

STATISTICAL TABLES RELATING TO BANKS IN INDIA 2011 – 12



RESERVE BANK OF INDIA

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Foreword

This annual publication, *Statistical Tables Relating to Banks in India*, provides a range of key information on banks. Disaggregated data are given bank-wise and bank group-wise on parameters such as liabilities and assets, income and expenditure, non-performing assets, financial ratios, distribution of offices, number of employees and details of advances to priority sector and weaker sections. It also provides bank group-wise monthly data on some of the major items such as 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 67th volume of the publication by the Reserve Bank and would be the 92nd volume in the series if the volumes brought out by the then Department of Statistics, Government of India are also accounted for. This volume has been brought out under the overall guidance of Shri A. B. Chakraborty, Officer-in-Charge, and Dr. A. K. Srimany, Adviser, DSIM.

The core team for this publication comprised Dr. Pradip Bhuyan, Director, Dr. Achamma Samuel, Assistant Adviser, Shri Amit Kumar and Smt. Nivedita Banerjee, Research Officers, Smt. Shobha A. Parab and Shri A. Thomas, Assistant Managers. They were assisted by Shri A. N. Patel, Shri P. M. Pathre, Smt. S. I. Misquitta, Smt. P. P. Vanmali, and Smt. L. B. Gharat.

The publication team also got considerable support from Data Warehousing team in creating 'camera ready' material used in the publication. Data Warehousing team comprised Shri N. Senthil Kumar, Director, Shri J. Navas, Assistant Adviser and Shri Nanu Ram Meena, Research Officer, under the overall guidance of Shri V. Bahuguna, Adviser, DSIM.

I hope the current volume would prove to be a valuable source of information on banks in India and the publication will be of immense interest and 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.
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 2011-12, the following changes have taken place in the commercial banking system:
 - i) The Foreign Bank, "Credit Suisse", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from April 02, 2011.
 - ii) The Foreign Bank, "Sberbank", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from April 02, 2011.
 - iii) The Foreign Bank, "Australia & New Zealand Banking Group", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from July 09, 2011.
 - iv) The Foreign Bank, "Rabobank", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from July 30, 2011.
 - v) The Foreign Bank, "Industrial & Commercial Bank of China", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from Feb 3, 2012.
 - vi) The Foreign Bank, "National Australia Bank", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from Feb 4, 2012.
 - vii) The Foreign Bank, "Woori Bank", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from Feb 4, 2012.
 - viii) The "SBI Commercial & International Bank" was merged with "State Bank of India" with effect from July 28, 2011.

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 - 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.

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 2011 and 2012. 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 follows:
 - (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 = $(\text{Interest earned} - \text{Interest paid}) / \text{Total assets}$
- (v) Ratio of non-interest income to total assets = $\text{Other income} / \text{Total assets}$
- (vi) Ratio of intermediation cost to total assets = $\text{Operating expenses} / \text{Total assets}$
- (vii) Ratio of wage bill to intermediation costs (Operating Expenses) = $\text{PPE} / \text{Operating Expenses}$
- (viii) Ratio of wage bill to total expenses = $\text{PPE} / \text{Total expenses}$
- (ix) Ratio of wage bill to total income = $\text{PPE} / \text{Total income}$
- (x) Ratio of burden to total assets = $(\text{Operating expenses} - \text{Other income}) / \text{Total assets}$
- (xi) Ratio of burden to interest income = $(\text{Operating expenses} - \text{Other income}) / \text{Interest income}$
- (xii) Ratio of operating profits to total assets = $\text{Operating profit} / \text{Total assets}$
- (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 = $\text{Net Profit} / (\text{Capital} + \text{Reserves and Surplus})$
- (xv) Cost of Deposits = $\text{IPD} / \text{Deposits}$
- (xvi) Cost of Borrowings = $\text{IPB} / \text{Borrowings}$
- (xvii) Cost of Funds = $(\text{IPD} + \text{IPB}) / (\text{Deposits} + \text{Borrowings})$
- (xviii) Return on Advances = $\text{IEA} / \text{Advances}$
- (xix) Return on Investments = $\text{IEI} / \text{Investments}$
- (xxi) Return on Advances adjusted to Cost of Funds = $\text{Return on Advances} - \text{Cost of Funds}$
- (xix) Return on Investment adjusted to Cost of Funds = $\text{Return on Investments} - \text{Cost of Funds}$

Wherever 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 2011-12 uses denominator as average total assets for the years 2010-11 and 2011-12.

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 15521 & 21881 of branches, respectively for the years 2009 & 2010, 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.

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 2011 and are based on returns submitted by banks in Form IX under Section 26 of the Banking Regulation Act, 1949.

I. 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 million is equal to 1,000,000 and unit billion is equal to 1,000,000,000.
4. The symbol '–' indicates nil / negligible and '..' not available / not applicable.
5. Source and notes as appropriate are given at the end of each table.
6. The year '2011' refers to financial year April 2010 to March 2011 and the year '2012' refers to financial year April 2011 to March 2012.
7. Some of the data for the previous years have been revised.
8. The data for ownership of deposits with Scheduled Commercial Banks i.e., Table 4.2 is not ready for 2010-11.
9. The publication can also be accessed at the RBI Website <http://dbie.rbi.org.in>

LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2011 AND 2012

(Amount in ₹ million)

Liabilities	As on March 31, 2011 (1)	As on March 31, 2012 (2)	Assets	As on March 31, 2011 (3)	As on March 31, 2012 (4)
<u>BANKING DEPARTMENT</u>					
1. Capital paid-up	50	50	1. Notes	141	130
2. Reserve fund	65000	65000	2. Rupee coin	1	1
3. National Industrial Credit (long-term operations) Fund	190	200	3. Small coin	—	—
4. National Housing Credit (long-term operations) Fund	1930	1940	4. Bills purchased and discounted	—	—
5. Deposits	4360918	3929047	(a) Internal	—	—
a) Government	1418	241947	(b) External	—	—
(i) Central Government	1005	241522	(c) Government Treasury bills	—	—
(ii) State Government #	413	425	5. Balances held abroad	3007883	3087187
b) Banks	4235093	3562915	6. Investments@	4374644	5980338
(i) Scheduled Commercial Banks	4026560	3373574	7. Loans and advances to:	14424	10289
(ii) Scheduled State Co-operative Banks	40813	37592	(i) Central Government	—	—
(iii) Other Scheduled Co-operative Banks	59198	57148	(ii) State Government	14424	10289
(iv) Non-scheduled State Co-operative Banks	647	860	8. Loans and advances to:	60236	75073
(v) Other banks	107875	93741	(i) Scheduled Commercial Banks	51153	48474
c) Others	124407	124185	(ii) Scheduled State Co-operative Banks	—	—
6. Bills payable	5431	9447	(iii) Other Scheduled Co-operative Banks	440	—
7. Other liabilities	3584836	5898808	(iv) Non-scheduled State Co-operative Banks	—	—
Total Liabilities	8018355	9904492	(v) National Bank for Agriculture and Rural Development (NABARD)	—	—
			(vi) Others	8643	26599
			9. Loans, advances and investments from National Industrial Credit (long-term operations) Fund	—	—
			(a) Loans and advances to:	—	—
			(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Investment Bank of India	—	—
			(iv) Others	—	—
			(b) Investments in bonds/debentures issued by:	—	—
			(i) Industrial Development Bank of India	—	—
			(ii) Export Import Bank of India	—	—
			(iii) Industrial Investment Bank of India	—	—
			(iv) Others	—	—
			10. Loans, advances and investments from National Housing Credit (long-term operations) Fund	—	—
			(a) Loans and advances to National Housing Bank	—	—
			(b) Investments in bonds/debentures issued by National Housing Bank	—	—
			11. Other assets *	561026	751474
			Total Assets	8018355	9904492

ISSUE DEPARTMENT

1. Notes held in the Banking department	141	130	1. Gold coin and bullion	537479	724435
2. Notes in circulation	9369350	10537859	(i) Held in India	537479	724435
			(ii) Held outside India	—	—
			2. Foreign Securities	8819211	9802249
			Total (1+2)	9356690	10526684
			3. Rupee coin	2337	841
			4. Government of India rupee securities	10464	10464
			5. Internal bills of exchange & other commercial paper	—	—
Total Liabilities (Total notes issued)	9369491	10537989	Total Assets	9369491	10537989

Note : * Includes gold valued at Rs.488239 million as on March 31, 2011 and Rs.658067.10 million as on March 31, 2012.

@ : Includes Foreign Currency Asset of Rs.430789.2 million as on March 31, 2011 & Rs. 447751.3 million as on March 31, 2012 which forms part of balances held abroad.

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

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

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	March 2004	March 2005	March 2006	March 2007	March 2008	March 2009	March 2010	March 2011	March 2012
Number of Commercial Banks	291	288	222	182	173	170	167	167	173
(a) Scheduled Commercial Banks	286	284	218	178	169	166	163	163	169
of which : Regional Rural Banks	196	196	133	96	90	86	82	82	82
(b) Non-Scheduled Commercial Banks	5	4	4	4	4	4	4	4	4
Number of Bank Offices in India	69170	70373	72072	74653	78787	82897	88203	94019	101261
(a) Rural	32227	30790	30251	30409	30927	31598	32529	33868	36130
(b) Semi-Urban	15288	15325	15991	16770	18027	19337	21022	23299	25931
(c) Urban	11806	12419	13232	14202	15566	16726	18288	19046	20321
(d) Metropolitan	9750	11839	12598	13272	14267	15236	16364	17806	18879
Population per Office (in thousands)	16	16	16	15	15	15	14	13	13
Aggregate deposits of Scheduled Commercial Banks in India (Rs. Billion)	15044.16	17001.98	21090.49	26119.34	31969.40	38341.10	44928.26	52079.69	59090.82
(a) Demand deposits	2250.22	2480.28	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30
(b) Time deposits	12793.94	14521.71	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52
Bank credit of Scheduled Commercial Banks in India (Rs. Billion)	8407.85	11004.28	15070.77	19311.90	23619.13	27755.49	32447.88	39420.83	46118.52
SLR investments of Scheduled Commercial Banks in India (Rs. Billion)	6775.88	7391.54	7174.54	7915.16	9717.14	11664.10	13847.53	15016.19	17377.87
Deposits of Scheduled Commercial Banks per office (Rs. Million)	227	257	305	368	434	498	548	609	643
Credit of Scheduled Commercial Banks per office (Rs. Million)	133	170	221	276	322	362	398	458	502
Per capita Deposit of Scheduled Commercial Banks (Rs.)	14089	16281	19130	23382	28610	33919	39107	45505	51106
Per capita Credit of Scheduled Commercial Banks (Rs.)	8273	10752	13869	17541	21218	24617	28431	34187	39909
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	57.8	57.7	62.7	66.6	70.1	72.7	74.2	73.6	72.5
Scheduled Commercial Banks' Advances to Priority Sectors (Rs.Billion)	2766.21	3706.03	5127.90	6553.17	7814.76	9089.29	10915.10	13158.59	14713.3
Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent)	32.0	32.2	33.8	33.1	31.6	30.3	31.2	30.6	29
Credit-Deposit Ratio (per cent)	55.9	62.6	70.1	73.5	74.6	73.8	73.7	76.5	78.6
Investment-Deposit Ratio (per cent)	45.0	47.3	40.0	35.3	35.5	35.7	36.4	34.3	34.6
Cash-Deposit Ratio (per cent)	7.2	6.4	6.7	7.2	9.7	7.3	7.7	8.2	5.8

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 2012, 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 1, 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

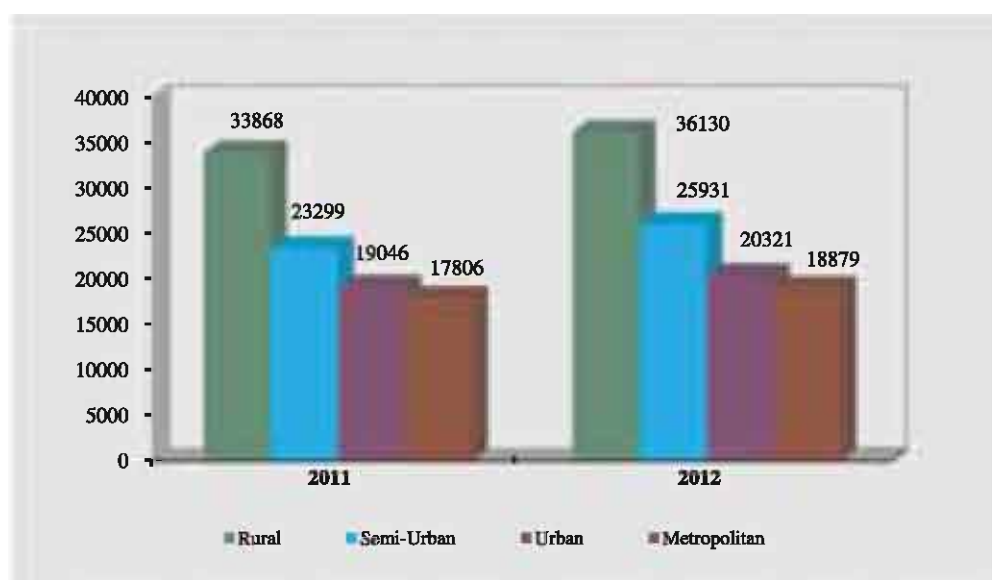
TABLE 1.1 : OFFICES OF COMMERCIAL BANKS IN INDIA - 2006 TO 2012

	As on March 31						
	2006	2007	2008	2009	2010	2011	2012
Bank Group	(1)	(2)	(3)	(4)	(5)	(6)	(7)
SBI and its Associates	14313	14680	15859	16913	18240	19027	19787
Nationalised Banks \$	35866	37443	39283	41011	43654	46389	50527
Public Sector Banks	50179	52123	55142	57924	61894	65416	70314
Old Private Sector Banks	4817	4828	4703	4926	5245	5061	5610
New Private Sector Banks	2017	2598	3637	4335	5235	6984	8258
Private Sector Banks	6834	7426	8340	9261	10480	12045	13868
Foreign Banks	259	272	279	295	310	319	324
Regional Rural Banks	14787	14827	15065	15508	15790	16185	16698
Local Area Banks	41	48	48	48	49	54	57
All Commercial Banks	72100	74696	78874	83036	88523	94019	101261

Notes : 1. Data on number of offices include administrative offices.
2. Data for 2006 to 2011 have been revised and data for 2012 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-2011 AND 2012
(As on March 31)



**TABLE 1.2 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR CLOSED
BY COMMERCIAL BANKS - 2011 AND 2012**

Bank Group	Number of Offices									
	As on March 31, 2011					Opened during April 1, 2010 to March 31, 2011				
	Rural	Semi-urban	Urban	Metro politan	Total	Rural	Semi-urban	Urban	Metro politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
SBI and its Associates	6276	5518	3865	3368	19027	335	216	115	134	800
Nationalised Banks \$	14323	10799	10711	10556	46389	627	1186	524	483	2820
Public Sector Banks	20599	16317	14576	13924	65416	962	1402	639	617	3620
Old Private Sector Banks	767	1768	1415	1111	5061	29	161	44	61	295
New Private Sector Banks	545	2075	1991	2373	6984	114	552	236	369	1271
Private Sector Banks	1312	3843	3406	3484	12045	143	713	280	430	1566
Foreign Banks	7	8	62	242	319	2	2	1	4	9
Regional Rural Banks	11936	3106	987	156	16185	208	115	64	14	401
Local Area Banks	14	25	15	0	54	2	3	0	0	5
All Commercial Banks	33868	23299	19046	17806	94019	1317	2235	984	1065	5601

Bank Group	Number of Offices									
	Closed/merged/converted during April 1, 2010 to March 31, 2011					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)
SBI and its Associates	0	0	6	7	31	335	216	109	127	787
Nationalised Banks \$	1	6	48	30	9	626	1180	476	453	2735
Public Sector Banks	0	2	20	18	40	961	1396	585	580	3522
Old Private Sector Banks	0	0	1	0	2	29	161	43	61	294
New Private Sector Banks	0	0	0	0	0	114	552	236	369	1271
Private Sector Banks	0	0	1	1	2	143	713	279	430	1565
Foreign Banks	0	0	0	0	0	2	2	1	4	9
Regional Rural Banks	4	2	0	0	5	204	113	64	14	395
Local Area Banks	0	0	0	0	0	2	3	0	0	5
All Commercial Banks	3	4	21	19	47	1312	2227	929	1028	5496

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

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 - 2011 AND 2012 (Concl'd.)**

Bank Group	Number of Offices									
	As on March 31, 2012					Opened during April 1, 2011 to March 31, 2012				
	Rural	Semi-urban	Urban	Metro politan	Total	Rural	Semi-urban	Urban	Metro politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
SBI and its Associates	6588	5711	4008	3480	19787	312	195	159	120	786
Nationalised Banks \$	15621	12268	11499	11139	50527	1299	1469	790	587	4145
Public Sector Banks	22209	17979	15507	14619	70314	1611	1664	949	707	4931
Old Private Sector Banks	882	2047	1487	1194	5610	115	279	73	86	553
New Private Sector Banks	700	2669	2235	2654	8258	155	595	244	282	1276
Private Sector Banks	1582	4716	3722	3848	13868	270	874	317	368	1829
Foreign Banks	7	8	62	247	324	0	0	0	5	5
Regional Rural Banks	12316	3202	1015	165	16698	381	96	28	9	514
Local Area Banks	16	26	15	0	57	2	1	0	0	3
All Commercial Banks	36130	25931	20321	18879	101261	2264	2635	1294	1089	7282

Bank Group	Number of Offices									
	Closed/merged/converted during April 1, 2011 to March 31, 2012					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)
SBI and its Associates	0	2	16	10	28	312	193	143	110	758
Nationalised Banks \$	1	0	2	4	7	1298	1469	788	583	4138
Public Sector Banks	1	2	18	14	35	1610	1662	931	693	4896
Old Private Sector Banks	0	0	1	1	2	115	279	72	85	551
New Private Sector Banks	0	1	0	1	2	155	594	244	281	1274
Private Sector Banks	0	1	1	2	4	270	873	316	366	1825
Foreign Banks	0	0	0	0	0	0	0	0	5	5
Regional Rural Banks	1	0	0	0	1	380	96	28	9	513
Local Area Banks	0	0	0	0	0	2	1	0	0	3
All Commercial Banks	2	3	19	16	40	2262	2632	1275	1073	7242

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

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 - 2011 AND 2012**

Region/ State / Union Territory	Number of Offices										
	As on March 31, 2010	Opened during April 1, 2010 to March 31, 2011					As on March 31, 2011				
	Rural	Semi- urban	Urban	Metrop olitan	Total	Rural	Semi- urban	Urban	Metrop olitan	Total	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Chhattisgarh	1358	16	46	29	0	91	690	327	431	0	1448
Madhya Pradesh	4327	29	104	46	39	218	1791	1179	918	650	4538
Uttarakhand	1228	36	48	18	0	102	637	392	298	0	1327
Uttar Pradesh	10624	172	225	133	90	620	5140	2209	2096	1784	11229
Central Region	17537	253	423	226	129	1031	8258	4107	3743	2434	18542
Andaman & Nicobar	40	0	3	0	0	3	19	24	0	0	43
Bihar	4194	58	82	47	17	204	2464	1037	566	321	4388
Jharkhand	1897	40	59	35	3	137	1032	454	494	52	2032
Orissa	2917	48	112	28	0	188	1756	689	659	0	3104
Sikkim	77	6	2	0	0	8	56	29	0	0	85
West Bengal	5509	76	65	55	66	262	2463	746	1110	1446	5765
Eastern Region	14634	228	323	165	86	802	7790	2979	2829	1819	15417
Arunachal Pradesh	81	0	7	0	0	7	51	37	0	0	88
Assam	1496	8	33	26	0	67	806	402	355	0	1563
Manipur	81	1	1	2	0	4	36	21	28	0	85
Meghalaya	214	3	2	4	0	9	129	36	58	0	223
Mizoram	99	1	1	1	0	3	56	15	31	0	102
Nagaland	91	1	6	0	0	7	37	59	0	0	96
Tripura	240	4	3	2	0	9	124	64	61	0	249
North Eastern Region	2302	18	53	35		106	1239	634	533		2406
Chandigarh	332	0	0	14	0	14	21	0	323	0	344
Delhi	2520	5	3	0	199	207	62	40	0	2621	2723
Haryana	2482	79	98	72	15	264	824	658	1104	154	2740
Himachal Pradesh	1041	44	22	2	0	68	819	206	78	0	1103
Jammu & Kashmir	1064	23	13	5	0	41	580	227	295	0	1102
Punjab	3661	137	174	36	28	375	1333	1259	844	595	4031
Rajasthan	4281	65	167	53	29	314	1849	1249	993	494	4585
Northern Region	15381	353	477	182	271	1283	5488	3639	3637	3864	16628
Andhra Pradesh	7281	142	164	80	125	511	2613	1848	1710	1618	7789
Karnataka	6390	81	96	51	78	306	2243	1393	1472	1586	6694
Kerala	4468	13	201	52	0	266	339	3109	1283	0	4731
Lakshadweep	12	0	0	0	0	0	8	4	0	0	12
Puducherry	148	2	3	7	0	12	34	40	86	0	160
Tamil Nadu	6576	72	197	59	58	386	1809	2261	1611	1278	6959
Southern Region	24875	310	661	249	261	1481	7046	8655	6162	4482	26345
Dadra&Nagar Haveli	28	3	4	0	0	7	10	25	0	0	35
Daman & Diu	20	2	2	0	0	4	2	22	0	0	24
Goa	454	12	17	0	0	29	182	301	0	0	483
Gujarat	4811	68	145	44	73	330	1594	1233	749	1562	5138
Maharashtra	8481	70	130	83	245	528	2259	1704	1393	3645	9001
Western Region	13794	155	298	127	318	898	4047	3285	2142	5207	14681
All India	88523	1317	2235	984	1065	5601	33868	23299	19046	17806	94019

Notes : 1. Data on number of offices include administrative offices.
2. 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 - 2011 AND 2012 (Concl'd.)**

Region/ State / Union Territory	Number of Offices										
	As on March 31, 2011	Opened during April 1, 2011 to March 31, 2012					As on March 31, 2012				
	Rural	Semi- urban	Urban	Metrop olitan	Total	Rural	Semi- urban	Urban	Metrop olitan	Total	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Chhattisgarh	1448	54	61	43	0	158	744	388	471	0	1603
Madhya Pradesh	4538	72	134	50	37	293	1862	1311	965	685	4823
Uttarakhand	1327	58	48	26	0	132	695	440	324	0	1459
Uttar Pradesh	11229	359	258	165	111	893	5499	2467	2261	1894	12121
Central Region	18542	543	501	284	148	1476	8800	4606	4021	2579	20006
Andaman & Nicobar	43	3	1	0	0	4	22	25	0	0	47
Bihar	4388	86	105	54	34	279	2550	1142	620	354	4666
Jharkhand	2032	57	58	37	3	155	1089	512	530	55	2186
Orissa	3104	60	106	53	0	219	1816	795	712	0	3323
Sikkim	85	6	0	0	0	6	62	29	0	0	91
West Bengal	5765	92	94	99	70	355	2555	840	1209	1515	6119
Eastern Region	15417	304	364	243	107	1018	8094	3343	3071	1924	16432
Arunachal Pradesh	88	3	5	0	0	8	54	42	0	0	96
Assam	1563	12	30	37	0	79	817	432	392	0	1641
Manipur	85	6	2	2	0	10	42	23	30	0	95
Meghalaya	223	5	4	8	0	17	134	40	66	0	240
Mizoram	102	2	4	3	0	9	58	19	34	0	111
Nagaland	96	4	8	0	0	12	41	67	0	0	108
Tripura	249	11	7	4	0	22	135	71	65	0	271
North Eastern Region	2406	43	60	54		157	1281	694	587	0	2562
Chandigarh	344	2	0	23	0	25	23	0	346	0	369
Delhi	2723	16	5	0	141	162	78	45	0	2761	2884
Haryana	2740	118	83	74	20	295	942	741	1177	174	3034
Himachal Pradesh	1103	37	22	2	0	61	856	228	80	0	1164
Jammu & Kashmir	1102	49	31	21	0	101	629	258	316	0	1203
Punjab	4031	123	142	59	33	357	1456	1401	901	627	4385
Rajasthan	4585	111	164	58	33	366	1960	1413	1044	527	4944
Northern Region	16628	456	447	237	227	1367	5944	4086	3864	4089	17983
Andhra Pradesh	7789	235	191	100	107	633	2848	2039	1810	1725	8422
Karnataka	6694	177	147	86	97	507	2420	1540	1558	1683	7201
Kerala	4731	12	215	64	0	291	351	3324	1347	0	5022
Lakshadweep	12	0	0	0	0	0	8	4	0	0	12
Puducherry	160	2	4	5	0	11	36	44	91	0	171
Tamil Nadu	6959	222	320	98	70	710	2031	2580	1707	1348	7666
Southern Region	26345	648	877	353	274	2152	7694	9531	6513	4756	28494
Dadra&Nagar Haveli	35	1	4	0	0	5	11	29	0	0	40
Daman & Diu	24	0	10	0	0	10	2	32	0	0	34
Goa	483	22	18	0	0	40	204	319	0	0	523
Gujarat	5138	126	146	39	103	414	1720	1379	788	1665	5552
Maharashtra	9001	121	208	84	230	643	2380	1912	1477	3866	9635
Western Region	14681	270	386	123	333	1112	4317	3671	2265	5531	15784
All India	94019	2264	2635	1294	1089	7282	36130	25931	20321	18879	101261

Notes : 1. Data on number of offices include administrative offices.
2. 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 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2011 AND 2012

Region / State / Union territory	As on March 31, 2011									
	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	4503	5481	619	3641	54	3649	5	3863	5181	16634
	(15.5)	(16.2)	(10.4)	(15.6)	(14.0)	(19.1)	(14.7)	(21.7)	(14.6)	(17.7)
Chandigarh	9	10	0	0	1	334	-	-	10	344
Delhi	51	62	23	40	-	-	1	2620	75	2722
Haryana	668	825	139	659	19	1104	1	154	827	2742
Himachal Pradesh	634	821	13	206	1	78	-	-	648	1105
Jammu & Kashmir	462	582	39	227	3	296	-	-	504	1105
Punjab	1034	1333	132	1259	12	844	2	595	1180	4031
Rajasthan	1645	1848	273	1250	18	993	1	494	1937	4585
North Eastern Region	1097	1239	146	634	11	533			1254	2406
	(3.8)	(3.7)	(2.4)	(2.7)	(2.9)	(2.8)	(0.0)	(0.0)	(3.5)	(2.6)
Arunachal Pradesh	48	51	10	37	-	-	-	-	58	88
Assam	703	806	67	402	5	355	-	-	775	1563
Manipur	34	36	12	21	2	28	-	-	48	85
Meghalaya	118	129	13	36	2	58	-	-	133	223
Mizoram	53	56	8	15	1	31	-	-	62	102
Nagaland	34	37	12	59	-	-	-	-	46	96
Tripura	107	124	24	64	1	61	-	-	132	249
Eastern Region	6874	7790	927	2980	90	2829	4	1820	7895	15419
	(23.7)	(23.0)	(15.5)	(12.8)	(23.4)	(14.8)	(11.8)	(10.2)	(22.3)	(16.4)
Andaman & Nicobar	16	19	2	24	-	-	-	-	18	43
Bihar	2228	2464	441	1038	18	566	1	321	2688	4389
Jharkhand	895	1032	85	454	7	494	1	53	988	2033
Orissa	1536	1756	103	689	8	659	-	-	1647	3104
Sikkim	36	56	1	29	-	-	-	-	37	85
West Bengal	2163	2463	295	746	57	1110	2	1446	2517	5765
Central Region	7059	8267	1032	4110	80	3747	8	2434	8179	18558
	(24.3)	(24.4)	(17.3)	(17.6)	(20.8)	(19.7)	(23.5)	(13.7)	(23.1)	(19.7)
Chhattisgarh	576	693	72	330	7	432	-	-	655	1455
Madhya Pradesh	1516	1794	272	1179	23	919	2	650	1813	4542
Uttarakhand	510	637	40	392	3	298	-	-	553	1327
Uttar Pradesh	4457	5143	648	2209	47	2098	6	1784	5158	11234
Western Region	3467	4048	786	3288	54	2145	12	5208	4319	14689
	(11.9)	(11.9)	(13.2)	(14.1)	(14.0)	(11.3)	(35.3)	(29.2)	(12.2)	(15.6)
Dadra&nagar Haveli	7	10	2	25	-	-	-	-	9	35
Daman & Diu	2	2	3	22	-	-	-	-	5	24
Goa	131	182	23	301	-	-	-	-	154	483
Gujarat	1341	1594	276	1233	21	749	4	1563	1642	5139
Maharashtra	1986	2260	482	1707	33	1396	8	3645	2509	9008
Southern Region	6048	7050	2452	8672	96	6163	5	4484	8601	26369
	(20.8)	(20.8)	(41.1)	(37.2)	(24.9)	(32.3)	(14.7)	(25.2)	(24.3)	(28.0)
Andhra Pradesh	2235	2614	547	1848	36	1711	3	1619	2821	7792
Karnataka	1943	2243	299	1395	23	1472	1	1587	2266	6697
Kerala	264	339	1028	3116	10	1283	-	-	1302	4738
Lakshadweep	7	8	2	4	-	-	-	-	9	12
Puducherry	26	34	7	40	2	86	-	-	35	160
Tamil Nadu	1573	1812	569	2269	25	1611	1	1278	2168	6970
All India	29048	33875	5962	23325	385	19066	34	17809	35429	94075
	(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 2011 are provisional.

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 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2011 AND 2012 (Concl'd.)

Region / State / Union territory	As on March 31, 2012									
	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	4761	5939	627	4087	54	3872	5	4089	5447	17987
	(15.6)	(16.4)	(10.3)	(15.7)	(14.0)	(19.0)	(14.7)	(21.7)	(14.7)	(17.8)
Chandigarh	9	16	0	0	1	353	-	-	10	369
Delhi	66	78	25	45	-	-	1	2761	92	2884
Haryana	752	942	142	741	19	1177	1	174	914	3034
Himachal Pradesh	642	856	13	228	1	80	-	-	656	1164
Jammu & Kashmir	488	629	40	258	3	317	-	-	531	1204
Punjab	1097	1456	133	1401	12	901	2	627	1244	4385
Rajasthan	1707	1962	274	1414	18	1044	1	527	2000	4947
North Eastern Region	1122	1281	147	694	11	587			1280	2562
	(3.7)	(3.5)	(2.4)	(2.7)	(2.9)	(2.9)	(0.0)	(0.0)	(3.5)	(2.5)
Arunachal Pradesh	50	54	10	42	-	-	-	-	60	96
Assam	708	817	68	432	5	392	-	-	781	1641
Manipur	39	42	12	23	2	30	-	-	53	95
Meghalaya	120	134	13	40	2	66	-	-	135	240
Mizoram	54	58	8	19	1	34	-	-	63	111
Nagaland	38	41	12	67	-	-	-	-	50	108
Tripura	113	135	24	71	1	65	-	-	138	271
Eastern Region	7029	8094	940	3344	90	3071	4	1925	8063	16434
	(23.1)	(22.4)	(15.5)	(12.9)	(23.4)	(15.1)	(11.8)	(10.2)	(21.8)	(16.2)
Andaman & Nicobar	17	22	2	25	-	-	-	-	19	47
Bihar	2284	2550	445	1142	18	620	1	354	2748	4666
Jharkhand	918	1089	86	512	7	530	1	56	1012	2187
Orissa	1565	1816	103	796	8	712	-	-	1676	3324
Sikkim	38	62	1	29	-	-	-	-	39	91
West Bengal	2207	2555	303	840	57	1209	2	1515	2569	6119
Central Region	7426	8806	1058	4606	80	4023	8	2579	8572	20014
	(24.4)	(24.4)	(17.4)	(17.7)	(20.8)	(19.8)	(23.5)	(13.7)	(23.2)	(19.8)
Chhattisgarh	601	746	74	388	7	472	-	-	682	1606
Madhya Pradesh	1555	1865	276	1311	23	966	2	685	1856	4827
Uttarakhand	536	695	43	440	3	324	-	-	582	1459
Uttar Pradesh	4734	5500	665	2467	47	2261	6	1894	5452	12122
Western Region	3625	4318	791	3674	54	2266	12	5532	4482	15790
	(11.9)	(11.9)	(13.0)	(14.2)	(14.0)	(11.1)	(35.3)	(29.3)	(12.1)	(15.6)
Dadra&nagar Haveli	8	11	2	29	-	-	-	-	10	40
Daman & Diu	2	2	4	32	-	-	-	-	6	34
Goa	135	204	23	320	-	-	-	-	158	524
Gujarat	1424	1720	278	1379	21	788	4	1665	1727	5552
Maharashtra	2056	2381	484	1914	33	1478	8	3867	2581	9640
Southern Region	6499	7698	2515	9554	96	6516	5	4759	9115	28527
	(21.3)	(21.3)	(41.4)	(36.8)	(24.9)	(32.0)	(14.7)	(25.2)	(24.7)	(28.2)
Andhra Pradesh	2402	2849	556	2039	36	1811	3	1726	2997	8425
Karnataka	2081	2420	302	1542	23	1560	1	1685	2407	7207
Kerala	272	352	1055	3343	10	1347	-	-	1337	5042
Lakshadweep	7	8	2	4	-	-	-	-	9	12
Puducherry	27	36	7	44	2	91	-	-	36	171
Tamil Nadu	1710	2033	593	2582	25	1707	1	1348	2329	7670
All India	30462	36136	6078	25959	385	20335	34	18884	36959	101314
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

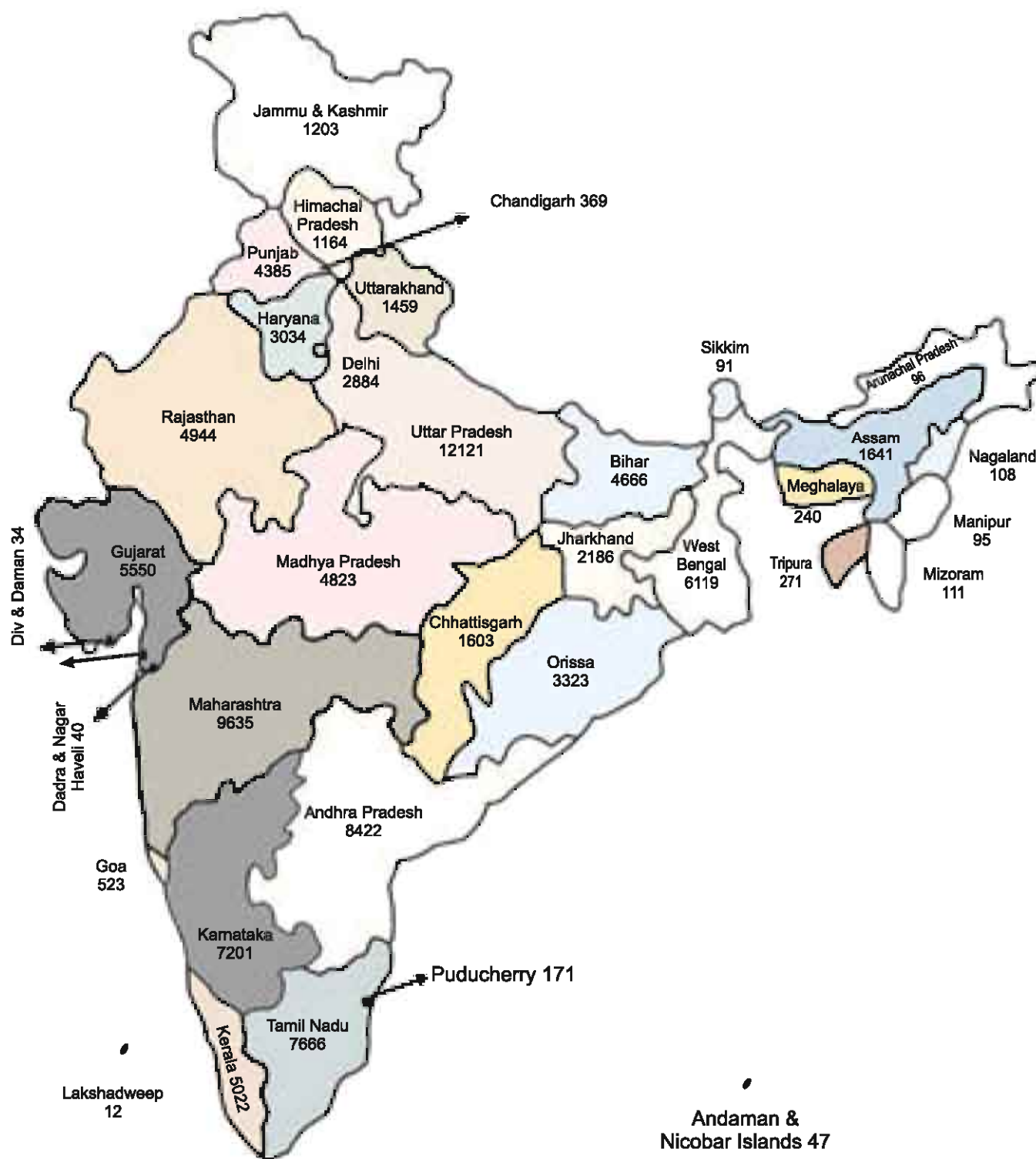
Notes : 1. Data on number of offices include administrative offices.

2. Data for 2012 are provisional.

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.

MAP - 1
STATE & UNION TERRITORY - WISE DISTRIBUTION OF OFFICES
OF COMMERCIAL BANKS - 2012
(As on March 31)



**TABLE 1.5 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA - 2010 TO 2012**

Sr. No.	Name of the Country	As on March 31		
		2010	2011	2012
		(1)	(2)	(3)
1	Afghanistan	1	1	1
2	Australia	1	1	1
3	Bahamas Island (Nassau)	2	2	2
4	Bahrain	5	5	7
5	Bangladesh	4	5	6
6	Belgium	3	3	3
7	Cambodia	1	1	1
8	Cayman Islands	1	1	1
9	Channel Islands	1	1	1
10	China	4	4	4
11	Fiji Islands +	9	9	9
12	France	2	2	2
13	Germany	1	1	1
14	Hong kong	17	18	18
15	Israel	1	1	1
16	Japan	4	4	4
17	Kenya	4	4	4
18	Maldives Islands	2	2	2
19	Mauritius ++	8	8	8
20	Qatar	1	1	2
21	Saudi Arabia	-	-	1
22	Seychelles	1	1	1
23	Singapore	15	16	17
24	South Africa	3	3	4
25	South Korea	1	1	1
26	Sri Lanka	7	8	9
27	Sultanate of Oman	4	4	4
28	Thailand	1	1	1
29	United Arab Emirates	11	11	11
30	United Kingdom	25	28	30
31	United States of America	7	8	8
Total		147	155	165

- Notes :** 1. The table does not include representative office opened by Indian Banks Outside India.
2. The table excludes (a) 22 offices in former East Pakistan before the formation of Bangladesh.
The status of the properties of these offices, which were formerly vested with Custodian of Enemy Property, Pakistan, remains unchanged and (b) 17 offices which were in Pakistan were taken over by that Government as enemy property in September, 1965.
3. Fiji Islands includes two mobile offices and Mauritius 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 - 2011 AND 2012**

Region / State / Union Territory	As on March 31											
	Rural				Semi-urban				Urban			
	2011		2012		2011		2012		2011		2012	
	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	1143	1625	1356	1645	381	506	394	506	136	317	134	315
Haryana	284	458	320	450	47	76	55	81	45	93	52	94
Himachal Pradesh	159	337	320	337	11	48	29	48	8	8	8	8
Jammu & Kashmir	71	90	89	109	19	40	19	40	8	33	8	34
Punjab	482	580	470	578	113	133	99	128	31	95	31	95
Rajasthan	140	140	150	150	191	209	192	209	40	80	31	76
Delhi	1	14	1	15	..	..	..	..	..	..	..	..
Chandigarh	6	6	6	6	..	..	..	..	4	8	4	8
North Eastern Region	90	102	103	103	42	59	54	61	53	67	58	84
Assam	18	18	18	18	21	21	21	21	23	29	28	35
Arunachal Pradesh	20	20	20	20	..	..	..	..	9	13	9	13
Manipur	4	4	4	4	5	5	5	5	1	1	1	1
Meghalaya	21	21	22	22	5	5	7	7	7	17	7	17
Nagaland	..	12	12	12	..	10	10	10	..	..	..	..
Tripura	27	27	27	27	11	11	11	11	12	1	12	12
Mizoram	..	..	..	..	..	7	..	7	1	6	1	6
Eastern Region	443	618	481	629	334	386	347	393	287	361	261	217
Bihar	205	235	225	259	150	191	140	178	92	143	91	134
Jharkhand	49	49	46	39	35	26	42	25	27	23	25	13
Orissa	127	135	139	144	83	111	98	117	62	105	39	67
Sikkim	..	7	9	9	..	1	1	1	..	..	..	..
West Bengal	62	167	62	153	66	53	66	68	106	90	106	3
Andaman & Nicobar Islands	..	25	..	25	..	4	..	4	..	..	..	..
Central Region	1013	1025	946	1091	791	870	726	861	268	448	310	443
Chhattisgarh	136	136	75	130	38	38	35	46	24	37	24	35
Madhya Pradesh	277	229	285	244	229	233	244	238	151	139	130	162
Uttar Pradesh	557	557	532	596	500	505	428	476	80	259	148	233
Uttarakhand	43	103	54	121	24	94	19	101	13	13	8	13
Western Region	4185	2973	4058	3021	534	646	646	660	180	390	177	396
Gujarat and Dadra & Nagar Haveli	785	797	805	793	202	223	198	211	30	81	29	91
Maharashtra	3400	2176	3253	2228	324	392	440	418	145	272	143	268
Goa	..	..	..	..	8	31	8	31	5	37	5	37
Southern Region	1513	1082	1488	1153	483	736	519	832	285	610	279	591
Andhra Pradesh	241	234	227	242	199	183	167	209	89	99	75	109
Karnataka	195	300	235	306	109	145	151	174	103	169	89	142
Kerala	144	349	99	382	78	184	69	197	44	119	40	147
Tamil Nadu	933	189	927	213	97	221	132	249	49	208	75	178
Puducherry	..	10	..	10	..	3	..	3	..	15	..	15
All India	8387	7425	8432	7642	2565	3203	2686	3313	1209	2193	1219	2046

Notes States of Andhra Pradesh, Arunachal Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal include respectively, 8 EC & 8 AO, 1 EC & 1 AO, 4EC & 9 AO, 28 EC & 35 AO, 7EC & 13 AO, 17EC & 16 AO, 0 EC & 2 AO, 4 EC & 7 AO, 6 EC & 21 AO, 22 EC & 21 AO, 35 EC & 59 AO, 11 EC & 37 AO, 22 EC & 25 AO, 3 EC & 5 AO, 14EC & 14 AO, 2 EC & 4 AO, 0 EC & 5 AO, where EC indicates extension counters & AO, administrative offices.

Source Rural planning & Credit Department, RBI.

**TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT
CENTRAL CO-OPERATIVE BANKS - 2011 AND 2012 (Concl'd.)**

Region / State / Union Territory	As on March 31							
	Metropolitan				Total			
	2011		2012		2011		2012	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	13	56	15	61	1673	2504	1899	2527
Haryana	..	..	..	..	376	627	427	625
Himachal Pradesh	1	1	1	1	179	394	358	394
Jammu & Kashmir	..	..	..	..	98	163	116	183
Punjab	2	7	2	7	628	815	602	808
Rajasthan	2	15	4	20	373	444	377	455
Delhi	8	33	8	33	9	47	9	48
Chandigarh	..	..	..	..	10	14	10	14
North Eastern Region	..	..	..	..	185	228	215	248
Assam	..	..	..	..	62	68	67	74
Arunachal Pradesh	..	..	..	..	29	33	29	33
Manipur	..	..	..	..	10	10	10	10
Meghalaya	..	..	..	..	33	43	36	46
Nagaland	..	..	..	..	..	22	22	22
Tripura	..	..	..	..	50	39	50	50
Mizoram	..	..	..	..	1	13	1	13
Eastern Region	13	26	9	49	1077	1391	1098	1288
Bihar	1	1	..	..	448	570	456	571
Jharkhand	4	1	1	1	115	99	114	78
Orissa	5	7	8	31	277	358	284	359
Sikkim	..	..	..	..	..	8	10	10
West Bengal	3	17	..	17	237	327	234	241
Andaman & Nicobar Islands	..	..	..	..	..	29	..	29
Central Region	13	58	23	87	2085	2401	2005	2482
Chhattisgarh	..	..	..	..	198	211	134	211
Madhya Pradesh	5	6	5	6	662	607	664	650
Uttar Pradesh	8	52	18	81	1145	1373	1126	1386
Uttarakhand	..	..	..	..	80	210	81	235
Western Region	29	279	29	285	4928	4288	4910	4362
Gujarat and Dadra & Nagar Haveli	5	83	5	85	1022	1184	1037	1180
Maharashtra	24	196	24	200	3893	3036	3860	3114
Goa	..	..	..	..	13	68	13	68
Southern Region	51	187	14	195	2332	2615	2300	2771
Andhra Pradesh	9	32	11	38	538	548	480	598
Karnataka	2	44	2	46	409	658	477	668
Kerala	..	..	..	..	266	652	208	726
Tamil Nadu	40	111	1	111	1119	729	1135	751
Puducherry	..	..	..	..	..	28	..	28
All India	119	606	90	677	12280	13427	12427	13678

Notes States of Andhra Pradesh, Arunachal Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerela, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal include respectively, 8 EC & 8 AO, 1 EC & 1 AO, 4EC & 9 AO, 28 EC & 35 AO, 7EC & 13 AO, 17EC & 16 AO, 0 EC & 2 AO, 4 EC & 7 AO, 6 EC & 21 AO, 22 EC & 21 AO, 35 EC & 59 AO, 11 EC & 37 AO, 22 EC & 25 AO, 3 EC & 5 AO, 14EC & 14 AO, 2 EC & 4 AO, 0 EC & 5 AO, where EC indicates extension counters & AO, administrative offices.

Source Rural planning & Credit Department, RBI.

**TABLE 1.7 : STATE-WISE DISTRIBUTION OF NUMBER OF BRANCHES OF STATE AND DISTRICT
CENTRAL CO-OPERATIVE BANKS - 2010 AND 2011**

Region / State / Union Territory	As on March 31					
	State Co-Operative Banks		District Central Co-Operative Banks		Total	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	299	299	2127	2130	2426	2429
Haryana	13	13	594	594	607	607
Himachal Pradesh	175	175	183	183	358	358
Jammu & Kashmir	25	24	137	137	162	161
Punjab	19	20	806	807	825	827
Rajasthan	13	13	407	409	420	422
Chandigarh	14	14	*	*	14	14
Delhi	40	40	*	*	40	40
North Eastern Region	224	232	*	*	224	232
Assam	68	75	*	*	68	75
Manipur	11	11	*	*	11	11
Meghalaya	41	41	*	*	41	41
Nagaland	21	21	*	*	21	21
Tripura	40	40	*	*	40	40
Arunachal Pradesh	32	32	*	*	32	32
Mizoram	11	12	*	*	11	12
Eastern Region	108	108	994	996	1102	1104
Bihar	16	16	279	279	295	295
Jharkhand	\$	\$	114	114	114	114
Orissa	14	14	320	322	334	336
Sikkim	6	6	*	*	6	6
West Bengal	43	43	281	281	324	324
Andaman & Nicobar	29	29	*	*	29	29
Central Region	69	69	2511	2520	2580	2589
Chhattisgarh	5	5	198	206	203	211
Madhya Pradesh	20	20	807	807	827	827
Uttar Pradesh	29	29	1302	1302	1331	1331
Uttarakhand	15	15	204	205	219	220
Western Region	119	121	4836	4887	4955	5008
Gujarat	1	1	1137	1182	1138	1183
Maharashtra	53	53	3699	3705	3752	3758
Goa	65	67	*	*	65	67
Southern Region	144	158	2564	2585	2708	2743
Andhra Pradesh	24	26	573	569	597	595
Karnataka	31	38	596	608	627	646
Kerala	20	20	664	670	684	690
Tamil Nadu	46	46	731	738	777	784
Puducherry	23	28	*	*	23	28
All-India	963	987	13032	13118	13995	14105

- Notes** 1. * Indicates No District Central Co-operative Banks in the State.
2. \$ State Co-operative banks not started functioning
3. Data for the year 2011 is provisional.
4. Data for the States of Bihar, Manipur, Meghalaya, Tripura and West Bengal is repeated for the year 2011 from previous year.

Source : National Bank for Agriculture and Rural Development.

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2011-12

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commercial Banks							
No. of Reporting Banks	163	163	165	165	164	164	166
I Liabilities to the banking System	1105.90	1110.96	1006.48	1080.09	1052.74	1053.75	1031.49
(a) Demand and time deposits from banks	737.41	735.48	685.20	698.38	692.41	716.65	688.86
(b) Borrowing from banks	297.24	273.40	221.49	276.27	261.57	237.30	243.51
(c) Other demand and time liabilities	71.24	102.07	99.79	105.44	98.75	99.81	99.12
II Liabilities to others in India	56811.15	58171.04	58218.80	58476.37	59880.68	60359.98	60669.46
(a) Aggregate deposits	52079.69	53235.79	53226.26	53481.20	54853.77	55134.66	55348.47
(i) Demand deposits	6417.05	5856.31	5629.50	5504.16	5671.04	5615.35	5607.44
(ii) Time Deposits	45662.64	47379.47	47596.76	47977.04	49182.73	49519.31	49741.03
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1313.41	1317.72	1365.35	1427.31	1522.75	1623.55	1721.94
(c) Other demand and time liabilities	3418.05	3617.54	3627.19	3567.86	3504.16	3601.76	3599.05
III Assets with the banking system	1543.86	1408.84	1385.91	1471.45	1424.93	1464.01	1553.46
Money at call and short notice	166.06	152.24	121.16	189.38	164.36	164.51	184.35
IV Cash in Hand & Balances with RBI	3495.09	3709.53	3728.51	3688.25	3952.32	3979.37	3861.77
V Investment in India	15016.19	15553.15	15824.26	16066.76	16832.04	17021.60	17023.66
(a) Government securities	14971.48	15510.02	15777.88	16020.21	16787.91	16981.35	16983.60
(b) Other approved securities	44.71	43.12	46.37	46.55	44.13	40.25	40.06
VI Bank Credit	39420.83	39254.47	39580.08	40009.24	40113.68	40476.30	40948.25
(a) Loans Cash Credit and Overdrafts	37940.06	37779.02	38094.60	38532.40	38656.01	39042.69	39479.53
(b) Inland Bills Purchased	134.44	130.45	120.58	111.63	107.17	110.77	119.23
(c) Inland Bills Discounted	798.66	797.39	823.61	839.09	835.02	812.69	792.27
(d) Foreign bills purchased	185.83	176.91	185.65	175.75	176.71	174.16	185.53
(e) Foreign bills discounted	361.83	370.69	355.64	350.38	338.78	336.00	371.69

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commercial Banks						
No. of Reporting Banks	166	166	166	166	167	169
I Liabilities to the banking System	1039.09	1069.14	1189.87	1176.21	1176.49	1223.19
(a) Demand and time deposits from banks	693.93	698.09	744.90	739.70	777.91	842.53
(b) Borrowing from banks	245.46	272.22	325.44	334.61	272.42	319.23
(c) Other demand and time liabilities	99.70	98.83	119.53	101.90	126.15	61.43
II Liabilities to others in India	61469.58	61678.16	63610.80	63051.35	63442.62	64889.25
(a) Aggregate deposits	56231.65	56511.94	58325.13	57719.48	58199.15	59090.82
(i) Demand deposits	5678.19	5599.77	6410.03	5955.56	5970.66	6253.30
(ii) Time Deposits	50553.46	50912.17	51915.10	51763.92	52228.50	52837.52
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1731.98	1676.45	1576.39	1833.90	1812.49	2064.54
(c) Other demand and time liabilities	3505.94	3489.77	3709.28	3497.97	3430.98	3733.89
III Assets with the banking system	1517.31	1518.56	1886.52	1753.14	1740.79	1779.12
Money at call and short notice	178.74	194.36	248.64	230.82	210.54	232.78
IV Cash in Hand & Balances with RBI	4095.83	3968.25	3884.66	4054.45	3484.13	3594.00
V Investment in India	17063.77	17121.30	16948.08	16914.39	17456.87	17377.87
(a) Government securities	17023.92	17082.28	16914.84	16883.08	17427.90	17350.18
(b) Other approved securities	39.84	39.02	33.24	31.31	28.98	27.70
VI Bank Credit	41515.51	41886.72	43668.78	43527.29	44090.95	46118.52
(a) Loans Cash Credit and Overdrafts	39988.61	40372.76	42032.81	41962.97	42504.27	44359.77
(b) Inland Bills Purchased	130.32	138.91	159.62	155.68	156.88	163.44
(c) Inland Bills Discounted	804.90	815.21	850.81	824.62	861.59	979.78
(d) Foreign bills purchased	195.27	181.46	215.51	191.05	180.00	211.68
(e) Foreign bills discounted	396.41	378.38	410.03	392.96	388.21	403.85

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2011-12 (Contd.)

		(Amount in ₹ Billion)						
		As on the last reporting Friday of						
Items		Mar	Apr	May	Jun	Jul	Aug	Sep
		2011	2011	2011	2011	2011	2011	2011
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>All Scheduled Co-operative Banks</u>								
No. of Reporting Banks		69	69	69	69	69	69	69
I Liabilities to the banking System		28.40	30.08	28.00	29.40	30.53	30.64	33.28
(a) Demand and time deposits from banks		27.90	28.76	27.59	27.63	28.19	28.27	28.85
(b) Borrowing from banks		0.46	1.26	0.37	1.72	2.29	2.30	4.38
(c) Other demand and time liabilities		0.04	0.06	0.04	0.06	0.05	0.07	0.05
II Liabilities to others in India		1552.46	1584.20	1566.91	1577.65	1606.42	1615.27	1627.90
(a) Aggregate deposits		1471.91	1510.52	1493.93	1501.03	1531.93	1539.84	1555.49
(i) Demand deposits		148.46	145.61	143.66	144.67	146.95	145.16	141.40
(ii) Time Deposits		1323.45	1364.91	1350.27	1356.36	1384.98	1394.69	1414.09
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)		19.47	15.87	19.20	18.34	17.70	16.98	12.19
(c) Other demand and time liabilities		61.09	57.81	53.79	58.28	56.78	58.45	60.23
III Assets with the banking system		214.99	235.28	212.09	216.26	216.85	230.93	225.33
Money at call and short notice		103.31	124.60	114.28	113.73	114.90	118.50	112.72
IV Cash in Hand & Balances with RBI		94.45	100.87	99.30	100.94	103.41	101.12	103.84
V Investment in India		492.91	502.87	507.78	508.74	519.13	518.14	520.44
(a) Government securities		480.68	490.79	493.56	496.66	507.07	506.17	508.62
(b) Other approved securities		12.23	12.08	14.22	12.08	12.07	11.97	11.82
VI Bank Credit		1187.59	1197.73	1221.10	1217.88	1242.58	1261.72	1283.70
(a) Loans Cash Credit and Overdrafts		1167.63	1179.10	1201.19	1197.52	1221.77	1241.07	1263.14
(b) Inland Bills Purchased		5.22	4.52	4.80	5.00	5.77	4.84	4.54
(c) Inland Bills Discounted		11.49	10.97	11.80	12.21	12.17	12.88	13.06
(d) Foreign bills purchased		0.44	0.52	0.35	0.26	0.20	0.30	0.26
(e) Foreign bills discounted		2.82	2.63	2.97	2.89	2.68	2.63	2.70

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	69	69	68	68	68	68
I Liabilities to the banking System	34.68	30.81	31.20	31.07	33.78	32.89
(a) Demand and time deposits from banks	28.78	28.66	29.25	29.67	30.40	31.95
(b) Borrowing from banks	5.85	2.12	1.91	1.34	3.34	0.87
(c) Other demand and time liabilities	0.06	0.03	0.04	0.06	0.04	0.07
II Liabilities to others in India	1648.84	1657.33	1685.10	1714.03	1737.23	1766.55
(a) Aggregate deposits	1576.56	1587.95	1615.12	1640.33	1663.95	1687.11
(i) Demand deposits	142.45	142.88	143.90	142.67	147.19	148.36
(ii) Time Deposits	1434.11	1445.07	1471.22	1497.66	1516.77	1538.76
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	13.53	13.15	12.91	16.47	15.51	18.75
(c) Other demand and time liabilities	58.75	56.24	57.07	57.23	57.77	60.69
III Assets with the banking system	236.68	234.21	230.84	245.53	260.93	261.00
Money at call and short notice	114.99	109.01	106.21	125.14	133.26	124.11
IV Cash in Hand & Balances with RBI	107.37	104.76	108.50	108.06	101.24	92.98
V Investment in India	514.37	522.01	523.63	479.22	531.77	535.00
(a) Government securities	504.69	518.54	520.56	476.56	529.23	532.52
(b) Other approved securities	9.69	3.47	3.07	2.66	2.55	2.48
VI Bank Credit	1309.57	1313.94	1338.60	1365.59	1395.72	1419.31
(a) Loans Cash Credit and Overdrafts	1289.37	1294.80	1319.68	1346.22	1377.60	1400.65
(b) Inland Bills Purchased	4.24	4.19	4.39	4.66	4.82	4.90
(c) Inland Bills Discounted	12.88	11.98	11.42	10.90	9.34	9.86
(d) Foreign bills purchased	0.28	0.28	0.33	0.95	1.25	1.02
(e) Foreign bills discounted	2.80	2.69	2.79	2.86	2.71	2.87

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2011-12 (Contd.)

		(Amount in ₹ Billion)						
		As on the last reporting Friday of						
Items		Mar	Apr	May	Jun	Jul	Aug	Sep
		2011	2011	2011	2011	2011	2011	2011
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks								
No. of Reporting Banks		232	232	234	234	233	233	235
I Liabilities to the banking System		1134.30	1141.03	1034.48	1109.49	1083.27	1084.40	1064.76
(a) Demand and time deposits from banks		765.31	764.24	712.79	726.01	720.61	744.92	717.70
(b) Borrowing from banks		297.70	274.66	221.86	277.98	263.85	239.60	247.89
(c) Other demand and time liabilities		71.28	102.13	99.83	105.50	98.81	99.88	99.17
II Liabilities to others in India		58363.61	59755.24	59785.71	60054.02	61487.10	61975.25	62297.36
(a) Aggregate deposits		53551.60	54746.31	54720.19	54982.23	56385.70	56674.50	56903.96
(i) Demand deposits		6565.51	6001.92	5773.16	5648.83	5817.99	5760.50	5748.84
(ii) Time Deposits		46986.09	48744.38	48947.04	49333.40	50567.71	50914.00	51155.12
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)		1332.88	1333.59	1384.54	1445.65	1540.45	1640.53	1734.13
(c) Other demand and time liabilities		3479.14	3675.34	3680.98	3626.14	3560.95	3660.22	3659.27
III Assets with the banking system		1758.85	1644.13	1598.00	1687.71	1641.78	1694.95	1778.79
Money at call and short notice		269.38	276.84	235.44	303.11	279.26	283.01	297.06
IV Cash in Hand & Balances with RBI		3589.54	3810.40	3827.81	3789.19	4055.73	4080.49	3965.61
V Investment in India		15509.10	16056.01	16332.04	16575.50	17351.17	17539.74	17544.10
(a) Government securities		15452.16	16000.81	16271.44	16516.87	17294.97	17487.51	17492.22
(b) Other approved securities		56.94	55.20	60.60	58.63	56.20	52.22	51.88
VI Bank Credit		40608.42	40452.19	40801.18	41227.12	41356.27	41738.02	42231.96
(a) Loans Cash Credit and Overdrafts		39107.70	38958.12	39295.79	39729.92	39877.77	40283.76	40742.67
(b) Inland Bills Purchased		139.66	134.97	125.38	116.63	112.94	115.61	123.77
(c) Inland Bills Discounted		810.15	808.36	835.41	851.31	847.19	825.57	805.34
(d) Foreign bills purchased		186.27	177.43	186.00	176.01	176.91	174.46	185.79
(e) Foreign bills discounted		364.65	373.31	358.60	353.27	341.46	338.63	374.40

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

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2011-12 (Concl'd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	235	235	234	234	235	237
I Liabilities to the banking System	1073.77	1099.96	1221.07	1207.28	1210.27	1256.08
(a) Demand and time deposits from banks	722.71	726.75	774.15	769.37	808.31	874.48
(b) Borrowing from banks	251.31	274.34	327.35	335.95	275.76	320.10
(c) Other demand and time liabilities	99.76	98.86	119.57	101.96	126.20	61.50
II Liabilities to others in India	63118.41	63335.50	65295.90	64765.38	65179.86	66655.80
(a) Aggregate deposits	57808.21	58099.89	59940.25	59359.81	59863.11	60777.93
(i) Demand deposits	5820.64	5742.65	6553.93	6098.23	6117.84	6401.65
(ii) Time Deposits	51987.57	52357.24	53386.32	53261.58	53745.27	54376.28
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1745.51	1689.59	1589.30	1850.37	1828.00	2083.28
(c) Other demand and time liabilities	3564.69	3546.01	3766.35	3555.20	3488.75	3794.58
III Assets with the banking system	1753.99	1752.77	2117.35	1998.67	2001.72	2040.12
Money at call and short notice	293.73	303.37	354.85	355.96	343.80	356.89
IV Cash in Hand & Balances with RBI	4203.20	4073.01	3993.16	4162.52	3585.37	3686.98
V Investment in India	17578.14	17643.31	17471.71	17393.61	17988.65	17912.87
(a) Government securities	17528.61	17600.82	17435.41	17359.64	17957.12	17882.70
(b) Other approved securities	49.53	42.49	36.31	33.97	31.53	30.18
VI Bank Credit	42825.09	43200.66	45007.38	44892.87	45486.67	47537.83
(a) Loans Cash Credit and Overdrafts	41277.97	41667.56	43352.48	43309.19	43881.87	45760.42
(b) Inland Bills Purchased	134.57	143.10	164.01	160.34	161.70	168.34
(c) Inland Bills Discounted	817.79	827.19	862.24	835.52	870.93	989.64
(d) Foreign bills purchased	195.55	181.74	215.84	192.00	181.26	212.71
(e) Foreign bills discounted	399.21	381.07	412.82	395.82	390.92	406.72

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>SBI and its Associates</u>							
No. of Reporting Banks	6	6	6	6	6	6	6
I Liabilities to the banking System	144.81	194.73	172.14	188.88	173.81	173.17	164.25
(a) Demand and time deposits from banks	97.21	113.61	95.69	97.23	95.08	90.54	86.78
(b) Borrowing from banks	2.71	3.20	0.05	10.55	3.01	6.65	1.15
(c) Other demand and time liabilities	44.90	77.91	76.40	81.10	75.72	75.98	76.33
II Liabilities to others in India	12700.38	12988.50	12919.40	12878.59	13315.58	13314.47	13291.85
(a) Aggregate deposits	11646.66	11782.79	11802.86	11815.64	12312.97	12292.30	12258.57
(i) Demand deposits	1420.44	1125.13	1043.53	1023.35	1027.70	995.81	957.62
(ii) Time Deposits	10226.22	10657.66	10759.33	10792.29	11285.28	11296.49	11300.95
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	14.13	14.37	28.07	36.98	28.80	30.96	32.82
(c) Other demand and time liabilities	1039.59	1191.34	1088.47	1025.96	973.81	991.22	1000.46
III Assets with the banking system	224.15	310.62	304.65	310.33	324.63	351.84	357.71
Money at call and short notice	19.29	18.51	10.93	4.00	13.40	9.50	11.35
IV Cash in Hand	83.26	79.30	86.07	89.85	94.06	93.84	98.25
V Investment in India	3213.73	3357.42	3296.99	3332.55	3542.01	3580.24	3470.10
(a) Government securities	3208.17	3351.88	3291.45	3327.00	3536.47	3575.61	3465.65
(b) Other approved securities	5.57	5.55	5.55	5.54	5.54	4.63	4.45
VI Bank Credit	8818.82	8813.78	8951.10	8981.69	8969.02	9049.93	9158.44
(a) Loans Cash Credit and Overdrafts	8430.65	8420.03	8557.65	8586.92	8553.17	8630.04	8715.74
(b) Inland Bills Purchased	26.42	24.86	22.30	19.22	15.36	15.37	19.05
(c) Inland Bills Discounted	286.59	293.10	296.68	302.91	329.38	329.93	334.88
(d) Foreign bills purchased	8.69	8.65	9.17	9.40	9.22	9.21	10.47
(e) Foreign bills discounted	66.47	67.14	65.30	63.24	61.90	65.39	78.30

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12(Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>SBI and its Associates</u>						
No. of Reporting Banks	6	6	6	6	6	6
I Liabilities to the banking System	174.15	167.69	201.71	173.68	192.92	150.53
(a) Demand and time deposits from banks	91.30	88.40	93.11	86.47	81.81	95.52
(b) Borrowing from banks	6.25	2.65	14.00	10.45	10.90	18.65
(c) Other demand and time liabilities	76.60	76.64	94.60	76.75	100.21	36.36
II Liabilities to others in India	13434.15	13497.29	13720.66	13827.51	13774.53	14099.92
(a) Aggregate deposits	12447.02	12522.78	12738.56	12962.28	12881.89	13136.95
(i) Demand deposits	1011.88	983.53	1039.56	1032.45	950.88	1020.40
(ii) Time Deposits	11435.14	11539.25	11699.00	11929.84	11931.01	12116.55
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	31.75	32.34	35.60	32.80	30.01	28.15
(c) Other demand and time liabilities	955.38	942.17	946.51	832.43	862.63	934.82
III Assets with the banking system	365.82	364.32	380.13	368.28	358.07	193.86
Money at call and short notice	16.25	15.75	34.50	29.30	26.25	21.69
IV Cash in Hand	102.34	104.04	104.54	103.59	105.92	101.50
V Investment in India	3451.99	3503.05	3398.97	3461.12	3451.89	3445.90
(a) Government securities	3447.60	3498.70	3396.50	3459.57	3450.75	3445.69
(b) Other approved securities	4.39	4.35	2.47	1.55	1.13	0.22
VI Bank Credit	9260.05	9390.25	9817.21	9827.92	9983.54	10214.79
(a) Loans Cash Credit and Overdrafts	8800.22	8912.08	9299.84	9298.44	9442.56	9640.61
(b) Inland Bills Purchased	20.71	23.91	25.83	27.35	26.48	29.71
(c) Inland Bills Discounted	348.24	358.86	382.21	388.30	405.73	435.25
(d) Foreign bills purchased	10.35	10.58	11.85	13.56	12.91	12.01
(e) Foreign bills discounted	80.53	84.82	97.48	100.28	95.86	97.21

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Nationalised Banks \$</u>							
No. of Reporting Banks	20	20	20	20	20	20	20
I Liabilities to the banking System	589.33	550.40	534.71	550.65	545.80	559.36	539.94
(a) Demand and time deposits from banks	473.84	449.46	434.58	447.37	450.14	470.36	453.35
(b) Borrowing from banks	99.67	85.05	84.72	88.13	80.02	73.03	70.85
(c) Other demand and time liabilities	15.82	15.88	15.41	15.15	15.64	15.97	15.74
II Liabilities to others in India	29058.61	30019.98	30004.71	30269.41	30666.88	30809.51	30950.69
(a) Aggregate deposits	27078.17	27982.19	27940.71	28152.08	28529.05	28646.74	28730.08
(i) Demand deposits	2357.96	2157.38	2070.80	2038.90	2126.67	2103.84	2096.74
(ii) Time Deposits	24720.21	25824.81	25869.91	26113.18	26402.38	26542.90	26633.35
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	593.43	635.02	592.48	604.03	639.11	665.12	684.17
(c) Other demand and time liabilities	1387.01	1402.77	1471.51	1513.30	1498.71	1497.65	1536.44
III Assets with the banking system	435.26	341.69	300.84	355.36	344.64	369.20	404.63
Money at call and short notice	65.76	60.92	37.20	102.95	77.35	89.17	100.20
IV Cash in Hand	103.75	107.27	116.39	119.16	123.17	121.21	123.26
V Investment in India	7567.30	7899.80	7971.24	8103.92	8530.35	8558.95	8627.26
(a) Government securities	7541.40	7874.05	7945.50	8078.11	8506.34	8537.34	8606.09
(b) Other approved securities	25.91	25.74	25.73	25.81	24.00	21.62	21.17
VI Bank Credit	20385.26	20330.60	20449.69	20634.97	20615.84	20734.19	20844.60
(a) Loans Cash Credit and Overdrafts	19789.30	19735.29	19860.06	20066.99	20084.02	20221.04	20322.70
(b) Inland Bills Purchased	75.06	75.54	71.82	67.18	62.93	62.99	63.48
(c) Inland Bills Discounted	244.63	249.69	247.45	234.82	205.51	186.48	185.86
(d) Foreign bills purchased	111.82	106.92	106.83	105.30	101.91	101.90	107.63
(e) Foreign bills discounted	164.45	163.16	163.54	160.69	161.47	161.79	164.93

Notes : \$ Includes IDBI Bank Ltd.**Source :** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Nationalised Banks \$</u>						
No. of Reporting Banks	20	20	20	20	20	20
I Liabilities to the banking System	541.70	521.49	550.77	577.28	614.21	648.64
(a) Demand and time deposits from banks	454.47	447.44	480.29	490.11	526.94	559.56
(b) Borrowing from banks	71.98	58.64	55.29	71.50	71.29	73.27
(c) Other demand and time liabilities	15.24	15.41	15.19	15.66	15.98	15.81
II Liabilities to others in India	31274.24	31415.93	32659.34	32236.26	32573.88	33305.31
(a) Aggregate deposits	29160.94	29260.53	30431.60	30075.72	30448.81	31015.28
(i) Demand deposits	2145.53	2129.24	2453.14	2229.20	2241.39	2347.15
(ii) Time Deposits	27015.41	27131.28	27978.47	27846.53	28207.42	28668.14
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	680.68	652.46	621.50	615.19	651.97	730.45
(c) Other demand and time liabilities	1432.62	1502.95	1606.23	1545.35	1473.10	1559.58
III Assets with the banking system	386.45	419.24	544.81	504.61	498.50	503.87
Money at call and short notice	81.05	109.40	113.28	126.78	104.98	113.80
IV Cash in Hand	130.70	132.30	124.72	127.83	126.89	122.78
V Investment in India	8676.94	8617.60	8636.44	8551.13	8954.32	8776.12
(a) Government securities	8656.04	8596.79	8620.11	8535.76	8939.85	8764.65
(b) Other approved securities	20.90	20.81	16.33	15.37	14.47	11.47
VI Bank Credit	21097.52	21274.84	22311.42	22175.34	22471.76	23728.93
(a) Loans Cash Credit and Overdrafts	20576.67	20761.53	21732.64	21620.62	21913.76	23098.07
(b) Inland Bills Purchased	68.23	68.77	87.03	85.58	88.77	93.95
(c) Inland Bills Discounted	169.96	166.97	190.42	175.83	182.26	242.89
(d) Foreign bills purchased	110.83	108.72	122.39	118.49	112.86	114.03
(e) Foreign bills discounted	171.83	168.85	178.94	174.82	174.10	180.00

Notes : \$ Includes IDBI Bank Ltd.**Source :** Form 'A' / 'B' Return under Section 42(2) of RBI Act, 1934, Department of Statistics and Information Management, RBI.

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Old Private Sector Banks							
No. of Reporting Banks	14	14	14	14	13	13	13
I Liabilities to the banking System	20.08	27.62	24.97	24.56	38.62	39.10	25.66
(a) Demand and time deposits from banks	15.14	8.66	15.44	16.58	15.74	18.67	15.62
(b) Borrowing from banks	3.48	17.47	7.98	6.45	21.29	18.75	8.58
(c) Other demand and time liabilities	1.46	1.48	1.55	1.53	1.59	1.68	1.46
II Liabilities to others in India	2587.54	2585.77	2594.78	2636.15	2707.60	2757.59	2832.77
(a) Aggregate deposits	2463.34	2452.03	2469.58	2500.34	2569.41	2615.05	2685.57
(i) Demand deposits	254.66	235.11	234.04	234.10	233.54	233.24	230.64
(ii) Time Deposits	2208.68	2216.92	2235.54	2266.24	2335.87	2381.81	2454.93
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	36.32	40.11	45.18	51.21	55.81	61.39	62.19
(c) Other demand and time liabilities	87.88	93.63	80.01	84.60	82.38	81.15	85.01
III Assets with the banking system	39.65	25.06	24.55	35.66	30.49	34.58	43.10
Money at call and short notice	5.30	1.75	0.00	4.50	7.67	2.35	12.15
IV Cash in Hand	20.36	20.83	24.65	23.32	23.57	24.14	25.66
V Investment in India	648.09	658.12	668.98	685.23	711.10	719.24	728.51
(a) Government securities	647.57	657.62	668.48	684.72	710.60	718.75	728.04
(b) Other approved securities	0.52	0.50	0.50	0.50	0.50	0.49	0.47
VI Bank Credit	1833.64	1823.90	1830.12	1863.91	1895.44	1910.56	1962.07
(a) Loans Cash Credit and Overdrafts	1741.67	1734.51	1741.96	1779.46	1806.35	1819.89	1870.17
(b) Inland Bills Purchased	17.76	15.24	12.42	10.69	15.06	16.86	19.24
(c) Inland Bills Discounted	50.52	51.05	53.17	51.38	51.19	48.90	46.20
(d) Foreign bills purchased	12.91	12.36	11.74	11.23	11.91	13.81	13.10
(e) Foreign bills discounted	10.79	10.74	10.84	11.15	10.93	11.10	13.35

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Old Private Sector Banks</u>						
No. of Reporting Banks	13	13	13	13	13	13
I Liabilities to the banking System	26.16	27.77	32.57	33.15	28.80	30.33
(a) Demand and time deposits from banks	19.79	19.15	21.63	19.92	22.62	24.65
(b) Borrowing from banks	4.89	7.00	9.36	11.63	4.13	3.16
(c) Other demand and time liabilities	1.48	1.62	1.58	1.60	2.04	2.53
II Liabilities to others in India	2873.25	2899.53	2948.91	2949.98	2952.75	3049.90
(a) Aggregate deposits	2727.18	2752.21	2788.97	2794.64	2793.84	2868.49
(i) Demand deposits	232.42	232.78	249.42	246.24	246.29	247.27
(ii) Time Deposits	2494.76	2519.43	2539.55	2548.40	2547.55	2621.23
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	68.05	66.16	73.90	64.94	67.54	86.68
(c) Other demand and time liabilities	78.02	81.17	86.05	90.40	91.37	94.72
III Assets with the banking system	26.04	28.92	39.39	34.87	34.38	32.19
Money at call and short notice	1.45	4.50	6.05	5.45	4.46	9.80
IV Cash in Hand	27.20	25.03	25.69	25.07	24.94	23.27
V Investment in India	742.69	753.61	746.26	750.84	788.13	779.23
(a) Government securities	742.23	753.14	745.87	750.51	787.93	779.05
(b) Other approved securities	0.47	0.47	0.39	0.34	0.20	0.18
VI Bank Credit	1990.05	2018.11	2092.85	2093.06	2112.81	2228.73
(a) Loans Cash Credit and Overdrafts	1894.96	1919.13	1992.45	1997.36	2016.29	2125.59
(b) Inland Bills Purchased	22.78	26.25	28.86	26.53	27.16	25.64
(c) Inland Bills Discounted	45.38	45.53	44.35	42.74	43.28	51.87
(d) Foreign bills purchased	13.65	13.88	14.20	14.31	14.00	12.98
(e) Foreign bills discounted	13.28	13.32	12.99	12.12	12.09	12.66

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(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	200.36	200.84	160.68	167.33	177.54	186.37	204.38
(a) Demand and time deposits from banks	117.34	116.40	104.00	103.26	110.39	115.44	108.32
(b) Borrowing from banks	79.64	81.52	53.53	60.74	64.41	68.03	93.05
(c) Other demand and time liabilities	3.38	2.93	3.15	3.32	2.73	2.89	3.01
II Liabilities to others in India	7869.40	7920.32	8051.47	8065.60	8382.11	8477.84	8512.44
(a) Aggregate deposits	6898.72	6925.36	6993.07	7030.38	7325.60	7397.55	7431.14
(i) Demand deposits	1236.93	1117.69	1112.72	1094.50	1145.72	1140.40	1160.90
(ii) Time Deposits	5661.80	5807.67	5880.34	5935.88	6179.88	6257.14	6270.25
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	407.85	413.17	444.21	451.32	477.15	485.04	499.53
(c) Other demand and time liabilities	562.83	581.79	614.19	583.90	579.37	595.26	581.78
III Assets with the banking system	115.74	51.04	78.22	79.86	60.12	71.29	99.08
Money at call and short notice	22.61	8.96	15.10	23.63	10.54	12.29	14.34
IV Cash in Hand	71.50	78.07	85.06	82.35	89.82	93.20	90.05
V Investment in India	2057.65	2091.87	2242.77	2249.86	2326.69	2400.30	2411.86
(a) Government securities	2057.27	2091.50	2242.40	2249.49	2326.32	2399.96	2411.54
(b) Other approved securities	0.38	0.37	0.37	0.37	0.37	0.35	0.32
VI Bank Credit	5457.89	5383.32	5385.75	5504.03	5577.28	5673.15	5746.97
(a) Loans Cash Credit and Overdrafts	5282.16	5214.06	5214.65	5322.36	5396.54	5493.78	5586.78
(b) Inland Bills Purchased	6.91	7.38	7.11	8.00	8.70	7.71	7.12
(c) Inland Bills Discounted	145.69	133.37	137.01	146.84	142.31	140.39	119.80
(d) Foreign bills purchased	6.35	6.73	6.82	6.69	6.82	7.35	7.70
(e) Foreign bills discounted	16.76	21.78	20.15	20.15	22.91	23.91	25.57

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>New Private Sector Banks</u>						
No. of Reporting Banks	7	7	7	7	7	7
I Liabilities to the banking System	202.28	243.17	228.55	234.76	199.67	227.00
(a) Demand and time deposits from banks	106.20	117.45	126.60	113.39	117.71	120.08
(b) Borrowing from banks	93.43	122.98	98.81	118.71	79.06	103.68
(c) Other demand and time liabilities	2.65	2.74	3.14	2.66	2.90	3.23
II Liabilities to others in India	8741.13	8733.24	9242.87	8997.16	9069.41	9256.18
(a) Aggregate deposits	7636.68	7659.06	8080.86	7559.80	7694.84	7674.35
(i) Demand deposits	1174.52	1123.25	1551.70	1295.68	1337.05	1441.99
(ii) Time Deposits	6462.16	6535.81	6529.16	6264.12	6357.78	6232.36
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	512.65	501.00	526.02	807.86	750.32	879.60
(c) Other demand and time liabilities	591.80	573.17	635.99	629.50	624.25	702.24
III Assets with the banking system	109.17	90.35	200.10	135.07	134.81	179.15
Money at call and short notice	19.42	8.33	35.84	6.75	17.14	28.03
IV Cash in Hand	108.68	99.19	99.59	92.05	86.54	89.63
V Investment in India	2429.91	2422.52	2455.11	2417.98	2484.80	2600.46
(a) Government securities	2429.61	2422.22	2454.89	2417.86	2484.73	2600.46
(b) Other approved securities	0.30	0.30	0.23	0.12	0.07	0.01
VI Bank Credit	5855.89	5904.18	6073.80	6107.02	6207.24	6513.62
(a) Loans Cash Credit and Overdrafts	5679.70	5726.99	5899.91	5920.78	6008.64	6295.73
(b) Inland Bills Purchased	6.84	7.04	4.71	4.21	4.21	4.42
(c) Inland Bills Discounted	135.87	138.20	128.83	142.79	156.85	177.14
(d) Foreign bills purchased	8.67	9.01	10.84	9.65	10.11	10.27
(e) Foreign bills discounted	24.81	22.93	29.51	29.58	27.43	26.05

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Foreign Banks							
No. of Reporting Banks	34	34	36	36	36	36	38
I Liabilities to the banking System	122.45	94.26	84.45	119.00	86.80	65.09	69.01
(a) Demand and time deposits from banks	25.26	27.64	27.54	25.09	14.34	14.07	18.09
(b) Borrowing from banks	91.68	63.00	53.64	89.62	69.45	47.83	48.61
(c) Other demand and time liabilities	5.51	3.62	3.27	4.29	3.01	3.19	2.31
II Liabilities to others in India	2984.59	3027.41	3031.30	3003.76	3158.09	3336.83	3399.54
(a) Aggregate deposits	2425.78	2506.46	2445.12	2403.15	2508.16	2565.47	2607.28
(i) Demand deposits	810.43	879.99	833.79	781.49	809.31	814.87	833.40
(ii) Time Deposits	1615.35	1626.47	1611.33	1621.66	1698.85	1750.60	1773.88
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	261.60	215.02	255.34	283.70	321.70	380.76	442.62
(c) Other demand and time liabilities	297.22	305.94	330.84	316.91	328.23	390.60	349.65
III Assets with the banking system	313.81	256.18	265.72	277.25	249.74	235.99	251.88
Money at call and short notice	13.28	19.62	16.19	12.11	15.88	13.07	12.85
IV Cash in Hand	7.88	8.01	8.66	8.75	7.27	6.86	6.76
V Investment in India	1074.48	1089.00	1181.94	1233.14	1257.44	1294.59	1314.43
(a) Government securities	1074.45	1088.96	1181.90	1233.10	1257.39	1294.55	1314.40
(b) Other approved securities	0.03	0.03	0.03	0.03	0.04	0.04	0.03
VI Bank Credit	1978.97	1954.71	2016.37	2068.24	2072.00	2107.81	2210.52
(a) Loans Cash Credit and Overdrafts	1750.84	1727.52	1773.81	1820.54	1832.20	1877.59	1958.75
(b) Inland Bills Purchased	7.57	6.98	6.45	6.35	4.80	7.64	10.16
(c) Inland Bills Discounted	71.14	70.10	89.21	103.07	106.57	106.88	105.45
(d) Foreign bills purchased	46.06	42.25	51.09	43.14	46.85	41.90	46.63
(e) Foreign bills discounted	103.36	107.86	95.81	95.14	81.57	73.81	89.54

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks						
No. of Reporting Banks	38	38	38	38	39	41
I Liabilities to the banking System	67.62	81.72	147.90	128.88	112.25	131.82
(a) Demand and time deposits from banks	16.29	19.34	16.72	22.93	22.48	35.22
(b) Borrowing from banks	48.01	59.97	126.17	100.84	84.98	93.13
(c) Other demand and time liabilities	3.32	2.40	5.01	5.11	4.79	3.48
II Liabilities to others in India	3452.11	3435.99	3297.19	3292.76	3313.30	3390.46
(a) Aggregate deposits	2613.75	2671.02	2593.16	2629.43	2672.06	2661.82
(i) Demand deposits	787.75	811.72	784.79	826.65	855.97	851.71
(ii) Time Deposits	1826.00	1859.30	1808.37	1802.78	1816.10	1810.11
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	437.94	422.83	318.35	312.46	312.52	338.06
(c) Other demand and time liabilities	400.42	342.14	385.68	350.87	328.72	390.58
III Assets with the banking system	231.60	222.42	302.55	296.49	311.47	401.21
Money at call and short notice	20.07	16.92	17.27	19.16	13.01	12.09
IV Cash in Hand	7.65	7.65	6.78	7.02	6.44	5.91
V Investment in India	1289.17	1352.72	1235.68	1251.63	1294.34	1288.56
(a) Government securities	1289.14	1352.69	1235.67	1251.61	1294.32	1288.54
(b) Other approved securities	0.03	0.03	0.02	0.02	0.02	0.02
VI Bank Credit	2258.29	2247.84	2297.32	2240.65	2220.04	2321.16
(a) Loans Cash Credit and Overdrafts	1983.69	2001.89	2032.35	2043.29	2027.97	2088.96
(b) Inland Bills Purchased	11.57	12.73	12.80	11.68	9.92	9.40
(c) Inland Bills Discounted	105.32	105.50	104.83	74.47	73.30	72.46
(d) Foreign bills purchased	51.77	39.27	56.23	35.05	30.13	62.40
(e) Foreign bills discounted	105.95	88.44	91.12	76.16	78.72	87.93

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Regional Rural Banks</u>							
No. of Reporting Banks	82	82	82	82	82	82	82
I Liabilities to the banking System	28.87	43.11	29.53	29.66	30.18	30.66	28.24
(a) Demand and time deposits from banks	8.62	19.69	7.94	8.85	6.72	7.57	6.70
(b) Borrowing from banks	20.07	23.17	21.58	20.78	23.39	23.00	21.27
(c) Other demand and time liabilities	0.18	0.25	0.01	0.04	0.06	0.10	0.27
II Liabilities to others in India	1610.61	1629.07	1617.14	1622.86	1650.42	1663.73	1682.17
(a) Aggregate deposits	1567.02	1586.95	1574.92	1579.60	1608.58	1617.56	1635.83
(i) Demand deposits	336.63	341.02	334.61	331.83	328.10	327.17	328.14
(ii) Time Deposits	1230.39	1245.93	1240.31	1247.78	1280.48	1290.38	1307.69
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.08	0.04	0.05	0.06	0.18	0.28	0.61
(c) Other demand and time liabilities	43.52	42.07	42.17	43.19	41.66	45.89	45.72
III Assets with the banking system	415.24	424.26	411.93	412.99	415.31	401.11	397.06
Money at call and short notice	39.82	42.49	41.74	42.19	39.51	38.13	33.46
IV Cash in Hand	16.71	16.14	16.69	16.87	16.23	16.00	16.14
V Investment in India	454.93	456.93	462.34	462.08	464.45	468.28	471.50
(a) Government securities	442.62	446.01	448.15	447.79	450.78	455.15	457.88
(b) Other approved securities	12.31	10.92	14.18	14.29	13.67	13.13	13.62
VI Bank Credit	946.25	948.15	947.05	956.41	984.09	1000.65	1025.66
(a) Loans Cash Credit and Overdrafts	945.45	947.61	946.48	956.13	983.72	1000.35	1025.39
(b) Inland Bills Purchased	0.71	0.45	0.48	0.20	0.32	0.20	0.18
(c) Inland Bills Discounted	0.09	0.10	0.09	0.08	0.06	0.10	0.09
(d) Foreign bills purchased	-	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
Regional Rural Banks						
No. of Reporting Banks	82	82	82	82	82	82
I Liabilities to the banking System	27.17	27.31	28.37	28.47	28.65	34.86
(a) Demand and time deposits from banks	5.86	6.32	6.55	6.88	6.34	7.51
(b) Borrowing from banks	20.90	20.98	21.81	21.47	22.05	27.33
(c) Other demand and time liabilities	0.41	0.01	0.01	0.12	0.25	0.02
II Liabilities to others in India	1694.71	1696.18	1741.83	1747.68	1758.76	1787.48
(a) Aggregate deposits	1646.08	1646.34	1691.99	1697.61	1707.72	1733.93
(i) Demand deposits	326.09	319.24	331.43	325.34	339.08	344.79
(ii) Time Deposits	1319.99	1327.10	1360.56	1372.27	1368.64	1389.14
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	0.92	1.66	1.02	0.66	0.13	1.60
(c) Other demand and time liabilities	47.71	48.18	48.82	49.41	50.92	51.95
III Assets with the banking system	398.24	393.31	419.54	413.82	403.56	468.84
Money at call and short notice	40.50	39.46	41.70	43.38	44.69	47.38
IV Cash in Hand	14.98	16.11	17.24	15.25	16.19	18.20
V Investment in India	473.07	471.81	475.62	481.69	483.40	487.59
(a) Government securities	459.31	458.75	461.82	467.77	470.32	471.79
(b) Other approved securities	13.76	13.07	13.80	13.92	13.09	15.80
VI Bank Credit	1053.71	1051.50	1076.18	1083.30	1095.56	1111.29
(a) Loans Cash Credit and Overdrafts	1053.37	1051.14	1075.62	1082.48	1095.05	1110.82
(b) Inland Bills Purchased	0.20	0.21	0.38	0.33	0.34	0.31
(c) Inland Bills Discounted	0.14	0.15	0.18	0.49	0.16	0.16
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Scheduled State Co-op. Banks</u>							
No. of Reporting Banks	16	16	16	16	16	16	16
I Liabilities to the banking System	0.01	-	-	0.19	0.56	0.52	1.68
(a) Demand and time deposits from banks	-	-	-	-	-	-	-
(b) Borrowing from banks	0.01	-	-	0.19	0.56	0.52	1.68
(c) Other demand and time liabilities	-	-	-	-	-	-	-
II Liabilities to others in India	633.79	644.83	619.14	615.10	619.22	619.35	621.71
(a) Aggregate deposits	593.85	613.90	588.18	581.31	585.42	585.99	593.74
(i) Demand deposits	45.08	42.53	41.82	42.01	41.58	40.92	38.94
(ii) Time Deposits	548.77	571.37	546.36	539.30	543.84	545.07	554.80
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	8.52	3.66	7.21	10.16	8.68	7.31	2.75
(c) Other demand and time liabilities	31.42	27.27	23.75	23.63	25.12	26.05	25.21
III Assets with the banking system	146.11	166.05	142.75	140.27	140.65	151.78	150.49
Money at call and short notice	98.66	120.15	110.68	110.69	109.97	112.32	107.36
IV Cash in Hand	0.93	0.83	0.98	0.99	1.17	0.96	1.14
V Investment in India	213.29	222.21	223.34	220.23	220.49	215.51	215.66
(a) Government securities	203.65	212.73	213.86	210.75	211.00	206.15	206.38
(b) Other approved securities	9.63	9.48	9.48	9.48	9.48	9.35	9.28
VI Bank Credit	586.98	586.28	602.56	594.22	610.87	621.52	632.48
(a) Loans Cash Credit and Overdrafts	586.87	586.11	602.43	594.16	610.83	621.38	632.41
(b) Inland Bills Purchased	0.09	0.14	0.10	0.06	0.04	0.05	0.03
(c) Inland Bills Discounted	-	-	-	-	-	-	-
(d) Foreign bills purchased	0.01	0.02	0.02	-	-	0.09	0.04
(e) Foreign bills discounted	-	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Scheduled State Co-op. Banks</u>						
No. of Reporting Banks	16	16	16	16	16	16
I Liabilities to the banking System	2.76	-	-	-	-	-
(a) Demand and time deposits from banks	-	-	-	-	-	-
(b) Borrowing from banks	2.76	-	-	-	-	-
(c) Other demand and time liabilities	-	-	-	-	-	-
II Liabilities to others in India	629.74	630.57	640.91	655.73	660.80	677.60
(a) Aggregate deposits	599.14	602.64	613.97	624.93	631.11	640.22
(i) Demand deposits	38.60	39.97	42.60	41.94	44.45	44.68
(ii) Time Deposits	560.55	562.66	571.38	582.99	586.66	595.54
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	2.87	2.82	2.06	5.22	4.24	9.76
(c) Other demand and time liabilities	27.72	25.11	24.88	25.58	25.45	27.63
III Assets with the banking system	166.61	160.69	159.14	173.91	180.33	176.70
Money at call and short notice	110.64	104.39	103.62	120.12	126.40	117.72
IV Cash in Hand	1.09	1.10	1.04	0.99	1.04	0.96
V Investment in India	208.43	208.57	207.98	208.33	208.75	209.41
(a) Government securities	207.64	207.78	207.24	207.82	208.45	209.17
(b) Other approved securities	0.79	0.79	0.75	0.51	0.30	0.24
VI Bank Credit	643.30	641.07	648.48	664.60	685.24	694.16
(a) Loans Cash Credit and Overdrafts	643.20	640.95	648.32	664.45	685.11	694.05
(b) Inland Bills Purchased	0.03	0.02	0.04	0.04	0.03	0.03
(c) Inland Bills Discounted	-	-	-	-	-	-
(d) Foreign bills purchased	0.07	0.10	0.12	0.11	0.10	0.08
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Contd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of						
	Mar	Apr	May	Jun	Jul	Aug	Sep
	2011	2011	2011	2011	2011	2011	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Scheduled Urban Co-operative Banks</u>							
No. of Reporting Banks	53	53	53	53	53	53	53
I Liabilities to the banking System	28.39	30.07	28.00	29.21	29.97	30.12	31.60
(a) Demand and time deposits from banks	27.90	28.76	27.59	27.63	28.19	28.27	28.85
(b) Borrowing from banks	0.45	1.26	0.36	1.53	1.72	1.78	2.70
(c) Other demand and time liabilities	0.04	0.06	0.04	0.06	0.05	0.07	0.05
II Liabilities to others in India	918.67	939.37	947.77	962.55	987.20	995.92	1006.19
(a) Aggregate deposits	878.06	896.62	905.74	919.72	946.51	953.85	961.75
(i) Demand deposits	103.38	103.08	101.83	102.66	105.37	104.23	102.47
(ii) Time Deposits	774.68	793.54	803.91	817.06	841.14	849.62	859.28
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.95	12.21	11.99	8.18	9.02	9.67	9.43
(c) Other demand and time liabilities	29.67	30.54	30.04	34.64	31.67	32.41	35.01
III Assets with the banking system	68.88	69.23	69.34	76.00	76.20	79.15	74.84
Money at call and short notice	4.65	4.45	3.60	3.04	4.93	6.17	5.35
IV Cash in Hand	6.71	6.77	7.78	7.52	7.95	7.87	7.99
V Investment in India	279.62	280.65	284.44	288.50	298.65	302.63	304.79
(a) Government securities	277.03	278.06	279.70	285.91	296.06	300.01	302.24
(b) Other approved securities	2.59	2.59	4.74	2.59	2.58	2.62	2.55
VI Bank Credit	600.62	611.45	618.54	623.66	631.71	640.20	651.22
(a) Loans Cash Credit and Overdrafts	580.76	592.99	598.75	603.36	610.94	619.70	630.73
(b) Inland Bills Purchased	5.13	4.37	4.70	4.94	5.73	4.79	4.51
(c) Inland Bills Discounted	11.49	10.97	11.80	12.21	12.17	12.88	13.06
(d) Foreign bills purchased	0.42	0.49	0.32	0.26	0.20	0.20	0.22
(e) Foreign bills discounted	2.82	2.63	2.97	2.89	2.68	2.63	2.70

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

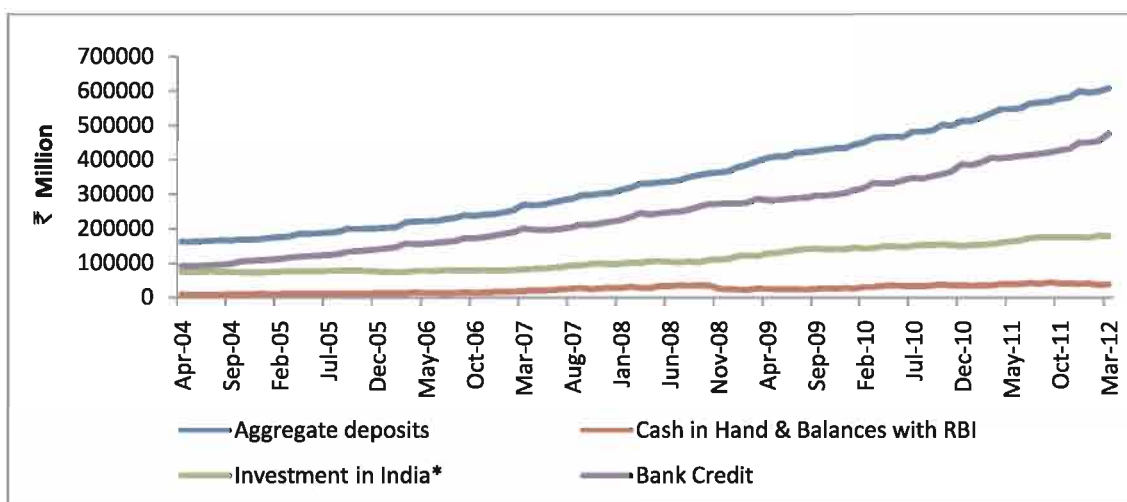
TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2011-12 (Concl'd.)

(Amount in ₹ Billion)

Items	As on the last reporting Friday of					
	Oct	Nov	Dec	Jan	Feb	Mar
	2011	2011	2011	2012	2012	2012
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Scheduled Urban Co-operative Banks</u>						
No. of Reporting Banks	53	53	52	52	52	52
I Liabilities to the banking System	31.92	30.81	31.20	31.06	33.78	32.89
(a) Demand and time deposits from banks	28.78	28.66	29.25	29.67	30.40	31.95
(b) Borrowing from banks	3.09	2.12	1.91	1.34	3.34	0.87
(c) Other demand and time liabilities	0.06	0.03	0.04	0.06	0.04	0.07
II Liabilities to others in India	1019.10	1026.76	1044.19	1058.30	1076.43	1088.95
(a) Aggregate deposits	977.42	985.31	1001.15	1015.39	1032.84	1046.89
(i) Demand deposits	103.86	102.91	101.31	100.73	102.74	103.68
(ii) Time Deposits	873.56	882.40	899.84	914.66	930.10	943.21
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	10.65	10.32	10.85	11.25	11.27	8.99
(c) Other demand and time liabilities	31.03	31.13	32.19	31.66	32.32	33.07
III Assets with the banking system	70.07	73.52	71.69	71.62	80.60	84.30
Money at call and short notice	4.36	4.61	2.59	5.02	6.86	6.39
IV Cash in Hand	11.05	8.64	8.01	8.20	8.52	7.44
V Investment in India	305.95	313.43	315.65	270.89	323.02	325.59
(a) Government securities	297.05	310.76	313.32	268.74	320.78	323.35
(b) Other approved securities	8.90	2.68	2.32	2.15	2.24	2.24
VI Bank Credit	666.27	672.87	690.13	700.98	710.48	725.14
(a) Loans Cash Credit and Overdrafts	646.17	653.85	671.36	681.78	692.49	706.60
(b) Inland Bills Purchased	4.21	4.17	4.35	4.62	4.79	4.87
(c) Inland Bills Discounted	12.88	11.98	11.42	10.90	9.34	9.86
(d) Foreign bills purchased	0.21	0.18	0.20	0.83	1.16	0.94
(e) Foreign bills discounted	2.80	2.69	2.79	2.86	2.71	2.87

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

GRAPH - 2
SCHEDULED COMMERCIAL BANKS' BUSINESS IN INDIA 2004-05 TO 2011-12
 (As on the last reporting Friday of Month)



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

**TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2011 AND 2012**

Region / State / Union Territory	As on March 31									
	Deposits						Credit			
	No. of reporting offices	Amount (in ₹ Billion)	Per cent share in total deposits	Amount (in ₹ Billion)	Per cent share in total deposits	Amount (in ₹ Billion)	Per cent share in total Credit	Amount (in ₹ Billion)	Per cent share in total Credit	
	2011	2012	2011	2012	2011	2012	2011	2012		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	15599	16926	11642.63	21.5	12874.61	20.9	9628.08	23.6	11601.19	24.1
Chandigarh	281	296	381.34	0.7	399.96	0.6	493.08	1.2	454.47	0.9
Delhi	2491	2665	6409.93	11.8	6863.38	11.1	5582.91	13.7	6542.65	13.6
Haryana	2623	2882	1297.21	2.4	1467.03	2.4	927.73	2.3	1497.90	3.1
Himachal Pradesh	1060	1137	330.04	0.6	384.32	0.6	130.55	0.3	142.83	0.3
Jammu & Kashmir	1015	1077	403.77	0.7	495.77	0.8	150.00	0.4	169.85	0.4
Punjab	3777	4132	1537.37	2.8	1744.33	2.8	1189.06	2.9	1423.52	3.0
Rajasthan	4352	4737	1282.97	2.4	1519.83	2.5	1154.74	2.8	1369.96	2.8
North Eastern Region	2321	2443	944.82	1.7	1087.70	1.8	309.98	0.8	368.01	0.8
Arunachal Pradesh	86	91	54.22	0.1	61.19	0.1	12.20	0.0	13.76	0.0
Assam	1504	1574	591.01	1.1	674.55	1.1	210.53	0.5	251.71	0.5
Manipur	83	87	35.37	0.1	42.35	0.1	11.59	0.0	12.74	0.0
Meghalaya	217	231	97.97	0.2	112.34	0.2	23.51	0.1	28.40	0.1
Mizoram	99	104	26.29	0.0	34.28	0.1	11.31	0.0	13.06	0.0
Nagaland	93	99	52.65	0.1	58.39	0.1	13.46	0.0	15.63	0.0
Tripura	239	257	87.31	0.2	104.61	0.2	27.39	0.1	32.70	0.1
Eastern Region	14719	15746	6170.23	11.4	7399.13	12.0	3156.80	7.7	3696.98	7.7
Andaman & Nicobar Islands	42	45	17.97	0.0	20.39	0.0	6.79	0.0	7.74	0.0
Bihar	4203	4503	1191.53	2.2	1413.08	2.3	345.68	0.8	411.51	0.9
Jharkhand	1927	2118	761.98	1.4	889.21	1.4	266.97	0.7	298.99	0.6
Orissa	2968	3196	1032.25	1.9	1254.20	2.0	529.09	1.3	588.46	1.2
Sikkim	82	88	33.01	0.1	41.47	0.1	12.45	0.0	13.28	0.0
West Bengal	5497	5796	3133.48	5.8	3780.78	6.1	1995.82	4.9	2376.99	4.9
Central Region	17714	19092	6196.74	11.4	7293.36	11.8	2934.76	7.2	3450.85	7.2
Chhattisgarh	1382	1522	572.84	1.1	689.17	1.1	299.83	0.7	368.60	0.8
Madhya Pradesh	4315	4600	1395.75	2.6	1689.53	2.7	833.02	2.0	965.72	2.0
Uttar Pradesh	10767	11567	3736.34	6.9	4347.32	7.0	1628.90	4.0	1914.48	4.0
Uttarakhand	1250	1403	491.80	0.9	567.35	0.9	173.00	0.4	202.06	0.4
Western Region	13809	14886	17681.23	32.6	19401.50	31.4	13801.58	33.9	16127.83	33.4
Dadra & Nagar Haveli	34	40	12.40	0.0	15.91	0.0	4.32	0.0	5.48	0.0
Daman & Diu	23	32	16.88	0.0	20.80	0.0	3.53	0.0	3.58	0.0
Goa	446	482	320.25	0.6	366.72	0.6	93.02	0.2	106.03	0.2
Gujarat	4893	5279	2614.85	4.8	3061.13	5.0	1734.32	4.3	2134.47	4.4
Maharashtra	8413	9053	14716.85	27.1	15936.94	25.8	11966.39	29.4	13878.27	28.8
Southern Region	24948	26966	11629.45	21.4	13685.18	22.2	10937.48	26.8	12970.42	26.9
Andhra Pradesh	7365	7947	2922.77	5.4	3468.00	5.6	3213.72	7.9	3826.99	7.9
Karnataka	6291	6810	3490.09	6.4	4117.24	6.7	2531.21	6.2	2912.36	6.0
Kerala	4527	4783	1705.47	3.1	2005.73	3.2	1228.23	3.0	1515.26	3.1
Lakshadweep	12	12	5.26	0.0	5.66	0.0	0.43	0.0	0.55	0.0
Puducherry	152	161	69.51	0.1	76.72	0.1	42.61	0.1	54.96	0.1
Tamil Nadu	6601	7253	3436.35	6.3	4011.82	6.5	3921.28	9.6	4660.31	9.7
All India	89110	96059	54265.10	100.0	61741.47	100.0	40768.68	100.0	48215.27	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, 2011 & 2012 supplied by the Office of the Registrar General, Government of India.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2011 & 2012, RBI.

TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS IN INDIA - 2011 AND 2012 (Concl'd.)

Region/State/Union Territory	As on March 31									
	Population per office		Per capita deposit (in ₹)		Deposits per office (in ₹. million)		Per capita credit (in ₹)		Credit per office (₹ million)	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Northern Region	10215	9567	73065	79503	746	761	60422	71639	617	685
Chandigarh	5117	5095	265188	265225	1357	1351	342893	301373	1755	1535
Delhi	7407	7123	347403	361554	2573	2575	302580	344658	2241	2455
Haryana	9698	8971	50993	56743	495	509	36469	57937	354	520
Himachal Pradesh	6408	6030	48585	56056	311	338	19218	20833	123	126
Jammu & Kashmir	11545	11017	34457	41784	398	460	12801	14315	148	158
Punjab	7328	6772	55545	62340	407	422	42960	50875	315	345
Rajasthan	15586	14543	18914	22061	295	321	17024	19886	265	289
North Eastern Region	18849	18124	21597	24565	407	445	7086	8311	134	151
Arunachal Pradesh	14430	13791	43691	48757	630	672	9831	10964	142	151
Assam	20324	19660	19334	21798	393	429	6887	8134	140	160
Manipur	29506	28483	14443	17090	426	487	4733	5141	140	146
Meghalaya	12078	11476	37379	42376	451	486	8970	10713	108	123
Mizoram	10141	9769	26185	33740	266	330	11265	12854	114	126
Nagaland	24183	22980	23410	25666	566	590	5985	6870	145	158
Tripura	15130	14233	24145	28598	365	407	7575	8939	115	127
Eastern Region	17701	16733	23682	28083	419	470	12116	14032	214	235
Andaman & Nicobar	11762	11267	36377	40217	428	453	13745	15266	162	172
Bihar	23250	21990	12193	14271	283	314	3537	4156	82	91
Jharkhand	16332	15063	24211	27871	395	420	8483	9372	139	141
Orissa	13730	12861	25331	30512	348	392	12984	14316	178	184
Sikkim	7463	7034	53938	66995	403	471	20343	21454	152	151
West Bengal	16281	15583	35011	41860	570	652	22300	26317	363	410
Central Region	17340	16356	20174	23356	350	382	9554	11051	166	181
Chhattisgarh	17553	16153	23614	28032	415	453	12360	14993	217	242
Madhya Pradesh	16732	15944	19332	23036	323	367	11538	13167	193	210
Uttar Pradesh	18646	17658	18611	21284	347	376	8114	9373	151	166
Uttarakhand	7954	7187	49462	56262	393	404	17399	20038	138	144
Western Region	12606	11854	101575	109953	1280	1303	79287	91401	999	1083
Goa	3962	3770	181239	201827	718	761	52643	58354	209	220
Gujarat	12062	11328	44304	51189	534	580	29385	35693	354	404
Maharashtra	13391	12613	130631	139572	1749	1760	106217	121543	1422	1533
Dadra & Nagar Haveli	10412	9250	35028	43000	365	398	12203	14811	127	137
Daman & Diu	11739	8781	62519	74021	734	650	13074	12740	153	112
Southern Region	9926	9260	46963	54805	466	507	44169	51942	438	481
Andhra Pradesh	11505	10758	34493	40566	397	436	37927	44765	436	482
Karnataka	9445	8814	58737	68591	555	605	42599	48518	402	428
Kerala	7635	7276	49344	57633	377	419	35536	43539	271	317
Lakshadweep	6333	6417	69211	73506	438	472	5658	7143	36	46
Puducherry	9151	9012	49971	52874	457	477	30633	37877	280	341
Tamil Nadu	10217	9356	50951	59117	521	553	58141	68673	594	643
All India	13382	12577	45505	51106	609	643	34187	39909	458	502

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, 2011 & 2012 supplied by the Office of the Registrar General, Government of India.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2011 & 2012, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012

(Amount in ₹ Billion)

Region / State / Union territory	As on March 31							
	State Bank of India and its Associates				Nationalised Banks \$			
	2011		2012		2011		2012	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	2290.64	1929.38	2503.27	2669.63	6506.62	5405.37	7124.15	6301.64
	(19.5)	(21.4)	(18.6)	(24.6)	(22.6)	(25.1)	(21.8)	(25.1)
Haryana	251.13	212.07	267.45	668.96	657.42	553.93	749.16	613.17
Himachal Pradesh	119.56	53.78	135.68	56.36	182.24	66.90	212.58	74.96
Jammu & Kashmir	65.33	16.24	76.06	16.53	53.83	19.38	64.35	20.93
Punjab	405.18	338.65	466.48	448.00	930.58	734.30	1035.67	820.74
Rajasthan	464.31	299.69	538.00	347.15	530.81	645.11	639.48	770.57
Chandigarh	95.57	143.49	109.43	104.13	204.99	289.44	210.38	293.32
Delhi	889.56	865.46	910.16	1028.50	3946.76	3096.31	4212.53	3707.94
North Eastern Region	430.69	142.60	490.73	165.23	381.29	113.03	431.51	130.87
	(3.7)	(1.6)	(3.6)	(1.5)	(1.3)	(0.5)	(1.3)	(0.5)
Arunachal Pradesh	40.71	9.92	45.35	11.19	10.46	1.76	12.20	2.08
Assam	245.56	87.66	281.72	101.15	269.74	86.12	303.32	101.15
Manipur	14.69	6.31	18.71	7.18	16.85	4.88	18.90	5.10
Meghalaya	56.06	13.33	62.75	16.74	29.56	7.04	34.28	7.84
Mizoram	15.16	7.92	17.61	7.99	4.96	0.97	5.04	1.02
Nagaland	29.69	9.73	30.86	11.71	15.67	3.22	17.41	3.37
Tripura	28.82	7.74	33.71	9.27	34.06	9.04	40.35	10.30
Eastern Region	1756.42	913.12	2069.12	1040.78	3382.23	1694.15	4058.83	2015.99
	(15.0)	(10.1)	(15.4)	(9.6)	(11.8)	(7.9)	(12.4)	(8.0)
Bihar	381.99	103.52	445.89	120.22	636.03	175.60	760.95	209.43
Jharkhand	304.99	100.08	336.83	108.93	380.10	135.16	462.77	150.97
Orissa	359.45	199.25	418.51	204.20	485.76	238.54	604.95	281.44
Sikkim	12.71	5.57	13.64	6.13	15.49	6.04	22.44	5.87
West Bengal	687.47	500.60	843.21	596.58	1858.08	1136.17	2199.84	1365.33
Andaman & Nicobar	9.81	4.10	11.03	4.73	6.78	2.65	7.88	2.95
Central Region	1772.77	757.55	2042.62	850.70	3461.80	1716.71	4097.62	2010.52
	(15.1)	(8.4)	(15.2)	(7.8)	(12.0)	(8.0)	(12.5)	(8.0)
Chhattisgarh	231.48	117.04	239.31	133.28	256.67	143.10	351.13	181.40
Madhya Pradesh	537.60	316.94	622.50	353.75	671.70	376.64	839.79	445.03
Uttar Pradesh	779.62	272.47	928.86	306.76	2313.48	1100.45	2651.30	1268.69
Uttarakhand	224.08	51.10	251.95	56.91	219.95	96.52	255.41	115.40
Western Region	2562.16	2472.96	2920.22	2801.42	9639.07	7388.32	10761.51	8476.78
	(21.9)	(27.4)	(21.7)	(25.8)	(33.5)	(34.3)	(32.9)	(33.8)
Goa	60.58	22.67	69.93	22.94	203.96	51.57	234.73	61.19
Gujarat	634.08	455.58	740.62	553.39	1498.67	947.98	1806.16	1154.11
Maharashtra	1857.09	1992.81	2097.83	2223.55	7923.46	6384.83	8702.89	7255.93
Dadra&nagar Haveli	0.86	0.46	1.05	0.49	8.31	2.07	11.37	3.15
Daman & Diu	9.56	1.45	10.79	1.05	4.67	1.88	6.36	2.39
Southern Region	2906.50	2814.17	3424.58	3316.66	5379.48	5215.77	6233.84	6124.88
	(24.8)	(31.2)	(25.5)	(30.6)	(18.7)	(24.2)	(19.1)	(24.4)
Andhra Pradesh	928.13	992.38	1108.73	1161.00	1368.50	1607.17	1589.74	1892.04
Karnataka	781.26	617.14	911.12	713.00	1680.92	1239.79	1955.32	1421.33
Kerala	568.27	397.27	693.22	471.69	478.44	397.37	553.43	515.20
Tamil Nadu	610.09	797.22	690.16	958.04	1809.59	1950.00	2090.42	2269.95
Lakshadweep	0.71	0.07	0.66	0.09	4.55	0.36	5.00	0.46
Puducherry	18.03	10.09	20.70	12.84	37.48	21.08	39.93	25.91
All India	11719.17	9029.79	13450.53	10844.42	28750.49	21533.35	32707.47	25060.67
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate per cent share in all India total.

2. \$ Includes IDBI Bank Ltd.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2011 & 2012, RBI.

TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012(Contd.)

