of priority sector advances to total advances	36.73	39.44	33.27	33.48	31.39	32.14	31.74	31.57
8. Ratio of term loan to total advances	65.16	71.70	49.05	49.08	70.86	68.84	45.43	46.83
9. Ratio of secured advances to total advances	79.76	77.63	76.47	66.48	77.55	82.32	70.80	64.94
10. Ratio of investments in non-approved securities to total investments	11.77	14.41	11.18	9.40	11.09	11.05	29.26	28.02
11. Ratio of interest income to total assets	8.01	7.28	8.56	7.74	7.70	7.30	7.91	7.35
12. Ratio of net interest income to total assets (Net Interest Margin)	2.34	1.99	2.36	2.35	1.64	1.54	2.20	2.23
13. Ratio of non-interest income to total assets	0.93	0.91	1.16	1.18	0.79	1.05	1.44	1.19
14. Ratio of intermediation cost to total assets	1.80	1.65	1.53	1.44	1.37	1.35	1.36	1.27
15. Ratio of wage bills to intermediation cost	60.19	61.09	61.24	63.08	68.36	69.50	49.01	50.14
16. Ratio of wage bills to total expense	14.50	14.53	12.14	13.26	12.61	13.15	9.46	9.96
17. Ratio of wage bills to total income	12.10	12.31	9.66	10.15	11.04	11.19	7.15	7.45
18. Ratio of burden to total assets	0.86	0.74	0.38	0.26	0.58	0.29	-0.08	0.07
19. Ratio of burden to interest income	10.79	10.17	4.40	3.30	7.57	4.03	-1.00	1.01
20. Ratio of operating profits to total assets	1.48	1.25	1.98	2.09	1.06	1.25	2.28	2.15
21. Return on assets	0.72	0.70	1.06	1.30	0.45	0.66	1.24	1.24
22. Return on equity	17.46	16.35	18.25	22.48	9.25	15.01	19.57	21.93
23. Cost of deposits	5.92	5.51	6.72	5.83	6.55	6.22	6.31	5.46
24. Cost of borrowings	3.49	0.03	4.69	1.54	14.62	0.55	3.05	0.40
25. Cost of funds	5.86	5.28	6.62	5.61	6.59	6.06	6.14	5.08
26. Return on advances	10.28	9.03	10.44	9.07	9.78	9.06	10.00	8.91
27. Return on investments	6.46	6.54	7.62	7.18	6.88	7.07	7.13	7.03
28. Return on advances adjusted to cost of funds	4.42	3.75	3.82	3.46	3.19	3.00	3.86	3.84
29. Return on investments adjusted to cost of funds	0.60	1.26	1.00	1.57	0.29	1.00	0.99	1.96
30. Business per employee (in ₹ lakh)	636.00	762.00	780.17	982.58	560.28	711.76	1049.00	1269.00
31. Profit per employee (in ₹ lakh)	2.76	3.21	4.97	7.35	1.71	3.30	7.64	9.52
32. Capital adequacy ratio	12.05	12.78	14.10	13.43	13.12	12.23	13.61	15.37
33. Capital adequacy ratio - Tier I	6.11	6.41	8.01	8.54	6.97	6.83	8.90	9.25
34. Capital adequacy ratio - Tier II	5.94	6.37	6.09	4.89	6.15	5.40	4.71	6.12
35. Ratio of net NPA to net advances	0.79	1.64	1.09	1.06	1.24	0.69	0.29	0.31

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	11.57	8.48	8.56	8.00	5.93	6.92	6.99	6.72
2. Credit-Deposit ratio	67.08	69.07	70.81	70.44	74.80	71.31	69.64	69.43
3. Investment-Deposit ratio	28.97	30.57	31.41	32.04	31.18	33.98	28.96	29.76
4. (Credit+Investment)-Deposit ratio	96.05	99.63	102.23	102.48	105.98	105.29	98.60	99.18
5. Ratio of deposits to total liabilities	88.84	89.16	86.35	87.02	82.69	84.51	87.37	87.50
6. Ratio of demand & savings bank deposits to total deposits	34.78	35.96	31.63	32.21	30.25	32.55	23.74	24.97
7. Ratio of priority sector advances to total advances	33.98	32.92	35.52	34.84	32.44	34.48	31.01	33.65
8. Ratio of term loan to total advances	48.03	52.00	61.54	54.30	52.79	50.52	59.73	61.88
9. Ratio of secured advances to total advances	81.87	79.67	88.13	86.12	89.59	85.40	89.20	87.45
10. Ratio of investments in non-approved securities to total investments	19.35	14.93	15.91	17.59	14.68	14.59	11.96	8.11
11. Ratio of interest income to total assets	7.92	7.56	8.84	8.47	8.65	8.13	8.71	8.21
12. Ratio of net interest income to total assets (Net Interest Margin)	2.44	2.07	3.38	3.56	2.57	2.51	1.96	2.33
13. Ratio of non-interest income to total assets	0.99	1.11	1.34	1.27	1.43	0.91	1.05	0.96
14. Ratio of intermediation cost to total assets	1.76	1.60	2.06	1.87	1.74	1.96	1.38	1.35
15. Ratio of wage bills to intermediation cost	60.91	60.32	72.59	70.07	65.50	70.33	55.17	57.61
16. Ratio of wage bills to total expense	14.85	13.61	19.84	19.30	14.60	18.18	9.34	10.75
17. Ratio of wage bills to total income	12.07	11.12	14.66	13.43	11.32	15.23	7.77	8.48
18. Ratio of burden to total assets	0.78	0.49	0.72	0.60	0.31	1.05	0.32	0.39
19. Ratio of burden to interest income	9.81	6.47	8.09	7.08	3.59	12.92	3.69	4.74
20. Ratio of operating profits to total assets	1.67	1.59	2.66	2.96	2.26	1.46	1.64	1.94
21. Return on assets	1.02	1.01	1.62	1.67	1.17	0.53	0.88	0.91
22. Return on equity	21.29	21.43	20.26	20.18	22.07	9.63	13.51	14.51
23. Cost of deposits	5.86	5.85	6.08	5.56	6.46	5.95	7.41	6.43
24. Cost of borrowings	1.84	0.03	9.59	5.20	5.97	4.24	2.08	0.18
25. Cost of funds	5.77	5.67	6.13	5.56	6.42	5.80	7.27	6.21
26. Return on advances	9.89	9.35	11.15	10.22	10.78	9.95	10.60	9.96
27. Return on investments	7.28	6.82	7.55	7.82	7.23	6.92	8.17	7.66
28. Return on advances adjusted to cost of funds	4.12	3.68	5.02	4.66	4.36	4.15	3.32	3.75
29. Return on investments adjusted to cost of funds	1.51	1.14	1.41	2.26	0.81	1.11	0.89	1.45
30. Business per employee (in ₹ lakh)	714.00	827.00	617.00	761.00	689.50	712.00	1142.43	1331.17
31. Profit per employee (in ₹ lakh)	4.28	4.86	6.23	7.92	5.20	2.63	6.18	7.39
32. Capital adequacy ratio	12.07	12.77	13.98	12.71	13.20	14.78	12.98	12.54
33. Capital adequacy ratio - Tier I	6.76	8.16	11.88	11.13	7.88	8.67	9.10	9.28
34. Capital adequacy ratio - Tier II	5.31	4.61	2.10	1.58	5.32	6.11	3.88	3.26
35. Ratio of net NPA to net advances	1.09	1.21	0.18	0.23	1.33	2.52	0.65	0.87

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31							
	Punjab and Sind Bank		Punjab National Bank		Syndicate Bank		UCO Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	5.64	7.71	8.13	7.35	10.82	6.14	6.57	5.92
2. Credit-Deposit ratio	70.99	66.40	73.75	74.84	70.36	77.25	68.65	67.40
3. Investment-Deposit ratio	36.42	36.39	30.22	31.17	26.35	28.21	29.32	35.55
4. (Credit+Investment)-Deposit ratio	107.40	102.79	103.97	106.01	96.71	105.46	97.97	102.95
5. Ratio of deposits to total liabilities	83.83	86.75	84.95	84.05	88.97	84.16	89.75	89.15
6. Ratio of demand & savings bank deposits to total deposits	27.76	25.04	38.83	40.85	27.60	31.23	24.11	24.65
7. Ratio of priority sector advances to total advances	29.23	32.76	31.81	35.70	32.37	34.38	31.29	29.53
8. Ratio of term loan to total advances	66.97	71.68	52.61	53.56	73.68	75.57	65.17	66.75
9. Ratio of secured advances to total advances	72.21	72.54	86.12	89.38	68.70	74.72	80.60	78.70
10. Ratio of investments in non-approved securities to total investments	10.71	13.61	12.92	14.49	10.13	14.10	21.54	28.22
11. Ratio of interest income to total assets	8.98	8.03	8.58	7.90	8.03	7.46	8.06	7.65
12. Ratio of net interest income to total assets (Net Interest Margin)	2.80	2.42	3.06	3.14	2.15	2.03	1.63	1.87
13. Ratio of non-interest income to total assets	1.13	0.84	1.37	1.31	0.77	0.87	1.01	0.78
14. Ratio of intermediation cost to total assets	1.93	1.47	1.89	1.75	1.51	1.51	1.45	1.27
15. Ratio of wage bills to intermediation cost	75.27	73.75	69.53	65.54	62.54	65.78	68.19	66.75
16. Ratio of wage bills to total expense	17.91	15.27	17.72	17.63	12.77	14.32	12.56	12.04
17. Ratio of wage bills to total income	14.37	12.19	13.18	12.47	10.73	11.93	10.91	10.08
18. Ratio of burden to total assets	0.80	0.63	0.51	0.44	0.74	0.64	0.44	0.50
19. Ratio of burden to interest income	8.94	7.79	5.97	5.57	9.20	8.62	5.46	6.49
20. Ratio of operating profits to total assets	2.00	1.79	2.55	2.70	1.41	1.39	1.19	1.37
21. Return on assets	1.24	1.05	1.39	1.44	0.81	0.62	0.59	0.87
22. Return on equity	20.37	21.40	22.92	24.12	19.63	15.29	16.20	22.08
23. Cost of deposits	7.03	6.13	6.15	5.21	6.26	5.82	6.58	5.91
24. Cost of borrowings	2.10	1.42	1.33	0.34	0.21	0.12	4.42	3.36
25. Cost of funds	6.54	5.75	5.93	4.90	6.08	5.42	6.50	5.78
26. Return on advances	11.57	9.62	10.64	9.79	10.13	8.95	10.00	9.39
27. Return on investments	6.52	7.18	7.27	6.49	6.92	7.14	6.55	6.00
28. Return on advances adjusted to cost of funds	5.04	3.87	4.71	4.89	4.06	3.53	3.50	3.61
29. Return on investments adjusted to cost of funds	-0.02	1.43	1.34	1.59	0.84	1.72	0.05	0.22
30. Business per employee (in ₹ lakh)	656.00	963.00	654.92	807.95	750.65	746.84	732.00	901.00
31. Profit per employee (in ₹ lakh)	5.00	6.00	5.64	7.31	3.64	3.18	2.40	4.43
32. Capital adequacy ratio	14.35	13.10	14.03	14.16	12.68	12.70	11.93	13.21
33. Capital adequacy ratio - Tier I	8.44	7.68	8.98	9.11	7.85	8.24	6.48	7.05
34. Capital adequacy ratio - Tier II	5.91	5.42	5.05	5.05	4.83	4.46	5.45	6.16
35. Ratio of net NPA to net advances	0.32	0.36	0.17	0.53	0.77	1.07	1.18	1.17

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NATIONALISED BANKS

(In per cent)

Ratios	As on March 31					
	Union Bank of India		United Bank of India		Vijaya Bank	
	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash-Deposit ratio	6.48	7.33	8.31	6.90	10.51	6.62
2. Credit-Deposit ratio	69.60	70.17	64.90	62.09	65.04	67.04
3. Investment-Deposit ratio	31.00	31.99	32.87	38.23	31.88	34.08
4. (Credit+Investment)-Deposit ratio	100.60	102.16	97.77	100.32	96.92	101.13
5. Ratio of deposits to total liabilities	86.16	87.13	87.90	88.53	87.42	88.19
6. Ratio of demand & savings bank deposits to total deposits	30.07	31.73	37.79	38.11	24.03	24.62
7. Ratio of priority sector advances to total advances	33.13	35.04	31.10	31.68	35.01	34.70
8. Ratio of term loan to total advances	40.65	43.73	72.88	73.87	60.88	53.32
9. Ratio of secured advances to total advances	79.31	77.56	87.07	81.11	86.49	73.41
10. Ratio of investments in non-approved securities to total investments	18.26	21.28	21.11	24.73	17.55	15.19
11. Ratio of interest income to total assets	8.34	7.47	7.41	7.55	8.84	7.84
12. Ratio of net interest income to total assets (Net Interest Margin)	2.68	2.35	2.00	2.00	1.90	2.19
13. Ratio of non-interest income to total assets	1.04	1.11	0.84	0.80	1.18	1.02
14. Ratio of intermediation cost to total assets	1.55	1.41	1.68	1.54	1.56	1.62
15. Ratio of wage bills to intermediation cost	52.02	54.01	67.43	61.68	64.61	65.85
16. Ratio of wage bills to total expense	11.19	11.66	15.94	13.43	11.86	14.63
17. Ratio of wage bills to total income	8.61	8.87	13.69	11.41	10.06	12.00
18. Ratio of burden to total assets	0.51	0.30	0.83	0.74	0.38	0.59
19. Ratio of burden to interest income	6.15	4.01	11.23	9.82	4.31	7.54
20. Ratio of operating profits to total assets	2.16	2.06	1.16	1.26	1.52	1.59
21. Return on assets	1.27	1.25	0.34	0.45	0.59	0.76
22. Return on equity	21.46	21.65	6.44	9.24	9.36	15.32
23. Cost of deposits	6.09	5.52	5.86	5.99	7.42	6.05
24. Cost of borrowings	4.87	1.12	0.66	0.02	0.56	0.05
25. Cost of funds	6.03	5.28	5.78	5.92	7.15	5.84
26. Return on advances	10.41	8.98	9.50	9.47	11.41	9.97
27. Return on investments	7.37	7.15	7.02	7.03	7.74	6.66
28. Return on advances adjusted to cost of funds	4.39	3.70	3.72	3.55	4.25	4.13
29. Return on investments adjusted to cost of funds	1.34	1.87	1.24	1.11	0.59	0.82
30. Business per employee (in ₹ lakh)	694.00	853.00	585.00	714.00	756.00	836.00
31. Profit per employee (in ₹ lakh)	6.28	7.47	1.22	2.11	2.30	4.50
32. Capital adequacy ratio	13.27	12.51	13.28	12.80	13.15	12.50
33. Capital adequacy ratio - Tier I	8.19	7.91	7.56	8.16	7.74	7.69
34. Capital adequacy ratio - Tier II	5.08	4.60	5.72	4.64	5.41	4.81
35. Ratio of net NPA to net advances	0.34	0.81	1.48	1.84	0.82	1.40

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OTHER PUBLIC SECTOR BANK

(In per cent)

Ratios	As on March 31	
	IDBI Bank Ltd.	
	2009 (1)	2010 (2)
1. Cash-Deposit ratio	7.64	8.29
2. Credit-Deposit ratio	92.03	82.43
3. Investment-Deposit ratio	44.53	43.74
4. (Credit+Investment)-Deposit ratio	136.56	126.17
5. Ratio of deposits to total liabilities	65.20	71.78
6. Ratio of demand & savings bank deposits to total deposits	14.78	14.59
7. Ratio of priority sector advances to total advances	21.98	22.43
8. Ratio of term loan to total advances	85.25	83.11
9. Ratio of secured advances to total advances	86.38	86.57
10. Ratio of investments in non-approved securities to total investments	18.63	17.09
11. Ratio of interest income to total assets	7.62	7.52
12. Ratio of net interest income to total assets (Net Interest Margin)	0.82	1.12
13. Ratio of non-interest income to total assets	0.97	1.13
14. Ratio of intermediation cost to total assets	0.88	0.90
15. Ratio of wage bills to intermediation cost	42.55	41.33
16. Ratio of wage bills to total expense	4.89	5.10
17. Ratio of wage bills to total income	4.37	4.31
18. Ratio of burden to total assets	-0.09	-0.23
19. Ratio of burden to interest income	-1.20	-3.01
20. Ratio of operating profits to total assets	0.91	1.34
21. Return on assets	0.62	0.53
22. Return on equity	9.41	10.53
23. Cost of deposits	7.14	6.56
24. Cost of borrowings	0.93	1.02
25. Cost of funds	5.14	5.19
26. Return on advances	9.76	8.92
27. Return on investments	5.30	6.85
28. Return on advances adjusted to cost of funds	4.62	3.73
29. Return on investments adjusted to cost of funds	0.17	1.66
30. Business per employee (in ₹ lakh)	2030.33	2417.42
31. Profit per employee (in ₹ lakh)	8.42	8.44
32. Capital adequacy ratio	11.57	11.31
33. Capital adequacy ratio - Tier I	6.81	6.24
34. Capital adequacy ratio - Tier II	4.76	5.07
35. Ratio of net NPA to net advances	0.92	1.02

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanalaxmi Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	4.63	7.16	5.85	8.39	7.25	8.45	7.95	8.63
2. Credit-Deposit ratio	51.23	55.30	58.17	64.01	68.79	66.44	64.32	70.53
3. Investment-Deposit ratio	44.84	44.63	34.49	32.81	29.21	31.22	31.54	28.57
4. (Credit+Investment)-Deposit ratio	96.07	99.93	92.66	96.82	98.00	97.66	95.87	99.09
5. Ratio of deposits to total liabilities	88.17	87.07	89.95	90.75	88.71	88.97	88.06	87.78
6. Ratio of demand & savings bank deposits to total deposits	27.41	32.79	26.03	25.12	18.90	21.86	24.30	21.86
7. Ratio of priority sector advances to total advances	22.58	29.87	38.34	33.71	32.33	36.83	32.86	25.08
8. Ratio of term loan to total advances	66.83	72.62	45.81	36.13	47.36	41.85	49.33	62.31
9. Ratio of secured advances to total advances	86.45	86.12	87.48	88.99	96.65	97.26	86.27	77.26
10. Ratio of investments in non-approved securities to total investments	30.80	33.92	24.98	21.21	18.25	19.89	11.45	8.55
11. Ratio of interest income to total assets	8.33	7.88	8.56	7.85	9.69	9.19	8.44	7.79
12. Ratio of net interest income to total assets (Net Interest Margin)	2.29	1.94	2.55	1.67	2.92	2.67	2.51	2.05
13. Ratio of non-interest income to total assets	0.80	0.75	1.53	1.00	1.49	1.38	1.64	1.33
14. Ratio of intermediation cost to total assets	1.91	2.86	2.87	2.57	1.68	1.59	2.34	2.81
15. Ratio of wage bills to intermediation cost	66.29	77.52	63.92	61.70	46.57	48.31	55.33	56.56
16. Ratio of wage bills to total expense	15.90	25.18	20.65	18.11	9.26	9.49	15.65	18.59
17. Ratio of wage bills to total income	13.85	25.65	18.17	17.89	7.00	7.28	12.83	17.44
18. Ratio of burden to total assets	1.11	2.10	1.34	1.56	0.19	0.21	0.70	1.48
19. Ratio of burden to interest income	13.35	26.69	15.62	19.92	1.97	2.34	8.26	19.06
20. Ratio of operating profits to total assets	1.17	-0.16	1.21	0.10	2.73	2.46	1.82	0.56
21. Return on assets	0.74	-0.58	0.57	0.02	1.50	1.52	1.21	0.35
22. Return on equity	11.86	-10.31	10.72	0.43	19.90	20.55	19.26	5.39
23. Cost of deposits	6.67	6.52	6.54	6.70	7.60	7.28	6.52	6.14
24. Cost of borrowings	4.63	19.17	2.03	0.04	8.51	4.23	32.03	17.95
25. Cost of funds	6.67	6.52	6.50	6.61	7.61	7.27	6.53	6.25
26. Return on advances	12.06	11.25	11.76	10.24	12.87	12.11	11.03	10.23
27. Return on investments	6.35	6.36	6.37	6.32	6.92	6.91	5.98	6.00
28. Return on advances adjusted to cost of funds	5.39	4.72	5.26	3.63	5.27	4.85	4.50	3.97
29. Return on investments adjusted to cost of funds	-0.32	-0.17	-0.14	-0.29	-0.68	-0.36	-0.55	-0.25
30. Business per employee (in ₹ lakh)	532.93	569.77	374.00	423.00	565.18	650.96	585.88	369.61
31. Profit per employee (in ₹ lakh)	2.89	-2.56	1.39	0.06	4.98	5.81	4.10	0.07
32. Capital adequacy ratio	11.50	7.52	12.29	10.81	12.69	13.46	15.38	12.99
33. Capital adequacy ratio - Tier I	6.19	3.76	8.81	8.07	11.48	12.41	13.75	8.80
34. Capital adequacy ratio - Tier II	5.31	3.76	3.48	2.74	1.21	1.05	1.63	4.19
35. Ratio of net NPA to net advances	0.73	1.60	2.39	1.58	1.08	0.58	0.88	0.84

