

**STATISTICAL TABLES
RELATING TO
BANKS IN INDIA
2010-11**



RESERVE BANK OF INDIA

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The publication can also be accessed through internet at the RBI Website <http://dbie.rbi.org.in>

PRICE

Inland	:	(i)	₹ 225
		(ii)	₹ 500 (Inclusive of postage)
Abroad	:	(i)	US \$ 20 (Inclusive of registered airmail)
		(ii)	US \$ 80 (Inclusive of courier charges)

Cheque/Drafts should be drawn in favour of “**Reserve Bank of India**”
Payable at Mumbai

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FOREWORD

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

This is the 66th volume of the publication by the Reserve Bank of India and would be the 91st volume in the series if we count the volumes brought out by the then Department of Statistics, Government of India. This volume has been brought out under the guidance of Shri A. B. Chakraborty, Officer In-Charge and Shri V. Bahuguna, Adviser, DSIM.

The staff team for this publication was headed by Dr. A. R. Joshi, Director, with able support from Dr. N. K. Unnikrishnan, Assistant Adviser, Shri Bhaskar Birajdar, Research Officer and Smt. Shobha A. Parab, Assistant Manager. They were assisted by Shri Amit Kumar, Shri A. N. Patel, Shri A. Thomas, 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 ware house team in creating 'camera-ready' material used in the publication. Data ware house team is headed by Shri N. Senthil Kumar, Director, with assistance from Shri J. Navas, Assistant Adviser, and Shri Nanu Ram Meena, Research Officer.

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

Deepak Mohanty
Executive Director

EXPLANATORY NOTES

I. Bank-related

1. All banks which are included in the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks comprise Scheduled Commercial Banks and Scheduled Co-operative Banks.
2. Scheduled Commercial Banks in India are categorised into five different groups according to their ownership and / or nature of operation. These bank groups are (i) State Bank of India and its Associates, (ii) Nationalised Banks, (iii) Private Sector Banks, (iv) Foreign Banks, and (v) Regional Rural Banks. In the bank group-wise classification, IDBI Bank Ltd. has been included in Nationalised Banks.
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 2010-11, the following changes have taken place in the commercial banking system:
 - i) The Foreign Bank, "Commonwealth Bank of Australia", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from April 10, 2010.
 - ii) Name of the Foreign Bank, Calyon Bank was changed to Credit Agricole Bank with effect from April 24, 2010.
 - iii) The Foreign Bank, "United Overseas Bank", was included in the second schedule of the Reserve Bank of India Act, 1934 with effect from June 03, 2010.
 - iv) Old Private Sector Bank, Bank of Rajasthan, was merged with New Private Sector Bank, ICICI Bank, with effect from August 12, 2010.
 - v) State Bank of Indore was merged with State Bank of India with effect from August 25, 2010.

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

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

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

II. 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 2010 and 2011. The ratios 21 and 30 to 35, viz., “return on assets”, “business (deposits plus advances) per employee”, “profit per employee”, “capital adequacy ratio”, “capital adequacy ratio – Tier I”, “capital adequacy ratio- Tier II” and “ratio of net NPAs to net advances” are obtained from “notes on accounts” of published annual accounts of individual banks. They are not aggregated at the bank-group level.

Other ratios are calculated using the following concepts.

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

- (iv) Ratio of net interest margin to total assets = (Interest earned - Interest paid) / Total assets
- (v) Ratio of non-interest income to total assets = Other income / Total assets
- (vi) Ratio of intermediation cost to total assets = Operating expenses / Total assets
- (vii) Ratio of wage bill to intermediation costs (Operating Expenses) = PPE / Operating Expenses
- (viii) Ratio of wage bill to total expenses = PPE / Total expenses
- (ix) Ratio of wage bill to total income = PPE / Total income
- (x) Ratio of burden to total assets = (Operating expenses - Other income) / Total assets
- (xi) Ratio of burden to interest income = (Operating expenses - Other income) / Interest income
- (xii) Ratio of operating profits to total assets = Operating profit / Total assets
- (xiii) Return on assets for a bank group (for Table 2.6) is obtained as weighted average of return on assets of individual banks (from Table B12) in the group, weights being the proportion of total assets of the bank as percentage to total assets of all banks in the corresponding bank group
- (xiv) Return on Equity = Net Profit / (Capital + Reserves and Surplus)
- (xv) Cost of Deposits = IPD / Deposits
- (xvi) Cost of Borrowings = IPB / Borrowings
- (xvii) Cost of Funds = (IPD + IPB) / (Deposits + Borrowings)
- (xviii) Return on Advances = IEA / Advances
- (xix) Return on Investments = IEI / Investments
- (xx) Return on Advances adjusted to Cost of Funds = Return on Advances – Cost of Funds
- (xxi) Return on Investment adjusted to Cost of Funds = Return on Investments – Cost of Funds

Whenever appropriate, denominators in the ratios use averages of “current year” and “previous year”. For instance, ratio of net interest margin to total assets for the year 2010-11 uses denominator as average total assets for the years 2009-10 and 2010-11.

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 15,521 & 21,881 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 and relate to accounts with credit limit of over Rs.2 lakhs. The credit is exclusive of inland & foreign bills purchased and discounted. Amount outstanding is used as weights for calculating average lending rates. The deposit rate corresponds to only term deposits. The data on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches and that for 2010 based on 74627 reporting branches out of 82620 total branches, respectively, having term deposits.

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

Table B16 - Data relate to deposit accounts in India, which have not been operated upon for 10 years or more as on 31st December 2010 and are based on returns submitted by banks in Form IX under Section 26 of the Banking Regulation Act, 1949.

III. General

1. The totals in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures.
2. Figures in brackets, unless otherwise specified, indicate percentage to totals.
3. The unit lakh is equal to 1,00,000 and unit crore is equal to 1,00,00,000.
4. The symbol '–' indicates nil or negligible and '..' indicates not available or not applicable.
5. Source and notes as appropriate are given at the end of each table.
6. The year '2010' refers to financial year April 2009 to March 2010 and the year '2011' refers to financial year April 2010 to March 2011.
7. Some of the data for the previous years have been revised.
8. The publication can also be accessed through internet at the RBI Website <http://dbie.rbi.org.in>

LIABILITIES AND ASSETS OF THE RESERVE BANK OF INDIA : 2010 AND 2011

(Amount in ₹ Crore)					
Liabilities	As on March 31, 2010 (1)	As on March 31, 2011 (2)	Assets	As on March 31, 2010 (3)	As on March 31, 2011 (4)
BANKING DEPARTMENT					
1. Capital paid-up	5	5	1. Notes	20	14
2. Reserve fund	6500	6500	2. Rupee coin	—	—
3. National Industrial Credit (long-term operations) Fund	18	19	3. Small coin	—	—
4. National Housing Credit (long-term operations) Fund	192	193	4. Bills purchased and discounted	—	—
5. Deposits	367148	436091	(a) Internal	—	—
a) Government	2879	141	(b) External	—	—
(i) Central Government #	2838	100	(c) Government Treasury bills	—	—
(ii) State Government ##	41	41	5. Balances held abroad	385574	300788
b) Banks	352298	423510	6. Investments@	244871	437464
(i) Scheduled Commercial Banks	333936	402656	7. Loans and advances to:	423	1442
(ii) Scheduled State Co-operative Banks	4157	4081	(i) Central Government	—	—
(iii) Other Scheduled Co-operative Banks	5384	5920	(ii) State Government	423	1442
(iv) Non-scheduled State Co-operative Banks	68	65	8. Loans and advances to:	1197	6023
(v) Other banks	8753	10788	(i) Scheduled Commercial Banks	1169	5115
c) Others	11971	12440	(ii) Scheduled State Co-operative Banks	—	—
6. Bills payable	585	543	(iii) Other Scheduled Co-operative Banks	—	44
7. Other liabilities	309836	358484	(iv) Non-scheduled State Co-operative Banks	—	—
Total Liabilities	684284	801835	(v) National Bank for Agriculture and Rural Development (NABARD)	—	—
			(vi) Others	28	864
			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 *	52199	56103
			Total Assets	684284	801834
ISSUE DEPARTMENT					
1. Notes held in the Banking department	20	14	1. Gold coin and bullion	42543	53748
2. Notes in circulation	788279	936935	(i) Held in India	42543	53748
			(ii) Held outside India	—	—
			2. Foreign Securities	744440	881921
			Total (1+2)	786983	935669
			3. Rupee coin	269	234
			4. Government of India rupee securities	1046	1046
			5. Internal bills of exchange & other commercial paper	—	—
Total Liabilities (Total notes issued)	788299	936949	Total Assets	788299	936949

Note : 1. * Includes gold valued at Rs.38645.26 crore as on March 31, 2010 and Rs.48823.90 crore as on March 31, 2011.
2. @ Includes Foreign Currency Asset of Rs.20559.80 crore which forms part of Balances held abroad as on March 31, 2010 and Rs.43078.92 crore as on March 31, 2011.
3. # Includes Rs.2737.00 crore balance under Market Stabilization Scheme as on March 31, 2010.
4. ## 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 2003	March 2004	March 2005	March 2006	March 2007	March 2008	March 2009	March 2010	March 2011
Number of Commercial Banks	293	291	288	222	182	173	170	167	167
(a) Scheduled Commercial Banks	288	286	284	218	178	169	166	163	163
<i>of which:</i> Regional Rural Banks	196	196	196	133	96	90	86	82	82
(b) Non-Scheduled Commercial Banks	5	5	4	4	4	4	4	4	4
Number of Bank Offices in India	68500	69170	70373	72072	74653	78787	82897	88203	93080
(a) Rural	32283	32227	30790	30251	30409	30927	31598	32529	33602
(b) Semi-Urban	15135	15288	15325	15991	16770	18027	19337	21022	23048
(c) Urban	11566	11806	12419	13232	14202	15566	16726	18288	19156
(d) Metropolitan	9516	9750	11839	12598	13272	14267	15236	16364	17274
Population per Office (in thousands)	16	16	16	16	15	15	15	14	13
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	1311761	1504416	1700198	2109049	2611934	3196940	3834110	4492826	5207969
(a) Demand deposits	187837	225022	248028	364640	429731	524310	523085	645610	641705
(b) Time deposits	1123924	1279394	1452171	1744409	2182203	2672630	3311025	3847216	4566264
Bank credit of Scheduled Commercial Banks in India (Rs. crore)	746432	840785	1100428	1507077	1931190	2361913	2775549	3244788	3942082
SLR investments of Scheduled Commercial Banks in India (Rs. crore)	547546	677588	739154	717454	791516	971714	1166410	1384753	1501619
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	1925	2265	2574	3047	3675	4344	4980	5479	6090
Credit of Scheduled Commercial Banks per office (Rs. lakh)	1143	1330	1700	2209	2757	3222	3615	3983	4575
Per capita Deposit of Scheduled Commercial Banks (Rs.)	12253	14089	16281	19130	23382	28610	33919	39107	46321
Per capita Credit of Scheduled Commercial Banks (Rs.)	7275	8273	10752	13869	17541	21218	24617	28431	34800
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	58.8	59.4	60.0	65.4	70.1	74.4	78.0	73.7	71.9
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	218251	276621	370603	512790	655317	781476	908929	1091510	1315861
Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent)	29.5	32.0	32.2	33.8	33.1	31.6	30.3	31.2	30.6
Credit-Deposit Ratio (per cent)	56.9	55.9	62.6	70.1	73.5	74.6	73.8	73.7	76.5
Investment-Deposit Ratio (per cent)	41.3	45.0	47.3	40.0	35.3	35.5	35.7	36.4	34.1
Cash-Deposit Ratio (per cent)	6.3	7.2	6.4	6.7	7.2	9.7	7.3	7.7	8.2

- 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 2011, classification of bank offices are based on 2001 census.
 - 3) Population per office, per capita deposits and per capita credit are based on the estimated population figures as on March 01, supplied by the Office of the Registrar General, India.
 - 4) Aggregate deposits, bank credit and SLR investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.
 - 5) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
 - 6) For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'.
 - 7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.

Summary Tables

TABLE 1.1 : OFFICES OF COMMERCIAL BANKS IN INDIA - 2007 TO 2011

Bank Group	As on March 31				
	2007	2008	2009	2010	2011
	(1)	(2)	(3)	(4)	(5)
State Bank of India and its Associates	14673	15848	16894	18186	18823
Nationalised Banks \$	37415	39235	40937	43467	45850
Public Sector Banks	52088	55083	57831	61653	64673
Old Private Sector Banks	4826	4690	4908	5221	5028
New Private Sector Banks	2598	3634	4332	5231	6973
Private Sector Banks	7424	8324	9240	10452	12001
Foreign Banks	272	279	295	310	319
Regional Rural Banks	14822	15054	15484	15740	16034
Non- Scheduled Commercial Banks	47	47	47	48	53
All Commercial Banks	74653	78787	82897	88203	93080

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

2. \$ Includes IDBI Bank Ltd.

3. Data on number of offices include administrative offices.

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

GRAPH - 1
POPULATION GROUP-WISE DISTRIBUTION OF NUMBER OF OFFICES
OF COMMERCIAL BANKS - 2010 AND 2011
(As on March 31)

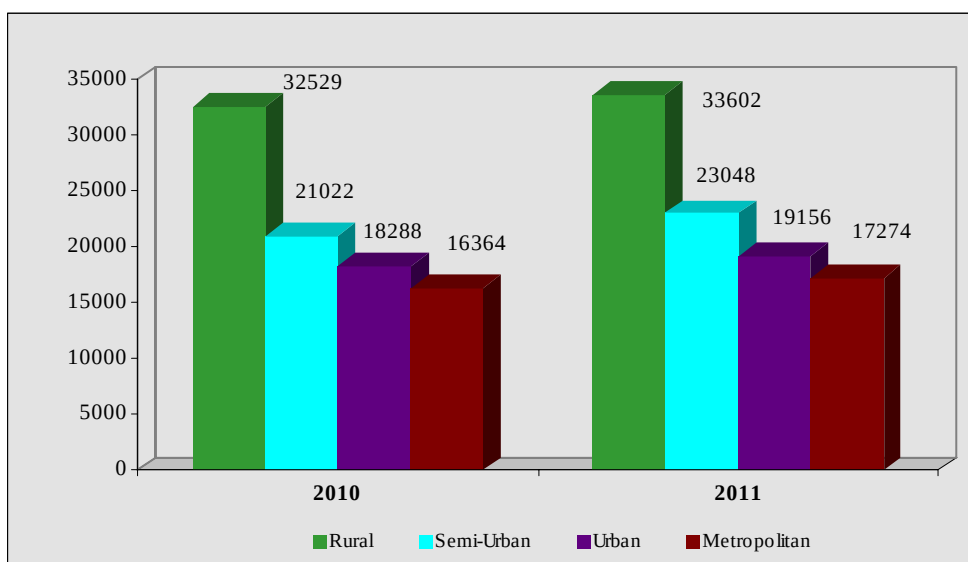


**TABLE 1.2: POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR
CLOSED BY COMMERCIAL BANKS - 2010 AND 2011**

Bank Group	Number of Offices									
	As on March 31, 2010					Opened during April 1, 2009 to March 31,2010				
	Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
State Bank of India and its Associates	5935	5307	3815	3129	18186	372	412	357	164	1305
Nationalised Banks \$	13683	9585	10300	9899	43467	340	775	811	627	2553
Public Sector Banks	19618	14892	14115	13028	61653	712	1187	1168	791	3858
Old Private Sector Banks	839	1691	1544	1147	5221	26	91	109	96	322
New Private Sector Banks	336	1438	1631	1826	5231	76	335	238	253	902
Private Sector Banks	1175	3129	3175	2973	10452	102	426	347	349	1224
Foreign Banks	5	6	61	238	310	1	2	8	4	15
Regional Rural Banks	11719	2973	923	125	15740	119	71	60	8	258
Local Area Banks	12	22	14	0	48	0	1	0	0	1
All Commercial Banks	32529	21022	18288	16364	88203	934	1687	1583	1152	5356

Bank Group	Number of Offices									
	Closed/merged/converted during April 01,2009 to March 31,2010					Net increase(+) or decrease (-)				
	Rural	Semi-Urban	Urban	Metro politan	Total	Rural	Semi-Urban	Urban	Metro politan	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
State Bank of India and its Associates	0	0	3	10	13	372	412	354	154	1292
Nationalised Banks \$	0	1	13	9	23	340	774	798	618	2530
Public Sector Banks	0	1	16	19	36	712	1186	1152	772	3822
Old Private Sector Banks	0	1	4	4	9	26	90	105	92	313
New Private Sector Banks	0	0	2	1	3	76	335	236	252	899
Private Sector Banks	0	1	6	5	12	102	425	341	344	1212
Foreign Banks	0	0	0	0	0	1	2	8	4	15
Regional Rural Banks	3	0	0	0	3	116	71	60	8	255
Local Area Banks	0	0	0	0	0	0	1	0	0	1
All Commercial Banks	3	2	22	24	51	931	1685	1561	1128	5305

Notes : 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 commercial banks, Department of Statistics and Information Management, RBI.

**TABLE 1.2 : POPULATION GROUP-WISE DISTRIBUTION OF OFFICES OPENED OR
CLOSED BY COMMERCIAL BANKS - 2010 AND 2011 (Concl'd.)**

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)
State Bank of India and its Associates	6206	5500	3899	3218	18823	271	193	90	95	649
Nationalised Banks \$	14192	10628	10742	10288	45850	510	1049	490	419	2468
Public Sector Banks	20398	16128	14641	13506	64673	781	1242	580	514	3117
Old Private Sector Banks	765	1758	1436	1069	5028	25	159	44	58	286
New Private Sector Banks	547	2083	2024	2319	6973	112	553	242	357	1264
Private Sector Banks	1312	3841	3460	3388	12001	137	712	286	415	1550
Foreign Banks	7	8	62	242	319	2	2	1	4	9
Regional Rural Banks	11871	3046	979	138	16034	156	75	56	13	300
Local Area Banks	14	25	14	0	53	2	3	0	0	5
All Commercial Banks	33602	23048	19156	17274	93080	1078	2034	923	946	4981

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)
State Bank of India and its Associates	0	0	6	6	12	271	193	84	89	637
Nationalised Banks \$	1	6	48	30	85	509	1043	442	389	2383
Public Sector Banks	1	6	54	36	97	780	1236	526	478	3020
Old Private Sector Banks	0	0	1	0	1	25	159	43	58	285
New Private Sector Banks	0	0	0	0	0	112	553	242	357	1264
Private Sector Banks	0	0	1	0	1	137	712	285	415	1549
Foreign Banks	0	0	0	0	0	2	2	1	4	9
Regional Rural Banks	4	2	0	0	6	152	73	56	13	294
Local Area Banks	0	0	0	0	0	2	3	0	0	5
All Commercial Banks	5	8	55	36	104	1073	2026	868	910	4877

Notes : 1. Data is as per information reported by banks.
2. Data on number of offices include administrative offices.
3. Due to the merger of Old Private Sector Bank, Bank of Rajasthan, with New Private Sector Bank, ICICI Bank, No. of Offices as on March 31, 2010 and net increase during 2010-11 will not be added upto the same as on March 31, 2011.
Source : Master Office File (latest updated version) on commercial banks, Department of Statistics and Information Management, RBI.

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION
OF OFFICES OF COMMERCIAL BANKS - 2010 AND 2011**

Regions / States / Union Territories	Number of Offices										
	As on March 31, 2009	Opened during April 1, 2009 As on March 31, 2010					As on March 31, 2010				
		Rural	Semi- Urban	Urban	Metro politan	Total	Rural	Semi- Urban	Urban	Metro politan	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Chhattisgarh	1264	17	24	51	-	92	677	279	400	-	1356
Madhya Pradesh	4094	22	84	77	48	231	1763	1072	872	612	4319
Uttar Pradesh	9930	136	175	223	125	659	4953	1974	1963	1695	10585
Uttarakhand	1113	20	51	29	-	100	594	342	277	-	1213
Central Region Total	16401	195	334	380	173	1082	7987	3667	3512	2307	17473
Andaman & Nicobar	37	2	1	-	-	3	19	21	-	-	40
Bihar	3945	52	89	69	26	236	2401	951	521	307	4180
Jharkhand	1777	21	45	42	-	108	999	425	461	-	1885
Orissa	2752	53	62	42	-	157	1706	574	629	-	2909
Sikkim	72	3	2	-	-	5	50	27	-	-	77
West Bengal	5231	66	47	88	70	271	2386	680	1048	1385	5499
Eastern Region Total	13814	197	246	241	96	780	7561	2678	2659	1692	14590
Arunachal Pradesh	77	1	3	-	-	4	51	30	-	-	81
Assam	1423	11	39	21	-	71	799	369	326	-	1494
Manipur	81	-	-	-	-	-	35	20	26	-	81
Meghalaya	206	1	4	3	-	8	126	34	54	-	214
Mizoram	95	-	-	4	-	4	55	14	30	-	99
Nagaland	87	2	2	-	-	4	38	53	-	-	91
Tripura	224	6	2	8	-	16	120	61	59	-	240
North Eastern Region Total	2193	21	50	36	-	107	1224	581	495	-	2300
Chandigarh	310	-	-	17	-	17	24	1	302	-	327
Delhi	2332	-	1	-	175	176	56	37	-	2415	2508
Haryana	2220	51	72	109	18	250	742	557	1033	138	2470
Himachal Pradesh	963	40	26	5	-	71	770	187	77	-	1034
Jammu & Kashmir	1009	7	11	14	-	32	551	208	281	-	1040
Punjab	3379	67	98	69	38	272	1192	1080	809	566	3647
Rajasthan	4052	29	73	83	29	214	1782	1074	943	464	4263
Northern Region Total	14265	194	281	297	260	1032	5117	3144	3445	3583	15289
Andhra Pradesh	6752	86	143	175	88	492	2479	1688	1902	1171	7240
Karnataka	6016	46	84	98	131	359	2161	1287	1415	1508	6371
Kerala	4214	14	153	86	-	253	327	2904	1233	-	4464
Lakshadweep	11	-	1	-	-	1	8	4	-	-	12
Puducherry	133	5	4	6	-	15	35	37	76	-	148
Tamil Nadu	6163	67	161	100	79	407	1741	2056	1546	1222	6565
Southern Region Total	23289	218	546	465	298	1527	6751	7976	6172	3901	24800
Dadra & Nagar Haveli	24	2	2	-	-	4	7	21	-	-	28
Daman & Diu	18	-	2	-	-	2	-	20	-	-	20
Goa	429	6	16	-	-	22	168	283	-	-	451
Gujarat	4492	52	98	55	100	305	1529	1089	703	1475	4796
Maharashtra	7972	49	112	109	225	495	2185	1563	1302	3406	8456
Western Region Total	12935	109	230	164	325	828	3889	2976	2005	4881	13751
Grand Total	82897	934	1687	1583	1152	5356	32529	21022	18288	16364	88203

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

2. Data for 2010 has been revised and data for 2011 is provisional.

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

**TABLE 1.3 : STATE AND POPULATION GROUP-WISE DISTRIBUTION
OF OFFICES OF COMMERCIAL BANKS - 2010 AND 2011 (Concl'd.)**

Regions / States / Union Territories	Number of Offices										
	As on March 31, 2010	Opened during April 1, 2010 As on March 31, 2011					As on 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)
Chhattisgarh	1356	15	45	27	-	87	692	324	426	-	1442
Madhya Pradesh	4319	21	93	43	31	188	1783	1166	910	641	4500
Uttar Pradesh	10585	147	205	122	75	549	5100	2178	2074	1767	11119
Uttarakhand	1213	23	44	14	-	81	617	385	289	-	1291
Central Region Total	17473	206	387	206	106	905	8192	4053	3699	2408	18352
Andaman & Nicobar	40	-	2	-	-	2	19	23	-	-	42
Bihar	4180	43	75	43	17	178	2444	1026	559	319	4348
Jharkhand	1885	32	54	30	-	116	1031	479	489	-	1999
Orissa	2909	35	100	25	-	160	1741	674	653	-	3068
Sikkim	77	4	2	-	-	6	54	29	-	-	83
West Bengal	5499	54	53	45	62	214	2440	733	1091	1443	5707
Eastern Region Total	14590	168	286	143	79	676	7729	2964	2792	1762	15247
Arunachal Pradesh	81	-	7	-	-	7	51	37	-	-	88
Assam	1494	8	32	24	-	64	807	401	350	-	1558
Manipur	81	1	-	2	-	3	36	20	28	-	84
Meghalaya	214	1	2	4	-	7	127	36	58	-	221
Mizoram	99	-	1	1	-	2	55	15	31	-	101
Nagaland	91	1	6	-	-	7	37	59	-	-	96
Tripura	240	3	3	2	-	8	123	64	61	-	248
North Eastern Region Total	2300	14	51	33	-	98	1236	632	528	-	2396
Chandigarh	327	-	-	12	-	12	24	1	312	-	337
Delhi	2508	4	1	-	176	181	60	38	-	2587	2685
Haryana	2470	75	90	72	15	252	817	645	1101	153	2716
Himachal Pradesh	1034	32	20	2	-	54	801	203	78	-	1082
Jammu & Kashmir	1040	18	11	5	-	34	569	219	283	-	1071
Punjab	3647	124	157	33	28	342	1316	1237	838	593	3984
Rajasthan	4263	53	150	48	28	279	1835	1224	983	490	4532
Northern Region Total	15289	306	429	172	247	1154	5422	3567	3595	3823	16407
Andhra Pradesh	7240	120	143	99	83	445	2599	1831	2001	1252	7683
Karnataka	6371	51	88	42	67	248	2212	1375	1457	1573	6617
Kerala	4464	13	190	47	-	250	340	3094	1277	-	4711
Lakshadweep	12	-	-	-	-	-	8	4	-	-	12
Puducherry	148	2	2	7	-	11	37	39	83	-	159
Tamil Nadu	6565	59	178	54	56	347	1800	2234	1599	1276	6909
Southern Region Total	24800	245	601	249	206	1301	6996	8577	6417	4101	26091
Dadra & Nagar Haveli	28	3	4	-	-	7	10	25	-	-	35
Daman & Diu	20	2	2	-	-	4	2	22	-	-	24
Goa	451	12	16	-	-	28	180	299	-	-	479
Gujarat	4796	65	140	44	69	318	1594	1229	747	1541	5111
Maharashtra	8456	58	117	76	239	490	2241	1680	1378	3639	8938
Western Region Total	13751	140	279	120	308	847	4027	3255	2125	5180	14587
Grand Total	88203	1079	2033	923	946	4981	33602	23048	19156	17274	93080

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

2. Data for 2010 has been revised and data for 2011 is provisional.

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

TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2010 AND 2011

Region/State/ Union Territory	As on March 31, 2010									
	Rural		Semi-Urban		Urban		Metropolitan		Total	
	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices	No. of centres	No. of offices
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	4368	5117	614	3144	54	3445	5	3583	5041	15289
	(15.3)	(15.7)	(10.4)	(15.0)	(13.7)	(18.8)	(15.2)	(21.9)	(14.5)	(17.3)
Chandigarh	12	24	1	1	1	302			14	327
Delhi	47	56	22	37			1	2415	70	2508
Haryana	629	742	137	557	19	1033	1	138	786	2470
Himachal Pradesh	619	770	12	187	1	77	-	-	632	1034
Jammu & Kashmir	448	551	39	208	3	281	-	-	490	1040
Punjab	987	1192	133	1080	12	809	2	566	1134	3647
Rajasthan	1626	1782	270	1074	18	943	1	464	1915	4263
North Eastern Region	1092	1224	145	581	12	495	-	-	1249	2300
	(3.8)	(3.8)	(2.5)	(2.8)	(3.0)	(2.7)	(0.0)	(0.0)	(3.6)	(2.6)
Arunachal Pradesh	48	51	10	30					58	81
Assam	700	799	67	369	6	326	-	-	773	1494
Manipur	33	35	12	20	2	26	-	-	47	81
Meghalaya	117	126	13	34	2	54	-	-	132	214
Mizoram	53	55	8	14	1	30	-	-	62	99
Nagaland	35	38	11	53		-	-	-	46	91
Tripura	106	120	24	61	1	59	-	-	131	240
Eastern Region	6773	7561	925	2678	91	2659	3	1692	7792	14590
	(23.8)	(23.2)	(15.7)	(12.7)	(23.0)	(14.5)	(9.1)	(10.3)	(22.4)	(16.5)
Andaman & Nicobar	16	19	2	21					18	40
Bihar	2195	2401	431	951	18	521	1	307	2645	4180
Jharkhand	886	999	95	425	7	461	-	-	988	1885
Orissa	1513	1706	104	574	8	629	-	-	1625	2909
Sikkim	33	50	1	27					34	77
West Bengal	2130	2386	292	680	58	1048	2	1385	2482	5499
Central Region	6943	7987	1020	3667	80	3512	8	2307	8051	17473
	(24.4)	(24.6)	(17.3)	(17.4)	(20.3)	(19.2)	(24.2)	(14.1)	(23.1)	(19.8)
Chhattisgarh	576	677	72	279	7	400	-	-	655	1356
Madhya Pradesh	1507	1763	271	1072	23	872	2	612	1803	4319
Uttar Pradesh	4367	4953	640	1974	47	1963	6	1695	5060	10585
Uttarakhand	493	594	37	342	3	277			533	1213
Western Region	3405	3889	787	2976	54	2005	12	4881	4258	13751
	(12.0)	(12.0)	(13.3)	(14.2)	(13.7)	(11.0)	(36.4)	(29.8)	(12.2)	(15.6)
Dadra & Nagar Haveli	4	7	2	21	-	-	-	-	6	28
Daman & Diu			3	20	-	-	-	-	3	20
Goa	128	168	23	283	-	-	-	-	151	451
Gujarat	1321	1529	278	1089	21	703	4	1475	1624	4796
Maharashtra	1952	2185	481	1563	33	1302	8	3406	2474	8456
Southern Region	5903	6751	2418	7976	104	6172	5	3901	8430	24800
	(20.7)	(20.8)	(40.9)	(37.9)	(26.3)	(33.7)	(15.2)	(23.8)	(24.2)	(28.1)
Andhra Pradesh	2177	2479	547	1688	45	1902	3	1171	2772	7240
Karnataka	1896	2161	294	1287	23	1415	1	1508	2214	6371
Kerala	262	327	1017	2904	10	1233	-	-	1289	4464
Lakshadweep	7	8	2	4					9	12
Puducherry	27	35	7	37	1	76	-	-	35	148
Tamil Nadu	1534	1741	551	2056	25	1546	1	1222	2111	6565
All India	28484	32529	5909	21022	395	18288	33	16364	34821	88203
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

2. Data on number of offices include administrative offices.

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

TABLE 1.4 : STATE AND POPULATION GROUP-WISE DISTRIBUTION OF CENTRES AND OFFICES OF COMMERCIAL BANKS - 2010 AND 2011 (Concl'd.)

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	4476	5422	620	3567	54	3595	5	3823	5155	16407
	(15.5)	(16.1)	(10.4)	(15.5)	(13.6)	(18.8)	(15.2)	(22.1)	(14.6)	(17.6)
Chandigarh	12	24	1	1	1	312	-	-	14	337
Delhi	50	60	23	38			1	2587	74	2685
Haryana	666	817	139	645	19	1101	1	153	825	2716
Himachal Pradesh	623	801	12	203	1	78	-	-	636	1082
Jammu & Kashmir	456	569	39	219	3	283	-	-	498	1071
Punjab	1025	1316	134	1237	12	838	2	593	1173	3984
Rajasthan	1644	1835	272	1224	18	983	1	490	1935	4532
North Eastern Region	1097	1236	146	632	12	528			1255	2396
	(3.8)	(3.7)	(2.4)	(2.7)	(3.0)	(2.8)	-	-	(3.6)	(2.6)
Arunachal Pradesh	48	51	10	37			-	-	58	88
Assam	704	807	67	401	6	350	-	-	777	1558
Manipur	34	36	12	20	2	28	-	-	48	84
Meghalaya	117	127	13	36	2	58	-	-	132	221
Mizoram	53	55	8	15	1	31	-	-	62	101
Nagaland	34	37	12	59					46	96
Tripura	107	123	24	64	1	61	-	-	132	248
Eastern Region	6852	7729	934	2964	91	2792	3	1762	7880	15247
	(23.7)	(23.0)	(15.7)	(12.9)	(22.9)	(14.6)	(9.1)	(10.2)	(22.3)	(16.4)
Andaman & Nicobar	16	19	2	23					18	42
Bihar	2218	2444	434	1026	18	559	1	319	2671	4348
Jharkhand	900	1031	97	479	7	489	-	-	1004	1999
Orissa	1528	1741	104	674	8	653	-	-	1640	3068
Sikkim	34	54	1	29					35	83
West Bengal	2156	2440	296	733	58	1091	2	1443	2512	5707
Central Region	7039	8192	1027	4053	81	3699	8	2408	8155	18352
	(24.3)	(24.4)	(17.2)	(17.6)	(20.4)	(19.3)	(24.2)	(13.9)	(23.1)	(19.7)
Chhattisgarh	581	692	72	324	8	426	-	-	661	1442
Madhya Pradesh	1511	1783	271	1166	23	910	2	641	1807	4500
Uttar Pradesh	4448	5100	646	2178	47	2074	6	1767	5147	11119
Uttarakhand	499	617	38	385	3	289			540	1291
Western Region	3460	4027	790	3255	54	2125	12	5180	4316	14587
	(12.0)	(12.0)	(13.2)	(14.1)	(13.6)	(11.1)	(36.4)	(30.0)	(12.2)	(15.7)
Dadra & Nagar Haveli	7	10	2	25	-	-	-	-	9	35
Daman & Diu	2	2	3	22	-	-	-	-	5	24
Goa	130	180	23	299	-	-	-	-	153	479
Gujarat	1345	1594	280	1229	21	747	4	1541	1650	5111
Maharashtra	1976	2241	482	1680	33	1378	8	3639	2499	8938
Southern Region	6017	6996	2450	8577	105	6417	5	4101	8577	26091
	(20.8)	(20.8)	(41.1)	(37.2)	(26.4)	(33.5)	(15.2)	(23.7)	(24.3)	(28.0)
Andhra Pradesh	2227	2599	550	1831	45	2001	3	1252	2825	7683
Karnataka	1925	2212	297	1375	23	1457	1	1573	2246	6617
Kerala	265	340	1033	3094	10	1277	-	-	1308	4711
Lakshadweep	7	8	2	4	-	-	-	-	9	12
Puducherry	28	37	7	39	2	83	-	-	37	159
Tamil Nadu	1565	1800	561	2234	25	1599	1	1276	2152	6909
All India	28941	33602	5967	23048	397	19156	33	17274	35338	93080
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

2. Data on number of offices include administrative offices.

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

MAP - 1
STATE & UNION TERRITORY-WISE DISTRIBUTION OF OFFICES
OF COMMERCIAL BANKS - 2011
 (As on March 31)

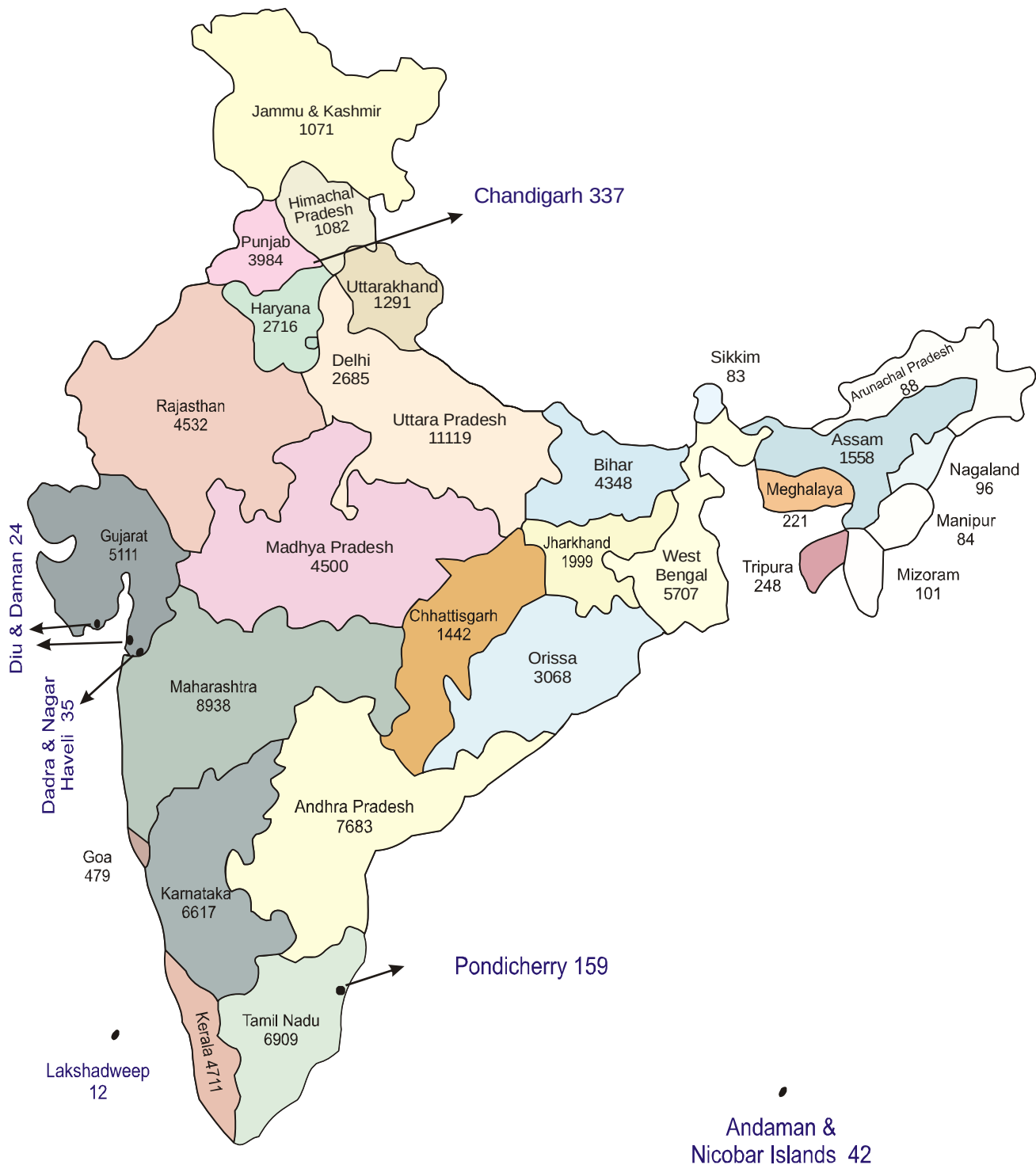


**TABLE 1.5 : OFFICES OF INDIAN COMMERCIAL BANKS
OUTSIDE INDIA - 2009 TO 2011**

Sr. No.	Name of the Country	As on March 31		
		2009	2010	2011
		(1)	(2)	(3)
1	Afghanistan	1	1	1
2	Australia	1	1	1
3	Bahamas island (Nassau)	2	2	2
4	Bahrain	5	5	5
5	Bangladesh	4	4	5
6	Belgium	3	3	3
7	Cambodia	-	1	1
8	Cayman Island	1	1	1
9	Channel Islands	1	1	1
10	China	4	4	4
11	France	2	2	2
12	Fiji Islands +	9	9	9
13	Germany	1	1	1
14	Hongkong	15	17	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	1
21	Seychelles	1	1	1
22	Singapore	12	15	16
23	Sri Lanka	7	7	8
24	South Africa	3	3	3
25	South Korea	1	1	1
26	Sultanate of Oman	4	4	4
27	Thailand	1	1	1
28	United Kingdom	24	25	28
29	United States of America	7	7	8
30	United Arab Emirates	9	11	11
Total		138	147	155

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

Source : Department of Banking Operations and Development, RBI.

**TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND
DISTRICT CENTRAL CO-OPERATIVE BANKS - 2010 AND 2011**

Region/State/ Union Territory	As on March 31											
	Rural				Semi-Urban				Urban			
	2010		2011		2010		2011		2010		2011	
	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	1394	1610	1143	1625	426	515	381	506	133	310	136	317
Haryana	284	458	284	458	47	81	47	76	44	87	45	93
Himachal Pradesh	306	337	159	337	30	48	11	48	8	8	8	8
Jammu & Kashmir	72	90	71	90	21	29	19	40	7	34	8	33
Punjab	597	578	482	580	125	134	113	133	35	98	31	95
Rajasthan	128	128	140	140	203	223	191	209	35	75	40	80
Delhi	1	13	1	14	..	..	..	..	..	..	..	..
Chandigarh	6	6	6	6	..	..	..	..	4	8	4	8
North-Eastern Region	60	90	90	102	37	74	42	59	22	69	53	67
Assam	..	18	18	18	..	21	21	21	..	29	23	29
Arunachal Pradesh	20	20	20	20	..	..	..	..	9	13	9	13
Manipur	4	4	4	4	5	5	5	5	1	1	1	1
Meghalaya	20	20	21	21	5	5	5	5	7	16	7	17
Nagaland	..	12	..	12	..	10	..	10	..	..	..	..
Tripura	16	16	27	27	27	27	11	11	4	4	12	1
Mizoram	..	..	..	..	..	6	..	7	1	6	1	6
Eastern Region	383	434	443	618	288	312	334	386	287	361	287	361
Bihar	129	138	205	235	89	90	150	191	49	75	92	143
Jharkhand	55	55	49	49	38	38	35	26	20	24	27	23
Orissa	129	139	127	135	93	111	83	111	65	96	62	105
Sikkim	2	4	..	7	2	2	0	1	..	..	..	..
West Bengal	62	68	62	167	66	71	66	53	106	166	106	90
Andaman & Nicobar Islands	6	30	..	25	..	..	0	4	..	..	..	..
Central Region	980	1002	1013	1025	789	845	791	870	250	400	268	448
Chhatisgarh	129	129	136	136	38	38	38	38	24	37	24	37
Madhya Pradesh @	262	244	277	229	226	225	229	233	150	134	151	139
Uttar Pradesh	527	527	557	557	500	500	500	505	66	215	80	259
Uttarakhand	62	102	43	103	25	82	24	94	10	14	13	13
Western Region	3974	3036	4185	2973	508	657	534	646	155	342	180	390
Gujarat and Dadra & Nagar Haveli	797	800	785	797	200	225	202	223	23	73	30	81
Maharashtra #	3177	2236	3400	2176	300	403	324	392	127	232	145	272
Goa	..	..	..	..	8	29	8	31	5	37	5	37
Southern Region	781	1139	1513	1082	558	811	483	736	393	587	285	610
Andhra Pradesh	247	247	241	234	193	196	199	183	75	111	89	99
Karnataka	190	294	195	300	108	144	109	145	106	171	103	169
Kerala*	80	326	144	349	52	264	78	184	27	107	44	119
Tamil Nadu	264	264	933	189	205	205	97	221	185	185	49	208
Pondicherry	..	8	..	10	..	2	..	3	..	13	..	15
All India	7572	7311	8387	7425	2606	3214	2565	3203	1193	2069	1209	2193

Notes * : Includes 8 administrative offices.

@ : Includes one extension counter & one administrative office.

: Includes 41 extension counters.

Source : Rural Planning & Credit Department, RBI

TABLE 1.6 : REGION-WISE DISTRIBUTION OF OFFICES OF STATE AND DISTRICT CENTRAL CO-OPERATIVE BANKS - 2010 AND 2011 (Concl.d.)

Region/State/ Union Territory	As on March 31							
	Metropolitan				Total			
	2010		2011		2010		2011	
	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	12	51	13	56	1965	2486	1673	2504
Haryana	..	..	..	..	375	626	376	627
Himachal Pradesh	1	1	1	1	345	394	179	394
Jammu & Kashmir	..	..	..	..	100	153	98	163
Punjab	1	6	2	7	758	816	628	815
Rajasthan	2	16	2	15	368	442	373	444
Delhi	8	28	8	33	9	41	9	47
Chandigarh	..	..	..	..	10	14	10	14
North-Eastern Region	..	..	..	..	119	233	185	228
Assam	..	..	..	..	..	68	62	68
Arunachal Pradesh	..	..	..	..	29	33	29	33
Manipur	..	..	..	..	10	10	10	10
Meghalaya	..	..	..	..	32	41	33	43
Nagaland	..	..	..	..	..	22	..	22
Tripura	..	..	..	..	47	47	50	39
Mizoram	..	..	..	..	1	12	1	13
Eastern Region	8	24	13	26	919	1130	1077	1391
Bihar	..	..	1	1	267	303	448	570
Jharkhand	..	..	4	1	113	117	115	99
Orissa	5	9	5	7	292	354	277	358
Sikkim	..	..	..	..	4	6	..	8
West Bengal	3	15	3	17	237	320	237	327
Andaman & Nicobar Islands	..	..	..	..	6	30	..	29
Central Region	15	67	13	58	2034	2314	2085	2401
Chhatisgarh	..	..	..	..	191	204	198	211
Madhya Pradesh @	5	6	5	6	643	609	662	607
Uttar Pradesh	9	60	8	52	1102	1302	1145	1373
Uttarakhand	1	1	..	..	98	199	80	210
Western Region	29	281	29	279	4666	4316	4928	4288
Gujarat and Dadra & Nagar Haveli	5	83	5	83	1025	1181	1022	1184
Maharashtra	24	198	24	196	3628	3069	3893	3036
Goa	..	..	..	..	13	66	13	68
Southern Region	12	132	51	187	1744	2669	2332	2615
Andhra Pradesh	9	32	9	32	524	586	538	548
Karnataka	2	37	2	44	406	646	409	658
Kerala *	..	..	..	..	159	697	266	652
Tamil Nadu	1	63	40	111	655	717	1119	729
Puducherry	..	..	..	..	..	23	..	28
All India	76	555	119	606	11447	13148	12280	13427

Notes * : Includes 8 administrative offices.

@ : Includes one extension counter & one administrative office.

: Includes 41 extension counters.