(Amount in ₹ Billion)

Region / State / Union territory	As on March 31							
	Foreign Banks				Regional Rural Banks			
	2011		2012		2011		2012	
	Deposits (9)	Credit (10)	Deposits (11)	Credit (12)	Deposits (13)	Credit (14)	Deposits (15)	Credit (16)
Northern Region	456.37	593.09	566.88	743.19	238.13	156.49	261.09	174.30
	(19.3)	(30.0)	(20.8)	(32.0)	(14.5)	(15.9)	(14.3)	(15.0)
Haryana	35.22	19.85	40.38	32.94	74.11	51.12	70.27	48.73
Himachal Pradesh	-	-	-	-	15.69	6.69	19.14	8.19
Jammu & Kashmir	-	-	-	-	19.61	6.97	22.92	8.88
Punjab	4.71	2.75	6.54	3.30	30.31	21.02	35.01	26.20
Rajasthan	3.93	6.77	4.97	6.67	98.40	70.69	113.75	82.30
Chandigarh	7.60	2.59	7.96	3.69	-	-	-	-
Delhi	404.91	561.13	507.03	696.59	0.00	0.00	0.00	0.00
North Eastern Region	1.09	0.48	1.95	0.93	82.72	37.28	99.84	46.72
	(0.0)	(0.0)	(0.1)	(0.0)	(5.0)	(3.8)	(5.5)	(4.0)
Arunachal Pradesh	-	-	-	-	1.58	0.34	1.93	0.33
Assam	1.09	0.48	1.95	0.93	46.50	22.30	51.68	27.77
Manipur	-	-	-	-	0.95	0.33	1.33	0.36
Meghalaya	-	-	-	-	6.77	2.16	8.03	2.76
Mizoram	-	-	-	-	3.96	2.14	8.61	3.59
Nagaland	-	-	-	-	0.42	0.11	0.58	0.16
Tripura	-	-	-	-	22.53	9.91	27.69	11.74
Eastern Region	80.75	75.09	92.95	74.03	358.67	163.31	393.46	192.30
	(3.4)	(3.8)	(3.4)	(3.2)	(21.9)	(16.6)	(21.5)	(16.5)
Bihar	1.00	0.00	1.23	0.01	137.35	59.79	150.76	70.44
Jharkhand	-	-	-	-	34.80	11.03	37.02	12.95
Orissa	0.60	0.13	0.74	0.09	88.98	48.37	97.03	56.43
Sikkim	-	-	-	-	-	-	-	-
West Bengal	79.14	74.96	90.97	73.94	97.54	44.12	108.65	52.48
Andaman & Nicobar	-	-	-	-	-	-	-	-
Central Region	21.98	7.06	25.65	6.37	515.22	240.49	572.88	289.74
	(0.9)	(0.4)	(0.9)	(0.3)	(31.4)	(24.5)	(31.3)	(24.9)
Chhattisgarh	0.19	0.02	0.23	0.01	44.22	14.38	50.53	16.68
Madhya Pradesh	2.31	1.11	2.59	1.99	101.24	52.75	111.72	59.31
Uttar Pradesh	19.29	5.93	22.38	4.37	353.72	164.46	392.27	203.64
Uttarakhand	0.19	0.00	0.45	0.00	16.04	8.90	18.37	10.11
Western Region	1362.51	839.43	1546.27	1011.76	92.87	45.20	109.97	58.17
	(57.6)	(42.4)	(56.7)	(43.6)	(5.7)	(4.6)	(6.0)	(5.0)
Goa	-	-	-	-	-	-	-	-
Gujarat	22.07	22.19	26.75	29.12	45.96	20.38	54.27	25.06
Maharashtra	1340.44	817.24	1519.52	982.64	46.92	24.82	55.69	33.12
Dadra&nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Southern Region	441.35	464.44	495.78	485.45	351.67	339.66	392.86	404.44
	(18.7)	(23.5)	(18.2)	(20.9)	(21.5)	(34.6)	(21.5)	(34.7)
Andhra Pradesh	66.41	40.98	77.23	52.23	135.79	136.37	152.58	167.56
Karnataka	217.65	152.43	250.02	152.14	138.68	112.72	150.09	130.53
Kerala	9.59	6.04	10.82	6.03	48.37	55.83	55.08	61.27
Tamil Nadu	147.04	264.91	157.36	274.94	27.90	33.74	33.72	43.43
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	0.66	0.09	0.36	0.11	0.92	0.98	1.39	1.66
All India	2364.05	1979.59	2729.49	2321.73	1639.28	982.44	1830.09	1165.67
	(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 2011 & 2012, RBI.

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND
CREDIT OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012(Concl.d.)**

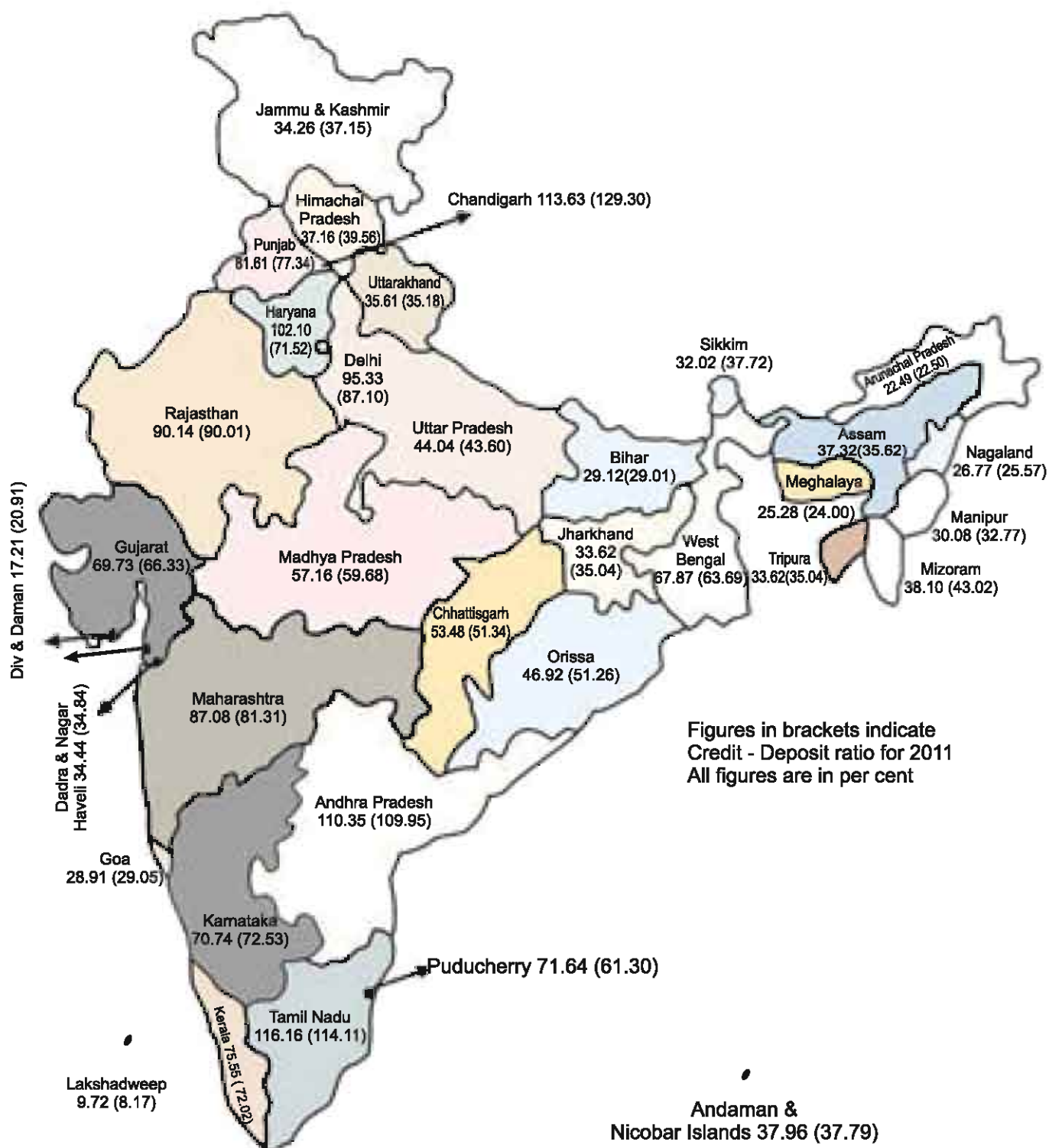
(Amount in ₹ Billion)

Region / State / Union territory	As on March 31							
	Private Sector Banks				All Scheduled Commercial Banks			
	2011		2012		2011		2012	
	Deposits (17)	Credit (18)	Deposits (19)	Credit (20)	Deposits (21)	Credit (22)	Deposits (23)	Credit (24)
Northern Region	2150.86	1543.76	2419.23	1712.42	11642.63	9628.08	12874.61	11601.19
	(22.0)	(21.3)	(21.9)	(19.4)	(21.5)	(23.6)	(20.9)	(24.1)
Haryana	279.33	90.76	339.77	134.10	1297.21	927.73	1467.03	1497.90
Himachal Pradesh	12.55	3.17	16.92	3.32	330.04	130.55	384.32	142.83
Jammu & Kashmir	265.00	107.40	332.43	123.51	403.77	150.00	495.77	169.85
Punjab	166.59	92.35	200.64	125.27	1537.37	1189.06	1744.33	1423.52
Rajasthan	185.52	132.48	223.63	163.28	1282.97	1154.74	1519.83	1369.96
Chandigarh	73.18	57.57	72.19	53.32	381.34	493.08	399.96	454.47
Delhi	1168.70	1060.01	1233.66	1109.62	6409.93	5582.91	6863.38	6542.65
North Eastern Region	49.04	16.59	63.67	24.27	944.82	309.98	1087.70	368.01
	(0.5)	(0.2)	(0.6)	(0.3)	(1.7)	(0.8)	(1.8)	(0.8)
Arunachal Pradesh	1.47	0.17	1.71	0.16	54.22	12.20	61.19	13.76
Assam	28.13	13.97	35.88	20.71	591.01	210.53	674.55	251.71
Manipur	2.88	0.07	3.41	0.10	35.37	11.59	42.35	12.74
Meghalaya	5.58	0.98	7.27	1.06	97.97	23.51	112.34	28.40
Mizoram	2.21	0.28	3.02	0.46	26.29	11.31	34.28	13.06
Nagaland	6.87	0.41	9.54	0.39	52.65	13.46	58.39	15.63
Tripura	1.91	0.70	2.85	1.39	87.31	27.39	104.61	32.70
Eastern Region	592.16	311.12	784.77	373.88	6170.23	3156.80	7399.13	3696.98
	(6.0)	(4.3)	(7.1)	(4.2)	(11.4)	(7.7)	(12.0)	(7.7)
Bihar	35.16	6.77	54.24	11.42	1191.53	345.68	1413.08	411.51
Jharkhand	42.10	20.69	52.58	26.14	761.98	266.97	889.21	298.99
Orissa	97.45	42.81	132.97	46.30	1032.25	529.09	1254.20	588.46
Sikkim	4.80	0.83	5.39	1.29	33.01	12.45	41.47	13.28
West Bengal	411.25	239.96	538.11	288.66	3133.48	1995.82	3780.78	2376.99
Andaman & Nicobar	1.39	0.05	1.48	0.07	17.97	6.79	20.39	7.74
Central Region	424.97	212.95	554.58	293.53	6196.74	2934.76	7293.36	3450.85
	(4.3)	(2.9)	(5.0)	(3.3)	(11.4)	(7.2)	(11.8)	(7.2)
Chhattisgarh	40.29	25.29	47.97	37.23	572.84	299.83	689.17	368.60
Madhya Pradesh	82.91	85.59	112.93	105.65	1395.75	833.02	1689.53	965.72
Uttar Pradesh	270.23	85.58	352.52	131.02	3736.34	1628.90	4347.32	1914.48
Uttarakhand	31.54	16.48	41.16	19.63	491.80	173.00	567.35	202.06
Western Region	4024.63	3055.66	4063.53	3779.70	17681.23	13801.58	19401.50	16127.83
	(41.1)	(42.2)	(36.9)	(42.8)	(32.6)	(33.9)	(31.4)	(33.4)
Goa	55.71	18.78	62.06	21.89	320.25	93.02	366.72	106.03
Gujarat	414.08	288.20	433.32	372.79	2614.85	1734.32	3061.13	2134.47
Maharashtra	3548.95	2746.68	3561.01	3383.03	14716.85	11966.39	15936.94	13878.27
Dadra&nagar Haveli	3.24	1.79	3.49	1.84	12.40	4.32	15.91	5.48
Daman & Diu	2.65	0.21	3.65	0.14	16.88	3.53	20.80	3.58
Southern Region	2550.46	2103.44	3138.12	2638.99	11629.45	10937.48	13685.18	12970.42
	(26.0)	(29.0)	(28.5)	(29.9)	(21.4)	(26.8)	(22.2)	(26.9)
Andhra Pradesh	423.94	436.82	539.73	554.16	2922.77	3213.72	3468.00	3826.99
Karnataka	671.58	409.13	850.68	495.36	3490.09	2531.21	4117.24	2912.36
Kerala	600.81	371.70	693.18	461.07	1705.47	1228.23	2005.73	1515.26
Tamil Nadu	841.72	875.41	1040.16	1113.95	3436.35	3921.28	4011.82	4660.31
Lakshadweep	-	-	-	-	5.26	0.43	5.66	0.55
Puducherry	12.41	10.37	14.36	14.44	69.51	42.61	76.72	54.96
All India	9792.12	7243.51	11023.89	8822.78	54265.10	40768.68	61741.47	48215.27
	(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 2011 & 2012, RBI.

MAP - 2
STATE & UNION TERRITORY - WISE CREDIT - DEPOSIT RATIO OF SCHEDULED
COMMERCIAL BANKS - 2012
(As on March 31)



**TABLE 2.5 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2008 TO 2012**

(Amount in ₹ Billion)

Population Group	As on March 31									
	March 2008		March 2009		March 2010		March 2011		March 2012	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	3030.25 (9.4)	1830.97 (7.6)	3654.91 (9.3)	2086.94 (7.3)	4235.02 (9.2)	2498.04 (7.5)	4968.57 (9.2)	2941.04 (7.2)	5782.11 (9.4)	4182.27 (8.7)
Semi-urban	4293.77 (13.3)	2306.29 (9.6)	5319.44 (13.5)	2667.36 (9.3)	6182.07 (13.4)	3203.72 (9.6)	7212.02 (13.3)	3830.72 (9.4)	8484.46 (13.7)	4569.30 (9.5)
Urban	6576.24 (20.4)	3835.76 (16.0)	8244.63 (20.9)	4618.70 (16.2)	9511.16 (20.7)	5593.30 (16.7)	11163.80 (20.6)	6849.80 (16.8)	12809.04 (20.7)	7809.33 (16.2)
Metropolitan	18387.92 (56.9)	15972.63 (66.7)	22154.37 (56.3)	19202.25 (67.2)	26091.01 (56.7)	22161.13 (66.2)	30920.71 (57.0)	27147.12 (66.6)	34665.86 (56.1)	31654.37 (65.7)
All India	32288.17 (100.0)	23945.66 (100.0)	39373.36 (100.0)	28575.25 (100.0)	46019.26 (100.0)	33456.19 (100.0)	54265.10 (100.0)	40768.68 (100.0)	61741.47 (100.0)	48215.27 (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 - 2010 AND 2011
(As on last Friday of March)

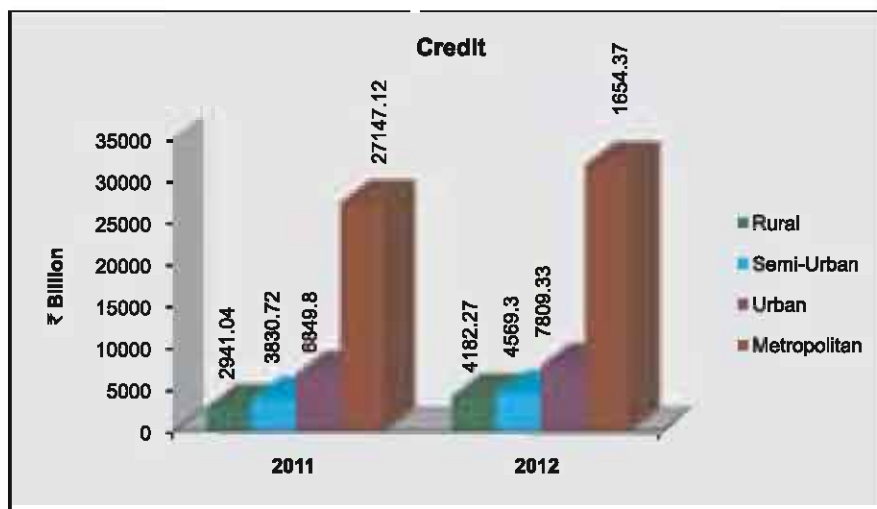
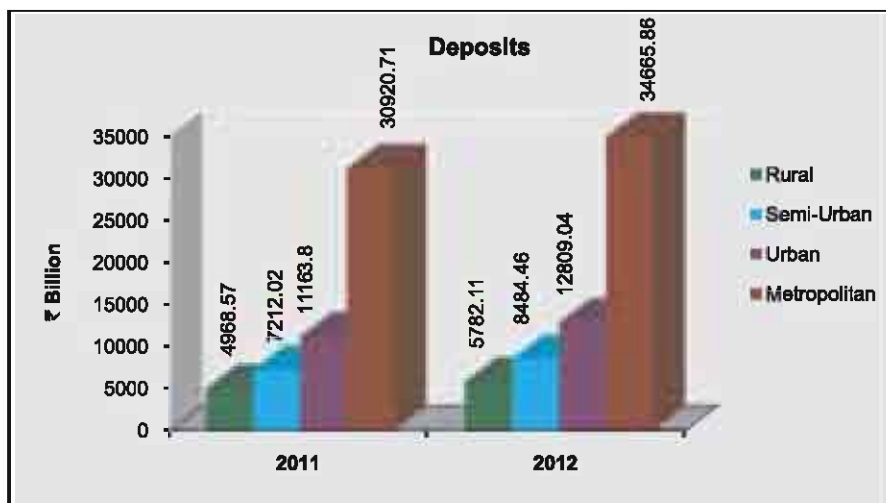


TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2011 AND 2012

(in per cent)

Ratios	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	9.57	5.63	7.46	5.59	8.06	5.60	6.88	5.30
2. Credit-Deposit ratio	79.80	81.99	73.89	75.79	75.57	77.54	69.90	72.84
3. Investment-Deposit ratio	30.96	29.70	30.40	30.21	30.56	30.07	35.08	34.61
4. (Credit+Investment)-Deposit ratio	110.75	111.69	104.29	106.01	106.13	107.60	104.98	107.45
5. Ratio of deposits to total liabilities	77.98	79.33	84.59	84.30	82.59	82.84	85.48	84.23
6. Ratio of demand & savings bank deposits to total deposits	45.01	40.80	29.82	28.50	34.15	31.96	27.97	26.45
7. Ratio of priority sector advances to total advances	32.03	30.02	29.92	28.31	30.56	28.82	34.69	31.64
8. Ratio of term loan to total advances	50.28	49.25	54.39	53.98	53.15	52.58	49.14	46.40
9. Ratio of secured advances total advances	81.92	82.80	80.18	82.20	80.71	82.38	87.73	88.83
10. Ratio of investments in non-approved securities to total investments	19.57	16.26	19.28	17.10	19.36	16.86	30.18	28.14
11. Ratio of interest income to total assets	7.30	8.52	7.62	8.57	7.52	8.56	8.06	9.53
12. Ratio of net interest income to total assets (Net Interest Margin)	2.84	3.24	2.74	2.55	2.77	2.76	2.95	2.95
13. Ratio of non-interest income to total assets	1.28	1.06	0.85	0.82	0.99	0.89	1.05	0.99
14. Ratio of intermediation cost of total assets	1.94	1.94	1.60	1.44	1.70	1.59	1.94	1.91
15. Ratio of wage bills to intermediation cost	65.90	64.70	66.44	63.10	66.25	63.68	60.94	57.75
16. Ratio of wage bills to total expense	19.97	17.42	16.41	12.20	17.50	13.72	16.75	13.00
17. Ratio of wage bills to total income	14.88	13.13	12.54	9.70	13.27	10.74	12.96	10.50
18. Ratio of burden to total assets	0.66	0.88	0.75	0.63	0.72	0.70	0.89	0.92
19. Ratio of burden to interest income	9.02	10.35	9.79	7.33	9.56	8.22	11.04	9.69
20. Ratio of operating profits to total assets	2.19	2.36	1.99	1.92	2.05	2.05	2.06	2.03
21. Return on assets	0.79	0.89	1.03	0.88	0.96	0.88	1.12	1.20
22. Return on equity	14.11	16.00	18.19	15.05	16.90	15.33	14.11	15.18
23. Cost of deposits	5.09	5.97	5.13	6.51	5.12	6.36	5.63	7.24
24. Cost of borrowings	2.14	2.85	2.36	2.78	2.28	2.81	2.24	4.34
25. Cost of funds	4.79	5.66	4.93	6.22	4.89	6.06	5.50	7.10
26. Return on advances	8.84	10.26	9.21	10.32	9.09	10.30	10.42	11.98
27. Return on investments	6.72	7.78	6.83	7.44	6.80	7.54	6.20	7.37
28. Return on advances adjusted to cost of funds	4.05	4.61	4.28	4.10	4.21	4.25	4.92	4.88
29. Return on investments adjusted to cost of funds	1.93	2.13	1.90	1.22	1.91	1.48	0.71	0.27

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

**TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL
BANKS : 2011 AND 2012 (Concl.)**

(in per cent)

Ratios	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011 (9)	2012 (10)	2011 (11)	2012 (12)	2011 (13)	2012 (14)	2011 (15)	2012 (16)
1. Cash-Deposit ratio	9.20	6.27	8.59	6.01	8.43	8.36	8.17	5.79
2. Credit-Deposit ratio	82.98	85.75	79.53	82.28	81.24	82.96	76.52	78.63
3. Investment-Deposit ratio	44.60	48.52	42.09	44.78	68.77	72.36	34.25	34.56
4. (Credit+Investment)-Deposit ratio	127.58	134.27	121.62	127.06	150.00	155.32	110.78	113.19
5. Ratio of deposits to total liabilities	67.81	65.91	71.72	70.01	49.00	47.47	78.18	77.76
6. Ratio of demand & savings bank deposits to total deposits	42.54	41.37	38.70	37.36	46.76	44.02	35.50	33.46
7. Ratio of priority sector advances to total advances	29.08	28.28	30.38	29.08	32.69	31.66	30.62	28.99
8. Ratio of term loan to total advances	73.37	73.06	67.76	66.71	40.50	40.97	55.28	54.74
9. Ratio of secured advances total advances	78.22	82.39	80.42	83.92	46.57	49.34	79.10	81.18
10. Ratio of investments in non-approved securities to total investments	39.99	35.61	37.83	34.06	32.35	31.37	24.53	22.22
11. Ratio of interest income to total assets	7.45	8.48	7.59	8.71	6.15	6.81	7.44	8.47
12. Ratio of net interest income to total assets (Net Interest Margin)	3.15	3.10	3.10	3.07	3.86	3.96	2.91	2.90
13. Ratio of non-interest income to total assets	1.81	1.77	1.64	1.59	2.38	2.04	1.21	1.11
14. Ratio of intermediation cost of total assets	2.23	2.24	2.17	2.17	2.71	2.54	1.86	1.77
15. Ratio of wage bills to intermediation cost	40.45	40.97	44.61	44.26	42.99	42.45	59.02	56.86
16. Ratio of wage bills to total expense	13.83	12.06	14.53	12.29	23.30	20.01	17.22	13.73
17. Ratio of wage bills to total income	9.75	8.97	10.47	9.31	13.68	12.18	12.72	10.52
18. Ratio of burden to total assets	0.42	0.48	0.53	0.58	0.34	0.50	0.66	0.66
19. Ratio of burden to interest income	5.67	5.61	6.96	6.60	5.46	7.33	8.81	7.84
20. Ratio of operating profits to total assets	2.73	2.63	2.58	2.49	3.52	3.46	2.26	2.24
21. Return on assets	1.51	1.63	1.43	1.53	1.75	1.76	1.10	1.08
22. Return on equity	13.62	15.27	13.70	15.25	10.28	10.79	14.96	14.60
23. Cost of deposits	4.73	6.14	4.97	6.43	3.30	4.34	5.01	6.28
24. Cost of borrowings	2.33	2.81	2.33	2.92	2.56	2.60	2.33	2.81
25. Cost of funds	4.27	5.45	4.56	5.84	3.11	3.81	4.73	5.89
26. Return on advances	9.41	10.69	9.65	10.99	8.75	9.56	9.18	10.40
27. Return on investments	6.62	7.23	6.53	7.26	7.39	8.10	6.79	7.53
28. Return on advances adjusted to cost of funds	5.14	5.23	5.09	5.16	5.64	5.75	4.45	4.51
29. Return on investments adjusted to cost of funds	2.35	1.78	1.96	1.43	4.28	4.29	2.06	1.63

Source : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF
LIABILITIES AND ASSETS - 2011 AND 2012 AS ON MARCH 31**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	12455.15	14047.37	31258.65	35961.77	43713.80	50009.14	2640.22	3158.91
a) 1 - 14 days	825.38	853.36	2384.51	2255.98	3209.89	3109.35	176.82	175.19
b) 15 - 28 days	221.83	228.46	1005.41	958.15	1227.23	1186.61	72.76	86.75
c) 29 days to 3 months	715.40	859.97	4146.00	4884.63	4861.39	5744.60	301.38	391.67
d) Over 3 months to 6 months	1182.19	1313.84	2888.38	3972.04	4070.57	5285.88	190.49	336.60
e) Over 6 months to 1 year	1717.40	2028.20	5996.49	7455.34	7713.88	9483.54	454.82	528.54
f) Over 1 year to 3 years	3743.84	4179.07	8767.78	8461.42	12511.62	12640.49	1070.73	1239.00
g) Over 3 years to 5 years	1880.43	2115.90	1648.69	2158.15	3529.12	4274.05	225.03	217.12
h) Over 5 years	2168.70	2468.56	4421.39	5816.06	6590.09	8284.62	148.19	184.04
Borrowings	1400.47	1572.02	2406.26	2869.24	3806.72	4441.26	109.67	198.12
a) 1 - 14 days	174.31	225.88	281.00	558.69	455.31	784.57	15.90	39.92
b) 15 - 28 days	50.25	75.85	44.30	66.08	94.55	141.92	1.11	2.15
c) 29 days to 3 months	205.42	251.24	188.73	179.79	394.15	431.02	16.60	15.53
d) Over 3 months to 6 months	104.25	127.64	219.69	265.35	323.94	392.99	12.41	39.48
e) Over 6 months to 1 year	117.57	80.38	133.32	185.69	250.90	266.08	13.70	29.07
f) Over 1 year to 3 years	77.02	167.17	397.75	375.50	474.78	542.67	13.75	26.57
g) Over 3 years to 5 years	178.18	219.93	291.21	455.55	469.39	675.48	12.47	15.45
h) Over 5 years	493.46	423.94	850.25	782.58	1343.71	1206.52	23.73	29.96
Loans and Advances	9929.33	11525.93	23126.39	27339.19	33055.72	38865.12	1846.53	2303.50
a) 1 - 14 days	903.36	756.97	1657.23	1732.27	2560.59	2489.24	105.74	144.99
b) 15 - 28 days	105.88	151.57	731.07	656.74	836.95	808.30	42.83	63.60
c) 29 days to 3 months	637.84	676.39	2527.18	2993.33	3165.02	3669.72	155.01	215.16
d) Over 3 months to 6 months	421.34	490.95	1938.64	2233.14	2359.98	2724.09	157.62	202.75
e) Over 6 months to 1 year	476.84	671.48	2505.03	2948.59	2981.87	3620.07	311.68	386.08
f) Over 1 year to 3 years	4574.38	5311.59	7408.47	9213.82	11982.85	14525.41	709.05	831.06
g) Over 3 years to 5 years	950.04	1114.82	2669.07	3173.21	3619.11	4288.03	183.68	210.24
h) Over 5 years	1859.65	2352.17	3689.69	4388.10	5549.34	6740.26	180.92	249.62

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 - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	7386.02	8586.96	10026.24	11745.87	2405.96	2770.32	56146.00	64525.33
a) 1 - 14 days	626.97	601.54	803.79	776.73	506.57	618.17	4520.25	4504.25
b) 15 - 28 days	250.97	303.01	323.73	389.76	208.84	185.87	1759.80	1762.24
c) 29 days to 3 months	889.78	1003.64	1191.16	1395.30	337.10	380.66	6389.66	7520.56
d) Over 3 months to 6 months	592.06	920.48	782.56	1257.08	206.91	214.21	5060.04	6757.16
e) Over 6 months to 1 year	1069.82	1374.23	1524.63	1902.77	273.23	314.41	9511.75	11700.72
f) Over 1 year to 3 years	2802.83	2282.18	3873.56	3521.18	657.90	824.93	17043.08	16986.59
g) Over 3 years to 5 years	385.90	446.81	610.94	663.94	214.75	229.96	4354.80	5167.95
h) Over 5 years	767.69	1655.07	915.88	1839.11	0.66	2.12	7506.63	10125.85
Borrowings	1750.17	2386.41	1859.84	2584.53	928.69	1199.08	6595.26	8224.87
a) 1 - 14 days	117.27	368.04	133.17	407.96	477.81	698.21	1066.28	1890.73
b) 15 - 28 days	53.88	54.87	54.99	57.01	28.87	53.98	178.40	252.92
c) 29 days to 3 months	189.20	186.95	205.80	202.48	99.18	117.95	699.14	751.46
d) Over 3 months to 6 months	181.84	246.60	194.24	286.09	69.26	59.39	587.45	738.47
e) Over 6 months to 1 year	186.79	316.69	200.50	345.76	56.38	84.28	507.77	696.11
f) Over 1 year to 3 years	287.07	279.65	300.83	306.21	136.93	110.16	912.53	959.05
g) Over 3 years to 5 years	170.38	307.18	182.85	322.63	19.27	32.64	671.50	1030.75
h) Over 5 years	563.74	626.43	587.47	656.39	41.00	42.47	1972.18	1905.38
Loans and Advances	6128.82	7363.11	7975.34	9666.61	1955.12	2298.50	42986.18	50830.23
a) 1 - 14 days	252.52	285.15	358.27	430.14	363.08	379.97	3281.94	3299.35
b) 15 - 28 days	149.69	137.62	192.52	201.22	150.30	180.54	1179.77	1190.06
c) 29 days to 3 months	606.34	585.10	761.35	800.26	369.27	462.63	4295.63	4932.61
d) Over 3 months to 6 months	520.31	564.83	677.93	767.59	249.17	298.55	3287.09	3790.23
e) Over 6 months to 1 year	696.83	813.30	1008.51	1199.37	198.99	228.40	4189.38	5047.85
f) Over 1 year to 3 years	2197.12	2750.80	2906.18	3581.86	331.54	356.48	15220.56	18463.75
g) Over 3 years to 5 years	727.16	886.06	910.84	1096.29	82.97	104.23	4612.92	5488.55
h) Over 5 years	978.83	1340.25	1159.74	1589.87	209.80	287.70	6918.88	8617.83

Source : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF
LIABILITIES AND ASSETS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	3856.30	4175.00	9437.54	10949.54	13293.84	15124.54	926.75	1093.57
a) 1 - 14 days	39.51	63.33	416.11	664.55	455.63	727.87	66.29	66.98
b) 15 - 28 days	27.76	44.39	143.95	115.37	171.71	159.76	25.97	21.93
c) 29 days to 3 months	125.30	244.28	744.82	724.36	870.13	968.63	90.18	122.89
d) Over 3 months to 6 months	149.17	127.89	245.70	322.89	394.87	450.77	38.33	46.67
e) Over 6 months to 1 year	100.05	148.73	415.55	580.33	515.60	729.06	45.62	72.95
f) Over 1 year to 3 years	682.03	628.84	1005.85	1274.46	1687.87	1903.30	113.08	133.82
g) Over 3 years to 5 years	689.57	720.07	1218.77	1427.62	1908.34	2147.69	108.88	142.43
h) Over 5 years	2042.92	2197.49	5246.78	5839.96	7289.69	8037.45	438.38	485.90
Foreign Currency Assets	1624.75	1806.83	3436.52	4639.33	5061.27	6446.16	119.61	224.38
a) 1 - 14 days	384.42	340.98	544.02	806.49	928.44	1147.47	12.92	37.67
b) 15 - 28 days	64.53	63.17	187.20	219.48	251.72	282.65	7.57	5.70
c) 29 days to 3 months	285.70	266.56	779.02	1168.41	1064.72	1434.97	39.64	70.14
d) Over 3 months to 6 months	177.03	223.37	633.91	965.38	810.94	1188.75	23.11	68.13
e) Over 6 months to 1 year	110.19	148.25	537.09	458.88	647.27	607.13	31.85	37.84
f) Over 1 year to 3 years	182.49	248.43	298.69	415.54	481.18	663.97	3.89	4.15
g) Over 3 years to 5 years	210.62	284.09	251.12	323.76	461.74	607.85	0.43	0.38
h) Over 5 years	209.78	231.98	205.47	281.40	415.24	513.38	0.21	0.37
Foreign Currency Liabilities	1492.70	1700.11	3427.97	4533.00	4920.67	6233.12	118.92	217.47
a) 1 - 14 days	336.14	329.76	603.38	762.25	939.52	1092.01	13.05	24.42
b) 15 - 28 days	76.26	94.69	217.47	252.26	293.73	346.95	6.72	1.95
c) 29 days to 3 months	248.64	327.99	755.51	1162.30	1004.15	1490.29	41.52	70.48
d) Over 3 months to 6 months	174.07	233.36	608.18	899.93	782.25	1133.28	18.02	62.77
e) Over 6 months to 1 year	241.31	238.44	512.36	587.68	753.67	826.11	27.32	44.85
f) Over 1 year to 3 years	157.76	243.13	279.08	308.78	436.85	551.91	6.83	5.78
g) Over 3 years to 5 years	202.41	192.72	239.45	383.79	441.86	576.51	0.78	1.78
h) Over 5 years	56.11	40.03	212.54	176.01	268.65	216.04	4.69	5.42

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 - 2011 AND 2012 AS ON MARCH 31 (Concl.d.)**

(Amount in ₹ Billion)

Maturity-wise liabilities/assets	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	3294.03	4166.49	4220.78	5260.06	1657.58	2011.39	19172.20	22395.99
a) 1 - 14 days	300.70	737.17	366.99	804.15	627.35	927.01	1449.97	2459.04
b) 15 - 28 days	177.91	184.11	203.88	206.04	115.39	46.68	490.99	412.48
c) 29 days to 3 months	299.69	296.46	389.87	419.35	193.03	221.50	1453.03	1609.48
d) Over 3 months to 6 months	202.81	272.63	241.14	319.30	147.50	85.34	783.51	855.42
e) Over 6 months to 1 year	297.34	413.29	342.96	486.24	241.11	260.31	1099.67	1475.61
f) Over 1 year to 3 years	844.45	775.86	957.53	909.68	235.55	260.23	2880.96	3073.22
g) Over 3 years to 5 years	312.60	339.80	421.48	482.23	56.04	104.69	2385.85	2734.61
h) Over 5 years	858.54	1147.17	1296.92	1633.06	41.61	105.62	8628.22	9776.13
Foreign Currency Assets	1205.99	1498.36	1325.60	1722.74	949.19	1261.52	7336.06	9430.43
a) 1 - 14 days	171.35	213.02	184.27	250.69	262.57	292.48	1375.29	1690.64
b) 15 - 28 days	40.22	41.21	47.79	46.92	64.44	82.53	363.95	412.10
c) 29 days to 3 months	121.02	147.26	160.66	217.40	193.35	291.40	1418.74	1943.77
d) Over 3 months to 6 months	90.17	145.81	113.27	213.94	158.22	236.01	1082.43	1638.70
e) Over 6 months to 1 year	98.86	124.47	130.71	162.31	51.26	82.96	829.24	852.41
f) Over 1 year to 3 years	287.10	264.20	290.99	268.35	87.21	67.07	859.38	999.39
g) Over 3 years to 5 years	186.96	220.88	187.39	221.26	32.83	36.21	681.96	865.32
h) Over 5 years	210.30	341.50	210.51	341.87	99.32	172.86	725.07	1028.11
Foreign Currency Liabilities	1272.76	1641.70	1391.68	1859.17	1484.75	2630.98	7797.10	10723.27
a) 1 - 14 days	95.47	120.03	108.53	144.45	548.38	1318.06	1596.42	2554.52
b) 15 - 28 days	43.65	60.58	50.37	62.53	31.20	57.84	375.29	467.32
c) 29 days to 3 months	162.14	216.77	203.66	287.25	178.11	245.84	1385.92	2023.39
d) Over 3 months to 6 months	201.47	219.22	219.48	281.99	126.78	191.84	1128.51	1607.11
e) Over 6 months to 1 year	222.44	328.11	249.76	372.96	159.00	245.29	1162.43	1444.36
f) Over 1 year to 3 years	250.51	274.49	257.34	280.28	201.40	240.12	895.59	1072.31
g) Over 3 years to 5 years	105.00	207.90	105.78	209.69	60.47	88.96	608.11	875.16
h) Over 5 years	192.07	214.60	196.76	220.02	179.41	243.03	644.82	679.09

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS

IN INDIA - 2011 AND 2012 AS ON MARCH 31

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Number of reporting banks	6	6	20	20	26	26	14	13
Liabilities								
1. Capital	10.97	11.53	179.58	170.96	190.55	182.50	13.73	13.16
2. Reserves and Surplus	832.97	1060.96	1879.50	2312.31	2712.47	3373.27	224.25	265.80
2.1. Statutory Reserves	393.72	439.17	464.67	552.12	858.39	991.30	58.97	69.77
2.2. Capital Reserves	19.40	19.70	249.86	254.55	269.26	274.25	7.84	8.00
2.3. Share Premium	220.35	306.50	321.95	473.38	542.29	779.88	74.85	86.80
2.4. Investment Fluctuations Reserves	0.42	0.26	7.77	6.62	8.19	6.88	2.12	2.06
2.5. Revenue and other Reserves	199.04	295.26	782.85	965.57	981.89	1260.83	74.68	89.43
2.6. Balance of Profit	0.04	0.07	52.41	60.06	52.44	60.13	5.79	9.74
3. Deposits	12458.62	14050.24	31265.86	35969.89	43724.49	50020.13	2641.57	3158.91
Type-wise								
3A.1. Demand deposits	1542.90	1196.54	2558.20	2647.29	4101.09	3843.83	242.22	257.86
(i) From banks	107.05	86.50	88.98	100.43	196.03	186.93	4.42	5.31
(ii) From others	1435.85	1110.04	2469.22	2546.86	3905.07	3656.90	237.80	252.55
3A.2. Savings bank deposits	4064.45	4536.54	6765.57	7603.95	10830.01	12140.49	496.67	577.82
3A.3. Term deposits	6851.28	8317.16	21942.10	25718.65	28793.38	34035.81	1902.68	2323.23
(i) From banks	146.81	185.88	1626.73	2155.89	1773.54	2341.78	135.68	208.06
(ii) From others	6704.47	8131.27	20315.37	23562.76	27019.84	31694.03	1767.00	2115.17
Location-wise								
3B.1. Deposits of branches in India	11990.81	13435.91	29667.06	33662.02	41657.87	47097.93	2641.57	3158.91
3B.2. Deposits of branches outside India	467.81	614.33	1598.80	2307.87	2066.61	2922.21	-	-

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 - 2011 AND 2012 AS ON MARCH 31

(Contd.)

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4. Borrowings	1420.03	1587.82	2546.66	3030.31	3966.69	4618.12	109.67	197.79
4.1. Borrowings in India	678.42	720.45	1818.27	2012.28	2496.69	2732.73	78.53	140.40
(i) From Reserve Bank of India	16.30	6.60	166.70	320.29	183.00	326.89	5.79	22.51
(ii) From other banks	90.53	93.72	99.85	53.04	190.38	146.76	5.88	9.17
(iii) From other institutions and agencies	571.60	620.13	1551.71	1638.95	2123.31	2259.08	66.86	108.72
4.2. Borrowings outside India	741.60	867.37	728.39	1018.03	1470.00	1885.39	31.14	57.40
Secured borrowings included in 4	79.40	58.93	253.78	324.96	333.18	383.89	0.03	11.72
5. Other liabilities and provisions	1254.25	1001.59	1091.62	1184.21	2345.87	2185.79	100.88	114.48
5.1. Bills payable	265.04	251.18	154.18	144.44	419.22	395.61	17.63	17.19
5.2. Inter-office adjustment	216.89	-	12.75	12.24	229.63	12.24	3.45	2.99
5.3. Interest accrued	115.36	149.76	134.94	165.98	250.30	315.75	12.46	16.58
5.4. Subordinate debt.	-	-	-	-	-	-	-	-
5.5. Deferred tax liabilities	0.47	1.39	12.78	21.52	13.26	22.91	1.94	2.89
5.6. Others (including provisions)	656.49	599.26	776.97	840.03	1433.46	1439.29	65.39	74.83
Total Liabilities	15976.84	17712.14	36963.22	42667.68	52940.06	60379.82	3090.11	3750.15
6. Cash and balances with RBI	1192.34	790.59	2331.45	2009.33	3523.79	2799.92	181.73	167.41
6.1. Cash in hand	90.62	129.42	119.30	148.18	209.92	277.59	21.67	23.89
6.2. Balances with RBI	1101.72	661.17	2212.15	1861.15	3313.87	2522.33	160.06	143.52
(i) In current account	1101.69	661.15	2209.41	1857.57	3311.10	2518.72	160.06	143.52
(ii) In other account	0.03	0.03	2.74	3.58	2.77	3.61	-	-
7. Balances with banks in India and money at call and short notice	339.79	482.30	910.99	1277.62	1250.78	1759.93	39.08	70.52
7.1. In India	83.79	154.81	292.63	442.33	376.42	597.14	33.85	61.24
7.1.1. Balances with banks	39.00	57.51	131.82	215.19	170.82	272.70	27.59	36.06
(i) In current account	14.08	9.66	45.99	57.69	60.07	67.35	6.02	7.74
(ii) In other deposit accounts	24.91	47.86	85.83	157.50	110.75	205.36	21.56	28.32
7.1.2. Money at call and short notice	44.79	97.29	160.81	227.14	205.60	324.44	6.27	25.18
(i) with banks	27.69	74.23	149.68	179.68	177.37	253.90	6.27	5.45
(ii) with other institutions	17.10	23.07	11.13	47.47	28.23	70.53	-	19.73
7.2. Outside India	256.00	327.50	618.35	835.29	874.35	1162.79	5.23	9.27
7.2.1. Balances with banks	138.95	243.62	455.21	602.71	594.16	846.33	3.26	5.09
(i) In current account	126.35	239.40	127.75	178.46	254.10	417.86	2.37	3.81
(ii) In other deposit accounts	12.60	4.22	327.46	424.25	340.06	428.47	0.89	1.27
7.2.2. Money at call and short notice	117.05	83.88	163.14	232.59	280.19	316.46	1.97	4.19

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 - 2011 AND 2012 AS ON MARCH 31***(Contd.)*

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	3856.97	4173.22	9503.80	10867.54	13360.76	15040.76	926.55	1093.33
8.1. Investment in India in	3756.83	4061.45	9372.73	10725.46	13129.56	14786.92	926.55	1093.33
(i) Government securities	3096.59	3494.45	7648.88	8999.91	10745.47	12494.36	646.41	785.48
(ii) Other approved securities	5.39	0.20	22.98	9.69	28.37	9.89	0.51	0.18
(iii) Shares	94.97	41.14	147.82	158.36	242.80	199.51	8.62	10.78
(iv) Debentures and Bonds	182.79	143.66	401.41	512.95	584.21	656.61	43.38	56.66
(v) Subsidiaries and/or joint ventures	48.86	54.92	40.75	41.04	89.62	95.96	2.19	3.98
(vi) Others	328.22	327.08	1110.87	1003.51	1439.09	1330.59	225.43	236.26
8.2. Investment outside India in	100.14	111.77	131.07	142.08	231.20	253.85	-	-
(i) Government securities	22.39	18.66	59.28	66.70	81.67	85.36	-	-
(ii) Subsidiaries and/or joint ventures	16.03	16.03	14.91	20.53	30.94	36.56	-	-
(iii) Others	61.72	77.08	56.88	54.85	118.59	131.93	-	-
9. Advances	9941.54	11519.91	23102.79	27263.21	33044.33	38783.12	1846.47	2300.95
Type-wise								
9A. (i) Bills purchased and discounted	610.28	888.15	1223.77	1418.65	1834.05	2306.80	98.75	113.26
(ii) Cash credits, overdrafts & loans repayable on demand	4333.14	4957.87	9314.50	11127.27	13647.65	16085.15	840.39	1120.10
(iii) Term loans	4998.11	5673.89	12564.52	14717.29	17562.63	20391.18	907.33	1067.59
Security-wise								
9B. (i) Secured by tangible assets	6994.41	8705.30	16879.02	20515.60	23873.43	29220.90	1555.34	1956.69
(ii) Covered by Bank/Government Guarantees	1150.09	833.32	1645.52	1895.90	2795.61	2729.21	64.54	87.27
(iii) Unsecured	1797.04	1981.30	4578.26	4851.71	6375.29	6833.01	226.59	256.99
Sector-wise & Location-wise								
9C.I. Advances in India	8861.10	10179.14	21343.81	24711.83	30204.90	34890.96	1846.47	2300.95
(i) Priority sectors	3183.86	3457.80	6912.90	7717.94	10096.76	11175.75	640.47	727.96
(ii) Public sectors	640.80	720.40	2708.85	2908.61	3349.65	3629.00	81.18	79.70
(iii) Banks	4.65	1.81	311.06	180.06	315.71	181.87	10.28	5.79
(iv) Others	5031.79	5999.13	11411.00	13905.22	16442.79	19904.35	1114.55	1487.50

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 - 2011 AND 2012 AS ON MARCH 31

(Contd.)

(Amount in ₹ Billion)

Items		SBI and its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
		2011	2012	2011	2012	2011	2012	2011	2012
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II.	Advances outside India	1080.44	1340.78	1758.99	2551.38	2839.43	3892.16	-	-
	(i) Due from banks	224.24	170.86	452.13	631.06	676.37	801.92	-	-
	(ii) Due from others	856.20	1169.91	1306.85	1920.32	2163.05	3090.24	-	-
	a) Bills purchased and discounted	147.96	215.68	414.72	517.86	562.68	733.54	-	-
	b) Syndicate loans	367.38	474.00	330.91	506.09	698.29	980.10	-	-
	c) Others	340.86	480.23	561.22	896.37	902.08	1376.60	-	-
10.	Fixed Assets	65.65	74.16	295.89	308.80	361.54	382.97	25.09	26.82
10.1.	Premises	19.41	22.66	234.04	241.31	253.45	263.97	15.51	15.27
10.2.	Fixed assets under construction	3.35	3.47	3.24	1.83	6.59	5.30	0.51	0.40
10.3.	Other fixed assets	42.89	48.03	58.61	65.66	101.50	113.69	9.07	11.16
11.	Other Assets	580.56	671.95	818.31	941.16	1398.87	1613.11	71.18	91.13
	(i) Inter - office adjustments (net)	16.31	31.07	68.77	27.82	85.08	58.89	0.74	1.02
	(ii) Interest accrued	118.62	145.24	208.86	274.34	327.48	419.58	18.10	24.30
	(iii) Tax paid in advance/tax deducted at source	69.45	97.25	172.74	245.92	242.19	343.17	18.74	24.06
	(iv) Stationery and stamps	1.23	1.23	1.15	1.25	2.38	2.48	0.23	0.22
	(v) Others	374.95	397.16	366.79	391.84	741.74	789.00	33.36	41.53
Total Assets		15976.84	17712.14	36963.22	42667.68	52940.06	60379.82	3090.11	3750.15

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 - 2011 AND 2012 AS ON MARCH 31***(Contd.)*

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Number of reporting banks	7	7	21	20	34	41	81	87
Liabilities								
1. Capital	34.09	34.67	47.83	47.83	351.38	406.31	589.75	636.64
2. Reserves and Surplus	1113.59	1279.32	1337.84	1545.12	459.13	531.07	4509.44	5449.46
2.1. Statutory Reserves	157.56	204.55	216.53	274.32	131.56	155.96	1206.49	1421.58
2.2. Capital Reserves	32.85	34.08	40.69	42.08	28.74	32.52	338.70	348.85
2.3. Share Premium	615.12	625.64	689.97	712.44	-	-	1232.26	1492.32
2.4. Investment Fluctuations Reserves	0.64	0.38	2.76	2.44	2.28	5.63	13.24	14.95
2.5. Revenue and other Reserves	116.19	139.98	190.88	229.42	219.92	242.83	1392.69	1733.07
2.6. Balance of Profit	191.22	274.69	197.00	284.43	76.62	94.13	326.07	438.70
3. Deposits	7386.02	8586.96	10027.59	11745.87	2406.67	2770.63	56158.74	64536.64
Type-wise								
3A.1. Demand deposits	1347.07	1400.84	1589.29	1658.70	728.76	800.83	6419.15	6303.37
(i) From banks	47.44	56.33	51.86	61.64	17.97	25.90	265.85	274.47
(ii) From others	1299.63	1344.51	1537.43	1597.06	710.80	774.94	6153.30	6028.90
3A.2. Savings bank deposits	1794.63	2151.56	2291.30	2729.38	396.50	418.69	13517.82	15288.57
3A.3. Term deposits	4244.32	5034.56	6146.99	7357.79	1281.40	1551.11	36221.78	42944.71
(i) From banks	295.06	291.58	430.74	499.63	41.16	64.13	2245.44	2905.54
(ii) From others	3949.26	4742.99	5716.25	6858.16	1240.24	1486.98	33976.34	40039.17
Location-wise								
3B.1. Deposits of branches in India	7203.55	8339.77	9845.12	11498.69	2406.67	2770.63	53909.66	61367.25
3B.2. Deposits of branches outside India	182.47	247.19	182.47	247.19	-	-	2249.08	3169.39

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS

IN INDIA - 2011 AND 2012 AS ON MARCH 31

(Contd.)

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4. Borrowings	1750.17	2386.41	1859.84	2584.20	928.75	1199.14	6755.27	8401.46
4.1. Borrowings in India	769.54	1131.69	848.07	1272.09	534.40	632.66	3879.16	4637.47
(i) From Reserve Bank of India	49.25	251.69	55.04	274.20	214.97	349.04	453.00	950.13
(ii) From other banks	94.77	105.75	100.65	114.91	201.19	153.42	492.22	415.10
(iii) From other institutions and agencies	625.52	774.24	692.38	882.97	118.25	130.19	2933.93	3272.24
4.2. Borrowings outside India	980.63	1254.72	1011.78	1312.11	394.35	566.48	2876.12	3763.98
Secured borrowings included in 4	14.17	34.26	14.21	45.98	284.00	427.49	631.39	857.36
5. Other liabilities and provisions	608.19	740.50	709.07	854.99	765.83	928.85	3820.77	3969.63
5.1. Bills payable	139.86	133.76	157.50	150.95	45.31	36.62	622.03	583.19
5.2. Inter-office adjustment	0.93	3.25	4.38	6.25	0.30	0.20	234.31	18.68
5.3. Interest accrued	71.37	104.00	83.83	120.58	22.59	28.62	356.72	464.95
5.4. Subordinate debt.	-	-	-	-	-	5.09	-	5.09
5.5. Deferred tax liabilities	-	-	1.94	2.89	0.04	0.02	15.24	25.81
5.6. Others (including provisions)	396.03	499.48	461.43	574.31	697.59	858.30	2592.47	2871.91
Total Liabilities	10892.06	13027.86	13982.17	16778.01	4911.75	5836.00	71833.98	82993.83
6. Cash and balances with RBI	679.38	538.15	861.11	705.56	202.93	231.69	4587.83	3737.17
6.1. Cash in hand	95.66	134.05	117.33	157.94	7.97	6.76	335.21	442.30
6.2. Balances with RBI	583.72	404.11	743.78	547.62	194.97	224.92	4252.62	3294.87
(i) In current account	582.72	402.11	742.78	545.62	194.91	191.86	4248.80	3256.20
(ii) In other account	1.00	2.00	1.00	2.00	0.05	33.07	3.82	38.67
7. Balances with banks in India and money at call and short notice	277.08	295.02	316.16	365.54	273.88	311.78	1840.82	2437.24
7.1. In India	142.93	119.76	176.78	181.00	111.71	157.87	664.91	936.01
7.1.1. Balances with banks	116.60	82.16	144.19	118.22	84.31	117.14	399.32	508.07
(i) In current account	14.47	12.18	20.49	19.93	10.32	15.01	90.88	102.29
(ii) In other deposit accounts	102.14	69.97	123.70	98.29	73.99	102.13	308.44	405.78
7.1.2. Money at call and short notice	26.33	37.60	32.59	62.78	27.40	40.73	265.59	427.95
(i) with banks	20.86	7.79	27.13	13.24	26.63	16.72	231.13	283.87
(ii) with other institutions	5.47	29.81	5.47	49.54	0.77	24.01	34.46	144.08
7.2. Outside India	134.15	175.26	139.38	184.54	162.18	153.90	1175.91	1501.23
7.2.1. Balances with banks	60.03	82.94	63.30	88.03	146.11	122.71	803.57	1057.06
(i) In current account	33.54	35.38	35.91	39.20	48.19	57.79	338.20	514.85
(ii) In other deposit accounts	26.50	47.56	27.39	48.83	97.93	64.92	465.37	542.21
7.2.2. Money at call and short notice	74.12	92.32	76.08	96.51	16.06	31.20	372.34	444.17

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS

IN INDIA - 2011 AND 2012 AS ON MARCH 31

(Contd.)

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	3294.03	4166.49	4220.58	5259.82	1654.99	2004.88	19236.33	22305.47
8.1. Investment in India in	3193.36	4077.68	4119.90	5171.02	1654.99	2004.88	18904.46	21962.82
(i) Government securities	1976.49	2682.72	2622.90	3468.19	1119.58	1375.94	14487.95	17338.49
(ii) Other approved securities	0.38	0.01	0.89	0.19	0.02	0.00	29.28	10.08
(iii) Shares	37.04	32.25	45.66	43.03	1.07	1.31	289.53	243.84
(iv) Debentures and Bonds	396.72	529.75	440.09	586.40	52.92	54.34	1077.22	1297.35
(v) Subsidiaries and/or joint ventures	78.14	79.14	80.33	83.12	-	-	169.94	179.08
(vi) Others	704.60	753.83	930.03	990.08	481.41	573.30	2850.54	2893.98
8.2. Investment outside India in	100.67	88.81	100.67	88.81	-	-	331.88	342.65
(i) Government securities	9.29	5.57	9.29	5.57	-	-	90.96	90.93
(ii) Subsidiaries and/or joint ventures	66.16	67.00	66.16	67.00	-	-	97.10	103.56
(iii) Others	25.22	16.23	25.22	16.23	-	-	143.81	148.16
9. Advances	6128.97	7363.23	7975.44	9664.18	1955.11	2298.49	42974.88	50745.79
Type-wise								
9A. (i) Bills purchased and discounted	231.38	244.00	330.13	357.26	234.90	257.47	2399.08	2921.53
(ii) Cash credits, overdrafts & loans repayable on demand	1400.81	1739.55	2241.20	2859.64	928.35	1099.30	16817.20	20044.09
(iii) Term loans	4496.78	5379.68	5404.11	6447.28	791.86	941.72	23758.60	27780.18
Security-wise								
9B. (i) Secured by tangible assets	4688.60	5922.16	6243.94	7878.85	821.16	965.25	30938.52	38065.01
(ii) Covered by Bank/Government Guarantees	105.18	144.33	169.72	231.60	89.26	168.87	3054.60	3129.68
(iii) Unsecured	1335.19	1296.74	1561.78	1553.73	1044.69	1164.37	8981.76	9551.11
Sector-wise & Location-wise								
9C.I. Advances in India	5335.69	6356.97	7182.16	8657.92	1955.11	2298.49	39342.17	45847.37
(i) Priority sectors	1782.26	2081.96	2422.72	2809.92	639.11	727.64	13158.59	14713.30
(ii) Public sectors	100.35	121.84	181.53	201.54	30.09	19.10	3561.26	3849.65
(iii) Banks	4.79	8.84	15.07	14.63	36.40	15.05	367.18	211.55
(iv) Others	3448.29	4144.33	4562.83	5631.83	1249.51	1536.70	22255.13	27072.87

Source : Annual accounts of banks.

TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS

IN INDIA - 2011 AND 2012 AS ON MARCH 31

(Concl'd.)

(Amount in ₹ Billion)

Items	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9C.II. Advances outside India	793.28	1006.27	793.28	1006.27	-	-	3632.70	4898.43
(i) Due from banks	55.42	41.83	55.42	41.83	-	-	731.79	843.75
(ii) Due from others	737.86	964.44	737.86	964.44	-	-	2900.92	4054.68
a) Bills purchased and discounted	11.91	11.57	11.91	11.57	-	-	574.59	745.12
b) Syndicate loans	575.67	768.35	575.67	768.35	-	-	1273.96	1748.45
c) Others	150.28	184.51	150.28	184.51	-	-	1052.36	1561.11
10. Fixed Assets	104.70	106.90	129.80	133.72	49.59	50.18	540.92	566.87
10.1. Premises	55.58	54.64	71.09	69.91	31.11	38.84	355.65	372.72
10.2. Fixed assets under construction	0.50	1.80	1.01	2.20	9.66	1.31	17.26	8.81
10.3. Other fixed assets	48.62	50.45	57.69	61.61	8.82	10.03	168.01	185.33
11. Other Assets	407.90	558.07	479.08	649.19	775.25	938.98	2653.20	3201.28
(i) Inter - office adjustments (net)	0.21	-	0.95	1.02	2.27	2.37	88.30	62.27
(ii) Interest accrued	92.82	117.75	110.93	142.05	30.75	33.45	469.16	595.08
(iii) Tax paid in advance/tax deducted at source	59.10	49.95	77.84	74.00	28.38	35.67	348.41	452.84
(iv) Stationery and stamps	0.40	0.25	0.63	0.47	0.01	0.01	3.01	2.95
(v) Others	255.37	390.12	288.74	431.65	713.84	867.49	1744.32	2088.13
Total Assets	10892.06	13027.86	13982.17	16778.01	4911.75	5836.00	71833.98	82993.83

Source : Annual accounts of banks.

TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE BANKS - 2010 AND 2011

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2010					
	Capital	Reserve	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)
Andaman & Nicobar	30	730	3720	310	140	4930
Andhra Pradesh	1970	12330	35660	27520	7310	84790
Arunachal Pradesh	1930	1450	640	1670	80	5770
Assam	80	1570	11890	-	1110	14650
Bihar	180	3620	9000	290	1400	14490
Chandigarh *	-	320	2030	-	40	2390
Chhattisgarh	320	1220	17330	3730	150	22750
Delhi	70	1630	7760	220	600	10280
Goa	160	620	9590	-	880	11250
Gujarat	190	3800	44740	12000	930	61660
Haryana	720	3940	19350	19510	80	43600
Himachal Pradesh	80	4660	49420	3540	1380	59080
Jammu & Kashmir	20	220	4570	10	200	5020
Karnataka	810	3760	44790	16480	2040	67880
Kerala	230	3470	66490	1080	2690	73960
Madhya Pradesh	1280	4090	32910	18610	1840	58730
Maharashtra	3000	27630	214210	21480	13370	279690
Manipur	410	190	900	1360	180	3040
Meghalaya	70	800	9120	440	610	11040
Mizoram	60	170	2520	380	10	3140
Nagaland	320	370	2810	50	150	3700
Orissa	740	2800	33850	22360	2580	62330
Puducherry	120	300	3550	240	200	4410
Punjab	550	3630	22940	33440	2020	62580
Rajasthan	590	4200	25760	16770	1390	48710
Sikkim	110	100	1940	120	20	2290
Tamil Nadu	610	6200	51460	8960	9720	76950
Tripura	110	420	7590	50	460	8630
Uttarakhand	110	1030	5470	920	90	7620
Uttar Pradesh	1130	6260	44420	12180	6670	70660
West Bengal	310	2630	33690	11120	3470	51220
ALL INDIA	16310	104160	820120	234840	61810	1237240

Note : * Share Capital of Chandigarh SCB is ₹ 5.2 million for the year 2010.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE
BANKS - 2010 AND 2011 (Contd.)**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2010					
	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(7)	(8)	(9)	(10)	(11)	(12)
Andaman & Nicobar	510	2700	1470	250	-	4930
Andhra Pradesh	26840	14560	40350	3040	-	84790
Arunachal Pradesh	180	2650	1100	380	1460	5770
Assam	520	7810	3230	2210	880	14650
Bihar	910	6110	6490	980	-	14490
Chandigarh *	170	1580	600	40	-	2390
Chhattisgarh	1040	14930	5920	860	-	22750
Delhi	4490	1940	3230	620	-	10280
Goa	780	4310	5560	600	-	11250
Gujarat	2370	38160	19160	1970	-	61660
Haryana	1570	11160	29890	800	180	43600
Himachal Pradesh	1820	38600	16440	2220	-	59080
Jammu & Kashmir	250	3520	900	350	-	5020
Karnataka	3060	22330	31460	11030	-	67880
Kerala	4250	43330	20560	3580	2240	73960
Madhya Pradesh	3040	28570	25030	2090	-	58730
Maharashtra	12280	164440	79980	22990	-	279690
Manipur	230	960	1520	110	220	3040
Meghalaya	440	7130	2630	840	-	11040
Mizoram	530	920	1530	140	20	3140
Nagaland	140	2060	690	360	450	3700
Orissa	2820	32940	24890	1680	-	62330
Puducherry	290	1510	2360	210	40	4410
Punjab	1580	12630	46240	2130	-	62580
Rajasthan	1480	26430	18260	2540	-	48710
Sikkim	1320	490	440	40	-	2290
Tamil Nadu	4580	24720	45990	1660	-	76950
Tripura	720	5380	1810	460	260	8630
Uttarakhand	280	4510	2550	280	-	7620
Uttar Pradesh	2750	33940	30680	3290	-	70660
West Bengal	12450	14490	21700	2580	-	51220
ALL INDIA	93690	574810	492660	70330	5750	1237240

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF STATE CO-OPERATIVE
BANKS - 2010 AND 2011 (Contd.)**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2011					
	Capital	Reserve	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(13)	(14)	(15)	(16)	(17)	(18)
Andaman & Nicobar	30	800	4030	380	250	5490
Andhra Pradesh	2120	13380	36210	35550	6950	94210
Arunachal Pradesh	1930	1450	640	1670	80	5770
Assam	80	2090	15450	-	590	18210
Bihar	180	3620	9000	290	1400	14490
Chandigarh *	10	340	2370	-	50	2770
Chhattisgarh	500	1290	13850	4700	220	20560
Delhi	70	1810	8030	220	580	10710
Goa	190	630	10450	-	1080	12350
Gujarat	200	3990	48650	14100	1250	68190
Haryana	790	4060	20250	25290	110	50500
Himachal Pradesh	80	5390	50060	9320	1480	66330
Jammu & Kashmir	20	260	4900	10	220	5410
Karnataka	910	4220	46470	19890	2380	73870
Kerala	1730	3080	52050	940	3630	61430
Madhya Pradesh	1540	4460	34320	23610	1960	65890
Maharashtra	4250	38380	174290	37090	8230	262240
Manipur	410	230	1210	1230	290	3370
Meghalaya	90	1300	10030	430	370	12220
Mizoram	60	40	3170	380	180	3830
Nagaland	330	390	3230	100	170	4220
Orissa	750	2930	34550	27820	2850	68900
Puducherry	140	310	4090	270	200	5010
Punjab	600	3980	24420	40560	1850	71410
Rajasthan	710	4250	28760	28770	1400	63890
Sikkim	110	100	1940	120	20	2290
Tamil Nadu	960	6220	54360	21600	11460	94600
Tripura	110	420	7590	50	460	8630
Uttarakhand	210	230	11410	3130	1800	16780
Uttar Pradesh	1210	6440	43430	14590	6540	72210
West Bengal	310	2630	33690	11120	3470	51220
ALL INDIA	20630	118720	792900	323230	61520	1317000

Note : 1. Data for the year 2011 is provisional.

2. * Share Capital of Chandigarh SCB is ₹ 5.5 million for the year 2011.

3. Data for the states of Arunachal Pradesh, Sikkim, Tripura, Bihar and West Bengal is repeated for the year 2011 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 - 2010 AND 2011 (Concl.d.)**

(Amount in ₹ Million)

State / Union Territories	As on March 31, 2011					
	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(19)	(20)	(21)	(22)	(23)	(24)
Andaman & Nicobar	480	2990	1730	290	-	5490
Andhra Pradesh	21130	13200	56600	3270	-	94200
Arunachal Pradesh	180	2650	1100	380	1460	5770
Assam	930	11450	3130	2270	420	18200
Bihar	910	6110	6490	980	-	14490
Chandigarh *	80	2000	640	40	-	2760
Chhattisgarh	630	11880	7530	530	-	20570
Delhi	4390	2040	3610	670	-	10710
Goa	860	4950	5880	650	-	12340
Gujarat	2760	38440	25320	1660	-	68180
Haryana	1590	10750	37390	780	-	50510
Himachal Pradesh	430	39050	22100	4750	-	66330
Jammu & Kashmir	230	3800	1010	370	-	5410
Karnataka	4500	27470	40630	1270	-	73870
Kerala	5180	22250	27070	4030	2890	61420
Madhya Pradesh	3490	27660	32710	2030	-	65890
Maharashtra	13510	119880	109890	16460	2520	262260
Manipur	400	1070	1550	140	210	3370
Meghalaya	390	7280	3420	1120	-	12210
Mizoram	740	1020	1900	170	-	3830
Nagaland	130	2420	820	400	440	4210
Orissa	2220	33300	31320	2060	-	68900
Puducherry	350	1180	3210	230	40	5010
Punjab	1470	14660	53250	2030	-	71410
Rajasthan	2170	26190	33530	2000	-	63890
Sikkim	1320	490	440	40	-	2290
Tamil Nadu	4360	20600	67990	1650	-	94600
Tripura	720	5380	1810	460	260	8630
Uttarakhand	390	9510	4730	2140	-	16770
Uttar Pradesh	2680	26290	39990	3260	-	72220
West Bengal	12450	14490	21700	2580	-	51220
ALL INDIA	91070	510450	648490	58710	8240	1316960

Note : 1. Data for the year 2011 is provisional.

2. Data for the states of Arunachal Pradesh, Sikkim, Tripura, Bihar and West Bengal is repeated for the year 2011 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 - 2010 AND 2011**

(Amount in ₹ Million)

State / Union Territories	As on March 31,						
	Year	Capital	Reserve	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	2010	9050	14100	41900	35000	10240	110290
	2011	9760	13390	43830	49920	11020	127920
Bihar	2010	1760	4900	10310	2880	850	20700
	2011	1760	4900	10310	2880	850	20700
Chhattisgarh	2010	1460	4000	26250	3600	2020	37330
	2011	1660	4580	29950	4570	2700	43460
Gujarat	2010	3420	18610	120430	13650	7280	163390
	2011	3560	15380	128960	21540	10570	180010
Haryana	2010	2750	7070	44380	26510	2950	83660
	2011	2980	4760	49410	33890	5800	96840
Himachal Pradesh	2010	50	6140	41670	1020	1450	50330
	2011	50	6350	46700	1810	3530	58440
Jammu & Kashmir	2010	80	450	12480	90	1440	14540
	2011	80	680	14020	180	1420	16380
Jharkhand	2010	600	1570	7940	60	870	11040
	2011	600	1570	7940	60	870	11040
Karnataka	2010	4250	12090	71430	23150	10150	121070
	2011	4250	12090	71430	23150	10150	121070
Kerala	2010	1270	11830	176270	11900	10630	211900
	2011	1420	11040	190610	23970	14870	241910
Madhya Pradesh	2010	4460	16770	72570	21080	4760	119640
	2011	5380	17110	85330	29940	6140	143900
Maharashtra	2010	14990	69630	442780	19560	28050	575010
	2011	16880	42090	466110	39820	61450	626350
Orissa	2010	3550	3230	36500	18600	7160	69040
	2011	4060	4640	41590	23690	7550	81530
Punjab	2010	1260	9750	75250	39800	3660	129720
	2011	1450	10230	82420	51570	3800	149470
Rajasthan	2010	2380	6830	59060	15410	1890	85570
	2011	2740	7480	63940	29590	2070	105820
Tamil Nadu	2010	16630	24910	119070	26520	16990	204120
	2011	17250	21740	13330	45070	140040	237430
Uttarakhand	2010	350	4240	35430	1570	1440	43030
	2011	410	4680	38780	4770	1560	50200
Uttar Pradesh	2010	3770	20790	95850	18070	6610	145090
	2011	4040	22330	106950	29370	7280	169970
West Bengal	2010	1110	5730	39240	8070	4590	58740
	2011	1110	5730	39240	8070	4590	58740
Total	2010	73190	242640	1528810	286540	123030	2254210
	2011	79440	210770	1530850	423860	296260	2541180

Note : 1. Data for the year 2011 is provisional.

2. Data for the states of Bihar, Jharkhand, Karnataka and West Bengal is repeated for the year 2011 from previous year.

3. Data for the states of Bihar (DCCBs), Jharkhand and West Bengal is repeated for the year 2010 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 - 2010 AND 2011 (Concl'd.)**

(Amount in ₹ Million)

State / Union Territories	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)
Andhra Pradesh	2010	7930	30930	62410	6620	2400	110290
	2011	6810	31290	79560	8360	1900	127920
Bihar	2010	1530	6100	6230	4020	2820	20700
	2011	1530	6100	6230	4020	2820	20700
Chhattisgarh	2010	2570	22950	10470	1100	240	37330
	2011	2550	28350	11220	1230	110	43460
Gujarat	2010	7150	81050	62610	8970	3610	163390
	2011	8100	95560	66000	8270	2080	180010
Haryana	2010	3920	17810	57350	4130	450	83660
	2011	18570	7020	65960	4580	690	96820
Himachal Pradesh	2010	1630	29500	16480	2720	-	50330
	2011	1620	32820	20310	3680	-	58430
Jammu & Kashmir	2010	990	5150	5140	1480	1780	14540
	2011	1060	6080	5660	1540	2050	16390
Jharkhand	2010	640	7090	1310	1370	630	11040
	2011	640	7090	1310	1370	630	11040
Karnataka	2010	19730	15320	67830	17340	850	121070
	2011	19730	15320	67830	17340	850	121070
Kerala	2010	27450	58260	116100	9800	290	211900
	2011	17490	59120	151990	12850	460	241910
Madhya Pradesh	2010	8960	41020	60100	7050	2510	119640
	2011	15430	47930	72500	6840	1200	143900
Maharashtra	2010	26620	232550	254050	46840	14950	575010
	2011	30930	236720	302740	42280	13680	626350
Orissa	2010	3360	24140	34580	6220	740	69040
	2011	3460	25360	43610	7040	2060	81530
Punjab	2010	4470	39590	80580	4850	230	129720
	2011	4880	51120	87510	5790	170	149470
Rajasthan	2010	5710	30490	44240	4870	260	85570
	2011	7740	38890	54710	4290	200	105830
Tamil Nadu	2010	4790	40490	145050	12570	1220	204120
	2011	4930	41170	178670	12000	660	237430
Uttarakhand	2010	2450	26650	11990	1940	-	43030
	2011	2360	30410	14670	2760	-	50200
Uttar Pradesh	2010	7990	67310	44390	11440	13960	145090
	2011	7590	80870	52560	13460	15490	169970
West Bengal	2010	15940	12460	25070	4630	640	58740
	2011	15940	12460	25070	4630	640	58740
Total	2010	153830	788860	1105980	157960	47580	2254210
	2011	171360	853680	1308110	162330	45690	2541170

Note : 1. Data for the year 2011 is provisional.

2. Data for the states of Bihar, Jharkhand, Karnataka and West Bengal is repeated for the year 2011 from previous year.

3. Data for the states of Bihar (DCCBs), Jharkhand and West Bengal is repeated for the year 2010 from previous year.

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.4 : LIABILITIES AND ASSETS OF INDIAN SCHEDULED COMMERCIAL
BANKS IN FOREIGN COUNTRIES - 2010 TO 2012**

(Amount in US \$ Million)

Item	As on March 31		
	2010	2011	2012
	(1)	(2)	(3)
No. of Banks	15	15	15
No. of Branches	147	155	165
Liabilities			
1. H.O. Funds	5658.77	7001.63	9661.80
2. Customer Deposits	29993.78	37850.79	44361.86
3. Inter-branch Borrowings	5407.10	6046.13	5566.43
4. Inter-bank Borrowings	31356.28	42466.10	50167.08
5. Other Debt Instruments	9905.09	13824.70	16569.38
6. Other Liabilities	2902.90	2818.96	2944.37
Total Liabilities	85223.92	110008.31	129270.92
Assets			
1. Cash on Hand & Balances with Central Bank	3230.69	4183.69	6190.89
2. Investments in Securities	6349.34	6448.73	5994.29
3. Inter-Branch placements	2792.84	3079.96	4180.13
4. Inter-Bank Placements	10950.35	14695.51	16375.09
5. Customer Credit (Net)	59968.74	79567.94	94338.24
6. Accumulated Losses	37.34	27.62	7.43
7. Other Assets	1894.62	2004.86	2184.85
Total Assets	85223.92	110008.31	129270.92

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 - 2009 TO 2011**

(Amount in ₹ Billion)

Period of Maturity	As on March 31					
	2009		2010		2011	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	3907951 (2.7)	1678.27 (6.7)	4326247 (3.0)	1913.53 (6.9)	2788097 (1.9)	2324.83 (7.1)
91 days & above but less than 6 Months	3529872 (2.4)	1860.35 (7.5)	3671209 (2.6)	2322.36 (8.4)	3555315 (2.4)	2863.35 (8.8)
6 months & above but less than 1 Year	9925088 (6.8)	3384.03 (13.6)	8665164 (6.0)	3810.14 (13.7)	7024670 (4.8)	3420.79 (10.5)
1 year & above but less than 2 Years	46080633 (31.7)	10327.62 (41.5)	42372434 (29.5)	10522.75 (37.9)	48695258 (33.1)	13288.36 (40.8)
2 years & above but less than 3 Years	23035132 (15.9)	2634.07 (10.6)	25202884 (17.5)	3427.46 (12.3)	26187351 (17.8)	4162.26 (12.8)
3 years & above but less than 5 Years	32019247 (22.1)	3139.87 (12.6)	31484019 (21.9)	3450.65 (12.4)	29903539 (20.3)	3593.95 (11.0)
5 years & above	26679299 (18.4)	1885.02 (7.6)	27900886 (19.4)	2306.17 (8.3)	28816759 (19.6)	2878.59 (8.8)
GRAND TOTAL	145177222 (100.0)	24909.23 (100.0)	143622843 (100.0)	27753.06 (100.0)	146970989 (100.0)	32532.13 (100.0)

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

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 38-40.

TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED COMMERCIAL BANKS : 2009 AND 2010

(Amount in ₹ Billion)

Sector of the Economy	As on the last Friday March							
	Current		Savings		Term		Total	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I. Government Sector	855.12	921.40	859.32	1053.78	3937.15	4575.73	5651.58	6550.91
	(17.6)	(15.9)	(9.1)	(8.6)	(15.1)	(15.1)	(14.0)	(13.5)
1. Central & State Governments	384.22	436.17	531.75	658.31	1438.36	1973.84	2354.33	3068.33
	(7.9)	(7.5)	(5.7)	(5.3)	(5.5)	(6.5)	(5.8)	(6.3)
i) Central Government	136.66	95.19	33.35	40.79	564.36	731.85	734.38	867.83
	(2.8)	(1.6)	(0.4)	(0.3)	(2.2)	(2.4)	(1.8)	(1.8)
ii) State Governments	247.56	340.98	498.40	617.52	874.00	1241.99	1619.95	2200.49
	(5.1)	(5.9)	(5.3)	(5.0)	(3.3)	(4.1)	(4.0)	(4.5)
2. Local Authorities	78.20	102.69	161.34	200.83	472.81	757.11	712.35	1060.62
	(1.6)	(1.8)	(1.7)	(1.6)	(1.8)	(2.5)	(1.8)	(2.2)
3. Quasi-Government Bodies	101.33	76.42	52.27	60.59	552.48	406.08	706.08	543.09
	(2.1)	(1.3)	(0.6)	(0.5)	(2.1)	(1.3)	(1.7)	(1.1)
Of which: State Electricity Boards	35.60	14.84	2.76	0.24	105.14	35.61	143.50	50.69
	(0.7)	(0.3)	(0.0)	(0.0)	(0.4)	(0.1)	(0.4)	(0.1)
4. Public Sector Corporations and Companies	291.37	306.12	113.96	134.05	1473.50	1438.70	1878.83	1878.87
	(6.0)	(5.3)	(1.2)	(1.1)	(5.6)	(4.8)	(4.7)	(3.9)
i) Non-Departmental Commercial Undertakings	204.94	273.06	55.72	77.46	913.36	824.06	1174.02	1174.57
	(4.2)	(4.7)	(0.6)	(0.6)	(3.5)	(2.7)	(2.9)	(2.4)
ii) Others	86.43	33.06	58.24	56.59	560.14	614.64	704.81	704.30
	(1.8)	(0.6)	(0.6)	(0.5)	(2.1)	(2.0)	(1.7)	(1.5)
II. Private Corporate Sector (Non-Financial)	1336.27	1913.09	33.17	69.65	4497.46	5154.22	5866.90	7136.96
	(27.5)	(33.0)	(0.4)	(0.6)	(17.2)	(17.0)	(14.5)	(14.8)
1. Non-Financial Companies	1145.60	1513.61	13.48	19.60	3703.14	3658.24	4862.22	5191.45
	(23.5)	(26.1)	(0.1)	(0.2)	(14.2)	(12.1)	(12.0)	(10.7)
2. Non-Credit Co-operative Institutions	11.05	66.89	11.74	13.79	45.60	219.42	68.38	300.10
	(0.2)	(1.2)	(0.1)	(0.1)	(0.2)	(0.7)	(0.2)	(0.6)
3. Others PCS	179.62	332.58	7.95	36.26	748.72	1276.56	936.29	1645.41
	(3.7)	(5.7)	(0.1)	(0.3)	(2.9)	(4.2)	(2.3)	(3.4)
III. Financial Sector	442.93	463.79	77.32	48.17	3059.42	4308.48	3579.68	4820.43
	(9.1)	(8.0)	(0.8)	(0.4)	(11.7)	(14.2)	(8.9)	(10.0)
1. Banks	165.78	164.74	69.81	7.12	1342.36	2175.65	1577.95	2347.51
	(3.4)	(2.8)	(0.7)	(0.1)	(5.1)	(7.2)	(3.9)	(4.9)
i) Indian Commercial Banks	93.50	61.09	65.40	2.97	925.19	1550.93	1084.09	1614.99
	(1.9)	(1.1)	(0.7)	(0.0)	(3.5)	(5.1)	(2.7)	(3.3)
ii) Foreign Resident Banks (Offices of Foreign Banks in India)	12.84	14.18	0.03	0.07	62.67	73.72	75.54	87.98
	(0.3)	(0.2)	(0.0)	(0.0)	(0.2)	(0.2)	(0.2)	(0.2)
iii) Co-operative Banks & Credit Societies	59.44	89.47	4.39	4.08	354.49	550.99	418.32	644.54
	(1.2)	(1.5)	(0.0)	(0.0)	(1.4)	(1.8)	(1.0)	(1.3)
a. Co-operative Banks	56.14	85.84	1.25	0.64	335.50	531.65	392.89	618.13
	(1.2)	(1.5)	(0.0)	(0.0)	(1.3)	(1.8)	(1.0)	(1.3)
b. Credit Societies	3.30	3.63	3.14	3.43	18.99	19.35	25.43	26.41
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)

Note : Figures in bracket indicates percentage to total.**Source** : Basic Statistical Return IV.

**TABLE 4.2 : OWNERSHIP OF DEPOSITS WITH SCHEDULED
COMMERCIAL BANKS : 2009 AND 2010 (Contd.)**

(Amount in ₹ Billion)

Sector of the Economy	As on the last Friday March							
	Current		Savings		Term		Total	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2. Other Financial Institutions	114.58	97.52	2.93	26.86	967.97	1221.76	1085.48	1346.15
	(2.4)	(1.7)	(0.0)	(0.2)	(3.7)	(4.0)	(2.7)	(2.8)
i) Financial Companies	11.88	13.77	0.03	22.80	41.19	90.49	53.10	127.05
	(0.2)	(0.2)	(0.0)	(0.2)	(0.2)	(0.3)	(0.1)	(0.3)
a. Housing Finance Companies	8.64	8.89	0.02	22.65	28.10	75.79	36.76	107.33
	(0.2)	(0.2)	(0.0)	(0.2)	(0.1)	(0.3)	(0.1)	(0.2)
b. Auto Finance Companies	3.24	4.88	0.01	0.15	13.09	14.69	16.34	19.72
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)
ii) Total of Mutual Funds (including Private Sector Mutual Fund)	6.56	12.38	0.01	0.36	419.91	645.38	426.47	658.11
	(0.1)	(0.2)	(0.0)	(0.0)	(1.6)	(2.1)	(1.1)	(1.4)
a. Mutual Funds in Private Sector	4.79	7.20	-	0.34	228.74	235.18	233.54	242.72
	(0.1)	(0.1)	(0.0)	(0.0)	(0.9)	(0.8)	(0.6)	(0.5)
b. Other Mutual Funds	1.76	5.17	0.01	0.02	191.16	410.20	192.93	415.39
	(0.0)	(0.1)	(0.0)	(0.0)	(0.7)	(1.4)	(0.5)	(0.9)
iii) Unit Trust of India	0.13	0.69	0.01	-	15.92	30.32	16.06	31.02
	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)	(0.1)
iv) Insurance Corporations and Companies	82.19	67.41	0.10	0.64	294.88	319.05	377.18	387.09
	(1.7)	(1.2)	(0.0)	(0.0)	(1.1)	(1.1)	(0.9)	(0.8)
v) Term Lending Institutions	1.13	1.29	0.02	0.17	34.40	36.15	35.55	37.61
	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
vi) Provident Fund Institutions	12.69	1.99	2.77	2.90	161.66	100.38	177.12	105.26
	(0.3)	(0.0)	(0.0)	(0.0)	(0.6)	(0.3)	(0.4)	(0.2)
3. Other Financial Companies @	162.57	201.52	4.58	14.18	749.10	911.07	916.25	1126.78
	(3.3)	(3.5)	(0.0)	(0.1)	(2.9)	(3.0)	(2.3)	(2.3)
i) Financial Services Companies	52.12	49.17	0.02	0.62	131.75	299.54	183.89	349.32
	(1.1)	(0.8)	(0.0)	(0.0)	(0.5)	(1.0)	(0.5)	(0.7)
ii) Other Financial Companies @	82.06	104.01	2.10	4.40	414.65	194.51	498.81	302.92
	(1.7)	(1.8)	(0.0)	(0.0)	(1.6)	(0.6)	(1.2)	(0.6)
iii) Others	28.39	48.35	2.46	9.16	202.70	417.02	233.55	474.54
	(0.6)	(0.8)	(0.0)	(0.1)	(0.8)	(1.4)	(0.6)	(1.0)

Notes : 1) Figures in bracket indicates percentage to total.

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

(b) ' Other Financial Compnies' which are engaged in leasing, hire purchase, loan companies etc., and ' 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 : 2009 AND 2010 (Concl'd.)**

(Amount in ₹ Billion)

Sector of the Economy	As on the last Friday March							
	Current		Savings		Term		Total	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
IV. Household Sector	2126.73	2373.17	7859.31	10485.73	13565.94	15189.85	23551.98	28048.75
	(43.7)	(41.0)	(83.6)	(85.2)	(51.9)	(50.2)	(58.3)	(58.0)
1. Individuals (including Hindu Undivided families)	850.41	1060.18	7091.99	9138.07	10789.57	11644.48	18731.97	21842.73
	(17.5)	(18.3)	(75.5)	(74.2)	(41.3)	(38.5)	(46.4)	(45.2)
i) Farmers	30.73	42.50	769.10	1024.52	958.62	1055.13	1758.44	2118.42
	(0.6)	(0.7)	(8.2)	(8.3)	(3.7)	(3.5)	(4.4)	(4.4)
ii) Bussinessmen, Traders, Professionals and Self -Employed Persons	388.73	471.90	808.49	1197.50	1444.58	1723.51	2641.80	3419.97
	(8.0)	(8.2)	(8.6)	(9.7)	(5.5)	(5.7)	(6.5)	(7.1)
iii) Wage and Salary Earners	40.19	66.15	1373.77	2083.27	1503.26	2158.32	2917.21	4298.11
	(0.8)	(1.1)	(14.6)	(16.9)	(5.8)	(7.1)	(7.2)	(8.9)
iv) Shroffs, Money Lenders, Stock Brokers, Dealers in Bullion etc.	11.48	47.53	56.03	50.44	129.01	193.33	196.52	291.62
	(0.2)	(0.8)	(0.6)	(0.4)	(0.5)	(0.6)	(0.5)	(0.6)
v) Other Individuals	379.29	432.09	4084.60	4782.34	6754.10	6514.19	11217.99	11714.61
	(7.8)	(7.5)	(43.5)	(38.8)	(25.8)	(21.5)	(27.8)	(24.2)
2. Trusts, Associations, Clubs etc.	76.15	102.36	179.75	201.46	697.87	668.24	953.78	972.05
	(1.6)	(1.8)	(1.9)	(1.6)	(2.7)	(2.2)	(2.4)	(2.0)
3. Proprietary and Partnership Concerns etc.	698.91	812.93	50.13	70.48	626.47	685.23	1375.51	1568.65
	(14.4)	(14.0)	(0.5)	(0.6)	(2.4)	(2.3)	(3.4)	(3.2)
4. Educational Institutions	25.46	16.96	78.68	77.47	179.09	166.65	283.22	261.09
	(0.5)	(0.3)	(0.8)	(0.6)	(0.7)	(0.6)	(0.7)	(0.5)
5. Religious Institutions	2.97	2.53	16.20	14.46	57.87	35.36	77.04	52.35
	(0.1)	(0.0)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
6. Others (not elsewhere classified)	472.84	378.20	442.55	983.79	1215.06	1989.88	2130.46	3351.87
	(9.7)	(6.5)	(4.7)	(8.0)	(4.6)	(6.6)	(5.3)	(6.9)
V. Foreign Sector	103.94	117.04	566.66	654.50	1076.22	1035.03	1746.81	1806.57
	(2.1)	(2.0)	(6.0)	(5.3)	(4.1)	(3.4)	(4.3)	(3.7)
1. Foreign Consulates, Embassies, Trade Missions, Information , Services etc.	6.52	8.49	9.34	11.14	7.59	15.40	23.44	35.03
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)
2. Non-Residents	30.64	23.07	530.30	615.10	997.25	966.98	1558.19	1605.15
	(0.6)	(0.4)	(5.6)	(5.0)	(3.8)	(3.2)	(3.9)	(3.3)
3. Others FS	66.78	85.48	27.02	28.26	71.38	52.64	165.18	166.39
	(1.4)	(1.5)	(0.3)	(0.2)	(0.3)	(0.2)	(0.4)	(0.3)
Grand Total	4864.99	5788.48	9395.77	12311.82	26136.19	30263.31	40396.95	48363.62
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in bracket indicates percentage to total.

Source : Basic Statistical Return IV.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2011

(Amount in ₹ Billion)

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	11441478	1528.27	1017.49	20194106	4224.71	2418.49
1. Direct Finance	11239846	1359.73	899.25	18286114	2295.48	1829.51
2. Indirect Finance	201632	168.54	118.24	1907992	1929.24	588.98
II. INDUSTRY	472605	6367.40	4134.41	974968	14242.36	8937.96
1. Mining & Quarrying	9984	248.55	153.65	10758	391.91	277.91
2. Food Manufacturing & Processing	95349	466.42	350.41	98062	916.72	484.50
(a) Rice Mills, Flour & Dal Mills	26597	147.01	118.32	28062	217.87	110.01
(b) Sugar	819	92.22	67.98	1320	226.45	161.87
(c) Edible Oils & Vanaspati	5000	71.72	52.34	6507	132.42	55.78
(d) Tea Processing	463	4.37	3.08	1199	22.06	8.61
(e) Processing of Fruits & Vegetables	1796	12.69	9.59	1663	16.39	9.70
(f) Others	60674	138.41	99.10	59311	301.54	138.53
3. Beverage & Tobacco	3313	51.34	39.75	4146	100.65	76.35
4. Textiles	86276	706.84	528.15	184427	2057.60	882.16
(a) Cotton Textiles	17979	317.24	234.51	40654	712.82	443.53
(b) Jute & Other Natural Fibre Textiles	2600	5.85	4.05	6965	23.13	12.77
(c) Handloom Textiles & Khadi	14458	12.66	10.47	17229	28.70	15.38
(d) Other Textiles & Textile Products	51239	371.09	279.12	119579	1292.94	410.48
5. Paper, Paper Products & Printing	16194	115.38	81.38	29125	240.74	165.65
6. Woods and Wood Products	12963	16.65	12.81	24403	30.80	23.43
7. Leather & Leather Products	7579	26.22	21.14	21271	188.34	48.80
8. Gems and Jewellery	6904	216.17	112.94	11380	425.06	155.02
9. Rubber & Plastic Products	11254	122.85	79.13	26734	206.20	146.84
10. Chemicals & Chemical Products	19918	444.39	251.88	43666	644.83	375.56
(a) Heavy Industrial Chemicals	2337	60.72	38.68	4992	117.94	72.19
(b) Fertilisers	723	58.93	21.17	1271	75.82	33.33
(c) Drugs & Pharmaceuticals	3140	133.13	95.83	16460	292.23	161.82
(d) Non-Edible Oils	944	11.88	9.88	648	11.49	7.73
(e) Other Chemicals & Chemical Products	12774	179.73	86.33	20295	147.36	100.50
11. Petroleum, Coal Products & Nuclear Fuels	1052	373.26	238.60	2654	415.14	306.94
12. Manufacture of Cement & Cement Products	9575	72.14	50.45	11137	238.03	170.76
13. Basic Metals & Metal Products	29712	1075.93	690.54	66891	2029.82	1273.84
(a) Iron & Steel	11216	831.33	509.09	18195	1571.84	956.78
(b) Non-Ferrous Metals	4489	187.23	140.01	5779	197.41	139.93
(c) Metal Products	14007	57.37	41.44	42917	260.57	177.13
14. Engineering	45051	490.44	341.72	105417	863.94	616.68
(a) Heavy Engineering	4645	78.23	48.31	11177	140.62	95.74
(b) Light Engineering	29110	208.14	152.60	65204	308.49	227.02
(c) Electrical Machinery & Goods	8430	143.44	94.43	21439	297.37	204.05
(d) Electronic Machinery & Goods	2866	60.62	46.38	7597	117.46	89.88
15. Vehicles, Vehicle Parts & Transport Equipments	6094	165.55	112.32	23139	352.48	233.94
16. Other Industries	76887	130.32	91.29	191822	363.20	239.95
17. Electricity, Gas & Water	1995	661.35	311.27	5201	2075.42	1481.83
(a) Electricity Generation & Transmission	882	606.66	278.07	2793	1911.32	1355.35
(b) Non-Conventional Energy	206	24.09	15.20	757	84.17	60.74
(c) Gas, Steam & Water Supply	907	30.60	18.00	1651	79.93	65.75
18. Construction	32505	983.62	666.98	114735	2701.49	1977.82
(a) Other than Infrastructure	3438	139.30	94.97	63672	526.77	381.84
(b) Infrastructure Construction	29067	844.32	572.01	51063	2174.72	1595.98
III. TRANSPORT OPERATORS	108633	250.19	161.22	254922	770.37	593.27
IV. PROFESSIONAL AND OTHER SERVICES	185619	603.77	429.33	1095604	2948.94	2169.49
1. Professional Services	13785	16.06	12.44	236252	180.19	140.39
2. Tourism, Hotel & Restaurants	20790	127.42	84.60	75140	274.08	211.57
3. Recreation services	6943	19.05	13.67	12658	102.06	83.64
4. IT and Telecommunications	2345	111.47	93.22	6638	522.34	389.19
5. Others	141756	329.77	225.41	764916	1870.27	1344.70
V. PERSONAL LOANS	9698536	2896.43	2125.69	10572802	3221.60	2491.65
1. Housing	2095651	1499.71	1134.71	2616145	1534.43	1313.55
2. Consumer Durables	133025	5.53	2.87	312322	38.52	31.40
3. Vehicles	943867	274.83	198.67	773925	189.88	151.46
4. Education	748081	215.08	152.53	1319596	311.10	258.01
5. Personal Credit Cards	0	0.00	0.00	759200	39.96	32.76
6. Others	5777912	901.29	636.92	4791614	1107.71	704.47
VI. TRADE	1229204	2705.27	736.93	3449838	2758.61	1796.93
1. Wholesale Trade	37487	1511.68	390.07	327864	1268.56	867.16
2. Retail Trade	1191717	1193.59	346.86	3121974	1490.05	929.77
VII. FINANCE	6757	386.09	297.09	158939	3734.14	2246.77
VIII. ALL OTHERS	73185	26.76	20.44	1950798	2316.48	943.46
TOTAL BANK CREDIT	23216017	14764.18	8922.61	38651977	34217.22	21598.03

Note : 1. Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.

2. \$ Includes IDBI Bank Ltd.

Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 40, March 2011.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2011 (Contd.)

(Amount in ₹ Billion)

OCCUPATION	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. AGRICULTURE	730	129.88	14.01	11505311	614.26	534.53
1. Direct Finance	157	11.93	4.36	11364267	598.04	521.81
2. Indirect Finance	573	117.75	9.65	141044	16.22	12.72
II. INDUSTRY	39278	6012.99	819.80	516253	36.75	29.08
1. Mining & Quarrying	959	37.53	15.33	806	0.62	0.42
2. Food Manufacturing & Processing	3793	100.58	29.76	118768	5.84	4.53
(a) Rice Mills, Flour & Dal Mills	1291	8.08	5.98	57188	2.53	1.90
(b) Sugar	17	5.18	4.71	37	0.02	0.02
(c) Edible Oils & Vanaspati	63	38.78	3.80	1575	0.29	0.22
(d) Tea Processing	2	0.06	0.06	888	0.17	0.16
(e) Processing of Fruits & Vegetables	16	0.93	0.60	155	0.14	0.13
(f) Others	2404	47.55	14.62	58925	2.69	2.12
3. Beverage & Tobacco	304	136.01	27.71	197	0.13	0.09
4. Textiles	4232	296.07	40.53	41613	3.82	2.81
(a) Cotton Textiles	1184	170.82	12.86	5264	1.26	0.78
(b) Jute & Other Natural Fibre Textiles	34	0.50	0.00	2213	0.18	0.14
(c) Handloom Textiles & Khadi	187	2.21	0.70	18286	1.21	0.96
(d) Other Textiles & Textile Products	2827	122.54	26.96	15850	1.17	0.93
5. Paper, Paper Products & Printing	2784	512.02	28.83	3514	0.32	0.25
6. Woods and Wood Products	25	0.69	0.51	10314	0.60	0.48
7. Leather & Leather Products	362	19.00	5.18	16286	0.42	0.26
8. Gems and Jewellery	254	14.92	9.42	41877	1.42	1.35
9. Rubber & Plastic Products	1665	63.37	22.94	9186	0.40	0.34
10. Chemicals & Chemical Products	5684	877.41	143.12	4838	0.49	0.44
(a) Heavy Industrial Chemicals	1411	45.04	18.52	36	0.14	0.13
(b) Fertilisers	72	10.72	4.02	1757	0.08	0.08
(c) Drugs & Pharmaceuticals	1471	338.13	77.78	2194	0.10	0.09
(d) Non-Edible Oils	3	0.50	0.35	13	0.01	0.01
(e) Other Chemicals & Chemical Products	2727	483.01	42.44	838	0.17	0.14
11. Petroleum, Coal Products & Nuclear Fuels	284	149.26	55.53	23	0.01	0.01
12. Manufacture of Cement & Cement Products	120	44.50	12.94	2118	0.26	0.20
13. Basic Metals & Metal Products	4288	596.00	102.92	4704	0.72	0.57
(a) Iron & Steel	792	224.92	33.81	104	0.16	0.12
(b) Non-Ferrous Metals	425	172.90	39.86	118	0.10	0.05
(c) Metal Products	3071	198.18	29.25	4482	0.47	0.40
14. Engineering	6034	978.50	113.64	8348	0.79	0.61
(a) Heavy Engineering	731	178.13	23.98	443	0.20	0.16
(b) Light Engineering	2530	263.62	25.03	3679	0.31	0.23
(c) Electrical Machinery & Goods	2315	467.23	41.73	2328	0.16	0.13
(d) Electronic Machinery & Goods	458	69.62	22.91	1898	0.12	0.09
15. Vehicles, Vehicle Parts & Transport Equipments	1862	218.12	74.29	12329	0.85	0.64
16. Other Industries	3043	187.18	24.88	215977	9.52	7.18
17. Electricity, Gas & Water	65	73.56	6.76	388	0.40	0.35
(a) Electricity Generation & Transmission	38	27.75	4.82	21	0.01	0.01
(b) Non-Conventional Energy	6	1.97	0.80	320	0.34	0.31
(c) Gas, Steam & Water Supply	21	43.84	1.14	47	0.05	0.03
18. Construction	3520	1708.27	105.53	24967	10.13	8.55
(a) Other than Infrastructure	1209	686.95	36.03	17550	9.08	7.72
(b) Infrastructure Construction	2311	1021.32	69.50	7417	1.05	0.83
III. TRANSPORT OPERATORS	1309	230.65	20.13	120512	18.88	14.54
IV. PROFESSIONAL AND OTHER SERVICES	31193	5084.27	305.11	537491	28.77	22.60
1. Professional Services	12330	186.41	41.14	142812	5.96	4.67
2. Tourism, Hotel & Restaurants	709	226.08	15.11	17891	2.22	1.59
3. Recreation services	1470	42.72	7.84	6440	0.38	0.35
4. IT and Telecommunications	7532	3254.55	86.04	111	0.07	0.05
5. Others	9152	1374.52	154.99	370237	20.15	15.94
V. PERSONAL LOANS	5395120	802.79	362.83	2658292	217.42	166.74
1. Housing	96274	275.71	220.95	319083	65.06	53.24
2. Consumer Durables	183	0.05	0.03	245498	23.85	17.46
3. Vehicles	1563	0.74	0.73	119883	12.80	10.07
4. Education	283	0.48	0.44	68773	9.20	8.26
5. Personal Credit Cards	4882485	388.66	56.77	336827	14.14	11.32
6. Others	414332	137.15	83.91	1568228	92.36	66.39
VI. TRADE	20227	841.30	153.29	1748614	93.98	74.70
1. Wholesale Trade	5077	653.29	95.11	94494	8.36	6.76
2. Retail Trade	15150	188.00	58.18	1654120	85.62	67.94
VII. FINANCE	9115	2218.20	250.01	744538	60.03	43.75
VIII. ALL OTHERS	2461	393.82	70.35	2225423	115.47	95.25
TOTAL BANK CREDIT	5499433	15713.69	1995.54	20056434	1185.56	981.19

Note : Data reported here cover all bank 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 40, March 2011.

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2011 (Concl'd.)**

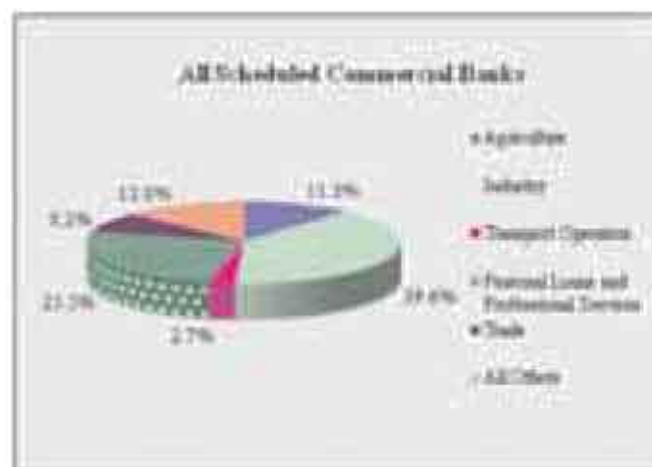
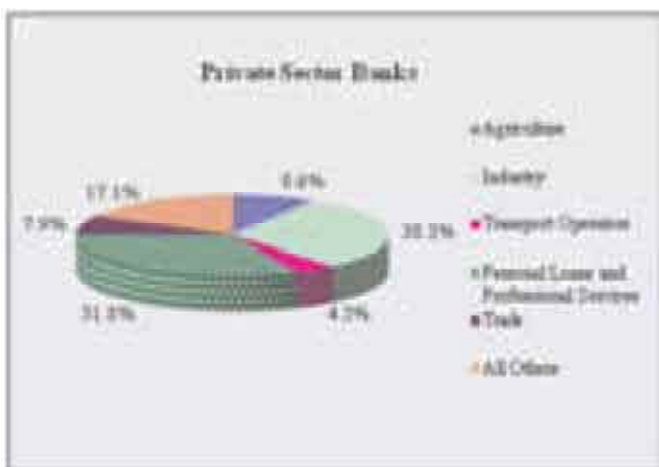
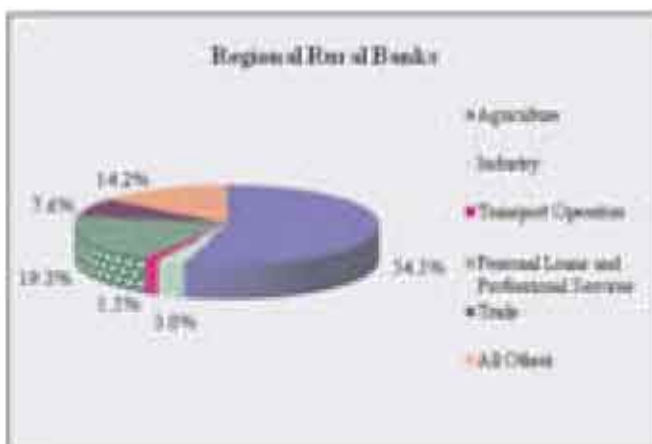
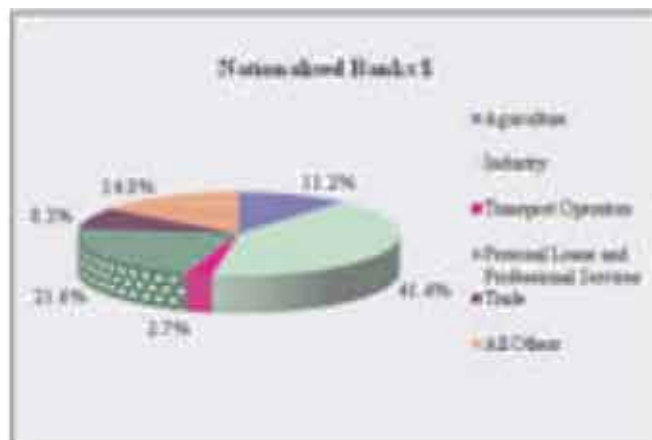
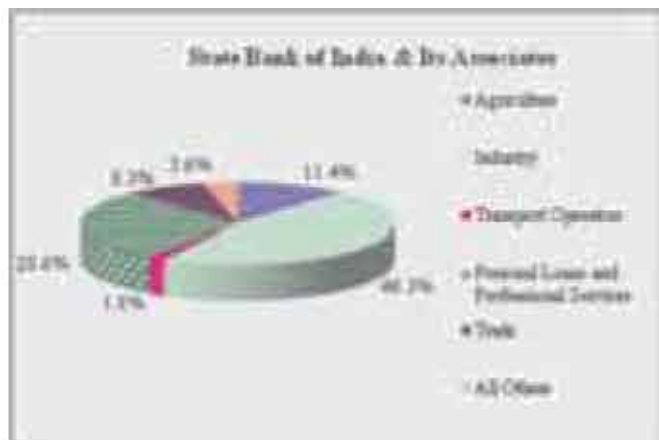
(Amount in ₹ Billion)

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	3497476	789.91	625.70	46639101	7286.84	4610.22
1. Direct Finance	3450735	657.35	524.99	44341119	4922.53	3779.92
2. Indirect Finance	46741	132.56	100.71	2297982	2364.32	830.30
II. INDUSTRY	335843	3310.06	2199.21	2338947	29969.57	16120.47
1. Mining & Quarrying	2217	92.75	60.91	24724	771.35	508.22
2. Food Manufacturing & Processing	24069	212.39	162.13	340041	1701.95	1031.34
(a) Rice Mills, Flour & Dal Mills	4100	38.33	30.55	117238	413.80	266.75
(b) Sugar	322	31.25	24.60	2515	355.12	259.17
(c) Edible Oils & Vanaspati	3780	30.40	23.61	16925	273.61	135.76
(d) Tea Processing	1345	3.05	1.92	3897	29.71	13.83
(e) Processing of Fruits & Vegetables	411	7.90	6.37	4041	38.04	26.39
(f) Others	14111	101.47	75.07	195425	591.67	329.43
3. Beverage & Tobacco	732	37.36	27.95	8692	325.49	171.86
4. Textiles	60798	276.08	202.85	377346	3340.41	1656.49
(a) Cotton Textiles	21238	146.92	110.26	86319	1349.07	801.94
(b) Jute & Other Natural Fibre Textiles	1189	4.44	3.27	13001	34.10	20.23
(c) Handloom Textiles & Khadi	9985	4.02	2.27	60145	48.80	29.77
(d) Other Textiles & Textile Products	28386	120.70	87.06	217881	1908.44	804.55
5. Paper, Paper Products & Printing	9530	66.28	47.79	61147	934.74	323.91
6. Woods and Wood Products	5075	14.00	11.28	52780	62.73	48.50
7. Leather & Leather Products	4233	15.95	11.93	49731	249.92	87.30
8. Gems and Jewellery	6465	37.99	31.84	66880	695.57	310.57
9. Rubber & Plastic Products	5484	66.44	48.08	54323	459.26	297.32
10. Chemicals & Chemical Products	11003	254.16	181.84	85109	2221.28	952.84
(a) Heavy Industrial Chemicals	976	21.87	14.78	9752	245.72	144.29
(b) Fertilisers	288	64.05	55.02	4111	209.59	113.62
(c) Drugs & Pharmaceuticals	2249	99.46	64.06	25514	863.05	399.57
(d) Non-Edible Oils	86	1.50	1.41	1694	25.37	19.37
(e) Other Chemicals & Chemical Products	7404	67.28	46.58	44038	877.55	275.99
11. Petroleum, Coal Products & Nuclear Fuels	872	113.05	70.33	4885	1050.72	671.40
12. Manufacture of Cement & Cement Products	2482	62.73	41.72	25432	417.66	276.07
13. Basic Metals & Metal Products	14427	383.34	242.12	120022	4085.80	2309.98
(a) Iron & Steel	4374	251.46	171.40	34681	2879.70	1671.19
(b) Non-Ferrous Metals	990	46.46	27.12	11801	604.08	346.98
(c) Metal Products	9063	85.42	43.59	73540	602.02	291.81
14. Engineering	15471	234.73	125.01	180321	2568.39	1197.66
(a) Heavy Engineering	3422	43.74	30.05	20418	440.93	198.24
(b) Light Engineering	6736	64.57	40.21	107259	845.05	445.08
(c) Electrical Machinery & Goods	3662	65.08	39.28	38174	973.26	379.61
(d) Electronic Machinery & Goods	1651	61.33	15.46	14470	309.16	174.73
15. Vehicles, Vehicle Parts & Transport Equipments	18061	177.61	114.65	61485	914.61	535.84
16. Other Industries	28292	117.14	65.43	516021	807.37	428.72
17. Electricity, Gas & Water	1048	295.96	150.68	8697	3106.70	1950.89
(a) Electricity Generation & Transmission	520	278.39	136.55	4254	2824.14	1774.80
(b) Non-Conventional Energy	247	13.55	11.04	1536	124.11	88.07
(c) Gas, Steam & Water Supply	281	4.02	3.10	2907	158.44	88.02
18. Construction	125584	852.10	602.68	301311	6255.61	3361.56
(a) Other than Infrastructure	96461	339.66	235.84	182330	1701.76	756.40
(b) Infrastructure Construction	29123	512.44	366.83	118981	4553.85	2605.16
III. TRANSPORT OPERATORS	498647	495.77	314.56	984023	1765.86	1103.72
IV. PROFESSIONAL AND OTHER SERVICES	346909	1194.56	754.33	2196816	9860.32	3680.87
1. Professional Services	16233	64.14	34.06	421412	452.76	232.69
2. Tourism, Hotel & Restaurants	12823	107.91	79.57	127353	737.71	392.45
3. Recreation services	2321	39.11	26.03	29832	203.32	131.53
4. IT and Telecommunications	1959	142.05	121.52	18585	4030.48	690.02
5. Others	313573	841.35	493.15	1599634	4436.06	2234.18
V. PERSONAL LOANS	24094361	2780.35	1554.43	52419111	9918.59	6701.35
1. Housing	856035	950.23	736.86	5983188	4325.15	3459.31
2. Consumer Durables	612479	26.01	13.88	1303507	93.97	65.64
3. Vehicles	3739168	535.47	296.24	5578406	1013.71	657.17
4. Education	215915	74.05	50.65	2352648	609.91	469.90
5. Personal Credit Cards	12389732	640.95	105.91	18368244	1083.72	206.76
6. Others	6281032	553.63	350.88	18833118	2792.14	1842.56
VI. TRADE	518480	792.86	570.72	6966363	7192.00	3332.58
1. Wholesale Trade	61635	414.95	277.24	526557	3856.83	1636.36
2. Retail Trade	456845	377.91	293.47	6439806	3335.17	1696.23
VII. FINANCE	32985	1077.27	671.18	952334	7475.73	3508.80
VIII. ALL OTHERS	3975533	833.89	568.97	8227400	3686.41	1698.47
TOTAL BANK CREDIT	33300234	11274.66	7259.11	120724095	77155.31	40756.47

Note : Data reported here cover all bank 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 40, March 2011.

GRAPH-4
OCCUPATION –WISE DISTRIBUTION OF CREDIT BY SCHEDULED
COMMERCIAL BANKS ACCORDING TO BANK GROUPS-2011
(As on March 31)



Note: \$ includes IDBI Bank.

TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2011

(Amount in ₹ Billion)

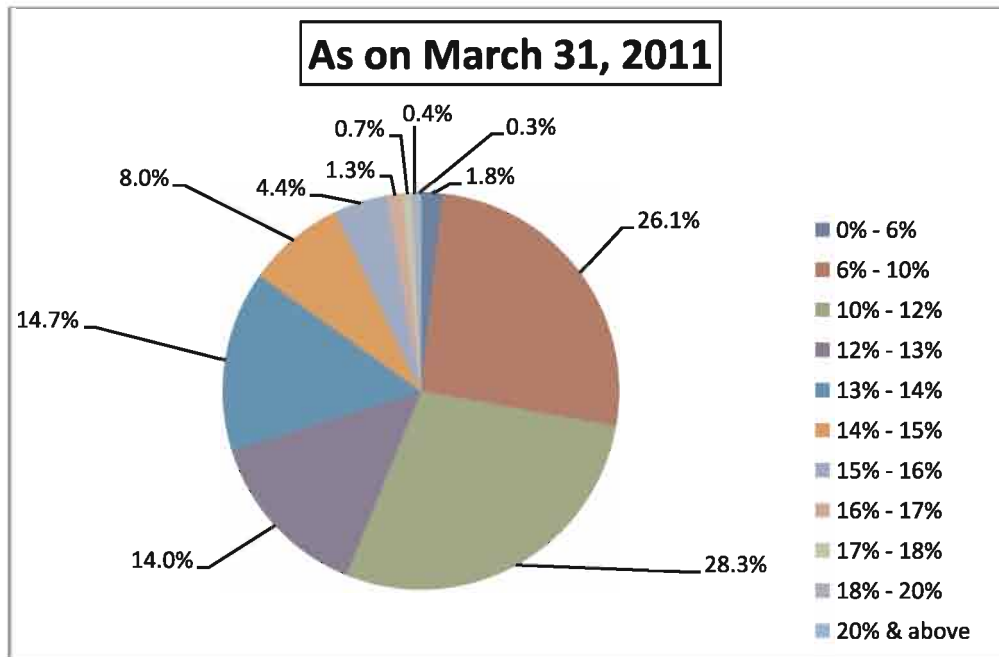
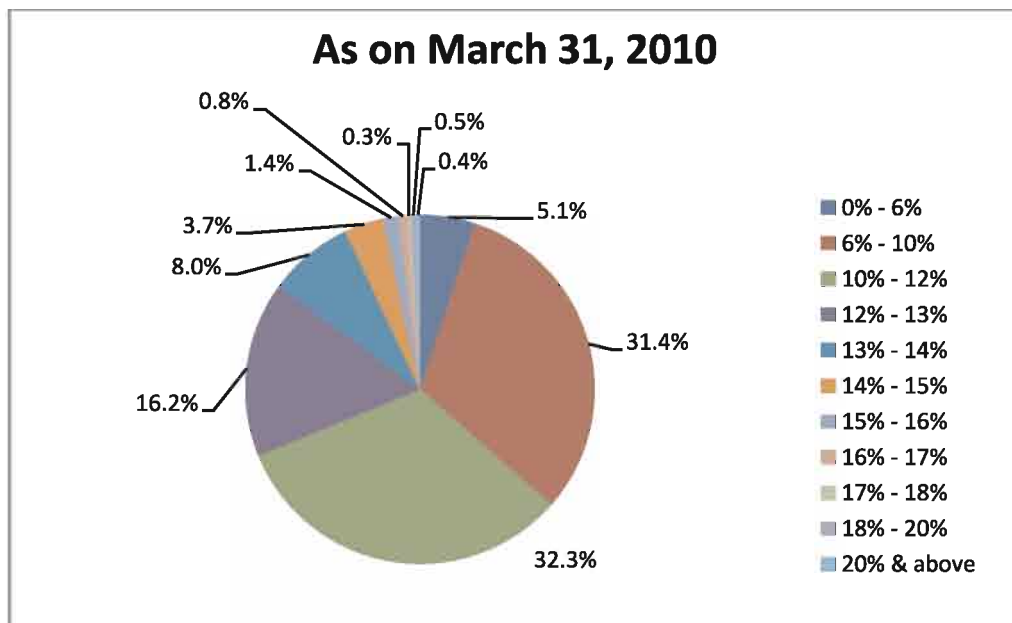
Credit limit range (In ₹ Million)	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS \$			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
0.025 and Less	4,692,682	79.66	74.17	11,019,522	171.10	169.28	1,828,597	23.26	3.03
Above 0.025 and upto 0.2	13,155,392	1126.05	886.49	20,852,580	1672.45	1477.05	2,738,417	193.26	41.45
Above 0.2 and upto 0.5	3,780,516	1243.99	967.22	4,443,673	1459.25	1219.76	686,533	202.73	61.74
Above 0.5 and upto 1.0	919,192	677.67	535.07	1,212,801	903.45	746.63	122,139	85.67	51.01
Above 1.0 and upto 2.5	465,093	738.30	573.27	706,755	1144.15	935.89	59,067	97.57	85.93
Above 2.5 and upto 5.0	113,686	401.91	305.30	197,678	719.41	567.10	25,681	92.40	85.25
Above 5.0 and upto 10.0	36,346	271.27	199.64	86,218	652.48	501.67	15,439	113.28	93.46
Above 10.0 and upto 40.0	29,100	615.23	453.45	75,602	1582.57	1144.65	13,880	270.78	224.84
Above 40.0 and upto 60.0	6,074	305.64	223.92	14,393	722.68	505.74	1,999	99.09	75.81
Above 60.0 and upto 100.0	5,891	491.45	356.06	13,290	1090.26	714.02	1,899	154.79	99.80
Above 100.0 and upto 250.0	6,822	1150.33	838.39	14,096	2360.48	1533.36	2,225	375.31	198.27
Above 250.0	5,223	7662.70	3509.64	15,369	21738.93	12082.88	3,557	14005.55	974.96
TOTAL	23,216,017	14764.18	8922.61	38,651,977	34217.22	21598.03	5,499,433	15713.69	1995.54

Credit limit range (In ₹ Million)	REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
0.025 and Less	9,882,984	164.21	151.26	15,898,653	129.48	76.25	43,322,438	567.71	473.99
Above 0.025 and upto 0.2	9,335,824	662.80	547.24	12,750,163	919.51	412.67	58,832,376	4574.07	3364.89
Above 0.2 and upto 0.5	751,556	241.03	198.70	2,899,023	942.37	538.81	12,561,301	4089.38	2986.23
Above 0.5 and upto 1.0	65,778	48.38	40.00	889,570	646.89	419.05	3,209,480	2362.05	1791.76
Above 1.0 and upto 2.5	15,701	24.80	19.34	604,281	940.40	669.69	1,850,897	2945.22	2284.12
Above 2.5 and upto 5.0	2,898	10.54	7.88	144,853	515.11	385.37	484,796	1739.37	1350.89
Above 5.0 and upto 10.0	958	7.35	5.67	54,778	404.85	307.57	193,739	1449.22	1108.00
Above 10.0 and upto 40.0	612	13.09	5.91	38,328	774.30	593.51	157,522	3255.96	2422.36
Above 40.0 and upto 60.0	70	3.33	2.15	6,388	319.75	233.90	28,924	1450.48	1041.53
Above 60.0 and upto 100.0	26	2.01	1.04	5,350	448.44	327.21	26,456	2186.95	1498.12
Above 100.0 and upto 250.0	13	2.06	0.95	4,776	800.93	573.56	27,932	4689.11	3144.54
Above 250.0	14	5.98	1.06	4,071	4432.62	2721.50	28,234	47845.78	19290.04
TOTAL	20,056,434	1185.56	981.19	33,300,234	11274.66	7259.11	120,724,095	77155.31	40756.47

Note : \$ Includes IDBI Bank Ltd.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 40, March 2011.