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	6.88	6.43	7.20	9.01	6.98	7.37	6.71	7.35
2. Credit-Deposit ratio	69.54	74.74	67.32	71.55	63.42	61.92	58.08	60.83
3. Investment-Deposit ratio	37.64	36.20	42.17	40.49	32.53	37.48	44.07	42.11
4. (Credit+Investment)-Deposit ratio	107.18	110.95	109.49	112.04	95.95	99.40	102.16	102.94
5. Ratio of deposits to total liabilities	82.88	82.56	78.11	76.34	87.56	87.52	88.96	87.78
6. Ratio of demand & savings bank deposits to total deposits	24.50	26.19	26.97	32.58	38.11	40.69	19.95	23.26
7. Ratio of priority sector advances to total advances	37.80	36.55	36.73	37.15	35.10	37.44	37.02	36.39
8. Ratio of term loan to total advances	49.60	43.90	55.39	67.11	65.71	65.85	40.96	41.68
9. Ratio of secured advances to total advances	82.88	78.78	82.25	85.81	90.65	84.13	90.88	92.79
10. Ratio of investments in non-approved securities to total investments	31.53	28.93	11.78	21.76	28.97	39.43	33.76	35.89
11. Ratio of interest income to total assets	9.29	8.90	7.80	6.79	8.44	7.62	9.24	8.19
12. Ratio of net interest income to total assets (Net Interest Margin)	3.69	3.42	2.26	2.52	2.79	2.79	2.39	1.35
13. Ratio of non-interest income to total assets	1.45	1.29	1.91	1.89	0.74	1.04	1.53	1.25
14. Ratio of intermediation cost to total assets	1.60	1.64	2.69	2.46	1.34	1.44	1.64	1.55
15. Ratio of wage bills to intermediation cost	55.55	54.08	50.77	53.07	59.21	63.45	54.95	53.57
16. Ratio of wage bills to total expense	12.35	12.45	16.60	19.40	11.34	14.57	10.64	9.88
17. Ratio of wage bills to total income	8.29	8.71	14.07	15.03	8.62	10.55	8.39	8.78
18. Ratio of burden to total assets	0.16	0.35	0.78	0.57	0.59	0.40	0.12	0.30
19. Ratio of burden to interest income	1.68	3.97	10.04	8.41	7.05	5.27	1.27	3.66
20. Ratio of operating profits to total assets	3.53	3.07	1.48	1.95	2.20	2.39	2.28	1.05
21. Return on assets	1.48	1.15	0.70	0.80	1.09	1.20	1.25	0.67
22. Return on equity	12.13	10.30	11.66	12.01	16.72	18.19	18.10	9.83
23. Cost of deposits	6.45	6.35	6.18	4.61	6.22	5.24	7.53	7.54
24. Cost of borrowings	2.50	0.00	2.32	0.38	8.36	7.93	14.12	2.54
25. Cost of funds	6.32	6.11	5.84	4.10	6.28	5.32	7.56	7.50
26. Return on advances	12.42	11.55	11.13	9.70	11.53	10.65	12.28	10.58
27. Return on investments	6.32	6.22	5.60	4.94	6.62	5.71	7.13	6.68
28. Return on advances adjusted to cost of funds	6.10	5.44	5.29	5.59	5.25	5.33	4.72	3.08
29. Return on investments adjusted to cost of funds	0.01	0.12	-0.24	0.84	0.35	0.39	-0.43	-0.82
30. Business per employee (in ₹ lakh)	750.00	813.00	606.39	623.78	500.00	731.00	649.00	727.00
31. Profit per employee (in ₹ lakh)	6.90	6.01	3.03	3.88	5.00	7.00	5.00	3.00
32. Capital adequacy ratio	20.22	18.36	11.65	14.91	14.48	15.89	13.48	12.37
33. Capital adequacy ratio - Tier I	18.42	16.92	6.89	10.11	13.80	12.79	10.60	9.98
34. Capital adequacy ratio - Tier II	1.80	1.44	4.76	4.80	0.68	3.10	2.88	2.39
35. Ratio of net NPA to net advances	0.30	0.48	1.20	1.20	1.38	0.28	0.98	1.31

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	6.38	6.22	8.04	8.27	5.54	6.50	7.14	11.38
2. Credit-Deposit ratio	68.93	70.04	71.14	69.17	52.94	51.38	61.29	73.84
3. Investment-Deposit ratio	31.23	34.26	25.31	32.87	26.23	28.18	30.95	32.00
4. (Credit+Investment)-Deposit ratio	100.16	104.30	96.45	102.04	79.17	79.56	92.24	105.84
5. Ratio of deposits to total liabilities	88.52	87.63	88.60	86.55	87.62	87.15	76.57	75.99
6. Ratio of demand & savings bank deposits to total deposits	21.89	23.53	16.78	18.22	43.27	42.40	33.47	36.12
7. Ratio of priority sector advances to total advances	36.32	32.98	31.13	34.13	55.55	52.03	29.58	25.59
8. Ratio of term loan to total advances	34.02	32.32	39.28	42.57	41.92	42.38	48.66	45.15
9. Ratio of secured advances to total advances	92.85	92.19	91.11	91.39	93.60	94.77	91.32	94.23
10. Ratio of investments in non-approved securities to total investments	18.81	13.87	9.62	13.26	20.18	21.02	22.65	22.60
11. Ratio of interest income to total assets	9.14	9.00	8.87	9.68	9.30	8.43	8.67	7.60
12. Ratio of net interest income to total assets (Net Interest Margin)	2.59	2.89	2.07	2.65	4.12	3.52	3.99	3.11
13. Ratio of non-interest income to total assets	1.68	1.26	1.44	1.10	0.46	0.62	0.98	0.70
14. Ratio of intermediation cost to total assets	1.63	1.79	2.05	1.98	1.73	1.68	2.09	2.04
15. Ratio of wage bills to intermediation cost	47.69	46.83	51.72	49.59	66.60	61.74	61.65	59.14
16. Ratio of wage bills to total expense	9.50	10.59	11.96	10.92	16.70	15.77	19.04	18.47
17. Ratio of wage bills to total income	7.18	8.14	10.26	9.13	11.82	11.50	13.35	14.54
18. Ratio of burden to total assets	-0.05	0.52	0.60	0.88	1.27	1.07	1.11	1.34
19. Ratio of burden to interest income	-0.53	5.78	6.80	9.12	13.66	12.68	12.76	17.68
20. Ratio of operating profits to total assets	2.64	2.37	1.47	1.77	2.85	2.45	2.88	1.76
21. Return on assets	1.49	1.76	0.71	0.33	1.68	1.72	1.96	1.05
22. Return on equity	18.57	22.63	11.54	5.14	22.45	20.90	9.19	5.50
23. Cost of deposits	7.34	6.84	7.42	7.83	5.84	5.58	6.15	5.87
24. Cost of borrowings	8.94	3.28	16.56	5.79	0.18	0.30	0.78	0.34
25. Cost of funds	7.36	6.79	7.56	7.78	5.79	5.55	6.14	5.86
26. Return on advances	11.50	11.19	11.39	12.48	12.63	10.95	11.17	9.72
27. Return on investments	6.71	7.00	7.09	7.54	7.97	7.55	8.28	7.16
28. Return on advances adjusted to cost of funds	4.14	4.40	3.83	4.71	6.84	5.40	5.02	3.86
29. Return on investments adjusted to cost of funds	-0.65	0.21	-0.46	-0.23	2.18	2.00	2.14	1.30
30. Business per employee (in ₹ lakh)	638.00	789.00	510.00	560.00	425.00	521.00	373.00	391.00
31. Profit per employee (in ₹ lakh)	5.98	8.05	2.07	1.13	6.00	6.00	5.00	3.00
32. Capital adequacy ratio	14.92	14.49	10.29	14.82	13.10	15.68	42.30	34.07
33. Capital adequacy ratio - Tier I	14.40	12.88	8.81	12.01	11.85	14.38	41.69	33.53
34. Capital adequacy ratio - Tier II	0.52	1.61	1.48	2.81	1.25	1.30	0.61	0.54
35. Ratio of net NPA to net advances	0.25	0.23	1.24	4.11	0.00	0.00	0.68	0.97

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

OLD PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31					
	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash-Deposit ratio	5.80	6.04	5.51	6.04	7.46	7.90
2. Credit-Deposit ratio	52.88	41.73	65.49	68.76	68.70	71.20
3. Investment-Deposit ratio	50.30	64.95	33.58	31.10	33.53	30.06
4. (Credit+Investment)-Deposit ratio	103.18	106.68	99.06	99.86	102.22	101.27
5. Ratio of deposits to total liabilities	80.53	76.59	88.78	90.12	85.08	85.67
6. Ratio of demand & savings bank deposits to total deposits	7.34	15.41	23.80	23.13	22.01	24.97
7. Ratio of priority sector advances to total advances	43.01	50.19	34.00	31.23	41.97	43.48
8. Ratio of term loan to total advances	60.41	58.96	40.84	37.66	45.45	45.61
9. Ratio of secured advances to total advances	76.07	69.88	88.32	91.81	93.41	92.62
10. Ratio of investments in non-approved securities to total investments	43.75	40.70	33.05	21.17	22.53	12.88
11. Ratio of interest income to total assets	7.75	5.86	9.00	8.43	9.72	9.01
12. Ratio of net interest income to total assets (Net Interest Margin)	2.58	1.09	2.79	2.48	3.32	3.02
13. Ratio of non-interest income to total assets	0.44	0.85	0.88	0.91	1.35	1.39
14. Ratio of intermediation cost to total assets	1.37	1.45	1.75	1.60	2.03	1.86
15. Ratio of wage bills to intermediation cost	43.39	47.00	65.20	61.81	60.87	62.21
16. Ratio of wage bills to total expense	9.10	10.97	14.35	13.06	14.67	14.76
17. Ratio of wage bills to total income	7.27	10.17	11.57	10.56	11.17	11.15
18. Ratio of burden to total assets	0.93	0.60	0.88	0.69	0.68	0.47
19. Ratio of burden to interest income	12.01	10.25	9.73	8.15	7.00	5.24
20. Ratio of operating profits to total assets	1.65	0.49	1.91	1.79	2.64	2.54
21. Return on assets	1.52	0.49	1.09	1.07	1.51	1.54
22. Return on equity	9.22	2.47	15.80	16.76	16.27	17.27
23. Cost of deposits	6.44	6.05	6.84	6.52	7.40	6.99
24. Cost of borrowings	12.67	0.00	6.50	0.81	12.26	0.01
25. Cost of funds	6.47	6.07	6.83	6.42	7.41	6.96
26. Return on advances	10.99	10.08	11.40	10.98	12.47	11.50
27. Return on investments	6.29	4.43	6.74	5.71	7.90	7.58
28. Return on advances adjusted to cost of funds	4.53	4.01	4.56	4.56	5.06	4.54
29. Return on investments adjusted to cost of funds	-0.18	-1.64	-0.09	-0.70	0.49	0.62
30. Business per employee (in ₹ lakh)	960.48	1055.38	645.00	771.00	679.25	870.16
31. Profit per employee (in ₹ lakh)	13.17	4.43	4.00	5.00	6.43	8.14
32. Capital adequacy ratio	21.24	27.31	14.76	15.39	16.05	15.54
33. Capital adequacy ratio - Tier I	21.49	26.60	13.22	12.42	15.33	14.86
34. Capital adequacy ratio - Tier II	-0.25	0.71	1.54	2.97	0.72	0.68
35. Ratio of net NPA to net advances	0.00	0.00	1.13	0.39	0.34	0.24

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

NEW PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2009 (1)	2010 (2)	2009 (3)	2010 (4)	2009 (5)	2010 (6)	2009 (7)	2010 (8)
1. Cash-Deposit ratio	8.02	6.70	6.17	6.09	9.47	9.25	8.03	13.62
2. Credit-Deposit ratio	69.48	73.85	70.46	72.27	69.24	75.17	99.98	89.70
3. Investment-Deposit ratio	39.47	39.61	34.90	42.15	41.19	35.01	47.20	59.84
4. (Credit+Investment)-Deposit ratio	108.96	113.46	105.36	114.42	110.43	110.18	147.18	149.54
5. Ratio of deposits to total liabilities	79.46	78.22	78.19	78.01	77.92	75.25	57.57	55.59
6. Ratio of demand & savings bank deposits to total deposits	43.15	46.73	31.01	35.36	44.37	52.03	28.70	41.69
7. Ratio of priority sector advances to total advances	28.14	28.69	41.89	42.13	30.12	35.09	28.42	29.79
8. Ratio of term loan to total advances	70.78	71.76	68.46	55.21	73.25	75.88	82.38	83.44
9. Ratio of secured advances to total advances	86.56	84.54	70.53	76.33	76.82	73.26	72.85	74.92
10. Ratio of investments in non-approved securities to total investments	38.66	38.91	21.84	21.75	11.32	12.89	38.49	43.42
11. Ratio of interest income to total assets	8.42	7.09	9.54	7.61	10.32	7.97	7.98	6.92
12. Ratio of net interest income to total assets (Net Interest Margin)	2.87	3.05	2.92	2.35	4.69	4.13	2.15	2.19
13. Ratio of non-interest income to total assets	2.25	2.40	1.78	1.77	2.08	1.88	1.95	2.01
14. Ratio of intermediation cost to total assets	2.22	2.26	3.58	3.32	3.50	2.84	1.81	1.58
15. Ratio of wage bills to intermediation cost	34.91	33.85	43.15	43.85	40.45	39.71	27.99	32.86
16. Ratio of wage bills to total expense	9.97	12.14	15.14	16.99	15.50	16.89	6.62	8.21
17. Ratio of wage bills to total income	7.27	8.06	13.65	15.54	11.41	11.46	5.10	5.80
18. Ratio of burden to total assets	-0.03	-0.14	1.80	1.55	1.42	0.96	-0.14	-0.44
19. Ratio of burden to interest income	-0.36	-2.03	18.90	20.40	13.73	12.10	-1.80	-6.29
20. Ratio of operating profits to total assets	2.90	3.19	1.11	0.80	3.27	3.17	2.29	2.62
21. Return on assets	1.44	1.67	-1.25	-1.30	1.28	1.53	0.98	1.13
22. Return on equity	19.12	19.15	-14.27	-13.08	17.17	16.30	7.80	7.96
23. Cost of deposits	6.06	4.42	7.49	6.00	6.58	4.51	6.82	5.48
24. Cost of borrowings	2.70	0.91	6.72	4.60	12.86	6.75	2.52	1.28
25. Cost of funds	5.74	4.03	7.43	5.87	6.92	4.66	5.72	4.18
26. Return on advances	10.57	8.59	13.47	10.69	14.96	10.77	10.06	8.70
27. Return on investments	7.63	6.70	6.71	5.23	7.41	6.78	6.90	5.77
28. Return on advances adjusted to cost of funds	4.83	4.57	6.04	4.82	8.04	6.11	4.33	4.51
29. Return on investments adjusted to cost of funds	1.88	2.68	-0.72	-0.65	0.49	2.12	1.18	1.59
30. Business per employee (in ₹ lakh)	1060.00	1111.00	379.00	515.00	446.00	590.00	1154.00	1029.00
31. Profit per employee (in ₹ lakh)	10.00	12.00	-4.00	-5.00	4.18	5.98	11.00	12.00
32. Capital adequacy ratio	13.69	15.80	13.30	14.85	15.69	17.44	15.53	19.41
33. Capital adequacy ratio - Tier I	9.26	11.18	11.50	11.93	10.58	13.26	11.84	13.96
34. Capital adequacy ratio - Tier II	4.43	4.62	1.80	2.92	5.11	4.18	3.69	5.45
35. Ratio of net NPA to net advances	0.40	0.40	3.88	3.11	0.63	0.31	2.09	2.12

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl'd.)

NEW PRIVATE SECTOR BANKS

(In per cent)

Ratios	As on March 31					
	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash-Deposit ratio	5.39	7.86	6.36	8.73	7.90	7.45
2. Credit-Deposit ratio	71.33	76.94	106.27	86.97	76.71	82.81
3. Investment-Deposit ratio	36.56	38.94	58.23	52.38	44.02	38.10
4. (Credit+Investment)-Deposit ratio	107.89	115.88	164.51	139.36	120.72	120.91
5. Ratio of deposits to total liabilities	80.07	75.52	54.49	63.81	70.61	73.66
6. Ratio of demand & savings bank deposits to total deposits	19.24	23.67	32.72	31.24	8.73	10.52
7. Ratio of priority sector advances to total advances	35.31	30.79	37.76	32.69	27.23	20.24
8. Ratio of term loan to total advances	58.94	57.80	83.84	79.33	76.37	78.50
9. Ratio of secured advances to total advances	92.18	86.19	74.36	80.39	46.65	45.22
10. Ratio of investments in non-approved securities to total investments	22.09	18.04	10.54	22.56	34.24	33.53
11. Ratio of interest income to total assets	9.08	8.60	10.75	9.84	10.04	7.99
12. Ratio of net interest income to total assets (Net Interest Margin)	1.80	2.81	5.33	5.62	2.55	2.66
13. Ratio of non-interest income to total assets	1.79	1.76	0.96	1.90	2.19	1.9
14. Ratio of intermediation cost to total assets	2.15	2.34	4.20	3.60	2.10	1.6
15. Ratio of wage bills to intermediation cost	34.21	39.48	48.78	49.06	52.09	51.36
16. Ratio of wage bills to total expense	7.81	11.37	21.28	22.56	11.41	12.34
17. Ratio of wage bills to total income	6.77	8.91	17.48	15.02	8.94	8.72
18. Ratio of burden to total assets	0.36	0.58	3.24	1.70	-0.09	-0.25
19. Ratio of burden to interest income	3.93	6.74	30.11	17.24	-0.92	-3.18
20. Ratio of operating profits to total assets	1.45	2.24	2.09	3.92	2.65	2.91
21. Return on assets	0.58	1.14	1.03	1.72	1.59	1.79
22. Return on equity	9.84	17.25	7.36	13.29	20.65	20.27
23. Cost of deposits	7.66	6.39	6.84	4.96	8.34	5.83
24. Cost of borrowings	6.13	1.25	3.71	3.09	10.80	7.16
25. Cost of funds	7.53	5.69	6.00	4.50	8.67	6.05
26. Return on advances	12.56	11.63	15.50	13.51	13.63	10.24
27. Return on investments	6.57	6.05	6.12	6.72	8.18	6.76
28. Return on advances adjusted to cost of funds	5.03	5.95	9.50	9.01	4.96	4.19
29. Return on investments adjusted to cost of funds	-0.96	0.36	0.12	2.22	-0.49	0.71
30. Business per employee (in ₹ lakh)	836.00	837.46	347.00	487.00	988.36	1526.70
31. Profit per employee (in ₹ lakh)	3.49	6.51	3.00	7.00	11.38	15.75
32. Capital adequacy ratio	12.55	15.33	20.01	18.35	16.60	20.60
33. Capital adequacy ratio - Tier I	7.65	9.65	16.13	15.42	9.50	12.90
34. Capital adequacy ratio - Tier II	4.90	5.68	3.88	2.93	7.10	7.70
35. Ratio of net NPA to net advances	1.14	0.50	2.39	1.73	0.33	0.06