Source : Rural Planning & Credit Department, RBI

**TABLE 1.7 : STATE-WISE DISTRIBUTION OF NUMBER OF BRANCHES OF STATE AND DISTRICT
CENTRAL CO-OPERATIVE BANKS - 2009 AND 2010**

Region/State/ Union Territory	As on March 31					
	State-Cooperative Banks		District Central Cooperative Banks		Total	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Northern Region	296	299	2094	2127	2390	2426
Haryana	13	13	594	594	607	607
Himachal Pradesh	175	175	163	183	338	358
Jammu & Kashmir	22	25	131	137	153	162
Punjab	19	19	806	806	825	825
Rajasthan	13	13	400	407	413	420
Chandigarh	14	14	*	*	14	14
Delhi	40	40	*	*	40	40
North-Eastern Region	224	224	*	*	224	224
Assam	68	68	*	*	68	68
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	11	*	*	11	11
Eastern Region	106	106	1012	1012	1118	1118
Bihar	14	14	279	279	293	293
Jharkhand \$			114	114	114	114
Orissa	14	14	338	338	352	352
Sikkim	6	6	*	*	6	6
West Bengal	43	43	281	281	324	324
Andaman & Nicobar	29	29	*	*	29	29
Central Region	57	69	2461	2511	2518	2580
Chattisgarh	5	5	198	198	203	203
Madhya Pradesh	21	20	756	807	777	827
Uttar Pradesh	29	29	1306	1302	1335	1331
Uttarakhand	2	15	201	204	203	219
Western Region	119	119	4828	4836	4947	4955
Gujarat	1	1	1165	1137	1166	1138
Maharashtra	53	53	3663	3699	3716	3752
Goa	65	65	*	*	65	65
Southern Region	141	144	2544	2543	2685	2687
Andhra Pradesh	24	24	574	573	598	597
Karnataka	31	31	598	596	629	627
Kerala	20	20	643	643	663	663
Tamil Nadu	46	46	729	731	775	777
Pondicherry	20	23	*	*	20	23
All-India	943	961	12939	13029	13882	13990

Notes : 1. * No District Central Co-operative Banks in the State.
2. \$ State Co-operative banks not started functioning.
3. Data for the year 2010 is provisional.
4. Data for the states of Bihar , Manipur, and West Bengal is repeated for the year 2010 from previous year.
5. Data for the state of Bihar is repeated for the year 2009 from previous year.

Source : National Bank for Agriculture and Rural Development

TABLE 2.1 : BUSINESS OF SCHEDULED BANKS IN INDIA - 2010-11

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Commerical Banks							
No. of Reporting Banks	163	164	164	165	165	163	163
I. Liabilities to the banking system	103267	90397	87158	98548	100428	95075	97573
(a) Demand and time deposits from banks	64931	62761	61464	62572	63048	61829	66537
(b) Borrowings from banks	32358	20146	18200	28885	29944	26166	22238
(c) Other demand and time liabilities	5978	7490	7494	7091	7436	7080	8798
II. Liabilities to others in India	4926524	4940081	4964019	4963387	5140948	5127149	5161718
(a) Aggregate deposits	4492826	4510849	4531890	4521353	4674742	4674117	4711275
(i) Demand deposits	645610	582965	574006	570800	621634	604671	616131
(ii) Time Deposits	3847216	3927884	3957884	3950553	4053108	4069446	4095144
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	104278	115831	115192	120512	128832	128961	119955
(c) Other demand and time liabilities	329420	313401	316937	321522	337374	324071	330488
III. Assets with the banking system	134444	111491	105236	120875	123900	117365	120460
Money at call and short notice	17668	9544	9914	14771	19381	14545	14206
IV. Cash in Hand & Balances with RBI	306968	302693	307618	312644	329274	325909	321817
V. Investment in India	1384753	1439858	1447258	1415850	1454604	1477883	1474206
(a) Government securities	1378395	1433586	1440345	1409616	1448907	1472339	1468847
(b) Other approved securities	6358	6272	6913	6234	5697	5544	5359
VI. Bank Credit	3244788	3215279	3232150	3315292	3379999	3353977	3425228
(a) Loans cash credit and overdrafts	3122158	3095184	3110783	3196919	3256184	3232764	3301772
(b) Inland bills purchased	12014	10850	10599	9767	9775	9728	10209
(c) Inland bills discounted	62218	61442	62605	61418	65748	63303	62444
(d) Foreign bills purchased	16132	15167	15967	15608	17143	16397	17096
(e) Foreign bills discounted	32266	32636	32196	31580	31149	31785	33707

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 - 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Commerical Banks						
No. of Reporting Banks	163	163	163	163	163	163
I. Liabilities to the banking system	96664	92989	106292	98923	104266	110589
(a) Demand and time deposits from banks	64287	64103	69484	67048	70844	73741
(b) Borrowings from banks	24508	21706	27737	24917	26319	29724
(c) Other demand and time liabilities	7869	7180	9071	6958	7103	7124
II. Liabilities to others in India	5366031	5298855	5431876	5436988	5541395	5681115
(a) Aggregate deposits	4877591	4852721	4985789	4987416	5087994	5207969
(i) Demand deposits	657283	637964	644435	590823	604050	641705
(ii) Time Deposits	4220308	4214757	4341354	4396593	4483944	4566264
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	114225	113328	116893	123496	123562	131341
(c) Other demand and time liabilities	374215	332806	329194	326076	329839	341805
III. Assets with the banking system	121657	116874	129780	116206	131053	154386
Money at call and short notice	16866	12613	17162	14044	17139	16606
IV. Cash in Hand & Balances with RBI	305700	332959	346397	322689	347183	349508
V. Investment in India	1503713	1476412	1448479	1482913	1486674	1501619
(a) Government securities	1498456	1471530	1443817	1478583	1482319	1497148
(b) Other approved securities	5257	4882	4662	4330	4355	4471
VI. Bank Credit	3479499	3559896	3765372	3737677	3813015	3942082
(a) Loans cash credit and overdrafts	3358123	3434117	3628045	3601874	3671752	3794006
(b) Inland bills purchased	10149	10726	13684	12560	13062	13444
(c) Inland bills discounted	64212	67153	69848	69107	72653	79866
(d) Foreign bills purchased	16807	16319	18963	18389	18609	18583
(e) Foreign bills discounted	30208	31581	34832	35747	36939	36183

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 - 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Co-operative Banks							
No. of Reporting Banks	69	69	69	69	69	69	69
I. Liabilities to the banking system	2463	2651	2845	2745	2871	2925	2978
(a) Demand and time deposits from banks	2440	2646	2770	2704	2780	2796	2802
(b) Borrowings from banks	18	1	73	38	86	124	170
(c) Other demand and time liabilities	5	4	2	3	5	5	6
II. Liabilities to others in India	149842	152718	151005	150898	151705	150769	150596
(a) Aggregate deposits	142399	145856	144121	143553	144769	144474	144384
(i) Demand deposits	14837	14632	14600	15027	15226	15301	18021
(ii) Time Deposits	127562	131224	129521	128526	129543	129173	126363
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1913	1434	1631	2094	1427	1226	999
(c) Other demand and time liabilities	5530	5428	5253	5251	5509	5069	5213
III. Assets with the banking system	32501	28428	27349	27547	26542	24647	23187
Money at call and short notice	15467	13101	13130	12761	12211	11216	10551
IV. Cash in Hand & Balances with RBI	9152	9677	9978	9795	9608	9563	9430
V. Investment in India	53017	51557	51139	52641	52336	52400	52726
(a) Government securities	50075	48078	47996	49738	50716	50834	51248
(b) Other approved securities	2942	3479	3143	2903	1620	1566	1478
VI. Bank Credit	92872	95162	94004	95177	98734	100759	102795
(a) Loans cash credit and overdrafts	90741	93073	91926	93291	96453	98269	100313
(b) Inland bills purchased	672	722	792	780	939	1101	1147
(c) Inland bills discounted	1104	1022	959	779	1015	1092	1034
(d) Foreign bills purchased	73	86	68	66	72	55	72
(e) Foreign bills discounted	282	259	259	261	255	242	229

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 - 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Co-operative Banks						
No. of Reporting Banks	69	69	69	69	69	69
I. Liabilities to the banking system	2904	2888	2940	2854	2919	2840
(a) Demand and time deposits from banks	2755	2762	2709	2709	2728	2790
(b) Borrowings from banks	143	118	225	140	187	46
(c) Other demand and time liabilities	6	8	6	5	4	4
II. Liabilities to others in India	151532	150719	153548	153295	153034	155247
(a) Aggregate deposits	145093	144354	145327	145186	145086	147191
(i) Demand deposits	15184	14733	16052	14669	14387	14846
(ii) Time Deposits	129909	129621	129275	130517	130699	132345
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1269	1181	2617	2278	2085	1947
(c) Other demand and time liabilities	5170	5184	5604	5831	5863	6109
III. Assets with the banking system	22722	21606	23523	23003	21971	21500
Money at call and short notice	10416	9873	9884	10599	10104	10331
IV. Cash in Hand & Balances with RBI	9526	9887	9543	9446	9449	9445
V. Investment in India	52141	51901	49917	49917	49683	49291
(a) Government securities	50670	49849	48681	48690	48452	48068
(b) Other approved securities	1471	2052	1236	1227	1231	1223
VI. Bank Credit	104521	106043	110299	112525	115139	118760
(a) Loans cash credit and overdrafts	102137	103857	108177	110529	113139	116763
(b) Inland bills purchased	1029	793	642	929	536	522
(c) Inland bills discounted	1043	1062	1159	776	1105	1149
(d) Foreign bills purchased	57	81	72	37	79	44
(e) Foreign bills discounted	255	250	249	254	280	282

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 - 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All Scheduled Banks							
No. of Reporting Banks	232	233	233	234	234	232	232
I. Liabilities to the banking system	105730	93049	90003	101291	103300	97999	100551
(a) Demand and time deposits from banks	67371	65408	64234	65276	65829	64624	69339
(b) Borrowings from banks	32376	20147	18273	28922	30030	26290	22408
(c) Other demand and time liabilities	5983	7494	7496	7093	7441	7085	8804
II. Liabilities to others in India	5076365	5092798	5115023	5114283	5292653	5277917	5312314
(a) Aggregate deposits	4635224	4656704	4676010	4664904	4819511	4818590	4855659
(i) Demand deposits	660446	597597	588605	585826	636860	619972	634153
(ii) Time Deposits	3974778	4059107	4087405	4079078	4182651	4198618	4221506
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	106191	117265	116823	122606	130259	130188	120954
(c) Other demand and time liabilities	334950	318829	322190	326773	342883	329139	335701
III. Assets with the banking system	166946	139918	132586	148423	150443	142013	143646
Money at call and short notice	33135	22645	23045	27533	31592	25761	24756
IV. Cash in Hand & Balances with RBI	316120	312370	317597	322440	338883	335472	331248
V. Investment in India	1437770	1491415	1498397	1468491	1506940	1530283	1526932
(a) Government securities	1428470	1481664	1488341	1459354	1499623	1523173	1520095
(b) Other approved securities	9300	9751	10056	9137	7317	7110	6837
VI. Bank Credit	3337659	3310441	3326154	3410468	3478733	3454737	3528025
(a) Loans cash credit and overdrafts	3212899	3188257	3202709	3290210	3352637	3331033	3402086
(b) Inland bills purchased	12685	11572	11391	10547	10714	10829	11356
(c) Inland bills discounted	63322	62464	63564	62197	66762	64395	63479
(d) Foreign bills purchased	16205	15253	16035	15674	17215	16452	17167
(e) Foreign bills discounted	32548	32895	32455	31840	31405	32028	33937

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 - 2010-11 (Concl.d.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(8)	(9)	(10)	(11)	(12)	(13)
All Scheduled Banks						
No. of Reporting Banks	232	232	232	232	232	232
I. Liabilities to the banking system	99567	95878	109231	101776	107185	113429
(a) Demand and time deposits from banks	67041	66866	72193	69757	73572	76531
(b) Borrowings from banks	24651	21823	27962	25056	26506	29770
(c) Other demand and time liabilities	7875	7189	9076	6963	7107	7128
II. Liabilities to others in India	5517565	5449574	5585425	5590284	5694429	5836362
(a) Aggregate deposits	5022686	4997076	5131116	5132603	5233080	5355160
(i) Demand deposits	672468	652697	660487	605493	618437	656551
(ii) Time Deposits	4350218	4344379	4470629	4527110	4614643	4698609
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	115494	114509	119511	125774	125647	133288
(c) Other demand and time liabilities	379385	337989	334798	331907	335702	347914
III. Assets with the banking system	144378	138479	153303	139208	153023	175884
Money at call and short notice	27281	22486	27046	24643	27243	26938
IV. Cash in Hand & Balances with RBI	315228	342847	355942	332134	356632	358953
V. Investment in India	1555854	1528314	1498395	1532831	1536356	1550910
(a) Government securities	1549126	1521380	1492497	1527274	1530770	1545216
(b) Other approved securities	6728	6934	5898	5557	5586	5694
VI. Bank Credit	3584021	3665940	3875670	3850203	3928156	4060843
(a) Loans cash credit and overdrafts	3460260	3537975	3736221	3712403	3784891	3910770
(b) Inland bills purchased	11178	11519	14326	13489	13598	13966
(c) Inland bills discounted	65256	68215	71007	69884	73758	81015
(d) Foreign bills purchased	16864	16400	19035	18426	18689	18627
(e) Foreign bills discounted	30463	31831	35081	36001	37220	36465

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 2010-11

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>State Bank of India & its Associates</u>							
No. of Reporting Banks	7	7	7	7	7	6	6
I. Liabilities to the banking system	15126	15907	14948	14271	15775	13697	16258
(a) Demand and time deposits from banks	12121	11202	10155	9705	9692	8998	9285
(b) Borrowings from banks	630	10	275	40	1400	160	650
(c) Other demand and time liabilities	2376	4696	4518	4527	4683	4538	6323
II. Liabilities to others in India	1137247	1146500	1134721	1150065	1199625	1173354	1173087
(a) Aggregate deposits	1034889	1035201	1028869	1043329	1091797	1065998	1066177
(i) Demand deposits	140737	124874	118101	116560	126752	124387	120865
(ii) Time Deposits	894152	910327	910768	926768	965045	941612	945312
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1889	1729	1803	1769	1978	1254	1066
(c) Other demand and time liabilities	100469	109570	104048	104967	105851	106102	105844
III. Assets with the banking system	26199	26868	25622	29327	26634	24352	24128
Money at call and short notice	2898	1028	660	3247	3558	2389	2440
IV. Cash in hand	7244	7505	7673	7941	8460	8497	8515
V. Investment in India	316155	318921	312694	298504	319939	314434	312296
(a) Government securities	314836	317637	311410	297220	318862	313401	311357
(b) Other approved securities	1319	1284	1284	1284	1077	1032	939
VI. Bank Credit	749977	747744	751987	772098	800686	780308	790819
(a) Loans cash credit and overdrafts	720729	716001	721667	741532	770457	751415	761182
(b) Inland bills purchased	1782	1819	1816	1529	1557	1660	1596
(c) Inland bills discounted	18215	19186	19376	19668	21043	20402	21108
(d) Foreign bills purchased	995	947	947	907	970	895	863
(e) Foreign bills discounted	8257	9791	8180	8462	6658	5936	6070

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 2010-11 (Contd.)

Items	(Amount in ₹ crore)					
	As on the last reporting Friday of					
	Oct 2010 (8)	Nov 2010 (9)	Dec 2010 (10)	Jan 2011 (11)	Feb 2011 (12)	Mar 2011 (13)
<u>State Bank of India & its Associates</u>						
No. of Reporting Banks	6	6	6	6	6	6
I. Liabilities to the banking system	16003	15199	17733	15258	14719	14481
(a) Demand and time deposits from banks	10227	9209	8885	9081	9210	9721
(b) Borrowings from banks	300	1230	2121	1758	970	271
(c) Other demand and time liabilities	5476	4759	6727	4419	4538	4490
II. Liabilities to others in India	1198015	1193023	1215354	1229290	1253266	1270038
(a) Aggregate deposits	1095606	1089493	1115721	1130812	1152525	1164666
(i) Demand deposits	140428	129332	134269	128332	137475	142044
(ii) Time Deposits	955177	960160	981453	1002480	1015050	1022622
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1499	1553	1507	1785	1362	1413
(c) Other demand and time liabilities	100910	101977	98127	96694	99379	103959
III. Assets with the banking system	23136	19397	20109	19152	19298	22415
Money at call and short notice	2972	175	1715	2050	1237	1929
IV. Cash in hand	8388	8671	9080	8993	8684	8326
V. Investment in India	316832	311351	292483	318350	326001	321373
(a) Government securities	315938	310611	291799	317766	325431	320817
(b) Other approved securities	894	740	684	584	571	557
VI. Bank Credit	795076	812945	855680	852616	866884	881882
(a) Loans cash credit and overdrafts	765290	781703	820160	816127	828974	843065
(b) Inland bills purchased	1597	1807	2273	2248	2314	2642
(c) Inland bills discounted	20853	22171	24834	25714	27008	28659
(d) Foreign bills purchased	913	919	1003	1080	966	869
(e) Foreign bills discounted	6422	6346	7411	7448	7622	6647

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(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	55866	49183	45516	53465	51369	50074	52342
(a) Demand and time deposits from banks	37392	36177	35704	36809	36903	37046	40990
(b) Borrowings from banks	16538	11237	7901	14985	12555	11291	9612
(c) Other demand and time liabilities	1936	1769	1911	1671	1911	1737	1740
II. Liabilities to others in India	2500848	2515421	2523845	2510699	2570617	2586662	2608941
(a) Aggregate deposits	2310046	2336688	2343656	2321245	2363916	2389666	2413840
(i) Demand deposits	244261	224601	217909	221454	228708	224606	231613
(ii) Time Deposits	2065784	2112087	2125746	2099791	2135208	2165060	2182227
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	59426	60696	58462	60031	72422	66133	62847
(c) Other demand and time liabilities	131377	118036	121727	129423	134279	130863	132254
III. Assets with the banking system	29881	19726	18528	25181	27021	27029	25006
Money at call and short notice	7170	2008	3760	4912	7162	6761	5297
IV. Cash in hand	8615	8986	9030	9313	9627	9463	9983
V. Investment in India	692634	716276	717967	698082	717622	731509	737815
(a) Government securities	688766	712512	714203	694318	714172	728148	734553
(b) Other approved securities	3867	3764	3764	3763	3450	3361	3262
VI. Bank Credit	1664160	1654102	1654654	1695242	1701278	1701137	1742569
(a) Loans cash credit and overdrafts	1618411	1608613	1609498	1649818	1655951	1655757	1696122
(b) Inland bills purchased	6148	5530	5174	5084	5229	5270	5574
(c) Inland bills discounted	16680	17336	17303	16967	16478	16615	17367
(d) Foreign bills purchased	9146	8668	8574	8795	9017	8956	8864
(e) Foreign bills discounted	13775	13954	14105	14578	14603	14540	14641

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 2010-11 (Contd.)

Items	(Amount in ₹ crore)					
	As on the last reporting Friday of					
	Oct 2010 (8)	Nov 2010 (9)	Dec 2010 (10)	Jan 2011 (11)	Feb 2011 (12)	Mar 2011 (13)
<u>Nationalised Banks \$</u>						
No. of Reporting Banks	20	20	20	20	20	20
I. Liabilities to the banking system	48029	49672	52561	52359	54344	58933
(a) Demand and time deposits from banks	38143	39839	43876	42254	44975	47384
(b) Borrowings from banks	8224	8155	7094	8486	7771	9967
(c) Other demand and time liabilities	1663	1678	1591	1619	1598	1582
II. Liabilities to others in India	2652852	2646656	2787939	2767205	2828464	2905861
(a) Aggregate deposits	2464094	2458183	2596267	2572074	2634667	2707817
(i) Demand deposits	228260	233611	250554	213692	218052	235796
(ii) Time Deposits	2235834	2224571	2345713	2358382	2416615	2472021
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	60795	60839	59601	61369	58451	59343
(c) Other demand and time liabilities	127963	127634	132072	133762	135345	138701
III. Assets with the banking system	25429	23050	30348	21791	30965	43526
Money at call and short notice	4823	3605	7385	4125	9370	6576
IV. Cash in hand	10636	11359	10828	10549	10664	10375
V. Investment in India	735330	728399	740077	740136	740585	756730
(a) Government securities	732168	725472	737262	737469	737973	754140
(b) Other approved securities	3162	2927	2816	2667	2611	2591
VI. Bank Credit	1778323	1820075	1938135	1914288	1953720	2038526
(a) Loans cash credit and overdrafts	1730454	1770726	1883385	1860265	1897801	1978930
(b) Inland bills purchased	5482	5887	7969	7299	7478	7506
(c) Inland bills discounted	18264	19407	20529	20630	21552	24463
(d) Foreign bills purchased	9165	9241	10668	10126	10699	11182
(e) Foreign bills discounted	14958	14815	15585	15969	16190	16445

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Old Private Sector Banks							
No. of Reporting Banks	15	15	15	15	15	14	14
I. Liabilities to the banking system	1876	1682	1596	1567	1894	1106	1702
(a) Demand and time deposits from banks	1355	1245	1226	1197	1042	561	957
(b) Borrowings from banks	328	283	226	218	701	392	594
(c) Other demand and time liabilities	193	153	144	152	152	154	151
II. Liabilities to others in India	223168	226174	228057	228091	232986	222696	225030
(a) Aggregate deposits	209590	214520	215993	215343	219839	210771	213098
(i) Demand deposits	24677	24369	24765	24885	26310	26046	25756
(ii) Time Deposits	184913	190151	191227	190458	193529	184724	187342
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	3665	2748	2668	3521	3230	3794	4066
(c) Other demand and time liabilities	9913	8905	9396	9227	9917	8131	7866
III. Assets with the banking system	3550	2051	2065	3342	2717	2132	2578
Money at call and short notice	506	512	318	964	819	200	550
IV. Cash in hand	1687	1822	1897	1941	1927	2172	2104
V. Investment in India	59977	61711	62806	61840	63366	60365	61318
(a) Government securities	59862	61600	62694	61729	63263	60298	61254
(b) Other approved securities	114	111	111	111	103	67	64
VI. Bank Credit	153035	151675	152243	153712	156874	151096	154929
(a) Loans cash credit and overdrafts	144885	143909	144909	146123	148371	142807	146910
(b) Inland bills purchased	1725	1600	1617	1531	1478	1423	1407
(c) Inland bills discounted	3979	3829	3455	3803	4752	4626	4242
(d) Foreign bills purchased	1396	1285	1202	1191	1240	1233	1369
(e) Foreign bills discounted	1051	1053	1060	1064	1033	1007	1000

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 2010-11 (Contd.)

Items	(Amount in ₹ crore)					
	As on the last reporting Friday of					
	Oct 2010 (8)	Nov 2010 (9)	Dec 2010 (10)	Jan 2011 (11)	Feb 2011 (12)	Mar 2011 (13)
Old Private Sector Banks						
No. of Reporting Banks	14	14	14	14	14	14
I. Liabilities to the banking system	1694	2572	1708	1696	1928	2008
(a) Demand and time deposits from banks	921	1000	1357	1137	1272	1514
(b) Borrowings from banks	611	1418	204	410	508	348
(c) Other demand and time liabilities	162	153	146	150	148	146
II. Liabilities to others in India	228136	230103	242177	240609	246436	258754
(a) Aggregate deposits	216320	218955	227917	228199	234037	246334
(i) Demand deposits	23477	21820	23841	22608	22575	25466
(ii) Time Deposits	192843	197135	204076	205591	211462	220868
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	3656	3038	3405	3585	3621	3632
(c) Other demand and time liabilities	8161	8111	10855	8825	8778	8788
III. Assets with the banking system	2520	2415	4484	2411	2992	3965
Money at call and short notice	330	40	815	410	125	530
IV. Cash in hand	2215	2234	2326	2282	2059	2036
V. Investment in India	61164	61040	61501	61420	61957	64809
(a) Government securities	61103	60981	61443	61365	61904	64757
(b) Other approved securities	61	59	58	54	53	52
VI. Bank Credit	158647	162054	169769	171326	175348	183364
(a) Loans cash credit and overdrafts	150692	153953	161020	162948	166619	174167
(b) Inland bills purchased	1453	1434	1851	1518	1711	1776
(c) Inland bills discounted	4304	4292	4362	4366	4545	5052
(d) Foreign bills purchased	1173	1334	1545	1444	1414	1291
(e) Foreign bills discounted	1024	1041	992	1049	1060	1079

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(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	16029	15290	14459	15343	18657	17274	15226
(a) Demand and time deposits from banks	10402	10696	10617	10850	11734	11536	11547
(b) Borrowings from banks	5034	4460	3665	4334	6768	5591	3518
(c) Other demand and time liabilities	593	133	176	158	155	146	161
II. Liabilities to others in India	642534	631260	656377	648947	692342	704903	711268
(a) Aggregate deposits	567848	557409	576545	575756	612992	623161	631300
(i) Demand deposits	128971	107573	111534	107920	126828	120817	124874
(ii) Time Deposits	438877	449836	465011	467836	486164	502345	506426
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	18434	27447	27626	27994	28503	31782	27412
(c) Other demand and time liabilities	56252	46404	52207	45197	50848	49960	52556
III. Assets with the banking system	13182	6993	6069	9422	10238	9230	10466
Money at call and short notice	1325	228	362	1200	499	622	289
IV. Cash in hand	6023	5766	5965	6414	6775	6667	7096
V. Investment in India	168859	188555	196566	194357	200238	206869	201522
(a) Government securities	168837	188533	196545	194336	200223	206819	201472
(b) Other approved securities	22	21	21	21	15	51	50
VI. Bank Credit	431668	421839	425273	439282	462955	464516	472786
(a) Loans cash credit and overdrafts	412424	405168	407088	422547	444438	447398	457195
(b) Inland bills purchased	1123	666	763	519	424	391	433
(c) Inland bills discounted	15655	13377	14848	13703	15869	14758	13315
(d) Foreign bills purchased	998	913	925	968	802	692	530
(e) Foreign bills discounted	1469	1715	1649	1544	1423	1277	1313

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(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	16869	14225	17969	16629	18830	20036
(a) Demand and time deposits from banks	11484	10683	11881	11450	12007	11734
(b) Borrowings from banks	5222	3398	5933	4849	6510	7964
(c) Other demand and time liabilities	163	144	155	330	313	338
II. Liabilities to others in India	751537	762409	744203	750885	760363	786940
(a) Aggregate deposits	651783	681271	658108	665075	671538	689872
(i) Demand deposits	93332	125970	122049	113807	110454	123693
(ii) Time Deposits	558451	555301	536059	551268	561084	566180
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	27716	28296	31547	33803	35680	40785
(c) Other demand and time liabilities	72037	52843	54548	52007	53144	56283
III. Assets with the banking system	11069	12280	12801	10272	10234	11574
Money at call and short notice	1167	1839	1514	1469	507	2261
IV. Cash in hand	7320	7695	8656	7820	7474	7150
V. Investment in India	210397	206716	197832	204022	203532	205765
(a) Government securities	210345	206674	197792	203983	203494	205727
(b) Other approved securities	53	42	40	39	38	38
VI. Bank Credit	481831	494764	519389	515235	528529	545789
(a) Loans cash credit and overdrafts	467149	479741	504580	500938	513050	528216
(b) Inland bills purchased	402	419	664	625	668	691
(c) Inland bills discounted	12456	12728	12097	11505	12368	14569
(d) Foreign bills purchased	517	559	568	580	575	635
(e) Foreign bills discounted	1306	1317	1480	1587	1867	1676

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Foreign Banks							
No. of Reporting Banks	32	33	33	34	34	34	34
I. Liabilities to the banking system	12140	6312	8419	11701	10572	10728	10030
(a) Demand and time deposits from banks	2454	2190	2468	2745	2542	2498	2651
(b) Borrowings from banks	8849	3410	5207	8378	7520	7739	6963
(c) Other demand and time liabilities	836	712	744	577	510	491	416
II. Liabilities to others in India	283054	277652	277976	282180	300994	294724	296635
(a) Aggregate deposits	234639	228076	227468	226043	245711	243293	243706
(i) Demand deposits	78254	71811	71607	70018	83321	78660	82473
(ii) Time Deposits	156385	156265	155862	156025	162390	164632	161233
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	20668	23024	24442	27005	22511	25992	24559
(c) Other demand and time liabilities	27746	26552	26066	29132	32772	25440	28370
III. Assets with the banking system	24583	19199	17456	19688	24628	22719	25714
Money at call and short notice	1503	1567	1117	830	3721	1354	2601
IV. Cash in hand	576	615	698	675	810	932	963
V. Investment in India	107898	113957	115866	121260	109835	120892	116746
(a) Government securities	107892	113950	115860	121252	109827	120883	116737
(b) Other approved securities	7	7	7	8	8	10	10
VI. Bank Credit	166861	160585	168152	174118	176624	173274	177838
(a) Loans cash credit and overdrafts	146692	142213	147810	156078	155400	151760	154093
(b) Inland bills purchased	1183	1190	1206	1090	1077	974	1187
(c) Inland bills discounted	7672	7706	7615	7271	7600	6893	6405
(d) Foreign bills purchased	3598	3354	4319	3747	5115	4621	5468
(e) Foreign bills discounted	7715	6122	7202	5931	7432	9025	10684

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(8)	(9)	(10)	(11)	(12)	(13)
Foreign Banks						
No. of Reporting Banks	34	34	34	34	34	34
I. Liabilities to the banking system	11937	9278	13647	10360	11847	12245
(a) Demand and time deposits from banks	2660	2610	2626	2271	2579	2526
(b) Borrowings from banks	8886	6224	10571	7653	8772	9168
(c) Other demand and time liabilities	391	445	451	435	495	551
II. Liabilities to others in India	387132	317934	288600	294909	295963	298459
(a) Aggregate deposits	305323	259881	238211	241131	242731	242578
(i) Demand deposits	141146	97060	81634	80543	82917	81043
(ii) Time Deposits	164177	162821	156576	160588	159814	161535
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	20554	19596	20829	22950	24443	26160
(c) Other demand and time liabilities	61255	38457	29561	30828	28789	29722
III. Assets with the banking system	27739	27944	26043	27062	30043	31381
Money at call and short notice	4204	3569	1868	2158	2090	1328
IV. Cash in hand	1019	909	951	972	864	788
V. Investment in India	135153	123978	111785	114075	109384	107448
(a) Government securities	135143	123973	111780	114070	109379	107445
(b) Other approved securities	11	5	5	5	5	3
VI. Bank Credit	176808	180464	190811	192863	195819	197897
(a) Loans cash credit and overdrafts	155746	158422	167465	170288	172650	175084
(b) Inland bills purchased	1198	1165	880	837	839	757
(c) Inland bills discounted	8328	8548	7922	6885	7174	7114
(d) Foreign bills purchased	5038	4266	5179	5159	4956	4606
(e) Foreign bills discounted	6498	8063	9365	9694	10201	10336

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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Regional Rural Banks							
No. of Reporting Banks	82	82	82	82	82	82	82
I. Liabilities to the banking system	2229	2023	2219	2200	2161	2197	2015
(a) Demand and time deposits from banks	1207	1250	1293	1265	1136	1189	1106
(b) Borrowings from banks	978	745	925	928	999	993	900
(c) Other demand and time liabilities	44	28	1	7	25	15	8
II. Liabilities to others in India	139674	143075	143042	143404	144385	144809	146757
(a) Aggregate deposits	135814	138954	139359	139636	140488	141228	143153
(i) Demand deposits	28710	29737	30089	29963	29716	30155	30550
(ii) Time Deposits	107104	109217	109270	109674	110772	111073	112604
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	196	187	191	191	188	7	6
(c) Other demand and time liabilities	3664	3934	3493	3576	3708	3574	3598
III. Assets with the banking system	37048	36654	35495	33916	32662	31904	32568
Money at call and short notice	4266	4201	3697	3619	3622	3219	3028
IV. Cash in hand	1434	1402	1353	1403	1371	1348	1391
V. Investment in India	39229	40438	41360	41808	43604	43814	44510
(a) Government securities	38201	39354	39634	40761	42560	42791	43474
(b) Other approved securities	1029	1084	1726	1047	1044	1023	1036
VI. Bank Credit	79086	79334	79841	80840	81582	83646	86287
(a) Loans cash credit and overdrafts	79016	79281	79811	80820	81567	83627	86269
(b) Inland bills purchased	52	45	23	13	9	10	12
(c) Inland bills discounted	17	8	8	7	5	9	6
(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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(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	2131	2044	2673	2621	2598	2887
(a) Demand and time deposits from banks	852	762	859	856	800	862
(b) Borrowings from banks	1265	1281	1813	1761	1787	2007
(c) Other demand and time liabilities	14	1	-	4	10	18
II. Liabilities to others in India	148359	148731	153603	154090	156904	161061
(a) Aggregate deposits	144466	144940	149566	150125	152496	156702
(i) Demand deposits	30639	30171	32088	31842	32577	33663
(ii) Time Deposits	113827	114769	117478	118284	119919	123039
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	5	7	5	4	5	8
(c) Other demand and time liabilities	3888	3784	4032	3960	4403	4352
III. Assets with the banking system	31765	31788	35995	35518	37520	41524
Money at call and short notice	3370	3384	3866	3833	3811	3982
IV. Cash in hand	1387	1461	1688	1444	1461	1671
V. Investment in India	44837	44928	44801	44911	45214	45493
(a) Government securities	43759	43819	43741	43929	44137	44262
(b) Other approved securities	1077	1109	1060	982	1077	1231
VI. Bank Credit	88815	89593	91587	91348	92716	94625
(a) Loans cash credit and overdrafts	88792	89572	91435	91308	92659	94545
(b) Inland bills purchased	16	14	48	33	51	71
(c) Inland bills discounted	7	7	104	7	6	9
(d) Foreign bills purchased	-	-	-	-	-	-
(e) Foreign bills discounted	-	-	-	-	-	-

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

TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Scheduled State Co-operative Banks</u>							
No. of Reporting Banks	16	16	16	16	16	16	16
I. Liabilities to the banking system	-	-	71	-	61	110	118
(a) Demand and time deposits from banks	-	-	-	-	-	-	-
(b) Borrowings from banks	-	-	71	-	61	110	118
(c) Other demand and time liabilities	-	-	-	-	-	-	-
II. Liabilities to others in India	68347	70098	68702	67972	66899	65189	63865
(a) Aggregate deposits	65175	67256	65810	64755	63875	62675	61701
(i) Demand deposits	4201	4105	3975	4375	4107	4064	6675
(ii) Time Deposits	60974	63150	61834	60380	59768	58611	55026
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	650	200	456	840	260	235	25
(c) Other demand and time liabilities	2522	2642	2437	2377	2764	2280	2138
III. Assets with the banking system	25669	21899	20472	20286	19137	17597	16506
Money at call and short notice	14909	12389	12311	12171	11430	10671	10092
IV. Cash in hand	85	86	83	92	98	90	100
V. Investment in India	23905	24713	24430	24657	23285	22770	22996
(a) Government securities	21343	21602	21669	22086	21970	21515	21798
(b) Other approved securities	2562	3111	2761	2571	1315	1255	1199
VI. Bank Credit	43350	45234	44173	45242	48082	49023	49901
(a) Loans cash credit and overdrafts	43340	45223	44162	45230	48071	49012	49892
(b) Inland bills purchased	3	5	6	6	5	5	4
(c) Inland bills discounted	-	-	-	-	-	-	-
(d) Foreign bills purchased	7	6	5	6	6	6	5
(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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Scheduled State Co-operative Banks</u>						
No. of Reporting Banks	16	16	16	16	16	16
I. Liabilities to the banking system	120	86	85	1	55	1
(a) Demand and time deposits from banks	-	-	-	-	-	-
(b) Borrowings from banks	120	86	85	1	55	1
(c) Other demand and time liabilities	-	-	-	-	-	-
II. Liabilities to others in India	63362	62232	62561	62717	62354	63379
(a) Aggregate deposits	60805	59795	59349	59125	58532	59385
(i) Demand deposits	4023	4176	4371	4289	4061	4508
(ii) Time Deposits	56783	55619	54978	54836	54470	54877
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	250	98	747	771	712	852
(c) Other demand and time liabilities	2306	2338	2466	2821	3111	3142
III. Assets with the banking system	16046	14976	15888	16241	15113	14611
Money at call and short notice	9883	9420	9432	10165	9648	9866
IV. Cash in hand	97	93	87	91	92	93
V. Investment in India	22381	22834	21691	21715	21603	21329
(a) Government securities	21184	21732	20719	20747	20640	20365
(b) Other approved securities	1198	1102	971	968	963	963
VI. Bank Credit	50808	51334	53619	54971	56544	58698
(a) Loans cash credit and overdrafts	50795	51321	53606	54957	56529	58687
(b) Inland bills purchased	5	7	6	8	11	9
(c) Inland bills discounted	2	-	-	-	-	-
(d) Foreign bills purchased	6	6	8	5	3	1
(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 2010-11 (Contd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of						
	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010	Sep 2010
	(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	2463	2651	2773	2745	2810	2814	2859
(a) Demand and time deposits from banks	2440	2646	2770	2704	2780	2796	2802
(b) Borrowings from banks	18	1	1	38	25	14	51
(c) Other demand and time liabilities	5	4	2	3	5	5	6
II. Liabilities to others in India	81494	82620	82302	82925	84805	85579	86731
(a) Aggregate deposits	77224	78600	78311	78797	80894	81799	82683
(i) Demand deposits	10636	10527	10624	10652	11119	11237	11346
(ii) Time Deposits	66588	68073	67687	68145	69775	70562	71336
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1262	1234	1175	1254	1167	991	974
(c) Other demand and time liabilities	3007	2786	2816	2874	2745	2789	3075
III. Assets with the banking system	6832	6529	6878	7261	7407	7050	6680
Money at call and short notice	558	712	819	590	781	545	459
IV. Cash in hand	633	616	627	661	722	699	738
V. Investment in India	29113	26844	26709	27984	29051	29630	29729
(a) Government securities	28733	26476	26326	27653	28746	29319	29450
(b) Other approved securities	380	368	382	331	305	311	279
VI. Bank Credit	49522	49928	49831	49935	50652	51736	52895
(a) Loans cash credit and overdrafts	47401	47850	47764	48061	48382	49257	50421
(b) Inland bills purchased	669	718	786	774	934	1096	1143
(c) Inland bills discounted	1104	1022	959	779	1015	1092	1034
(d) Foreign bills purchased	66	80	63	60	66	48	67
(e) Foreign bills discounted	282	259	259	261	255	242	229

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

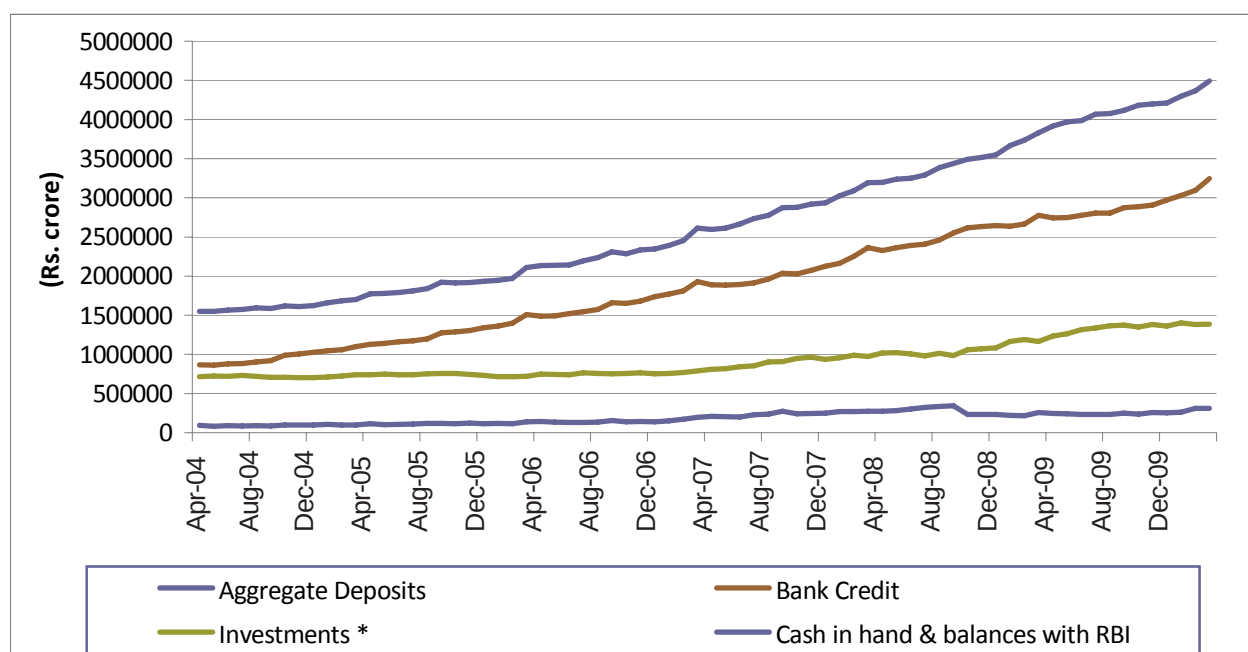
TABLE 2.2 : BANK GROUP-WISE BUSINESS OF SCHEDULED BANKS IN INDIA 2010-11 (Concl'd.)

(Amount in ₹ crore)

Items	As on the last reporting Friday of					
	Oct 2010	Nov 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011
	(8)	(9)	(10)	(11)	(12)	(13)
<u>Scheduled Urban Co-operative Banks</u>						
No. of Reporting Banks	53	53	53	53	53	53
I. Liabilities to the banking system	2784	2802	2855	2853	2864	2839
(a) Demand and time deposits from banks	2755	2762	2709	2709	2728	2790
(b) Borrowings from banks	24	32	140	139	132	45
(c) Other demand and time liabilities	6	8	6	5	4	4
II. Liabilities to others in India	88171	88487	90986	90578	90680	91867
(a) Aggregate deposits	84288	84559	85977	86061	86554	87806
(i) Demand deposits	11162	10557	11681	10380	10326	10338
(ii) Time Deposits	73126	74002	74297	75681	76228	77468
(b) Borrowings (other than from RBI, NABARD, EXIM Bank)	1019	1083	1871	1507	1374	1095
(c) Other demand and time liabilities	2864	2845	3138	3010	2752	2967
III. Assets with the banking system	6675	6629	7634	6761	6857	6888
Money at call and short notice	533	453	452	435	455	465
IV. Cash in hand	789	865	681	754	686	671
V. Investment in India	29760	29068	28226	28202	28080	27962
(a) Government securities	29486	28117	27962	27943	27812	27703
(b) Other approved securities	273	951	264	258	268	259
VI. Bank Credit	53714	54710	56679	57555	58595	60062
(a) Loans cash credit and overdrafts	51343	52536	54571	55572	56610	58076
(b) Inland bills purchased	1024	786	636	921	524	513
(c) Inland bills discounted	1041	1062	1159	776	1105	1149
(d) Foreign bills purchased	51	75	64	32	76	42
(e) Foreign bills discounted	255	250	249	254	280	282

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 : 2003-04 TO 2010-11
(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 - 2010 AND 2011**

Region / State / Union Territory	As on March 31									
	No. of reporting offices		Deposits				Credits			
			Amount		Per cent		Amount		Per cent	
			(in ₹ crores)	share in total deposits	(in ₹ crores)	share in total deposits	(in ₹ crores)	share in total credit	(in ₹ crores)	share in total credit
	2010	2011	2010		2011		2010		2011	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	14480	15599	1010517	22.0	1164263	21.5	753605	22.5	962807	23.6
Haryana	2361	2623	109577	2.4	129721	2.4	69067	2.1	92773	2.3
Himachal Pradesh	1000	1060	27258	0.6	33004	0.6	11284	0.3	13055	0.3
Jammu & Kashmir	985	1015	34233	0.7	40377	0.7	16050	0.5	15000	0.4
Punjab	3460	3777	133571	2.9	153737	2.8	94980	2.8	118906	2.9
Rajasthan	4090	4352	107021	2.3	128297	2.4	94408	2.8	115474	2.8
Chandigarh	270	281	31758	0.7	38134	0.7	41817	1.2	49308	1.2
Delhi	2314	2491	567099	12.3	640993	11.8	425999	12.7	558291	13.7
North Eastern Region	2210	2321	78904	1.7	94482	1.7	27161	0.8	30999	0.8
Arunachal Pradesh	80	86	4442	0.1	5422	0.1	1116	0.0	1220	0.0
Assam	1434	1504	49545	1.1	59101	1.1	18311	0.5	21053	0.5
Manipur	81	83	2763	0.1	3537	0.1	1121	0.0	1159	0.0
Meghalaya	208	217	7814	0.2	9797	0.2	1953	0.1	2351	0.1
Mizoram	97	99	2453	0.1	2629	0.0	1166	0.0	1131	0.0
Nagaland	88	93	4244	0.1	5265	0.1	1266	0.0	1346	0.0
Tripura	222	239	7643	0.2	8731	0.2	2228	0.1	2739	0.1
Eastern Region	13962	14719	531179	11.5	617022	11.4	267159	8.0	315680	7.7
Bihar	4029	4203	101452	2.2	119153	2.2	29025	0.9	34568	0.8
Jharkhand	1804	1927	64826	1.4	76198	1.4	22329	0.7	26697	0.7
Orissa	2818	2968	83446	1.8	103225	1.9	44361	1.3	52909	1.3
Sikkim	74	82	3137	0.1	3301	0.1	1165	0.0	1245	0.0
West Bengal	5200	5497	276704	6.0	313348	5.8	169698	5.1	199582	4.9
Andaman & Nicobar Islands	37	42	1614	0.0	1797	0.0	581	0.0	679	0.0
Central Region	16795	17714	524925	11.4	619673	11.4	245241	7.3	293475	7.2
Chhattisgarh	1295	1382	48417	1.1	57284	1.1	25540	0.8	29983	0.7
Madhya Pradesh	4133	4315	119335	2.6	139575	2.6	71358	2.1	83302	2.0
Uttar Pradesh	10191	10767	314778	6.8	373634	6.9	134015	4.0	162890	4.0
Uttarakhand	1176	1250	42395	0.9	49180	0.9	14328	0.4	17300	0.4
Western Region	12964	13809	1472723	32.0	1768123	32.6	1145060	34.2	1380158	33.9
Goa	418	446	29497	0.6	32025	0.6	7534	0.2	9302	0.2
Gujarat	4572	4893	216470	4.7	261485	4.8	141316	4.2	173432	4.3
Maharashtra	7928	8413	1224329	26.6	1471685	27.1	995343	29.8	1196639	29.4
Dadra & Nagar Haveli	27	34	968	0.0	1240	0.0	578	0.0	432	0.0
Daman & Diu	19	23	1459	0.0	1688	0.0	289	0.0	353	0.0
Southern Region	23586	24948	983676	21.4	1162945	21.4	907392	27.1	1093748	26.8
Andhra Pradesh	6949	7365	249467	5.4	292277	5.4	262286	7.8	321372	7.9
Karnataka	6050	6291	291655	6.3	349009	6.4	224359	6.7	253121	6.2
Kerala	4227	4527	150619	3.3	170547	3.1	95785	2.9	122823	3.0
Tamil Nadu	6214	6601	285337	6.2	343635	6.3	321418	9.6	392128	9.6
Lakshadweep	11	12	428	0.0	526	0.0	32	0.0	43	0.0
Puducherry	135	152	6170	0.1	6951	0.1	3512	0.1	4261	0.1
All India	83997	89110	4601924	100.0	5426508	100.0	3345618	100.0	4076867	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, 2010 & 2011 supplied by the Office of the Registrar General, Government of India.
Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2010 & 2011, RBI.