GRAPH - 5
DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2010 AND 2011
(As on March 31)



Note: Data for outstanding credit relate to accounts with credit limit of over ₹ 0.2 Million

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2010 AND 2011**

(Amount in ₹ Billion)

Interest Rate Bucket	As on March 31					
	2010			2011		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	87161 (0.5)	1816.66 (4.5)	1457.20 (5.1)	124420 (0.7)	2037.58 (3.0)	627.39 (1.8)
6% and above but less than 10%	4895338 (30.7)	11993.53 (29.5)	8998.72 (31.4)	4110045 (22.2)	16891.72 (25.3)	9244.32 (26.1)
10% and above but less than 12%	4806411 (30.2)	14252.71 (35.0)	9256.75 (32.3)	4720731 (25.5)	21991.44 (32.9)	10040.81 (28.3)
12% and above but less than 13%	2471577 (15.5)	6256.24 (15.4)	4640.49 (16.2)	2599998 (14.1)	8073.18 (12.1)	4951.03 (14.0)
13% and above but less than 14%	1184955 (7.4)	3089.14 (7.6)	2279.17 (8.0)	2997335 (16.2)	7755.04 (11.6)	5220.18 (14.7)
14% and above but less than 15%	643457 (4.0)	1685.07 (4.1)	1047.09 (3.7)	1268975 (6.9)	5027.69 (7.5)	2831.50 (8.0)
15% and above but less than 16%	299423 (1.9)	550.55 (1.4)	400.49 (1.4)	638204 (3.5)	2781.81 (4.2)	1549.72 (4.4)
16% and above but less than 17%	220333 (1.4)	305.91 (0.8)	219.59 (0.8)	294185 (1.6)	955.86 (1.4)	460.67 (1.3)
17% and above but less than 18%	148307 (0.9)	179.98 (0.4)	98.84 (0.3)	198321 (1.1)	420.27 (0.6)	253.96 (0.7)
18% and above but less than 20%	316409 (2.0)	222.29 (0.5)	140.60 (0.5)	298435 (1.6)	439.91 (0.7)	154.43 (0.4)
20% and above	865160 (5.4)	364.63 (0.9)	101.16 (0.4)	1233899 (6.7)	466.30 (0.7)	105.53 (0.3)
Total Loans & Advances	15938531 (100.0)	40716.70 (100.0)	28640.10 (100.0)	18484548 (100.0)	66840.79 (100.0)	35439.53 (100.0)
Inland & Foreign Bills Purchased / Discounted	77500	2953.77	1204.15	84733	5172.74	1478.06
TOTAL	16016031	43670.46	29844.25	18569281	72013.53	36917.59

Notes : 1. Data relate to accounts each with credit limit over ₹ 0.2 Million.
2. Figures in brackets represent per cent share in total loans and advances.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, 2010 & 2011, Volume 39 & 40.

TABLE 5.4 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

(Amount in ₹ Billion)

As on the last reporting Friday	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
March	431.23	502.48	597.44	690.59	862.07	1049.26	1299.83	1289.40	1381.43	1688.41	1915.00
June	472.25	514.43	629.56	704.34	930.67	1079.83	1299.56	1197.17	1436.59	1638.00	1961.00
September	448.04	523.39	645.82	753.91	947.73	1133.73	1361.72	1206.37	1484.39	1757.00	1846.00
December	459.84	567.10	667.12	819.65	977.63	1177.19	1374.51	1237.44	1537.94	1896.00	

Note : Data pertain to select scheduled commercial banks (excluding Regional Rural Banks), which are availing export credit refinance (ECR) facility from RBI. Since April 01, 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
FOR PUBLIC FOOD PROCUREMENT OPERATIONS**

(Amount in ₹ Billion)

Bank Group	As on the last reporting Friday of the month												
	Mar. 2011	Apr. 2011	May. 2011	Jun. 2011	Jul. 2011	Aug. 2011	Sep. 2011	Oct. 2011	Nov. 2011	Dec. 2011	Jan. 2012	Feb. 2012	Mar. 2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. Public Sector Banks (1.1+1.2)	610	408	633	679	618	645	602	606	691	745	733	737	716
1.1. SBI and its Associates	203	145	225	221	201	208	212	201	223	261	259	279	246
1.2. Nationalised Banks \$	407	263	408	458	417	437	390	404	468	484	474	458	470
2. Private Sector Banks	32	27	32	93	85	89	80	83	96	99	97	94	96
2.1. Old Private Sector Banks	15	11	15	29	27	28	25	26	30	31	31	30	30
2.2. New Private Sector Banks	16	16	16	64	58	61	54	56	65	68	66	64	66
3. Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (1+2+3)	642	435	665	772	704	735	681	688	786	844	830	831	812

Note : \$ Includes IDBI Bank Limited

Source : Department of Economic and Policy Research, RBI.

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

Sector	(Amount in ₹ Billion)					
	April 2011	May 2011	June 2011	July 2011	August 2011	September 2011
	(1)	(2)	(3)	(4)	(5)	(6)
I Non-food Credit (1+2+3+4)	36774.29	36836.27	37089.32	37281.58	37610.90	37968.93
1 Agriculture & Allied Activities	4527.00	4507.80	4538.10	4430.04	4394.61	4337.91
2 Industry (Micro & Small, Medium and Large)	16369.15	16577.27	16675.77	16797.80	17144.19	17421.63
2.1 Micro & Small	2336.29	2333.30	2333.83	2385.21	2396.74	2429.91
2.2 Medium	1870.26	1880.45	1871.05	1890.06	1929.86	1956.66
2.3 Large	12162.60	12363.52	12470.90	12522.54	12817.59	13035.07
3 Services	8966.37	8819.17	8922.89	9040.57	8851.77	9124.13
3.1 Transport Operators	652.46	643.48	655.48	626.07	650.04	668.48
3.2 Computer Software	142.23	141.15	148.97	145.23	137.17	140.40
3.3 Tourism, Hotels & Restaurants	283.24	285.29	293.16	290.20	290.82	294.18
3.4 Shipping	90.98	91.26	96.19	90.94	89.89	93.87
3.5 Professional Services	602.48	581.23	582.44	505.90	516.63	595.22
3.6 Trade	1853.92	1841.88	1851.42	1872.06	1861.69	1861.88
3.6.1 Wholesale Trade (other than food procurement)	1028.17	1017.03	1018.37	998.98	974.51	1025.31
3.6.2 Retail Trade	825.75	824.85	833.04	873.09	887.17	836.57
3.7 Commercial Real Estate	1145.50	1146.76	1133.76	1132.45	1116.52	1144.59
3.8 Non-Banking Financial Companies (NBFCs)	1739.44	1714.56	1691.40	1729.40	1748.80	1837.61
3.9 Other Services	2456.13	2373.56	2470.09	2648.32	2440.22	1899.88
4 Personal Loans	6911.77	6932.04	6952.55	7013.18	7100.19	7085.26
4.1 Consumer Durables	105.58	103.01	101.82	98.14	84.78	84.92
4.2 Housing (Including Priority Sector Housing)	3533.38	3584.02	3588.26	3616.02	3641.71	3668.89
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	601.78	593.81	611.13	534.23	544.61	603.92
4.4 Advances to Individuals against share, bonds, etc.	34.35	34.42	34.73	32.92	33.24	31.97
4.5 Credit Card Outstanding	172.68	186.49	181.34	186.04	189.80	189.07
4.6 Education	438.15	439.37	444.89	463.81	476.49	483.39
4.7 Vehicle Loans	801.64	808.60	823.30	835.11	841.32	839.81
4.8 Other Personal Loans	1224.21	1182.32	1167.08	1246.91	1288.23	1183.28
5 Priority Sector	12345.83	12350.51	12475.99	12445.76	12188.91	12452.33
5.1 Agriculture & Allied Activities	4527.00	4507.80	4538.10	4430.04	4394.61	4337.91
5.2 Micro & Small Enterprises	4557.96	4559.57	4574.08	4638.60	4688.74	4716.97
5.2(a) Manufacturing	2336.29	2333.30	2333.83	2385.21	2396.74	2429.91
5.2(b) Services	2221.67	2226.28	2240.26	2253.39	2292.01	2287.06
5.3 Housing	2343.00	2376.27	2383.99	2380.59	2363.42	2382.33
5.4 Micro-Credit	259.02	252.31	271.37	241.78	235.53	224.80
5.5 Education Loans	430.82	431.70	436.00	446.78	467.59	476.33
5.6 State-Sponsored Orgs. for SC/ST	20.37	20.35	21.44	25.10	16.88	16.80
5.7 Weaker Sections	2043.93	2032.35	2035.09	2014.58	1976.78	2072.20
5.8 Export Credit	309.23	304.43	334.42	330.51	367.77	407.17

- Note**
1. Data are provisional and relate to select banks which cover 95 per cent of total non-food credit extended by all scheduled commercial banks.
 2. Export credit under priority sector relates to foreign banks only.
 3. Micro & small under item 2.1 includes credit to micro & small industries in manufacturing sector.
 4. Micro & small enterprises under item 5.2 includes credit to micro & small enterprises in manufacturing as well as services sector.
 5. Micro credit under priority sector includes loans of very small amount not exceeding Rs. 50,000 per borrower provided by banks either directly or indirectly through a Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) mechanism or to Non-banking Finance Companies (NBFCs)/ Micro Finance Institutions (MFIs) for on-lending up to Rs. 50,000 per borrower.
 6. For details of priority sector, please refer RBI Circular RBI/2006-2007/358 RPCD. No. Plan. BC. 84 /04.09.01/ 2006-07 April 30, 2007.
 7. Data on credit to commercial real estate since Sep 2009 are not comparable with the earlier data, due to change in definition with effect from Sep 2009.

Source Monetary Policy Department, RBI.

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

(Amount in ₹ Billion)

Sector	October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
	(7)	(8)	(9)	(10)	(11)	(12)
I Non-food Credit (1+2+3+4)	38381.89	38723.86	40457.76	40387.90	40949.89	42897.44
1 Agriculture & Allied Activities	4353.10	4418.41	4606.38	4658.17	4739.71	5225.32
2 Industry (Micro & Small, Medium and Large)	17596.22	17711.83	18585.02	18504.39	18819.06	19674.53
2.1 Micro & Small	2438.27	2448.25	2467.81	2463.06	2495.17	2592.05
2.2 Medium	1962.37	1971.81	1985.66	2015.22	2044.07	2056.42
2.3 Large	13195.57	13291.77	14131.54	14026.11	14279.81	15026.07
3 Services	9271.05	9387.09	9846.88	9779.59	9901.85	10167.90
3.1 Transport Operators	667.10	650.46	670.77	668.71	681.57	713.35
3.2 Computer Software	139.65	146.20	150.53	150.22	149.90	154.05
3.3 Tourism, Hotels & Restaurants	298.25	302.60	315.08	311.22	312.73	313.17
3.4 Shipping	98.50	96.93	99.68	100.60	108.37	88.84
3.5 Professional Services	588.31	604.76	624.79	610.03	616.78	638.85
3.6 Trade	1973.99	2018.32	2077.14	2086.07	2120.58	2208.80
3.6.1 Wholesale Trade (other than food procurement)	1081.08	1127.47	1174.94	1184.04	1224.49	1279.59
3.6.2 Retail Trade	892.91	890.85	902.20	902.03	896.09	929.21
3.7 Commercial Real Estate	1172.67	1166.70	1180.84	1187.13	1204.01	1205.19
3.8 Non-Banking Financial Companies (NBFCs)	1854.55	1872.22	2104.44	2010.26	2078.34	2218.12
3.9 Other Services	2478.02	2528.91	2623.61	2655.37	2629.58	2627.53
4 Personal Loans	7161.53	7206.53	7419.48	7445.74	7489.28	7829.70
4.1 Consumer Durables	86.26	81.68	120.48	86.24	86.90	87.95
4.2 Housing (Including Priority Sector Housing)	3699.35	3725.03	3786.01	3819.79	3807.28	4026.78
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	609.51	587.69	587.90	610.22	608.84	684.94
4.4 Advances to Individuals against share, bonds, etc.	32.35	36.12	50.63	36.46	36.90	38.33
4.5 Credit Card Outstanding	194.01	196.11	194.89	203.12	205.93	204.35
4.6 Education	489.65	490.65	492.09	495.26	500.81	501.90
4.7 Vehicle Loans	850.88	868.77	905.77	919.41	931.61	949.04
4.8 Other Personal Loans	1199.51	1220.46	1281.71	1275.24	1311.00	1336.42
5 Priority Sector	12483.86	12539.47	12759.20	12823.28	12724.95	14122.17
5.1 Agriculture & Allied Activities	4353.10	4418.41	4606.38	4658.17	4739.71	5225.32
5.2 Micro & Small Enterprises	4738.45	4735.73	4825.43	4776.23	4861.13	5190.55
5.2(a) Manufacturing	2438.27	2448.25	2467.81	2463.06	2495.17	2592.05
5.2(b) Services	2300.17	2287.47	2357.62	2313.17	2365.95	2598.51
5.3 Housing	2362.82	2360.00	2402.21	2412.79	2531.02	2554.24
5.4 Micro-Credit	246.01	253.43	209.96	203.32	209.56	231.10
5.5 Education Loans	481.70	479.78	482.54	483.98	484.39	482.65
5.6 State-Sponsored Orgs. for SC/ST	16.70	17.15	26.19	27.00	27.67	19.35
5.7 Weaker Sections	2105.46	2112.66	2149.12	2185.86	2220.92	2563.05
5.8 Export Credit	410.99	408.92	403.92	354.08	316.11	376.99

Note 1. Data are provisional and relate to select banks which cover 95 per cent of total non-food credit extended by all scheduled commercial banks.

2. Export credit under priority sector relates to foreign banks only.

3. Micro & small under item 2.1 includes credit to micro & small industries in manufacturing sector.

4. Micro & small enterprises under item 5.2 includes credit to micro & small enterprises in manufacturing as well as services sector.

5. Micro credit under priority sector includes loans of very small amount not exceeding Rs. 50,000 per borrower provided by banks either directly or indirectly through a Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) mechanism or to Non-banking Finance Companies (NBFCs)/ Micro Finance Institutions (MFIs) for on-lending up to Rs. 50,000 per borrower.

6. For details of priority sector, please refer RBI Circular RBI/2006-2007/358 RPCD. No. Plan. BC. 84 /04.09.01/ 2006-07 April 30, 2007.

7. Data on credit to commercial real estate since Sep 2009 are not comparable with the earlier data, due to change in definition with effect from Sep 2009.

Source : Monetary Policy Department, RBI.

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

(Amount in ₹ Billion)

Industry	April 2011	May 2011	June 2011	July 2011	August 2011	September 2011
	(1)	(2)	(3)	(4)	(5)	(6)
2.1 Mining & Quarrying (incl. Coal)	257.13	264.33	268.90	271.94	272.20	275.10
2.2 Food Processing	855.44	857.06	864.82	873.23	857.03	855.16
2.2.1 Sugar	257.85	259.50	267.13	259.20	252.00	247.47
2.2.2 Edible Oils & Vanaspati	128.65	129.50	135.47	132.92	128.45	121.80
2.2.3 Tea	22.24	21.84	21.89	22.89	23.14	23.28
2.2.4 Others	446.70	446.22	440.33	458.21	453.45	462.60
2.3 Beverage & Tobacco	120.33	119.32	121.94	131.79	132.37	136.02
2.4 Textiles	1460.26	1456.01	1461.45	1448.32	1452.49	1454.82
2.4.1 Cotton Textiles	749.90	758.02	754.16	746.89	743.84	736.90
2.4.2 Jute Textiles	14.73	14.61	17.35	13.79	13.64	14.82
2.4.3 Man-Made Textiles	103.92	101.52	78.94	105.29	108.31	104.25
2.4.4 Other Textiles	591.70	581.86	611.01	582.35	586.70	598.84
2.5 Leather & Leather Products	71.39	71.70	73.06	75.41	76.20	78.47
2.6 Wood & Wood Products	53.70	53.75	57.81	59.86	59.64	60.68
2.7 Paper & Paper Products	212.96	216.23	215.08	228.75	229.30	234.24
2.8 Petroleum, Coal Products & Nuclear Fuels	580.44	662.40	642.02	531.24	615.28	640.62
2.9 Chemicals & Chemical Products	921.69	924.27	922.87	930.08	946.91	966.70
2.9.1 Fertiliser	95.81	83.00	80.85	66.79	81.50	88.09
2.9.2 Drugs & Pharmaceuticals	409.46	419.93	409.51	425.13	437.05	434.21
2.9.3 Petro Chemicals	117.92	121.91	132.69	135.13	127.65	134.20
2.9.4 Others	298.50	299.43	299.82	303.02	300.71	310.21
2.10 Rubber, Plastic & their Products	226.37	230.15	226.86	233.33	240.33	246.35
2.11 Glass & Glassware	51.88	53.49	55.12	52.59	51.24	56.52
2.12 Cement & Cement Products	294.24	297.60	308.02	316.27	322.72	329.15
2.13 Basic Metal & Metal Product	2112.89	2138.81	2149.21	2239.13	2312.19	2301.61
2.13.1 Iron & Steel	1630.33	1653.86	1653.58	1701.94	1763.68	1744.01
2.13.2 Other Metal & Metal Product	482.56	484.95	495.63	537.19	548.51	557.60
2.14 All Engineering	933.26	938.77	958.24	974.27	990.86	1016.32
2.14.1 Electronics	254.26	255.65	271.47	275.42	281.40	286.92
2.14.2 Others	679.01	683.12	686.77	698.85	709.46	729.39
2.15 Vehicles, Vehicle Parts & Transport Equipment	432.61	451.74	464.20	484.56	489.84	500.97
2.16 Gems & Jewellery	406.51	409.38	415.59	428.91	450.97	467.86
2.17 Construction	505.92	498.75	506.68	486.90	489.86	509.77
2.18 Infrastructure	5403.90	5501.78	5527.42	5498.11	5597.80	5649.58
2.18.1 Power	2794.16	2875.47	2924.01	2906.15	2983.67	3007.52
2.18.2 Telecommunications	1000.24	977.31	943.19	907.71	903.92	899.64
2.18.3 Roads	956.04	981.68	990.38	1007.67	1028.58	1035.45
2.18.4 Other Infrastructure	653.45	667.32	669.83	676.58	681.62	706.97
2.19 Other Industries	1468.25	1431.74	1436.46	1533.11	1556.96	1641.70
Total	16369.17	16577.28	16675.75	16797.80	17144.19	17421.64

Note : Data are provisional and relate to select 47 banks, which account for 95 per cent of total non-food extended by all scheduled commercial banks.

Source : Monetary Policy Department, RBI.

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

(Amount in ₹ Billion)

Industry	October 2011	November 2011	December 2011	January 2012	February 2012	March 2012
	(7)	(8)	(9)	(10)	(11)	(12)
2.1 Mining & Quarrying (incl. Coal)	280.63	279.10	295.14	300.72	301.17	324.95
2.2 Food Processing	851.68	857.25	922.53	943.40	971.95	1024.11
2.2.1 Sugar	248.32	235.96	259.49	275.72	299.86	311.63
2.2.2 Edible Oils & Vanaspati	121.28	125.72	141.91	135.41	133.51	143.52
2.2.3 Tea	23.37	23.27	22.78	22.39	22.24	23.17
2.2.4 Others	458.72	472.30	498.35	509.88	516.34	545.79
2.3 Beverage & Tobacco	138.21	136.92	138.18	135.13	130.79	135.10
2.4 Textiles	1468.85	1481.21	1521.67	1544.80	1558.09	1598.50
2.4.1 Cotton Textiles	739.74	748.24	757.81	790.98	797.96	810.44
2.4.2 Jute Textiles	13.84	13.80	14.41	14.09	13.81	13.92
2.4.3 Man-Made Textiles	103.54	103.81	119.26	109.96	111.09	113.60
2.4.4 Other Textiles	611.74	615.37	630.19	629.77	635.23	660.53
2.5 Leather & Leather Products	74.53	75.90	77.81	75.02	72.36	74.49
2.6 Wood & Wood Products	60.15	61.13	61.69	61.65	61.95	63.35
2.7 Paper & Paper Products	235.93	238.68	247.47	244.03	246.78	251.11
2.8 Petroleum, Coal Products & Nuclear Fuels	615.95	591.10	664.78	591.09	564.24	700.55
2.9 Chemicals & Chemical Products	979.14	994.83	1045.55	1027.07	1046.63	1125.03
2.9.1 Fertiliser	89.69	96.58	117.43	117.18	140.53	151.94
2.9.2 Drugs & Pharmaceuticals	441.67	446.08	461.58	454.89	453.71	472.04
2.9.3 Petro Chemicals	138.56	138.95	150.25	145.26	149.65	184.41
2.9.4 Others	309.23	313.22	316.30	309.73	302.75	316.63
2.10 Rubber, Plastic & their Products	251.07	246.96	246.82	241.41	251.38	257.51
2.11 Glass & Glassware	56.13	56.10	59.72	57.88	59.73	59.54
2.12 Cement & Cement Products	332.73	339.83	365.70	358.61	365.28	371.85
2.13 Basic Metal & Metal Product	2325.81	2370.84	2477.12	2465.84	2496.37	2556.30
2.13.1 Iron & Steel	1764.02	1802.34	1877.61	1869.86	1879.78	1927.49
2.13.2 Other Metal & Metal Product	561.78	568.49	599.52	595.98	616.59	628.81
2.14 All Engineering	1033.46	1029.92	1085.53	1073.06	1104.88	1135.67
2.14.1 Electronics	286.18	286.37	312.09	308.85	313.53	319.92
2.14.2 Others	747.29	743.55	773.44	764.21	791.35	815.75
2.15 Vehicles, Vehicle Parts & Transport Equipment	499.49	508.24	528.97	517.50	519.03	516.10
2.16 Gems & Jewellery	472.23	458.69	482.88	483.28	490.09	503.66
2.17 Construction	525.11	524.40	544.06	552.00	564.19	567.03
2.18 Infrastructure	5745.69	5799.68	5967.67	6012.56	6064.15	6190.86
2.18.1 Power	3020.36	3065.39	3154.37	3170.76	3190.08	3288.60
2.18.2 Telecommunications	925.42	920.31	909.65	922.05	919.79	935.94
2.18.3 Roads	1053.22	1062.55	1090.82	1097.03	1129.01	1143.83
2.18.4 Other Infrastructure	746.69	751.43	812.82	822.74	825.27	822.49
2.19 Other Industries	1649.45	1661.07	1851.71	1819.34	1950.02	2218.83
Total	17596.24	17711.85	18585.00	18504.39	18819.08	19674.54

Note : Data are provisional and relate to select 47 banks, which account for 95 per cent of total non-food extended by all scheduled commercial banks.

Source : Monetary Policy Department, RBI.

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS' ADVANCES
TO PRIORITY SECTOR - 2011**

(Amount in ₹ millions)

State / Union Territory	As on the last reporting Friday of March					
	Agriculture and Allied Activities					
	Direct		Indirect		Total	
	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	3862705	691777	101330	441328	3964035	1133105
Delhi	128121	63991	10199	192694	138320	256685
Punjab	951343	216128	40053	80647	991396	296775
Haryana	711173	143675	17009	69499	728182	213174
Chandigarh	38181	35220	1269	58832	39450	94051
Jammu & Kashmir	112893	15372	4640	3702	117533	19074
Himachal Pradesh	223925	21596	8850	3640	232775	25236
Rajasthan	1697069	195795	19310	32314	1716379	228109
North-Eastern Region	495661	29868	15625	7903	511286	37772
Assam	296548	18428	9857	5667	306405	24095
Meghalaya	30856	2605	1363	747	32219	3352
Mizoram	11132	1368	644	184	11776	1552
Arunachal Pradesh	12596	862	321	162	12917	1024
Nagaland	25945	1428	1349	334	27294	1761
Manipur	29361	2587	436	198	29797	2785
Tripura	89223	2592	1655	611	90878	3202
Eastern Region	4100560	279440	152947	158113	4253507	437553
Bihar	1470751	76640	36226	16118	1506977	92757
Jharkhand	453922	20458	13305	5364	467227	25822
West Bengal	1164615	119093	79717	90638	1244332	209731
Orissa	1000459	62538	23135	45809	1023594	108347
Sikkim	8573	506	434	140	9007	646
Andaman & Nicobar	2240	205	130	45	2370	250
Central Region	6217873	586742	128256	184363	6346129	771105
Uttar Pradesh	4063493	337445	84422	97327	4147915	434772
Uttarakhand	314086	33014	12522	8757	326608	41771
Madhya Pradesh	1429960	172910	23651	55888	1453611	228798
Chattisgarh	410334	43373	7661	22391	417995	65764
Western Region	4398689	572436	77034	241219	4475723	813655
Gujarat	1810066	192229	42712	68825	1852778	261055
Maharashtra	2557006	377328	30549	168440	2587555	545768
Daman & Diu	171	37	46	11	217	48
Goa	30140	2736	3616	3929	33756	6665
Dadra & Nagar Haveli	1306	106	111	13	1417	120
Southern Region	18486575	1442266	313778	436301	18800353	1878567
Andhra Pradesh	7014292	489351	62814	173574	7077106	662925
Karnataka	2347514	270993	75739	76706	2423253	347699
Lakshadweep	1027	32	9	0	1036	32
Tamilnadu	6647116	483597	72223	128435	6719339	612032
Kerala	2398381	192232	102042	56482	2500423	248714
Puducherry	78245	6061	951	1104	79196	7165
All India	37562063	3602529	788970	1469227	38351033	5071756

Source : Quarterly 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 - 2011 (Contd.)**

State / Union Territory	(Amount in ₹ millions)					
	As on the 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	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Northern Region	1503017	1012666	367827	544176	1116873	401836
Delhi	215547	370508	66455	191316	121963	131600
Punjab	314171	214649	102820	131383	217813	82608
Haryana	220114	142884	53716	83704	181259	55684
Chandigarh	59382	43429	13596	26709	45367	16682
Jammu & Kashmir	143598	44571	29148	12384	119199	25199
Himachal Pradesh	115213	40844	22884	16502	89619	21519
Rajasthan	434992	155782	79208	82178	341653	68543
North-Eastern Region	235672	51340	70447	18281	162013	31331
Assam	162503	37538	41980	13754	118816	22558
Meghalaya	15065	4198	4616	1681	10427	2452
Mizoram	6139	1339	3537	305	2435	979
Arunachal Pradesh	13312	1798	3147	284	9941	1480
Nagaland	13545	1715	9807	567	3147	918
Manipur	7180	1177	2433	361	4537	751
Tripura	17928	3576	4927	1330	12710	2192
Eastern Region	1538243	532581	339023	239680	1201949	282259
Bihar	347007	43849	53273	9281	287770	34339
Jharkhand	194535	72087	32717	35248	158326	38768
West Bengal	626718	315257	185440	164745	459274	137685
Orissa	349448	96983	65919	29484	278064	68305
Sikkim	9215	2278	753	457	8149	1446
Andaman & Nicobar	11320	2126	921	466	10366	1716
Central Region	1401538	474095	274930	223337	1128644	248569
Uttar Pradesh	786283	274181	179388	127012	610709	143969
Uttarakhand	109652	38169	24023	16738	88919	22103
Madhya Pradesh	350756	108094	44555	50927	302170	58700
Chattisgarh	154847	53651	26964	28660	126846	23798
Western Region	1517996	1431648	285388	685966	1192302	541067
Gujarat	501528	312236	118219	205231	354426	96674
Maharashtra	963589	1094276	160177	470579	791695	429908
Daman & Diu	1585	1760	825	1529	675	215
Goa	50184	22226	5715	7668	44921	14103
Dadra & Nagar Haveli	1110	1149	452	960	585	167
Southern Region	3105209	1282942	539524	630527	2868773	562205
Andhra Pradesh	833079	293336	138329	177185	856984	124384
Karnataka	720445	264319	94850	118921	654240	146637
Lakshadweep	570	61	62	7	485	52
Tamilnadu	1063006	575360	223646	277130	936902	198997
Kerala	471128	144544	80439	54636	405076	89569
Puducherry	16981	5323	2198	2648	15086	2566
All India	9301675	4785272	1877139	2341968	7670554	2067267

* : Includes loans for retail trade.

Source : Quarterly 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 - 2011 (Contd.)**

State / Union Territory	(Amount in ₹ millions)					
	As on the 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 (13)	Balance outstanding (14)	No. of Accounts (15)	Balance outstanding (16)	No. of Accounts (17)	Balance outstanding (18)
Northern Region	408360	168660	64167	2731	22017	5512
Delhi	28796	50232	313	110	304	1750
Punjab	65836	29134	13285	451	2272	389
Haryana	52770	21213	6398	267	1608	1543
Chandigarh	11371	9769	264	83	119	550
Jammu & Kashmir	62209	13907	9736	483	3077	343
Himachal Pradesh	24365	8561	8297	294	1765	161
Rajasthan	163013	35844	25874	1043	12872	774
North-Eastern Region	38241	7106	4766	454	5639	926
Assam	25954	5330	3849	384	3973	518
Meghalaya	2898	724	103	10	252	71
Mizoram	1028	177	24	5	117	24
Arunachal Pradesh	2258	192	91	4	231	35
Nagaland	2817	262	251	16	637	194
Manipur	1523	184	323	19	250	57
Tripura	1763	237	125	16	179	27
Eastern Region	285586	87281	71419	3698	17617	2005
Bihar	63738	8400	17005	601	3625	439
Jharkhand	54435	12774	9549	635	1636	198
West Bengal	85870	41715	37056	1968	6960	866
Orissa	78081	23594	7107	467	5270	480
Sikkim	1377	252	702	26	76	10
Andaman & Nicobar	2085	546	0	0	50	12
Central Region	315990	81059	47398	3593	17774	3260
Uttar Pradesh	167820	46012	29232	2643	10576	2367
Uttarakhand	25565	7879	1944	113	1465	132
Madhya Pradesh	92061	18269	14163	723	3871	484
Chattisgarh	30544	8898	2059	115	1862	277
Western Region	435109	339972	15921	2720	10497	5636
Gujarat	140686	67840	4936	337	4658	936
Maharashtra	279674	264568	10700	2274	5367	4580
Daman & Diu	321	221	0	0	5	0
Goa	14188	7073	241	108	467	120
Dadra & Nagar Haveli	240	270	44	1	0	0
Southern Region	647487	305369	75725	4677	33734	6132
Andhra Pradesh	123402	61995	15203	842	9668	2298
Karnataka	186983	66433	25075	1678	3260	1042
Lakshadweep	6	0	5	0	7	1
Tamilnadu	222273	148934	23780	1346	6275	2075
Kerala	109058	26755	11011	780	14461	694
Puducherry	5765	1251	651	31	63	22
All India	2130773	989447	279396	17873	107278	23470

Source : Quarterly 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 - 2011 (Contd.)**

State / Union Territory	(Amount in ₹ millions)					
	As on the last reporting Friday of March					
	Micro credit (other than loans granted to SHGs/JLGs)		Total advances to weaker sections in priority sector		Total loans for Education	
	No.of Accounts (19)	Balance outstanding (20)	No.of Accounts (21)	Balance outstanding (22)	No.of Accounts (23)	Balance outstanding (24)
Northern Region	82671	5590	3279753	455693	183900	44538
Delhi	20277	3066	53395	32665	38761	11749
Punjab	10235	573	787356	142631	32937	8382
Haryana	10830	364	513337	80432	34161	7806
Chandigarh	1470	119	25192	12049	6057	1874
Jammu & Kashmir	18049	487	178340	19689	9450	1908
Himachal Pradesh	2372	88	205141	17901	12293	2490
Rajasthan	19438	893	1516992	150327	50241	10329
North-Eastern Region	6533	1486	589088	41406	17941	4334
Assam	5604	1234	390310	24313	12997	3054
Meghalaya	210	6	41404	4169	1261	295
Mizoram	37	2	11022	1318	585	212
Arunachal Pradesh	119	3	15178	1344	372	83
Nagaland	179	42	27292	2478	340	87
Manipur	103	7	32775	3271	1166	354
Tripura	281	193	71107	4513	1220	248
Eastern Region	103118	11203	4496422	283153	240448	50923
Bihar	27553	903	1357774	65857	62646	13822
Jharkhand	17982	737	672849	29694	38214	9304
West Bengal	40850	8284	1331047	118675	73333	13936
Orissa	16103	1254	1118890	66545	65428	13673
Sikkim	576	24	12521	2002	341	87
Andaman & Nicobar	54	2	3341	380	486	101
Central Region	106528	5316	5368981	437450	241876	48971
Uttar Pradesh	65968	3962	3610155	277562	126756	28090
Uttarakhand	4616	182	285761	25401	23222	5110
Madhya Pradesh	28274	869	1213590	113840	77216	12943
Chattisgarh	7670	304	259475	20647	14682	2827
Western Region	235735	13992	3321722	328046	191600	47727
Gujarat	55706	3897	1190253	115915	44593	11306
Maharashtra	175747	9931	2095770	206549	142676	35456
Daman & Diu	153	4	502	63	251	44
Goa	3839	151	33703	5349	3506	849
Dadra & Nagar Haveli	290	10	1494	170	574	71
Southern Region	1518370	128857	15613097	1143222	1412078	233436
Andhra Pradesh	314069	43241	5461000	374949	220779	50918
Karnataka	202201	15136	1851013	191680	172783	32162
Lakshadweep	274	6	6094	443	15	2
Tamilnadu	849536	27274	6114786	375231	717261	95823
Kerala	145940	43002	2114442	195933	289998	52821
Puducherry	6350	198	65762	4986	11242	1709
All India	2052955	166445	32669063	2688971	2287843	429928

Source : Quarterly 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 - 2011 (Contd.)**

(Amount in ₹ millions)

State / Union Territory	As on the last reporting Friday of March					
	Loans to SC/ST beneficiaries		Loans granted to SSO for onlending to SC/STs		Total Housing Loans	
	No. of Accounts	Balance outstanding	No. of Accounts	Balance outstanding	No. of Accounts	Balance outstanding
	(25)	(26)	(27)	(28)	(29)	(30)
Northern Region	1350658	232058	1542	125	751628	353733
Delhi	46578	17890	76	15	113901	109333
Punjab	457010	104975	726	57	154095	59779
Haryana	192573	40733	286	10	100808	49238
Chandigarh	21205	7146	37	2	21336	18786
Jammu & Kashmir	11663	1560	350	41	118011	24479
Himachal Pradesh	102095	14004	12	0	45129	13406
Rajasthan	519534	45751	55	1	198348	78711
North-Eastern Region	193660	19938	395	27	91129	30188
Assam	118098	9833	61	2	58219	18833
Meghalaya	14483	3439	1	0	6695	2171
Mizoram	5147	884	0	0	10367	3797
Arunachal Pradesh	7117	711	0	0	1603	484
Nagaland	5340	1479	2	0	2519	1090
Manipur	11287	1113	170	4	7242	1937
Tripura	32188	2479	161	21	4484	1876
Eastern Region	1046641	72259	3759	89	514381	192442
Bihar	220563	12899	473	19	48394	16971
Jharkhand	188141	11923	56	7	42071	20660
West Bengal	413211	32025	3076	56	238821	110245
Orissa	210829	13177	154	8	174826	39892
Sikkim	10364	2088	0	0	8535	3717
Andaman & Nicobar	3533	147	0	0	1734	958
Central Region	1791916	118964	2271	116	560087	229717
Uttar Pradesh	1045764	66342	1888	82	251283	108133
Uttarakhand	73310	6936	46	19	62226	23492
Madhya Pradesh	398012	33936	305	15	188302	72991
Chattisgarh	274830	11750	32	1	58276	25100
Western Region	1611196	146696	1394	54	1031203	858372
Gujarat	1169324	67483	133	2	271448	144544
Maharashtra	429292	77894	1198	51	737571	701615
Daman & Diu	363	167	60	0	945	421
Goa	11133	1077	3	1	19588	11109
Dadra & Nagar Haveli	1084	75	0	0	1651	684
Southern Region	3060363	211884	625	289	1784155	842408
Andhra Pradesh	971705	47741	157	276	527990	248850
Karnataka	558725	49603	254	6	378892	210608
Lakshadweep	4171	329	0	0	212	78
Tamilnadu	1147439	81265	165	5	395927	207055
Kerala	367357	31787	40	2	471249	170303
Puducherry	10966	1159	9	0	9885	5514
All India	9054434	801798	9986	701	4732583	2506861

Source : Quarterly 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 - 2011 (Contd.)**

(Amount in ₹ millions)

State / Union Territory	As on the last reporting Friday of March					
	Advances to Self Help Groups		Loans to Food & agro based processing units with invest. In P& M upto 10 crs.		Export Credit to SE	
	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding
	(31)	(32)	(33)	(34)	(35)	(36)
Northern Region	62587	5850	9698	84411	73	3897
Delhi	614	1253	709	19156	53	2706
Punjab	5948	495	2444	18664	2	9
Haryana	10515	1079	1301	23323	2	70
Chandigarh	952	125	140	15777	1	170
Jammu & Kashmir	913	63	564	1673	0	0
Himachal Pradesh	6741	506	186	1233	12	898
Rajasthan	36904	2330	4354	4587	3	44
North-Eastern Region	66876	3668	1370	1441	0	0
Assam	47912	2578	1069	1135	0	0
Meghalaya	2366	93	23	6	0	0
Mizoram	289	63	0	0	0	0
Arunachal Pradesh	2948	74	2	0	0	0
Nagaland	3750	136	23	192	0	0
Manipur	2784	158	62	78	0	0
Tripura	6827	566	191	30	0	0
Eastern Region	411302	28902	9882	22178	11	562
Bihar	54419	2793	456	2191	0	0
Jharkhand	32457	1592	551	1428	0	0
West Bengal	183677	15744	8279	15661	11	562
Orissa	133948	8697	578	2888	0	0
Sikkim	5068	45	7	8	0	0
Andaman & Nicobar	1733	31	11	1	0	0
Central Region	164678	11425	6989	27192	6	252
Uttar Pradesh	82481	7152	2802	17577	4	245
Uttarakhand	10304	519	305	2283	0	0
Madhya Pradesh	41573	2698	3522	5430	2	7
Chattisgarh	30320	1057	360	1902	0	0
Western Region	161888	7743	7438	42175	143	15229
Gujarat	39948	2121	3119	19922	8	117
Maharashtra	114879	4832	3554	21999	135	15112
Daman & Diu	0	0	0	0	0	0
Goa	7059	790	731	247	0	0
Dadra & Nagar Haveli	2	0	34	7	0	0
Southern Region	1762896	161266	44672	93048	59	916
Andhra Pradesh	1115703	93532	5384	42068	2	7
Karnataka	112944	17906	5045	19481	18	252
Lakshadweep	34	1	0	0	0	0
Tamilnadu	441836	39832	6437	15147	35	639
Kerala	85485	9131	27654	15932	4	17
Puducherry	6894	864	152	421	0	0
All India	2630227	218854	80049	270445	292	20856

Source : Quarterly 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 - 2011 (Concl'd.)**

(Amount in ₹ millions)

State / Union Territory	As on the last reporting Friday of March					
	Export Credit to Non-SE		Total Export** Credit		Total Priority Sector Advances	
	No.of	Balance	No.of	Balance	No.of	Balance O/S
	Accounts	outstanding	Accounts	outstanding	Accounts	Balance O/S
	(37)	(38)	(39)	(40)	(41)	(42)
Northern Region	505	91684	578	95581	6487298	2641441
Delhi	420	82977	473	85682	527302	834332
Punjab	29	3744	31	3753	1503589	583958
Haryana	5	1202	7	1272	1094386	414678
Chandigarh	10	101	11	271	127742	158363
Jammu & Kashmir	0	0	0	0	406991	90559
Himachal Pradesh	25	2880	37	3778	407819	84945
Rajasthan	16	780	19	824	2419469	474605
North-Eastern Region	0	0	0	0	862956	125147
Assam	0	0	0	0	545789	84757
Meghalaya	0	0	0	0	55451	10022
Mizoram	0	0	0	0	28904	6902
Arunachal Pradesh	0	0	0	0	28323	3392
Nagaland	0	0	0	0	43879	4695
Manipur	0	0	0	0	45658	6263
Tripura	0	0	0	0	114952	9117
Eastern Region	146	11324	157	11886	6653602	1236114
Bihar	1	87	1	87	1993051	168407
Jharkhand	0	0	0	0	760085	128616
West Bengal	144	11232	155	11795	2227274	668741
Orissa	1	4	1	4	1629554	260161
Sikkim	0	0	0	0	27674	6751
Andaman & Nicobar	0	0	0	0	15964	3437
Central Region	12	1054	18	1306	8658441	1530375
Uttar Pradesh	8	241	12	486	5380101	849460
Uttarakhand	0	0	0	0	526370	108743
Madhya Pradesh	4	813	6	820	2098468	424523
Chattisgarh	0	0	0	0	653502	147649
Western Region	878	204481	1021	219710	7454529	3369929
Gujarat	94	10519	102	10636	2726280	743559
Maharashtra	783	193961	918	209073	4609119	2581058
Daman & Diu	1	1	1	1	3212	2278
Goa	0	0	0	0	110876	41000
Dadra & Nagar Haveli	0	0	0	0	5042	2033
Southern Region	404	103825	463	104741	26621194	4470325
Andhra Pradesh	35	9856	37	9863	8973215	1309402
Karnataka	115	48634	133	48886	3897943	918564
Lakshadweep	0	0	0	0	2107	179
Tamilnadu	230	43330	265	43970	9745464	1560879
Kerala	24	2005	28	2023	3878802	661391
Puducherry	0	0	0	0	123663	19910
All India	1945	412368	2237	433223	56738020	13373330

Source : Quarterly 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 - 2011

(Amount in ₹ million)

Region / State / Union Territory	As on the last reporting Friday of March					
	Agriculture and Allied Activities					
	Direct		Indirect		Total	
	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	3862705	691777	101330	441328	3964035	1133105
Delhi	128121	63991	10199	192694	138320	256685
Punjab	951343	216128	40053	80647	991396	296775
Haryana	711173	143675	17009	69499	728182	213174
Chandigarh	38181	35220	1269	58832	39450	94051
Jammu & Kashmir	112893	15372	4640	3702	117533	19074
Himachal Pradesh	223925	21596	8850	3640	232775	25236
Rajasthan	1697069	195795	19310	32314	1716379	228109
North-Eastern Region	495661	29868	15625	7903	511286	37772
Assam	296548	18428	9857	5667	306405	24095
Meghalaya	30856	2605	1363	747	32219	3352
Mizoram	11132	1368	644	184	11776	1552
Arunachal Pradesh	12596	862	321	162	12917	1024
Nagaland	25945	1428	1349	334	27294	1761
Manipur	29361	2587	436	198	29797	2785
Tripura	89223	2592	1655	611	90878	3202
Eastern Region	4100560	279440	152947	158113	4253507	437553
Bihar	1470751	76640	36226	16118	1506977	92757
Jharkhand	453922	20458	13305	5364	467227	25822
West Bengal	1164615	119093	79717	90638	1244332	209731
Orissa	1000459	62538	23135	45809	1023594	108347
Sikkim	8573	506	434	140	9007	646
Andaman & Nicobar	2240	205	130	45	2370	250
Central Region	6217873	586742	128256	184363	6346129	771105
Uttar Pradesh	4063493	337445	84422	97327	4147915	434772
Uttarakhand	314086	33014	12522	8757	326608	41771
Madhya Pradesh	1429960	172910	23651	55888	1453611	228798
Chattisgarh	410334	43373	7661	22391	417995	65764
Western Region	4398689	572436	77034	241219	4475723	813655
Gujarat	1810066	192229	42712	68825	1852778	261055
Maharashtra	2557006	377328	30549	168440	2587555	545768
Daman & Diu	171	37	46	11	217	48
Goa	30140	2736	3616	3929	33756	6665
Dadra & Nagar Haveli	1306	106	111	13	1417	120
Southern Region	18486575	1442266	313778	436301	18800353	1878567
Andhra Pradesh	7014292	489351	62814	173574	7077106	662925
Karnataka	2347514	270993	75739	76706	2423253	347699
Lakshadweep	1027	32	9	0	1036	32
Tamilnadu	6647116	483597	72223	128435	6719339	612032
Kerala	2398381	192232	102042	56482	2500423	248714
Puducherry	78245	6061	951	1104	79196	7165
All India	37562063	3602529	788970	1469227	38351033	5071756

Source : Quarterly 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 - 2011 (Contd.)**

(Amount in ₹ million)

Region / State / Union Territory	As on the last reporting Friday of March							
	Loans to individual farmers		Loans to corporates, partnership firms, credit limit upto ₹. 1 cr.		Loans to corporates, partnership firms, credit limit upto ₹. 1 cr.		Loans granted to pre & post harvest activities	
	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Northern Region	3766766	572909	57981	34883	14992	128637	207134	45458
Delhi	123630	23104	3940	1879	3858	77161	3206	7639
Punjab	935131	200270	15679	11003	2428	17760	116480	12351
Haryana	680672	122040	10677	7395	572	11067	57412	18026
Chandigarh	37133	14295	788	2698	327	18395	1125	953
Jammu & Kashmir	111370	14870	769	439	34	656	2236	316
Himachal Pradesh	216504	22504	2119	616	137	554	15860	1445
Rajasthan	1662326	175825	24009	10853	7636	3044	10815	4728
North-Eastern Region	438311	26418	7113	1658	469	3920	31687	3814
Assam	288446	16659	5321	1360	382	3323	31157	3800
Meghalaya	25556	1715	614	41	16	73	41	4
Mizoram	11141	1424	50	12	0	0	14	1
Arunachal Pradesh	10588	741	89	45	21	12	0	0
Nagaland	24479	1206	402	66	0	0	0	0
Manipur	29126	2610	36	11	0	0	119	1
Tripura	48975	2063	601	123	50	512	356	8
Eastern Region	4040850	213260	45664	14497	13192	83088	42703	9012
Bihar	1439959	63826	13416	4020	756	9143	28333	1522
Jharkhand	431764	15205	2737	956	44	4555	930	228
West Bengal	1176706	86784	19225	6764	11996	50437	10690	6051
Orissa	981670	47003	9961	2688	375	18945	2703	1207
Sikkim	8635	257	262	45	0	0	27	3
Andaman & Nicobar	2116	185	63	24	21	8	20	1
Central Region	6020755	560526	49103	26135	1403	41385	144374	28653
Uttar Pradesh	3925501	337903	28755	16280	583	19010	96733	8795
Uttarakhand	313378	32965	1512	1083	28	923	5111	1026
Madhya Pradesh	1384164	157259	15064	6489	677	17413	23636	6519
Chattisgarh	397712	32399	3772	2283	115	4039	18894	12313
Western Region	4255462	421791	38282	19273	4420	146743	38422	38920
Gujarat	1792188	142166	13122	6855	1027	60704	167	10811
Maharashtra	2435772	277130	23689	12117	3366	85870	38050	28021
Daman & Diu	176	45	3	0	0	0	0	0
Goa	26138	2347	1461	301	27	169	175	81
Dadra & Nagar Haveli	1188	103	7	0	0	0	30	7
Southern Region	17635295	1273363	191916	54051	6517	137441	125444	20440
Andhra Pradesh	6795801	450082	55641	16628	2719	39854	57183	7473
Karnataka	2152939	219331	39976	11830	1725	46700	5582	3837
Lakshadweep	1036	32	0	0	0	0	0	0
Tamilnadu	6281268	421368	68789	17449	1551	42263	50850	6505
Kerala	2328737	177282	25550	7723	513	8513	11773	2187
Puducherry	75514	5268	1960	421	9	111	56	438
All India	36157439	3068267	390059	150497	40993	541214	589764	146297

Source :Quarterly 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 - 2011 (Contd.)**

(Amount in ₹ million)

Region / State / Union Territory	As on the 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 through PACS/FSS/LAMPS		Loans to NBFCs for onlending to indiv. farmers or their SHGs/JLGs	
	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding	No.of Accounts	Balance outstanding
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
Northern Region	9698	84411	1097	1523	295	2060	53	907
Delhi	709	19156	27	111	2	1490	20	606
Punjab	2444	18663	469	952	2	79	7	18
Haryana	1301	23323	239	165	38	64	5	4
Chandigarh	140	15777	4	2	30	383	0	0
Jammu & Kashmir	564	1673	91	40	17	35	11	4
Himachal Pradesh	186	1233	35	14	0	0	1	1
Rajasthan	4354	4586	232	239	206	9	9	274
North-Eastern Region	1370	1440	658	113	5	1	0	0
Assam	1069	1134	476	91	5	1	0	0
Meghalaya	23	6	58	2	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0
Arunachal Pradesh	2	0	0	0	0	0	0	0
Nagaland	23	192	2	1	0	0	0	0
Manipur	62	78	26	6	0	0	0	0
Tripura	191	30	96	13	0	0	0	0
Eastern Region	9882	22177	8670	7506	5487	679	117	7303
Bihar	456	2191	744	675	24	5	4	8
Jharkhand	551	1428	1028	409	6	3	0	0
West Bengal	8279	15661	5556	2797	5430	659	104	7232
Orissa	578	2888	1340	3618	27	12	9	63
Sikkim	7	8	1	6	0	0	0	0
Andaman & Nicobar	11	1	1	1	0	0	0	0
Central Region	6989	27191	3702	7947	91	645	54	391
Uttar Pradesh	2802	17576	1946	2707	54	634	41	345
Uttarakhand	305	2283	41	96	0	0	0	0
Madhya Pradesh	3522	5430	1626	4982	24	7	13	46
Chattisgarh	360	1902	89	162	13	4	0	0
Western Region	7438	42175	2872	12752	148	389	5677	22303
Gujarat	3119	19922	656	3505	15	12	12	830
Maharashtra	3554	21999	1814	9237	126	377	5085	21458
Daman & Diu	0	0	0	0	1	0	0	0
Goa	731	247	401	10	6	0	580	15
Dadra & Nagar Haveli	34	7	1	0	0	0	0	0
Southern Region	44672	93048	4569	5562	692	5029	184487	35871
Andhra Pradesh	5384	42068	2886	1455	243	1719	30408	19516
Karnataka	5045	19481	507	636	53	549	12033	629
Lakshadweep	0	0	0	0	0	0	0	0
Tamilnadu	6437	15146	765	1152	183	2727	125119	13722
Kerala	27654	15932	408	2318	213	34	16680	1918
Puducherry	152	421	3	1	0	0	247	86
All India	80049	270442	21568	35403	6718	8803	190388	66775

Source : Quarterly 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 - 2011 (Concl.d.)

(Amount in ₹ million)

Region / State / Union Territory	As on the last 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	Balance outstanding	No.of Accounts	Balance outstanding
	(23)	(24)	(25)	(26)
Northern Region	3583	170	68964	230955
Delhi	444	94	5229	104567
Punjab	0	0	32495	37400
Haryana	160	1	12027	23399
Chandigarh	0	0	917	39351
Jammu & Kashmir	1	0	2647	978
Himachal Pradesh	0	0	6728	1149
Rajasthan	2978	75	8921	24111
North-Eastern Region	309	71	5158	2990
Assam	75	69	4150	2364
Meghalaya	234	2	166	82
Mizoram	0	0	9	2
Arunachal Pradesh	0	0	10	13
Nagaland	0	0	43	23
Manipur	0	0	208	115
Tripura	0	0	572	391
Eastern Region	58273	2854	53532	62095
Bihar	19596	149	14915	9137
Jharkhand	3880	82	4547	1653
West Bengal	30359	1596	26051	27812
Orissa	4438	1027	7986	23394
Sikkim	0	0	16	89
Andaman & Nicobar	0	0	17	10
Central Region	55730	640	51928	81038
Uttar Pradesh	38786	508	33492	38843
Uttarakhand	878	10	7851	3003
Madhya Pradesh	12366	107	8606	28336
Chattisgarh	3700	15	1979	10856
Western Region	21921	2647	28969	95323
Gujarat	435	1879	9077	20873
Maharashtra	21435	755	17481	73758
Daman & Diu	0	0	26	2
Goa	51	13	2322	685
Dadra & Nagar Haveli	0	0	63	5
Southern Region	199531	12307	211218	149184
Andhra Pradesh	97003	7659	35433	44596
Karnataka	19389	1136	58813	18646
Lakshadweep	0	0	0	0
Tamilnadu	76339	2696	52080	67129
Kerala	6751	815	64216	18345
Puducherry	49	1	676	468
All India	339347	18689	419769	621585

Source : Quarterly 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 - 2012**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the 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%)
				Number of Accounts	Amount Outstanding	
	(1)	(2)	(3)	(4)	(5)	(6)=(5)/(3)*100
A. SBI and its Associates	9041	883	9041	18.14	3553	39.30
State Bank of India	6640	..	6640	13.17	2595	39.07
State Bank of Bikaner & Jaipur	417	93	417	0.95	173	41.38
State Bank of Hyderabad	654	..	654	1.69	266	40.59
State Bank of Mysore	341	157	341	0.46	114	33.61
State Bank of Patiala	523	448	523	0.52	203	38.81
State Bank of Travancore	465	186	465	1.35	203	43.64
B. Nationalised Banks	21144	10140	21144	34.92	7747	36.64
Allahabad Bank	908	624	908	1.67	355	39.11
Andhra Bank	725	361	725	1.87	265	36.56
Bank of Baroda	1580	1272	1580	2.25	685	43.37
Bank of India	1614	1310	1614	2.76	577	35.76
Bank of Maharashtra	470	144	470	0.74	173	36.74
Canara Bank	2014	1031	2014	4.33	674	33.45
Central Bank of India	1313	427	1313	2.46	393	29.90
Corporation Bank	869	484	869	0.64	283	32.60
Dena Bank	445	52	445	0.52	172	38.70
IDBI Bank Ltd.	1558	1318	1558	0.30	491	31.50
Indian Bank	723	329	723	2.46	298	41.18
Indian Overseas Bank	1032	451	1032	2.86	414	40.08
Oriental Bank of Commerce	959	489	959	0.89	403	41.99
Punjab and Sind Bank	422	82	422	0.26	131	30.96
Punjab National Bank	2304	620	2304	3.55	938	40.70
Syndicate Bank	915	396	915	2.48	412	45.01
UCO Bank	843	514	843	1.26	277	32.85
Union Bank of India	1418	0	1418	1.87	416	29.37
United Bank of India	539	82	539	1.06	217	40.31
Vijaya Bank	493	154	493	0.68	174	35.23
Public Sector Banks (A+B)	30185	11023	30185	53.06	11300	37.44

Note: Data are provisional.

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

**TABLE 6.4 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO
AGRICULTURE - 2012**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the last reporting Friday of March					
	Total Agricultural Advances		Direct Agricultural Advances		Indirect Agricultural Advances	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. SBI and its Associates	13.73	1617	13.49	1231	0.24	385
State Bank of India	10.03	1169	9.85	870	0.17	299
State Bank of Bikaner & Jaipur	0.72	89	0.71	73	0.01	17
State Bank of Hyderabad	1.38	119	1.37	93	0.01	26
State Bank of Mysore	0.31	50	0.30	43	0.00	7
State Bank of Patiala	0.35	105	0.35	71	0.00	33
State Bank of Travancore	0.95	85	0.90	81	0.04	3
B. Nationalised Banks	24.71	3166	24.05	2433	0.66	733
Allahabad Bank	1.30	151	1.24	114	0.06	37
Andhra Bank	1.44	123	1.44	103	0.01	20
Bank of Baroda	1.54	290	1.51	214	0.03	76
Bank of India	1.95	224	1.91	172	0.03	53
Bank of Maharashtra	0.44	54	0.43	45	0.01	8
Canara Bank	3.52	319	3.28	278	0.24	41
Central Bank of India	1.73	188	1.72	150	0.01	38
Corporation Bank	0.37	65	0.35	44	0.02	21
Dena Bank	0.33	70	0.32	43	0.01	26
IDBI Bank Ltd.	0.11	145	0.11	77	0.00	68
Indian Bank	1.70	134	1.69	121	0.00	13
Indian Overseas Bank	2.12	190	2.10	156	0.02	34
Oriental Bank of Commerce	0.57	154	0.55	115	0.02	39
Punjab and Sind Bank	0.16	45	0.16	37	0.00	8
Punjab National Bank	2.67	450	2.61	342	0.06	109
Syndicate Bank	1.60	174	1.54	135	0.06	39
UCO Bank	0.82	92	0.78	71	0.04	21
Union Bank of India	1.19	154	1.18	113	0.01	41
United Bank of India	0.74	80	0.71	58	0.03	22
Vijaya Bank	0.42	64	0.42	44	0.00	20
Public Sector Banks (A+B)	38.44	4783	37.54	3664	0.90	1119

Note: Data are provisional.

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

**TABLE 6.5(A) : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS TO
SMALL ENTERPRISES - 2012**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the last reporting Friday of March					
	Total credit to Small Enterprises including manufacturing & services enterprises		Direct Credit to Small Enterprises		Indirect Credit to Small Enterprises	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. SBI and its Associates	1.80	947	1.80	947	0.00	0
State Bank of India	1.21	663	1.21	663	..	..
State Bank of Bikaner & Jaipur	0.14	54	0.14	54	0.00	0
State Bank of Hyderabad	0.14	79	0.14	79	0.00	0
State Bank of Mysore	0.08	34	0.08	34	0.00	0
State Bank of Patiala	0.08	70	0.08	70	0.00	0
State Bank of Travancore	0.15	47	0.15	47	0.00	0
B. Nationalised Banks	5.33	3017	5.29	2882	0.05	135
Allahabad Bank	0.25	158	0.25	158	0.00	0
Andhra Bank	0.25	85	0.25	85	0.00	1
Bank of Baroda	0.37	274	0.37	270	0.00	3
Bank of India	0.44	266	0.44	241	0.00	26
Bank of Maharashtra	0.14	75	0.14	75	0.00	0
Canara Bank	0.35	239	0.34	238	0.00	1
Central Bank of India	0.44	123	0.44	113	0.00	9
Corporation Bank	0.12	130	0.12	115	0.00	15
Dena Bank	0.12	70	0.12	70	0.00	0
IDBI Bank Ltd.	0.02	171	0.02	133	0.00	38
Indian Bank	0.25	80	0.25	71	0.00	9
Indian Overseas Bank	0.23	157	0.23	157	0.00	0
Oriental Bank of Commerce	0.18	175	0.18	165	0.00	10
Punjab and Sind Bank	0.07	60	0.07	60	0.00	0
Punjab National Bank	0.52	369	0.52	365	0.00	4
Syndicate Bank	0.56	134	0.53	128	0.03	6
UCO Bank	0.30	131	0.29	127	0.01	4
Union Bank of India	0.35	164	0.35	164	0.00	0
United Bank of India	0.23	85	0.22	77	0.00	7
Vijaya Bank	0.15	72	0.15	71	0.00	1
Public Sector Banks (A+B)	7.13	3963	7.08	3828	0.05	135

Note: Data are provisional.

Source: Quarterly returns 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 - 2012**

(No. of Accounts in Million and Amount in ₹ Billion)

Bank group / Bank	As on the last reporting Friday of March							
	Micro Credit (other than agriculture & allied activities)		State Sponsored Organisations for SC/ST		Education		Housing	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. SBI and its Associates	0.01	2	0.00	0	0.78	157	1.83	831
State Bank of India	..	..	..	..	0.56	115	1.38	647
State Bank of Bikaner & Jaipur	0.00	0	0.00	0	0.02	4	0.07	26
State Bank of Hyderabad	0.00	0	0.00	0	0.05	11	0.12	57
State Bank of Mysore	0.00	0	0.00	0	0.03	6	0.05	25
State Bank of Patiala	0.00	0	0.00	0	0.01	4	0.08	25
State Bank of Travancore	0.01	2	0.00	0	0.11	18	0.13	51
B. Nationalised Banks	1.09	67	0.02	1	1.59	310	2.17	1186
Allahabad Bank	0.00	0	0.00	0	0.05	12	0.08	35
Andhra Bank	0.01	0	0.00	0	0.07	15	0.10	42
Bank of Baroda	0.04	2	0.00	0	0.08	18	0.21	101
Bank of India	0.11	2	0.00	0	0.12	22	0.14	63
Bank of Maharashtra	0.05	1	0.00	0	0.03	5	0.08	38
Canara Bank	0.11	4	0.00	0	0.21	39	0.15	72
Central Bank of India	0.06	2	0.00	0	0.10	21	0.13	59
Corporation Bank	0.02	5	..	..	0.05	10	0.08	73
Dena Bank	0.01	0	0.00	0	0.01	3	0.04	29
IDBI Bank Ltd.	0.00	11	0.00	0	0.01	3	0.16	161
Indian Bank	0.23	11	0.00	0	0.20	31	0.09	43
Indian Overseas Bank	0.25	13	0.01	1	0.19	25	0.07	29
Oriental Bank of Commerce	0.00	0	0.00	0	0.05	11	0.09	62
Punjab and Sind Bank	0.00	3	0.00	0	0.01	2	0.03	21
Punjab National Bank	0.05	3	0.00	0	0.15	31	0.16	84
Syndicate Bank	0.04	4	0.00	0	0.11	23	0.17	77
UCO Bank	0.00	0	0.00	0	0.05	11	0.09	43
Union Bank of India	0.08	4	0.00	0	0.08	17	0.17	77
United Bank of India	0.00	0	0.00	0	0.02	5	0.07	47
Vijaya Bank	0.03	2	0.00	0	0.02	6	0.06	30
Public Sector Banks (A+B)	1.10	69	0.02	1	2.37	467	4.00	2017

Note: Data are provisional.

Source: Quarterly returns 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 WEAKER SECTIONS - 2012**

(No. of accounts in Million and Amount in ₹Billion)

Bank group / Bank	As on the last reporting Friday of March			
	Total Weaker Sections		Advances under DRI Scheme	
	Number of Accounts	Amount Outstanding	Number of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)
A. SBI and its Associates	12.99	1008.48	0.12	2.43
State Bank of India	9.70	696.84	0.05	1.11
State Bank of Bikaner & Jaipur	0.76	69.00	0.03	0.30
State Bank of Hyderabad	1.22	71.46	0.01	0.80
State Bank of Mysore	0.32	47.56	0.02	0.16
State Bank of Patiala	0.33	52.39	0.00	0.04
State Bank of Travancore	0.66	71.22	0.00	0.02
B. Nationalised Banks	19.98	1931.12	0.32	5.59
Allahabad Bank	1.07	93.50	0.04	0.53
Andhra Bank	0.99	78.06	0.01	0.10
Bank of Baroda	1.20	158.63	0.01	0.65
Bank of India	2.22	158.75	0.01	0.18
Bank of Maharashtra	0.34	28.04	0.00	0.02
Canara Bank	2.81	223.33	0.04	0.58
Central Bank of India	1.35	132.14	0.04	0.35
Corporation Bank	0.34	49.50	0.00	0.25
Dena Bank	0.28	36.20	0.01	0.11
IDBI Bank Ltd.	0.09	49.32	0.00	0.01
Indian Bank	1.13	74.20	0.02	0.25
Indian Overseas Bank	1.21	102.36	0.06	0.69
Oriental Bank of Commerce	0.49	86.37	0.00	0.68
Punjab and Sind Bank	0.17	42.16	0.00	0.01
Punjab National Bank	2.18	240.20	0.03	0.45
Syndicate Bank	1.45	110.34	0.01	0.17
UCO Bank	0.50	65.30	0.02	0.23
Union Bank of India	1.24	89.42	0.01	0.07
United Bank of India	0.59	70.81	0.02	0.20
Vijaya Bank	0.33	42.50	0.00	0.04
Public Sector Banks (A+B)	32.97	2939.60	0.43	8.02

Note: Data are provisional.

Source: Quarterly returns 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 - 2007 TO 2012**

(Amount in ₹ Billion)

Bank group / Year	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						
2007	13353.52	97.2	139.45	1.0	199.70	1.5
2008	16567.28	97.7	168.70	1.0	190.68	1.1
2009	20559.06	97.9	195.21	0.9	207.08	1.0
2010	24550.65	97.7	276.85	1.1	246.79	1.0
2011	29887.90	97.7	336.12	1.1	319.55	1.0
2012	34379.00	96.8	603.76	1.7	470.75	1.3
Private sector banks						
2007	3826.30	97.6	43.68	1.1	39.30	1.0
2008	4593.69	97.3	72.80	1.5	44.52	0.9
2009	5027.68	96.8	105.26	2.0	50.17	1.0
2010	5671.92	97.0	86.76	1.5	65.42	1.1
2011	7143.38	97.5	43.98	0.6	107.35	1.5
2012	8621.31	97.9	51.28	0.6	103.14	1.2
Foreign banks						
2007	1254.15	98.1	13.67	1.1	6.31	0.5
2008	1598.82	98.1	19.63	1.2	7.68	0.5
2009	1624.20	95.7	58.74	3.5	10.04	0.6
2010	1603.11	95.7	49.30	2.9	14.41	0.9
2011	1942.57	97.5	18.65	0.9	21.13	1.1
2012	2284.17	97.3	20.79	0.9	22.30	1.0
All scheduled Commercial Banks						
2007	18433.97	97.4	196.80	1.0	245.31	1.3
2008	22759.79	97.6	261.13	1.1	242.87	1.0
2009	27210.94	97.6	359.21	1.3	267.29	1.0
2010	31825.68	97.5	412.92	1.3	326.63	1.0
2011	38973.84	97.6	398.75	1.0	448.02	1.1
2012	45284.48	97.1	675.84	1.4	596.20	1.3

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 - 2007 TO 2012 (Concl'd.)**

(Amount in ₹ Billion)

Bank group / Year	As on March 31				
	Loss Assets		Gross NPAs		Total Advances
	Amount	Per cent share	Amount	Per cent share	Amount
	(7)	(8)	(9)	(10)	(11)
Public sector banks					
2007	45.10	0.3	384.25	2.8	13737.77
2008	36.68	0.2	396.06	2.3	16963.33
2009	38.03	0.2	440.32	2.1	20999.38
2010	49.28	0.2	572.93	2.3	25123.58
2011	55.14	0.2	710.80	2.3	30598.70
2012	50.37	0.1	1124.89	3.2	35503.89
Private sector banks					
2007	9.41	0.2	92.39	2.4	3918.69
2008	12.44	0.3	129.76	2.7	4723.45
2009	13.45	0.3	168.88	3.2	5196.55
2010	21.66	0.4	173.84	3.0	5845.76
2011	28.39	0.4	179.72	2.5	7323.10
2012	28.72	0.3	183.15	2.1	8804.45
Foreign banks					
2007	4.54	0.4	24.52	1.9	1278.67
2008	3.87	0.2	31.18	1.9	1629.99
2009	4.16	0.2	72.94	4.3	1697.14
2010	7.57	0.5	71.28	4.3	1674.39
2011	10.87	0.5	50.65	2.5	1993.21
2012	19.82	0.8	62.92	2.7	2347.10
All scheduled Commercial Banks					
2007	59.05	0.3	501.16	2.6	18935.13
2008	52.99	0.2	556.99	2.4	23316.78
2009	55.64	0.2	682.13	2.4	27893.07
2010	78.50	0.2	818.05	2.5	32643.72
2011	94.40	0.2	941.17	2.4	39915.01
2012	98.92	0.2	1370.96	2.9	46655.44

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

TABLE 7.2 : COMPOSITION OF NPAs OF PUBLIC SECTOR BANKS - 2003 TO 2012

(Amount in ₹ Billion)

Bank group / Years	As on March 31						
	Priority Sector		Non-priority Sector		Public Sector		Total
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Nationalised Banks							
2003	168.86	47.10	184.02	51.33	5.61	1.56	358.49
2004	167.05	47.74	178.95	51.14	3.90	1.11	349.90
2005	163.80	49.81	162.25	49.33	2.83	0.86	328.88
2006	151.24	53.66	122.53	43.48	8.08	2.87	281.85
2007	157.79	61.28	96.68	37.55	3.02	1.17	257.49
2008	163.85	67.21	77.93	31.96	2.02	0.83	243.80
2009	157.21	60.09	101.44	38.77	2.97	1.14	261.62
2010	199.06	56.13	152.77	43.08	2.80	0.79	354.63
2011	257.21	59.90	169.47	39.47	2.73	0.64	429.41
2012	322.90	48.34	334.87	50.13	1.92	0.29	659.69
B. SBI and its Associates							
2003	80.53	47.49	83.79	49.41	5.26	3.10	169.58
2004	71.36	47.07	78.03	51.47	2.20	1.45	151.59
2005	70.17	47.39	76.24	51.49	1.68	1.13	148.09
2006	72.50	54.95	58.19	44.11	1.25	0.95	131.94
2007	71.75	57.14	51.93	41.36	1.88	1.50	125.56
2008	89.02	58.49	62.22	40.88	0.97	0.64	152.21
2009	84.47	47.26	92.50	51.75	1.77	0.99	178.74
2010	109.40	50.11	106.46	48.77	2.44	1.12	218.30
2011	155.67	55.32	125.67	44.66	0.06	0.02	281.40
2012	239.11	52.33	217.59	47.62	0.25	0.05	456.95
Public Sector Banks (A+B)							
2003	249.39	47.23	267.81	50.71	10.87	2.06	528.07
2004	238.41	47.54	256.98	51.24	6.10	1.22	501.49
2005	233.97	49.05	238.49	50.00	4.51	0.95	476.97
2006	223.74	54.07	180.72	43.68	9.33	2.25	413.79
2007	229.54	59.92	148.61	38.80	4.90	1.28	383.05
2008	252.87	63.86	140.15	35.39	2.99	0.76	369.01
2009	241.68	54.88	193.94	44.04	4.74	1.08	440.36
2010	308.46	53.84	259.23	45.25	5.24	0.91	572.93
2011	412.88	58.09	295.14	41.52	2.79	0.39	710.81
2012	562.01	49.96	552.46	49.11	2.17	0.19	1116.64

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

TABLE 8.1 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 2010 TO 2011

(Amount in ₹ Billion)

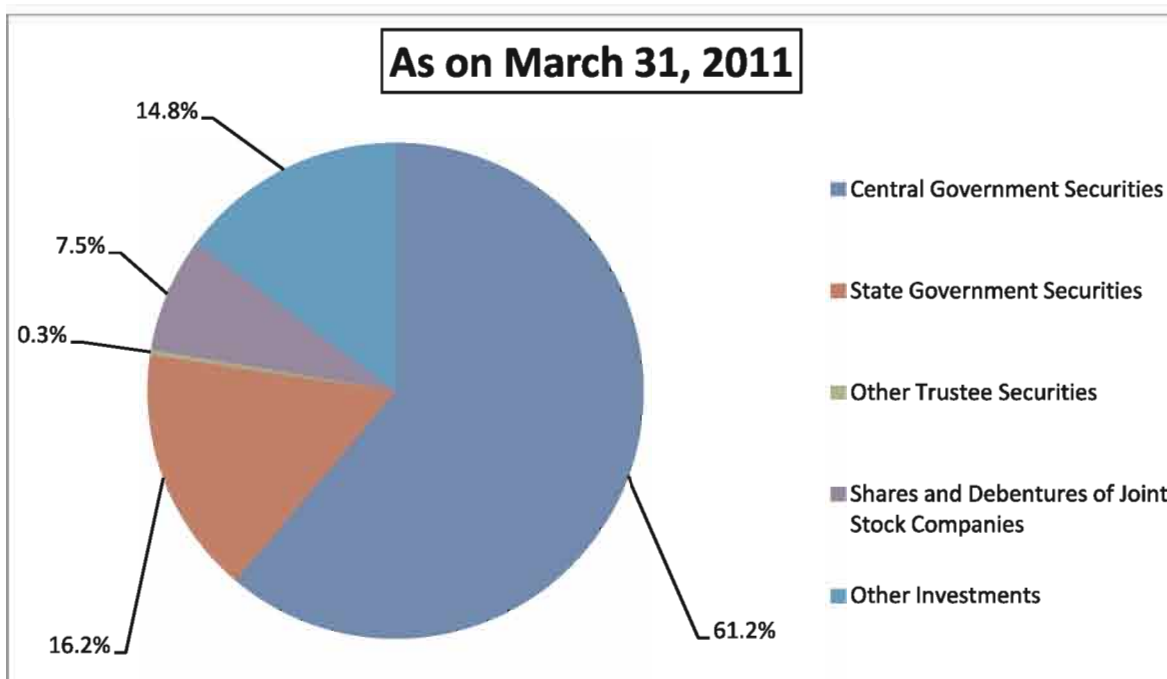
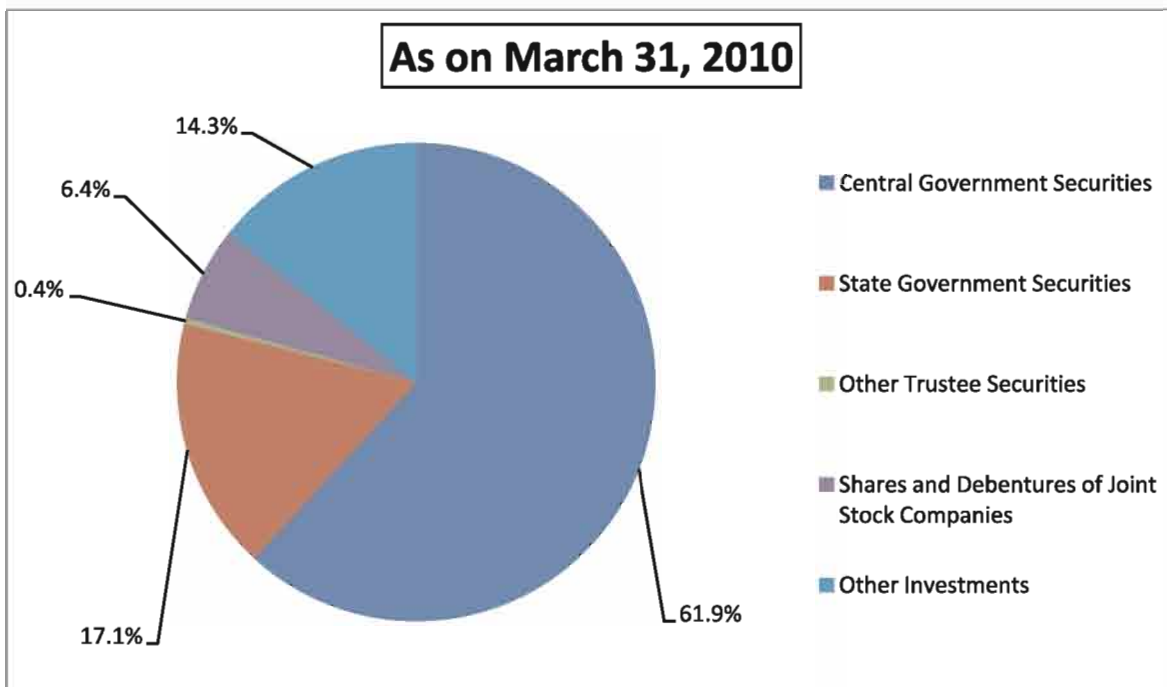
Category	As on March 31			
	2010		2011	
	Amount	Per cent Shares	Amount	Per cent Shares
	(1)	(2)	(3)	(4)
I. Investment by offices in India	16870.73	98.4	18456.37	98.8
A. Indian Government Securities	13538.86	79.0	14445.24	77.4
(i) Central Government	10606.49	61.9	11423.29	61.2
(ii) State Government	2932.36	17.1	3021.95	16.2
B. Other Trustee Securities	63.95	0.4	53.32	0.3
C. Other Domestic Investments	3249.23	18.9	3944.68	21.1
(i) Fixed Deposits	190.52	1.1	372.13	2.0
(ii) Shares and Debentures of joint Stock companies (Market Value)	1094.66	6.4	1402.27	7.5
(iii) Certificate of Deposits and * Commercial Papers.	993.33	5.8	1398.25	7.5
(iv) Mutual Funds	77.58	0.5	57.63	0.3
(v) Others @	893.14	5.2	714.40	3.8
D. Foreign Securities	18.69	0.1	13.13	0.1
(i) Foreign Government Securities	0.00	-	-	-
(ii) Other Foreign Investments	18.69	0.1	13.13	0.1
II. Investments by Foreign Offices of Indian Banks	277.07	1.6	215.63	1.2
(i) Indian securities	-	-	-	-
(ii) Foreign Countries Securities	80.82	0.5	70.00	0.4
(iii) Other Investments	196.25	1.1	145.62	0.8
Total	17147.80	100.0	18672.00	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, March 2012.

GRAPH - 6
COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011



**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL
BODIES - 2010 TO 2011**

(Amount in ₹ Million)

State/Union Territory	As on March 31							
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	294953	308582	1093	566	11	15	200	150
Arunachal Pradesh	2321	2154	141	141	-	-	-	-
Assam	41805	44323	14	101	-	-	453	177
Bihar	88438	85892	2185	2347	-	-	5	20
Chhattisgarh	15032	14299	120	427	-	-	-	20
Goa	15333	14935	-	-	-	-	-	20
Gujarat	226783	257060	204	290	21	1	816	400
Haryana	73212	87346	162	162	-	-	222	114
Himachal Pradesh	58645	52965	41	54	-	-	273	35
Jammu & Kashmir	40166	40869	221	623	-	-	78	26
Jharkhand	48792	48312	247	524	-	-	-	-
Karnataka	147208	141251	282	310	-	-	3	28
Kerala	157553	143271	30	7	-	-	154	67
Madhya Pradesh	107477	104314	834	953	17	15	1752	496
Maharashtra	337660	356787	596	791	-	-	1109	248
Manipur	6607	6734	4	4	-	-	-	-
Meghalaya	6216	7341	9	9	-	-	278	35
Mizoram	4345	4774	32	32	-	-	-	-
Nagaland	10774	11389	20	20	-	-	-	-
Orissa	26791	23188	1292	876	-	-	-	-
Punjab	148402	161920	85	1236	-	-	480	207
Rajasthan	183537	195518	602	505	-	-	482	234
Sikkim	4585	4295	-	-	-	-	-	-
Tamil Nadu	259066	284750	160	166	30	26	1343	57
Tripura	5291	6719	4	4	-	-	-	-
Uttar Pradesh	266978	248495	1337	1179	-	-	482	229
Uttarakhand	40755	43012	39	208	-	-	-	-
West Bengal	304887	311607	402	321	-	-	606	275
Andaman & Nicobar	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	8753	9848	-	-	1	-	-	-
Dadra&nagar Haveli	-	-	-	-	-	-	-	-
All India	2932365	3021950	10156	11856	80	57	8736	2838

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, March 2012.

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL
BODIES - 2010 TO 2011 (Contd.)**

(Amount in ₹ Million)

State/Union Territory	As on March 31							
	Municipal Corp. Municipality and Port Trusts		State Financial Corporations		Housing Boards		State Industrial Development Corporations	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Andhra Pradesh	160	-	843	662	25	12	150	137
Arunachal Pradesh	-	20	-	10	-	-	-	-
Assam	-	-	1	10	-	-	-	-
Bihar	-	-	609	42	-	-	-	-
Chhattisgarh	-	-	-	30	-	-	-	-
Goa	-	-	-	20	-	-	115	-
Gujarat	244	165	93	30	-	-	10	2
Haryana	-	15	194	193	-	-	-	2
Himachal Pradesh	-	20	1	-	-	-	-	-
Jammu & Kashmir	-	-	122	75	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-
Karnataka	-	126	431	387	-	-	701	145
Kerala	13	1	601	139	13	5	18	8
Madhya Pradesh	-	2	272	67	6	51	26	21
Maharashtra	370	263	375	243	210	-	151	34
Manipur	1	5	-	-	-	-	42	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	43	-
Nagaland	-	-	2	-	-	-	47	-
Orissa	-	-	4	2	-	-	-	-
Punjab	30	-	38	61	-	-	-	-
Rajasthan	70	-	493	386	41	25	44	65
Sikkim	-	-	-	15	-	-	64	-
Tamil Nadu	304	107	345	242	65	35	361	141
Tripura	-	-	2	-	-	-	16	-
Uttar Pradesh	-	5	609	262	-	-	-	-
Uttarakhand	-	-	-	-	-	-	-	-
West Bengal	188	110	40	41	16	8	47	28
Andaman & Nicobar	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	1	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	85	85
Dadra&nagar Haveli	-	-	-	-	-	-	-	-
All India	1380	839	5075	2917	377	136	1920	668

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, March 2012.

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL
BODIES - 2010 TO 2011 (Concl.)**

(Amount in ₹ Million)

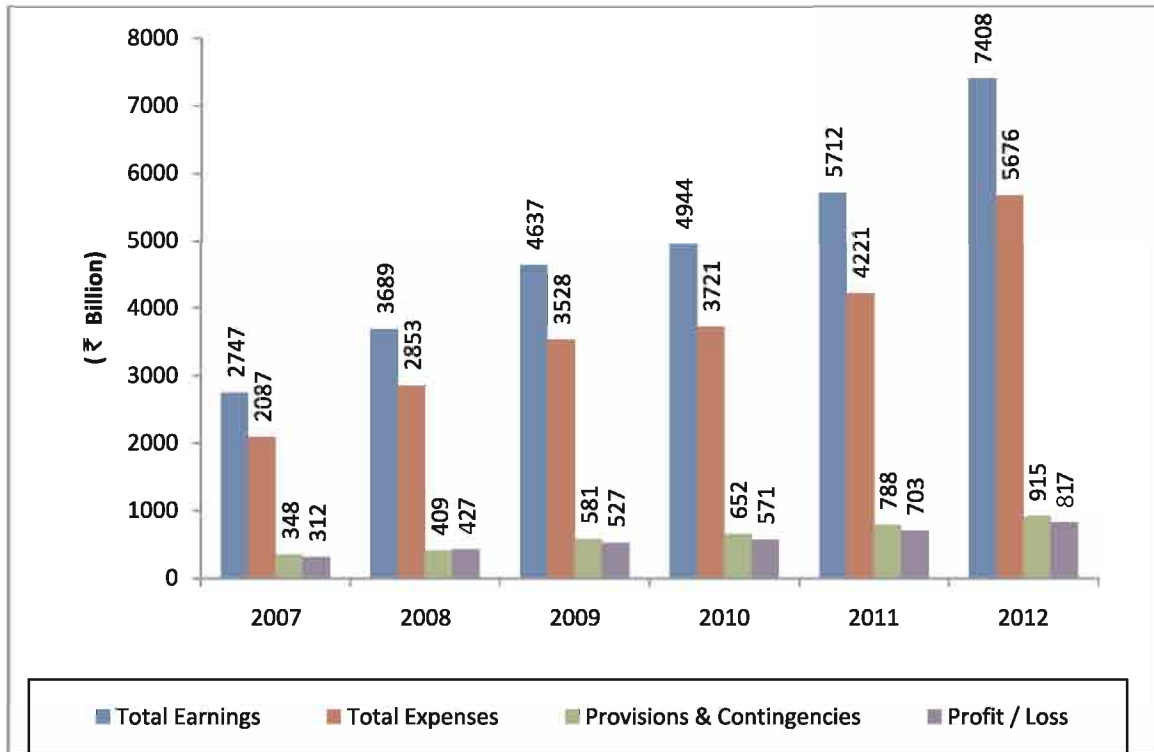
State/Union Territory	As on March 31					
	Road Transport Corporation		Other Govt. & Quasi Govt. Bodies		Total	
	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)
Andhra Pradesh	-	-	203	106	297638	310230
Arunachal Pradesh	-	-	-	-	2462	2325
Assam	-	-	-	-	42273	44611
Bihar	-	-	-	1	91237	88302
Chhattisgarh	-	-	-	-	15152	14776
Goa	-	-	-	-	15448	14975
Gujarat	-	-	594	94	228765	258042
Haryana	-	-	-	18	73790	87850
Himachal Pradesh	-	-	70	-	59030	53074
Jammu & Kashmir	-	-	100	100	40687	41693
Jharkhand	-	-	-	-	49039	48836
Karnataka	-	2	520	93	149145	142342
Kerala	53	7	40	32	158475	143537
Madhya Pradesh	-	-	2	12	110386	105931
Maharashtra	200	201	820	458	341491	359025
Manipur	-	-	-	-	6654	6743
Meghalaya	-	-	-	-	6503	7385
Mizoram	-	-	-	-	4420	4806
Nagaland	-	-	-	-	10843	11409
Orissa	-	-	13	1	28100	24067
Punjab	-	-	-	-	149035	163424
Rajasthan	-	-	153	5	185422	196738
Sikkim	-	-	13	-	4662	4310
Tamil Nadu	-	-	484	531	262158	286055
Tripura	-	-	-	-	5313	6723
Uttar Pradesh	7	-	-	2	269413	250172
Uttarakhand	-	-	-	-	40794	43220
West Bengal	12	-	337	252	306535	312642
Andaman & Nicobar	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-
Delhi	-	-	50	5	51	5
Daman & Diu	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-
Puducherry	-	-	-	-	8839	9933
Dadra&nagar Haveli	-	-	-	-	-	-
All India	272	210	3399	1710	2963760	3043181

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, March 2012.

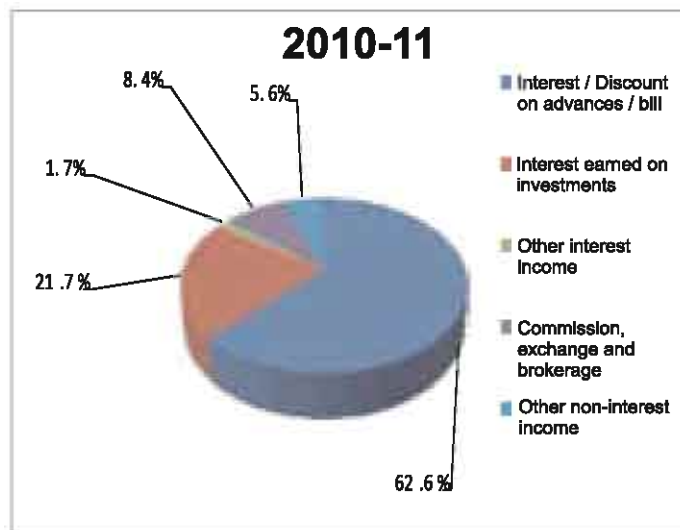
GRAPH - 7
EARNINGS, EXPENSES AND PROFITS OF
SCHEDULED COMMERCIAL BANKS 2006-07 TO 2011-12
 (As on March 31)



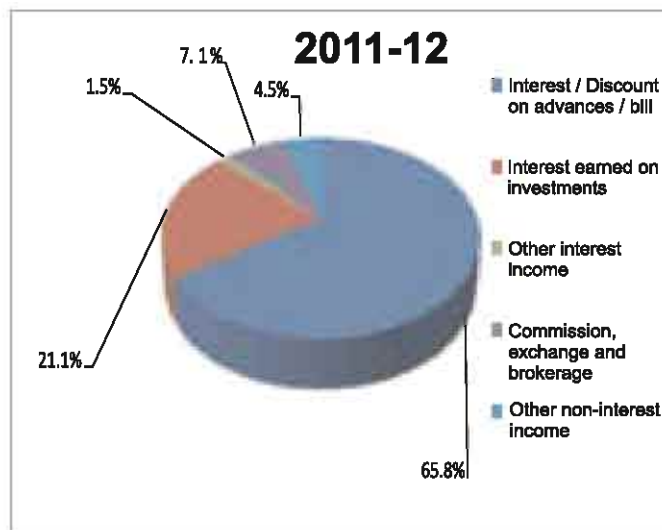
GRAPH-8

COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS: 2010-11 AND 2011-12

(For the year ended March 31)



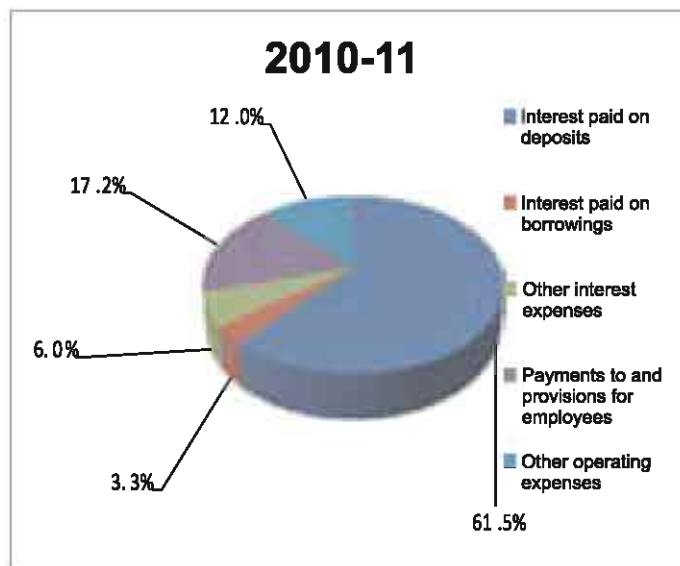
Total Earnings = ₹ 5712 Billions



Total Earnings = ₹ 7408 Billions

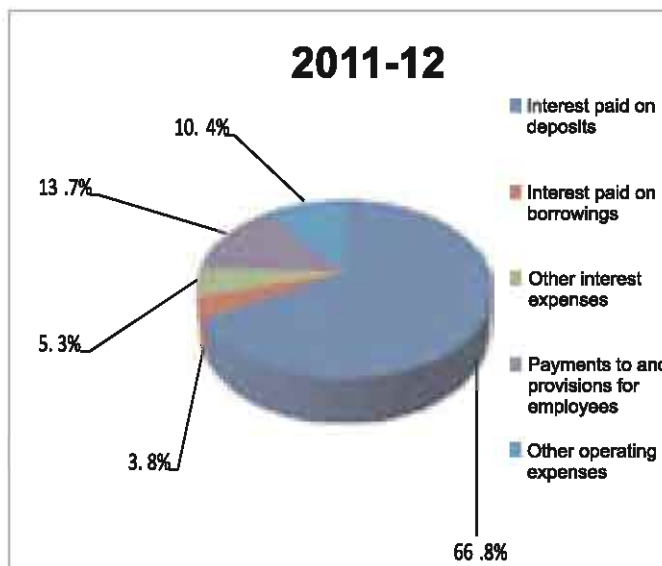
COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED COMMERCIAL BANKS: 2010-11 AND 2011-12

(For the year ended March 31)



Total Expenses* = ₹ 4221 Billions

*Excluding provisions and contingencies.



Total Expenses* = ₹ 5676 Billions

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2010-11 AND 2011-12 AS ON MARCH 31**

(Amount in ₹ Billion)

Items	SBI and its Associates		Nationalised Banks \$		Public Sector Banks	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	6	6	20	20	26	26
I. Interest Earned	1098.28	1434.88	2563.06	3412.52	3661.35	4847.40
a) Interest/Discount earned on advances/bills	819.04	1101.23	1911.78	2599.55	2730.83	3700.78
b) Income on investments	259.72	312.50	607.61	758.00	867.33	1070.50
c) Interest on balances with RBI and other inter-bank funds	4.94	7.15	24.34	38.61	29.28	45.77
d) Others	14.58	13.98	19.33	16.36	33.91	30.34
II. Other Income	192.40	178.90	287.25	324.67	479.65	503.58
a) Commission, exchange and brokerage	141.79	147.70	120.47	133.70	262.26	281.40
b) Net profit (loss) on sale of investments	12.97	-4.81	36.69	43.94	49.66	39.13
c) Net profit (loss) on revaluation of investments	-0.05	-	-0.90	-0.99	-0.94	-0.99
d) Net profit (loss) on sale of land building and other assets	-0.21	-0.47	0.03	0.10	-0.19	-0.37
e) Net profit (loss) on exchange transactions	17.03	16.43	35.59	45.53	52.62	61.96
f) Miscellaneous income	20.87	20.05	95.38	102.40	116.24	122.45
Total (I+II)	1290.68	1613.78	2850.31	3737.20	4140.99	5350.98
III. Interest Expended	670.18	888.51	1641.35	2396.88	2311.53	3285.39
a) Interest on deposits	598.62	791.79	1464.71	2188.09	2063.33	2979.88
b) Interest on RBI/ Inter - bank borrowings	28.23	42.80	52.64	77.62	80.88	120.41
c) Others	43.32	53.92	124.00	131.17	167.33	185.09
IV. Operating Expenses	291.46	327.40	538.19	574.75	829.65	902.15
a) Payments to and provisions for employees	192.07	211.84	357.57	362.69	549.64	574.52
b) Rent, taxes and lighting	22.97	26.57	36.04	42.24	59.01	68.81
c) Printing and stationery	3.17	3.47	4.67	5.25	7.84	8.72
d) Advertisement and publicity	3.06	2.63	6.30	5.21	9.36	7.84
e) Depreciation on bank's property	12.53	12.83	21.28	22.49	33.80	35.32
f) Directors' fees, allowances and expenses	0.02	0.02	0.16	0.18	0.18	0.20
g) Auditors' fees and expenses	1.84	1.92	4.05	4.20	5.89	6.12
h) Law charges	1.39	1.43	2.13	2.43	3.52	3.85
i) Postage, telegrams, telephones, etc	4.14	4.92	6.83	7.77	10.97	12.70
j) Repairs and maintenance	4.36	4.41	9.26	11.90	13.62	16.30
k) Insurance	10.65	12.62	24.99	29.38	35.65	42.01
l) Other expenditure	35.25	44.75	64.92	81.01	100.17	125.76
V. Net Interest Income (I-III)	428.10	546.37	921.71	1015.64	1349.81	1562.01
VI. Provisions and Contingencies	210.41	244.54	340.39	423.77	550.80	668.31
VII. Operating Profit (I+II-III-IV)	329.04	397.87	670.77	765.57	999.81	1163.44
VIII. Profit (Loss) during the year	118.63	153.34	330.38	341.80	449.01	495.14

Notes : 1. \$ Includes IDBI Bank Ltd.

Source : Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2010-11 AND 2011-12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Billion)

Items	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	14	13	7	7	21	20
I. Interest Earned	232.99	325.92	734.14	1013.87	967.13	1339.80
a) Interest/Discount earned on advances/bills	176.46	248.48	513.54	720.93	690.00	969.41
b) Income on investments	54.63	74.42	198.69	269.87	253.32	344.29
c) Interest on balances with RBI and other inter-bank funds	1.37	2.53	7.46	7.85	8.82	10.39
d) Others	0.54	0.48	14.46	15.22	14.99	15.71
II. Other Income	30.29	33.83	178.45	211.16	208.73	244.99
a) Commission, exchange and brokerage	13.65	14.94	138.45	157.61	152.10	172.54
b) Net profit (loss) on sale of investments	3.79	2.94	6.11	4.87	9.90	7.81
c) Net profit (loss) on revaluation of investments	-	-	-4.30	-4.95	-4.30	-4.95
d) Net profit (loss) on sale of land and other assets	0.18	0.10	0.31	0.17	0.49	0.27
e) Net profit (loss) on exchange transactions	2.98	4.33	26.40	35.89	29.39	40.22
f) Miscellaneous income	9.69	11.53	11.47	17.57	21.16	29.09
Total (I+II)	263.28	359.75	912.59	1225.03	1175.86	1584.78
III. Interest Expended	147.68	225.06	423.81	642.79	571.49	867.84
a) Interest on deposits	138.98	210.10	315.10	490.09	454.08	700.19
b) Interest on RBI/ Inter - bank borrowings	2.20	6.67	36.79	58.17	39.00	64.84
c) Others	6.49	8.29	71.92	94.52	78.41	102.81
IV. Operating Expenses	56.00	65.40	220.06	268.05	276.06	333.45
a) Payments to and provisions for employees	34.13	37.77	89.02	109.83	123.15	147.60
b) Rent, taxes and lighting	4.89	5.97	23.17	24.90	28.06	30.87
c) Printing and stationery	0.62	0.85	4.80	4.90	5.41	5.75
d) Advertisement and publicity	0.86	1.13	4.69	4.57	5.55	5.71
e) Depreciation on bank's property	2.93	3.38	15.56	16.54	18.50	19.92
f) Directors' fees, allowances and expenses	0.06	0.06	0.03	0.04	0.10	0.10
g) Auditors' fees and expenses	0.18	0.22	0.08	0.08	0.25	0.30
h) Law charges	0.17	0.18	1.24	1.28	1.41	1.46
i) Postage, telegrams, telephones, etc	1.10	1.31	7.53	9.07	8.64	10.38
j) Repairs and maintenance	1.18	1.57	15.37	18.96	16.56	20.52
k) Insurance	2.15	2.66	6.80	8.08	8.95	10.75
l) Other expenditure	7.74	10.30	51.76	69.79	59.50	80.09
V. Net Interest Income (I-III)	85.31	100.86	310.33	371.09	395.64	471.95
VI. Provisions and Contingencies	28.58	30.05	122.61	126.26	151.19	156.31
VII. Operating Profit (I+II-III-IV)	59.59	69.29	268.72	314.20	328.31	383.49
VIII. Profit (Loss) during the year	31.01	39.24	146.10	187.94	177.12	227.18

Source : Annual accounts of banks of respective years.

**TABLE 9.1 : BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS
IN INDIA - 2010-11 AND 2011-12 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Billion)

Items	Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012
	(13)	(14)	(15)	(16)
Number of reporting banks	34	41	81	87
I. Interest Earned	284.93	363.40	4913.41	6550.59
a) Interest/Discount earned on advances/bills	156.99	204.29	3577.82	4874.49
b) Income on investments	120.03	148.28	1240.68	1563.07
c) Interest on balances with RBI and other inter-bank funds	5.63	8.97	43.73	65.12
d) Others	2.27	1.86	51.17	47.91
II. Other Income	110.12	108.84	798.50	857.40
a) Commission, exchange and brokerage	64.05	68.44	478.42	522.39
b) Net profit (loss) on sale of investments	-24.15	-11.37	35.41	35.58
c) Net profit (loss) on revaluation of investments	0.69	1.53	-4.55	-4.41
d) Net profit (loss) on sale of land and other assets	0.73	1.18	1.04	1.08
e) Net profit (loss) on exchange transactions	60.60	49.69	142.60	151.87
f) Miscellaneous income	8.18	-0.64	145.59	150.90
Total (I+II)	395.05	472.23	5711.91	7407.99
III. Interest Expended	106.23	151.95	2989.25	4305.19
a) Interest on deposits	77.90	112.26	2595.30	3792.33
b) Interest on RBI/ Inter - bank borrowings	20.65	27.64	140.53	212.90
c) Others	7.67	12.05	253.42	299.95
IV. Operating Expenses	125.69	135.46	1231.40	1371.06
a) Payments to and provisions for employees	54.03	57.50	726.82	779.62
b) Rent, taxes and lighting	8.38	9.26	95.45	108.93
c) Printing and stationery	1.31	1.30	14.56	15.77
d) Advertisement and publicity	7.12	6.42	22.02	19.97
e) Depreciation on bank's property	4.40	4.53	56.70	59.77
f) Directors' fees, allowances and expenses	-	-	0.28	0.30
g) Auditors' fees and expenses	0.07	0.08	6.21	6.50
h) Law charges	1.02	1.40	5.95	6.72
i) Postage, telegrams, telephones, etc	4.86	5.53	24.47	28.61
j) Repairs and maintenance	3.91	4.17	34.09	41.00
k) Insurance	3.04	4.47	47.64	57.22
l) Other expenditure	37.55	40.79	197.22	246.64
V. Net Interest Income (I-III)	178.70	211.44	1924.16	2245.41
VI. Provisions and Contingencies	85.95	90.56	787.94	915.17
VII. Operating Profit (I+II-III-IV)	163.14	184.82	1491.26	1731.75
VIII. Profit (Loss) during the year	77.19	94.26	703.31	816.58

Source : Annual accounts of banks of respective years.

TABLE 10.1 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2011

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	91688	19.50	62842	15.61	30489	17.11	185019	17.61
Haryana	13049	14.23	9649	15.35	4424	14.51	27122	14.66
Himachal Pradesh	3206	3.50	2918	4.64	1832	6.01	7956	4.30
Jammu & Kashmir	5559	6.06	2991	4.76	2219	7.28	10769	5.82
Punjab	18505	20.18	14185	22.57	7020	23.02	39710	21.46
Rajasthan	17565	19.16	13385	21.30	7279	23.87	38229	20.66
Chandigarh	3911	4.27	2136	3.40	947	3.11	6994	3.78
Delhi	29893	32.60	17578	27.97	6768	22.20	54239	29.32
NORTH-EASTERN REGION	9868	2.10	9361	2.33	4656	2.61	23885	2.27
Arunachal Pradesh	305	3.09	366	3.91	153	3.29	824	3.45
Assam	6703	67.93	6314	67.45	3170	68.08	16187	67.77
Manipur	297	3.01	322	3.44	139	2.99	758	3.17
Meghalaya	912	9.24	790	8.44	476	10.22	2178	9.12
Mizoram	290	2.94	304	3.25	144	3.09	738	3.09
Nagaland	478	4.84	367	3.92	172	3.69	1017	4.26
Tripura	883	8.95	898	9.59	402	8.63	2183	9.14
EASTERN REGION	64341	13.69	65940	16.38	33997	19.08	164278	15.63
Bihar	15061	23.41	13571	20.58	7730	22.74	36362	22.13
Jharkhand	7946	12.35	7229	10.96	3256	9.58	18431	11.22
Sikkim	291	0.45	245	0.37	109	0.32	645	0.39
West Bengal	28939	44.98	32021	48.56	14927	43.91	75887	46.19
Odisha	11946	18.57	12679	19.23	7920	23.30	32545	19.81
Andaman & Nicobar Islands	158	0.25	195	0.30	55	0.16	408	0.25
CENTRAL REGION	70651	15.03	65198	16.20	31659	17.76	167508	15.94
Chhattisgarh	5345	7.57	4194	6.43	1897	5.99	11436	6.83
Madhya Pradesh	18562	26.27	16995	26.07	7686	24.28	43243	25.82
Uttar Pradesh	42077	59.56	39700	60.89	19710	62.26	101487	60.59
Uttarakhand	4667	6.61	4309	6.61	2366	7.47	11342	6.77
WESTERN REGION	105947	22.54	89064	22.13	32790	18.40	227801	21.68
Goa	2396	2.26	2190	2.46	754	2.30	5340	2.34
Gujarat	23976	22.63	23765	26.68	10224	31.18	57965	25.45
Maharashtra	79331	74.88	62906	70.63	21748	66.33	163985	71.99
Dadra & Nagar Haveli	138	0.13	93	0.10	24	0.07	255	0.11
Daman & Diu	106	0.10	110	0.12	40	0.12	256	0.11
SOUTHERN REGION	127649	27.15	110116	27.36	44629	25.04	282394	26.87
Andhra Pradesh	36826	28.85	27520	24.99	12787	28.65	77133	27.31
Karnataka	32585	25.53	27590	25.06	12237	27.42	72412	25.64
Kerala	22401	17.55	20935	19.01	7195	16.12	50531	17.89
Tamil Nadu	35135	27.52	33346	30.28	12149	27.22	80630	28.55
Lakshadweep	28	0.02	32	0.03	16	0.04	76	0.03
Puducherry	674	0.53	693	0.63	245	0.55	1612	0.57
ALL-INDIA	470144	100.00	402521	100.00	178220	100.00	1050885	100.00

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 40, March 2011.

TABLE 11.1 : CASH RESERVE RATIO AND INTEREST RATES - 2010-11 AND 2011-12

(in per cent)							
Fiscal Year	Cash Reserve Ratio	Bank Rate	Base Rate		Deposit Rate		Call Money Rate (Weighted Average)
			Maximum	Minimum	Maximum	Minimum	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Apr - 2010	6.00	6.00	n.a	n.a	7.50	6.00	n.a
May - 2010	6.00	6.00	n.a	n.a	7.50	6.00	n.a
Jun - 2010	6.00	6.00	n.a	n.a	7.50	6.00	n.a
Jul - 2010	6.00	6.00	n.a	n.a	7.50	6.00	n.a
Aug - 2010	6.00	6.00	n.a	n.a	7.75	6.75	n.a
Sep - 2010	6.00	6.00	n.a	n.a	7.75	6.75	n.a
Oct - 2010	6.00	6.00	n.a	n.a	8.00	7.00	n.a
Nov - 2010	6.00	6.00	n.a	n.a	8.00	7.00	n.a
Dec - 2010	6.00	6.00	n.a	n.a	8.75	7.00	n.a
Jan - 2011	6.00	6.00	9.00	8.00	8.75	7.00	n.a
Feb - 2011	6.00	6.00	9.50	8.25	9.50	8.25	6.77
Mar - 2011	6.00	6.00	9.50	8.25	9.50	7.75	7.58
Apr - 2011	6.00	6.00	9.50	8.50	9.50	7.75	6.86
May - 2011	6.00	6.00	10.00	9.25	9.10	7.75	7.40
Jun - 2011	6.00	6.00	10.00	9.25	9.10	8.25	7.67
Jul - 2011	6.00	6.00	10.75	9.50	9.25	8.50	7.82
Aug - 2011	6.00	6.00	10.75	10.00	9.50	8.50	7.96
Sep - 2011	6.00	6.00	10.75	10.00	9.25	8.50	8.27
Oct - 2011	6.00	6.00	10.75	10.00	9.25	8.50	8.41
Nov - 2011	6.00	6.00	10.75	10.00	9.25	8.50	8.67
Dec - 2011	6.00	6.00	10.75	10.00	9.25	8.50	9.12
Jan - 2012	6.00	6.00	10.75	10.00	9.25	8.50	8.96
Feb - 2012	5.50	9.50	10.75	10.00	9.25	8.50	8.73
Mar - 2012	4.75	9.50	10.75	10.00	9.25	8.50	9.95

Notes : 1. Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks).
 2. Deposit rate relates to five major banks since July 1, 2010. Earlier figures relate to Benchmark Prime Lending Rate (BPLR)
 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. Call Money Rate (Weighted Averages) is volume-weighted average of daily call money rates for the week (Saturday to Friday).

Source : Weekly Statistical Supplement, various issues.

TABLE 11.2 : CHEQUE CLEARANCES - 2009-10 TO 2011-12

(Number in Million and Amount in ₹ Billion)

Centres	As on March 31					
	2009-10		2010-11		2011-12 P	
	Number	Amount	Number	Amount	Number	Amount
	(1)	(2)	(3)	(4)	(5)	(6)
1 Ahmedabad	59	4521.70	62	4100.97	59	3989.83
2 Bangalore	66	4579.73	66	4741.34	65	4909.40
3 Bhopal	7	653.26	7	634.60	6	591.29
4 Bhubaneswar	6	627.22	6	636.24	6	595.79
5 Chandigarh	13	1409.66	13	1545.49	13	1427.33
6 Chennai	79	6311.01	79	5498.87	68	5032.38
7 Guwahati	6	587.73	6	557.24	6	555.44
8 Hyderabad	42	3513.92	41	3328.62	39	3439.24
9 Jaipur	20	1311.93	21	1385.19	20	1396.08
10 Jammu \$	1	79.68	3	191.99	3	193.63
11 Kanpur	9	680.12	8	564.52	8	569.59
12 Kolkata	68	6582.29	67	5393.10	63	4666.86
13 Mumbai	248	19393.27	247	17069.13	243	16283.13
14 Nagpur	14	902.52	14	883.32	14	852.75
15 New Delhi	162	12990.00	160	14391.15	160	13839.76
16 Patna	6	644.24	6	665.83	7	627.66
17 Thiruvananthapuram	5	433.09	5	370.10	5	358.62
18 Other centres @	568	38878.07	573	39383.54	557	39683.40
Total	1380	104099.42	1387	101341.24	1342	99012.18

Notes : P : Provisional

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

\$: Settlement of MICR clearing is being done in the book of RBI effective from November, 2009.

Source : Department of Economic and Policy Research, RBI.

TABLE 11.3 : NUMBER OF CLEARING HOUSES - 1986 TO 2012

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	Others	Total
	(1)	(2)	(3)	(4)	(5)	(6)
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(0)	1103 (64)
2010	17 (17)	731 (19)	330 (4)	60 (26)	1(0)	1139 (66)
2011	17 (17)	763 (20)	307 (3)	75 (26)	4(0)	1166 (66)
2012 P	17 (17)	773 (20)	307 (3)	85 (26)	19(0)	1201 (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 - 2010 AND 2011**

(in per cent)

Occupation	State Banks of India and its Associates		Nationalised Banks		Public Sector Banks	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	10.16	11.05	9.66	11.09	9.79	11.08
1. Direct Finance	10.94	11.39	10.34	11.35	10.53	11.36
2. Indirect Finance	8.31	9.80	8.86	10.54	8.75	10.41
II. Industry	10.43	11.75	10.54	11.81	10.51	11.79
1. Mining & Quarrying	9.95	10.45	9.83	11.17	9.87	10.94
2. Manufacturing & Processing	10.34	11.91	10.77	12.17	10.61	12.08
3. Electricity, Gas & Water	10.27	11.00	9.60	10.81	9.69	10.84
4. Construction	11.05	11.68	10.76	11.74	10.83	11.73
III. Transport Operators	10.71	11.60	11.52	11.60	11.34	11.60
IV. Professional and Other Services	11.69	12.39	11.33	12.44	11.39	12.43
V. Personal Loans	9.47	10.06	9.97	10.70	9.74	10.41
1. Loans for Purchase of Consumer Durables	8.82	12.32	11.44	11.44	10.57	11.45
2. Loans for Housing	8.89	9.39	9.55	10.16	9.25	9.79
3. Rest of the Personal Loans	10.63	11.23	10.97	11.53	10.80	11.41
VI. Trade	11.15	12.12	11.23	12.40	11.21	12.32
1. Wholesale Trade	10.65	11.50	10.82	11.90	10.76	11.78
2. Retail Trade	11.73	12.88	11.64	12.89	11.67	12.89
VII. Finance	7.99	10.01	8.39	9.88	8.34	9.90
VIII. All Others	9.93	11.52	10.62	11.02	10.60	11.03
Total Bank Credit	10.25	11.31	10.38	11.49	10.34	11.44
Weighted Average Deposit Rate of Term Deposits	7.37	8.16	7.03	8.23	7.11	8.24

Notes: 1. The deposit data corresponds to only term deposits.

2. The data on average deposit rate are based on 77,710 reporting branches out of 84,825 total branches having term deposits.

3. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.