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	5.24	6.26	10.92	6.41	11.56	8.72	23.78	24.32
2. Credit-Deposit ratio	92.12	50.95	27.00	29.14	210.71	153.73	867.21	781.53
3. Investment-Deposit ratio	35.10	47.16	38.28	47.00	64.69	38.90	265.96	340.95
4. (Credit+Investment)-Deposit ratio	127.22	98.12	65.28	76.14	275.41	192.62	1,133.16	1,122.48
5. Ratio of deposits to total liabilities	38.31	38.33	77.60	77.42	27.11	38.82	8.34	8.11
6. Ratio of demand & savings bank deposits to total deposits	78.23	95.00	42.66	38.11	0.00	0.00	76.88	74.65
7. Ratio of priority sector advances to total advances	36.93	45.17	24.93	23.95	0.00	0.00	99.92	99.85
8. Ratio of term loan to total advances	53.73	45.46	15.16	20.12	0.15	0.07	0.08	0.15
9. Ratio of secured advances to total advances	10.07	14.76	98.84	97.96	0.08	0.04	99.92	99.92
10. Ratio of investments in non-approved securities to total investments	3.49	21.03	25.98	26.87	0.00	0.00	0.00	0.00
11. Ratio of interest income to total assets	5.69	3.91	7.76	6.18	6.36	4.76	5.52	4.10
12. Ratio of net interest income to total assets (Net Interest Margin)	4.79	3.40	4.51	3.16	-0.31	2.36	2.95	3.14
13. Ratio of non-interest income to total assets	9.50	14.75	0.86	0.49	27.52	23.46	1.53	1.83
14. Ratio of intermediation cost to total assets	5.19	7.94	2.13	1.97	30.79	23.96	0.97	1.29
15. Ratio of wage bills to intermediation cost	23.77	15.45	41.12	52.74	27.23	26.84	42.79	40.53
16. Ratio of wage bills to total expense	20.25	14.51	16.30	20.85	22.38	24.40	11.73	23.24
17. Ratio of wage bills to total income	8.11	6.58	10.18	15.61	24.74	22.79	5.89	8.81
18. Ratio of burden to total assets	-4.32	-6.81	1.27	1.48	3.27	0.51	-0.56	-0.54
19. Ratio of burden to interest income	-75.93	-174.20	16.38	23.98	51.42	10.68	-10.08	-13.11
20. Ratio of operating profits to total assets	9.10	10.20	3.24	1.68	-3.58	1.85	3.50	3.68
21. Return on assets	4.75	5.58	2.40	1.13	-7.92	-4.24	1.64	-0.25
22. Return on equity	7.91	9.21	14.22	6.00	-21.80	-10.46	7.39	-0.87
23. Cost of deposits	1.70	1.15	4.24	3.87	8.67	5.73	1.24	2.12
24. Cost of borrowings	0.00	0.00	3.15	0.00	55.13	9.00	3.62	1.14
25. Cost of funds	2.32	1.34	4.20	3.89	19.06	6.17	3.33	1.25
26. Return on advances	11.68	10.16	11.74	8.46	8.51	7.21	5.66	4.50
27. Return on investments	6.15	4.03	6.73	4.58	8.55	3.28	7.28	4.15
28. Return on advances adjusted to cost of funds	9.36	8.82	7.54	4.57	-10.55	1.03	2.33	3.25
29. Return on investments adjusted to cost of funds	3.83	2.69	2.53	0.68	-10.50	-2.89	3.96	2.90
30. Business per employee (in ₹ lakh)	215.69	204.63	1759.98	1542.63	133.83	137.58	3371.97	1955.63
31. Profit per employee (in ₹ lakh)	14.06	17.46	41.96	18.60	-	-	70.76	-7.88
32. Capital adequacy ratio	50.67	30.01	47.57	44.79	21.34	19.10	26.79	33.72
33. Capital adequacy ratio - Tier I	49.97	29.61	46.67	43.81	20.09	17.85	26.44	33.46
34. Capital adequacy ratio - Tier II	0.70	0.40	0.90	0.98	1.25	1.25	0.35	0.26
35. Ratio of net NPA to net advances	6.67	7.68	-	0.19	4.34	1.59	3.35	14.32

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash-Deposit ratio	-	-	7.99	14.91	6.26	8.13	4.04	13.37
2. Credit-Deposit ratio	-	-	80.54	66.14	60.78	75.07	52.44	44.02
3. Investment-Deposit ratio	-	-	88.09	152.68	31.58	42.75	35.71	68.03
4. (Credit+Investment)-Deposit ratio	-	-	168.63	218.82	92.36	117.82	88.15	112.05
5. Ratio of deposits to total liabilities	-	-	42.32	40.73	77.39	74.38	45.68	45.08
6. Ratio of demand & savings bank deposits to total deposits	-	-	77.70	55.44	19.92	31.92	40.67	33.00
7. Ratio of priority sector advances to total advances	-	-	34.32	32.55	24.41	30.98	38.33	59.59
8. Ratio of term loan to total advances	-	-	0.09	0.53	23.52	16.95	24.89	18.48
9. Ratio of secured advances to total advances	-	-	11.08	7.76	89.64	85.80	98.17	99.36
10. Ratio of investments in non-approved securities to total investments	100.00	100.00	9.27	19.45	-	28.98	0.00	47.23
11. Ratio of interest income to total assets	0.30	1.17	6.76	4.88	8.51	6.23	7.87	5.83
12. Ratio of net interest income to total assets (Net Interest Margin)	0.30	1.17	5.07	3.28	4.13	2.15	6.03	3.91
13. Ratio of non-interest income to total assets	1.49	-0.12	4.38	4.23	2.60	1.56	8.77	3.10
14. Ratio of intermediation cost to total assets	0.73	0.32	1.95	2.09	2.95	2.58	1.83	1.81
15. Ratio of wage bills to intermediation cost	-	-	45.93	51.99	44.13	43.09	32.65	36.46
16. Ratio of wage bills to total expense	-	-	24.60	29.50	17.76	16.73	16.28	17.69
17. Ratio of wage bills to total income	-	-	8.04	11.94	11.70	14.30	3.58	7.40
18. Ratio of burden to total assets	-0.76	0.43	-2.43	-2.13	0.35	1.02	-6.95	-1.29
19. Ratio of burden to interest income	-253.49	37.21	-35.95	-43.79	4.06	16.40	-88.28	-22.13
20. Ratio of operating profits to total assets	1.06	0.73	7.49	5.42	3.79	1.13	12.98	5.20
21. Return on assets	0.94	0.62	3.42	2.60	3.14	0.38	10.23	2.73
22. Return on equity	0.96	0.63	13.06	11.99	17.86	2.42	28.00	6.69
23. Cost of deposits	-	-	2.25	3.01	5.02	5.15	3.52	4.22
24. Cost of borrowings	-	-	2.15	0.16	11.73	0.74	0.00	0.00
25. Cost of funds	-	-	2.22	1.85	5.19	4.92	3.35	4.16
26. Return on advances	-	-	11.28	7.60	12.31	9.09	14.11	12.88
27. Return on investments	8.17	203.91	6.10	4.80	8.30	5.13	7.01	5.24
28. Return on advances adjusted to cost of funds	-	-	9.06	5.75	7.12	4.16	10.76	8.72
29. Return on investments adjusted to cost of funds	-	-	3.88	2.95	3.11	0.20	3.66	1.08
30. Business per employee (in ₹ lakh)	-	-	2430.57	3101.97	616.00	850.00	488.00	444.00
31. Profit per employee (in ₹ lakh)	-	-	110.85	121.26	14.00	2.00	73.00	18.00
32. Capital adequacy ratio	501.34	531.80	12.73	15.49	25.52	25.01	45.18	50.85
33. Capital adequacy ratio - Tier I	501.34	531.80	11.23	14.97	24.47	24.45	44.11	49.49
34. Capital adequacy ratio - Tier II	-	-	1.50	0.52	1.05	0.56	1.07	1.36
35. Ratio of net NPA to net advances	-	-	-	-	0.09	1.95	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Bank of Nova Scotia		Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2009	2010	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash-Deposit ratio	8.73	10.93	11.82	9.74	3.97	6.07	10.60	8.73
2. Credit-Deposit ratio	161.48	146.81	144.09	152.21	84.50	65.81	110.64	68.67
3. Investment-Deposit ratio	58.01	55.63	42.15	65.48	63.14	92.62	106.22	73.99
4. (Credit+Investment)-Deposit ratio	219.49	202.45	186.24	217.69	147.64	158.43	216.86	142.67
5. Ratio of deposits to total liabilities	42.54	45.72	45.66	39.27	60.35	53.98	34.12	57.80
6. Ratio of demand & savings bank deposits to total deposits	9.55	8.99	39.59	56.27	2.94	4.08	36.85	30.13
7. Ratio of priority sector advances to total advances	36.59	28.72	26.75	36.50	19.77	30.75	32.34	42.15
8. Ratio of term loan to total advances	3.52	3.95	25.10	15.47	58.70	51.33	62.47	64.20
9. Ratio of secured advances to total advances	53.93	55.21	22.51	23.82	16.84	30.93	42.57	59.66
10. Ratio of investments in non-approved securities to total investments	3.94	9.16	-	-	38.55	41.30	4.57	25.79
11. Ratio of interest income to total assets	7.76	5.83	7.84	5.05	12.12	7.90	7.31	6.08
12. Ratio of net interest income to total assets (Net Interest Margin)	2.48	3.34	3.51	2.56	6.29	4.58	4.18	4.59
13. Ratio of non-interest income to total assets	2.44	1.83	1.56	1.52	3.51	0.71	2.79	2.02
14. Ratio of intermediation cost to total assets	0.83	0.63	1.01	1.00	5.31	3.72	2.22	2.48
15. Ratio of wage bills to intermediation cost	30.53	42.07	45.84	40.89	29.67	41.69	47.11	42.76
16. Ratio of wage bills to total expense	4.16	8.48	8.69	11.72	14.15	22.00	19.57	26.72
17. Ratio of wage bills to total income	2.49	3.45	4.95	6.22	10.09	17.98	10.36	13.06
18. Ratio of burden to total assets	-1.61	-1.21	-0.54	-0.52	1.80	3.01	-0.57	0.45
19. Ratio of burden to interest income	-20.69	-20.70	-6.95	-10.36	14.89	38.02	-7.81	7.43
20. Ratio of operating profits to total assets	4.09	4.55	4.05	3.09	4.49	1.57	4.76	4.14
21. Return on assets	2.04	2.79	1.49	1.31	0.16	-3.12	2.13	2.05
22. Return on equity	19.49	20.70	5.77	4.17	0.61	-10.54	11.84	10.34
23. Cost of deposits	7.50	3.54	6.74	4.18	9.24	5.51	3.94	2.59
24. Cost of borrowings	4.03	1.16	2.74	0.38	4.88	0.41	5.28	1.22
25. Cost of funds	5.94	2.40	5.26	2.98	8.68	4.50	4.54	2.11
26. Return on advances	8.52	6.98	9.04	6.44	17.29	13.38	10.11	7.59
27. Return on investments	7.84	4.25	9.30	3.20	8.18	4.52	8.14	6.72
28. Return on advances adjusted to cost of funds	2.58	4.58	3.78	3.45	8.61	8.88	5.57	5.48
29. Return on investments adjusted to cost of funds	1.89	1.85	4.03	0.22	-0.50	0.02	3.60	4.61
30. Business per employee (in ₹ lakh)	3890.97	3750.43	3107.91	3069.80	1110.13	1113.76	2035.00	2776.00
31. Profit per employee (in ₹ lakh)	78.39	101.43	41.57	40.70	1.96	-42.26	49.00	55.00
32. Capital adequacy ratio	12.70	13.15	29.51	68.16	17.07	16.99	12.37	15.78
33. Capital adequacy ratio - Tier I	9.75	11.03	28.80	67.40	16.62	16.47	8.38	10.89
34. Capital adequacy ratio - Tier II	2.95	2.12	0.71	0.76	0.45	0.52	3.99	4.89
35. Ratio of net NPA to net advances	-	-	-	-	4.59	5.15	0.86	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Chinatrust Commercial Bank		Citibank		Credit Agricole Bank		DBS Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash-Deposit ratio	15.23	14.40	6.35	6.24	9.92	15.93	5.41	6.46
2. Credit-Deposit ratio	244.27	177.94	77.25	67.32	215.44	209.59	45.21	48.30
3. Investment-Deposit ratio	21.73	14.54	47.45	51.62	492.57	386.70	129.68	121.34
4. (Credit+Investment)-Deposit ratio	266.00	192.48	124.70	118.94	708.00	596.28	174.89	169.64
5. Ratio of deposits to total liabilities	31.49	46.89	49.09	57.02	12.37	15.09	47.94	52.42
6. Ratio of demand & savings bank deposits to total deposits	50.74	15.31	47.48	51.50	20.65	23.78	5.48	7.14
7. Ratio of priority sector advances to total advances	37.58	34.12	29.37	36.20	38.18	50.93	41.23	45.42
8. Ratio of term loan to total advances	27.74	36.50	72.18	72.40	20.97	24.14	20.91	27.04
9. Ratio of secured advances to total advances	84.50	72.08	52.98	55.63	38.87	64.15	61.00	69.97
10. Ratio of investments in non-approved securities to total investments	-	-	4.64	2.17	18.86	27.66	49.82	48.53
11. Ratio of interest income to total assets	9.33	7.75	7.23	6.05	6.20	4.82	7.47	6.19
12. Ratio of net interest income to total assets (Net Interest Margin)	6.10	6.39	4.67	4.04	3.09	3.34	2.91	3.96
13. Ratio of non-interest income to total assets	1.53	1.65	3.79	1.59	4.56	3.51	2.79	1.09
14. Ratio of intermediation cost to total assets	4.31	5.67	2.74	2.35	1.78	1.17	1.52	1.18
15. Ratio of wage bills to intermediation cost	35.22	30.73	34.04	37.17	57.86	52.92	55.52	43.74
16. Ratio of wage bills to total expense	20.13	24.79	17.56	20.02	21.08	23.40	13.89	15.11
17. Ratio of wage bills to total income	13.99	18.52	8.45	11.42	9.58	7.46	8.24	7.08
18. Ratio of burden to total assets	2.79	4.01	-1.05	0.76	-2.78	-2.33	-1.27	0.09
19. Ratio of burden to interest income	29.86	51.80	-14.55	12.57	-44.82	-48.35	-16.99	1.44
20. Ratio of operating profits to total assets	3.31	2.38	5.72	3.28	5.87	5.67	4.18	3.87
21. Return on assets	2.91	1.34	2.12	0.96	4.10	1.70	2.72	2.38
22. Return on equity	6.98	2.79	20.83	6.87	17.68	6.94	20.38	17.59
23. Cost of deposits	5.16	3.03	3.91	3.15	3.10	3.81	4.03	2.86
24. Cost of borrowings	6.77	3.99	2.42	1.03	4.18	1.14	7.77	2.21
25. Cost of funds	5.68	3.11	3.56	2.67	3.92	1.60	5.47	2.59
26. Return on advances	11.84	9.15	12.61	10.50	10.10	6.41	9.39	8.20
27. Return on investments	7.21	4.78	7.57	6.81	5.94	4.91	6.54	6.58
28. Return on advances adjusted to cost of funds	6.16	6.05	9.04	7.82	6.18	4.81	3.93	5.61
29. Return on investments adjusted to cost of funds	1.52	1.68	4.01	4.14	2.02	3.30	1.08	3.99
30. Business per employee (in ₹ lakh)	675.00	963.00	1880.10	1979.89	2105.00	2983.00	1662.32	2554.50
31. Profit per employee (in ₹ lakh)	18.00	10.00	45.12	18.32	130.00	71.00	72.16	64.75
32. Capital adequacy ratio	45.40	31.12	13.23	18.14	13.20	19.50	15.70	16.96
33. Capital adequacy ratio - Tier I	44.75	30.70	12.42	17.27	9.80	14.70	10.27	11.14
34. Capital adequacy ratio - Tier II	0.65	0.42	0.81	0.87	3.40	4.80	5.43	5.82
35. Ratio of net NPA to net advances	-	1.39	2.63	2.14	-	6.18	0.55	1.00

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Deutsche Bank		FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash-Deposit ratio	11.75	12.74		37.32	7.43	7.12	20.39	9.10
2. Credit-Deposit ratio	62.19	92.78		395.08	55.21	42.11	19.59	17.07
3. Investment-Deposit ratio	61.53	64.95		4131.01	62.34	74.06	186.65	154.47
4. (Credit+Investment)-Deposit ratio	123.72	157.73		4526.08	117.55	116.17	206.24	171.54
5. Ratio of deposits to total liabilities	56.69	49.17		1.89	52.81	61.65	34.06	49.47
6. Ratio of demand & savings bank deposits to total deposits	70.28	51.65		0.83	41.30	47.86	42.13	46.78
7. Ratio of priority sector advances to total advances	33.03	26.55		-	32.76	34.99	55.05	77.38
8. Ratio of term loan to total advances	51.33	53.20		100.00	44.62	38.89	79.76	88.80
9. Ratio of secured advances to total advances	27.32	18.25		-	59.55	57.35	23.67	21.69
10. Ratio of investments in non-approved securities to total investments	20.70	26.36		-	42.61	32.00	48.24	69.99
11. Ratio of interest income to total assets	7.58	5.93		2.11	7.42	5.58	5.51	3.89
12. Ratio of net interest income to total assets (Net Interest Margin)	5.21	4.79		1.75	4.30	3.51	3.03	2.29
13. Ratio of non-interest income to total assets	4.11	3.07		4.47	3.17	2.31	7.74	-0.90
14. Ratio of intermediation cost to total assets	4.65	3.59		20.15	2.57	2.11	1.48	1.45
15. Ratio of wage bills to intermediation cost	36.73	53.39		73.37	39.84	42.17	56.76	60.16
16. Ratio of wage bills to total expense	24.34	40.56		72.07	18.01	21.28	21.22	28.60
17. Ratio of wage bills to total income	14.62	21.31		224.69	9.69	11.26	6.34	29.09
18. Ratio of burden to total assets	0.55	0.52		15.69	-0.59	-0.20	-6.26	2.34
19. Ratio of burden to interest income	7.20	8.83		742.06	-7.98	-3.59	-113.62	60.26
20. Ratio of operating profits to total assets	4.66	4.27		-13.94	4.89	3.71	9.29	-0.05
21. Return on assets	1.75	1.73		-21.45	1.51	0.88	4.21	0.09
22. Return on equity	9.50	9.20		-26.66	13.13	6.94	19.38	0.40
23. Cost of deposits	1.66	1.12		-	4.94	3.22	3.45	2.81
24. Cost of borrowings	8.31	3.35		0.48	4.16	2.77	1.81	0.83
25. Cost of funds	3.21	1.64		0.49	4.82	3.17	2.69	2.04
26. Return on advances	13.31	8.70		3.57	13.63	10.36	8.36	3.34
27. Return on investments	6.99	7.00		1.19	8.83	6.76	6.58	4.15
28. Return on advances adjusted to cost of funds	10.11	7.07		3.08	8.81	7.19	5.67	1.29
29. Return on investments adjusted to cost of funds	3.79	5.36		0.70	4.01	3.59	3.89	2.1
30. Business per employee (in ₹ lakh)	1434.10	1790.76		71.61	961.81	1135.52	1825.28	2135.81
31. Profit per employee (in ₹ lakh)	26.90	29.80		-106.64	16.06	11.73	253.63	6.06
32. Capital adequacy ratio	15.25	16.45		74.73	15.31	18.03	15.90	23.63
33. Capital adequacy ratio - Tier I	14.62	15.77		74.69	14.12	16.63	15.38	22.92
34. Capital adequacy ratio - Tier II	0.63	0.68		0.04	1.19	1.40	0.52	0.71
35. Ratio of net NPA to net advances	0.88	0.79		-	1.42	2.31	1.27	2.88