**TABLE 2.3 : STATE-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF
SCHEDULED COMMERCIAL BANKS IN INDIA - 2010 AND 2011 (Concl'd.)**

Region / State / Union Territory	As on March 31									
	Population per office		Deposits				Credits			
			Per capita deposit in ₹)		Deposit per office (in ₹ lakh)		Per capita credit (in ₹)		Credit per office (₹ lakh)	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Northern Region	10824	8940	64472	83485	6979	7464	48081	69039	5204	6172
Haryana	10597	9698	43796	50993	4641	4946	27605	36469	2925	3537
Himachal Pradesh	6728	6408	40514	48585	2726	3114	16772	19218	1128	1232
Jammu & Kashmir	11744	11545	29593	34457	3475	3978	13874	12801	1629	1478
Punjab	7910	7328	48806	55545	3860	4070	34705	42960	2745	3148
Rajasthan	16320	15586	16033	18914	2617	2948	14144	17024	2308	2653
Chandigarh	5067	5117	232149	265188	11762	13571	305680	342893	15488	17547
Delhi	7751	7407	316197	347403	24507	25732	237524	302580	18410	22412
North Eastern Region	19557	18849	18256	21597	3570	4071	6284	7086	1229	1336
Arunachal Pradesh	15338	14430	36202	43691	5553	6305	9095	9831	1395	1419
Assam	21054	20324	16411	19334	3455	3930	6065	6887	1277	1400
Manipur	29889	29506	11413	14443	3411	4261	4630	4733	1384	1396
Meghalaya	12457	12078	30158	37379	3757	4515	7538	8970	939	1083
Mizoram	10237	10141	24703	26185	2529	2656	11742	11265	1202	1142
Nagaland	25261	24183	19091	23410	4823	5661	5695	5985	1439	1447
Tripura	16099	15130	21385	24145	3443	3653	6234	7575	1004	1146
Eastern Region	18448	17668	20623	23727	3804	4192	10372	12139	1913	2145
Bihar	23924	23250	10525	12193	2518	2835	3011	3537	720	822
Jharkhand	17206	16332	20885	24211	3593	3954	7194	8483	1238	1385
Orissa	14333	13730	20661	25331	2961	3478	10983	12984	1574	1783
Sikkim	8176	7463	51851	53938	4239	4026	19256	20343	1574	1518
West Bengal	17052	16281	31206	35011	5321	5700	19138	22300	3263	3631
Andaman & Nicobar Islands	12973	11762	33625	36377	4362	4279	12104	13745	1570	1617
Central Region	17985	17340	17379	20174	3125	3498	8119	9554	1460	1657
Chhattisgarh	18478	17553	20234	23614	3739	4145	10673	12360	1972	2170
Madhya Pradesh	17191	16732	16796	19332	2887	3235	10043	11538	1727	1931
Uttar Pradesh	19357	18646	15957	18611	3089	3470	6793	8114	1315	1513
Uttarakhand	8333	7954	43260	49462	3605	3934	14620	17399	1218	1384
Western Region	13241	12560	85793	101940	11360	12804	66705	79572	8833	9995
Goa	4100	3962	172095	181239	7057	7180	43956	52643	1802	2086
Gujarat	12737	12062	37174	44304	4735	5344	24268	29385	3091	3544
Maharashtra	14016	13391	110183	130631	15443	17493	89575	106217	12555	14224
Dadra & Nagar Haveli	12481	10412	28724	35028	3585	3647	17151	12203	2141	1271
Daman & Diu	13632	11739	56332	62519	7679	7339	11158	13074	1521	1535
Southern Region	10409	9926	40068	46963	4171	4661	36961	44169	3847	4384
Andhra Pradesh	12083	11505	29711	34493	3590	3968	31238	37927	3774	4364
Karnataka	9720	9445	49598	58737	4821	5548	38154	42599	3708	4024
Kerala	8119	7635	43890	49344	3563	3767	27912	35536	2266	2713
Tamil Nadu	10784	10217	42580	50951	4592	5206	47964	58141	5172	5940
Lakshadweep	6818	6333	57067	69211	3891	4383	4267	5658	291	358
Puducherry	9859	9151	46356	49971	4570	4573	26386	30633	2601	2803
All India	14009	13147	39107	46321	5479	6090	28431	34800	3983	4575

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, 2010 & 2011 supplied by the Office of the Registrar General, Government of India.
Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2010 & 2011, RBI.

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011**

(Amount in ₹ crore)

Region / State / Union Territory	As on March 31							
	State Bank of India and its Associates				Nationalised Banks			
	2010		2011		2010		2011	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Northern Region	204034	161943	229064	192938	554637	415394	650663	540537
	(19.7)	(20.9)	(19.5)	(21.4)	(23.2)	(23.9)	(22.6)	(25.1)
Haryana	20737	17782	25113	21207	54386	39495	65742	55393
Himachal Pradesh	9834	4691	11956	5378	15112	5697	18224	6690
Jammu & Kashmir	5913	1463	6533	1624	4867	1903	5383	1938
Punjab	35885	29065	40518	33865	81277	57301	93058	73430
Rajasthan	39633	25557	46431	29969	42369	50967	53081	64511
Chandigarh	8578	12840	9557	14349	16314	23480	20499	28944
Delhi	83454	70545	88956	86546	340312	236551	394676	309631
North Eastern Region	36162	13295	43069	14261	31991	9584	38130	11303
	(3.5)	(1.7)	(3.7)	(1.6)	(1.3)	(0.6)	(1.3)	(0.5)
Arunachal Pradesh	3341	881	4071	992	839	192	1046	176
Assam	21113	8102	24556	8766	22327	7394	26974	8612
Manipur	1152	683	1469	631	1395	401	1685	488
Meghalaya	4339	1168	5606	1333	2525	557	2956	704
Mizoram	1434	827	1516	792	377	94	496	97
Nagaland	2272	952	2969	973	1421	261	1567	322
Tripura	2511	682	2882	774	3107	685	3406	904
Eastern Region	149985	78872	175642	91312	292829	142247	338224	169416
	(14.5)	(10.2)	(15.0)	(10.1)	(12.3)	(8.2)	(11.8)	(7.9)
Bihar	32214	8564	38199	10352	53855	14689	63603	17560
Jharkhand	26529	8720	30499	10008	31604	11009	38010	13516
Orissa	29829	17765	35945	19925	39088	19128	48576	23854
Sikkim	1214	518	1271	557	1557	582	1549	604
West Bengal	59354	42967	68747	50060	166093	96607	185808	113617
Andaman & Nicobar Islands	845	338	981	410	632	232	678	265
Central Region	155929	68333	177278	75755	287216	139357	346180	171671
	(15.1)	(8.8)	(15.1)	(8.4)	(12.0)	(8.0)	(12.0)	(8.0)
Chhattisgarh	19046	10121	23148	11704	22318	12056	25667	14310
Madhya Pradesh	48555	29009	53760	31694	54944	30896	67170	37664
Uttar Pradesh	68432	24867	77962	27247	191406	88586	231348	110045
Uttarakhand	19896	4336	22408	5110	18548	7819	21995	9652
Western Region	232443	212607	256217	247297	777353	600601	963907	738833
	(22.4)	(27.5)	(21.9)	(27.4)	(32.5)	(34.5)	(33.5)	(34.3)
Goa	5446	2188	6058	2267	17641	4484	20396	5157
Gujarat	55097	37976	63408	45558	124415	78561	149867	94798
Maharashtra	170950	172269	185709	199281	634278	517260	792346	638483
Dadra & Nagar Haveli	70	45	86	46	641	150	831	207
Daman & Diu	880	129	956	145	378	146	467	188
Southern Region	257305	238768	290649	281417	444879	432116	537948	521577
	(24.8)	(30.9)	(24.8)	(31.2)	(18.6)	(24.8)	(18.7)	(24.2)
Andhra Pradesh	83773	81175	92813	99238	112692	129383	136850	160717
Karnataka	67926	56216	78126	61714	136295	109832	168092	123979
Kerala	51138	33174	56827	39727	42587	30078	47844	39737
Tamil Nadu	52794	67348	61009	79722	149548	160967	180959	195000
Lakshadweep	89	5	71	7	340	27	455	36
Puducherry	1585	850	1803	1009	3417	1829	3748	2108
All India	1035858	773818	1171919	902980	2388905	1739299	2875052	2153337
	(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 2010 & 2011, RBI.

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Region / State / Union Territory	As on March 31							
	Foreign Banks				Regional Rural Banks			
	2010		2011		2010		2011	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Northern Region	45157	48653	45637	59309	20687	13556	23812	15649
	(19.8)	(29.4)	(19.3)	(30.0)	(14.5)	(16.2)	(14.5)	(15.9)
Haryana	3890	906	3522	1985	6674	4946	7411	5112
Himachal Pradesh	-	-	-	-	1312	546	1569	669
Jammu & Kashmir	-	-	-	-	1708	602	1961	697
Punjab	556	317	471	275	2460	1648	3031	2102
Rajasthan	412	744	393	677	8533	5814	9840	7069
Chandigarh	728	245	760	259	-	-	-	-
Delhi	39571	46441	40491	56113	-	-	-	-
North Eastern Region	188	32	109	48	6738	2973	8271	3729
	(0.1)	(0.0)	(0.0)	(0.0)	(4.7)	(3.6)	(5.0)	(3.8)
Arunachal Pradesh	-	-	-	-	134	27	158	34
Assam	188	32	109	48	3678	1746	4650	2230
Manipur	-	-	-	-	82	30	95	33
Meghalaya	-	-	-	-	457	160	677	216
Mizoram	-	-	-	-	473	229	396	214
Nagaland	-	-	-	-	33	9	42	11
Tripura	-	-	-	-	1881	772	2253	991
Eastern Region	9365	5952	8074	7509	32292	13813	35867	16331
	(4.1)	(3.6)	(3.4)	(3.8)	(22.7)	(16.5)	(21.9)	(16.6)
Bihar	128	1	100	-	12772	5316	13735	5979
Jharkhand	-	-	-	-	3080	894	3480	1103
Orissa	93	4	60	13	7936	4064	8898	4837
Sikkim	-	-	-	-	-	-	-	-
West Bengal	9144	5947	7914	7496	8504	3539	9754	4412
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Central Region	2522	373	2198	706	44865	20934	51522	24049
	(1.1)	(0.2)	(0.9)	(0.4)	(31.5)	(25.1)	(31.4)	(24.5)
Chhattisgarh	21	3	19	2	3807	1225	4422	1438
Madhya Pradesh	245	152	231	111	9119	4760	10124	5275
Uttar Pradesh	2246	218	1929	593	30591	14128	35372	16446
Uttarakhand	10	-	19	-	1348	821	1604	890
Western Region	130247	66960	136251	83943	8062	3952	9288	4520
	(57.1)	(40.4)	(57.6)	(42.4)	(5.7)	(4.7)	(5.7)	(4.6)
Goa	-	-	-	-	-	-	-	-
Gujarat	2147	1595	2207	2219	3949	1840	4596	2038
Maharashtra	128100	65365	134044	81724	4113	2112	4692	2482
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Southern Region	40435	43628	44135	46445	29778	28273	35166	33964
	(17.7)	(26.3)	(18.7)	(23.5)	(20.9)	(33.9)	(21.5)	(34.6)
Andhra Pradesh	5725	3904	6641	4098	11347	10937	13579	13637
Karnataka	19234	15995	21765	15243	11687	9859	13868	11272
Kerala	955	443	959	604	4368	4746	4837	5583
Tamil Nadu	14487	23270	14704	26491	2335	2687	2790	3374
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	34	16	66	9	41	44	92	98
All India	227914	165598	236404	197960	142422	83501	163926	98242
	(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 2010 & 2011, RBI.

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 (Concl'd.)**

(Amount in ₹ crore)

Region / State / Union Territory	As on March 31							
	Private Sector Banks				All Scheduled Commercial Banks			
	2010		2011		2010		2011	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Northern Region	186000	114062	215087	154374	1010517	753605	1164263	962807
	(23.1)	(19.6)	(22.0)	(21.3)	(22.0)	(22.5)	(21.5)	(23.6)
Haryana	23888	5938	27933	9076	109577	69067	129721	92773
Himachal Pradesh	1000	350	1255	317	27258	11284	33004	13055
Jammu & Kashmir	21745	12083	26500	10740	34233	16050	40377	15000
Punjab	13394	6648	16659	9235	133571	94980	153737	118906
Rajasthan	16073	11327	18552	13248	107021	94408	128297	115474
Chandigarh	6138	5253	7318	5757	31758	41817	38134	49308
Delhi	103762	72463	116870	106001	567099	425999	640993	558291
North Eastern Region	3826	1280	4905	1658	78904	27161	94482	30999
	(0.5)	(0.2)	(0.5)	(0.2)	(1.7)	(0.8)	(1.7)	(0.8)
Arunachal Pradesh	129	16	147	17	4442	1116	5422	1220
Assam	2240	1039	2813	1397	49545	18311	59101	21053
Manipur	134	7	288	7	2763	1121	3537	1159
Meghalaya	493	68	558	98	7814	1953	9797	2351
Mizoram	168	16	221	28	2453	1166	2629	1131
Nagaland	518	45	687	41	4244	1266	5265	1346
Tripura	144	89	191	70	7643	2228	8731	2739
Eastern Region	46709	26274	59215	31111	531179	267159	617022	315680
	(5.8)	(4.5)	(6.0)	(4.3)	(11.5)	(8.0)	(11.4)	(7.7)
Bihar	2483	456	3516	677	101452	29025	119153	34568
Jharkhand	3613	1705	4210	2069	64826	22329	76198	26697
Orissa	6500	3399	9745	4281	83446	44361	103225	52909
Sikkim	366	65	480	83	3137	1165	3301	1245
West Bengal	33609	20638	41125	23996	276704	169698	313348	199582
Andaman & Nicobar Islands	138	11	139	5	1614	581	1797	679
Central Region	34391	16244	42497	21294	524925	245241	619673	293475
	(4.3)	(2.8)	(4.3)	(2.9)	(11.4)	(7.3)	(11.4)	(7.2)
Chhattisgarh	3225	2135	4029	2529	48417	25540	57284	29983
Madhya Pradesh	6472	6541	8291	8559	119335	71358	139575	83302
Uttar Pradesh	22102	6216	27023	8558	314778	134015	373634	162890
Uttarakhand	2592	1352	3154	1648	42395	14328	49180	17300
Western Region	324618	260941	402463	305566	1472723	1145060	1768123	1380158
	(40.2)	(44.7)	(41.1)	(42.2)	(32.0)	(34.2)	(32.6)	(33.9)
Goa	6410	862	5571	1878	29497	7534	32025	9302
Gujarat	30861	21344	41408	28820	216470	141316	261485	173432
Maharashtra	286888	238337	354895	274668	1224329	995343	1471685	1196639
Dadra & Nagar Haveli	257	383	324	179	968	578	1240	432
Daman & Diu	202	15	265	21	1459	289	1688	353
Southern Region	211282	164606	255046	210343	983676	907392	1162945	1093748
	(26.2)	(28.2)	(26.0)	(29.0)	(21.4)	(27.1)	(21.4)	(26.8)
Andhra Pradesh	35931	36886	42394	43682	249467	262286	292277	321372
Karnataka	56514	32457	67158	40913	291655	224359	349009	253121
Kerala	51570	27344	60081	37170	150619	95785	170547	122823
Tamil Nadu	66173	67146	84172	87541	285337	321418	343635	392128
Lakshadweep	-	-	-	-	428	32	526	43
Puducherry	1094	773	1241	1037	6170	3512	6951	4261
All India	806826	583407	979213	724346	4601924	3345618	5426508	4076867
	(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 2010 & 2011, RBI.

MAP - 2
STATE & UNION TERRITORY - WISE CREDIT - DEPOSIT RATIO OF SCHEDULED
COMMERCIAL BANKS - 2011
(As on March 31)

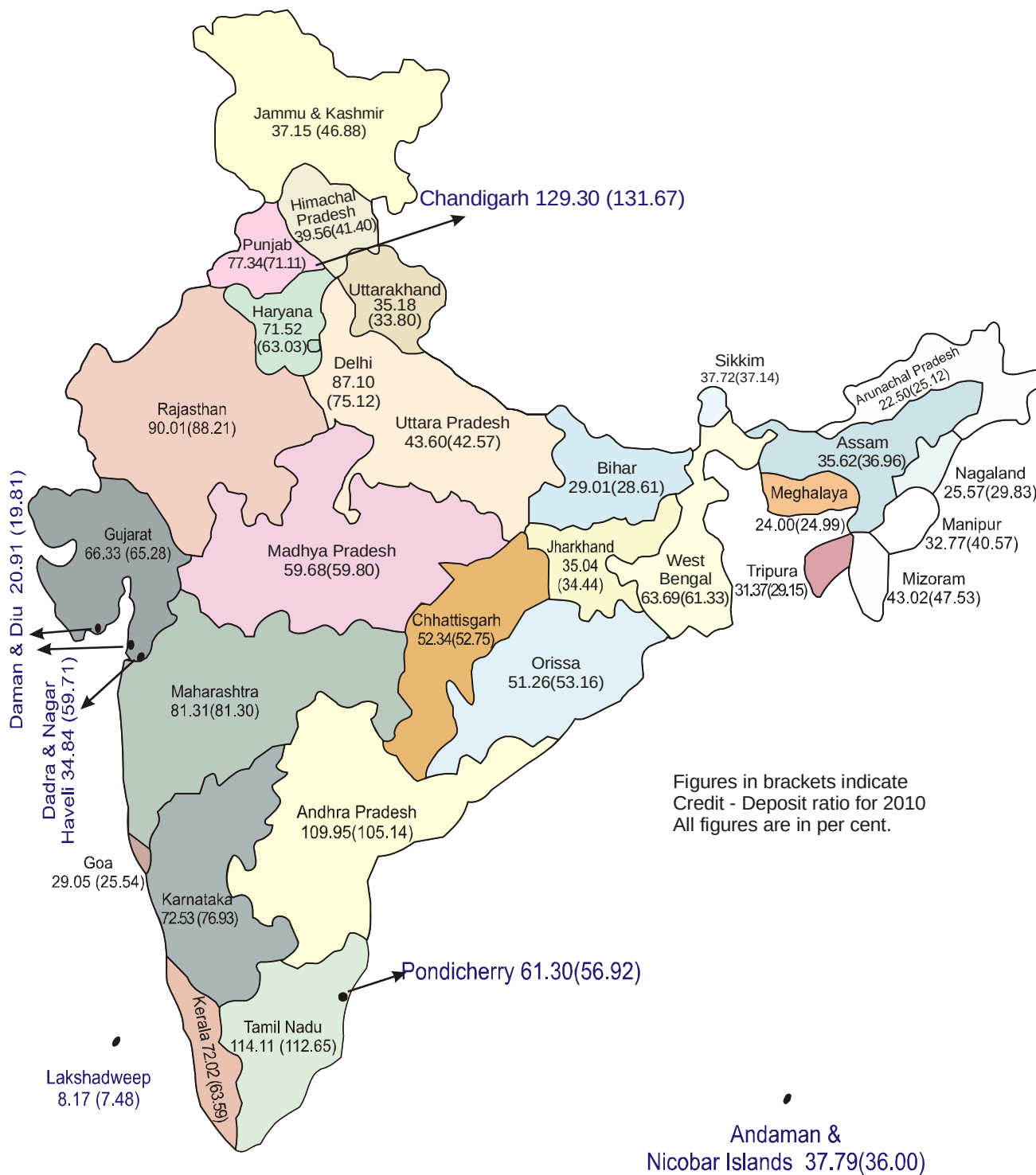


**TABLE 2.5 : POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT
OF SCHEDULED COMMERCIAL BANKS - 2007 TO 2011**

Polulation Group	(Amount in ₹ crore)									
	March 2007		March 2008		March 2009		March 2010		March 2011	
	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit	Deposits	Credit
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural	258128 (9.9)	154785 (7.9)	303025 (9.4)	183097 (7.6)	365491 (9.3)	208694 (7.3)	423502 (9.2)	249804 (7.5)	496857 (9.2)	294104 (7.2)
Semi-Urban	356827 (13.7)	189783 (9.7)	429377 (13.3)	230629 (9.6)	531944 (13.5)	266736 (9.3)	618207 (13.4)	320372 (9.6)	721202 (13.3)	383072 (9.4)
Urban	531269 (20.4)	316166 (16.2)	657624 (20.4)	383576 (16.0)	824463 (20.9)	461870 (16.2)	951116 (20.7)	559330 (16.7)	1116380 (20.6)	684980 (16.8)
Metropolitan	1452599 (55.9)	1288833 (66.1)	1838792 (56.9)	1597263 (66.7)	2215437 (56.3)	1920225 (67.2)	2609101 (56.7)	2216113 (66.2)	3092071 (57.0)	2714712 (66.6)
All India	2598823 (100.0)	1949567 (100.0)	3228818 (100.0)	2394565 (100.0)	3937335 (100.0)	2857525 (100.0)	4601926 (100.0)	3345619 (100.0)	5426510 (100.0)	4076868 (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 the last Friday of March)

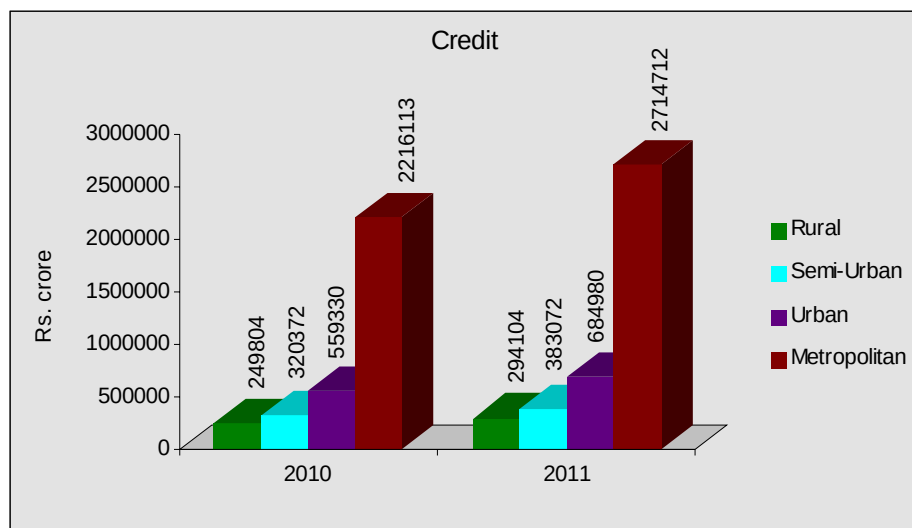
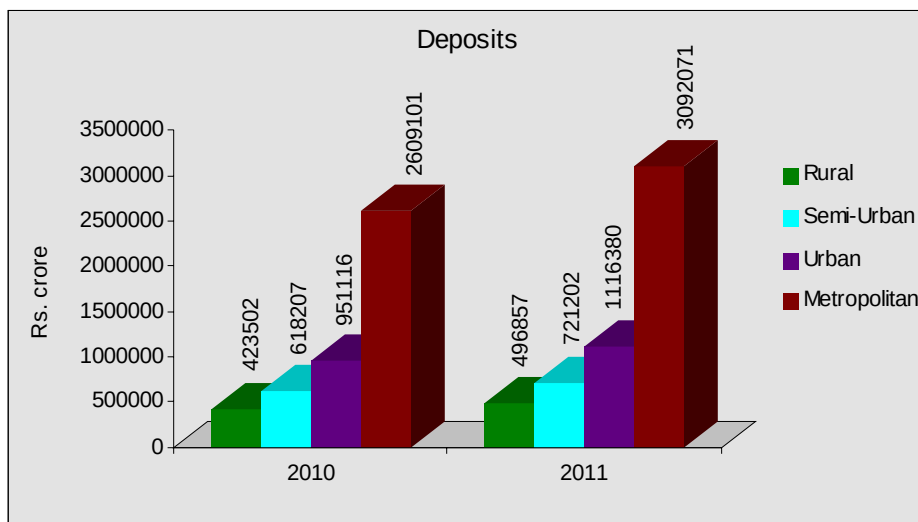


TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2010 AND 2011

(in per cent)

Ratios	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	7.41	9.57	7.31	7.46	7.34	8.06	7.36	6.88
2. Credit-Deposit ratio	77.43	79.80	71.33	73.92	73.16	75.59	67.02	69.90
3. Investment-Deposit ratio	34.97	30.96	32.05	30.15	32.93	30.38	36.32	35.06
4. (Credit+Investment)-Deposit ratio	112.39	110.75	103.38	104.07	106.08	105.97	103.34	104.96
5. Ratio of deposits to total liabilities	78.46	77.98	85.32	84.61	83.14	82.61	85.49	85.48
6. Ratio of demand & savings bank deposits to total deposits	42.73	45.01	30.28	29.82	34.01	34.14	28.34	27.97
7. Ratio of priority sector advances to total advances	29.45	32.03	31.56	29.91	30.89	30.54	35.43	34.69
8. Ratio of term loan to total advances	52.16	50.28	54.90	53.01	54.03	52.19	49.98	49.14
9. Ratio of secured advances to total advances	80.55	81.92	79.49	80.14	79.82	80.68	87.24	87.73
10. Ratio of investments in non-approved securities to total investments	19.74	19.57	16.19	18.62	17.32	18.89	26.82	30.19
11. Ratio of interest income to total assets	7.28	7.30	7.55	7.63	7.46	7.53	8.18	8.06
12. Ratio of net interest income to total assets (Net Interest Margin)	2.36	2.84	2.26	2.75	2.29	2.78	2.56	2.95
13. Ratio of non-interest income to total assets	1.37	1.28	1.11	0.85	1.19	0.98	1.26	1.05
14. Ratio of intermediation cost to total assets	1.88	1.94	1.48	1.60	1.61	1.70	1.88	1.94
15. Ratio of wage bills to intermediation cost	61.91	63.39	62.42	66.44	62.23	65.37	58.05	60.94
16. Ratio of wage bills to total expense	17.10	19.21	13.65	16.41	14.79	17.27	14.57	16.75
17. Ratio of wage bills to total income	13.45	14.31	10.68	12.54	11.59	13.09	11.57	12.96
18. Ratio of burden to total assets	0.51	0.66	0.37	0.75	0.42	0.72	0.62	0.89
19. Ratio of burden to interest income	7.03	9.02	4.95	9.82	5.62	9.58	7.63	11.04
20. Ratio of operating profits to total assets	1.85	2.19	1.89	2.00	1.87	2.06	1.94	2.06
21. Return on assets	0.91	0.79	1.00	1.03	0.97	0.96	0.95	1.12
22. Return on equity	15.92	14.11	18.30	18.20	17.47	16.90	12.29	14.10
23. Cost of deposits	5.75	5.09	5.64	5.13	5.68	5.12	6.28	5.63
24. Cost of borrowings	1.28	2.22	1.65	2.36	1.50	2.31	1.87	2.24
25. Cost of funds	5.32	4.80	5.37	4.93	5.35	4.89	6.13	5.50
26. Return on advances	8.93	8.84	9.18	9.20	9.10	9.09	10.95	10.42
27. Return on investments	6.33	6.67	6.81	6.85	6.65	6.80	6.09	6.20
28. Return on advances adjusted to cost of funds	3.60	4.05	3.82	4.27	3.75	4.20	4.82	4.92
29. Return on investments adjusted to cost of funds	1.00	1.88	1.45	1.92	1.30	1.91	-0.03	0.71

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

TABLE 2.6 : BANK GROUP-WISE SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS : 2010 AND 2011

(in per cent)

Ratios	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash-Deposit ratio	9.94	9.20	9.22	8.59	8.23	8.43	7.71	8.17
2. Credit-Deposit ratio	80.68	82.98	76.86	79.53	70.34	81.24	73.66	76.54
3. Investment-Deposit ratio	45.64	44.60	43.04	42.09	68.63	68.76	36.42	34.12
4. (Credit+Investment)-Deposit ratio	126.32	127.58	119.90	121.62	138.97	150.00	110.09	110.65
5. Ratio of deposits to total liabilities	67.24	67.81	71.50	71.72	53.31	48.97	78.76	78.18
6. Ratio of demand & savings bank deposits to total deposits	43.12	42.54	38.99	38.70	45.10	46.76	35.42	35.50
7. Ratio of priority sector advances to total advances	30.76	29.08	31.90	30.38	33.93	32.69	31.22	30.61
8. Ratio of term loan to total advances	77.19	76.69	70.56	70.31	42.21	40.50	56.47	55.02
9. Ratio of secured advances to total advances	75.94	78.22	78.69	80.42	50.72	48.34	78.26	79.16
10. Ratio of investments in non-approved securities to total investments	33.40	39.99	31.85	37.84	26.24	32.35	21.12	24.23
11. Ratio of interest income to total assets	7.43	7.46	7.60	7.60	5.99	6.15	7.37	7.44
12. Ratio of net interest income to total assets (Net Interest Margin)	3.00	3.16	2.90	3.12	3.96	3.86	2.54	2.92
13. Ratio of non-interest income to total assets	2.06	1.80	1.88	1.63	2.26	2.37	1.41	1.20
14. Ratio of intermediation cost to total assets	2.16	2.23	2.10	2.17	2.52	2.71	1.78	1.86
15. Ratio of wage bills to intermediation cost	36.89	40.45	41.25	44.61	42.39	43.02	55.23	58.43
16. Ratio of wage bills to total expense	12.10	13.83	12.73	14.54	23.48	23.31	14.85	17.05
17. Ratio of wage bills to total income	8.41	9.76	9.13	10.48	12.95	13.68	11.17	12.60
18. Ratio of burden to total assets	0.10	0.44	0.22	0.54	0.26	0.34	0.37	0.66
19. Ratio of burden to interest income	1.39	5.86	2.93	7.11	4.36	5.56	5.00	8.86
20. Ratio of operating profits to total assets	2.90	2.73	2.68	2.58	3.70	3.52	2.17	2.26
21. Return on assets	1.38	1.51	1.28	1.43	1.26	1.74	1.05	1.10
22. Return on equity	11.87	13.62	11.94	13.70	7.34	10.28	14.31	14.96
23. Cost of deposits	5.01	4.73	5.36	4.97	3.10	3.30	5.49	5.01
24. Cost of borrowings	1.96	2.31	1.95	2.31	2.01	2.56	1.70	2.34
25. Cost of funds	4.42	4.27	4.83	4.56	2.83	3.11	5.10	4.73
26. Return on advances	9.56	9.43	9.89	9.67	9.99	8.75	9.29	9.18
27. Return on investments	6.28	6.62	6.23	6.53	6.39	7.39	6.54	6.79
28. Return on advances adjusted to cost of funds	5.14	5.16	5.06	5.11	7.16	5.64	4.19	4.45
29. Return on investments adjusted to cost of funds	1.86	2.35	1.41	1.97	3.56	4.28	1.44	2.06

Source : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF
LIABILITIES AND ASSETS : 2010 AND 2011**

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	1107770	1245515	2581603	3126401	3689373	4371916	229769	264022
a) 1 - 14 days	82023	82538	189772	238462	271795	321000	14751	17682
b) 15 - 28 days	25393	22183	85111	100548	110504	122731	7219	7276
c) 29 days to 3 months	68914	71540	290042	414638	358956	486178	24236	30138
d) Over 3 months to 6 months	103658	118218	331321	288874	434979	407092	24769	19049
e) Over 6 months to one year	142478	171740	484873	599770	627351	771509	38455	45482
f) Over one year to 3 years	348508	374384	667664	876856	1016172	1251239	84457	107073
g) Over 3 years to 5 years	157736	188043	141881	164993	299617	353036	21051	22503
h) Over 5 years	179060	216870	390938	442260	569998	659130	14831	14819
Borrowings	117417	140047	177958	239101	295374	379147	8472	10967
a) 1 - 14 days	19811	17431	19075	28100	38886	45531	967	1590
b) 15 - 28 days	5009	5025	1715	4430	6725	9455	14	111
c) 29 days to 3 months	19966	20542	12412	18873	32378	39415	577	1660
d) Over 3 months to 6 months	11295	10425	10095	21969	21389	32394	1497	1241
e) Over 6 months to one year	5777	11757	19047	13332	24824	25090	1098	1370
f) Over one year to 3 years	8229	7702	24287	39775	32516	47478	1324	1375
g) Over 3 years to 5 years	6643	17818	12242	28821	18885	46639	901	1247
h) Over 5 years	40688	49346	79084	83800	119772	133146	2093	2373
Loans and Advances	857193	992933	1842839	2313838	2700032	3306771	154186	184653
a) 1 - 14 days	108535	90336	154708	165803	263243	256139	9176	10574
b) 15 - 28 days	12330	10588	52311	73123	64640	83710	5302	4283
c) 29 days to 3 months	51682	63784	196364	252760	248045	316544	14041	15501
d) Over 3 months to 6 months	49428	42134	151109	193942	200537	236076	13491	15762
e) Over 6 months to one year	52787	47684	197308	250629	250094	298313	20422	31168
f) Over one year to 3 years	358857	457438	554352	741124	913208	1198562	56699	70905
g) Over 3 years to 5 years	84794	95004	222850	267105	307644	362109	17723	18368
h) Over 5 years	138781	185965	313838	369352	452619	555318	17333	18092

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 : 2010 AND 2011 (Contd.)

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments(at book Value)	387381	385630	828689	943818	1216070	1329448	83563	92637
a) 1 - 14 days	2890	3951	27216	41611	30106	45563	6497	6591
b) 15 - 28 days	3923	2776	14426	14395	18349	17171	2229	2597
c) 29 days to 3 months	17125	12530	39895	74482	57020	87012	5171	9018
d) Over 3 months to 6 months	16299	14917	41467	24571	57766	39487	2517	3833
e) Over 6 months to one year	14703	10005	50571	41558	65274	51563	3975	4562
f) Over one year to 3 years	64528	68203	84131	100586	148659	168788	7391	11308
g) Over 3 years to 5 years	73249	68957	98244	121880	171493	190837	12769	10888
h) Over 5 years	194663	204292	472740	524734	667402	729026	43014	43838
Foreign Currency Assets	148161	162475	187029	343652	335190	506127	9725	11961
a) 1 - 14 days	36313	38442	29238	54402	65551	92844	1347	1292
b) 15 - 28 days	7060	6453	10394	18720	17454	25172	287	757
c) 29 days to 3 months	27596	28570	40632	77902	68228	106472	3282	3964
d) Over 3 months to 6 months	26236	17703	36421	63391	62657	81094	2063	2311
e) Over 6 months to one year	10016	11019	27522	53709	37538	64727	2543	3185
f) Over one year to 3 years	15387	18249	18418	29869	33805	48118	172	389
g) Over 3 years to 5 years	14083	21062	11521	25112	25605	46174	18	43
h) Over 5 years	11471	20978	12882	20547	24353	41524	14	21
Foreign Currency Liabilities	135429	149270	178115	342797	313545	492067	10664	11892
a) 1 - 14 days	29899	33614	30488	60338	60387	93952	946	1305
b) 15 - 28 days	7348	7626	10868	21747	18215	29373	123	672
c) 29 days to 3 months	28943	24864	34604	75551	63547	100415	2780	4152
d) Over 3 months to 6 months	21563	17407	29397	60818	50960	78225	2739	1802
e) Over 6 months to one year	21346	24131	31730	51236	53076	75367	2961	2732
f) Over one year to 3 years	15761	15776	19635	27908	35395	43685	589	683
g) Over 3 years to 5 years	9624	20241	10077	23945	19702	44186	402	78
h) Over 5 years	947	5611	11316	21254	12263	26865	125	469

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 : 2010 AND 2011 (Contd.)

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	592904	738602	822673	1002624	232068	240619	4744114	5615159
a) 1 - 14 days	52978	62697	67729	80379	51095	50970	390620	452348
b) 15 - 28 days	15641	25097	22860	32373	19221	21045	152585	176149
c) 29 days to 3 months	64187	88978	88424	119116	34456	34355	481836	639648
d) Over 3 months to 6 months	62122	59206	86891	78256	17716	20691	539586	506039
e) Over 6 months to one year	87788	106982	126243	152463	25399	27323	778994	951296
f) Over one year to 3 years	231375	280283	315832	387356	62132	64695	1394136	1703291
g) Over 3 years to 5 years	20957	38590	42007	61094	21978	21475	363603	435604
h) Over 5 years	57856	76769	72687	91588	71	66	642756	750784
Borrowings	140676	175017	149148	185984	68247	92791	512770	657923
a) 1 - 14 days	7309	11727	8275	13317	32023	47703	79184	106550
b) 15 - 28 days	1586	5388	1600	5499	3308	2887	11632	17840
c) 29 days to 3 months	11968	18920	12545	20580	5720	9918	50643	69914
d) Over 3 months to 6 months	11325	18184	12822	19424	5392	6926	39604	58745
e) Over 6 months to one year	15437	18679	16535	20050	4459	5638	45818	50777
f) Over one year to 3 years	34335	28707	35659	30083	10037	13693	78212	91253
g) Over 3 years to 5 years	11702	17038	12602	18285	3121	1927	34608	66850
h) Over 5 years	47016	56374	49109	58747	4187	4100	173068	195993
Loans and Advances	478335	612871	632521	797524	163264	195540	3495817	4299835
a) 1 - 14 days	18806	25252	27982	35826	23509	36315	314734	328280
b) 15 - 28 days	8105	14969	13407	19252	12565	15031	90613	117993
c) 29 days to 3 months	41847	60633	55888	76134	28790	36930	332723	429608
d) Over 3 months to 6 months	40294	52030	53785	67792	22630	24934	276952	328802
e) Over 6 months to one year	62947	69682	83369	100850	12259	19899	345723	419063
f) Over one year to 3 years	159754	219711	216453	290616	32864	33154	1162525	1522331
g) Over 3 years to 5 years	55549	72715	73271	91083	10715	8297	391631	461489
h) Over 5 years	91032	97879	108365	115971	19932	20980	580916	692268

Source : Annual accounts of banks.

**TABLE 2.7 : BANK GROUP-WISE MATURITY PROFILE OF SELECTED ITEMS OF
LIABILITIES AND ASSETS : 2010 AND 2011 (Concl.d.)**

(Amount in ₹ crore)

Maturity-wise liabilities/assets	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments(at book Value)	270618	334403	354181	427040	159631	165758	1729882	1922246
a) 1 - 14 days	37277	35070	43774	41662	58225	55570	132105	142794
b) 15 - 28 days	12854	17791	15083	20388	9367	11317	42800	48877
c) 29 days to 3 months	22901	29969	28072	38987	22482	20628	107574	146628
d) Over 3 months to 6 months	18220	20281	20737	24114	13558	16342	92061	79944
e) Over 6 months to one year	23439	29734	27414	34296	18346	27117	111034	112976
f) Over one year to 3 years	69257	84445	76647	95753	24241	24128	249548	288670
g) Over 3 years to 5 years	15418	31260	28187	42148	6727	5803	206407	238788
h) Over 5 years	71252	85854	114266	129692	6684	4853	788353	863571
Foreign Currency Assets	95580	118729	105305	130690	78933	94019	519428	730836
a) 1 - 14 days	12551	15847	13897	17139	23192	26257	102641	136241
b) 15 - 28 days	2666	4021	2953	4778	4635	6354	25042	36305
c) 29 days to 3 months	8267	12066	11548	16030	12875	18805	92651	141308
d) Over 3 months to 6 months	7031	8957	9094	11268	13048	15541	84799	107903
e) Over 6 months to one year	7140	9868	9683	13053	3725	5126	50945	82906
f) Over one year to 3 years	26420	28243	26592	28632	8221	8721	68619	85471
g) Over 3 years to 5 years	13891	18696	13909	18739	4706	3283	44219	68196
h) Over 5 years	17615	21030	17629	21051	8530	9932	50512	72507
Foreign Currency Liabilities	93552	125940	104217	137832	151533	146958	569294	776858
a) 1 - 14 days	7512	9563	8458	10868	16869	54417	85714	159237
b) 15 - 28 days	2379	4271	2503	4942	3318	3120	24035	37435
c) 29 days to 3 months	10844	16149	13624	20301	54401	17811	131572	138527
d) Over 3 months to 6 months	12627	19441	15366	21243	10926	12678	77252	112145
e) Over 6 months to one year	11448	21999	14408	24731	25046	15900	92529	115998
f) Over one year to 3 years	26842	24874	27431	25557	18260	19045	81086	88286
g) Over 3 years to 5 years	8890	10436	9292	10514	6798	6047	35791	60748
h) Over 5 years	13010	19207	13135	19676	15916	17941	41315	64482

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Number of reporting banks	7	6	20	20	27	26	15	14
Liabilities								
1. Capital	1104	1097	12440	17958	13544	19055	1273	1396
2. Reserves and Surplus	82622	83297	144836	187900	227458	271196	18898	22425
2.1. Statutory Reserves	43834	39372	37973	46467	81807	85839	5238	5897
2.2. Capital Reserves	1899	1940	24538	24986	26437	26926	1206	784
2.3. Share Premium	21508	22035	15116	32195	36624	54229	5732	7485
2.4. Investment Fluctuations Reserves	93	42	679	777	773	819	235	212
2.5. Revenue and other Reserves	15286	19904	62275	78183	77562	98087	5980	7468
2.6. Balance of Profit	2	4	4254	5292	4256	5295	507	579
3. Deposits	1108086	1245862	2583934	3127122	3692019	4372985	229897	264157
Type-wise								
3A.1. Demand deposits	145374	154290	223155	255820	368528	410109	21597	24222
(i) From banks	11405	10705	8232	8898	19637	19603	481	442
(ii) From others	133968	143585	214923	246922	348891	390507	21115	23780
3A.2. Savings bank deposits	328109	406445	559158	676557	887267	1083001	43567	49667
3A.3. Term deposits	634603	685128	1801621	2194746	2436224	2879874	164733	190268
(i) From banks	15806	14681	121127	162673	136933	177354	12342	13568
(ii) From others	618797	670447	1680494	2032073	2299291	2702520	152391	176700
Location-wise								
3B.1. Deposits of branches in India	1068687	1199081	2461676	2967242	3530363	4166323	229897	264157
3B.2. Deposits of branches outside India	39399	46781	122258	159880	161657	206661	-	-

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 : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010 (1)	2011 (2)	2010 (3)	2011 (4)	2010 (5)	2011 (6)	2010 (7)	2011 (8)
4. Borrowings	121567	142003	192247	253141	313814	395144	8674	10967
4.1. Borrowings in India	53775	67842	155132	180302	208907	248144	7014	7853
(i) From Reserve Bank of India	0	1630	3574	16670	3574	18300	44	539
(ii) From other banks	8538	9053	9446	9985	17984	19038	680	1088
(iii) From other institutions and agencies	45237	57160	142112	153646	187349	210806	6290	6226
4.2. Borrowings outside India	67792	74160	37115	72839	104907	147000	1660	3114
Secured borrowings included in 4	9358	7940	13877	25378	23235	33318	183	3
5. Other liabilities and provisions	98875	125425	95117	110013	193992	235437	10164	10066
5.1. Bill payable	26332	26504	17991	15490	44323	41995	2070	1764
5.2. Inter-office adjustment	11832	21689	2226	1275	14058	22963	325	345
5.3. Interest accrued	9411	11536	10296	12958	19707	24494	1007	1246
5.4. Subordinate debt.	0	0	1525	1525	1525	1525	-	-
5.5. Deferred tax liabilities	0	47	997	1278	997	1326	203	194
5.6. Others (including provisions)	51300	65649	62083	77486	113383	143135	6558	6517
Total Liabilities	1412253	1597684	3028574	3696133	4440827	5293817	268905	309011
6. Cash and balances with RBI	82057	119234	188802	233145	270858	352379	16915	18173
6.1. Cash in hand	8547	9062	9840	11930	18387	20992	1769	2167
6.2. Balances with RBI	73509	110172	178962	221215	252471	331387	15146	16006
(i) In current account	73507	110169	178777	220941	252284	331110	15146	16006
(ii) In other account	3	3	185	274	188	277	-	-
7. Balances with banks in India and money at call and short notice	30806	33979	83594	98247	114400	132225	5692	3908
7.1. In India	7069	8379	43291	36411	50360	44790	5363	3385
7.1.1. Balances with banks	3590	3900	23407	20653	26997	24553	2271	2759
(i) In current account	1367	1408	5542	4599	6909	6007	555	602
(ii) In other deposit accounts	2223	2491	17866	16054	20089	18545	1715	2156
7.1.2 Money at call and short notice	3479	4479	19884	15758	23362	20237	3093	627
(i) with banks	1480	2769	14617	14968	16097	17737	2343	627
(ii) with other institutions	1999	1710	5267	790	7266	2500	750	-
7.2 Outside India	23737	25600	40303	61835	64040	87435	329	523
7.2.1 Balances with Banks	17858	13895	25453	45521	43311	59416	223	326
(i) In current account	16915	12635	4845	12775	21760	25410	158	237
(ii) In other deposit accounts	943	1260	20608	32746	21551	34006	65	89
7.2.2 Money at call and short notice	5880	11705	14850	16314	20729	28019	106	197