4. The credit data pertains to accounts with credit limit over ₹ 0.2 million.

5. The credit data are exclusive of foreign and inland bills purchased and discounted.

6. The amount outstanding has been taken as weight for calculating average lending rates.

7. Group 'New Private Sector Banks' comprises Axis, HDFC, Development Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING
RATE AND DEPOSIT RATE - 2010 AND 2011(Contd.)**

Occupation	(in per cent)					
	New Private Sector Banks		Old Private Sector Banks		Private Sector Banks	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
I. Agriculture	10.39	10.90	10.48	11.85	10.41	11.09
1. Direct Finance	10.44	11.08	11.23	11.94	10.57	11.23
2. Indirect Finance	10.22	10.12	9.58	11.64	10.00	10.52
II. Industry	10.67	11.25	11.33	12.35	10.89	11.59
1. Mining & Quarrying	11.25	11.26	10.81	11.84	11.15	11.36
2. Manufacturing & Processing	10.18	10.83	11.62	12.68	10.62	11.41
3. Electricity, Gas & Water	11.12	11.50	9.75	10.94	10.55	11.35
4. Construction	11.64	12.06	11.26	11.99	11.50	12.04
III. Transport Operators	12.30	11.70	11.23	12.33	12.12	11.79
IV. Professional and Other Services	11.39	11.50	12.11	12.82	11.60	11.77
V. Personal Loans	12.32	12.24	11.05	11.88	12.08	12.16
1. Loans for Purchase of Consumer Durables	10.96	13.92	13.38	13.14	13.36	12.55
2. Loans for Housing	10.71	10.99	10.58	11.88	10.68	11.19
3. Rest of the Personal Loans	14.56	13.78	11.92	11.80	14.19	13.42
VI. Trade	11.15	11.70	12.49	13.12	11.62	12.39
1. Wholesale Trade	11.16	11.39	12.07	12.80	11.53	12.09
2. Retail Trade	11.14	11.98	12.79	13.45	11.67	12.69
VII. Finance	8.55	9.33	9.55	11.02	8.73	9.68
VIII. All Others	11.00	11.28	12.62	12.35	11.14	11.36
Total Bank Credit	11.02	11.30	11.39	12.29	11.12	11.54
Weighted Average Deposit Rate of Term Deposits	6.42	8.54	7.59	8.60	6.84	8.56

- Notes:** 1. The deposit data corresponds to only term deposits.
2. The data on average deposit rate are based on 77,710 reporting branches out of 84,825 total branches having term deposits.
3. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
4. The credit data pertains to accounts with credit limit over ₹ 0.2 million.
5. The credit data are exclusive of foreign and inland bills purchased and discounted.
6. The amount outstanding has been taken as weight for calculating average lending rates.
7. Group 'New Private Sector Banks' comprises Axis, HDFC, Development Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING
RATE AND DEPOSIT RATE - 2010 AND 2011(Concl.d.)**

(in per cent)

Occupation	Foreign Banks		Regional Rural Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
I. Agriculture	10.72	10.36	11.88	11.87	9.99	11.11
1. Direct Finance	12.85	9.48	11.88	11.88	10.63	11.36
2. Indirect Finance	9.37	10.73	11.88	11.69	8.97	10.44
II. Industry	9.50	9.96	12.32	12.25	10.52	11.68
1. Mining & Quarrying	8.95	10.41	12.93	12.70	9.96	10.98
2. Manufacturing & Processing	9.32	9.85	12.61	12.52	10.54	11.85
3. Electricity, Gas & Water	8.03	10.01	10.74	11.98	9.75	10.88
4. Construction	11.46	10.54	12.10	11.93	10.98	11.75
III. Transport Operators	11.72	10.09	12.38	12.55	11.60	11.64
IV. Professional and Other Services	11.06	11.03	12.77	12.60	11.41	12.18
V. Personal Loans	14.56	14.69	11.21	11.60	10.60	11.09
1. Loans for Purchase of Consumer Durables	8.85	8.98	12.20	12.85	11.62	11.93
2. Loans for Housing	11.42	12.13	10.54	10.94	9.70	10.27
3. Rest of the Personal Loans	20.08	20.39	11.93	12.29	12.36	12.36
VI. Trade	11.87	10.48	12.83	12.64	11.34	12.26
1. Wholesale Trade	11.77	9.24	12.76	12.58	10.94	11.71
2. Retail Trade	11.95	12.18	12.84	12.65	11.70	12.82
VII. Finance	9.16	8.97	12.60	11.56	8.48	9.80
VIII. All Others	12.82	10.77	11.16	10.87	10.88	11.14
Total Bank Credit	11.05	10.93	11.90	11.86	10.53	11.44
Weighted Average Deposit Rate of Term Deposits	4.40	7.30	7.98	8.42	6.97	8.29

Notes: 1. The deposit data corresponds to only term deposits.

2. The data on average deposit rate are based on 77,710 reporting branches out of 84,825 total branches having term deposits.

3. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.

4. The credit data pertains to accounts with credit limit over ₹ 0.2 million.

5. The credit data are exclusive of foreign and inland bills purchased and discounted.

6. The amount outstanding has been taken as weight for calculating average lending rates.

7. Group 'New Private Sector Banks' comprises Axis, HDFC, Development Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.

TABLE 11.5 : BANK GROUP-WISE INSURED DEPOSITS 2010-11 AND 2011-12

(Amount in ₹ Billion)

Bank Group	As on September 30, 2010				
	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	6	6	9929	3695	37.21
2. Nationalised Banks \$	19	19	22309	7867	35.26
3. Public Sector Banks { (1) + (2) }	25	25	32239	11562	35.87
4. Private Sector Banks	22	22	9819	2172	22.12
5. Foreign Banks	35	35	2464	240	9.76
6. Regional Rural Banks	82	82	1305	1019	78.03
7. Co-operative Banks	2049	1881	3689	2360	63.98
8. Local Area Banks	4	4	8	4	54.55
Total	2217	2049	49524	17358	35.05

(Amount in ₹ Billion)

Bank Group	As on September 30, 2011				
	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	6	6	11546	4046	35.04
2. Nationalised Banks \$	20	20	27956	8797	31.47
3. Public Sector Banks { (1) + (2) }	26	26	39501	12842	32.51
4. Private Sector Banks	20	20	9958	2336	23.46
5. Foreign Banks	41	39	2650	221	8.35
6. Regional Rural Banks	82	82	1522	1120	73.58
7. Co-operative Banks	2026	2006	4033	2518	62.43
8. Local Area Banks	4	4	10	5	51.92
Total	2199	2177	57675	19043	33.02

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

Bank-wise Tables

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	6350	6710	500	700	208	208
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
2. Reserves and Surplus	643510	832802	28008	40949	52944	64769
	(5.3)	(6.2)	(4.4)	(5.6)	(5.0)	(5.5)
2.1 Statutory Reserves	325122	360529	10778	12734	17766	21661
2.2 Capital Reserves	14937	15081	336	414	1079	1133
2.3 Share Premium	206586	285138	1066	8666	3465	3465
2.4 Investments Fluctuations Reserves	-	-	134	23	-	-
2.5 Revenue and other Reserves	96862	172050	15694	19111	30634	38510
2.6 Balance of Profit	3	3	-	-	-	-
3. Deposits	9339328	10436474	538523	615721	886279	987319
	(76.3)	(78.1)	(85.5)	(84.9)	(83.1)	(83.4)
Type-wise						
3A.1. Demand deposits	1311953	984503	35802	38790	96937	81055
(i) From banks	87003	69699	4209	2798	7509	6419
(ii) From others	1224950	914804	31592	35993	89428	74636
3A.2. Savings bank deposits	3303261	3691563	171591	191151	170475	194067
3A.3. Term deposits	4724114	5760407	331131	385779	618867	712196
(i) From banks	135397	174059	1120	371	5614	6131
(ii) From others	4588718	5586348	330011	385409	613253	706066
Location-wise						
3B.1. Deposits of branches in India	8871518	9822141	538523	615721	886279	987319
3B.2. Deposits of branches outside India	467810	614333	-	-	-	-
4. Borrowings	1195690	1270056	30139	29550	52897	59784
	(9.8)	(9.5)	(4.8)	(4.1)	(5.0)	(5.1)
4.1. Borrowings in India	493373	456985	18900	24208	38403	42995
(i) From Reserve Bank of India	11000	-	-	-	-	-
(ii) From other banks	90326	50481	-	458	200	1500
(iii) From other institutions and agencies	392047	406504	18900	23750	38203	41495
4.2. Borrowings outside India	702316	813071	11239	5342	14493	16789
Secured borrowings included in 4.	52945	44784	13639	2250	-	-
5. Other liabilities & provisions	1052484	809151	32374	38362	74654	71075
	(8.6)	(6.1)	(5.1)	(5.3)	(7.0)	(6.0)
5.1. Bills Payable	217035	205049	10846	14080	14644	13353
5.2. Inter-office adjustments	204557	-	-	-	-	-
5.3. Interest accrued	82365	107425	5340	6776	8835	11086
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	64	-	-
5.6. Others (including provisions)	548527	496677	16189	17442	51175	46635
Total Liabilities	12237362	13355192	629545	725281	1066980	1183154

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	74766	111864	3186	3514	4473	5438
	(0.6)	(0.8)	(0.5)	(0.5)	(0.4)	(0.5)
2. Balances with RBI	869189	428896	50583	39857	75890	51935
	(7.1)	(3.2)	(8.0)	(5.5)	(7.1)	(4.4)
3. Balances with banks in India	12116	46320	342	193	5201	9133
	(0.1)	(0.3)	(0.1)	(0.0)	(0.5)	(0.8)
4. Money at call and short notice	144741	143830	-	-	17103	23067
	(1.2)	(1.1)	(0.0)	(0.0)	(1.6)	(1.9)
5. Balances with banks outside India	127930	240722	6358	980	1456	509
	(1.0)	(1.8)	(1.0)	(0.1)	(0.1)	(0.0)
6. Investments	2956006	3121976	135207	166695	284467	292418
	(24.2)	(23.4)	(21.5)	(23.0)	(26.7)	(24.7)
6.1. Investments in India	2855870	3010210	135207	166695	284467	292418
(i) Government securities	2307414	2558336	131371	161709	231007	270154
(ii) Other approved securities	4237	61	203	137	309	5
(iii) Shares	88646	33376	1457	1434	2147	2777
(iv) Debentures and Bonds	151341	129991	1068	935	6016	5457
(v) Subsidiaries and/or joint ventures	48554	54610	138	138	63	63
(vi) Others	255677	233835	970	2342	44925	13962
6.2. Investments outside India	100136	111766	-	-	-	-
(i) Government securities	22391	18663	-	-	-	-
(ii) Subsidiaries and/or joint ventures	16028	16028	-	-	-	-
(iii) Others	61717	77076	-	-	-	-
7. Advances	7567194	8675789	412067	492443	647203	770523
	(61.8)	(65.0)	(65.5)	(67.9)	(60.7)	(65.1)
Type-wise						
7A.1. Bills purchased and discounted	517158	771386	17794	18602	14486	15311
7A.2. Cash credits, overdrafts & loans	3398253	3741432	173519	208384	255233	320842
7A.3. Term loans	3651783	4162970	220754	265458	377484	434370
Security-wise						
7B.1. Secured by tangible assets	4946041	6245445	330338	404201	563485	669674
7B.2. Covered by Bank/Govt. Guarantees	1090968	785552	22829	18526	8890	9035
7B.3. Unsecured	1530186	1644792	58900	69716	74828	91814
Sector-wise						
7C.I. Advances in India	6486755	7335013	412067	492443	647203	770523
(i) Priority sectors	2315979	2501770	150610	174085	234113	266088
(ii) Public sectors	489244	547073	31448	44146	52581	39997
(iii) Banks	4549	1804	4	1	95	4
(iv) others	3676983	4284366	230004	274211	360414	464434
7C.II. Advances outside India	1080440	1340776	-	-	-	-
8. Fixed Assets	47642	54665	2095	2021	3980	4374
	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)	(0.4)
8.1. Premises	10096	12832	385	368	1298	1281
8.2. Fixed assets under construction	3322	3327	3	3	25	58
8.3. Other Fixed assets	34223	38507	1708	1651	2657	3036
9. Other Assets	437778	531130	19708	19579	27208	25757
	(3.6)	(4.0)	(3.1)	(2.7)	(2.6)	(2.2)
9.1. Inter-office adjustments (net)	-	15739	2644	1904	5344	2771
9.2. Interest accrued	91320	110139	5476	6631	8471	11591
9.3. Tax paid	58480	82408	1482	2228	6453	5089
9.4. Stationery and Stamps	988	980	53	50	70	79
9.5. Others	286990	321864	10053	8767	6871	6228
Total Assets	12237362	13355192	629545	725281	1066980	1183154

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	468	468	2948	2948	500	500
	(0.1)	(0.1)	(0.4)	(0.3)	(0.1)	(0.1)
2. Reserves and Surplus	36365	39417	38005	44862	34135	38162
	(7.0)	(6.5)	(4.7)	(4.6)	(4.8)	(4.4)
2.1 Statutory Reserves	12427	13350	15530	17521	12101	13377
2.2 Capital Reserves	2027	2027	231	231	787	815
2.3 Share Premium	6305	6305	1500	1500	1425	1425
2.4 Investments Fluctuations Reserves	135	135	51	-	101	101
2.5 Revenue and other Reserves	15471	17600	20694	25611	19686	22374
2.6 Balance of Profit	-	-	-	-	34	69
3. Deposits	432255	501863	680661	794166	581579	714698
	(83.1)	(83.1)	(83.7)	(80.6)	(81.9)	(83.2)
Type-wise						
3A.1. Demand deposits	30658	31300	38234	33979	29312	26917
(i) From banks	2584	2565	2563	1913	3181	3106
(ii) From others	28074	28735	35671	32065	26131	23811
3A.2. Savings bank deposits	117240	130335	154864	160973	147017	168450
3A.3. Term deposits	284356	340228	487563	599214	405250	519331
(i) From banks	1880	2669	388	711	2411	1941
(ii) From others	282476	337559	487175	598503	402839	517390
Location-wise						
3B.1. Deposits of branches in India	432255	501863	680661	794166	581579	714698
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	33080	44256	50956	108099	57265	76073
	(6.4)	(7.3)	(6.3)	(11.0)	(8.1)	(8.9)
4.1. Borrowings in India	29064	37744	45777	99298	52907	59220
(i) From Reserve Bank of India	3000	5600	2300	1000	-	-
(ii) From other banks	-	7000	-	34276	-	-
(iii) From other institutions and agencies	26064	25144	43477	64022	52907	59220
4.2. Borrowings outside India	4016	6512	5179	8801	4358	16853
Secured borrowings included in 4.	12814	11894	-	-	-	-
5. Other liabilities & provisions	18157	18032	40293	34907	36288	30060
	(3.5)	(3.0)	(5.0)	(3.5)	(5.1)	(3.5)
5.1. Bills Payable	3566	3330	10747	4951	8207	10414
5.2. Inter-office adjustments	-	-	-	-	12330	-
5.3. Interest accrued	4652	6839	7465	9015	6702	8620
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	474	1325	-	-
5.6. Others (including provisions)	9939	7862	21606	19616	9049	11026
Total Liabilities	520325	604036	812862	984982	709768	859493

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	2772	2540	1989	2174	3434	3887
	(0.5)	(0.4)	(0.2)	(0.2)	(0.5)	(0.5)
2. Balances with RBI	24285	27719	38111	68886	43662	43879
	(4.7)	(4.6)	(4.7)	(7.0)	(6.2)	(5.1)
3. Balances with banks in India	497	209	20767	532	73	1126
	(0.1)	(0.0)	(2.6)	(0.1)	(0.0)	(0.1)
4. Money at call and short notice	-	2000	-	3000	-	9274
	(0.0)	(0.3)	(0.0)	(0.3)	(0.0)	(1.1)
5. Balances with banks outside India	1849	1159	-	250	1357	-
	(0.4)	(0.2)	(0.0)	(0.0)	(0.2)	(0.0)
6. Investments	129271	147327	172746	220429	179270	224376
	(24.8)	(24.4)	(21.3)	(22.4)	(25.3)	(26.1)
6.1. Investments in India	129271	147327	172746	220429	179270	224376
(i) Government securities	114206	129715	168983	192643	143612	181896
(ii) Other approved securities	135	-	380	-	130	-
(iii) Shares	918	805	750	1468	1055	1285
(iv) Debentures and Bonds	1460	1717	1697	1671	21210	3887
(v) Subsidiaries and/or joint ventures	104	104	4	4	-	-
(vi) Others	12448	14987	933	24645	13263	37309
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	340298	398353	514332	629345	460442	553460
	(65.4)	(65.9)	(63.3)	(63.9)	(64.9)	(64.4)
Type-wise						
7A.1. Bills purchased and discounted	19552	19256	11438	20467	29854	43128
7A.2. Cash credits, overdrafts & loans	114821	159123	209844	282854	181475	245237
7A.3. Term loans	205925	219974	293050	326023	249114	265094
Security-wise						
7B.1. Secured by tangible assets	300520	334869	488304	598568	365718	452537
7B.2. Covered by Bank/Govt. Guarantees	5660	9737	12068	229	9680	10238
7B.3. Unsecured	34118	53747	13960	30548	85045	90684
Sector-wise						
7C.I. Advances in India	340298	398353	514332	629345	460442	553460
(i) Priority sectors	117471	112583	193151	202852	172541	200424
(ii) Public sectors	19032	33130	22644	31116	25848	24934
(iii) Banks	-	-	-	3	-	-
(iv) others	203795	252640	298538	395374	262053	328102
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	7250	7494	2468	3177	2214	2433
	(1.4)	(1.2)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	6219	6347	912	1283	499	551
8.2. Fixed assets under construction	-	75	1	8	-	-
8.3. Other Fixed assets	1031	1072	1555	1886	1715	1882
9. Other Assets	14102	17234	62449	57189	19316	21059
	(2.7)	(2.9)	(7.7)	(5.8)	(2.7)	(2.5)
9.1. Inter-office adjustments (net)	6308	3486	2013	6166	-	1004
9.2. Interest accrued	3254	3755	5086	6025	5018	7100
9.3. Tax paid	1300	2358	1118	2438	617	2728
9.4. Stationery and Stamps	51	48	30	32	33	41
9.5. Others	3190	7588	54203	42529	13648	10186
Total Assets	520325	604036	812862	984982	709768	859493

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	4762	5000	5596	5596	3928	4124
	(0.3)	(0.3)	(0.5)	(0.4)	(0.1)	(0.1)
2. Reserves and Surplus	80312	100066	59328	69198	206507	270645
	(5.3)	(5.5)	(5.4)	(5.5)	(5.8)	(6.1)
2.1 Statutory Reserves	19874	24574	16900	20262	46122	58639
2.2 Capital Reserves	12155	12229	3436	3480	20213	19749
2.3 Share Premium	13605	17961	17784	17784	47076	63327
2.4 Investments Fluctuations Reserves	-	-	-	-	687	-
2.5 Revenue and other Reserves	33614	43463	18281	26681	92409	128929
2.6 Balance of Profit	1064	1839	2927	991	-	-
3. Deposits	1318872	1595931	921563	1058512	3054395	3848711
	(87.2)	(87.2)	(84.6)	(84.7)	(85.2)	(86.0)
Type-wise						
3A.1. Demand deposits	91560	95377	71601	63690	231347	289444
(i) From banks	479	342	851	418	8760	11244
(ii) From others	91081	95035	70750	63272	222587	278199
3A.2. Savings bank deposits	350004	391300	196193	215783	644540	745795
3A.3. Term deposits	877307	1109254	653769	779039	2178508	2813472
(i) From banks	8129	14684	1096	474	410329	529071
(ii) From others	869179	1094570	652673	778565	1768179	2284402
Location-wise						
3B.1. Deposits of branches in India	1315060	1589887	921563	1058512	2333233	2801353
3B.2. Deposits of branches outside India	3812	6044	-	-	721162	1047359
4. Borrowings	69182	90945	76397	82406	223079	235731
	(4.6)	(5.0)	(7.0)	(6.6)	(6.2)	(5.3)
4.1. Borrowings in India	46056	42199	57960	58342	103377	99799
(i) From Reserve Bank of India	2500	-	-	-	3500	-
(ii) From other banks	3122	119	-	-	1145	1680
(iii) From other institutions and agencies	40434	42080	57960	58342	98733	98119
4.2. Borrowings outside India	23126	48745	18438	24064	119701	135931
Secured borrowings included in 4.	-	-	-	-	716	5232
5. Other liabilities & provisions	39736	37404	26123	33931	96063	114005
	(2.6)	(2.0)	(2.4)	(2.7)	(2.7)	(2.5)
5.1. Bills Payable	3871	2901	6364	6736	16518	13668
5.2. Inter-office adjustments	2427	584	-	-	-	-
5.3. Interest accrued	5460	3545	4300	4985	21383	28060
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	759	575	710	905	-	-
5.6. Others (including provisions)	27220	29800	14749	21305	58162	72276
Total Liabilities	1512864	1829346	1089007	1249642	3583972	4473215

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	3567	3910	4579	4699	13571	12008
	(0.2)	(0.2)	(0.4)	(0.4)	(0.4)	(0.3)
2. Balances with RBI	75442	83214	67265	50940	185111	204507
	(5.0)	(4.5)	(6.2)	(4.1)	(5.2)	(4.6)
3. Balances with banks in India	4341	4790	6157	20024	17676	38087
	(0.3)	(0.3)	(0.6)	(1.6)	(0.5)	(0.9)
4. Money at call and short notice	18691	41469	22977	7792	121531	152667
	(1.2)	(2.3)	(2.1)	(0.6)	(3.4)	(3.4)
5. Balances with banks outside India	8233	6868	3612	3001	161452	234417
	(0.5)	(0.4)	(0.3)	(0.2)	(4.5)	(5.2)
6. Investments	432471	542832	242040	296289	713966	832094
	(28.6)	(29.7)	(22.2)	(23.7)	(19.9)	(18.6)
6.1. Investments in India	432471	542832	242038	296196	678003	792650
(i) Government securities	351035	452120	227196	267279	594249	691882
(ii) Other approved securities	1188	700	236	104	5363	1633
(iii) Shares	4400	3957	1964	2128	13252	14599
(iv) Debentures and Bonds	23633	35281	5860	7060	23561	29600
(v) Subsidiaries and/or joint ventures	1172	1772	1352	1900	8634	6976
(vi) Others	51041	49003	5431	17725	32945	47960
6.2. Investments outside India	-	-	2	93	35963	39444
(i) Government securities	-	-	-	-	9164	10596
(ii) Subsidiaries and/or joint ventures	-	-	-	-	4025	5373
(iii) Others	-	-	2	93	22773	23474
7. Advances	936249	1111451	714354	836418	2286764	2873773
	(61.9)	(60.8)	(65.6)	(66.9)	(63.8)	(64.2)
Type-wise						
7A.1. Bills purchased and discounted	40543	28135	16787	15962	296899	391179
7A.2. Cash credits, overdrafts & loans	405140	514715	385505	433773	978049	1214015
7A.3. Term loans	490566	568601	312062	386684	1011816	1268579
Security-wise						
7B.1. Secured by tangible assets	776890	945796	570988	698502	1456845	1900804
7B.2. Covered by Bank/Govt. Guarantees	34514	48408	29652	34315	338896	503609
7B.3. Unsecured	124845	117247	113713	103601	491023	469360
Sector-wise						
7C.I. Advances in India	907219	1064225	714354	836418	1694079	2020754
(i) Priority sectors	307637	373964	235741	276595	549093	649099
(ii) Public sectors	147866	167729	58344	75099	230539	237045
(iii) Banks	-	-	-	-	5208	20951
(iv) others	451715	522532	420268	484724	909239	1113659
7C.II. Advances outside India	29030	47226	-	-	592685	853019
8. Fixed Assets	11482	11977	3175	3026	22997	23415
	(0.8)	(0.7)	(0.3)	(0.2)	(0.6)	(0.5)
8.1. Premises	9272	9496	585	801	17763	17711
8.2. Fixed assets under construction	-	216	217	26	-	-
8.3. Other Fixed assets	2210	2265	2373	2199	5234	5704
9. Other Assets	22388	22833	24849	27454	60904	102247
	(1.5)	(1.2)	(2.3)	(2.2)	(1.7)	(2.3)
9.1. Inter-office adjustments (net)	-	-	1876	935	2742	3546
9.2. Interest accrued	7065	10857	5447	7230	24336	35159
9.3. Tax paid	3793	5513	9207	10976	13163	19931
9.4. Stationery and Stamps	97	110	74	66	71	71
9.5. Others	11433	6353	8244	8247	20592	43540
Total Assets	1512864	1829346	1089007	1249642	3583972	4473215

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	5472	5745	10697	11776	4430	4430
	(0.2)	(0.1)	(1.4)	(1.3)	(0.1)	(0.1)
2. Reserves and Surplus	167435	203873	29012	35451	195968	222470
	(4.8)	(5.3)	(3.8)	(4.0)	(5.8)	(5.9)
2.1 Statutory Reserves	46002	52695	7206	8283	51080	59330
2.2 Capital Reserves	26170	30461	1166	1192	33358	33685
2.3 Share Premium	28343	38444	4308	9280	22352	22352
2.4 Investments Fluctuations Reserves	-	-	-	-	928	-
2.5 Revenue and other Reserves	66920	82272	12678	12242	88250	107102
2.6 Balance of Profit	-	-	3654	4454	-	-
3. Deposits	2988858	3182160	668447	765287	2934366	3270537
	(85.1)	(82.8)	(87.4)	(86.9)	(87.3)	(87.4)
Type-wise						
3A.1. Demand deposits	168708	179609	65993	84515	245000	148185
(i) From banks	8463	9992	527	587	4538	1464
(ii) From others	160245	169617	65466	83928	240462	146721
3A.2. Savings bank deposits	590968	668446	204332	231801	586171	647922
3A.3. Term deposits	2229182	2334105	398123	448971	2103195	2474430
(i) From banks	175679	365373	1105	453	109879	97639
(ii) From others	2053503	1968731	397018	448517	1993316	2376791
Location-wise						
3B.1. Deposits of branches in India	2529633	2484753	668447	765287	2845963	3160926
3B.2. Deposits of branches outside India	459225	697407	-	-	88404	109612
4. Borrowings	220214	321142	30766	38248	142616	155254
	(6.3)	(8.4)	(4.0)	(4.3)	(4.2)	(4.1)
4.1. Borrowings in India	85663	179987	28776	33758	89321	86415
(i) From Reserve Bank of India	-	37	-	500	-	-
(ii) From other banks	9908	10693	-	-	-	1272
(iii) From other institutions and agencies	75755	169256	28776	33258	89321	85143
4.2. Borrowings outside India	134550	141156	1990	4489	53296	68839
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	129747	132434	25500	29413	82068	88911
	(3.7)	(3.4)	(3.3)	(3.3)	(2.4)	(2.4)
5.1. Bills Payable	11251	11587	4410	4091	11433	11052
5.2. Inter-office adjustments	-	-	-	-	2393	554
5.3. Interest accrued	8029	11332	601	2835	6178	7644
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	7064	10825	-	-	1413	2631
5.6. Others (including provisions)	103403	98691	20489	22487	60650	67029
Total Liabilities	3511725	3845355	764422	880174	3359449	3741602

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	7674	11534	4249	5036	7181	10032
	(0.2)	(0.3)	(0.6)	(0.6)	(0.2)	(0.3)
2. Balances with RBI	210151	138333	34211	40319	212967	167919
	(6.0)	(3.6)	(4.5)	(4.6)	(6.3)	(4.5)
3. Balances with banks in India	35752	38144	1659	3962	4388	11832
	(1.0)	(1.0)	(0.2)	(0.5)	(0.1)	(0.3)
4. Money at call and short notice	49209	38235	-	-	28150	5500
	(1.4)	(1.0)	(0.0)	(0.0)	(0.8)	(0.1)
5. Balances with banks outside India	70314	120866	375	8126	54395	86510
	(2.0)	(3.1)	(0.0)	(0.9)	(1.6)	(2.3)
6. Investments	858724	867536	224911	229114	836360	1020574
	(24.5)	(22.6)	(29.4)	(26.0)	(24.9)	(27.3)
6.1. Investments in India	817618	824758	224911	229114	831735	1015313
(i) Government securities	673433	715706	185414	175238	711493	887639
(ii) Other approved securities	2300	719	112	-	2349	97
(iii) Shares	8497	8864	1402	2107	10474	11724
(iv) Debentures and Bonds	27687	51808	8834	9445	20337	26055
(v) Subsidiaries and/or joint ventures	3615	4039	529	688	5303	5813
(vi) Others	102086	43621	28620	41636	81780	83984
6.2. Investments outside India	41106	42778	-	-	4625	5262
(i) Government securities	19686	21628	-	-	-	-
(ii) Subsidiaries and/or joint ventures	3541	4070	-	-	366	366
(iii) Others	17879	17080	-	-	4259	4896
7. Advances	2130962	2488333	468808	560598	2112683	2324898
	(60.7)	(64.7)	(61.3)	(63.7)	(62.9)	(62.1)
Type-wise						
7A.1. Bills purchased and discounted	367438	392876	9533	14897	71632	70972
7A.2. Cash credits, overdrafts & loans	945645	1099367	130113	194816	1020375	1077884
7A.3. Term loans	817879	996090	329161	350884	1020676	1176041
Security-wise						
7B.1. Secured by tangible assets	1257283	1526095	340957	454502	1384825	1593949
7B.2. Covered by Bank/Govt. Guarantees	370069	438197	6516	72	84119	67463
7B.3. Unsecured	503610	524041	121335	106023	643738	663487
Sector-wise						
7C.I. Advances in India	1624090	1757736	468808	560598	2006978	2214963
(i) Priority sectors	548831	561399	161073	188504	679993	692709
(ii) Public sectors	166622	167610	78919	132170	335975	345676
(iii) Banks	3199	2107	-	1	12025	431
(iv) others	905439	1026620	228815	239923	978985	1176148
7C.II. Advances outside India	506871	730598	-	-	105705	109935
8. Fixed Assets	24807	27716	6668	6007	28444	28575
	(0.7)	(0.7)	(0.9)	(0.7)	(0.8)	(0.8)
8.1. Premises	19063	21419	5122	4380	24826	24601
8.2. Fixed assets under construction	1148	486	-	-	-	-
8.3. Other Fixed assets	4597	5810	1545	1626	3618	3975
9. Other Assets	124132	114657	23542	27014	74880	85760
	(3.5)	(3.0)	(3.1)	(3.1)	(2.2)	(2.3)
9.1. Inter-office adjustments (net)	33518	8886	3145	3718	-	-
9.2. Interest accrued	14895	20983	4436	5855	24034	29115
9.3. Tax paid	30212	38605	4666	8556	9852	17495
9.4. Stationery and Stamps	20	20	47	53	58	81
9.5. Others	45488	46163	11248	8831	40937	39069
Total Assets	3511725	3845355	764422	880174	3359449	3741602

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	40468	23531	1481	1481	3334	3501
	(1.9)	(1.0)	(0.1)	(0.1)	(0.5)	(0.4)
2. Reserves and Surplus	68266	100984	69897	81278	33225	41273
	(3.3)	(4.4)	(4.9)	(5.0)	(4.7)	(4.7)
2.1 Statutory Reserves	15250	16582	21984	25834	9277	11686
2.2 Capital Reserves	19284	18970	6987	7201	1128	1144
2.3 Share Premium	7360	38467	10063	10063	7484	8830
2.4 Investments Fluctuations Reserves	3631	4071	99	99	-	-
2.5 Revenue and other Reserves	22726	22880	30764	38082	15336	19612
2.6 Balance of Profit	15	15	-	-	-	-
3. Deposits	1793560	1961733	1167475	1361422	642096	771668
	(85.5)	(85.4)	(81.4)	(83.2)	(90.6)	(88.3)
Type-wise						
3A.1. Demand deposits	154314	126804	140708	123054	54857	73472
(i) From banks	3580	2157	292	304	671	742
(ii) From others	150734	124647	140415	122750	54187	72730
3A.2. Savings bank deposits	476449	525947	162261	178080	173247	193168
3A.3. Term deposits	1162797	1308983	864506	1060288	413992	505028
(i) From banks	26856	32834	198074	195110	21377	32525
(ii) From others	1135941	1276148	666432	865177	392616	472503
Location-wise						
3B.1. Deposits of branches in India	1793560	1961733	1167475	1361422	642096	771668
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	128880	129196	159654	142481	16917	38809
	(6.1)	(5.6)	(11.1)	(8.7)	(2.4)	(4.4)
4.1. Borrowings in India	114208	100994	142306	118010	16917	35513
(i) From Reserve Bank of India	-	2501	21900	51500	1000	19600
(ii) From other banks	65	26	54450	2798	-	-
(iii) From other institutions and agencies	114143	98468	65956	63712	15917	15913
4.2. Borrowings outside India	14672	28202	17347	24471	-	3297
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	66399	82553	36579	48942	12812	18628
	(3.2)	(3.6)	(2.5)	(3.0)	(1.8)	(2.1)
5.1. Bills Payable	3440	8878	6187	5883	2958	2932
5.2. Inter-office adjustments	-	-	-	1687	-	633
5.3. Interest accrued	9287	13059	4990	6389	2242	2692
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	1463	4550	-	-	-	-
5.6. Others (including provisions)	52209	56066	25402	34983	7612	12372
Total Liabilities	2097573	2297997	1435086	1635604	708384	873879

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	9258	16676	4743	5828	2413	3388
	(0.4)	(0.7)	(0.3)	(0.4)	(0.3)	(0.4)
2. Balances with RBI	131562	114465	76680	87054	44801	48562
	(6.3)	(5.0)	(5.3)	(5.3)	(6.3)	(5.6)
3. Balances with banks in India	7833	6519	3411	1166	1449	3117
	(0.4)	(0.3)	(0.2)	(0.1)	(0.2)	(0.4)
4. Money at call and short notice	-	-	2000	13382	2000	-
	(0.0)	(0.0)	(0.1)	(0.8)	(0.3)	(0.0)
5. Balances with banks outside India	4175	3605	17091	9549	3425	445
	(0.2)	(0.2)	(1.2)	(0.6)	(0.5)	(0.1)
6. Investments	545045	592433	434527	474746	187689	230276
	(26.0)	(25.8)	(30.3)	(29.0)	(26.5)	(26.4)
6.1. Investments in India	545038	592426	434526	474745	187689	230276
(i) Government securities	477574	507238	280901	370357	152522	194047
(ii) Other approved securities	844	604	207	46	374	189
(iii) Shares	8081	9424	4397	5243	1451	1113
(iv) Debentures and Bonds	35268	41017	13129	14633	5511	7842
(v) Subsidiaries and/or joint ventures	2472	2542	789	817	217	483
(vi) Others	20800	31602	135103	83650	27614	26601
6.2. Investments outside India	7	7	1	1	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	7	7	-	-	-	-
(iii) Others	-	-	1	1	-	-
7. Advances	1297254	1475129	868504	1004690	448280	566925
	(61.8)	(64.2)	(60.5)	(61.4)	(63.3)	(64.9)
Type-wise						
7A.1. Bills purchased and discounted	19376	22539	21318	28274	9555	21613
7A.2. Cash credits, overdrafts & loans	379416	490610	432331	444937	222124	259809
7A.3. Term loans	898462	961980	414856	531479	216601	285503
Security-wise						
7B.1. Secured by tangible assets	954088	1033347	578283	724989	320393	437332
7B.2. Covered by Bank/Govt. Guarantees	94938	78838	5419	962	45363	31386
7B.3. Unsecured	248228	362943	284802	278739	82524	98208
Sector-wise						
7C.I. Advances in India	1297254	1475129	868504	1004690	448280	566925
(i) Priority sectors	405095	385222	239047	293245	151497	171531
(ii) Public sectors	98681	97604	104548	141601	122142	119821
(iii) Banks	174	750	503	145	4001	-
(iv) others	793303	991553	524406	569699	170641	275574
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	24254	24739	3290	3560	4037	4066
	(1.2)	(1.1)	(0.2)	(0.2)	(0.6)	(0.5)
8.1. Premises	20156	19930	1015	976	2780	2641
8.2. Fixed assets under construction	-	-	25	21	1	15
8.3. Other Fixed assets	4098	4809	2249	2563	1256	1411
9. Other Assets	78192	64431	24840	35628	14289	17099
	(3.7)	(2.8)	(1.7)	(2.2)	(2.0)	(2.0)
9.1. Inter-office adjustments (net)	15312	2946	1606	-	1456	-
9.2. Interest accrued	10779	12676	6413	9470	4615	5898
9.3. Tax paid	22832	23311	8665	15095	3416	6102
9.4. Stationery and Stamps	123	132	22	37	32	26
9.5. Others	29145	25366	8133	11026	4770	5073
Total Assets	2097573	2297997	1435086	1635604	708384	873879

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	9846	12784	8298	8298	6187	7970
	(0.4)	(0.4)	(0.7)	(0.6)	(0.3)	(0.4)
2. Reserves and Surplus	135830	181495	86913	99717	87062	111307
	(5.4)	(6.2)	(7.1)	(7.1)	(4.9)	(5.1)
2.1 Statutory Reserves	15413	20492	22070	26438	24537	27697
2.2 Capital Reserves	3004	3174	12564	12275	21570	21491
2.3 Share Premium	46226	76486	6962	6962	11201	26854
2.4 Investments Fluctuations Reserves	-	-	399	399	956	980
2.5 Revenue and other Reserves	65037	74617	44031	52751	28798	34285
2.6 Balance of Profit	6150	6726	887	892	-	-
3. Deposits	1804858	2104926	1058042	1208038	1452288	1784342
	(71.2)	(72.4)	(86.9)	(85.4)	(81.2)	(81.2)
Type-wise						
3A.1. Demand deposits	237422	317222	64396	69659	118056	122873
(i) From banks	15973	25381	712	422	368	406
(ii) From others	221449	291841	63684	69236	117688	122467
3A.2. Savings bank deposits	139358	190024	262706	299419	320556	348620
3A.3. Term deposits	1428078	1597679	730941	838960	1013675	1312849
(i) From banks	115256	206631	19138	26707	6022	8144
(ii) From others	1312822	1391048	711802	812253	1007653	1304705
Location-wise						
3B.1. Deposits of branches in India	1800827	2094150	1023320	1157717	1403815	1722190
3B.2. Deposits of branches outside India	4030	10776	34722	50321	48473	62152
4. Borrowings	515697	534776	21004	48729	193554	236138
	(20.4)	(18.4)	(1.7)	(3.4)	(10.8)	(10.8)
4.1. Borrowings in India	429363	431135	17245	19629	127430	145877
(i) From Reserve Bank of India	-	-	1000	1500	37500	65000
(ii) From other banks	6713	696	-	3200	-	-
(iii) From other institutions and agencies	422650	430440	16245	14929	89930	80877
4.2. Borrowings outside India	86334	103641	3759	29099	66124	90261
Secured borrowings included in 4.	99986	136620	-	-	59047	77854
5. Other liabilities & provisions	67538	74391	42926	49411	48752	56725
	(2.7)	(2.6)	(3.5)	(3.5)	(2.7)	(2.6)
5.1. Bills Payable	10021	9498	7113	7745	6698	7053
5.2. Inter-office adjustments	156	17	723	-	-	-
5.3. Interest accrued	21061	24809	5476	7999	3247	4590
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	36301	40067	29614	33667	38807	45081
Total Liabilities	2533768	2908372	1217183	1414192	1787843	2196482

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	12347	16143	2497	3002	9796	11881
	(0.5)	(0.6)	(0.2)	(0.2)	(0.5)	(0.5)
2. Balances with RBI	183244	134759	66282	60187	90313	90108
	(7.2)	(4.6)	(5.4)	(4.3)	(5.1)	(4.1)
3. Balances with banks in India	3683	7307	563	688	9144	14061
	(0.1)	(0.3)	(0.0)	(0.0)	(0.5)	(0.6)
4. Money at call and short notice	651	13063	278	6768	1473	34994
	(0.0)	(0.4)	(0.0)	(0.5)	(0.1)	(1.6)
5. Balances with banks outside India	7737	9304	16002	17489	9461	11567
	(0.3)	(0.3)	(1.3)	(1.2)	(0.5)	(0.5)
6. Investments	682692	831754	347838	379760	486105	555659
	(26.9)	(28.6)	(28.6)	(26.9)	(27.2)	(25.3)
6.1. Investments in India	682691	831753	338138	365093	475204	543734
(i) Government securities	540172	647978	263198	296998	380768	499622
(ii) Other approved securities	28	-	1059	431	816	657
(iii) Shares	32303	33752	5460	4591	6051	7899
(iv) Debentures and Bonds	22726	24950	13561	11917	19605	22538
(v) Subsidiaries and/or joint ventures	5665	6208	884	884	-	-
(vi) Others	81798	118866	53977	50272	67964	13017
6.2. Investments outside India	-	-	9699	14668	10901	11925
(i) Government securities	-	-	7952	13562	9090	10573
(ii) Subsidiaries and/or joint ventures	-	-	-	-	2	130
(iii) Others	-	-	1747	1106	1808	1222
7. Advances	1570981	1811584	752499	903236	1118330	1407244
	(62.0)	(62.3)	(61.8)	(63.9)	(62.6)	(64.1)
Type-wise						
7A.1. Bills purchased and discounted	26592	32785	20929	22944	66825	52514
7A.2. Cash credits, overdrafts & loans	330985	459230	269481	360576	490335	625221
7A.3. Term loans	1213404	1319570	462089	519716	561169	729510
Security-wise						
7B.1. Secured by tangible assets	1456123	1667363	584320	671426	843448	1162012
7B.2. Covered by Bank/Govt. Guarantees	3691	10328	48012	55802	49661	45500
7B.3. Unsecured	111166	133893	120167	176008	225221	199732
Sector-wise						
7C.I. Advances in India	1552577	1757555	721317	854724	1012699	1250643
(i) Priority sectors	422057	484502	258043	297892	326482	422653
(ii) Public sectors	159494	205151	49813	412	128945	190865
(iii) Banks	3690	1867	-	-	7726	9361
(iv) others	967335	1066035	413461	556420	549547	627763
7C.II. Advances outside India	18404	54029	31182	48512	105630	156602
8. Fixed Assets	30373	30188	16060	16307	16811	17440
	(1.2)	(1.0)	(1.3)	(1.2)	(0.9)	(0.8)
8.1. Premises	25321	24969	12917	13089	14726	14707
8.2. Fixed assets under construction	681	245	553	53	49	149
8.3. Other Fixed assets	4372	4974	2590	3165	2036	2584
9. Other Assets	42061	54270	15163	26755	46411	53527
	(1.7)	(1.9)	(1.2)	(1.9)	(2.6)	(2.4)
9.1. Inter-office adjustments (net)	-	-	-	1732	2594	1266
9.2. Interest accrued	16902	20063	4686	6037	14907	19945
9.3. Tax paid	15653	15032	-	4921	10553	17710
9.4. Stationery and Stamps	1	1	133	140	75	82
9.5. Others	9504	19174	10344	13925	18282	14524
Total Assets	2533768	2908372	1217183	1414192	1787843	2196482

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2918	2918	4231	4342	3168	3392
	(0.2)	(0.2)	(0.6)	(0.6)	(0.1)	(0.1)
2. Reserves and Surplus	108054	116507	33803	38147	211917	274779
	(6.7)	(6.5)	(4.9)	(5.2)	(5.6)	(6.0)
2.1 Statutory Reserves	23960	26820	6279	7409	56580	68791
2.2 Capital Reserves	14389	14170	10002	9806	25023	25141
2.3 Share Premium	34135	34135	4216	5055	21939	44165
2.4 Investments Fluctuations Reserves	-	-	-	-	1071	1071
2.5 Revenue and other Reserves	35562	41378	1576	1652	107304	135611
2.6 Balance of Profit	8	5	11729	14225	-	-
3. Deposits	1390543	1559649	597232	631240	3128987	3795885
	(86.2)	(87.6)	(87.1)	(86.6)	(82.7)	(82.8)
Type-wise						
3A.1. Demand deposits	93976	93752	34648	34882	268376	284722
(i) From banks	684	597	411	81	23640	21768
(ii) From others	93292	93155	34237	34801	244736	262954
3A.2. Savings bank deposits	247504	282532	108388	116145	934874	1056570
3A.3. Term deposits	1049063	1183364	454196	480213	1925737	2454592
(i) From banks	1042	3538	60676	47662	120490	146669
(ii) From others	1048021	1179826	393520	432551	1805247	2307923
Location-wise						
3B.1. Deposits of branches in India	1390543	1559649	597232	631240	3072551	3705952
3B.2. Deposits of branches outside India	-	-	-	-	56436	89933
4. Borrowings	56392	52590	28859	33823	315897	372643
	(3.5)	(3.0)	(4.2)	(4.6)	(8.3)	(8.1)
4.1. Borrowings in India	46447	38091	28190	31941	227515	228001
(i) From Reserve Bank of India	-	4000	-	-	91000	100000
(ii) From other banks	4644	4637	11989	12983	139	220
(iii) From other institutions and agencies	41804	29454	16201	18958	136375	127781
4.2. Borrowings outside India	9945	14499	669	1882	88382	144642
Secured borrowings included in 4.	-	-	-	-	80000	90000
5. Other liabilities & provisions	55528	49637	21377	21500	123283	135242
	(3.4)	(2.8)	(3.1)	(2.9)	(3.3)	(3.0)
5.1. Bills Payable	4506	743	2769	1991	20970	21390
5.2. Inter-office adjustments	3042	3830	-	795	314	551
5.3. Interest accrued	6006	6413	3702	5532	4672	5831
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	1031	1136	-	-
5.6. Others (including provisions)	41973	38651	13875	12046	97327	107471
Total Liabilities	1613434	1781302	685501	729053	3783252	4581940

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	4066	4224	1354	1560	17237	19353
	(0.3)	(0.2)	(0.2)	(0.2)	(0.5)	(0.4)
2. Balances with RBI	91085	80393	44444	34841	220532	165576
	(5.6)	(4.5)	(6.5)	(4.8)	(5.8)	(3.6)
3. Balances with banks in India	2337	2045	1048	2631	20323	39348
	(0.1)	(0.1)	(0.2)	(0.4)	(0.5)	(0.9)
4. Money at call and short notice	6000	-	-	3000	8757	31849
	(0.4)	(0.0)	(0.0)	(0.4)	(0.2)	(0.7)
5. Balances with banks outside India	12692	607	2119	1121	30064	32154
	(0.8)	(0.0)	(0.3)	(0.2)	(0.8)	(0.7)
6. Investments	495454	521013	186437	200641	951623	1226295
	(30.7)	(29.2)	(27.2)	(27.5)	(25.2)	(26.8)
6.1. Investments in India	495454	521013	186437	200641	942078	1212697
(i) Government securities	365997	393487	162138	170703	795017	997594
(ii) Other approved securities	1013	680	594	284	3739	2233
(iii) Shares	6571	5002	1117	1582	22329	26109
(iv) Debentures and Bonds	18036	19813	10984	12078	48629	76367
(v) Subsidiaries and/or joint ventures	1610	1840	7	7	5096	2939
(vi) Others	102226	100190	11598	15988	67268	107454
6.2. Investments outside India	-	-	-	-	9546	13598
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	6969	10586
(iii) Others	-	-	-	-	2577	3012
7. Advances	959082	1119777	426378	461514	2421067	2937748
	(59.4)	(62.9)	(62.2)	(63.3)	(64.0)	(64.1)
Type-wise						
7A.1. Bills purchased and discounted	26849	36369	5892	8732	69400	74205
7A.2. Cash credits, overdrafts & loans	383245	454139	115935	135546	1144911	1436071
7A.3. Term loans	548988	629268	304552	317235	1206756	1427471
Security-wise						
7B.1. Secured by tangible assets	784029	993746	278468	333843	2011617	2529029
7B.2. Covered by Bank/Govt. Guarantees	58256	44042	27232	41292	109579	162106
7B.3. Unsecured	116797	81990	120678	86379	299870	246613
Sector-wise						
7C.I. Advances in India	959082	1119777	426378	461514	2292033	2720197
(i) Priority sectors	349586	400305	131410	129261	786370	920330
(ii) Public sectors	114656	100529	119608	106728	179024	226727
(iii) Banks	1501	751	12002	7304	131507	15040
(iv) others	493340	618193	163358	218222	1195132	1558100
7C.II. Advances outside India	-	-	-	-	129034	217551
8. Fixed Assets	13978	14207	8162	8084	31056	31689
	(0.9)	(0.8)	(1.2)	(1.1)	(0.8)	(0.7)
8.1. Premises	11652	11476	7696	7444	23167	23252
8.2. Fixed assets under construction	241	214	-	-	-	-
8.3. Other Fixed assets	2085	2516	466	640	7889	8437
9. Other Assets	28739	39035	15559	15659	82594	97929
	(1.8)	(2.2)	(2.3)	(2.1)	(2.2)	(2.1)
9.1. Inter-office adjustments (net)	-	-	153	-	-	-
9.2. Interest accrued	8480	10416	3057	3468	21323	28560
9.3. Tax paid	5654	11499	2807	3489	8702	10578
9.4. Stationery and Stamps	6	8	22	27	73	85
9.5. Others	14600	17112	9521	8676	52497	58706
Total Assets	1613434	1781302	685501	729053	3783252	4581940

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	5733	6020	24505	24877	6353	6615
	(0.4)	(0.3)	(1.5)	(1.4)	(0.3)	(0.3)
2. Reserves and Surplus	64776	84392	49687	61257	121292	139715
	(4.1)	(4.6)	(3.0)	(3.4)	(5.1)	(5.3)
2.1 Statutory Reserves	17450	20733	11708	14479	38980	44350
2.2 Capital Reserves	1328	1361	7330	7842	6655	7048
2.3 Share Premium	7817	10802	9018	11715	11951	18192
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	38181	51496	4779	6110	63704	70118
2.6 Balance of Profit	-	-	16852	21111	2	6
3. Deposits	1355961	1579411	1452776	1540035	2024613	2228689
	(86.6)	(86.6)	(88.9)	(85.3)	(85.8)	(85.0)
Type-wise						
3A.1. Demand deposits	107388	122214	76727	80806	196180	192762
(i) From banks	2167	539	2128	5832	9148	9817
(ii) From others	105221	121675	74599	74975	187032	182945
3A.2. Savings bank deposits	312066	342959	243584	263224	446892	504289
3A.3. Term deposits	936507	1114238	1132465	1196005	1381541	1531639
(i) From banks	135935	166654	142332	175445	56363	87698
(ii) From others	800572	947584	990133	1020560	1325178	1443941
Location-wise						
3B.1. Deposits of branches in India	1267963	1477075	1364145	1420170	2018704	2216620
3B.2. Deposits of branches outside India	87998	102336	88631	119865	5909	12070
4. Borrowings	95276	105899	54748	129014	133160	179095
	(6.1)	(5.8)	(3.4)	(7.1)	(5.6)	(6.8)
4.1. Borrowings in India	80693	68098	51435	119616	66157	72804
(i) From Reserve Bank of India	-	-	-	67150	2300	2350
(ii) From other banks	7678	7718	2	1	-	7000
(iii) From other institutions and agencies	73015	60380	51433	52465	63857	63454
4.2. Borrowings outside India	14583	37801	3313	9398	67002	106291
Secured borrowings included in 4.	-	-	7683	8715	1350	1344
5. Other liabilities & provisions	43642	48960	52269	49801	74427	67999
	(2.8)	(2.7)	(3.2)	(2.8)	(3.2)	(2.6)
5.1. Bills Payable	9041	5473	2535	2478	16467	12941
5.2. Inter-office adjustments	1304	524	1723	2346	-	-
5.3. Interest accrued	6570	9939	7741	7322	6158	7105
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	341	217
5.6. Others (including provisions)	26727	33024	40269	37655	51462	47736
Total Liabilities	1565388	1824681	1633985	1804984	2359844	2622114

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	3068	3028	2373	3084	4020	6273
	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)
2. Balances with RBI	101363	85059	101667	75031	172085	110062
	(6.5)	(4.7)	(6.2)	(4.2)	(7.3)	(4.2)
3. Balances with banks in India	1113	1832	1463	486	6534	17066
	(0.1)	(0.1)	(0.1)	(0.0)	(0.3)	(0.7)
4. Money at call and short notice	1197	38143	55812	48422	-	644
	(0.1)	(2.1)	(3.4)	(2.7)	(0.0)	(0.0)
5. Balances with banks outside India	12916	10782	8489	9014	18346	22706
	(0.8)	(0.6)	(0.5)	(0.5)	(0.8)	(0.9)
6. Investments	350676	408151	429273	457715	583991	623636
	(22.4)	(22.4)	(26.3)	(25.4)	(24.7)	(23.8)
6.1. Investments in India	349366	405992	412004	446287	583351	622917
(i) Government securities	303025	365005	346511	398421	464061	504818
(ii) Other approved securities	434	257	844	723	944	4
(iii) Shares	1808	3033	4607	3881	7437	7682
(iv) Debentures and Bonds	16463	18025	21312	24528	32086	43886
(v) Subsidiaries and/or joint ventures	336	336	1747	2475	1326	1326
(vi) Others	27301	19335	36984	16260	77497	65200
6.2. Investments outside India	1311	2159	17269	11428	640	718
(i) Government securities	-	-	12750	9725	638	614
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	1311	2159	4518	1702	2	104
7. Advances	1067819	1236202	990708	1155400	1509861	1778821
	(68.2)	(67.7)	(60.6)	(64.0)	(64.0)	(67.8)
Type-wise						
7A.1. Bills purchased and discounted	15093	12860	38071	75462	64515	81416
7A.2. Cash credits, overdrafts & loans	229677	235229	314604	342146	796275	919887
7A.3. Term loans	823050	988113	638034	737791	649070	777517
Security-wise						
7B.1. Secured by tangible assets	662892	831180	734790	798692	1130922	1321100
7B.2. Covered by Bank/Govt. Guarantees	126572	131192	113597	80344	58701	76577
7B.3. Unsecured	278355	273829	142321	276364	320238	381143
Sector-wise						
7C.I. Advances in India	959763	1089872	917735	1059371	1450446	1687267
(i) Priority sectors	321759	364211	240897	289246	483788	424535
(ii) Public sectors	110457	97093	174728	165109	137245	147892
(iii) Banks	40841	31059	248	153	87535	82559
(iv) others	486706	597509	501863	604864	741878	1032281
7C.II. Advances outside India	108056	146330	72973	96030	59415	91554
8. Fixed Assets	6927	13516	7389	8015	22928	23358
	(0.4)	(0.7)	(0.5)	(0.4)	(1.0)	(0.9)
8.1. Premises	4847	10947	5403	5888	17541	17635
8.2. Fixed assets under construction	157	237	12	-	136	36
8.3. Other Fixed assets	1924	2331	1973	2128	5251	5687
9. Other Assets	20309	27970	36811	47817	42080	39549
	(1.3)	(1.5)	(2.3)	(2.6)	(1.8)	(1.5)
9.1. Inter-office adjustments (net)	-	-	-	-	6367	4361
9.2. Interest accrued	6263	8789	7882	9714	12434	16882
9.3. Tax paid	7919	13004	9081	12744	-4196	-4822
9.4. Stationery and Stamps	101	135	64	72	85	52
9.5. Others	6026	6042	19783	25286	27390	23075
Total Assets	1565388	1824681	1633985	1804984	2359844	2622114

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2011	2012	2011	2012
	(37)	(38)	(39)	(40)
1. Capital	11444	11610	16727	16955
	(1.3)	(1.1)	(2.0)	(1.8)
2. Reserves and Surplus	38773	44187	31443	35567
	(4.3)	(4.3)	(3.8)	(3.7)
2.1 Statutory Reserves	4574	6155	9421	10873
2.2 Capital Reserves	21490	21362	2610	2773
2.3 Share Premium	5417	6573	4689	5930
2.4 Investments Fluctuations Reserves	-	-	-	-
2.5 Revenue and other Reserves	7291	10096	5604	6191
2.6 Balance of Profit	-	-	9120	9800
3. Deposits	778448	891163	732483	830555
	(86.5)	(87.4)	(89.3)	(86.7)
Type-wise				
3A.1. Demand deposits	85285	97408	51657	46840
(i) From banks	5423	8180	160	158
(ii) From others	79862	89229	51497	46682
3A.2. Savings bank deposits	232175	265887	133300	136041
3A.3. Term deposits	460988	527868	547527	647675
(i) From banks	16445	16649	505	1933
(ii) From others	444543	511219	547022	645742
Location-wise				
3B.1. Deposits of branches in India	778448	891163	732483	830555
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	44115	49202	20254	54184
	(4.9)	(4.8)	(2.5)	(5.7)
4.1. Borrowings in India	40073	47886	19132	54184
(i) From Reserve Bank of India	5000	5200	1000	950
(ii) From other banks	-	-	-	-
(iii) From other institutions and agencies	35073	42686	18132	53234
4.2. Borrowings outside India	4042	1316	1121	-
Secured borrowings included in 4.	5000	5200	-	-
5. Other liabilities & provisions	27625	23943	19227	20379
	(3.1)	(2.3)	(2.3)	(2.1)
5.1. Bills Payable	3999	3777	3628	3618
5.2. Inter-office adjustments	626	716	37	-
5.3. Interest accrued	3376	3437	4468	2468
5.4. Subordinate debt	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	679
5.6. Others (including provisions)	19625	16013	11094	13613
Total Liabilities	900405	1020104	820134	957640

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2011	2012	2011	2012
	(37)	(38)	(39)	(40)
1. Cash in hand	2837	3482	2466	3038
	(0.3)	(0.3)	(0.3)	(0.3)
2. Balances with RBI	56594	47436	46353	42388
	(6.3)	(4.7)	(5.7)	(4.4)
3. Balances with banks in India	1180	791	1770	1292
	(0.1)	(0.1)	(0.2)	(0.1)
4. Money at call and short notice	-	11000	5225	12799
	(0.0)	(1.1)	(0.6)	(1.3)
5. Balances with banks outside India	12666	10064	1649	4512
	(1.4)	(1.0)	(0.2)	(0.5)
6. Investments	262589	290588	251386	286438
	(29.2)	(28.5)	(30.7)	(29.9)
6.1. Investments in India	262589	290588	251386	286438
(i) Government securities	191234	226763	182943	237009
(ii) Other approved securities	406	284	132	45
(iii) Shares	3082	2923	3144	2747
(iv) Debentures and Bonds	21563	22746	12630	13364
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	46304	37872	52537	33273
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	535024	630433	487186	579037
	(59.4)	(61.8)	(59.4)	(60.5)
Type-wise				
7A.1. Bills purchased and discounted	24928	20855	11596	14057
7A.2. Cash credits, overdrafts & loans	128775	173932	211581	255367
7A.3. Term loans	381321	435646	264009	309614
Security-wise				
7B.1. Secured by tangible assets	411121	487655	340738	404239
7B.2. Covered by Bank/Govt. Guarantees	16613	19761	24115	25705
7B.3. Unsecured	107291	123018	122333	149094
Sector-wise				
7C.I. Advances in India	535024	630433	487186	579037
(i) Priority sectors	170879	221586	143619	171157
(ii) Public sectors	35820	52335	155423	131414
(iii) Banks	86	37	814	7542
(iv) others	328239	356476	187331	268925
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	8189	8050	4860	4869
	(0.9)	(0.8)	(0.6)	(0.5)
8.1. Premises	6679	6494	3511	3455
8.2. Fixed assets under construction	18	133	-	-
8.3. Other Fixed assets	1491	1423	1349	1415
9. Other Assets	21325	18261	19238	23267
	(2.4)	(1.8)	(2.3)	(2.4)
9.1. Inter-office adjustments (net)	-	-	-	426
9.2. Interest accrued	5249	6405	5659	6819
9.3. Tax paid	4469	5836	6290	10343
9.4. Stationery and Stamps	34	42	11	10
9.5. Others	11573	5977	7280	5669
Total Assets	900405	1020104	820134	957640

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	313	314	405	408	851	851
	(0.3)	(0.3)	(0.3)	(0.2)	(0.6)	(0.6)
2. Reserves and Surplus	5137	5341	9661	12023	7595	6431
	(5.2)	(4.4)	(6.6)	(6.6)	(5.3)	(4.4)
2.1 Statutory Reserves	1250	1315	3470	4180	773	773
2.2 Capital Reserves	311	316	439	439	297	340
2.3 Share Premium	2218	2224	2000	2034	5640	5635
2.4 Investments Fluctuations Reserves	20	22	13	20	-	-
2.5 Revenue and other Reserves	1338	1464	3684	5284	886	886
2.6 Balance of Profit	-	-	56	66	-	-1202
3. Deposits	87257	106049	129143	163408	125296	118044
	(88.8)	(88.0)	(88.5)	(89.0)	(87.8)	(80.4)
Type-wise						
3A.1. Demand deposits	3269	3479	10876	12031	15312	8643
(i) From banks	12	14	93	45	1	342
(ii) From others	3257	3464	10783	11986	15311	8300
3A.2. Savings bank deposits	16242	17005	14407	17685	13380	14198
3A.3. Term deposits	67745	85565	103859	133692	96604	95204
(i) From banks	2804	4214	729	2128	9603	15464
(ii) From others	64941	81351	103131	131563	87001	79740
Location-wise						
3B.1. Deposits of branches in India	87257	106049	129143	163408	125296	118044
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	3238	5755	1862	3487	6261	17215
	(3.3)	(4.8)	(1.3)	(1.9)	(4.4)	(11.7)
4.1. Borrowings in India	3238	5755	1862	3487	6261	14676
(i) From Reserve Bank of India	250	2980	400	300	3790	7980
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	2988	2774	1461	3187	2471	6696
4.2. Borrowings outside India	-	-	-	-	-	2539
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	2345	3012	4845	4181	2678	4223
	(2.4)	(2.5)	(3.3)	(2.3)	(1.9)	(2.9)
5.1. Bills Payable	267	147	1119	1107	563	480
5.2. Inter-office adjustments	293	300	-	-	-	-
5.3. Interest accrued	412	582	538	624	1478	2173
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1373	1984	3187	2450	637	1570
Total Liabilities	98291	120471	145915	183507	142682	146765

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	597	661	2116	1746	1487	1575
	(0.6)	(0.5)	(1.5)	(1.0)	(1.0)	(1.1)
2. Balances with RBI	5274	6204	8406	6401	6541	7104
	(5.4)	(5.1)	(5.8)	(3.5)	(4.6)	(4.8)
3. Balances with banks in India	726	2436	2082	2742	1130	581
	(0.7)	(2.0)	(1.4)	(1.5)	(0.8)	(0.4)
4. Money at call and short notice	-	-	-	250	-	-
	(0.0)	(0.0)	(0.0)	(0.1)	(0.0)	(0.0)
5. Balances with banks outside India	404	409	259	223	193	-
	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)	(0.0)
6. Investments	26903	31451	36162	45862	36397	43602
	(27.4)	(26.1)	(24.8)	(25.0)	(25.5)	(29.7)
6.1. Investments in India	26903	31451	36162	45862	36397	43602
(i) Government securities	21746	27909	28847	38472	33081	41637
(ii) Other approved securities	6	-	5	3	1	-
(iii) Shares	68	7	306	333	20	58
(iv) Debentures and Bonds	835	823	356	303	609	803
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	4248	2713	6648	6751	2686	1104
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	62200	76635	92555	121375	90652	87581
	(63.3)	(63.6)	(63.4)	(66.1)	(63.5)	(59.7)
Type-wise						
7A.1. Bills purchased and discounted	1092	1949	1845	3215	11527	2352
7A.2. Cash credits, overdrafts & loans	38314	50889	53156	75272	11204	15089
7A.3. Term loans	22794	23797	37553	42888	67921	70140
Security-wise						
7B.1. Secured by tangible assets	55109	71781	89065	115503	79519	76124
7B.2. Covered by Bank/Govt. Guarantees	1359	1845	610	1999	366	2335
7B.3. Unsecured	5732	3009	2879	3873	10767	9121
Sector-wise						
7C.I. Advances in India	62200	76635	92555	121375	90652	87581
(i) Priority sectors	21514	25886	34208	43978	25652	28103
(ii) Public sectors	2480	2913	600	1999	2109	175
(iii) Banks	-	1653	-	-	-	-
(iv) others	38206	46184	57747	75398	62890	59302
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	751	757	685	977	1344	1487
	(0.8)	(0.6)	(0.5)	(0.5)	(0.9)	(1.0)
8.1. Premises	434	425	279	284	266	254
8.2. Fixed assets under construction	-	-	-	-	94	93
8.3. Other Fixed assets	317	332	407	693	984	1140
9. Other Assets	1436	1917	3650	3932	4938	4835
	(1.5)	(1.6)	(2.5)	(2.1)	(3.5)	(3.3)
9.1. Inter-office adjustments (net)	-	-	7	422	102	10
9.2. Interest accrued	481	706	698	940	946	1549
9.3. Tax paid	314	388	2451	1716	478	756
9.4. Stationery and Stamps	11	11	4	5	1	6
9.5. Others	630	812	491	849	3412	2515
Total Assets	98291	120471	145915	183507	142682	146765

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	1882	1883	945	1072	975	975
	(0.6)	(0.5)	(0.3)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	22409	24099	20200	26010	7949	8608
	(7.1)	(6.6)	(7.2)	(6.9)	(6.0)	(5.3)
2.1 Statutory Reserves	11060	12160	7080	8585	2669	2949
2.2 Capital Reserves	637	637	567	599	479	487
2.3 Share Premium	7195	7207	3179	5531	3304	3304
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	3516	4095	9359	11277	1495	1867
2.6 Balance of Profit	-	-	14	18	2	1
3. Deposits	273364	316083	247219	321116	111495	141141
	(86.3)	(87.0)	(87.6)	(85.3)	(83.8)	(86.9)
Type-wise						
3A.1. Demand deposits	18561	21015	25023	24783	8354	7221
(i) From banks	31	29	37	22	49	13
(ii) From others	18530	20986	24986	24761	8304	7208
3A.2. Savings bank deposits	49465	56613	32531	36733	12621	13827
3A.3. Term deposits	205338	238454	189665	259600	90521	120093
(i) From banks	183	261	402	4998	4436	4170
(ii) From others	205155	238193	189263	254602	86085	115923
Location-wise						
3B.1. Deposits of branches in India	273364	316083	247219	321116	111495	141141
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	10863	11471	5299	19726	7251	5800
	(3.4)	(3.2)	(1.9)	(5.2)	(5.5)	(3.6)
4.1. Borrowings in India	8455	10886	1611	10213	7251	5800
(i) From Reserve Bank of India	-	1500	-	-	-	-
(ii) From other banks	-	1	3	-	4500	-
(iii) From other institutions and agencies	8455	9385	1608	10213	2751	5800
4.2. Borrowings outside India	2408	585	3688	9512	-	-
Secured borrowings included in 4.	-	-	-	8642	-	-
5. Other liabilities & provisions	8411	9680	8586	8425	5341	5911
	(2.7)	(2.7)	(3.0)	(2.2)	(4.0)	(3.6)
5.1. Bills Payable	2142	2149	1939	2220	659	686
5.2. Inter-office adjustments	2	50	-	-	-	232
5.3. Interest accrued	775	989	1302	1430	1142	1532
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	1335	1560	116	47	280	225
5.6. Others (including provisions)	4157	4931	5229	4728	3259	3236
Total Liabilities	316930	363216	282248	376349	133012	162436

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	3327	3958	4000	3865	1710	1935
	(0.6)	(0.7)	(1.0)	(0.8)	(0.3)	(0.3)
2. Balances with RBI	26024	20283	17838	15959	28039	25901
	(5.1)	(3.3)	(4.6)	(3.4)	(5.6)	(4.3)
3. Balances with banks in India	3138	4633	1577	1991	4150	5361
	(0.6)	(0.8)	(0.4)	(0.4)	(0.8)	(0.9)
4. Money at call and short notice	3997	5046	1797	9691	1318	11240
	(0.8)	(0.8)	(0.5)	(2.1)	(0.3)	(1.9)
5. Balances with banks outside India	997	1406	2	801	271	101
	(0.2)	(0.2)	(0.0)	(0.2)	(0.1)	(0.0)
6. Investments	145377	174025	110583	127155	196958	216243
	(28.3)	(28.7)	(28.3)	(27.1)	(39.0)	(35.9)
6.1. Investments in India	145377	174025	110583	127155	196958	216243
(i) Government securities	99645	115312	82292	89689	103249	115461
(ii) Other approved securities	4	-	-	-	103	88
(iii) Shares	1681	1907	81	590	2919	3080
(iv) Debentures and Bonds	6053	9604	785	1876	19279	20015
(v) Subsidiaries and/or joint ventures	2170	3959	21	21	-	-
(vi) Others	35824	43242	27404	34979	71407	77599
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	319532	377560	236021	287367	261936	330774
	(62.1)	(62.3)	(60.5)	(61.1)	(51.9)	(54.9)
Type-wise						
7A.1. Bills purchased and discounted	8986	18538	6133	12223	5706	10903
7A.2. Cash credits, overdrafts & loans	174115	216832	79751	112557	59502	74045
7A.3. Term loans	136431	142189	150138	162587	196729	245825
Security-wise						
7B.1. Secured by tangible assets	235085	262781	203402	253493	211902	272024
7B.2. Covered by Bank/Govt. Guarantees	16712	28641	2178	1586	3601	4362
7B.3. Unsecured	67735	86137	30442	32288	46433	54388
Sector-wise						
7C.I. Advances in India	319532	377560	236021	287367	261936	330774
(i) Priority sectors	105858	121885	80471	94940	102745	99610
(ii) Public sectors	19459	28176	1	36	5390	9747
(iii) Banks	45	45	23	28	6480	3748
(iv) others	194171	227455	155526	192363	147322	217670
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	2898	3261	5028	5008	3938	4203
	(0.6)	(0.5)	(1.3)	(1.1)	(0.8)	(0.7)
8.1. Premises	1685	1637	3757	3710	2704	2686
8.2. Fixed assets under construction	-	-	136	106	21	52
8.3. Other Fixed assets	1213	1625	1135	1192	1212	1465
9. Other Assets	9273	16096	13293	18170	6762	6933
	(1.8)	(2.7)	(3.4)	(3.9)	(1.3)	(1.2)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	2804	3995	2052	2248	3096	3899
9.3. Tax paid	3385	6205	843	1366	596	616
9.4. Stationery and Stamps	26	27	11	9	25	21
9.5. Others	3058	5869	10388	14547	3045	2397
Total Assets	514564	606268	390140	470005	505082	602692

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	1882	1883	945	1072	975	975
	(0.6)	(0.5)	(0.3)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	22409	24099	20200	26010	7949	8608
	(7.1)	(6.6)	(7.2)	(6.9)	(6.0)	(5.3)
2.1 Statutory Reserves	11060	12160	7080	8585	2669	2949
2.2 Capital Reserves	637	637	567	599	479	487
2.3 Share Premium	7195	7207	3179	5531	3304	3304
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	3516	4095	9359	11277	1495	1867
2.6 Balance of Profit	-	-	14	18	2	1
3. Deposits	273364	316083	247219	321116	111495	141141
	(86.3)	(87.0)	(87.6)	(85.3)	(83.8)	(86.9)
Type-wise						
3A.1. Demand deposits	18561	21015	25023	24783	8354	7221
(i) From banks	31	29	37	22	49	13
(ii) From others	18530	20986	24986	24761	8304	7208
3A.2. Savings bank deposits	49465	56613	32531	36733	12621	13827
3A.3. Term deposits	205338	238454	189665	259600	90521	120093
(i) From banks	183	261	402	4998	4436	4170
(ii) From others	205155	238193	189263	254602	86085	115923
Location-wise						
3B.1. Deposits of branches in India	273364	316083	247219	321116	111495	141141
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	10863	11471	5299	19726	7251	5800
	(3.4)	(3.2)	(1.9)	(5.2)	(5.5)	(3.6)
4.1. Borrowings in India	8455	10886	1611	10213	7251	5800
(i) From Reserve Bank of India	-	1500	-	-	-	-
(ii) From other banks	-	1	3	-	4500	-
(iii) From other institutions and agencies	8455	9385	1608	10213	2751	5800
4.2. Borrowings outside India	2408	585	3688	9512	-	-
Secured borrowings included in 4.	-	-	-	8642	-	-
5. Other liabilities & provisions	8411	9680	8586	8425	5341	5911
	(2.7)	(2.7)	(3.0)	(2.2)	(4.0)	(3.6)
5.1. Bills Payable	2142	2149	1939	2220	659	686
5.2. Inter-office adjustments	2	50	-	-	-	232
5.3. Interest accrued	775	989	1302	1430	1142	1532
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	1335	1560	116	47	280	225
5.6. Others (including provisions)	4157	4931	5229	4728	3259	3236
Total Liabilities	316930	363216	282248	376349	133012	162436

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	1741	2080	2574	3058	1435	1796
	(0.5)	(0.6)	(0.9)	(0.8)	(1.1)	(1.1)
2. Balances with RBI	17657	14967	14224	16150	8001	6304
	(5.6)	(4.1)	(5.0)	(4.3)	(6.0)	(3.9)
3. Balances with banks in India	372	719	386	758	210	204
	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)
4. Money at call and short notice	-	250	-	-	450	-
	(0.0)	(0.1)	(0.0)	(0.0)	(0.3)	(0.0)
5. Balances with banks outside India	90	640	561	387	169	163
	(0.0)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
6. Investments	115063	128412	77318	105061	35189	43951
	(36.3)	(35.4)	(27.4)	(27.9)	(26.5)	(27.1)
6.1. Investments in India	115063	128412	77318	105061	35189	43951
(i) Government securities	66955	81314	67615	92532	29696	35535
(ii) Other approved securities	33	-	-	-	66	49
(iii) Shares	1572	1817	612	890	139	219
(iv) Debentures and Bonds	6908	9426	2210	2422	1797	1631
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	39595	35856	6881	9216	3491	6516
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	173481	207207	178145	239492	80944	101887
	(54.7)	(57.0)	(63.1)	(63.6)	(60.9)	(62.7)
Type-wise						
7A.1. Bills purchased and discounted	6993	7767	9495	12910	4044	3298
7A.2. Cash credits, overdrafts & loans	89215	106087	115931	172606	44895	58659
7A.3. Term loans	77273	93353	52718	53976	32004	39930
Security-wise						
7B.1. Secured by tangible assets	139074	166569	164833	220813	66633	88383
7B.2. Covered by Bank/Govt. Guarantees	21456	27217	3797	5377	2282	630
7B.3. Unsecured	12951	13421	9514	13303	12029	12874
Sector-wise						
7C.I. Advances in India	173481	207207	178145	239492	80944	101887
(i) Priority sectors	62384	75703	56256	74895	28903	34977
(ii) Public sectors	12112	14441	21734	3552	201	-
(iii) Banks	1	5	-	-	1	141
(iv) others	98984	117059	100155	161045	51840	66769
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1455	1522	2106	2448	1791	1892
	(0.5)	(0.4)	(0.7)	(0.7)	(1.3)	(1.2)
8.1. Premises	811	804	869	1065	1258	1252
8.2. Fixed assets under construction	-	-	139	5	-	-
8.3. Other Fixed assets	644	719	1098	1378	533	640
9. Other Assets	7070	7418	6936	8993	4822	6238
	(2.2)	(2.0)	(2.5)	(2.4)	(3.6)	(3.8)
9.1. Inter-office adjustments (net)	-	-	313	564	157	-
9.2. Interest accrued	1676	2220	1367	2318	567	843
9.3. Tax paid	2913	2706	490	642	2509	3333
9.4. Stationery and Stamps	29	32	61	71	17	17
9.5. Others	2453	2461	4705	5399	1574	2045
Total Assets	316930	363216	282248	376349	133012	162436

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	675	675	2149	2149	1000	-
	(2.1)	(1.7)	(6.7)	(3.0)	(15.0)	-
2. Reserves and Surplus	2555	2994	8700	9282	329	-
	(7.8)	(7.6)	(26.9)	(12.9)	(5.0)	-
2.1 Statutory Reserves	606	782	392	557	237	-
2.2 Capital Reserves	51	50	68	82	-	-
2.3 Share Premium	635	635	7884	7884	-	-
2.4 Investments Fluctuations Reserves	18	18	10	12	1	-
2.5 Revenue and other Reserves	1245	1509	343	748	7	-
2.6 Balance of Profit	-	-	4	1	84	-
3. Deposits	28249	34775	20422	47393	5133	-
	(85.8)	(87.8)	(63.2)	(65.8)	(77.2)	-
Type-wise						-
3A.1. Demand deposits	1756	1838	3549	5870	386	-
(i) From banks	9	26	29	45	-	-
(ii) From others	1747	1812	3520	5825	386	-
3A.2. Savings bank deposits	10370	10947	3505	4323	837	-
3A.3. Term deposits	16123	21991	13368	37200	3909	-
(i) From banks	2668	3994	976	8326	600	-
(ii) From others	13455	17997	12392	28874	3309	-
Location-wise						-
3B.1. Deposits of branches in India	28249	34775	20422	47393	5133	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	33	81	77	11986	-	-
	(0.1)	(0.2)	(0.2)	(16.6)	-	-
4.1. Borrowings in India	33	81	77	11853	-	-
(i) From Reserve Bank of India	-	-	-	3150	-	-
(ii) From other banks	-	-	-	1000	-	-
(iii) From other institutions and agencies	33	81	77	7703	-	-
4.2. Borrowings outside India	-	-	-	133	-	-
Secured borrowings included in 4.	33	81	-	-	-	-
5. Other liabilities & provisions	1408	1076	949	1242	190	-
	(4.3)	(2.7)	(2.9)	(1.7)	(2.9)	-
5.1. Bills Payable	235	146	229	117	9	-
5.2. Inter-office adjustments	411	30	-	-	-	-
5.3. Interest accrued	29	31	153	530	29	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	4	-	-	-	-
5.6. Others (including provisions)	733	865	566	596	153	-
Total Liabilities	32921	39601	32297	72053	6652	-

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	167	209	181	326	6	-
	(0.5)	(0.5)	(0.6)	(0.5)	(0.1)	-
2. Balances with RBI	1766	1935	1461	2307	292	-
	(5.4)	(4.9)	(4.5)	(3.2)	(4.4)	-
3. Balances with banks in India	5819	6187	1360	514	3	-
	(17.7)	(15.6)	(4.2)	(0.7)	(0.0)	-
4. Money at call and short notice	-	100	500	2700	169	-
	(0.0)	(0.3)	(1.5)	(3.7)	(2.5)	-
5. Balances with banks outside India	-	-	-	15	66	-
	(0.0)	(0.0)	(0.0)	(0.0)	(1.0)	-
6. Investments	7907	11331	8925	23338	2856	-
	(24.0)	(28.6)	(27.6)	(32.4)	(42.9)	-
6.1. Investments in India	7907	11331	8925	23338	2856	-
(i) Government securities	5815	7169	5045	14308	1170	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	2	-	59	47	2	-
(iv) Debentures and Bonds	1102	1305	491	4226	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	988	2857	3330	4757	1684	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	16784	19152	19052	41323	2698	-
	(51.0)	(48.4)	(59.0)	(57.4)	(40.6)	-
Type-wise						-
7A.1. Bills purchased and discounted	18	95	3975	3567	734	-
7A.2. Cash credits, overdrafts & loans	9643	10008	4100	8271	592	-
7A.3. Term loans	7123	9049	10977	29486	1372	-
Security-wise						-
7B.1. Secured by tangible assets	15440	18150	16947	36923	1964	-
7B.2. Covered by Bank/Govt. Guarantees	18	10	-	-	732	-
7B.3. Unsecured	1326	992	2104	4400	1	-
Sector-wise						-
7C.I. Advances in India	16784	19152	19052	41323	2698	-
(i) Priority sectors	8064	9484	5094	8440	1302	-
(ii) Public sectors	2	2	403	404	-	-
(iii) Banks	412	175	3321	-	-	-
(iv) others	8306	9491	10233	32479	1395	-
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	128	129	434	589	436	-
	(0.4)	(0.3)	(1.3)	(0.8)	(6.6)	-
8.1. Premises	61	60	67	62	434	-
8.2. Fixed assets under construction	-	-	115	123	-	-
8.3. Other Fixed assets	67	69	252	403	2	-
9. Other Assets	350	559	385	942	125	-
	(1.1)	(1.4)	(1.2)	(1.3)	(1.9)	-
9.1. Inter-office adjustments (net)	-	-	42	23	-	-
9.2. Interest accrued	279	408	137	516	47	-
9.3. Tax paid	-	-	5	20	44	-
9.4. Stationery and Stamps	-	-	29	4	-	-
9.5. Others	70	150	172	378	35	-
Total Assets	32921	39601	32297	72053	6652	-

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	675	675	2149	2149	1000	-
	(2.1)	(1.7)	(6.7)	(3.0)	(15.0)	-
2. Reserves and Surplus	2555	2994	8700	9282	329	-
	(7.8)	(7.6)	(26.9)	(12.9)	(5.0)	-
2.1 Statutory Reserves	606	782	392	557	237	-
2.2 Capital Reserves	51	50	68	82	-	-
2.3 Share Premium	635	635	7884	7884	-	-
2.4 Investments Fluctuations Reserves	18	18	10	12	1	-
2.5 Revenue and other Reserves	1245	1509	343	748	7	-
2.6 Balance of Profit	-	-	4	1	84	-
3. Deposits	28249	34775	20422	47393	5133	-
	(85.8)	(87.8)	(63.2)	(65.8)	(77.2)	-
Type-wise						-
3A.1. Demand deposits	1756	1838	3549	5870	386	-
(i) From banks	9	26	29	45	-	-
(ii) From others	1747	1812	3520	5825	386	-
3A.2. Savings bank deposits	10370	10947	3505	4323	837	-
3A.3. Term deposits	16123	21991	13368	37200	3909	-
(i) From banks	2668	3994	976	8326	600	-
(ii) From others	13455	17997	12392	28874	3309	-
Location-wise						-
3B.1. Deposits of branches in India	28249	34775	20422	47393	5133	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	33	81	77	11986	-	-
	(0.1)	(0.2)	(0.2)	(16.6)	-	-
4.1. Borrowings in India	33	81	77	11853	-	-
(i) From Reserve Bank of India	-	-	-	3150	-	-
(ii) From other banks	-	-	-	1000	-	-
(iii) From other institutions and agencies	33	81	77	7703	-	-
4.2. Borrowings outside India	-	-	-	133	-	-
Secured borrowings included in 4.	33	81	-	-	-	-
5. Other liabilities & provisions	1408	1076	949	1242	190	-
	(4.3)	(2.7)	(2.9)	(1.7)	(2.9)	-
5.1. Bills Payable	235	146	229	117	9	-
5.2. Inter-office adjustments	411	30	-	-	-	-
5.3. Interest accrued	29	31	153	530	29	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	4	-	-	-	-
5.6. Others (including provisions)	733	865	566	596	153	-
Total Liabilities	32921	39601	32297	72053	6652	-

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	South Indian Bank		Tamilnad Mercantile Bank	
	2011	2012	2011	2012
	(25)	(26)	(27)	(28)
1. Cash in hand	1723	1919	601	760
	(0.5)	(0.5)	(0.4)	(0.4)
2. Balances with RBI	16559	13799	7982	6201
	(5.0)	(3.4)	(5.0)	(3.1)
3. Balances with banks in India	6249	9810	384	127
	(1.9)	(2.4)	(0.2)	(0.1)
4. Money at call and short notice	-	93	-	-
	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	130	784	123	157
	(0.0)	(0.2)	(0.1)	(0.1)
6. Investments	89238	93999	37671	48903
	(27.2)	(23.3)	(23.4)	(24.1)
6.1. Investments in India	89238	93999	37671	48903
(i) Government securities	67900	82132	33352	44009
(ii) Other approved securities	127	-	170	40
(iii) Shares	1013	1678	151	152
(iv) Debentures and Bonds	661	1650	2290	2573
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	19537	8539	1708	2129
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	204887	272807	107587	137789
	(62.4)	(67.6)	(66.8)	(67.8)
Type-wise				
7A.1. Bills purchased and discounted	34379	30573	3823	5866
7A.2. Cash credits, overdrafts & loans	100093	139885	59882	79899
7A.3. Term loans	70415	102350	43882	52024
Security-wise				
7B.1. Secured by tangible assets	174528	243274	101837	130874
7B.2. Covered by Bank/Govt. Guarantees	9104	10862	2327	2405
7B.3. Unsecured	21255	18671	3422	4510
Sector-wise				
7C.I. Advances in India	204887	272807	107587	137789
(i) Priority sectors	61978	51183	46036	58874
(ii) Public sectors	14002	14456	2684	3801
(iii) Banks	-	-	-	-
(iv) others	128907	207168	58866	75114
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	3568	3775	532	775
	(1.1)	(0.9)	(0.3)	(0.4)
8.1. Premises	2636	2717	250	310
8.2. Fixed assets under construction	-	-	7	18
8.3. Other Fixed assets	933	1058	275	447
9. Other Assets	5847	6714	6293	8380
	(1.8)	(1.7)	(3.9)	(4.1)
9.1. Inter-office adjustments (net)	122	-	-	-
9.2. Interest accrued	3161	3515	795	1140
9.3. Tax paid	561	895	4156	5416
9.4. Stationery and Stamps	12	14	3	5
9.5. Others	1992	2291	1338	1819
Total Assets	328202	403701	161173	203092

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	4105	4132	2002	2407	4652	4693
	(0.2)	(0.1)	(2.7)	(2.8)	(0.2)	(0.1)
2. Reserves and Surplus	185883	223953	4213	6207	249140	294553
	(7.7)	(7.8)	(5.7)	(7.2)	(9.0)	(8.7)
2.1 Statutory Reserves	27820	38426	977	1115	40175	53093
2.2 Capital Reserves	4906	5425	913	902	2955	2955
2.3 Share Premium	100051	101388	5907	7362	118996	124262
2.4 Investments Fluctuations Reserves	-	-	33	34	417	-
2.5 Revenue and other Reserves	3408	5420	28	28	24855	30248
2.6 Balance of Profit	49698	73294	-3645	-3234	61742	83996
3. Deposits	1892378	2201043	56102	63356	2085864	2467064
	(78.0)	(77.1)	(75.7)	(73.0)	(75.2)	(73.0)
Type-wise						
3A.1. Demand deposits	369171	397541	8858	8392	464605	454078
(i) From banks	14305	20981	293	186	10185	9122
(ii) From others	354866	376560	8565	8207	454420	444956
3A.2. Savings bank deposits	408503	516680	10896	11954	634478	739980
3A.3. Term deposits	1114704	1286823	36347	43009	986781	1273006
(i) From banks	76751	100944	2602	2208	14268	13840
(ii) From others	1037953	1185879	33746	40801	972514	1259166
Location-wise						
3B.1. Deposits of branches in India	1826772	2094496	56102	63356	2083221	2457707
3B.2. Deposits of branches outside India	65606	106547	-	-	2643	9358
4. Borrowings	262679	340717	8607	11235	143941	238465
	(10.8)	(11.9)	(11.6)	(12.9)	(5.2)	(7.1)
4.1. Borrowings in India	78309	126833	7900	9925	86992	143245
(i) From Reserve Bank of India	-	1150	1800	-	1200	400
(ii) From other banks	14237	4472	3750	7000	7051	8693
(iii) From other institutions and agencies	64072	121211	2350	2925	78741	134151
4.2. Borrowings outside India	184370	213884	707	1310	56949	95220
Secured borrowings included in 4.	-	-	1800	999	-	-
5. Other liabilities & provisions	82089	86433	3205	3565	289929	374319
	(3.4)	(3.0)	(4.3)	(4.1)	(10.5)	(11.1)
5.1. Bills Payable	37445	30853	1196	1327	56361	54657
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	4143	6478	680	895	27937	52071
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	40500	49101	1329	1343	205630	267591
Total Liabilities	2427134	2856278	74129	86768	2773526	3379095

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	22083	35957	639	857	29980	43070
	(0.9)	(1.3)	(0.9)	(1.0)	(1.1)	(1.3)
2. Balances with RBI	116779	71072	3407	3218	221029	106841
	(4.8)	(2.5)	(4.6)	(3.7)	(8.0)	(3.2)
3. Balances with banks in India	53592	9663	332	322	12046	20158
	(2.2)	(0.3)	(0.4)	(0.4)	(0.4)	(0.6)
4. Money at call and short notice	6139	11135	-	-	26544	33704
	(0.3)	(0.4)	(0.0)	(0.0)	(1.0)	(1.0)
5. Balances with banks outside India	15494	11512	494	168	7090	5605
	(0.6)	(0.4)	(0.7)	(0.2)	(0.3)	(0.2)
6. Investments	719916	931921	22950	25178	709294	974829
	(29.7)	(32.6)	(31.0)	(29.0)	(25.6)	(28.8)
6.1. Investments in India	714185	924648	22950	25178	708409	974823
(i) Government securities	441550	584162	17466	20218	536513	762178
(ii) Other approved securities	-	-	45	-	5	5
(iii) Shares	6929	7400	-	2	935	836
(iv) Debentures and Bonds	180705	231508	30	30	5348	9628
(v) Subsidiaries and/or joint ventures	2596	3496	-	-	7451	7548
(vi) Others	82406	98083	5409	4927	158158	194627
6.2. Investments outside India	5732	7273	-	-	884	6
(i) Government securities	429	1170	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	5302	6103	-	-	884	6
7. Advances	1424078	1697595	42817	52844	1599827	1954200
	(58.7)	(59.4)	(57.8)	(60.9)	(57.7)	(57.8)
Type-wise						
7A.1. Bills purchased and discounted	34813	39089	1629	3157	97112	122124
7A.2. Cash credits, overdrafts & loans	349803	468609	15774	18155	535419	686272
7A.3. Term loans	1039462	1189898	25414	31532	967296	1145804
Security-wise						
7B.1. Secured by tangible assets	1131027	1417163	38953	45941	1174929	1420598
7B.2. Covered by Bank/Govt. Guarantees	32395	50234	-	-	33137	55553
7B.3. Unsecured	260657	230198	3864	6904	391760	478050
Sector-wise						
7C.I. Advances in India	1228302	1444574	42817	52844	1553291	1894985
(i) Priority sectors	412891	484792	16231	19196	547812	638630
(ii) Public sectors	30039	32536	534	17	54001	70539
(iii) Banks	2408	3478	5	5	286	3714
(iv) others	782964	923768	26046	33626	951192	1182102
7C.II. Advances outside India	195776	253022	-	-	46535	59216
8. Fixed Assets	22731	22593	1275	1846	21706	23472
	(0.9)	(0.8)	(1.7)	(2.1)	(0.8)	(0.7)
8.1. Premises	8919	8740	855	828	8166	8031
8.2. Fixed assets under construction	227	708	-	588	-	-
8.3. Other Fixed assets	13586	13146	420	431	13540	15441
9. Other Assets	46321	64829	2215	2335	146011	217216
	(1.9)	(2.3)	(3.0)	(2.7)	(5.3)	(6.4)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	17166	24195	314	386	22919	32002
9.3. Tax paid	401	1185	936	927	10005	12091
9.4. Stationery and Stamps	12	13	3	4	222	166
9.5. Others	28742	39437	963	1018	112865	172957
Total Assets	2427134	2856278	74129	86768	2773526	3379095

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	11518	11528	4660	4677	3684	3703
	(0.3)	(0.2)	(1.0)	(0.8)	(0.7)	(0.6)
2. Reserves and Surplus	539391	592525	35842	42740	64650	76104
	(13.3)	(12.5)	(7.9)	(7.4)	(12.7)	(11.6)
2.1 Statutory Reserves	73747	89917	3678	5685	6516	9229
2.2 Capital Reserves	21463	21843	1187	1273	289	289
2.3 Share Premium	313010	313591	21453	21551	38172	39314
2.4 Investments Fluctuations Reserves	-	-	34	39	161	306
2.5 Revenue and other Reserves	80991	96632	2347	2316	4566	5338
2.6 Balance of Profit	50182	70542	7144	11876	14945	21628
3. Deposits	2256021	2555000	343654	423615	292610	385365
	(55.5)	(53.9)	(75.3)	(73.5)	(57.5)	(58.7)
Type-wise						
3A.1. Demand deposits	347775	349731	62721	68689	54602	73523
(i) From banks	20176	19678	619	1287	1006	1206
(ii) From others	327599	330052	62103	67403	53596	72317
3A.2. Savings bank deposits	668689	760463	30588	46941	33303	50501
3A.3. Term deposits	1239556	1444806	250345	307985	204704	261341
(i) From banks	153559	98705	15161	37391	2677	3425
(ii) From others	1085997	1346101	235183	270594	202028	257916
Location-wise						
3B.1. Deposits of branches in India	2141805	2423718	343654	423615	292610	385365
3B.2. Deposits of branches outside India	114216	131282	-	-	-	-
4. Borrowings	1095543	1401649	55254	86820	117239	165955
	(27.0)	(29.6)	(12.1)	(15.1)	(23.1)	(25.3)
4.1. Borrowings in India	410160	556554	47227	65718	95008	126068
(i) From Reserve Bank of India	2050	170550	200	-	39648	56095
(ii) From other banks	37230	18816	1947	22571	24627	19904
(iii) From other institutions and agencies	370880	367188	45080	43147	30733	50069
4.2. Borrowings outside India	685383	845095	8027	21102	22232	39888
Secured borrowings included in 4.	-	-	-	-	8024	9756
5. Other liabilities & provisions	159863	175770	16948	18108	30324	25537
	(3.9)	(3.7)	(3.7)	(3.1)	(6.0)	(3.9)
5.1. Bills Payable	34305	35556	3600	3722	6189	5701
5.2. Inter-office adjustments	-	3076	926	178	-	-
5.3. Interest accrued	26399	30693	2586	3180	4454	4050
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	99160	106444	9836	11028	19681	15786
Total Liabilities	4062337	4736471	456358	575961	508507	656665

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	37844	46696	2070	3204	2451	3116
	(0.9)	(1.0)	(0.5)	(0.6)	(0.5)	(0.5)
2. Balances with RBI	171226	157917	22490	25832	18626	17049
	(4.2)	(3.3)	(4.9)	(4.5)	(3.7)	(2.6)
3. Balances with banks in India	44415	39651	5294	11006	835	1258
	(1.1)	(0.8)	(1.2)	(1.9)	(0.2)	(0.2)
4. Money at call and short notice	55897	59530	9618	13457	511	-
	(1.4)	(1.3)	(2.1)	(2.3)	(0.1)	(0.0)
5. Balances with banks outside India	31519	58500	773	1897	2287	4923
	(0.8)	(1.2)	(0.2)	(0.3)	(0.4)	(0.7)
6. Investments	1346860	1595600	135508	145719	171214	215668
	(33.2)	(33.7)	(29.7)	(25.3)	(33.7)	(32.8)
6.1. Investments in India	1252941	1514212	135508	145719	171076	215529
(i) Government securities	641287	869480	100219	119019	131983	165872
(ii) Other approved securities	325	4	-	-	-	-
(iii) Shares	28134	22923	370	537	533	40
(iv) Debentures and Bonds	161463	195135	1034	2386	11003	16300
(v) Subsidiaries and/or joint ventures	64797	64797	5	5	3288	3290
(vi) Others	356934	361872	33880	23773	24269	30027
6.2. Investments outside India	93919	81389	-	-	139	139
(i) Government securities	8862	4400	-	-	-	-
(ii) Subsidiaries and/or joint ventures	66026	66864	-	-	138	138
(iii) Others	19030	10125	-	-	1	1
7. Advances	2163659	2537277	261656	350640	293293	390792
	(53.3)	(53.6)	(57.3)	(60.9)	(57.7)	(59.5)
Type-wise						
7A.1. Bills purchased and discounted	58481	48694	22958	8197	11026	16264
7A.2. Cash credits, overdrafts & loans	302124	317745	75543	85166	57595	73942
7A.3. Term loans	1803055	2170838	163155	257277	224672	300586
Security-wise						
7B.1. Secured by tangible assets	1679661	2138141	212712	299302	250804	325799
7B.2. Covered by Bank/Govt. Guarantees	27057	13869	11802	22799	-	-
7B.3. Unsecured	456940	385266	37143	28538	42489	64993
Sector-wise						
7C.I. Advances in India	1612692	1843247	261656	350640	293293	390792
(i) Priority sectors	534016	592856	93570	125065	87379	122966
(ii) Public sectors	13789	11968	992	4494	875	1450
(iii) Banks	1811	155	18	603	-	-
(iv) others	1063077	1238268	167076	220477	205039	266377
7C.II. Advances outside India	550967	694029	-	-	-	-
8. Fixed Assets	47443	46147	5965	6568	4256	4500
	(1.2)	(1.0)	(1.3)	(1.1)	(0.8)	(0.7)
8.1. Premises	32198	31709	3648	3579	1793	1756
8.2. Fixed assets under construction	-	-	244	427	-	-
8.3. Other Fixed assets	15245	14438	2073	2562	2464	2744
9. Other Assets	163475	195154	12983	17638	15033	19359
	(4.0)	(4.1)	(2.8)	(3.1)	(3.0)	(2.9)
9.1. Inter-office adjustments (net)	208	-	-	-	-	-
9.2. Interest accrued	39216	42175	2591	3558	4595	5981
9.3. Tax paid	34885	34162	2065	1499	32	-3
9.4. Stationery and Stamps	110	10	25	20	29	35
9.5. Others	89056	118807	8303	12560	10378	13347
Total Assets	4062337	4736471	456358	575961	508507	656665

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2011	2012
	(13)	(14)
1. Capital	3471	3530
	(0.6)	(0.5)
2. Reserves and Surplus	34469	43236
	(5.8)	(5.9)
2.1 Statutory Reserves	4646	7089
2.2 Capital Reserves	1141	1395
2.3 Share Premium	17531	18169
2.4 Investments Fluctuations Reserves	-	1
2.5 Revenue and other Reserves	-	-
2.6 Balance of Profit	11151	16584
3. Deposits	459389	491517
	(77.9)	(66.7)
Type-wise		
3A.1. Demand deposits	39338	48884
(i) From banks	856	3868
(ii) From others	38482	45015
3A.2. Savings bank deposits	8170	25038
3A.3. Term deposits	411881	417596
(i) From banks	30045	35066
(ii) From others	381836	382529
Location-wise		
3B.1. Deposits of branches in India	459389	491517
3B.2. Deposits of branches outside India	-	-
4. Borrowings	66909	141565
	(11.3)	(19.2)
4.1. Borrowings in India	43942	103347
(i) From Reserve Bank of India	4350	23500
(ii) From other banks	5930	24295
(iii) From other institutions and agencies	33662	55552
4.2. Borrowings outside India	22967	38218
Secured borrowings included in 4.	4350	23500
5. Other liabilities & provisions	25831	56773
	(4.4)	(7.7)
5.1. Bills Payable	766	1948
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	5167	6633
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	19898	48191
Total Liabilities	590070	736621

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2011	2012
	(13)	(14)
1. Cash in hand	596	1148
	(0.1)	(0.2)
2. Balances with RBI	30164	22178
	(5.1)	(3.0)
3. Balances with banks in India	90	102
	(0.0)	(0.0)
4. Money at call and short notice	1732	12091
	(0.3)	(1.6)
5. Balances with banks outside India	2377	337
	(0.4)	(0.0)
6. Investments	188288	277573
	(31.9)	(37.7)
6.1. Investments in India	188288	277573
(i) Government securities	107473	161784
(ii) Other approved securities	-	-
(iii) Shares	135	513
(iv) Debentures and Bonds	37135	74759
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	43546	40517
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	343636	379886
	(58.2)	(51.6)
Type-wise		
7A.1. Bills purchased and discounted	5361	6479
7A.2. Cash credits, overdrafts & loans	64552	89657
7A.3. Term loans	273724	283750
Security-wise		
7B.1. Secured by tangible assets	200513	275219
7B.2. Covered by Bank/Govt. Guarantees	789	1875
7B.3. Unsecured	142334	102792
Sector-wise		
7C.I. Advances in India	343636	379886
(i) Priority sectors	90360	98453
(ii) Public sectors	123	839
(iii) Banks	262	881
(iv) others	252890	279713
7C.II. Advances outside India	-	-
8. Fixed Assets	1324	1771
	(0.2)	(0.2)
8.1. Premises	-	-
8.2. Fixed assets under construction	29	80
8.3. Other Fixed assets	1295	1691
9. Other Assets	21861	41535
	(3.7)	(5.6)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	6019	9457
9.3. Tax paid	10773	86
9.4. Stationery and Stamps	-	-
9.5. Others	5070	31993
Total Assets	590070	736621

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	370	370	633	2170	6177	6177
	(31.5)	(32.3)	(6.7)	(17.8)	(35.5)	(29.0)
2. Reserves and Surplus	219	301	759	922	67	77
	(18.7)	(26.3)	(8.0)	(7.6)	(0.4)	(0.4)
2.1 Statutory Reserves	104	124	300	341	67	77
2.2 Capital Reserves	-	-	15	15	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	7	8	-	-	-	-
2.5 Revenue and other Reserves	-	-	444	566	-	-
2.6 Balance of Profit	109	169	-	-	-	-
3. Deposits	553	447	5650	6234	5194	5013
	(47.2)	(39.0)	(59.5)	(51.1)	(29.9)	(23.5)
Type-wise						
3A.1. Demand deposits	477	344	976	618	-	-
(i) From banks	426	302	37	39	-	-
(ii) From others	51	41	939	578	-	-
3A.2. Savings bank deposits	8	7	1271	899	-	-
3A.3. Term deposits	69	96	3403	4718	5194	5013
(i) From banks	-	-	-	-	-	-
(ii) From others	69	96	3403	4718	5194	5013
Location-wise						
3B.1. Deposits of branches in India	553	447	5650	6234	5194	5013
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	2150	2544	1753	5633
	-	-	(22.7)	(20.9)	(10.1)	(26.4)
4.1. Borrowings in India	-	-	2150	2290	1753	5633
(i) From Reserve Bank of India	-	-	-	100	-	-
(ii) From other banks	-	-	2150	2190	1753	5633
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	254	-	-
Secured borrowings included in 4.	-	-	-	100	-	-
5. Other liabilities & provisions	30	27	300	324	4199	4437
	(2.6)	(2.4)	(3.2)	(2.7)	(24.1)	(20.8)
5.1. Bills Payable	-	-	36	70	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	2	1	121	120	119	140
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	17	-	-
5.6. Others (including provisions)	28	26	143	116	4081	4297
Total Liabilities	1173	1145	9491	12194	17390	21337

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	2	3	6	6	-	-
	(0.2)	(0.2)	(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	16	17	385	312	599	579
	(1.4)	(1.5)	(4.1)	(2.6)	(3.4)	(2.7)
3. Balances with banks in India	31	25	4288	6284	1493	211
	(2.6)	(2.2)	(45.2)	(51.5)	(8.6)	(1.0)
4. Money at call and short notice	-	-	300	-	-	-
	(0.0)	(0.0)	(3.2)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	191	135	133	15	-	-
	(16.3)	(11.7)	(1.4)	(0.1)	(0.0)	(0.0)
6. Investments	138	162	2202	2211	2390	3412
	(11.7)	(14.2)	(23.2)	(18.1)	(13.7)	(16.0)
6.1. Investments in India	138	162	2202	2211	2390	3412
(i) Government securities	104	131	1549	1852	2390	3412
(ii) Other approved securities	-	-	2	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	33	31	651	359	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	719	670	1803	2892	10781	14741
	(61.4)	(58.5)	(19.0)	(23.7)	(62.0)	(69.1)
Type-wise						
7A.1. Bills purchased and discounted	485	465	810	1244	-	-
7A.2. Cash credits, overdrafts & loans	57	27	492	763	10777	14739
7A.3. Term loans	178	177	501	884	5	2
Security-wise						
7B.1. Secured by tangible assets	60	89	968	1793	3	2
7B.2. Covered by Bank/Govt. Guarantees	-	-	803	1099	-	-
7B.3. Unsecured	660	581	32	-	10778	14739
Sector-wise						
7C.I. Advances in India	719	670	1803	2892	10781	14741
(i) Priority sectors	240	271	747	611	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	479	399	1056	2281	10781	14741
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	20	18	70	92	456	382
	(1.7)	(1.6)	(0.7)	(0.8)	(2.6)	(1.8)
8.1. Premises	-	-	57	57	-	-
8.2. Fixed assets under construction	-	-	4	5	-	-
8.3. Other Fixed assets	20	18	9	31	456	382
9. Other Assets	55	116	305	382	1672	2012
	(4.7)	(10.1)	(3.2)	(3.1)	(9.6)	(9.4)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	6	8	150	157	21	25
9.3. Tax paid	1	2	55	106	4	4
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	47	105	100	119	1646	1982
Total Assets	1173	1145	9491	12194	17390	21337

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia And New Zealand Banking Group		Bank Internasional Indonesia	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1604	1604	-	5854	734	734
	(17.8)	(14.0)	-	(18.7)	(91.6)	(91.3)
2. Reserves and Surplus	419	556	-	2	49	50
	(4.6)	(4.9)	-	(0.0)	(6.1)	(6.2)
2.1 Statutory Reserves	216	251	-	2	49	50
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	339	339	-	-	-	-
2.6 Balance of Profit	-136	-33	-	-	-	-
3. Deposits	548	768	-	17350	-	-
	(6.1)	(6.7)	-	(55.5)	-	-
Type-wise						
3A.1. Demand deposits	418	460	-	458	-	-
(i) From banks	323	347	-	9	-	-
(ii) From others	95	113	-	449	-	-
3A.2. Savings bank deposits	-	-	-	-	-	-
3A.3. Term deposits	130	307	-	16891	-	-
(i) From banks	-	-	-	3000	-	-
(ii) From others	130	307	-	13891	-	-
Location-wise						
3B.1. Deposits of branches in India	548	768	-	17350	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	6250	8299	-	5947	-	-
	(69.2)	(72.5)	-	(19.0)	-	-
4.1. Borrowings in India	400	-	-	-	-	-
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	400	-	-	-	-	-
4.2. Borrowings outside India	5850	8299	-	5947	-	-
Secured borrowings included in 4.	400	-	-	-	-	-
5. Other liabilities & provisions	214	226	-	2112	19	20
	(2.4)	(2.0)	-	(6.8)	(2.3)	(2.5)
5.1. Bills Payable	1	1	-	5	2	2
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	8	24	-	288	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	206	201	-	1820	17	18
Total Liabilities	9034	11453	-	31265	801	804

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia And New Zealand Banking Group		Bank Internasional Indonesia	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	-	-	-	-	-	-
	(0.0)	(0.0)	-	(0.0)	(0.0)	(0.0)
2. Balances with RBI	137	252	-	1400	32	32
	(1.5)	(2.2)	-	(4.5)	(4.0)	(4.0)
3. Balances with banks in India	17	4	-	8174	462	447
	(0.2)	(0.0)	-	(26.1)	(57.6)	(55.7)
4. Money at call and short notice	-	-	-	-	-	-
	(0.0)	(0.0)	-	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	534	-	-	1130	-	-
	(5.9)	(0.0)	-	(3.6)	(0.0)	(0.0)
6. Investments	1649	1592	-	4520	-	-
	(18.3)	(13.9)	-	(14.5)	(0.0)	(0.0)
6.1. Investments in India	1649	1592	-	4520	-	-
(i) Government securities	1649	1592	-	4520	-	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	-	-	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	5997	8878	-	13187	-	-
	(66.4)	(77.5)	-	(42.2)	(0.0)	(0.0)
Type-wise						
7A.1. Bills purchased and discounted	-	-	-	-	-	-
7A.2. Cash credits, overdrafts & loans	5992	8870	-	242	-	-
7A.3. Term loans	5	8	-	12946	-	-
Security-wise						
7B.1. Secured by tangible assets	5513	7970	-	2182	-	-
7B.2. Covered by Bank/Govt. Guarantees	20	197	-	-	-	-
7B.3. Unsecured	464	711	-	11005	-	-
Sector-wise						
7C.I. Advances in India	5997	8878	-	13187	-	-
(i) Priority sectors	5972	8673	-	3676	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	25	205	-	9512	-	-
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	6	5	-	399	-	-
	(0.1)	(0.0)	-	(1.3)	(0.0)	(0.0)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	97	-	-
8.3. Other Fixed assets	6	5	-	302	-	-
9. Other Assets	695	721	-	2455	307	324
	(7.7)	(6.3)	-	(7.9)	(38.3)	(40.3)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	9	23	-	149	1	1
9.3. Tax paid	276	313	-	58	19	23
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	409	385	-	2249	287	300
Total Assets	9034	11453	-	31265	801	804

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	9853	9853	584	2027	381	1150
	(8.1)	(6.1)	(7.8)	(17.1)	(19.4)	(41.4)
2. Reserves and Surplus	25358	30613	477	684	551	471
	(20.8)	(18.9)	(6.4)	(5.8)	(28.0)	(17.0)
2.1 Statutory Reserves	7204	8518	252	304	161	180
2.2 Capital Reserves	3222	3222	27	27	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	10	10	-	-
2.5 Revenue and other Reserves	14932	14932	164	342	-	-
2.6 Balance of Profit	-	3941	23	-	390	291
3. Deposits	59689	59649	5148	6719	968	1048
	(49.0)	(36.9)	(69.0)	(56.5)	(49.2)	(37.8)
Type-wise						
3A.1. Demand deposits	29802	29353	1133	1671	322	358
(i) From banks	1172	1708	20	60	118	156
(ii) From others	28630	27645	1113	1611	204	202
3A.2. Savings bank deposits	3778	1988	626	698	91	62
3A.3. Term deposits	26109	28308	3389	4349	554	628
(i) From banks	-	-	2	2	-	-
(ii) From others	26109	28308	3387	4347	554	628
Location-wise						
3B.1. Deposits of branches in India	59689	59649	5148	6719	968	1048
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	19402	53144	956	2212	10	56
	(15.9)	(32.8)	(12.8)	(18.6)	(0.5)	(2.0)
4.1. Borrowings in India	12447	43298	510	940	10	56
(i) From Reserve Bank of India	4000	8200	415	450	-	-
(ii) From other banks	5450	8000	95	490	-	-
(iii) From other institutions and agencies	2997	27098	-	-	10	56
4.2. Borrowings outside India	6956	9846	446	1272	-	-
Secured borrowings included in 4.	6997	35298	400	450	10	-
5. Other liabilities & provisions	7620	8520	294	244	57	50
	(6.2)	(5.3)	(3.9)	(2.1)	(2.9)	(1.8)
5.1. Bills Payable	1236	1217	66	9	13	6
5.2. Inter-office adjustments	-	68	-	-	-	-
5.3. Interest accrued	112	260	34	55	3	8
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	6272	6975	194	180	41	36
Total Liabilities	121923	161779	7458	11886	1967	2774

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	67	59	4	8	2	3
	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI	5081	4138	449	402	50	45
	(4.2)	(2.6)	(6.0)	(3.4)	(2.6)	(1.6)
3. Balances with banks in India	30	184	4	1	619	719
	(0.0)	(0.1)	(0.1)	(0.0)	(31.5)	(25.9)
4. Money at call and short notice	-	1592	499	252	-	403
	(0.0)	(1.0)	(6.7)	(2.1)	(0.0)	(14.5)
5. Balances with banks outside India	261	647	73	1107	147	73
	(0.2)	(0.4)	(1.0)	(9.3)	(7.5)	(2.6)
6. Investments	48606	82258	2332	3395	375	602
	(39.9)	(50.8)	(31.3)	(28.6)	(19.0)	(21.7)
6.1. Investments in India	48606	82258	2332	3395	375	602
(i) Government securities	27010	57090	1893	2474	375	602
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	1	1	-	-	-	-
(iv) Debentures and Bonds	-	102	-	240	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	21595	25066	439	681	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	58591	62054	3829	6435	667	809
	(48.1)	(38.4)	(51.3)	(54.1)	(33.9)	(29.2)
Type-wise						
7A.1. Bills purchased and discounted	8773	4317	1177	1618	52	49
7A.2. Cash credits, overdrafts & loans	49818	57736	1440	2485	463	526
7A.3. Term loans	1	1	1212	2332	152	234
Security-wise						
7B.1. Secured by tangible assets	9072	5835	2927	3837	642	788
7B.2. Covered by Bank/Govt. Guarantees	-	-	353	1060	18	17
7B.3. Unsecured	49519	56219	550	1539	6	3
Sector-wise						
7C.I. Advances in India	58591	62054	3829	6435	667	809
(i) Priority sectors	14034	14843	1068	1884	351	378
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	1006	410	309	461	-	-
(iv) others	43551	46800	2452	4090	316	430
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	311	423	48	51	11	8
	(0.3)	(0.3)	(0.6)	(0.4)	(0.6)	(0.3)
8.1. Premises	9	8	24	23	-	-
8.2. Fixed assets under construction	16	35	-	2	-	-
8.3. Other Fixed assets	286	380	24	26	11	8
9. Other Assets	8974	10423	220	234	96	112
	(7.4)	(6.4)	(3.0)	(2.0)	(4.9)	(4.1)
9.1. Inter-office adjustments (net)	5	-	-	-	4	5
9.2. Interest accrued	268	162	39	51	11	16
9.3. Tax paid	1038	1670	49	-	54	45
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	7663	8591	132	183	27	46
Total Assets	121923	161779	7458	11886	1967	2774

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	3645	3645	23918	25229	52495	52495
	(3.9)	(3.3)	(34.4)	(22.3)	(22.0)	(23.1)
2. Reserves and Surplus	8870	11339	5299	6112	2915	2915
	(9.4)	(10.2)	(7.6)	(5.4)	(1.2)	(1.3)
2.1 Statutory Reserves	2228	2846	2085	2616	1847	1847
2.2 Capital Reserves	-	-	8	8	19	19
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	32	32	-	-	-	-
2.5 Revenue and other Reserves	3713	3713	1895	1895	1049	1049
2.6 Balance of Profit	2897	4749	1312	1593	-	-
3. Deposits	36546	46816	16543	32842	67401	53741
	(38.8)	(42.2)	(23.8)	(29.1)	(28.3)	(23.6)
Type-wise						
3A.1. Demand deposits	1974	4010	8410	14711	2608	2290
(i) From banks	26	40	11	15	275	715
(ii) From others	1948	3969	8399	14696	2333	1575
3A.2. Savings bank deposits	645	629	1202	1325	2118	2268
3A.3. Term deposits	33928	42177	6932	16806	62675	49183
(i) From banks	16994	18319	-	-	-	-
(ii) From others	16934	23858	6932	16806	62675	49183
Location-wise						
3B.1. Deposits of branches in India	36546	46816	16543	32842	67401	53741
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	43189	46833	21514	40217	107977	107904
	(45.8)	(42.2)	(30.9)	(35.6)	(45.3)	(47.4)
4.1. Borrowings in India	11999	9850	4000	2500	81621	74276
(i) From Reserve Bank of India	1000	9100	-	2500	21000	12000
(ii) From other banks	9501	750	4000	-	44823	53926
(iii) From other institutions and agencies	1498	-	-	-	15798	8350
4.2. Borrowings outside India	31190	36982	17514	37717	26356	33628
Secured borrowings included in 4.	2498	9100	-	-	36798	20350
5. Other liabilities & provisions	2014	2228	2246	8618	7732	10601
	(2.1)	(2.0)	(3.2)	(7.6)	(3.2)	(4.7)
5.1. Bills Payable	200	408	108	115	1152	387
5.2. Inter-office adjustments	20	37	-	-	-	-
5.3. Interest accrued	320	444	601	1294	3124	3727
5.4. Subordinate debt	-	-	-	5088	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1475	1339	1537	2122	3456	6487
Total Liabilities	94265	110861	69520	113018	238520	227656