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2009	2010	2009	2010	2009	2010	2009	2010
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash-Deposit ratio	42.16	10.05	5.75	5.71	8.41	9.98	13.17	22.09
2. Credit-Deposit ratio	466.73	112.42	8.96	4.79	46.77	133.32	97.53	91.13
3. Investment-Deposit ratio	0.00	23.58	26.87	29.03	252.69	80.06	35.18	37.58
4. (Credit+Investment)-Deposit ratio	466.73	136.00	35.83	33.82	299.46	213.39	132.71	128.71
5. Ratio of deposits to total liabilities	1.83	7.16	67.88	69.72	18.97	29.44	52.55	55.20
6. Ratio of demand & savings bank deposits to total deposits	100.00	100.00	24.97	23.17	89.67	97.79	30.50	26.55
7. Ratio of priority sector advances to total advances	-	-	62.38	31.70	99.49	99.98	26.26	28.70
8. Ratio of term loan to total advances	100.00	100.00	-	-	0.51	0.02	30.46	33.75
9. Ratio of secured advances to total advances	100.00	100.00	97.11	100.00	100.00	100.00	34.94	42.50
10. Ratio of investments in non-approved securities to total investments	-	-	5.80	5.52	5.70	13.81	12.44	9.24
11. Ratio of interest income to total assets	6.03	4.48	7.35	5.17	4.69	4.14	7.57	4.54
12. Ratio of net interest income to total assets (Net Interest Margin)	6.03	4.48	4.10	2.77	4.55	4.05	4.16	2.20
13. Ratio of non-interest income to total assets	0.12	0.23	0.67	0.71	9.11	10.36	2.24	1.72
14. Ratio of intermediation cost to total assets	6.15	6.59	2.31	2.56	5.30	6.60	2.12	2.12
15. Ratio of wage bills to intermediation cost	33.38	35.46	19.62	18.12	42.23	36.64	41.26	39.33
16. Ratio of wage bills to total expense	33.38	35.46	8.15	9.36	41.18	36.15	15.83	18.74
17. Ratio of wage bills to total income	33.37	49.51	5.65	7.89	16.22	16.67	8.94	13.35
18. Ratio of burden to total assets	6.03	6.35	1.64	1.85	-3.81	-3.76	-0.11	0.41
19. Ratio of burden to interest income	99.98	141.68	22.30	35.82	-81.31	-90.88	-1.49	8.93
20. Ratio of operating profits to total assets	0.00	-1.87	2.46	0.92	8.37	7.81	4.27	1.80
21. Return on assets	-0.26	-1.16	1.36	0.52	4.43	3.35	2.43	0.89
22. Return on equity	-0.26	-1.24	4.15	1.75	6.44	4.77	7.46	2.72
23. Cost of deposits	-	-	4.95	3.48	0.45	0.32	4.93	4.23
24. Cost of borrowings	-	-	-	-	-	-	4.68	0.03
25. Cost of funds	-	-	4.95	3.48	0.59	0.33	4.86	3.69
26. Return on advances	8.57	13.54	8.41	7.31	5.33	3.78	10.82	7.20
27. Return on investments	0.00	2.81	7.93	6.88	6.93	8.01	6.30	4.01
28. Return on advances adjusted to cost of funds	8.57	13.54	3.47	3.83	4.75	3.46	5.96	3.52
29. Return on investments adjusted to cost of funds	-	2.81	2.98	3.39	6.35	7.68	1.44	0.32
30. Business per employee (in ₹ lakh)	73.26	114.00	1021.69	1015.45	310.03	191.16	2023.79	1940.86
31. Profit per employee (in ₹ lakh)	-	-	16.87	7.08	34.12	26.69	38.14	17.56
32. Capital adequacy ratio	317.51	225.93	81.86	61.02	76.80	78.21	37.58	38.98
33. Capital adequacy ratio - Tier I	317.51	225.93	80.61	59.77	75.55	76.96	37.29	38.60
34. Capital adequacy ratio - Tier II	-	-	1.25	1.25	1.25	1.25	0.29	0.38
35. Ratio of net NPA to net advances	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Oman International Bank		Royal Bank of Scotland		Shinhan Bank		Societe Generale	
	2009	2010	2009	2010	2009	2010	2009	2010
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash-Deposit ratio	5.17	10.10	7.53	9.89	5.75	6.80	5.61	5.89
2. Credit-Deposit ratio	1.03	1.04	104.38	80.75	59.74	69.34	44.36	49.63
3. Investment-Deposit ratio	50.57	54.66	67.74	43.76	26.46	28.36	186.72	213.75
4. (Credit+Investment)-Deposit ratio	51.60	55.71	172.12	124.52	86.20	97.70	231.08	263.38
5. Ratio of deposits to total liabilities	47.45	44.76	53.04	69.73	73.95	65.04	38.21	35.3
6. Ratio of demand & savings bank deposits to total deposits	30.89	35.32	44.10	46.85	23.66	51.83	8.03	8.37
7. Ratio of priority sector advances to total advances	-	-	39.58	45.24	23.75	33.27	35.63	30.54
8. Ratio of term loan to total advances	90.60	96.68	45.04	46.49	45.39	49.07	34.43	28.02
9. Ratio of secured advances to total advances	100.00	100.00	52.29	60.33	51.79	58.11	60.44	72.15
10. Ratio of investments in non-approved securities to total investments	0.61	1.26	3.55	14.54	-	-	40.28	23.82
11. Ratio of interest income to total assets	3.73	3.70	9.35	7.89	7.33	6.60	5.76	4.80
12. Ratio of net interest income to total assets (Net Interest Margin)	1.36	1.52	5.04	5.24	4.38	4.49	2.73	2.84
13. Ratio of non-interest income to total assets	0.66	2.82	3.67	2.78	0.96	1.20	2.59	0.40
14. Ratio of intermediation cost to total assets	1.56	1.69	4.49	3.70	1.47	1.26	2.47	2.76
15. Ratio of wage bills to intermediation cost	28.47	28.84	50.19	41.83	41.31	36.20	48.94	53.56
16. Ratio of wage bills to total expense	11.32	12.59	25.61	24.37	13.74	13.54	22.01	31.34
17. Ratio of wage bills to total income	10.14	7.49	17.30	14.49	7.31	5.87	14.48	28.39
18. Ratio of burden to total assets	0.90	-1.12	0.82	0.92	0.50	0.07	-0.12	2.35
19. Ratio of burden to interest income	24.28	-30.34	8.73	11.61	6.89	0.99	-2.14	49.08
20. Ratio of operating profits to total assets	0.46	2.64	4.23	4.32	3.88	4.42	2.86	0.49
21. Return on assets	1.22	3.52	0.06	-0.40	1.86	2.28	2.07	0.31
22. Return on equity	1.75	5.21	0.82	-4.49	8.05	9.28	10.51	1.18
23. Cost of deposits	4.52	4.51	4.59	3.17	4.30	3.04	5.29	4.59
24. Cost of borrowings	3.13	1.27	3.55	2.40	3.66	0.18	1.08	0.17
25. Cost of funds	4.32	4.04	4.19	2.94	4.25	2.93	3.14	2.16
26. Return on advances	4.07	4.25	12.47	10.32	11.20	9.53	12.68	7.58
27. Return on investments	6.74	6.75	6.12	6.24	5.96	4.60	5.13	4.72
28. Return on advances adjusted to cost of funds	-0.25	0.21	8.28	7.38	6.95	6.61	9.54	5.42
29. Return on investments adjusted to cost of funds	2.42	2.72	1.93	3.30	1.71	1.68	1.99	2.55
30. Business per employee (in ₹ lakh)	480.49	522.45	1029.41	1158.97	2445.00	2210.54	1017.00	1098.54
31. Profit per employee (in ₹ lakh)	7.50	24.47	0.62	-4.06	38.58	45.77	33.83	3.85
32. Capital adequacy ratio	25.17	41.08	12.66	12.50	36.80	40.85	22.47	22.77
33. Capital adequacy ratio - Tier I	23.25	39.83	7.43	7.94	36.35	39.89	22.08	21.96
34. Capital adequacy ratio - Tier II	1.92	1.25	5.23	4.56	0.45	0.96	0.39	0.81
35. Ratio of net NPA to net advances	-	-	2.20	1.95	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl'd.)

FOREIGN BANKS

(In per cent)

Ratios	As on March 31							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2009	2010	2009	2010	2009	2010	2009	2010
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash-Deposit ratio	6.88	8.42	6.02	7.89	4.26	9.30	-	39.19
2. Credit-Deposit ratio	25.04	24.68	89.68	86.22	81.31	117.84	-	12.25
3. Investment-Deposit ratio	11.40	15.76	37.20	38.34	35.68	35.17	-	687.47
4. (Credit+Investment)-Deposit ratio	36.43	40.44	126.89	124.56	116.98	153.01	-	699.72
5. Ratio of deposits to total liabilities	81.37	74.42	42.89	53.82	59.38	55.83	-	10.79
6. Ratio of demand & savings bank deposits to total deposits	89.54	86.40	43.06	47.49	7.04	9.03	-	2.21
7. Ratio of priority sector advances to total advances	78.73	61.25	25.84	27.56	26.00	23.51	-	-
8. Ratio of term loan to total advances	4.28	5.25	38.59	39.73	78.87	64.89	-	-
9. Ratio of secured advances to total advances	15.01	35.36	50.93	55.42	91.18	79.95	-	-
10. Ratio of investments in non-approved securities to total investments	-	-	9.77	19.12	0.55	8.07	-	46.76
11. Ratio of interest income to total assets	3.14	2.44	6.61	6.07	8.23	6.97	2.53	5.54
12. Ratio of net interest income to total assets (Net Interest Margin)	1.66	0.92	3.70	4.16	2.58	1.27	2.53	4.39
13. Ratio of non-interest income to total assets	10.60	10.61	3.62	3.03	0.57	0.73	-	0.74
14. Ratio of intermediation cost to total assets	7.76	8.49	2.93	2.59	1.15	1.15	8.61	5.30
15. Ratio of wage bills to intermediation cost	59.71	64.57	42.09	42.35	29.58	32.82	54.00	48.70
16. Ratio of wage bills to total expense	50.14	54.74	21.09	24.38	5.01	5.50	54.00	39.99
17. Ratio of wage bills to total income	33.72	41.99	12.03	12.04	3.87	4.89	183.95	41.08
18. Ratio of burden to total assets	-2.84	-2.12	-0.70	-0.45	0.58	0.42	8.61	4.56
19. Ratio of burden to interest income	-90.34	-86.88	-10.57	-7.38	7.07	5.98	340.65	82.25
20. Ratio of operating profits to total assets	4.50	3.04	4.40	4.61	2.00	0.85	-6.08	-0.17
21. Return on assets	1.98	1.64	2.87	3.03	0.90	-0.66	-7.98	0.10
22. Return on equity	19.55	11.50	20.45	19.44	3.50	-2.46	-6.96	0.12
23. Cost of deposits	1.22	1.35	4.98	3.20	7.05	8.79	-	9.21
24. Cost of borrowings	0.00	0.00	4.47	1.64	15.92	4.68	-	-
25. Cost of funds	1.22	1.35	4.89	2.94	8.37	8.01	-	12.40
26. Return on advances	7.45	7.03	12.30	10.56	11.23	8.80	-	0.03
27. Return on investments	9.80	9.77	8.77	8.30	7.26	5.00	0.86	7.50
28. Return on advances adjusted to cost of funds	6.23	5.68	7.41	7.62	2.86	0.79	-	-12.38
29. Return on investments adjusted to cost of funds	8.57	8.42	3.88	5.36	-1.11	-3.01	-	-4.90
30. Business per employee (in ₹ lakh)	138.45	89.14	971.43	1083.45	2357.00	2613.00	-	673.73
31. Profit per employee (in ₹ lakh)	1.29	1.58	23.82	26.31	20.00	-14.00	-109.66	3.09
32. Capital adequacy ratio	20.31	20.03	11.56	12.41	38.01	34.40	229.37	157.86
33. Capital adequacy ratio - Tier I	20.10	19.81	7.99	8.94	35.52	31.91	229.37	157.83
34. Capital adequacy ratio - Tier II	0.21	0.22	3.57	3.47	2.49	2.49	-	0.03
35. Ratio of net NPA to net advances	2.55	3.39	1.37	1.40	0.00	4.32	-	-

Source : Annual accounts of banks.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

Banks / Bank Groups	Number of branches as on March 31, 2009				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
SBI & its Associates					
State Bank of India	4370	3321	2024	1783	11498
State Bank of Bikaner and Jaipur	292	240	157	168	857
State Bank of Hyderabad	262	318	249	193	1022
State Bank of Indore	119	138	87	125	469
State Bank of Mysore	207	140	147	178	672
State Bank of Patiala	264	229	222	134	849
State Bank of Travancore	48	460	158	65	731
Total	5562	4846	3044	2646	16098
Nationalised Banks					
Allahabad Bank	951	398	465	403	2217
Andhra Bank	393	392	375	266	1426
Bank of Baroda	1099	652	536	629	2916
Bank of India	1229	607	542	561	2939
Bank of Maharashtra	517	263	270	361	1411
Canara Bank	719	695	673	654	2741
Central Bank of India	1351	896	685	602	3534
Corporation Bank	184	220	308	323	1035
Dena Bank	352	225	219	297	1093
Indian Bank	475	410	409	327	1621
Indian Overseas Bank	540	455	491	448	1934
Oriental Bank of Commerce	276	324	454	371	1425
Punjab and Sind Bank	283	127	228	226	864
Punjab National Bank	1884	896	848	705	4333
Syndicate Bank	649	532	556	510	2247
UCO Bank	769	409	451	430	2059
Union Bank of India	757	623	615	588	2583
United Bank of India	614	236	314	281	1445
Vijaya Bank	252	230	332	287	1101
Total	13294	8590	8771	8269	38924
Other Public Sector Bank					
IDBI Bank Limited	54	96	170	190	510
Total	54	96	170	190	510
Regional Rural Banks					
Andhra Pradesh Grameena Vikas Bank	384	120	27	9	540
Andhra Pragathi Grameena Bank	239	75	28	-	342
Arunachal Pradesh Rural Bank	14	3	-	-	17
Aryavart Gramin Bank	235	50	8	9	302
Assam Gramin Vikash Bank	282	57	15	-	354
Baitarani Gramya Bank	92	9	3	-	104
Ballia Kshetriya Gramin Bank	75	10	2	-	87
Bangiya Gramin Vikash Bank	468	61	20	-	549
Baroda Gujarat Gramin Bank	99	23	4	4	130
Baroda Rajasthan Gramin Bank	205	57	12	-	274
Baroda Uttar Pradesh Gramin Bank	568	65	17	13	663

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2009				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Bihar Kshetriya Gramin Bank	107	42	4	-	153
Cauvery Kalpatharu Grameena Bank	160	32	13	7	212
Chaitanya Godavari Grameena Bank	58	24	9	-	91
Chhattisgarh Gramin Bank	206	35	8	-	249
Chickmagalur-Kodagu Grameena Bank	44	6	2	-	52
Deccan Grameena Bank	146	30	13	11	200
Dena Gujarat Gramin Bank	96	36	9	2	143
Durg Rajnandgaon Gramin Bank	88	11	5	-	104
Ellaquai Dehati Bank	80	8	7	-	95
Etawah Kshetriya Gramin Bank	42	8	1	-	51
Gurgaon Gramin Bank	113	31	8	4	156
Hadoti Kshetriya Gramin Bank	63	18	3	-	84
Haryana Gramin Bank	145	35	11	-	191
Himachal Gramin Bank	114	9	1	-	124
Jaipur Thar Gramin Bank	171	36	1	4	212
Jammu Rural Bank	80	7	6	-	93
Jhabua-Dhar Kshetriya Gramin Bank	65	15	-	-	80
Jharkhand Gramin Bank	189	22	8	-	219
Kalinga Gramya Bank	175	4	4	-	183
Kamraz Rural Bank	66	13	-	-	79
Karnataka Vikas Grameena Bank	278	103	34	-	415
Kashi Gomti Samyut Gramin Bank	294	36	4	9	343
Krishna Grameena Bank	97	8	10	-	115
Kshetriya Kisan Gramin Bank	55	12	3	-	70
Langpi Dehangi Rural Bank	37	5	-	-	42
Lucknow Kshetriya Gramin Bank	220	21	7	-	248
Madhya Bharat Gramin Bank	146	51	14	-	211
Madhya Bihar Gramin Bank	343	53	8	5	409
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Godavari Gramin Bank	56	13	7	2	78
Malwa Gramin Bank	47	3	1	-	51
Manipur Rural Bank	18	6	3	-	27
Marathwada Gramin Bank	167	63	15	-	245
Marwar Ganganagar Bikaner Gramin Bank	160	44	7	-	211
Megalaya Rural Bank	44	7	3	-	54
Mewar Aanchalik Gramin Bank	42	10	6	-	58
Mizoram Rural Bank	45	7	7	-	59
Nagaland Rural Bank	4	6	-	-	10
Nainital Almora Kshetriya Gramin Bank	49	8	1	-	58
Narmada Malwa Gramin Bank	162	44	12	2	220
Neelachal Gramya Bank	141	16	15	-	172
North Malabar Gramin Bank	32	132	12	-	176
Pallavan Grama Bank	38	39	5	-	82
Pandyan Grama Bank	111	68	16	-	195
Parvatiya Gramin Bank	29	1	-	-	30

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2009				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	282	54	24	-	360
Prathama Bank	151	30	15	-	196
Puduvai Bharathiar Grama Bank	6	3	3	-	12
Punjab Gramin Bank	132	15	5	2	154
Purvanchal Gramin Bank	275	26	3	-	304
Rajasthan Gramin Bank	151	41	7	-	199
Rewa-Sidhi Gramin Bank	74	6	14	-	94
Rushikulya Gramya Bank	68	13	9	-	90
Samastipur Kshetriya Gramin Bank	54	12	-	-	66
Saptagiri Grameena Bank	87	26	15	-	128
Sarva U.P. Gramin Bank	211	56	18	1	286
Satpura Narmada Kshetriya Gramin Bank	229	100	22	-	351
Saurashtra Gramin Bank	114	24	9	2	149
Sharda Gramin Bank	54	5	4	-	63
Shreyas Gramin Bank	127	48	12	7	194
South Malabar Gramin Bank	35	176	16	-	227
Surguja Kshetriya Gramin Bank	79	6	-	-	85
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	69	23	7	-	99
Triveni Kshetriya Gramin Bank	171	41	13	-	225
Utkal Gramya Bank	294	34	4	-	332
Uttar Banga Kshetriya Gramin Bank	86	24	7	-	117
Uttar Bihar Gramin Bank	682	154	19	-	855
Uttaranchal Gramin Bank	103	11	6	-	120
Vananchal Gramin Bank	160	26	-	-	186
Vidharbha Kshetriya Gramin Bank	51	40	6	-	97
Vidisha-Bhopal Kshetriya Gramin Bank	9	6	2	4	21
Visveshvaraya Grameena Bank	23	5	2	-	30
Wainganga Krishna Gramin Bank	127	38	7	-	172
Total	11628	2790	696	99	15213
Old Private Sector Banks					
Bank of Rajasthan	99	92	142	125	458
Catholic Syrian Bank	18	193	100	49	360
City Union Bank	36	61	72	40	209
Federal Bank	38	321	151	102	612
ING Vysya Bank	83	83	149	132	447
Jammu & Kashmir Bank	220	83	124	64	491
Karnataka Bank	87	92	139	134	452
Karur Vysya Bank	34	98	113	70	315
Lakshmi Vilas Bank	36	86	81	44	247
Nainital Bank	24	24	22	22	92
Ratnakar Bank	24	26	17	17	84
SBI Commercial & International Bank	-	-	-	2	2
South Indian Bank	67	236	131	88	522

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2009				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Tamilnad Mercantile Bank	50	79	54	31	214
Dhanlaxmi Bank	21	80	52	28	181
Total	837	1554	1347	948	4686
New Private Sector Banks					
Axis Bank	29	188	315	254	786
Development Credit Bank	4	13	13	52	82
HDFC Bank	67	329	457	555	1408
ICICI Bank	136	464	398	413	1411
IndusInd Bank	4	36	88	54	182
Kotak Mahindra Bank	14	37	48	121	220
Yes Bank	13	22	40	43	118
Total	267	1089	1359	1492	4207
Foreign Banks					
AB Bank	-	-	-	1	1
Abu Dhabi Commercial Bank	-	-	-	2	2
American Express Banking Corp.	-	-	-	1	1
Antwerp Diamond 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
Calyon Bank	-	-	-	6	6
Chinatrust Commercial Bank	-	-	-	1	1
Citibank	-	1	11	29	41
DBS Bank	2	2	-	6	10
Deutsche Bank	-	-	6	7	13
HSBC	-	-	9	38	47
JP Morgan Chase Bank	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreq Bank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
Oman International Bank	-	-	1	1	2
Royal Bank of Scotland	2	-	9	19	30
Shinhan Bank	-	-	-	2	2
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	12	78	90
State Bank of Mauritius	-	-	-	3	3
UBSAG	-	-	-	1	1
Total	4	4	52	233	293
Grand Total	31646	18969	15439	13877	79931

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
SBI & its Associates					
State Bank of India	4678	3636	2236	1887	12437
State Bank of Bikaner and Jaipur	299	241	157	169	866
State Bank of Hyderabad	284	355	282	204	1125
State Bank of Indore	120	140	89	122	471
State Bank of Mysore	211	140	149	187	687
State Bank of Patiala	274	239	237	140	890
State Bank of Travancore	49	468	163	73	753
Total	5915	5219	3313	2782	17229
Nationalised Banks					
Allahabad Bank	956	403	469	403	2231
Andhra Bank	399	408	429	313	1549
Bank of Baroda	1126	724	574	664	3088
Bank of India	1236	634	566	588	3024
Bank of Maharashtra	523	266	280	366	1435
Canara Bank	758	786	747	754	3045
Central Bank of India	1361	910	690	624	3585
Corporation Bank	190	236	320	333	1079
Dena Bank	358	233	231	301	1123
Indian Bank	487	435	435	346	1703
Indian Overseas Bank	549	479	514	473	2015
Oriental Bank of Commerce	296	346	478	390	1510
Punjab and Sind Bank	283	127	228	226	864
Punjab National Bank	1947	1005	968	793	4713
Syndicate Bank	657	565	583	521	2326
UCO Bank	779	420	468	438	2105
Union Bank of India	796	743	672	621	2832
United Bank of India	625	271	339	289	1524
Vijaya Bank	258	244	351	301	1154
Total	13584	9235	9342	8744	40905
Other Public Sector Bank					
IDBI Bank Limited	68	141	265	217	691
Total	68	141	265	217	691
Regional Rural Banks					
Allahabad UP Gramin Bank	396	63	23	-	482
Andhra Pradesh Grameena Vikas Bank	384	121	27	9	541
Andhra Pragathi Grameena Bank	239	75	28	-	342
Arunachal Pradesh Rural Bank	14	3	-	-	17
Aryavart Gramin Bank	235	50	8	10	303
Assam Gramin Vikash Bank	284	57	15	-	356
Baitarani Gramya Bank	93	9	3	-	105
Ballia-Etawah Gramin Bank	117	19	3	-	139
Bangiya Gramin Vikash Bank	468	62	20	-	550
Baroda Gujarat Gramin Bank	99	23	4	4	130