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 : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
8. Investments	387473	385697	828125	942837	1215598	1328534	83499	92617
8.1 Investment in India in	379252	375683	814654	929701	1193906	1305384	83499	92617
(i) Government securities	309729	309659	690286	764752	1000015	1074411	60819	64603
(ii) Other approved securities	1254	539	3761	2559	5015	3098	289	51
(iii) Shares	7787	9497	12941	14813	20728	24310	657	862
(iv) Debentures and Bonds	19070	18279	36246	40142	55315	58421	4251	4418
(v) Subsidiaries and/or joint ventures	4319	4886	3529	3822	7848	8708	129	219
(vi) Others	37094	32822	67891	103613	104984	136434	17354	22463
8.2 Investment outside India in	8222	10014	13471	13136	21692	23149	-	-
(i) Government securities	2010	2239	6342	5864	8351	8103	-	-
(ii) Subsidiaries and/or joint ventures	1404	1603	1007	1555	2411	3158	-	-
(iii) Others	4808	6171	6121	5716	10930	11888	-	-
9. Advances	857937	994154	1843082	2311478	2701019	3305632	154085	184647
Type-wise								
9A. (i) Bills purchased and discounted	51030	61028	89740	122377	140771	183405	8957	9875
(ii) Cash credits, overdrafts & loans repayable on demand	359411	433314	741440	963799	1100850	1397114	68119	84039
(iii) Term loans	447496	499811	1011902	1225302	1459398	1725113	77010	90733
Security-wise								
9B. (i) Secured by tangible assets	600030	699441	1346992	1687902	1947022	2387343	128613	155534
(ii) Covered by Bank/Government Guarantees	91018	115009	118020	164552	209038	279561	5804	6454
(iii) Unsecured	166889	179704	378070	459025	544958	638728	19667	22659
Sector-wise & Location-wise								
9.C.I. Advances in India	761777	886110	1720790	2135580	2482567	3021689	154085	184647
(i) Priority sectors	252668	318386	581713	691290	834381	1009676	54589	64047
(ii) Public sectors	63561	64080	191173	270885	254734	334965	9153	8118
(iii) Banks	275	465	12415	31108	12690	31573	303	1028
(iv) Others	445272	503179	935489	1142297	1380761	1645476	90041	111455

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 : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks		Old Private Sector Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
9.C.II. Advances outside India	96160	108044	122292	175899	218452	283943	-	-
(i) Due from banks	15657	22424	15949	42087	31606	64511	-	-
(ii) Due from others	80503	85620	106343	133811	186846	219432	-	-
a) Bills purchased and discounted	25294	14796	31389	41472	56683	56268	-	-
b) Syndicate loans	26475	36738	28012	36217	54487	72955	-	-
c) Others	28734	34086	46943	56122	75676	90208	-	-
10. Fixed Assets	6213	6565	28256	29591	34469	36156	2357	2509
10.1 Premises	1913	1941	22656	23404	24569	25345	1385	1614
10.2 Fixed assets under construction	303	335	322	326	625	661	232	51
10.3 Other fixed assets	3998	4289	5278	5861	9276	10150	740	845
11. Other Assets	47767	58056	56715	80836	104482	138892	6356	7156
(i) Inter - office adjustments (net)	1784	1631	2838	6877	4622	8508	180	74
(ii) Interest accrued	10359	11862	16392	19757	26752	31620	1705	1848
(iii) Tax paid in advance/tax deducted at source	5729	6945	16995	17274	22724	24219	1751	1874
(iv) Stationery and stamps	127	123	118	115	245	238	24	23
(v) Others	29767	37496	20372	36813	50139	74309	2696	3336
Total Assets	1412253	1597684	3028574	3696133	4440827	5293817	268905	309011

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 : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
Number of reporting banks	7	7	22	21	32	34	81	81
Liabilities								
1. Capital	3276	3409	4549	4805	30527	35383	48619	59243
2. Reserves and Surplus	96537	111359	115435	133784	38649	45668	381542	450648
2.1. Statutory Reserves	11903	15756	17141	21653	11197	13156	110144	120649
2.2. Capital Reserves	3194	3285	4400	4069	2219	2359	33056	33355
2.3. Share Premium	57791	61512	63523	68997	0	0	100146	123226
2.4. Investment Fluctuations Reserves	206	64	441	276	84	166	1297	1262
2.5. Revenue and other Reserves	10367	11619	16347	19088	19448	22324	113357	139499
2.6. Balance of Profit	13077	19122	13584	19700	5701	7662	23541	32658
3. Deposits	592904	738602	822801	1002759	232099	240689	4746920	5616432
Type-wise								
3A.1. Demand deposits	112992	134707	134589	158929	68250	72900	571367	641939
(i) From banks	4076	4744	4557	5186	1596	1819	25790	26608
(ii) From others	108916	129963	130032	153743	66654	71081	545577	615331
3A.2. Savings bank deposits	142653	179463	186220	229130	36427	39650	1109915	1351782
3A.3. Term deposits	337259	424432	501992	614699	127422	128138	3065638	3622712
(i) From banks	19475	29506	31817	43074	4007	4116	172757	224544
(ii) From others	317784	394926	470175	571625	123415	124023	2892881	3398168
Location-wise								
3B.1 Deposits of branches in India	578880	720355	808777	984512	232099	240689	4571239	5391525
3B.2 Deposits of branches outside India	14024	18247	14024	18247	-	-	175680	224908

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
4. Borrowings	140676	175017	149350	185984	68247	92797	531412	673925
4.1. Borrowings in India	69277	76954	76291	84807	34803	53440	320001	386391
(i) From Reserve Bank of India	-	4925	44	5464	825	21496	4443	45260
(ii) From other banks	6768	9477	7449	10565	12526	20680	37959	50284
(iii) From other institutions and agencies	62509	62552	68799	68778	21452	11263	277600	290847
4.2. Borrowings outside India	71399	98063	73059	101178	33444	39357	211410	287534
Secured borrowings included in 4	2784	802	2967	806	16013	27190	42215	61314
5. Other liabilities and provisions	48438	60778	58601	70844	65839	76992	318433	383273
5.1. Bill payable	14571	13826	16641	15590	3604	4528	64568	62113
5.2. Inter-office adjustment	30	93	355	438	116	98	14529	23499
5.3. Interest accrued	5751	7137	6758	8383	1998	2259	28463	35136
5.4. Subordinate debt.	-	-	-	-	-	-	1525	1525
5.5. Deferred tax liabilities	-	-	203	194	4	4	1204	1524
5.6. Others (including provisions)	28086	39723	34644	46240	60117	70102	208144	259476
Total Liabilities	881831	1089165	1150736	1398176	435362	491528	6026925	7183522
6. Cash and balances with RBI	58951	67938	75866	86111	19097	20293	365821	458783
6.1. Cash in hand	8162	9566	9931	11733	607	797	28925	33521
6.2. Balances with RBI	50789	58372	65935	74378	18489	19497	336895	425262
(i) In current account	50689	58272	65835	74278	18485	19491	336604	424880
(ii) In other account	100	100	100	100	4	5	292	382
7. Balances with banks in India and money at call and short notice	32978	27708	38670	31616	20559	27365	173629	191206
7.1. In India	20586	14293	25949	17678	5344	11171	81653	73639
7.1.1. Balances with banks	10028	11660	12299	14419	4645	8431	43942	47403
(i) In current account	2414	1447	2969	2049	974	1032	10852	9088
(ii) In other deposit accounts	7615	10214	9330	12370	3671	7399	33089	38314
7.1.2 Money at call and short notice	10557	2633	13650	3259	699	2740	37711	26236
(i) with banks	624	2086	2967	2713	679	2663	19743	23113
(ii) with other institutions	9933	547	10683	547	20	77	17968	3124
7.2 Outside India	12392	13415	12721	13938	15215	16194	91976	117567
7.2.1 Balances with Banks	8101	6003	8325	6330	12506	14587	64142	80334
(i) In current account	2995	3354	3153	3591	2141	4795	27055	33796
(ii) In other deposit accounts	5106	2650	5172	2739	10365	9793	37087	46537
7.2.2 Money at call and short notice	4291	7412	4397	7608	2709	1606	27835	37234

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Contd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010 (9)	2011 (10)	2010 (11)	2011 (12)	2010 (13)	2011 (14)	2010 (15)	2011 (16)
8. Investments	270618	329403	354117	422020	159291	165499	1729006	1916053
8.1 Investment in India in	260741	319336	344240	411953	159291	165499	1697437	1882836
(i) Government securities	180209	197649	241028	262252	117497	111960	1358539	1448624
(ii) Other approved securities	21	38	311	89	4	2	5330	3189
(iii) Shares	3511	3704	4168	4566	98	104	24993	28981
(iv) Debentures and Bonds	20398	39978	24650	44396	6634	6166	86599	108983
(v) Subsidiaries and/or joint ventures	6848	7814	6978	8033	-	-	14825	16741
(vi) Others	49753	70154	67107	92617	35058	47267	207150	276319
8.2 Investment outside India in	9877	10067	9877	10067	-	-	31569	33217
(i) Government securities	165	929	165	929	-	-	8516	9033
(ii) Subsidiaries and/or joint ventures	6614	6616	6614	6616	-	-	9025	9774
(iii) Others	3098	2522	3098	2522	-	-	14028	14410
9. Advances	478356	612886	632441	797534	163260	195539	3496720	4298704
Type-wise								
9A. (i) Bills purchased and discounted	18505	23138	27462	33013	21307	25182	189540	241600
(ii) Cash credits, overdrafts & loans repayable on demand	90600	119717	158719	203756	73034	91172	1332603	1692042
(iii) Term loans	369250	470032	446260	560765	68919	79186	1974577	2365063
Security-wise								
9B. (i) Secured by tangible assets	354511	468860	483124	624394	75474	85587	2505621	3097324
(ii) Covered by Bank/Government Guarantees	8734	10518	14539	16972	7326	8926	230902	305460
(iii) Unsecured	115111	133509	134778	156168	80461	101025	760197	895921
Sector-wise & Location-wise								
9.C.I. Advances in India	418910	533559	572995	718206	163260	195539	3218822	3935434
(i) Priority sectors	147142	178226	201730	242272	55399	63913	1091510	1315861
(ii) Public sectors	9471	10035	18624	18153	2739	2971	276097	356089
(iii) Banks	1164	479	1467	1507	3607	3640	17764	36720
(iv) Others	261133	344818	351174	456273	101516	125015	1833451	2226763

Source : Annual accounts of banks.

**TABLE 3.1 : BANK GROUP-WISE LIABILITIES AND ASSETS OF
SCHEDULED COMMERCIAL BANKS IN INDIA : 2010 AND 2011 (Concl'd.)**

(Amount in ₹ crore)

Items	As on March 31							
	New Private Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
9.C.II. Advances outside India	59446	79328	59446	79328	-	-	277898	363270
(i) Due from banks	1385	5542	1385	5542	-	-	32991	70053
(ii) Due from others	58061	73786	58061	73786	-	-	244907	293218
a) Bills purchased and discounted	1983	1191	1983	1191	-	-	58666	57459
b) Syndicate loans	47574	57567	47574	57567	-	-	102061	130522
c) Others	8504	15028	8504	15028	-	-	84180	105236
10. Fixed Assets	7882	10470	10239	12980	4860	4959	49568	54094
10.1 Premises	3360	5558	4744	7172	3127	3111	32440	35628
10.2 Fixed assets under construction	76	50	309	101	808	964	1742	1725
10.3 Other fixed assets	4445	4862	5185	5707	924	884	15386	16740
11. Other Assets	33047	40760	39404	47915	68295	77874	212181	264681
(i) Inter - office adjustments (net)	0	21	180	95	154	226	4955	8829
(ii) Interest accrued	6889	9282	8594	11130	2904	3046	38249	45796
(iii) Tax paid in advance/tax deducted at source	5825	5910	7576	7784	2270	2841	32570	34844
(iv) Stationery and stamps	30	40	54	63	1	1	300	301
(v) Others	20303	25507	23000	28843	62967	71759	136106	174911
Total Assets	881831	1089165	1150736	1398176	435362	491528	6026925	7183522

Source : Annual accounts of banks.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS : 2009 AND 2010**

(Amount in ₹ crore)

State / Union Territories	As on March 31, 2009					
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)
Andaman & Nicobar Islands	2	70	319	25	13	429
Andhra Pradesh	193	1292	3176	2085	830	7576
Arunachal Pradesh	193	130	66	187	28	604
Assam #	7	166	824	-	104	1101
Bihar	18	391	1159	61	146	1775
Chandigarh*	0	31	163	-	4	198
Chhattisgarh	16	118	1593	170	12	1909
Delhi	6	147	686	14	53	906
Goa	13	45	754	-	95	907
Gujarat	19	436	3210	808	91	4564
Haryana	72	398	1724	1750	7	3951
Himachal Pradesh	8	449	4063	285	123	4928
Jammu & Kashmir	2	22	417	1	17	459
Karnataka	81	482	3892	1967	95	6517
Kerala	23	234	4593	237	202	5289
Madhya Pradesh	122	395	2924	1417	199	5057
Maharashtra	293	2680	20954	1517	569	26013
Manipur	41	15	79	140	17	292
Meghalaya	7	33	794	52	86	972
Mizoram	6	16	216	45	2	285
Nagaland	31	37	226	1	16	311
Orissa	73	281	2310	1723	165	4552
Pondicherry	11	34	335	13	21	414
Punjab	50	359	1935	3904	225	6473
Rajasthan	58	402	1987	1227	14	3688
Sikkim	10	8	87	8	1	114
Tamil Nadu	61	623	4429	831	1024	6968
Tripura	9	36	484	7	47	583
Uttar Pradesh	106	586	3830	1331	723	6576
Uttarakhand	7	11	921	84	3	1026
West Bengal	31	263	3369	1112	347	5122
ALL INDIA	1569	10190	71519	21002	5279	109559

Notes : 1. * Share Capital of Chandigarh SCB is Rs. 0.52 crore for the year 2009.

2. # Borrowings of Assam SCB is Rs. 0.21 crore for the year 2009.

Source : National Bank for Agricultural and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS : 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

State / Union Territories	As on March 31, 2009					
	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(7)	(8)	(9)	(10)	(11)	(12)
Andaman & Nicobar Islands	34	250	119	23	-	426
Andhra Pradesh	1439	1207	4704	226	-	7576
Arunachal Pradesh	29	264	120	36	155	604
Assam	33	450	312	212	94	1101
Bihar	154	868	615	138	-	1775
Chandigarh	18	122	53	5	-	198
Chhattisgarh	43	1395	374	94	3	1909
Delhi	360	168	326	52	-	906
Goa	57	292	495	63	-	907
Gujarat	432	2135	1787	157	53	4564
Haryana	532	559	2799	62	-	3952
Himachal Pradesh	186	3116	1398	228	-	4928
Jammu & Kashmir	20	313	88	38	-	459
Karnataka	225	2697	3493	102	-	6517
Kerala	327	2258	2411	264	29	5289
Madhya Pradesh	276	2295	2293	193	-	5057
Maharashtra	1317	14563	8743	1390	-	26013
Manipur	22	84	145	19	22	292
Meghalaya	31	662	206	73	-	972
Mizoram	44	98	127	12	4	285
Nagaland	23	141	63	40	46	313
Orissa	134	2291	1981	146	-	4552
Pondicherry	22	144	209	34	5	414
Punjab	120	1405	4729	219	-	6473
Rajasthan	183	1659	1728	118	-	3688
Sikkim	49	29	34	2	-	114
Tamil Nadu	198	3342	3296	132	-	6968
Tripura	44	292	155	46	46	583
Uttar Pradesh	218	2744	3259	355	-	6576
Uttarakhand	59	795	138	34	-	1026
West Bengal	1245	1449	2170	258	-	5122
ALL INDIA	7874	48087	48370	4771	457	109559

Source : National Bank for Agricultural and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS : 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

State / Union Territories	As on March 31, 2010					
	Capital	Reserves	Deposits	Borrowings	Other Liabilities	Total Liabilities
	(13)	(14)	(15)	(16)	(17)	(18)
Andaman & Nicobar Islands	3	73	372	31	14	493
Andhra Pradesh	197	1233	3566	2752	731	8479
Arunachal Pradesh	193	145	64	167	8	577
Assam	8	157	1189	-	111	1465
Bihar	19	407	1506	119	184	2235
Chandigarh*	-	32	203	-	4	239
Chhattisgarh	32	122	1733	373	15	2275
Delhi	7	163	776	22	60	1028
Goa	16	62	959	-	88	1125
Gujarat	19	380	4474	1200	93	6166
Haryana	72	394	1935	1951	8	4360
Himachal Pradesh	8	466	4942	354	138	5908
Jammu & Kashmir	2	22	457	1	20	502
Karnataka	81	376	4479	1648	204	6788
Kerala	23	347	6649	108	269	7396
Madhya Pradesh	128	409	3291	1861	184	5873
Maharashtra	300	2763	21421	2148	1337	27969
Manipur	41	15	79	140	17	292
Meghalaya	7	80	912	44	61	1104
Mizoram	6	17	252	38	1	314
Nagaland	32	37	281	5	15	370
Orissa	74	280	3385	2236	258	6233
Pondicherry	12	30	355	24	19	440
Punjab	55	363	2294	3344	202	6258
Rajasthan	59	420	2576	1677	139	4871
Sikkim	11	10	194	12	2	229
Tamil Nadu	61	620	5146	896	972	7695
Tripura	11	42	759	5	46	863
Uttar Pradesh	113	626	4442	1218	667	7066
Uttarakhand	15	28	974	153	58	1228
West Bengal	31	263	3369	1112	347	5122
ALL INDIA	1636	10382	83034	23639	6272	124963

Notes : 1. Data for the year 2010 is provisional.

2. * Share Capital of Chandigarh SCB is Rs. 0.52 crore for the year 2010.

3. Data for the states of Manipur and West Bengal is repeated for the year 2010 from previous year.

Source : National Bank for Agricultural and Rural Development.

**TABLE 3.2 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
STATE CO-OPERATIVE BANKS : 2009 AND 2010 (Concl.d.)**

(Amount in ₹ crore)

State / Union Territories	As on March 31, 2010					
	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
	(19)	(20)	(21)	(22)	(23)	(24)
Andaman & Nicobar Islands	51	270	147	25	-	493
Andhra Pradesh	2684	1456	4035	304	-	8479
Arunachal Pradesh	18	265	110	38	146	577
Assam	52	781	323	221	88	1465
Bihar	118	1324	642	151	-	2235
Chandigarh	17	158	60	4	-	239
Chhattisgarh	104	1493	592	86	-	2275
Delhi	449	194	323	62	-	1028
Goa	78	431	556	60	-	1125
Gujarat	237	3816	1916	197	-	6166
Haryana	157	1116	2989	80	18	4360
Himachal Pradesh	182	3860	1644	222	-	5908
Jammu & Kashmir	25	352	90	35	-	502
Karnataka	306	2233	3146	1103	-	6788
Kerala	425	4333	2056	358	224	7396
Madhya Pradesh	304	2857	2503	209	-	5873
Maharashtra	1228	16444	7998	2299	-	27969
Manipur	22	84	145	19	22	292
Meghalaya	44	713	263	84	-	1104
Mizoram	53	92	153	14	2	314
Nagaland	14	206	69	36	45	370
Orissa	282	3294	2489	168	-	6233
Pondicherry	29	151	236	21	4	441
Punjab	158	1263	4624	213	-	6258
Rajasthan	148	2643	1826	254	-	4871
Sikkim	132	49	44	4	-	229
Tamil Nadu	458	2472	4599	166	-	7695
Tripura	72	538	181	46	25	862
Uttar Pradesh	275	3394	3068	329	-	7066
Uttarakhand	35	877	246	70	-	1228
West Bengal	1245	1449	2170	258	-	5122
ALL INDIA	9402	58608	49243	7136	574	124963

Source : National Bank for Agriculture and Rural Development.

**TABLE 3.3 : STATE-WISE DISTRIBUTION OF LIABILITIES AND ASSETS OF
DISTRICT CENTRAL CO-OPERATIVE BANKS - 2009 AND 2010**

States	Year	Capital	Reserves	Deposits	Borrowings	(Amount in ₹ crore)	
						Other Liabilities	Total Liabilities
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	2009	852	1586	4203	2911	1052	10604
	2010	905	1410	4190	3500	1044	11049
Bihar	2009	176	490	1031	288	85	2070
	2010	176	490	1031	288	85	2070
Chhattisgarh	2009	107	359	2269	161	169	3065
	2010	146	400	2625	360	202	3733
Gujarat	2009	334	1844	9851	1259	705	13993
	2010	342	1861	12043	1365	728	16339
Haryana	2009	262	582	3814	2719	281	7658
	2010	275	707	4438	2651	295	8366
Himachal Pradesh	2009	5	577	3601	84	155	4422
	2010	5	614	4167	102	145	5033
Jammu & Kashmir	2009	7	46	1105	12	145	1315
	2010	8	45	1248	9	144	1454
Jharkhand *	2009	46	180	686	-	69	981
	2010	60	157	794	6	86	1103
Karnataka	2009	324	1015	5837	2736	524	10436
	2010	425	1209	7142	2315	1142	12233
Kerala	2009	121	1087	13463	1305	888	16864
	2010	127	1183	17627	1190	1092	21219
Madhya Pradesh	2009	392	1475	6041	1811	422	10141
	2010	446	1677	7257	2108	476	11964
Maharashtra	2009	1362	6795	38063	2902	2678	51800
	2010	1499	6963	44278	1956	2809	57505
Orissa	2009	305	274	2946	1472	517	5514
	2010	355	323	3650	1860	717	6905
Punjab	2009	113	943	6734	4067	331	12188
	2010	126	975	7525	3980	366	12972
Rajasthan	2009	227	650	4735	1473	157	7242
	2010	238	683	5906	1541	189	8557
Tamil Nadu	2009	1446	2533	10454	1786	1342	17561
	2010	1662	2491	11907	2652	1701	20413
Uttar Pradesh	2009	358	1904	8208	1812	533	12815
	2010	377	2079	9585	1807	736	14584
Uttarakhand	2009	33	393	2971	90	109	3596
	2010	35	424	3543	157	144	4303
West Bengal	2009	111	573	3924	807	459	5874
	2010	111	573	3924	807	459	5874
All India	2009	6581	23306	129936	27695	10621	198139
	2010	7318	24264	152880	28654	12560	225676

Notes : 1. * Borrowings of DCCBs in Jharkhand are 0.31 for the year 2010.
2. Data for the states of Bihar and West Bengal is repeated for the year 2010 from previous year.
3. Data for the states of Bihar and Himachal Pradesh is repeated for the year 2009 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 - 2009 AND 2010 (Concl'd.)**

(Amount in ₹ crore)							
States	Year	Cash in Hand and balances with banks	Investments	Loans & Advances	Other Assets	Accumulated Losses	Total Assets
(1)	(2)	(8)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	2009	574	2753	6071	854	352	10604
	2010	793	3093	6241	682	240	11049
Bihar	2009	153	610	623	402	282	2070
	2010	153	610	623	402	282	2070
Chhattisgarh	2009	210	1732	956	122	45	3065
	2010	257	2295	1047	110	24	3733
Gujarat	2009	737	5856	6186	801	413	13993
	2010	715	8105	6261	897	361	16339
Haryana	2009	305	1476	5547	297	33	7658
	2010	392	1781	5735	413	45	8366
Himachal Pradesh	2009	134	2554	1456	278	-	4422
	2010	163	2950	1648	272	-	5033
Jammu & Kashmir	2009	67	451	466	155	176	1315
	2010	99	515	514	148	178	1454
Jharkhand	2009	66	593	132	120	70	981
	2010	64	709	131	136	63	1103
Karnataka	2009	687	3380	6004	215	150	10436
	2010	1973	1532	6784	1833	111	12233
Kerala	2009	2200	4242	9501	895	26	16864
	2010	2745	5826	11610	1009	29	21219
Madhya Pradesh	2009	693	3033	5423	712	280	10141
	2010	896	4102	6010	705	251	11964
Maharashtra	2009	3130	19912	22928	4338	1492	51800
	2010	2662	23255	25405	4686	1497	57505
Orissa	2009	222	1580	3114	550	48	5514
	2010	336	2414	3458	623	74	6905
Punjab	2009	452	3819	7433	465	19	12188
	2010	447	3959	8058	485	23	12972
Rajasthan	2009	537	2275	3959	440	31	7242
	2010	571	3049	4424	487	26	8557
Tamil Nadu	2009	401	3388	12419	991	362	17561
	2010	479	4049	14505	1258	122	20413
Uttar Pradesh	2009	578	5116	4624	1124	1373	12815
	2010	799	6731	4439	1219	1396	14584
Uttarakhand	2009	218	2084	1104	190	-	3596
	2010	245	2665	1199	194	-	4303
West Bengal	2009	1594	1246	2507	463	64	5874
	2010	1594	1246	2507	463	64	5874
All India	2009	12958	66100	100453	13412	5216	198139
	2010	15383	78886	110599	16022	4786	225676

Notes : 1. Data for 2010.

2. Data for the states of Bihar and West Bengal is repeated for the year 2010 from previous year.

3. Data for the states of Bihar and Himachal Pradesh is repeated for the year 2009 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 - 2009 TO 2011**

(Amount in US \$ million)

Items	As on March 31		
	2009	2010	2011
	(1)	(2)	(3)
No. of banks	14	15	15
No. of branches	138	147	155
Liabilities			
1. H. O. funds	5026.06	5658.77	7001.63
2. Customer deposits	22375.58	29993.78	37850.79
3. Inter-branch borrowings	5292.65	5407.10	6046.13
4. Inter-bank borrowings	22461.88	31356.28	42466.10
5. Other debt instruments	9289.03	9905.09	13824.70
6. Other liabilities	2683.88	2902.90	2818.96
Total liabilities	67129.08	85223.92	110008.31
Assets			
1. Cash on hand & balances with Central Bank	1680.42	3230.69	4183.69
2. Investments in securities	5635.46	6349.34	6448.73
3. Inter-branch placements	1839.52	2792.84	3079.96
4. Inter-bank placements	9048.26	10950.35	14695.51
5. Customer credit (Net)	47051.47	59968.74	79567.94
6. Accumulated losses	81.21	37.34	27.62
7. Other assets	1792.74	1894.62	2004.86
Total assets	67129.08	85223.92	110008.31

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 - 2008 TO 2010

(Amount in ₹ crore)

Period of maturity	As on March 31					
	2008		2009		2010	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Upto 90 days	6421142 (4.9)	151043 (7.6)	3907951 (2.7)	167827 (6.7)	4326247 (3.0)	191353 (6.9)
91 days & above but less than 6 months	4508089 (3.4)	167399 (8.4)	3529872 (204.0)	186035 (7.5)	3671209 (2.6)	232236 (8.4)
6 months & above but less than 1 year	8410678 (6.4)	281990 (14.2)	9925088 (6.8)	338403 (13.6)	8665164 (6.0)	381014 (13.7)
1 year & above but less than 2 years	38306041 (29.3)	794580 (39.9)	46080633 (31.7)	1032762 (41.5)	42372434 (29.5)	1052275 (37.9)
2 years & above but less than 3 years	14445436 (11.0)	136421 (6.9)	23035132 (15.9)	263407 (10.6)	25202884 (17.5)	342746 (12.3)
3 years & above but less than 5 years	33136987 (25.3)	294960 (14.8)	32019247 (22.1)	313987 (12.6)	31484019 (21.9)	345065 (12.4)
5 years & above	25558382 (19.5)	165000 (8.3)	26679299 (18.4)	188502 (7.6)	27900886 (19.4)	230617 (8.3)
Total	130786755 (100.0)	1991394 (100.0)	145177222 (100.0)	2490923 (100.0)	143622843 (100.0)	2775306 (100.0)

Note : Figures in brackets represent percent share in total.**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volumes 37-39

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

(Amount in ₹ crore)

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	85512	92140	85932	105378	393715	457573	565158	655091
	(17.6)	(15.9)	(9.1)	(8.6)	(15.1)	(15.1)	(14.0)	(13.5)
1. Central & State Governments	38422	43617	53175	65831	143836	197384	235433	306833
	(7.9)	(7.5)	(5.7)	(5.3)	(5.5)	(6.5)	(5.8)	(6.3)
i) Central Government	13666	9519	3335	4079	56436	73185	73438	86783
	(2.8)	(1.6)	(0.4)	(0.3)	(2.2)	(2.4)	(1.8)	(1.8)
ii) State Governments	24756	34098	49840	61752	87400	124199	161995	220049
	(5.1)	(5.9)	(5.3)	(5.0)	(3.3)	(4.1)	(4.0)	(4.5)
2. Local Authorities	7820	10269	16134	20083	47281	75711	71235	1,06,062
	(1.6)	(1.8)	(1.7)	(1.6)	(1.8)	(2.5)	(1.8)	(2.2)
3. Quasi-Government Bodies	10133	7642	5227	6059	55248	40608	70608	54309
	(2.1)	(1.3)	(0.6)	(0.5)	(2.1)	(1.3)	(1.7)	(1.1)
<i>Of which:</i> State Electricity Boards	3560	1484	276	24	10514	3561	14350	5069
	(0.7)	(0.3)	(0.0)	(0.0)	(0.4)	(0.1)	(0.4)	(0.1)
4. Public Sector Corporations and Companies	29137	30612	11396	13405	147350	143870	187883	187887
	(6.0)	(5.3)	(1.2)	(1.1)	(5.6)	(4.8)	(4.7)	(3.9)
i) Non-Departmental Commercial Undertakings	20494	27306	5572	7746	91336	82406	117402	117457
	(4.2)	(4.7)	(0.6)	(0.6)	(3.5)	(2.7)	(2.9)	(2.4)
ii) Others	8643	3306	5824	5659	56014	61464	70481	70430
	(1.8)	(0.6)	(0.6)	(0.5)	(2.1)	(2.0)	(1.7)	(1.5)
II. Private Corporate Sector (Non-Financial)	133627	191309	3317	6965	449746	515422	586690	713696
	(27.5)	(33.0)	(0.4)	(0.6)	(17.2)	(17.0)	(14.5)	(14.8)
1. Non-Financial Companies	114560	151361	1348	1960	370314	365824	486222	519145
	(23.5)	(26.1)	(0.1)	(0.2)	(14.2)	(12.1)	(12.0)	(10.7)
2. Non-Credit Co-operative Institutions	1105	6689	1174	1379	4560	21942	6838	30010
	(0.2)	(1.2)	(0.1)	(0.1)	(0.2)	(0.7)	(0.2)	(0.6)
3. Others	17962	33258	795	3626	74872	127656	93629	164541
	(3.7)	(5.7)	(0.1)	(0.3)	(2.9)	(4.2)	(2.3)	(3.4)
III. Financial Sector	44293	46379	7732	4817	305942	430848	357968	482043
	(9.1)	(8.0)	(0.8)	(0.4)	(11.7)	(14.2)	(8.9)	(10.0)
1. Banks	16578	16474	6981	712	134236	217565	157795	234751
	(3.4)	(2.8)	(0.7)	(0.1)	(5.1)	(7.2)	(3.9)	(4.9)
i) Indian Commercial Banks	9350	6109	6540	297	92519	155093	108409	161499
	(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)	1284	1418	3	7	6267	7372	7554	8798
	(0.3)	(0.2)	(0.0)	(0.0)	(0.2)	(0.2)	(0.2)	(0.2)
iii) Co-operative Banks & Credit Societies	5944	8947	439	408	35449	55099	41832	64454
	(1.2)	(1.5)	(0.0)	(0.0)	(1.4)	(1.8)	(1.0)	(1.3)
a. Co-operative Banks	5614	8584	125	64	33550	53165	39289	61813
	(1.2)	(1.5)	(0.0)	(0.0)	(1.3)	(1.8)	(1.0)	(1.3)
b. Credit Societies	330	363	314	343	1899	1935	2543	2641
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)

Note : Figures in brackets indicate percentages to total.

Source : Basic Statistical Return IV.

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

(Amount in ₹ crore)

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	11458 (2.4)	9752 (1.7)	293 (0.0)	2686 (0.2)	96797 (3.7)	122176 (4.0)	108548 (2.7)	134615 (2.8)
i) Financial Companies	1188 (0.2)	1377 (0.2)	3 (0.0)	2280 (0.2)	4119 (0.2)	9049 (0.3)	5310 (0.1)	12705 (0.3)
a. Housing Finance Companies	864 (0.2)	889 (0.2)	2 (0.0)	2265 (0.2)	2810 (0.1)	7579 (0.3)	3676 (0.1)	10733 (0.2)
b. Auto Finance Companies	324 (0.1)	488 (0.1)	1 (0.0)	15 (0.0)	1309 (0.1)	1469 (0.0)	1634 (0.0)	1972 (0.0)
ii) Total of Mutual Funds (including Private Sector Mutual Fund)	656 (0.1)	1,238 (0.2)	1 (0.0)	36 (0.0)	41,991 (1.6)	64,538 (2.1)	42,647 (1.1)	65,811 (1.4)
a. Mutual Funds in Private Sector	479 (0.1)	720 (0.1)	- (0.0)	34 (0.0)	22,874 (0.9)	23,518 (0.8)	23,354 (0.6)	24,272 (0.5)
b. Other Mutual Funds	176 0.0	517 (0.1)	1 (0.0)	2 (0.0)	19,116 (0.7)	41,020 (1.4)	19,293 (0.5)	41,539 (0.9)
iii) Unit Trust of India	13 0.0	69 0.0	1 (0.0)	- (0.0)	1592 (0.1)	3032 (0.1)	1606 (0.0)	3102 (0.1)
iv) Insurance Corporations and Companies	8219 (1.7)	6741 (1.2)	10 (0.0)	64 (0.0)	29488 (1.1)	31905 (1.1)	37718 (0.9)	38709 (0.8)
v) Term Lending Institutions	113 (0.0)	129 (0.0)	2 (0.0)	17 (0.0)	3440 (0.1)	3615 (0.1)	3555 (0.1)	3761 (0.1)
vi) Provident Fund Institutions	1269 (0.3)	199 (0.0)	277 (0.0)	290 (0.0)	16166 (0.6)	10038 (0.3)	17712 (0.4)	10526 (0.2)
3. Other Financial Companies @	16257 (3.3)	20152 (3.5)	458 0.0	1418 (0.1)	74910 (2.9)	91107 (3.0)	91625 (2.3)	112678 (2.3)
i) Financial Services Companies	5212 (1.1)	4917 (0.8)	2 (0.0)	62 (0.0)	13175 (0.5)	29954 (1.0)	18389 (0.5)	34932 (0.7)
ii) Other Financial Companies @	8206 (1.7)	10401 (1.8)	210 (0.0)	440 (0.0)	41465 (1.6)	19451 (0.6)	49881 (1.2)	30292 (0.6)
iii) Others	2839 (0.6)	4835 (0.8)	246 (0.0)	916 (0.1)	20270 (0.8)	41702 (1.4)	23355 (0.6)	47454 (1.0)

Notes : 1. Figures in brackets indicate percentage to total

2. @ Includes (a) ' Financial Services Companies' which undertake issue management, portfolio management etc., (b) ' Other Financial Companies' which are engaged in leasing, hire purchase, loan companies etc., and © ' 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 ₹ crore)

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	212673	237317	785931	1048573	1356594	1518985	2355198	2804875
	(43.7)	(41.0)	(83.6)	(85.2)	(51.9)	(50.2)	(58.3)	(58.0)
1. Individuals (including Hindu Undivided families)	85041	106018	709199	913807	1078957	1164448	1873197	2184273
	(17.5)	(18.3)	(75.5)	(74.2)	(41.3)	(38.5)	(46.4)	(45.2)
i) Farmers	3073	4250	76910	102452	95862	105513	175844	211842
	(0.6)	(0.7)	(8.2)	(8.3)	(3.7)	(3.5)	(4.4)	(4.4)
ii) Bussinessmen, Traders, Professionals and Self -Employed Persons	38873	47190	80849	119750	144458	172351	264180	341997
	(8.0)	(8.2)	(8.6)	(9.7)	(5.5)	(5.7)	(6.5)	(7.1)
iii) Wage and Salary Earners	4019	6615	137377	208327	150326	215832	291721	429811
	(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.	1148	4753	5603	5044	12901	19333	19652	29162
	(0.2)	(0.8)	(0.6)	(0.4)	(0.5)	(0.6)	(0.5)	(0.6)
v) Other Individuals	37929	43209	408460	478234	675410	651419	1121799	1171461
	(7.8)	(7.5)	(43.5)	(38.8)	(25.8)	(21.5)	(27.8)	(24.2)
2. Trusts, Associations, Clubs etc.	7615	10236	17975	20146	69787	66824	95378	97205
	(1.6)	(1.8)	(1.9)	(1.6)	(2.7)	(2.2)	(2.4)	(2.0)
3. Proprietary and Partnership Concerns etc.	69891	81293	5013	7048	62647	68523	137551	156865
	(14.4)	(14.0)	(0.5)	(0.6)	(2.4)	(2.3)	(3.4)	(3.2)
4. Educational Institutions	2546	1696	7868	7747	17909	16665	28322	26109
	(0.5)	(0.3)	(0.8)	(0.6)	(0.7)	(0.6)	(0.7)	(0.5)
5. Religious Institutions	297	253	1,620	1,446	5,787	3,536	7,704	5,235
	(0.1)	(0.0)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
6. Others (not elsewhere classified)	47284	21724	44255	35539	121506	85789	213046	143053
	(9.7)	(3.8)	(4.7)	(2.9)	(4.6)	(2.8)	(5.3)	(3.0)
V. Foreign Sector	10394	11704	56666	65450	107622	103503	174681	180657
	(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.	652	849	934	1114	759	1540	2344	3503
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)
2. Non-Residents	3064	2307	53030	61510	99725	96698	155819	160515
	(0.6)	(0.4)	(5.6)	(5.0)	(3.8)	(3.2)	(3.9)	(3.3)
3. Others	6678	8548	2702	2826	7138	5264	16518	16639
	(1.4)	(1.5)	(0.3)	(0.2)	(0.3)	(0.2)	(0.4)	(0.3)
Grand Total	486499	578848	939577	1231182	2613619	3026331	4039695	4836362
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percentages to total.

Source : Basic Statistical Return IV.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2010**

(Amount in ₹ crore)

Occupation	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. AGRICULTURE	10702289	110156	92293	18437047	236942	204037
1. Direct Finance	10492467	90543	77289	17102000	158408	139642
2. Indirect Finance	209822	19613	15004	1335047	78534	64395
II. INDUSTRY	519452	589502	361498	1562519	1053342	740779
1. Mining & Quarrying	10359	23421	15434	11510	30195	21738
2. Food Manufacturing & Processing	107036	47011	32766	186343	60100	43591
(a) Rice Mills Flour & Dal Mills	26723	12269	9537	50937	13421	10159
(b) Sugar	799	8046	6811	1139	14677	11314
(c) Edible Oils & Vanaspati	5831	8720	4883	16263	7264	5016
(d) Tea Processing	685	673	472	7086	2672	1716
(e) Processing of Fruits & Vegetables	1805	1144	876	1513	883	618
(f) Others	71193	16159	10187	109405	21182	14768
3. Beverage & Tobacco	3242	4524	3584	3355	7445	5816
4. Textiles	94628	61293	44846	311158	107873	70775
(a) Cotton Textiles	17186	25746	18841	69227	51197	35144
(b) Jute & Other Natural Fibre Textiles	4053	611	430	5519	1666	982
(c) Handloom Textiles & Khadi	15207	1757	1388	28127	2337	1831
(d) Other Textiles & Textile Products	58182	33178	24187	208285	52672	32817
5. Paper Paper Products & Printing	17118	9653	7019	36368	18366	14498
6. Woods and Wood Products	14064	1585	1213	37631	2665	2118
7. Leather & Leather Products	8940	2662	2067	43767	6669	3786
8. Gems and Jewellery	11809	20473	9570	53032	26250	12583
9. Rubber & Plastic Products	12152	10593	6549	35251	15148	10848
10. Chemicals & Chemical Products	21996	38366	23929	62096	59377	33998
(a) Heavy Industrial Chemicals	2186	6518	4153	4333	10992	6781
(b) Fertilisers	638	3967	2590	2035	5541	2817
(c) Drugs & Pharmaceuticals	3320	10397	7258	23267	28211	14815
(d) Non-Edible Oils	989	966	730	577	803	528
(e) Other Chemicals & Chemical Products	14863	16518	9198	31884	13829	9057
11. Petroleum Coal Products & Nuclear Fuels	1090	39389	29376	2288	31516	23038
12. Manufacture of Cement & Cement Products	9740	6765	4355	14674	20934	16229
13. Basic Metals & Metal Products	36724	85544	53893	136886	166212	108027
(a) Iron & Steel	10040	68751	43102	14312	104754	71321
(b) Non-Ferrous Metals	3689	10031	6004	4402	13405	9614
(c) Metal Products	22995	6762	4787	118172	48053	27092
14. Engineering	48225	73869	28444	208532	83431	54726
(a) Heavy Engineering	4223	6259	4426	11877	12728	9530
(b) Light Engineering	32036	51103	11802	139016	36581	19833
(c) Electrical Machinery & Goods	8849	10252	7484	45267	22797	15742
(d) Electronic Machinery & Goods	3117	6255	4732	12372	11324	9621
15. Vehicles Vehicle Parts & Transport Equipments	11830	20024	13625	35255	33289	24671
16. Other Industries	87056	14313	9966	254986	36895	25700
17. Electricity, Gas & Water	1942	42715	20616	4803	152660	118917
(a) Electricity Generation & Transmission	812	38550	18120	2525	142312	110187
(b) Non-Conventional Energy	242	1759	1090	699	5245	4308
(c) Gas, Steam & Water Supply	888	2406	1406	1579	5103	4422
18. Construction	21501	87304	54246	124584	194317	149720
(a) Other than Infrastructure	4217	13527	9247	55477	41258	32873
(b) Infrastructure Construction	17284	73777	44999	69107	153058	116847
III. TRANSPORT OPERATORS	107698	17341	12839	221259	50171	43620
IV. PROFESSIONAL AND OTHER SERVICES	226621	50366	34013	1385563	237860	186937
1. Professional Services	22088	2243	1602	276177	31585	26023
2. Tourism, Hotel & Restaurants	24199	10388	7365	75949	19388	14589
3. Recreation services	7230	2081	1518	13003	8302	6663
4. IT and Telecommunications	2341	6750	3268	5218	31894	24294
5. Others	170763	28904	20260	1015216	146691	115367
V. PERSONAL LOANS	9437486	236067	178777	9876294	241964	199877
1. Housing	2235035	127260	99610	2506984	141399	121148
2. Consumer Durables	173073	1191	861	355722	2841	2312
3. Vehicles	826393	20975	15755	664989	12127	9929
4. Education	640582	18201	12410	1109206	23723	19225
5. Personal Credit Cards	3	-	-	692379	3456	2538
6. Others	5562400	68440	50142	4547014	58418	44726
VI. TRADE	1338212	178824	68761	2827893	197088	150662
1. Wholesale Trade	41239	136620	35983	253817	94810	73781
2. Retail Trade	1296973	42204	32778	2574076	102278	76881
VII. FINANCE	34896	30826	23293	203979	182195	149226
ALL OTHERS	105714	2572	2055	2269258	79696	62787
TOTAL BANK CREDIT	22472368	1215652	773529	36783812	2279258	1737925

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

Source : Basic Statistical Returns of Scheduled Commwecial Banks in India, Volume 39, March 2010

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2010 (Contd.)**

(Amount in ₹ crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. AGRICULTURE	1073	1530	732	10781781	52997	44706
1. Direct Finance	110	700	275	10604706	50744	42845
2. Indirect Finance	963	829	457	177075	2253	1861
II. INDUSTRY	36803	171371	63728	584579	4021	3018
1. Mining & Quarrying	490	3514	2135	1138	95	71
2. Food Manufacturing & Processing	1429	5213	1327	121353	880	500
(a) Rice Mills Flour & Dal Mills	754	455	217	22799	291	215
(b) Sugar	20	61	32	23	1	1
(c) Edible Oils & Vanaspati	56	2055	261	27884	268	44
(d) Tea Processing	5	-	-	2583	31	29
(e) Processing of Fruits & Vegetables	15	148	138	178	13	9
(f) Others	579	2494	678	67886	276	202
3. Beverage & Tobacco	334	5317	3291	211	15	11
4. Textiles	3819	21349	4046	48323	298	233
(a) Cotton Textiles	1464	4183	1118	6521	96	75
(b) Jute & Other Natural Fibre Textiles	2	104	4	2106	15	12
(c) Handloom Textiles & Khadi	7	151	17	24035	103	80
(d) Other Textiles & Textile Products	2346	16911	2908	15661	84	65
5. Paper Paper Products & Printing	1236	6672	2209	3545	39	31
6. Woods and Wood Products	56	269	108	12118	67	52
7. Leather & Leather Products	214	1053	365	21887	51	30
8. Gems and Jewellery	262	1187	689	73346	153	132
9. Rubber & Plastic Products	1275	2413	1414	8814	39	30
10. Chemicals & Chemical Products	4339	27067	11407	5606	58	46
(a) Heavy Industrial Chemicals	1485	4704	2117	40	13	10
(b) Fertilisers	57	532	271	1507	10	8
(c) Drugs & Pharmaceuticals	877	14014	5708	2739	10	9
(d) Non-Edible Oils	8	74	50	11	1	1
(e) Other Chemicals & Chemical Products	1912	7742	3262	1309	22	18
11. Petroleum Coal Products & Nuclear Fuels	198	13367	3941	68	10	8
12. Manufacture of Cement & Cement Products	138	2214	1276	2253	26	22
13. Basic Metals & Metal Products	3375	19719	7369	5584	87	72
(a) Iron & Steel	772	7011	2157	74	20	17
(b) Non-Ferrous Metals	590	8677	3073	13	1	1
(c) Metal Products	2013	4031	2140	5497	67	54
14. Engineering	5345	20079	7922	8677	95	79
(a) Heavy Engineering	697	2292	1340	354	16	14
(b) Light Engineering	2191	6594	2349	3709	38	32
(c) Electrical Machinery & Goods	1975	10222	3650	2187	24	19
(d) Electronic Machinery & Goods	482	971	583	2427	17	14
15. Vehicles Vehicle Parts & Transport Equipments	2380	10755	6550	12763	90	69
16. Other Industries	2932	11334	2172	226171	854	645
17. Electricity, Gas & Water	85	1370	939	415	92	87
(a) Electricity Generation & Transmission	31	924	774	29	53	52
(b) Non-Conventional Energy	4	140	18	324	34	31
(c) Gas, Steam & Water Supply	50	306	148	62	5	4
18. Construction	8896	18480	6568	32307	1070	901
(a) Other than Infrastructure	2001	4269	2749	17071	920	776
(b) Infrastructure Construction	6895	14210	3819	15236	150	125
III. TRANSPORT OPERATORS	1434	2663	1878	133551	1631	1262
IV. PROFESSIONAL AND OTHER SERVICES	54323	35138	23558	592803	3124	2521
1. Professional Services	11745	6824	6090	158210	765	595
2. Tourism, Hotel & Restaurants	399	1597	1077	23894	223	180
3. Recreation services	720	785	516	11176	47	42
4. IT and Telecommunications	680	5558	3274	98	7	7
5. Others	40779	20375	12600	399425	2083	1698
V. PERSONAL LOANS	6583637	77230	34490	2408748	18365	13924
1. Housing	97301	20020	16078	299314	5197	4269
2. Consumer Durables	249	5	3	243976	1932	1338
3. Vehicles	4033	117	46	107894	956	729
4. Education	11	-	-	58364	705	607
5. Personal Credit Cards	5844688	42849	8389	46	-	-
6. Others	637355	14239	9974	1699154	9574	6981
VI. TRADE	237978	33505	16421	1836982	9112	7078
1. Wholesale Trade	29960	17651	7861	111121	952	717
2. Retail Trade	208018	15854	8560	1725861	8160	6361
VII. FINANCE	4239	28439	19300	782084	4716	3497
ALL OTHERS	14964	12113	4848	1510157	7983	6756
TOTAL BANK CREDIT	6934451	361988	164955	18630685	101950	82762