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	13	14	29	36	102	105
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	3295	4521	2017	6360	6644	4021
	(3.5)	(4.1)	(2.9)	(5.6)	(2.8)	(1.8)
3. Balances with banks in India	211	40	1370	985	651	630
	(0.2)	(0.0)	(2.0)	(0.9)	(0.3)	(0.3)
4. Money at call and short notice	771	322	-	30	502	-
	(0.8)	(0.3)	(0.0)	(0.0)	(0.2)	(0.0)
5. Balances with banks outside India	42	147	125	106	1399	477
	(0.0)	(0.1)	(0.2)	(0.1)	(0.6)	(0.2)
6. Investments	24385	34831	9059	34295	125534	116000
	(25.9)	(31.4)	(13.0)	(30.3)	(52.6)	(51.0)
6.1. Investments in India	24385	34831	9059	34295	125534	116000
(i) Government securities	22464	32903	9059	30078	69423	40706
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	20	27	-	-	169	169
(iv) Debentures and Bonds	-	-	-	-	8091	10449
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	1901	1901	-	4217	47851	64675
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	62991	66056	52673	64525	83113	86570
	(66.8)	(59.6)	(75.8)	(57.1)	(34.8)	(38.0)
Type-wise						
7A.1. Bills purchased and discounted	823	1854	-	-	3777	17266
7A.2. Cash credits, overdrafts & loans	59268	61913	43221	51915	38043	20709
7A.3. Term loans	2899	2288	9452	12610	41293	48596
Security-wise						
7B.1. Secured by tangible assets	13405	15399	17246	16070	22192	24509
7B.2. Covered by Bank/Govt. Guarantees	20435	24757	-	-	722	5400
7B.3. Unsecured	29150	25900	35427	48455	60198	56662
Sector-wise						
7C.I. Advances in India	62991	66056	52673	64525	83113	86570
(i) Priority sectors	27585	28699	19747	29408	23495	29873
(ii) Public sectors	-	-	12478	5750	6066	2035
(iii) Banks	-	-	-	-	-	142
(iv) others	35406	37357	20448	29367	53552	54520
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	116	97	210	303	652	436
	(0.1)	(0.1)	(0.3)	(0.3)	(0.3)	(0.2)
8.1. Premises	21	19	18	17	-	-
8.2. Fixed assets under construction	-	-	-	-	13	44
8.3. Other Fixed assets	96	78	192	286	639	392
9. Other Assets	2440	4834	4037	6378	19923	19417
	(2.6)	(4.4)	(5.8)	(5.6)	(8.4)	(8.5)
9.1. Inter-office adjustments (net)	-	-	2259	1918	-	-
9.2. Interest accrued	743	1028	750	2129	2410	1421
9.3. Tax paid	284	323	-	-	2152	2333
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	1413	3483	1028	2331	15361	15663
Total Assets	94265	110861	69520	113018	238520	227656

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	10696	10696	1101	1607	37438	37438
	(10.0)	(9.1)	(37.9)	(44.3)	(3.4)	(2.9)
2. Reserves and Surplus	9491	10277	128	127	112169	122405
	(8.9)	(8.8)	(4.4)	(3.5)	(10.1)	(9.5)
2.1 Statutory Reserves	2264	2468	59	59	27601	32406
2.2 Capital Reserves	144	144	-	-	459	459
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	230	17	17	619	1812
2.5 Revenue and other Reserves	4335	7435	-	-	73590	73573
2.6 Balance of Profit	2748	-	53	52	9900	14155
3. Deposits	46465	59004	971	1466	566681	646977
	(43.4)	(50.3)	(33.4)	(40.5)	(50.8)	(50.4)
Type-wise						
3A.1. Demand deposits	11010	21995	522	516	179813	199924
(i) From banks	201	501	-	-	1343	986
(ii) From others	10809	21494	522	516	178470	198938
3A.2. Savings bank deposits	899	1409	47	31	135066	152828
3A.3. Term deposits	34556	35600	402	919	251802	294224
(i) From banks	-	-	-	-	-	5
(ii) From others	34556	35600	402	919	251802	294220
Location-wise						
3B.1. Deposits of branches in India	46465	59004	971	1466	566681	646977
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	27876	20653	660	361	207971	289246
	(26.1)	(17.6)	(22.7)	(10.0)	(18.6)	(22.5)
4.1. Borrowings in India	11865	13000	660	280	120308	168731
(i) From Reserve Bank of India	4650	9500	-	-	70000	150060
(ii) From other banks	7215	3500	660	280	17501	8350
(iii) From other institutions and agencies	-	-	-	-	32807	10321
4.2. Borrowings outside India	16011	7653	-	81	87663	120515
Secured borrowings included in 4.	4550	9500	-	-	71818	150540
5. Other liabilities & provisions	12424	16667	48	62	191603	188210
	(11.6)	(14.2)	(1.7)	(1.7)	(17.2)	(14.7)
5.1. Bills Payable	589	367	6	8	18933	14902
5.2. Inter-office adjustments	-	-	-	-	2	1
5.3. Interest accrued	384	667	9	18	2175	2634
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	11451	15632	34	37	170494	170674
Total Liabilities	106952	117296	2909	3625	1115863	1284275

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	26	25	1	3	1990	2358
	(0.0)	(0.0)	(0.0)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	5535	3378	155	160	47495	65063
	(5.2)	(2.9)	(5.3)	(4.4)	(4.3)	(5.1)
3. Balances with banks in India	63	70	13	34	40190	45633
	(0.1)	(0.1)	(0.5)	(0.9)	(3.6)	(3.6)
4. Money at call and short notice	-	5750	-	-	5016	1578
	(0.0)	(4.9)	(0.0)	(0.0)	(0.4)	(0.1)
5. Balances with banks outside India	178	529	14	5	118045	68739
	(0.2)	(0.5)	(0.5)	(0.1)	(10.6)	(5.4)
6. Investments	38065	33866	319	520	303985	431667
	(35.6)	(28.9)	(11.0)	(14.4)	(27.2)	(33.6)
6.1. Investments in India	38065	33866	319	520	303985	431667
(i) Government securities	23655	33866	316	455	295151	423698
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	95	95
(iv) Debentures and Bonds	1223	-	-	-	-	540
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	13186	-	3	65	8739	7333
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	54507	61842	2346	2846	405970	471030
	(51.0)	(52.7)	(80.6)	(78.5)	(36.4)	(36.7)
Type-wise						
7A.1. Bills purchased and discounted	3078	6087	813	739	46441	27045
7A.2. Cash credits, overdrafts & loans	41835	44242	1054	1866	66121	85108
7A.3. Term loans	9595	11513	479	242	293408	358877
Security-wise						
7B.1. Secured by tangible assets	17460	17096	850	899	157462	179111
7B.2. Covered by Bank/Govt. Guarantees	5978	9274	371	486	137	1279
7B.3. Unsecured	31069	35472	1125	1461	248371	290640
Sector-wise						
7C.I. Advances in India	54507	61842	2346	2846	405970	471030
(i) Priority sectors	13471	23039	613	280	133059	135978
(ii) Public sectors	-	476	375	185	2429	2951
(iii) Banks	172	368	-	-	-	-
(iv) others	40864	37959	1357	2381	270482	332101
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1243	1502	17	15	7751	7871
	(1.2)	(1.3)	(0.6)	(0.4)	(0.7)	(0.6)
8.1. Premises	1000	991	-	-	4260	4174
8.2. Fixed assets under construction	73	6	-	-	128	331
8.3. Other Fixed assets	169	506	17	15	3363	3366
9. Other Assets	7336	10334	44	41	185420	190337
	(6.9)	(8.8)	(1.5)	(1.1)	(16.6)	(14.8)
9.1. Inter-office adjustments (net)	-	-	-	-	1	444
9.2. Interest accrued	845	898	7	12	10280	10899
9.3. Tax paid	-	-	12	11	10190	13180
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	6491	9435	25	18	164948	165815
Total Assets	106952	117296	2909	3625	1115863	1284275

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	1584	1692	9039	9784	-	11350
	(84.0)	(73.9)	(12.0)	(12.7)	-	(45.8)
2. Reserves and Surplus	-	-	4885	7591	-	812
	-	-	(6.5)	(9.9)	-	(3.3)
2.1 Statutory Reserves	-	-	1889	2566	-	223
2.2 Capital Reserves	-	-	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	137	162	-	-
2.5 Revenue and other Reserves	-	-	2703	3379	-	-
2.6 Balance of Profit	-	-	156	1484	-	589
3. Deposits	21	109	6725	9131	-	3484
	(1.1)	(4.8)	(8.9)	(11.9)	-	(14.0)
Type-wise						
3A.1. Demand deposits	3	3	2232	1372	-	450
(i) From banks	-	-	52	74	-	-
(ii) From others	3	3	2181	1298	-	450
3A.2. Savings bank deposits	18	48	188	159	-	-
3A.3. Term deposits	-	58	4304	7600	-	3034
(i) From banks	-	-	36	-	-	-
(ii) From others	-	58	4268	7600	-	3034
Location-wise						
3B.1. Deposits of branches in India	21	109	6725	9131	-	3484
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	204	411	49615	47978	-	8783
	(10.8)	(18.0)	(65.6)	(62.5)	-	(35.4)
4.1. Borrowings in India	-	-	43573	36805	-	6239
(i) From Reserve Bank of India	-	-	9100	10000	-	-
(ii) From other banks	-	-	26107	12745	-	-
(iii) From other institutions and agencies	-	-	8366	14060	-	6239
4.2. Borrowings outside India	204	411	6043	11173	-	2544
Secured borrowings included in 4.	-	-	13096	17040	-	6239
5. Other liabilities & provisions	76	76	5345	2265	-	376
	(4.0)	(3.3)	(7.1)	(3.0)	-	(1.5)
5.1. Bills Payable	-	5	17	8	-	-
5.2. Inter-office adjustments	-	-	246	86	-	-
5.3. Interest accrued	-	1	172	155	-	19
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	75	70	4911	2016	-	356
Total Liabilities	1885	2289	75609	76748	-	24804

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	-	-	-	-	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	-	(0.0)
2. Balances with RBI	20	38	1243	977	-	423
	(1.1)	(1.6)	(1.6)	(1.3)	-	(1.7)
3. Balances with banks in India	1252	859	30	33	-	34
	(66.4)	(37.5)	(0.0)	(0.0)	-	(0.1)
4. Money at call and short notice	-	-	-	1498	-	-
	(0.0)	(0.0)	(0.0)	(2.0)	-	(0.0)
5. Balances with banks outside India	28	21	152	11385	-	149
	(1.5)	(0.9)	(0.2)	(14.8)	-	(0.6)
6. Investments	68	164	38923	40141	-	19554
	(3.6)	(7.2)	(51.5)	(52.3)	-	(78.8)
6.1. Investments in India	68	164	38923	40141	-	19554
(i) Government securities	68	164	23050	25028	-	11717
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	27	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	15845	15113	-	7837
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	263	899	32752	19186	-	2500
	(14.0)	(39.3)	(43.3)	(25.0)	-	(10.1)
Type-wise						
7A.1. Bills purchased and discounted	1	190	13723	1434	-	-
7A.2. Cash credits, overdrafts & loans	235	684	12743	12447	-	-
7A.3. Term loans	28	25	6286	5305	-	2500
Security-wise						
7B.1. Secured by tangible assets	19	19	5696	8661	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	12728	578	-	-
7B.3. Unsecured	244	880	14327	9948	-	2500
Sector-wise						
7C.I. Advances in India	263	899	32752	19186	-	2500
(i) Priority sectors	262	504	17941	11150	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	1	395	14810	8037	-	2500
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	14	11	340	312	-	37
	(0.7)	(0.5)	(0.5)	(0.4)	-	(0.1)
8.1. Premises	-	-	254	244	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	14	11	86	69	-	37
9. Other Assets	241	297	2169	3215	-	2107
	(12.8)	(13.0)	(2.9)	(4.2)	-	(8.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	17	15	341	303	-	37
9.3. Tax paid	5	2	386	639	-	66
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	218	281	1442	2273	-	2004
Total Assets	1885	2289	75609	76748	-	24804

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2011	2012	2011	2012	2011	2012
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	9518	14603	36314	36314	4092	4092
	(4.0)	(4.0)	(12.7)	(12.7)	(55.0)	(44.5)
2. Reserves and Surplus	8459	11815	19435	27668	-	-
	(3.6)	(3.2)	(6.8)	(9.7)	-	-
2.1 Statutory Reserves	2138	2976	9006	11064	-	-
2.2 Capital Reserves	5155	5995	177	177	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	182	174	411	-	-
2.5 Revenue and other Reserves	1	1	4525	8444	-	-
2.6 Balance of Profit	1166	2660	5554	7572	-	-
3. Deposits	73680	129220	146464	168427	254	366
	(31.0)	(35.5)	(51.1)	(58.8)	(3.4)	(4.0)
Type-wise						
3A.1. Demand deposits	5087	4606	87188	98779	54	67
(i) From banks	-	-	435	2599	23	26
(ii) From others	5087	4606	86753	96180	31	41
3A.2. Savings bank deposits	494	1208	10073	10667	-	3
3A.3. Term deposits	68100	123406	49203	58981	200	296
(i) From banks	-	-	-	-	-	-
(ii) From others	68100	123406	49203	58981	200	296
Location-wise						
3B.1. Deposits of branches in India	73680	129220	146464	168427	254	366
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	107075	148239	48079	12702	2941	4509
	(45.1)	(40.7)	(16.8)	(4.4)	(39.5)	(49.1)
4.1. Borrowings in India	40860	45231	42831	10026	1830	2220
(i) From Reserve Bank of India	13350	28500	-	-	250	580
(ii) From other banks	23060	15450	27529	18	1180	1600
(iii) From other institutions and agencies	4450	1281	15302	10009	400	40
4.2. Borrowings outside India	66215	103007	5247	2676	1112	2289
Secured borrowings included in 4.	17800	29781	9102	3809	-	-
5. Other liabilities & provisions	38706	59982	36506	41145	153	221
	(16.3)	(16.5)	(12.7)	(14.4)	(2.1)	(2.4)
5.1. Bills Payable	133	381	3559	3991	-	-
5.2. Inter-office adjustments	-	-	33	-	3	4
5.3. Interest accrued	698	1312	1234	1110	3	13
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	37874	58289	31681	36043	147	205
Total Liabilities	237439	363859	286798	286257	7440	9188

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2011 (37)	2012 (38)	2011 (39)	2012 (40)	2011 (41)	2012 (42)
1. Cash in hand	29 (0.0)	36 (0.0)	153 (0.1)	182 (0.1)	- (0.0)	- (0.0)
2. Balances with RBI	4676 (2.0)	8039 (2.2)	10668 (3.7)	30097 (10.5)	133 (1.8)	121 (1.3)
3. Balances with banks in India	7949 (3.3)	372 (0.1)	147 (0.1)	128 (0.0)	4 (0.1)	9 (0.1)
4. Money at call and short notice	- (0.0)	1293 (0.4)	- (0.0)	- (0.0)	262 (3.5)	- (0.0)
5. Balances with banks outside India	4162 (1.8)	9142 (2.5)	3436 (1.2)	3440 (1.2)	2 (0.0)	27 (0.3)
6. Investments	103131 (43.4)	147806 (40.6)	85984 (30.0)	84215 (29.4)	4937 (66.3)	5613 (61.1)
6.1. Investments in India	103131	147806	85984	84215	4937	5613
(i) Government securities	41332	75625	53442	51207	2529	1816
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	498	717	-	-
(iv) Debentures and Bonds	270	270	8621	7561	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	61529	71911	23423	24730	2407	3797
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	75242 (31.7)	128443 (35.3)	142938 (49.8)	125489 (43.8)	1414 (19.0)	2416 (26.3)
Type-wise						
7A.1. Bills purchased and discounted	29963	40421	37692	12226	124	454
7A.2. Cash credits, overdrafts & loans	37769	71990	77369	79987	590	884
7A.3. Term loans	7510	16032	27877	33276	700	1079
Security-wise						
7B.1. Secured by tangible assets	31121	41589	40179	40250	244	508
7B.2. Covered by Bank/Govt. Guarantees	19315	27385	5913	13038	-	332
7B.3. Unsecured	24805	59469	96846	72201	1170	1576
Sector-wise						
7C.I. Advances in India	75242	128443	142938	125489	1414	2416
(i) Priority sectors	36814	62175	46113	31235	729	1423
(ii) Public sectors	-	-	6013	883	-	-
(iii) Banks	-	-	33657	9183	-	-
(iv) others	38428	66268	57155	84189	685	994
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	379 (0.2)	420 (0.1)	1309 (0.5)	1230 (0.4)	41 (0.6)	167 (1.8)
8.1. Premises	-	-	880	782	-	-
8.2. Fixed assets under construction	-	7	-	113	-	138
8.3. Other Fixed assets	379	412	429	335	41	28
9. Other Assets	41873 (17.6)	68309 (18.8)	42164 (14.7)	41476 (14.5)	647 (8.7)	835 (9.1)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	1500	1156	2104	2936	-	-
9.3. Tax paid	668	678	1984	2416	2	-
9.4. Stationery and Stamps	-	-	3	-	-	-
9.5. Others	39704	66475	38073	36123	645	835
Total Assets	237439	363859	286798	286257	7440	9188

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		Industrial And Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	44992	44992	-	4554	24495	31075
	(4.9)	(4.1)	-	(87.8)	(16.4)	(15.0)
2. Reserves and Surplus	91883	104545	-	99	14772	19733
	(10.1)	(9.6)	-	(1.9)	(9.9)	(9.5)
2.1 Statutory Reserves	19633	24603	-	25	3893	5134
2.2 Capital Reserves	14328	14993	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	298	1003	-	-	220	193
2.5 Revenue and other Reserves	39007	43063	-	-	7070	10658
2.6 Balance of Profit	18616	20884	-	74	3588	3748
3. Deposits	541067	614233	-	1	63839	89688
	(59.4)	(56.2)	-	(0.0)	(42.7)	(43.3)
Type-wise						
3A.1. Demand deposits	157295	170565	-	1	33260	32061
(i) From banks	1247	2407	-	-	34	108
(ii) From others	156048	168158	-	1	33227	31953
3A.2. Savings bank deposits	113253	116603	-	-	-	-
3A.3. Term deposits	270519	327065	-	-	30578	57627
(i) From banks	7950	16416	-	-	2390	7886
(ii) From others	262570	310650	-	-	28188	49742
Location-wise						
3B.1. Deposits of branches in India	541067	614233	-	1	63839	89688
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	50263	104775	-	-	38779	58999
	(5.5)	(9.6)	-	-	(25.9)	(28.5)
4.1. Borrowings in India	31150	49018	-	-	36500	46788
(i) From Reserve Bank of India	31150	49000	-	-	21500	20000
(ii) From other banks	-	18	-	-	15000	26788
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	19113	55757	-	-	2279	12212
Secured borrowings included in 4.	31000	49000	-	-	21500	20000
5. Other liabilities & provisions	183280	223698	-	533	7745	7760
	(20.1)	(20.5)	-	(10.3)	(5.2)	(3.7)
5.1. Bills Payable	7439	3784	-	-	130	102
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	7008	7884	-	-	979	1356
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	168833	212029	-	533	6635	6301
Total Liabilities	911485	1092243	-	5188	149628	207255

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		Industrial And Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	1060	1095	-	-	-	-
	(0.1)	(0.1)	-	(0.0)	(0.0)	(0.0)
2. Balances with RBI	47518	38201	-	4	3942	8761
	(5.2)	(3.5)	-	(0.1)	(2.6)	(4.2)
3. Balances with banks in India	10556	20819	-	4157	2431	8646
	(1.2)	(1.9)	-	(80.1)	(1.6)	(4.2)
4. Money at call and short notice	22074	43427	-	-	-	-
	(2.4)	(4.0)	-	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	914	11933	-	-	151	63
	(0.1)	(1.1)	-	(0.0)	(0.1)	(0.0)
6. Investments	372791	403238	-	-	99404	133038
	(40.9)	(36.9)	-	(0.0)	(66.4)	(64.2)
6.1. Investments in India	372791	403238	-	-	99404	133038
(i) Government securities	206581	212476	-	-	41405	45962
(ii) Other approved securities	10	-	-	-	-	-
(iii) Shares	121	121	-	-	-	-
(iv) Debentures and Bonds	26149	29836	-	-	3688	447
(v) Subsidiaries and/or joint ventures	1	-	-	-	-	-
(vi) Others	139929	160805	-	-	54311	86629
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	274006	355123	-	453	34627	45293
	(30.1)	(32.5)	-	(8.7)	(23.1)	(21.9)
Type-wise						
7A.1. Bills purchased and discounted	24639	62412	-	229	130	1598
7A.2. Cash credits, overdrafts & loans	131243	177614	-	224	4177	5792
7A.3. Term loans	118124	115097	-	-	30321	37903
Security-wise						
7B.1. Secured by tangible assets	147093	170069	-	-	2950	2445
7B.2. Covered by Bank/Govt. Guarantees	9223	35930	-	453	130	8617
7B.3. Unsecured	117691	149124	-	-	31547	34231
Sector-wise						
7C.I. Advances in India	274006	355123	-	453	34627	45293
(i) Priority sectors	96043	107425	-	-	11815	16473
(ii) Public sectors	172	-	-	-	2258	2711
(iii) Banks	-	1100	-	-	-	186
(iv) others	177792	246598	-	453	20553	25923
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	8744	8420	-	42	50	31
	(1.0)	(0.8)	-	(0.8)	(0.0)	(0.0)
8.1. Premises	8195	8049	-	22	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	550	371	-	20	50	31
9. Other Assets	173821	209987	-	533	9024	11423
	(19.1)	(19.2)	-	(10.3)	(6.0)	(5.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	4224	5216	-	8	730	388
9.3. Tax paid	4746	5566	-	4	1956	1943
9.4. Stationery and Stamps	5	6	-	-	-	-
9.5. Others	164847	199199	-	521	6337	9092
Total Assets	911485	1092243	-	5188	149628	207255

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2011	2012	2011	2012	2011	2012
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	1106	1106	358	358	484	484
	(92.6)	(91.9)	(21.1)	(18.4)	(29.5)	(25.1)
2. Reserves and Surplus	-	2	105	121	512	608
	-	(0.2)	(6.2)	(6.2)	(31.2)	(31.5)
2.1 Statutory Reserves	-	2	55	64	250	287
2.2 Capital Reserves	-	-	-	-	21	21
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	22	22	13	-
2.5 Revenue and other Reserves	-	-	8	8	185	185
2.6 Balance of Profit	-	-	19	27	43	115
3. Deposits	70	75	1161	1432	599	781
	(5.9)	(6.2)	(68.5)	(73.5)	(36.6)	(40.4)
Type-wise						
3A.1. Demand deposits	47	45	261	489	572	765
(i) From banks	-	-	2	2	569	763
(ii) From others	47	45	258	487	3	2
3A.2. Savings bank deposits	-	-	51	60	8	8
3A.3. Term deposits	23	30	850	883	20	9
(i) From banks	-	-	-	-	-	-
(ii) From others	23	30	850	883	20	9
Location-wise						
3B.1. Deposits of branches in India	70	75	1161	1432	599	781
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	50	-	-	-
	-	-	(2.9)	-	-	-
4.1. Borrowings in India	-	-	50	-	-	-
(i) From Reserve Bank of India	-	-	50	-	-	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	18	20	21	36	44	58
	(1.5)	(1.7)	(1.2)	(1.9)	(2.7)	(3.0)
5.1. Bills Payable	-	-	1	-	1	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	-	18	34	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	18	20	2	2	43	58
Total Liabilities	1194	1203	1695	1948	1639	1931

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2011	2012	2011	2012	2011	2012
	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	-	1	1	-	-	-
	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	9	10	68	69	37	10
	(0.8)	(0.8)	(4.0)	(3.5)	(2.3)	(0.5)
3. Balances with banks in India	537	292	922	1084	200	400
	(44.9)	(24.3)	(54.4)	(55.6)	(12.2)	(20.7)
4. Money at call and short notice	-	-	-	45	263	502
	(0.0)	(0.0)	(0.0)	(2.3)	(16.1)	(26.0)
5. Balances with banks outside India	7	7	173	209	325	47
	(0.6)	(0.6)	(10.2)	(10.7)	(19.8)	(2.4)
6. Investments	15	45	323	349	358	400
	(1.2)	(3.7)	(19.1)	(17.9)	(21.8)	(20.7)
6.1. Investments in India	15	45	323	349	358	400
(i) Government securities	15	45	293	319	298	306
(ii) Other approved securities	-	-	-	-	4	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	30	31	56	94
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	540	788	132	93	413	523
	(45.2)	(65.5)	(7.8)	(4.8)	(25.2)	(27.1)
Type-wise						
7A.1. Bills purchased and discounted	202	239	98	63	413	523
7A.2. Cash credits, overdrafts & loans	-	60	34	30	-	-
7A.3. Term loans	339	489	-	-	-	-
Security-wise						
7B.1. Secured by tangible assets	438	633	132	89	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-	413	523
7B.3. Unsecured	102	155	-	5	-	-
Sector-wise						
7C.I. Advances in India	540	788	132	93	413	523
(i) Priority sectors	100	158	48	58	413	523
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	440	630	84	36	-	-
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	13	10	8	6	5	16
	(1.1)	(0.8)	(0.5)	(0.3)	(0.3)	(0.8)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	13	10	8	6	5	16
9. Other Assets	73	51	67	92	39	34
	(6.1)	(4.2)	(4.0)	(4.7)	(2.4)	(1.7)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	3	2	49	65	2	4
9.3. Tax paid	-	2	7	14	8	7
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	70	47	11	13	29	23
Total Assets	1194	1203	1695	1948	1639	1931

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Mizuho Corporate Bank		National Australia Bank		Oman International Bank	
	2011	2012	2011	2012	2011	2012
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	30443	30443	-	1530	1585	1585
	(77.3)	(56.7)	-	(98.8)	(39.9)	(37.4)
2. Reserves and Surplus	1934	3705	-	-	135	607
	(4.9)	(6.9)	-	-	(3.4)	(14.3)
2.1 Statutory Reserves	491	933	-	-	134	177
2.2 Capital Reserves	-	-	-	-	-	413
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-	1	17
2.5 Revenue and other Reserves	896	1443	-	-	-	-
2.6 Balance of Profit	548	1328	-	-	-	-
3. Deposits	6710	6728	-	-	1658	1552
	(17.0)	(12.5)	-	-	(41.8)	(36.6)
Type-wise						
3A.1. Demand deposits	4052	4945	-	-	73	131
(i) From banks	17	10	-	-	11	9
(ii) From others	4035	4935	-	-	62	122
3A.2. Savings bank deposits	30	34	-	-	618	566
3A.3. Term deposits	2629	1749	-	-	967	855
(i) From banks	-	-	-	-	-	-
(ii) From others	2629	1749	-	-	967	855
Location-wise						
3B.1. Deposits of branches in India	6710	6728	-	-	1658	1552
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	12284	-	-	507	356
	-	(22.9)	-	-	(12.8)	(8.4)
4.1. Borrowings in India	-	-	-	-	284	51
(i) From Reserve Bank of India	-	-	-	-	150	-
(ii) From other banks	-	-	-	-	134	51
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	12284	-	-	223	305
Secured borrowings included in 4.	-	-	-	-	150	-
5. Other liabilities & provisions	308	516	-	19	84	136
	(0.8)	(1.0)	-	(1.2)	(2.1)	(3.2)
5.1. Bills Payable	47	28	-	-	7	5
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	20	9	-	-	33	18
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	241	479	-	19	45	113
Total Liabilities	39396	53677	-	1549	3970	4236

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Mizuho Corporate Bank		National Australia Bank		Oman International Bank	
	2011	2012	2011	2012	2011	2012
	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	1	2	-	-	2	2
	(0.0)	(0.0)	-	(0.0)	(0.1)	(0.0)
2. Balances with RBI	843	2350	-	2	199	94
	(2.1)	(4.4)	-	(0.1)	(5.0)	(2.2)
3. Balances with banks in India	17	11	-	1460	1131	1293
	(0.0)	(0.0)	-	(94.2)	(28.5)	(30.5)
4. Money at call and short notice	8031	6736	-	-	-	-
	(20.4)	(12.5)	-	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	485	911	-	-	28	32
	(1.2)	(1.7)	-	(0.0)	(0.7)	(0.8)
6. Investments	3956	6586	-	-	927	773
	(10.0)	(12.3)	-	(0.0)	(23.4)	(18.2)
6.1. Investments in India	3956	6586	-	-	927	773
(i) Government securities	3956	4054	-	-	909	753
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	1568	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	964	-	-	18	20
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	25158	35816	-	-	22	41
	(63.9)	(66.7)	-	(0.0)	(0.6)	(1.0)
Type-wise						
7A.1. Bills purchased and discounted	5	4	-	-	-	-
7A.2. Cash credits, overdrafts & loans	21080	29390	-	-	1	21
7A.3. Term loans	4073	6422	-	-	21	20
Security-wise						
7B.1. Secured by tangible assets	7862	7389	-	-	22	41
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-	-	-
7B.3. Unsecured	17295	28427	-	-	-	-
Sector-wise						
7C.I. Advances in India	25158	35816	-	-	22	41
(i) Priority sectors	4360	11237	-	-	-	-
(ii) Public sectors	-	4000	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	20798	20578	-	-	22	41
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	185	132	-	32	127	544
	(0.5)	(0.2)	-	(2.1)	(3.2)	(12.8)
8.1. Premises	-	-	-	-	121	523
8.2. Fixed assets under construction	-	-	-	-	-	1
8.3. Other Fixed assets	185	132	-	32	6	19
9. Other Assets	719	1133	-	55	1534	1457
	(1.8)	(2.1)	-	(3.5)	(38.7)	(34.4)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	37	93	-	7	80	85
9.3. Tax paid	124	181	-	-	50	49
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	559	858	-	47	1405	1323
Total Assets	39396	53677	-	1549	3970	4236

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2011	2012	2011	2012	2011	2012
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	-	6000	1690	1690	-	1368
	-	(93.3)	(0.8)	(0.7)	-	(99.0)
2. Reserves and Surplus	-	16	22933	27731	-	-
	-	(0.3)	(10.4)	(11.9)	-	-
2.1 Statutory Reserves	-	4	5344	6543	-	-
2.2 Capital Reserves	-	-	70	224	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	83	200	-	-
2.5 Revenue and other Reserves	-	-	3067	3067	-	-
2.6 Balance of Profit	-	12	14370	17697	-	-
3. Deposits	-	117	139472	130395	-	-
	-	(1.8)	(63.4)	(55.9)	-	(0.0)
Type-wise						
3A.1. Demand deposits	-	46	38583	41776	-	-
(i) From banks	-	-	401	679	-	-
(ii) From others	-	46	38182	41098	-	-
3A.2. Savings bank deposits	-	-	34337	30754	-	-
3A.3. Term deposits	-	71	66552	57865	-	-
(i) From banks	-	-	-	-	-	-
(ii) From others	-	71	66552	57865	-	-
Location-wise						
3B.1. Deposits of branches in India	-	117	139472	130395	-	-
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	1	42367	60391	-	-
	-	(0.0)	(19.3)	(25.9)	-	-
4.1. Borrowings in India	-	1	16545	18635	-	-
(i) From Reserve Bank of India	-	-	14850	16100	-	-
(ii) From other banks	-	1	1695	2535	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	25823	41756	-	-
Secured borrowings included in 4.	-	-	14850	16100	-	-
5. Other liabilities & provisions	-	300	13552	13008	-	13
	-	(4.7)	(6.2)	(5.6)	-	(1.0)
5.1. Bills Payable	-	-	2011	1292	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	-	736	802	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	-	299	10804	10913	-	13
Total Liabilities	-	6434	220014	233215	-	1381

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2011	2012	2011	2012	2011	2012
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	-	-	822	772	-	-
	-	(0.0)	(0.4)	(0.3)	-	(0.0)
2. Balances with RBI	-	34	9035	11521	-	3
	-	(0.5)	(4.1)	(4.9)	-	(0.2)
3. Balances with banks in India	-	3	205	286	-	1318
	-	(0.1)	(0.1)	(0.1)	-	(95.4)
4. Money at call and short notice	-	-	-	7500	-	-
	-	(0.0)	(0.0)	(3.2)	-	(0.0)
5. Balances with banks outside India	-	924	1616	345	-	-
	-	(14.4)	(0.7)	(0.1)	-	(0.0)
6. Investments	-	1384	89016	77214	-	-
	-	(21.5)	(40.5)	(33.1)	-	(0.0)
6.1. Investments in India	-	1384	89016	77214	-	-
(i) Government securities	-	1384	65179	59583	-	-
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	2027	975	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	21810	16656	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	-	3513	105508	125345	-	-
	-	(54.6)	(48.0)	(53.7)	-	(0.0)
Type-wise						
7A.1. Bills purchased and discounted	-	-	18752	22909	-	-
7A.2. Cash credits, overdrafts & loans	-	2213	42590	48244	-	-
7A.3. Term loans	-	1300	44167	54192	-	-
Security-wise						
7B.1. Secured by tangible assets	-	1683	60520	63650	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	8501	22639	-	-
7B.3. Unsecured	-	1830	36487	39055	-	-
Sector-wise						
7C.I. Advances in India	-	3513	105508	125345	-	-
(i) Priority sectors	-	553	46598	50839	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	921	1933	-	-
(iv) others	-	2960	57989	72573	-	-
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	-	71	779	1039	-	34
	-	(1.1)	(0.4)	(0.4)	-	(2.5)
8.1. Premises	-	-	191	177	-	-
8.2. Fixed assets under construction	-	-	123	467	-	-
8.3. Other Fixed assets	-	71	465	395	-	34
9. Other Assets	-	505	13033	9193	-	27
	-	(7.9)	(5.9)	(3.9)	-	(1.9)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	-	1	1475	1611	-	1
9.3. Tax paid	-	-	1706	1266	-	1
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	-	504	9852	6316	-	25
Total Assets	-	6434	220014	233215	-	1381

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	3543	3543	2698	7099	6	6
	(25.4)	(20.3)	(9.0)	(22.9)	(1.6)	(1.4)
2. Reserves and Surplus	1303	1742	1147	1315	60	73
	(9.3)	(10.0)	(3.8)	(4.2)	(15.3)	(16.5)
2.1 Statutory Reserves	1303	1742	596	676	44	48
2.2 Capital Reserves	-	-	2	2	3	3
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	33	59	-	-
2.5 Revenue and other Reserves	-	-	317	317	-	-
2.6 Balance of Profit	-	-	199	262	13	23
3. Deposits	7925	10371	8880	12807	280	312
	(56.8)	(59.4)	(29.6)	(41.3)	(71.3)	(70.2)
Type-wise						
3A.1. Demand deposits	3162	2814	734	1787	190	193
(i) From banks	13	1	5	945	132	134
(ii) From others	3149	2812	729	842	58	59
3A.2. Savings bank deposits	132	210	14	18	23	29
3A.3. Term deposits	4630	7348	8131	11002	68	90
(i) From banks	-	-	-	-	-	-
(ii) From others	4630	7348	8131	11002	68	90
Location-wise						
3B.1. Deposits of branches in India	7925	10371	8880	12807	280	312
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	669	1156	16724	9262	-	-
	(4.8)	(6.6)	(55.8)	(29.8)	-	-
4.1. Borrowings in India	-	150	16460	7415	-	-
(i) From Reserve Bank of India	-	150	-	-	-	-
(ii) From other banks	-	-	6845	4981	-	-
(iii) From other institutions and agencies	-	-	9615	2434	-	-
4.2. Borrowings outside India	669	1006	264	1847	-	-
Secured borrowings included in 4.	-	-	9615	2434	-	-
5. Other liabilities & provisions	509	646	506	549	47	53
	(3.6)	(3.7)	(1.7)	(1.8)	(11.8)	(12.0)
5.1. Bills Payable	43	17	7	8	30	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	65	61	161	129	1	1
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	401	568	338	412	16	52
Total Liabilities	13949	17458	29954	31032	393	444

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012
	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash in hand	9	10	2	1	8	16
	(0.1)	(0.1)	(0.0)	(0.0)	(2.1)	(3.7)
2. Balances with RBI	1093	498	721	778	20	18
	(7.8)	(2.9)	(2.4)	(2.5)	(5.2)	(4.2)
3. Balances with banks in India	3542	4053	3	2	38	49
	(25.4)	(23.2)	(0.0)	(0.0)	(9.7)	(11.0)
4. Money at call and short notice	433	350	-	-	10	24
	(3.1)	(2.0)	(0.0)	(0.0)	(2.5)	(5.4)
5. Balances with banks outside India	120	208	117	146	159	56
	(0.9)	(1.2)	(0.4)	(0.5)	(40.5)	(12.5)
6. Investments	2279	2811	20775	18462	51	55
	(16.3)	(16.1)	(69.4)	(59.5)	(12.8)	(12.3)
6.1. Investments in India	2279	2811	20775	18462	51	55
(i) Government securities	2279	2811	13621	7517	51	55
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	7154	10945	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	6192	9145	6995	10564	88	185
	(44.4)	(52.4)	(23.4)	(34.0)	(22.5)	(41.6)
Type-wise						
7A.1. Bills purchased and discounted	350	694	725	1691	43	104
7A.2. Cash credits, overdrafts & loans	3390	5426	5019	6800	42	77
7A.3. Term loans	2452	3025	1251	2074	4	4
Security-wise						
7B.1. Secured by tangible assets	2209	2463	2519	3827	40	141
7B.2. Covered by Bank/Govt. Guarantees	1687	3167	1074	1859	-	-
7B.3. Unsecured	2295	3516	3403	4878	48	44
Sector-wise						
7C.I. Advances in India	6192	9145	6995	10564	88	185
(i) Priority sectors	1716	2056	2633	3369	43	104
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	337	765	-	-
(iv) others	4476	7090	4026	6430	46	81
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	52	48	260	256	4	5
	(0.4)	(0.3)	(0.9)	(0.8)	(1.1)	(1.1)
8.1. Premises	-	-	211	185	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	52	48	49	70	4	5
9. Other Assets	229	334	1081	823	14	36
	(1.6)	(1.9)	(3.6)	(2.7)	(3.5)	(8.2)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	149	218	369	182	4	4
9.3. Tax paid	-	-	-	-	5	2
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	79	116	712	640	5	30
Total Assets	13949	17458	29954	31032	393	444

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	6758	6758	2651	2651	19102	19102
	(0.6)	(0.6)	(23.2)	(18.8)	(34.0)	(28.1)
2. Reserves and Surplus	123866	134671	540	647	392	705
	(11.7)	(11.1)	(4.7)	(4.6)	(0.7)	(1.0)
2.1 Statutory Reserves	41958	46297	245	273	147	226
2.2 Capital Reserves	5035	6738	58	58	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	608	1275	-	-	10	2
2.5 Revenue and other Reserves	61506	68248	178	173	-	-
2.6 Balance of Profit	14758	12113	59	143	234	478
3. Deposits	584191	639647	4999	7662	6316	6022
	(55.0)	(52.6)	(43.8)	(54.2)	(11.3)	(8.8)
Type-wise						
3A.1. Demand deposits	158237	160898	164	2234	106	99
(i) From banks	11077	13259	-	-	-	-
(ii) From others	147160	147639	164	2234	106	99
3A.2. Savings bank deposits	91345	95850	157	328	9	5
3A.3. Term deposits	334609	382899	4678	5100	6201	5918
(i) From banks	13787	17882	-	621	-	-
(ii) From others	320822	365017	4678	4479	6201	5918
Location-wise						
3B.1. Deposits of branches in India	584191	639647	4999	7662	6316	6022
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	108437	126182	3006	2944	20321	17115
	(10.2)	(10.4)	(26.3)	(20.8)	(36.2)	(25.1)
4.1. Borrowings in India	43989	72777	1490	2690	11116	13757
(i) From Reserve Bank of India	23000	31800	500	1000	-	-
(ii) From other banks	-	-	990	1420	5500	4700
(iii) From other institutions and agencies	20989	40977	-	270	5616	9057
4.2. Borrowings outside India	64447	53405	1516	254	9205	3358
Secured borrowings included in 4.	37300	47421	500	1270	5616	9057
5. Other liabilities & provisions	239839	309597	219	232	9983	25154
	(22.6)	(25.4)	(1.9)	(1.6)	(17.8)	(36.9)
5.1. Bills Payable	9528	9503	18	2	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	4320	5742	50	109	75	183
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	39	-	-	-
5.6. Others (including provisions)	225990	294352	112	121	9908	24971
Total Liabilities	1063090	1216855	11416	14136	56115	68098

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)
1. Cash in hand	3631	2022	3	2	-	-
	(0.3)	(0.2)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	41831	31331	347	402	662	454
	(3.9)	(2.6)	(3.0)	(2.8)	(1.2)	(0.7)
3. Balances with banks in India	4611	5119	19	3	7	255
	(0.4)	(0.4)	(0.2)	(0.0)	(0.0)	(0.4)
4. Money at call and short notice	5000	-	200	-	100	628
	(0.5)	(0.0)	(1.8)	(0.0)	(0.2)	(0.9)
5. Balances with banks outside India	12959	10152	102	186	34	214
	(1.2)	(0.8)	(0.9)	(1.3)	(0.1)	(0.3)
6. Investments	230882	273239	4170	4821	37967	35647
	(21.7)	(22.5)	(36.5)	(34.1)	(67.7)	(52.3)
6.1. Investments in India	230882	273239	4170	4821	37967	35647
(i) Government securities	197769	222297	2084	4060	9675	15379
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	140	140	-	35	-	-
(iv) Debentures and Bonds	1821	1603	99	98	928	648
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	31152	49199	1987	628	27363	19619
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	492008	555700	5971	8121	6851	6312
	(46.3)	(45.7)	(52.3)	(57.5)	(12.2)	(9.3)
Type-wise						
7A.1. Bills purchased and discounted	40659	49278	1153	2321	-	-
7A.2. Cash credits, overdrafts & loans	266688	297514	1954	2445	4851	6312
7A.3. Term loans	184662	208908	2863	3355	2000	-
Security-wise						
7B.1. Secured by tangible assets	265538	338958	4774	5259	2000	2000
7B.2. Covered by Bank/Govt. Guarantees	1441	9038	-	1737	-	-
7B.3. Unsecured	225029	207704	1197	1125	4851	4312
Sector-wise						
7C.I. Advances in India	492008	555700	5971	8121	6851	6312
(i) Priority sectors	129767	146628	1841	2561	1491	1557
(ii) Public sectors	294	109	-	-	-	-
(iii) Banks	-	500	-	-	-	-
(iv) others	361947	408464	4129	5560	5360	4755
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	25933	25270	328	320	96	64
	(2.4)	(2.1)	(2.9)	(2.3)	(0.2)	(0.1)
8.1. Premises	15558	23270	311	302	-	-
8.2. Fixed assets under construction	9288	61	9	-	-	-
8.3. Other Fixed assets	1086	1938	8	18	96	64
9. Other Assets	246235	314022	275	281	10398	24522
	(23.2)	(25.8)	(2.4)	(2.0)	(18.5)	(36.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	3872	3666	37	92	204	360
9.3. Tax paid	2352	4556	185	119	65	88
9.4. Stationery and Stamps	1	1	-	-	-	-
9.5. Others	240010	305799	54	70	10128	24074
Total Assets	1063090	1216855	11416	14136	56115	68098

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Concld.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	United Overseas Bank Limited		Woori Bank	
	2011	2012	2011	2012
	(79)	(80)	(81)	(82)
1. Capital	1288	1474	-	1605
	(93.8)	(93.7)	-	(98.5)
2. Reserves and Surplus	-	4	-	9
	-	(0.3)	-	(0.5)
2.1 Statutory Reserves	-	4	-	2
2.2 Capital Reserves	-	-	-	-
2.3 Share Premium	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-
2.5 Revenue and other Reserves	-	-	-	-
2.6 Balance of Profit	-	-	-	6
3. Deposits	-	-	-	-
	(0.0)	(0.0)	-	-
Type-wise				
3A.1. Demand deposits	-	-	-	-
(i) From banks	-	-	-	-
(ii) From others	-	-	-	-
3A.2. Savings bank deposits	-	-	-	-
3A.3. Term deposits	-	-	-	-
(i) From banks	-	-	-	-
(ii) From others	-	-	-	-
Location-wise				
3B.1. Deposits of branches in India	-	-	-	-
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	-	-	-	-
	-	-	-	-
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	-	-	-	-
Secured borrowings included in 4.	-	-	-	-
5. Other liabilities & provisions	85	95	-	16
	(6.2)	(6.0)	-	(1.0)
5.1. Bills Payable	-	-	-	-
5.2. Inter-office adjustments	-	-	-	-
5.3. Interest accrued	-	-	-	-
5.4. Subordinate debt	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-
5.6. Others (including provisions)	85	95	-	16
Total Liabilities	1373	1573	-	1630

Note : Figures in brackets indicate per cent share in total.**Source** : Annual accounts of Banks of respective years.

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Concl'd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	United Overseas Bank Limited		Woori Bank	
	2011	2012	2011	2012
	(79)	(80)	(81)	(82)
1. Cash in hand	-	-	-	-
	(0.0)	(0.0)	-	(0.0)
2. Balances with RBI	9	9	-	2
	(0.6)	(0.6)	-	(0.1)
3. Balances with banks in India	1265	1471	-	1545
	(92.1)	(93.5)	-	(94.8)
4. Money at call and short notice	-	-	-	-
	(0.0)	(0.0)	-	(0.0)
5. Balances with banks outside India	-	-	-	-
	(0.0)	(0.0)	-	(0.0)
6. Investments	-	-	-	-
	(0.0)	(0.0)	-	(0.0)
6.1. Investments in India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Other approved securities	-	-	-	-
(iii) Shares	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	-	-	-	-
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	-	-	-	-
	(0.0)	(0.0)	-	(0.0)
Type-wise				
7A.1. Bills purchased and discounted	-	-	-	-
7A.2. Cash credits, overdrafts & loans	-	-	-	-
7A.3. Term loans	-	-	-	-
Security-wise				
7B.1. Secured by tangible assets	-	-	-	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-
7B.3. Unsecured	-	-	-	-
Sector-wise				
7C.I. Advances in India	-	-	-	-
(i) Priority sectors	-	-	-	-
(ii) Public sectors	-	-	-	-
(iii) Banks	-	-	-	-
(iv) others	-	-	-	-
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	11	11	-	52
	(0.8)	(0.7)	-	(3.2)
8.1. Premises	-	-	-	-
8.2. Fixed assets under construction	-	3	-	-
8.3. Other Fixed assets	11	8	-	52
9. Other Assets	89	82	-	31
	(6.5)	(5.2)	-	(1.9)
9.1. Inter-office adjustments (net)	-	-	-	-
9.2. Interest accrued	11	7	-	11
9.3. Tax paid	1	4	-	1
9.4. Stationery and Stamps	-	-	-	-
9.5. Others	77	71	-	19
Total Assets	1373	1573	-	1630

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	813944	1065215	47965	62914	78513	106467
a) Interest/Discount earned on advances/bills	599760	810777	37722	50779	58843	81770
b) Income on investments	198264	239491	9907	11655	18395	22632
c) Interest on balances with RBI and other inter-bank funds	2357	3505	186	189	970	1341
d) Others	13563	11441	150	290	306	723
II. Other Income	158246	143514	6397	5990	9838	10243
a) Commission, exchange and brokerage	115633	120909	5257	5512	7362	7434
b) Net profit (loss) on sale of investments	9257	-9197	412	286	1632	1665
c) Net profit (loss) on revaluation of investments	-47	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-185	-441	-	-	-25	-20
e) Net profit (loss) on exchange transactions	14640	14322	422	36	575	790
f) Miscellaneous income	18948	17922	306	156	293	375
Total (I+II)	972190	1208729	54362	68903	88350	116710
Expenditure & Provisions						
III. Interest Expended	488680	632304	30268	40700	50028	72822
a) Interest on deposits	432348	556444	28479	38387	46274	68201
b) Interest on RBI/ Inter - bank borrowings	25617	38856	318	799	368	497
c) Others	30715	37004	1470	1513	3386	4123
IV. Operating Expenses	230154	260690	12692	13308	15128	17358
a) Payments to and provisions for employees	152116	169740	8270	8198	10390	11513
b) Rent, taxes and lighting	17945	20654	839	1089	1435	1704
c) Printing and stationery	2554	2765	165	192	164	188
d) Advertisement and publicity	2579	2066	57	91	183	216
e) Depreciation on bank's property	9905	10072	574	538	627	731
f) Directors' fees, allowances and expenses	7	5	3	4	2	2
g) Auditors' fees and expenses	1243	1285	114	129	146	157
h) Law charges	1185	1173	29	31	25	30
i) Postage, telegrams, telephones, etc	3634	4333	187	214	94	106
j) Repairs and maintenance	3742	3733	176	138	71	127
k) Insurance	8009	9635	412	479	739	871
l) Other expenditure	27235	35230	1866	2204	1252	1713
V. Net Interest Income (I-III)	325264	432911	17697	22214	28485	33645
VI. Provisions and Contingencies	170711	198662	5894	8376	11532	13547
VII. Operating Profit (I+II-III-IV)	253356	315735	11402	14896	23195	26530
VIII. Profit (Loss) during the year	82645	117073	5509	6520	11662	12983

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ Million)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	40791	50784	64781	81211	52288	68288
a) Interest/Discount earned on advances/bills	32007	40633	50435	64304	40279	52972
b) Income on investments	8646	10002	13022	14934	11487	13789
c) Interest on balances with RBI and other inter-bank funds	86	146	1280	1790	58	184
d) Others	52	3	44	183	464	1343
II. Other Income	4552	5164	7555	7510	5812	6483
a) Commission, exchange and brokerage	3682	3996	6167	5854	3692	3999
b) Net profit (loss) on sale of investments	136	386	551	711	983	1342
c) Net profit (loss) on revaluation of investments	-	-	-2	-	-	-
d) Net profit (loss) on sale of land and other assets	2	-	-	-	-4	-9
e) Net profit (loss) on exchange transactions	464	326	527	528	403	425
f) Miscellaneous income	268	456	313	418	739	726
Total (I+II)	45343	55948	72337	88721	58100	74770
Expenditure & Provisions						
III. Interest Expended	24431	34941	41446	57762	35327	49984
a) Interest on deposits	22222	32209	38069	52876	31230	43674
b) Interest on RBI/ Inter - bank borrowings	958	1461	356	512	617	670
c) Others	1251	1271	3022	4374	3481	5639
IV. Operating Expenses	9174	10411	13298	13331	11013	12299
a) Payments to and provisions for employees	5484	6206	8810	8300	7004	7878
b) Rent, taxes and lighting	848	927	1041	1234	861	962
c) Printing and stationery	117	132	83	94	88	99
d) Advertisement and publicity	61	61	101	121	79	72
e) Depreciation on bank's property	495	500	455	482	469	502
f) Directors' fees, allowances and expenses	2	2	2	5	4	4
g) Auditors' fees and expenses	101	106	116	113	120	130
h) Law charges	47	77	38	43	69	72
i) Postage, telegrams, telephones, etc	36	82	121	128	71	59
j) Repairs and maintenance	40	55	192	209	137	145
k) Insurance	360	397	618	620	517	619
l) Other expenditure	1584	1866	1720	1983	1593	1754
V. Net Interest Income (I-III)	16360	15843	23335	23449	16960	18304
VI. Provisions and Contingencies	6731	6905	11063	9665	4482	7383
VII. Operating Profit (I+II-III-IV)	11737	10596	17592	17629	11760	12488
VIII. Profit (Loss) during the year	5006	3691	6530	7964	7277	5105

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	110147	155233	82913	113387	218859	296737
a) Interest/Discount earned on advances/bills	82742	116641	66892	92782	161838	223694
b) Income on investments	26703	37164	15396	19735	47748	61847
c) Interest on balances with RBI and other inter-bank funds	547	1229	308	751	4945	8374
d) Others	156	199	317	118	4329	2822
II. Other Income	13704	12987	8970	8599	28092	34223
a) Commission, exchange and brokerage	7837	8380	2377	2640	10206	12261
b) Net profit (loss) on sale of investments	1615	1229	1408	1209	4437	6067
c) Net profit (loss) on revaluation of investments	-12	-97	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	9	10	-2	8
e) Net profit (loss) on exchange transactions	730	1147	944	613	5148	6861
f) Miscellaneous income	3534	2327	4233	4127	8302	9027
Total (I+II)	123851	168220	91882	121987	246951	330961
Expenditure & Provisions						
III. Interest Expended	69922	103606	50703	75794	130837	193567
a) Interest on deposits	64983	97429	45656	69460	118626	177707
b) Interest on RBI/ Inter - bank borrowings	482	1596	2255	3541	3453	6311
c) Others	4457	4582	2792	2792	8757	9548
IV. Operating Expenses	23383	26914	17049	18042	46298	51587
a) Payments to and provisions for employees	15576	18345	11042	11499	29168	29856
b) Rent, taxes and lighting	2018	2314	1121	1225	3571	4157
c) Printing and stationery	220	235	172	170	325	388
d) Advertisement and publicity	358	274	98	75	575	582
e) Depreciation on bank's property	664	735	1074	939	2430	2766
f) Directors' fees, allowances and expenses	12	10	7	7	9	12
g) Auditors' fees and expenses	179	176	179	148	389	396
h) Law charges	136	201	121	145	189	221
i) Postage, telegrams, telephones, etc	245	194	274	287	881	993
j) Repairs and maintenance	413	547	635	712	1104	1689
k) Insurance	999	1254	725	851	2297	2772
l) Other expenditure	2563	2629	1601	1984	5361	7755
V. Net Interest Income (I-III)	40225	51626	32210	37593	88023	103170
VI. Provisions and Contingencies	16315	19032	11460	14703	27399	35737
VII. Operating Profit (I+II-III-IV)	30546	37699	24131	28150	69816	85806
VIII. Profit (Loss) during the year	14231	18668	12671	13447	42417	50070

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	217517	284807	55631	72140	229401	308506
a) Interest/Discount earned on advances/bills	155002	202406	40061	54906	170518	234434
b) Income on investments	51717	71418	15203	17086	56412	70447
c) Interest on balances with RBI and other inter-bank funds	7854	8340	251	15	2462	3622
d) Others	2943	2643	115	132	9	3
II. Other Income	26418	33212	5309	6407	28115	29276
a) Commission, exchange and brokerage	11811	12715	3130	4551	7558	7969
b) Net profit (loss) on sale of investments	3218	4088	626	121	2363	3237
c) Net profit (loss) on revaluation of investments	-	-	-	-	-155	-222
d) Net profit (loss) on sale of land and other assets	-	8	2	1	4	10
e) Net profit (loss) on exchange transactions	5025	5894	314	437	3814	4350
f) Miscellaneous income	6364	10508	1235	1296	14530	13932
Total (I+II)	243935	318018	60939	78546	257515	337782
Expenditure & Provisions						
III. Interest Expended	139410	201672	35947	46969	152407	231613
a) Interest on deposits	121786	179570	32827	42938	142415	219622
b) Interest on RBI/ Inter - bank borrowings	8129	11453	444	1201	3344	4300
c) Others	9496	10649	2676	2830	6649	7691
IV. Operating Expenses	50682	49407	16442	16425	44193	46737
a) Payments to and provisions for employees	34754	30534	11571	11130	29548	29731
b) Rent, taxes and lighting	2768	3435	990	1159	3463	3973
c) Printing and stationery	457	545	141	142	375	304
d) Advertisement and publicity	586	640	188	179	244	267
e) Depreciation on bank's property	1406	1668	679	657	1514	1569
f) Directors' fees, allowances and expenses	1	1	8	7	7	12
g) Auditors' fees and expenses	358	376	142	119	298	343
h) Law charges	158	185	53	87	286	274
i) Postage, telegrams, telephones, etc	398	435	205	225	308	371
j) Repairs and maintenance	453	459	304	337	1176	1498
k) Insurance	1886	2383	659	692	2325	2856
l) Other expenditure	7458	8745	1505	1691	4650	5540
V. Net Interest Income (I-III)	78107	83134	19684	25171	76993	76893
VI. Provisions and Contingencies	28955	40164	5246	10844	20656	26605
VII. Operating Profit (I+II-III-IV)	53842	66939	8550	15152	60915	59432
VIII. Profit (Loss) during the year	24887	26775	3304	4308	40259	32827

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	152206	191495	91352	130178	50335	67941
a) Interest/Discount earned on advances/bills	112538	144205	64752	95632	38204	51612
b) Income on investments	37671	43473	23277	30703	11927	15444
c) Interest on balances with RBI and other inter-bank funds	334	3393	149	355	163	380
d) Others	1663	423	3175	3487	41	505
II. Other Income	12650	13953	12559	14926	5338	5822
a) Commission, exchange and brokerage	6205	6635	3533	3949	1428	1592
b) Net profit (loss) on sale of investments	3119	3201	2095	3650	240	347
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-1	-4	-3	-14	-4	-3
e) Net profit (loss) on exchange transactions	561	1868	1076	1495	524	822
f) Miscellaneous income	2766	2253	5858	5847	3150	3064
Total (I+II)	164856	205448	103911	145104	55674	73763
Expenditure & Provisions						
III. Interest Expended	98952	139809	61955	98709	32702	46931
a) Interest on deposits	90626	129961	53335	90193	31174	45282
b) Interest on RBI/ Inter - bank borrowings	1444	1491	1598	2362	80	178
c) Others	6882	8357	7021	6154	1448	1472
IV. Operating Expenses	39990	37490	16417	17836	10734	11547
a) Payments to and provisions for employees	29642	25062	8949	9132	6882	7147
b) Rent, taxes and lighting	1915	2568	1372	1606	809	978
c) Printing and stationery	216	265	147	156	118	125
d) Advertisement and publicity	969	352	243	213	164	83
e) Depreciation on bank's property	1187	1435	693	798	306	356
f) Directors' fees, allowances and expenses	13	9	11	8	10	17
g) Auditors' fees and expenses	225	205	130	160	94	102
h) Law charges	149	116	25	20	49	57
i) Postage, telegrams, telephones, etc	353	394	348	371	286	322
j) Repairs and maintenance	649	833	334	365	166	183
k) Insurance	1557	1646	793	973	564	674
l) Other expenditure	3114	4604	3371	4033	1287	1505
V. Net Interest Income (I-III)	53253	51686	29397	31469	17634	21010
VI. Provisions and Contingencies	13390	22819	11406	13499	6122	7253
VII. Operating Profit (I+II-III-IV)	25914	28149	25539	28560	12238	15284
VIII. Profit (Loss) during the year	12524	5330	14133	15060	6116	8031

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	185412	233699	93610	122313	121015	178971
a) Interest/Discount earned on advances/bills	137536	179715	70976	94239	88486	135899
b) Income on investments	47519	52907	22303	27903	29655	39414
c) Interest on balances with RBI and other inter-bank funds	177	462	332	171	2620	3225
d) Others	180	615	-	-	254	433
II. Other Income	21432	21188	11819	12322	12251	16810
a) Commission, exchange and brokerage	15518	15308	3355	2685	6892	8999
b) Net profit (loss) on sale of investments	1428	1880	1484	1073	1086	1714
c) Net profit (loss) on revaluation of investments	-199	-326	-	-	-529	-350
d) Net profit (loss) on sale of land and other assets	-27	-15	11	-3	10	25
e) Net profit (loss) on exchange transactions	1898	1724	1472	1738	1570	2246
f) Miscellaneous income	2815	2618	5496	6829	3223	4177
Total (I+II)	206845	254887	105429	134635	133266	195781
Expenditure & Provisions						
III. Interest Expended	142719	188251	53249	78133	78934	128809
a) Interest on deposits	99887	140277	51332	74606	67533	112343
b) Interest on RBI/ Inter - bank borrowings	9782	13688	1755	3329	11400	16465
c) Others	33050	34286	162	198	1	1
IV. Operating Expenses	22547	26075	19263	21870	25725	31631
a) Payments to and provisions for employees	10265	11604	13327	14840	17411	20830
b) Rent, taxes and lighting	2078	2244	1311	1568	2388	3010
c) Printing and stationery	354	418	194	217	169	194
d) Advertisement and publicity	464	262	103	96	232	389
e) Depreciation on bank's property	1270	1161	716	892	1050	1111
f) Directors' fees, allowances and expenses	3	3	4	6	10	14
g) Auditors' fees and expenses	18	23	159	172	226	250
h) Law charges	73	88	66	94	91	35
i) Postage, telegrams, telephones, etc	511	743	108	140	202	378
j) Repairs and maintenance	957	1383	419	524	91	104
k) Insurance	1513	1643	833	1001	1199	1633
l) Other expenditure	5040	6501	2022	2320	2654	3682
V. Net Interest Income (I-III)	42693	45448	40361	44180	42080	50162
VI. Provisions and Contingencies	25075	20246	15776	17162	17881	24840
VII. Operating Profit (I+II-III-IV)	41578	40562	32917	34632	28606	35341
VIII. Profit (Loss) during the year	16503	20316	17141	17470	10725	10501

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	120878	158149	49325	64745	269865	364280
a) Interest/Discount earned on advances/bills	89539	120746	36057	49524	211045	284467
b) Income on investments	30974	36709	12786	14697	56375	76923
c) Interest on balances with RBI and other inter-bank funds	120	342	164	306	842	2125
d) Others	245	351	319	218	1602	765
II. Other Income	9601	12402	4371	4175	36126	42026
a) Commission, exchange and brokerage	6349	7258	641	747	20452	23748
b) Net profit (loss) on sale of investments	754	1703	752	548	2992	3469
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-4	28	1	-	31	42
e) Net profit (loss) on exchange transactions	1233	1775	461	421	3787	5779
f) Miscellaneous income	1268	1639	2517	2459	8865	8988
Total (I+II)	130479	170551	53696	68920	305991	406306
Expenditure & Provisions						
III. Interest Expended	79103	115991	33721	49734	151791	230136
a) Interest on deposits	74744	112130	31223	46753	137954	213965
b) Interest on RBI/ Inter - bank borrowings	230	377	944	1227	2576	4175
c) Others	4129	3484	1554	1754	11261	11996
IV. Operating Expenses	18925	23155	9840	11585	63642	70028
a) Payments to and provisions for employees	10485	13568	7559	8324	44611	47235
b) Rent, taxes and lighting	2069	2343	423	539	3076	3631
c) Printing and stationery	227	275	78	83	510	595
d) Advertisement and publicity	91	158	38	69	397	372
e) Depreciation on bank's property	918	1042	278	438	2558	2923
f) Directors' fees, allowances and expenses	5	7	3	2	15	12
g) Auditors' fees and expenses	273	193	68	67	436	523
h) Law charges	196	221	98	85	169	217
i) Postage, telegrams, telephones, etc	320	307	64	84	1033	1056
j) Repairs and maintenance	265	300	95	113	847	1008
k) Insurance	1417	1482	491	561	2616	3159
l) Other expenditure	2662	3258	646	1220	7375	9296
V. Net Interest Income (I-III)	41775	42158	15604	15011	118073	134144
VI. Provisions and Contingencies	17423	19990	4873	3087	46222	57301
VII. Operating Profit (I+II-III-IV)	32451	31406	10135	7600	90557	106143
VIII. Profit (Loss) during the year	15029	11416	5262	4513	44335	48842

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	114509	152684	113708	146324	164526	211443
a) Interest/Discount earned on advances/bills	91972	123713	85054	113830	120312	160266
b) Income on investments	22077	27360	27001	31563	40027	45701
c) Interest on balances with RBI and other inter-bank funds	107	1507	1242	547	1611	3309
d) Others	352	104	410	383	2576	2167
II. Other Income	9151	10759	9254	9656	20388	23324
a) Commission, exchange and brokerage	4422	5514	2509	2379	3649	3651
b) Net profit (loss) on sale of investments	352	888	917	1958	4644	4408
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-3	-2	1	9	-4	-7
e) Net profit (loss) on exchange transactions	979	1166	1128	1153	4290	4888
f) Miscellaneous income	3400	3193	4700	4156	7808	10384
Total (I+II)	123660	163442	122962	155979	184914	234767
Expenditure & Provisions						
III. Interest Expended	70681	101833	75259	107303	102364	142354
a) Interest on deposits	61933	93263	68424	99482	95379	134058
b) Interest on RBI/ Inter - bank borrowings	1113	802	1808	2755	1134	1409
c) Others	7635	7769	5026	5066	5850	6887
IV. Operating Expenses	25481	28141	20754	20562	39500	39875
a) Payments to and provisions for employees	17733	18915	14801	13831	25997	24793
b) Rent, taxes and lighting	1479	1675	1057	1228	2352	2641
c) Printing and stationery	141	156	214	267	336	374
d) Advertisement and publicity	186	146	217	240	941	674
e) Depreciation on bank's property	710	660	806	781	1557	1465
f) Directors' fees, allowances and expenses	4	9	7	8	16	19
g) Auditors' fees and expenses	204	236	235	247	214	231
h) Law charges	77	67	62	132	103	146
i) Postage, telegrams, telephones, etc	183	287	348	372	433	497
j) Repairs and maintenance	628	946	65	66	560	701
k) Insurance	1048	1251	1009	1151	1759	1943
l) Other expenditure	3087	3793	1933	2239	5233	6391
V. Net Interest Income (I-III)	43828	50850	38449	39021	62162	69089
VI. Provisions and Contingencies	17018	20334	17884	17027	22230	34666
VII. Operating Profit (I+II-III-IV)	27498	33468	26950	28114	43050	52538
VIII. Profit (Loss) during the year	10479	13134	9065	11087	20819	17871

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ Million)

Items	United Bank of India		Vijaya Bank	
	2011	2012	2011	2012
	(37)	(38)	(39)	(40)
Income				
I. Interest Earned	63415	79611	58441	79881
a) Interest/Discount earned on advances/bills	46339	60337	41919	60501
b) Income on investments	16729	18784	16110	18720
c) Interest on balances with RBI and other inter-bank funds	99	155	13	3
d) Others	247	335	399	657
II. Other Income	6371	7329	5332	5279
a) Commission, exchange and brokerage	1741	1830	857	891
b) Net profit (loss) on sale of investments	1984	2175	1175	981
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	5	1	-2	3
e) Net profit (loss) on exchange transactions	239	569	395	588
f) Miscellaneous income	2402	2755	2907	2816
Total (I+II)	69785	86940	63772	85160
Expenditure & Provisions				
III. Interest Expended	41721	54819	38973	60846
a) Interest on deposits	38496	51006	36372	58048
b) Interest on RBI/ Inter - bank borrowings	662	839	5	118
c) Others	2564	2973	2595	2680
IV. Operating Expenses	12994	13833	14333	12010
a) Payments to and provisions for employees	8144	8912	10104	7399
b) Rent, taxes and lighting	890	938	891	1003
c) Printing and stationery	193	256	80	88
d) Advertisement and publicity	90	71	113	74
e) Depreciation on bank's property	1003	697	462	400
f) Directors' fees, allowances and expenses	9	10	6	7
g) Auditors' fees and expenses	108	107	114	124
h) Law charges	22	27	6	6
i) Postage, telegrams, telephones, etc	183	175	145	142
j) Repairs and maintenance	86	108	16	19
k) Insurance	681	725	623	732
l) Other expenditure	1585	1808	1773	2015
V. Net Interest Income (I-III)	21693	24792	19468	19035
VI. Provisions and Contingencies	9830	11963	5229	6495
VII. Operating Profit (I+II-III-IV)	15070	18288	10467	12305
VIII. Profit (Loss) during the year	5240	6325	5238	5810

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	7621	10756	12184	16968	9064	13937
a) Interest/Discount earned on advances/bills	6007	8615	9654	13886	6991	10754
b) Income on investments	1553	2009	2451	3036	2017	3136
c) Interest on balances with RBI and other inter-bank funds	50	74	78	46	56	44
d) Others	11	58	1	-	-	3
II. Other Income	745	852	1574	2071	1468	1436
a) Commission, exchange and brokerage	166	173	303	345	87	85
b) Net profit (loss) on sale of investments	52	53	66	78	97	89
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	6	13	2	2	5	10
e) Net profit (loss) on exchange transactions	98	114	106	152	57	119
f) Miscellaneous income	423	500	1097	1495	1222	1133
Total (I+II)	8366	11609	13758	19039	10532	15373
Expenditure & Provisions						
III. Interest Expended	5140	7686	7984	11970	6413	11461
a) Interest on deposits	4963	7380	7802	11665	5842	10156
b) Interest on RBI/ Inter - bank borrowings	32	66	95	177	327	851
c) Others	145	240	87	129	243	454
IV. Operating Expenses	2890	2988	2164	2798	3445	4891
a) Payments to and provisions for employees	2123	2132	1016	1223	2015	2740
b) Rent, taxes and lighting	230	255	253	394	459	402
c) Printing and stationery	25	29	46	74	51	63
d) Advertisement and publicity	13	24	114	196	61	108
e) Depreciation on bank's property	105	86	168	136	156	295
f) Directors' fees, allowances and expenses	6	7	3	4	3	2
g) Auditors' fees and expenses	9	11	8	11	6	5
h) Law charges	8	7	1	2	3	6
i) Postage, telegrams, telephones, etc	46	49	56	60	122	157
j) Repairs and maintenance	59	59	122	149	21	33
k) Insurance	75	93	115	146	79	146
l) Other expenditure	192	235	261	405	469	933
V. Net Interest Income (I-III)	2482	3070	4200	4998	2651	2475
VI. Provisions and Contingencies	214	676	1460	1468	414	177
VII. Operating Profit (I+II-III-IV)	336	935	3610	4271	674	-979
VIII. Profit (Loss) during the year	122	259	2151	2803	261	-1156

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	40520	55584	26941	38568	37131	48356
a) Interest/Discount earned on advances/bills	31688	41898	20326	28678	26296	33937
b) Income on investments	8680	13157	6463	9819	10661	14033
c) Interest on balances with RBI and other inter-bank funds	106	349	21	6	174	387
d) Others	46	180	131	65	-	-
II. Other Income	5168	5323	6550	6698	3648	3341
a) Commission, exchange and brokerage	2502	2516	4189	4690	1272	1291
b) Net profit (loss) on sale of investments	458	821	819	123	924	359
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	3	3	151	8	-	-
e) Net profit (loss) on exchange transactions	572	842	1021	1471	188	220
f) Miscellaneous income	1633	1142	369	406	1264	1471
Total (I+II)	45688	60907	33490	45266	40779	51697
Expenditure & Provisions						
III. Interest Expended	23054	36050	16875	26485	21695	29972
a) Interest on deposits	21620	33313	13567	21530	20692	29018
b) Interest on RBI/ Inter - bank borrowings	99	485	478	2467	463	415
c) Others	1336	2252	2830	2487	540	540
IV. Operating Expenses	8361	9793	10260	11102	7589	8022
a) Payments to and provisions for employees	4804	5439	6057	6510	5236	5214
b) Rent, taxes and lighting	796	948	814	978	379	412
c) Printing and stationery	102	104	109	130	51	66
d) Advertisement and publicity	181	161	26	44	60	70
e) Depreciation on bank's property	543	567	477	498	379	440
f) Directors' fees, allowances and expenses	7	7	5	5	6	5
g) Auditors' fees and expenses	28	30	7	6	68	85
h) Law charges	54	50	38	31	8	9
i) Postage, telegrams, telephones, etc	189	276	208	214	58	59
j) Repairs and maintenance	230	373	277	313	50	93
k) Insurance	358	435	258	305	296	349
l) Other expenditure	1069	1403	1985	2067	999	1219
V. Net Interest Income (I-III)	17466	19534	10065	12084	15437	18384
VI. Provisions and Contingencies	8402	7297	3168	3116	5343	5671
VII. Operating Profit (I+II-III-IV)	14273	15065	6355	7679	11495	13703
VIII. Profit (Loss) during the year	5871	7768	3186	4563	6152	8033

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Karnataka Bank		Karur Vysya Bank		Lakshmi Vilas Bank	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	23708	31129	22177	32704	10648	15193
a) Interest/Discount earned on advances/bills	17076	23738	16831	25382	8339	11866
b) Income on investments	6422	7363	5236	7162	2298	3242
c) Interest on balances with RBI and other inter-bank funds	6	10	2	90	12	38
d) Others	204	18	109	69	-	47
II. Other Income	2918	3344	2643	3501	1370	1579
a) Commission, exchange and brokerage	1623	1741	1825	2274	718	669
b) Net profit (loss) on sale of investments	443	502	377	262	84	44
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	7	29	6	3	1	-1
e) Net profit (loss) on exchange transactions	276	383	141	368	110	123
f) Miscellaneous income	569	688	294	595	457	744
Total (I+II)	26626	34473	24820	36205	12019	16772
Expenditure & Provisions						
III. Interest Expended	17584	23689	14508	23532	6998	11480
a) Interest on deposits	16847	22688	13986	22032	6662	10606
b) Interest on RBI/ Inter - bank borrowings	58	208	221	641	337	874
c) Others	679	793	302	860	-	-
IV. Operating Expenses	5490	5682	4306	5416	2281	2937
a) Payments to and provisions for employees	3451	3250	2295	2644	1163	1412
b) Rent, taxes and lighting	642	785	361	479	223	318
c) Printing and stationery	42	49	53	65	22	29
d) Advertisement and publicity	29	55	193	230	42	56
e) Depreciation on bank's property	230	219	301	385	202	236
f) Directors' fees, allowances and expenses	5	7	6	7	6	6
g) Auditors' fees and expenses	12	16	11	14	7	8
h) Law charges	14	18	9	12	9	14
i) Postage, telegrams, telephones, etc	76	81	134	160	59	58
j) Repairs and maintenance	128	146	105	121	12	18
k) Insurance	276	303	198	253	95	117
l) Other expenditure	583	755	641	1046	442	664
V. Net Interest Income (I-III)	6125	7440	7669	9171	3650	3712
VI. Provisions and Contingencies	1507	2641	1850	2240	1727	1284
VII. Operating Profit (I+II-III-IV)	3553	5102	6006	7257	2739	2354
VIII. Profit (Loss) during the year	2046	2461	4156	5017	1011	1070

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank #	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	2568	3419	1892	4651	363	-
a) Interest/Discount earned on advances/bills	1614	2215	1341	3474	203	-
b) Income on investments	576	745	440	1094	155	-
c) Interest on balances with RBI and other inter-bank funds	372	449	110	77	4	-
d) Others	7	10	-	5	1	-
II. Other Income	113	224	186	671	54	-
a) Commission, exchange and brokerage	20	29	51	78	21	-
b) Net profit (loss) on sale of investments	-1	83	-4	43	30	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	21	-	-
e) Net profit (loss) on exchange transactions	-	-	-	2	-8	-
f) Miscellaneous income	94	112	138	527	11	-
Total (I+II)	2681	3642	2078	5322	418	-
Expenditure & Provisions						
III. Interest Expended	1407	2011	940	2783	261	-
a) Interest on deposits	1402	2008	936	2458	261	-
b) Interest on RBI/ Inter - bank borrowings	5	2	4	258	0	-
c) Others	1	1	1	67	-	-
IV. Operating Expenses	559	723	945	1391	104	-
a) Payments to and provisions for employees	349	493	723	841	46	-
b) Rent, taxes and lighting	48	53	72	173	15	-
c) Printing and stationery	6	6	7	13	1	-
d) Advertisement and publicity	2	3	3	3	0	-
e) Depreciation on bank's property	24	26	15	78	8	-
f) Directors' fees, allowances and expenses	1	1	3	2	3	-
g) Auditors' fees and expenses	2	2	1	2	0	-
h) Law charges	4	3	-	2	2	-
i) Postage, telegrams, telephones, etc	7	7	7	13	1	-
j) Repairs and maintenance	5	7	8	18	3	-
k) Insurance	24	26	17	33	6	-
l) Other expenditure	88	96	89	212	19	-
V. Net Interest Income (I-III)	1160	1408	952	1868	103	-
VI. Provisions and Contingencies	257	297	69	491	10	-
VII. Operating Profit (I+II-III-IV)	714	909	193	1148	53	-
VIII. Profit (Loss) during the year	457	612	123	657	42	-

SBI Comm. & Intl. Bank merged with State Bank of India w.e.f. July 28, 2011.

Source: Annual Account of Banks

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31
OLD PRIVATE SECTOR BANKS

(Concl.d.)

(Amount in ₹ Million)

Items	South Indian Bank		Tamilnad Mercantile Bank	
	2011	2012	2011	2012
	(25)	(26)	(27)	(28)
Income				
I. Interest Earned	24460	35834	13710	18824
a) Interest/Discount earned on advances/bills	19300	28681	10792	15358
b) Income on investments	4815	6211	2861	3419
c) Interest on balances with RBI and other inter-bank funds	345	942	31	21
d) Others	-	-	27	26
II. Other Income	1967	2471	1883	2317
a) Commission, exchange and brokerage	354	384	518	660
b) Net profit (loss) on sale of investments	394	408	52	76
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-10	8	3	1
e) Net profit (loss) on exchange transactions	191	256	231	281
f) Miscellaneous income	1038	1414	1079	1298
Total (I+II)	26427	38305	15594	21140
Expenditure & Provisions				
III. Interest Expended	16549	25617	8272	12320
a) Interest on deposits	16214	25188	8190	12058
b) Interest on RBI/ Inter - bank borrowings	83	177	3	50
c) Others	252	251	79	212
IV. Operating Expenses	4625	6173	2980	3490
a) Payments to and provisions for employees	2898	3741	1950	2129
b) Rent, taxes and lighting	381	501	215	268
c) Printing and stationery	62	168	40	56
d) Advertisement and publicity	86	129	44	55
e) Depreciation on bank's property	228	312	97	107
f) Directors' fees, allowances and expenses	3	2	7	6
g) Auditors' fees and expenses	15	24	4	5
h) Law charges	15	20	2	3
i) Postage, telegrams, telephones, etc	93	106	49	70
j) Repairs and maintenance	98	114	68	122
k) Insurance	230	314	119	142
l) Other expenditure	515	742	386	527
V. Net Interest Income (I-III)	7911	10217	5439	6504
VI. Provisions and Contingencies	2327	2499	1833	2195
VII. Operating Profit (I+II-III-IV)	5253	6515	4342	5330
VIII. Profit (Loss) during the year	2926	4017	2509	3135

Source: Annual Account of Banks

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	151548	219946	5363	7170	199282	272864
a) Interest/Discount earned on advances/bills	104031	153794	4027	5362	150850	205366
b) Income on investments	44387	63943	1320	1725	46754	65046
c) Interest on balances with RBI and other inter-bank funds	1826	984	16	72	1481	1371
d) Others	1304	1226	-	10	197	1080
II. Other Income	46321	54202	1121	1027	43352	52437
a) Commission, exchange and brokerage	33574	43417	661	787	35967	42755
b) Net profit (loss) on sale of investments	3663	728	253	118	-837	-1062
c) Net profit (loss) on revaluation of investments	-	-	-	-	311	-897
d) Net profit (loss) on sale of land and other assets	-70	203	11	-28	-8	15
e) Net profit (loss) on exchange transactions	5636	6740	90	69	9208	12654
f) Miscellaneous income	3518	3114	106	82	-1290	-1028
Total (I+II)	197869	274149	6484	8197	242634	325300
Expenditure & Provisions						
III. Interest Expended	85918	139769	3471	4893	93851	149896
a) Interest on deposits	74985	121836	2917	4081	80283	126897
b) Interest on RBI/ Inter - bank borrowings	1610	2320	421	712	13364	22529
c) Others	9323	15613	134	100	203	470
IV. Operating Expenses	47794	60071	2152	2466	71529	85901
a) Payments to and provisions for employees	16139	20802	1064	1246	28360	33999
b) Rent, taxes and lighting	6798	6564	302	327	6263	7161
c) Printing and stationery	1096	935	26	28	2228	2339
d) Advertisement and publicity	790	881	12	13	1589	1525
e) Depreciation on bank's property	2896	3422	131	120	4974	5425
f) Directors' fees, allowances and expenses	6	8	5	6	5	4
g) Auditors' fees and expenses	8	9	6	6	10	12
h) Law charges	134	183	11	11	315	317
i) Postage, telegrams, telephones, etc	1985	2587	39	41	3002	3530
j) Repairs and maintenance	3839	5295	56	67	5085	6184
k) Insurance	1849	2313	54	60	1988	2418
l) Other expenditure	12254	17071	445	541	17710	22985
V. Net Interest Income (I-III)	65630	80177	1891	2277	105431	122968
VI. Provisions and Contingencies	30272	31887	646	287	37990	37833
VII. Operating Profit (I+II-III-IV)	64157	74309	861	838	77254	89504
VIII. Profit (Loss) during the year	33885	42422	214	551	39264	51671

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	ICICI Bank		IndusInd Bank		Kotak Mahindra Bank	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	259741	335427	35894	53592	41898	61802
a) Interest/Discount earned on advances/bills	164248	221299	28346	42166	32143	48674
b) Income on investments	79052	96840	7333	10782	9572	13064
c) Interest on balances with RBI and other inter-bank funds	3668	4911	106	239	172	41
d) Others	12773	12376	108	405	10	24
II. Other Income	66479	75028	7137	10118	7805	9773
a) Commission, exchange and brokerage	55146	54351	2570	2837	4665	5781
b) Net profit (loss) on sale of investments	2176	3314	404	577	910	816
c) Net profit (loss) on revaluation of investments	-4610	-4053	-	-	-	-
d) Net profit (loss) on sale of land and other assets	412	-17	-29	6	-	6
e) Net profit (loss) on exchange transactions	9169	12590	1542	2378	73	1194
f) Miscellaneous income	4186	8843	2650	4320	2157	1977
Total (I+II)	326219	410454	43030	63710	49703	71576
Expenditure & Provisions						
III. Interest Expended	169572	228085	22129	36549	20922	36677
a) Interest on deposits	100709	143041	18285	30763	14975	25041
b) Interest on RBI/ Inter - bank borrowings	12482	14692	845	1949	3485	7749
c) Others	56381	70352	2999	3838	2461	3888
IV. Operating Expenses	66172	78504	10085	13430	15533	18348
a) Payments to and provisions for employees	28169	35153	3826	4855	7838	9024
b) Rent, taxes and lighting	6537	6756	893	1096	1507	1740
c) Printing and stationery	933	1001	182	245	273	273
d) Advertisement and publicity	1488	1325	165	162	440	564
e) Depreciation on bank's property	5624	5245	605	750	983	1168
f) Directors' fees, allowances and expenses	5	4	7	7	2	2
g) Auditors' fees and expenses	22	25	11	9	13	14
h) Law charges	422	375	186	271	167	116
i) Postage, telegrams, telephones, etc	1638	1903	394	457	389	427
j) Repairs and maintenance	5045	5630	524	748	784	958
k) Insurance	2064	2235	332	390	241	286
l) Other expenditure	14225	18853	2960	4441	2896	3777
V. Net Interest Income (I-III)	90169	107342	13765	17042	20976	25125
VI. Provisions and Contingencies	38962	39212	5043	5704	5066	5700
VII. Operating Profit (I+II-III-IV)	90475	103865	10817	13730	13248	16550
VIII. Profit (Loss) during the year	51514	64653	5773	8026	8182	10851

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ Million)

Items	Yes Bank	
	2011	2012
	(13)	(14)
Income		
I. Interest Earned	40417	63074
a) Interest/Discount earned on advances/bills	29891	44268
b) Income on investments	10273	18470
c) Interest on balances with RBI and other inter-bank funds	188	233
d) Others	66	103
II. Other Income	6233	8571
a) Commission, exchange and brokerage	5870	7677
b) Net profit (loss) on sale of investments	-464	379
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-4	-14
e) Net profit (loss) on exchange transactions	686	268
f) Miscellaneous income	145	262
Total (I+II)	46650	71645
Expenditure & Provisions		
III. Interest Expended	27948	46917
a) Interest on deposits	22942	38434
b) Interest on RBI/ Inter - bank borrowings	4588	8224
c) Others	419	259
IV. Operating Expenses	6798	9325
a) Payments to and provisions for employees	3623	4751
b) Rent, taxes and lighting	867	1255
c) Printing and stationery	59	81
d) Advertisement and publicity	206	103
e) Depreciation on bank's property	348	408
f) Directors' fees, allowances and expenses	4	5
g) Auditors' fees and expenses	6	6
h) Law charges	8	11
i) Postage, telegrams, telephones, etc	88	124
j) Repairs and maintenance	38	76
k) Insurance	275	382
l) Other expenditure	1275	2123
V. Net Interest Income (I-III)	12469	16156
VI. Provisions and Contingencies	4633	5632
VII. Operating Profit (I+II-III-IV)	11904	15402
VIII. Profit (Loss) during the year	7271	9770

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	40	51	428	760	622	783
a) Interest/Discount earned on advances/bills	28	31	138	234	495	565
b) Income on investments	8	10	174	166	126	218
c) Interest on balances with RBI and other inter-bank funds	4	9	116	355	1	1
d) Others	-	-	-	5	-	-
II. Other Income	160	187	35	47	3978	5046
a) Commission, exchange and brokerage	148	177	18	21	3657	4528
b) Net profit (loss) on sale of investments	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-2	-	3	4
e) Net profit (loss) on exchange transactions	6	4	19	26	-	-
f) Miscellaneous income	6	6	-	-	318	515
Total (I+II)	200	238	463	807	4600	5829
Expenditure & Provisions						
III. Interest Expended	3	6	244	403	381	807
a) Interest on deposits	2	4	214	310	332	462
b) Interest on RBI/ Inter - bank borrowings	1	1	30	93	49	345
c) Others	-	-	-	-	-	-
IV. Operating Expenses	85	94	146	176	4162	4825
a) Payments to and provisions for employees	10	12	84	96	1020	1075
b) Rent, taxes and lighting	7	10	18	23	139	170
c) Printing and stationery	1	1	1	1	38	41
d) Advertisement and publicity	2	2	-	-	1275	1151
e) Depreciation on bank's property	8	9	3	8	275	168
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	-	-	3	3
h) Law charges	-	-	-	1	4	1
i) Postage, telegrams, telephones, etc	5	5	5	4	136	137
j) Repairs and maintenance	1	1	10	12	74	94
k) Insurance	-	-	5	5	6	8
l) Other expenditure	50	53	19	25	1193	1976
V. Net Interest Income (I-III)	37	45	184	358	241	-24
VI. Provisions and Contingencies	59	56	-9	65	-204	158
VII. Operating Profit (I+II-III-IV)	112	138	74	228	56	198
VIII. Profit (Loss) during the year	53	82	82	163	261	40

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Antwerp Diamond Bank		Australia And New Zealand Banking Group		Bank Internasional Indonesia	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	287	437	-	944	18	-
a) Interest/Discount earned on advances/bills	175	255	-	231	-	-
b) Income on investments	96	176	-	254	-	-
c) Interest on balances with RBI and other inter-bank funds	-	1	-	459	18	-
d) Others	16	4	-	-	-	-
II. Other Income	108	179	-	705	1	-
a) Commission, exchange and brokerage	79	139	-	279	-	-
b) Net profit (loss) on sale of investments	-	-	-	-27	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	21	21	-	104	-	-
f) Miscellaneous income	9	18	-	349	1	-
Total (I+II)	395	615	-	1649	18	-
Expenditure & Provisions						
III. Interest Expended	73	198	-	405	-	-
a) Interest on deposits	6	9	-	369	-	-
b) Interest on RBI/ Inter - bank borrowings	33	76	-	36	-	-
c) Others	35	113	-	1	-	-
IV. Operating Expenses	120	141	-	1106	4	-
a) Payments to and provisions for employees	71	79	-	506	-	-
b) Rent, taxes and lighting	7	8	-	238	1	-
c) Printing and stationery	1	1	-	5	-	-
d) Advertisement and publicity	-	1	-	29	-	-
e) Depreciation on bank's property	2	3	-	84	-	-
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	-	-
h) Law charges	2	13	-	46	2	-
i) Postage, telegrams, telephones, etc	5	5	-	6	-	-
j) Repairs and maintenance	3	3	-	2	-	-
k) Insurance	-	-	-	6	-	-
l) Other expenditure	27	28	-	183	1	-
V. Net Interest Income (I-III)	213	239	-	539	18	-
VI. Provisions and Contingencies	346	139	-	128	3	-
VII. Operating Profit (I+II-III-IV)	202	277	-	137	14	-
VIII. Profit (Loss) during the year	-144	137	-	9	11	-

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	7253	11131	520	760	133	183
a) Interest/Discount earned on advances/bills	3358	6736	391	544	59	79
b) Income on investments	3587	4325	121	210	36	49
c) Interest on balances with RBI and other inter-bank funds	56	21	4	3	-	-
d) Others	252	50	3	3	38	55
II. Other Income	5810	5079	96	107	47	44
a) Commission, exchange and brokerage	466	467	44	59	25	27
b) Net profit (loss) on sale of investments	-544	292	1	1	-	-1
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	1	-1	-	-	-	-
e) Net profit (loss) on exchange transactions	5301	3624	29	15	8	9
f) Miscellaneous income	587	697	22	31	14	8
Total (I+II)	13063	16210	616	866	181	227
Expenditure & Provisions						
III. Interest Expended	1975	4239	237	289	38	44
a) Interest on deposits	1513	3000	191	200	38	44
b) Interest on RBI/ Inter - bank borrowings	224	406	19	48	-	-
c) Others	239	832	27	40	-	-
IV. Operating Expenses	3585	4055	173	186	37	40
a) Payments to and provisions for employees	2173	2119	83	88	13	14
b) Rent, taxes and lighting	174	186	34	40	6	6
c) Printing and stationery	33	45	2	2	-	1
d) Advertisement and publicity	-	-	1	1	1	1
e) Depreciation on bank's property	92	112	21	15	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	-	-
h) Law charges	4	3	1	1	-	-
i) Postage, telegrams, telephones, etc	70	206	4	4	6	7
j) Repairs and maintenance	58	58	5	8	2	3
k) Insurance	55	67	7	7	-	-
l) Other expenditure	923	1255	15	19	6	5
V. Net Interest Income (I-III)	5278	6892	283	471	95	139
VI. Provisions and Contingencies	3276	2662	63	185	33	66
VII. Operating Profit (I+II-III-IV)	7502	7916	206	392	105	143
VIII. Profit (Loss) during the year	4226	5255	143	207	73	77

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)**FOREIGN BANKS**

(Amount in ₹ Million)

Items	Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	4619	6626	3133	6019	16804	17006
a) Interest/Discount earned on advances/bills	3320	4124	2406	3927	8930	8326
b) Income on investments	1194	2307	586	1786	7775	8456
c) Interest on balances with RBI and other inter-bank funds	1	8	125	162	32	27
d) Others	104	186	16	144	67	197
II. Other Income	1540	2289	814	1613	4563	-996
a) Commission, exchange and brokerage	210	394	382	878	2355	1600
b) Net profit (loss) on sale of investments	-	-41	-	-	-547	-117
c) Net profit (loss) on revaluation of investments	-	-	-	-	-237	-
d) Net profit (loss) on sale of land and other assets	-3	-	-1	-2	-	1
e) Net profit (loss) on exchange transactions	889	1223	430	721	2982	-2009
f) Miscellaneous income	444	713	3	17	11	-469
Total (I+II)	6158	8915	3947	7632	21367	16010
Expenditure & Provisions						
III. Interest Expended	2386	3757	672	1676	8325	8980
a) Interest on deposits	1862	2989	560	1435	3502	3624
b) Interest on RBI/ Inter - bank borrowings	523	759	39	78	3471	4712
c) Others	1	8	73	164	1352	645
IV. Operating Expenses	535	780	688	1308	7605	7423
a) Payments to and provisions for employees	237	267	331	562	3180	3235
b) Rent, taxes and lighting	83	113	80	117	747	663
c) Printing and stationery	6	6	10	14	33	29
d) Advertisement and publicity	1	1	1	2	148	42
e) Depreciation on bank's property	20	29	103	104	377	307
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	4	3	1	1	5	4
h) Law charges	1	1	3	7	16	6
i) Postage, telegrams, telephones, etc	25	26	11	16	156	166
j) Repairs and maintenance	28	47	24	38	207	181
k) Insurance	21	31	20	27	79	69
l) Other expenditure	108	257	104	420	2657	2719
V. Net Interest Income (I-III)	2233	2869	2461	4342	8478	8025
VI. Provisions and Contingencies	1319	1908	1570	2523	4436	1436
VII. Operating Profit (I+II-III-IV)	3237	4377	2587	4648	5437	-394
VIII. Profit (Loss) during the year	1918	2469	1016	2124	1001	-1830

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank	
	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	6461	8424	208	363	62693	77676
a) Interest/Discount earned on advances/bills	3672	4935	188	324	34995	42444
b) Income on investments	2740	3450	19	38	26091	30595
c) Interest on balances with RBI and other inter-bank funds	49	31	1	1	1561	4305
d) Others	-	8	-	-	46	332
II. Other Income	2581	730	53	59	19472	13933
a) Commission, exchange and brokerage	1347	1186	22	35	9472	9534
b) Net profit (loss) on sale of investments	-284	-123	-	-	-5764	-4644
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	27	-42	-	-	-17	-6
e) Net profit (loss) on exchange transactions	1373	-622	27	19	15425	8572
f) Miscellaneous income	119	330	4	5	356	477
Total (I+II)	9042	9154	261	422	82165	91609
Expenditure & Provisions						
III. Interest Expended	2409	4038	59	149	22227	28875
a) Interest on deposits	2019	3458	38	56	16333	19457
b) Interest on RBI/ Inter - bank borrowings	391	580	20	94	3227	6231
c) Others	-	-	1	-	2667	3187
IV. Operating Expenses	2856	3580	115	147	27170	28014
a) Payments to and provisions for employees	1138	1283	46	64	10111	10609
b) Rent, taxes and lighting	426	570	9	10	1319	1419
c) Printing and stationery	16	15	-	1	498	458
d) Advertisement and publicity	46	34	-	-	843	1194
e) Depreciation on bank's property	85	115	6	8	939	988
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	1	1	9	10
h) Law charges	11	3	3	3	160	219
i) Postage, telegrams, telephones, etc	31	38	2	2	2176	2783
j) Repairs and maintenance	79	82	10	11	766	820
k) Insurance	54	54	1	1	584	589
l) Other expenditure	967	1382	36	47	9765	8925
V. Net Interest Income (I-III)	4052	4386	149	214	40467	48802
VI. Provisions and Contingencies	1898	722	47	127	18522	15500
VII. Operating Profit (I+II-III-IV)	3777	1536	87	126	32769	34720
VIII. Profit (Loss) during the year	1880	814	40	-1	14246	19220

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Commonwealth Bank of Australia		Credit Agricole		Credit Suisse AG	
	2011	2012	2011	2012	2011	2012
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	83	147	3689	4525	-	1006
a) Interest/Discount earned on advances/bills	4	45	1406	1536	-	2
b) Income on investments	1	13	2268	2966	-	574
c) Interest on balances with RBI and other inter-bank funds	78	89	14	17	-	294
d) Others	-	-	2	7	-	136
II. Other Income	20	69	1803	2633	-	1238
a) Commission, exchange and brokerage	10	50	609	540	-	-
b) Net profit (loss) on sale of investments	-	-	-523	-81	-	-137
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-2	-	-	-
e) Net profit (loss) on exchange transactions	10	19	1693	2154	-	1277
f) Miscellaneous income	-	-	26	19	-	99
Total (I+II)	103	216	5492	7158	-	2244
Expenditure & Provisions						
III. Interest Expended	-	5	1745	2581	-	89
a) Interest on deposits	-	2	423	583	-	59
b) Interest on RBI/ Inter - bank borrowings	-	2	1168	1801	-	-
c) Others	-	-	154	198	-	30
IV. Operating Expenses	270	268	947	1030	-	547
a) Payments to and provisions for employees	104	113	517	524	-	405
b) Rent, taxes and lighting	33	31	71	77	-	37
c) Printing and stationery	1	1	3	2	-	1
d) Advertisement and publicity	5	-	14	8	-	-
e) Depreciation on bank's property	4	4	46	45	-	11
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	-	1	-	1
h) Law charges	5	3	56	25	-	-
i) Postage, telegrams, telephones, etc	1	1	12	15	-	20
j) Repairs and maintenance	1	-	23	27	-	9
k) Insurance	4	4	12	10	-	4
l) Other expenditure	114	112	192	296	-	58
V. Net Interest Income (I-III)	83	142	1944	1944	-	917
VI. Provisions and Contingencies	1	2	2322	841	-	717
VII. Operating Profit (I+II-III-IV)	-167	-57	2800	3547	-	1609
VIII. Profit (Loss) during the year	-168	-59	479	2706	-	891

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	DBS Bank		Deutsche Bank		FirstRand Bank	
	2011	2012	2011	2012	2011	2012
	(37)	(38)	(39)	(40)	(41)	(42)
Income						
I. Interest Earned	10659	17971	18802	23982	353	629
a) Interest/Discount earned on advances/bills	3539	7589	11590	17599	34	133
b) Income on investments	6302	10333	6270	6314	318	496
c) Interest on balances with RBI and other inter-bank funds	818	49	825	23	1	-
d) Others	-	-	117	47	-	-
II. Other Income	961	3110	9805	7530	234	223
a) Commission, exchange and brokerage	1967	4487	5198	5867	19	30
b) Net profit (loss) on sale of investments	-1048	-555	-1717	-879	-2	-4
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-19	-1	-	-
e) Net profit (loss) on exchange transactions	36	-860	6380	1659	32	42
f) Miscellaneous income	8	37	-37	884	185	154
Total (I+II)	11620	21081	28606	31512	587	852
Expenditure & Provisions						
III. Interest Expended	5908	10450	4616	5898	152	265
a) Interest on deposits	3577	6347	2376	3727	1	7
b) Interest on RBI/ Inter - bank borrowings	2331	4103	2239	2169	125	200
c) Others	-	-	2	1	27	59
IV. Operating Expenses	2726	4121	11234	10552	519	616
a) Payments to and provisions for employees	1252	1943	5465	4949	364	414
b) Rent, taxes and lighting	404	473	475	380	29	30
c) Printing and stationery	10	13	73	77	1	-
d) Advertisement and publicity	37	37	197	79	1	1
e) Depreciation on bank's property	136	196	337	280	33	32
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	7	4	-	-
h) Law charges	26	85	39	13	-	1
i) Postage, telegrams, telephones, etc	34	36	340	245	1	1
j) Repairs and maintenance	59	81	448	355	12	13
k) Insurance	69	104	277	1760	6	7
l) Other expenditure	696	1150	3576	2410	72	116
V. Net Interest Income (I-III)	4751	7522	14186	18084	201	363
VI. Provisions and Contingencies	1714	3156	6454	6829	4	-27
VII. Operating Profit (I+II-III-IV)	2986	6511	12756	15062	-84	-29
VIII. Profit (Loss) during the year	1272	3355	6301	8233	-88	-2

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Hongkong & Shanghai Banking Corporation		Industrial And Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012
	(43)	(44)	(45)	(46)	(47)	(48)
Income						
I. Interest Earned	51950	61963	-	247	7396	11928
a) Interest/Discount earned on advances/bills	24095	27500	-	12	1053	2815
b) Income on investments	27244	33584	-	-	6025	8956
c) Interest on balances with RBI and other inter-bank funds	548	809	-	235	313	157
d) Others	63	70	-	-	4	-
II. Other Income	17886	22008	-	30	5417	3468
a) Commission, exchange and brokerage	10588	10341	-	30	1190	1242
b) Net profit (loss) on sale of investments	-6453	-1819	-	-	-402	-31
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	234	-	-	-	-
e) Net profit (loss) on exchange transactions	11762	23332	-	-	4627	2231
f) Miscellaneous income	1992	-10079	-	-	2	25
Total (I+II)	69836	83970	-	277	12813	15396
Expenditure & Provisions						
III. Interest Expended	18591	24505	-	-	2471	4440
a) Interest on deposits	17602	23279	-	-	1801	3129
b) Interest on RBI/ Inter - bank borrowings	900	1165	-	-	449	1021
c) Others	90	61	-	-	221	290
IV. Operating Expenses	21909	24183	-	101	2044	2093
a) Payments to and provisions for employees	8744	9399	-	35	1289	1286
b) Rent, taxes and lighting	1277	1341	-	24	102	132
c) Printing and stationery	136	125	-	1	7	6
d) Advertisement and publicity	1158	651	-	2	-	1
e) Depreciation on bank's property	720	503	-	7	30	27
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	5	4	-	1	2	2
h) Law charges	203	529	-	-	19	11
i) Postage, telegrams, telephones, etc	571	464	-	4	60	66
j) Repairs and maintenance	430	567	-	-	62	78
k) Insurance	787	792	-	-	64	67
l) Other expenditure	7880	9808	-	28	408	417
V. Net Interest Income (I-III)	33358	37458	-	247	4925	7488
VI. Provisions and Contingencies	14059	15406	-	77	3449	3901
VII. Operating Profit (I+II-III-IV)	29335	35282	-	176	8298	8863
VIII. Profit (Loss) during the year	15276	19877	-	99	4849	4962

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2011 (49)	2012 (50)	2011 (51)	2012 (52)	2011 (53)	2012 (54)
Income						
I. Interest Earned	69	120	95	129	54	52
a) Interest/Discount earned on advances/bills	20	91	6	11	21	11
b) Income on investments	1	1	22	23	24	27
c) Interest on balances with RBI and other inter-bank funds	48	27	67	95	5	11
d) Others	-	-	-	-	4	2
II. Other Income	5	9	17	20	168	222
a) Commission, exchange and brokerage	2	5	6	5	129	174
b) Net profit (loss) on sale of investments	-	-	-	-	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-1	-	-	-	-
e) Net profit (loss) on exchange transactions	1	5	10	14	21	41
f) Miscellaneous income	1	-	-	-	18	7
Total (I+II)	73	128	112	148	222	274
Expenditure & Provisions						
III. Interest Expended	-	2	29	48	1	1
a) Interest on deposits	-	2	29	47	1	1
b) Interest on RBI/ Inter - bank borrowings	-	-	-	-	-	-
c) Others	-	-	-	-	-	-
IV. Operating Expenses	88	98	37	34	84	115
a) Payments to and provisions for employees	33	37	8	8	34	35
b) Rent, taxes and lighting	35	37	19	15	11	11
c) Printing and stationery	1	1	-	-	-	-
d) Advertisement and publicity	-	-	-	-	-	-
e) Depreciation on bank's property	3	3	1	3	3	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	-	-
h) Law charges	1	2	-	-	-	2
i) Postage, telegrams, telephones, etc	1	1	1	1	4	5
j) Repairs and maintenance	1	2	3	3	3	2
k) Insurance	-	-	-	-	-	-
l) Other expenditure	11	16	5	4	27	53
V. Net Interest Income (I-III)	69	118	66	81	53	51
VI. Provisions and Contingencies	-2	19	20	30	59	62
VII. Operating Profit (I+II-III-IV)	-14	28	46	67	137	158
VIII. Profit (Loss) during the year	-12	9	26	36	78	96

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Mizuho Corporate Bank		National Australia Bank		Oman International Bank	
	2011	2012	2011	2012	2011	2012
	(55)	(56)	(57)	(58)	(59)	(60)
Income						
I. Interest Earned	1544	2876	-	31	147	175
a) Interest/Discount earned on advances/bills	1279	2101	-	-	1	4
b) Income on investments	198	613	-	-	64	54
c) Interest on balances with RBI and other inter-bank funds	63	162	-	31	82	117
d) Others	5	1	-	-	-	-
II. Other Income	673	1075	-	-	126	230
a) Commission, exchange and brokerage	310	478	-	-	4	4
b) Net profit (loss) on sale of investments	-	-	-	-	-	-22
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	364	596	-	-	5	11
f) Miscellaneous income	-	-	-	-	117	237
Total (I+II)	2217	3951	-	31	273	405
Expenditure & Provisions						
III. Interest Expended	380	163	-	-	83	95
a) Interest on deposits	373	144	-	-	79	90
b) Interest on RBI/ Inter - bank borrowings	3	18	-	-	4	5
c) Others	4	-	-	-	-	-
IV. Operating Expenses	540	663	-	54	72	79
a) Payments to and provisions for employees	236	308	-	40	23	27
b) Rent, taxes and lighting	112	138	-	5	5	5
c) Printing and stationery	3	3	-	-	1	1
d) Advertisement and publicity	-	-	-	-	-	1
e) Depreciation on bank's property	78	71	-	2	12	14
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	1	-	1	1	1
h) Law charges	8	10	-	-	13	11
i) Postage, telegrams, telephones, etc	4	5	-	-	2	2
j) Repairs and maintenance	12	17	-	2	4	4
k) Insurance	13	8	-	-	2	2
l) Other expenditure	73	103	-	5	11	14
V. Net Interest Income (I-III)	1164	2714	-	31	64	80
VI. Provisions and Contingencies	567	1355	-	-	3	63
VII. Operating Profit (I+II-III-IV)	1297	3126	-	-24	118	232
VIII. Profit (Loss) during the year	730	1771	-	-24	115	168

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Rabobank International		Royal Bank of Scotland		Sberbank	
	2011	2012	2011	2012	2011	2012
	(61)	(62)	(63)	(64)	(65)	(66)
Income						
I. Interest Earned	-	253	18128	17907	-	103
a) Interest/Discount earned on advances/bills	-	63	9984	9778	-	-
b) Income on investments	-	156	6939	7427	-	-
c) Interest on balances with RBI and other inter-bank funds	-	8	21	323	-	103
d) Others	-	25	1184	379	-	-
II. Other Income	-	225	7864	8180	-	-
a) Commission, exchange and brokerage	-	143	4080	4586	-	-
b) Net profit (loss) on sale of investments	-	-	-281	-414	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	354	-	-
e) Net profit (loss) on exchange transactions	-	81	2870	2861	-	-
f) Miscellaneous income	-	-	1195	793	-	-
Total (I+II)	-	478	25992	26087	-	103
Expenditure & Provisions						
III. Interest Expended	-	1	7354	8658	-	-
a) Interest on deposits	-	1	5121	6545	-	-
b) Interest on RBI/ Inter - bank borrowings	-	-	1488	756	-	-
c) Others	-	-	744	1357	-	-
IV. Operating Expenses	-	352	10005	9033	-	117
a) Payments to and provisions for employees	-	160	3801	3291	-	58
b) Rent, taxes and lighting	-	11	910	1073	-	26
c) Printing and stationery	-	1	145	92	-	-
d) Advertisement and publicity	-	12	213	64	-	-
e) Depreciation on bank's property	-	6	364	295	-	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	2	8	8	-	2
h) Law charges	-	-	79	8	-	-
i) Postage, telegrams, telephones, etc	-	1	365	412	-	2
j) Repairs and maintenance	-	-	769	937	-	1
k) Insurance	-	-	177	151	-	-
l) Other expenditure	-	159	3174	2704	-	23
V. Net Interest Income (I-III)	-	252	10775	9249	-	103
VI. Provisions and Contingencies	-	109	6820	3598	-	-
VII. Operating Profit (I+II-III-IV)	-	125	8634	8395	-	-13
VIII. Profit (Loss) during the year	-	16	1814	4798	-	-13

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012
	(67)	(68)	(69)	(70)	(71)	(72)
Income						
I. Interest Earned	892	1451	1823	2216	12	23
a) Interest/Discount earned on advances/bills	459	777	419	833	6	17
b) Income on investments	126	228	1403	1349	5	5
c) Interest on balances with RBI and other inter-bank funds	307	446	-	1	1	1
d) Others	-	-	-	33	-	-
II. Other Income	132	173	370	86	44	59
a) Commission, exchange and brokerage	67	106	186	218	35	46
b) Net profit (loss) on sale of investments	1	-	-142	-144	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-	-	-
e) Net profit (loss) on exchange transactions	61	65	-73	-13	8	13
f) Miscellaneous income	2	2	399	25	1	1
Total (I+II)	1024	1624	2192	2302	56	83
Expenditure & Provisions						
III. Interest Expended	301	625	1121	1261	7	8
a) Interest on deposits	297	595	553	975	5	6
b) Interest on RBI/ Inter - bank borrowings	4	30	66	139	-	-
c) Others	-	-	502	147	2	3
IV. Operating Expenses	182	234	565	512	43	50
a) Payments to and provisions for employees	75	89	266	247	29	32
b) Rent, taxes and lighting	49	61	64	45	6	7
c) Printing and stationery	2	2	3	3	-	1
d) Advertisement and publicity	2	1	-	1	-	-
e) Depreciation on bank's property	10	22	49	49	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	-	-
h) Law charges	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc	7	9	18	21	3	3
j) Repairs and maintenance	4	5	9	8	-	1
k) Insurance	4	12	10	13	-	-
l) Other expenditure	29	32	145	123	3	5
V. Net Interest Income (I-III)	591	827	701	954	5	15
VI. Provisions and Contingencies	287	327	297	209	4	14
VII. Operating Profit (I+II-III-IV)	541	766	506	529	6	25
VIII. Profit (Loss) during the year	254	439	210	319	2	10

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)
Income						
I. Interest Earned	63524	79432	575	1241	1854	3656
a) Interest/Discount earned on advances/bills	44247	59158	411	727	266	737
b) Income on investments	18602	19884	142	381	1528	2853
c) Interest on balances with RBI and other inter-bank funds	344	337	7	10	61	66
d) Others	332	53	15	123	-	-
II. Other Income	24715	29882	55	125	566	-779
a) Commission, exchange and brokerage	21419	20752	9	10	4	1
b) Net profit (loss) on sale of investments	-6232	-2578	-6	4	-202	-46
c) Net profit (loss) on revaluation of investments	927	1532	-	-	-	-
d) Net profit (loss) on sale of land and other assets	750	643	-	-	-	-
e) Net profit (loss) on exchange transactions	5512	5237	25	58	745	-842
f) Miscellaneous income	2339	4296	26	52	20	108
Total (I+II)	88239	109315	630	1366	2420	2877
Expenditure & Provisions						
III. Interest Expended	23506	36904	359	850	570	1239
a) Interest on deposits	18406	30165	259	615	386	523
b) Interest on RBI/ Inter - bank borrowings	3590	1934	76	123	184	716
c) Others	1510	4805	23	112	-	-
IV. Operating Expenses	25969	27408	99	168	1005	1025
a) Payments to and provisions for employees	12607	13379	56	83	606	594
b) Rent, taxes and lighting	1542	1509	8	9	157	157
c) Printing and stationery	280	347	1	1	2	2
d) Advertisement and publicity	3168	3099	-	-	-	-
e) Depreciation on bank's property	592	939	7	10	42	48
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	7	7	1	1	2	3
h) Law charges	354	380	3	13	-	-
i) Postage, telegrams, telephones, etc	790	794	3	5	15	20
j) Repairs and maintenance	741	643	5	5	59	49
k) Insurance	771	657	4	9	5	7
l) Other expenditure	5118	5654	12	32	119	147
V. Net Interest Income (I-III)	40018	42529	216	391	1284	2417
VI. Provisions and Contingencies	18171	27645	96	236	265	300
VII. Operating Profit (I+II-III-IV)	38764	45003	172	348	844	613
VIII. Profit (Loss) during the year	20593	17358	76	112	579	312

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2010-11 AND 2011-12 AS ON MARCH 31(Concl'd.)
FOREIGN BANKS

(Amount in ₹ Million)

Items	United Overseas Bank		Woori Bank	
	2011	2012	2011	2012
	(79)	(80)	(81)	(82)
Income				
I. Interest Earned	64	103	-	42
a) Interest/Discount earned on advances/bills	-	-	-	-
b) Income on investments	-	-	-	-
c) Interest on balances with RBI and other inter-bank funds	64	103	-	42
d) Others	-	-	-	-
II. Other Income	-	3	-	-
a) Commission, exchange and brokerage	-	3	-	-
b) Net profit (loss) on sale of investments	-	-	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-
e) Net profit (loss) on exchange transactions	-	-	-	-
f) Miscellaneous income	-	-	-	-
Total (I+II)	64	106	-	42
Expenditure & Provisions				
III. Interest Expended	-	-	-	-
a) Interest on deposits	-	-	-	-
b) Interest on RBI/ Inter - bank borrowings	-	-	-	-
c) Others	-	-	-	-
IV. Operating Expenses	67	85	-	26
a) Payments to and provisions for employees	25	31	-	7
b) Rent, taxes and lighting	27	31	-	8
c) Printing and stationery	-	-	-	-
d) Advertisement and publicity	-	-	-	1
e) Depreciation on bank's property	3	3	-	1
f) Directors' fees, allowances and expenses	-	-	-	-
g) Auditors' fees and expenses	1	-	-	1
h) Law charges	-	-	-	1
i) Postage, telegrams, telephones, etc	-	-	-	1
j) Repairs and maintenance	-	1	-	-
k) Insurance	-	-	-	-
l) Other expenditure	11	18	-	7
V. Net Interest Income (I-III)	64	103	-	42
VI. Provisions and Contingencies	-	5	-	7
VII. Operating Profit (I+II-III-IV)	-3	21	-	15
VIII. Profit (Loss) during the year	-3	16	-	9

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2011						2012					
	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)
SBI and its Associates												
State Bank of India	6.93	3.76	10.69	7.77	4.21	11.98	8.50	3.55	12.05	9.79	4.07	13.86
State Bank of Bikaner & Jaipur	7.68	3.64	11.32	7.92	3.76	11.68	9.09	3.72	12.81	9.76	4.00	13.76
State Bank of Hyderabad	8.54	4.81	13.35	9.12	5.13	14.25	8.79	3.60	12.39	9.62	3.94	13.56
State Bank of Mysore	9.08	3.70	12.78	9.78	3.98	13.76	8.17	3.05	11.22	9.18	3.37	12.55
State Bank of Patiala	7.91	4.34	12.25	8.66	4.75	13.41	7.54	3.25	10.79	8.60	3.70	12.30
State Bank of Travancore	7.77	3.05	10.82	9.00	3.54	12.54	7.72	3.46	11.18	9.35	4.20	13.55
Nationalised Banks \$												
Allahabad Bank	..	..	..	8.57	4.39	12.96	..	..	..	9.13	3.70	12.83
Andhra Bank	9.07	4.41	13.48	9.68	4.70	14.38	8.45	3.89	12.34	9.03	4.15	13.18
Bank of Baroda	8.96	4.06	13.02	9.99	4.53	14.52	..	..	..	10.83	3.84	14.67
Bank of India	7.80	3.62	11.42	8.33	3.84	12.17	8.29	3.28	11.57	8.59	3.36	11.95
Bank of Maharashtra	7.05	4.70	11.75	8.02	5.33	13.35	7.50	3.75	11.25	8.31	4.12	12.43
Canara Bank	..	..	..	10.87	4.51	15.38	..	..	..	10.35	3.41	13.76
Central Bank of India	5.81	4.93	10.74	6.31	5.33	11.64	7.50	4.46	11.96	7.79	4.61	12.40
Corporation Bank	7.95	4.95	12.90	8.69	5.42	14.11	7.65	4.29	11.94	8.33	4.67	13.00
Dena Bank	..	..	..	9.77	3.64	13.41	..	..	..	8.86	2.65	11.51
IDBI Bank Ltd.	7.14	5.02	12.16	8.03	5.61	13.64	7.37	5.47	12.84	8.38	6.20	14.58
Indian Bank	10.43	2.40	12.83	11.02	2.54	13.56	10.47	2.20	12.67	11.13	2.34	13.47
Indian Overseas Bank	7.45	5.83	13.28	8.16	6.39	14.55	7.49	4.46	11.95	8.35	4.97	13.32
Oriental Bank of Commerce	9.69	2.61	12.30	11.21	3.02	14.23	8.78	2.23	11.01	10.12	2.57	12.69
Punjab and Sind Bank	7.70	4.24	11.94	8.35	4.59	12.94	8.26	4.55	12.81	8.55	4.71	13.26
Punjab National Bank	7.99	3.77	11.76	8.44	3.98	12.42	8.52	3.07	11.59	9.28	3.35	12.63
Syndicate Bank	7.26	3.94	11.20	9.31	3.73	13.04	..	..	..	8.94	3.30	12.24
UCO Bank	7.38	4.49	11.87	8.52	5.19	13.71	7.23	3.80	11.03	8.09	4.26	12.35
Union Bank of India	..	..	..	8.69	4.26	12.95	..	..	..	8.37	3.48	11.85
United Bank of India	7.61	3.55	11.16	8.90	4.15	13.05	7.26	3.22	10.48	8.79	3.90	12.69
Vijaya Bank	8.96	3.63	12.59	9.88	4.00	13.88	8.13	2.83	10.96	9.68	3.38	13.06
Old Private Sector Banks												
Catholic Syrian Bank	..	..	..	9.42	1.80	11.22	..	..	..	8.83	2.25	11.08
City Union Bank	10.30	0.79	11.09	11.84	0.91	12.75	10.06	0.75	10.81	11.69	0.88	12.57

Note : \$ includes IDBI Bank Ltd.