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Baroda Rajasthan Gramin Bank	205	57	12	-	274
Baroda Uttar Pradesh Gramin Bank	568	65	19	13	665
Bihar Kshetriya Gramin Bank	108	43	4	-	155
Cauvery Kalpatharu Grameena Bank	160	32	13	7	212
Chaitanya Godavari Grameena Bank	59	32	11	-	102
Chhattisgarh Gramin Bank	209	35	12	-	256
Chickmagalur-Kodagu Grameena Bank	44	6	2	-	52
Deccan Grameena Bank	151	34	17	13	215
Dena Gujarat Gramin Bank	96	36	9	2	143
Durg Rajnandgaon Gramin Bank	88	11	5	-	104
Ellaquai Dehati Bank	80	8	7	-	95
Gurgaon Gramin Bank	120	31	9	4	164
Hadoti Kshetriya Gramin Bank	63	18	3	-	84
Haryana Gramin Bank	150	40	21	5	216
Himachal Gramin Bank	114	10	1	-	125
Jammu & Kashmir Grameen Bank	146	21	6	-	173
Jaipur Thar Gramin Bank	171	36	1	4	212
Jhabua-Dhar Kshetriya Gramin Bank	65	15	-	-	80
Jharkhand Gramin Bank	191	22	8	-	221
Kalinga Gramya Bank	175	4	4	-	183
Karnataka Vikas Grameena Bank	282	109	40	-	431
Kashi Gomti Samyut Gramin Bank	297	37	8	11	353
Krishna Grameena Bank	97	8	10	-	115
Kshetriya Kisan Gramin Bank	55	12	3	-	70
Langpi Dehangi Rural Bank	37	5	-	-	42
Madhya Bharat Gramin Bank	149	53	16	-	218
Madhya Bihar Gramin Bank	346	53	9	6	414
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Gramin Bank	223	76	22	2	323
Malwa Gramin Bank	47	3	1	-	51
Manipur Rural Bank	18	6	3	-	27
Marwar Ganganagar Bikaner Gramin Bank	160	44	7	-	211
Megalaya Rural Bank	44	7	4	-	55
Mewar Aanchalik Gramin Bank	42	10	6	-	58
Mizoram Rural Bank	45	7	7	-	59
Nagaland Rural Bank	4	6	-	-	10
Nainital Almora Kshetriya Gramin Bank	49	8	1	-	58
Narmada Malwa Gramin Bank	162	44	12	2	220
Neelachal Gramya Bank	141	16	15	-	172
North Malabar Gramin Bank	32	134	12	-	178
Pallavan Grama Bank	44	41	5	-	90
Pandyan Grama Bank	111	71	16	-	198
Parvatiya Gramin Bank	29	1	-	-	30
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	282	54	28	-	364

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Prathama Bank	156	31	15	-	202
Puduvai Bharathiar Grama Bank	9	6	5	-	20
Punjab Gramin Bank	134	15	6	2	157
Purvanchal Gramin Bank	287	28	5	-	320
Rajasthan Gramin Bank	151	41	8	-	200
Rewa-Sidhi Gramin Bank	77	8	15	-	100
Rushikulya Gramya Bank	69	13	9	-	91
Samastipur Kshetriya Gramin Bank	55	13	-	-	68
Saptagiri Grameena Bank	87	26	15	-	128
Sarva U.P. Gramin Bank	211	62	18	1	292
Satpura Narmada Kshetriya Gramin Bank	230	100	22	-	352
Saurashtra Gramin Bank	116	29	11	3	159
Sharda Gramin Bank	54	5	4	-	63
Shreyas Gramin Bank	129	49	13	8	199
South Malabar Gramin Bank	35	176	16	-	227
Surguja Kshetriya Gramin Bank	79	6	-	-	85
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	72	25	9	-	106
Utkal Gramya Bank	294	34	4	-	332
Uttar Banga Kshetriya Gramin Bank	86	24	7	-	117
Uttar Bihar Gramin Bank	687	156	20	-	863
Uttaranchal Gramin Bank	105	12	7	-	124
Vananchal Gramin Bank	160	26	-	1	187
Vidharbha Kshetriya Gramin Bank	48	40	6	-	94
Vidisha-Bhopal Kshetriya Gramin Bank	11	6	2	4	23
Visveshvaraya Grameena Bank	24	5	2	-	31
Wainganga Krishna Gramin Bank	127	38	7	-	172
Total	11721	2856	754	113	15444
Old Private Sector Banks					
Bank of Rajasthan	99	92	142	125	458
Catholic Syrian Bank	18	193	100	49	360
City Union Bank	38	63	78	45	224
Federal Bank	47	340	172	111	670
ING Vysya Bank	83	83	154	154	474
Jammu & Kashmir Bank	220	83	124	64	491
Karnataka Bank	88	95	148	138	469
Karur Vysya Bank	34	106	120	75	335
Lakshmi Vilas Bank	39	95	85	46	265
Nainital Bank	25	29	25	22	101
Ratnakar Bank	24	26	18	19	87
SBI Commercial & International Bank	-	-	-	2	2
South Indian Bank	69	250	145	92	556
Tamilnad Mercantile Bank	51	79	54	33	217
Dhanlaxmi Bank	26	92	70	55	243
Total	861	1626	1435	1030	4952

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B13 : BANK-WISE, BANK GROUP-WISE, AND POPULATION GROUP-WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.d.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
New Private Sector Banks					
Axis Bank	44	252	378	292	966
Development Credit Bank	4	13	13	52	82
HDFC Bank	95	456	520	644	1715
ICICI Bank	151	566	481	500	1698
IndusInd Bank	10	43	96	64	213
Kotak Mahindra Bank	16	44	58	132	250
Yes Bank	20	37	46	48	151
Total	340	1411	1592	1732	5075
Foreign Banks					
AB Bank	-	-	-	1	1
Abu Dhabi Commercial Bank	-	-	-	2	2
American Express Banking Corp.	-	-	-	1	1
Antwerp Diamond 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	3	3	7
BNP Paribas	-	-	-	9	9
Calyon Bank	-	-	-	6	6
Chinatrust Commercial Bank	-	-	-	1	1
Citibank	-	2	12	29	43
DBS Bank	2	2	-	6	10
Deutsche Bank	-	-	6	7	13
FirstRand Bank	-	-	-	1	1
HSBC	1	1	10	38	50
JP Morgan Chase Bank	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreq Bank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
Oman International Bank	-	-	1	1	2
Royal Bank of Scotland	2	-	10	19	31
Shinhan Bank	-	-	-	2	2
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	16	78	94
State Bank of Mauritius	-	-	-	3	3
UBSAG	-	-	-	1	1
Total	5	6	60	235	306
Grand Total	32494	20494	16761	14853	84602

Notes : 1. Population group classification based on 2001 census.

2. Data on branches exclude administrative offices.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
Andaman & Nicobar	Allahabad Bank	1	1		Karur Vysya Bank	70	76
	Axis Bank	1	1		Kotak Mahindra Bank	9	11
	Bank of Baroda	1	1		Krishna Bhima Samruddhi LAB	5	5
	Canara Bank	1	1		Lakshmi Vilas Bank	31	37
	Indian Bank	1	1		Oriental Bank of Commerce	51	59
	Indian Overseas Bank	1	1		Punjab & Sind Bank	4	4
	Punjab National Bank	1	1		Punjab National Bank	74	85
	State Bank of India	18	20		Saptagiri Grameena Bank	128	128
	Syndicate Bank	9	9		South Indian Bank	19	24
	UCO Bank	1	1		Standard Chartered Bank	3	4
	United Bank of India	1	1		State Bank of Bikaner & Jaipur	5	5
	Vijaya Bank	1	1		State Bank of Hyderabad	660	732
Total	37	39		State Bank of India	1042	1153	
Andhra Pradesh	Allahabad Bank	39	39		State Bank of Indore	4	4
	Andhra Bank	1025	1045		State Bank of Mauritius	1	1
	Andhra Pradesh Grameena Vikas Bank	541	542		State Bank of Mysore	25	26
	Andhra Pragathi Grameena Bank	344	344		State Bank of Patiala	5	5
	Axis Bank	60	77		State Bank of Travancore	8	8
	Bank of Bahrain & Kuwait	1	1		Syndicate Bank	356	367
	Bank of Baroda	84	94		Tamilnad Mercantile Bank	14	14
	Bank of India	104	105		Dhanlaxmi Bank	13	17
	Bank of Maharashtra	34	35		Royal Bank of Scotland	1	1
	Bank of Nova Scotia	1	1		UCO Bank	57	61
	Bank of Rajasthan	7	7		Union Bank of India	162	178
	Barclays Bank	-	1		United Bank of India	15	16
	BNP Paribas	1	1		Vijaya Bank	99	106
	Canara Bank	196	215		Yes Bank	3	4
	Catholic Syrian Bank	9	9		Total	6746	7208
	Central Bank of India	143	146		Arunachal Pradesh		
	Chaitanya Godavari Grameena Bank	93	104		Arunachal Pradesh Rural Bank	18	18
	Citibank	1	2		Axis Bank	1	1
	City Union Bank	29	29		Bank of Baroda	1	1
	Coastal Local Area Bank	12	12		Central Bank of India	1	1
	Corporation Bank	107	109		HDFC Bank	-	1
	Deccan Grameena Bank	204	220		ICICI Bank	1	1
	Dena Bank	20	23		IDBI Bank	1	1
	Development Credit Bank	13	13		Indian Bank	1	1
	Federal Bank	17	25		Punjab National Bank	1	1
	HDFC Bank	69	92		State Bank of India	43	44
	HSBC	2	2		Syndicate Bank	1	1
	ICICI Bank	96	121		UCO Bank	2	2
	IDBI Bank	17	31		Union Bank of India	1	1
	Indian Bank	227	233		United Bank of India	3	3
	Indian Overseas Bank	162	169		Vijaya Bank	2	3
	IndusInd Bank	17	19		Yes Bank	-	1
	ING Vysya Bank	173	176		Total	77	81
	Jammu & Kashmir Bank	2	2		Assam		
Karnataka Bank	32	33		Allahabad Bank	65	65	
				Andhra Bank	1	4	
				Assam Gramin Vikash Bank	361	363	
				Axis Bank	13	19	
				Bank of Baroda	17	17	
				Bank of India	12	12	

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Bank of Maharashtra	1	1		IndusInd Bank	1	1
	Bank of Rajasthan	4	4		ING Vysya Bank	2	2
	Canara Bank	19	22		Jammu & Kashmir Bank	1	1
	Central Bank of India	114	114		Karnataka Bank	-	1
	Corporation Bank	1	1		Kotak Mahindra Bank	1	1
	Dena Bank	2	3		Madhya Bihar Gramin Bank	411	416
	Federal Bank	5	6		Oriental Bank of Commerce	14	16
	HDFC Bank	11	15		Punjab & Sind Bank	6	6
	HSBC	-	1		Punjab National Bank	421	460
	ICICI Bank	13	16		Samastipur Kshetriya Gramin Bank	66	68
	IDBI Bank	3	4		South Indian Bank	1	1
	Indian Bank	24	25		Standard Chartered Bank	1	1
	Indian Overseas Bank	20	21		State Bank of Bikaner & Jaipur	7	7
	IndusInd Bank	6	6		State Bank of India	644	706
	ING Vysya Bank	1	1		State Bank of Patiala	1	1
	Karnataka Bank	1	1		Syndicate Bank	28	28
	Kotak Mahindra Bank	2	2		UCO Bank	177	183
	Langpi Dehangi Rural Bank	42	42		Union Bank of India	69	73
	Oriental Bank of Commerce	5	5		United Bank of India	68	79
	Punjab & Sind Bank	7	7		Uttar Bihar Gramin Bank	860	868
	Punjab National Bank	49	57		Vijaya Bank	8	8
	South Indian Bank	1	1		Total	3942	4156
	Standard Chartered Bank	1	1	Chandigarh	Allahabad Bank	5	5
	State Bank of Bikaner & Jaipur	1	1		Andhra Bank	3	3
	State Bank of India	259	274		Axis Bank	5	5
	Syndicate Bank	9	10		Bank of Baroda	6	7
	UCO Bank	105	107		Bank of India	10	10
	Union Bank of India	54	60		Bank of Maharashtra	4	5
	United Bank of India	181	190		Bank of Rajasthan	3	3
	Vijaya Bank	14	14		Canara Bank	12	13
	Yes Bank	1	1		Catholic Syrian Bank	1	1
	Total	1425	1493		Central Bank of India	9	10
Bihar	Allahabad Bank	172	172		Citibank	1	1
	Andhra Bank	3	9		Corporation Bank	3	3
	Axis Bank	11	15		Dena Bank	2	2
	Bank of Baroda	94	100		Development Credit Bank	1	1
	Bank of India	183	186		Federal Bank	2	2
	Bank of Maharashtra	4	4		HDFC Bank	18	18
	Bank of Rajasthan	1	1		HSBC	1	1
	Bihar Kshetriya Gramin Bank	157	159		ICICI Bank	7	8
	Canara Bank	88	103		IDBI Bank	3	3
	Central Bank of India	355	360		Indian Bank	6	7
	Corporation Bank	3	3		Indian Overseas Bank	6	7
	Dena Bank	8	8		IndusInd Bank	1	1
	Federal Bank	1	1		ING Vysya Bank	2	2
	HDFC Bank	11	16		Jammu & Kashmir Bank	1	1
	HSBC	1	1		Karnataka Bank	1	1
	ICICI Bank	16	29		Karur Vysya Bank	1	1
	IDBI Bank	3	10		Kotak Mahindra Bank	2	2
	Indian Bank	30	34		Oriental Bank of Commerce	16	16
	Indian Overseas Bank	14	18		Punjab & Sind Bank	27	27

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Punjab National Bank	29	33		UCO Bank	29	29
	South Indian Bank	1	1		Union Bank of India	32	35
	Standard Chartered Bank	1	1		United Bank of India	10	14
	State Bank of Bikaner & Jaipur	2	2		Vijaya Bank	4	4
	State Bank of Hyderabad	1	1		Yes Bank	2	2
	State Bank of India	44	45		Total	1262	1348
	State Bank of Indore	1	1	Dadra & Nagar Haveli	Andhra Bank		1
	State Bank of Patiala	36	38		Axis Bank	1	1
	State Bank of Travancore	1	1		Bank of Baroda	1	1
	Syndicate Bank	5	5		Bank of Rajasthan	3	3
	Dhanlaxmi Bank	-	1		Canara Bank	1	2
	UCO Bank	12	13		Dena Bank	6	6
	Union Bank of India	11	12		Development Credit Bank	1	1
	United Bank of India	3	3		HDFC Bank	2	2
	Vijaya Bank	5	5		ICICI Bank	1	1
	Yes Bank	1	1		IDBI Bank	1	1
	Total	312	329		Indian Overseas Bank	-	1
Chhattisgarh	Allahabad Bank	29	29		IndusInd Bank	1	1
	Andhra Bank	3	7		ING Vysya Bank	1	1
	Axis Bank	14	18		Kotak Mahindra Bank	1	1
	Bank of Baroda	31	33		Oriental Bank of Commerce	1	1
	Bank of India	26	29		Ratnakar Bank	1	1
	Bank of Maharashtra	17	18		State Bank of India	1	1
	Bank of Rajasthan	1	1		Union Bank of India	1	1
	Canara Bank	9	10		Total	24	27
	Central Bank of India	84	85	Daman & Diu	Axis Bank	1	1
	Chhattisgarh Gramin Bank	255	262		Bank of Baroda	1	2
	Corporation Bank	7	7		Bank of India	1	1
	Dena Bank	67	67		Central Bank of India	1	1
	Durg Rajnandgaon Gramin Bank	107	107		Dena Bank	1	1
	Federal Bank	1	2		Development Credit Bank	1	1
	HDFC Bank	12	16		HDFC Bank	1	1
	HSBC	1	1		ICICI Bank	1	1
	ICICI Bank	11	17		IDBI Bank	-	1
	IDBI Bank	7	11		Oriental Bank of Commerce	1	1
	Indian Bank	7	8		State Bank of India	7	7
	Indian Overseas Bank	3	4		UCO Bank	1	1
	IndusInd Bank	4	5		Union Bank of India	1	1
	ING Vysya Bank	3	3		Total	18	20
	Jammu & Kashmir Bank	1	1	Delhi	Allahabad Bank	56	56
	Karnataka Bank	3	4		American Express Banking Corp.	1	1
	Kotak Mahindra Bank	1	2		Andhra Bank	30	42
	Oriental Bank of Commerce	12	13		Axis Bank	51	64
	Punjab & Sind Bank	5	5		Bank of America	1	1
	Punjab National Bank	52	63		Bank of Baroda	83	87
	South Indian Bank	1	3		Bank of India	64	69
	State Bank of India	282	304		Bank of Maharashtra	32	33
	State Bank of Indore	31	31		Bank of Nova Scotia	1	1
	State Bank of Patiala	1	1		Bank of Rajasthan	21	21
	Surguja Kshetriya Gramin Bank	88	88		Barclays Bank	1	1
	Syndicate Bank	9	9				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	BNP Paribas	1	1		Royal Bank of Scotland	4	4
	Calyon Bank	1	1		UCO Bank	58	59
	Canara Bank	108	126		Union Bank of India	69	71
	Catholic Syrian Bank	6	6		United Bank of India	33	35
	Central Bank of India	91	94		Vijaya Bank	41	44
	Chinatrust Commercial Bank	1	1		Yes Bank	11	12
	Citibank	5	5		Total	2321	2493
	City Union Bank	2	2	Goa	Allahabad Bank	2	2
	Corporation Bank	59	64		Andhra Bank	4	4
	DBS Bank	1	1		Axis Bank	5	6
	Dena Bank	31	34		Bank of Baroda	26	26
	Deutsche Bank	1	1		Bank of India	34	34
	Development Credit Bank	7	7		Bank of Maharashtra	14	14
	Federal Bank	17	19		Bank of Rajasthan	1	1
	Haryana Gramin Bank	-	2		Canara Bank	27	28
	HDFC Bank	143	160		Catholic Syrian Bank	3	3
	HSBC	5	5		Central Bank of India	25	26
	ICICI Bank	80	85		Corporation Bank	43	43
	IDBI Bank	25	26		Dena Bank	16	16
	Indian Bank	42	47		Development Credit Bank	4	4
	Indian Overseas Bank	66	70		Federal Bank	4	4
	IndusInd Bank	6	11		HDFC Bank	23	24
	ING Vysya Bank	22	22		ICICI Bank	6	9
	Jammu & Kashmir Bank	25	25		IDBI Bank	6	6
	Jsc Vtb Bank	1	1		Indian Bank	6	6
	Karnataka Bank	18	19		Indian Overseas Bank	14	14
	Karur Vysya Bank	8	8		IndusInd Bank	3	3
	Kotak Mahindra Bank	32	36		ING Vysya Bank	3	3
	Lakshmi Vilas Bank	3	4		Jammu & Kashmir Bank	1	1
	Mashreq Bank	1	1		Karnataka Bank	5	5
	Mizuho Corporate Bank	1	1		Karur Vysya Bank	-	1
	Nainital Bank	14	14		Kotak Mahindra Bank	2	2
	Oriental Bank of Commerce	91	97		Oriental Bank of Commerce	7	7
	Punjab & Sind Bank	85	85		Punjab & Sind Bank	1	1
	Punjab National Bank	186	206		Punjab National Bank	4	4
	Ratnakar Bank	1	1		Ratnakar Bank	4	4
	Shinhan Bank	1	1		South Indian Bank	2	3
	Societe Generale	1	1		State Bank of India	77	80
	South Indian Bank	18	19		State Bank of Mysore	3	3
	Standard Chartered Bank	16	16		State Bank of Patiala	1	1
	State Bank of Bikaner & Jaipur	31	33		State Bank of Travancore	1	1
	State Bank of Hyderabad	16	17		Syndicate Bank	22	23
	State Bank of India	268	279		UCO Bank	7	7
	State Bank of Indore	14	14		Union Bank of India	11	16
	State Bank of Mysore	15	17		United Bank of India	3	3
	State Bank of Patiala	46	48		Vijaya Bank	5	5
	State Bank of Travancore	11	12		Yes Bank	2	2
	Syndicate Bank	135	136		Total	427	445
	Tamilnad Mercantile Bank	2	2	Gujarat	Allahabad Bank	36	40
	Bank of Tokyo-Mitsubishi UFJ	1	1		Andhra Bank	14	18
	Dhanlaxmi Bank	3	8				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Axis Bank	63	78		UCO Bank	82	85
	Bank of Baroda	690	717		Union Bank of India	205	219
	Bank of India	261	273		United Bank of India	17	17
	Bank of Maharashtra	39	39		Vijaya Bank	48	50
	Bank of Rajasthan	10	10		Yes Bank	7	7
	Barclays Bank	1	1		Total	4492	4782
	Baroda Gujarat Gramin Bank	133	133	Haryana	Allahabad Bank	36	38
	BNP Paribas	1	1		American Express Banking Corp.	1	1
	Calyon Bank	1	1		Andhra Bank	11	19
	Canara Bank	45	70		Axis Bank	31	38
	Catholic Syrian Bank	4	4		Bank of Baroda	38	42
	Central Bank of India	235	241		Bank of India	30	31
	Citibank	4	4		Bank of Maharashtra	17	19
	City Union Bank	4	6		Bank of Rajasthan	14	14
	Corporation Bank	49	53		Canara Bank	72	89
	DBS Bank	1	1		Catholic Syrian Bank	2	2
	Dena Bank	479	485		Central Bank of India	112	118
	Dena Gujarat Gramin Bank	146	146		Citibank	2	2
	Development Credit Bank	17	17		Corporation Bank	31	36
	Federal Bank	7	9		Dena Bank	15	16
	HDFC Bank	109	150		Deutsche Bank	1	1
	HSBC	2	3		Development Credit Bank	1	1
	ICICI Bank	74	88		Federal Bank	6	8
	IDBI Bank	28	48		Gurgaon Gramin Bank	162	170
	Indian Bank	50	50		Haryana Gramin Bank	195	209
	Indian Overseas Bank	74	79		HDFC Bank	74	94
	IndusInd Bank	17	19		HSBC	1	1
	ING Vysya Bank	6	7		ICICI Bank	49	58
	Jammu & Kashmir Bank	4	4		IDBI Bank	10	21
	Karnataka Bank	5	5		Indian Bank	26	27
	Karur Vysya Bank	8	9		Indian Overseas Bank	31	33
	Kotak Mahindra Bank	38	44		IndusInd Bank	5	5
	Lakshmi Vilas Bank	8	9		ING Vysya Bank	2	3
	Oriental Bank of Commerce	52	54		Jammu & Kashmir Bank	9	9
	Punjab & Sind Bank	7	7		Karnataka Bank	4	4
	Punjab National Bank	96	104		Karur Vysya Bank	2	3
	Ratnakar Bank	1	1		Kotak Mahindra Bank	5	9
	Saurashtra Gramin Bank	152	162		Lakshmi Vilas Bank	2	3
	South Indian Bank	4	4		Nainital Bank	3	3
	Standard Chartered Bank	4	4		Oriental Bank of Commerce	166	174
	State Bank of Bikaner & Jaipur	9	10		Punjab & Sind Bank	53	53
	State Bank of Hyderabad	6	6		Punjab National Bank	373	401
	State Bank of India	1044	1087		South Indian Bank	2	3
	State Bank of Indore	9	9		Standard Chartered Bank	2	2
	State Bank of Mysore	3	5		State Bank of Bikaner & Jaipur	13	13
	State Bank of Patiala	10	11		State Bank of Hyderabad	6	6
	State Bank of Travancore	3	3		State Bank of India	219	261
	Syndicate Bank	60	61		State Bank of Indore	4	4
	Tamilnad Mercantile Bank	5	5		State Bank of Mysore	1	1
	Dhanlaxmi Bank	2	6		State Bank of Patiala	166	177
	Royal Bank of Scotland	3	3		State Bank of Travancore	3	3