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

Source : Basic Statistical Returns of Scheduled Commwecial Banks in India, Volume 39, March 2010.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2010 (Concl'd.)**

(Amount in ₹ crore)

Occupation	As on March 31					
	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	2847639	64204	48530	42769829	465828	390298
1. Direct Finance	2802354	48583	36798	41001637	348978	296850
2. Indirect Finance	45285	15620	11732	1768192	116850	93449
II. INDUSTRY	550721	274325	186209	3254074	2092561	1355232
1. Mining & Quarrying	2029	7481	3987	25526	64705	43363
2. Food Manufacturing & Processing	36856	16774	11733	453017	129978	89917
(a) Rice Mills Flour & Dal Mills	5743	3045	2316	106956	29481	22445
(b) Sugar	239	1736	1221	2220	24521	19379
(c) Edible Oils & Vanaspati	3906	2034	1474	53940	20341	11679
(d) Tea Processing	3366	1195	718	13725	4572	2935
(e) Processing of Fruits & Vegetables	395	648	519	3906	2835	2160
(f) Others	23207	8116	5484	272270	48227	31318
3. Beverage & Tobacco	695	2763	2246	7837	20064	14949
4. Textiles	74338	23456	16023	532266	214269	135923
(a) Cotton Textiles	28554	12518	8833	122952	93740	64011
(b) Jute & Other Natural Fibre Textiles	744	306	233	12424	2703	1661
(c) Handloom Textiles & Khadi	8819	276	194	76195	4624	3511
(d) Other Textiles & Textile Products	36221	10356	6763	320695	113201	66740
5. Paper Paper Products & Printing	12352	6068	4664	70619	40799	28421
6. Woods and Wood Products	5305	1163	850	69174	5750	4341
7. Leather & Leather Products	5395	1581	1047	80203	12016	7295
8. Gems and Jewellery	11732	3306	2492	150181	51369	25465
9. Rubber & Plastic Products	6471	5693	3494	63963	33886	22335
10. Chemicals & Chemical Products	28975	26757	18668	123012	151625	88048
(a) Heavy Industrial Chemicals	877	2865	1731	8921	25093	14792
(b) Fertilisers	423	8254	7586	4660	18304	13273
(c) Drugs & Pharmaceuticals	8374	8101	5511	38577	60734	33300
(d) Non-Edible Oils	85	168	134	1670	2013	1443
(e) Other Chemicals & Chemical Products	19216	7370	3705	69184	45481	25240
11. Petroleum Coal Products & Nuclear Fuels	624	12046	6387	4268	96329	62750
12. Manufacture of Cement & Cement Products	5792	6308	4221	32597	36247	26104
13. Basic Metals & Metal Products	18979	26904	18617	201548	298467	187978
(a) Iron & Steel	3755	16959	11923	28953	197494	128520
(b) Non-Ferrous Metals	739	3202	2164	9433	35317	20856
(c) Metal Products	14485	6743	4530	163162	65655	38602
14. Engineering	35332	15667	8792	306111	193141	99963
(a) Heavy Engineering	1984	2653	1775	19135	23948	17086
(b) Light Engineering	15347	4405	3051	192299	98721	37067
(c) Electrical Machinery & Goods	4223	5204	2915	62501	48499	29810
(d) Electronic Machinery & Goods	13778	3405	1051	32176	21972	16000
15. Vehicles Vehicle Parts & Transport Equipments	13808	18966	12850	76036	83124	57766
16. Other Industries	186793	13493	8674	757938	76890	47157
17. Electricity, Gas & Water	916	19296	11628	8161	216132	152187
(a) Electricity Generation & Transmission	531	17496	10747	3928	199335	139880
(b) Non-Conventional Energy	160	888	597	1429	8065	6043
(c) Gas, Steam & Water Supply	225	912	284	2804	8732	6264
18. Construction	104329	66602	49837	291617	367772	261272
(a) Other than Infrastructure	61104	30816	22497	139870	90790	68142
(b) Infrastructure Construction	43225	35786	27340	151747	276982	193130
III. TRANSPORT OPERATORS	498474	42979	26158	962416	114785	85757
IV. PROFESSIONAL AND OTHER SERVICES	2256516	96623	58346	4515826	423111	305375
1. Professional Services	94729	9037	6583	562949	50454	40893
2. Tourism, Hotel & Restaurants	20332	6619	4219	144773	38214	27431
3. Recreation services	2150	2908	2103	34279	14123	10841
4. IT and Telecommunications	1785	8439	5977	10122	52648	36820
5. Others	2137520	69620	39465	3763703	267672	189390
V. PERSONAL LOANS	22380410	232818	131827	50686575	806443	558895
1. Housing	899152	82746	65201	6037786	376623	306307
2. Consumer Durables	137444	1717	1245	910464	7686	5759
3. Vehicles	2666800	35900	18176	4270109	70074	44634
4. Education	232204	7188	6139	2040367	49817	38380
5. Personal Credit Cards	12965876	54806	10881	19502992	101112	21807
6. Others	5478934	50461	30186	17924857	201131	142008
VI. TRADE	566102	95203	62560	6807167	513732	305482
1. Wholesale Trade	67726	37917	23660	503863	287951	142002
2. Retail Trade	498376	57286	38899	6303304	225781	163480
VII. FINANCE	42078	61382	47823	1067276	307558	243139
ALL OTHERS	4684626	42315	24544	8584719	144679	100990
TOTAL BANK CREDIT	33826566	909849	585998	118647882	4868697	3345169

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

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

GRAPH - 4
OCCUPATION-WISE DISTRIBUTION OF CREDIT BY SCHEDULED
COMMERCIAL BANKS ACCORDING TO BANK GROUPS - 2010
(As on March 31)

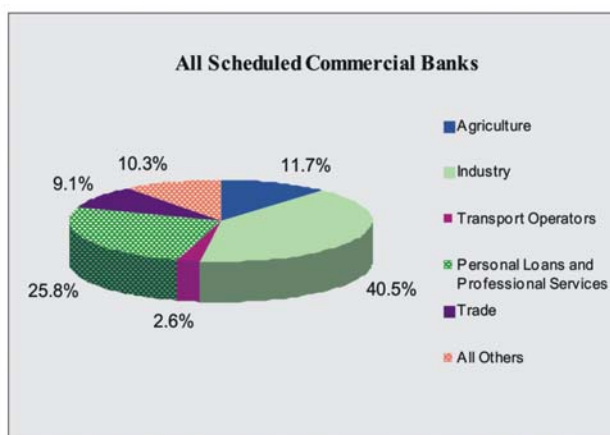
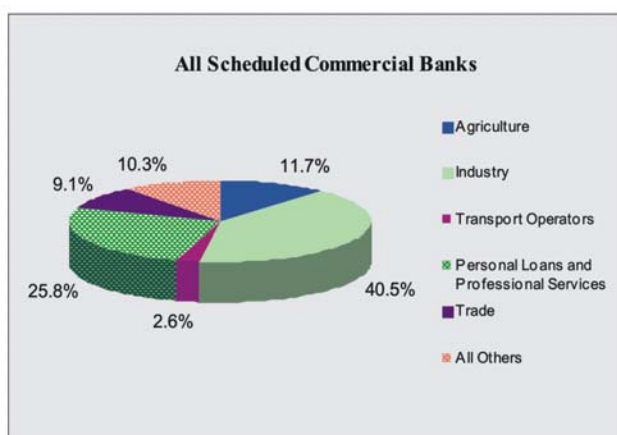
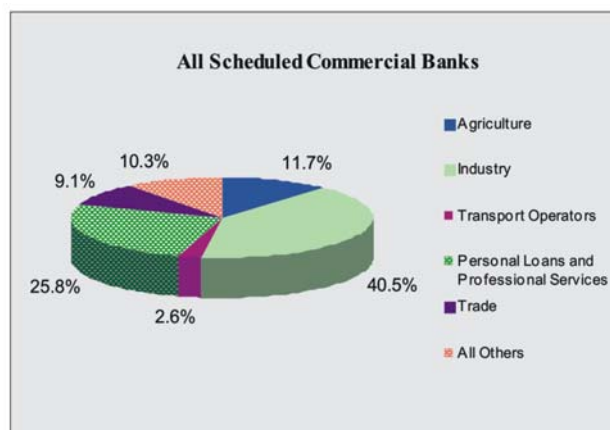
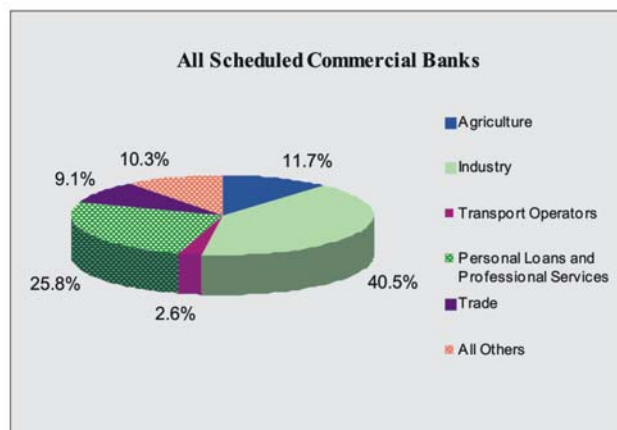
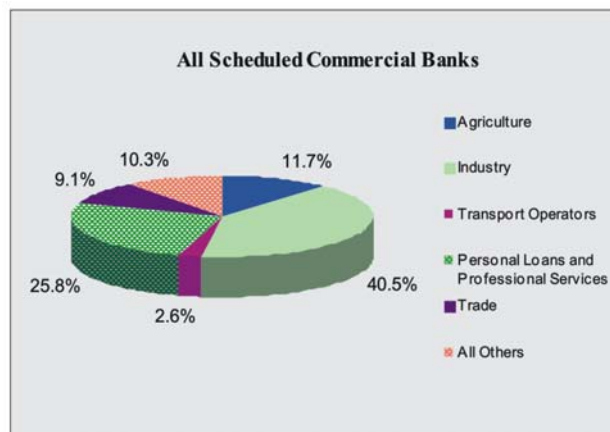
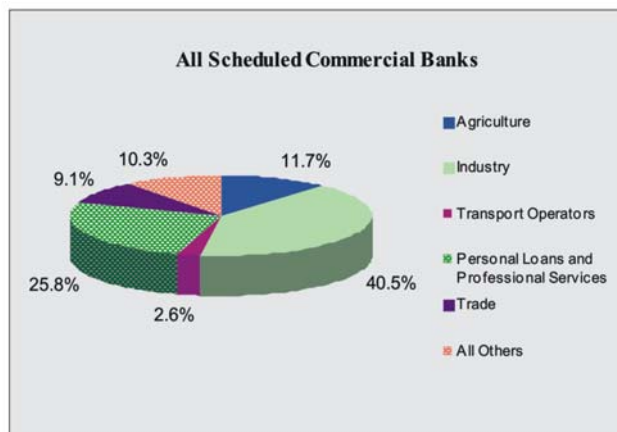


**TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2010**

(Amount in ₹ crore)

Credit limit range	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
₹ 25000 and less	5107872	8301	7343	11503546	17220	15610
Above ₹ 25000 and upto ₹ 2 lakh	12682172	106942	83763	19471313	155252	136046
Above ₹ 2 lakh and upto ₹ 5 lakh	3313870	109370	86218	3753379	124780	103308
Above ₹ 5 lakh and upto ₹ 10 lakh	812041	59975	47772	1111182	81855	68217
Above ₹ 10 lakh and upto ₹ 1 crore	379575	60325	46924	596775	96139	78541
Above ₹ 1 crore and upto ₹ 5 crore	92871	33118	25194	165012	60157	47665
Above ₹ 5 crore and upto ₹ 10 crore	34183	25556	18889	74785	56398	43495
Above ₹ 10 crore and upto ₹ 25 crore	27943	58606	43416	63243	130536	100252
Above ₹ 25 crore and upto ₹ 50 crore	5646	28359	20390	11531	57840	42845
Above ₹ 50 crore and upto ₹ 100 crore	5427	45119	32255	10577	86540	64803
Above ₹ 100 crore and upto ₹ 250 crore	6160	102947	74175	10861	179872	134198
Above ₹ 250 crore	4608	577035	287190	11608	1232671	902946
Total	22472368	1215653	773529	36783812	2279260	1737926

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

**TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2010 (Contd.)**

(Amount in ₹ crore)						
Credit limit range	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
₹ 25000 and less	1906168	3084	918	9416662	15540	12765
Above ₹ 25000 and upto ₹ lakh	4216049	32518	8633	8598665	59026	47931
Above ₹ 2 lakh and upto ₹ 5 lakh	563461	17111	6263	550311	17541	14434
Above ₹ 5 lakh and upto ₹ 10 lakh	118972	8447	5448	48839	3582	3008
Above ₹ 10 lakh and upto ₹ 25 lakh	74355	11942	9798	11748	1886	1522
Above ₹ 25 lakh and upto ₹ 50 lakh	24596	8787	7421	2915	1054	840
Above ₹ 50 lakh and upto ₹ 1 crore	12849	9399	7821	982	730	570
Above ₹ 1 crore and upto ₹ 4 crore	10902	21321	18327	444	820	675
Above ₹ 4 crore and upto ₹ 6 crore	1671	8209	6456	50	249	211
Above ₹ 6 crore and upto ₹ 10 crore	1482	12146	8792	42	338	296
Above ₹ 10 crore and upto ₹ 25 crore	1942	32177	19151	20	293	273
Above ₹ 25 crore	2004	196848	65929	7	891	237
Total	6934451	361989	164957	18630685	101950	82762

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

**TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT - 2010 (Concl.d.)**

(Amount in ₹ crore)

Credit limit range	As on March 31					
	Private Sector Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
₹ 25000 and less	17245561	13430	6952	45179809	57575	43589
Above ₹ 25000 and upto ₹ 2 lakh	12483844	90338	40783	57452043	444076	317156
Above ₹ 2 lakh and upto ₹ 5 lakh	2499806	81356	46138	10680827	350157	256360
Above ₹ 5 lakh and upto ₹ 10 lakh	848645	61909	38830	2939679	215767	163274
Above ₹ 10 lakh and upto ₹ 25 lakh	533876	81522	55662	1596329	251814	192447
Above ₹ 25 lakh and upto ₹ 50 lakh	123139	43794	31386	408533	146909	112506
Above ₹ 50 lakh and upto ₹ crore	44408	32828	23441	167207	124912	94215
Above ₹ 1 crore and upto ₹ crore	30399	61434	44523	132931	272717	207192
Above ₹ crore and upto ₹ crore	5103	25551	18145	24001	120208	88047
Above ₹ 6 crore and upto ₹ 10 crore	4324	36249	25639	21852	180391	131785
Above ₹ 10 crore and upto ₹ 25 crore	4148	70503	48741	23131	385792	276538
Above ₹ 25 crore	3313	310935	205759	21540	2318379	1462061
Total	33826566	909849	585999	118647882	4868697	3345170

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

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2009 AND 2010**

(Amount in ₹ crore)

Occupation	As on March 31					
	2009			2010		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	127855 (0.9)	39746 (1.2)	29594 (1.2)	87161 (0.5)	181666 (4.5)	145720 (5.1)
6% and above but less than 10%	3057441 (21.5)	722353 (21.5)	551996 (22.9)	4895338 (30.7)	1199353 (29.5)	899872 (31.4)
10% and above but less than 12%	4079445 (28.7)	1063436 (31.7)	739477 (30.7)	4806411 (30.2)	1425271 (35.0)	925675 (32.3)
12% and above but less than 13%	2371745 (16.7)	693867 (20.7)	482690 (20.1)	2471577 (15.5)	625624 (15.4)	464049 (16.2)
13% and above but less than 14%	1598665 (11.3)	405384 (12.1)	299419 (12.4)	1184955 (7.4)	308914 (7.6)	227917 (8.0)
14% and above but less than 15%	802850 (5.7)	205681 (6.1)	155505 (6.5)	643457 (4.0)	168507 (4.1)	104709 (3.7)
15% and above but less than 16%	397362 (2.8)	85120 (2.5)	63016 (2.6)	299423 (1.9)	55055 (1.4)	40049 (1.4)
16% and above but less than 17%	240561 (1.7)	44518 (1.3)	31943 (1.3)	220333 (1.4)	30591 (0.8)	21959 (0.8)
17% and above but less than 18%	302497 (2.1)	25863 (0.8)	17692 (0.7)	148307 (0.9)	17998 (0.4)	9884 (0.3)
18% and above but less than 20%	352103 (2.5)	30397 (0.9)	20945 (0.9)	316409 (2.0)	22229 (0.5)	14060 (0.5)
20% and above	865015 (6.1)	39627 (1.2)	15019 (0.6)	865159 (5.4)	36463 (0.9)	10116 (0.4)
Total Loans & Advances	14195539 (100.0)	3355992 (100.0)	2407294 (100.0)	15938530 (100.0)	4071670 (100.0)	2864010 (100.0)
Inland & Foreign Bills Purchased / Discounted	59684	178782	90554	77500	295377	120415
TOTAL	14255223	3534773	2497849	16016030	4367046	2984425

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

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

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, 2009 & 2010, Volume 38 & 39.

TABLE 5.4 : OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO EXPORTERS

	(Amount in ₹ crore)										
As on the last reporting Friday	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
March	45387	43123	50248	59744	69059	86207	104926	129983	128940	138143	168841
June	44287	47225	51443	62956	70434	93067	107983	129956	119717	143659	167076
September	41229	44804	52339	64582	75391	94773	113373	136172	120637	148439	
December	43226	45984	56710	66712	81965	97763	117719	137451	123744	153794	

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 ₹ crore)												
	As on the last reporting Friday of the month												
Bank Group	Mar. 2010	Apr. 2010	May 2010	June 2010	July 2010	Aug. 2010	Sept. 2010	Oct. 2010	Nov. 2010	Dec. 2010	Jan. 2011	Feb. 2011	Mar. 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. Public Sector Banks (1.1+1.2)	45809	44489	45940	49438	47938	43864	46747	43816	54389	62197	57491	61518	60514
1.1. SBI & its Associates	13451	13008	15638	16903	16566	14898	15711	15505	19069	22306	19722	21115	20269
1.2. Nationalised Banks \$	32358	31481	30302	32535	31371	28966	31035	28311	35319	39892	37768	40403	40245
2. Private Sector Banks	2580	2791	2712	2771	2734	2678	2732	2659	2843	2952	2904	2973	2970
2.1. Old Private Sector Banks	1400	1161	1082	1141	1104	1048	1102	1029	1213	1322	1274	1343	1340
2.2. New Private Sector Banks	1180	1630	1630	1630	1630	1630	1630	1630	1630	1630	1630	1630	1630
3. Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (1+2+3)	48389	47279	48653	52208	50671	46542	49479	46475	57232	65149	60394	64490	63484

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

(Amount in ₹ crore)

Sector	April 2010	May 2010	June 2010	July 2010	August 2010	September 2010
	(1)	(2)	(3)	(4)	(5)	(6)
Non-food Credit (1+2+3+4)	3010638	3021481	3100217	3135490	3139296	3199151
1. Agriculture & Allied Activities	404354	399494	402222	396394	395386	401933
2. Industry (Micro & Small, Medium and Large)	1299891	1308721	1366864	1385889	1387579	1417200
2.1 Micro & Small	207321	206430	208793	210621	211607	213741
2.2 Medium	134248	134924	142023	147527	148166	148768
2.3 Large	958322	967367	1016048	1027741	1027806	1054691
3. Services	722606	724263	738263	747691	747454	764823
3.1 Transport Operators	52540	52170	52372	54034	53128	53876
3.2 Computer Software	13258	13623	12696	13863	13975	15281
3.3 Tourism, Hotels & Restaurants	20103	21262	21843	22270	22905	24343
3.4 Shipping	8943	8977	9077	9394	9365	9036
3.5 Professional Services	47404	49549	50195	51717	51399	53370
3.6 Trade	162492	160985	166176	167930	168515	170606
3.6.1 Wholesale Trade (other than food procurement)	87396	87890	90830	92623	93081	93550
3.6.2 Retail Trade	75096	73095	75346	75306	75434	77056
3.7 Commercial Real Estate	93957	95659	92023	99251	99044	101662
3.8 Non-Banking Financial Companies (NBFCs)	111700	111037	117160	111301	112684	125667
3.9 Other Services	212209	211000	216720	217929	216437	210982
4. Personal Loans	583788	589003	592868	605516	608878	615195
4.1 Consumer Durables	8544	8138	8344	9014	9142	9083
4.2 Housing (Including Priority Sector Housing)	301156	305325	306819	313455	315845	317150
4.3 Advances against Fixed Deposits (Including FCNR (B), NRRR Deposits etc.)	48212	47032	48552	48565	49038	51379
4.4 Advances to Individuals against share, bonds, etc.	2734	2847	2681	2621	2422	2571
4.5 Credit Card Outstanding	20012	19579	19253	18609	19064	18509
4.6 Education	36921	36961	37787	39563	40463	40944
4.7 Vehicle Loans	64668	65257	66989	68343	69266	70374
4.8 Other Personal Loans	101540	103866	102443	105346	103638	105187
5. Priority Sector	1085021	1065619	1067919	1070184	1058285	1120343
5.1 Agriculture & Allied Activities	404354	399494	402222	396394	395386	401933
5.2 Micro & Small Enterprises	377913	375134	376447	384214	387130	394604
5.2(a) Manufacturing	207321	206430	208793	210621	211607	213741
5.2(b) Services	170592	168703	167654	173593	175523	180863
5.3 Housing	219360	221348	220294	223807	225121	224542
5.4 Micro-Credit	22085	21664	22525	24094	25679	23428
5.5 Education Loans	36431	36196	38767	38927	39612	40220
5.6 State - sponsored Orgs. for SC/ST	2077	2118	1905	2417	2515	2486
5.7 Weaker Sections	179226	179063	177825	182401	182086	185409
5.8 Export Credit	28314	31301	31163	31931	32892	33060

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

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

Excluding investment in eligible securities.

@ Export credit under priority sector is eligible for foreign banks only.

Source : Monetary Policy Department, RBI

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

Sector	(Amount in ₹ crore)					
	October 2010	November 2010	December 2010	January 2011	February 2011	March 2011
	(7)	(8)	(9)	(10)	(11)	(12)
Non-food Credit (1+2+3+4)	3246448	3315303	3391860	3485315	3549744	3667354
1. Agriculture & Allied Activities	406404	411816	421316	438129	438340	460333
2. Industry (Micro & Small, Medium and Large)	1429798	1465477	1501367	1539830	1579540	1620849
2.1 Micro & Small	212993	215635	220929	217319	213820	229101
2.2 Medium	150377	153227	158917	165557	174772	184599
2.3 Large	1066428	1096616	1121522	1156953	1190948	1207148
3. Services	784572	802697	827182	846835	859779	900801
3.1 Transport Operators	56200	56311	57098	57694	58306	65463
3.2 Computer Software	15195	14853	15210	14792	14257	15085
3.3 Tourism, Hotels & Restaurants	25912	26470	26955	28149	28381	27729
3.4 Shipping	8321	8349	8573	9462	9543	9179
3.5 Professional Services	55918	56513	56286	57892	58597	60271
3.6 Trade	172777	174924	176879	182979	183293	186286
3.6.1 Wholesale Trade (other than food procurement)	93643	95002	96325	101231	101132	103584
3.6.2 Retail Trade	79134	79921	80554	81748	82161	82702
3.7 Commercial Real Estate	103932	105479	105427	105884	107889	111836
3.8 Non-Banking Financial Companies (NBFCs)	131059	134477	142885	153962	158738	175577
3.9 Other Services	215258	225321	237868	236021	240775	249376
4. Personal Loans	625675	635313	641994	660521	672085	685372
4.1 Consumer Durables	8807	8928	9038	9474	10023	10156
4.2 Housing (Including Priority Sector Housing)	324748	327391	332533	337387	342318	346110
4.3 Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	50791	53613	54866	55492	56956	60524
4.4 Advances to Individuals against share, bonds, etc.	2803	2935	2845	3360	3576	3613
4.5 Credit Card Outstanding	18478	18908	18198	18728	18598	18098
4.6 Education	41872	42412	42788	43657	43801	43710
4.7 Vehicle Loans	72090	73702	75245	77907	78894	79314
4.8 Other Personal Loans	106084	107425	106481	114515	117919	123847
5. Priority Sector	1135390	1148808	1169793	1171270	1206188	1239386
5.1 Agriculture & Allied Activities	406404	411816	421316	438129	438340	460333
5.2 Micro & Small Enterprises	403514	407872	416684	411627	416427	454995
5.2(a) Manufacturing	212993	215635	220929	217319	213820	229101
5.2(b) Services	190521	192238	195755	194308	202607	225894
5.3 Housing	228266	231575	233084	225812	226489	230686
5.4 Micro-Credit	28364	28308	29806	25077	25058	26895
5.5 Education Loans	40456	40818	41403	42484	42689	43026
5.6 State - sponsored Orgs. for SC/ST	2524	2540	2635	2053	2042	2048
5.7 Weaker Sections	185807	189079	190093	191514	191843	204332
5.8 Export Credit	30007	29335	31596	32385	31878	31821

Notes : 1. Data are provisional and relate to select scheduled commercial banks which account for more than 95 per cent of bank credit of all scheduled commercial banks.
 2. Gross bank credit data include bills rediscounted with Reserve Bank, EXIM Bank, other approved financial institutions and inter-bank participations.
 # Excluding investment in eligible securities.
 @ Export credit under priority sector is eligible for foreign banks only.

Source : Monetary Policy Department, RBI

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

(Amount in ₹ crore)

Industry	April 2010	May 2010	June 2010	July 2010	August 2010	September 2010
	(1)	(2)	(3)	(4)	(5)	(6)
2.1 Mining & Quarrying (including Coal)	18611	18241	18988	19023	19484	19121
2.2 Food Processing	65952	67938	69317	69122	68316	68153
2.2.1 Sugar	19462	19435	19677	19102	19690	19959
2.2.2 Edible Oils & Vanaspati	10880	11242	11375	11039	11085	10599
2.2.3 Tea	1997	1957	2010	2022	2141	2287
2.2.4 Others	33613	35304	36256	36959	35401	35308
2.3 Beverage & Tobacco	10836	10414	9830	10194	10151	10339
2.4 Textiles	121474	120643	121455	122645	122153	123764
2.4.1 Cotton Textiles	60851	60529	60141	60274	59679	61587
2.4.2 Jute Textiles	1297	1307	1328	1258	1242	1303
2.4.3 Man-Made Textiles	12202	11627	12322	12201	12306	12053
2.4.4 Other Textiles	47125	47180	47665	48912	48926	48821
2.5 Leather & Leather Products	6400	6488	6636	6509	6440	6629
2.6 Wood & Wood Products	4501	4633	4624	4804	4848	4966
2.7 Paper & Paper Products	19436	19536	20120	20088	19522	19969
2.8 Petroleum, Coal Products & Nuclear Fuels	63509	63080	69565	62308	57628	57098
2.9 Chemicals & Chemical Products	82695	79864	84100	83339	84199	88348
2.9.1 Fertiliser	12444	11058	11457	9592	10668	9984
2.9.2 Drugs & Pharmaceuticals	34631	34145	36360	36508	35568	36918
2.9.3 Petro Chemicals	10908	10218	11753	11987	12572	14725
2.9.4 Others	24713	24443	24529	25252	25391	26721
2.10 Rubber, Plastic & their Products	16357	16570	17004	17652	17849	18417
2.11 Glass & Glassware	4883	4975	4966	5152	5117	4959
2.12 Cement & Cement Products	25950	26228	27513	26766	27612	28570
2.13 Basic Metal & Metal Product	164856	164639	170686	172477	170971	176306
2.13.1 Iron & Steel	129443	129169	136677	137496	134774	137588
2.13.2 Other Metal & Metal Product	35414	35470	34009	34981	36197	38719
2.14 All Engineering	72254	73821	75770	78523	78443	82987
2.14.1 Electronics	21059	20523	21785	22887	22467	24090
2.14.2 Others	51195	53298	53984	55637	55976	58897
2.15 Vehicles, Vehicle Parts & Transport Equipment	37709	37544	37068	37226	38638	40915
2.16 Gems & Jewellery	32283	31651	32641	33081	34015	33962
2.17 Construction	43615	43876	44260	46599	44616	42661
2.18 Infrastructure	390660	396544	424626	445612	455193	469621
2.18.1 Power	196552	201977	209073	216078	219646	227523
2.18.2 Telecommunications	62711	63606	80807	91458	95418	100181
2.18.3 Roads	74014	74819	77410	78290	80835	78508
2.18.4 Other Infrastructure	57382	56141	57337	59786	59295	63409
2.19 Other Industries	117910	122037	127696	124767	122382	120414
Total	1299891	1308722	1366864	1385889	1387579	1417200

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

Source : Monetary Policy Department, RBI

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

(Amount in ₹ crore)

Industry	October 2010	November 2010	December 2010	January 2011	February 2011	March 2011
	(7)	(8)	(9)	(10)	(11)	(12)
2.1 Mining & Quarrying (including Coal)	19591	19770	20791	19783	21494	22857
2.2 Food Processing	67453	69890	73878	78389	81464	84931
2.2.1 Sugar	19084	18487	19166	21266	23191	25080
2.2.2 Edible Oils & Vanaspati	10507	12248	13551	13749	13472	13371
2.2.3 Tea	2458	2460	2415	2283	2269	2368
2.2.4 Others	35403	36695	38746	41092	42531	44113
2.3 Beverage & Tobacco	10453	10498	11007	11360	11762	12073
2.4 Textiles	125152	127458	130294	137094	141474	144738
2.4.1 Cotton Textiles	62068	63282	64887	69286	72173	74143
2.4.2 Jute Textiles	1400	1412	1430	1563	2090	1572
2.4.3 Man-Made Textiles	11027	10988	10892	10767	10888	10810
2.4.4 Other Textiles	50657	51776	53085	55479	56322	58214
2.5 Leather & Leather Products	6750	6857	7019	6919	7080	7116
2.6 Wood & Wood Products	5004	5185	5152	5257	5250	5396
2.7 Paper & Paper Products	20162	20095	20261	20150	20382	21143
2.8 Petroleum, Coal Products & Nuclear Fuels	56398	58095	57976	61430	61877	57567
2.9 Chemicals & Chemical Products	88336	91912	93642	90744	92158	94527
2.9.1 Fertiliser	9910	11195	11224	10111	10005	10538
2.9.2 Drugs & Pharmaceuticals	37406	38840	39369	39610	39170	41572
2.9.3 Petro Chemicals	13301	14445	15017	12598	13795	12374
2.9.4 Others	27719	27432	28032	28425	29188	30043
2.10 Rubber, Plastic & their Products	18962	19074	19668	20442	20730	21923
2.11 Glass & Glassware	4777	4808	4923	5085	5255	5390
2.12 Cement & Cement Products	29181	29769	30017	30484	31359	28557
2.13 Basic Metal & Metal Product	179067	185209	193099	197145	204284	209894
2.13.1 Iron & Steel	139882	145161	150603	153711	159462	163189
2.13.2 Other Metal & Metal Product	39185	40048	42496	43434	44822	46705
2.14 All Engineering	84409	86364	88993	89337	91053	93367
2.14.1 Electronics	24517	24576	24790	24512	24992	24986
2.14.2 Others	59892	61788	64204	64825	66061	68381
2.15 Vehicles, Vehicle Parts & Transport Equipment	41048	41911	42766	42163	41381	44491
2.16 Gems & Jewellery	35288	35723	36310	37231	38134	39427
2.17 Construction	42814	43506	44676	46080	49051	50135
2.18 Infrastructure	472142	482189	486132	499432	510287	526612
2.18.1 Power	232654	240343	245980	254078	259315	269196
2.18.2 Telecommunications	97293	97729	94836	96299	97773	100425
2.18.3 Roads	81178	82359	84417	87205	89776	92569
2.18.4 Other Infrastructure	61017	61757	60899	61849	63424	64422
2.19 Other Industries	122813	127164	134763	141302	145065	150704
Total	1429798	1465477	1501367	1539830	1579540	1620849

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

Source : Monetary Policy Department, RBI

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010**

(Amount in ₹ crore)

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	3703773	61616	82559	47826	3786332	109442
Delhi	67894	7017	5625	23796	73519	30813
Punjab	945882	18441	37569	8365	983451	26806
Haryana	657659	12796	13672	6353	671331	19149
Chandigarh	13059	3861	606	5689	13665	9550
Jammu & Kashmir	120407	1448	4040	342	124447	1790
Himachal Pradesh	209791	2060	6365	498	216156	2558
Rajasthan	1689081	15993	14682	2783	1703763	18776
North-Eastern Region	394725	2467	9446	619	404171	3086
Assam	256670	1654	6320	454	262990	2108
Meghalaya	22866	98	645	68	23511	166
Mizoram	7482	119	318	16	7800	135
Arunachal Pradesh	13384	91	157	13	13541	104
Nagaland	21858	96	733	28	22591	124
Manipur	23112	181	178	8	23290	189
Tripura	49353	228	1095	32	50448	260
Eastern Region	3782975	26946	150278	13657	3933253	40603
Bihar	1329628	7122	29760	1197	1359388	8319
Jharkhand	413978	1746	9274	407	423252	2153
West Bengal	1139301	12535	77353	8402	1216654	20937
Orissa	890096	5477	33596	3642	923692	9119
Sikkim	7931	49	216	6	8147	55
Andaman & Nicobar	2041	17	79	3	2120	20
Central Region	6254768	54732	82342	16380	6337110	71112
Uttar Pradesh	3977765	29736	54150	7544	4031915	37280
Uttarakhand	315780	2561	7123	609	322903	3170
Madhya Pradesh	1572690	18942	15535	4694	1588225	23636
Chattisgarh	388533	3493	5534	3533	394067	7026
Western Region	4499187	47220	55818	26368	4555005	73588
Gujarat	1630765	15879	28551	6524	1659316	22403
Maharashtra	2832522	31066	25244	19411	2857766	50477
Daman & Diu	115	3	7	1	122	4
Goa	34861	266	1978	432	36839	698
Dadra & Nagar Haveli	924	6	38	-	962	6
Southern Region	19943477	124788	266591	40704	20210068	165492
Andhra Pradesh	9447358	43127	54306	15138	9501664	58265
Karnataka	2500870	25704	86282	6690	2587152	32394
Lakshadweep	1155	6	7	-	1162	6
Tamilnadu	5983032	41052	53498	13514	6036530	54566
Kerala	1921280	14446	71790	5274	1993070	19720
Puducherry	89782	453	708	88	90490	541
All India	38578905	317769	647034	145554	39225939	463323

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010 (Contd.)

(Amount in ₹ crore)

State/Union Territory	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	1336510	77917	350573	43820	960195	30196
Delhi	167713	27926	57328	16208	117530	8966
Punjab	284464	16715	103076	10291	177377	6020
Haryana	197182	10937	50991	6553	143631	4226
Chandigarh	35731	2875	13202	1957	22477	912
Jammu & Kashmir	137564	3910	27844	1199	105647	2707
Himachal Pradesh	93010	2987	21030	1213	69359	1457
Rajasthan	420846	12567	77102	6399	324174	5908
North-Eastern Region	201256	4060	66127	1455	130312	2649
Assam	135523	2757	39415	1055	93338	1738
Meghalaya	12629	304	4299	101	8170	201
Mizoram	5802	112	3331	41	2315	69
Arunachal Pradesh	9733	167	2884	36	6578	189
Nagaland	15439	290	9454	99	5050	152
Manipur	6475	111	2276	35	3893	72
Tripura	15655	319	4468	88	10968	228
Eastern Region	1524417	45629	359667	17104	1131313	25384
Bihar	352428	4688	58396	997	282756	3771
Jharkhand	199346	5596	37646	2175	159340	3452
West Bengal	642880	27866	193940	11701	433932	13032
Orissa	317954	7161	68161	2174	245109	4876
Sikkim	5540	172	771	40	4688	124
Andaman & Nicobar	6269	146	753	17	5488	129
Central Region	1338863	42915	284745	19008	1013948	22789
Uttar Pradesh	765861	24110	184218	10973	566487	11999
Uttarakhand	111235	2948	23404	1390	86362	1539
Madhya Pradesh	326639	12145	52287	4822	256702	7408
Chattisgarh	135128	3712	24836	1823	104397	1843
Western Region	1235161	94351	251341	46177	984808	36924
Gujarat	417565	20596	103377	13640	309403	7108
Maharashtra	777772	71556	139956	31820	643613	28296
Daman & Diu	1583	100	738	90	843	19
Goa	37527	2025	7081	606	30424	1446
Dadra & Nagar Haveli	714	74	189	21	525	55
Southern Region	2869102	97419	606049	48472	2234906	44352
Andhra Pradesh	668649	22516	132692	13269	558592	9561
Karnataka	713619	19903	104117	9102	595172	10759
Lakshadweep	548	6	46	1	498	9
Tamilnadu	883305	41788	215735	21317	637207	15516
Kerala	586835	12779	151881	4619	429462	8289
Puducherry	16146	427	1578	164	13975	218
All India	8505309	362291	1918502	176036	6455482	162294

* : Includes loans for retail trade.

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010 (Contd.)

(Amount in ₹ crore)

State/Union Territory	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	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Northern Region	234438	12172	69291	504	27432	452
Delhi	20017	4060	499	70	298	18
Punjab	49119	2120	15961	122	2908	64
Haryana	30594	1386	7517	80	1994	143
Chandigarh	3789	566	302	7	40	2
Jammu & Kashmir	54764	1126	8923	50	3606	34
Himachal Pradesh	13297	397	6429	31	2031	23
Rajasthan	62858	2517	29660	144	16555	168
North-Eastern Region	26728	712	6764	51	5756	81
Assam	22803	565	4684	39	3958	56
Meghalaya	782	66	260	3	182	3
Mizoram	102	3	18	-	142	2
Arunachal Pradesh	89	2	201	1	238	3
Nagaland	1011	50	257	2	936	10
Manipur	1011	10	579	3	139	5
Tripura	930	16	765	3	161	2
Eastern Region	179054	4845	100544	454	20453	211
Bihar	44560	453	20909	64	3241	47
Jharkhand	32815	607	18311	70	1649	22
West Bengal	47344	2277	48815	257	8814	79
Orissa	53501	1474	11626	59	6580	61
Sikkim	333	4	858	4	88	1
Andaman & Nicobar	501	30	25	-	81	1
Central Region	185215	6616	70705	639	21834	405
Uttar Pradesh	104303	4681	39125	480	11805	273
Uttarakhand	8628	408	2500	11	1376	18
Madhya Pradesh	53887	1029	16463	92	5992	79
Chattisgarh	18397	498	12617	56	2661	35
Western Region	362046	23401	16445	266	11043	912
Gujarat	113102	4757	7213	127	4603	72
Maharashtra	239371	18067	8057	129	6019	833
Daman & Diu	282	39	-	-	2	0
Goa	9153	515	1133	10	419	7
Dadra & Nagar Haveli	138	23	42	-	-	-
Southern Region	655556	23227	121876	912	20997	394
Andhra Pradesh	221032	6206	36450	297	10985	151
Karnataka	145639	5136	21646	197	2953	80
Lakshadweep	62	0	6	-	8	-
Tamilnadu	185583	9431	40902	216	4081	105
Kerala	98396	2358	22147	199	2922	58
Puducherry	4844	96	725	3	48	-
All India	1643037	70973	385625	2826	107515	2455

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010 (Contd.)

(Amount in ₹ crore)

State/Union Territory	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	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	(19)	(20)	(21)	(22)
Northern Region	361030	1123	3321517	38969
Delhi	20873	345	91660	3734
Punjab	9776	44	757586	10639
Haryana	11238	40	417234	6723
Chandigarh	3072	11	30325	986
Jammu & Kashmir	18441	71	162307	2424
Himachal Pradesh	1814	7	191522	1837
Rajasthan	295816	605	1670883	12626
North-Eastern Region	8765	199	463796	3542
Assam	7723	140	303195	1921
Meghalaya	489	2	30972	515
Mizoram	15	1	8590	154
Arunachal Pradesh	70	-	11368	115
Nagaland	135	4	25489	216
Manipur	119	1	23272	255
Tripura	214	51	60910	366
Eastern Region	241744	1272	3524571	25218
Bihar	67715	130	976229	5151
Jharkhand	18086	74	584546	3215
West Bengal	111260	889	1170789	11688
Orissa	43575	177	771520	4890
Sikkim	1038	2	19395	258
Andaman & Nicobar	70	-	2092	16
Central Region	243555	603	5312379	45626
Uttar Pradesh	103520	363	3367317	26904
Uttarakhand	7357	23	252295	2190
Madhya Pradesh	99731	176	1190032	13251
Chattisgarh	32947	41	502735	3281
Western Region	219042	1244	3704804	27110
Gujarat	67170	437	1677383	8414
Maharashtra	145323	765	1992058	17990
Daman & Diu	520	9	623	42
Goa	5742	31	33647	657
Dadra & Nagar Haveli	287	2	1093	7
Southern Region	1077960	7131	15937462	96445
Andhra Pradesh	494043	4134	7208306	30289
Karnataka	201150	833	1947047	20311
Lakshadweep	20	-	1702	4
Tamilnadu	324354	1777	5180816	31355
Kerala	52771	349	1514417	14039
Puducherry	5622	38	85174	447
All India	2152096	11572	32264529	236910

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

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010 (Contd.)**

(Amount in ₹ crore)

State/Union Territory	As on the last reporting Friday of March					
	Total loans for Education		Loans to SC/ST beneficiaries		Loans granted to SSO for onlending to SC/STs	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	(23)	(24)	(25)	(26)	(27)	(28)
Northern Region	168104	4153	1037769	7312	1137	10
Delhi	38261	1227	47207	819	110	2
Punjab	30630	781	177471	1641	161	1
Haryana	30564	705	98357	633	124	-
Chandigarh	6034	183	15519	120	27	-
Jammu & Kashmir	8710	176	13927	120	630	7
Himachal Pradesh	10262	195	83419	502	45	-
Rajasthan	43643	886	601869	3477	40	-
North-Eastern Region	15558	376	170293	1622	479	3
Assam	11216	269	109399	820	169	1
Meghalaya	934	22	10511	208	-	-
Mizoram	439	16	3634	61	-	-
Arunachal Pradesh	463	10	11269	134	-	-
Nagaland	241	6	4659	103	-	-
Manipur	1259	32	9890	124	173	-
Tripura	1006	21	20931	172	137	2
Eastern Region	189293	3868	1139578	6374	5382	17
Bihar	43433	941	258321	1249	1672	6
Jharkhand	31752	691	162988	1026	377	-
West Bengal	61118	1214	505695	2768	3114	10
Orissa	52288	1006	200719	1176	219	1
Sikkim	351	9	10239	149	-	-
Andaman & Nicobar	351	7	1616	6	-	-
Central Region	214265	4152	2010483	10912	4462	7
Uttar Pradesh	110036	2302	1108811	5700	870	2
Uttarakhand	20088	402	74289	413	2	-
Madhya Pradesh	72584	1199	531715	3646	2634	5
Chattisgarh	11557	249	295668	1153	956	-
Western Region	173639	4251	1652721	9864	2149	7
Gujarat	41171	1184	1122220	5784	998	1
Maharashtra	128488	2968	520374	4003	1140	6
Daman & Diu	445	14	405	16	-	-
Goa	3389	81	8875	56	11	-
Dadra & Nagar Haveli	146	4	847	5	-	-
Southern Region	1211197	20123	3543144	16535	891	41
Andhra Pradesh	218491	4843	1307465	3817	277	37
Karnataka	161085	2916	715037	5066	183	2
Lakshadweep	24	0	3447	26	-	-
Tamilnadu	574690	7352	1182353	6334	183	1
Kerala	246974	4874	324067	1250	247	1
Puducherry	9933	138	10775	42	1	-
All India	1972056	36923	9553988	52619	14500	85

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

TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010 (Contd.)