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2011						2012					
	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)
Dhanlaxmi Bank	8.62	2.19	10.81	9.41	2.39	11.80	6.88	1.91	8.79	7.42	2.07	9.49
Federal Bank	13.79	1.60	15.39	15.63	1.16	16.79	12.74	1.09	13.83	15.86	0.78	16.64
ING Vysya Bank	..	..	..	9.36	3.58	12.94	..	..	..	11.23	2.77	14.00
Jammu & Kashmir Bank	10.99	2.31	13.30	11.33	2.39	13.72	10.43	2.10	12.53	11.12	2.24	13.36
Karnataka Bank	..	..	..	11.27	2.06	13.33	..	..	..	10.86	1.98	12.84
Karur Vysya Bank	..	..	..	13.07	1.34	14.41	..	..	..	13.12	1.21	14.33
Lakshmi Vilas Bank	9.88	2.21	12.09	10.78	2.41	13.19	8.17	3.91	12.08	8.86	4.24	13.10
Nainital Bank	16.90	0.59	17.49	15.80	0.55	16.35	13.79	0.44	14.23	14.62	0.47	15.09
Ratnakar Bank	58.91	0.51	59.42	55.93	0.48	56.41	22.33	0.36	22.69	22.83	0.37	23.20
SBI Comm. & Intl. Bank	29.13	0.76	29.89	27.44	0.72	28.16	..	..	..	..	..	..
South Indian Bank	10.60	2.57	13.17	11.27	2.74	14.01	9.60	2.04	11.64	11.54	2.46	14.00
Tamilnad Mercantile Bank	13.25	0.62	13.87	14.46	0.67	15.13	12.13	0.62	12.75	13.98	0.71	14.69
New Private Sector Banks												
Axis Bank	..	..	..	9.41	3.24	12.65	..	..	..	9.45	4.21	13.66
Development Credit Bank	..	..	..	11.10	2.15	13.25	..	..	..	13.81	1.60	15.41
HDFC Bank	11.56	3.76	15.32	12.23	3.99	16.22	11.04	4.67	15.71	11.60	4.92	16.52
ICICI Bank	11.77	5.86	17.63	13.17	6.37	19.54	11.09	5.17	16.26	12.68	5.84	18.52
IndusInd Bank	11.13	3.26	14.39	12.29	3.60	15.89	..	..	..	11.37	2.48	13.85
Kotak Mahindra Bank	16.91	1.82	18.73	17.99	1.93	19.92	14.84	1.67	16.51	15.74	1.78	17.52
Yes Bank	..	..	..	9.70	6.80	16.50	..	..	..	9.90	8.00	17.90
Foreign Banks												
AB Bank	36.89	0.79	37.68	29.94	0.63	30.57	46.27	1.05	47.32	33.60	0.76	34.36
Abu Dhabi Commercial Bank	..	..	..	44.26	0.99	45.25	..	..	..	80.00	0.88	80.88
American Express Banking Corp.	..	..	..	23.26	0.35	23.61	..	..	..	18.70	0.60	19.30
Antwerp Diamond Bank	27.23	13.51	40.74	22.54	11.19	33.73	20.71	9.64	30.35	17.47	8.13	25.60
Australia And New Zealand Banking Group	..	..	..	..	..	..	28.20	0.37	28.57	25.17	0.33	25.50
Bank Internasional Indonesia	515.51	..	515.51	..	..	..	457.82	..	457.82	..	..	..
Bank of America	15.60	0.43	16.03	14.12	0.39	14.51	18.71	0.41	19.12	17.21	0.38	17.59
Bank of Bahrain & Kuwait	..	..	..	22.89	0.39	23.28	..	..	..	38.18	0.42	38.60
Bank of Ceylon	56.03	1.83	57.86	40.76	1.33	42.09	..	..	..	95.31	1.27	96.58
Bank of Nova Scotia	16.64	1.95	18.59	10.56	1.24	11.80	16.44	7.56	24.00	10.23	4.70	14.93

Source : Annual accounts of banks.

**TABLE B3: BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012** (Concl.d.)

(Per cent)

Bank Name	CRAR (as on March 31)											
	2011						2012					
	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)
Bank of Tokyo-Mitsubishi UFJ	..	..	..	57.76	0.91	58.67	..	..	..	44.83	6.77	51.60
BNP Paribas	10.42	4.25	14.67	8.46	3.46	11.92	11.91	3.87	15.78	11.09	3.61	14.70
Barclays Bank	..	..	..	14.36	0.53	14.89	..	..	..	14.45	0.54	14.99
Chinatrust Commercial Bank	43.63	0.58	44.21	36.27	0.00	36.27	53.05	0.52	53.57	44.34	0.44	44.78
Citibank	..	..	..	16.49	0.82	17.31	..	..	..	15.15	0.88	16.03
Commonwealth Bank of Australia	160.28	0.11	160.39	143.86	0.10	143.96	86.76	0.21	86.97	78.10	0.19	78.29
Credit Agricole	..	..	..	10.77	3.21	13.98	..	..	..	10.48	3.86	14.34
Credit Suisse AG	476.41	0.00	476.41	453.59	0.00	453.59	157.65	0.71	158.36	117.49	0.53	118.02
DBS Bank	7.96	4.15	12.11	9.84	5.14	14.98	8.43	4.58	13.01	9.32	5.06	14.38
Deutsche Bank	..	..	..	14.30	0.73	15.03	..	..	..	13.27	0.85	14.12
FirstRand Bank	..	..	..	94.61	0.20	94.81	..	..	..	61.22	0.25	61.47
Hongkong & Shanghai Banking Corporatio	..	..	..	16.69	1.34	18.03	..	..	..	14.83	1.21	16.04
Industrial And Commercial Bank of China	..	..	..	..	..	..	..	..	..	241.00	0.09	241.09
JPMorgan Chase Bank	..	..	..	22.33	0.66	22.99	..	..	..	23.41	0.55	23.96
JSC VTB Bank	..	..	..	123.59	0.00	123.59	..	..	..	86.52	0.44	86.96
Krung Thai Bank	74.43	5.16	79.59	69.93	1.25	71.18	76.42	5.19	81.61	61.32	1.25	62.57
Mashreqbank	..	..	..	57.82	1.25	59.07	..	..	..	54.81	0.56	55.37
Mizuho Corporate Bank	94.86	0.43	95.29	86.86	0.39	87.25	66.63	0.37	67.00	59.94	0.33	60.27
National Australia Bank	..	..	..	0.00	..	0.00	..	..	..	423.74	0.00	423.74
Oman International Bank	..	..	..	45.47	0.17	45.64	..	..	..	37.23	14.78	52.01
Rabobank International	..	..	..	..	..	..	116.92	0.37	117.29	123.47	0.39	123.86
Royal Bank of Scotland	..	..	..	8.33	3.32	11.65	..	..	..	9.38	3.08	12.46
Sberbank	..	..	..	..	..	..	..	..	..	329.86	0.00	329.86
Shinhan Bank	70.92	1.25	72.17	49.51	1.22	50.73	55.73	1.25	56.98	39.35	0.91	40.26
Societe Generale	17.85	0.71	18.56	15.62	0.61	16.23	39.69	0.88	40.57	35.82	0.79	36.61
Sonali Bank	39.87	0.45	40.32	21.36	0.24	21.60	..	..	..	16.50	0.31	16.81
Standard Chartered Bank	10.83	3.65	14.48	8.90	2.98	11.88	9.48	3.33	12.81	8.19	2.86	11.05
State Bank of Mauritius	44.26	1.61	45.87	44.07	1.59	45.66	35.06	1.43	36.49	37.52	1.50	39.02
UBS AG	75.13	0.18	75.31	89.79	0.22	90.01	49.70	0.13	49.83	53.61	0.14	53.75
United Overseas Bank	..	..	..	341.49	0.00	341.49	..	..	..	306.12	0.00	306.12
Woori Bank	..	..	..	..	..	..	..	..	..	421.70	0.00	421.70

Source : Annual accounts of banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2012

(Amount in ₹ Million)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
SBI and its Associates					
State Bank of India	67760	114941	6833	9129	198663
State Bank of Bikaner & Jaipur	2586	4796	235	758	8376
State Bank of Hyderabad	6123	6166	790	469	13547
State Bank of Mysore	890	5038	432	545	6905
State Bank of Patiala	4066	3988	416	1195	9665
State Bank of Travancore	2373	4209	156	645	7383
Nationalised Banks					
Allahabad Bank	2958	11835	2206	2033	19032
Andhra Bank	4796	4817	450	4640	14703
Bank of Baroda	10188	15689	2363	7496	35737
Bank of India	9000	20252	4369	6544	40164
Bank of Maharashtra	2281	6734	623	1206	10844
Canara Bank	8000	12941	1539	4125	26605
Central Bank of India	1133	13750	1493	6443	22819
Corporation Bank	3995	5572	853	3080	13499
Dena Bank	1628	2621	1042	1962	7253
IDBI Bank Ltd.	5981	6456	-537	8346	20246
Indian Bank	5209	7610	1736	2607	17162
Indian Overseas Bank	2476	14702	1716	5947	24840
Oriental Bank of Commerce	2842	10787	2854	3508	19990
Punjab and Sind Bank	1630	611	716	130	3087
Punjab National Bank	21528	24031	2351	9391	57301
Syndicate Bank	1139	13997	385	4812	20334
UCO Bank	2549	8000	2153	4325	17028
Union Bank of India	9256	15107	550	9752	34666
United Bank of India	2160	6900	791	2112	11963
Vijaya Bank	683	4141	609	1062	6495
Old Private Sector Banks					
Catholic Syrian Bank	36	460	14	166	676
City Union Bank	630	570	74	194	1468
Dhanlaxmi Bank	12	82	76	8	177
Federal Bank	3927	2218	349	803	7297

Source : Annual accounts of Banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2012 (Contd.)

(Amount in ₹ Million)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
ING Vysya Bank	1979	807	-4	334	3116
Jammu & Kashmir Bank	3979	900	123	669	5671
Karnataka Bank	425	838	508	871	2641
Karur Vysya Bank	1302	-	413	524	2240
Lakshmi Vilas Bank	190	454	90	550	1284
Nainital Bank	234	-	25	39	297
Ratnakar Bank	304	101	-3	89	491
South Indian Bank	1707	204	141	448	2499
Tamilnad Mercantile Bank	1338	478	147	232	2195
New Private Sector Banks					
Axis Bank	20460	8604	581	2241	31887
Development Credit Bank	0	246	8	33	287
HDFC Bank	23466	7450	-	6917	37833
ICICI Bank	23382	9932	4132	1767	39212
IndusInd Bank	3900	1426	-10	388	5704
Kotak Mahindra Bank	5149	488	-181	244	5700
Yes Bank	4730	116	160	626	5632
Foreign Banks					
AB Bank	58	-	-	-2	57
Abu Dhabi Commercial Bank	96	-44	-	13	65
American Express Banking Corp.	-40	18	-	180	158
Antwerp Diamond Bank	119	8	-	13	139
Australia And New Zealand Banking Group	56	-	-	73	128
Bank of America	2625	-	40	-3	2662
Bank of Bahrain & Kuwait	131	31	11	12	185
Bank of Ceylon	67	-3	-	2	66
Bank of Nova Scotia	1863	-	-	45	1908
Bank of Tokyo-Mitsubishi UFJ	2474	-4	86	-33	2523
Barclays Bank	657	-2378	-	3157	1436
BNP Paribas	878	121	-282	5	722
Chinatrust Commercial Bank	59	46	0	21	127
Citibank	13747	3241	-2743	1256	15500
Commonwealth Bank of Australia	-	-	-	2	2

Source : Annual accounts of Banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2012 (Concl.d.)

(Amount in ₹ Million)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Credit Agricole	988	-545	-57	455	841
Credit Suisse AG	663	-	-	55	717
DBS Bank	2346	771	-419	458	3156
Deutsche Bank	6708	-219	-547	886	6829
FirstRand Bank	-34	-	-	7	-27
Hongkong & Shanghai Banking Corporation	15575	1152	-1621	300	15406
Industrial And Commercial Bank of China	75	-	-	2	77
JPMorgan Chase Bank	3764	-3	62	79	3901
JSC VTB Bank	15	-	-	4	19
Krung Thai Bank	26	-	4	-	30
Mashreqbank	61	-	1	0	62
Mizuho Corporate Bank	1307	-	11	37	1355
National Australia Bank	-	-	-	-	-
Oman International Bank	85	-	-	-21	63
Rabobank International	90	-	-	19	109
Royal Bank of Scotland	3683	-1876	-269	2060	3598
Sberbank	-	-	-	-	-
Shinhan Bank	312	-	-	15	327
Societe Generale	258	-	-59	11	209
Sonali Bank	12	3	-	0	14
Standard Chartered Bank	8090	-	-	19555	27645
State Bank of Mauritius	131	89	2	14	236
UBS AG	269	-	20	12	300
United Overseas Bank	5	-	-	-	5
Woori Bank	7	-	-	-	7

Source : Annual accounts of Banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31

(Amount in ₹ Million)

Bank Name	Liability on account of outstanding forward exchange contacts *		Guarantees given on behalf of constituents			
			In India		Outside India	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
SBI and its Associates						
State Bank of India	3396840	4049157	826580	868533	608280	840726
State Bank of Bikaner & Jaipur	44005	68072	21285	24034	-	-
State Bank of Hyderabad	327158	205650	57132	62917	3495	4302
State Bank of Mysore	112943	112637	16735	18751	1432	2561
State Bank of Patiala	309885	77335	52592	52833	1743	2354
State Bank of Travancore	117193	136605	31797	36037	94	186
State Bank of Indore	-	-	-	-	-	-
Total	4308024	4649456	1006120	1063105	615045	850129
Nationalised Banks						
Allahabad Bank	399086	458577	40947	72042	4205	8662
Andhra Bank	201276	202867	88737	103786	-	-
Bank of Baroda	784330	930319	117800	137659	76782	99797
Bank of India	1195487	1280015	159630	165682	68004	112338
Bank of Maharashtra	70630	98652	43691	48348	4504	7406
Canara Bank	839918	1387060	239142	233012	480	332
Central Bank of India	288054	416475	63671	70631	3078	5519
Corporation Bank	255941	256782	107446	111197	10273	12577
Dena Bank	71730	309659	28619	34873	-	-
IDBI Bank Ltd.	581235	641054	461208	538366	25359	38454
Indian Bank	195063	331925	98031	92449	406	1326
Indian Overseas Bank	158659	211167	102104	140481	2170	7464
Oriental Bank of Commerce	316037	381389	127502	137396	3911	7744
Punjab and Sind Bank	56905	75740	15669	18097	-	-
Punjab National Bank	669483	1298151	206560	242085	123704	180556
Syndicate Bank	394109	370594	69343	83610	6	8
UCO Bank	280738	305507	85291	76877	996	1874
Union Bank of India	1332270	2037783	131391	145398	930	2088
United Bank of India	35881	56844	25858	29860	2803	5629
Vijaya Bank	84803	85518	34102	45000	-	-
Total	8211634	11136077	2246743	2526848	327612	491773

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

(Amount in ₹ Million)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
SBI and its Associates						
State Bank of India	1451873	1345406	1021274	1222231	7304846	8326053
State Bank of Bikaner & Jaipur	22875	30004	5062	5098	93227	127209
State Bank of Hyderabad	61210	87251	4441	5237	453436	365356
State Bank of Mysore	30755	34564	7801	11185	169665	179698
State Bank of Patiala	59318	62164	2104	2466	425642	197152
State Bank of Travancore	36413	49072	1838	3806	187335	225706
State Bank of Indore	-	-	-	-	-	-
Total	1662444	1608462	1042519	1250023	8634151	9421175
Nationalised Banks						
Allahabad Bank	92736	60661	26971	13397	563945	613339
Andhra Bank	50056	62425	21561	36799	361629	405876
Bank of Baroda	148910	179503	143817	177751	1271639	1525028
Bank of India	198310	259566	13874	93696	1635306	1911297
Bank of Maharashtra	14248	17727	10960	15756	144033	187889
Canara Bank	178486	236364	38517	43795	1296543	1900564
Central Bank of India	61797	85063	16910	16225	433511	593913
Corporation Bank	110396	128075	2968	2775	487024	511406
Dena Bank	23094	36436	24890	19144	148334	400112
IDBI Bank Ltd.	259632	259550	14987	11778	1342420	1489201
Indian Bank	37777	43513	7697	11300	338974	480513
Indian Overseas Bank	115853	165906	71973	66906	450759	591925
Oriental Bank of Commerce	136084	140821	6252	13287	589785	680638
Punjab and Sind Bank	9681	11310	109	133	82364	105280
Punjab National Bank	254680	342678	14910	16897	1269337	2080366
Syndicate Bank	32130	34069	28390	67670	523977	555951
UCO Bank	61292	65811	85393	35203	513711	485272
Union Bank of India	113938	142911	15749	38037	1594278	2366218
United Bank of India	15837	26748	1194	895	81574	119976
Vijaya Bank	12811	18346	8211	8123	139927	156987
Total	1927746	2317486	555336	689568	13269070	17161752

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

(Amount in ₹ Million)

Bank Name	Liability on account of outstanding forward exchange contacts *		Guarantees given on behalf of constituents			
			In India		Outside India	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
AB Bank	-	-	1	1	-	-
Abu Dhabi Commercial Bank	2058	1644	66	484	172	269
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	5598	5364	10	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	4985747	5428269	10719	10286	2454	3153
Bank of Bahrain & Kuwait	2465	5114	333	311	376	515
Bank of Ceylon	232	401	50	59	-	-
Bank of Nova Scotia	195589	191491	8444	7744	3697	6359
Bank of Tokyo-Mitsubishi UFJ	161056	377468	5261	7560	-	-
Barclays Bank	9156358	6763914	10600	5929	5459	3069
BNP Paribas	854263	985678	9313	10865	19275	35789
Chinatrust Commercial Bank	83	-	501	763	-	91
Citibank	12254607	11264193	91168	104177	23086	22825
Commonwealth Bank of Australia	-	140	1	439	-	-
Credit Agricole	7000917	6075754	12482	10662	27531	38323
Credit Suisse AG	-	377724	-	-	-	-
DBS Bank	3281350	5475640	35607	37833	4527	13168
Deutsche Bank	9142788	9675222	51481	62353	13237	15361
FirstRand Bank	15966	27949	3002	3586	-	-
Hongkong & Shanghai Banking Corporation	9603530	9746404	74941	82095	16962	19947
JPMorgan Chase Bank	7058003	8194684	835	3437	6402	15034
JSC VTB Bank	53	30	69	546	-	-
Krung Thai Bank	1	18	1	1	-	-
Mashreqbank	502	277	-	-	70	72
Mizuho Corporate Bank	42121	65892	6757	8635	-	-
National Australia Bank	-	-	-	-	-	-
Oman International Bank	2071	1551	63	174	-	-
Rabobank International	-	16389	-	4	-	-
Royal Bank of Scotland	4065965	2081053	45500	44826	9450	9251
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	4619	6044	-	-
Societe Generale	996316	732374	6456	7079	-	-
Sonali Bank	-	-	14	3	-	517
Standard Chartered Bank	16846136	16404493	107904	134882	75247	49988
State Bank of Mauritius	9567	14872	11	99	1277	17
UBS AG	1536902	2371435	-	-	-	-
United Overseas Bank	-	-	-	-	1	26
Woori Bank	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	141831	-	5149	-	-
Industrial and Commercial Bank of China	-	-	-	393	-	-
Total	87220245	86427269	486209	556420	209220	233776

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

(Amount in ₹ Million)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks						
AB Bank	170	67	118	87	289	156
Abu Dhabi Commercial Bank	49	56	291	274	2636	2728
American Express Banking Corp.	-	-	62	59	62	59
Antwerp Diamond Bank	-	-	7	10	5615	5374
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	8689	9534	8320	12122	5015929	5463364
Bank of Bahrain & Kuwait	204	377	75	78	3453	6395
Bank of Ceylon	102	88	-	-	385	548
Bank of Nova Scotia	1796	2016	472	656	209997	208266
Bank of Tokyo-Mitsubishi UFJ	3046	1314	883	1720	170246	388061
Barclays Bank	5150	6548	18	23	9177584	6779482
BNP Paribas	7192	2019	4422675	3428091	5312718	4462442
Chinatrust Commercial Bank	279	262	4	6	867	1122
Citibank	94513	124458	9002	13850	12472375	11529502
Commonwealth Bank of Australia	97	10	0	-	98	590
Credit Agricole	5819	3511	9528	10943	7056277	6139194
Credit Suisse AG	-	-	-	11	-	377735
DBS Bank	13464	13269	47	4212	3334995	5544122
Deutsche Bank	64673	102149	24462	52197	9296641	9907283
FirstRand Bank	-	-	-	31	18968	31565
Hongkong & Shanghai Banking Corporation	174406	199222	43360	49187	9913198	10096856
JPMorgan Chase Bank	709	3436	673	799	7066622	8217389
JSC VTB Bank	12	15	-	-	135	591
Krung Thai Bank	-	11	-	-	2	30
Mashreqbank	2081	1793	103	105	2757	2248
Mizuho Corporate Bank	614	874	-	-	49492	75401
National Australia Bank	-	-	-	-	-	-
Oman International Bank	61	54	407	266	2602	2044
Rabobank International	-	20	-	-	-	16413
Royal Bank of Scotland	15064	13106	3560	3733	4139539	2151968
Sberbank	-	-	-	-	-	-
Shinhan Bank	16	104	-	-	4635	6149
Societe Generale	952	464	6006	1592	1009730	741509
Sonali Bank	2	1	-	-	17	522
Standard Chartered Bank	151584	188202	4425	9908	17185297	16787474
State Bank of Mauritius	651	1121	41	-	11547	16109
UBS AG	-	-	8609	13675	1545511	2385110
United Overseas Bank	-	-	-	-	1	26
Woori Bank	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	716	-	-	-	147696
Industrial and Commercial Bank of China	-	-	-	-	-	393
Total	551397	674814	4543148	3603637	93010220	91495915

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

(Amount in ₹ Million)

Bank Name	Liability on account of outstanding forward exchange contacts *		Guarantees given on behalf of constituents			
			In India		Outside India	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
PRIVATE SECTOR BANKS						
Axis Bank	3642713	3892289	464333	467506	76278	98613
Catholic Syrian Bank	5940	6537	1495	2169	-	-
City Union Bank	33562	82832	4928	7977	-	94
Development Credit Bank	21425	21343	4904	6123	2422	2038
Dhanlaxmi Bank	27833	26650	3357	5384	-	-
Federal Bank	161635	304316	37390	35336	-	-
HDFC Bank	5453886	8275155	112673	133170	354	436
ICICI Bank	7933800	7538467	647336	720946	178936	234069
IndusInd Bank	686087	892109	91290	72924	-	-
ING Vysya Bank	517027	1142538	42525	54539	9892	9744
Jammu & Kashmir Bank	166886	94910	13391	14299	830	273
Karnataka Bank	56561	61874	11261	13018	-	-
Karur Vysya Bank	31704	46179	17460	18632	-	-
Kotak Mahindra Bank	267999	274343	40312	52859	-	-
Lakshmi Vilas Bank	20559	21362	4275	4887	5	789
Nainital Bank	-	-	196	456	-	-
Ratnakar Bank	-	103	849	3685	-	12
SBI Comm. & Intl. Bank #	1612	-	87	-	1	-
South Indian Bank	8785	33051	8475	15516	-	-
Tamilnad Mercantile Bank	18697	27089	6642	13810	-	-
Yes Bank	1194084	1395695	62512	91830	-	-
Bank of Rajasthan	-	-	0	-	-	-
Total	20250796	24136841	1575691	1735067	268718	346068
All Scheduled Commercial Banks	119990699	126349644	5314763	5881440	1420595	1921745

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Concl'd.)

(Amount in ₹ Million)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
PRIVATE SECTOR BANKS						
Axis Bank	249277	302613	21313	41353	4453914	4802374
Catholic Syrian Bank	631	850	682	527	8747	10083
City Union Bank	3100	6100	32	14	41622	97017
Development Credit Bank	2942	1931	1231	1303	32923	32738
Dhanlaxmi Bank	586	1182	733	399	32509	33616
Federal Bank	15623	11885	6479	6957	221127	358494
HDFC Bank	154406	209182	29906	34985	5751225	8652928
ICICI Bank	393340	568857	77803	92313	9231216	9154651
IndusInd Bank	28078	36667	20107	30202	825562	1031903
ING Vysya Bank	13786	17801	857	1063	584087	1225686
Jammu & Kashmir Bank	73284	39846	786	1333	255177	150661
Karnataka Bank	7572	6003	14963	15351	90358	96245
Karur Vysya Bank	12367	14631	66	64	61596	79505
Kotak Mahindra Bank	34166	45893	1215	11663	343692	384759
Lakshmi Vilas Bank	11400	8471	2149	2121	38388	37630
Nainital Bank	33	26	16	15	245	498
Ratnakar Bank	82	700	124	1249	1055	5749
SBI Comm. & Intl. Bank #	280	-	164	-	2144	-
South Indian Bank	5735	5921	1325	93	24320	54581
Tamilnad Mercantile Bank	4577	5943	59	84	29976	46927
Yes Bank	79654	104494	26003	22252	1362254	1614271
Bank of Rajasthan	-	-	-	-	-	-
Total	1090919	1388996	206015	263341	23392139	27870314
All Scheduled Commercial Banks	5232506	5989759	6347017	5806568	138305581	145949156

Notes : 1. * Includes all derivative products (including interest rate swaps) as admissible.

2. @ includes inter alia items like (a) claims against the bank not acknowledged as debt, (b) liability for partly paid investments, (c) bills re-discounted and (d) letters of credit.

3. # : Merged with State Bank of India with effect from July 28, 2011.

Source : Annual accounts of banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012**

(Amount in ₹ Million)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2011	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2012	As on March 31, 2011	As on March 31, 2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
SBI and its Associates							
State Bank of India	253263	247122	96177	7443	396765	123469	158189
State Bank of Bikaner & Jaipur	8354	15719	4808	2751	16515	3413	9454
State Bank of Hyderabad	11505	22191	13622	-	20074	5627	10020
State Bank of Mysore	8637	13106	6717	-	15026	4679	7684
State Bank of Patiala	13817	15674	10614	-	18878	6208	8484
State Bank of Travancore	8352	27405	20870	-	14888	4510	8536
Nationalised Banks							
Allahabad Bank	16479	22321	18210	-	20590	7364	10917
Andhra Bank	9956	12873	4849	-	17980	2737	7559
Bank of Baroda	31525	34433	21311	-	44648	7909	15436
Bank of India	48116	54012	43188	-	58940	19450	36564
Bank of Maharashtra	11737	8759	7526	-	12970	6190	4696
Canara Bank	31374	45898	36955	-	40318	23299	33863
Central Bank of India	23940	68490	19700	-	72730	8470	45570
Corporation Bank	7902	12028	7188	-	12742	3977	8694
Dena Bank	8422	7222	6079	-	9565	5490	5717
IDBI Bank Ltd.	27847	25602	7936	-	45514	16779	29109
Indian Bank	7403	18795	7690	-	18508	3970	11968
Indian Overseas Bank	30896	31848	23543	-	39201	13284	19074
Oriental Bank of Commerce	19205	38976	22376	-	35805	9382	24590
Punjab and Sind Bank	4243	5507	2116	-	7634	2379	5476
Punjab National Bank	43794	66716	23314	-	87196	20386	44542
Syndicate Bank	25990	31563	25726	-	31827	10308	11854
UCO Bank	31504	24012	10748	3906	40862	18246	22639
Union Bank of India	36228	37601	9954	9377	54499	18034	30250
United Bank of India	13558	19642	11436	-	21764	7574	10756
Vijaya Bank	12592	20570	15977	-	17185	7412	9980
Old Private Sector Banks							
Catholic Syrian Bank	1925	1002	1097	-	1829	1084	842
City Union Bank	1125	1444	1334	-	1235	484	540
Dhanlaxmi Bank	671	918	546	-	1043	275	580

Source : Annual accounts of Banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 (Contd.)**

(Amount in ₹ Million)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2011	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2012	As on March 31, 2011	As on March 31, 2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Federal Bank	11483	6953	5428	-	13008	1907	1990
ING Vysya Bank	1554	1728	1267	520	1495	918	525
Jammu & Kashmir Bank	5188	3147	2026	1143	5166	532	493
Karnataka Bank	7022	3783	3958	-	6847	2803	4352
Karur Vysya Bank	2282	1740	812	-	3210	139	788
Lakshmi Vilas Bank	1578	2830	1330	-	3077	729	1771
Nainital Bank	214	282	187	-	310	-	-
Ratnakar Bank	215	181	65	-	331	69	84
SBI Comm. & Intl. Bank	20	-	-	-	-	4	-
South Indian Bank	2303	1715	1347	-	2672	600	765
Tamilnad Mercantile Bank	1411	1763	1399	-	1775	293	626
New Private Sector Banks							
Axis Bank	15994	18419	9692	6659	18063	4104	4726
Development Credit Bank	2636	682	899	-	2418	412	302
HDFC Bank	16943	15749	3285	9413	19994	2964	3523
ICICI Bank	100343	29861	35451	-	94753	24074	18608
IndusInd Bank	2659	2865	1342	710	3471	728	947
Kotak Mahindra Bank	6035	3036	1939	990	6142	2112	2374
Yes Bank	805	644	346	264	839	92	175
Foreign Banks							
AB Bank	-	-	-	-	-	-	-
Abu Dhabi Commercial Bank	127	4	90	10	31	52	-
American Express Banking Corp.	203	217	185	-	234	162	176
Antwerp Diamond Bank	996	-	-	-	996	182	174
Bank Internasional Indonesia	-	-	-	-	-	-	-
Bank of America	7	-	-	-	7	-	-
Bank of Bahrain & Kuwait	105	228	55	0	277	36	177
Bank of Ceylon	18	-	3	-	15	-	-
Bank of Nova Scotia	96	-	-	-	96	-	-
Bank of Tokyo-Mitsubishi UFJ	73	118	109	-	82	8	8
Barclays Bank	7812	3093	5433	-	5471	1216	1254
BNP Paribas	113	164	3	-	275	-	41

Source : Annual accounts of Banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 (Concl'd.)**

(Amount in ₹ Million)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2011	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2012	As on March 31, 2011	As on March 31, 2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Chinatrust Commercial Bank	29	164	30	-	163	25	92
Citibank	8387	7084	7006	-	8464	4928	4238
Commonwealth Bank of Australia	-	-	-	-	-	-	-
Credit Agricole	1989	-	1979	-	9	-	-
Credit Suisse AG	-	-	-	-	-	-	-
DBS Bank	834	1394	59	23	2147	233	774
Deutsche Bank	1785	196	632	-	1348	331	114
FirstRand Bank	-	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	9955	4723	7477	-	7201	2487	2203
JPMorgan Chase Bank	272	-	3	-	269	-	-
JSC VTB Bank	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-
Mizuho Corporate Bank	63	-	-	-	63	-	-
National Australia Bank	-	-	-	-	-	-	-
Oman International Bank	-	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-	-
Royal Bank of Scotland	6145	1457	4137	-	3465	1737	933
Sberbank	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-
Societe Generale	12	-	-	-	12	-	-
Sonali Bank	7	-	-	-	7	2	2
Standard Chartered Bank	11478	26077	5433	-	32122	1319	3868
State Bank of Mauritius	180	99	70	-	210	130	71
UBS AG	-	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-
Australia and New Zealand Banking Group	-	-	-	-	-	-	-
Industrial and Commercial Bank of China	-	-	-	-	-	-	-

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 COMMERCIAL BANKS - 2012

(Amount in ₹ Million)

Banks	As on March 31, 2012		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Public Sector Banks			
State Bank of India	371560	7578886	4.90
State Bank of Bikaner and Jaipur	16515	499863	3.30
State Bank of Hyderabad	20074	783115	2.56
State Bank of Mysore	15026	406526	3.70
State Bank of Patiala	18878	641418	2.94
State Bank of Travancore	14888	560343	2.66
SBI and its Associates	456940	10470151	4.36
Allahabad Bank	20564	1075272	1.91
Andhra Bank	17980	846840	2.12
Bank of Baroda	38818	2054536	1.89
Bank of India	51697	1779502	2.91
Bank of Maharashtra	12970	569789	2.28
Canara Bank	38901	2224944	1.75
Central Bank of India	72735	1506499	4.83
Corporation Bank	12742	1008253	1.26
Dena Bank	9565	571592	1.67
Indian Bank	16715	863104	1.94
Indian Overseas Bank	35537	1274189	2.79
Oriental Bank of Commerce	35805	1130498	3.17
Punjab and Sind Bank	7634	463686	1.65
Punjab National Bank	86899	2761077	3.15
Syndicate Bank	30507	1109533	2.75
UCO Bank	40197	1078399	3.73
Union Bank of India	54222	1718496	3.16
United Bank of India	21764	638730	3.41
Vijaya Bank	17185	586710	2.93
IDBI Bank Limited	45514	1772092	2.57
Nationalised Banks \$	667950	25033740	2.67
Public Sector Banks	1124890	35503890	3.17

Note : 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 COMMERCIAL BANKS - 2012 (Contd.)

(Amount in ₹ Million)

Banks	As on March 31, 2012		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Private Sector Banks			
Catholic Syrian Bank Ltd	1829	77677	2.36
City Union Bank Limited	1235	122217	1.01
The Dhanalakshmi Bank Ltd	1043	88041	1.18
Federal Bank Ltd	13008	388113	3.35
ING Vysya Bank Ltd	1495	288335	0.52
Jammu & Kashmir Bank Ltd	5166	335447	1.54
Karnataka Bank Ltd	6847	209494	3.27
Karur Vysya Bank Ltd	3210	242051	1.33
Lakshmi Vilas Bank Ltd	3077	103283	2.98
Nainital Bank Ltd	310	19254	1.61
Ratnakar Bank Ltd	331	41570	0.80
South Indian Bank Ltd	2672	274732	0.97
Tamilnad Mercantile Bank Ltd	1775	138964	1.28
Old Private Sector Banks	41999	2329177	1.80
Axis Bank Limited	17202	1459049	1.18
Development Credit Bank Ltd.	2418	54967	4.40
HDFC Bank Ltd.	18149	1909689	0.95
ICICI Bank Limited	92926	1923338	4.83
Indusind Bank Ltd	3471	353164	0.98
Kotak Mahindra Bank Ltd.	6142	394519	1.56
Yes Bank Ltd.	839	380550	0.22
New Private Sector Banks	141147	6475275	2.18
Private Sector Banks	183146	8804453	2.08

Note : 1. 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 COMMERCIAL BANKS - 2012 (Concl'd.)

(Amount in ₹ Million)

Banks	As on March 31, 2012		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Foreign Banks			
Ab Bank Limited	-	684	-
Abu Dhabi Commercial Bank Ltd	31	2924	1.07
American Express Banking Corp.	234	14800	1.58
Antwerp Diamond Bank Nv	996	9700	10.27
BNP Paribas	275	62075	0.44
Bank of America N.t. and S.a.	7	61833	0.01
Bank of Bahrain & Kuwait B.s.c.	315	6573	4.79
Bank of Ceylon	15	824	1.86
Bank of Nova Scotia	96	66152	0.15
Barclays Bank Plc	5472	90788	6.03
Chinatrust Commercial Bank	163	2918	5.58
Citibank N.a	8464	475257	1.78
Commonwealth Bank of Australia	-	899	-
Credit Agricole Corporate and Investment Ban	9	19196	0.05
Credit Suisse Ag	-	2500	-
DBS Bank Ltd.	2147	129815	1.65
Deutsche Bank Ag	1349	126724	1.06
Firststrand Bank Ltd	-	2416	-
Hongkong and Shanghai Banking Corpn.ltd.	7201	360121	2.00
Jpmorgan Chase Bank National Association	269	45562	0.59
JSC VTB Bank	-	788	-
Krung Thai Bank Public Company Limited	-	94	-
Mashreq Bank Psc	-	523	-
Mizuho Corporate Bank Ltd	63	35879	0.18
Oman International Bank S.a.o.g.	-	41	-
Shinhan Bank	-	9146	-
Societe Generale	12	10576	0.11
Sonali Bank	8	195	3.84
Standard Chartered Bank	32122	583960	5.50
State Bank of Mauritius Ltd	210	8266	2.54
The Bank of Tokyo-mitsubishi Ufj Ltd	-	64525	-
The Royal Bank of Scotland N.v.	3465	127877	2.71
UBS AG	-	6312	-
United Overseas Bank Ltd	-	-	-
Sberbank	-	-	-
Rabobank International	-	3513	-
National Australia Bank	-	-	-
Industrial and Commercial Bank of China	-	455	-
Australia and New Zealand Banking Group Lin	-	13187	-
Foreign Banks	62922	2347096	2.68
All Scheduled Commercial Banks	1370957	46655438	2.94

Note : 1. Data are provisional.

Source : Department of Banking Supervision, RBI.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31**

(Amount in ₹ Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SBI and its Associates								
State Bank of India	82645	117073	3	61	82649	117133	24794	35170
State Bank of Bikaner & Jaipur	5509	6520	-	-	5509	6520	1653	1956
State Bank of Hyderabad	11662	12983	-	-	11662	12983	3499	3895
State Bank of Mysore	5006	3691	-	-	5006	3691	1263	923
State Bank of Patiala	6530	7964	-	-	6530	7964	1633	1991
State Bank of Travancore	7277	5105	17	34	7294	5139	1819	1276
Total	118629	153336	20	95	118650	153431	34660	45211
Nationalised Banks								
Allahabad Bank	14231	18668	1252	1064	15483	19732	3600	4700
Andhra Bank	12671	13447	2007	2927	14677	16374	3169	3362
Bank of Baroda	42417	50070	-	-	42417	50070	10604	12517
Bank of India	24887	26775	-	-	24887	26775	6250	6694
Bank of Maharashtra	3304	4308	2849	3654	6153	7963	826	1077
Canara Bank	40259	32827	-	-	40259	32827	10200	8250
Central Bank of India	12524	5330	11	15	12535	5345	3149	1333
Corporation Bank	14133	15060	-	-	14133	15060	3750	3850
Dena Bank	6116	8031	-	-	6116	8031	1835	2409
IDBI Bank Ltd.	16503	20316	4791	6150	21294	26466	4130	5079
Indian Bank	17141	17470	879	887	18020	18357	4285	4368
Indian Overseas Bank	10725	10501	-	-	10725	10501	3218	3160
Oriental Bank of Commerce	15029	11416	6	8	15034	11424	3760	2860
Punjab and Sind Bank	5262	4513	8789	11729	14050	16242	1320	1130
Punjab National Bank	44335	48842	-	-	44335	48842	11084	12211
Syndicate Bank	10479	13134	-	-	10479	13134	2620	3283
UCO Bank	9065	11087	13490	16852	22555	27938	2266	2772
Union Bank of India	20819	17871	16	2	20836	17873	6250	5370
United Bank of India	5240	6325	-	-	5240	6325	1310	1581
Vijaya Bank	5238	5810	8538	9120	13776	14930	1310	1452
Total	330378	341802	42627	52408	373006	394210	84935	87458
Public Sector Banks	449008	495138	42647	52502	491655	547640	119595	132669

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
SBI and its Associates								
State Bank of India	96	144	-	-	36240	55365	19050	23487
State Bank of Bikaner & Jaipur	67	78	-17	-111	2631	3418	1004	1015
State Bank of Hyderabad	122	55	-433	-	7318	7876	1156	1158
State Bank of Mysore	45	-	-47	-	3201	2225	468	468
State Bank of Patiala	52	-	-14	-51	3798	4967	1061	1058
State Bank of Travancore	23	28	-	-	4370	2720	900	900
Total	406	304	-510	-162	57559	76570	23639	28085
Nationalised Banks								
Allahabad Bank	-	116	-	-	7498	9590	2857	3000
Andhra Bank	44	45	-	-	4960	8400	3078	3078
Bank of Baroda	210	224	-314	-687	24383	29893	7534	8123
Bank of India	50	101	-	-	14144	15320	4443	4660
Bank of Maharashtra	30	25	-	-	173	250	1259	1856
Canara Bank	453	52	-	-	23933	18853	4873	4873
Central Bank of India	-	-	-	439	6438	356	2523	2758
Corporation Bank	31	214	-	-	6909	7467	2963	3037
Dena Bank	23	16	-	-	3403	4386	855	1221
IDBI Bank Ltd.	16	170	-	-	7000	10000	3446	3887
Indian Bank	12	17	-	-	8640	8870	3623	3623
Indian Overseas Bank	32	100	-	-	3880	3073	3596	4168
Oriental Bank of Commerce	-	70	-	-	7740	5810	3034	2305
Punjab and Sind Bank	147	48	-	-	177	75	581	658
Punjab National Bank	120	330	-	-	25030	27708	6970	7462
Syndicate Bank	-	33	-	-	5394	7159	2465	2658
UCO Bank	49	79	-	-	-	-	2905	3422
Union Bank of India	612	393	-	-	9092	6968	4195	4404
United Bank of India	187	49	-	-	2180	2805	1344	1626
Vijaya Bank	115	163	-	-	910	750	2321	2765
Total	2131	2244	-314	-248	161887	167732	64865	69584
Public Sector Banks	2536	2549	-824	-410	219446	244302	88504	97669

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2011	2012	2011	2012
	(17)	(18)	(19)	(20)
SBI and its Associates				
State Bank of India	2465	2965	3	3
State Bank of Bikaner & Jaipur	171	165	-	-
State Bank of Hyderabad	-	-	-	-
State Bank of Mysore	76	76	-	-
State Bank of Patiala	-	-	-	-
State Bank of Travancore	148	146	34	69
Total	2859	3352	37	72
Nationalised Banks				
Allahabad Bank	464	487	1064	1839
Andhra Bank	499	499	2927	991
Bank of Baroda	-	-	-	-
Bank of India	-	-	-	-
Bank of Maharashtra	209	301	3654	4454
Canara Bank	800	800	-	-
Central Bank of India	411	445	15	15
Corporation Bank	481	493	-	-
Dena Bank	-	-	-	-
IDBI Bank Ltd.	553	603	6150	6726
Indian Bank	572	588	887	892
Indian Overseas Bank	-	-	-	-
Oriental Bank of Commerce	492	374	8	5
Punjab and Sind Bank	97	105	11729	14225
Punjab National Bank	1131	1132	-	-
Syndicate Bank	-	-	-	-
UCO Bank	483	555	16852	21111
Union Bank of India	686	732	2	6
United Bank of India	218	264	-	-
Vijaya Bank	-	-	9120	9800
Total	7094	7376	52407	60062
Public Sector Banks	9954	10728	52445	60134

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Old Private Sector Banks								
Catholic Syrian Bank	122	259	1	7	123	266	30	65
City Union Bank	2151	2803	56	56	2206	2858	560	710
Dhanlaxmi Bank	261	-1156	38	-	298	-1156	78	-
Federal Bank	5871	7768	231	258	6102	8026	1468	1942
ING Vysya Bank	3186	4563	3302	5175	6489	9738	797	1141
Jammu & Kashmir Bank	6152	8033	-	-	6152	8033	1538	2008
Karnataka Bank	2046	2461	-	-	2046	2461	1000	1100
Karur Vysya Bank	4156	5017	19	199	4174	5216	1250	1505
Lakshmi Vilas Bank	1011	1070	2	3	1013	1074	260	280
Nainital Bank	457	612	-	-	457	612	91	153
Ratnakar Bank	123	657	2	4	125	661	31	165
SBI Comm. & Intl. Bank	42	-	57	-	99	-	11	-
South Indian Bank	2926	4017	170	185	3096	4201	732	1004
Tamilnad Mercantile Bank	2509	3135	-	10	2509	3144	753	941
Total	31013	39237	3878	5896	34891	45133	8599	11014
New Private Sector Banks								
Axis Bank	33885	42422	34274	49698	68159	92120	8471	10606
Development Credit Bank	214	551	-3784	-3645	-3569	-3095	54	138
HDFC Bank	39264	51671	45328	61742	84592	113413	9816	12918
ICICI Bank	51514	64653	34644	50182	86158	114834	12880	16170
IndusInd Bank	5773	8026	3915	7144	9688	15170	1443	2007
Kotak Mahindra Bank	8182	10851	9659	14945	17841	25796	2046	2713
Yes Bank	7271	9770	6730	11151	14001	20921	1818	2442
Total	146103	187943	130766	191216	276869	379159	36527	46993

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Old Private Sector Banks								
Catholic Syrian Bank	6	4	1	10	49	132	37	55
City Union Bank	-	-	-	7	1189	1600	344	408
Dhanlaxmi Bank	2	46	-	-	168	-	43	-
Federal Bank	-	54	-	-	2687	1274	1454	1539
ING Vysya Bank	76	4	-110	2	130	140	363	687
Jammu & Kashmir Bank	-	-	-	-	3144	4137	1260	1624
Karnataka Bank	-	-	-72	-	464	595	565	659
Karur Vysya Bank	-	31	-	-	1415	1918	1286	1501
Lakshmi Vilas Bank	13	8	-	-	453	388	244	341
Nainital Bank	-	-	-	-	259	286	91	149
Ratnakar Bank	-	14	5	2	35	405	43	64
SBI Comm. & Intl. Bank	-	-	-	-	4	-	-	-
South Indian Bank	-	5	-47	-71	1570	2240	565	681
Tamilnad Mercantile Bank	-	-	-	32	1416	1720	284	426
Total	97	168	-223	-19	12983	14834	6579	8134
New Private Sector Banks								
Axis Bank	48	519	-149	-	3388	-	6704	7701
Development Credit Bank	22	1	1	-	-	-	-	-
HDFC Bank	4	-	156	-417	3926	5167	7703	10112
ICICI Bank	833	380	-1160	-	5253	6514	16148	19025
IndusInd Bank	11	86	7	5	-	-	932	1029
Kotak Mahindra Bank	7	-	-268	145	699	793	369	445
Yes Bank	20	253	-	-	-	-	868	1412
Total	943	1240	-1414	-266	13267	12474	32723	39723

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2011	2012	2011	2012
	(17)	(18)	(19)	(20)
Old Private Sector Banks				
Catholic Syrian Bank	-	-	-	-
City Union Bank	57	67	56	66
Dhanlaxmi Bank	7	-	-	-1202
Federal Bank	236	250	258	2967
ING Vysya Bank	59	109	5175	7654
Jammu & Kashmir Bank	209	264	-	-
Karnataka Bank	90	107	-	-
Karur Vysya Bank	209	243	14	18
Lakshmi Vilas Bank	41	55	2	1
Nainital Bank	15	24	-	-
Ratnakar Bank	7	10	4	1
SBI Comm. & Intl. Bank	-	-	84	-
South Indian Bank	92	110	185	232
Tamilnad Mercantile Bank	46	21	10	5
Total	1068	1260	5788	9742
New Private Sector Banks				
Axis Bank	-	-	49698	73294
Development Credit Bank	-	-	-3645	-3234
HDFC Bank	1245	1637	61742	83996
ICICI Bank	2023	2204	50182	70542
IndusInd Bank	151	167	7144	11876
Kotak Mahindra Bank	44	72	14945	21628
Yes Bank	144	229	11151	16584
Total	3607	4309	191216	274687

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Foreign Banks								
AB Bank	53	82	71	109	124	190	13	20
Abu Dhabi Commercial Bank	82	163	-	-	82	163	21	41
American Express Banking Corp.	261	40	-1547	-1351	-1286	-1311	65	10
Antwerp Diamond Bank	-144	137	8	-136	-136	1	-	34
Australia And New Zealand Banking Group	-	9	-	-129	-	-120	-	2
Bank Internasional Indonesia	11	-	-292	-	-281	-	3	-
Bank of America	4226	5255	-	-	4226	5255	1057	1314
Bank of Bahrain & Kuwait	143	207	-85	23	58	230	36	52
Bank of Ceylon	73	77	343	398	416	475	18	19
Bank of Nova Scotia	1918	2469	2605	2897	4523	5366	480	617
Bank of Tokyo-Mitsubishi UFJ	1016	2124	549	1312	1566	3436	254	531
Barclays Bank	1001	-1830	-5287	-4536	-4286	-6366	250	-
BNP Paribas	1880	814	1351	2748	3231	3561	470	203
Chinatrust Commercial Bank	40	-1	23	53	63	52	10	-
Citibank	14246	19220	-	-	14246	19220	3562	4805
Commonwealth Bank of Australia	-168	-59	-19	-187	-187	-247	-	-
Credit Agricole	479	2706	156	156	635	2861	120	676
Credit Suisse AG	-	891	-	-80	-	812	-	223
DBS Bank	1272	3355	2342	1166	3614	4521	318	839
Deutsche Bank	6301	8233	4321	5554	10623	13787	1575	2058
FirstRand Bank	-88	-2	-373	-462	-462	-464	-	-
Hongkong & Shanghai Banking Corporation	15276	19877	15468	18616	30744	38493	3819	4969
Industrial And Commercial Bank of China	-	99	-	-	-	99	-	25
JPMorgan Chase Bank	4849	4962	-28	3588	4821	8550	1212	1240
JSC VTB Bank	-12	9	-17	-29	-29	-20	-	2
Krung Thai Bank	26	36	6	19	32	56	6	9
Mashreqbank	78	96	-16	43	62	139	20	24
Mizuho Corporate Bank	730	1771	799	548	1529	2319	183	443
National Australia Bank	-	-24	-	-	-	-24	-	-
Oman International Bank	115	168	-1443	-1348	-1327	-1180	29	42
Rabobank International	-	16	-	-	-	16	-	4
Royal Bank of Scotland	1814	4798	13063	14370	14877	19167	453	1199
Sberbank	-	-13	-	-5	-	-19	-	-
Shinhan Bank	254	439	-	-	254	439	254	439
Societe Generale	210	319	31	199	241	518	52	80
Sonali Bank	2	10	12	16	14	26	1	3
Standard Chartered Bank	20593	17358	-	-	20593	17358	5148	4339
State Bank of Mauritius	76	112	2	59	78	171	19	28
UBS AG	579	312	-190	234	390	547	145	78
United Overseas Bank	-3	16	-53	-56	-56	-40	-	4
Woori Bank	-	9	-	-	-	9	-	2
Total	77189	94260	31802	43787	108991	138047	19593	24378
All Scheduled Commercial Banks	703313	816579	209094	293401	912406	1109980	184314	215053

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Foreign Banks								
AB Bank	-	-	2	1	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	-	62	122	-	-
American Express Banking Corp.	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-	-	-
Australia And New Zealand Banking Group	-	-	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	3170	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	178	-	-
Bank of Ceylon	-	-	-	-	-	-	-	-
Bank of Nova Scotia	-	-	-	-	1146	-	-	-
Bank of Tokyo-Mitsubishi UFJ	-	1312	-	-	-	-	-	-
Barclays Bank	-	-	-	-	-	-	-	-
BNP Paribas	13	-	-	230	-	3128	-	-
Chinatrust Commercial Bank	-	-	-	-	-	-	-	-
Citibank	-	-	-	1193	785	56	-	-
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-
Credit Agricole	-	-	8	25	351	676	-	-
Credit Suisse AG	-	-	-	-	-	-	-	-
DBS Bank	2130	840	-	182	-	-	-	-
Deutsche Bank	-	-	174	238	3320	3919	-	-
FirstRand Bank	-	-	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	-	236	298	705	8011	11699	-	-
Industrial And Commercial Bank of China	-	-	-	-	-	-	-	-
JPMorgan Chase Bank	-	3588	20	-27	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	6	19	-	-
Mashreqbank	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	799	548	-	-
National Australia Bank	-	-	-	-	-	-	-	-
Oman International Bank	-	-	-8	16	-	-	-	-
Rabobank International	-	-	-	-	-	-	-	-
Royal Bank of Scotland	54	154	-	117	-	-	-	-
Sberbank	-	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-	-
Societe Generale	2	-	-43	26	31	151	-	-
Sonali Bank	-	-	-	-	-	-	-	-
Standard Chartered Bank	285	239	401	666	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-	-	-
UBS AG	-	-	10	-9	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-	-
Total	2483	6369	862	3363	17680	20496	-	-
All Scheduled Commercial Banks	6059	10325	-1599	2668	263376	292105	127806	145526

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2010 - 11 AND 2011 - 12 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Million)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2011	2012	2011	2012
	(17)	(18)	(19)	(20)
Foreign Banks				
AB Bank	-	-	109	169
Abu Dhabi Commercial Bank	-	-	-	-
American Express Banking Corp.	-	-	-1351	-1321
Antwerp Diamond Bank	-	-	-136	-33
Australia And New Zealand Banking Group	-	-	-	-122
Bank Internasional Indonesia	-	-	-284	-
Bank of America	-	-	-	3941
Bank of Bahrain & Kuwait	-	-	23	-
Bank of Ceylon	-	-	398	455
Bank of Nova Scotia	-	-	2897	4749
Bank of Tokyo-Mitsubishi UFJ	-	-	1312	1593
Barclays Bank	-	-	-4536	-6366
BNP Paribas	-	-	2748	-
Chinatrust Commercial Bank	-	-	53	52
Citibank	-	-	9900	13167
Commonwealth Bank of Australia	-	-	-187	-247
Credit Agricole	-	-	156	1484
Credit Suisse AG	-	-	-	589
DBS Bank	-	-	1166	2660
Deutsche Bank	-	-	5554	7572
FirstRand Bank	-	-	-462	-464
Hongkong & Shanghai Banking Corporation	-	-	18616	20884
Industrial And Commercial Bank of China	-	-	-	74
JPMorgan Chase Bank	-	-	3588	3748
JSC VTB Bank	-	-	-29	-22
Krung Thai Bank	-	-	19	27
Mashreqbank	-	-	43	115
Mizuho Corporate Bank	-	-	548	1328
National Australia Bank	-	-	-	-24
Oman International Bank	-	-	-1348	-1238
Rabobank International	-	-	-	12
Royal Bank of Scotland	-	-	14370	17697
Sberbank	-	-	-	-19
Shinhan Bank	-	-	-	-
Societe Generale	-	-	199	262
Sonali Bank	-	-	13	23
Standard Chartered Bank	-	-	14758	12113
State Bank of Mauritius	-	-	59	143
UBS AG	-	-	234	478
United Overseas Bank	-	-	-56	-44
Woori Bank	-	-	-	6
Total	-	-	68372	83442
All Scheduled Commercial Banks	14629	16296	317821	428006

Source : Annual accounts of banks.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31**

(Amount in ₹ Million)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
SBI and its Associates						
State Bank of India	103353	35703	1346235	1446684	1449588	1482386
State Bank of Bikaner & Jaipur	2080	1155	48849	58341	50929	59495
State Bank of Hyderabad	2543	2678	86148	105157	88691	107836
State Bank of Mysore	1701	1166	48524	55253	50225	56419
State Bank of Patiala	3912	3572	61643	69229	65556	72801
State Bank of Travancore	2524	2217	95352	108501	97877	110718
Nationalised Banks						
Allahabad Bank	8277	6878	86204	118510	94481	125387
Andhra Bank	9101	9822	91553	91291	100654	101114
Bank of Baroda	26064	29394	238580	271574	264644	300968
Bank of India	32474	33421	208119	240496	240594	273917
Bank of Maharashtra	2307	2689	81105	102140	83413	104829
Canara Bank	32645	37781	164507	176850	197152	214631
Central Bank of India	23079	21665	173510	187803	196589	209468
Corporation Bank	15099	14085	135727	149849	150825	163934
Dena Bank	2562	1437	51650	61729	54212	63166
IDBI Bank Ltd.	45234	38776	312913	367845	358146	406620
Indian Bank	8949	8117	96519	123100	105468	131217
Indian Overseas Bank	17245	21663	150413	174852	167659	196516
Oriental Bank of Commerce	13172	13102	151061	145396	164233	158498
Punjab and Sind Bank	1451	1925	64598	71554	66049	73479
Punjab National Bank	38049	40427	426878	484746	464926	525173
Syndicate Bank	15366	13854	140494	167735	155860	181590
UCO Bank	9179	8329	121905	111125	131084	119454
Union Bank of India	23128	23886	185427	205807	208555	229693
United Bank of India	3659	4130	90462	99258	94120	103388
Vijaya Bank	4070	4637	101968	112919	106038	117557
Old Private Sector Banks						
Catholic Syrian Bank	92	8	6509	6285	6601	6293
City Union Bank	1343	2260	8692	12342	10035	14602

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.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

(Amount in ₹ Million)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Dhanlaxmi Bank	666	628	10859	8120	11525	8749
Federal Bank	3006	3772	68873	68543	71879	72314
ING Vysya Bank	2314	3957	58715	60287	61028	64244
Jammu & Kashmir Bank	6126	3611	29429	44516	35555	48128
Karnataka Bank	2473	2432	19390	26071	21863	28502
Karur Vysya Bank	3484	4884	11421	16996	14905	21880
Lakshmi Vilas Bank	1096	774	6191	5269	7286	6044
Nainital Bank	188	305	3392	3973	3580	4278
Ratnakar Bank	118	456	920	2532	1038	2988
SBI Comm. & Intl. Bank	39	-	103	-	142	-
South Indian Bank	1064	1609	16162	16596	17225	18205
Tamilnad Mercantile Bank	780	1466	10246	12156	11026	13622
New Private Sector Banks						
Axis Bank	35418	47469	394013	527304	429431	574772
Development Credit Bank	535	477	6943	9067	7478	9544
HDFC Bank	60206	73075	302772	250203	362978	323278
ICICI Bank	265730	203409	777340	814217	1043069	1017626
IndusInd Bank	8202	11877	15065	17369	23267	29246
Kotak Mahindra Bank	10129	10521	89881	98324	100010	108845
Yes Bank	9368	7291	23615	35909	32983	43200
Foreign Banks						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	107	93	191	201	299	294
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Australia And New Zealand Banking Group	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	441	509	11860	14861	12301	15370
Bank of Bahrain & Kuwait	13	7	235	247	247	255
Bank of Ceylon	-	-	15	23	15	23
Bank of Nova Scotia	-	-	6700	6700	6700	6700

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.

**TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Concld.)**

(Amount in ₹ Million)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
Bank of Tokyo-Mitsubishi UFJ	-	-	-	-	-	-
Barclays Bank	5879	4587	16994	15720	22873	20307
BNP Paribas	2880	3610	6031	5743	8911	9354
Chinatrust Commercial Bank	-	-	1	1	1	1
Citibank	25339	27663	118491	154233	143830	181896
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole	-	-	300	300	300	300
Credit Suisse AG	-	-	-	-	-	-
DBS Bank	850	650	6724	8298	7574	8948
Deutsche Bank	5427	5680	28276	35834	33703	41514
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	11858	10931	103367	105974	115224	116905
Industrial And Commercial Bank of China	-	-	-	-	-	-
JPMorgan Chase Bank	80	750	3733	7071	3813	7821
JSC VTB Bank	-	-	140	20	140	20
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	-	-	11	11	11	11
Mizuho Corporate Bank	-	-	13	25	13	25
National Australia Bank	-	-	-	-	-	-
Oman International Bank	-	-	21	18	21	18
Rabobank International	-	-	-	-	-	-
Royal Bank of Scotland	2154	4238	10044	6658	12198	10896
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	325	334	325	334
Societe Generale	101	101	-	-	101	101
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	15624	24010	242138	260278	257763	284287
State Bank of Mauritius	-	2	174	174	174	176
UBS AG	-	550	1084	1055	1084	1605
United Overseas Bank	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-

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.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Mysore	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	9339328	10436474	538523	615721	882806	984442	432255	501863
a) 1 - 14 days	675389	722647	25000	31961	58999	26484	15969	15748
b) 15 - 28 days	152022	173092	9156	5070	18299	7166	14742	16547
c) 29 days to 3 months	458016	548300	43237	58186	68781	82399	39706	47137
d) Over 3 months to 6 months	886698	1003306	58156	41493	83582	79088	28675	32003
e) Over 6 months to 1 year	1203031	1377764	103776	86525	142525	183091	59242	87452
f) Over 1 year to 3 years	2777167	3060736	138318	191420	343494	372509	113333	119832
g) Over 3 years to 5 years	1615350	1789712	82867	109554	7160	12721	61763	71031
h) Over 5 years	1571656	1760918	78013	91513	159966	220985	98826	112114
Borrowings	1195690	1270056	30139	29550	38403	43995	33080	44256
a) 1 - 14 days	162004	175197	7292	-	2	2	2223	9666
b) 15 - 28 days	49033	67489	1115	763	100	1500	-	254
c) 29 days to 3 months	174748	212029	1561	4044	100	150	8007	6649
d) Over 3 months to 6 months	87769	97657	2921	2035	-	1000	2070	3102
e) Over 6 months to 1 year	103497	51070	-	458	-	1643	1224	5311
f) Over 1 year to 3 years	56902	125246	750	5750	1750	2250	6256	7745
g) Over 3 years to 5 years	152044	180520	5000	5000	5000	10500	4250	2530
h) Over 5 years	409693	360848	11500	11500	31450	26950	9050	9000
Loans and Advances	7567195	8675789	412067	492443	634998	768208	340298	406686
a) 1 - 14 days	799208	633349	11265	15049	52320	58209	10487	18649
b) 15 - 28 days	88351	101410	5092	9574	1186	808	4081	5628
c) 29 days to 3 months	488193	470810	17260	25962	11228	15343	29838	41321
d) Over 3 months to 6 months	314077	380412	10137	11757	11481	12144	16325	15996
e) Over 6 months to 1 year	273040	432316	25561	28149	22610	23083	31195	28651
f) Over 1 year to 3 years	3546838	4084619	229678	260691	294080	358944	158038	191726
g) Over 3 years to 5 years	697284	812342	54385	68801	59459	72062	39018	44780
h) Over 5 years	1360204	1760530	58689	72461	182634	227615	51317	59935

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012
	(9)	(10)	(11)	(12)
Deposits	680660	794170	581579	714698
a) 1 - 14 days	24210	35500	25816	21025
b) 15 - 28 days	24330	16930	3277	9656
c) 29 days to 3 months	67740	83270	37919	40679
d) Over 3 months to 6 months	95520	116880	29555	41072
e) Over 6 months to 1 year	149580	203560	59242	89810
f) Over 1 year to 3 years	231380	248620	140145	185952
g) Over 3 years to 5 years	4170	5310	109120	127577
h) Over 5 years	83730	84100	176505	198927
Borrowings	45780	108100	57375	76068
a) 1 - 14 days	-	37230	2789	3781
b) 15 - 28 days	-	5840	-	-
c) 29 days to 3 months	10500	11000	10505	17364
d) Over 3 months to 6 months	6300	9870	5190	13976
e) Over 6 months to 1 year	760	18280	12091	3621
f) Over 1 year to 3 years	2600	10930	8765	15252
g) Over 3 years to 5 years	8100	14810	3784	6574
h) Over 5 years	17520	140	14251	15501
Loans and Advances	514330	629340	460442	553460
a) 1 - 14 days	15430	17510	14651	14199
b) 15 - 28 days	1410	1170	5756	32975
c) 29 days to 3 months	26250	33320	65074	89635
d) Over 3 months to 6 months	12220	13740	57100	56903
e) Over 6 months to 1 year	30800	32440	93638	126843
f) Over 1 year to 3 years	274010	347300	71735	68308
g) Over 3 years to 5 years	62840	73310	37050	43522
h) Over 5 years	91370	110550	115439	121074

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	1318872	1595931	921563	1058512	3054395	3848711	2988858	3182160
a) 1 - 14 days	90440	80383	37217	28697	366552	351686	322488	325774
b) 15 - 28 days	31362	16359	12769	13895	115749	143297	137591	156172
c) 29 days to 3 months	304984	292462	157640	104618	350876	575250	367256	427216
d) Over 3 months to 6 months	84798	165753	102794	125257	318807	468997	438635	468224
e) Over 6 months to 1 year	156124	232169	155001	329780	787694	1011861	510725	391172
f) Over 1 year to 3 years	570946	585550	429774	427415	582932	697829	399105	426545
g) Over 3 years to 5 years	53306	98163	19919	23474	104178	144808	274340	338515
h) Over 5 years	26910	125093	6450	5376	427608	454983	538719	648542
Borrowings	69182	90945	76397	82406	223078	235731	220214	321142
a) 1 - 14 days	4224	8649	892	763	8481	6092	25994	97277
b) 15 - 28 days	1338	204	1561	10429	2938	254	5813	6656
c) 29 days to 3 months	9499	15995	12251	8404	15431	17511	13202	21779
d) Over 3 months to 6 months	14559	19317	12716	13323	23053	23870	6582	10299
e) Over 6 months to 1 year	444	2743	5882	3650	462	20428	1072	1054
f) Over 1 year to 3 years	2000	14338	8925	13488	27394	13997	19857	35107
g) Over 3 years to 5 years	3000	4596	5970	3802	18621	47297	49555	59996
h) Over 5 years	34119	25104	28200	28546	126699	106283	98139	88973
Loans and Advances	936249	1111451	714354	836418	2286764	2873773	2130962	2488333
a) 1 - 14 days	29210	22672	36761	34858	119643	164987	264900	287634
b) 15 - 28 days	25885	19258	29000	18415	51659	67693	76347	68065
c) 29 days to 3 months	79672	170544	65016	94121	270570	379700	506044	596242
d) Over 3 months to 6 months	82379	192055	53248	48387	292238	312382	234203	349320
e) Over 6 months to 1 year	82296	144148	79907	95928	301606	309093	188804	149444
f) Over 1 year to 3 years	328802	248723	277836	323543	433146	895502	253479	269321
g) Over 3 years to 5 years	125678	122783	83420	96943	289912	312983	243878	303868
h) Over 5 years	182327	191269	89166	124224	527990	431434	363307	464440

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	668447	765287	2934366	3270537	1786345	1953612	1167475	1361422
a) 1 - 14 days	63071	40620	245917	155914	82353	68736	84950	78321
b) 15 - 28 days	21406	11666	54674	42469	42829	36675	25193	40928
c) 29 days to 3 months	70639	119086	352832	340558	275299	316482	155640	186981
d) Over 3 months to 6 months	49659	75978	210461	294915	109662	241330	126130	123960
e) Over 6 months to 1 year	93634	109302	691300	931067	245435	460215	241497	334984
f) Over 1 year to 3 years	356288	392970	466066	473848	534933	371968	292914	281811
g) Over 3 years to 5 years	8805	10433	390863	379999	273534	231212	41992	63065
h) Over 5 years	4945	5232	522255	651768	222301	226995	199159	251372
Borrowings	3775	11434	142617	155254	58155	39941	159654	142481
a) 1 - 14 days	-	2841	-	-	65	26	75472	57147
b) 15 - 28 days	-	-	15676	5181	3	-	1960	-
c) 29 days to 3 months	192	230	4	16132	10003	3152	8169	2035
d) Over 3 months to 6 months	236	730	8351	12861	8	2492	4131	16960
e) Over 6 months to 1 year	470	5793	818	257	10014	10933	1122	5700
f) Over 1 year to 3 years	2876	1435	46259	25111	28907	19909	14809	7190
g) Over 3 years to 5 years	1	163	27960	49566	9156	3428	3563	3033
h) Over 5 years	-	244	43550	46146	-	2	50427	50416
Loans and Advances	474874	569789	2112683	2324898	1270990	1486077	868504	1004690
a) 1 - 14 days	23318	22764	213656	233320	40282	43815	80411	72774
b) 15 - 28 days	7591	10609	66449	70280	21284	20890	88511	27140
c) 29 days to 3 months	48962	34793	259576	269967	100753	109537	145497	173610
d) Over 3 months to 6 months	20448	37269	198309	210040	139107	60263	89626	94372
e) Over 6 months to 1 year	31603	49281	321498	322228	114625	113407	68411	98672
f) Over 1 year to 3 years	223271	302619	484319	574030	542709	734636	257545	340157
g) Over 3 years to 5 years	62040	56492	217584	247908	133451	183996	87169	115574
h) Over 5 years	57642	55962	351293	397126	178780	219533	51334	82392

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	642096	771668	1804858	2104926	1058042	1208038	1452288	1784342
a) 1 - 14 days	18892	26263	127776	186592	81020	80970	98930	122646
b) 15 - 28 days	9492	9391	77839	96230	34151	37927	43737	30145
c) 29 days to 3 months	78621	95031	228076	289301	105784	154806	162004	223857
d) Over 3 months to 6 months	53760	52747	150185	214698	97049	156919	155777	309327
e) Over 6 months to 1 year	133984	193731	463034	460544	178746	195289	228264	414592
f) Over 1 year to 3 years	325525	345869	605592	641908	316390	360297	702599	189718
g) Over 3 years to 5 years	13324	40373	66317	78680	24671	26153	23662	55552
h) Over 5 years	8498	8263	86039	136973	220232	195677	37315	438506
Borrowings	16917	38810	515697	534776	21004	48729	193554	236139
a) 1 - 14 days	1000	18048	2814	8609	1058	7356	49636	77170
b) 15 - 28 days	-	101	1122	18118	-	763	3310	2550
c) 29 days to 3 months	-	2144	49371	26318	4553	4553	21925	19611
d) Over 3 months to 6 months	-	2592	37129	38628	3434	11962	25280	14884
e) Over 6 months to 1 year	-	14	60074	72171	28	12178	17432	13081
f) Over 1 year to 3 years	2257	4350	133700	118938	1027	1916	9949	19282
g) Over 3 years to 5 years	2100	-	84761	100729	904	-	8500	49338
h) Over 5 years	11560	11560	146726	151266	10000	10000	57523	40223
Loans and Advances	448281	566926	1570981	1811584	752499	903236	1137915	1432726
a) 1 - 14 days	14423	19411	66625	68947	41013	56893	115453	85272
b) 15 - 28 days	12630	6915	59314	46438	25340	30993	21943	25236
c) 29 days to 3 months	39558	14041	67420	93287	77847	81170	116808	135433
d) Over 3 months to 6 months	31949	17559	98906	102893	47743	75074	76226	105742
e) Over 6 months to 1 year	51705	23419	75228	142535	125947	124141	127342	166550
f) Over 1 year to 3 years	157681	326622	633306	768966	222534	307016	422736	514000
g) Over 3 years to 5 years	24968	71125	233746	230137	109247	110056	104884	189766
h) Over 5 years	115367	87835	336436	358382	102828	117895	152523	210727

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	1390543	1559649	597232	631240	3128987	3795885	1355961	1579411
a) 1 - 14 days	87380	69266	48143	32301	204779	181548	83873	80312
b) 15 - 28 days	57705	73995	26278	22094	85832	45944	33743	35410
c) 29 days to 3 months	199627	230236	80411	128627	365190	316859	166144	265610
d) Over 3 months to 6 months	204430	230146	82329	60861	106654	388951	160602	238774
e) Over 6 months to 1 year	397140	336338	168866	154537	384113	562383	255174	226106
f) Over 1 year to 3 years	283775	242310	96737	116774	1240306	1430449	602665	644246
g) Over 3 years to 5 years	37565	69437	31918	21835	27687	32117	39723	67504
h) Over 5 years	122922	307922	62550	94211	714426	837634	14036	21448
Borrowings	15947	7591	28859	33823	315897	372643	94157	105899
a) 1 - 14 days	1	4000	11989	12984	80140	130286	1582	2
b) 15 - 28 days	9601	-	-	-	-	14215	-	2441
c) 29 days to 3 months	2	-	450	763	26043	2908	5439	11047
d) Over 3 months to 6 months	364	189	669	1119	38540	56863	20107	5128
e) Over 6 months to 1 year	4241	8	-	750	14053	10328	6942	10984
f) Over 1 year to 3 years	1726	1506	1501	1150	45762	51661	23517	12270
g) Over 3 years to 5 years	4	764	400	1583	9579	19693	15444	42175
h) Over 5 years	8	1124	13850	15474	101781	86691	21127	21853
Loans and Advances	968389	1130498	426378	461514	2421067	2937748	1067819	1236202
a) 1 - 14 days	98310	98211	50031	18905	197235	245126	77631	80093
b) 15 - 28 days	45924	50768	42598	18797	67265	61512	12675	32032
c) 29 days to 3 months	95006	99260	78039	57356	111274	120003	89433	102841
d) Over 3 months to 6 months	94212	96037	26768	29237	132779	93102	61723	84853
e) Over 6 months to 1 year	115886	118161	25871	42142	317005	500707	95074	101395
f) Over 1 year to 3 years	290639	223206	98104	137747	1094967	1348085	431238	458500
g) Over 3 years to 5 years	119975	148831	46308	86987	235556	278425	140679	167200
h) Over 5 years	108437	296025	58659	70344	264986	290787	159366	209289

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	1452776	1540035	2024613	2228690	778448	891163	732483	830555
a) 1 - 14 days	76089	88631	149817	159456	46013	41443	68811	56426
b) 15 - 28 days	55093	46441	68833	52603	23753	16264	47379	30243
c) 29 days to 3 months	357597	392793	156976	225936	67917	83437	142483	115485
d) Over 3 months to 6 months	153698	120865	149641	126260	46721	41980	86593	66102
e) Over 6 months to 1 year	313647	405652	341428	305729	113971	109475	136711	290414
f) Over 1 year to 3 years	175490	139855	420255	444584	125185	153660	240303	93817
g) Over 3 years to 5 years	17881	24427	128884	194631	64562	82513	5560	175257
h) Over 5 years	303283	321372	608778	719492	290326	362391	4644	2811
Borrowings	54748	129014	133160	179095	44115	49202	19132	54184
a) 1 - 14 days	2020	73425	9328	21098	5000	4043	1301	28878
b) 15 - 28 days	-	1526	980	3639	-	-	-	-
c) 29 days to 3 months	847	5088	7312	20592	4042	1128	-	400
d) Over 3 months to 6 months	2045	1708	11643	25665	10838	6758	7	6
e) Over 6 months to 1 year	1369	983	6998	850	1890	6624	13	7164
f) Over 1 year to 3 years	7369	7829	13811	15401	3323	7896	2788	2730
g) Over 3 years to 5 years	6714	6609	36186	46950	6271	10822	2523	5006
h) Over 5 years	34384	31846	46903	44901	12752	11931	12501	10000
Loans and Advances	1005610	1175040	1509861	1778821	535024	630433	487186	579037
a) 1 - 14 days	40026	49429	100219	48657	39510	69518	8571	8991
b) 15 - 28 days	8178	14947	50527	56334	11895	2753	6056	7663
c) 29 days to 3 months	91478	94804	221599	292613	44304	51234	18326	22776
d) Over 3 months to 6 months	82545	89928	135277	165390	20375	42295	20583	26943
e) Over 6 months to 1 year	97610	125560	201734	237618	42745	43370	40134	40792
f) Over 1 year to 3 years	305226	326976	458387	533324	208036	241224	284513	339628
g) Over 3 years to 5 years	130088	129423	149464	175888	78150	80762	52875	64062
h) Over 5 years	250458	343973	192654	268998	90011	99279	56127	68183

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	87257	106049	129143	163408	125296	118044	430148	489371
a) 1 - 14 days	3308	1819	3114	7835	8626	10300	12128	11271
b) 15 - 28 days	1167	2155	1309	1303	8094	4982	11583	5802
c) 29 days to 3 months	3940	4579	8530	9564	27786	17674	42723	46566
d) Over 3 months to 6 months	5814	8557	5655	7904	14437	23156	44530	81380
e) Over 6 months to 1 year	4922	8360	14191	16369	23881	26762	125775	110705
f) Over 1 year to 3 years	23768	26852	92455	113559	40966	32017	178323	214357
g) Over 3 years to 5 years	955	1176	3581	6113	1260	2887	11892	13743
h) Over 5 years	43382	52549	310	761	247	267	3195	5547
Borrowings	3238	5755	1861	3487	6261	17678	18884	42410
a) 1 - 14 days	1034	2980	-	-	3750	8032	3211	2998
b) 15 - 28 days	-	-	-	-	-	-	-	1050
c) 29 days to 3 months	-	160	-	-	29	1755	1233	610
d) Over 3 months to 6 months	128	128	1012	312	80	1485	801	15696
e) Over 6 months to 1 year	628	128	412	2762	91	1156	1000	2407
f) Over 1 year to 3 years	681	1904	37	12	483	2584	2639	9928
g) Over 3 years to 5 years	766	37	-	300	1553	2292	8000	4006
h) Over 5 years	-	418	400	100	275	375	2000	5716
Loans and Advances	62200	76636	92555	121375	90652	87598	319532	377560
a) 1 - 14 days	2307	4625	5458	16778	2982	6262	20146	23161
b) 15 - 28 days	1072	2578	1342	1254	2037	1571	4330	8569
c) 29 days to 3 months	2959	4590	706	2860	7411	7597	19464	28143
d) Over 3 months to 6 months	6200	7480	1126	1712	8551	6894	26273	28535
e) Over 6 months to 1 year	8792	13615	2598	3741	19013	10475	40714	47574
f) Over 1 year to 3 years	27532	33120	64566	74716	27081	32676	155131	170695
g) Over 3 years to 5 years	7464	6216	7818	9551	13936	8390	29169	31286
h) Over 5 years	5874	4411	8942	10763	9640	13734	24305	39597

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	301942	351954	446759	533469	273365	316083	247219	321116
a) 1 - 14 days	51740	46361	27362	24311	16667	10040	16936	15606
b) 15 - 28 days	17852	32399	11428	7876	3922	4533	5365	5059
c) 29 days to 3 months	75576	78785	24236	40335	13783	15291	39013	60370
d) Over 3 months to 6 months	28320	37130	13219	42435	11120	15162	10539	34141
e) Over 6 months to 1 year	32251	51993	40739	41799	43780	45168	42565	56015
f) Over 1 year to 3 years	43383	43514	269570	304244	99553	130836	94444	103318
g) Over 3 years to 5 years	32925	39856	57770	68078	76332	37138	15274	19075
h) Over 5 years	19895	21917	2437	4392	8207	57915	23083	27532
Borrowings	41469	56965	11047	12410	10863	11471	5299	19726
a) 1 - 14 days	7230	4100	-	5481	223	1603	101	9040
b) 15 - 28 days	1115	-	-	750	-	-	-	346
c) 29 days to 3 months	11696	7153	-	100	1784	229	1726	3109
d) Over 3 months to 6 months	4392	17612	5047	79	401	799	522	2286
e) Over 6 months to 1 year	3345	12637	-	-	2478	543	1378	3408
f) Over 1 year to 3 years	5169	6057	-	-	2478	2120	72	36
g) Over 3 years to 5 years	1120	2100	-	-	-	2676	-	-
h) Over 5 years	7402	7306	6000	6000	3500	3500	1500	1500
Loans and Advances	236021	287367	261936	330776	173481	207207	178145	242051
a) 1 - 14 days	30489	38372	9707	10706	7675	8898	7943	10495
b) 15 - 28 days	13367	25401	4263	4354	1633	1903	2220	2260
c) 29 days to 3 months	24951	37233	22311	27738	10306	11063	9126	14005
d) Over 3 months to 6 months	22083	25874	19276	33236	11247	15186	5101	7905
e) Over 6 months to 1 year	31080	49245	35059	35035	24401	24227	45789	68675
f) Over 1 year to 3 years	47141	47053	116755	145105	85578	98699	74730	98963
g) Over 3 years to 5 years	26378	22148	32187	42481	17777	19694	17768	21487
h) Over 5 years	40533	42040	22379	32122	14864	27537	15469	18261

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank \$	
Items	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	111495	141141	28249	34775	20422	47393	3786	
a) 1 - 14 days	4103	5161	1863	1916	1709	8631	225	
b) 15 - 28 days	2994	3202	630	677	382	2969	68	
c) 29 days to 3 months	9947	14089	3061	4115	1800	8064	325	
d) Over 3 months to 6 months	12007	14030	2826	4958	1653	4404	357	
e) Over 6 months to 1 year	24870	26376	4396	7905	5814	9661	403	
f) Over 1 year to 3 years	34590	72465	10272	9590	8431	13210	2376	
g) Over 3 years to 5 years	4090	5302	5085	5488	528	371	29	
h) Over 5 years	18894	517	116	127	105	84	3	
Borrowings	7251	5800	33	81	77	11853	-	
a) 1 - 14 days	100	-	-	-	-	4400	-	
b) 15 - 28 days	-	-	-	-	-	-	-	
c) 29 days to 3 months	-	-	-	-	-	1760	-	
d) Over 3 months to 6 months	1	-	14	7	9	895	-	
e) Over 6 months to 1 year	4350	2000	10	-	9	1405	-	
f) Over 1 year to 3 years	1500	-	8	2	34	1620	-	
g) Over 3 years to 5 years	1000	1300	2	29	26	1573	-	
h) Over 5 years	300	2500	-	43	-	200	-	
Loans and Advances	80944	101887	16861	19260	19052	41190	2675	
a) 1 - 14 days	3408	5189	1153	1305	1285	2617	52	
b) 15 - 28 days	1855	3195	1113	1214	723	1122	104	
c) 29 days to 3 months	7277	11406	1192	1288	3376	5450	1184	
d) Over 3 months to 6 months	7957	6833	295	397	1065	2631	182	
e) Over 6 months to 1 year	9062	19839	833	1234	3954	5701	295	
f) Over 1 year to 3 years	39102	42684	8758	9647	4361	12606	751	
g) Over 3 years to 5 years	4530	5536	1566	1754	2185	4010	104	
h) Over 5 years	7753	7205	1951	2421	2104	7054	2	

Note : \$ Merged with State Bank of India with effect from July 28, 2011.

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	South Indian Bank		Tamilnad Mercantile Bank	
	2011	2012	2011	2012
	(25)	(26)	(27)	(28)
Deposits	297211	365005	137933	171104
a) 1 - 14 days	22873	26337	6165	5601
b) 15 - 28 days	4338	13590	3622	2202
c) 29 days to 3 months	36392	78057	14272	14178
d) Over 3 months to 6 months	28659	45124	11355	18217
e) Over 6 months to 1 year	65849	82377	25382	45052
f) Over 1 year to 3 years	112150	108286	60452	66753
g) Over 3 years to 5 years	5571	7154	9742	10745
h) Over 5 years	21379	4080	6941	8357
Borrowings	2904	5882	485	4607
a) 1 - 14 days	247	888	-	400
b) 15 - 28 days	-	-	-	-
c) 29 days to 3 months	1	509	135	147
d) Over 3 months to 6 months	1	184	-	-
e) Over 6 months to 1 year	1	184	-	2440
f) Over 1 year to 3 years	655	1385	-	920
g) Over 3 years to 5 years	-	732	-	400
h) Over 5 years	2000	2000	350	300
Loans and Advances	204887	272807	107587	137789
a) 1 - 14 days	9287	12022	3849	4565
b) 15 - 28 days	5089	5824	3685	4356
c) 29 days to 3 months	30292	45386	14452	18401
d) Over 3 months to 6 months	28395	40680	19869	25391
e) Over 6 months to 1 year	66366	73735	23729	32984
f) Over 1 year to 3 years	31490	34843	26076	30251
g) Over 3 years to 5 years	13472	25555	9325	12129
h) Over 5 years	20498	34762	6601	9712

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	1892378	2201043	56102	63356	2085864	2467065	2256021	2555000
a) 1 - 14 days	139048	166915	6168	5943	187183	152685	164154	119150
b) 15 - 28 days	75211	76814	1141	1933	48055	67076	64625	97134
c) 29 days to 3 months	235286	237750	7495	8518	195988	211921	212722	273132
d) Over 3 months to 6 months	179307	258084	4513	7123	104807	198131	178717	288255
e) Over 6 months to 1 year	370573	533592	12109	10083	76054	96237	374534	452113
f) Over 1 year to 3 years	268103	182319	24147	28909	1056873	1099660	1177197	690127
g) Over 3 years to 5 years	118666	138447	333	668	214447	8646	33947	228550
h) Over 5 years	506184	607122	195	179	202457	632710	50126	406539
Borrowings	262679	340717	8607	11235	143941	238465	1095543	1401649
a) 1 - 14 days	11372	23717	1985	2024	13815	30809	11212	177087
b) 15 - 28 days	12934	14202	210	76	12692	1680	23285	26841
c) 29 days to 3 months	49343	28007	2092	600	16966	46239	92328	80938
d) Over 3 months to 6 months	23845	43171	2597	2607	22675	17360	108230	141607
e) Over 6 months to 1 year	25376	22217	597	2097	2973	10175	138829	223622
f) Over 1 year to 3 years	36481	35049	476	3181	892	24744	229022	173521
g) Over 3 years to 5 years	20365	65979	650	650	16160	25019	110920	197146
h) Over 5 years	82962	108375	-	-	57768	82438	381717	380888
Loans and Advances	1424078	1697595	42817	52844	1599827	1954200	2163659	2537277
a) 1 - 14 days	75133	50791	3874	2679	80810	119243	36801	33971
b) 15 - 28 days	24408	15322	604	1178	53660	56029	26058	39002
c) 29 days to 3 months	95874	93629	3062	3679	216849	216890	149171	142209
d) Over 3 months to 6 months	81622	109888	3640	2408	152145	156799	190491	188829
e) Over 6 months to 1 year	118154	114775	2286	3144	194949	211024	260741	336379
f) Over 1 year to 3 years	352369	390024	18292	24058	644136	877363	889201	1043884
g) Over 3 years to 5 years	194595	237917	2979	4015	119539	150870	342603	388469
h) Over 5 years	481924	685250	8080	11684	137740	165983	268593	364534

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)
Deposits	343654	423615	292610	385365	459389	491517
a) 1 - 14 days	26412	29377	40081	60389	63922	67084
b) 15 - 28 days	12196	7319	15486	23486	34257	29252
c) 29 days to 3 months	75024	121969	45653	60294	117609	90056
d) Over 3 months to 6 months	31648	33868	29242	43795	63831	91222
e) Over 6 months to 1 year	79883	91727	52794	53975	103869	136501
f) Over 1 year to 3 years	106585	128854	105081	128261	64844	24048
g) Over 3 years to 5 years	6121	5324	3479	12858	8910	52319
h) Over 5 years	5786	5177	793	2307	2147	1035
Borrowings	55254	86820	117240	165955	66909	141565
a) 1 - 14 days	10858	17417	56852	72341	11175	44645
b) 15 - 28 days	1012	1272	2196	7494	1547	3300
c) 29 days to 3 months	10830	3832	12333	16495	5306	10837
d) Over 3 months to 6 months	9466	15539	10062	12031	4963	14290
e) Over 6 months to 1 year	-	27684	12649	21967	6370	8929
f) Over 1 year to 3 years	5219	11994	12385	20341	2600	10818
g) Over 3 years to 5 years	14780	5993	5140	8980	2368	3413
h) Over 5 years	3089	3089	5624	6306	32579	45333
Loans and Advances	261657	350640	293142	390664	343636	379886
a) 1 - 14 days	16740	35598	15991	25156	23176	17709
b) 15 - 28 days	13763	10387	8099	10437	23101	5267
c) 29 days to 3 months	43235	45890	26309	31213	71840	51593
d) Over 3 months to 6 months	24486	30784	20084	30652	47846	45472
e) Over 6 months to 1 year	45498	56887	32191	52087	43013	39000
f) Over 1 year to 3 years	99076	139411	113455	146692	80594	129371
g) Over 3 years to 5 years	13535	18267	28658	35356	25256	51164
h) Over 5 years	5325	13416	48356	59073	28809	40310

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	128	145	5650	6234	5194	5013	548	768
a) 1 - 14 days	30	25	863	333	300	400	70	88
b) 15 - 28 days	30	24	211	45	250	300	15	9
c) 29 days to 3 months	53	78	219	1233	1254	1242	-	1
d) Over 3 months to 6 months	2	2	460	406	1604	1679	62	153
e) Over 6 months to 1 year	12	5	892	2097	1787	1392	400	517
f) Over 1 year to 3 years	1	12	2998	2112	-	-	-	-
g) Over 3 years to 5 years	-	-	8	6	-	-	-	-
h) Over 5 years	-	-	-	1	-	-	-	-
Borrowings	-	-	2150	2544	1753	5633	6250	8299
a) 1 - 14 days	-	-	400	340	-	17	1339	1250
b) 15 - 28 days	-	-	-	254	-	1000	896	1075
c) 29 days to 3 months	-	-	-	1000	-	2616	2235	3484
d) Over 3 months to 6 months	-	-	1750	950	-	-	877	1562
e) Over 6 months to 1 year	-	-	-	-	1753	2000	89	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	814	928
Loans and Advances	733	684	1803	2892	10781	14741	5997	8878
a) 1 - 14 days	163	73	81	377	3907	5521	419	737
b) 15 - 28 days	29	48	11	156	3907	6050	432	821
c) 29 days to 3 months	153	186	288	900	1842	2392	3700	5592
d) Over 3 months to 6 months	99	268	818	206	161	263	1259	1548
e) Over 6 months to 1 year	254	60	19	240	598	232	-	2
f) Over 1 year to 3 years	9	45	517	884	167	105	4	2
g) Over 3 years to 5 years	21	-	59	119	195	176	-	-
h) Over 5 years	6	4	11	11	5	2	183	176

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED

COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	Australia And New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits		17350	-	-	59690	59650	5148	6719
a) 1 - 14 days		3405	-	-	16540	18600	388	557
b) 15 - 28 days		2835	-	-	3440	3260	97	168
c) 29 days to 3 months		5230	-	-	4480	3870	695	726
d) Over 3 months to 6 months		2130	-	-	7720	8630	516	582
e) Over 6 months to 1 year		3360	-	-	310	440	1596	2153
f) Over 1 year to 3 years		390	-	-	27150	24830	1824	2517
g) Over 3 years to 5 years		-	-	-	20	10	31	16
h) Over 5 years		-	-	-	30	10	-	-
Borrowings		5947	-	-	19400	53140	956	2212
a) 1 - 14 days		-	-	-	15460	50910	510	1361
b) 15 - 28 days		865	-	-	130	2050	446	-
c) 29 days to 3 months		1089	-	-	1460	80	-	761
d) Over 3 months to 6 months		3994	-	-	390	-	-	90
e) Over 6 months to 1 year		-	-	-	1830	100	-	-
f) Over 1 year to 3 years		-	-	-	130	-	-	-
g) Over 3 years to 5 years		-	-	-	-	-	-	-
h) Over 5 years		-	-	-	-	-	-	-
Loans and Advances		13187	-	-	58590	62050	3829	6436
a) 1 - 14 days		3541	-	-	16820	11080	560	530
b) 15 - 28 days		2551	-	-	7270	5810	200	1146
c) 29 days to 3 months		3105	-	-	10380	20410	887	634
d) Over 3 months to 6 months		3371	-	-	3000	4590	48	793
e) Over 6 months to 1 year		620	-	-	14620	18530	103	860
f) Over 1 year to 3 years		-	-	-	6500	1630	1766	2209
g) Over 3 years to 5 years		-	-	-	-	-	216	227
h) Over 5 years		-	-	-	-	-	49	36

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	967	1023	36546	46816	16543	32842	67401	53741
a) 1 - 14 days	61	65	13540	20265	4112	11117	11639	14545
b) 15 - 28 days	12	11	13261	7781	642	2924	7269	3540
c) 29 days to 3 months	187	119	5716	10524	1722	4099	19313	8596
d) Over 3 months to 6 months	90	62	1210	4457	621	1015	9968	8015
e) Over 6 months to 1 year	132	86	510	740	1251	752	12882	6317
f) Over 1 year to 3 years	486	541	2285	3017	8195	12935	5691	10251
g) Over 3 years to 5 years	-	139	24	33	-	-	569	2426
h) Over 5 years	-	-	-	-	-	-	70	50
Borrowings	10	-	43189	46833	21514	40217	107977	107904
a) 1 - 14 days	10	-	15167	11726	5141	10055	37021	47804
b) 15 - 28 days	-	-	2447	3445	1234	865	1962	5432
c) 29 days to 3 months	-	-	9337	8457	12909	15396	13200	9162
d) Over 3 months to 6 months	-	-	13917	14875	2230	7720	19583	4883
e) Over 6 months to 1 year	-	-	92	698	-	5113	5620	6393
f) Over 1 year to 3 years	-	-	2230	2544	-	1068	30590	34230
g) Over 3 years to 5 years	-	-	-	5088	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	667	809	62991	66056	52673	64525	83113	86570
a) 1 - 14 days	139	131	10525	10836	10890	17101	11016	18501
b) 15 - 28 days	19	34	9562	10046	3012	2106	5831	3911
c) 29 days to 3 months	100	112	16926	21547	17933	19521	12423	7747
d) Over 3 months to 6 months	51	124	18530	20966	8445	10836	19146	7215
e) Over 6 months to 1 year	74	80	6033	1073	5119	8221	12675	18164
f) Over 1 year to 3 years	243	271	822	1412	4300	4144	8070	20813
g) Over 3 years to 5 years	31	28	443	40	2901	2518	8170	3553
h) Over 5 years	10	30	150	136	73	80	5782	6667

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	46465	59004	971	1466	566681	646977	21	109
a) 1 - 14 days	10855	9767	254	376	91519	112709	2	15
b) 15 - 28 days	5781	5776	71	306	27300	31319	-	4
c) 29 days to 3 months	10311	13295	247	110	45571	48709	-	11
d) Over 3 months to 6 months	1933	5978	157	62	42410	37918	-	1
e) Over 6 months to 1 year	7506	4048	201	107	57154	76677	-	26
f) Over 1 year to 3 years	10070	20139	25	507	300704	336659	19	52
g) Over 3 years to 5 years	10	-	16	-	1663	2370	-	-
h) Over 5 years	-	-	-	-	360	616	-	-
Borrowings	27876	20653	660	361	207971	289246	204	411
a) 1 - 14 days	19808	14593	660	280	102698	183534	-	23
b) 15 - 28 days	1590	-	-	-	-	-	-	7
c) 29 days to 3 months	-	-	-	81	7194	15306	-	176
d) Over 3 months to 6 months	-	-	-	-	1795	10732	204	206
e) Over 6 months to 1 year	419	-	-	-	30983	52615	-	-
f) Over 1 year to 3 years	683	683	-	-	64653	26965	-	-
g) Over 3 years to 5 years	778	1777	-	-	649	94	-	-
h) Over 5 years	4598	3599	-	-	-	-	-	-
Loans and Advances	54507	61842	2346	2846	405970	471030	263	899
a) 1 - 14 days	13350	15107	570	368	30295	26395	-	22
b) 15 - 28 days	4865	1968	325	382	18856	18898	1	12
c) 29 days to 3 months	8732	5798	1022	1599	55732	65232	30	598
d) Over 3 months to 6 months	2874	1558	121	200	51165	69304	205	242
e) Over 6 months to 1 year	2094	2772	48	42	57307	51997	3	8
f) Over 1 year to 3 years	14563	9709	258	253	110738	104462	13	15
g) Over 3 years to 5 years	6140	8155	1	1	18713	22952	11	3
h) Over 5 years	1889	16775	-	1	63163	111791	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	6725	9131		3484	73680	129220	146464	168427
a) 1 - 14 days	1885	2628		1202	28641	44331	29642	32786
b) 15 - 28 days	415	1120		-	11626	13845	33203	3850
c) 29 days to 3 months	1719	1404		1900	11926	17778	29762	7448
d) Over 3 months to 6 months	568	621		-	7294	9930	35840	7742
e) Over 6 months to 1 year	319	2244		-	3588	28411	16739	18252
f) Over 1 year to 3 years	1818	1114		383	9269	10932	1236	98274
g) Over 3 years to 5 years	-	-		-	1330	2771	40	73
h) Over 5 years	-	-		-	6	1222	1	1
Borrowings	49615	47978		8783	107075	148239	48079	12702
a) 1 - 14 days	45095	37650		6239	36701	58562	35379	4895
b) 15 - 28 days	150	-		-	13309	20698	5500	-
c) 29 days to 3 months	-	3307		2544	3790	18457	1000	-
d) Over 3 months to 6 months	-	-		-	11959	3309	-	1027
e) Over 6 months to 1 year	-	1526		-	6243	7367	-	-
f) Over 1 year to 3 years	1338	-		-	17234	19495	6200	6781
g) Over 3 years to 5 years	-	1272		-	17838	20350	-	-
h) Over 5 years	3032	4223		-	-	-	-	-
Loans and Advances	32752	19186		2500	75242	128443	142938	125489
a) 1 - 14 days	6133	1530		-	18467	19689	53102	57174
b) 15 - 28 days	5048	377		-	7872	27291	10936	1495
c) 29 days to 3 months	4342	6720		-	12813	28099	37304	3951
d) Over 3 months to 6 months	7669	4427		-	13958	20400	10320	2705
e) Over 6 months to 1 year	5158	2526		1000	7876	11672	7915	5170
f) Over 1 year to 3 years	3247	3079		1500	6873	12918	11093	33897
g) Over 3 years to 5 years	586	30		-	4261	5221	2571	3786
h) Over 5 years	570	499		-	3122	3155	9697	17310

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		Industrial And Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	254	373	541067	614233		1	63839	89688
a) 1 - 14 days	54	11	112435	146206		1	14725	15616
b) 15 - 28 days	-	7	40020	36952		-	4137	5844
c) 29 days to 3 months	200	7	54373	79795		-	12107	15064
d) Over 3 months to 6 months	-	238	34477	38599		-	7688	17588
e) Over 6 months to 1 year	-	34	76744	80800		-	10082	19419
f) Over 1 year to 3 years	-	69	15690	16457		-	12653	16152
g) Over 3 years to 5 years	-	-	207326	215423		-	2447	4
h) Over 5 years	-	7	2	-		-	-	-
Borrowings	2941	4509	50263	104775		-	38779	58999
a) 1 - 14 days	1848	2220	37313	94600		-	38779	58999
b) 15 - 28 days	-	71	-	-		-	-	-
c) 29 days to 3 months	624	1951	9704	7631		-	-	-
d) Over 3 months to 6 months	468	267	3247	-		-	-	-
e) Over 6 months to 1 year	-	-	-	2544		-	-	-
f) Over 1 year to 3 years	-	-	-	-		-	-	-
g) Over 3 years to 5 years	-	-	-	-		-	-	-
h) Over 5 years	-	-	-	-		-	-	-
Loans and Advances	1414	2416	274006	355123		455	34627	45293
a) 1 - 14 days	30	28	77930	66710		-	1505	48
b) 15 - 28 days	2	92	25937	53964		227	1082	1385
c) 29 days to 3 months	456	1149	63482	57869		-	5479	13207
d) Over 3 months to 6 months	227	494	30348	59838		3	5851	1122
e) Over 6 months to 1 year	450	250	10267	29446		-	9791	24953
f) Over 1 year to 3 years	100	170	30359	45757		225	8369	1347
g) Over 3 years to 5 years	150	234	13668	19431		-	2550	2550
h) Over 5 years	-	-	22016	22109		-	-	681

Source : Annual accounts of banks.

TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED

COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ Million)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Deposits	41	75	1161	1432	599	781	6463	6728
a) 1 - 14 days	2	7	65	103	93	124	1018	1388
b) 15 - 28 days	-	-	-	-	-	-	634	420
c) 29 days to 3 months	29	-	56	83	-	-	809	301
d) Over 3 months to 6 months	-	-	524	543	-	-	181	102
e) Over 6 months to 1 year	-	30	296	306	11	-	270	92
f) Over 1 year to 3 years	10	39	221	397	495	657	3552	4424
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	12284
a) 1 - 14 days	-	-	-	-	-	-	-	3561
b) 15 - 28 days	-	-	-	-	-	-	-	2137
c) 29 days to 3 months	-	-	-	-	-	-	-	4271
d) Over 3 months to 6 months	-	-	-	-	-	-	-	229
e) Over 6 months to 1 year	-	-	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	2086
h) Over 5 years	-	-	-	-	-	-	-	-
Loans and Advances	540	788	132	93	413	523	25158	35816
a) 1 - 14 days	-	28	54	40	49	90	4732	7403
b) 15 - 28 days	34	35	14	12	19	28	3223	6551
c) 29 days to 3 months	84	192	63	41	237	197	2852	5927
d) Over 3 months to 6 months	70	193	-	-	59	202	7108	6332
e) Over 6 months to 1 year	14	92	-	-	48	6	3371	4246
f) Over 1 year to 3 years	332	232	-	-	-	-	2936	3196
g) Over 3 years to 5 years	7	18	-	-	-	-	579	2120
h) Over 5 years	-	-	-	-	-	-	358	42

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	National Australia Bank		Oman International Bank		Rabobank International		Royal Bank of Scotland	
	2011	2012	2011	2012	2011	2012	2011	2012
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Deposits		-	1658	1552		117	139472	130395
a) 1 - 14 days		-	73	71		60	24389	25215
b) 15 - 28 days		-	19	22		-	9721	4836
c) 29 days to 3 months		-	145	128		18	12452	21520
d) Over 3 months to 6 months		-	209	188		-	5110	7694
e) Over 6 months to 1 year		-	373	445		-	11986	6362
f) Over 1 year to 3 years		-	839	699		39	75473	64566
g) Over 3 years to 5 years		-	-	-		-	338	187
h) Over 5 years		-	-	-		-	2	14
Borrowings		-	507	356		1	42367	60391
a) 1 - 14 days		-	507	51		1	21237	40145
b) 15 - 28 days		-	-	-		-	-	763
c) 29 days to 3 months		-	-	305		-	1901	3632
d) Over 3 months to 6 months		-	-	-		-	848	-
e) Over 6 months to 1 year		-	-	-		-	1051	-
f) Over 1 year to 3 years		-	-	-		-	7068	5592
g) Over 3 years to 5 years		-	-	-		-	-	1974
h) Over 5 years		-	-	-		-	10262	8285
Loans and Advances		-	22	41		3513	105508	125345
a) 1 - 14 days		-	-	-		210	19926	14957
b) 15 - 28 days		-	-	-		330	7004	8296
c) 29 days to 3 months		-	-	-		1122	20982	67155
d) Over 3 months to 6 months		-	1	-		551	7589	10269
e) Over 6 months to 1 year		-	1	21		1000	4608	1871
f) Over 1 year to 3 years		-	5	6		300	39956	19115
g) Over 3 years to 5 years		-	8	5		-	1379	641
h) Over 5 years		-	6	8		-	4064	3041

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Deposits		-	7925	10371	8880	12807	280	312
a) 1 - 14 days		-	1804	2410	832	2768	36	43
b) 15 - 28 days		-	1271	593	2460	2537	-	10
c) 29 days to 3 months		-	955	2946	3946	5806	-	5
d) Over 3 months to 6 months		-	546	1562	363	421	-	11
e) Over 6 months to 1 year		-	635	502	794	718	23	20
f) Over 1 year to 3 years		-	2673	2315	469	545	218	220
g) Over 3 years to 5 years		-	10	13	14	11	-	1
h) Over 5 years		-	31	31	-	-	2	2
Borrowings		-	669	1156	16724	9262	-	-
a) 1 - 14 days		-	669	150	16724	9262	-	-
b) 15 - 28 days		-	-	102	-	-	-	-
c) 29 days to 3 months		-	-	904	-	-	-	-
d) Over 3 months to 6 months		-	-	-	-	-	-	-
e) Over 6 months to 1 year		-	-	-	-	-	-	-
f) Over 1 year to 3 years		-	-	-	-	-	-	-
g) Over 3 years to 5 years		-	-	-	-	-	-	-
h) Over 5 years		-	-	-	-	-	-	-
Loans and Advances		-	6192	9145	6995	10564	88	185
a) 1 - 14 days		-	1802	682	560	967	40	63
b) 15 - 28 days		-	41	346	559	231	10	70
c) 29 days to 3 months		-	781	1066	908	1655	1	-
d) Over 3 months to 6 months		-	706	1062	631	316	1	11
e) Over 6 months to 1 year		-	903	3931	467	510	25	22
f) Over 1 year to 3 years		-	1442	649	3582	6231	-	-
g) Over 3 years to 5 years		-	339	1386	263	641	6	7
h) Over 5 years		-	178	24	26	14	6	11

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG		United Overseas Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Deposits	584191	639647	4992	7662	6316	6022	-	-
a) 1 - 14 days	139089	148658	1073	1996	538	282	-	-
b) 15 - 28 days	45250	57136	12	32	1696	361	-	-
c) 29 days to 3 months	118329	123070	117	1740	410	3798	-	-
d) Over 3 months to 6 months	42737	57369	1004	502	3619	6	-	-
e) Over 6 months to 1 year	64048	55569	2674	982	15	1505	-	-
f) Over 1 year to 3 years	173687	191204	112	2411	38	70	-	-
g) Over 3 years to 5 years	898	6476	-	-	-	-	-	-
h) Over 5 years	153	164	-	-	-	-	-	-
Borrowings	108437	126182	3006	2944	20321	17115	-	-
a) 1 - 14 days	33624	41657	590	2274	11135	16047	-	-
b) 15 - 28 days	1201	15219	-	-	-	-	-	-
c) 29 days to 3 months	31980	15602	947	670	2899	1068	-	-
d) Over 3 months to 6 months	10034	9544	1469	-	491	-	-	-
e) Over 6 months to 1 year	2500	5922	-	-	5797	-	-	-
f) Over 1 year to 3 years	6800	12800	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	22298	25438	-	-	-	-	-	-
Loans and Advances	492008	555700	5971	8122	6851	6312	-	-
a) 1 - 14 days	77980	97316	857	1147	1180	1574	-	-
b) 15 - 28 days	33649	24718	553	604	-	555	-	-
c) 29 days to 3 months	88063	115257	971	2015	300	1633	-	-
d) Over 3 months to 6 months	52119	65185	1703	1957	4891	2000	-	-
e) Over 6 months to 1 year	47843	37451	830	785	480	550	-	-
f) Over 1 year to 3 years	74296	80508	976	1396	-	-	-	-
g) Over 3 years to 5 years	19694	30327	10	63	-	-	-	-
h) Over 5 years	98364	104939	71	156	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Concl'd.)
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Woori Bank	
	2011	2012
	(81)	(82)
Deposits		-
a) 1 - 14 days		-
b) 15 - 28 days		-
c) 29 days to 3 months		-
d) Over 3 months to 6 months		-
e) Over 6 months to 1 year		-
f) Over 1 year to 3 years		-
g) Over 3 years to 5 years		-
h) Over 5 years		-
Borrowings		-
a) 1 - 14 days		-
b) 15 - 28 days		-
c) 29 days to 3 months		-
d) Over 3 months to 6 months		-
e) Over 6 months to 1 year		-
f) Over 1 year to 3 years		-
g) Over 3 years to 5 years		-
h) Over 5 years		-
Loans and Advances		-
a) 1 - 14 days		-
b) 15 - 28 days		-
c) 29 days to 3 months		-
d) Over 3 months to 6 months		-
e) Over 6 months to 1 year		-
f) Over 1 year to 3 years		-
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 - 2011 AND 2012 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Mysore	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	2956006	3121976	135207	166695	283584	293664	129487	147861
a) 1 - 14 days	19286	26627	1638	2748	6713	15429	7649	9228
b) 15 - 28 days	22893	35149	240	20	497	4002	2664	2581
c) 29 days to 3 months	42019	191090	13415	5189	36984	15186	13541	13151
d) Over 3 months to 6 months	111963	86647	4657	3024	17683	13073	6445	9770
e) Over 6 months to 1 year	65406	119026	2975	681	5280	1183	15107	17663
f) Over 1 year to 3 years	567426	485532	14607	30354	34020	29867	27280	30452
g) Over 3 years to 5 years	526891	549350	30448	36704	35375	58275	15778	16959
h) Over 5 years	1600123	1628555	67227	87974	147034	156649	41024	48060
Foreign Currency Assets	1553242	1732053	13937	8542	12448	14911	8309	12859
a) 1 - 14 days	363911	328040	6943	1806	907	179	1927	4256
b) 15 - 28 days	61509	60024	459	667	1326	311	38	1508
c) 29 days to 3 months	270641	249175	3635	4070	1925	1597	2592	3471
d) Over 3 months to 6 months	160926	203448	2023	923	7775	5705	3493	3549
e) Over 6 months to 1 year	104756	138687	878	150	458	5561	184	-
f) Over 1 year to 3 years	176086	241875	-	927	57	619	67	76
g) Over 3 years to 5 years	207574	280230	-	-	-	939	9	-
h) Over 5 years	207839	230574	-	-	-	-	-	-
Foreign Currency Liabilities	1416851	1619839	12519	7215	17966	19666	7909	11552
a) 1 - 14 days	323035	319272	5870	103	1227	633	2213	4093
b) 15 - 28 days	74061	91682	1121	776	483	1050	34	294
c) 29 days to 3 months	232164	302765	1669	2649	8685	9403	2207	3086
d) Over 3 months to 6 months	155061	209773	3354	2319	6291	7061	2216	2968
e) Over 6 months to 1 year	226131	226451	214	1112	760	946	793	776
f) Over 1 year to 3 years	150463	238173	257	229	446	529	430	300
g) Over 3 years to 5 years	200660	191694	34	24	74	44	17	35
h) Over 5 years	55277	40030	-	3	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ Million)

Items	State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012
	(9)	(10)	(11)	(12)
Investments (at book value)	172750	220430	179270	224376
a) 1 - 14 days	2010	4810	2218	4484
b) 15 - 28 days	930	1660	539	980
c) 29 days to 3 months	7080	10910	12261	8750
d) Over 3 months to 6 months	4510	5830	3911	9542
e) Over 6 months to 1 year	5780	2600	5498	7577
f) Over 1 year to 3 years	17780	24850	20916	27787
g) Over 3 years to 5 years	41010	54480	40067	4297
h) Over 5 years	93650	115290	93860	160959
Foreign Currency Assets	9940	12280	26874	26185
a) 1 - 14 days	1000	2120	9733	4577
b) 15 - 28 days	530	340	667	321
c) 29 days to 3 months	5420	5550	1487	2700
d) Over 3 months to 6 months	1540	3260	1273	6483
e) Over 6 months to 1 year	830	-	3082	3849
f) Over 1 year to 3 years	330	650	5946	4281
g) Over 3 years to 5 years	20	110	3017	2815
h) Over 5 years	270	250	1670	1158
Foreign Currency Liabilities	10580	5660	26874	36182
a) 1 - 14 days	750	1440	3043	4215
b) 15 - 28 days	190	160	371	730
c) 29 days to 3 months	2590	460	1325	9630
d) Over 3 months to 6 months	3280	660	3866	10575
e) Over 6 months to 1 year	2250	1770	11161	7382
f) Over 1 year to 3 years	1220	880	4948	3020
g) Over 3 years to 5 years	300	290	1324	630
h) Over 5 years	-	-	837	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	432471	542832	242099	296558	712606	832094	858724	867536
a) 1 - 14 days	3224	5443	1599	5923	15921	18969	30081	20305
b) 15 - 28 days	5477	11329	1486	1779	4737	7645	14009	12908
c) 29 days to 3 months	5818	31653	9001	18210	28887	57374	77612	65109
d) Over 3 months to 6 months	3715	18466	183	1978	10779	12315	19010	37053
e) Over 6 months to 1 year	5580	19717	1005	2395	19947	16331	13553	31604
f) Over 1 year to 3 years	38369	54881	17172	30796	73011	128283	72535	62966
g) Over 3 years to 5 years	67851	93866	38599	43510	139219	105933	88589	135581
h) Over 5 years	302437	307479	173055	191968	420104	485245	543334	502009
Foreign Currency Assets	52622	61761	15446	16310	1068098	1331328	625509	910646
a) 1 - 14 days	6908	6640	5775	2955	174975	236412	74769	133976
b) 15 - 28 days	6963	4832	760	1197	53533	60545	40747	47808
c) 29 days to 3 months	16350	14401	2611	4341	230541	291647	137280	222313
d) Over 3 months to 6 months	5504	19553	5354	7816	167152	238269	104649	209329
e) Over 6 months to 1 year	7239	2806	946	-	161871	151198	76392	57609
f) Over 1 year to 3 years	824	1356	-	-	106777	180484	70027	60055
g) Over 3 years to 5 years	3872	2448	-	-	106886	121708	56165	74945
h) Over 5 years	4963	9725	-	-	66362	51064	65480	104610
Foreign Currency Liabilities	51436	53515	21645	26892	1089608	1333329	714695	951594
a) 1 - 14 days	12381	11326	1678	1518	217516	252545	142583	124815
b) 15 - 28 days	2972	208	1592	2088	60579	58521	64638	97037
c) 29 days to 3 months	15573	16693	6381	8288	160732	271060	186595	275727
d) Over 3 months to 6 months	12646	14809	10126	13345	180286	226907	110883	210324
e) Over 6 months to 1 year	2105	4318	1343	1138	134650	219380	90630	86875
f) Over 1 year to 3 years	567	2148	221	200	114832	49976	31951	55645
g) Over 3 years to 5 years	3859	2541	304	314	118535	165675	40136	58809
h) Over 5 years	1332	1473	-	-	102479	89267	47281	42361

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	226145	261983	836360	1020574	545045	592433	434527	474746
a) 1 - 14 days	4142	2966	10856	43192	3508	27305	31566	75604
b) 15 - 28 days	2128	2183	6673	19675	6221	2517	6573	9237
c) 29 days to 3 months	2194	11687	103747	64853	29357	12168	81714	49302
d) Over 3 months to 6 months	2986	548	10226	9835	6477	15065	39638	31739
e) Over 6 months to 1 year	1112	4997	9574	15505	5933	10921	68226	87848
f) Over 1 year to 3 years	17191	43203	16237	37152	72759	102080	81289	98136
g) Over 3 years to 5 years	31271	42013	81628	128381	97237	89951	81854	40336
h) Over 5 years	165122	154386	597420	701982	323552	332426	43668	82545
Foreign Currency Assets	41651	58089	158546	193222	26264	26810	48805	49932
a) 1 - 14 days	5233	15391	23644	28196	9238	4980	18715	13151
b) 15 - 28 days	8750	7151	4637	8762	760	628	2216	3169
c) 29 days to 3 months	14717	17478	29829	59948	1729	5517	9435	13441
d) Over 3 months to 6 months	8461	12654	29884	44473	7553	15394	9401	9879
e) Over 6 months to 1 year	4360	5415	28815	9112	5074	85	-	1135
f) Over 1 year to 3 years	-	-	13168	11756	1802	178	5020	5189
g) Over 3 years to 5 years	-	-	20395	11431	108	29	1603	2746
h) Over 5 years	131	-	8175	19545	-	-	2416	1221
Foreign Currency Liabilities	41722	56355	163562	193222	7216	8122	32357	49932
a) 1 - 14 days	5263	15009	12282	16823	1333	2003	4511	16044
b) 15 - 28 days	9928	10334	6452	12226	134	150	2064	244
c) 29 days to 3 months	13909	11887	35959	59762	469	1093	8440	5500
d) Over 3 months to 6 months	8362	13775	38161	38193	724	978	4149	16042
e) Over 6 months to 1 year	3824	5077	23221	12516	2162	2351	4592	4394
f) Over 1 year to 3 years	306	186	10245	15043	2114	1368	7542	6885
g) Over 3 years to 5 years	131	87	1496	31078	279	179	1059	823
h) Over 5 years	-	-	35746	7580	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	187689	230277	682692	831754	347838	412073	488356	559298
a) 1 - 14 days	8089	4387	76394	202383	33393	23636	86960	93128
b) 15 - 28 days	1971	1888	14859	248	19693	9645	12270	8301
c) 29 days to 3 months	6134	8869	15407	31640	51591	58061	63053	43723
d) Over 3 months to 6 months	1517	2070	8909	6088	20927	45021	41926	65704
e) Over 6 months to 1 year	1040	2390	11786	16520	54598	74676	77078	111637
f) Over 1 year to 3 years	15074	17973	58852	66394	80828	97265	171061	62312
g) Over 3 years to 5 years	21688	42175	83800	95796	9133	8344	12402	25253
h) Over 5 years	132176	150526	412686	412685	77674	95426	23606	149242
Foreign Currency Assets	13780	20940	268496	334438	51369	74570	241425	307901
a) 1 - 14 days	3575	1523	21092	48948	7022	3084	44328	44698
b) 15 - 28 days	288	1267	1690	3835	3621	3279	21769	19762
c) 29 days to 3 months	3603	4643	67721	106050	15780	18081	58429	82304
d) Over 3 months to 6 months	6290	13331	64178	56351	5323	17357	53185	63178
e) Over 6 months to 1 year	6	175	63087	59168	3385	5748	22380	24645
f) Over 1 year to 3 years	18	-	23430	30553	4501	14701	15642	27910
g) Over 3 years to 5 years	-	-	10372	20955	7439	5819	11828	27883
h) Over 5 years	1	1	16925	8578	4298	6500	13863	17522
Foreign Currency Liabilities	6192	9482	264961	340250	48252	87825	220828	287709
a) 1 - 14 days	1324	1429	17606	42953	7710	13268	37075	45830
b) 15 - 28 days	106	63	6370	10274	6780	7094	15930	7257
c) 29 days to 3 months	347	2175	69266	94512	15214	19763	51588	76847
d) Over 3 months to 6 months	484	2039	66236	58605	8546	20196	47969	52386
e) Over 6 months to 1 year	1638	1741	54853	64061	7027	24200	35264	30782
f) Over 1 year to 3 years	2082	1724	20283	46403	2490	2885	21888	41462
g) Over 3 years to 5 years	207	311	27362	18925	486	419	10002	33085
h) Over 5 years	4	1	2984	4518	-	1	1111	61

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	421530	524602	186437	200641	955131	1231473	350676	408151
a) 1 - 14 days	10518	11845	816	2831	3622	10215	21288	10962
b) 15 - 28 days	1157	5381	2114	1464	6690	2486	1734	841
c) 29 days to 3 months	23204	12388	17075	9286	76171	113551	6734	11856
d) Over 3 months to 6 months	5978	6519	734	257	15413	30209	1659	4569
e) Over 6 months to 1 year	9376	14708	2011	5726	25182	33782	2463	1494
f) Over 1 year to 3 years	29563	81019	9865	22442	103029	132086	31668	48839
g) Over 3 years to 5 years	58098	89595	23555	21046	145588	184922	49822	54715
h) Over 5 years	283636	303148	130268	137589	579436	724223	235309	274875
Foreign Currency Assets	205529	284387	7351	7521	213361	388895	121045	158303
a) 1 - 14 days	38099	87548	2787	1895	11591	59081	41270	40600
b) 15 - 28 days	4777	4496	561	546	14717	19609	8454	12666
c) 29 days to 3 months	59384	87116	1100	2256	40268	98719	23527	27957
d) Over 3 months to 6 months	27489	60116	2902	2825	64563	101853	18671	20923
e) Over 6 months to 1 year	70750	42848	-	-	44679	35687	3180	2449
f) Over 1 year to 3 years	3001	324	-	-	24657	43349	10116	12703
g) Over 3 years to 5 years	2032	1940	-	-	5411	18232	11540	18027
h) Over 5 years	-	-	-	-	7476	12365	4288	22979
Foreign Currency Liabilities	206089	285849	4114	5591	190243	293202	108806	153825
a) 1 - 14 days	38254	82749	691	1011	25028	40863	27684	25165
b) 15 - 28 days	8503	7749	142	97	11941	13205	10074	15588
c) 29 days to 3 months	61877	88994	257	1041	51822	89632	27412	41908
d) Over 3 months to 6 months	22326	60873	1080	1469	39712	73353	20875	24902
e) Over 6 months to 1 year	73825	44368	1234	1142	28776	34833	14427	10986
f) Over 1 year to 3 years	821	917	641	793	23404	31093	8319	4754
g) Over 3 years to 5 years	479	201	71	38	5132	2975	17	30521
h) Over 5 years	5	-	-	-	4429	7247	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ Million)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book value)	431244	461854	583991	623636	262590	290588	251386	286438
a) 1 - 14 days	31866	69965	27378	25219	3654	3796	11240	6476
b) 15 - 28 days	12169	10706	20901	4648	1608	2397	1485	97
c) 29 days to 3 months	102917	89745	21270	11815	9943	9495	12995	13576
d) Over 3 months to 6 months	35168	24486	12837	6486	4694	3890	2928	590
e) Over 6 months to 1 year	83561	98267	6507	19345	8831	9215	8188	3254
f) Over 1 year to 3 years	55275	50488	24054	57153	21494	38911	16520	42083
g) Over 3 years to 5 years	10591	12966	71244	102544	37249	39771	69352	70926
h) Over 5 years	99698	105231	399801	396427	175116	183114	128679	149437
Foreign Currency Assets	110034	164812	119824	161916	41673	80493	5692	7059
a) 1 - 14 days	15631	27787	17774	25986	19357	20399	2241	3239
b) 15 - 28 days	6324	5883	5699	13169	792	798	138	79
c) 29 days to 3 months	26041	41016	25918	36441	13336	32878	1427	1859
d) Over 3 months to 6 months	17171	24368	30183	32016	4194	14005	1805	1689
e) Over 6 months to 1 year	22815	37578	18037	10619	3990	12413	81	193
f) Over 1 year to 3 years	11201	13481	8506	13501	5	-	-	-
g) Over 3 years to 5 years	6190	3282	7281	14313	-	-	-	-
h) Over 5 years	4662	11417	6426	15870	-	-	-	-
Foreign Currency Liabilities	110028	164812	98808	143952	41719	80486	5692	7059
a) 1 - 14 days	14103	22977	14639	20976	18241	19677	3477	5275
b) 15 - 28 days	6808	5583	1874	3803	548	649	35	90
c) 29 days to 3 months	24471	35402	10247	28473	14794	33389	156	157
d) Over 3 months to 6 months	15912	27657	14702	28551	4515	14999	490	525
e) Over 6 months to 1 year	7726	14269	20676	12906	3552	11710	839	629
f) Over 1 year to 3 years	20464	33587	10300	13347	61	31	556	334
g) Over 3 years to 5 years	3379	2912	26372	34819	8	32	140	50
h) Over 5 years	17165	22426	-	1076	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	26903	31452	36162	45862	36489	43016	145377	174025
a) 1 - 14 days	1499	1572	282	1268	-	3937	1442	3525
b) 15 - 28 days	1493	490	1265	2571	2323	2937	1038	2690
c) 29 days to 3 months	492	589	5651	7674	1963	5684	8986	14899
d) Over 3 months to 6 months	2	659	4237	7153	2515	-	6449	7056
e) Over 6 months to 1 year	15	219	6295	11472	1176	187	5326	2181
f) Over 1 year to 3 years	3130	4085	14078	11040	787	1535	2474	8980
g) Over 3 years to 5 years	5520	3501	485	710	1940	5985	2303	14239
h) Over 5 years	14752	20338	3871	3976	25785	22751	117360	120455
Foreign Currency Assets	1793	1512	17835	42869	14250	13058	15368	15148
a) 1 - 14 days	628	448	709	6169	1140	1569	2668	4457
b) 15 - 28 days	120	-	270	250	131	38	348	2481
c) 29 days to 3 months	443	519	5531	11620	3002	6614	837	2179
d) Over 3 months to 6 months	377	282	5915	11155	2677	3125	1772	2420
e) Over 6 months to 1 year	181	93	5366	13668	7300	1705	8074	359
f) Over 1 year to 3 years	45	1	-	5	-	-	1258	2965
g) Over 3 years to 5 years	-	1	-	-	-	-	412	229
h) Over 5 years	-	168	45	-	-	6	-	58
Foreign Currency Liabilities	1472	1185	17859	42921	14246	12943	9422	12373
a) 1 - 14 days	257	70	984	4999	1001	1337	2062	581
b) 15 - 28 days	22	27	58	169	83	24	100	414
c) 29 days to 3 months	88	172	5352	13273	2798	6418	1740	2232
d) Over 3 months to 6 months	195	232	5471	11237	2750	3185	1267	2168
e) Over 6 months to 1 year	500	308	5966	13192	7436	1885	2472	4234
f) Over 1 year to 3 years	365	318	20	47	110	55	1758	2218
g) Over 3 years to 5 years	46	58	8	4	59	40	22	526
h) Over 5 years	-	-	-	-	10	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	110583	127155	196958	216243	115063	128412	77318	105813
a) 1 - 14 days	18378	15877	5817	3869	12029	2459	14728	22960
b) 15 - 28 days	4561	7782	9513	1040	500	-	2687	1596
c) 29 days to 3 months	20909	22354	26471	36042	666	4737	7717	13965
d) Over 3 months to 6 months	6909	8574	11104	6227	53	1952	4053	9560
e) Over 6 months to 1 year	10168	18774	9205	20049	469	1100	9282	13935
f) Over 1 year to 3 years	19176	17838	23120	31935	9469	11199	28583	30866
g) Over 3 years to 5 years	14227	21606	40622	39041	13955	16910	4439	4986
h) Over 5 years	16254	14349	71107	78041	77924	90055	5830	7946
Foreign Currency Assets	12070	16901	-	51469	31053	33559	21581	42349
a) 1 - 14 days	704	5594	-	3009	4885	5835	955	7286
b) 15 - 28 days	1057	1260	-	269	1390	1032	4168	175
c) 29 days to 3 months	5076	6133	-	17256	15953	17485	8235	6863
d) Over 3 months to 6 months	3128	3699	-	24705	4730	6028	3526	15627
e) Over 6 months to 1 year	1833	25	-	6230	3823	3120	4699	12367
f) Over 1 year to 3 years	145	-	-	-	271	34	-	31
g) Over 3 years to 5 years	15	122	-	-	-	26	-	-
h) Over 5 years	112	67	-	-	-	-	-	-
Foreign Currency Liabilities	26436	31963	-	51547	31024	33533	15635	23590
a) 1 - 14 days	2593	472	-	3393	4263	5528	854	5727
b) 15 - 28 days	1140	30	-	795	554	241	4716	135
c) 29 days to 3 months	8862	7393	-	16322	16915	18428	5474	4826
d) Over 3 months to 6 months	1136	7970	-	24461	4484	5584	2398	6960
e) Over 6 months to 1 year	3826	7957	-	6521	4060	3383	2193	5942
f) Over 1 year to 3 years	3816	2164	-	43	546	241	-	-
g) Over 3 years to 5 years	391	553	-	12	202	128	-	-
h) Over 5 years	4674	5424	-	-	1	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		SBI Comm. & Intl. Bank \$	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	35188	43953	7952	11400	8925	23338	2920	
a) 1 - 14 days	1833	1289	982	1845	1259	3168	178	
b) 15 - 28 days	798	245	1	876	555	248	26	
c) 29 days to 3 months	342	1488	2157	3625	1930	5367	501	
d) Over 3 months to 6 months	637	2162	-	22	107	872	222	
e) Over 6 months to 1 year	409	659	46	-	391	316	359	
f) Over 1 year to 3 years	1490	1096	119	260	589	2277	821	
g) Over 3 years to 5 years	3390	4663	1024	1596	944	2238	342	
h) Over 5 years	26289	32353	3622	3175	3149	8852	470	
Foreign Currency Assets	390	203	-	-	-	148	275	
a) 1 - 14 days	261	79	-	-	-	15	255	
b) 15 - 28 days	-	4	-	-	-	-	5	
c) 29 days to 3 months	98	9	-	-	-	133	14	
d) Over 3 months to 6 months	31	61	-	-	-	-	-	
e) Over 6 months to 1 year	-	50	-	-	-	-	-	
f) Over 1 year to 3 years	-	-	-	-	-	-	-	
g) Over 3 years to 5 years	-	-	-	-	-	-	-	
h) Over 5 years	-	-	-	-	-	-	-	
Foreign Currency Liabilities	395	358	-	-	-	133	1359	
a) 1 - 14 days	285	225	-	-	-	-	48	
b) 15 - 28 days	-	2	-	-	-	-	38	
c) 29 days to 3 months	14	19	-	-	-	133	122	
d) Over 3 months to 6 months	25	17	-	-	-	-	236	
e) Over 6 months to 1 year	18	70	-	-	-	-	743	
f) Over 1 year to 3 years	48	18	-	-	-	-	139	
g) Over 3 years to 5 years	5	7	-	-	-	-	32	
h) Over 5 years	-	-	-	-	-	-	-	

Note : \$ Merged with State Bank of India with effect from July 28, 2011.

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	South Indian Bank		Tamilnad Mercantile Bank	
	2011	2012	2011	2012
	(25)	(26)	(27)	(28)
Investments (at book value)	89238	93999	37671	48903
a) 1 - 14 days	7477	4310	386	906
b) 15 - 28 days	1006	647	209	805
c) 29 days to 3 months	11405	3785	997	2680
d) Over 3 months to 6 months	1617	1130	428	1306
e) Over 6 months to 1 year	1242	3151	1242	907
f) Over 1 year to 3 years	6251	9933	2991	2778
g) Over 3 years to 5 years	13771	18058	5916	8898
h) Over 5 years	46468	52985	25502	30623
Foreign Currency Assets	4320	6568	679	598
a) 1 - 14 days	505	2993	210	214
b) 15 - 28 days	5	171	77	24
c) 29 days to 3 months	171	1189	280	140
d) Over 3 months to 6 months	910	930	40	96
e) Over 6 months to 1 year	568	205	5	15
f) Over 1 year to 3 years	2160	1080	14	34
g) Over 3 years to 5 years	-	-	-	-
h) Over 5 years	-	-	54	75
Foreign Currency Liabilities	490	6470	585	457
a) 1 - 14 days	447	1921	263	172
b) 15 - 28 days	4	113	4	3
c) 29 days to 3 months	-	1098	152	169
d) Over 3 months to 6 months	22	912	33	44
e) Over 6 months to 1 year	17	1324	91	39
f) Over 1 year to 3 years	-	649	27	30
g) Over 3 years to 5 years	-	453	14	1
h) Over 5 years	-	-	3	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	719916	931921	22950	25178	709294	974829	1346860	1595600
a) 1 - 14 days	58868	104746	-	649	77661	234300	92151	302520
b) 15 - 28 days	46094	58746	252	-	22334	21205	92754	95724
c) 29 days to 3 months	103507	135060	2418	2070	52025	45892	96888	77392
d) Over 3 months to 6 months	53190	74634	269	1230	41368	61180	76649	87628
e) Over 6 months to 1 year	93351	151728	1299	784	42494	54041	120667	149467
f) Over 1 year to 3 years	134169	137432	1958	2021	283259	302832	359736	245244
g) Over 3 years to 5 years	81819	69971	5376	7983	73609	38223	106908	152923
h) Over 5 years	148918	199604	11378	10441	116544	217156	401107	484703
Foreign Currency Assets	265516	324788	559	282	136866	177462	766450	943485
a) 1 - 14 days	28135	40181	496	196	28218	45784	95641	110715
b) 15 - 28 days	13496	6706	-	21	12090	10749	13579	21210
c) 29 days to 3 months	28107	29498	-	-	29522	36497	58022	67039
d) Over 3 months to 6 months	32732	24974	-	-	22147	38926	29419	73970
e) Over 6 months to 1 year	29277	21391	-	-	16110	7305	53189	95327
f) Over 1 year to 3 years	47735	60678	19	16	20120	21470	214540	172330
g) Over 3 years to 5 years	47649	59435	-	-	7353	13402	131950	147925
h) Over 5 years	38386	81926	44	50	1305	3330	170112	254969
Foreign Currency Liabilities	275099	371703	980	1445	93098	133416	837059	1020881
a) 1 - 14 days	26328	67723	219	545	11365	23214	50672	19216
b) 15 - 28 days	19678	22893	211	81	5269	4140	16578	25492
c) 29 days to 3 months	52842	53578	358	11	18843	26323	78778	114906
d) Over 3 months to 6 months	43583	42651	24	725	24569	20758	114995	129865
e) Over 6 months to 1 year	45065	48824	57	19	10891	17351	153395	241781
f) Over 1 year to 3 years	25529	27820	112	65	16592	32732	202968	197466
g) Over 3 years to 5 years	19923	61656	-	-	1110	3811	80851	140533
h) Over 5 years	42152	46558	-	-	4460	5088	138822	151622

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ Million)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)
Investments (at book value)	135508	145720	171214	215668	188288	277573
a) 1 - 14 days	7503	3000	64519	91853	-	102
b) 15 - 28 days	-	397	14884	8040	1591	-
c) 29 days to 3 months	2537	2576	12567	18810	29744	14659
d) Over 3 months to 6 months	8806	8523	10655	18370	11870	21068
e) Over 6 months to 1 year	10586	15183	22316	20767	6625	21319
f) Over 1 year to 3 years	4915	9875	33053	40855	27360	37603
g) Over 3 years to 5 years	13633	13979	3620	7045	27635	49675
h) Over 5 years	87528	92188	9601	9928	83463	133148
Foreign Currency Assets	19076	27254	6187	13983	11335	11110
a) 1 - 14 days	12885	9005	2670	5594	3310	1547
b) 15 - 28 days	5	570	440	854	609	1105
c) 29 days to 3 months	361	6596	2118	2661	2896	4976
d) Over 3 months to 6 months	594	614	925	3936	4350	3393
e) Over 6 months to 1 year	185	307	10	145	92	-
f) Over 1 year to 3 years	4675	9496	14	213	-	-
g) Over 3 years to 5 years	-	46	9	69	-	-
h) Over 5 years	372	621	2	511	78	89
Foreign Currency Liabilities	14774	27295	27337	47507	24412	39453
a) 1 - 14 days	1259	2191	1151	4855	4480	2285
b) 15 - 28 days	942	1464	459	6444	511	63
c) 29 days to 3 months	650	2899	7238	10932	3434	8122
d) Over 3 months to 6 months	7059	10417	6179	5603	5060	9198
e) Over 6 months to 1 year	2453	8066	7497	10588	3085	1479
f) Over 1 year to 3 years	1774	1719	2801	6769	738	7925
g) Over 3 years to 5 years	636	540	6	22	2474	1341
h) Over 5 years	-	-	2008	2293	4630	9039

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	138	162	2202	2211	2390	3412	1649	1592
a) 1 - 14 days	-	-	-	433	481	1526	1003	-
b) 15 - 28 days	-	-	239	12	492	237	146	-
c) 29 days to 3 months	-	20	679	303	334	418	446	68
d) Over 3 months to 6 months	-	84	569	100	457	311	32	1300
e) Over 6 months to 1 year	86	57	297	698	431	716	22	224
f) Over 1 year to 3 years	50	-	231	490	193	128	-	-
g) Over 3 years to 5 years	1	1	186	176	-	-	-	-
h) Over 5 years	-	-	-	-	1	77	-	-
Foreign Currency Assets	191	135	162	89	2	251	6280	8518
a) 1 - 14 days	128	90	162	63	2	4	889	560
b) 15 - 28 days	64	45	-	2	-	247	432	821
c) 29 days to 3 months	-	-	-	7	-	-	3699	5591
d) Over 3 months to 6 months	-	-	-	3	-	-	1260	1547
e) Over 6 months to 1 year	-	-	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	15	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	426	302	972	1217	-	462	6194	8731
a) 1 - 14 days	284	202	55	77	-	98	959	1299
b) 15 - 28 days	142	101	14	264	-	364	897	1079
c) 29 days to 3 months	-	-	99	100	-	-	2237	3492
d) Over 3 months to 6 months	-	-	188	210	-	-	877	1565
e) Over 6 months to 1 year	-	-	325	361	-	-	410	366
f) Over 1 year to 3 years	-	-	292	204	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	814	928

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	Australia And New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)		4520	-	-	48610	82260	2332	3395
a) 1 - 14 days		737	-	-	38130	68700	462	345
b) 15 - 28 days		712	-	-	1060	370	175	50
c) 29 days to 3 months		673	-	-	1870	9840	220	1099
d) Over 3 months to 6 months		758	-	-	1910	980	166	182
e) Over 6 months to 1 year		1484	-	-	250	50	506	745
f) Over 1 year to 3 years		132	-	-	5180	2230	779	955
g) Over 3 years to 5 years		-	-	-	10	-	10	5
h) Over 5 years		23	-	-	200	90	15	15
Foreign Currency Assets		4961	-	-	9740	11490	1510	3136
a) 1 - 14 days		1132	-	-	4490	2900	813	1364
b) 15 - 28 days		957	-	-	500	590	109	466
c) 29 days to 3 months		1109	-	-	2040	5220	263	322
d) Over 3 months to 6 months		1610	-	-	1240	2680	6	417
e) Over 6 months to 1 year		-	-	-	1340	100	12	85
f) Over 1 year to 3 years		-	-	-	130	-	225	425
g) Over 3 years to 5 years		-	-	-	-	-	54	17
h) Over 5 years		153	-	-	-	-	29	41
Foreign Currency Liabilities		6176	-	-	15390	16120	2333	3820
a) 1 - 14 days		210	-	-	4260	10300	132	843
b) 15 - 28 days		866	-	-	130	60	495	41
c) 29 days to 3 months		1092	-	-	1460	80	144	896
d) Over 3 months to 6 months		4008	-	-	390	-	282	335
e) Over 6 months to 1 year		-	-	-	1830	100	1157	542
f) Over 1 year to 3 years		-	-	-	7320	5580	123	1164
g) Over 3 years to 5 years		-	-	-	-	-	1	-
h) Over 5 years		-	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	381	602	24385	34831	9060	34295	125534	116000
a) 1 - 14 days	-	10	9611	16736	97	2411	101447	101527
b) 15 - 28 days	-	-	3963	2948	1532	490	1542	804
c) 29 days to 3 months	108	-	3797	4985	2806	6428	5052	1815
d) Over 3 months to 6 months	101	3	3816	5393	1940	5012	5024	1617
e) Over 6 months to 1 year	94	281	152	1323	2685	8630	3929	2100
f) Over 1 year to 3 years	13	-	3040	2101	-	2527	8017	6870
g) Over 3 years to 5 years	-	145	6	1345	-	7840	202	362
h) Over 5 years	66	164	-	-	-	957	320	904
Foreign Currency Assets	151	281	38850	47136	18823	31175	22978	29904
a) 1 - 14 days	143	271	7355	6929	3452	5756	2446	13198
b) 15 - 28 days	-	-	6530	8201	232	865	2721	3629
c) 29 days to 3 months	-	-	12089	13490	12909	13921	5594	5105
d) Over 3 months to 6 months	-	-	12608	17212	2230	6245	10709	3479
e) Over 6 months to 1 year	-	-	-	-	-	3816	330	2874
f) Over 1 year to 3 years	-	-	-	-	-	-	347	48
g) Over 3 years to 5 years	-	-	-	-	-	-	47	676
h) Over 5 years	9	10	268	1304	-	572	785	895
Foreign Currency Liabilities	-	56	39006	47266	19895	45419	48756	54668
a) 1 - 14 days	-	56	8233	8587	2646	8197	707	24089
b) 15 - 28 days	-	-	3583	4447	257	877	3303	4994
c) 29 days to 3 months	-	-	11281	10900	12920	15405	15935	8429
d) Over 3 months to 6 months	-	-	12275	13838	2235	7724	18251	6976
e) Over 6 months to 1 year	-	-	203	121	179	5278	9492	4469
f) Over 1 year to 3 years	-	-	3417	4286	1658	2850	868	5622
g) Over 3 years to 5 years	-	-	-	5088	-	5088	200	90
h) Over 5 years	-	-	14	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	38065	33866	319	520	303985	431667	68	164
a) 1 - 14 days	8076	15072	-	189	136118	315402	-	3
b) 15 - 28 days	2577	2977	-	84	43068	6053	5	48
c) 29 days to 3 months	7532	3311	133	-	17043	12898	3	49
d) Over 3 months to 6 months	2566	2024	-	-	8447	4656	59	48
e) Over 6 months to 1 year	9844	993	-	-	24078	13043	-	5
f) Over 1 year to 3 years	6563	5108	53	114	74776	69731	1	10
g) Over 3 years to 5 years	112	3376	133	135	208	395	-	-
h) Over 5 years	796	1005	-	-	248	9491	1	-
Foreign Currency Assets	5133	2954	137	90	302304	324811	204	429
a) 1 - 14 days	559	1100	87	9	124034	75761	-	21
b) 15 - 28 days	235	46	2	-	10617	11236	-	-
c) 29 days to 3 months	2808	373	48	81	37102	31324	-	172
d) Over 3 months to 6 months	1363	181	-	-	31794	45638	204	236
e) Over 6 months to 1 year	167	19	-	-	18002	13981	-	-
f) Over 1 year to 3 years	-	19	-	-	4565	3912	-	-
g) Over 3 years to 5 years	-	5	-	-	1011	6949	-	-
h) Over 5 years	-	1212	-	-	75180	136009	-	-
Foreign Currency Liabilities	21915	12602	16	91	298761	410193	206	433
a) 1 - 14 days	10349	2277	16	10	19618	34413	-	23
b) 15 - 28 days	1	9	-	-	2412	2138	-	7
c) 29 days to 3 months	1003	689	-	82	14493	28978	-	176
d) Over 3 months to 6 months	164	427	-	-	14386	30420	205	206
e) Over 6 months to 1 year	1891	311	-	-	52790	77798	-	20
f) Over 1 year to 3 years	3132	3505	-	-	84406	80261	1	1
g) Over 3 years to 5 years	778	1783	-	-	940	803	-	-
h) Over 5 years	4598	3601	-	-	109716	155382	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book value)	38923	40141		19554	103131	147806	86672	84357
a) 1 - 14 days	33894	28991		19309	27399	48136	29316	18038
b) 15 - 28 days	106	264		2	12121	7611	6824	2235
c) 29 days to 3 months	446	1380		202	4837	8749	9321	7526
d) Over 3 months to 6 months	107	207		-	1178	2205	18469	1945
e) Over 6 months to 1 year	62	877		1	47905	56013	12518	22982
f) Over 1 year to 3 years	581	2829		39	1989	10209	5069	24288
g) Over 3 years to 5 years	-	298		-	211	700	8	5706
h) Over 5 years	3728	5295		2	7491	14181	5148	1636
Foreign Currency Assets	16030	19891		451	45703	87058	29770	23707
a) 1 - 14 days	4849	12529		149	23493	40147	20668	6008
b) 15 - 28 days	4559	301		-	5739	19417	6351	1620
c) 29 days to 3 months	1404	4041		99	5772	13880	1434	3481
d) Over 3 months to 6 months	4297	2824		-	10083	12769	1265	7044
e) Over 6 months to 1 year	-	-		-	2	244	51	5552
f) Over 1 year to 3 years	172	196		-	86	-	-	2
g) Over 3 years to 5 years	-	-		-	-	-	-	-
h) Over 5 years	750	-		204	527	601	-	-
Foreign Currency Liabilities	23845	19408		2763	72956	134053	46480	35450
a) 1 - 14 days	8499	8067		76	9901	15860	39251	23070
b) 15 - 28 days	-	-		-	5387	20885	5867	215
c) 29 days to 3 months	127	3448		2544	3926	19265	31	276
d) Over 3 months to 6 months	14	16		-	12102	5591	57	1917
e) Over 6 months to 1 year	163	1695		143	6827	31563	1265	4335
f) Over 1 year to 3 years	1926	333		-	16974	20539	9	5636
g) Over 3 years to 5 years	-	1293		-	17838	20350	-	-
h) Over 5 years	13116	4555		-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		Industrial And Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments (at book value)	4937	5613	372791	403238		4161	99404	133038
a) 1 - 14 days	2444	349	81488	94709		1644	62633	68867
b) 15 - 28 days	2	249	21736	4432		-	1772	1529
c) 29 days to 3 months	1035	1976	60696	72348		2517	2115	11722
d) Over 3 months to 6 months	754	407	54451	34977		-	1642	3492
e) Over 6 months to 1 year	700	2632	53935	57760		-	25062	42146
f) Over 1 year to 3 years	-	-	59357	63245		-	5679	5254
g) Over 3 years to 5 years	-	-	35339	38965		-	498	1
h) Over 5 years	2	-	5789	36802		-	2	27
Foreign Currency Assets	890	1060	156242	215470		483	12429	26537
a) 1 - 14 days	277	40	30962	76459		483	419	401
b) 15 - 28 days	2	71	10547	15342		-	892	1372
c) 29 days to 3 months	362	624	23670	28268		-	5388	13169
d) Over 3 months to 6 months	201	270	25491	29403		-	2877	5914
e) Over 6 months to 1 year	-	-	5680	17807		-	414	3099
f) Over 1 year to 3 years	-	-	34248	23383		-	205	2583
g) Over 3 years to 5 years	-	-	14278	10241		-	2235	-
h) Over 5 years	48	55	11366	14567		-	-	-
Foreign Currency Liabilities	1141	2305	159157	264917		-	15719	37864
a) 1 - 14 days	45	1	16935	64620		-	4213	19491
b) 15 - 28 days	-	71	3058	2550		-	-	-
c) 29 days to 3 months	627	1961	28143	39051		-	3	86
d) Over 3 months to 6 months	469	268	25947	28624		-	45	5836
e) Over 6 months to 1 year	-	-	29743	40811		-	351	23
f) Over 1 year to 3 years	-	5	19772	30231		-	11108	12424
g) Over 3 years to 5 years	-	-	27941	35654		-	-	-
h) Over 5 years	-	-	7618	23375		-	-	4

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

(Amount in ₹ Million)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Investments (at book value)	15	45	323	349	358	400	3956	6586
a) 1 - 14 days	9	12	-	-	258	130	250	150
b) 15 - 28 days	5	5	-	-	-	-	456	497
c) 29 days to 3 months	-	20	-	30	-	-	2467	3419
d) Over 3 months to 6 months	-	8	3	-	4	5	784	-
e) Over 6 months to 1 year	-	-	3	6	2	17	-	-
f) Over 1 year to 3 years	-	-	18	165	93	237	-	964
g) Over 3 years to 5 years	-	-	150	3	-	11	-	1556
h) Over 5 years	-	-	150	145	-	-	-	-
Foreign Currency Assets	7	7	176	214	916	978	4224	10608
a) 1 - 14 days	1	1	153	36	374	540	4224	10608
b) 15 - 28 days	-	-	-	26	197	28	-	-
c) 29 days to 3 months	-	-	-	50	238	197	-	-
d) Over 3 months to 6 months	-	-	-	-	59	208	-	-
e) Over 6 months to 1 year	-	-	22	102	48	6	-	-
f) Over 1 year to 3 years	6	6	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	6	7	172	195	559	702	1676	5578
a) 1 - 14 days	-	4	41	47	83	462	1646	4782
b) 15 - 28 days	-	-	-	-	-	-	-	-
c) 29 days to 3 months	-	-	13	15	-	-	5	568
d) Over 3 months to 6 months	3	-	-	-	4	2	24	228
e) Over 6 months to 1 year	-	-	-	-	-	-	1	1
f) Over 1 year to 3 years	3	3	118	134	472	238	-	-
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 - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	National Australia Bank		Oman International Bank		Rabobank International		Royal Bank of Scotland	
	2011	2012	2011	2012	2011	2012	2011	2012
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Investments (at book value)		-	927	773		1384	89016	77214
a) 1 - 14 days		-	-	-		-	2297	197
b) 15 - 28 days		-	-	-		-	3655	100
c) 29 days to 3 months		-	-	450		1384	19236	18661
d) Over 3 months to 6 months		-	153	1		-	15090	2317
e) Over 6 months to 1 year		-	2	8		-	15570	4743
f) Over 1 year to 3 years		-	669	315		-	11196	12060
g) Over 3 years to 5 years		-	103	-		-	10968	19196
h) Over 5 years		-	-	-		-	11004	19940
Foreign Currency Assets		-	40	82		1624	38069	44897
a) 1 - 14 days		-	28	32		924	6706	5975
b) 15 - 28 days		-	-	-		-	3173	4423
c) 29 days to 3 months		-	-	35		250	6489	27235
d) Over 3 months to 6 months		-	-	-		451	4218	6578
e) Over 6 months to 1 year		-	-	-		-	322	-
f) Over 1 year to 3 years		-	-	-		-	17162	224
g) Over 3 years to 5 years		-	-	-		-	-	-
h) Over 5 years		-	11	15		-	-	461
Foreign Currency Liabilities		-	767	745		103	406120	1080352
a) 1 - 14 days		-	367	64		1	376851	1049810
b) 15 - 28 days		-	8	8		-	41	1203
c) 29 days to 3 months		-	72	357		-	2134	4377
d) Over 3 months to 6 months		-	100	109		100	1111	301
e) Over 6 months to 1 year		-	212	202		-	3465	639
f) Over 1 year to 3 years		-	7	5		3	12233	13745
g) Over 3 years to 5 years		-	-	-		-	22	1991
h) Over 5 years		-	-	-		-	10262	8285

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Investments (at book value)		-	6374	7423	20775	18462	51	55
a) 1 - 14 days		-	972	970	10012	11828	-	-
b) 15 - 28 days		-	1483	450	596	611	-	-
c) 29 days to 3 months		-	2163	4067	947	1638	-	-
d) Over 3 months to 6 months		-	791	960	517	101	-	1
e) Over 6 months to 1 year		-	570	582	1407	1298	10	-
f) Over 1 year to 3 years		-	104	103	6146	865	1	2
g) Over 3 years to 5 years		-	50	98	356	783	2	30
h) Over 5 years		-	239	191	794	1337	37	21
Foreign Currency Assets		-	223	1008	2367	2864	159	56
a) 1 - 14 days		-	223	5	620	983	9	10
b) 15 - 28 days		-	-	-	205	226	-	-
c) 29 days to 3 months		-	-	881	779	1067	-	-
d) Over 3 months to 6 months		-	-	122	433	258	-	46
e) Over 6 months to 1 year		-	-	-	330	330	-	-
f) Over 1 year to 3 years		-	-	-	-	-	150	-
g) Over 3 years to 5 years		-	-	-	-	-	-	-
h) Over 5 years		-	-	-	-	-	-	-
Foreign Currency Liabilities		-	838	1122	4011	3783	132	134
a) 1 - 14 days		-	828	29	3989	3783	20	20
b) 15 - 28 days		-	-	102	-	-	-	-
c) 29 days to 3 months		-	-	904	17	-	-	-
d) Over 3 months to 6 months		-	-	-	5	-	-	114
e) Over 6 months to 1 year		-	-	-	-	-	-	-
f) Over 1 year to 3 years		-	10	87	-	-	112	-
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 - 2011 AND 2012 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ Million)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG		United Overseas Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Investments (at book value)	228677	270803	4170	4821	37968	35667	-	-
a) 1 - 14 days	76315	85235	1052	1637	3587	23720	-	-
b) 15 - 28 days	10423	13141	3	211	1413	557	-	-
c) 29 days to 3 months	31829	40631	1458	1117	16461	1757	-	-
d) Over 3 months to 6 months	21455	15995	645	192	6369	62	-	-
e) Over 6 months to 1 year	32938	39334	885	611	7168	957	-	-
f) Over 1 year to 3 years	45032	47227	126	923	595	1109	-	-
g) Over 3 years to 5 years	5627	21833	2	98	1854	1631	-	-
h) Over 5 years	5057	7407	-	32	521	5874	-	-
Foreign Currency Assets	233699	355998	1040	2282	741	882	-	4
a) 1 - 14 days	24873	27428	102	347	34	214	-	-
b) 15 - 28 days	11332	12474	-	84	-	40	-	-
c) 29 days to 3 months	71228	120253	31	577	-	576	-	3
d) Over 3 months to 6 months	46483	89857	906	1020	491	-	-	-
e) Over 6 months to 1 year	24361	34696	-	254	172	-	-	-
f) Over 1 year to 3 years	29913	36255	-	-	-	-	-	-
g) Over 3 years to 5 years	15207	18322	-	-	-	-	-	-
h) Over 5 years	10301	16714	-	-	45	51	-	-
Foreign Currency Liabilities	286129	430033	1686	462	9470	3432	16	16
a) 1 - 14 days	38331	34613	7	261	111	2318	4	-
b) 15 - 28 days	5602	17561	-	-	-	-	-	-
c) 29 days to 3 months	80492	101559	48	-	2899	1115	-	-
d) Over 3 months to 6 months	35681	83002	1472	22	491	-	-	-
e) Over 6 months to 1 year	42575	76342	154	169	5969	-	-	-
f) Over 1 year to 3 years	37436	53256	6	10	-	-	-	-
g) Over 3 years to 5 years	12753	16821	-	-	-	-	-	-
h) Over 5 years	33258	46879	-	-	-	-	12	16

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Concl.d.)
FOREIGN BANKS**

(Amount in ₹ Million)

Items	Woori Bank	
	2011	2012
	(81)	(82)
Investments (at book value)		-
a) 1 - 14 days		-
b) 15 - 28 days		-
c) 29 days to 3 months		-
d) Over 3 months to 6 months		-
e) Over 6 months to 1 year		-
f) Over 1 year to 3 years		-
g) Over 3 years to 5 years		-
h) Over 5 years		-
Foreign Currency Assets		-
a) 1 - 14 days		-
b) 15 - 28 days		-
c) 29 days to 3 months		-
d) Over 3 months to 6 months		-
e) Over 6 months to 1 year		-
f) Over 1 year to 3 years		-
g) Over 3 years to 5 years		-
h) Over 5 years		-
Foreign Currency Liabilities		-
a) 1 - 14 days		-
b) 15 - 28 days		-
c) 29 days to 3 months		-
d) Over 3 months to 6 months		-
e) Over 6 months to 1 year		-
f) Over 1 year to 3 years		-
g) Over 3 years to 5 years		-
h) Over 5 years		-

Source : Annual accounts of banks.

**TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE
DEBT RESTRUCTURED - 2011 - 12 AS ON MARCH 31**

(Amount in ₹ Million)

Name of the Bank	Loan subjected to Restructuring				Corporate Debt Restructured				
	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total 1 [(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)
SBI and its Associates									
State Bank of India	53792	4098	2428	60317	30155	1826	418	32399	92717
State Bank of Bikaner & Jaipur	23617	1036	172	24825	4219	251	-	4470	29295
State Bank of Hyderabad	5675	73	263	6010	3617	-	-	3617	9627
State Bank of Mysore	16359	445	374	17177	8401	1134	-	9534	26712
State Bank of Patiala	24455	587	2	25044	11787	934	500	13221	38265
State Bank of Travancore	2223	-	-	2223	900	-	-	900	3124
Nationalised Banks									
Allahabad Bank	50333	3092	705	54130	9308	93	-	9401	63531
Andhra Bank	38417	2221	2686	43324	17486	-	-	17486	60810
Bank of Baroda	73190	221	40	73452	15340	-	-	15340	88792
Bank of India	76107	52	0	76159	15205	-	441	15646	91805
Bank of Maharashtra	17043	174	-	17216	456	-	-	456	17672
Canara Bank	29379	494	316	30188	14849	-	-	14849	45037
Central Bank of India	101252	10321	4	111576	14993	-	1513	16505	128081
Corporation Bank	37908	121	545	38573	5939	-	2191	8130	46704
Dena Bank	26413	160	383	26956	6894	-	259	7152	34108
IDBI Bank Ltd.	49405	9754	5098	64257	32000	683	3434	36117	100373
Indian Bank	28402	238	1	28641	5556	-	-	5556	34196
Indian Overseas Bank	98754	2089	649	101492	23739	262	918	24918	126410
Oriental Bank of Commerce	53937	31	0	53968	11740	374	-	12114	66082
Punjab and Sind Bank	20389	-	-	20389	1741	-	-	1741	22130
Punjab National Bank	127977	5273	-	133250	20089	-	-	20089	153339
Syndicate Bank	28029	26	8	28063	3437	-	-	3437	31500
UCO Bank	8907	130	-	9038	1410	-	-	1410	10447
Union Bank of India	54728	266	628	55621	19849	-	-	19849	75470
United Bank of India	16575	4348	3414	24337	6706	-	19	6725	31062
Vijaya Bank	22688	858	2171	25717	3406	-	262	3669	29386
Old Private Sector Banks									
Catholic Syrian Bank	2168	14	42	2224	1237	-	-	1237	3461
City Union Bank	364	-	-	364	140	-	-	140	504
Dhanlaxmi Bank	1	-	-	1	130	-	-	130	130
Federal Bank	9606	382	-	9988	811	449	-	1260	11248
ING Vysya Bank	10	-	-	10	1623	-	-	1623	1633
Jammu & Kashmir Bank	3028	-	0	3029	2675	-	-	2675	5704
Karnataka Bank	1963	97	-	2059	6038	-	-	6038	8097
Karur Vysya Bank	3847	-	-	3847	148	-	-	148	3996
Lakshmi Vilas Bank	2652	453	59	3164	146	-	-	146	3310
Nainital Bank	-	-	-	-	-	-	-	-	-
Ratnakar Bank	234	-	47	281	-	-	-	-	281
South Indian Bank	4543	-	-	4543	861	-	-	861	5404
Tamilnad Mercantile Bank	2384	-	-	2384	-	-	-	-	2384
New Private Sector Banks									
Axis Bank	4290	-	-	4290	8961	-	-	8961	13251
Development Credit Bank	-	0	-	0	4	-	-	4	4
HDFC Bank	113	139	338	591	1451	3026	1306	5783	6373

Source : Annual accounts of banks.

**TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE
DEBT RESTRUCTURED - 2011 - 12 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ Million)

Name of the Bank	Loan subjected to Restructuring				Corporate Debt Restructured				
	Standard Assets during the year	Sub-Standard Assets during the year	Doubtful Assets during the year	Total 1 [(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)
ICICI Bank	12688	337	87	13112	24668	156	86	24909	38021
IndusInd Bank	203	57	-	261	849	-	100	949	1210
Kotak Mahindra Bank	49	49	32	129	-	-	-	-	129
Yes Bank	220	-	-	220	1844	-	-	1844	2064
Foreign Banks									
AB Bank	-	-	-	-	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	-	-	-	-	-	-
American Express Banking Corp.	-	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-
Australia And New Zealand Banking Group	-	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-	-	-	-
Bank of Ceylon	-	-	3	3	-	-	-	-	3
Bank of Nova Scotia	139	-	-	139	500	-	-	500	639
Bank of Tokyo-Mitsubishi UFJ	-	-	-	-	-	-	-	-	-
Barclays Bank	-	17	33	49	-	-	-	-	49
BNP Paribas	-	-	-	-	-	-	-	-	-
Chinatrust Commercial Bank	-	-	-	-	-	-	-	-	-
Citibank	476	138	-	613	-	-	-	-	613
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-	-
Credit Agricole	-	-	-	-	-	-	-	-	-
Credit Suisse AG	-	-	-	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	-	-	-	-
Deutsche Bank	0	-	-	0	-	-	-	-	0
FirstRand Bank	-	-	-	-	-	-	-	-	-
Hongkong & Shanghai Banking Corporation	2	-	-	2	-	492	-	492	494
Industrial And Commercial Bank of China	-	-	-	-	-	-	-	-	-
JPMorgan Chase Bank	-	-	-	-	-	-	-	-	-
JSC VTB Bank	211	-	-	211	-	-	-	-	211
Krung Thai Bank	-	-	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	-	-	-	-
National Australia Bank	-	-	-	-	-	-	-	-	-
Oman International Bank	-	-	-	-	-	-	-	-	-
Rabobank International	-	-	-	-	-	-	-	-	-
Royal Bank of Scotland	27	204	614	845	-	-	36	36	881
Sberbank	-	-	-	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-	-	-
Societe Generale	-	-	-	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-	-	-	-
Standard Chartered Bank	181	915	-	1097	-	238	-	238	1334
State Bank of Mauritius	-	-	-	-	-	67	-	67	67
UBS AG	-	-	-	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-	-
Woori Bank	-	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31**STATE BANK OF INDIA & ITS ASSOCIATES**

(In per cent)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Mysore	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	10.11	5.18	9.98	7.04	9.07	5.81	6.26	6.03
2. Credit - Deposit Ratio	81.03	83.13	76.52	79.98	73.02	78.04	78.73	79.37
3. Investment - Deposit Ratio	31.65	29.91	25.11	27.07	32.10	29.62	29.91	29.36
4. (Credit + Investment) - Deposit Ratio	112.68	113.04	101.62	107.05	105.12	107.66	108.63	108.73
5. Ratio of deposits to total liabilities	76.32	78.15	85.54	84.89	83.06	83.45	83.07	83.08
6. Ratio of demand & savings bank deposits to total deposits	49.42	44.81	38.51	37.35	30.17	27.87	34.22	32.21
7. Ratio of priority sector advances to total advances	30.61	28.84	36.55	35.35	36.17	34.53	34.52	28.26
8. Ratio of term loans to total advances	48.26	47.98	53.57	53.91	58.33	56.37	60.51	55.22
9. Ratio of secured advances to total advances	79.78	81.04	85.71	85.84	88.44	88.08	89.97	86.51
10. Ratio of investments in non-approved securities to total investments	21.80	18.05	2.69	2.91	18.68	7.61	11.55	11.95
11. Ratio of interest income to total assets	7.15	8.32	8.19	9.29	8.05	9.46	8.37	9.03
12. Ratio of net interest income to total assets (Net Interest Margin)	2.86	3.38	3.02	3.28	2.92	2.99	3.36	2.82
13. Ratio of non-interest income to total assets	1.39	1.12	1.09	0.88	1.01	0.91	0.93	0.92
14. Ratio of intermediation cost to total assets	2.02	2.04	2.17	1.96	1.55	1.54	1.88	1.85
15. Ratio of wage bills to intermediation cost	66.09	65.11	65.16	61.61	68.68	66.33	59.77	59.61
16. Ratio of wage bills to total expense	21.16	19.01	19.25	15.18	15.95	12.77	16.32	13.68
17. Ratio of wage bills to total income	15.65	14.04	15.21	11.90	11.76	9.86	12.09	11.09
18. Ratio of burden to total assets	0.63	0.92	1.08	1.08	0.54	0.63	0.95	0.93
19. Ratio of burden to interest income	8.83	11.00	13.12	11.63	6.74	6.68	11.33	10.33
20. Ratio of operating profits to total assets	2.23	2.47	1.95	2.20	2.38	2.36	2.41	1.88
21. Return on assets	0.71	0.88	0.96	0.99	1.22	1.15	1.03	0.67
22. Return on equity	12.62	15.72	20.91	18.59	24.35	21.98	15.77	9.62
23. Cost of deposits	4.98	5.63	5.70	6.65	5.73	7.28	5.41	6.90
24. Cost of borrowings	2.30	3.15	1.06	2.68	0.73	0.88	3.43	3.78
25. Cost of funds	4.67	5.35	5.44	6.46	5.43	6.92	5.29	6.66
26. Return on advances	8.64	9.98	9.88	11.23	10.01	11.54	10.07	11.00
27. Return on investments	6.71	7.88	7.31	7.72	7.01	7.85	7.08	7.23
28. Return on advances adjusted to cost of funds	3.97	4.63	4.44	4.77	4.58	4.62	4.78	4.34
29. Return on investments adjusted to cost of funds	2.03	2.53	1.87	1.27	1.58	0.93	1.79	0.57
30. Business per employee (in Rupees Million)	70.47	79.84	75.1	82.7	103.77	116.87	79.5	88.1
31. Profit per employee (in Rupees Million)	0.39	0.53	0.5	0.5	0.79	0.86	0.5	0.4
32. Capital adequacy ratio	11.98	13.86	11.68	13.76	14.25	13.56	13.76	12.55
33. Capital adequacy ratio - Tier I	7.77	9.79	7.92	9.76	9.12	9.62	9.78	9.18
34. Capital adequacy ratio - Tier II	4.21	4.07	3.76	4.00	5.13	3.94	3.98	3.37
35. Ratio of net NPA To net advances	1.63	1.82	0.83	1.92	0.87	1.30	1.38	1.93

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(Contd.)

(In per cent)

Items	State Bank of Patiala		State Bank of Travancore	
	2011	2012	2011	2012
	(9)	(10)	(11)	(12)
1. Cash - Deposit Ratio	5.89	8.95	8.10	6.68
2. Credit - Deposit Ratio	75.56	79.25	79.17	77.44
3. Investment - Deposit Ratio	25.38	27.76	30.82	31.39
4. (Credit + Investment) - Deposit Ratio	100.94	107.00	110.00	108.83
5. Ratio of deposits to total liabilities	83.74	80.63	81.94	83.15
6. Ratio of demand & savings bank deposits to total deposits	28.37	24.55	30.32	27.34
7. Ratio of priority sector advances to total advances	37.55	32.23	37.47	36.21
8. Ratio of term loans to total advances	56.98	51.80	54.10	47.90
9. Ratio of secured advances to total advances	97.29	95.15	81.53	83.62
10. Ratio of investments in non-approved securities to total investments	1.96	12.61	19.82	18.93
11. Ratio of interest income to total assets	8.23	9.03	8.02	8.70
12. Ratio of net interest income to total assets (Net Interest Margin)	2.97	2.61	2.60	2.33
13. Ratio of non-interest income to total assets	0.96	0.84	0.89	0.83
14. Ratio of intermediation cost to total assets	1.69	1.48	1.69	1.57
15. Ratio of wage bills to intermediation cost	66.25	62.26	63.60	64.06
16. Ratio of wage bills to total expense	16.09	11.67	15.11	12.65
17. Ratio of wage bills to total income	12.18	9.35	12.05	10.54
18. Ratio of burden to total assets	0.73	0.65	0.80	0.74
19. Ratio of burden to interest income	8.86	7.17	9.95	8.52
20. Ratio of operating profits to total assets	2.24	1.96	1.80	1.59
21. Return on assets	0.88	0.93	1.12	0.65
22. Return on equity	16.65	17.95	23.09	13.93
23. Cost of deposits	5.74	7.17	5.73	6.74
24. Cost of borrowings	0.83	0.64	1.37	1.01
25. Cost of funds	5.44	6.54	5.40	6.20
26. Return on advances	10.32	11.25	9.53	10.45
27. Return on investments	7.35	7.60	6.80	6.83
28. Return on advances adjusted to cost of funds	4.87	4.71	4.14	4.25
29. Return on investments adjusted to cost of funds	1.90	1.06	1.41	0.63
30. Business per employee (in Rupees Million)	95.63	105.57	88.8	106.6
31. Profit per employee (in Rupees Million)	0.52	0.59	0.8	0.42
32. Capital adequacy ratio	13.41	12.30	12.54	13.55
33. Capital adequacy ratio - Tier I	8.66	8.60	9.00	9.35
34. Capital adequacy ratio - Tier II	4.75	3.70	3.54	4.20
35. Ratio of net NPA To net advances	1.21	1.35	0.98	1.54

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**NATIONALISED BANKS**

(In per cent)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	5.99	5.46	7.80	5.26	6.50	5.63	7.29	4.71
2. Credit - Deposit Ratio	70.99	69.64	77.52	79.02	74.87	74.67	71.30	78.20
3. Investment - Deposit Ratio	32.79	34.01	26.26	27.99	23.38	21.62	28.73	27.26
4. (Credit + Investment) - Deposit Ratio	103.78	103.66	103.78	107.01	98.24	96.29	100.03	105.46
5. Ratio of deposits to total liabilities	87.18	87.24	84.62	84.71	85.22	86.04	85.11	82.75
6. Ratio of demand & savings bank deposits to total deposits	33.48	30.49	29.06	26.40	28.68	26.90	25.42	26.65
7. Ratio of priority sector advances to total advances	32.86	33.65	33.00	33.07	24.01	22.59	25.76	22.56
8. Ratio of term loans to total advances	52.40	51.16	43.68	46.23	44.25	44.14	38.38	40.03
9. Ratio of secured advances to total advances	86.67	89.45	84.08	87.61	78.53	83.67	76.37	78.94
10. Ratio of investments in non-approved securities to total investments	18.56	16.58	6.04	9.76	16.02	16.65	21.31	17.42
11. Ratio of interest income to total assets	8.07	9.29	8.32	9.70	6.87	7.37	6.95	7.74
12. Ratio of net interest income to total assets (Net Interest Margin)	2.95	3.09	3.23	3.21	2.76	2.56	2.49	2.26
13. Ratio of non-interest income to total assets	1.00	0.78	0.90	0.74	0.88	0.85	0.84	0.90
14. Ratio of intermediation cost to total assets	1.71	1.61	1.71	1.54	1.45	1.28	1.62	1.34
15. Ratio of wage bills to intermediation cost	66.61	68.16	64.77	63.73	63.00	57.87	68.57	61.80
16. Ratio of wage bills to total expense	16.69	14.06	16.30	12.25	16.47	12.18	18.28	12.16
17. Ratio of wage bills to total income	12.58	10.91	12.02	9.43	11.81	9.02	14.25	9.60
18. Ratio of burden to total assets	0.71	0.83	0.81	0.81	0.57	0.43	0.78	0.44
19. Ratio of burden to interest income	8.79	8.97	9.74	8.33	8.32	5.85	11.16	5.69
20. Ratio of operating profits to total assets	2.24	2.26	2.42	2.41	2.19	2.13	1.72	1.82
21. Return on assets	1.11	1.02	1.36	1.19	1.33	1.24	0.82	0.72
22. Return on equity	18.65	19.64	23.24	19.25	23.47	20.64	15.79	14.00
23. Cost of deposits	5.46	6.69	5.38	7.02	4.34	5.15	4.61	5.82
24. Cost of borrowings	0.78	1.99	3.34	4.46	1.94	2.75	3.66	4.23
25. Cost of funds	5.23	6.44	5.23	6.83	4.19	5.00	4.53	5.69
26. Return on advances	10.02	11.39	10.49	11.97	8.02	8.67	8.12	8.76
27. Return on investments	6.54	7.62	6.83	7.33	7.20	8.00	6.76	8.27
28. Return on advances adjusted to cost of funds	4.78	4.95	5.26	5.14	3.82	3.67	3.59	3.07
29. Return on investments adjusted to cost of funds	1.31	1.18	1.60	0.51	3.01	3.00	2.23	2.58
30. Business per employee (In Rupees Million)	106.3	121.7	116.5	126.2	122.9	146.6	128.4	136
31. Profit per employee (In Rupees Million)	0.67	0.84	0.9	0.9	1.1	1.2	0.62	0.64
32. Capital adequacy ratio	12.96	12.83	14.38	13.18	14.52	14.67	12.17	11.95
33. Capital adequacy ratio - Tier I	8.57	9.13	9.68	9.03	9.99	10.83	8.33	8.59
34. Capital adequacy ratio - Tier II	4.39	3.70	4.70	4.15	4.53	3.84	3.84	3.36
35. Ratio of net NPA To net advances	0.79	0.98	0.38	0.91	0.35	0.54	0.91	1.47

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**NATIONALISED BANKS**

(In per cent)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	5.75	5.93	7.50	5.44	7.85	6.68	6.97	6.82
2. Credit - Deposit Ratio	70.13	73.25	72.00	71.09	72.33	75.20	74.39	73.80
3. Investment - Deposit Ratio	33.65	29.94	28.50	31.21	30.39	30.20	37.22	34.87
4. (Credit + Investment) - Deposit Ratio	103.78	103.19	100.50	102.29	102.72	105.39	111.61	108.67
5. Ratio of deposits to total liabilities	87.44	86.95	87.35	87.41	85.51	85.37	81.35	83.24
6. Ratio of demand & savings bank deposits to total deposits	40.44	41.33	28.33	24.34	35.17	33.27	25.95	22.12
7. Ratio of priority sector advances to total advances	34.36	33.63	32.19	29.80	31.23	26.11	27.52	29.19
8. Ratio of term loans to total advances	70.21	62.59	48.31	50.58	69.26	65.21	47.77	52.90
9. Ratio of secured advances to total advances	74.12	81.09	69.53	71.46	80.87	75.40	67.21	72.26
10. Ratio of investments in non-approved securities to total investments	17.51	23.51	14.65	13.02	12.22	14.28	35.31	21.98
11. Ratio of interest income to total assets	7.54	8.77	7.64	8.69	7.76	8.71	7.16	8.48
12. Ratio of net interest income to total assets (Net Interest Margin)	2.67	3.06	2.56	2.17	2.71	2.35	2.30	2.05
13. Ratio of non-interest income to total assets	0.72	0.78	0.94	0.82	0.64	0.63	0.98	0.97
14. Ratio of intermediation cost to total assets	2.23	2.00	1.47	1.32	2.04	1.71	1.29	1.16
15. Ratio of wage bills to intermediation cost	70.37	67.76	66.86	63.61	74.12	66.85	54.51	51.20
16. Ratio of wage bills to total expense	22.09	17.56	15.03	10.68	21.33	14.14	11.42	7.84
17. Ratio of wage bills to total income	18.99	14.17	11.47	8.80	17.98	12.20	8.61	6.29
18. Ratio of burden to total assets	1.51	1.22	0.54	0.49	1.39	1.07	0.30	0.19
19. Ratio of burden to interest income	20.01	13.89	7.01	5.66	17.96	12.29	4.22	2.23
20. Ratio of operating profits to total assets	1.16	1.84	2.03	1.67	1.32	1.28	2.00	1.86
21. Return on assets	0.47	0.55	1.42	0.95	0.70	0.26	1.21	1.06
22. Return on equity	9.68	9.91	23.20	15.36	13.49	4.57	21.89	19.54
23. Cost of deposits	5.04	5.99	5.39	7.08	5.31	6.92	5.09	7.13
24. Cost of borrowings	1.51	3.48	2.95	2.89	1.43	1.16	1.28	1.56
25. Cost of funds	4.89	5.87	5.29	6.89	5.09	6.55	4.68	6.54
26. Return on advances	9.19	10.67	8.96	10.57	9.57	10.40	8.63	10.21
27. Return on investments	6.94	7.53	7.36	7.59	7.17	7.64	5.97	6.75
28. Return on advances adjusted to cost of funds	4.30	4.79	3.67	3.68	4.48	3.85	3.95	3.67
29. Return on investments adjusted to cost of funds	2.05	1.65	2.07	0.70	2.08	1.09	1.29	0.21
30. Business per employee (in Rupees Million)	82.5	96.7	119.91	137.44	83.52	86.16	157.28	171.3
31. Profit per employee (in Rupees Million)	0.24	0.31	0.98	0.82	0.4	0.15	1.09	1.09
32. Capital adequacy ratio	13.35	12.43	15.38	13.76	11.64	12.40	14.11	13.00
33. Capital adequacy ratio - Tier I	8.02	8.31	10.87	10.35	6.31	7.79	8.69	8.33
34. Capital adequacy ratio - Tier II	5.33	4.12	4.51	3.41	5.33	4.61	5.42	4.67
35. Ratio of net NPA To net advances	1.32	0.84	1.10	1.46	0.65	3.09	0.46	0.87

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	7.35	6.73	10.84	7.17	6.50	5.23	6.89	5.72
2. Credit - Deposit Ratio	69.82	73.47	87.04	86.06	71.12	74.77	77.00	78.87
3. Investment - Deposit Ratio	29.23	29.84	37.83	39.51	32.88	31.44	33.47	31.14
4. (Credit + Investment) - Deposit Ratio	99.05	103.31	124.87	125.58	104.00	106.20	110.48	110.01
5. Ratio of deposits to total liabilities	90.64	88.30	71.23	72.37	86.93	85.42	81.23	81.24
6. Ratio of demand & savings bank deposits to total deposits	35.52	34.55	20.88	24.10	30.92	30.55	30.20	26.42
7. Ratio of priority sector advances to total advances	33.80	30.26	26.87	26.74	34.29	32.98	29.19	30.03
8. Ratio of term loans to total advances	48.32	50.36	77.24	72.84	61.41	57.54	50.18	51.84
9. Ratio of secured advances to total advances	81.59	82.68	92.92	92.61	84.03	80.51	79.86	85.81
10. Ratio of investments in non-approved securities to total investments	18.54	15.65	20.87	22.09	24.03	21.68	21.50	9.97
11. Ratio of interest income to total assets	7.84	8.59	7.62	8.59	8.39	9.30	7.81	8.98
12. Ratio of net interest income to total assets (Net Interest Margin)	2.75	2.66	1.75	1.67	3.62	3.36	2.72	2.52
13. Ratio of non-interest income to total assets	0.83	0.74	0.88	0.78	1.06	0.94	0.79	0.84
14. Ratio of intermediation cost to total assets	1.67	1.46	0.93	0.96	1.73	1.66	1.66	1.59
15. Ratio of wage bills to intermediation cost	64.11	61.89	45.53	44.50	69.18	67.85	67.68	65.85
16. Ratio of wage bills to total expense	15.84	12.22	6.21	5.41	18.38	14.84	16.64	12.98
17. Ratio of wage bills to total income	12.36	9.69	4.96	4.55	12.64	11.02	13.07	10.64
18. Ratio of burden to total assets	0.84	0.72	0.05	0.18	0.67	0.73	0.87	0.74
19. Ratio of burden to interest income	10.72	8.43	0.60	2.09	7.95	7.81	11.13	8.28
20. Ratio of operating profits to total assets	1.91	1.93	1.71	1.49	2.95	2.63	1.85	1.77
21. Return on assets	1.00	1.08	0.73	0.82	1.53	1.31	0.71	0.52
22. Return on equity	19.55	19.75	13.35	11.95	19.27	17.19	12.73	9.88
23. Cost of deposits	5.40	6.41	5.74	7.18	5.29	6.58	5.28	6.94
24. Cost of borrowings	0.49	0.64	1.97	2.61	11.48	9.55	8.05	7.66
25. Cost of funds	5.26	6.19	4.90	6.21	5.39	6.67	5.55	7.03
26. Return on advances	9.52	10.17	9.32	10.63	10.33	11.38	9.27	10.76
27. Return on investments	6.92	7.39	6.71	6.99	7.07	7.67	6.88	7.57
28. Return on advances adjusted to cost of funds	4.26	3.98	4.41	4.42	4.94	4.71	3.72	3.74
29. Return on investments adjusted to cost of funds	1.66	1.20	1.81	0.78	1.69	1.00	1.32	0.54
30. Business per employee (in Rupees Million)	107.7	128.4	234.64	238.71	93	111.4	100.5	117.6
31. Profit per employee (in Rupees Million)	0.62	0.79	1.19	1.32	0.89	0.93	0.42	0.38
32. Capital adequacy ratio	13.41	11.51	13.64	14.58	13.56	13.47	14.55	13.32
33. Capital adequacy ratio - Tier I	9.77	8.86	8.03	8.38	11.02	11.13	8.16	8.35
34. Capital adequacy ratio - Tier II	3.64	2.65	5.61	6.20	2.54	2.34	6.39	4.97
35. Ratio of net NPA To net advances	1.22	1.01	1.06	1.61	0.53	1.33	1.19	1.35

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**NATIONALISED BANKS**

(In per cent)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	6.84	5.43	7.67	5.77	7.60	4.87	7.70	5.58
2. Credit - Deposit Ratio	68.97	71.80	71.39	73.11	77.38	77.39	78.75	78.27
3. Investment - Deposit Ratio	35.63	33.41	31.22	31.79	30.41	32.31	25.86	25.84
4. (Credit + Investment) - Deposit Ratio	104.60	105.20	102.61	104.90	107.79	109.70	104.61	104.11
5. Ratio of deposits to total liabilities	86.19	87.56	87.12	86.58	82.71	82.84	86.62	86.56
6. Ratio of demand & savings bank deposits to total deposits	24.56	24.13	23.95	23.93	38.45	35.34	30.93	29.45
7. Ratio of priority sector advances to total advances	36.45	35.75	30.82	28.01	32.48	31.33	30.13	29.46
8. Ratio of term loans to total advances	57.24	56.20	71.43	68.74	49.84	48.59	77.08	79.93
9. Ratio of secured advances to total advances	87.82	92.68	71.70	81.28	87.61	91.61	73.93	77.85
10. Ratio of investments in non-approved securities to total investments	25.92	24.35	12.71	14.78	16.06	18.47	13.46	10.51
11. Ratio of interest income to total assets	8.09	9.32	7.88	9.15	8.00	8.71	7.75	9.01
12. Ratio of net interest income to total assets (Net Interest Margin)	2.80	2.48	2.49	2.12	3.50	3.21	2.97	3.00
13. Ratio of non-interest income to total assets	0.64	0.73	0.70	0.59	1.07	1.00	0.62	0.63
14. Ratio of intermediation cost to total assets	1.27	1.36	1.57	1.64	1.89	1.67	1.72	1.66
15. Ratio of wage bills to intermediation cost	55.40	58.60	76.81	71.85	70.10	67.45	69.59	67.21
16. Ratio of wage bills to total expense	10.70	9.75	17.35	13.58	20.71	15.74	18.44	14.55
17. Ratio of wage bills to total income	8.04	7.96	14.08	12.08	14.58	11.63	14.34	11.57
18. Ratio of burden to total assets	0.62	0.63	0.87	1.05	0.82	0.67	1.10	1.03
19. Ratio of burden to interest income	7.71	6.80	11.09	11.45	10.20	7.69	14.26	11.38
20. Ratio of operating profits to total assets	2.17	1.85	1.62	1.07	2.68	2.54	1.86	1.97
21. Return on assets	1.03	0.67	0.90	0.65	1.34	1.19	0.76	0.81
22. Return on equity	15.55	9.91	16.39	11.21	22.60	19.80	16.53	16.32
23. Cost of deposits	5.76	7.60	5.74	7.61	4.91	6.18	4.90	6.35
24. Cost of borrowings	0.44	0.69	2.87	3.92	1.01	1.21	1.03	0.80
25. Cost of funds	5.56	7.36	5.57	7.43	4.58	5.73	4.60	6.00
26. Return on advances	9.98	11.62	9.58	11.16	9.85	10.62	9.33	10.74
27. Return on investments	7.26	7.22	7.00	7.59	6.52	7.06	6.49	7.21
28. Return on advances adjusted to cost of funds	4.43	4.26	4.01	3.72	5.26	4.89	4.73	4.74
29. Return on investments adjusted to cost of funds	1.70	-0.13	1.43	0.16	1.94	1.33	1.89	1.21
30. Business per employee (in Rupees Million)	141.8	146.22	119	130.2	101.78	113.2	87.54	107.41
31. Profit per employee (in Rupees Million)	0.9	0.62	0.6	0.6	0.84	0.84	0.4	0.53
32. Capital adequacy ratio	14.23	12.69	12.94	13.26	12.42	12.63	13.04	12.24
33. Capital adequacy ratio - Tier I	11.21	10.12	8.35	8.55	8.44	9.28	9.31	8.94
34. Capital adequacy ratio - Tier II	3.02	2.57	4.59	4.71	3.98	3.35	3.73	3.30
35. Ratio of net NPA To net advances	0.98	2.21	0.56	1.19	0.85	1.52	0.97	0.96

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**NATIONALISED BANKS**

(In per cent)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2011 (33)	2012 (34)	2011 (35)	2012 (36)	2011 (37)	2012 (38)	2011 (39)	2012 (40)
1. Cash - Deposit Ratio	7.16	5.07	8.70	5.22	7.63	5.71	6.66	5.47
2. Credit - Deposit Ratio	68.19	75.02	74.58	79.81	68.73	70.74	66.51	69.72
3. Investment - Deposit Ratio	29.55	29.72	28.84	27.98	33.73	32.61	34.32	34.49
4. (Credit + Investment) - Deposit Ratio	97.74	104.75	103.42	107.80	102.46	103.35	100.83	104.20
5. Ratio of deposits to total liabilities	88.91	85.32	85.79	85.00	86.46	87.36	89.31	86.73
6. Ratio of demand & savings bank deposits to total deposits	22.05	22.34	31.76	31.28	40.78	40.77	25.25	22.02
7. Ratio of priority sector advances to total advances	24.32	25.03	32.04	23.87	31.94	35.15	29.48	29.56
8. Ratio of term loans to total advances	64.40	63.86	42.99	43.71	71.27	69.10	54.19	53.47
9. Ratio of secured advances to total advances	85.63	76.08	78.79	78.57	79.95	80.49	74.89	74.25
10. Ratio of investments in non-approved securities to total investments	19.08	12.80	20.37	19.05	27.02	21.87	27.17	17.24
11. Ratio of interest income to total assets	7.56	8.51	7.63	8.49	7.59	8.29	7.68	8.99
12. Ratio of net interest income to total assets (Net Interest Margin)	2.56	2.27	2.88	2.77	2.60	2.58	2.56	2.14
13. Ratio of non-interest income to total assets	0.62	0.56	0.95	0.94	0.76	0.76	0.70	0.59
14. Ratio of intermediation cost to total assets	1.38	1.20	1.83	1.60	1.56	1.44	1.88	1.35
15. Ratio of wage bills to intermediation cost	71.32	67.26	65.81	62.18	62.67	64.42	70.50	61.61
16. Ratio of wage bills to total expense	15.42	10.82	18.33	13.61	14.88	12.98	18.96	10.16
17. Ratio of wage bills to total income	12.04	8.87	14.06	10.56	11.67	10.25	15.84	8.69
18. Ratio of burden to total assets	0.76	0.63	0.89	0.66	0.79	0.68	1.18	0.76
19. Ratio of burden to interest income	10.11	7.45	11.62	7.83	10.44	8.17	15.40	8.43
20. Ratio of operating profits to total assets	1.79	1.64	2.00	2.11	1.80	1.90	1.38	1.38
21. Return on assets	0.66	0.69	1.05	0.79	0.66	0.70	0.72	0.66
22. Return on equity	14.36	13.83	17.96	13.05	11.74	11.93	12.63	11.54
23. Cost of deposits	5.11	6.65	5.12	6.30	5.27	6.11	5.38	7.43
24. Cost of borrowings	3.08	3.00	1.01	0.90	2.49	1.80	0.03	0.32
25. Cost of funds	5.03	6.44	4.89	5.93	5.17	5.88	5.23	7.10
26. Return on advances	9.37	10.61	8.90	9.75	9.67	10.35	9.29	11.35
27. Return on investments	6.25	7.12	7.10	7.57	6.39	6.79	6.97	6.96
28. Return on advances adjusted to cost of funds	4.34	4.17	4.02	3.81	4.50	4.47	4.06	4.24
29. Return on investments adjusted to cost of funds	1.22	0.68	2.21	1.63	1.22	0.91	1.74	-0.14
30. Business per employee (in Rupees Million)	106.9	116.4	104.3	107	86	97.1	92.8	112.8
31. Profit per employee (in Rupees Million)	0.42	0.51	0.8	0.6	0.35	0.41	0.63	0.5
32. Capital adequacy ratio	13.71	12.35	12.95	11.85	13.05	12.69	13.88	13.06
33. Capital adequacy ratio - Tier I	8.52	8.09	8.69	8.37	8.90	8.79	9.88	9.68
34. Capital adequacy ratio - Tier II	5.19	4.26	4.26	3.48	4.15	3.90	4.00	3.38
35. Ratio of net NPA To net advances	1.84	1.96	1.19	1.70	1.42	1.72	1.52	1.72

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**OLD PRIVATE SECTOR BANKS**

(In per cent)

Items	Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank		Federal Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.73	6.47	8.15	4.99	6.41	7.35	6.82	4.95
2. Credit - Deposit Ratio	71.28	72.26	71.67	74.28	72.35	74.19	74.28	77.15
3. Investment - Deposit Ratio	30.83	29.66	28.00	28.07	29.05	36.94	33.80	35.56
4. (Credit + Investment) - Deposit Ratio	102.12	101.92	99.67	102.34	101.40	111.13	108.08	112.71
5. Ratio of deposits to total liabilities	88.77	88.03	88.51	89.05	87.82	80.43	83.59	80.72
6. Ratio of demand & savings bank deposits to total deposits	22.36	19.32	19.58	18.19	22.90	19.35	26.86	27.54
7. Ratio of priority sector advances to total advances	34.59	33.78	36.96	36.23	28.30	32.09	33.13	32.28
8. Ratio of term loans to total advances	36.65	31.05	40.57	35.33	74.93	80.09	42.70	37.66
9. Ratio of secured advances to total advances	90.78	96.07	96.89	96.81	88.12	89.59	78.80	77.19
10. Ratio of investments in non-approved securities to total investments	19.15	11.26	20.21	16.11	9.11	4.51	31.45	33.74
11. Ratio of interest income to total assets	8.70	9.83	9.32	10.30	8.11	9.63	8.52	9.92
12. Ratio of net interest income to total assets (Net Interest Margin)	2.83	2.81	3.21	3.03	2.37	1.71	3.67	3.49
13. Ratio of non-interest income to total assets	0.85	0.78	1.20	1.26	1.31	0.99	1.09	0.95
14. Ratio of intermediation cost to total assets	3.30	2.73	1.66	1.70	3.08	3.38	1.76	1.75
15. Ratio of wage bills to intermediation cost	73.43	71.36	46.96	43.71	58.49	56.02	57.46	55.54
16. Ratio of wage bills to total expense	26.43	19.98	10.01	8.28	20.44	16.75	15.29	11.86
17. Ratio of wage bills to total income	25.37	18.37	7.39	6.42	19.13	17.82	10.51	8.93
18. Ratio of burden to total assets	2.45	1.95	0.45	0.44	1.77	2.39	0.67	0.80
19. Ratio of burden to interest income	28.15	19.85	4.84	4.28	21.81	24.79	7.88	8.04
20. Ratio of operating profits to total assets	0.38	0.85	2.76	2.59	0.60	-0.68	3.00	2.69
21. Return on assets	0.14	0.24	1.67	1.71	0.23	-0.73	1.34	1.41
22. Return on equity	2.60	4.66	23.47	24.91	4.06	-14.70	11.98	14.37
23. Cost of deposits	6.32	7.64	6.73	7.97	5.95	8.35	5.47	7.25
24. Cost of borrowings	1.52	1.47	8.38	6.61	6.94	7.25	0.57	1.58
25. Cost of funds	6.20	7.36	6.74	7.95	6.00	8.25	5.26	6.89
26. Return on advances	11.24	12.41	12.00	12.98	9.94	12.07	10.76	12.02
27. Return on investments	6.24	6.88	7.18	7.40	7.12	7.84	6.29	8.24
28. Return on advances adjusted to cost of funds	5.05	5.05	5.26	5.03	3.94	3.82	5.49	5.13
29. Return on investments adjusted to cost of funds	0.04	-0.48	0.44	-0.55	1.12	-0.41	1.03	1.35
30. Business per employee (in Rupees Million)	53.70	67.50	78.10	84.70	58.92	59.29	92.30	101.10
31. Profit per employee (in Rupees Million)	0.05	0.10	0.80	0.80	0.07	-0.33	0.70	0.90
32. Capital adequacy ratio	11.22	11.08	12.75	12.57	11.80	9.49	16.79	16.64
33. Capital adequacy ratio - Tier I	9.42	8.83	11.84	11.69	9.41	7.42	15.63	15.86
34. Capital adequacy ratio - Tier II	1.80	2.25	0.91	0.88	2.39	2.07	1.16	0.78
35. Ratio of net NPA to net advances	1.74	1.10	0.52	0.44	0.30	0.66	0.60	0.53

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	7.23	5.63	6.66	5.22	7.10	5.39	6.79	5.98
2. Credit - Deposit Ratio	78.17	81.65	58.83	62.00	63.46	65.55	72.06	74.58
3. Investment - Deposit Ratio	36.62	36.13	44.09	40.54	42.09	40.63	31.27	32.72
4. (Credit + Investment) - Deposit Ratio	114.79	117.78	102.72	102.54	105.55	106.18	103.33	107.30
5. Ratio of deposits to total liabilities	77.39	74.88	88.45	88.51	86.25	87.02	87.59	85.32
6. Ratio of demand & savings bank deposits to total deposits	34.64	34.23	40.48	40.71	24.88	24.56	23.28	19.16
7. Ratio of priority sector advances to total advances	34.09	33.04	39.23	30.11	35.96	36.53	31.58	31.27
8. Ratio of term loans to total advances	63.61	56.58	75.11	74.32	44.54	45.05	29.59	22.54
9. Ratio of secured advances to total advances	87.10	88.76	82.27	83.56	92.53	93.52	94.66	94.45
10. Ratio of investments in non-approved securities to total investments	25.58	29.46	47.53	46.57	41.78	36.68	12.55	11.93
11. Ratio of interest income to total assets	7.39	8.97	7.98	8.73	8.08	9.15	8.84	9.93
12. Ratio of net interest income to total assets (Net Interest Margin)	2.76	2.81	3.32	3.32	2.09	2.19	3.06	2.79
13. Ratio of non-interest income to total assets	1.80	1.56	0.78	0.60	0.99	0.98	1.05	1.06
14. Ratio of intermediation cost to total assets	2.82	2.58	1.63	1.45	1.87	1.67	1.72	1.64
15. Ratio of wage bills to intermediation cost	59.03	58.64	68.99	65.00	62.86	57.19	53.30	48.82
16. Ratio of wage bills to total expense	22.32	17.32	17.88	13.72	14.96	11.06	12.20	9.13
17. Ratio of wage bills to total income	18.08	14.38	12.84	10.09	12.96	9.43	9.25	7.30
18. Ratio of burden to total assets	1.02	1.02	0.85	0.84	0.88	0.69	0.66	0.58
19. Ratio of burden to interest income	13.77	11.42	10.62	9.68	10.85	7.51	7.50	5.85
20. Ratio of operating profits to total assets	1.74	1.79	2.47	2.47	1.21	1.50	2.39	2.20
21. Return on assets	0.89	1.09	1.22	1.56	0.72	0.73	1.71	1.56
22. Return on equity	12.86	13.82	18.96	21.22	9.60	9.79	22.26	20.81
23. Cost of deposits	4.84	6.59	5.05	5.92	6.60	7.70	6.36	7.75
24. Cost of borrowings	1.22	5.01	4.20	3.54	0.65	1.86	4.40	5.12
25. Cost of funds	4.40	6.38	5.03	5.86	6.40	7.49	6.31	7.64
26. Return on advances	9.65	10.96	10.68	11.45	10.75	12.47	10.77	12.16
27. Return on investments	6.00	8.26	6.34	6.79	5.97	6.05	7.31	7.85
28. Return on advances adjusted to cost of funds	5.26	4.58	5.85	5.59	4.35	4.99	4.45	4.51
29. Return on investments adjusted to cost of funds	1.61	1.88	1.31	0.93	-0.42	-1.44	0.99	0.21
30. Business per employee (in Rupees Million)	67.48	55.98	85.60	88.60	77.10	85.90	92.60	98.40
31. Profit per employee (in Rupees Million)	0.45	0.46	0.80	0.90	0.40	0.40	0.91	0.88
32. Capital adequacy ratio	12.94	14.00	13.72	13.36	13.33	12.84	14.41	14.33
33. Capital adequacy ratio - Tier I	9.36	11.23	11.33	11.12	11.27	10.86	13.07	13.12
34. Capital adequacy ratio - Tier II	3.58	2.77	2.39	2.24	2.06	1.98	1.34	1.21
35. Ratio of net NPA to net advances	0.39	0.18	0.20	0.15	1.62	2.11	0.07	0.33

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank		South Indian Bank	
	2011 (17)	2012 (18)	2011 (19)	2012 (20)	2011 (21)	2012 (22)	2011 (23)	2012 (24)
1. Cash - Deposit Ratio	8.46	5.74	6.84	6.17	8.04	5.56	6.15	4.31
2. Credit - Deposit Ratio	72.60	72.19	59.41	55.07	93.29	87.19	68.94	74.74
3. Investment - Deposit Ratio	31.56	31.14	27.99	32.58	43.70	49.24	30.03	25.75
4. (Credit + Investment) - Deposit Ratio	104.16	103.33	87.40	87.66	136.99	136.43	98.96	100.49
5. Ratio of deposits to total liabilities	83.82	86.89	85.81	87.81	63.23	65.78	90.56	90.41
6. Ratio of demand & savings bank deposits to total deposits	18.81	14.91	42.93	36.76	34.54	21.51	21.55	19.67
7. Ratio of priority sector advances to total advances	35.71	34.33	48.04	49.52	26.74	20.42	30.25	18.76
8. Ratio of term loans to total advances	39.54	39.19	42.44	47.25	57.62	71.35	34.37	37.52
9. Ratio of secured advances to total advances	85.14	87.36	92.10	94.82	88.95	89.35	89.63	93.16
10. Ratio of investments in non-approved securities to total investments	15.42	19.04	26.46	36.73	43.47	38.69	23.77	12.62
11. Ratio of interest income to total assets	8.95	10.28	8.32	9.43	7.12	8.91	8.38	9.79
12. Ratio of net interest income to total assets (Net Interest Margin)	3.07	2.51	3.76	3.88	3.58	3.58	2.71	2.79
13. Ratio of non-interest income to total assets	1.15	1.07	0.37	0.62	0.70	1.29	0.67	0.68
14. Ratio of intermediation cost to total assets	1.92	1.99	1.81	1.99	3.55	2.67	1.59	1.69
15. Ratio of wage bills to intermediation cost	50.97	48.09	62.49	68.21	76.49	60.50	62.66	60.61
16. Ratio of wage bills to total expense	12.53	9.80	17.77	18.03	38.34	20.16	13.69	11.77
17. Ratio of wage bills to total income	9.68	8.42	13.03	13.53	34.78	15.81	10.97	9.77
18. Ratio of burden to total assets	0.77	0.92	1.45	1.38	2.86	1.38	0.91	1.01
19. Ratio of burden to interest income	8.56	8.94	17.36	14.60	40.12	15.47	10.87	10.33
20. Ratio of operating profits to total assets	2.30	1.59	2.32	2.51	0.72	2.20	1.80	1.78
21. Return on assets	0.91	0.73	1.56	1.75	0.53	1.38	1.05	1.12
22. Return on equity	12.40	11.56	16.24	17.74	1.71	5.90	17.56	19.99
23. Cost of deposits	6.59	8.40	5.26	6.37	5.16	7.25	6.15	7.61
24. Cost of borrowings	6.36	13.40	8.94	4.11	6.11	4.28	2.88	4.03
25. Cost of funds	6.58	8.64	5.26	6.37	5.16	6.80	6.11	7.56
26. Return on advances	11.60	12.98	10.88	12.33	8.72	11.51	10.63	12.01
27. Return on investments	7.07	8.19	7.69	7.74	6.29	6.78	5.99	6.78
28. Return on advances adjusted to cost of funds	5.03	4.34	5.61	5.96	3.56	4.71	4.52	4.45
29. Return on investments adjusted to cost of funds	0.49	-0.45	2.42	1.37	1.12	-0.02	-0.12	-0.78
30. Business per employee (in Rupees Million)	71.90	78.70	58.50	65.60	43.50	66.90	91.80	107.90
31. Profit per employee (in Rupees Million)	0.39	0.35	0.60	0.80	0.10	0.50	0.50	0.70
32. Capital adequacy ratio	13.19	13.10	16.35	15.09	56.41	23.20	14.01	14.00
33. Capital adequacy ratio - Tier I	10.78	8.86	15.80	14.62	55.93	22.83	11.27	11.54
34. Capital adequacy ratio - Tier II	2.41	4.24	0.55	0.47	0.48	0.37	2.74	2.46
35. Ratio of net NPA to net advances	0.90	1.74	-	-	0.36	0.20	0.29	0.28

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
OLD PRIVATE SECTOR BANKS

(Contd.)

(In per cent)

Items	Tamilnad Mercantile Bank	
	2011 (25)	2012 (26)
1. Cash - Deposit Ratio	6.22	4.07
2. Credit - Deposit Ratio	78.00	80.53
3. Investment - Deposit Ratio	27.31	28.58
4. (Credit + Investment) - Deposit Ratio	105.31	109.11
5. Ratio of deposits to total liabilities	85.58	84.25
6. Ratio of demand & savings bank deposits to total deposits	24.22	20.63
7. Ratio of priority sector advances to total advances	42.79	42.73
8. Ratio of term loans to total advances	40.79	37.76
9. Ratio of secured advances to total advances	96.82	96.73
10. Ratio of investments in non-approved securities to total investments	11.02	9.93
11. Ratio of interest income to total assets	9.23	10.34
12. Ratio of net interest income to total assets (Net Interest Margin)	3.66	3.57
13. Ratio of non-interest income to total assets	1.27	1.27
14. Ratio of intermediation cost to total assets	2.01	1.92
15. Ratio of wage bills to intermediation cost	65.43	61.00
16. Ratio of wage bills to total expense	17.33	13.47
17. Ratio of wage bills to total income	12.50	10.07
18. Ratio of burden to total assets	0.74	0.64
19. Ratio of burden to interest income	8.00	6.24
20. Ratio of operating profits to total assets	2.92	2.93
21. Return on assets	1.74	1.75
22. Return on equity	19.96	20.89
23. Cost of deposits	6.44	7.80
24. Cost of borrowings	0.49	1.95
25. Cost of funds	6.42	7.71
26. Return on advances	11.33	12.52
27. Return on investments	7.87	7.90
28. Return on advances adjusted to cost of funds	4.92	4.81
29. Return on investments adjusted to cost of funds	1.46	0.19
30. Business per employee (in Rupees Million)	95.92	106.88
31. Profit per employee (in Rupees Million)	0.99	1.10
32. Capital adequacy ratio	15.13	14.69
33. Capital adequacy ratio - Tier I	14.46	13.98
34. Capital adequacy ratio - Tier II	0.67	0.71
35. Ratio of net NPA to net advances	0.27	0.45

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS
(In per cent)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.34	4.86	7.21	6.43	12.03	6.08	9.27	8.01
2. Credit - Deposit Ratio	75.25	77.13	76.32	83.41	76.70	79.21	95.91	99.31
3. Investment - Deposit Ratio	38.04	42.34	40.91	39.74	34.00	39.51	59.70	62.45
4. (Credit + Investment) - Deposit Ratio	113.30	119.47	117.23	123.15	110.70	118.73	155.61	161.76
5. Ratio of deposits to total liabilities	77.97	77.06	75.68	73.02	75.21	73.01	55.54	53.94
6. Ratio of demand & savings bank deposits to total deposits	41.10	41.54	35.21	32.12	52.69	48.40	45.06	43.45
7. Ratio of priority sector advances to total advances	28.99	28.56	37.91	36.33	34.24	32.68	24.68	23.37
8. Ratio of term loans to total advances	72.99	70.09	59.36	59.67	60.46	58.63	83.33	85.56
9. Ratio of secured advances to total advances	81.70	86.44	90.97	86.94	75.51	75.54	78.88	84.82
10. Ratio of investments in non-approved securities to total investments	38.67	37.32	23.70	19.70	24.36	21.81	52.36	45.51
11. Ratio of interest income to total assets	7.16	8.33	7.92	8.91	7.97	8.87	6.75	7.62
12. Ratio of net interest income to total assets (Net Interest Margin)	3.10	3.04	2.79	2.83	4.22	4.00	2.34	2.44
13. Ratio of non-interest income to total assets	2.19	2.05	1.65	1.28	1.73	1.70	1.73	1.71
14. Ratio of intermediation cost to total assets	2.26	2.27	3.18	3.07	2.86	2.79	1.72	1.78
15. Ratio of wage bills to intermediation cost	33.77	34.63	49.43	50.52	39.65	39.58	42.57	44.78
16. Ratio of wage bills to total expense	12.07	10.41	18.92	16.93	17.15	14.42	11.95	11.47
17. Ratio of wage bills to total income	8.16	7.59	16.41	15.20	11.69	10.45	8.64	8.56
18. Ratio of burden to total assets	0.07	0.22	1.52	1.79	1.13	1.09	-0.01	0.08
19. Ratio of burden to interest income	0.97	2.67	19.22	20.07	14.14	12.26	-0.12	1.04
20. Ratio of operating profits to total assets	3.03	2.81	1.27	1.04	3.09	2.91	2.35	2.36
21. Return on assets	1.68	1.68	0.30	0.68	1.58	1.77	1.35	1.50
22. Return on equity	19.34	20.29	3.51	7.43	16.74	18.69	9.65	11.20
23. Cost of deposits	4.54	5.95	5.61	6.83	4.27	5.57	4.71	5.95
24. Cost of borrowings	0.74	0.77	6.17	7.17	9.79	11.78	1.22	1.18
25. Cost of funds	4.10	5.29	5.68	6.88	4.64	6.06	3.59	4.32
26. Return on advances	8.43	9.85	10.40	11.21	10.56	11.56	8.26	9.42
27. Return on investments	6.94	7.74	6.12	7.17	7.22	7.72	6.19	6.58
28. Return on advances adjusted to cost of funds	4.34	4.57	4.73	4.33	5.91	5.50	4.68	5.10
29. Return on investments adjusted to cost of funds	2.84	2.46	0.44	0.29	2.57	1.67	2.60	2.27
30. Business per employee (in Rupees Million)	136.6	127.6	49.1	51.4	65.3	65.4	73.5	70.8
31. Profit per employee (in Rupees Million)	1.4	1.4	0.1	0.2	0.74	0.81	1	1.1
32. Capital adequacy ratio	12.65	13.66	13.25	15.41	16.22	16.52	19.54	18.52
33. Capital adequacy ratio - Tier I	9.41	9.45	11.10	13.81	12.23	11.60	13.17	12.68
34. Capital adequacy ratio - Tier II	3.24	4.21	2.15	1.60	3.99	4.92	6.37	5.84
35. Ratio of net NPA To net advances	0.29	0.27	0.96	0.57	0.19	0.18	1.11	0.73

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
NEW PRIVATE SECTOR BANKS

(Contd.)

(In per cent)

Items	IndusInd Bank		Kotak Mahindra Bank		Yes Bank	
	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	7.15	6.85	7.20	5.23	6.70	4.75
2. Credit - Deposit Ratio	76.14	82.77	100.23	101.41	74.80	77.29
3. Investment - Deposit Ratio	39.43	34.40	58.51	55.96	40.99	56.47
4. (Credit + Investment) - Deposit Ratio	115.57	117.17	158.75	157.37	115.79	133.76
5. Ratio of deposits to total liabilities	75.30	73.55	57.54	58.69	77.85	66.73
6. Ratio of demand & savings bank deposits to total deposits	27.15	27.30	30.04	32.18	10.34	15.04
7. Ratio of priority sector advances to total advances	35.76	35.67	29.79	31.47	26.30	25.92
8. Ratio of term loans to total advances	62.35	73.37	76.60	76.92	79.66	74.69
9. Ratio of secured advances to total advances	85.80	91.86	85.51	83.37	58.58	72.94
10. Ratio of investments in non-approved securities to total investments	26.04	18.32	22.91	23.09	42.92	41.71
11. Ratio of interest income to total assets	8.86	10.38	9.49	10.61	8.47	9.51
12. Ratio of net interest income to total assets (Net Interest Margin)	3.40	3.30	4.75	4.31	2.61	2.44
13. Ratio of non-interest income to total assets	1.76	1.96	1.77	1.68	1.31	1.29
14. Ratio of intermediation cost to total assets	2.49	2.60	3.52	3.15	1.43	1.41
15. Ratio of wage bills to intermediation cost	37.94	36.15	50.46	49.18	53.30	50.95
16. Ratio of wage bills to total expense	11.88	9.71	21.50	16.40	10.43	8.45
17. Ratio of wage bills to total income	8.89	7.62	15.77	12.61	7.77	6.63
18. Ratio of burden to total assets	0.73	0.64	1.75	1.47	0.12	0.11
19. Ratio of burden to interest income	8.21	6.18	18.44	13.87	1.40	1.20
20. Ratio of operating profits to total assets	2.67	2.66	3.00	2.84	2.50	2.32
21. Return on assets	1.46	1.57	1.77	1.83	1.58	1.57
22. Return on equity	17.91	18.26	14.39	14.65	21.13	23.07
23. Cost of deposits	5.99	8.02	5.64	7.39	6.31	8.08
24. Cost of borrowings	1.62	2.74	3.90	5.47	8.02	7.89
25. Cost of funds	5.35	7.19	5.20	6.82	6.54	8.05
26. Return on advances	12.14	13.77	12.83	14.23	10.57	12.24
27. Return on investments	6.12	7.67	6.46	6.75	7.08	7.93
28. Return on advances adjusted to cost of funds	6.79	6.58	7.63	7.41	4.03	4.19
29. Return on investments adjusted to cost of funds	0.77	0.47	1.26	-0.07	0.53	-0.12
30. Business per employee (in Rupees Million)	84.4	78.84	53.5	61.3	222.03	174.77
31. Profit per employee (in Rupees Million)	0.82	0.86	0.8	0.9	2.09	2.04
32. Capital adequacy ratio	15.89	13.85	19.92	17.52	16.50	17.90
33. Capital adequacy ratio - Tier I	12.29	11.37	17.99	15.74	9.70	9.90
34. Capital adequacy ratio - Tier II	3.60	2.48	1.93	1.78	6.80	8.00
35. Ratio of net NPA To net advances	0.28	0.27	0.72	0.61	0.03	0.05

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	3.31	4.35	6.91	5.11	11.53	11.54	25.01	32.84
2. Credit - Deposit Ratio	129.98	149.92	31.91	46.39	207.56	294.05	1094.91	1156.39
3. Investment - Deposit Ratio	24.88	36.27	38.97	35.47	46.01	68.07	301.06	207.38
4. (Credit + Investment) - Deposit Ratio	154.86	186.19	70.89	81.87	253.57	362.12	1395.97	1363.77
5. Ratio of deposits to total liabilities	47.20	39.04	59.52	51.12	29.87	23.50	6.06	6.70
6. Ratio of demand & savings bank deposits to total deposits	87.62	78.42	39.76	24.32	-	-	76.33	59.96
7. Ratio of priority sector advances to total advances	33.36	40.40	41.44	21.14	-	-	99.59	97.69
8. Ratio of term loans to total advances	24.71	26.48	27.80	30.58	0.04	0.02	0.08	0.09
9. Ratio of secured advances to total advances	8.32	13.32	98.22	100.00	0.03	0.01	92.26	91.99
10. Ratio of investments in non-approved securities to total investments	24.25	19.12	29.54	16.23	-	-	-	-
11. Ratio of interest income to total assets	3.89	4.38	5.27	7.01	3.88	4.04	3.57	4.26
12. Ratio of net interest income to total assets (Net Interest Margin)	3.63	3.90	2.27	3.30	1.50	-0.12	2.66	2.33
13. Ratio of non-interest income to total assets	15.56	16.13	0.43	0.43	24.82	26.06	1.35	1.74
14. Ratio of intermediation cost to total assets	8.27	8.11	1.79	1.62	25.97	24.92	1.49	1.37
15. Ratio of wage bills to intermediation cost	12.20	13.16	57.39	54.75	24.50	22.29	59.35	56.20
16. Ratio of wage bills to total expense	11.82	12.43	21.47	16.63	22.45	19.09	36.78	23.33
17. Ratio of wage bills to total income	5.18	5.21	18.06	11.92	22.17	18.45	17.95	12.84
18. Ratio of burden to total assets	-7.29	-8.02	1.36	1.19	1.15	-1.14	0.14	-0.37
19. Ratio of burden to interest income	-187.44	-183.06	25.85	16.97	29.62	-28.27	3.87	-8.71
20. Ratio of operating profits to total assets	10.92	11.92	0.91	2.11	0.35	1.02	2.52	2.70
21. Return on assets	4.53	7.05	1.12	1.87	1.67	0.20	-1.72	1.20
22. Return on equity	9.43	12.96	6.09	7.28	4.72	0.64	-6.88	6.57
23. Cost of deposits	0.45	0.83	3.94	5.21	6.10	9.05	0.99	1.43
24. Cost of borrowings	-	-	2.76	3.97	4.49	9.34	0.64	1.04
25. Cost of funds	0.61	1.10	3.74	4.86	5.83	9.17	0.67	1.07
26. Return on advances	6.32	4.43	8.28	9.97	5.07	4.42	3.34	3.43
27. Return on investments	5.07	6.99	7.48	7.52	5.48	7.51	5.33	10.86
28. Return on advances adjusted to cost of funds	5.71	3.33	4.54	5.11	-0.76	-4.75	2.67	2.35
29. Return on investments adjusted to cost of funds	4.46	5.89	3.74	2.66	-0.35	-1.66	4.66	9.78
30. Business per employee (in Rupees Million)	32.66	44.26	160.77	163.51	16.77	30.12	259.23	387.45
31. Profit per employee (in Rupees Million)	1.71	3.02	1.91	3.40	0.27	0.06	-6.01	5.72
32. Capital adequacy ratio	30.57	34.36	45.25	80.88	23.61	19.30	33.73	25.60
33. Capital adequacy ratio - Tier I	29.94	33.60	44.26	80.00	23.26	18.70	22.54	17.47
34. Capital adequacy ratio - Tier II	0.63	0.76	0.99	0.88	0.35	0.60	11.19	8.13
35. Ratio of net NPA to net advances	-	-	2.89	-	1.50	1.19	3.04	1.96

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**FOREIGN BANKS**

(In per cent)

Items	Australia and New Zealand Banking Group		Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait	
	2011	2012	2011	2012	2011	2012	2011	2012
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	-	8.07	-	-	8.63	7.04	8.79	6.11
2. Credit - Deposit Ratio		76.01	-	-	98.16	104.03	74.38	95.78
3. Investment - Deposit Ratio		26.05	-	-	81.43	137.90	45.30	50.52
4. (Credit + Investment) - Deposit Ratio		102.06	-	-	179.59	241.94	119.68	146.31
5. Ratio of deposits to total liabilities		55.49	-	-	48.96	36.87	69.02	56.53
6. Ratio of demand & savings bank deposits to total deposits		2.64	-	-	56.26	52.54	34.16	35.27
7. Ratio of priority sector advances to total advances		27.87	-	-	23.95	23.92	27.89	29.28
8. Ratio of term loans to total advances		98.17	-	-	-	-	31.66	36.24
9. Ratio of secured advances to total advances		16.55	-	-	15.48	9.40	85.64	76.09
10. Ratio of investments in non-approved securities to total investments		-	-	-	44.43	30.60	18.80	27.13
11. Ratio of interest income to total assets		3.02	2.20	3.42	5.65	7.85	7.20	7.85
12. Ratio of net interest income to total assets (Net Interest Margin)		1.72	2.20	3.42	4.11	4.86	3.92	4.87
13. Ratio of non-interest income to total assets		2.25	0.09	-	4.53	3.58	1.33	1.10
14. Ratio of intermediation cost to total assets		3.54	0.53	2.80	2.79	2.86	2.39	1.92
15. Ratio of wage bills to intermediation cost		45.78	-	-	60.61	52.25	47.94	47.34
16. Ratio of wage bills to total expense		33.50	-	-	39.08	25.55	20.22	18.53
17. Ratio of wage bills to total income		30.71	-	-	16.63	13.07	13.45	10.15
18. Ratio of burden to total assets		1.28	0.44	2.80	-1.73	-0.72	1.06	0.82
19. Ratio of burden to interest income		42.50	20.13	82.07	-30.67	-9.20	14.77	10.42
20. Ratio of operating profits to total assets		0.44	1.75	0.61	5.84	5.58	2.86	4.05
21. Return on assets		0.05	1.40	0.48	3.77	3.62	1.99	2.14
22. Return on equity		0.15	1.44	0.49	12.77	13.89	13.87	10.98
23. Cost of deposits		2.13	-	-	2.64	5.03	3.71	3.38
24. Cost of borrowings		0.60	-	-	0.71	1.12	2.48	3.04
25. Cost of funds		1.74	-	-	1.95	3.55	3.55	3.31
26. Return on advances		1.75	-	-	7.08	11.17	10.17	10.61
27. Return on investments		5.61	0.50	-	5.42	6.61	5.30	7.32
28. Return on advances adjusted to cost of funds		0.01	-	-	5.12	7.62	6.62	7.30
29. Return on investments adjusted to cost of funds		3.87	0.50	-	3.46	3.06	1.75	4.01
30. Business per employee (in Rupees Million)		362.21	-	-	385.23	339.93	89.60	133.60
31. Profit per employee (in Rupees Million)		0.12	-	-	13.90	14.89	1.40	2.10
32. Capital adequacy ratio		25.50	515.51	457.82	14.51	17.59	23.28	38.60
33. Capital adequacy ratio - Tier I		25.17	515.51	457.82	14.12	17.21	22.89	38.18
34. Capital adequacy ratio - Tier II		0.33	-	-	0.39	0.38	0.39	0.42
35. Ratio of net NPA to net advances		-	-	-	-	-	0.52	2.52

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Bank of Ceylon		Bank of Nova Scotia		Bank of Tokyo-Mitsubishi UFJ		Barclays Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	5.44	4.58	9.05	9.69	12.37	19.48	10.01	7.88
2. Credit - Deposit Ratio	68.90	77.20	172.36	141.10	318.39	196.47	123.31	161.09
3. Investment - Deposit Ratio	38.71	57.45	66.72	74.40	54.76	104.42	186.25	215.85
4. (Credit + Investment) - Deposit Ratio	107.61	134.65	239.08	215.50	373.16	300.89	309.56	376.94
5. Ratio of deposits to total liabilities	49.20	37.76	38.77	42.23	23.80	29.06	28.26	23.61
6. Ratio of demand & savings bank deposits to total deposits	42.76	40.08	7.16	9.91	58.10	48.83	7.01	8.48
7. Ratio of priority sector advances to total advances	52.59	46.79	43.79	43.45	37.49	45.58	28.27	34.51
8. Ratio of term loans to total advances	22.82	28.98	4.60	3.46	17.94	19.54	49.68	56.13
9. Ratio of secured advances to total advances	99.06	99.65	53.72	60.79	32.74	24.90	27.57	34.55
10. Ratio of investments in non-approved securities to total investments	-	-	7.88	5.54	-	12.30	44.70	64.91
11. Ratio of interest income to total assets	6.98	7.73	5.44	6.46	4.99	6.59	7.44	7.30
12. Ratio of net interest income to total assets (Net Interest Margin)	4.97	5.87	2.63	2.80	3.92	4.76	3.76	3.44
13. Ratio of non-interest income to total assets	2.48	1.84	1.81	2.23	1.30	1.77	2.02	-0.43
14. Ratio of intermediation cost to total assets	1.94	1.70	0.63	0.76	1.10	1.43	3.37	3.18
15. Ratio of wage bills to intermediation cost	35.31	34.97	44.30	34.19	48.07	42.97	41.81	43.58
16. Ratio of wage bills to total expense	17.37	16.72	8.11	5.88	24.31	18.83	19.96	19.72
17. Ratio of wage bills to total income	7.25	6.22	3.85	2.99	8.38	7.36	14.88	20.21
18. Ratio of burden to total assets	-0.54	-0.14	-1.18	-1.47	-0.20	-0.33	1.35	3.61
19. Ratio of burden to interest income	-7.72	-1.82	-21.75	-22.77	-4.01	-5.07	18.10	49.51
20. Ratio of operating profits to total assets	5.51	6.01	3.81	4.27	4.12	5.09	2.41	-0.17
21. Return on assets	3.68	3.08	2.20	2.24	1.64	2.26	0.47	-0.91
22. Return on equity	8.10	6.04	16.60	17.96	3.89	7.02	1.81	-3.30
23. Cost of deposits	4.05	4.35	5.24	7.17	2.91	5.81	5.07	5.98
24. Cost of borrowings	0.65	0.69	1.46	1.69	0.26	0.25	3.68	4.37
25. Cost of funds	3.99	4.24	3.34	4.32	1.73	2.72	4.27	4.95
26. Return on advances	11.02	10.72	5.84	6.39	5.59	6.70	11.25	9.81
27. Return on investments	7.21	9.99	5.48	7.79	4.99	8.24	6.70	7.00
28. Return on advances adjusted to cost of funds	7.03	6.49	2.50	2.07	3.85	3.98	6.98	4.87
29. Return on investments adjusted to cost of funds	3.22	5.75	2.13	3.47	3.26	5.52	2.43	2.05
30. Business per employee (in Rupees Million)	60.50	61.90	429.41	543.06	310.30	356.60	143.67	183.14
31. Profit per employee (in Rupees Million)	2.70	2.50	9.74	12.66	4.60	7.80	0.95	-2.31
32. Capital adequacy ratio	42.09	96.58	11.80	14.93	58.67	51.60	14.89	14.99
33. Capital adequacy ratio - Tier I	40.76	95.31	10.56	10.23	57.76	44.83	14.36	14.45
34. Capital adequacy ratio - Tier II	1.33	1.27	1.24	4.70	0.91	6.77	0.53	0.54
35. Ratio of net NPA to net advances	-	-	-	-	-	-	1.46	1.45

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	BNP Paribas		Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2011	2012	2011	2012	2011	2012	2011	2012
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	11.97	5.77	16.07	11.11	8.73	10.42	94.73	34.74
2. Credit - Deposit Ratio	117.31	104.81	241.53	194.11	71.64	72.80	1237.02	821.86
3. Investment - Deposit Ratio	81.92	57.40	32.87	35.48	53.64	66.72	319.11	149.70
4. (Credit + Investment) - Deposit Ratio	199.23	162.21	274.41	229.59	125.28	139.53	1556.13	971.56
5. Ratio of deposits to total liabilities	43.44	50.30	33.38	40.45	50.78	50.38	1.13	4.78
6. Ratio of demand & savings bank deposits to total deposits	25.63	39.67	58.57	37.31	55.57	54.52	100.00	47.27
7. Ratio of priority sector advances to total advances	24.71	37.25	26.15	9.85	32.78	28.87	99.66	56.07
8. Ratio of term loans to total advances	17.60	18.62	20.41	8.49	72.27	76.19	10.48	2.75
9. Ratio of secured advances to total advances	43.00	42.64	52.05	48.68	38.82	38.30	7.30	2.16
10. Ratio of investments in non-approved securities to total investments	37.86	-	0.94	12.51	2.91	1.85	-	-
11. Ratio of interest income to total assets	6.43	7.51	7.79	11.13	6.06	6.47	4.41	7.02
12. Ratio of net interest income to total assets (Net Interest Margin)	4.03	3.91	5.58	6.56	3.91	4.07	4.40	6.79
13. Ratio of non-interest income to total assets	2.57	0.65	1.97	1.79	1.88	1.16	1.05	3.31
14. Ratio of intermediation cost to total assets	2.84	3.19	4.29	4.49	2.62	2.33	14.33	12.83
15. Ratio of wage bills to intermediation cost	39.84	35.82	40.43	43.37	37.22	37.87	38.46	42.20
16. Ratio of wage bills to total expense	21.61	16.83	26.66	21.50	20.47	18.65	38.43	41.46
17. Ratio of wage bills to total income	12.58	14.01	17.76	15.08	12.31	11.58	100.89	52.40
18. Ratio of burden to total assets	0.27	2.54	2.32	2.70	0.74	1.17	13.28	9.52
19. Ratio of burden to interest income	4.24	33.84	29.75	24.27	12.28	18.13	301.05	135.56
20. Ratio of operating profits to total assets	3.76	1.37	3.26	3.86	3.16	2.89	-8.88	-2.73
21. Return on assets	2.00	0.73	1.39	-0.02	1.37	1.64	-11.50	-2.99
22. Return on equity	9.76	3.95	3.33	-0.06	10.01	12.42	-10.63	-3.62
23. Cost of deposits	4.18	6.56	3.63	4.57	2.94	3.21	0.36	3.51
24. Cost of borrowings	1.93	2.39	5.62	18.32	1.97	2.51	0.07	0.81
25. Cost of funds	3.51	5.24	4.12	8.63	2.72	3.00	0.10	1.28
26. Return on advances	7.99	8.48	8.60	12.49	9.06	9.68	1.67	7.74
27. Return on investments	7.00	9.59	7.99	9.06	8.92	8.32	1.73	10.80
28. Return on advances adjusted to cost of funds	4.48	3.24	4.48	3.87	6.34	6.68	1.57	6.46
29. Return on investments adjusted to cost of funds	3.48	4.35	3.87	0.43	6.20	5.31	1.63	9.52
30. Business per employee (in Rupees Million)	300.80	351.90	107.00	128.90	174.59	197.50	9.81	37.35
31. Profit per employee (in Rupees Million)	5.60	2.40	1.30	-0.03	2.86	3.60	-5.81	-2.20
32. Capital adequacy ratio	11.92	14.70	36.27	44.78	17.31	16.03	143.96	78.29
33. Capital adequacy ratio - Tier I	8.46	11.09	36.27	44.34	16.49	15.15	143.86	78.10
34. Capital adequacy ratio - Tier II	3.46	3.61	-	0.44	0.82	0.88	0.10	0.19
35. Ratio of net NPA to net advances	-	0.07	1.07	3.24	1.21	0.90	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Credit Agricole		Credit Suisse AG		DBS Bank		Deutsche Bank	
	2011 (33)	2012 (34)	2011 (35)	2012 (36)	2011 (37)	2012 (38)	2011 (39)	2012 (40)
1. Cash - Deposit Ratio	18.49	10.71		12.15	6.38	6.25	7.39	17.98
2. Credit - Deposit Ratio	487.04	210.13		71.75	102.12	99.40	97.59	74.51
3. Investment - Deposit Ratio	578.81	439.63		561.19	139.97	114.38	58.71	50.00
4. (Credit + Investment) - Deposit Ratio	1065.85	649.76		632.94	242.09	213.78	156.30	124.51
5. Ratio of deposits to total liabilities	8.89	11.90		14.05	31.03	35.51	51.07	58.84
6. Ratio of demand & savings bank deposits to total deposits	35.99	16.77		12.93	7.57	4.50	66.41	64.98
7. Ratio of priority sector advances to total advances	54.78	58.11		-	48.93	48.41	32.26	24.89
8. Ratio of term loans to total advances	19.19	27.65		100.00	9.98	12.48	19.50	26.52
9. Ratio of secured advances to total advances	56.26	48.15		-	67.03	53.70	32.25	42.46
10. Ratio of investments in non-approved securities to total investments	40.78	37.65		40.08	59.92	48.83	37.85	39.19
11. Ratio of interest income to total assets	5.05	5.94		4.05	5.02	5.98	6.60	8.37
12. Ratio of net interest income to total assets (Net Interest Margin)	2.66	2.55		3.70	2.24	2.50	4.98	6.31
13. Ratio of non-interest income to total assets	2.47	3.46		4.99	0.45	1.03	3.44	2.63
14. Ratio of intermediation cost to total assets	1.29	1.35		2.20	1.28	1.37	3.94	3.68
15. Ratio of wage bills to intermediation cost	54.64	50.91		74.18	45.92	47.15	48.65	46.90
16. Ratio of wage bills to total expense	19.22	14.52		63.82	14.50	13.33	34.48	30.08
17. Ratio of wage bills to total income	9.42	7.33		18.07	10.77	9.22	19.10	15.70
18. Ratio of burden to total assets	-1.17	-2.10		-2.79	0.83	0.34	0.50	1.05
19. Ratio of burden to interest income	-23.21	-35.42		-68.79	16.55	5.62	7.60	12.60
20. Ratio of operating profits to total assets	3.83	4.66		6.49	1.41	2.17	4.47	5.26
21. Return on assets	0.89	4.92		6.38	0.79	1.12	1.95	2.58
22. Return on equity	3.50	17.29		7.33	7.34	15.12	11.98	13.75
23. Cost of deposits	4.86	7.35		1.69	5.11	6.26	1.62	2.37
24. Cost of borrowings	2.55	3.69		0.01	2.62	3.21	4.58	7.14
25. Cost of funds	2.92	4.20		0.48	3.72	4.56	2.36	3.14
26. Return on advances	5.10	5.91		0.08	6.13	7.45	8.52	13.11
27. Return on investments	5.66	7.50		2.93	6.18	8.24	7.11	7.42
28. Return on advances adjusted to cost of funds	2.19	1.71		-0.40	2.42	2.89	6.16	9.97
29. Return on investments adjusted to cost of funds	2.74	3.30		2.45	2.46	3.67	4.75	4.28
30. Business per employee (in Rupees Million)	361.40	266.40		187.01	240.65	327.82	198.88	215.63
31. Profit per employee (in Rupees Million)	4.40	25.50		27.86	2.05	4.27	4.34	6.09
32. Capital adequacy ratio	13.98	14.34		118.02	14.98	14.38	15.03	14.12
33. Capital adequacy ratio - Tier I	10.77	10.48		117.49	9.84	9.32	14.30	13.27
34. Capital adequacy ratio - Tier II	3.21	3.86		0.53	5.14	5.06	0.73	0.85
35. Ratio of net NPA to net advances	-	-		-	0.31	0.60	0.23	0.09