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Syndicate Bank	70	73		Corporation Bank	1	1
	Dhanlaxmi Bank	-	2		Dena Bank	2	2
	Royal Bank of Scotland	2	2		Ellaquai Dehati Bank	97	97
	UCO Bank	37	37		HDFC Bank	9	10
	Union Bank of India	58	64		ICICI Bank	5	5
	United Bank of India	11	12		IDBI Bank	1	1
	Vijaya Bank	17	20		Indian Bank	1	1
	Yes Bank	11	21		Indian Overseas Bank	2	2
	Total	2214	2456		IndusInd Bank	1	2
Himachal Pradesh	Allahabad Bank	7	7		Jammu & Kashmir Grameen Bank	-	181
	Axis Bank	3	4		Jammu & Kashmir Bank	399	399
	Bank of Baroda	10	13		Jammu Rural Bank	97	-
	Bank of India	10	10		Kamraz Rural Bank	83	-
	Bank of Maharashtra	3	3		Oriental Bank of Commerce	13	13
	Bank of Rajasthan	2	2		Punjab & Sind Bank	12	12
	Canara Bank	13	19		Punjab National Bank	76	87
	Central Bank of India	40	41		South Indian Bank	1	1
	Corporation Bank	3	3		State Bank of India	142	153
	Dena Bank	3	3		State Bank of Patiala	3	3
	Haryana Gramin Bank	-	1		Syndicate Bank	2	2
	HDFC Bank	11	14		UCO Bank	13	13
	Himachal Gramin Bank	124	125		Union Bank of India	4	4
	ICICI Bank	12	14		United Bank of India	1	1
	IDBI Bank	2	4		Vijaya Bank	3	3
	Indian Bank	3	4		Yes Bank	2	2
	Indian Overseas Bank	6	7		Total	1009	1038
	IndusInd Bank	1	2	Jharkhand	Allahabad Bank	104	104
	ING Vysya Bank	1	1		Andhra Bank	6	9
	Jammu & Kashmir Bank	4	4		Axis Bank	11	14
	Oriental Bank of Commerce	16	16		Bank of Baroda	40	42
	Parvatiya Gramin Bank	30	30		Bank of India	288	293
	Punjab & Sind Bank	11	11		Bank of Maharashtra	3	4
	Punjab National Bank	234	254		Bank of Rajasthan	1	1
	State Bank of India	173	188		Canara Bank	51	56
	State Bank of Patiala	81	82		Central Bank of India	56	56
	Syndicate Bank	3	4		Corporation Bank	5	5
	UCO Bank	136	137		Dena Bank	7	7
	Union Bank of India	14	15		Federal Bank	4	5
	United Bank of India	2	2		HDFC Bank	14	17
	Vijaya Bank	3	4		ICICI Bank	19	24
	Yes Bank	2	2		IDBI Bank	6	11
	Total	963	1026		Indian Bank	9	9
Jammu & Kashmir	Allahabad Bank	4	4		Indian Overseas Bank	19	20
	Andhra Bank	1	1		IndusInd Bank	6	6
	Axis Bank	2	3		ING Vysya Bank	2	2
	Bank of Baroda	4	4		Jammu & Kashmir Bank	1	1
	Bank of India	6	7		Jharkhand Gramin Bank	225	227
	Bank of Maharashtra	2	2		Karnataka Bank	1	2
	Bank of Rajasthan	1	1		Kotak Mahindra Bank	2	3
	Canara Bank	8	10		Lakshmi Vilas Bank	1	1
	Central Bank of India	11	11		Oriental Bank of Commerce	10	13

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Punjab & Sind Bank	8	8		Jammu & Kashmir Bank	5	5
	Punjab National Bank	63	71		Karnataka Bank	290	293
	South Indian Bank	1	2		Karnataka Vikas Grameena Bank	421	437
	State Bank of Bikaner & Jaipur	5	5		Karur Vysya Bank	25	25
	State Bank of India	435	463		Kotak Mahindra Bank	13	13
	State Bank of Indore	-	1		Krishna Bhima Samruddhi LAB	8	9
	State Bank of Patiala	1	1		Krishna Grameena Bank	115	115
	Syndicate Bank	16	20		Lakshmi Vilas Bank	19	21
	UCO Bank	47	48		Oriental Bank of Commerce	26	28
	Union Bank of India	52	62		Pragathi Gramin Bank	370	374
	United Bank of India	54	61		Punjab & Sind Bank	5	5
	Vananchal Gramin Bank	187	187		Punjab National Bank	51	63
	Vijaya Bank	7	7		Ratnakar Bank	13	13
	Yes Bank	2	2		South Indian Bank	33	35
	Total	1769	1870		Standard Chartered Bank	4	4
Karnataka	Abu Dhabi Commercial Bank	1	1		State Bank of Bikaner & Jaipur	3	3
	Allahabad Bank	26	26		State Bank of Hyderabad	124	132
	Andhra Bank	46	58		State Bank of India	443	492
	Axis Bank	62	71		State Bank of Indore	2	2
	Bank of America	1	1		State Bank of Mysore	574	583
	Bank of Baroda	54	62		State Bank of Patiala	5	5
	Bank of India	83	86		State Bank of Travancore	17	20
	Bank of Maharashtra	51	53		Subhadra Local Area Bank	1	1
	Bank of Nova Scotia	1	1		Syndicate Bank	584	598
	Bank of Rajasthan	4	4		Tamilnad Mercantile Bank	5	5
	Barclays Bank	1	1		Dhanlaxmi Bank	10	14
	BNP Paribas	1	1		Royal Bank of Scotland	2	2
	Calyon Bank	1	1		UCO Bank	37	38
	Canara Bank	583	633		Union Bank of India	118	127
	Catholic Syrian Bank	15	15		United Bank of India	10	13
	Cauvery Kalpatharu Grameena Bank	215	215		Vijaya Bank	474	482
	Central Bank of India	92	92		Visveshvaraya Grameena Bank	30	31
	Chickmagalur-Kodagu Grameena Bank	53	53		Yes Bank	3	3
	Citibank	2	2		Total	6010	6336
	City Union Bank	15	15	Kerala	Allahabad Bank	7	7
	Corporation Bank	316	323		Andhra Bank	23	23
	DBS Bank	1	1		Axis Bank	22	31
	Dena Bank	29	33		Bank of Baroda	56	62
	Deutsche Bank	1	1		Bank of India	84	84
	Development Credit Bank	6	6		Bank of Maharashtra	7	7
	Federal Bank	41	50		Bank of Rajasthan	1	1
	HDFC Bank	73	93		Canara Bank	282	290
	HSBC	3	3		Catholic Syrian Bank	251	251
	ICICI Bank	97	116		Central Bank of India	84	84
	IDBI Bank	16	30		Citibank	1	1
	Indian Bank	77	80		City Union Bank	10	10
	Indian Overseas Bank	86	88		Corporation Bank	66	66
	IndusInd Bank	9	11		Dena Bank	12	13
	ING Vysya Bank	108	119		Federal Bank	385	400
					Haryana Gramin Bank	-	2
					HDFC Bank	129	129

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	HSBC	2	2		Federal Bank	3	3
	ICICI Bank	61	77		HDFC Bank	37	52
	IDBI Bank	10	17		HSBC	1	1
	Indian Bank	87	92		ICICI Bank	44	62
	Indian Overseas Bank	145	148		IDBI Bank	19	29
	IndusInd Bank	14	16		Indian Bank	10	16
	ING Vysya Bank	24	23		Indian Overseas Bank	14	19
	Jammu & Kashmir Bank	2	2		IndusInd Bank	6	6
	Karnataka Bank	11	11		ING Vysya Bank	2	2
	Karur Vysya Bank	8	9		Jammu & Kashmir Bank	2	2
	Kotak Mahindra Bank	3	3		Jhabua-Dhar Kshetriya Gramin Bank	81	81
	Lakshmi Vilas Bank	5	5		Karnataka Bank	2	3
	North Malabar Gramin Bank	182	184		Karur Vysya Bank	1	1
	Oman International Bank	1	1		Kotak Mahindra Bank	2	2
	Oriental Bank of Commerce	11	12		Lakshmi Vilas Bank	1	1
	Punjab & Sind Bank	3	3		Madhya Bharat Gramin Bank	215	222
	Punjab National Bank	135	144		Mahakaushal Kshetriya Gramin Bank	44	44
	South Indian Bank	309	321		Narmada Malwa Gramin Bank	227	227
	South Malabar Gramin Bank	237	241		Oriental Bank of Commerce	46	47
	Standard Chartered Bank	2	2		Punjab & Sind Bank	26	26
	State Bank of Bikaner & Jaipur	1	1		Punjab National Bank	174	205
	State Bank of Hyderabad	6	6		Rewa-Sidhi Gramin Bank	96	102
	State Bank of India	334	391		Satpura Narmada Kshetriya Gramin Bank	358	359
	State Bank of Indore	1	1		Sharda Gramin Bank	63	63
	State Bank of Mysore	10	10		South Indian Bank	2	2
	State Bank of Travancore	602	616		Standard Chartered Bank	2	2
	Syndicate Bank	157	169		State Bank of Bikaner & Jaipur	8	8
	Tamilnad Mercantile Bank	8	8		State Bank of Hyderabad	4	4
	Dhanlaxmi Bank	127	139		State Bank of India	622	672
	UCO Bank	27	27		State Bank of Indore	385	387
	Union Bank of India	172	193		State Bank of Mysore	2	2
	United Bank of India	7	7		State Bank of Patiala	6	6
	Vijaya Bank	86	87		State Bank of Travancore	2	2
	Yes Bank	1	1		Syndicate Bank	48	50
	Total	4211	4430		Dhanlaxmi Bank	-	1
Laksha dweep	State Bank of India	2	2		UCO Bank	118	118
	Syndicate Bank	9	9		Union Bank of India	190	209
	Total	11	11		United Bank of India	10	10
Madhya Pradesh	Allahabad Bank	161	161		Vidisha-Bhopal Kshetriya Gramin Bank	22	24
	Andhra Bank	9	14		Vijaya Bank	12	13
	Axis Bank	28	40		Yes Bank	1	2
	Bank of Baroda	79	82		Total	4096	4309
	Bank of India	281	282	Maharashtra	Ab Bank	1	1
	Bank of Maharashtra	117	120		Abu Dhabi Commercial Bank	1	1
	Bank of Rajasthan	23	23		Allahabad Bank	93	94
	Canara Bank	47	53		Andhra Bank	48	65
	Central Bank of India	387	388		Antwerp Diamond Bank	1	1
	Citibank	2	2		Axis Bank	125	148
	City Union Bank	-	1				
	Corporation Bank	18	19				
	Dena Bank	36	37				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Bank Internasional Indonesia	1	1		Punjab National Bank	157	180
	Bank of America	1	1		Ratnakar Bank	67	70
	Bank of Bahrain & Kuwait	1	1		SBI Commercial & International Bank	3	3
	Bank of Baroda	318	339		Shinhan Bank	1	1
	Bank of India	638	650		Societe Generale	1	1
	Bank of Maharashtra	986	1002		South Indian Bank	24	25
	Bank of Nova Scotia	1	1		Standard Chartered Bank	22	22
	Bank of Rajasthan	34	34		State Bank of Bikaner & Jaipur	28	29
	Barclays Bank	1	2		State Bank of Hyderabad	189	202
	BNP Paribas	3	3		State Bank of India	1106	1170
	Calyon Bank	2	2		State Bank of Indore	25	25
	Canara Bank	219	245		State Bank of Mauritius	1	1
	Catholic Syrian Bank	24	24		State Bank of Mysore	28	29
	Central Bank of India	505	510		State Bank of Patiala	23	25
	Citibank	11	12		State Bank of Travancore	19	21
	City Union Bank	9	12		Subhadra Local Area Bank	4	4
	Commonwealth Bank of Australia	-	1		Syndicate Bank	163	167
	Corporation Bank	115	121		Tamilnad Mercantile Bank	9	11
	DBS Bank	3	3		Bank of Tokyo-Mitsubishi UFJ	1	1
	Dena Bank	247	253		Dhanlaxmi Bank	7	21
	Deutsche Bank	5	5		Royal Bank of Scotland	6	6
	Development Credit Bank	46	46		UBS AG	1	1
	Federal Bank	62	69		UCO Bank	142	145
	Firststrand Bank	-	1		Union Bank of India	380	411
	HDFC Bank	221	251		United Bank of India	35	37
	HSBC	13	14		United Overseas Bank	-	1
	ICICI Bank	287	328		Vananchal Gramin Bank	-	1
	IDBI Bank	244	260		Vidharbha Kshetriya Gramin Bank	100	97
	Indian Bank	88	99		Vijaya Bank	98	103
	Indian Overseas Bank	102	121		Wainganga Krishna Gramin Bank	177	177
	IndusInd Bank	20	28		Yes Bank	23	27
	ING Vysya Bank	38	39		Total	7961	8427
	Jammu & Kashmir Bank	16	16	Manipur	Allahabad Bank	1	1
	Jpmorgan Chase Bank National Association	1	1		Axis Bank	1	1
	Karnataka Bank	39	39		Bank of Baroda	3	3
	Karur Vysya Bank	16	19		Central Bank of India	3	3
	Kotak Mahindra Bank	58	65		ICICI Bank	1	1
	Krung Thai Bank Public Company	1	1		Indian Overseas Bank	1	1
	Lakshmi Vilas Bank	14	14		Manipur Rural Bank	28	28
	Maharashtra Godavari Gramin Bank	81	-		Punjab & Sind Bank	2	2
	Maharashtra Gramin Bank	-	326		Punjab National Bank	2	2
	Marathwada Gramin Bank	245			State Bank of India	20	20
	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	107	115		Total	81	81
	Punjab & Sind Bank	26	26	Meghalaya	Allahabad Bank	1	1
					Andhra Bank	-	1
					Axis Bank	2	3
					Bank of Baroda	3	3

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Bank of India	2	2		UCO Bank	2	2
	Canara Bank	2	3		United Bank of India	2	2
	Central Bank of India	5	5		Vijaya Bank	3	3
	Corporation Bank	1	1		Total	87	91
	Dena Bank	1	1	Orissa	Allahabad Bank	70	70
	Federal Bank	1	1		Andhra Bank	107	107
	HDFC Bank	1	3		Axis Bank	29	36
	ICICI Bank	3	3		Baitarani Gramya Bank	107	108
	IDBI Bank	1	1		Bank of Baroda	47	53
	Indian Bank	2	2		Bank of India	128	133
	Indian Overseas Bank	1	1		Bank of Maharashtra	2	2
	Megalaya Rural Bank	54	55		Bank of Rajasthan	2	2
	Oriental Bank of Commerce	1	1		Canara Bank	47	54
	Punjab National Bank	8	8		Catholic Syrian Bank	1	1
	State Bank of India	92	93		Central Bank of India	65	65
	Syndicate Bank	2	2		Citibank	1	1
	UCO Bank	4	4		Corporation Bank	9	9
	Union Bank of India	4	4		Dena Bank	7	7
	United Bank of India	13	13		Federal Bank	3	3
	Vijaya Bank	2	2		HDFC Bank	18	24
	Total	206	213		ICICI Bank	36	42
Mizoram	Axis Bank	1	1		IDBI Bank	6	16
	Bank of Baroda	1	1		Indian Bank	52	56
	Central Bank of India	1	1		Indian Overseas Bank	86	89
	HDFC Bank		1		IndusInd Bank	7	9
	ICICI Bank	1	1		ING Vysya Bank	5	6
	IDBI Bank	1	1		Kalinga Gramya Bank	186	186
	IndusInd Bank	1	1		Karnataka Bank	2	3
	Mizoram Rural Bank	60	60		Karur Vysya Bank	3	3
	Punjab National Bank	1	1		Kotak Mahindra Bank	2	3
	State Bank of India	23	25		Lakshmi Vilas Bank	1	1
	Syndicate Bank	1	1		Neelachal Gramya Bank	176	176
	UCO Bank	1	1		Oriental Bank of Commerce	20	23
	United Bank of India	2	2		Punjab & Sind Bank	4	4
	Vijaya Bank	1	1		Punjab National Bank	64	71
	Yes Bank	-	1		Rushikulya Gramya Bank	92	93
	Total	95	99		South Indian Bank	1	2
Nagaland	Allahabad Bank	4	4		Standard Chartered Bank	1	1
	Axis Bank	2	3		State Bank of Bikaner & Jaipur	3	3
	Bank of Baroda	4	4		State Bank of Hyderabad	6	10
	Central Bank of India	2	2		State Bank of India	605	661
	Federal Bank	1	1		State Bank of Mysore	1	1
	HDFC Bank	-	1		State Bank of Travancore	1	1
	ICICI Bank	2	2		Syndicate Bank	52	53
	IDBI Bank	1	1		Tamilnad Mercantile Bank	1	1
	Indian Bank	1	1		UCO Bank	183	188
	Nagaland Rural Bank	11	11		Union Bank of India	64	71
	Punjab & Sind Bank	1	1		United Bank of India	106	111
	Punjab National Bank	1	1		Utkal Gramya Bank	333	333
	State Bank of India	49	51		Vijaya Bank	8	9
	Syndicate Bank	1	1		Yes Bank	2	2
	Total	2752	2903		Total	2752	2903