(Amount in ₹ crore)

State/Union Territory	As on the last reporting Friday of March					
	Total Housing loans		Advance to Self Help Groups		Loans to Food & agro based processing units with invest. In P & M upto 10 crs.	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	(29)	(30)	(31)	(32)	(33)	(34)
Northern Region	675954	32768	44008	836	15106	6843
Delhi	101900	11057	904	260	882	1147
Punjab	132236	5210	2573	24	5652	2382
Haryana	104816	4596	5016	283	3350	2522
Chandigarh	21819	1776	352	4	118	126
Jammu & Kashmir	90221	1779	517	3	532	177
Himachal Pradesh	34027	1201	4005	28	178	56
Rajasthan	190935	7149	30641	234	4394	433
North-Eastern Region	67066	2739	32305	264	1581	151
Assam	39918	1617	26359	183	1159	138
Meghalaya	4698	198	257	2	24	2
Mizoram	9469	406	234	2	2	-
Arunachal Pradesh	875	42	648	2	4	-
Nagaland	2112	111	396	4	36	4
Manipur	6488	211	676	2	28	1
Tripura	3506	154	3735	69	328	6
Eastern Region	450431	24231	169983	1317	19180	3099
Bihar	38644	1306	22295	139	649	208
Jharkhand	35050	1657	11478	90	310	84
West Bengal	220981	17482	86220	745	16781	2414
Orissa	144910	3249	49845	340	1429	392
Sikkim	9364	461	120	3	4	1
Andaman & Nicobar	1482	76	25	-	7	-
Central Region	536817	21570	96394	1390	7031	3721
Uttar Pradesh	260897	10955	65062	1125	4199	2053
Uttarakhand	51100	1706	6092	25	526	264
Madhya Pradesh	177437	6752	19829	183	1429	998
Chattisgarh	47383	2157	5411	57	877	406
Western Region	973710	68875	99567	719	6326	7026
Gujarat	236052	11261	46054	253	2545	2022
Maharashtra	714789	56428	51906	442	3176	4971
Daman & Diu	2194	93	10	-	3	-
Goa	19495	1045	1597	24	602	33
Dadra & Nagar Haveli	1180	48	-	-	-	-
Southern Region	1742144	80634	1118438	11063	37228	7602
Andhra Pradesh	497382	21952	590868	6147	6408	3490
Karnataka	384236	21747	85531	1428	8930	1638
Lakshadweep	185	7	76	-	-	-
Tamilnadu	377104	19669	343777	2697	7599	1583
Kerala	475249	16821	75812	661	14226	879
Puducherry	7988	438	22374	130	65	12
All India	4446122	230817	1560695	15589	86452	28442

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

**TABLE 6.1 : DISTRIBUTION OF SELECT ITEMS OF SCHEDULED COMMERCIAL BANKS'
ADVANCES TO PRIORITY SECTOR - 2010 (Concl'd.)**

(Amount in ₹ crore)

State/Union Territory	As on the last reporting Friday of March							
	Export Credit to SE		Export Credit to Non - SE		Total Export** Credit		Total Priority sector advances	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)
Northern Region	31	290	444	7310	475	7600	6329511	232721
Delhi	27	266	411	6885	438	7151	402787	78255
Punjab	-	-	10	328	10	328	1440728	49885
Haryana	2	6	4	40	6	46	1015259	35466
Chandigarh	1	17	5	8	6	25	80353	14402
Jammu & Kashmir	-	-	-	-	-	-	380013	7733
Himachal Pradesh	-	-	1	40	1	40	355315	6989
Rajasthan	1	1	13	9	14	10	2655056	39991
North-Eastern Region	-	-	-	-	-	-	697295	10464
Assam	-	-	-	-	-	-	457539	6892
Meghalaya	-	-	-	-	-	-	42261	693
Mizoram	-	-	-	-	-	-	23525	670
Arunachal Pradesh	-	-	-	-	-	-	24682	323
Nagaland	-	-	-	-	-	-	40518	536
Manipur	-	-	-	-	-	-	37804	545
Tripura	-	-	-	-	-	-	70966	805
Eastern Region	8	18	285	1279	293	1297	6344805	116901
Bihar	-	-	1	7	1	7	1863281	15398
Jharkhand	-	-	-	-	-	-	707863	10171
West Bengal	8	18	284	1272	292	1290	2256291	69671
Orissa	-	-	-	-	-	-	1482638	20712
Sikkim	-	-	-	-	-	-	24440	699
Andaman & Nicobar	-	-	-	-	-	-	10292	250
Central Region	3	10	25	316	28	326	8675097	140675
Uttar Pradesh	3	10	16	255	19	265	5273115	75266
Uttarakhand	-	-	-	-	-	-	512685	8249
Madhya Pradesh	-	-	9	61	9	61	2267259	43974
Chattisgarh	-	-	-	-	-	-	622038	13186
Western Region	124	1396	798	15936	922	17332	7159504	258253
Gujarat	6	3	115	663	121	666	2422387	56546
Maharashtra	118	1393	683	15273	801	16666	4625961	197473
Daman & Diu	-	-	-	-	-	-	4864	219
Goa	-	-	-	-	-	-	103003	3880
Dadra & Nagar Haveli	-	-	-	-	-	-	3289	135
Southern Region	22	57	370	8555	392	8613	27111732	379395
Andhra Pradesh	1	8	41	865	42	873	11380547	112611
Karnataka	6	4	127	4712	133	4717	4047552	82506
Lakshadweep	-	-	-	-	-	-	1939	20
Tamilnadu	15	45	195	2915	210	2960	8196361	128067
Kerala	-	-	7	63	7	63	3355153	54608
Puducherry	-	-	-	-	-	-	130180	1583
All India	188	1771	1922	33396	2110	35168	56317944	1138409

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

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2010

(Amount in ₹ crore)

Region/State/Union Territory	As on the last 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	3703773	61616	82559	47826	3786332	109442
Delhi	67894	7017	5625	23796	73519	30813
Punjab	945882	18441	37569	8365	983451	26806
Haryana	657659	12796	13672	6353	671331	19149
Chandigarh	13059	3861	606	5689	13665	9550
Jammu & Kashmir	120407	1448	4040	342	124447	1790
Himachal Pradesh	209791	2060	6365	498	216156	2558
Rajasthan	1689081	15993	14682	2783	1703763	18776
North-Eastern Region	394725	2467	9446	619	404171	3086
Assam	256670	1654	6320	454	262990	2108
Meghalaya	22866	98	645	68	23511	166
Mizoram	7482	119	318	16	7800	135
Arunachal Pradesh	13384	91	157	13	13541	104
Nagaland	21858	96	733	28	22591	124
Manipur	23112	181	178	8	23290	189
Tripura	49353	228	1095	32	50448	260
Eastern Region	3782975	26946	150278	13657	3933253	40603
Bihar	1329628	7122	29760	1197	1359388	8319
Jharkhand	413978	1746	9274	407	423252	2153
West Bengal	1139301	12535	77353	8402	1216654	20937
Orissa	890096	5477	33596	3642	923692	9119
Sikkim	7931	49	216	6	8147	55
Andaman & Nicobar	2041	17	79	3	2120	20
Central Region	6254768	54732	82342	16380	6337110	71112
Uttar Pradesh	3977765	29736	54150	7544	4031915	37280
Uttarakhand	315780	2561	7123	609	322903	3170
Madhya Pradesh	1572690	18942	15535	4694	1588225	23636
Chattisgarh	388533	3493	5534	3533	394067	7026
Western Region	4499187	47220	55818	26368	4555005	73588
Gujarat	1630765	15879	28551	6524	1659316	22403
Maharashtra	2832522	31066	25244	19411	2857766	50477
Daman & Diu	115	3	7	1	122	4
Goa	34861	266	1978	432	36839	698
Dadra & Nagar Haveli	924	6	38	-	962	6
Southern Region	19943477	124788	266591	40704	20210068	165492
Andhra Pradesh	9447358	43127	54306	15138	9501664	58265
Karnataka	2500870	25704	86282	6690	2587152	32394
Lakshadweep	1155	6	7	-	1162	6
Tamilnadu	5983032	41052	53498	13514	6036530	54566
Kerala	1921280	14446	71790	5274	1993070	19720
Puducherry	89782	453	708	88	90490	541
All India	38578905	317769	647034	145554	39225939	463323

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

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2010 (Contd.)

(Amount in ₹ crore)

Region/State/ Union Territory	As on the last reporting Friday of March							
	Loans to individual farmers		Loans to corporates, partnership firms, credit limit upto Rs. 1 cr.		Loans to corporates, partnership firms, credit limit above Rs. 1 cr.		Loans granted to pre & post harvest activities	
	No. of Accounts	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	3518195	47674	66860	3634	2584	12731	93391	2394
Delhi	52737	2024	5469	532	538	7078	179	551
Punjab	923756	16644	21491	1283	1196	1356	3057	98
Haryana	649754	10938	13393	680	539	1098	3838	132
Chandigarh	19201	758	1329	128	134	2520	2	600
Jammu & Kashmir	115210	1500	946	73	8	22	8341	49
Himachal Pradesh	201719	2223	1100	73	19	128	7245	12
Rajasthan	1555818	13587	23132	864	150	529	70729	952
North-Eastern Region	352988	1989	7418	278	286	259	15806	34
Assam	231637	1208	5114	220	235	231	15239	32
Meghalaya	24837	140	219	15	17	3	61	-
Mizoram	12780	175	106	7	1	2	12	-
Arunachal Pradesh	10262	79	66	1	7	1	-	-
Nagaland	13369	90	278	14	3	-	-	-
Manipur	16066	110	406	3	3	-	196	1
Tripura	44037	188	1229	19	20	21	298	1
Eastern Region	4042189	23628	57012	4097	14879	4169	143880	944
Bihar	1307284	6294	6033	286	348	289	109848	641
Jharkhand	388571	1811	7978	139	38	193	9561	49
West Bengal	1437646	10749	28180	2939	14267	2882	20000	204
Orissa	901511	4670	14450	725	217	805	4445	51
Sikkim	4880	71	284	5	3	-	6	-
Andaman & Nicobar	2297	32	87	3	6	-	20	-
Central Region	5931386	49405	63599	4747	1052	2973	153119	1456
Uttar Pradesh	3881388	28149	24724	2311	537	1193	120373	820
Uttarakhand	276400	2270	1482	301	22	83	5263	142
Madhya Pradesh	1519123	15384	33659	1776	414	1207	10995	346
Chhattisgarh	254475	3602	3734	359	79	490	16488	148
Western Region	3905462	34850	53134	3919	2356	9136	70999	1990
Gujarat	1055134	9954	15847	1239	845	4274	93	795
Maharashtra	2814411	24588	35903	2648	1498	4849	70522	1170
Daman & Diu	162	4	2	-	-	-	-	-
Goa	34420	292	1367	32	13	13	352	24
Dadra & Nagar Haveli	1335	13	15	-	-	-	32	1
Southern Region	19291128	106948	388055	9037	6336	10223	93009	1760
Andhra Pradesh	9116695	38598	70458	2197	2083	3374	30387	292
Karnataka	2430024	21327	18124	1222	1474	2738	21066	596
Lakshadweep	1133	6	-	-	-	-	-	-
Tamilnadu	5977036	33769	66449	2785	1965	3419	20372	659
Kerala	1683057	12834	229902	2796	808	680	20942	207
Puducherry	83183	413	3122	38	6	12	242	5
All India	37041348	264493	636078	25712	27493	39491	570204	8579

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

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2010 (Contd.)

(Amount in ₹ crore)

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 thro' 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	15106	6844	275	10	311	766	42	40
Delhi	882	1147	3	-	1	149	7	2
Punjab	5652	2382	52	2	-	-	19	34
Haryana	3350	2522	46	2	30	5	9	2
Chandigarh	118	126	1	-	50	609	-	-
Jammu & Kashmir	532	177	27	2	1	0	-	-
Himachal Pradesh	178	56	27	1	1	0	-	-
Rajasthan	4394	433	119	2	228	2	7	2
North-Eastern Region	1581	151	83	4	33	2	47	2
Assam	1159	138	73	4	16	1	26	1
Meghalaya	24	2	1	-	-	-	-	-
Mizoram	2	-	-	-	-	-	-	-
Arunachal Pradesh	4	-	5	-	15	1	21	1
Nagaland	36	4	4	-	-	-	-	-
Manipur	28	1	-	-	-	-	-	-
Tripura	328	6	-	-	2	-	-	-
Eastern Region	19180	3098	1553	44	747	75	31	606
Bihar	649	208	13	1	110	1	1	-
Jharkhand	310	84	25	1	3	-	-	-
West Bengal	16781	2414	1456	41	602	66	21	575
Orissa	1429	392	52	1	32	8	9	31
Sikkim	4	1	7	1	-	-	-	-
Andaman & Nicobar	7	-	-	-	-	-	-	-
Central Region	7031	3721	275	19	76	67	80	28
Uttar Pradesh	4199	2053	199	6	18	66	21	15
Uttarakhand	526	264	12	1	38	-	35	13
Madhya Pradesh	1429	998	52	11	14	-	3	-
Chattisgarh	877	406	12	1	6	-	21	-
Western Region	6326	7026	479	60	600	178	4663	1211
Gujarat	2545	2022	166	44	14	1	12	35
Maharashtra	3176	4971	312	17	579	178	4651	1176
Daman & Diu	3	-	-	-	-	-	-	-
Goa	602	33	1	-	7	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Southern Region	37228	7602	2257	60	2167	206	1376	3643
Andhra Pradesh	6408	3490	1665	17	1767	171	297	2169
Karnataka	8930	1638	257	29	56	12	31	221
Lakshadweep	-	-	-	-	-	-	-	-
Tamilnadu	7599	1583	141	9	117	2	27	200
Kerala	14226	879	190	6	226	2	1021	1053
Puducherry	65	12	4	0	1	19	-	-
All India	86452	28443	4922	199	3934	1294	6239	5530

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

TABLE 6.2 : STATE-WISE DISTRIBUTION OF OUTSTANDING ADVANCES OF SCHEDULED COMMERCIAL BANKS TO AGRICULTURE - 2010 (Concl'd.)

(Amount in ₹ crore)

Region/State/ Union Territory	As on the last reporting Friday of March			
	Loans to NGOs/MFIs for onlending to indiv. Farmers or their SHGs/JLGs		Other types of indirect finance for agriculture & allied activities	
	No. of Accounts	Balance Outstanding	No. of Accounts	Balance Outstanding
	(23)	(24)	(25)	(26)
Northern Region	12143	162	60532	31980
Delhi	27	82	3506	15030
Punjab	73	10	30938	7003
Haryana	176	25	9283	2963
Chandigarh	3	2	378	4473
Jammu & Kashmir	68	-	2864	107
Himachal Pradesh	2	-	5284	268
Rajasthan	11794	42	8279	2135
North-Eastern Region	43216	70	3464	218
Assam	21449	49	3223	193
Meghalaya	163	-	66	14
Mizoram	4	1	-	-
Arunachal Pradesh	11	-	1	-
Nagaland	1	-	66	2
Manipur	1	1	28	1
Tripura	21587	19	80	8
Eastern Region	208109	583	65187	6341
Bihar	34877	34	20260	688
Jharkhand	5308	4	5100	138
West Bengal	133819	467	30364	3348
Orissa	34104	79	9436	2166
Sikkim	-	-	5	1
Andaman & Nicobar	1	-	22	1
Central Region	12075	138	45808	8361
Uttar Pradesh	820	87	31905	3144
Uttarakhand	-	-	4507	168
Madhya Pradesh	11238	47	6794	2513
Chattisgarh	17	4	2602	2536
Western Region	20940	350	30151	12021
Gujarat	26	102	10867	3452
Maharashtra	20904	241	17937	8254
Daman & Diu	-	-	1	-
Goa	10	6	1312	315
Dadra & Nagar Haveli	-	-	34	-
Southern Region	80493	1654	183868	19584
Andhra Pradesh	32362	364	35677	6094
Karnataka	15885	258	54535	2815
Lakshadweep	-	-	6	-
Tamilnadu	25967	611	38914	8387
Kerala	6272	418	54423	2264
Puducherry	7	3	313	24
All India	376976	2957	389010	78504

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

**TABLE 6.3 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
TO PRIORITY SECTORS - 2011**

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

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%
				No. of A/Cs.	Amount Outstanding	
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	773301	230890	773301	172.65	329936	42.67
State Bank of India	568101	155258	568101	128.04	238809	42.04
State Bank of Bikaner and Jaipur	35563	8647	35563	8.74	14855	41.77
State Bank of Hyderabad	53351		53351	15.26	27478	51.50
State Bank of Mysore	29883	4716	29883	4.32	12106	40.51
State Bank of Patiala	47028	44791	47028	5.07	19325	41.09
State Bank of Travancore	39375	17478	39375	11.22	17363	44.10
B. Nationalised Banks	1720199	929592	1720199	311	698680	
Allahabad Bank	71605	49526	71605	15.61	30764	42.96
Andhra Bank	56784	36106	56784	18.06	21885	38.54
Bank of Baroda	131644	87836	131644	20.36	57364	43.57
Bank of India	131623	105281	131623	24.01	60035	45.61
Bank of Maharashtra	40527	17625	40527	7.04	15680	38.69
Canara Bank	160508	123002	160508	40.14	70757	44.08
Central Bank of India	106146	38740	106146	20.41	40075	37.75
Corporation Bank	63203	48406	63203	4.87	20308	32.13
Dena Bank	35721	4518	35721	4.61	15150	42.41
IDBI Bank Ltd.	138625	125136	138625	2.34	40838	29.46
Indian Bank	59482	17523	59482	18.99	25573	42.99
Indian Overseas Bank	73411	39341	73411	25.87	32648	44.47
Oriental Bank of commerce	83489	48864	83489	7.79	34470	41.29
Punjab National Bank	181363	47255	181363	31.81	73765	40.67
Punjab & Sind Bank	32749	5807	32749	2.44	13249	40.46
Syndicate Bank	79210	41989	79210	21.86	36606	46.21
Union Bank of India	117273	72060	117273	17.84	49128	41.89
United Bank of India	42756	9812	42756	8.30	17751	41.52
UCO Bank	72145		72145	12.31	27963	38.76
Vijaya bank	41935	10765	41935	6.63	14671	34.99
Public Sector Banks (A+B)	2493500	1160482	2493500	483.94	1028616	41.25

Note : Data are provisional.

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

**TABLE 6.4 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
TO AGRICULTURE - 2011**

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

Bank group / Bank	As on the last reporting Friday of March					
	Total Agricultural Advances		Direct Agricultural Advances		Indirect Agricultural Advances	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	122.39	129433	120.45	96249	1.94	33186
State Bank of India	90.51	94228	88.88	68663	1.63	25565
State Bank of Bikaner and Jaipur	6.37	7245	6.37	5969	0	1277
State Bank of Hyderabad	12.44	10210	12.39	7519	0.05	2692
State Bank of Mysore	2.72	5319	2.69	3676	0.03	1643
State Bank of Patiala	3.37	6851	3.35	5615	0.02	1236
State Bank of Travancore	6.98	5580	6.77	4807	0.21	773
B. Nationalised Banks	216.93	285557	211.93	203836	5.00	81721
Allahabad Bank	11.78	13387	11.29	9808	0.49	3579
Andhra Bank	13.51	9808	13.43	8418	0.08	1390
Bank of Baroda	13.64	24529	13.35	17158	0.29	7371
Bank of India	16.06	21135	15.84	15237	0.22	5898
Bank of Maharashtra	4.29	4483	4.26	3835	0.03	648
Canara Bank	31.18	29656	29.24	22669	1.94	6987
Central Bank of India	13.60	19009	13.52	13192	0.08	5816
Corporation Bank	2.64	4270	2.50	2901	0.14	1370
Dena Bank	2.81	6389	2.76	4179	0.05	2210
IDBI Bank Ltd.	0.59	14957	0.56	7996	0.03	6962
Indian Bank	14.31	10986	14.26	8692	0.05	2294
Indian Overseas Bank	20.86	16056	20.67	12724	0.19	3332
Oriental Bank of commerce	4.77	12413	4.58	8626	0.19	3787
Punjab National Bank	23.83	35054	23.28	26837	0.56	8217
Punjab & Sind Bank	1.45	5993	1.40	3442	0.04	2550
Syndicate Bank	14.11	15143	14.05	11180	0.06	3963
Union Bank of India	10.72	20254	10.62	11301	0.10	8953
United Bank of India	5.57	5712	5.34	3677	0.23	2035
UCO Bank	7.58	11354	7.38	8191	0.20	3163
Vijaya bank	3.63	4969	3.60	3773	0.03	1196
Public Sector Banks (A+B)	339.32	414990	332.38	300085	6.94	114907

Note : Data are provisional.

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

TABLE 6.5(A) : DISTRIBUTION OF OUTSTANDING DIRECT AND INDIRECT ADVANCES OF PUBLIC SECTOR BANKS TO SMALL ENTERPRISES - 2011

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

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	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
A. State Bank Group	24.77	110036	24.77	109946	-	91
State Bank of India	19.05	77061	19.05	77061	-	-
State Bank of Bikaner and Jaipur	1.45	4705	1.45	4618	-	87
State Bank of Hyderabad	1.26	11642	1.26	11639	-	4
State Bank of Mysore	0.85	3873	0.85	3873	-	-
State Bank of Patiala	0.77	8691	0.77	8691	-	-
State Bank of Travancore	1.39	4064	1.39	4064	-	-
B. Nationalised Banks	50.09	266591	49.56	251239	0.53	15350
Allahabad Bank	2.55	11990	2.55	11990	-	-
Andhra Bank	2.18	6402	2.18	6353	-	49
Bank of Baroda	3.38	21548	3.38	21548	-	-
Bank of India	4.58	31091	4.58	31020	0.01	71
Bank of Maharashtra	1.49	6529	1.48	6480	0.01	48
Canara Bank	4.42	29558	4.41	29184	0.01	374
Central Bank of India	4.03	12089	4.02	9738	-	2350
Corporation Bank	0.88	8958	0.86	7476	0.02	1482
Dena Bank	1.03	5947	1.03	5947	-	-
IDBI Bank Ltd.	0.22	11362	0.22	7112	-	4250
Indian Bank	1.28	7549	1.28	5661	-	1889
Indian Overseas Bank	1.99	11839	1.99	11839	-	-
Oriental Bank of commerce	1.70	14954	1.70	14164	-	790
Punjab National Bank	4.92	28270	4.74	27214	0.18	1055
Punjab & Sind Bank	0.66	4960	0.64	4418	0.02	542
Syndicate Bank	4.72	11938	4.54	11226	0.18	711
Union Bank of India	3.55	16599	3.54	16334	0.01	265
United Bank of India	1.88	7227	1.87	6954	0.01	274
UCO Bank	3.23	11969	3.15	11377	0.08	592
Vijaya Bank	1.40	5812	1.40	5204	-	608
Public Sector Banks (A+B)	74.86	376627	74.33	361185	0.53	15441

Note : Data are provisional.

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

**TABLE 6.5 (B) : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
MICRO CREDIT, STATE SPONSORED ORGANISATIONS, EDUCATION AND HOUSING - 2011**

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

Bank group / Bank	As on the last reporting Friday of March							
	Micro Credit (other than for agriculture & allied activities)		State Sponsored Organisations for SC/ST		Education		Housing	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. State Bank Group	0.09	20	-	-	7.51	14451	18.17	75995
State Bank of India	-	-	-	-	5.31	10367	13.45	57153
State Bank of Bikaner and Jaipur	0.03	9	-	-	0.20	435	0.69	2460
State Bank of Hyderabad	0.01	1	-	-	0.52	1056	1.03	4569
State Bank of Mysore	-	-	-	-	0.29	534	0.46	2380
State Bank of Patiala	-	-	-	-	0.13	340	0.80	3443
State Bank of Travancore	0.05	10	-	-	1	1719	1.74	5990
B. Nationalised Banks	8.11	7332	0.09	37	14.63	26893	21.45	112271
Allahabad Bank	0.05	1020	0.01	6	0.43	1031	0.79	3330
Andhra Bank	0.62	366	-	-	0.74	1629	1.01	3680
Bank of Baroda	0.48	277	-	1	0.81	1685	2.05	9323
Bank of India	0.92	310	-	1	1.03	1918	1.41	5581
Bank of Maharashtra	0.26	51	-	1	0.23	409	0.77	4208
Canara Bank	1.06	339	-	1	1.93	3503	1.55	7700
Central Bank of India	0.67	249	0.02	4	0.83	1516	1.26	7209
Corporation Bank	0.17	512	-	-	0.43	926	0.75	5640
Dena Bank	0.21	118	-	-	0.15	286	0.42	2410
IDBI Bank Ltd.	0.01	1274	-	-	0.05	110	1.47	13134
Indian Bank	0.72	514	-	-	1.80	2635	0.88	3888
Indian Overseas Bank	0.78	593	-	-	1.56	1971	0.68	2189
Oriental Bank of commerce	0.02	41	-	-	0.46	1071	0.84	5991
Punjab National Bank	0.17	523	-	-	1.35	2642	1.54	7276
Punjab & Sind Bank	-	193	-	-	0.07	218	0.26	1884
Syndicate Bank	0.41	275	0.01	8	1.02	1889	1.59	7354
Union Bank of India	1.08	366	0.02	6	0.75	1537	1.72	10367
United Bank of India	0.01	201	0.01	5	0.21	457	0.63	4148
UCO Bank	0.02	1	0.02	4	0.47	857	0.99	3780
Vijaya Bank	0.45	109	-	-	0.31	603	0.84	3179
Public Sector Banks (A+B)	8.20	7352	0.09	37	22.14	41344	39.62	188266

Note : Data are provisional.

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

**TABLE 6.6 : DISTRIBUTION OF OUTSTANDING ADVANCES OF PUBLIC SECTOR BANKS
UNDER DIFFERENTIAL RATES OF INTEREST (DRI) SCHEME AND TO THE WEAKER SECTIONS - 2011**

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

Bank group / Bank	As on the last reporting Friday of March			
	Total Weaker Sections		Advances under DRI Scheme	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)
A. State Bank Group	108.63	80962	1.16	165
State Bank of India	90.76	59213	0.51	107
State Bank of Bikaner and Jaipur	6.82	6192	0.32	28
State Bank of Hyderabad	2.47	2184	0.08	7
State Bank of Mysore	2.92	4291	0.18	18
State Bank of Patiala	3.18	4793	0.03	3
State Bank of Travancore	2.48	4289	0.04	2
B. Nationalised Banks	179.24	165353	3.03	550
Allahabad Bank	10.58	7547	0.34	36
Andhra Bank	8.75	6999	0.07	11
Bank of Baroda	10.98	13245	0.09	67
Bank of India	19.19	17713	0.10	26
Bank of Maharashtra	3.65	2590	0.01	2
Canara Bank	25.62	17824	0.32	52
Central Bank of India	10.14	10708	0.41	35
Corporation Bank	2.43	4442	-	-
Dena Bank	2.47	2690	0.05	6
IDBI Bank Ltd.	0.45	3699	-	1
Indian Bank	12.35	6073	0.24	28
Indian Overseas Bank	9.12	7463	0.56	72
Oriental Bank of commerce	4.38	6066	0.02	74
Punjab National Bank	18.37	18365	0.23	46
Punjab & Sind Bank	1.62	3128	-	-
Syndicate Bank	13.11	8505	0.07	19
Union Bank of India	12.25	11849	0.08	12
United Bank of India	5.63	5143	0.11	13
UCO Bank	5.41	7496	0.29	44
Vijaya Bank	2.74	3808	0.04	6
Public Sector Banks (A+B)	287.87	246315	4.19	715

Note : Data are provisional.

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

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS
OF SCHEDULED COMMERCIAL BANKS - 2006 TO 2011**

(Amount in ₹ crore)

Bank group / Years	As on March 31					
	Standard Assets		Sub-Standard Assets		Doubtful Assets	
	Amount	Per cent share	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)	(5)	(6)
Public Sector Banks						
2006	1029493	96.1	11394	1.1	24804	2.3
2007	1335175	97.2	14147	1.0	19944	1.5
2008	1656585	97.7	16870	1.0	19167	1.1
2009	2059725	97.9	19521	0.9	20715	1.0
2010	2462030	97.7	27688	1.1	24685	1.0
2011	3008757	97.7	33614	1.1	31919	1.0
Private Sector Banks						
2006	296020	97.4	2396	0.8	4438	1.5
2007	382630	97.6	4368	1.1	3930	1.0
2008	459369	97.3	7280	1.5	4452	0.9
2009	502768	96.8	10526	2.0	5017	1.0
2010	567207	97.0	8676	1.5	6542	1.1
2011	714338	97.5	4398	0.6	10735	1.5
Foreign Banks						
2006	96772	97.9	946	1.0	698	0.7
2007	125415	98.1	1367	1.1	631	0.5
2008	159882	98.1	1963	1.2	768	0.5
2009	162420	95.7	5874	3.5	1004	0.6
2010	160311	95.7	4930	2.9	1441	0.9
2011	194257	97.5	1865	0.9	2113	1.1
All Scheduled Commercial Banks						
2006	1422285	96.5	14737	1.0	29940	2.0
2007	1843220	97.3	19883	1.1	24505	1.3
2008	2275836	97.6	26113	1.1	24386	1.0
2009	2724912	97.6	35921	1.3	26736	1.0
2010	3189548	97.5	41294	1.3	32668	1.0
2011	3917351	97.7	39878	1.0	44767	1.1

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 - 2006 TO 2011 (Concl'd.)**

(Amount in ₹ crore)

Bank group / Years	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					
2006	5180	0.5	41378	3.9	1070872
2007	4510	0.3	38602	2.8	1373777
2008	3712	0.2	39749	2.3	1696333
2009	3803	0.2	44039	2.1	2103763
2010	4928	0.2	57301	2.3	2519331
2011	5514	0.2	71047	2.3	3079804
Private Sector Banks					
2006	940	0.3	7774	2.6	303793
2007	941	0.2	9239	2.4	391869
2008	1244	0.3	12976	2.7	472345
2009	1345	0.3	16888	3.2	519655
2010	2166	0.4	17384	3.0	584591
2011	2839	0.4	17972	2.5	732310
Foreign Banks					
2006	446	0.5	2090	2.1	98862
2007	454	0.4	2452	1.9	127867
2008	387	0.2	3118	1.9	162999
2009	416	0.2	7294	4.3	169714
2010	757	0.5	7128	4.3	167439
2011	1087	0.5	5065	2.5	199321
All Scheduled Commercial Banks					
2006	6565	0.4	51242	3.5	1473527
2007	5905	0.3	50293	2.7	1893513
2008	5343	0.2	55842	2.4	2331678
2009	5564	0.2	68220	2.4	2793133
2010	7850	0.2	81813	2.5	3271361
2011	9440	0.2	94084	2.3	4011435

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

TABLE 7.2 : COMPOSITION OF NPAs OF PUBLIC SECTOR BANKS - 2002 TO 2011

(Amount in ₹ crore)

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							
2002	16173	45.78	18742	53.05	413	1.17	35328
2003	16886	47.10	18402	51.33	561	1.57	35849
2004	16705	47.74	17895	51.14	390	1.12	34990
2005	16381	49.81	16225	49.33	283	0.86	32888
2006	15124	53.66	12845	45.58	216	0.76	28185
2007	15779	60.58	9965	38.26	302	1.16	26046
2008	16385	66.80	7941	32.38	202	0.82	24528
2009	15871	60.65	10001	38.22	297	1.13	26169
2010	19908	56.13	15283	43.09	280	0.79	35470
2011	25678	59.84	16957	39.52	273	0.64	42907
B. State Bank of India & its Associates							
2002	8977	47.01	9628	50.42	490	2.56	19095
2003	8053	47.49	8379	49.41	526	3.10	16958
2004	7136	47.07	7803	51.48	220	1.45	15159
2005	7017	47.39	7624	51.48	168	1.13	14808
2006	7250	54.95	5819	44.10	125	0.95	13193
2007	7175	57.15	5193	41.36	188	1.50	12556
2008	8902	58.49	6222	40.88	97	0.63	15220
2009	8447	47.26	9250	51.75	177	0.99	17874
2010	10940	50.11	10646	48.77	244	1.12	21831
2011	15567	55.32	12567	44.66	6	0.02	28140
Public Sector Banks (A+B)							
2002	25150	46.21	28371	52.13	902	1.66	54423
2003	24938	47.23	26781	50.72	1087	2.06	52807
2004	23840	47.54	25698	51.24	610	1.22	50148
2005	23397	49.05	23849	50.00	450	0.94	47696
2006	22374	54.07	18664	45.11	341	0.82	41378
2007	22954	59.46	15158	39.27	490	1.27	38602
2008	25287	63.62	14163	35.63	299	0.75	39749
2009	24318	55.21	19251	43.71	474	1.08	44042
2010	30848	53.83	25929	45.25	524	0.91	57301
2011	41245	58.05	29524	41.56	278	0.39	71047

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

TABLE 8.1 : INVESTMENTS OF SCHEDULED COMMERCIAL BANKS - 2009 TO 2010

(Amount in ₹ crore)

Category	As on March 31			
	2009		2010	
	Amount	Per cent share	Amount	Per cent share
	(1)	(2)	(3)	(4)
I. Investment by offices in India	1402327	98.3	1687073	98.4
A. Indian Government Securities	1149609	80.6	1353886	79.0
(i) Central Government	920579	64.5	1060649	61.9
(ii) State Government	229030	16.1	293236	17.1
B. Other Trustee Securities	9913	0.7	6395	0.4
C. Other Domestic Investments	240462	16.9	324923	18.9
(i) Fixed Deposits	19171	1.3	19052	1.1
(ii) Shares and Debentures of joint Stock companies (Market Value)	89846	6.3	109466	6.4
(iii) Certificate of Deposits and * Commercial Papers.	57343	4.0	99333	5.8
(iv) Mutual Funds	11597	0.8	7758	0.5
(v) Others @	62507	4.4	89314	5.2
D. Foreign Securities	2343	0.2	1869	0.1
(i) Foreign Government Securities	-	-	-	-
(ii) Other Foreign Investments	2343	0.2	1869	0.1
II. Investments by Foreign Offices of Indian Banks	23917	1.7	27707	1.6
(i) Indian securities	-	-	-	-
(ii) Foreign Countries Securities	3150	0.2	8082	0.5
(iii) Other Investments	20767	1.5	19625	1.1
TOTAL	1426245	100.0	1714780	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, July 2011

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL
BODIES - 2009 AND 2010**

(Amount in ₹ crore)

State/Union Territory	As on March 31							
	State Govt. Securities		Regional Rural Banks		Co-operative Institutions		State Electricity Boards	
	2009	2010	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	21205	29495	108	109	6	1	28	20
Arunachal Pradesh	216	232	14	14	-	-	-	-
Assam	3766	4181	10	1	-	-	115	45
Bihar	6788	8844	260	218	-	-	55	-
Chhattisgarh	974	1503	48	12	-	-	-	-
Goa	1211	1533	-	-	-	-	-	-
Gujarat	17809	22678	29	20	2	2	142	82
Haryana	5083	7321	20	16	-	-	44	22
Himachal Pradesh	5144	5864	13	4	-	-	44	27
Jammu & Kashmir	3595	4017	62	22	-	-	27	8
Jharkhand	2957	4879	39	25	-	-	-	-
Karnataka	11793	14721	50	28	-	-	8	-
Kerala	12159	15755	16	3	-	-	30	15
Madhya Pradesh	8728	10748	157	83	2	2	277	175
Maharashtra	27193	33766	73	60	13	-	227	111
Manipur	492	661	-	-	-	-	-	-
Meghalaya	532	622	1	1	-	-	20	28
Mizoram	353	434	3	3	-	-	-	-
Nagaland	791	1077	2	2	-	-	-	-
Orissa	2929	2679	208	129	-	-	13	-
Punjab	11066	14840	28	9	-	-	90	48
Rajasthan	13880	18354	75	60	-	-	105	48
Sikkim	392	458	-	-	-	-	-	-
Tamil Nadu	17811	25907	13	16	8	3	187	134
Tripura	443	529	-	-	-	-	-	-
Uttar Pradesh	24229	26698	195	134	-	-	117	48
Uttaranchal	3403	4075	29	4	-	-	-	-
West Bengal	23408	30489	40	40	37	-	123	61
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Pondicherry	679	875	-	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
ALL INDIA	229030	293235	1494	1013	67	8	1653	873

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, July 2011.

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL
BODIES - 2009 AND 2010 (Contd.)**

(Amount in ₹ crore)

State/Union Territory	As on March 31							
	Municipal Corp. Municipality and Port Trusts		State Financial Corporations		Housing Boards		State Industrial Development Corporations	
	2009	2010	2009	2010	2009	2010	2009	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Andhra Pradesh	2	16	81	84	4	3	13	2
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-
Bihar	-	-	61	61	-	-	-	-
Chhattisgarh	-	-	2	-	-	-	-	-
Goa	-	-	-	-	-	-	12	12
Gujarat	79	24	27	9	1	-	2	1
Haryana	-	-	19	19	-	-	-	-
Himachal Pradesh	-	-	1	-	-	-	10	-
Jammu & Kashmir	-	-	16	12	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-
Karnataka	-	-	61	43	-	-	70	70
Kerala	1	1	55	60	6	1	3	2
Madhya Pradesh	1	-	29	27	2	1	2	3
Maharashtra	67	37	78	37	3	21	33	15
Manipur	-	-	-	-	-	-	4	4
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	4	4
Nagaland	-	-	-	-	-	-	5	5
Orissa	-	-	-	-	-	-	-	-
Punjab	-	3	7	4	-	-	-	-
Rajasthan	-	7	68	49	6	4	6	4
Sikkim	-	-	2	-	-	-	6	6
Tamil Nadu	6	30	44	34	11	7	44	36
Tripura	-	-	-	-	-	-	2	2
Uttar Pradesh	-	-	78	61	-	-	-	-
Uttaranchal	-	-	-	-	-	-	1	-
West Bengal	36	19	1	4	4	2	12	5
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-
Pondicherry	-	-	-	-	-	-	9	9
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
ALL INDIA	192	137	629	504	38	39	237	180

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, July 2011.

**TABLE 8.2 : STATE-WISE DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS' INVESTMENTS IN
STATE GOVERNMENT SECURITIES AND SHARES/DEBENTURES/BONDS OF STATE LEVEL
BODIES - 2009 AND 2010 (Concl.d.)**

(Amount in ₹ crore)

State/Union Territory	As on March 31					
	Road Transport Corporation		Other Govt. & Quasi Govt. Bodies		Total	
	2009	2010	2009	2010	2009	2010
	(17)	(18)	(19)	(20)	(21)	(22)
Andhra Pradesh	3	-	65	20	21514	29750
Arunachal Pradesh	-	-	-	-	231	246
Assam	-	-	-	-	3891	4227
Bihar	-	-	4	-	7169	9124
Chhattisgarh	-	-	-	-	1024	1515
Goa	-	-	-	-	1222	1545
Gujarat	8	-	27	59	18125	22876
Haryana	-	-	24	-	5191	7379
Himachal Pradesh	8	-	5	7	5225	5903
Jammu & Kashmir	-	-	8	10	3709	4069
Jharkhand	-	-	10	-	3006	4904
Karnataka	1	-	715	52	12698	14915
Kerala	11	5	25	4	12307	15847
Madhya Pradesh	-	-	155	-	9353	11039
Maharashtra	25	20	687	82	28400	34149
Manipur	-	-	20	-	516	665
Meghalaya	-	-	-	-	553	650
Mizoram	-	-	40	-	401	442
Nagaland	-	-	19	-	816	1084
Orissa	-	-	1	1	3151	2810
Punjab	-	-	40	-	11230	14903
Rajasthan	-	-	119	15	14259	18542
Sikkim	-	-	-	1	400	466
Tamil Nadu	-	-	118	48	18242	26216
Tripura	-	-	-	-	445	531
Uttar Pradesh	-	1	1	-	24619	26941
Uttaranchal	-	-	-	-	3433	4079
West Bengal	-	1	135	34	23797	30653
Andaman & Nicobar Islands	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-
Delhi	-	-	65	5	65	5
Daman & Diu	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-
Pondicherry	-	-	-	-	688	884
Dadra & Nagar Haveli	-	-	-	-	-	-
ALL INDIA	55	27	2283	338	235681	296359

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, July 2011.

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL
BANKS IN INDIA - 2009-10 AND 2010-11**

(Amount in ₹ crore)

Items	For the year ended March 31					
	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Number of reporting banks	7	6	20	20	27	26
I. Interest Earned	97954	109828	208029	256490	305983	366318
a) Interest/discount on advances/bills	71298	81904	154408	191195	225706	273099
b) Income on Investments	23571	25797	50522	60644	74092	86441
c) Interest on balances with RBI and other inter-Bank Funds	1802	669	2040	2714	3842	3383
d) Others	1283	1458	1059	1936	2342	3394
II. Other Income	18394	19240	30500	28625	48893	47865
a) Commission, exchange and brokerage	11993	14179	10384	11965	22377	26144
b) Net Profit(loss) on sale and revaluation of investment	2732	1292	8993	3471	11725	4763
c) Net Profit(loss) on sale of land,building and other Assets	-11	-21	2	3	-9	-19
d) Net profit(loss) on exchange transactions	1813	1703	2598	3559	4411	5262
e) Miscellaneous income	1866	2087	8523	9628	10390	11715
Total(I+II)	116347	129068	238528	285115	354876	414183
III. Interest expended	66229	67018	145712	164135	211940	231153
a) Interest on deposits	60825	59862	132315	146471	193141	206333
b) Interest on RBI/inter-bank borrowings	1431	2927	2868	5264	4299	8191
c) Others	3972	4229	10529	12400	14501	16629
IV. Operating expenses	25283	29146	40792	53819	66075	82965
a) Payments to and provisions for employees	15652	18476	25463	35757	41115	54233
b) Rent, taxes and lighting	2067	2297	3133	3604	5200	5901
c) Printing and stationery	297	317	425	467	722	784
d) Advertisement and publicity	264	306	434	630	699	936
e) Depreciation on bank's property	1194	1253	2000	2128	3193	3380
f) Directors' fees, allowances and expenses	2	2	17	16	19	18
g) Auditors' fees and expenses	170	184	370	410	540	594
h) Law charges	116	139	172	213	288	352
i) Postage, telegrams, telephones, etc.	371	414	636	683	1007	1097
j) Repairs and maintenance	402	436	813	926	1215	1362
k) Insurance	932	1065	2120	2500	3052	3565
l) Other expenditure	3817	4256	5208	6487	9025	10743
V. Net Interest Income(I-III)	31725	42810	62317	92355	94042	135165
VI. Provisions and contingencies	12403	21041	25200	34123	37604	55164
VII. Operating Profit(I+II-III-IV)	24836	32904	52025	67161	76861	100065
VIII. Profit (loss) during the year	12433	11863	26824	33038	39257	44901

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 - 2009-10 AND 2010-11 (Contd.)**

(Amount in ₹ crore)

	For the year ended March 31					
	Old Private Sector Banks		New Private Sector Banks		Private Sector Banks	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Number of reporting banks	15	14	7	7	22	21
I. Interest Earned	20497	23299	62309	73528	82806	96827
a) Interest/discount on advances/bills	15474	17646	44229	51467	59703	69113
b) Income on Investments	4750	5463	15842	19869	20592	25332
c) Interest on balances with RBI and other inter-Bank Funds	211	137	851	746	1062	882
d) Others	62	54	1387	1446	1449	1499
II. Other Income	3152	3029	17271	17697	20423	20726
a) Commission, exchange and brokerage	1066	1241	11346	13732	12413	14972
b) Net Profit(loss) on sale and revaluation of investment	810	379	2093	181	2903	560
c) Net Profit(loss) on sale of land,building and other Assets	2	18	97	31	99	49
d) Net profit(loss) on exchange transactions	274	298	2307	2607	2581	2905
e) Miscellaneous income	999	1093	1428	1147	2428	2240
Total(I+II)	23649	26328	79580	91225	103229	117553
III. Interest expended	14076	14768	37130	42347	51206	57115
a) Interest on deposits	13466	13898	28302	31510	41768	45408
b) Interest on RBI/inter-bank borrowings	138	220	2662	3646	2800	3866
c) Others	471	650	6165	7192	6637	7842
IV. Operating expenses	4715	5600	18136	22006	22851	27606
a) Payments to and provisions for employees	2737	3413	6690	8902	9427	12315
b) Rent, taxes and lighting	424	489	1973	2317	2397	2806
c) Printing and stationery	57	62	377	480	434	541
d) Advertisement and publicity	61	86	279	469	340	555
e) Depreciation on bank's property	269	293	1429	1556	1698	1850
f) Directors' fees, allowances and expenses	6	6	3	3	9	10
g) Auditors' fees and expenses	23	23	7	8	30	31
h) Law charges	18	17	178	124	196	141
i) Postage, telegrams, telephones, etc.	102	110	781	753	882	864
j) Repairs and maintenance	111	118	1347	1537	1458	1656
k) Insurance	199	215	570	680	769	895
l) Other expenditure	710	769	4502	5176	5211	5945
V. Net Interest Income(I-III)	6421	8531	25179	31181	31601	39711
VI. Provisions and contingencies	2545	2858	13516	12261	16061	15119
VII. Operating Profit(I+II-III-IV)	4858	5959	24315	26872	29173	32831
VIII. Profit (loss) during the year	2312	3101	10799	14610	13111	17712

Source : Annual accounts of banks of respective years.

**TABLE 9.1 BANK GROUP-WISE EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL
BANKS IN INDIA - 2009-10 AND 2010-11 (Concl'd.)**

(Amount in ₹ crore)

Items	For the year ended March 31			
	Foreign Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011
	(13)	(14)	(15)	(16)
Number of reporting banks	32	34	81	81
I. Interest Earned	26390	28522	415179	491667
a) Interest/discount on advances/bills	16415	15699	301824	357912
b) Income on Investments	9255	12008	103940	123781
c) Interest on balances with RBI and other inter-Bank Funds	614	559	5519	4824
d) Others	105	256	3896	5149
II. Other Income	9951	10972	79268	79564
a) Commission, exchange and brokerage	6564	6398	41353	47514
b) Net Profit(loss) on sale and revaluation of investment	-932	-2346	13696	2977
c) Net Profit(loss) on sale of land,building and other Assets	-1	73	89	104
d) Net profit(loss) on exchange transactions	3370	6051	10362	14218
e) Miscellaneous income	951	796	13768	14751
Total(I+II)	36341	39494	494446	571230
III. Interest expended	8938	10622	272084	298891
a) Interest on deposits	6924	7796	241833	259537
b) Interest on RBI/inter-bank borrowings	1464	2059	8563	14116
c) Others	550	767	21687	25238
IV. Operating expenses	11102	12558	100028	123129
a) Payments to and provisions for employees	4706	5403	55248	71950
b) Rent, taxes and lighting	763	838	8360	9545
c) Printing and stationery	116	131	1272	1456
d) Advertisement and publicity	602	712	1641	2202
e) Depreciation on bank's property	452	440	5344	5670
f) Directors' fees, allowances and expenses	-	-	28	28
g) Auditors' fees and expenses	6	7	575	631
h) Law charges	106	126	590	619
i) Postage, telegrams, telephones, etc.	427	486	2316	2447
j) Repairs and maintenance	318	401	2992	3419
k) Insurance	235	304	4055	4764
l) Other expenditure	3371	3709	17607	20398
V. Net Interest Income(I-III)	17452	17899	143095	192776
VI. Provisions and contingencies	11560	8595	65226	78878
VII. Operating Profit(I+II-III-IV)	16301	16314	122335	149210
VIII. Profit (loss) during the year	4741	7719	57109	70331

Source : Annual accounts of banks of respective years.