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	FirstRand Bank		Hongkong & Shanghai Banking Corporation		Industrial and Commercial Bank of China		JPMorgan Chase Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash - Deposit Ratio	52.20	33.14	8.98	6.40	-	330.03	6.17	9.77
2. Credit - Deposit Ratio	555.66	660.06	50.64	57.82		37360.07	54.24	50.50
3. Investment - Deposit Ratio	1940.15	1533.32	68.90	65.65		-	155.71	148.33
4. (Credit + Investment) - Deposit Ratio	2495.81	2193.37	119.54	123.46		37360.07	209.95	198.84
5. Ratio of deposits to total liabilities	3.42	3.98	59.36	56.24		0.02	42.66	43.27
6. Ratio of demand & savings bank deposits to total deposits	21.30	19.03	50.00	46.75		100.00	52.10	35.75
7. Ratio of priority sector advances to total advances	51.55	58.88	35.05	30.25		-	34.12	36.37
8. Ratio of term loans to total advances	49.51	44.64	43.11	32.41		-	87.56	83.68
9. Ratio of secured advances to total advances	17.27	34.79	57.05	58.01		100.00	8.89	24.42
10. Ratio of investments in non-approved securities to total investments	48.77	67.64	44.58	47.31		-	58.35	65.45
11. Ratio of interest income to total assets	6.73	7.56	5.72	6.18		4.76	5.49	6.68
12. Ratio of net interest income to total assets (Net Interest Margin)	3.83	4.37	3.67	3.74		4.76	3.65	4.20
13. Ratio of non-interest income to total assets	4.47	2.68	1.97	2.20		0.58	4.02	1.94
14. Ratio of intermediation cost to total assets	9.91	7.40	2.41	2.41		1.94	1.52	1.17
15. Ratio of wage bills to intermediation cost	70.03	67.28	39.91	38.86		34.68	63.09	61.43
16. Ratio of wage bills to total expense	54.17	47.01	21.59	19.30		34.68	28.56	19.68
17. Ratio of wage bills to total income	61.97	48.62	12.52	11.19		12.63	10.06	8.35
18. Ratio of burden to total assets	5.44	4.72	0.44	0.22		1.37	-2.50	-0.77
19. Ratio of burden to interest income	80.84	62.44	7.74	3.51		28.69	-45.61	-11.53
20. Ratio of operating profits to total assets	-1.61	-0.35	3.23	3.52		3.39	6.16	4.97
21. Return on assets	-1.37	-0.03	1.68	1.98		2.05	3.56	2.90
22. Return on equity	-3.02	-0.06	11.83	13.88		2.13	14.05	11.02
23. Cost of deposits	0.50	2.30	3.20	4.03		-	2.93	4.08
24. Cost of borrowings	6.19	5.36	1.64	1.50		-	1.39	2.09
25. Cost of funds	5.79	5.13	3.06	3.73		-	2.40	3.30
26. Return on advances	4.16	6.92	9.47	8.74		2.59	4.71	7.04
27. Return on investments	9.05	9.40	6.94	8.66		-	6.31	7.71
28. Return on advances adjusted to cost of funds	-1.63	1.80	6.41	5.01		-	2.31	3.74
29. Return on investments adjusted to cost of funds	3.26	4.27	3.87	4.92		-	3.91	4.40
30. Business per employee (in Rupees Million)	36.56	35.80	122.17	165.79		26.71	221.77	357.12
31. Profit per employee (in Rupees Million)	-1.97	-0.03	2.32	3.47		6.19	21.94	19.38
32. Capital adequacy ratio	94.81	61.47	18.03	16.04		241.09	22.99	23.96
33. Capital adequacy ratio - Tier I	94.81	61.22	16.69	14.83		241.00	22.33	23.41
34. Capital adequacy ratio - Tier II	0.20	0.25	1.34	1.21		0.09	0.66	0.55
35. Ratio of net NPA to net advances	-	-	0.91	0.62		-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank		Mizuho Corporate Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash - Deposit Ratio	13.78	14.23	5.95	4.84	6.20	1.25	12.59	34.96
2. Credit - Deposit Ratio	768.71	1049.79	11.36	6.53	68.93	66.93	374.91	532.33
3. Investment - Deposit Ratio	20.80	59.30	27.83	24.40	59.64	51.23	58.96	97.88
4. (Credit + Investment) - Deposit Ratio	789.51	1109.09	39.20	30.93	128.57	118.16	433.87	630.22
5. Ratio of deposits to total liabilities	5.89	6.24	68.49	73.50	36.58	40.45	17.03	12.53
6. Ratio of demand & savings bank deposits to total deposits	67.10	60.48	26.83	38.36	96.71	98.91	60.83	74.01
7. Ratio of priority sector advances to total advances	18.51	20.05	36.48	61.84	99.99	99.99	17.33	31.38
8. Ratio of term loans to total advances	62.67	62.00	-	-	0.01	0.01	16.19	17.93
9. Ratio of secured advances to total advances	81.16	80.35	100.00	95.00	100.00	100.00	31.25	20.63
10. Ratio of investments in non-approved securities to total investments	-	-	9.35	8.76	15.77	23.44	-	38.44
11. Ratio of interest income to total assets	5.75	9.98	5.91	7.06	3.52	2.91	5.07	6.18
12. Ratio of net interest income to total assets (Net Interest Margin)	5.74	9.82	4.09	4.45	3.43	2.85	3.82	5.83
13. Ratio of non-interest income to total assets	0.38	0.73	1.03	1.09	10.94	12.45	2.21	2.31
14. Ratio of intermediation cost to total assets	7.31	8.18	2.31	1.87	5.46	6.44	1.77	1.42
15. Ratio of wage bills to intermediation cost	37.98	37.33	21.08	23.64	40.48	30.61	43.65	46.48
16. Ratio of wage bills to total expense	37.90	36.62	11.78	9.87	39.81	30.34	25.63	37.32
17. Ratio of wage bills to total income	45.29	28.51	7.00	5.43	15.28	12.84	10.63	7.79
18. Ratio of burden to total assets	6.93	7.45	1.27	0.78	-5.48	-6.01	-0.44	-0.89
19. Ratio of burden to interest income	120.55	74.66	21.54	11.11	-155.87	-206.71	-8.61	-14.33
20. Ratio of operating profits to total assets	-1.20	2.37	2.82	3.66	8.91	8.86	4.26	6.72
21. Return on assets	-1.03	0.76	1.67	2.12	5.03	5.76	2.37	4.00
22. Return on equity	-1.08	0.81	5.73	7.71	8.18	9.23	3.65	5.32
23. Cost of deposits	0.23	2.61	2.60	3.65	0.27	0.12	4.01	2.15
24. Cost of borrowings	-	-	1.60	0.90	-	-	0.33	0.30
25. Cost of funds	0.23	2.61	2.58	3.60	0.27	0.15	3.71	1.26
26. Return on advances	6.34	13.70	6.85	9.41	4.26	2.45	7.11	6.89
27. Return on investments	4.67	4.88	6.98	6.92	6.99	7.17	4.70	11.62
28. Return on advances adjusted to cost of funds	6.11	11.09	4.27	5.81	3.99	2.31	3.40	5.63
29. Return on investments adjusted to cost of funds	4.44	2.27	4.40	3.32	6.71	7.02	1.00	10.36
30. Business per employee (in Rupees Million)	38.15	47.94	117.34	138.46	52.47	55.76	208.29	248.80
31. Profit per employee (in Rupees Million)	-0.75	0.50	2.36	3.30	6.02	6.88	4.77	10.36
32. Capital adequacy ratio	123.59	86.96	71.18	62.57	59.07	55.37	87.25	60.27
33. Capital adequacy ratio - Tier I	123.59	86.52	69.93	61.32	57.82	54.81	86.86	59.94
34. Capital adequacy ratio - Tier II	-	0.44	1.25	1.25	1.25	0.56	0.39	0.33
35. Ratio of net NPA to net advances	-	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	National Australia Bank		Oman International Bank		Rabobank International		Royal Bank of Scotland	
	2011	2012	2011	2012	2011	2012	2011	2012
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash - Deposit Ratio	-	-	12.11	6.16	-	28.77	7.07	9.43
2. Credit - Deposit Ratio		-	1.32	2.65		3005.28	75.65	96.13
3. Investment - Deposit Ratio		-	55.90	49.80		1184.27	63.82	59.22
4. (Credit + Investment) - Deposit Ratio		-	57.22	52.44		4189.55	139.47	155.34
5. Ratio of deposits to total liabilities		-	41.77	36.65		1.82	63.39	55.91
6. Ratio of demand & savings bank deposits to total deposits		-	41.69	44.90		39.08	52.28	55.62
7. Ratio of priority sector advances to total advances		-	-	-		15.73	44.17	40.56
8. Ratio of term loans to total advances		-	97.21	49.66		37.01	41.86	43.23
9. Ratio of secured advances to total advances		-	100.00	100.00		47.90	65.42	68.84
10. Ratio of investments in non-approved securities to total investments		-	1.89	2.54		-	26.78	22.83
11. Ratio of interest income to total assets		1.98	3.76	4.27		3.93	7.91	7.90
12. Ratio of net interest income to total assets (Net Interest Margin)		1.98	1.63	1.95		3.92	4.70	4.08
13. Ratio of non-interest income to total assets		-	3.24	5.61		3.49	3.43	3.61
14. Ratio of intermediation cost to total assets		3.50	1.85	1.92		5.47	4.37	3.99
15. Ratio of wage bills to intermediation cost		74.15	31.26	33.95		45.51	38.00	36.43
16. Ratio of wage bills to total expense		74.15	14.53	15.40		45.42	21.90	18.60
17. Ratio of wage bills to total income		131.07	8.25	6.60		33.51	14.62	12.62
18. Ratio of burden to total assets		3.50	-1.39	-3.69		1.97	0.93	0.38
19. Ratio of burden to interest income		176.76	-37.02	-86.58		50.22	11.81	4.76
20. Ratio of operating profits to total assets		-1.52	3.02	5.65		1.95	3.77	3.70
21. Return on assets		-1.54	4.47	6.09		0.40	0.76	1.96
22. Return on equity			6.73	8.61		0.27	7.65	17.75
23. Cost of deposits		-	4.66	5.58		0.59	3.35	4.85
24. Cost of borrowings		-	1.05	1.23		0.36	3.99	1.47
25. Cost of funds		-	3.95	4.66		0.59	3.48	3.92
26. Return on advances		-	4.19	11.30		1.81	8.34	8.47
27. Return on investments			6.83	6.38		11.30	8.58	8.94
28. Return on advances adjusted to cost of funds		-	0.24	6.64		1.22	4.86	4.55
29. Return on investments adjusted to cost of funds			2.88	1.72		10.71	5.11	5.02
30. Business per employee (in Rupees Million)		-	44.77	46.37		84.41	111.32	130.73
31. Profit per employee (in Rupees Million)		-1.57	2.88	4.43		0.38	0.83	2.46
32. Capital adequacy ratio		423.74	45.64	52.01		123.86	11.65	12.46
33. Capital adequacy ratio - Tier I		423.74	45.47	37.23		123.47	8.33	9.38
34. Capital adequacy ratio - Tier II		-	0.17	14.78		0.39	3.32	3.08
35. Ratio of net NPA to net advances		-	-	-		-	1.65	0.74

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)**FOREIGN BANKS**

(In per cent)

Items	Sberbank		Shinhan Bank		Societe Generale		Sonali Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash - Deposit Ratio	-	2600.00	13.91	4.90	8.14	6.08	10.22	11.21
2. Credit - Deposit Ratio		-	78.13	88.18	78.78	82.49	31.55	59.29
3. Investment - Deposit Ratio		-	28.76	27.11	233.96	144.15	18.01	17.59
4. (Credit + Investment) - Deposit Ratio		-	106.90	115.29	312.74	226.64	49.56	76.87
5. Ratio of deposits to total liabilities		0.01	56.81	59.40	29.64	41.27	71.29	70.18
6. Ratio of demand & savings bank deposits to total deposits		100.00	41.57	29.15	8.43	14.09	75.73	71.04
7. Ratio of priority sector advances to total advances		-	27.71	22.48	37.64	31.89	48.51	56.11
8. Ratio of term loans to total advances		-	39.60	33.08	17.88	19.63	4.45	2.18
9. Ratio of secured advances to total advances		-	62.93	61.55	51.35	53.83	45.67	76.20
10. Ratio of investments in non-approved securities to total investments		-	-	-	34.44	59.29	-	-
11. Ratio of interest income to total assets		7.49	7.26	9.24	6.80	7.27	2.96	5.56
12. Ratio of net interest income to total assets (Net Interest Margin)		7.49	4.81	5.26	2.62	3.13	1.13	3.54
13. Ratio of non-interest income to total assets		-	1.07	1.10	1.38	0.28	10.87	14.14
14. Ratio of intermediation cost to total assets		8.46	1.48	1.49	2.11	1.68	10.60	11.83
15. Ratio of wage bills to intermediation cost		49.25	41.17	38.26	47.12	48.36	66.11	64.44
16. Ratio of wage bills to total expense		49.25	15.52	10.42	15.78	13.96	56.36	55.02
17. Ratio of wage bills to total income		55.63	7.32	5.51	12.13	10.75	50.66	38.67
18. Ratio of burden to total assets		8.46	0.41	0.39	0.73	1.40	-0.27	-2.32
19. Ratio of burden to interest income		112.95	5.63	4.21	10.70	19.20	-9.04	-41.62
20. Ratio of operating profits to total assets		-0.97	4.40	4.87	1.89	1.73	1.40	5.86
21. Return on assets		-0.98	1.82	2.52	0.80	1.17	0.43	2.23
22. Return on equity		-0.98	6.70	8.66	5.61	5.21	2.62	13.79
23. Cost of deposits		-	4.00	6.50	6.41	8.99	1.67	1.93
24. Cost of borrowings		-	0.66	3.26	0.48	1.07	-	-
25. Cost of funds		-	3.74	6.21	2.75	4.67	1.67	1.93
26. Return on advances		-	8.35	10.13	7.51	9.48	7.74	12.56
27. Return on investments			5.96	8.97	7.26	6.88	10.28	9.62
28. Return on advances adjusted to cost of funds		-	4.61	3.92	4.76	4.81	6.07	10.63
29. Return on investments adjusted to cost of funds			2.22	2.76	4.50	2.20	8.60	7.70
30. Business per employee (in Rupees Million)		0.01	185.58	243.94	186.84	249.32	8.39	13.06
31. Profit per employee (in Rupees Million)		-0.84	3.34	5.49	2.47	3.55	0.04	0.26
32. Capital adequacy ratio		329.86	50.73	40.26	16.23	36.61	21.60	16.81
33. Capital adequacy ratio - Tier I		329.86	49.51	39.35	15.62	35.82	21.36	16.50
34. Capital adequacy ratio - Tier II		-	1.22	0.91	0.61	0.79	0.24	0.31
35. Ratio of net NPA to net advances		-	-	-	-	-	2.46	1.16

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG		United Overseas Bank	
	2011	2012	2011	2012	2011	2012	2011	2012
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash - Deposit Ratio	7.78	5.21	7.01	5.27	10.49	7.54	88420.00	88420.00
2. Credit - Deposit Ratio	84.22	86.88	119.44	106.00	108.47	104.83	-	-
3. Investment - Deposit Ratio	39.52	42.72	83.42	62.92	601.15	591.97	-	-
4. (Credit + Investment) - Deposit Ratio	123.74	129.59	202.85	168.91	709.62	696.79	-	-
5. Ratio of deposits to total liabilities	54.95	52.57	43.79	54.20	11.26	8.84	-	-
6. Ratio of demand & savings bank deposits to total deposits	42.72	40.14	6.43	33.44	1.82	1.73	100.00	100.00
7. Ratio of priority sector advances to total advances	26.37	26.39	30.84	31.54	21.76	24.67	-	-
8. Ratio of term loans to total advances	37.53	37.59	47.95	41.31	29.19	-	-	-
9. Ratio of secured advances to total advances	54.26	62.62	79.95	86.15	29.19	31.68	-	-
10. Ratio of investments in non-approved securities to total investments	14.34	18.64	50.02	15.78	74.52	56.86	-	-
11. Ratio of Interest Income to total assets	6.51	6.97	6.52	9.71	4.94	5.89	4.68	7.00
12. Ratio of net interest income to total assets (Net Interest Margin)	4.10	3.73	2.45	3.06	3.42	3.89	4.68	7.00
13. Ratio of non-Interest Income to total assets	2.53	2.62	0.62	0.98	1.51	-1.26	-	0.19
14. Ratio of intermediation cost to total assets	2.66	2.40	1.13	1.31	2.68	1.65	4.91	5.76
15. Ratio of wage bills to intermediation cost	48.55	48.81	56.88	49.70	60.24	57.93	36.58	36.47
16. Ratio of wage bills to total expense	25.48	20.80	12.30	8.19	38.43	26.23	36.58	36.47
17. Ratio of wage bills to total income	14.29	12.24	8.94	6.11	25.02	20.64	38.40	29.22
18. Ratio of burden to total assets	0.13	-0.22	0.50	0.33	1.17	2.91	4.91	5.57
19. Ratio of burden to interest income	1.97	-3.11	7.73	3.43	23.69	49.36	104.99	79.56
20. Ratio of operating profits to total assets	3.97	3.95	1.95	2.72	2.25	0.99	-0.23	1.43
21. Return on assets	2.44	1.49	0.93	0.81	1.63	0.48	-0.24	1.21
22. Return on equity	16.70	12.76	3.14	3.45	3.40	1.59	-0.25	1.18
23. Cost of deposits	3.45	4.93	6.12	9.71	9.25	8.48	-	-
24. Cost of borrowings	3.67	1.65	3.85	4.13	1.81	3.82	-	-
25. Cost of funds	3.49	4.40	5.40	7.93	3.98	4.98	-	-
26. Return on advances	9.75	11.29	8.16	10.32	7.48	11.20	-	-
27. Return on investments	8.95	7.89	5.26	8.48	5.88	7.75	-	-
28. Return on advances adjusted to cost of funds	6.26	6.89	2.76	2.39	3.50	6.23	-	-
29. Return on investments adjusted to cost of funds	5.46	3.49	-0.14	0.55	1.90	2.77	-	-
30. Business per employee (in Rupees Million)	134.56	154.67	281.30	335.80	248.42	216.39	0.00	0.00
31. Profit per employee (in Rupees Million)	2.64	2.31	1.90	2.40	10.93	5.48	-0.64	1.81
32. Capital adequacy ratio	11.88	11.05	45.66	39.02	90.01	53.75	341.49	306.12
33. Capital adequacy ratio - Tier I	8.90	8.19	44.07	37.52	89.79	53.61	341.49	306.12
34. Capital adequacy ratio - Tier II	2.98	2.86	1.59	1.50	0.22	0.14	-	-
35. Ratio of net NPA to net advances	0.27	0.70	2.18	0.87	-	-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 AS ON MARCH 31
FOREIGN BANKS

(Concl.d.)
(In per cent)

Items	Woori Bank	
	2011	2012
	(81)	(82)
1. Cash - Deposit Ratio	-	-
2. Credit - Deposit Ratio		-
3. Investment - Deposit Ratio		-
4. (Credit + Investment) - Deposit Ratio		-
5. Ratio of deposits to total liabilities		-
6. Ratio of demand & savings bank deposits to total deposits		-
7. Ratio of priority sector advances to total advances		-
8. Ratio of term loans to total advances		-
9. Ratio of secured advances to total advances		-
10. Ratio of investments in non-approved securities to total investments		-
11. Ratio of interest income to total assets		2.56
12. Ratio of net interest income to total assets (Net Interest Margin)		2.56
13. Ratio of non-interest income to total assets		-
14. Ratio of intermediation cost to total assets		1.61
15. Ratio of wage bills to intermediation cost		26.13
16. Ratio of wage bills to total expense		26.13
17. Ratio of wage bills to total income		16.48
18. Ratio of burden to total assets		1.61
19. Ratio of burden to interest income		63.05
20. Ratio of operating profits to total assets		0.95
21. Return on assets		-
22. Return on equity		0.53
23. Cost of deposits		-
24. Cost of borrowings		-
25. Cost of funds		-
26. Return on advances		-
27. Return on investments		-
28. Return on advances adjusted to cost of funds		-
29. Return on investments adjusted to cost of funds		-
30. Business per employee (In Rupees Million)		-
31. Profit per employee (In Rupees Million)		-
32. Capital adequacy ratio		421.70
33. Capital adequacy ratio - Tier I		421.70
34. Capital adequacy ratio - Tier II		-
35. Ratio of net NPA to net advances		-

Source : Annual accounts of Banks.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012**

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
SBI and its Associates					
State Bank of Bikaner & Jaipur	313	257	165	174	909
State Bank of Hyderabad	311	385	259	255	1210
State Bank of India	5046	3881	2357	2151	13435
State Bank of Mysore	214	141	151	199	705
State Bank of Patiala	333	280	250	151	1014
State Bank of Travancore	55	488	174	80	797
Total	6272	5432	3356	3010	18070
Nationalised Banks					
Allahabad Bank	976	462	503	450	2391
Andhra Bank	411	423	422	373	1629
Bank of Baroda	1162	833	621	736	3352
Bank of India	1333	824	619	667	3443
Bank of Maharashtra	534	291	292	390	1507
Canara Bank	805	917	759	794	3275
Central Bank of India	1386	947	718	689	3740
Corporation Bank	222	350	371	361	1304
Dena Bank	363	258	262	310	1193
IDBI Bank Ltd.	81	189	292	245	807
Indian Bank	496	503	469	366	1834
Indian Overseas Bank	581	557	543	522	2203
Oriental Bank of Commerce	333	395	491	422	1641
Punjab and Sind Bank	302	152	239	254	947
Punjab National Bank	2035	1164	1012	825	5036
Syndicate Bank	784	613	585	538	2520
UCO Bank	801	461	475	456	2193
Union Bank of India	825	845	725	656	3051
United Bank of India	626	285	350	298	1559
Vijaya Bank	260	260	354	312	1186
Total	14316	10729	10102	9664	44811
New Private Sector Banks					
Axis Bank	94	449	443	393	1379
Development Credit Bank	4	13	11	54	82
HDFC Bank	123	616	534	694	1967
ICICI Bank	258	801	686	781	2526
Indusind Bank	22	77	109	95	303
Kotak Mahindra Bank	21	56	80	165	322
Yes Bank	23	56	68	68	215
Total	545	2068	1931	2250	6794
Old Private Sector Banks					
Catholic Syrian Bank	18	195	98	50	361
City Union Bank	34	82	81	51	248
Dhanalakshmi Bank	24	106	82	61	273
Federal Bank	49	402	172	119	742
ING Vysya Bank	79	86	155	183	503
Jammu & Kashmir Bank	241	92	134	64	531
Karnataka Bank	89	101	145	148	483
Karur Vysya Bank	31	128	124	87	370
Lakshmi Vilas Bank	39	98	84	52	273

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012(Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2011				Grand Total
	Rural	Semi-urban	Urban	Metropolitan	
	(1)	(2)	(3)	(4)	(5)
Nainital Bank	25	29	25	22	101
Ratnakar Bank	25	30	20	25	100
SBI Comm. & Intl. Bank	-	-	-	2	2
South Indian Bank	63	304	154	111	632
Tamilnad Mercantile Bank	49	96	54	34	233
Total	766	1749	1328	1009	4852
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	4	4	9
BNP Paribas	-	-	-	9	9
Chinatrust Commercial Bank	-	-	-	1	1
Citibank	-	2	12	29	43
Commonwealth Bank of Australia	-	-	-	1	1
Credit Agricole Bank	-	-	-	6	6
Credit Suisse Ag	-	-	-	1	1
DBS Bank	3	3	-	6	12
Deutsche Bank	1	-	6	8	15
FirstRand Bank	-	-	-	1	1
HSBC	1	1	10	38	50
J.P.Morgan Chase Bank	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreqbank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
Oman International Bank	-	-	1	1	2
Royal Bank of Scotland	2	-	10	19	31
SBER Bank	-	-	-	1	1
Shinhan Bank	-	1	-	2	3
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	16	78	94
State Bank of Mauritius	-	-	-	3	3
UBS AG	-	-	-	1	1
United Overseas Bank	-	-	-	1	1
Total	7	8	61	241	317
Regional Rural Banks					
Allahabad Up Gramin Bank	413	68	29	-	510
Andhra Pradesh Grameena Vikas Bank	382	120	26	14	542
Andhra Pragathi Grameena Bank	255	91	40	-	386
Arunachal Pradesh Rural Bank	14	3	-	-	17

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012(Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Aryavart Gramin Bank	236	50	8	13	307
Assam Gramin Vikash Bank	286	59	16	-	361
Baitarani Gramya Bank	93	9	3	-	105
Ballia-Etawah Gramin Bank	117	19	3	-	139
Bangiya Gramin Vikash Bank	468	63	21	-	552
Baroda Gujarat Gramin Bank	99	26	4	5	134
Baroda Rajasthan Gramin Bank	206	57	12	-	275
Baroda Uttar Pradesh Gramin Bank	570	67	22	14	673
Bihar Kshetriya Gramin Bank	116	46	4	-	166
Cauvery Kalpatharu Grameena Bank	162	32	13	7	214
Chaitanya Godavari Grameena Bank	62	32	12	-	106
Chhattisgarh Gramin Bank	209	35	12	-	256
Chickmagalur-Kodagu Grameena Bank	44	6	2	-	52
Deccan Grameena Bank	155	36	8	27	226
Dena Gujarat Gramin Bank	96	37	9	3	145
Durg Rajnandgaon Gramin Bank	92	12	6	-	110
Ellaquai Dehati Bank	80	8	7	-	95
Gurgaon Gramin Bank	134	33	12	7	186
Hadoti Kshetriya Gramin Bank	63	18	3	-	84
Haryana Gramin Bank	162	52	16	-	230
Himachal Gramin Bank	115	10	1	-	126
Jaipur Thar Gramin Bank	171	36	1	4	212
Jhabua-Dhar Kshetriya Gramin Bank	65	15	-	-	80
Jharkhand Gramin Bank	191	22	12	-	225
J & K Grameen Bank	149	21	6	-	176
Kalinga Gramya Bank	175	4	4	-	183
Karnataka Vikas Grameena Bank	300	111	46	-	457
Kashi Gomti Samyut Gramin Bank	303	38	9	11	361
Krishna Grameena Bank	97	8	10	-	115
Kshetriya Kisan Gramin Bank,Mainpuri	55	12	3	-	70
Langpi Dehangi Rural Bank	37	5	-	-	42
Madhya Bharat Gramin Bank	149	53	17	-	219
Madhya Bihar Gramin Bank	349	56	10	6	421
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Gramin Bank	225	83	24	2	334
Malwa Gramin Bank	48	4	1	-	53
Manipur Rural Bank	18	6	3	-	27
Marwar Ganganagar Bikaner Gramin Bank	165	44	8	-	217
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	2	6	-	-	8
Nainital Almora Kshetriya Gramin Bank	51	9	1	-	61
Narmada Malwa Gramin Bank	152	52	13	4	221
Neelachal Gramya Bank	142	16	16	-	174
North Malabar Gramin Bank	31	139	12	-	182
Pallavan Grama Bank	53	52	5	-	110
Pandyan Grama Bank	111	74	16	-	201
Parvatiya Gramin Bank	31	1	-	-	32

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012(Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	282	54	28	-	364
Prathama Bank	165	32	15	-	212
Puduvai Bharathiar Grama Bank	11	6	9	-	26
Punjab Gramin Bank	133	30	12	2	177
Purvanchal Gramin Bank	289	29	6	-	324
Rajasthan Gramin Bank	164	48	8	-	220
Rewa-Sidhi Gramin Bank	76	8	16	-	100
Rushikulya Gramya Bank	69	13	9	-	91
Samastipur Kshetriya Gramin Bank	55	13	-	-	68
Saptagiri Grameena Bank	100	30	15	-	145
Sarva U.P. Gramin Bank	219	63	20	1	303
Satpura Narmada Kshetriya Gramin Bank	231	101	22	-	354
Saurashtra Gramin Bank	117	33	12	4	166
Sharda Gramin Bank	52	7	4	-	63
Shreyas Gramin Bank	129	49	15	9	202
South Malabar Gramin Bank	34	181	19	-	234
Surguja Kshetriya Gramin Bank	83	7	-	-	90
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	79	25	9	-	113
Utkal Gramya Bank	294	34	4	-	332
Uttaranchal Gramin Bank	115	17	9	-	141
Uttar Banga Kshetriya Gramin Bank	86	26	7	-	119
Uttar Bihar Gramin Bank	696	161	23	-	880
Vananchal Gramin Bank	160	26	-	-	186
Vidharbha Kshetriya Gramin Bank	48	42	7	-	97
Vidisha-Bhopal Kshetriya Gramin Bank	15	6	2	4	27
Visveshvaraya Grameena Bank	24	5	2	-	31
Wainganga Krishna Gramin Bank	130	46	8	-	184
Total	11926	3011	812	139	15888
Grand Total	33832	22997	17590	16313	90732

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
SBI and its Associates					
State Bank of Bikaner & Jaipur	334	271	170	181	956
State Bank of Hyderabad	367	413	284	281	1345
State Bank of India	5250	3956	2442	2214	13862
State Bank of Mysore	219	160	154	203	736
State Bank of Patiala	351	286	263	161	1061
State Bank of Travancore	61	533	191	85	870
Total	6582	5619	3504	3125	18830
Nationalised Banks					
Allahabad Bank	1016	491	510	461	2478
Andhra Bank	431	444	451	379	1705
Bank of Baroda	1267	1042	714	868	3891
Bank of India	1466	1040	676	724	3906
Bank of Maharashtra	546	300	314	400	1560
Canara Bank	1001	1014	787	815	3617
Central Bank of India	1465	1046	779	726	4016
Corporation Bank	285	397	376	370	1428
Dena Bank	396	269	265	312	1242
IDBI Bank Ltd.	91	239	358	274	962
Indian Bank	507	551	499	372	1929
Indian Overseas Bank	720	732	604	572	2628
Oriental Bank of Commerce	361	443	520	443	1767
Punjab and Sind Bank	317	165	246	262	990
Punjab National Bank	2176	1281	1039	844	5340
Syndicate Bank	850	690	619	551	2710
UCO Bank	843	549	506	471	2369
Union Bank of India	952	878	734	665	3229
United Bank of India	644	291	372	306	1613
Vijaya Bank	272	292	375	317	1256
Total	15606	12154	10744	10132	48636
New Private Sector Banks					
Axis Bank	133	520	480	473	1606
Development Credit Bank	5	16	11	54	86
HDFC Bank	177	913	654	768	2512
ICICI Bank	285	913	721	827	2746
Indusind Bank	36	97	139	131	403
Kotak Mahindra Bank	33	70	82	171	356
Yes Bank	31	133	87	106	357
Total	700	2662	2174	2530	8066
Old Private Sector Banks					
Catholic Syrian Bank	18	203	98	50	369
City Union Bank	42	104	95	61	302
Dhanalakshmi Bank	24	106	82	61	273
Federal Bank	62	520	191	157	930
ING Vysya Bank	83	93	163	184	523
Jammu & Kashmir Bank	284	100	134	64	582
Karnataka Bank	94	114	148	152	508
Karur Vysya Bank	41	163	141	101	446

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				Grand Total
	Rural	Semi-urban	Urban	Metropolitan	
	(1)	(2)	(3)	(4)	(5)
Lakshmi Vilas Bank	42	105	86	57	290
Nainital Bank	25	29	25	22	101
Ratnakar Bank	25	30	20	26	101
South Indian Bank	83	332	158	116	689
Tamilnad Mercantile Bank	58	126	54	34	272
Total	881	2025	1395	1085	5386
Foreign Banks					
AB Bank	-	-	-	1	1
Abu Dhabi Commercial Bank	-	-	-	2	2
American Express Banking Corp.	-	-	-	1	1
Antwerp Diamond Bank	-	-	-	1	1
Australia And New Zealand Banking Group	-	-	-	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	4	4	9
BNP Paribas	-	-	-	9	9
Chinatrust Commercial Bank	-	-	-	1	1
Citibank	-	2	12	29	43
Commonwealth Bank of Australia	-	-	-	1	1
Credit Agricole Bank	-	-	-	6	6
Credit Suisse Ag	-	-	-	1	1
DBS Bank	3	3	-	6	12
Deutsche Bank	1	-	6	8	15
FirstRand Bank	-	-	-	1	1
HSBC	1	1	10	38	50
Industrial And Commercial Bank of China	-	-	-	1	1
J.P.Morgan Chase Bank	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreqbank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
National Australia Bank	-	-	-	1	1
Oman International Bank	-	-	1	1	2
Rabobank International	-	-	-	1	1
Royal Bank of Scotland	2	-	10	19	31
SBER Bank	-	-	-	1	1
Shinhan Bank	-	1	-	2	3
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	16	78	94
State Bank of Mauritius	-	-	-	3	3
UBS AG	-	-	-	1	1
United Overseas Bank	-	-	-	1	1
Woori Bank	-	-	-	1	1
Total	7	8	61	246	322

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012 (Contd.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				Grand Total
	Rural	Semi-urban	Urban	Metropolitan	
	(1)	(2)	(3)	(4)	(5)
Regional Rural Banks					
Allahabad Up Gramin Bank	436	70	29	-	535
Andhra Pradesh Grameena Vikas Bank	382	120	26	14	542
Andhra Pragathi Grameena Bank	280	97	45	-	422
Arunachal Pradesh Rural Bank	14	3	-	-	17
Aryavart Gramin Bank	236	50	8	13	307
Assam Gramin Vikash Bank	285	59	16	-	360
Baitarani Gramya Bank	93	9	4	-	106
Ballia-Etawah Gramin Bank	117	19	3	-	139
Bangiya Gramin Vikash Bank	476	67	21	-	564
Baroda Gujarat Gramin Bank	106	33	4	5	148
Baroda Rajasthan Gramin Bank	206	61	12	-	279
Baroda Uttar Pradesh Gramin Bank	608	71	22	16	717
Bihar Kshetriya Gramin Bank	116	46	4	-	166
Cauvery Kalpatharu Grameena Bank	162	32	13	7	214
Chaitanya Godavari Grameena Bank	69	36	12	-	117
Chhattisgarh Gramin Bank	209	35	12	-	256
Chickmagalur-Kodagu Grameena Bank	44	6	2	-	52
Deccan Grameena Bank	167	38	8	30	243
Dena Gujarat Gramin Bank	110	37	9	3	159
Durg Rajnandgaon Gramin Bank	92	12	6	-	110
Ellaquai Dehati Bank	80	8	7	-	95
Gurgaon Gramin Bank	156	33	12	9	210
Hadoti Kshetriya Gramin Bank	64	19	4	-	87
Haryana Gramin Bank	177	59	16	-	252
Himachal Gramin Bank	117	10	1	-	128
Jaipur Thar Gramin Bank	176	36	1	4	217
Jhabua-Dhar Kshetriya Gramin Bank	74	15	-	-	89
Jharkhand Gramin Bank	191	22	12	-	225
J & K Grameen Bank	149	21	6	-	176
Kalinga Gramya Bank	175	4	4	-	183
Karnataka Vikas Grameena Bank	344	115	47	-	506
Kashi Gorti Samyut Gramin Bank	305	38	9	11	363
Krishna Grameena Bank	97	8	10	-	115
Kshetriya Kisan Gramin Bank,Mainpuri	55	12	3	-	70
Langpi Dehangi Rural Bank	37	5	-	-	42
Madhya Bharat Gramin Bank	153	53	18	-	224
Madhya Bihar Gramin Bank	349	56	10	6	421
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Gramin Bank	226	90	24	2	342
Malwa Gramin Bank	49	4	1	-	54
Manipur Rural Bank	18	6	3	-	27
Marwar Ganganagar Bikaner Gramin Bank	166	44	8	-	218
Megalaya Rural Bank	44	7	4	-	55
Mewar Aanchalik Gramin Bank	43	10	6	-	59
Mizoram Rural Bank	45	7	7	-	59
Nagaland Rural Bank	2	7	-	-	9
Nainital Almora Kshetriya Gramin Bank	57	9	1	-	67
Narmada Malwa Gramin Bank	155	56	14	4	229

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

**TABLE B13 : BANK-WISE, BANK GROUP-WISE AND POPULATION GROUP-WISE NUMBER OF BRANCHES
OF SCHEDULED COMMERCIAL BANK - 2011 AND 2012 (Concl.d.)**

Banks / Bank Groups	Number of branches as on March 31, 2012				
	Rural	Semi-urban	Urban	Metropolitan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Neelachal Gramya Bank	142	16	16	-	174
North Malabar Gramin Bank	31	139	12	-	182
Pallavan Grama Bank	65	58	7	-	130
Pandyan Grama Bank	115	77	16	-	208
Parvatiya Gramin Bank	31	1	-	-	32
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	282	54	28	-	364
Prathama Bank	190	32	15	-	237
Puduvai Bharathiar Grama Bank	13	6	9	-	28
Punjab Gramin Bank	146	33	14	2	195
Purvanchal Gramin Bank	289	29	6	-	324
Rajasthan Gramin Bank	181	48	9	-	238
Rewa-Sidhi Gramin Bank	76	8	16	-	100
Rushikulya Gramya Bank	69	13	9	-	91
Samastipur Kshetriya Gramin Bank	55	13	-	-	68
Saptagiri Grameena Bank	106	31	15	-	152
Sarva U.P. Gramin Bank	223	65	20	1	309
Satpura Narmada Kshetriya Gramin Bank	231	101	22	-	354
Saurashtra Gramin Bank	118	42	15	5	180
Sharda Gramin Bank	52	7	4	-	63
Shreyas Gramin Bank	145	50	17	10	222
South Malabar Gramin Bank	34	181	19	-	234
Surguja Kshetriya Gramin Bank	93	7	-	-	100
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	79	25	9	-	113
Utkal Gramya Bank	294	34	4	-	332
Uttaranchal Gramin Bank	125	19	11	-	155
Uttar Banga Kshetriya Gramin Bank	87	28	7	-	122
Uttar Bihar Gramin Bank	697	162	27	-	886
Vananchal Gramin Bank	160	26	-	-	186
Vidharbha Kshetriya Gramin Bank	50	44	7	-	101
Vidisha-Bhopal Kshetriya Gramin Bank	17	6	2	4	29
Visveshvaraya Grameena Bank	24	5	2	-	31
Wainganga Krishna Gramin Bank	134	49	8	-	191
Total	12306	3103	838	148	16395
Grand Total	36082	25571	18716	17266	97635

Note : 1. Data is as per information reported by banks.
2. Population group classification based on 2001 census.
3. Data on branches exclude administrative offices.

Source: Master Office File (Latest updated version) on banks, Department of Statistics & Information Management, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Andaman & Nicobar	Allahabad Bank	1	1	Andhra Pradesh	Karnataka Bank	34	38
	Axis Bank	1	2		Karur Vysya Bank	82	101
	Bank of Baroda	1	1		Kotak Mahindra Bank	15	18
	Canara Bank	1	1		Krishna Bhima Samruddhi Lab	5	5
	Central Bank of India	1	1		Lakshmi Vilas Bank	38	42
	HDFC Bank	-	1		Oriental Bank of Commerce	62	75
	Indian Bank	1	1		Punjab and Sind Bank	5	7
	Indian Overseas Bank	1	1		Punjab National Bank	88	95
	Punjab National Bank	1	1		Royal Bank of Scotland	1	1
	State Bank of India	22	22		Saptagiri Grameena Bank	145	152
	Syndicate Bank	9	10		South Indian Bank	30	47
	UCO Bank	1	1		Standard Chartered Bank	4	4
	Union Bank of India	1	1		State Bank of Bikaner & Jaipur	5	5
	United Bank of India	1	2		State Bank of Hyderabad	787	868
	Vijaya Bank	1	1		State Bank of India	1245	1316
Andhra Pradesh	Total of Andaman & Nicobar	43	47		State Bank of Mauritius	1	1
	Allahabad Bank	42	43		State Bank of Mysore	27	27
	Andhra Bank	1096	1122		State Bank of Patiala	7	7
	Andhra Pradesh Grameena Vikas Bank	543	543		State Bank of Travancore	10	10
	Andhra Pragathi Grameena Bank	388	424		Syndicate Bank	393	417
	Axis Bank	115	123		Tamilnad Mercantile Bank	14	16
	Bank of Bahrain & Kuwait	1	1		UCO Bank	61	65
	Bank of Baroda	102	122		Union Bank of India	200	214
	Bank of India	145	171		United Bank of India	17	18
	Bank of Maharashtra	39	42		Vijaya Bank	109	115
	Bank of Nova Scotia	1	1		Yes Bank	6	9
	Barclays Bank	2	2		Total of Andhra Pradesh	7789	8422
	BNP Paribas	1	1	Arunachal Pradesh	Allahabad Bank	1	1
	Canara Bank	224	255		Arunachal Pradesh Rural Bank	18	18
	Catholic Syrian Bank	9	9		Axis Bank	1	1
	Central Bank of India	161	170		Bank of Baroda	1	1
	Chaitanya Godavari Grameena Bank	108	119		Bank of India	1	1
	Citibank	2	2		Bank of Maharashtra	1	1
	City Union Bank	31	34		Canara Bank	1	1
	Coastal Local Area Bank	12	12		Central Bank of India	1	1
	Corporation Bank	131	144		HDFC Bank	2	4
	Deccan Grameena Bank	231	248		ICICI Bank	1	1
	Dena Bank	25	26		IDBI Bank Ltd.	1	1
	Development Credit Bank	13	13		Indian Bank	1	2
	Dhanalakshmi Bank	18	18		Indian Overseas Bank	-	1
	Federal Bank	27	29		Oriental Bank of Commerce	1	1
	HDFC Bank	121	173		Punjab National Bank	1	1
	HSBC	2	2		State Bank of India	44	48
	ICICI Bank	139	157		Syndicate Bank	1	1
	IDBI Bank Ltd.	35	55		UCO Bank	2	2
	Indian Bank	247	255		Union Bank of India	1	1
	Indian Overseas Bank	184	219		United Bank of India	3	3
	Indusind Bank	26	37		Vijaya Bank	4	4
	ING Vysya Bank	175	175		Yes Bank	1	1
	Jammu & Kashmir Bank	2	2		Total of Arunachal Pradesh	88	96

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Assam	Allahabad Bank	66	67	Bihar	HSBC	1	1
	Andhra Bank	4	5		ICICI Bank	34	36
	Assam Gramin Vikash Bank	368	367		IDBI Bank Ltd.	15	24
	Axis Bank	26	29		Indian Bank	37	42
	Bank of Baroda	20	23		Indian Overseas Bank	26	34
	Bank of India	14	22		Indusind Bank	1	3
	Bank of Maharashtra	4	7		ING Vysya Bank	2	2
	Canara Bank	24	28		Jammu & Kashmir Bank	1	1
	Central Bank of India	114	122		Karnataka Bank	1	1
	Corporation Bank	6	6		Kotak Mahindra Bank	1	1
	Dena Bank	5	6		Madhya Bihar Gramin Bank	424	424
	Federal Bank	6	10		Oriental Bank of Commerce	24	30
	HDFC Bank	28	32		Punjab and Sind Bank	7	7
	HSBC	1	1		Punjab National Bank	477	516
	ICICI Bank	22	32		Samastipur Kshetriya Gramin Bank	68	68
	IDBI Bank Ltd.	4	9		South Indian Bank	1	1
	Indian Bank	29	32		Standard Chartered Bank	1	1
	Indian Overseas Bank	22	24		State Bank of Bikaner & Jaipur	7	7
	Indusind Bank	6	6		State Bank of India	742	778
	ING Vysya Bank	1	1		State Bank of Patiala	1	1
	Karnataka Bank	1	1		Syndicate Bank	39	42
	Kotak Mahindra Bank	3	3		UCO Bank	187	198
	Langpi Dehangi Rural Bank	42	42		Union Bank of India	78	84
	Oriental Bank of Commerce	7	7		United Bank of India	81	84
	Punjab and Sind Bank	8	8		Uttar Bihar Gramin Bank	885	891
	Punjab National Bank	60	64		Vijaya Bank	8	10
	South Indian Bank	2	2		Yes Bank	-	1
	Standard Chartered Bank	1	1	Chandigarh	Total of Bihar	4388	4666
	State Bank of Bikaner & Jaipur	1	1		Allahabad Bank	5	7
	State Bank of India	280	287		Andhra Bank	4	4
	Syndicate Bank	10	14		Axis Bank	7	9
	UCO Bank	107	109		Bank of Baroda	7	8
	Union Bank of India	62	63		Bank of India	11	11
	United Bank of India	190	191		Bank of Maharashtra	5	5
	Vijaya Bank	15	15		Canara Bank	17	17
	Yes Bank	4	4		Catholic Syrian Bank	1	1
	Total of Assam	1563	1641		Central Bank of India	11	12
					Citibank	1	1
Bihar	Allahabad Bank	181	186		Corporation Bank	4	5
	Andhra Bank	10	13		Dena Bank	2	2
	Axis Bank	31	35		Development Credit Bank	1	1
	Bank of Baroda	114	132		Dhanalakshmi Bank	1	1
	Bank of India	212	254		Federal Bank	2	4
	Bank of Maharashtra	4	5		HDFC Bank	18	21
	Bihar Kshetriya Gramin Bank	170	170		HSBC	1	1
	Canara Bank	112	127		ICICI Bank	15	16
	Central Bank of India	366	392		IDBI Bank Ltd.	3	3
	Corporation Bank	7	11		Indian Bank	7	7
	Dena Bank	11	14		Indian Overseas Bank	8	10
	Federal Bank	1	3		Indusind Bank	2	2
	HDFC Bank	20	36				

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Chandigarh	ING Vysya Bank	2	2	Chhattisgarh	Punjab and Sind Bank	5	5
	Jammu & Kashmir Bank	1	1		Punjab National Bank	73	105
	Karnataka Bank	1	1		South Indian Bank	3	3
	Karur Vysya Bank	1	1		State Bank of Hyderabad	-	2
	Kotak Mahindra Bank	3	3		State Bank of India	340	344
	Oriental Bank of Commerce	16	16		State Bank of Patiala	1	1
	Punjab and Sind Bank	27	27		Surguja Kshetriya Gramin Bank	93	103
	Punjab National Bank	33	37		Syndicate Bank	9	9
	South Indian Bank	1	1		UCO Bank	31	36
	Standard Chartered Bank	1	1		Union Bank of India	38	44
	State Bank of Bikaner & Jaipur	2	2		United Bank of India	16	17
	State Bank of Hyderabad	1	1		Vijaya Bank	6	12
	State Bank of India	46	47		Yes Bank	2	2
	State Bank of Patiala	37	39		Total of Chhattisgarh	1448	1603
	State Bank of Travancore	1	1	Dadra & Nagar Haveli	Allahabad Bank	1	1
	Syndicate Bank	5	5		Andhra Bank	1	1
	UCO Bank	11	12		Axis Bank	1	1
	Union Bank of India	12	12		Bank of Baroda	2	2
	United Bank of India	4	4		Canara Bank	2	3
	Vijaya Bank	5	6		Catholic Syrian Bank	-	-
	Yes Bank	1	2		Central Bank of India	-	1
	Total of Chandigarh	344	369		Corporation Bank	1	1
Chhattisgarh	Allahabad Bank	31	31		Dena Bank	7	7
	Andhra Bank	8	14		Development Credit Bank	1	1
	Axis Bank	27	34		HDFC Bank	3	3
	Bank of Baroda	38	53		ICICI Bank	4	4
	Bank of India	35	44		IDBI Bank Ltd.	1	1
	Bank of Maharashtra	20	22		Indian Bank	1	1
	Canara Bank	13	14		Indian Overseas Bank	1	1
	Central Bank of India	91	103		Indusind Bank	1	1
	Chhattisgarh Gramin Bank	262	262		ING Vysya Bank	1	1
	City Union Bank	-	1		Kotak Mahindra Bank	1	1
	Corporation Bank	14	14		Oriental Bank of Commerce	1	1
	Dena Bank	75	77		Punjab National Bank	-	1
	Durg Rajnandgaon Gramin Bank	113	113		Ratnakar Bank	1	1
	Federal Bank	2	3		State Bank of India	2	2
	HDFC Bank	17	30		Tamilnad Mercantile Bank	1	1
	HSBC	1	1		UCO Bank	-	1
	ICICI Bank	21	24		Union Bank of India	1	1
	IDBI Bank Ltd.	12	16		Yes Bank	-	1
	Indian Bank	8	9		Total of Dadra & Nagar Haveli	35	40
	Indian Overseas Bank	8	15	Daman & Diu	Axis Bank	1	2
Chhattisgarh	Indusind Bank	6	7		Bank of Baroda	2	3
	ING Vysya Bank	4	4		Bank of India	1	2
	Jammu & Kashmir Bank	1	1		Canara Bank	1	1
	Karnataka Bank	4	4		Central Bank of India	1	1
	Karur Vysya Bank	-	1		Citibank	-	-
	Kotak Mahindra Bank	2	3		Corporation Bank	1	1
	Lakshmi Vilas Bank	1	1		Dena Bank	1	2
	Oriental Bank of Commerce	17	19		Development Credit Bank	1	1

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.
Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Daman & Diu	HDFC Bank	1	3	Delhi	Kotak Mahindra Bank	45	46
	ICICI Bank	2	2		Lakshmi Vilas Bank	4	4
	IDBI Bank Ltd.	1	1		Mashreqbank	1	1
	Indian Bank	-	1		Mizuho Corporate Bank	1	1
	Indian Overseas Bank	-	1		Nainital Bank	14	14
	Oriental Bank of Commerce	1	1		Oriental Bank of Commerce	108	112
	Punjab National Bank	-	1		Punjab and Sind Bank	101	105
	State Bank of India	8	8		Punjab National Bank	217	230
	UCO Bank	1	1		Ratnakar Bank	1	2
	Union Bank of India	1	1		Royal Bank of Scotland	4	4
Delhi	Yes Bank	-	1		SBER Bank	1	1
	Total of Daman & Diu	24	34		Shinhan Bank	1	1
	Allahabad Bank	68	72		Societe Generale	1	1
	American Express Banking Corp.	1	1		South Indian Bank	22	22
	Andhra Bank	43	43		Standard Chartered Bank	16	16
	Axis Bank	80	91		State Bank of Bikaner & Jaipur	34	35
	Bank of America	1	1		State Bank of Hyderabad	25	25
	Bank of Baroda	94	115		State Bank of India	304	305
	Bank of India	79	89		State Bank of Mysore	18	18
	Bank of Maharashtra	34	35		State Bank of Patiala	50	54
	Bank of Nova Scotia	1	1		State Bank of Travancore	14	16
	Bank of Tokyo Mitsubishi, UFJ	1	1		Syndicate Bank	137	136
	Barclays Bank	1	1		Tamilnad Mercantile Bank	3	3
	BNP Paribas	1	1		UCO Bank	60	60
	Canara Bank	132	134		Union Bank of India	74	81
	Catholic Syrian Bank	6	6		United Bank of India	36	36
	Central Bank of India	107	112		Vijaya Bank	45	47
	Chinatrust Commercial Bank	1	1		Yes Bank	19	35
	Citibank	5	5		Total of Delhi	2723	2884
	City Union Bank	3	4	Goa	Allahabad Bank	4	4
	Corporation Bank	71	77		Andhra Bank	4	4
	Credit Agricole Bank	1	1		Axis Bank	8	8
	DBS Bank	1	1		Bank of Baroda	28	29
	Dena Bank	36	39		Bank of India	40	46
	Deutsche Bank	1	1		Bank of Maharashtra	16	17
	Development Credit Bank	7	7		Canara Bank	29	33
	Dhanalakshmi Bank	8	9		Catholic Syrian Bank	3	3
	Federal Bank	20	24		Central Bank of India	26	29
	HDFC Bank	166	178		Corporation Bank	46	47
	HSBC	5	5		Dena Bank	16	16
	ICICI Bank	138	143		Development Credit Bank	4	4
	IDBI Bank Ltd.	29	31		Dhanalakshmi Bank	1	1
	Indian Bank	50	51		Federal Bank	4	5
	Indian Overseas Bank	80	85		HDFC Bank	28	40
	Indusind Bank	18	27		ICICI Bank	18	19
	ING Vysya Bank	22	23		IDBI Bank Ltd.	6	6
	Jammu & Kashmir Bank	25	25		Indian Bank	6	6
	JSC VTB Bank	1	1		Indian Overseas Bank	14	17
	Karnataka Bank	20	20		Indusind Bank	4	5
	Karur Vysya Bank	10	12		ING Vysya Bank	3	3

Note : 1. Data is as per information reported by banks.

2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Goa	Jammu & Kashmir Bank	1	1	Gujarat	ING Vysya Bank	10	13
	Karnataka Bank	5	5		Jammu & Kashmir Bank	4	4
	Karur Vysya Bank	1	1		Karnataka Bank	5	5
	Kotak Mahindra Bank	2	2		Karur Vysya Bank	10	15
	Oriental Bank of Commerce	7	7		Kotak Mahindra Bank	53	56
	Punjab and Sind Bank	1	1		Lakshmi Vilas Bank	10	10
	Punjab National Bank	4	5		Oriental Bank of Commerce	56	60
	Ratnakar Bank	4	4		Punjab and Sind Bank	8	8
	South Indian Bank	4	5		Punjab National Bank	113	137
	State Bank of India	82	82		Ratnakar Bank	1	1
	State Bank of Mysore	3	3		Royal Bank of Scotland	3	3
	State Bank of Patiala	1	1		Saurashtra Gramin Bank	169	183
	State Bank of Travancore	1	1		South Indian Bank	6	6
	Syndicate Bank	24	24		Standard Chartered Bank	4	4
	UCO Bank	8	8		State Bank of Bikaner & Jaipur	10	10
	Union Bank of India	16	16		State Bank of Hyderabad	6	7
	United Bank of India	3	3		State Bank of India	1119	1119
	Vijaya Bank	5	5		State Bank of Mysore	5	5
	Yes Bank	3	7		State Bank of Patiala	11	11
	Total of Goa	483	523		State Bank of Travancore	3	3
Gujarat	Allahabad Bank	47	48	Haryana	Syndicate Bank	67	72
	Andhra Bank	21	21		Tamilnad Mercantile Bank	5	5
	Axis Bank	115	144		UCO Bank	83	91
	Bank of Baroda	757	833		Union Bank of India	233	242
	Bank of India	312	341		United Bank of India	19	19
	Bank of Maharashtra	54	55		Vijaya Bank	51	64
	Barclays Bank	1	1		Yes Bank	14	28
	Baroda Gujarat Gramin Bank	137	151		Total of Gujarat	5138	5552
	BNP Paribas	1	1		Allahabad Bank	53	70
	Canara Bank	81	87		American Express Banking Corp.	1	1
	Catholic Syrian Bank	4	4		Andhra Bank	22	26
	Central Bank of India	251	266		Axis Bank	48	59
	Citibank	4	4		Bank of Baroda	51	60
	City Union Bank	6	6		Bank of India	37	44
	Corporation Bank	69	82		Bank of Maharashtra	20	20
	Credit Agricole Bank	1	1		Barclays Bank	-	-
	DBS Bank	1	1		Canara Bank	99	108
	Dena Bank	488	505		Catholic Syrian Bank	2	2
	Dena Gujarat Gramin Bank	149	163		Central Bank of India	123	127
	Deutsche Bank	-	-		Citibank	2	2
	Development Credit Bank	17	19		Corporation Bank	46	49
	Dhanalakshmi Bank	6	6		Dena Bank	24	25
	Federal Bank	9	28		Deutsche Bank	1	1
	HDFC Bank	175	200		Development Credit Bank	1	1
	HSBC	3	3		Dhanalakshmi Bank	2	2
	ICICI Bank	135	162		Federal Bank	8	11
	IDBI Bank Ltd.	54	61		Gurgaon Gramin Bank	191	215
	Indian Bank	51	55		Haryana Gramin Bank	234	256
	Indian Overseas Bank	84	93		HDFC Bank	108	125
	Indusind Bank	27	30		HSBC	1	1

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Haryana	ICICI Bank	80	96	Himachal Pradesh	ING Vysya Bank	1	1
	IDBI Bank Ltd.	26	33		Jammu & Kashmir Bank	4	4
	Indian Bank	28	28		Oriental Bank of Commerce	17	17
	Indian Overseas Bank	37	46		Parvatiya Gramin Bank	32	32
	Indusind Bank	12	17		Punjab and Sind Bank	11	12
	ING Vysya Bank	4	5		Punjab National Bank	267	282
	Jammu & Kashmir Bank	9	9		South Indian Bank	1	1
	Karnataka Bank	4	4		State Bank of India	196	196
	Karur Vysya Bank	4	4		State Bank of Patiala	96	98
	Kotak Mahindra Bank	16	17		Syndicate Bank	8	10
	Lakshmi Vilas Bank	4	4		UCO Bank	143	146
	Nainital Bank	3	3		Union Bank of India	18	19
	Oriental Bank of Commerce	186	195		United Bank of India	2	2
	Punjab and Sind Bank	60	64		Vijaya Bank	5	6
	Punjab National Bank	421	462		Yes Bank	3	5
	Ratnakar Bank	-	-	Total of Himachal Pradesh		1103	1164
	Royal Bank of Scotland	2	2	Jammu & Kashmir	Allahabad Bank	4	4
	South Indian Bank	4	4		Andhra Bank	1	1
	Standard Chartered Bank	2	2		Axis Bank	3	5
	State Bank of Bikaner & Jaipur	13	13		Bank of Baroda	4	5
	State Bank of Hyderabad	8	8		Bank of India	7	7
	State Bank of India	268	275		Bank of Maharashtra	2	2
	State Bank of Mysore	1	1		Canara Bank	11	11
	State Bank of Patiala	195	205		Central Bank of India	14	17
	State Bank of Travancore	3	5		Corporation Bank	1	1
	Syndicate Bank	84	101		Dena Bank	2	3
	UCO Bank	46	63		Ellaquai Dehati Bank	97	97
	Union Bank of India	74	80		HDFC Bank	11	34
	United Bank of India	15	17		ICICI Bank	8	9
	Vijaya Bank	23	23		IDBI Bank Ltd.	2	2
	Yes Bank	34	43		Indian Bank	2	2
	Total of Haryana	2740	3034		Indian Overseas Bank	3	3
Himachal Pradesh	Allahabad Bank	9	11		Indusind Bank	2	2
	Andhra Bank	-	1		ING Vysya Bank	1	1
	Axis Bank	4	4		Jammu & Kashmir Bank	438	489
	Bank of Baroda	14	17		J & K Grameen Bank	184	184
	Bank of India	11	14		Kotak Mahindra Bank	1	1
	Bank of Maharashtra	3	3		Oriental Bank of Commerce	14	15
	Canara Bank	20	21		Punjab and Sind Bank	12	12
	Catholic Syrian Bank	-	-		Punjab National Bank	88	97
	Central Bank of India	42	48		South Indian Bank	1	1
	Corporation Bank	8	13		State Bank of India	156	159
	Dena Bank	3	4		State Bank of Patiala	5	6
	HDFC Bank	17	23		Syndicate Bank	2	2
	Himachal Gramin Bank	126	128		UCO Bank	13	15
	ICICI Bank	17	18		Union Bank of India	7	8
	IDBI Bank Ltd.	8	11		United Bank of India	1	1
	Indian Bank	8	8		Vijaya Bank	3	3
	Indian Overseas Bank	7	7		Yes Bank	2	4
	Indusind Bank	2	2	Total of Jammu & Kashmir		1102	1203

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Jharkhand	Allahabad Bank	113	114	Karnataka	Canara Bank	650	700
	Andhra Bank	10	10		Catholic Syrian Bank	15	15
	Axis Bank	21	22		Cauvery Kalpatharu Grameena Bank	217	217
	Bank of Baroda	48	53		Central Bank of India	97	109
	Bank of India	342	396		Chickmagalur-Kodagu Grameena Bank	53	53
	Bank of Maharashtra	4	5		Citibank	2	2
	Canara Bank	61	68		City Union Bank	19	20
	Central Bank of India	59	66		Corporation Bank	351	375
	Corporation Bank	6	7		Credit Agricole Bank	1	1
	Dena Bank	11	13		DBS Bank	1	1
	Federal Bank	5	6		Dena Bank	34	35
	HDFC Bank	18	25		Deutsche Bank	1	1
	ICICI Bank	31	33		Development Credit Bank	6	6
	IDBI Bank Ltd.	12	17		Dhanalakshmi Bank	14	15
	Indian Bank	12	18		Federal Bank	52	70
	Indian Overseas Bank	25	28		HDFC Bank	111	143
	Indusind Bank	8	10		HSBC	3	3
	ING Vysya Bank	2	2		ICICI Bank	136	142
	Jammu & Kashmir Bank	1	1		IDBI Bank Ltd.	36	48
	Jharkhand Gramin Bank	231	231		Indian Bank	86	87
	Karnataka Bank	2	2		Indian Overseas Bank	98	146
	Karur Vysya Bank	-	1		Indusind Bank	14	22
	Kotak Mahindra Bank	4	4		ING Vysya Bank	118	121
	Lakshmi Vilas Bank	1	1		Jammu & Kashmir Bank	5	5
	Oriental Bank of Commerce	14	17		Karnataka Bank	302	318
	Punjab and Sind Bank	9	9		Karnataka Vikas Grameena Bank	463	512
	Punjab National Bank	86	99		Karur Vysya Bank	27	34
	South Indian Bank	2	2		Kotak Mahindra Bank	18	18
	State Bank of Bikaner & Jaipur	5	5		Krishna Bhima Samruddhi Lab	10	10
	State Bank of India	486	501		Krishna Grameena Bank	115	115
	State Bank of Patiala	1	1		Lakshmi Vilas Bank	21	28
	Syndicate Bank	24	24		Oriental Bank of Commerce	33	38
	UCO Bank	48	54		Pragathi Gramin Bank	374	374
	Union Bank of India	67	72		Punjab and Sind Bank	6	7
	United Bank of India	66	70		Punjab National Bank	63	71
	Vananchal Gramin Bank	187	187		Ratnakar Bank	14	14
	Vijaya Bank	7	8		Royal Bank of Scotland	2	2
	Yes Bank	3	4		South Indian Bank	36	40
	Total of Jharkhand	2032	2186		Standard Chartered Bank	4	4
Karnataka	Abu Dhabi Commercial Bank	1	1		State Bank of Bikaner & Jaipur	3	3
	Allahabad Bank	34	35		State Bank of Hyderabad	140	153
	Andhra Bank	62	63		State Bank of India	546	587
	Axis Bank	98	107		State Bank of Mysore	600	629
	Bank of America	1	1		State Bank of Patiala	6	10
	Bank of Baroda	68	80		State Bank of Travancore	22	25
	Bank of India	95	102		Subhadra Local Area Bank	1	1
	Bank of Maharashtra	57	57		Syndicate Bank	633	676
	Bank of Nova Scotia	1	1		Tamilnad Mercantile Bank	5	8
	Barclays Bank	1	1		UCO Bank	40	47
	BNP Paribas	1	1		Union Bank of India	136	140

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012
Karnataka	United Bank of India	14	16
	Vijaya Bank	485	496
	Visveshvaraya Grameena Bank	31	31
	Yes Bank	5	8
	Total of Karnataka	6694	7201
Kerala	Allahabad Bank	11	12
	Andhra Bank	23	24
	Axis Bank	40	46
	Bank of Baroda	67	80
	Bank of India	87	95
	Bank of Maharashtra	7	7
	Canara Bank	317	337
	Catholic Syrian Bank	250	252
	Central Bank of India	85	99
	Citibank	1	1
	City Union Bank	10	10
	Corporation Bank	79	83
	Dena Bank	15	15
	Development Credit Bank	-	-
	Dhanalakshmi Bank	160	161
	Federal Bank	457	531
	HDFC Bank	130	138
	HSBC	2	2
	ICICI Bank	93	101
	IDBI Bank Ltd.	24	31
	Indian Bank	100	105
	Indian Overseas Bank	154	163
	Indusind Bank	17	20
	ING Vysya Bank	23	23
	Jammu & Kashmir Bank	2	2
	Karnataka Bank	11	11
	Karur Vysya Bank	9	11
	Kotak Mahindra Bank	4	5
	Lakshmi Vilas Bank	5	6
	North Malabar Gramin Bank	188	188
	Oman International Bank	1	1
	Oriental Bank of Commerce	16	16
	Punjab and Sind Bank	3	3
	Punjab National Bank	144	153
	South Indian Bank	366	393
	South Malabar Gramin Bank	248	249
	Standard Chartered Bank	2	2
	State Bank of Bikaner & Jaipur	1	1
	State Bank of Hyderabad	6	6
	State Bank of India	409	410
	State Bank of Mysore	10	10
	State Bank of Patiala	1	1
	State Bank of Travancore	642	687
	Syndicate Bank	176	183
	Tamilnad Mercantile Bank	8	8
STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012
Kerala	UCO Bank	30	34
	Union Bank of India	202	205
	United Bank of India	7	7
	Vijaya Bank	87	92
	Yes Bank	1	2
	Total of Kerala	4731	5022
Lakshadweep	State Bank of India	2	2
	Syndicate Bank	9	9
	UCO Bank	1	1
	Total of Lakshadweep	12	12
Madhya Pradesh	Allahabad Bank	167	171
	Andhra Bank	14	14
	Axis Bank	65	74
	Bank of Baroda	88	124
	Bank of India	322	358
	Bank of Maharashtra	126	128
	Canara Bank	58	63
	Central Bank of India	405	423
	Citibank	2	2
	City Union Bank	1	1
	Corporation Bank	29	30
	Dena Bank	43	47
	Development Credit Bank	-	1
	Dhanalakshmi Bank	1	1
	Federal Bank	3	3
	HDFC Bank	57	77
	HSBC	1	1
	ICICI Bank	100	106
	IDBI Bank Ltd.	30	33
	Indian Bank	20	23
	Indian Overseas Bank	29	37
	Indusind Bank	11	16
	ING Vysya Bank	2	3
	Jammu & Kashmir Bank	2	2
	Jhabua-Dhar Kshetriya Gramin Bank	81	90
	Karnataka Bank	3	4
	Karur Vysya Bank	3	3
	Kotak Mahindra Bank	2	4
	Lakshmi Vilas Bank	1	1
	Madhya Bharat Gramin Bank	224	229
	Mahakaushal Kshetriya Gramin Bank	44	44
	Narmada Malwa Gramin Bank	227	235
	Oriental Bank of Commerce	49	56
	Punjab and Sind Bank	27	28
	Punjab National Bank	228	268
	Rewa-Sidhi Gramin Bank	102	102
	Satpura Narmada Kshetriya Gramin Bank	361	361
	Sharda Gramin Bank	63	63
	South Indian Bank	2	2
	Standard Chartered Bank	2	2

Note : 1. Data is as per information reported by banks.

2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Madhya Pradesh	State Bank of Bikaner & Jaipur	8	8	Maharashtra	IDBI Bank Ltd.	271	279
	State Bank of Hyderabad	4	4		Indian Bank	106	108
	State Bank of India	1066	1064		Indian Overseas Bank	129	145
	State Bank of Mysore	2	2		Indusind Bank	38	51
	State Bank of Patiala	6	6		Industrial And Commercial Bank of China	-	1
	State Bank of Travancore	2	2		ING Vysya Bank	52	53
	Syndicate Bank	53	64		Jammu & Kashmir Bank	16	16
	UCO Bank	122	133		J.P.Morgan Chase Bank	1	1
	Union Bank of India	221	233		Karnataka Bank	40	40
	United Bank of India	10	12		Karur Vysya Bank	23	24
	Vidisha-Bhopal Kshetriya Gramin Bank	28	30		Kotak Mahindra Bank	80	88
	Vijaya Bank	18	27		Krung Thai Bank	1	1
	Yes Bank	3	8		Lakshmi Vilas Bank	14	15
Total of Madhya Pradesh		4538	4823		Maharashtra Gramin Bank	337	345
Maharashtra	AB Bank	1	1		Mashreqbank	1	1
	Abu Dhabi Commercial Bank	1	1		Mizuho Corporate Bank	1	1
	Allahabad Bank	101	106		National Australia Bank	-	1
	Andhra Bank	69	69		Oman International Bank	1	1
	Antwerp Diamond Bank	1	1		Oriental Bank of Commerce	123	132
	Australia And New Zealand Banking Group	-	1		Punjab and Sind Bank	27	27
	Axis Bank	199	231		Punjab National Bank	187	198
	Bank Internasional Indonesia	1	1		Rabobank International	-	1
	Bank of America	1	1		Ratnakar Bank	81	81
	Bank of Bahrain & Kuwait	1	1		Royal Bank of Scotland	6	6
	Bank of Baroda	364	448		SBI Comm. & Intl. Bank	3	-
	Bank of India	708	768		Shinhan Bank	1	1
	Bank of Maharashtra	1021	1046		Societe Generale	1	1
	Bank of Nova Scotia	1	1		South Indian Bank	26	27
	Bank of Tokyo Mitsubishi, UFJ	1	1		Standard Chartered Bank	22	22
	Barclays Bank	3	3		State Bank of Bikaner & Jaipur	28	27
	BNP Paribas	3	3		State Bank of Hyderabad	209	233
	Canara Bank	254	281		State Bank of India	1224	1261
	Catholic Syrian Bank	24	24		State Bank of Mauritius	1	1
	Central Bank of India	541	571		State Bank of Mysore	29	29
	Citibank	12	12		State Bank of Patiala	28	30
	City Union Bank	12	16		State Bank of Travancore	24	25
	Commonwealth Bank of Australia	1	1		Subhadra Local Area Bank	4	4
	Corporation Bank	135	152		Syndicate Bank	180	190
	Credit Agricole Bank	2	2		Tamilnad Mercantile Bank	12	13
	Credit Suisse Ag	1	1		UBS AG	1	1
	DBS Bank	4	4		UCO Bank	153	161
	Dena Bank	257	263		Union Bank of India	443	459
	Deutsche Bank	5	5		United Bank of India	41	42
	Development Credit Bank	46	46		United Overseas Bank	1	1
	Dhanalakshmi Bank	26	26		Vidharbha Kshetriya Gramin Bank	100	104
	Federal Bank	73	86		Vijaya Bank	109	114
	FirstRand Bank	1	1		Wainganga Krishna Gramin Bank	189	196
	HDFC Bank	265	327		Yes Bank	39	65
	HSBC	14	14		Total of Maharashtra	9001	9635
	ICICI Bank	449	497	Manipur	Allahabad Bank	1	1

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012
Manipur	Axis Bank	2	2
	Bank of Baroda	3	3
	Bank of India	-	1
	Central Bank of India	3	4
	HDFC Bank	1	2
	ICICI Bank	1	2
	Indian Overseas Bank	1	1
	Manipur Rural Bank	28	28
	Punjab and Sind Bank	2	2
	Punjab National Bank	2	2
	State Bank of India	22	26
	UCO Bank	2	2
	United Bank of India	15	16
	Vijaya Bank	2	3
	Total of Manipur	85	95
Meghalaya	Allahabad Bank	1	2
	Andhra Bank	1	1
	Axis Bank	4	4
	Bank of Baroda	3	3
	Bank of India	2	3
	Bank of Maharashtra	-	1
	Canara Bank	3	3
	Central Bank of India	5	6
	Corporation Bank	1	1
	Dena Bank	1	1
	Federal Bank	1	2
	HDFC Bank	5	9
	ICICI Bank	3	3
	IDBI Bank Ltd.	1	1
	Indian Bank	2	2
	Indian Overseas Bank	1	1
	Indusind Bank	-	-
	Kotak Mahindra Bank	1	1
	Meghalaya Rural Bank	55	55
	Oriental Bank of Commerce	1	1
	Punjab National Bank	8	9
	South Indian Bank	1	1
	State Bank of India	94	96
	Syndicate Bank	3	5
	UCO Bank	4	5
	Union Bank of India	5	5
	United Bank of India	13	14
	Vijaya Bank	3	4
	Yes Bank	1	1
	Total of Meghalaya	223	240
Mizoram	Axis Bank	1	1
	Bank of Baroda	1	1
	Bank of India	-	1
	Bank of Maharashtra	-	1
	Canara Bank	-	1
Mizoram	Central Bank of India	1	1
	HDFC Bank	1	4
	ICICI Bank	1	1
	IDBI Bank Ltd.	1	1
	Indusind Bank	1	1
	Mizoram Rural Bank	60	60
	Punjab National Bank	1	1
	State Bank of India	27	30
	Syndicate Bank	1	1
	UCO Bank	1	1
	United Bank of India	2	2
	Vijaya Bank	2	2
	Yes Bank	1	1
	Total of Mizoram	102	111
Nagaland	Allahabad Bank	4	4
	Axis Bank	4	4
	Bank of Baroda	4	4
	Bank of India	-	1
	Canara Bank	-	1
	Central Bank of India	2	2
	Federal Bank	1	1
	HDFC Bank	3	3
	ICICI Bank	2	4
	IDBI Bank Ltd.	1	2
	Indian Bank	1	1
	Nagaland Rural Bank	9	10
	Punjab and Sind Bank	1	1
	Punjab National Bank	1	1
	South Indian Bank	-	1
	State Bank of India	52	56
	Syndicate Bank	1	1
	UCO Bank	2	3
	Union Bank of India	1	1
	United Bank of India	2	2
	Vijaya Bank	5	5
	Total of Nagaland	96	108
Orissa	Allahabad Bank	74	76
	Andhra Bank	114	118
	Axis Bank	52	60
	Baitarani Gramya Bank	108	109
	Bank of Baroda	62	74
	Bank of India	145	173
	Bank of Maharashtra	2	3
	Canara Bank	74	81
	Catholic Syrian Bank	1	1
	Central Bank of India	68	85
	Citibank	1	1
	City Union Bank	-	1
	Corporation Bank	12	13
	Dena Bank	8	8

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.
Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Orissa	Development Credit Bank	-	1	Puducherry	ICICI Bank	4	5
	Federal Bank	3	5		IDBI Bank Ltd.	1	1
	HDFC Bank	36	59		Indian Bank	26	27
	ICICI Bank	48	52		Indian Overseas Bank	15	16
	IDBI Bank Ltd.	23	31		Indusind Bank	1	1
	Indian Bank	60	70		ING Vysya Bank	1	1
	Indian Overseas Bank	99	112		Karnataka Bank	1	1
	Indusind Bank	13	20		Karur Vysya Bank	2	3
	ING Vysya Bank	7	7		Kotak Mahindra Bank	1	1
	Kalinga Gramya Bank	186	186		Lakshmi Vilas Bank	3	3
	Karnataka Bank	5	6		Oriental Bank of Commerce	1	1
	Karur Vysya Bank	3	4		Puduvai Bharathiar Grama Bank	26	28
	Kotak Mahindra Bank	5	6		Punjab National Bank	2	2
	Lakshmi Vilas Bank	1	1		South Indian Bank	2	2
	Neelachal Gramya Bank	178	178		State Bank of Hyderabad	1	1
	Oriental Bank of Commerce	28	34		State Bank of India	22	22
	Punjab and Sind Bank	5	5		State Bank of Mysore	1	1
	Punjab National Bank	90	117		State Bank of Travancore	1	2
	Rushikulya Gramya Bank	93	93		Syndicate Bank	4	4
	South Indian Bank	2	2		Tamilnad Mercantile Bank	2	2
	Standard Chartered Bank	1	1		UCO Bank	7	7
	State Bank of Bikaner & Jaipur	3	3		Union Bank of India	3	3
	State Bank of Hyderabad	10	10		United Bank of India	1	1
	State Bank of India	684	692		Vijaya Bank	2	2
	State Bank of Mysore	1	1	Punjab	Total of Puducherry	160	171
	State Bank of Travancore	1	1		Allahabad Bank	82	99
	Syndicate Bank	60	64		Andhra Bank	12	19
	Tamilnad Mercantile Bank	1	1		Axis Bank	91	99
	UCO Bank	194	209		Bank of Baroda	68	78
	Union Bank of India	81	84		Bank of India	113	127
	United Bank of India	118	120		Bank of Maharashtra	25	25
	Utkal Gramya Bank	333	333		Canara Bank	132	140
	Vijaya Bank	9	9		Capital Local Area Bank	22	25
	Yes Bank	2	3		Catholic Syrian Bank	3	3
	Total of Orissa	3104	3323		Central Bank of India	110	120
Puducherry	Allahabad Bank	1	1		Citibank	2	2
	Andhra Bank	3	3		City Union Bank	2	2
	Axis Bank	1	2		Corporation Bank	37	41
	Bank of Baroda	1	1		Dena Bank	21	22
	Bank of India	5	5		Deutsche Bank	1	1
	Bank of Maharashtra	1	1		Development Credit Bank	-	-
	Canara Bank	5	5		Dhanalakshmi Bank	1	1
	Catholic Syrian Bank	1	1		Federal Bank	8	16
	Central Bank of India	2	3		HDFC Bank	175	215
	Citibank	1	1		HSBC	1	1
	City Union Bank	2	2		ICICI Bank	95	107
	Corporation Bank	2	2		IDBI Bank Ltd.	41	43
	Dena Bank	1	1		Indian Bank	41	45
	Federal Bank	2	2		Indian Overseas Bank	88	93
	HDFC Bank	2	4		Indusind Bank	23	25

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2. Data on number of offices include administrative offices.
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TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012
Punjab	ING Vysya Bank	5	13
	Jammu & Kashmir Bank	16	16
	Karnataka Bank	4	4
	Karur Vysya Bank	4	5
	Kotak Mahindra Bank	15	16
	Malwa Gramin Bank	53	54
	Oriental Bank of Commerce	310	328
	Punjab and Sind Bank	417	438
	Punjab Gramin Bank	184	202
	Punjab National Bank	598	651
	Royal Bank of Scotland	1	1
	South Indian Bank	4	4
	Standard Chartered Bank	3	3
	State Bank of Bikaner & Jaipur	10	10
	State Bank of Hyderabad	3	6
	State Bank of India	385	392
	State Bank of Patiala	487	503
	Sutlej Gramin Bank	31	31
	Syndicate Bank	29	35
	Tamilnad Mercantile Bank	1	1
	UCO Bank	117	131
	Union Bank of India	103	112
	United Bank of India	9	11
	Vijaya Bank	29	29
	Yes Bank	19	40
	Total of Punjab	4031	4385
Rajasthan	Allahabad Bank	62	64
	Andhra Bank	10	14
	Axis Bank	68	80
	Bank of Baroda	391	442
	Bank of India	73	87
	Bank of Maharashtra	28	29
	Baroda Rajasthan Gramin Bank	279	283
	Canara Bank	63	78
	Catholic Syrian Bank	1	2
	Central Bank of India	145	153
	Citibank	1	1
	City Union Bank	2	2
	Corporation Bank	27	34
	Dena Bank	22	25
	Development Credit Bank	3	3
	Dhanalakshmi Bank	2	2
	Federal Bank	4	7
	Hadoti Kshetriya Gramin Bank	88	91
	HDFC Bank	67	94
	HSBC	2	2
	ICICI Bank	380	380
	IDBI Bank Ltd.	33	39
	Indian Bank	16	20
	Indian Overseas Bank	43	57
Rajasthan	Indusind Bank	17	20
	ING Vysya Bank	4	4
	Jaipur Thar Gramin Bank	217	222
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	3	3
	Karur Vysya Bank	1	2
	Kotak Mahindra Bank	13	20
	Lakshmi Vilas Bank	1	1
	Marwar Ganganagar Bikaner Gramin Bank	222	223
	Mewar Aanchalik Gramin Bank	59	60
	Nainital Bank	1	1
	Oriental Bank of Commerce	130	142
	Punjab and Sind Bank	31	32
	Punjab National Bank	360	397
	Rajasthan Gramin Bank	225	243
	Ratnakar Bank	-	-
	Royal Bank of Scotland	2	2
	South Indian Bank	2	2
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	817	857
	State Bank of Hyderabad	2	3
	State Bank of India	307	318
	State Bank of Mysore	1	1
	State Bank of Patiala	33	36
	State Bank of Travancore	1	1
	Syndicate Bank	37	49
	Tamilnad Mercantile Bank	1	2
	UCO Bank	162	169
	Union Bank of India	80	84
	United Bank of India	11	12
	Vijaya Bank	21	22
	Yes Bank	12	25
	Total of Rajasthan	4585	4944
Sikkim	Allahabad Bank	1	1
	Andhra Bank	1	1
	Axis Bank	3	3
	Bank of Baroda	1	1
	Bank of India	1	1
	Bank of Maharashtra	1	1
	Canara Bank	2	4
	Central Bank of India	15	15
	Corporation Bank	1	1
	Dena Bank	1	1
	HDFC Bank	4	4
Sikkim	ICICI Bank	2	2
	IDBI Bank Ltd.	1	2
	Indian Bank	1	1
	Indian Overseas Bank	1	1
	Indusind Bank	1	1
Sikkim	Oriental Bank of Commerce	2	2

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.
Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012
Sikkim	Punjab National Bank	1	1
	State Bank of India	31	32
	Syndicate Bank	1	1
	UCO Bank	2	4
	Union Bank of India	7	7
	United Bank of India	2	2
	Vijaya Bank	1	1
	Yes Bank	1	1
	Total of Sikkim	85	91
Tamil Nadu	Allahabad Bank	50	53
	Andhra Bank	79	85
	Axis Bank	132	166
	Bank of America	1	1
	Bank of Baroda	140	162
	Bank of Ceylon	1	1
	Bank of India	177	190
	Bank of Maharashtra	28	30
	Bank of Nova Scotia	1	1
	Bank of Tokyo Mitsubishi, UFJ	1	1
	Barclays Bank	1	1
	BNP Paribas	1	1
	Canara Bank	578	624
	Catholic Syrian Bank	53	57
	Central Bank of India	190	206
	Chinatrust Commercial Bank	-	-
	Citibank	3	3
	City Union Bank	158	200
	Corporation Bank	139	154
	Credit Agricole Bank	1	1
	DBS Bank	3	3
	Dena Bank	29	29
	Deutsche Bank	3	3
	Development Credit Bank	6	6
	Dhanalakshmi Bank	38	39
	Federal Bank	54	81
	HDFC Bank	143	176
	HSBC	3	3
	ICICI Bank	275	285
	IDBI Bank Ltd.	52	65
	Indian Bank	800	822
	Indian Overseas Bank	857	1041
	Indusind Bank	30	39
	ING Vysya Bank	42	42
	Jammu & Kashmir Bank	4	4
	Karnataka Bank	35	36
	Karur Vysya Bank	218	247
	Kotak Mahindra Bank	18	21
	Lakshmi Vilas Bank	182	189
	Oriental Bank of Commerce	47	48
	Pallavan Grama Bank	112	132
Tamil Nadu	Pandyan Grama Bank	205	212
	Punjab and Sind Bank	10	12
Tamil Nadu	Punjab National Bank	140	147
	Ratnakar Bank	-	-
Tamil Nadu	Royal Bank of Scotland	3	3
	Shinhan Bank	1	1
Tamil Nadu	South Indian Bank	114	121
	Standard Chartered Bank	7	7
Tamil Nadu	State Bank of Bikaner & Jaipur	7	7
	State Bank of Hyderabad	29	32
Tamil Nadu	State Bank of India	844	867
	State Bank of Mauritius	1	1
Tamil Nadu	State Bank of Mysore	42	45
	State Bank of Patiala	13	15
Tamil Nadu	State Bank of Travancore	89	108
	Syndicate Bank	180	192
Tamil Nadu	Tamilnad Mercantile Bank	195	228
	UCO Bank	86	95
Tamil Nadu	Union Bank of India	201	207
	United Bank of India	22	24
Tamil Nadu	Vijaya Bank	79	85
	Woori Bank	-	1
Tamil Nadu	Yes Bank	6	8
	Total of Tamil Nadu	6959	7666
Tripura	Allahabad Bank	1	1
	Andhra Bank	-	1
Tripura	Axis Bank	3	4
	Bank of Baroda	2	3
Tripura	Bank of India	1	2
	Bank of Maharashtra	-	1
Tripura	Canara Bank	3	5
	Central Bank of India	3	4
Tripura	Corporation Bank	1	1
	Federal Bank	-	-
Tripura	HDFC Bank	3	3
	ICICI Bank	1	5
Tripura	IDBI Bank Ltd.	1	1
	Indian Bank	2	2
Tripura	Indian Overseas Bank	2	3
	Indusind Bank	2	2
Tripura	Kotak Mahindra Bank	-	-
	Oriental Bank of Commerce	1	1
Tripura	Punjab and Sind Bank	1	1
	Punjab National Bank	1	1
Tripura	South Indian Bank	1	1
	State Bank of India	42	45
Tripura	Syndicate Bank	1	1
	Tripura Gramin Bank	116	116
Tripura	UCO Bank	9	10
	Union Bank of India	5	6

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Tripura	United Bank of India	45	49	Uttar Pradesh	Ballia-Etawah Gramin Bank	140	140
	Vijaya Bank	1	1		Bank of Baroda	688	787
	Yes Bank	1	1		Bank of India	332	377
	Total of Tripura	249	271		Bank of Maharashtra	42	47
Uttarakhand	Allahabad Bank	29	30	Uttar Pradesh	Baroda Uttar Pradesh Gramin Bank	681	725
	Andhra Bank	6	6		Canara Bank	257	310
	Axis Bank	13	13		Catholic Syrian Bank	1	2
	Bank of Baroda	72	83		Central Bank of India	502	532
	Bank of India	21	27		Citibank	2	2
	Bank of Maharashtra	3	3		City Union Bank	1	2
	Canara Bank	36	41		Corporation Bank	84	97
	Central Bank of India	28	34		DBS Bank	1	1
	Corporation Bank	7	7		Dena Bank	51	52
	Dena Bank	8	8		Deutsche Bank	2	2
	Federal Bank	1	1		Dhanalakshmi Bank	6	6
	HDFC Bank	15	17		Federal Bank	10	12
	ICICI Bank	21	25		HDFC Bank	142	205
	IDBI Bank Ltd.	8	13		HSBC	2	2
	Indian Bank	9	9		ICICI Bank	162	174
	Indian Overseas Bank	20	29		IDBI Bank Ltd.	43	57
	Indusind Bank	1	1		Indian Bank	73	80
	ING Vysya Bank	2	2		Indian Overseas Bank	128	161
	Jammu & Kashmir Bank	1	1		Indusind Bank	17	22
	Karnataka Bank	2	2		ING Vysya Bank	20	22
	Kotak Mahindra Bank	2	2		Jammu & Kashmir Bank	13	13
	Nainital Almora Kshetriya Gramin Bank	62	68		Karnataka Bank	9	9
	Nainital Bank	60	60		Karur Vysya Bank	3	5
	Oriental Bank of Commerce	59	66		Kashi Gomti Samyut Gramin Bank	371	373
	Punjab and Sind Bank	27	27		Kotak Mahindra Bank	16	16
	Punjab National Bank	181	203		Kshetriya Kisan Gramin Bank, Mainpuri	70	70
	Sarva U.P. Gramin Bank	1	1		Lakshmi Vilas Bank	2	2
	South Indian Bank	1	1		Nainital Bank	25	25
	Standard Chartered Bank	1	1		Oriental Bank of Commerce	291	306
	State Bank of Bikaner & Jaipur	2	2		Prathama Bank	218	243
	State Bank of Hyderabad	-	5		Punjab and Sind Bank	142	147
	State Bank of India	363	372		Punjab National Bank	1057	1144
	State Bank of Patiala	19	20		Purvanchal Gramin Bank	327	327
	Syndicate Bank	18	22		Ratnakar Bank	-	-
	UCO Bank	21	27		Royal Bank of Scotland	4	4
	Union Bank of India	50	55		Sarva U.P. Gramin Bank	313	319
	United Bank of India	5	5		Shreyas Gramin Bank	208	229
	Uttaranchal Gramin Bank	144	158		South Indian Bank	8	9
	Vijaya Bank	5	5		Standard Chartered Bank	6	6
	Yes Bank	3	7		State Bank of Bikaner & Jaipur	23	23
	Total of Uttarakhand	1327	1459		State Bank of Hyderabad	7	9
Uttar Pradesh	Allahabad Bank	750	761		State Bank of India	1722	1810
	Allahabad Up Gramin Bank	516	545		State Bank of Mysore	2	2
	Andhra Bank	32	37		State Bank of Patiala	63	65
	Aryavart Gramin Bank	312	312		State Bank of Travancore	4	4
	Axis Bank	86	99		Syndicate Bank	330	360

Note : 1. Data is as per information reported by banks.

2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2011 AND 2012 (Concl.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2011	2012			2011	2012
Uttar Pradesh	Tamilnad Mercantile Bank	1	1	West Bengal	State Bank of Hyderabad	8	8
	UCO Bank	157	183		State Bank of India	961	1004
	Union Bank of India	586	649		State Bank of Mysore	11	11
	United Bank of India	67	73		State Bank of Patiala	3	3
	Vijaya Bank	77	91		State Bank of Travancore	6	6
	Yes Bank	24	33		Syndicate Bank	94	95
	Total of Uttar Pradesh	11229	12121		Tamilnad Mercantile Bank	1	1
West Bengal	Allahabad Bank	496	504		UCO Bank	336	350
	Andhra Bank	27	34		Union Bank of India	137	142
	Axis Bank	112	128		United Bank of India	761	781
	Bangiya Gramin Vikash Bank	574	586		Uttar Banga Kshetriya Gramin Bank	120	123
	Bank of America	1	1		Vijaya Bank	42	45
	Bank of Baroda	141	162		Yes Bank	5	7
	Bank of India	254	286		Total of West Bengal	5765	6119
	Bank of Maharashtra	30	33				
	BNP Paribas	1	1				
	Canara Bank	104	123				
	Catholic Syrian Bank	3	3				
	Central Bank of India	301	315				
	Citibank	2	2				
	City Union Bank	2	2				
	Corporation Bank	42	45				
	DBS Bank	1	1				
	Dena Bank	36	36				
	Deutsche Bank	1	1				
	Development Credit Bank	4	4				
	Dhanalakshmi Bank	5	6				
	Federal Bank	19	20				
	HDFC Bank	88	118				
	HSBC	7	7				
	ICICI Bank	127	142				
	IDBI Bank Ltd.	40	54				
	Indian Bank	68	74				
	Indian Overseas Bank	114	133				
	Indusind Bank	20	31				
	ING Vysya Bank	17	17				
	Jammu & Kashmir Bank	2	2				
	Karnataka Bank	9	12				
	Karur Vysya Bank	3	8				
	Kotak Mahindra Bank	8	10				
	Lakshmi Vilas Bank	1	2				
	Oriental Bank of Commerce	71	75				
	Paschim Banga Gramin Bank	221	221				
	Punjab and Sind Bank	27	28				
	Punjab National Bank	251	266				
	Royal Bank of Scotland	3	3				
	Sonal Bank	2	2				
	South Indian Bank	10	11				
	Standard Chartered Bank	17	17				
	State Bank of Bikaner & Jaipur	18	17				

Note : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.

Source : Master Office File (Latest updated version on banks), DSIM, RBI.

TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012

Bank Name	Officers		Clerks		Sub-staff		Total	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India	79728	80404	102701	95715	40504	39362	222933	215481
State Bank of Bikaner & Jaipur	4657	4684	4290	5027	2497	2672	11444	12383
State Bank of Hyderabad	5995	6085	5204	6453	3579	3882	14778	16420
State Bank of Mysore	3179	3187	4543	4914	2204	2148	9926	10249
State Bank of Patiala	4972	4915	5216	6017	2371	2641	12559	13573
State Bank of Travancore	4459	4460	5381	5969	1895	1721	11735	12150
Total of SBI & its Associates	102990	103735	127335	124095	53050	52426	283375	280256
Allahabad Bank	8860	9682	8153	8279	4214	4373	21227	22334
Andhra Bank	8058	8209	3248	3903	2792	2987	14098	15099
Bank of Baroda	15759	16954	15628	16448	7998	8046	39385	41448
Bank of India	14824	16849	17216	16833	7748	7855	39788	41537
Bank of Maharashtra	4672	5179	6544	6090	2645	2534	13861	13803
Canara Bank	17649	17419	16178	15802	9570	9051	43397	42272
Central Bank of India	12883	12375	12770	15167	8362	8359	34015	35901
Corporation Bank	5613	6208	5532	5687	2716	2908	13861	14803
Dena Bank	3979	4501	3921	3776	2053	1925	9953	10202
Indian Bank	8030	7908	8639	8488	2642	2386	19311	18782
Indian Overseas Bank	9681	11083	11661	11559	4284	4559	25626	27201
Oriental Bank of Commerce	8766	9440	5527	5949	2671	2982	16964	18371
Punjab and Sind Bank	5512	5587	1452	1460	1143	994	8107	8041
Punjab National Bank	20711	22933	23065	25380	9338	9684	53114	57997
Syndicate Bank	11512	10829	11074	10221	5923	5854	28509	26904
UCO Bank	8274	9059	9646	9171	5106	4917	23026	23147
Union Bank of India	13343	14806	8914	9444	5489	6588	27746	30838
United Bank of India	6037	6305	5731	6228	3294	2967	15062	15500
Vijaya Bank	5048	5258	3904	4051	2127	2208	11079	11517
IDBI Bank Ltd.	11062	12991	1386	1333	1150	1111	13598	15435
Total of Nationalised banks \$	200273	213575	180189	185269	91265	92288	471727	491132
Total of Public Sector Banks	303263	317310	307524	309364	144315	144714	755102	771388
Catholic Syrian Bank	1391	1323	1100	1146	329	259	2820	2728
City Union Bank	887	1053	1546	1906	407	388	2840	3347
Federal Bank	4323	4864	2603	2642	1344	1239	8270	8745
ING Vysya Bank	4811	7584	1495	1463	603	595	6909	9642
Jammu & Kashmir Bank	5022	4888	1587	2959	1329	1411	7938	9258
Karnataka Bank	2067	2177	2479	2637	1249	1273	5795	6087
Karur Vysya Bank	2118	2595	1792	2383	662	695	4572	5673
Lakshmi Vilas Bank	1200	1288	1108	1375	318	391	2626	3054
Nainital Bank	330	365	277	281	209	205	816	851
Ratnakar Bank	471	947	299	252	137	129	907	1328
SBI Comm. & Intl. Bank	36	-	19	-	17	-	72	-
South Indian Bank	2488	2678	2252	2395	879	806	5619	5879
Tamilnad Mercantile Bank	972	1081	1169	1390	390	432	2531	2903
Dhanlaxmi Bank	2915	2775	677	636	73	59	3665	3470
Total of Old Private Sector banks	29031	33618	18403	21465	7946	7882	55380	62965
Axis Bank	26341	31738	-	-	-	-	26341	31738
Development Credit Bank	2112	1991	31	31	31	31	2174	2053
HDFC Bank	55421	66076	166	-	165	-	55752	66076
ICICI Bank	26799	25135	18	12	112	106	26929	25253

- Note**
1. \$ includes IDBI Bank Ltd.
 2. Sub-Staff of Canara Bank, State Bank of Hyderabad, Syndicate Bank includes part-time employees.
 3. Sub-staff of State Bank of Bikaner & Jaipur excludes 502 part time employees in 2010-11 and 483 part time employees in 2011-12.
 4. Total staff of Punjab National Bank excludes part time employees.
 5. For Bank of America, Non official staff is 89(2010-11) and 103(2011-12).

Source Indian Bank's Association.

TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2011 AND 2012 (Concl'd.)

Bank Name	Officers		Clerks		Sub-staff		Total	
	2011	2012	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Kotak Mahindra Bank	10400	11207	-	-	-	-	10400	11207
Yes Bank	3929	5642	-	-	-	-	3929	5642
IndusInd Bank	7008	9370	-	-	-	-	7008	9370
Total of New Private Sector Banks	132010	151159	215	43	308	137	132533	151339
Total of Private Sector Banks	161041	184777	18618	21508	8254	8019	187913	214304
AB Bank	24	25	-	-	6	6	30	31
Abu Dhabi Commercial Bank	41	46	-	-	2	2	43	48
American Express Banking Corp.	821	622	-	-	-	-	821	622
Antwerp Diamond Bank	24	23	-	-	1	1	25	24
Bank Internasional Indonesia	1	1	-	-	-	-	1	1
Bank of America	208	261	18	18	-	-	226	279
Bank of Bahrain & Kuwait	91	89	-	-	9	9	100	98
Bank of Ceylon	10	10	17	17	-	-	27	27
Bank of Nova Scotia	188	185	-	-	8	8	196	193
Barclays Bank	978	978	-	-	-	-	978	978
BNP Paribas	312	321	23	8	-	13	335	342
Chinatrust Commercial Bank	35	34	-	-	2	2	37	36
Citibank	5017	4858	279	297	31	21	5327	5176
Deutsche Bank	1453	1453	-	-	-	-	1453	1453
DBS Bank	620	786	-	-	-	-	620	786
FirstRand Bank	45	74	-	-	-	-	45	74
JSC VTB Bank	16	18	-	-	-	-	16	18
Krung Thai Bank	10	10	-	-	-	-	10	10
Mashreqbank	13	14	-	-	-	-	13	14
Mizuho Corporate Bank	152	170	-	-	6	6	158	176
Oman International Bank	20	20	17	16	37	36	74	72
Royal Bank of Scotland	2129	1917	14	11	22	23	2165	1951
Shinhan Bank	73	73	-	-	3	3	76	76
Societe Generale	36	46	40	42	7	6	83	94
Sonali Bank	14	10	19	18	10	10	43	38
Standard Chartered Bank	7416	7145	244	241	153	141	7813	7527
State Bank of Mauritius	39	47	-	-	-	-	39	47
UBS AG	53	57	-	-	-	-	53	57
Bank of Tokyo-Mitsubishi UFJ	198	248	12	12	13	13	223	273
Commonwealth Bank of Australia	29	27	-	-	-	-	29	27
Credit Agricole	92	88	-	-	17	18	109	106
Hongkong & Shanghai Banking Corporati	5487	4334	681	660	205	197	6373	5191
JPMorgan Chase Bank	148	174	73	82	-	-	221	256
United Overseas Bank	4	8	1	1	-	-	5	9
Australia And New Zealand Banking Gro	-	66	-	10	-	-	-	76
Credit Suisse AG	-	32	-	-	-	-	-	32
Industrial And Commercial Bank of China	-	22	-	-	-	-	-	22
National Australia Bank	-	15	-	-	-	-	-	15
Rabobank International	-	43	-	-	-	-	-	43
Sberbank	-	16	-	-	-	-	-	16
Woori Bank	-	21	-	-	-	-	-	21
Total of Foreign Banks	25797	24387	1438	1433	532	515	27767	26335
Total of All Scheduled Commercial Banks	490101	526474	327580	332305	153101	153248	970782	1012027

- Note**
1. \$ includes IDBI Bank Ltd.
 2. Sub-Staff of Canara Bank, State Bank of Hyderabad, Syndicate Bank includes part-time employees.
 3. Sub-staff of State Bank of Bikaner & Jaipur excludes 502 part time employees in 2010-11 and 483 part time employees in 2011-12.
 4. Total staff of Punjab National Bank excludes part time employees.
 5. For Bank of America, Non official staff is 89(2010-11) and 103(2011-12).

Source Indian Bank's Association.

B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2011

(Amount in ₹ Million)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding	No of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. SBI and its Associates						
State Bank of India	75839	242	594105	952	33638	182
State Bank of Bikaner & Jaipur	4393	8	63233	78	11081	88
State Bank of Hyderabad	14582	23	62191	86	20114	184
State Bank of Mysore	4844	17	108725	242	19239	89
State Bank of Patiala	-	-	527	3	-	-
State Bank of Travancore	12740	18	36630	19	14389	45
Total of SBI and its Associates	112398	308	865411	1380	98461	589
B. Nationalised Banks						
Allahabad Bank	20461	108	16702	3	29545	397
Andhra Bank	2834	10	57615	99	22661	115
Bank of Baroda	3437	104	225297	1381	4560	31
Bank of India	12148	21	105245	95	5932	70
Bank of Maharashtra	3832	14	242572	200	11216	54
Canara Bank	54704	285	2630120	3136	27641	93
Central Bank of India	12390	26	242564	238	60944	279
Corporation Bank	13897	5	374393	36	36940	11
Dena Bank	3229	11	67973	164	10177	169
IDBI Bank Ltd.	2818	38	60968	236	4880	35
Indian Bank	6598	8	184212	101	11492	32
Indian Overseas Bank	71552	130	563177	1080	67788	104
Oriental Bank of Commerce	2762	77	78264	328	25328	612
Punjab and Sind Bank	3676	38	51543	118	3169	78
Punjab National Bank	4722	59	925094	2209	871	21
Syndicate Bank	9573	24	83677	105	45886	83
UCO Bank	11400	36	100721	151	15132	78
Union Bank of India	12907	244	672474	2104	62688	641
United Bank of India	16522	20	182538	230	19039	19
Vijaya Bank	2467	8	16994	26	75897	169
Total of Nationalised Banks	271929	1264	6882143	12039	541786	3090
Total of Public Sector Banks	384327	1572	7747554	13419	640247	3679

Source : Department of Banking Operations and Development, RBI.

B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2011 (Contd.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31				Total Unclaimed Deposits	
	Other Deposits		Interest Credited	Incidental Charges	No of Accounts	Amount Outstanding
	No of Accounts	Amount Outstanding				
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. SBI and its Associates						
State Bank of India	6497	15	19	5	710079	1404
State Bank of Bikaner & Jaipur	108	-	2	1	78815	175
State Bank of Hyderabad	-	-	4	-	96887	296
State Bank of Mysore	11962	24	5	1	144770	376
State Bank of Patiala	-	-	-	-	527	3
State Bank of Travancore	441	1	-	-	64200	84
Total of SBI and its Associates	19008	40	30	7	1095278	2339
B. Nationalised Banks						
Allahabad Bank	4932	6	-	-	71640	513
Andhra Bank	60767	240	4	8	143877	459
Bank of Baroda	205	2	49	44	233499	1524
Bank of India	5542	11	-	-	128867	197
Bank of Maharashtra	3813	10	5	2	261433	281
Canara Bank	271684	492	-	-	2984149	4006
Central Bank of India	-	-	1	1	315898	543
Corporation Bank	9268	4	-	-	434498	55
Dena Bank	-	-	2	14	81379	331
IDBI Bank Ltd.	79628	880	1	-	148294	1190
Indian Bank	13899	12	-	1	216201	151
Indian Overseas Bank	-	-	39	19	702517	1333
Oriental Bank of Commerce	-	-	8	45	106354	981
Punjab and Sind Bank	27767	149	1	-	86155	385
Punjab National Bank	1771	635	38	-	932458	2961
Syndicate Bank	499029	519	-	22	638165	709
UCO Bank	4394	18	4	2	131647	285
Union Bank of India	-	-	76	3	748069	3062
United Bank of India	-	-	15	9	218099	275
Vijaya Bank	5309	5	-	2	100667	205
Total of Nationalised Banks	988008	2982	242	172	8683866	19445
Total of Public Sector Banks	1007016	3022	272	180	9779144	21784

Source : Department of Banking Operations and Development, RBI.

B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2011 (Contd.)

(Amount in ₹ Million)

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)
PRIVATE SECTOR BANKS						
Axis Bank	49	1	1413	20	9	1
Catholic Syrian Bank	11372	2	149209	20	11616	18
City Union Bank	4855	5	54604	13	3341	4
Development Credit Bank	1888	24	12515	119	1868	30
Dhanlaxmi Bank	2750	8	44158	7	7920	4
Federal Bank	2275	12	53175	96	2717	5
HDFC Bank	534	13	6271	66	233	-
ICICI Bank	15342	132	239574	614	13606	132
IndusInd Bank	343	10	754	17	713	11
ING Vysya Bank	3764	15	92698	95	28132	155
Jammu & Kashmir Bank	3489	9	16585	19	1885	11
Karnataka Bank	1546	6	47569	85	4504	31
Karur Vysya Bank	6449	7	41888	14	14951	31
Kotak Mahindra Bank	-	-	-	-	269	3
Lakshmi Vilas Bank	14535	7	58634	17	2720	16
Nainital Bank	519	1	12831	7	1302	3
Ratnakar Bank	1217	5	4245	9	583	9
South Indian Bank	-	-	134	-	1522	5
Tamilnad Mercantile Bank	17188	37	178168	150	85176	25
Yes Bank	-	-	-	-	-	-
Total of Private Sector Banks	88115	294	1014425	1370	183067	495

Source : Department of Banking Operations and Development, RBI.

B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2011 (Contd.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31				Total Unclaimed Deposits	
	Other Deposits		Interest Credited	Incidental Charges	No of Accounts	Amount Outstanding
	No of Accounts	Amount Outstanding				
	(7)	(8)	(9)	(10)	(11)	(12)
PRIVATE SECTOR BANKS						
Axis Bank	-	-	1	-	1471	22
Catholic Syrian Bank	12025	4	1	1	184222	44
City Union Bank	-	-	1	-	62800	23
Development Credit Bank	-	-	1	-	16271	174
Dhanlaxmi Bank	-	-	-	-	54828	18
Federal Bank	14981	18	4	-	73148	136
HDFC Bank	7	-	1	5	7045	76
ICICI Bank	-	-	13	11	268522	880
IndusInd Bank	-	-	1	-	1810	39
ING Vysya Bank	42395	86	14	-	166989	365
Jammu & Kashmir Bank	13613	13	-	-	35572	52
Karnataka Bank	8287	7	2	-	61906	132
Karur Vysya Bank	27505	14	-	-	90793	66
Kotak Mahindra Bank	-	-	-	-	269	3
Lakshmi Vilas Bank	5314	6	1	4	81203	43
Nainital Bank	675	2	-	-	15327	13
Ratnakar Bank	-	-	-	-	6045	23
South Indian Bank	13684	5	1	-	15340	11
Tamilnad Mercantile Bank	-	-	5	1	280532	216
Yes Bank	-	-	-	-	-	-
Total of Private Sector Banks	138486	154	46	23	1424093	2336

Source : Department of Banking Operations and Development, RBI.

B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2011 (Contd.)

(Amount in ₹ Million)

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						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	31	1	-	-	4	-
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Australia And New Zealand Banking	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	626	12	36	6	363	11
Bank of Bahrain & Kuwait	15	-	345	3	-	-
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	29	1	42	2	-	-
Bank of Tokyo-Mitsubishi UFJ	39	1	127	6	15	2
Barclays Bank	5	-	8	-	-	-
BNP Paribas	15	6	1	-	15	1
Chinatrust Commercial Bank	4	-	9	-	-	-
Citibank	1154	23	5555	68	-	-
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole	5	-	-	-	-	-
Credit Suisse AG	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	-
Deutsche Bank	64	4	5	-	2	-
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corp	106	14	385	18	1353	41
Industrial And Commercial Bank of C	-	-	-	-	-	-
JPMorgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	10	-	3	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International Bank	88	5	248	4	-	-
Rabobank International	-	-	-	-	-	-
Royal Bank of Scotland	325	37	893	18	2	-
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-
Societe Generale	-	-	3	-	-	-
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	12336	186	19310	186	2595	30
State Bank of Mauritius	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-
Total of Foreign Banks	14852	291	26970	311	4349	85
All Scheduled Commercial Banks	487294	2156	8788949	15101	827663	4259

Source : Department of Banking Operations and Development, RBI.

B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2011 (Concl.d.)

(Amount in ₹ Million)

Bank Group / Bank	As on December 31				Total Unclaimed Deposits	
	Other Deposits		Interest Credited	Incidental Charges	No of Accounts	Amount Outstanding
	No of Accounts	Amount Outstanding				
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	-	-	35	1
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
Australia And New Zealand Banking	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	-	-	-	-	1025	29
Bank of Bahrain & Kuwait	-	-	-	-	360	3
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	-	-	-	-	71	3
Bank of Tokyo-Mitsubishi UFJ	151	1	-	-	332	10
Barclays Bank	-	-	-	-	13	-
BNP Paribas	-	-	-	-	31	6
Chinatrust Commercial Bank	-	-	-	-	13	-
Citibank	-	-	-	-	6709	91
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole	-	-	-	-	5	-
Credit Suisse AG	-	-	-	-	-	-
DBS Bank	-	-	-	-	-	-
Deutsche Bank	-	-	-	-	71	4
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corp	-	-	1	-	1844	74
Industrial And Commercial Bank of C	-	-	-	-	-	-
JPMorgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	167	1	-	-	180	2
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International Bank	-	-	-	-	336	9
Rabobank International	-	-	-	-	-	-
Royal Bank of Scotland	-	-	1	-	1220	55
Sberbank	-	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-
Societe Generale	-	-	-	-	3	-
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	118	3	2	1	34359	405
State Bank of Mauritius	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-
Total of Foreign Banks	436	4	4	2	46607	694
All Scheduled Commercial Banks	1145938	3180	322	204	11249844	24814

Source : Department of Banking Operations and Development, RBI.

TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS

(As on March 31, 2012)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(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 31, 2012)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(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
29.	-----do-----	Bank of India	Wainganga KGB	Bhandara GB Chandrapur Gadchiroli 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 31, 2012)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
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 KGB 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
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

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 31, 2012)**

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
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.	-----do-----	Bank of India	Aryavart GB	Avadh GB Barabanki GB Farrukhabad GB
53.	-----do-----	Bank of Baroda	Baroda Uttar Pradesh GB	Baroda Eastern UP GB Baroda Western UP GB
54.	-----do-----	Central Bank of India	Ballia - Etawah GB	Ballia KGB Etawah KGB
55.	-----do-----	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.	-----do-----	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 SCHEDULED COMMERCIAL BANKS
OUTSIDE INDIA - 2012**

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	3	-	1	-	-	-	-	-	-	1	-	-	1	-	1	7
Bangladesh	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
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	1	18
Israel	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Japan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Kenya	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Maldives Islands	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Mauritius	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	8
Qatar	1(QFC)	-	-	-	-	-	-	-	-	-	-	-	1(QFC)	-	-	2
Seychelles	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Singapore	7	1	1	-	-	-	1	1	2	-	-	-	3	1	-	17
Sri Lanka	3	-	-	-	-	-	3	1	-	-	-	-	1	1	-	9
South Africa	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	4
South Korea	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Sultanate of Oman	1	-	3	-	-	-	-	-	-	-	-	-	-	-	-	4
Thailand	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
United Kingdom	10	7	10	-	-	-	-	-	-	2	1	-	-	-	-	30
United States of America	4	2	1	-	-	-	-	-	-	-	-	-	1	-	-	8
United Arab Emirates	1(DIFC)	-	6	-	1(DIFC)	-	-	-	-	-	-	1(DIFC)	1(DIFC)	1(DIFC)	-	11
Saudi Arabia	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Total	52	24	47	1	4	1	4	6	4	5	1	1	9	4	2	165

Notes : SBI State Bank of India AXB Axis Bank
BoI Bank of India SYB Syndicate Bank
BoB Bank of Baroda CNB Canara Bank
UBI Union Bank of India DIFC Dubai International Financial Centre
PNB Punjab National Bank QFC Qatar Financial Centre
ALB Allahabad Bank UCO UCO Bank
INB Indian Bank IOB Indian Overseas Bank

Source : Department of Banking Operations & Development, RBI.