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
Puducherry	Allahabad Bank	1	1		City Union Bank	-	1
	Andhra Bank	3	3		Corporation Bank	23	27
	Axis Bank	1	1		Dena Bank	12	12
	Bank of Baroda	1	1		Federal Bank	4	7
	Bank of India	4	4		Haryana Gramin Bank	-	1
	Bank of Maharashtra	1	1		HDFC Bank	132	146
	Canara Bank	4	5		HSBC	1	1
	Catholic Syrian Bank	1	1		ICICI Bank	53	67
	Central Bank of India	2	2		IDBI Bank	15	29
	Citibank	1	1		Indian Bank	33	37
	City Union Bank	2	2		Indian Overseas Bank	75	78
	Corporation Bank	2	2		IndusInd Bank	11	13
	Dena Bank	1	1		ING Vysya Bank	3	4
	Federal Bank	1	2		Jammu & Kashmir Bank	16	16
	HDFC Bank	2	2		Karnataka Bank	4	4
	ICICI Bank	3	4		Karur Vysya Bank	3	4
	IDBI Bank	1	1		Kotak Mahindra Bank	15	15
	Indian Bank	21	22		Malwa Gramin Bank	51	51
	Indian Overseas Bank	15	15		Oriental Bank of Commerce	267	284
	IndusInd Bank	1	1		Punjab & Sind Bank	393	393
	ING Vysya Bank	1	1		Punjab Gramin Bank	158	161
	Karnataka Bank	1	1		Punjab National Bank	536	569
	Karur Vysya Bank	2	2		South Indian Bank	3	3
	Lakshmi Vilas Bank	3	3		Standard Chartered Bank	3	3
	Oriental Bank of Commerce	1	1		State Bank of Bikaner & Jaipur	10	10
	Puduvai Bharathiar Grama Bank	12	20		State Bank of Hyderabad	2	2
	Punjab National Bank	1	1		State Bank of India	312	370
	South Indian Bank	2	2		State Bank of Indore	2	2
	State Bank of Hyderabad	1	1		State Bank of Patiala	415	437
	State Bank of India	19	22		Sutlej Gramin Bank	31	31
	State Bank of Mysore	1	1		Syndicate Bank	26	26
	State Bank of Travancore	1	1		Tamilnad Mercantile Bank	1	1
Syndicate Bank	4	4		Dhanlaxmi Bank	-	1	
Tamilnad Mercantile Bank	2	2		Royal Bank of Scotland	-	1	
UCO Bank	7	7		UCO Bank	106	106	
Union Bank of India	2	2		Union Bank of India	78	97	
United Bank of India	1	1		United Bank of India	9	9	
Vijaya Bank	2	2		Vijaya Bank	25	27	
				Yes Bank	9	16	
	Total	131	146	Total	3371	3631	
Punjab	Allahabad Bank	61	64	Rajasthan	Allahabad Bank	59	60
	Andhra Bank	6	11		Andhra Bank	5	8
	Axis Bank	49	58		Axis Bank	25	29
	Bank of Baroda	55	58		Bank of Baroda	356	374
	Bank of India	91	97		Bank of India	62	65
	Bank of Maharashtra	21	21		Bank of Maharashtra	17	19
	Bank of Rajasthan	12	12		Bank of Rajasthan	302	302
	Canara Bank	115	118		Baroda Rajasthan Gramin Bank	278	278
	Capital Local Area Bank	16	16		Canara Bank	35	42
	Catholic Syrian Bank	3	3		Catholic Syrian Bank	1	1
	Central Bank of India	103	109		Central Bank of India	137	142
Citibank	2	2					

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Citibank	1	1		Bank of Baroda	1	1
	City Union Bank	-	2		Bank of India	1	1
	Corporation Bank	14	15		Canara Bank	1	2
	Dena Bank	17	19		Central Bank of India	14	14
	Development Credit Bank	3	3		Corporation Bank	1	1
	Federal Bank	3	3		Dena Bank	-	1
	Hadoti Kshetriya Gramin Bank	88	88		HDFC Bank	2	2
	HDFC Bank	43	55		ICICI Bank	1	1
	HSBC	2	2		IDBI Bank	1	1
	ICICI Bank	49	60		Indian Bank	1	1
	IDBI Bank	15	24		Indian Overseas Bank	1	1
	Indian Bank	14	14		IndusInd Bank	1	1
	Indian Overseas Bank	24	28		Oriental Bank of Commerce	2	2
	IndusInd Bank	12	12		Punjab National Bank	1	1
	ING Vysya Bank	4	4		State Bank of India	27	27
	Jaipur Thar Gramin Bank	217	217		Syndicate Bank	1	1
	Jammu & Kashmir Bank	1	1		UCO Bank	2	2
	Karnataka Bank	3	3		Union Bank of India	6	6
	Karur Vysya Bank	1	1		United Bank of India	2	2
	Kotak Mahindra Bank	5	7		Vijaya Bank	1	1
	Lakshmi Vilas Bank	1	1		Total	71	74
	Marwar Ganganagar Bikaner Gramin Bank	216	216	Tamil Nadu	Allahabad Bank	44	44
	Mewar Aanchalik Gramin Bank	59	59		Andhra Bank	66	71
	Nainital Bank	1	1		Axis Bank	65	84
	Oriental Bank of Commerce	121	123		Bank of America	1	1
	Punjab & Sind Bank	24	24		Bank of Baroda	121	131
	Punjab National Bank	311	345		Bank of Ceylon	1	1
	Rajasthan Gramin Bank	203	204		Bank of India	154	162
	South Indian Bank	2	2		Bank of Maharashtra	25	25
	Standard Chartered Bank	1	1		Bank of Nova Scotia	1	1
	State Bank of Bikaner & Jaipur	751	772		Bank of Rajasthan	8	8
	State Bank of Hyderabad	2	2		Barclays Bank	1	1
	State Bank of India	256	283		BNP Paribas	1	1
	State Bank of Indore	8	8		Calyon Bank	1	1
	State Bank of Mysore	1	1		Canara Bank	515	558
	State Bank of Patiala	15	16		Catholic Syrian Bank	52	52
	State Bank of Travancore	1	1		Central Bank of India	183	184
	Syndicate Bank	24	32		Citibank	3	3
	Tamilnad Mercantile Bank	1	1		City Union Bank	136	142
	Dhanlaxmi Bank	-	1		Corporation Bank	119	127
	Royal Bank of Scotland	2	2		DBS Bank	2	2
	UCO Bank	157	159		Dena Bank	22	26
	Union Bank of India	63	75		Deutsche Bank	3	3
	United Bank of India	9	9		Development Credit Bank	6	6
	Vijaya Bank	20	21		Federal Bank	44	49
	Yes Bank	8	10		Haryana Gramin Bank	-	2
	Total	4050	4248		HDFC Bank	93	124
Sikkim	Allahabad Bank	1	1		HSBC	3	3
	Andhra Bank	1	1		ICICI Bank	227	250
	Axis Bank	2	3		IDBI Bank	26	39
					Indian Bank	736	763

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Indian Overseas Bank	814	819		Syndicate Bank	1	1
	IndusInd Bank	21	23		Tripura Gramin Bank	102	109
	ING Vysya Bank	38	40		UCO Bank	8	8
	Jammu & Kashmir Bank	4	4		Union Bank of India	5	5
	Karnataka Bank	31	35		United Bank of India	43	45
	Karur Vysya Bank	192	200		Vijaya Bank	1	1
	Kotak Mahindra Bank	15	16		Yes Bank	-	1
	Lakshmi Vilas Bank	174	176		Total	220	234
	Oriental Bank of Commerce	43	46	Uttar	Allahabad Bank	717	721
	Pallavan Grama Bank	83	91	Pradesh	Allahabad Up Gramin Bank	1	488
	Pandyan Grama Bank	199	202		Andhra Bank	20	29
	Punjab & Sind Bank	10	10		Aryavart Gramin Bank	307	308
	Punjab National Bank	118	137		Axis Bank	49	69
	South Indian Bank	102	106		Ballia Kshetriya Gramin Bank	87	-
	Standard Chartered Bank	7	7		Ballia-Etawah Gramin Bank	-	140
	State Bank of Bikaner & Jaipur	7	7		Bank of Baroda	598	627
	State Bank of Hyderabad	25	28		Bank of India	283	297
	State Bank of India	752	817		Bank of Maharashtra	36	37
	State Bank of Indore	4	4		Bank of Rajasthan	13	13
	State Bank of Mauritius	1	1		Baroda Uttar Pradesh Gramin Bank	671	673
	State Bank of Mysore	42	42		Canara Bank	229	241
	State Bank of Patiala	9	10		Catholic Syrian Bank	1	1
	State Bank of Travancore	78	83		Central Bank of India	474	486
	Syndicate Bank	158	163		Citibank	2	2
	Tamilnad Mercantile Bank	180	181		City Union Bank	1	1
	Bank of Tokyo-Mitsubishi UFJ	1	1		Corporation Bank	47	51
	Dhanlaxmi Bank	27	35		DBS Bank	1	1
	Royal Bank of Scotland	3	3		Dena Bank	46	48
	UCO Bank	84	84		Deutsche Bank	1	1
	Union Bank of India	173	186		Etawah Kshetriya Gramin Bank	52	-
	United Bank of India	22	22		Federal Bank	9	10
	Vijaya Bank	78	78		Haryana Gramin Bank	-	3
	Yes Bank	5	6		HDFC Bank	85	123
	Total	6159	6527		HSBC	2	2
Tripura	Allahabad Bank	1	1		ICICI Bank	98	117
	Axis Bank	2	2		IDBI Bank	27	38
	Bank of Baroda	2	2		Indian Bank	51	53
	Bank of India	1	1		Indian Overseas Bank	109	115
	Canara Bank	1	2		IndusInd Bank	10	13
	Central Bank of India	3	3		ING Vysya Bank	14	16
	HDFC Bank	1	1		Jammu & Kashmir Bank	13	13
	ICICI Bank	1	1		Karnataka Bank	8	9
	IDBI Bank	1	1		Karur Vysya Bank	2	3
	Indian Bank	1	2		Kashi Gomti Samyut Gramin Bank	352	362
	Indian Overseas Bank	2	2		Kotak Mahindra Bank	10	13
	IndusInd Bank	2	2		Kshetriya Kisan Gramin Bank, Mainpuri	70	70
	Oriental Bank of Commerce	-	1		Lakshmi Vilas Bank	1	2
	Punjab & Sind Bank	1	1		Lucknow Kshetriya Gramin Bank	251	
	Punjab National Bank	1	1		Nainital Bank	25	25
	South Indian Bank	-	1				
	State Bank of India	40	40				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Oriental Bank of Commerce	252	269		Oriental Bank of Commerce	51	52
	Prathama Bank	202	208		Punjab & Sind Bank	25	25
	Punjab & Sind Bank	128	128		Punjab National Bank	145	171
	Punjab National Bank	876	998		Sarva U.P. Gramin Bank	1	1
	Purvanchal Gramin Bank	306	323		South Indian Bank	1	1
	Sarva U.P. Gramin Bank	290	296		Standard Chartered Bank	-	1
	Shreyas Gramin Bank	199	204		State Bank of Bikaner & Jaipur	2	2
	South Indian Bank	3	4		State Bank of India	327	344
	Standard Chartered Bank	4	6		State Bank of Patiala	12	13
	State Bank of Bikaner & Jaipur	23	23		Syndicate Bank	15	18
	State Bank of Hyderabad	5	6		UCO Bank	17	20
	State Bank of India	1467	1619		Union Bank of India	37	41
	State Bank of Indore	10	10		United Bank of India	5	5
	State Bank of Mysore	2	2		Uttaranchal Gramin Bank	123	127
	State Bank of Patiala	50	54		Vijaya Bank	4	5
	State Bank of Travancore	3	3		Yes Bank	3	3
	Syndicate Bank	286	295		Total	1112	1210
	Tamilnad Mercantile Bank	1	1	West	Allahabad Bank	487	488
	Dhanlaxmi Bank	-	5	Bengal	Andhra Bank	26	27
	Royal Bank of Scotland	4	4		Axis Bank	79	83
	Triveni Kshetriya Gramin Bank	227	-		Bangiya Gramin Vikash Bank	567	568
	UCO Bank	150	157		Bank of America	1	1
	Union Bank of India	525	557		Bank of Baroda	124	127
	United Bank of India	61	65		Bank of India	219	225
	Vijaya Bank	57	73		Bank of Maharashtra	27	28
	Yes Bank	17	19		Bank of Rajasthan	9	9
	Total	9921	10550		BNP Paribas	1	1
Uttarakhand	Allahabad Bank	25	25		Canara Bank	80	95
	Andhra Bank	2	6		Catholic Syrian Bank	3	3
	Axis Bank	11	11		Central Bank of India	279	280
	Bank of Baroda	56	65		Citibank	2	2
	Bank of India	16	16		City Union Bank	2	2
	Bank of Maharashtra	3	3		Corporation Bank	30	30
	Bank of Rajasthan	1	1		DBS Bank	1	1
	Canara Bank	29	30		Dena Bank	31	34
	Central Bank of India	28	28		Deutsche Bank	1	1
	Corporation Bank	4	4		Development Credit Bank	4	4
	Dena Bank	5	6		Federal Bank	18	19
	Federal Bank	1	1		HDFC Bank	67	79
	HDFC Bank	11	13		HSBC	7	7
	ICICI Bank	10	15		ICICI Bank	65	93
	IDBI Bank	4	8		IDBI Bank	19	30
	Indian Bank	5	5		Indian Bank	65	66
	Indian Overseas Bank	16	18		Indian Overseas Bank	94	100
	IndusInd Bank	1	1		IndusInd Bank	10	12
	ING Vysya Bank	2	2		ING Vysya Bank	13	14
	Jammu & Kashmir Bank	1	1		Jammu & Kashmir Bank	2	2
	Karnataka Bank	2	2		Karnataka Bank	6	8
	Kotak Mahindra Bank	1	1		Karur Vysya Bank	2	2
	Nainital Almora Kshetriya Gramin Bank	59	59		Kotak Mahindra Bank	6	6
	Nainital Bank	51	60		Lakshmi Vilas Bank	1	1

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES-2009 AND 2010 (Concl.d.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2009	2010 Provisional			2009	2010 Provisional
	Oriental Bank of Commerce	68	70		State Bank of Travancore	4	4
	Paschim Banga Gramin Bank	220	221		Syndicate Bank	86	88
	Punjab & Sind Bank	23	23		Tamilnad Mercantile Bank	1	1
	Punjab National Bank	231	246		Dhanlaxmi Bank	1	5
	Sonali Bank	2	2		Royal Bank of Scotland	3	3
	South Indian Bank	8	9		UCO Bank	322	329
	Standard Chartered Bank	17	17		Union Bank of India	113	130
	State Bank of Bikaner & Jaipur	19	18		United Bank of India	729	757
	State Bank of Hyderabad	6	7		Uttar Banga Kshetriya Gramin Bank	118	118
	State Bank of India	828	875		Vijaya Bank	42	42
	State Bank of Indore	7	7		Yes Bank	2	3
	State Bank of Mysore	10	11		Total	5211	5437
	State Bank of Patiala	3	3		Grand Total	82794	87768

Notes : 1. Data on number of offices include administrative offices.
2. Data for 2010 are provisional.

Source : Master Office File (latest updated) on commercial banks, BSD, DSIM, RBI.

TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010

Bank Name	Officers		Clerks		Sub-staff		Total	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India	64685	70622	96974	87356	44237	42321	205896	200299
State Bank of Bikaner & Jaipur	4437	4570	4642	4830	2360	2956	11439	12356
State Bank of Hyderabad	4997	5137	4939	6002	2641	2458	12577	13597
State Bank of Indore	2334	2474	2880	2762	1071	1132	6285	6368
State Bank of Mysore	3147	3158	4463	4678	2061	2275	9671	10111
State Bank of Patiala	4347	4451	4861	5611	2157	2347	11365	12409
State Bank of Travancore	4085	4182	4993	5784	2287	2226	11365	12192
Total of SBI & its Associates	88032	94594	123752	117023	56814	55715	268598	267332
Allahabad Bank	8202	8425	7631	8249	4624	4285	20457	20959
Andhra Bank	8678	8411	3059	3175	2518	2706	14255	14292
Bank of Baroda	13433	14677	15246	15862	7761	8421	36440	38960
Bank of India	14195	13990	17517	16832	8443	8380	40155	39202
Bank of Maharashtra	4208	4448	6660	6356	2763	2869	13631	13673
Canara Bank	17551	17338	16500	16285	10039	9757	44090	43380
Central Bank of India	12441	12535	12935	12682	7428	6923	32804	32140
Corporation Bank	5066	5330	4950	5236	2449	2577	12465	13143
Dena Bank	3714	4218	3890	4171	2279	2136	9883	10525
Indian Bank	7790	7610	9180	9124	3023	2907	19993	19641
Indian Overseas Bank	9993	10324	11061	12074	4458	4494	25512	26892
Oriental Bank of Commerce	7283	7989	4605	4799	2768	2570	14656	15358
Punjab & Sind Bank	5899	5551	1435	1425	1366	1283	8700	8259
Punjab National Bank	19162	19869	26038	24285	9580	9263	54780	53417
Syndicate Bank	9966	10944	11274	10766	3828	3859	25068	25569
UCO Bank	8999	8924	10334	9998	4403	4448	23736	23370
Union Bank of India	12659	13149	8840	8572	7515	7698	29014	29419
United Bank of India	5031	5886	6748	6299	3332	3100	15111	15285
Vijaya Bank	5054	5194	4255	3866	2666	2505	11975	11565
IDBI Bank Ltd.	7505	9598	1493	1438	1203	1177	10201	12213
Total of Nationalised Banks \$	186829	194410	183651	181494	92446	91358	462926	467262
Total of Public Sector Banks	274861	289004	307403	298517	149260	147073	731524	734594
Bank of Rajasthan	2156	2113	1354	1357	565	513	4075	3983
Catholic Syrian Bank	1241	1275	1181	1149	254	257	2676	2681
City Union Bank	659	771	1405	1437	360	389	2424	2597
Dhanlaxmi Bank	760	2525	541	665	101	85	1402	3275
Federal Bank	3645	4018	2593	2603	1332	1275	7570	7896
ING Vysya Bank	3877	3971	1576	1515	633	627	6086	6113
Jammu & Kashmir Bank	4916	4916	1418	1418	1293	1293	7627	7627
Karnataka Bank	1801	2016	2330	2302	816	926	4947	5244
Karur Vysya Bank	1766	1838	1656	1813	519	524	3941	4175
Lakshmi Vilas Bank	1218	1196	988	1151	227	328	2433	2675
Nainital Bank	276	313	266	271	108	108	650	692
Ratnakar Bank	228	244	233	320	105	140	566	704
SBI Commercial & International Bank	44	35	23	19	17	17	84	71

Notes : 1. \$ includes IDBI Bank Ltd.
2. Sub-Staff of Canara Bank include part-time employees.
Source : Indian Banks' Association.

TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2009 AND 2010 (Concl.d.)