TABLE 10.1 : STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS - 2010

State/Union Territory	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	78435	19.56	56588	16.20	29568	16.84	164591	17.77
Haryana	11285	2.81	8581	2.46	4328	2.46	24194	2.61
Himachal Pradesh	3016	0.75	2703	0.77	1679	0.96	7398	0.80
Jammu & Kashmir	4890	1.22	2545	0.73	2076	1.18	9511	1.03
Punjab	16912	4.22	13068	3.74	6840	3.90	36820	3.98
Rajasthan	15747	3.93	12331	3.53	7301	4.16	35379	3.82
Chandigarh	3555	0.89	1995	0.57	948	0.54	6498	0.70
Delhi	23030	5.74	15365	4.40	6396	3.64	44791	4.84
NORTH-EASTERN REGION	8758	2.18	8417	2.41	4678	2.66	21853	2.36
Arunachal Pradesh	265	0.07	281	0.08	156	0.09	702	0.08
Assam	5975	1.49	5667	1.62	3184	1.81	14826	1.60
Manipur	262	0.07	304	0.09	145	0.08	711	0.08
Meghalaya	778	0.19	725	0.21	455	0.26	1958	0.21
Mizoram	263	0.07	269	0.08	139	0.08	671	0.07
Nagaland	415	0.10	322	0.09	174	0.10	911	0.10
Tripura	800	0.20	849	0.24	425	0.24	2074	0.22
EASTERN REGION	57782	14.41	55908	16.00	31408	17.89	145098	15.67
Bihar	14068	3.51	11335	3.24	7721	4.40	33124	3.58
Jharkhand	6938	1.73	5977	1.71	3235	1.84	16150	1.74
Orissa	10771	2.69	8798	2.52	5108	2.91	24677	2.66
Sikkim	263	0.07	181	0.05	126	0.07	570	0.06
West Bengal	25602	6.38	29459	8.43	15160	8.63	70221	7.58
Andaman & Nicobar Islands	140	0.03	158	0.05	58	0.03	356	0.04
CENTRAL REGION	64508	16.08	54764	15.68	31697	18.05	150969	16.30
Chhattisgarh	4838	1.21	3621	1.04	1933	1.10	10392	1.12
Madhya Pradesh	16893	4.21	14007	4.01	7823	4.45	38723	4.18
Uttar Pradesh	38471	9.59	33316	9.54	19567	11.14	91354	9.87
Uttarakhand	4306	1.07	3820	1.09	2374	1.35	10500	1.13
WESTERN REGION	81086	20.22	71847	20.57	33214	18.91	186147	20.10
Goa	2148	0.54	2034	0.58	722	0.41	4904	0.53
Gujarat	21142	5.27	22419	6.42	10701	6.09	54262	5.86
Maharashtra	57585	14.36	47235	13.52	21723	12.37	126543	13.67
Dadra & Nagar Haveli	125	0.03	73	0.02	26	0.01	224	0.02
Daman & Diu	86	0.02	86	0.02	42	0.02	214	0.02
SOUTHERN REGION	110491	27.55	101836	29.15	45043	25.65	257370	27.79
Andhra Pradesh	32041	7.99	24579	7.04	13527	7.70	70147	7.58
Karnataka	26694	6.66	25456	7.29	11307	6.44	63457	6.85
Kerala	18933	4.72	19722	5.65	7474	4.26	46129	4.98
Tamil Nadu	32145	8.02	31406	8.99	12463	7.10	76014	8.21
Lakshadweep	30	0.01	26	0.01	19	0.01	75	0.01
Puducherry	648	0.16	647	0.19	253	0.14	1548	0.17
ALL-INDIA	401060	100.00	349360	100.00	175608	100.00	926028	100.00

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

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

		(in per cent)				
Items		April 2010	May 2010	June 2010	July 2010	August 2010 September 2010
		(1)	(2)	(3)	(4)	(5) (6)
a.	Cash Reserve Ratio ⁽¹⁾	6.00	6.00	6.00	6.00	6.00
b.	Bank Rate	6.00	6.00	6.00	6.00	6.00
c.	Prime Lending Rate ⁽²⁾	11.00-12.00	11.00-12.00	11.00-12.00	7.50-8.00	7.50-8.00
d.	Deposit Rate ⁽³⁾	6.00-7.50	6.00-7.50	6.00-7.50	6.00-7.50	6.75-7.75
e.	Call Money Rate ⁽⁴⁾					
	Borrowing					
	(ii) Low	2.20	2.50	2.85	2.90	2.00 4.00
	(i) High	4.10	5.00	5.50	5.81	5.80 6.40
	Lending					
	(ii) Low	2.20	2.50	2.85	2.90	2.00 4.00
	(i) High	4.10	5.00	5.50	5.81	5.80 6.40

		(in per cent)				
Items		October 2010	November 2010	December 2010	January 2011	February 2011 March 2011
		(7)	(8)	(9)	(10)	(11) (12)
a.	Cash Reserve Ratio ⁽¹⁾	6.00	6.00	6.00	6.00	6.00
b.	Bank Rate	6.00	6.00	6.00	6.00	6.00
c.	Prime Lending Rate ⁽²⁾	7.50-8.50	7.50-8.50	n.a	n.a	n.a
d.	Deposit Rate ⁽³⁾	7.00-8.00	7.00-8.00	7.00-8.75	7.00-8.75	8.25-9.50 7.75-9.50
e.	Call Money Rate ⁽⁴⁾					
	Borrowing					
	(ii) Low	2.75	3.30	4.00	4.00	n.a n.a
	(i) High	12.00	7.15	9.25	7.00	n.a n.a
	Lending					
	(ii) Low	2.75	3.30	4.00	4.00	n.a n.a
	(i) High	12.00	7.15	9.25	7.00	n.a n.a

Notes : 1. Cash Reserve Ratio relates to Scheduled Commercial Banks (excluding Regional Rural Banks).
2. Prime Lending Rate (PLR) relates to five major banks.
3. Deposit rate relates to major banks for term deposits of more than one year maturity.
4. Data cover 90-95 per cent of total transactions reported by major participants based on highs / lows of the weeks ending on last Fridays of the month.
5. Data are as on last Friday of the Month.
6. n.a : not available

Source : Weekly Statistical Supplement, various issues.

TABLE 11.2 : CHEQUE CLEARANCES- 2007-08 TO 2010-11

(Number in lakh and Amount in ₹ crore)

Centres		As on March 31							
		2007-08		2008-09		2009-10		2010-11P	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Ahmedabad	647	506759	570	477113	588	452170	619	410098
2	Bangalore	734	632328	688	546018	662	457973	664	474135
3	Bhopal	77	62652	75	70838	71	65326	71	63461
4	Bhubaneshwar	60	80994	58	88062	59	62722	58	63625
5	Chandigarh	141	161218	132	145451	134	140966	134	154550
6	Chennai	854	778854	832	801964	790	631101	790	549887
7	Guwahati	60	55169	60	62086	64	58773	61	55725
8	Hyderabad	455	452499	448	434737	415	351392	408	332863
9	Jammu \$	-	-	-	-	12	7968	29	19200
10	Jaipur	219	162022	198	150890	200	131193	210	138519
11	Kanpur	100	69885	93	72692	90	68011	85	56449
12	Kolkata	731	778304	692	753068	679	658229	675	539311
13	Mumbai	2652	3685407	2513	2799765	2482	1939327	2472	1706912
14	Nagpur	151	106352	146	106246	141	90252	144	88330
15	New Delhi	1776	1800976	1727	1664709	1625	1299000	1604	1439116
16	Patna	63	61007	62	67977	63	64424	62	66582
17	Thiruvananthapuram	56	57323	55	55770	53	43309	54	37012
18	Other centres @	5830	3944318	5627	4171750	5676	3887807	5733	3938353
Total		14606	13396067	13976	12469136	13804	10409943	13873	10134128

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 2011

As on March 31	Number of clearing houses managed by (As on March 31)					Total
	Reserve Bank of India	State Bank of India	Associates of State Bank of India	Nationalised Banks	Others	
	(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 (-)	1103 (64)
2010	17 (17)	731 (19)	330 (4)	60 (26)	1 (-)	1139 (66)
2011 (P)	17(17)	763(20)	307(3)	75(26)	4 (-)	1166(66)

Note : 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 - 2009 AND 2010**

(in per cent)

Occupation	State Bank of India and its Associates		Nationalised Banks \$		Public Sector Banks	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	11.00	10.16	10.82	9.66	10.87	9.79
1. Direct Finance	11.48	10.94	11.11	10.34	11.24	10.53
2. Indirect Finance	9.81	8.31	10.47	8.86	10.34	8.75
II. Industry	11.17	10.43	11.10	10.54	11.13	10.51
1. Mining & Quarrying	10.16	9.95	10.37	9.83	10.28	9.87
2. Manufacturing & Processing	11.18	10.34	11.23	10.77	11.21	10.61
3. Electricity, Gas & Water	10.65	10.27	10.53	9.60	10.55	9.69
4. Construction	11.54	11.05	11.16	10.76	11.27	10.83
III. Transport Operators	11.20	10.71	12.09	11.52	11.82	11.34
IV. Professional and Other Services	12.05	11.69	12.14	11.33	12.13	11.39
V. Personal Loans	10.16	9.47	10.50	9.97	10.36	9.74
1. Loans for Purchase of Consumer Durables	11.32	8.82	11.65	11.44	11.55	10.57
2. Loans for Housing	9.63	8.89	10.13	9.55	9.93	9.25
3. Rest of the Personal Loans	11.10	10.63	11.45	10.97	11.27	10.80
VI. Trade	11.95	11.15	11.37	11.23	11.53	11.21
1. Wholesale Trade	11.70	10.65	11.16	10.82	11.32	10.76
2. Retail Trade	12.25	11.73	11.57	11.64	11.75	11.67
VII. Finance	9.77	7.99	10.18	8.39	10.13	8.34
VIII. All Others	11.60	9.93	11.38	10.62	11.39	10.60
Total Bank Credit	11.05	10.25	11.09	10.38	11.08	10.34
Weighted Average Deposit Rate of Term Deposits	8.97	7.37	8.68	7.03	8.76	7.11

Notes : 1. The data given here are based on the accounts with credit limit of over 2 lakhs.
2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
3. Amount outstanding figures are used as weights for calculating average lending rates.
4. The deposit data corresponds to only term deposits.
5. The data on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches & that for 2010 based on 74627 reporting branches out of 82620 total branches having term deposits.
6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.
8. Data is Provisional.

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

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2009 AND 2010 (Contd.)**

(in per cent)

Occupation	New Private Sector Bank		Old Private Sector Bank		Private Sector Banks	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	10.91	10.39	12.24	10.48	11.21	10.41
1. Direct Finance	10.76	10.44	13.09	11.23	11.21	10.57
2. Indirect Finance	11.16	10.22	11.35	9.58	11.22	10.00
II. Industry	12.23	10.67	12.55	11.33	12.33	10.89
1. Mining & Quarrying	11.85	11.25	11.42	10.81	11.75	11.15
2. Manufacturing & Processing	11.92	10.18	12.83	11.62	12.17	10.62
3. Electricity, Gas & Water	11.84	11.12	11.03	9.75	11.52	10.55
4. Construction	13.50	11.64	12.52	11.26	13.13	11.50
III. Transport Operators	13.59	12.30	11.67	11.23	13.27	12.12
IV. Professional and Other Services	12.43	11.39	12.71	12.11	12.51	11.60
V. Personal Loans	13.21	12.32	11.74	11.05	13.05	12.08
1. Loans for Purchase of Consumer Durables	13.26	10.96	12.52	13.38	12.87	13.36
2. Loans for Housing	12.16	10.71	11.17	10.58	12.04	10.68
3. Rest of the Personal Loans	14.58	14.56	12.65	11.92	14.41	14.19
VI. Trade	12.95	11.15	13.52	12.49	13.23	11.62
1. Wholesale Trade	12.82	11.16	12.92	12.07	12.87	11.53
2. Retail Trade	13.04	11.14	13.85	12.79	13.45	11.67
VII. Finance	10.49	8.55	11.24	9.55	10.65	8.73
VIII. All Others	12.70	11.00	12.58	12.62	12.67	11.14
Total Bank Credit	12.48	11.02	12.49	11.39	12.48	11.12
Weighted Average Deposit Rate of Term Deposits	9.57	6.42	9.40	7.59	9.52	6.84

Notes : 1. The data given here are based on the accounts with credit limit of over 2 lakhs.
2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
3. Amount outstanding figures are used as weights for calculating average lending rates.
4. The deposit data corresponds to only term deposits.
5. The data on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches & that for 2010 based on 74627 reporting branches out of 82620 total branches having term deposits.
6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.
8. Data is Provisional.

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

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2009 AND 2010 (Concl'd.)**

(in per cent)

	Foreign Banks		Regional Rural Bank		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Weighted Average Lending Rate						
I. Agriculture	11.10	10.72	12.30	11.88	10.99	9.99
1. Direct Finance	11.27	12.85	12.31	11.88	11.30	10.63
2. Indirect Finance	11.03	9.37	12.23	11.88	10.53	8.97
II. Industry	12.18	9.50	12.47	12.32	11.34	10.52
1. Mining & Quarrying	9.71	8.95	13.18	12.93	10.48	9.96
2. Manufacturing & Processing	11.97	9.32	12.78	12.61	11.39	10.54
3. Electricity, Gas & Water	12.22	8.03	12.27	10.74	10.67	9.75
4. Construction	14.38	11.46	12.09	12.10	11.66	10.98
III. Transport Operators	11.59	11.72	13.03	12.38	12.29	11.60
IV. Professional and Other Services	13.46	11.06	12.81	12.77	12.32	11.41
V. Personal Loans	15.23	14.56	11.55	11.21	11.61	10.60
1. Loans for Purchase of Consumer Durables	6.62	8.85	12.42	12.20	12.23	11.62
2. Loans for Housing	12.43	11.42	10.84	10.54	10.73	9.70
3. Rest of the Personal Loans	20.33	20.08	12.51	11.93	13.21	12.36
VI. Trade	13.50	11.87	13.12	12.83	11.90	11.34
1. Wholesale Trade	11.70	11.77	13.00	12.76	11.52	10.94
2. Retail Trade	15.11	11.95	13.15	12.84	12.25	11.70
VII. Finance	10.85	9.16	12.62	12.60	10.27	8.48
VIII. All Others	13.63	12.82	12.38	11.16	11.86	10.88
Total Bank Credit	13.14	11.05	12.29	11.90	11.47	10.53
Weighted Average Deposit Rate of Term Deposits	6.90	4.40	8.72	7.98	8.84	6.97

Notes : 1. The data given here are based on the accounts with credit limit of over 2 lakhs.
2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
3. Amount outstanding figures are used as weights for calculating average lending rates.
4. The deposit data corresponds to only term deposits.
5. The data on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches & that for 2010 based on 74627 reporting branches out of 82620 total branches having term deposits.
6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.
8. Data is Provisional.

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

TABLE 11.5 : BANK GROUP-WISE INSURED DEPOSITS 2009-10 AND 2010-11

(Amount in ₹ crore)

Bank Group	As on September 30, 2009 @				
	No. of Insured Banks	No. of Reporting Banks	Total Assessable Deposits	Total Insured Deposits	Percentage of Insured Deposits = { (4) / (3) * 100 }
	(1)	(2)	(3)	(4)	(5)
1. SBI and its Associates	7	6	1014728	409870	40.39
2. Nationalised Banks \$	19	17	1910505	741860	38.83
3. Public Sector Banks { (1) + (2) }	26	23	2925233	1151730	39.37
4. Private Sector Banks	23	21	726577	181100	24.93
5. Foreign Banks	34	30	442306	18707	4.23
6. Regional Rural Banks	82	66	119911	95659	79.78
7. Co-operative Banks	2080	1503	373218	234815	62.92
8. Local Area Banks	4	4	722	386	53.46
Total	2249	1647	4587967	1682397	36.67

(Amount in ₹ crore)

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 = { (9) / (8) * 100 }
	(6)	(7)	(8)	(9)	(10)
1. SBI and its Associates	6	6	992944	369510	37.21
2. Nationalised Banks \$	19	19	2230932	786736	35.26
3. Public Sector Banks { (1) + (2) }	25	25	3223876	1156246	35.87
4. Private Sector Banks	22	22	981885	217183	22.12
5. Foreign Banks	35	35	246423	24047	9.76
6. Regional Rural Banks	82	82	130540	101861	78.03
7. Co-operative Banks	2049	1881	368890	236018	63.98
8. Local Area Banks	4	4	814	444	54.60
Total	2217	2049	4952428	1735799	35.05

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

Bank-wise Tables

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	63488	63500	5000	5000	2075	2075
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
2. Reserves and Surplus	6531432	6435104	236740	280081	424375	529441
	(6.2)	(5.3)	(4.4)	(4.4)	(4.8)	(5.0)
2.1 Statutory Reserves	3710778	3251222	91251	107778	142674	177661
2.2 Capital Reserves	138136	149371	2686	3361	9564	10787
2.3 Share Premium	2065831	2065858	10664	10664	34650	34650
2.4 Investments Fluctuations Reserves	-	-	1511	1341	4327	-
2.5 Revenue and other Reserves	616653	968619	130627	156937	233159	306344
2.6 Balance of Profit	34	34	-	-	-	-
3. Deposits	80411623	93393281	4605884	5385233	7297072	8862787
	(76.3)	(76.3)	(85.1)	(85.5)	(82.6)	(83.1)
Type-wise						
3A.1. Demand deposits	12257943	13119532	353601	358017	706681	969367
(i) From banks	890447	870034	37151	42092	75780	75090
(ii) From others	11367496	12249498	316450	315925	630901	894277
3A.2. Savings bank deposits	25746030	33032606	1445624	1715907	1369051	1704749
3A.3. Term deposits	42407650	47241143	2806659	3311308	5221340	6188671
(i) From banks	1433783	1353967	17811	11199	17111	56138
(ii) From others	40973867	45887176	2788849	3300109	5204230	6132533
Location-wise						
3B.1. Deposits of branches in India	76471748	88715177	4605884	5385233	7297072	8862787
3B.2. Deposits of branches outside India	3939874	4678104	-	-	-	-
4. Borrowings	10301160	11956896	297506	301391	483842	528966
	(9.8)	(9.8)	(5.5)	(4.8)	(5.5)	(5.0)
4.1. Borrowings in India	3864503	4933733	194983	189000	368000	384032
(i) From Reserve Bank of India	-	110000	-	-	-	-
(ii) From other banks	817834	903264	-	-	5943	2000
(iii) From other institutions and agencies	3046670	3920469	194983	189000	362056	382032
4.2. Borrowings outside India	6436657	7023162	102523	112391	115842	144934
Secured borrowings included in 4.	833366	529448	29983	136391	9995	-
5. Other liabilities & provisions	8033670	10524839	269221	323744	631238	746535
	(7.6)	(8.6)	(5.0)	(5.1)	(7.1)	(7.0)
5.1. Bills Payable	2109826	2170350	104782	108457	135194	146436
5.2. Inter-office adjustments	1147483	2045569	12959	-	-	-
5.3. Interest accrued	660519	823650	40825	53401	65757	88349
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	4115842	5485271	110656	161886	430287	511750
Total Liabilities	105341373	122373620	5414352	6295449	8838602	10669804

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 - 2010 AND 2011 AS ON MARCH 31

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	684101	747655	31061	31858	38733	44732
	(0.6)	(0.6)	(0.6)	(0.5)	(0.4)	(0.4)
2. Balances with RBI	5444985	8691895	338633	505826	471877	758896
	(5.2)	(7.1)	(6.3)	(8.0)	(5.3)	(7.1)
3. Balances with banks in India	97594	121160	5582	3423	24115	52007
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.5)
4. Money at call and short notice	705959	1447407	-	-	199871	171032
	(0.7)	(1.2)	(0.0)	(0.0)	(2.3)	(1.6)
5. Balances with banks outside India	1686232	1279298	42886	63580	11327	14558
	(1.6)	(1.0)	(0.8)	(1.0)	(0.1)	(0.1)
6. Investments	29578520	29560057	1360051	1352071	2400852	2844666
	(28.1)	(24.2)	(25.1)	(21.5)	(27.2)	(26.7)
6.1. Investments in India	28756359	28558700	1360051	1352071	2400852	2844666
(i) Government securities	22670602	23074145	1305793	1313713	2008172	2310068
(ii) Other approved securities	103513	42371	2949	2028	3876	3086
(iii) Shares	719937	886465	9005	14569	22355	21475
(iv) Debentures and Bonds	1612743	1513411	12313	10680	69251	60158
(v) Subsidiaries and/or joint ventures	428561	485543	1378	1378	633	633
(vi) Others	3221004	2556766	28613	9704	296565	449246
6.2. Investments outside India	822161	1001357	-	-	-	-
(i) Government securities	200952	223908	-	-	-	-
(ii) Subsidiaries and/or joint ventures	140369	160303	-	-	-	-
(iii) Others	480840	617146	-	-	-	-
7. Advances	63191415	75671945	3517639	4120665	5282484	6472031
	(60.0)	(61.8)	(65.0)	(65.5)	(59.8)	(60.7)
Type-wise						
7A.1. Bills purchased and discounted	4277473	5171578	108889	177937	131168	144860
7A.2. Cash credits, overdrafts & loans	27515050	33982533	1424721	1735187	1896104	2552331
7A.3. Term loans	31398892	36517833	1984029	2207542	3255213	3774839
Security-wise						
7B.1. Secured by tangible assets	41065989	49460407	2622254	3303382	4405322	5634851
7B.2. Covered by Bank/Govt. Guarantees	8536867	10909680	163724	228287	127603	88899
7B.3. Unsecured	13588559	15301858	731662	588996	749559	748280
Sector-wise						
7C.I. Advances in India	53575396	64867546	3517639	4120665	5282484	6472031
(i) Priority sectors	17056821	23159787	1331588	1506097	1792426	2341134
(ii) Public sectors	4895592	4892442	282581	314482	389274	525808
(iii) Banks	26569	45492	-	41	-	946
(iv) others	31596414	36769825	1903470	2300045	3100783	3604143
7C.II. Advances outside India	9616019	10804399	-	-	-	-
8. Fixed Assets	441291	476419	19939	20948	30495	39800
	(0.4)	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)
8.1. Premises	98931	100964	3951	3847	7795	12980
8.2. Fixed assets under construction	29518	33223	93	26	654	255
8.3. Other Fixed assets	312841	342232	15895	17075	22046	26566
9. Other Assets	3511276	4377785	98561	197079	378848	272084
	(3.3)	(3.6)	(1.8)	(3.1)	(4.3)	(2.6)
9.1. Inter-office adjustments (net)	-	-	-	26441	172090	53442
9.2. Interest accrued	768501	913203	45227	54759	71570	84705
9.3. Tax paid	439108	584801	4871	14825	74051	64528
9.4. Stationery and Stamps	10245	9883	518	528	582	701
9.5. Others	2293422	2869898	47945	100526	60555	68708
Total Assets	105341373	122373620	5414352	6295449	8838602	10669804

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1750		3600	4680	29475	29475
	(0.0)		(0.1)	(0.1)	(0.4)	(0.4)
2. Reserves and Surplus	182405		262929	363652	345236	380052
	(5.2)		(5.8)	(7.0)	(4.5)	(4.7)
2.1 Statutory Reserves	85250		111636	124269	138971	155296
2.2 Capital Reserves	10218		19819	20265	1790	2308
2.3 Share Premium	4375		6000	63054	15000	15000
2.4 Investments Fluctuations Reserves	-		1823	1355	649	510
2.5 Revenue and other Reserves	82560		123650	154708	188827	206938
2.6 Balance of Profit	1		-	-	-	-
3. Deposits	3062448		3888000	4322547	6455194	6806605
	(86.6)		(85.6)	(83.1)	(84.9)	(83.7)
Type-wise						
3A.1. Demand deposits	281614		290527	306585	407234	382339
(i) From banks	33431		33902	25842	34428	25627
(ii) From others	248183		256625	280743	372806	356712
3A.2. Savings bank deposits	734432		937132	1172403	1271031	1548635
3A.3. Term deposits	2046402		2660341	2843559	4776929	4875631
(i) From banks	24470		10381	18800	11452	3885
(ii) From others	2021932		2649960	2824759	4765477	4871746
Location-wise						
3B.1. Deposits of branches in India	3062448		3888000	4322547	6455194	6806605
3B.2. Deposits of branches outside India	-		-	-	-	-
4. Borrowings	179643		227401	330795	342164	509563
	(5.1)		(5.0)	(6.4)	(4.5)	(6.3)
4.1. Borrowings in India	147764		193702	290635	293044	457769
(i) From Reserve Bank of India	-		-	30000	-	23000
(ii) From other banks	-		30000	-	-	-
(iii) From other institutions and agencies	147764		163702	260635	293044	434769
4.2. Borrowings outside India	31879		33699	40160	49121	51795
Secured borrowings included in 4.	31264		31202	128135	-	-
5. Other liabilities & provisions	110693		158963	181572	435628	402930
	(3.1)		(3.5)	(3.5)	(5.7)	(5.0)
5.1. Bills Payable	29929		40974	35658	129709	107467
5.2. Inter-office adjustments	-		9350	-	1145	-
5.3. Interest accrued	15607		38404	46523	67694	74654
5.4. Subordinate debt	-		-	-	-	-
5.5. Deferred Tax Liabilities	-		-	-	-	4744
5.6. Others (including provisions)	65157		70236	99392	237079	216064
Total Liabilities	3536939		4540894	5203246	7607697	8128625

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	19009		23841	27722	26629	19887
	(0.5)		(0.5)	(0.5)	(0.4)	(0.2)
2. Balances with RBI	155450		252721	242846	371813	381106
	(4.4)		(5.6)	(4.7)	(4.9)	(4.7)
3. Balances with banks in India	21634		5037	4970	181496	207673
	(0.6)		(0.1)	(0.1)	(2.4)	(2.6)
4. Money at call and short notice	-		-	-	5000	-
	(0.0)		(0.0)	(0.0)	(0.1)	(0.0)
5. Balances with banks outside India	-		16348	18490	11032	-
	(0.0)		(0.4)	(0.4)	(0.1)	(0.0)
6. Investments	857525		1149441	1292714	1816511	1727463
	(24.2)		(25.3)	(24.8)	(23.9)	(21.3)
6.1. Investments in India	857525		1149441	1292714	1816511	1727463
(i) Government securities	825139		1066130	1142064	1737705	1689834
(ii) Other approved securities	825		4739	1350	6417	3796
(iii) Shares	7054		4648	9181	6456	7497
(iv) Debentures and Bonds	16067		13691	14602	19508	16969
(v) Subsidiaries and/or joint ventures	219		1039	1039	35	35
(vi) Others	8220		59194	124478	46389	9333
6.2. Investments outside India	-		-	-	-	-
(i) Government securities	-		-	-	-	-
(ii) Subsidiaries and/or joint ventures	-		-	-	-	-
(iii) Others	-		-	-	-	-
7. Advances	2367708		2953586	3402981	4634723	5143320
	(66.9)		(65.0)	(65.4)	(60.9)	(63.3)
Type-wise						
7A.1. Bills purchased and discounted	120467		148952	195522	89891	114379
7A.2. Cash credits, overdrafts & loans	1013307		886835	1148208	1698504	2098439
7A.3. Term loans	1233934		1917799	2059251	2846327	2930502
Security-wise						
7B.1. Secured by tangible assets	1989423		2539750	3005202	4387412	4883043
7B.2. Covered by Bank/Govt. Guarantees	47155		53356	56601	95940	120675
7B.3. Unsecured	331130		360480	341179	151371	139602
Sector-wise						
7C.I. Advances in India	2367708		2953586	3402981	4634723	5143320
(i) Priority sectors	991548		902186	1174713	1783087	1931506
(ii) Public sectors	187156		132592	190320	179065	226437
(iii) Banks	593		-	-	349	-
(iv) others	1188411		1918808	2037948	2672221	2985378
7C.II. Advances outside India	-		-	-	-	-
8. Fixed Assets	11601		73299	72500	24413	24670
	(0.3)		(1.6)	(1.4)	(0.3)	(0.3)
8.1. Premises	2738		63222	62185	9554	9115
8.2. Fixed assets under construction	26		-	-	-	-
8.3. Other Fixed assets	8838		10077	10314	14859	15555
9. Other Assets	104011		66620	141023	536080	624505
	(2.9)		(1.5)	(2.7)	(7.0)	(7.7)
9.1. Inter-office adjustments (net)	6323		-	63076	-	20128
9.2. Interest accrued	25944		29308	32540	49216	50855
9.3. Tax paid	16350		16226	13003	15423	11178
9.4. Stationery and Stamps	197		524	507	328	299
9.5. Others	55197		20562	31897	471114	542045
Total Assets	3536939		4540894	5203246	7607697	8128625

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Travancore	
	2010	2011
	(13)	(14)
1. Capital	5000	5000
	(0.1)	(0.1)
2. Reserves and Surplus	279058	341355
	(4.7)	(4.8)
2.1 Statutory Reserves	102819	121013
2.2 Capital Reserves	7642	7874
2.3 Share Premium	14250	14250
2.4 Investments Fluctuations Reserves	1013	1013
2.5 Revenue and other Reserves	153164	196864
2.6 Balance of Profit	170	341
3. Deposits	5088339	5815792
	(85.6)	(81.9)
Type-wise		
3A.1. Demand deposits	239758	293120
(i) From banks	35374	31813
(ii) From others	204385	261307
3A.2. Savings bank deposits	1307598	1470175
3A.3. Term deposits	3540982	4052497
(i) From banks	65588	24112
(ii) From others	3475394	4028385
Location-wise		
3B.1. Deposits of branches in India	5088339	5815792
3B.2. Deposits of branches outside India	-	-
4. Borrowings	325015	572650
	(5.5)	(8.1)
4.1. Borrowings in India	315504	529074
(i) From Reserve Bank of India	-	-
(ii) From other banks	-	-
(iii) From other institutions and agencies	315504	529074
4.2. Borrowings outside India	9511	43576
Secured borrowings included in 4.	-	-
5. Other liabilities & provisions	248059	362878
	(4.2)	(5.1)
5.1. Bills Payable	82788	82069
5.2. Inter-office adjustments	12215	123299
5.3. Interest accrued	52308	67020
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	100748	90491
Total Liabilities	5945470	7097675

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Travancore	
	2010	2011
	(13)	(14)
1. Cash in hand	31347	34342
	(0.5)	(0.5)
2. Balances with RBI	315457	436616
	(5.3)	(6.2)
3. Balances with banks in India	23552	731
	(0.4)	(0.0)
4. Money at call and short notice	25000	-
	(0.4)	(0.0)
5. Balances with banks outside India	17960	13566
	(0.3)	(0.2)
6. Investments	1584439	1792699
	(26.6)	(25.3)
6.1. Investments in India	1584439	1792699
(i) Government securities	1359322	1436120
(ii) Other approved securities	3089	1303
(iii) Shares	9266	10548
(iv) Debentures and Bonds	163380	212095
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	49382	132633
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	3846126	4604423
	(64.7)	(64.9)
Type-wise		
7A.1. Bills purchased and discounted	226177	298538
7A.2. Cash credits, overdrafts & loans	1506549	1814747
7A.3. Term loans	2113400	2491137
Security-wise		
7B.1. Secured by tangible assets	2992847	3657177
7B.2. Covered by Bank/Govt. Guarantees	77187	96798
7B.3. Unsecured	776092	850448
Sector-wise		
7C.I. Advances in India	3846126	4604423
(i) Priority sectors	1409145	1725410
(ii) Public sectors	289859	258484
(iii) Banks	-	-
(iv) others	2147122	2620529
7C.II. Advances outside India	-	-
8. Fixed Assets	20282	22137
	(0.3)	(0.3)
8.1. Premises	5071	4990
8.2. Fixed assets under construction	-	-
8.3. Other Fixed assets	15211	17147
9. Other Assets	81307	193162
	(1.4)	(2.7)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	46177	50181
9.3. Tax paid	6852	6169
9.4. Stationery and Stamps	343	335
9.5. Others	27936	136478
Total Assets	5945470	7097675

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	44670	47622	48500	55958	36553	39281
	(0.4)	(0.3)	(0.5)	(0.5)	(0.1)	(0.1)
2. Reserves and Surplus	630625	803117	392504	593284	1474086	2060030
	(5.2)	(5.3)	(4.3)	(5.4)	(5.3)	(5.7)
2.1 Statutory Reserves	162739	198739	137308	169000	355175	461217
2.2 Capital Reserves	121996	121551	33916	34356	207907	202131
2.3 Share Premium	72000	136048	68000	177842	227389	470761
2.4 Investments Fluctuations Reserves	-	-	-	-	-	6874
2.5 Revenue and other Reserves	261371	336139	133215	182815	683614	919048
2.6 Balance of Profit	12520	10640	20066	29271	-	-
3. Deposits	10605575	13188716	7768821	9215628	24126193	30543948
	(87.1)	(87.2)	(86.0)	(84.6)	(86.7)	(85.2)
Type-wise						
3A.1. Demand deposits	831555	915602	674625	716010	1892359	2313467
(i) From banks	5714	4790	10307	8506	110758	87598
(ii) From others	825840	910812	664318	707504	1781601	2225869
3A.2. Savings bank deposits	2827118	3500043	1611808	1961928	5254392	6445403
3A.3. Term deposits	6946902	8773071	5482387	6537691	16979441	21785079
(i) From banks	91293	81285	22936	10958	3292834	4103291
(ii) From others	6855609	8691786	5459451	6526733	13686607	17681788
Location-wise						
3B.1. Deposits of branches in India	10577366	13150599	7768821	9215628	18550025	23332330
3B.2. Deposits of branches outside India	28210	38117	-	-	5576168	7211618
4. Borrowings	543548	691818	585244	763974	1335009	2230785
	(4.5)	(4.6)	(6.5)	(7.0)	(4.8)	(6.2)
4.1. Borrowings in India	402474	460558	477281	579595	763936	1033775
(i) From Reserve Bank of India	-	25000	-	-	-	35000
(ii) From other banks	-	31216	1	-	10819	11449
(iii) From other institutions and agencies	402474	404341	477281	579595	753117	987326
4.2. Borrowings outside India	141073	231260	107963	184379	571072	1197011
Secured borrowings included in 4.	-	-	-	-	14097	7156
5. Other liabilities & provisions	345503	397364	239171	261228	859831	965673
	(2.8)	(2.6)	(2.6)	(2.4)	(3.1)	(2.7)
5.1. Bills Payable	39427	38712	90867	63637	144492	165181
5.2. Inter-office adjustments	18539	24269	-	-	3561	-
5.3. Interest accrued	41076	54596	18212	42998	172097	213830
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	2392	7586	-	7100	-	-
5.6. Others (including provisions)	244068	272200	130092	147493	539680	586662
Total Liabilities	12169921	15128636	9034240	10890072	27831670	35839718

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	37988	35671	42999	45792	117307	135707
	(0.3)	(0.2)	(0.5)	(0.4)	(0.4)	(0.4)
2. Balances with RBI	680390	754422	626871	672649	1236690	1851111
	(5.6)	(5.0)	(6.9)	(6.2)	(4.4)	(5.2)
3. Balances with banks in India	63418	43413	33376	61568	91431	176756
	(0.5)	(0.3)	(0.4)	(0.6)	(0.3)	(0.5)
4. Money at call and short notice	92045	186906	399759	229765	995327	1215315
	(0.8)	(1.2)	(4.4)	(2.1)	(3.6)	(3.4)
5. Balances with banks outside India	42982	82326	13761	36121	1105951	1614518
	(0.4)	(0.5)	(0.2)	(0.3)	(4.0)	(4.5)
6. Investments	3842862	4324706	2088100	2420400	6118238	7126063
	(31.6)	(28.6)	(23.1)	(22.2)	(22.0)	(19.9)
6.1. Investments in India	3842862	4324706	2088100	2420400	5756164	6766437
(i) Government securities	3098294	3510353	1974353	2271955	4944245	5928893
(ii) Other approved securities	13827	11884	3746	2359	79539	53628
(iii) Shares	46904	44002	10646	19638	123192	132517
(iv) Debentures and Bonds	162429	236331	58161	58597	235181	235611
(v) Subsidiaries and/or joint ventures	11722	11722	9771	13536	77431	86342
(vi) Others	509685	510413	31422	54314	296576	329446
6.2. Investments outside India	-	-	-	-	362073	359626
(i) Government securities	-	-	-	-	100123	91644
(ii) Subsidiaries and/or joint ventures	-	-	-	-	31115	40254
(iii) Others	-	-	-	-	230835	227727
7. Advances	7160487	9362489	5611351	7143536	17503529	22867636
	(58.8)	(61.9)	(62.1)	(65.6)	(62.9)	(63.8)
Type-wise						
7A.1. Bills purchased and discounted	218415	405435	147644	167867	1926593	2968990
7A.2. Cash credits, overdrafts & loans	2980532	4051397	2958333	3855051	7963147	9780486
7A.3. Term loans	3961541	4905658	2505373	3120618	7613788	10118160
Security-wise						
7B.1. Secured by tangible assets	5759875	7768896	4531281	5709879	10923166	14568445
7B.2. Covered by Bank/Govt. Guarantees	170579	345144	268808	296524	2309952	3388957
7B.3. Unsecured	1230032	1248448	811261	1137133	4270411	4910234
Sector-wise						
7C.I. Advances in India	7075922	9072190	5611351	7143536	13164362	16940786
(i) Priority sectors	2427935	3076373	1993011	2357415	4612189	5490927
(ii) Public sectors	914786	1478664	480882	583443	1854245	2305389
(iii) Banks	-	-	24	215	1206	52079
(iv) others	3733201	4517153	3137433	4202463	6696723	9092391
7C.II. Advances outside India	84566	290298	-	-	4339166	5926850
8. Fixed Assets	111827	114823	35566	31750	228476	229972
	(0.9)	(0.8)	(0.4)	(0.3)	(0.8)	(0.6)
8.1. Premises	93332	92722	5398	5852	183437	177631
8.2. Fixed assets under construction	-	-	1805	2167	-	-
8.3. Other Fixed assets	18496	22101	28363	23730	45039	52341
9. Other Assets	137922	223880	182458	248491	434722	622640
	(1.1)	(1.5)	(2.0)	(2.3)	(1.6)	(1.7)
9.1. Inter-office adjustments (net)	-	-	17733	18761	-	27424
9.2. Interest accrued	49231	70647	46924	54471	165067	243359
9.3. Tax paid	23619	37929	65939	92074	129349	131628
9.4. Stationery and Stamps	828	971	649	743	697	708
9.5. Others	64243	114334	51213	82442	139609	219519
Total Assets	12169921	15128636	9034240	10890072	27831670	35839718

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	52591	54722	43052	106971	41000	44300
	(0.2)	(0.2)	(0.6)	(1.4)	(0.2)	(0.1)
2. Reserves and Surplus	1370408	1674346	242789	290121	1426178	1959682
	(5.0)	(4.8)	(3.4)	(3.8)	(5.4)	(5.8)
2.1 Statutory Reserves	397517	460017	63797	72057	408800	510800
2.2 Capital Reserves	260722	261704	11360	11664	332132	333585
2.3 Share Premium	184558	283427	13000	43081	27500	223520
2.4 Investments Fluctuations Reserves	-	-	-	-	14579	9279
2.5 Revenue and other Reserves	527611	669198	126144	126775	643168	882498
2.6 Balance of Profit	-	-	28488	36545	-	-
3. Deposits	22976194	29888581	6330407	6684474	23465144	29397265
	(83.6)	(85.1)	(89.1)	(87.4)	(88.6)	(87.5)
Type-wise						
3A.1. Demand deposits	1588722	1687085	619939	659926	1838588	2449999
(i) From banks	30317	84633	6305	5266	54094	45380
(ii) From others	1558405	1602452	613634	654659	1784494	2404619
3A.2. Savings bank deposits	4807583	5909680	1716477	2043318	4987542	5861711
3A.3. Term deposits	16579889	22291816	3993991	3981230	16639014	21085556
(i) From banks	1193406	1756787	-	11046	580029	1098793
(ii) From others	15386483	20535029	3993991	3970184	16058986	19986763
Location-wise						
3B.1. Deposits of branches in India	19658484	25296331	6330407	6684474	22844465	28513227
3B.2. Deposits of branches outside India	3317711	4592249	-	-	620679	884038
4. Borrowings	2239990	2202138	279695	307656	844056	1426165
	(8.1)	(6.3)	(3.9)	(4.0)	(3.2)	(4.2)
4.1. Borrowings in India	1295201	856635	272897	287761	694494	893207
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	76708	99081	-	-	-	-
(iii) From other institutions and agencies	1218493	757553	272897	287761	694494	893207
4.2. Borrowings outside India	944789	1345503	6798	19896	149561	532958
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	857463	1297469	209636	254999	697730	780464
	(3.1)	(3.7)	(3.0)	(3.3)	(2.6)	(2.3)
5.1. Bills Payable	117165	112507	51560	44097	117181	114329
5.2. Inter-office adjustments	71701	-	-	-	6773	23932
5.3. Interest accrued	72822	80287	4919	6012	6599	8177
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	57432	70643	-	-	3287	14132
5.6. Others (including provisions)	538343	1034033	153157	204890	563889	619894
Total Liabilities	27496646	35117255	7105579	7644222	26474108	33607876

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	65072	76735	39011	42491	61760	71814
	(0.2)	(0.2)	(0.5)	(0.6)	(0.2)	(0.2)
2. Balances with RBI	1495191	2101508	492529	342109	1510187	2129665
	(5.4)	(6.0)	(6.9)	(4.5)	(5.7)	(6.3)
3. Balances with banks in India	593085	357523	19336	16589	54418	43881
	(2.2)	(1.0)	(0.3)	(0.2)	(0.2)	(0.1)
4. Money at call and short notice	450652	492093	114944	-	95000	281500
	(1.6)	(1.4)	(1.6)	(0.0)	(0.4)	(0.8)
5. Balances with banks outside India	519014	703139	3637	3746	243956	543951
	(1.9)	(2.0)	(0.1)	(0.0)	(0.9)	(1.6)
6. Investments	6708018	8587242	2132385	2249108	6967695	8369992
	(24.4)	(24.5)	(30.0)	(29.4)	(26.3)	(24.9)
6.1. Investments in India	6209452	8176177	2132385	2249108	6911421	8320852
(i) Government securities	5686934	6734330	1822614	1854140	6278040	7114926
(ii) Other approved securities	46607	31276	2577	1124	34977	23844
(iii) Shares	79248	84971	12784	14019	118475	107800
(iv) Debentures and Bonds	213618	276867	88579	88341	206953	203455
(v) Subsidiaries and/or joint ventures	25862	27872	3702	5289	42822	53030
(vi) Others	157185	1020861	202130	286195	230154	817797
6.2. Investments outside India	498566	411064	-	-	56274	49140
(i) Government securities	258576	196861	-	-	-	-
(ii) Subsidiaries and/or joint ventures	17724	35415	-	-	3657	3657
(iii) Others	222266	178789	-	-	52617	45483
7. Advances	16849071	21309618	4031470	4688077	16933463	21246717
	(61.3)	(60.7)	(56.7)	(61.3)	(64.0)	(63.2)
Type-wise						
7A.1. Bills purchased and discounted	2547341	3674377	89802	95335	632891	716322
7A.2. Cash credits, overdrafts & loans	7064636	9456449	1051044	1301134	7989224	10255675
7A.3. Term loans	7237094	8178792	2890624	3291608	8311348	10274719
Security-wise						
7B.1. Secured by tangible assets	10383928	12572827	3113174	3409571	10466147	13848251
7B.2. Covered by Bank/Govt. Guarantees	2766920	3700690	16271	65159	790890	841193
7B.3. Unsecured	3698223	5036101	902024	1213347	5676426	6557272
Sector-wise						
7C.I. Advances in India	13264209	16240904	4031470	4688077	16235653	20189667
(i) Priority sectors	4292890	5488306	1589894	1610730	5669093	6799931
(ii) Public sectors	1506755	1666222	515130	789193	1846248	3359747
(iii) Banks	168404	31989	-	-	301405	120254
(iv) others	7296160	9054388	1926445	2288154	8418907	9909734
7C.II. Advances outside India	3584862	5068714	-	-	697810	1057050
8. Fixed Assets	235181	248074	65953	66679	285937	284440
	(0.9)	(0.7)	(0.9)	(0.9)	(1.1)	(0.8)
8.1. Premises	193234	190626	51702	51224	251661	248258
8.2. Fixed assets under construction	6507	11481	-	-	-	-
8.3. Other Fixed assets	35439	45967	14250	15455	34276	36183
9. Other Assets	581363	1241322	206316	235422	321692	635915
	(2.1)	(3.5)	(2.9)	(3.1)	(1.2)	(1.9)
9.1. Inter-office adjustments (net)	-	335180	58415	31453	-	-
9.2. Interest accrued	134162	148951	48526	44357	96734	127449
9.3. Tax paid	276479	302118	44085	46661	41565	98519
9.4. Stationery and Stamps	183	197	460	468	693	578
9.5. Others	170539	454876	54830	112483	182700	409369
Total Assets	27496646	35117255	7105579	7644222	26474108	33607876