Bank Name	Officers		Clerks		Sub-staff		Total	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
South Indian Bank	2031	2234	1827	1973	665	653	4523	4860
Tamilnad Mercantile Bank	934	902	991	962	412	403	2337	2267
Total of Old Private Sector Banks	25552	28367	18382	18955	7407	7538	51341	54860
Axis Bank	20624	21640	-	-	-	-	20624	21640
Development Credit Bank	1866	1534	44	25	32	32	1942	1591
HDFC Bank	52290	51548	178	171	219	169	52687	51888
ICICI Bank	34596	35256	-	-	-	-	34596	35256
Indusind Bank	4251	5383	-	-	-	-	4251	5383
Kotak Mahindra Bank	8227	8632	-	-	-	-	8227	8632
Yes Bank	2671	3034	-	-	-	-	2671	3034
Total of New Private Sector Banks	124525	127027	222	196	251	201	124998	127424
Total of Private Sector Banks	150077	155394	18604	19151	7658	7739	176339	182284
AB Bank	21	22	-	-	6	6	27	28
Abu Dhabi Commercial Bank	40	41	-	-	-	-	40	41
American Express Banking Corporation	857	870	-	-	-	-	857	870
Antwerp Diamond Bank	23	21	-	-	1	1	24	22
Bank Internasional Indonesia	2	2	-	-	-	-	2	2
Bank of America	275	266	18	18	-	-	293	284
Bank of Bahrain and Kuwait	63	62	26	35	14	9	103	106
Bank of Ceylon	13	15	15	13	2	2	30	30
Bank of Nova Scotia	187	188	-	-	8	8	195	196
Bank of Tokyo-Mitsubishi, UFJ	76	83	10	10	9	8	95	101
Barclays Bank	1534	1083	-	-	-	-	1534	1083
BNP Paribas	324	307	23	23	-	-	347	330
Chinatrust Commercial Bank	29	31	-	-	2	2	31	33
Citibank	4490	4287	174	304	131	22	4795	4613
Credit Agricole Bank	91	92	-	-	29	18	120	110
Deutsche Bank	1599	1498	-	-	-	-	1599	1498
Development Bank of Singapore	359	417	-	-	-	-	359	417
FirstRand Bank #		35						35
Hongkong and Shanghai Banking Corpn.	6563	5822	674	658	209	205	7446	6685
JPMorgan Chase Bank	162	163	13	19	-	-	175	182
JSC VTB Bank	17	16	-	-	-	-	17	16
Krung Thai Bank	10	10	-	-	-	-	10	10
Mashreqbank	16	16	-	-	-	-	16	16
Mizuho Corporate Bank	108	121	-	-	5	5	113	126
Oman International Bank	20	20	18	18	1	1	39	39
Royal Bank of Scotland	3203	2677	15	15	23	24	3241	2716
Shinhan Bank	50	47	-	-	3	3	53	50
Societe Generale	87	74	21	21	7	7	115	102
Sonali Bank	12	11	14	17	8	7	34	35
Standard Chartered Bank	7390	7488	274	259	161	156	7825	7903
State Bank of Mauritius	29	29	-	-	-	-	29	29
UBS AG	18	34	-	-	-	-	18	34
Total of Foreign Banks	27668	25848	1295	1410	619	484	29582	27742
Total of All Scheduled Commercial Banks	452606	470246	327302	319078	157537	155296	937445	944620

Notes : 1. # See 'Explanatory Notes'.

2. Employees break-up of ICICI Bank is not available. Total employees of this bank have been considered as officers.

Source : Indian Banks' Association.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2009

(Amount in ₹ 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)
State Bank of India & its Associates						
State Bank of India	106292	1567	860153	5259	73649	1764
State Bank of Bikaner & Jaipur	5096	67	61315	708	8850	664
State Bank of Hyderabad	15833	158	56550	381	13928	320
State Bank of Indore	2116	82	24958	249	13040	554
State Bank of Mysore	5225	193	93292	1863	14763	493
State Bank of Patiala	2	-	530	35	-	-
State Bank of Travancore	12751	173	35949	171	14344	451
Total of State Bank of India & its Associates	147315	2240	1132747	8666	138574	4246
Nationalised Banks						
Allahabad Bank	1130	26	19243	320	3030	142
Andhra Bank	21434	281	203495	1159	35782	1237
Bank of Baroda	10733	315	208689	2479	37873	1226
Bank of India	13365	212	118038	963	7704	744
Bank of Maharashtra	4038	85	265110	1964	11905	653
Canara Bank	43650	1356	1948580	17677	25153	647
Central Bank of India	13545	318	268577	2602	53216	2866
Corporation Bank	13897	45	374413	361	36944	106
Dena Bank	3497	50	44349	553	7134	238
Indian Bank	6985	78	204630	1082	11546	274
Indian Overseas Bank	61790	812	383743	6616	64612	959
Oriental Bank of Commerce	3356	408	43238	1512	17223	2958
Punjab National Bank	13288	1900	434326	10701	17327	2296
Punjab & Sind Bank	3267	310	45888	766	2624	415
Syndicate Bank	19999	257	67567	791	50061	790
Union Bank of India	39077	920	482033	5118	58999	3766
United Bank of India	13351	162	160444	2008	15811	107
UCO Bank	15193	263	189787	1530	15436	609
Vijaya Bank	1732	73	12662	156	72848	1538
Total of Nationalised Banks	303327	7871	5474812	58358	545228	21571

Source : Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2009 (Contd.)

(Amount in ₹ 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)
State Bank of India & its Associates						
State Bank of India	7129	111	230	115	1047223	8816
State Bank of Bikaner & Jaipur	-	-	13	8	75261	1444
State Bank of Hyderabad	-	-	2	1	86311	860
State Bank of Indore	-	-	1	-	40114	886
State Bank of Mysore	9348	86	442	74	122628	3003
State Bank of Patiala	-	-	-	-	532	35
State Bank of Travancore	146	7	1	4	63190	799
Total of State Bank of India & its Associates	16623	204	689	202	1435259	15843
Nationalised Banks						
Allahabad Bank	470	30	23	1	23873	540
Andhra Bank	32792	777	14	3	293503	3465
Bank of Baroda	11667	66	93	30	268962	4149
Bank of India	6226	133	3	2	145333	2053
Bank of Maharashtra	4062	109	42	9	285115	2844
Canara Bank	249840	2158	-	-	2267223	21838
Central Bank of India	14962	294	24	9	350300	6095
Corporation Bank	9002	27	-	-	434256	539
Dena Bank	-	-	6	1	54980	846
Indian Bank	14305	116	1	27	237466	1524
Indian Overseas Bank	-	-	-	136	510145	8251
Oriental Bank of Commerce	1559	27	35	385	65376	4555
Punjab National Bank	3351	1020	364	250	468292	16031
Punjab & Sind Bank	24602	1365	-	-	76381	2856
Syndicate Bank	601592	4981	-	269	739219	6550
Union Bank of India	2492	70	237	35	582601	10076
United Bank of India	-	-	110	58	189606	2329
UCO Bank	3330	50	33	20	223746	2465
Vijaya Bank	5294	46	-	14	92536	1799
Total of Nationalised Banks	985546	11269	985	1249	7308913	98805

Source : Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2009 (Contd.)

(Amount in ₹ 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 Public Sector Bank						
IDBI Bank Ltd	2014	264	40629	1629	4438	321
Total of Public Sector Banks	452656	10375	6648188	68653	688240	26138
Private Sector Banks						
Axis Bank	4	-	283	44	1	-
Bank of Rajasthan	3136	117	58044	1108	3332	190
Catholic Syrian Bank	10552	19	143970	205	11520	173
City Union Bank	4802	49	53944	115	3131	12
Development Credit Bank	1229	135	3983	227	1879	295
Dhanlaxmi Bank	2649	9	47288	37	-	-
Federal Bank	8728	132	102031	1069	2994	66
HDFC Bank	63	2	2030	161	400	26
ICICI Bank	9063	384	67859	1260	13172	1177
Indusind Bank	122	37	291	44	259	43
ING Vysya Bank	3583	72	87753	582	27760	1437
Jammu & Kashmir Bank	3016	73	14292	181	1874	96
Karnataka Bank	1531	83	42964	643	4262	214
Karur Vysya Bank	6157	64	40772	139	14241	288
Kotak Mahindra Bank	-	-	-	-	109	13
Lakshmi Vilas Bank	15172	91	101642	161	3591	95
Nainital Bank	531	12	10038	65	1677	31
Ratnakar Bank	1404	25	16453	66	3591	73
SBI Commercial and International Bank	-	-	-	-	-	-
South Indian Bank	521	1	12390	1	1753	46
Tamilnad Mercantile Bank	11183	238	131855	1033	84806	205
Yes Bank	-	-	-	-	-	-
Total of Private Sector Banks	83446	1543	937882	7141	180352	4480

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2009 (Contd.)

(Amount in ₹ 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 Public Sector Bank						
IDBI Ltd	463	67	7	-	47544	2288
Total of Public Sector Banks	1002632	11540	1681	1451	8791716	116936
Private Sector Banks						
Axis Bank	-	-	1	-	288	45
Bank of Rajasthan	-	-	29	15	64512	1429
Catholic Syrian Bank	11899	35	6	20	177941	418
City Union Bank	-	-	-	-	61877	176
Development Credit Bank	-	-	9	-	7091	666
Dhanlaxmi Bank	8249	43	-	-	58186	89
Federal Bank	15129	106	-	108	128882	1265
HDFC Bank	7	-	-	-	2500	189
ICICI Bank	-	-	4	5	90094	2820
Indusind Bank	-	-	2	2	672	124
ING Vysya Bank	39078	677	1	-	158174	2769
Jammu & Kashmir Bank	12364	120	3	-	31546	473
Karnataka Bank	8834	52	24	3	57591	1013
Karur Vysya Bank	25396	125	-	-	86566	616
Kotak Mahindra Bank	-	-	-	-	109	13
Lakshmi Vilas Bank	7202	63	-	-	127607	410
Nainital Bank	325	14	3	1	12571	124
Ratnakar Bank	-	-	1	1	21448	164
SBI Commercial and International Bank	-	-	-	-	-	-
South Indian Bank	560	3	2	-	15224	53
Tamilnad Mercantile Bank	-	-	31	4	227844	1503
Yes Bank	-	-	-	-	-	-
Total of Private Sector Banks	129043	1238	116	159	1330723	14359

Source : Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2009 (Contd.)

(Amount in ₹ 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	81	9	491	46	2	-
Abu Dhabi Commercial Bank	21	10	-	-	4	-
American Express Banking Corporation	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
A. B. Bank	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of Bahrain & Kuwait	6	-	31	1	-	-
Bank of America	604	149	9	49	362	83
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	23	6	31	6	-	-
Bank of Tokyo-Mitsubishi	28	9	110	48	15	23
Barclays Bank	-	-	-	-	-	-
BNP Paribas	18	59	1	-	35	10
China Trust Commercial	-	-	-	-	-	-
Calyon Bank	5	1	-	-	-	-
Citibank	723	242	2511	289	-	-
Deutsche Bank	31	16	-	-	2	3
DBS Bank	-	-	-	-	-	-
First Rand Bank	-	-	-	-	-	-
HSBC	24	14	178	46	1558	522
J.P. Morgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreq Bank	-	-	-	-	94	7
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International	59	25	172	25	-	-
Societe Generale	-	-	-	-	3	-
Shinhan Bank	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-
Standard Chartered Bank	12749	783	25981	1938	2753	296
UBS	-	-	-	-	-	-
Total of Foreign Banks	14372	1323	29515	2448	4828	944
All Scheduled Commercial Banks	550474	13241	7615585	78242	873420	31562

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2009 (Concl.d.)

(Amount in ₹ 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	-	-	1	1	574	55
Abu Dhabi Commercial Bank	-	-	-	-	25	10
American Express Banking Corporation	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
A.B. Bank	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	37	1
Bank of America	-	-	2	-	975	283
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	-	-	-	-	54	12
Bank of Tokyo-Mitsubishi	96	4	2	1	249	85
Barclays Bank	-	-	-	-	-	-
BNP Paribas	-	-	-	-	54	69
China Trust Commercial	-	-	-	-	-	-
Calyon Bank	-	-	-	-	5	1
Citibank	-	-	11	-	3234	542
Deutsche Bank	-	-	-	-	33	19
DBS Bank	-	-	-	-	-	-
First Rand Bank	-	-	-	-	-	-
HSBC	-	-	2	-	1760	584
J.P. Morgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreq Bank	-	-	-	-	94	7
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International	-	-	1	-	231	51
Societe Generale	-	-	-	-	3	-
Shinhan Bank	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-
Standard Chartered Bank	118	25	6	35	41601	3013
UBS	-	-	-	-	-	-
Total of Foreign Banks	214	29	25	37	48929	4732
All Scheduled Commercial Banks	1131889	12807	1822	1647	10171368	136027

TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS

(As on March 02, 2010)

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	_____ do _____	Central Bank of India	Uttar Bihar GB	Kosi KGB Uttar Bihar KGB
11	Chhattisgarh	State Bank of India	Chhattisgarh GB	Bastar KGB Bilaspur Raipur GB Raigarh KGB
12	Chennai	Indian Bank	Puduvai Bharathiar GB	New RRB
13	Gujarat	Bank of Baroda	Baroda Gujarat GB	Panchmahal Vadodara GB Surat Bharuch GB Valsad Dangs GB
14	_____ do _____	Dena Bank	Dena Gujarat GB	Banaskantha-Mehsana GB Kutch GB Sabarkantha Gandhinagar GB
15	_____ 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 B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
16	Haryana	Punjab National Bank	Haryana GB	Ambala Kurukshetriya GB Haryana KGB Hissar-Sirsa KGB
17	Jammu & Kashmir	Jammu & Kashmir Bank	J & K GB	Kamraz Rural Bank Jammu Rural Bank
18	Jharkhand	Bank of India	Jharkhand GB	Giridih KGB Hazaribagh KGB Ranchi KGB Singbhum KGB
19	_____ do _____	State Bank of India	Vananchal GB	Palamau KGB Santhal Paraganas GB
20	Karnataka	Canara Bank	Pragathi GB	Chitradurga GB Kolar GB Sahyadri GB Tungbhadra GB
21	_____ do _____	State Bank of Mysore	Cauvery Kalpatharu GB	Cauvery GB Kalpatharu GB
22	_____ do _____	Syndicate Bank	Karnataka Vikas GB	Bijapur GB Malaprabha GB Netravati GB Varada GB
23	Madhya Pradesh	Bank of India	Narmada Malwa GB	Dewas-Shajapur GB Indore-Ujjain KGB Nimar KGB Rajgarh-Sehore KGB
24	_____ do _____	Central Bank of India	Chambal-Gwalior KGB	Chambal KGB Gwalior-Datia KGB
25	_____ do _____	Central Bank of India	Satpura KGB	Chhindwara-Seoni KGB Hoshangabad KGB Mandla-Balaghat KGB Shahdol KGB
26	_____ do _____	Central Bank of India	Satpura Narmada KGB	Satpura KGB Chambal-Gwalior KGB Ratlam Mandsaur KGB
27	_____ do _____	State Bank of India	Madhya Bharath GB	Bundelkhand KGB Damoh-Panna Sagar GB Shivpuri-Guna KGB
28	Maharashtra	Central Bank of India	Vidharbha KGB	Akola KGB Buldhana GB Yavatmal KGB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
29	_____ do _____	Bank of India	Wainganga KGB	Bhandara GB Chandrapur Gadchiroli GB
30	_____ do _____	Bank of Maharashtra	Maharashtra Godavari GB	Aurangabad Jalna GB Thane GB
31	_____ do _____	Bank of India	Wainganga Krishna GB	Ratnagiri Sindhudurg GB Solapur GB Wainganga GB Thane GB
32	_____ do _____	Bank of Maharashtra	Maharashtra GB	Marathwada GB Maharashtra Godavari GB
33	Orissa	Indian Overseas Bank	Neelachal Gramya Bank	Puri GB Dhenkanal GB
34	_____ do _____	UCO Bank	Kalinga Gramya Bank	Balasore GB Cuttack GB
35	_____ do _____	State Bank of India	Utkal GB	Bolangir Anchalik GB Kalahandi Anchalik GB Koraput Panchabati GB
36	Punjab	Punjab National Bank	Punjab GB	Gurdaspur-Amritsar KGB Kapurthala-Ferozpur KGB Shivalik KGB
37	Rajasthan	Bank of Baroda	Baroda Rajasthan GB	Aravali KGB Bhilwara-Ajmer KGB Bundi-Chittorgarh KGB Dungarpur-Banswara KGB Marudhar KGB
38	_____ do _____	Punjab National Bank	Rajasthan GB	Alwar Bharatpur Anchalik GB Shekhawati GB
39	_____ do _____	State Bank of Bikaner & Jaipur	Marwar Ganganagar Bikaner GB	Bikaner GB Marwar GB Sriganganagar KGB
40	_____ do _____	UCO Bank	Jaipur Thar GB	Jaipur Nagaur Anchalik GB Thar Anchalik GB
41	Tamil Nadu	Indian Bank	Pallavan Grama Bank	Adhiyaman Grama Bank Vallar Grama Bank
42	Uttaranchal	State Bank of India	Uttaranchal GB	Alaknanda GB Ganga-Yamuna GB Pithoragarh KGB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
43	Uttar Pradesh	Allahabad Bank	Lucknow KGB	Bhagirath GB Sarayu GB Shravasti GB
44	_____ do _____	Allahabad Bank	Triveni KGB	Chattrasal GB Tulsi GB Vindhyavasini GB
45	_____ do _____	Bank of Baroda	Baroda Eastern Uttar Pradesh GB	Allahabad KGB Faizabad KGB Fatehpur KGB Kanpur KGB Pratapgarh KGB Raebareli KGB Sultanpur KGB
46	_____ do _____	Bank of Baroda	Baroda Western Uttar Pradesh GB	Bareilly KGB Shahjahanpur KGB
47	_____ do _____	Canara Bank	Shreyas GB	Aligarh GB Etah GB Jamuna GB
48	_____ do _____	Punjab National Bank	Uttar Pradesh GB	Hindon GB Muzaffarnagar KGB Vidur GB
49	_____ do _____	State Bank of India	Purvanchal GB	Basti GB Gorakhpur KGB
50	_____ do _____	Union Bank of India	Kashi Gomti Samyut GB	Gomti GB Kashi GB Samyut KGB
51	_____ do _____	Punjab National Bank	Sarva U.P. GB	Uttar Pradesh GB Rani Lakshimibai KGB Devi Patan KGB Kisan GB
52	Uttar Pradesh	Bank of India	Aryavart GB	Avadh GB Barabanki GB Farrukhabad GB
53	Uttar Pradesh	Bank of Baroda	Baroda Uttar Pradesh GB	Baroda Eastern UP GB Baroda Western UP GB
54	Uttar Pradesh	Central Bank of India	Ballia - Etawah GB	Ballia KGB Etawah KGB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS (Concl.d.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	(4)
55	Uttar Pradesh	Allahabad Bank	Allahabad U.P. GB	Triveni KGB Lucknow KGB
56	West Bengal	UCO Bank	Paschim Banga GB	Howrah GB Bardhaman GB Mayurakshi GB
57	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 B18 : BANK-WISE AND COUNTRY-WISE OFFICES OF INDIAN SCHEDULED COMMERCIAL BANKS
OUTSIDE INDIA - 2010**

Name of the Country	As on March 31															Total
	SBI	BoI	BoB	UBI	PNB	ALB	INB	IOB	UCO	CNB	SYB	IDBI Bank	ICICI Bank	AXB	HDFC Bank	
Afghanistan	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Australia	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Bahamas Island (Nassau)	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	2
Bahrain	2	-	1	-	-	-	-	-	-	-	-	-	1	-	1	5
Bangladesh	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Belgium	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	3
Cambodia	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Cayman Islands	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Channel Islands	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
China	1	1	1	-	-	-	-	-	-	1	-	-	-	-	-	4
France	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Fiji Islands	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	9
Germany	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Hong Kong	2	2	2	1	2	1	-	2	2	1	-	-	1	1	-	17
Israel	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Japan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Kenya	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Maldives Islands	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Mauritius	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	8
Qatar	-	-	-	-	-	-	-	-	-	-	-	-	1 (QFC)	-	-	1
Seychelles	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Singapore	7	1	1	-	-	-	1	1	2	-	-	-	1	1	-	15
Sri Lanka	3	-	-	-	-	-	2	1	-	-	-	-	1	-	-	7
South Africa	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	3
South Korea	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Sultanate of Oman	1	-	3	-	-	-	-	-	-	-	-	-	-	-	-	4
Thailand	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
United Kingdom	7	7	9	-	-	-	-	-	-	1	1	-	-	-	-	25
United State of America	3	2	1	-	-	-	-	-	-	-	-	-	1	-	-	7
United Arab Emirates	1 (DIFC)	-	6 (DIFC)	-	1	-	-	-	-	-	-	1 (DIFC)	1 (DIFC)	1 (DIFC)	-	11
Total	42	24	46	1	4	1	3	6	4	3	1	1	7	3	1	147

Notes : SBI State Bank of India
BoI Bank of India
BoB Bank of Baroda
UBI Union Bank of India
PNB Punjab National Bank
ALB Allahabad Bank
INB Indian Bank
IOB Indian Overseas Bank
UCO UCO Bank
CNB Canara Bank
SYB Syndicate Bank
AXB Axis Bank

Source : Department of Banking Operations & Development, RBI.

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