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	177114	404683	14344	14813	28682	33339
	(1.0)	(1.9)	(0.1)	(0.1)	(0.5)	(0.5)
2. Reserves and Surplus	592111	682658	563143	698968	231487	332254
	(3.2)	(3.3)	(5.0)	(4.9)	(4.0)	(4.7)
2.1 Statutory Reserves	121014	152499	182342	219842	74421	92770
2.2 Capital Reserves	196202	192843	69563	69868	11053	11281
2.3 Share Premium	73600	73600	70197	100628	25601	74844
2.4 Investments Fluctuations Reserves	36310	36310	987	987	-	-
2.5 Revenue and other Reserves	164872	227258	240053	307642	120411	153358
2.6 Balance of Profit	113	148	-	-	-	-
3. Deposits	16210747	17935602	9273367	11674750	5134428	6420962
	(88.7)	(85.5)	(83.0)	(81.4)	(89.2)	(90.6)
Type-wise						
3A.1. Demand deposits	1507139	1543136	1345299	1407078	464790	548572
(i) From banks	70884	35798	3042	2925	14107	6705
(ii) From others	1436255	1507338	1342257	1404153	450683	541867
3A.2. Savings bank deposits	4076353	4764494	1302526	1622612	1381308	1732465
3A.3. Term deposits	10627255	11627972	6625542	8645060	3288329	4139925
(i) From banks	542758	268558	1274795	1980741	154577	213765
(ii) From others	10084497	11359414	5350747	6664319	3133752	3926160
Location-wise						
3B.1. Deposits of branches in India	16210747	17935602	9273367	11674750	5134428	6420962
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	732664	1288798	907753	1596538	156192	169166
	(4.0)	(6.1)	(8.1)	(11.1)	(2.7)	(2.4)
4.1. Borrowings in India	719643	1142080	858777	1423064	151702	169166
(i) From Reserve Bank of India	-	-	35000	219000	-	10000
(ii) From other banks	4598	648	95070	544500	-	-
(iii) From other institutions and agencies	715045	1141433	728707	659564	151702	159166
4.2. Borrowings outside India	13021	146718	48976	173475	4490	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	554527	663993	408124	365791	207870	128122
	(3.0)	(3.2)	(3.7)	(2.5)	(3.6)	(1.8)
5.1. Bills Payable	44841	34402	58296	61874	22481	36840
5.2. Inter-office adjustments	-	-	1183	-	38251	-
5.3. Interest accrued	72723	92866	35631	49901	23715	22423
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	30789	14630	-	-	-	-
5.6. Others (including provisions)	406174	522094	313014	254016	123422	68858
Total Liabilities	18267162	20975733	11166730	14350859	5758658	7083842

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	75187	92576	36552	47434	23065	24132
	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)	(0.3)
2. Balances with RBI	1626006	1315623	846952	766798	412438	448009
	(8.9)	(6.3)	(7.6)	(5.3)	(7.2)	(6.3)
3. Balances with banks in India	209777	78330	10395	34106	12627	14488
	(1.1)	(0.4)	(0.1)	(0.2)	(0.2)	(0.2)
4. Money at call and short notice	-	-	99443	20000	-	20000
	(0.0)	(0.0)	(0.9)	(0.1)	(0.0)	(0.3)
5. Balances with banks outside India	10731	41751	85851	170913	63321	34252
	(0.1)	(0.2)	(0.8)	(1.2)	(1.1)	(0.5)
6. Investments	5056287	5450449	3452263	4345274	1569423	1876891
	(27.7)	(26.0)	(30.9)	(30.3)	(27.3)	(26.5)
6.1. Investments in India	5056221	5450383	3452253	4345265	1569423	1876891
(i) Government securities	4484572	4775743	2479174	2809014	1330708	1525219
(ii) Other approved securities	13052	8437	5838	2072	4418	3738
(iii) Shares	59936	80807	35462	43966	14635	14509
(iv) Debentures and Bonds	283086	352680	126647	131292	55205	55111
(v) Subsidiaries and/or joint ventures	24717	24717	7764	7887	2172	2172
(vi) Others	190859	208000	797369	1351034	162285	276143
6.2. Investments outside India	66	66	10	10	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	66	66	-	-	-	-
(iii) Others	-	-	10	10	-	-
7. Advances	10538349	12972541	6320256	8685040	3546244	4482805
	(57.7)	(61.8)	(56.6)	(60.5)	(61.6)	(63.3)
Type-wise						
7A.1. Bills purchased and discounted	134005	193761	202595	213179	100491	95548
7A.2. Cash credits, overdrafts & loans	3149990	3794162	3158194	4323306	1601726	2221244
7A.3. Term loans	7254354	8984618	2959467	4148556	1844027	2166012
Security-wise						
7B.1. Secured by tangible assets	8099322	9540875	4008644	5782830	2492818	3203932
7B.2. Covered by Bank/Govt. Guarantees	576066	949382	95541	54187	332374	453632
7B.3. Unsecured	1862960	2482283	2216071	2848024	721053	825241
Sector-wise						
7C.I. Advances in India	10538349	12972541	6320256	8685040	3546244	4482805
(i) Priority sectors	3387313	4050951	1995016	2390474	1167320	1514966
(ii) Public sectors	508120	986812	1066474	1045477	844444	1221420
(iii) Banks	101538	1744	-	5032	20045	40010
(iv) others	6541378	7933034	3258766	5244057	1514436	1706408
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	234329	242539	29269	33101	40728	40374
	(1.3)	(1.2)	(0.3)	(0.2)	(0.7)	(0.6)
8.1. Premises	204900	201563	9543	10152	29287	27797
8.2. Fixed assets under construction	-	-	518	459	22	15
8.3. Other Fixed assets	29429	40976	19208	22490	11419	12563
9. Other Assets	516497	781924	285749	248193	90811	142891
	(2.8)	(3.7)	(2.6)	(1.7)	(1.6)	(2.0)
9.1. Inter-office adjustments (net)	62092	153119	-	16056	-	14556
9.2. Interest accrued	99628	107792	51540	64134	38430	46153
9.3. Tax paid	218658	228324	157585	86655	18946	34160
9.4. Stationery and Stamps	1197	1235	236	223	358	320
9.5. Others	134922	291455	76389	81125	33077	47703
Total Assets	18267162	20975733	11166730	14350859	5758658	7083842

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	72486	98457	82977	82977	54480	61875
	(0.3)	(0.4)	(0.8)	(0.7)	(0.4)	(0.3)
2. Reserves and Surplus	943998	1358301	744234	869133	697978	870618
	(4.0)	(5.4)	(7.3)	(7.1)	(5.3)	(4.9)
2.1 Statutory Reserves	112808	154127	177849	220701	213196	245372
2.2 Capital Reserves	29882	30037	128572	125638	216942	215703
2.3 Share Premium	176121	462263	69620	69620	14000	112005
2.4 Investments Fluctuations Reserves	-	-	3992	3992	-	9559
2.5 Revenue and other Reserves	578147	650372	355410	440310	253841	287980
2.6 Balance of Profit	47040	61502	8791	8873	-	-
3. Deposits	16766708	18048579	8822766	10580418	11079471	14522875
	(71.8)	(71.2)	(87.0)	(86.9)	(84.5)	(81.2)
Type-wise						
3A.1. Demand deposits	1567320	2374216	662491	643957	961131	1180562
(i) From banks	56949	159730	5476	7122	36211	3679
(ii) From others	1510371	2214486	657016	636836	924920	1176884
3A.2. Savings bank deposits	878731	1393580	2179026	2627056	2645089	3205559
3A.3. Term deposits	14320657	14280783	5981249	7309405	7473251	10136753
(i) From banks	989021	1152560	140669	191382	198071	60224
(ii) From others	13331636	13128224	5840580	7118024	7275180	10076529
Location-wise						
3B.1. Deposits of branches in India	16764812	18008274	8530688	10233197	10543443	14038147
3B.2. Deposits of branches outside India	1895	40305	292078	347221	536028	484728
4. Borrowings	4770948	5156965	95736	210037	898220	1935540
	(20.4)	(20.4)	(0.9)	(1.7)	(6.9)	(10.8)
4.1. Borrowings in India	4395114	4293628	55501	172449	613976	1274304
(i) From Reserve Bank of India	-	-	-	10000	-	375000
(ii) From other banks	286050	67130	2	2	-	-
(iii) From other institutions and agencies	4109064	4226498	55499	162447	613976	899304
4.2. Borrowings outside India	375834	863337	40234	37588	284245	661236
Secured borrowings included in 4.	769333	999859	-	-	126846	590474
5. Other liabilities & provisions	803135	675377	393219	429265	379013	487519
	(3.4)	(2.7)	(3.9)	(3.5)	(2.9)	(2.7)
5.1. Bills Payable	190128	100207	72875	71125	66565	66982
5.2. Inter-office adjustments	5159	1558	9744	7235	-	-
5.3. Interest accrued	197073	210607	31032	54764	21942	32466
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	410776	363006	279568	296141	290506	388070
Total Liabilities	23357275	25337679	10138931	12171831	13109163	17878428

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	65566	123468	30379	24971	67033	97957
	(0.3)	(0.5)	(0.3)	(0.2)	(0.5)	(0.5)
2. Balances with RBI	1324781	1832437	675693	662823	699612	903133
	(5.7)	(7.2)	(6.7)	(5.4)	(5.3)	(5.1)
3. Balances with banks in India	30562	36826	5931	5633	90013	91438
	(0.1)	(0.1)	(0.1)	(0.0)	(0.7)	(0.5)
4. Money at call and short notice	32444	6512	56984	2783	71277	14725
	(0.1)	(0.0)	(0.6)	(0.0)	(0.5)	(0.1)
5. Balances with banks outside India	4930	77365	42333	160021	54529	94613
	(0.0)	(0.3)	(0.4)	(1.3)	(0.4)	(0.5)
6. Investments	7334546	6826918	2826833	3478376	3765056	4861045
	(31.4)	(26.9)	(27.9)	(28.6)	(28.7)	(27.2)
6.1. Investments in India	7334542	6826913	2716849	3381383	3662109	4752040
(i) Government securities	6080953	5401720	2308614	2631977	3205278	3807677
(ii) Other approved securities	439	280	20940	10593	10573	8164
(iii) Shares	265312	323026	52029	54600	43590	60511
(iv) Debentures and Bonds	211863	227258	118905	135605	197323	196049
(v) Subsidiaries and/or joint ventures	75399	56651	886	8841	-	-
(vi) Others	700576	817978	215475	539768	205345	679640
6.2. Investments outside India	5	5	109984	96992	102948	109005
(i) Government securities	-	-	79484	79518	86096	90901
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	21
(iii) Others	5	5	30500	17474	16851	18083
7. Advances	13820185	15709807	6214613	7524991	7899916	11183298
	(59.2)	(62.0)	(61.3)	(61.8)	(60.3)	(62.6)
Type-wise						
7A.1. Bills purchased and discounted	307445	265916	140783	209293	479287	668252
7A.2. Cash credits, overdrafts & loans	2026760	3309850	2699390	2694812	3429021	4903353
7A.3. Term loans	11485981	12134040	3374440	4620886	3991608	5611692
Security-wise						
7B.1. Secured by tangible assets	11873059	14561229	4925698	5843205	6325847	8434480
7B.2. Covered by Bank/Govt. Guarantees	91727	36913	426395	480120	421037	496612
7B.3. Unsecured	1855399	1111664	862521	1201666	1153032	2252206
Sector-wise						
7C.I. Advances in India	13791808	15525765	5948080	7213171	7132246	10126995
(i) Priority sectors	3100494	4220571	2164997	2580435	2723722	3264815
(ii) Public sectors	731547	1594942	578819	498125	577846	1289452
(iii) Banks	5756	36898	-	-	54736	77262
(iv) others	9954011	9673354	3204263	4134612	3775941	5495465
7C.II. Advances outside India	28377	184041	266533	311819	767670	1056303
8. Fixed Assets	299696	303734	157955	160604	169957	168111
	(1.3)	(1.2)	(1.6)	(1.3)	(1.3)	(0.9)
8.1. Premises	244181	253206	132197	129173	147867	147260
8.2. Fixed assets under construction	16204	6806	2201	5531	767	490
8.3. Other Fixed assets	39311	43723	23558	25900	21323	20361
9. Other Assets	444564	420613	128210	151629	291770	464108
	(1.9)	(1.7)	(1.3)	(1.2)	(2.2)	(2.6)
9.1. Inter-office adjustments (net)	-	-	-	-	12800	25938
9.2. Interest accrued	153858	169024	43536	46860	104032	149074
9.3. Tax paid	157088	156532	3352	-	96241	105526
9.4. Stationery and Stamps	90	13	1263	1330	674	748
9.5. Others	133528	95044	80059	103439	78023	182823
Total Assets	23357275	25337679	10138931	12171831	13109163	17878428

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	25054	29176	38306	42306	31530	31681
	(0.2)	(0.2)	(0.7)	(0.6)	(0.1)	(0.1)
2. Reserves and Surplus	798741	1080538	223255	338033	1740762	2119175
	(5.8)	(6.7)	(3.9)	(4.9)	(5.9)	(5.6)
2.1 Statutory Reserves	202000	239600	49594	62794	454967	565804
2.2 Capital Reserves	146990	143888	71784	100022	251154	250232
2.3 Share Premium	171470	341348	-	42164	201143	219392
2.4 Investments Fluctuations Reserves	-	-	-	-	10711	10711
2.5 Revenue and other Reserves	278223	355623	13992	15765	822787	1073035
2.6 Balance of Profit	58	79	87885	117288	-	-
3. Deposits	12025759	13905426	4915509	5972319	24932980	31289873
	(87.5)	(86.2)	(86.7)	(87.1)	(84.1)	(82.7)
Type-wise						
3A.1. Demand deposits	1021732	939756	315670	346479	2371719	2683759
(i) From banks	7554	6839	5274	4112	176333	236401
(ii) From others	1014179	932917	310396	342368	2195386	2447359
3A.2. Savings bank deposits	1980559	2475044	915134	1083877	7813281	9348742
3A.3. Term deposits	9023467	10490625	3684705	4541963	14747981	19257371
(i) From banks	29040	10415	231969	606763	258394	1204896
(ii) From others	8994427	10480210	3452736	3935201	14489587	18052474
Location-wise						
3B.1. Deposits of branches in India	12025759	13905426	4915509	5972319	24496639	30725510
3B.2. Deposits of branches outside India	-	-	-	-	436341	564363
4. Borrowings	488703	563921	370105	288589	1926237	3158969
	(3.6)	(3.5)	(6.5)	(4.2)	(6.5)	(8.3)
4.1. Borrowings in India	434823	464474	365615	281900	1402471	2275148
(i) From Reserve Bank of India	27500	-	-	-	294863	910000
(ii) From other banks	47248	46435	159892	119893	3034	1395
(iii) From other institutions and agencies	360074	418039	205723	162007	1104574	1363753
4.2. Borrowings outside India	53880	99447	4490	6689	523766	883821
Secured borrowings included in 4.	-	-	-	-	294863	800000
5. Other liabilities & provisions	404843	555276	119314	213768	1031769	1232827
	(2.9)	(3.4)	(2.1)	(3.1)	(3.5)	(3.3)
5.1. Bills Payable	44128	45063	35901	27690	230427	209695
5.2. Inter-office adjustments	1380	30424	16098	-	22552	3144
5.3. Interest accrued	57234	60061	9171	37016	34382	46718
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	5756	10311	-	-
5.6. Others (including provisions)	302101	419729	52388	138751	744409	973269
Total Liabilities	13743099	16134337	5666488	6855014	29663278	37832524

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	28904	40662	9131	13541	133052	172367
	(0.2)	(0.3)	(0.2)	(0.2)	(0.4)	(0.5)
2. Balances with RBI	779775	910851	369695	444439	1699705	2205323
	(5.7)	(5.6)	(6.5)	(6.5)	(5.7)	(5.8)
3. Balances with banks in India	647759	770438	67073	10480	244011	203228
	(4.7)	(4.8)	(1.2)	(0.2)	(0.8)	(0.5)
4. Money at call and short notice	-	60000	10000	-	103652	87568
	(0.0)	(0.4)	(0.2)	(0.0)	(0.3)	(0.2)
5. Balances with banks outside India	3552	126922	19634	21187	166936	300636
	(0.0)	(0.8)	(0.3)	(0.3)	(0.6)	(0.8)
6. Investments	3578532	4207477	1788684	1864365	7772447	9516235
	(26.0)	(26.1)	(31.6)	(27.2)	(26.2)	(25.2)
6.1. Investments in India	3578532	4207477	1788684	1864365	7701151	9420778
(i) Government securities	3275298	3659975	1527005	1621375	6597043	7950172
(ii) Other approved securities	12933	10127	18216	5936	49218	37386
(iii) Shares	52071	65713	10308	11168	174289	223292
(iv) Debentures and Bonds	192559	180364	130923	109843	303268	486289
(v) Subsidiaries and/or joint ventures	11500	16100	65	65	48564	50958
(vi) Others	34171	275198	102166	115977	528769	672681
6.2. Investments outside India	-	-	-	-	71296	95457
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	47701	69692
(iii) Others	-	-	-	-	23594	25766
7. Advances	8348930	9590822	3263911	4263785	18660121	24210667
	(60.7)	(59.4)	(57.6)	(62.2)	(62.9)	(64.0)
Type-wise						
7A.1. Bills purchased and discounted	286500	268486	62319	58920	445878	693998
7A.2. Cash credits, overdrafts & loans	2896424	3832452	862156	1159346	8220707	11449109
7A.3. Term loans	5166005	5489884	2339436	3045518	9993536	12067559
Security-wise						
7B.1. Secured by tangible assets	6780764	7840292	2228599	2784678	16435273	20116173
7B.2. Covered by Bank/Govt. Guarantees	520551	582558	138911	272323	242689	1095789
7B.3. Unsecured	1047615	1167972	896401	1206784	1982159	2998705
Sector-wise						
7C.I. Advances in India	8348930	9590822	3263911	4263785	17962807	22920328
(i) Priority sectors	2809540	3495856	1069195	1314102	6661547	7863701
(ii) Public sectors	1166046	1146558	812035	1196077	1162929	1790243
(iii) Banks	-	15006	10612	120022	108900	1315068
(iv) others	4373344	4933401	1372070	1633584	10029431	11951316
7C.II. Advances outside India	-	-	-	-	697314	1290339
8. Fixed Assets	139405	139780	53891	81625	251347	310560
	(1.0)	(0.9)	(1.0)	(1.2)	(0.8)	(0.8)
8.1. Premises	119100	116523	50083	76962	184814	231668
8.2. Fixed assets under construction	1208	2411	-	-	-	-
8.3. Other Fixed assets	19098	20846	3808	4663	66532	78892
9. Other Assets	216243	287386	84470	155592	632007	825942
	(1.6)	(1.8)	(1.5)	(2.3)	(2.1)	(2.2)
9.1. Inter-office adjustments (net)	-	-	-	1525	-	-
9.2. Interest accrued	82556	84798	29466	30568	168954	213225
9.3. Tax paid	43999	56536	34204	28072	151174	87018
9.4. Stationery and Stamps	145	56	269	222	857	732
9.5. Others	89543	145995	20530	95205	311022	524967
Total Assets	13743099	16134337	5666488	6855014	29663278	37832524

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	52197	57329	169936	245052	50512	63533
	(0.4)	(0.4)	(1.2)	(1.5)	(0.3)	(0.3)
2. Reserves and Surplus	510508	647755	351118	496870	991866	1212919
	(3.7)	(4.1)	(2.6)	(3.0)	(5.1)	(5.1)
2.1 Statutory Reserves	148298	174497	94413	117076	327300	389800
2.2 Capital Reserves	13280	13280	72632	73298	60432	66552
2.3 Share Premium	20000	78168	4000	90184	53236	119514
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	328931	381811	45175	47794	550735	637037
2.6 Balance of Profit	-	-	134898	168517	163	16
3. Deposits	11702579	13559608	12241555	14527760	17003974	20246129
	(84.2)	(86.6)	(89.1)	(88.9)	(87.1)	(85.8)
Type-wise						
3A.1. Demand deposits	1018610	1073881	893702	767274	1622922	1961800
(i) From banks	47223	21668	47092	21285	107133	91481
(ii) From others	971388	1052213	846609	745989	1515789	1870318
3A.2. Savings bank deposits	2636468	3120655	2124002	2435839	3772775	4468917
3A.3. Term deposits	8047501	9365071	9223852	11324647	11608277	13815411
(i) From banks	1704299	1359353	804045	1423315	447278	563630
(ii) From others	6343202	8005719	8419806	9901332	11160999	13251781
Location-wise						
3B.1. Deposits of branches in India	10968841	12679625	11595594	13641449	16966996	20187036
3B.2. Deposits of branches outside India	733739	879983	645961	886311	36978	59093
4. Borrowings	1217269	952764	626384	547477	921531	1331597
	(8.8)	(6.1)	(4.6)	(3.4)	(4.7)	(5.6)
4.1. Borrowings in India	1089216	806931	619762	514347	627389	661572
(i) From Reserve Bank of India	-	-	-	-	-	23000
(ii) From other banks	261225	76776	1	15	-	-
(iii) From other institutions and agencies	827991	730155	619761	514331	627389	638572
4.2. Borrowings outside India	128052	145833	6622	33131	294142	670025
Secured borrowings included in 4.	-	-	182261	76831	282	13501
5. Other liabilities & provisions	422542	436422	342956	522686	548301	744267
	(3.0)	(2.8)	(2.5)	(3.2)	(2.8)	(3.2)
5.1. Bills Payable	122538	90411	25551	25352	179690	164665
5.2. Inter-office adjustments	-	13039	25786	17228	-	-
5.3. Interest accrued	57703	65705	53647	77411	52569	61578
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	3407
5.6. Others (including provisions)	242301	267267	237971	402695	316043	514617
Total Liabilities	13905095	15653879	13731949	16339845	19516184	23598445

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	36967	30683	23551	23735	39261	40196
	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)
2. Balances with RBI	681945	1013629	700722	1016668	1207563	1720850
	(4.9)	(6.5)	(5.1)	(6.2)	(6.2)	(7.3)
3. Balances with banks in India	13511	11131	19750	14629	109313	65338
	(0.1)	(0.1)	(0.1)	(0.1)	(0.6)	(0.3)
4. Money at call and short notice	484173	11966	42776	558117	154944	-
	(3.5)	(0.1)	(0.3)	(3.4)	(0.8)	(0.0)
5. Balances with banks outside India	56789	129156	23633	84895	66588	183461
	(0.4)	(0.8)	(0.2)	(0.5)	(0.3)	(0.8)
6. Investments	3301093	3506762	4352143	4292728	5440353	5839914
	(23.7)	(22.4)	(31.7)	(26.3)	(27.9)	(24.7)
6.1. Investments in India	3272074	3493656	4235809	4120040	5439871	5833511
(i) Government securities	2828630	3030249	3096578	3465109	4265285	4640606
(ii) Other approved securities	6907	4336	27404	25906	17631	9443
(iii) Shares	14796	18078	67856	46068	68226	74370
(iv) Debentures and Bonds	177794	164626	205067	213117	349501	320860
(v) Subsidiaries and/or joint ventures	3360	3360	-	-	6763	13263
(vi) Others	240587	273008	838904	369839	732464	774969
6.2. Investments outside India	29019	13105	116334	172688	482	6403
(i) Government securities	-	-	109908	127504	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	462	6383
(iii) Others	29019	13105	6426	45184	20	20
7. Advances	9040636	10678192	8250453	9907081	11931530	15098608
	(65.0)	(68.2)	(60.1)	(60.6)	(61.1)	(64.0)
Type-wise						
7A.1. Bills purchased and discounted	116429	150926	370400	380707	476193	645154
7A.2. Cash credits, overdrafts & loans	4727560	5479758	2372776	3146036	6237118	7962751
7A.3. Term loans	4196647	5047508	5507278	6380339	5218218	6490704
Security-wise						
7B.1. Secured by tangible assets	5814873	6628916	5634339	7347900	8843918	11309225
7B.2. Covered by Bank/Govt. Guarantees	940326	1265723	859098	1135973	410542	587007
7B.3. Unsecured	2285437	2783553	1757017	1423208	2677070	3202377
Sector-wise						
7C.I. Advances in India	8155700	9597632	7670160	9177352	11633869	14504458
(i) Priority sectors	3108563	3217589	2435947	2408967	4180972	4837876
(ii) Public sectors	915811	1104568	1038229	1747281	707963	1372453
(iii) Banks	163959	408412	9074	2478	261219	875350
(iv) others	3967368	4867063	4186910	5018626	6483715	7418779
7C.II. Advances outside India	884936	1080560	580294	729729	297661	594151
8. Fixed Assets	70143	69273	71004	73887	230544	229278
	(0.5)	(0.4)	(0.5)	(0.5)	(1.2)	(1.0)
8.1. Premises	48762	48466	53642	54033	179146	175412
8.2. Fixed assets under construction	1895	1569	18	120	996	1358
8.3. Other Fixed assets	19486	19237	17343	19734	50401	52509
9. Other Assets	219837	203087	247915	368105	336089	420800
	(1.6)	(1.3)	(1.8)	(2.3)	(1.7)	(1.8)
9.1. Inter-office adjustments (net)	11038	-	-	-	76380	63668
9.2. Interest accrued	59830	62629	66508	78822	103688	124336
9.3. Tax paid	59843	79186	61166	90806	42614	-41955
9.4. Stationery and Stamps	1032	1007	613	644	1004	855
9.5. Others	88094	60265	119628	197834	112401	273896
Total Assets	13905095	15653879	13731949	16339845	19516184	23598445

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	United Bank of India		Vijaya Bank	
	2010	2011	2010	2011
	(37)	(38)	(39)	(40)
1. Capital	86643	114442	93352	167267
	(1.1)	(1.3)	(1.3)	(2.0)
2. Reserves and Surplus	303650	387726	254163	314433
	(3.9)	(4.3)	(3.6)	(3.8)
2.1 Statutory Reserves	32641	45740	81114	94209
2.2 Capital Reserves	192349	214901	24950	26105
2.3 Share Premium	26171	54172	14000	46885
2.4 Investments Fluctuations Reserves	1365	-	-	-
2.5 Revenue and other Reserves	51124	72912	48723	50938
2.6 Balance of Profit	-	-	85377	96296
3. Deposits	6818032	7784480	6193175	7324832
	(88.5)	(86.5)	(88.2)	(89.7)
Type-wise				
3A.1. Demand deposits	664775	852852	452364	516568
(i) From banks	26452	54234	1954	1602
(ii) From others	638322	798619	450410	514965
3A.2. Savings bank deposits	1933554	2321748	1072102	1332996
3A.3. Term deposits	4219704	4609879	4668708	5475269
(i) From banks	149941	164445	7335	5051
(ii) From others	4069762	4445434	4661374	5470217
Location-wise				
3B.1. Deposits of branches in India	6818032	7784480	6193175	7324832
3B.2. Deposits of branches outside India	-	-	-	-
4. Borrowings	91534	288654	193856	202537
	(1.2)	(3.2)	(2.8)	(2.5)
4.1. Borrowings in India	89182	248234	183736	191325
(i) From Reserve Bank of India	-	50000	-	10000
(ii) From other banks	-	-	-	1
(iii) From other institutions and agencies	89182	198234	183736	181324
4.2. Borrowings outside India	2352	40420	10121	11213
Secured borrowings included in 4.	-	50000	-	-
5. Other liabilities & provisions	400640	428751	286158	159992
	(5.2)	(4.8)	(4.1)	(2.0)
5.1. Bills Payable	45296	39991	99683	36284
5.2. Inter-office adjustments	1902	6256	-	370
5.3. Interest accrued	38444	33756	28563	44675
5.4. Subordinate debt	152500	152500	-	-
5.5. Deferred Tax Liabilities	-	-	-	-
5.6. Others (including provisions)	162499	196249	157912	78663
Total Liabilities	7700499	9004053	7020704	8169061

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(Amount in ₹ lakh)

Items	United Bank of India		Vijaya Bank	
	2010	2011	2010	2011
	(37)	(38)	(39)	(40)
1. Cash in hand	29881	28373	21350	24659
	(0.4)	(0.3)	(0.3)	(0.3)
2. Balances with RBI	440820	565943	388608	463525
	(5.7)	(6.3)	(5.5)	(5.7)
3. Balances with banks in India	13700	11796	11240	17705
	(0.2)	(0.1)	(0.2)	(0.2)
4. Money at call and short notice	150000	-	119919	19976
	(1.9)	(0.0)	(1.7)	(0.2)
5. Balances with banks outside India	3378	126663	13809	16492
	(0.0)	(1.4)	(0.2)	(0.2)
6. Investments	2606774	2625895	2110745	2513858
	(33.9)	(29.2)	(30.1)	(30.8)
6.1. Investments in India	2606774	2625895	2110745	2513858
(i) Government securities	1956719	1912342	1788296	1829426
(ii) Other approved securities	5410	4061	1885	1319
(iii) Shares	24775	30818	19577	31439
(iv) Debentures and Bonds	206066	215633	101446	126300
(v) Subsidiaries and/or joint ventures	-	-	396	392
(vi) Others	413804	463041	199145	524981
6.2. Investments outside India	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	4233004	5350244	4150668	4871863
	(55.0)	(59.4)	(59.1)	(59.6)
Type-wise				
7A.1. Bills purchased and discounted	165685	249280	123345	115959
7A.2. Cash credits, overdrafts & loans	940514	1287749	1814714	2115814
7A.3. Term loans	3126805	3813214	2212609	2640089
Security-wise				
7B.1. Secured by tangible assets	3323610	4111208	2734880	3407382
7B.2. Covered by Bank/Govt. Guarantees	109974	166126	313347	241151
7B.3. Unsecured	799420	1072910	1102440	1223329
Sector-wise				
7C.I. Advances in India	4233004	5350244	4150668	4871863
(i) Priority sectors	1340931	1708791	1440709	1436189
(ii) Public sectors	939444	358203	949528	1554225
(iii) Banks	30165	858	4487	8142
(iv) others	1922463	3282393	1755943	1873307
7C.II. Advances outside India	-	-	-	-
8. Fixed Assets	65100	81887	49316	48599
	(0.8)	(0.9)	(0.7)	(0.6)
8.1. Premises	46127	66794	37181	35113
8.2. Fixed assets under construction	57	184	-	-
8.3. Other Fixed assets	18916	14909	12135	13487
9. Other Assets	157842	213253	155050	192385
	(2.0)	(2.4)	(2.2)	(2.4)
9.1. Inter-office adjustments (net)	-	-	45304	-
9.2. Interest accrued	50738	52486	45829	56585
9.3. Tax paid	42713	44695	30909	62896
9.4. Stationery and Stamps	427	342	113	106
9.5. Others	63963	115731	32895	72797
Total Assets	7700499	9004053	7020704	8169061

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	16135		1893	3135	3996	4050
	(0.9)		(0.2)	(0.3)	(0.3)	(0.3)
2. Reserves and Surplus	77516		37090	51371	78568	96612
	(4.5)		(4.8)	(5.2)	(6.8)	(6.6)
2.1 Statutory Reserves	20027		12196	12501	29100	34700
2.2 Capital Reserves	43082		3051	3112	4387	4387
2.3 Share Premium	-		8680	22178	19444	19997
2.4 Investments Fluctuations Reserves	71		204	196	131	131
2.5 Revenue and other Reserves	2017		12958	13384	24950	36840
2.6 Balance of Profit	12319		-	-	555	556
3. Deposits	1506235		697835	872567	1028459	1291429
	(87.1)		(90.8)	(88.8)	(89.0)	(88.5)
Type-wise						
3A.1. Demand deposits	157909		29209	32690	109703	108762
(i) From banks	4210		61	122	271	932
(ii) From others	153699		29148	32568	109433	107830
3A.2. Savings bank deposits	336000		146059	162425	115121	144073
3A.3. Term deposits	1012326		522567	677452	803635	1038594
(i) From banks	81602		16714	28044	7128	7287
(ii) From others	930724		505853	649408	796507	1031307
Location-wise						
3B.1. Deposits of branches in India	1506235		697835	872567	1028459	1291429
3B.2. Deposits of branches outside India	-		-	-	-	-
4. Borrowings	65		9287	32382	4006	18615
	(0.0)		(1.2)	(3.3)	(0.3)	(1.3)
4.1. Borrowings in India	65		9287	32382	4006	18615
(i) From Reserve Bank of India	-		-	2500	-	-
(ii) From other banks	53		-	-	4	4
(iii) From other institutions and agencies	11		9287	29882	4002	18611
4.2. Borrowings outside India	1		-	-	-	-
Secured borrowings included in 4.	-		-	-	-	-
5. Other liabilities & provisions	130055		22821	23453	40915	48446
	(7.5)		(3.0)	(2.4)	(3.5)	(3.3)
5.1. Bills Payable	12683		1879	2673	12045	11194
5.2. Inter-office adjustments	-		4477	2928	-	-
5.3. Interest accrued	773		4167	4123	3781	5380
5.4. Subordinate debt	-		-	-	-	-
5.5. Deferred Tax Liabilities	-		-	-	-	-
5.6. Others (including provisions)	116599		12297	13728	25089	31872
Total Liabilities	1730006		768925	982907	1155944	1459152

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	8128		5484	5974	13437	21161
	(0.5)		(0.7)	(0.6)	(1.2)	(1.5)
2. Balances with RBI	99742		53080	52740	73416	84062
	(5.8)		(6.9)	(5.4)	(6.4)	(5.8)
3. Balances with banks in India	15000		2838	7259	22193	20818
	(0.9)		(0.4)	(0.7)	(1.9)	(1.4)
4. Money at call and short notice	15151		4997	-	-	-
	(0.9)		(0.6)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	739		4162	4036	973	2590
	(0.0)		(0.5)	(0.4)	(0.1)	(0.2)
6. Investments	672251		228941	269026	321043	361623
	(38.9)		(29.8)	(27.4)	(27.8)	(24.8)
6.1. Investments in India	672251		228941	269026	321043	361623
(i) Government securities	440389		180107	217455	257065	288475
(ii) Other approved securities	3851		276	56	130	50
(iii) Shares	1359		1149	682	1664	3056
(iv) Debentures and Bonds	22037		2265	8353	5126	3558
(v) Subsidiaries and/or joint ventures	35		-	-	-	-
(vi) Others	204580		45145	42480	57058	66484
6.2. Investments outside India	-		-	-	-	-
(i) Government securities	-		-	-	-	-
(ii) Subsidiaries and/or joint ventures	-		-	-	-	-
(iii) Others	-		-	-	-	-
7. Advances	832947		446694	622002	683346	925546
	(48.1)		(58.1)	(63.3)	(59.1)	(63.4)
Type-wise						
7A.1. Bills purchased and discounted	21631		7572	10917	16524	18455
7A.2. Cash credits, overdrafts & loans	206446		277717	383141	380809	531557
7A.3. Term loans	604871		161405	227944	286012	375534
Security-wise						
7B.1. Secured by tangible assets	659382		391429	551088	657868	890654
7B.2. Covered by Bank/Govt. Guarantees	57993		6076	13593	6762	6104
7B.3. Unsecured	115573		49189	57322	18716	28788
Sector-wise						
7C.I. Advances in India	832947		446694	622002	683346	925546
(i) Priority sectors	248778		150563	215142	251684	342077
(ii) Public sectors	141331		6003	24801	6222	6000
(iii) Banks	75		-	-	-	-
(iv) others	442763		290128	382059	425440	577469
7C.II. Advances outside India	-		-	-	-	-
8. Fixed Assets	51616		7916	7507	6304	6853
	(3.0)		(1.0)	(0.8)	(0.5)	(0.5)
8.1. Premises	46763		4421	4337	2710	2786
8.2. Fixed assets under construction	-		-	-	-	-
8.3. Other Fixed assets	4853		3495	3171	3593	4067
9. Other Assets	34432		14815	14363	35231	36498
	(2.0)		(1.9)	(1.5)	(3.0)	(2.5)
9.1. Inter-office adjustments (net)	-		-	-	835	69
9.2. Interest accrued	10449		4438	4810	5697	6978
9.3. Tax paid	2006		3487	3143	24243	24510
9.4. Stationery and Stamps	305		120	112	54	36
9.5. Others	21672		6770	6297	4403	4905
Total Assets	1730006		768925	982907	1155944	1459152

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	6412	8514	17103	17105	11997	12099
	(0.8)	(0.6)	(0.4)	(0.3)	(0.4)	(0.3)
2. Reserves and Surplus	37596	75950	451942	493761	221095	250330
	(4.6)	(5.3)	(10.3)	(9.6)	(6.5)	(6.4)
2.1 Statutory Reserves	6944	7726	72847	87527	36998	44965
2.2 Capital Reserves	2963	2967	16608	16585	22490	22866
2.3 Share Premium	20503	56396	247526	247559	118463	120542
2.4 Investments Fluctuations Reserves	-	-	18972	18972	1100	-
2.5 Revenue and other Reserves	7185	8861	93674	120541	9022	10211
2.6 Balance of Profit	1	1	2314	2578	33022	51746
3. Deposits	709848	1252963	3605795	4301478	2586530	3019425
	(87.8)	(87.8)	(82.6)	(83.6)	(76.3)	(77.4)
Type-wise						
3A.1. Demand deposits	56347	153119	183127	240581	409207	510712
(i) From banks	2	11	12091	14269	19298	18184
(ii) From others	56345	153108	171036	226312	389908	492527
3A.2. Savings bank deposits	98807	133802	761113	914829	433496	535150
3A.3. Term deposits	554694	966042	2661555	3146068	1743827	1973563
(i) From banks	11550	96027	440	19920	519950	610271
(ii) From others	543144	870015	2661115	3126148	1223877	1363292
Location-wise						
3B.1. Deposits of branches in India	709848	1252963	3605795	4301478	2586530	3019425
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	31755	62611	154676	188836	367139	414691
	(3.9)	(4.4)	(3.5)	(3.7)	(10.8)	(10.6)
4.1. Borrowings in India	31755	62611	150810	182329	227815	175008
(i) From Reserve Bank of India	200	37900	-	10000	4200	-
(ii) From other banks	-	-	50000	50000	12820	13790
(iii) From other institutions and agencies	31555	24711	100810	122329	210795	161218
4.2. Borrowings outside India	-	-	3866	6507	139324	239684
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	23078	26777	138045	144456	201264	204853
	(2.9)	(1.9)	(3.2)	(2.8)	(5.9)	(5.3)
5.1. Bills Payable	6903	5627	3622	2430	45489	43859
5.2. Inter-office adjustments	-	-	19262	18237	962	2879
5.3. Interest accrued	9016	14781	14516	14923	14112	16264
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	8399	-	-	-
5.6. Others (including provisions)	7159	6369	92246	108867	140702	141851
Total Liabilities	808689	1426815	4367561	5145636	3388024	3901397

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	11811	14868	27692	33267	35279	39999
	(1.5)	(1.0)	(0.6)	(0.6)	(1.0)	(1.0)
2. Balances with RBI	49479	65412	204196	260238	197680	178379
	(6.1)	(4.6)	(4.7)	(5.1)	(5.8)	(4.6)
3. Balances with banks in India	12552	11303	13209	31383	14116	15770
	(1.6)	(0.8)	(0.3)	(0.6)	(0.4)	(0.4)
4. Money at call and short notice	-	-	24987	39972	54593	17972
	(0.0)	(0.0)	(0.6)	(0.8)	(1.6)	(0.5)
5. Balances with banks outside India	1191	1933	2255	9970	1036	22
	(0.1)	(0.1)	(0.1)	(0.2)	(0.0)	(0.0)
6. Investments	202779	363968	1305465	1453768	1047292	1102067
	(25.1)	(25.5)	(29.9)	(28.3)	(30.9)	(28.2)
6.1. Investments in India	202779	363968	1305465	1453768	1047292	1102067
(i) Government securities	167941	330811	927751	996453	819380	819157
(ii) Other approved securities	17499	12	83	36	13	-
(iii) Shares	62	196	17962	16807	50	810
(iv) Debentures and Bonds	3300	6087	64976	60534	16947	15848
(v) Subsidiaries and/or joint ventures	-	-	12700	21700	210	210
(vi) Others	13978	26862	281994	358238	210692	266042
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	500626	906515	2695011	3195323	1850719	2360214
	(61.9)	(63.5)	(61.7)	(62.1)	(54.6)	(60.5)
Type-wise						
7A.1. Bills purchased and discounted	10971	115268	121665	89861	93785	61326
7A.2. Cash credits, overdrafts & loans	177710	112037	1390323	1741148	514988	797511
7A.3. Term loans	311946	679210	1183023	1364314	1241945	1501376
Security-wise						
7B.1. Secured by tangible assets	385806	795191	1933369	2350852	1561946	2034016
7B.2. Covered by Bank/Govt. Guarantees	973	3656	189832	167123	26097	21782
7B.3. Unsecured	113847	107668	571810	677349	262677	304416
Sector-wise						
7C.I. Advances in India	500626	906515	2695011	3195323	1850719	2360214
(i) Priority sectors	125536	256524	985107	1058580	687535	804712
(ii) Public sectors	31076	21087	185800	194587	808	11
(iii) Banks	41	-	213	450	270	230
(iv) others	343973	628904	1523891	1941706	1162105	1555261
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	7947	13436	28977	28982	49593	50284
	(1.0)	(0.9)	(0.7)	(0.6)	(1.5)	(1.3)
8.1. Premises	2712	2659	17411	16848	18354	37575
8.2. Fixed assets under construction	1882	936	-	-	20760	1358
8.3. Other Fixed assets	3353	9841	11566	12133	10479	11350
9. Other Assets	22304	49381	65769	92734	137715	136691
	(2.8)	(3.5)	(1.5)	(1.8)	(4.1)	(3.5)
9.1. Inter-office adjustments (net)	3373	1016	-	-	-	-
9.2. Interest accrued	6649	9456	24895	28041	23015	24277
9.3. Tax paid	4278	4777	30041	33848	4778	8426
9.4. Stationery and Stamps	6	12	280	263	52	108
9.5. Others	7998	34120	10553	30581	109870	103880
Total Assets	808689	1426815	4367561	5145636	3388024	3901397

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	4849	4849	13399	18820	5444	11694
	(0.1)	(0.1)	(0.5)	(0.6)	(0.2)	(0.4)
2. Reserves and Surplus	296197	343019	169876	224089	156554	202005
	(7.0)	(6.8)	(6.3)	(7.1)	(7.1)	(7.2)
2.1 Statutory Reserves	85826	101206	100600	110600	58303	70803
2.2 Capital Reserves	6313	6313	6369	6369	5672	5672
2.3 Share Premium	8678	8678	31267	71954	12950	31792
2.4 Investments Fluctuations Reserves	-	-	720	-	-	-
2.5 Revenue and other Reserves	195381	226823	30918	35163	79443	93593
2.6 Balance of Profit	-	-	2	3	185	144
3. Deposits	3723716	4467594	2373065	2733645	1927185	2472185
	(87.5)	(88.5)	(87.8)	(86.3)	(87.9)	(87.6)
Type-wise						
3A.1. Demand deposits	489239	535987	170648	185609	205053	250225
(i) From banks	9894	8898	244	312	483	370
(ii) From others	479345	527089	170405	185297	204570	249855
3A.2. Savings bank deposits	1026081	1272683	381368	494654	248467	325307
3A.3. Term deposits	2208396	2658924	1821049	2053382	1473665	1896653
(i) From banks	364069	332737	3205	1833	32877	4024
(ii) From others	1844327	2326187	1817844	2051549	1440788	1892628
Location-wise						
3B.1. Deposits of branches in India	3723716	4467594	2373065	2733645	1927185	2472185
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	110021	110465	69164	108633	47588	52989
	(2.6)	(2.2)	(2.6)	(3.4)	(2.2)	(1.9)
4.1. Borrowings in India	110021	110015	60016	84552	33969	16111
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	2	-	2	4	34
(iii) From other institutions and agencies	110021	110013	60016	84550	33965	16077
4.2. Borrowings outside India	-	450	9148	24081	13620	36879
Secured borrowings included in 4.	-	-	-	-	17489	-
5. Other liabilities & provisions	119897	124888	76653	84114	56703	83611
	(2.8)	(2.5)	(2.8)	(2.7)	(2.6)	(3.0)
5.1. Bills Payable	36112	33305	19866	21420	18728	19405
5.2. Inter-office adjustments	7447	6348	351	23	-	-
5.3. Interest accrued	11022	12048	7212	7748	9080	13022
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	10293	13353	-	1159
5.6. Others (including provisions)	65315	73187	38931	41570	28894	50026
Total Liabilities	4254679	5050815	2702157	3169301	2193474	2822484

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	13049	17103	14662	17414	16770	25741
	(0.3)	(0.3)	(0.5)	(0.5)	(0.8)	(0.9)
2. Balances with RBI	261423	280393	159648	176566	103079	142243
	(6.1)	(5.6)	(5.9)	(5.6)	(4.7)	(5.0)
3. Balances with banks in India	5239	41500	5863	3722	2085	3857
	(0.1)	(0.8)	(0.2)	(0.1)	(0.1)	(0.1)
4. Money at call and short notice	178498	13180	-	-	-	-
	(4.2)	(0.3)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	3213	2705	382	903	1572	5605
	(0.1)	(0.1)	(0.0)	(0.0)	(0.1)	(0.2)
6. Investments	1395625	1969577	999205	1150634	660216	773176
	(32.8)	(39.0)	(37.0)	(36.3)	(30.1)	(27.4)
6.1. Investments in India	1395625	1969577	999205	1150634	660216	773176
(i) Government securities	844214	1032491	640098	669555	568244	676147
(ii) Other approved securities	1142	1028	498	333	433	-
(iii) Shares	6328	29195	16227	15718	8273	6118
(iv) Debentures and Bonds	142384	192794	80939	69079	25922	22102
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	401556	714070	261443	395949	57344	68808
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2305723	2619364	1443568	1734807	1344700	1781446
	(54.2)	(51.9)	(53.4)	(54.7)	(61.3)	(63.1)
Type-wise						
7A.1. Bills purchased and discounted	36474	57056	69119	69930	95125	94955
7A.2. Cash credits, overdrafts & loans	750880	595017	772830	892151	818449	1159313
7A.3. Term loans	1518368	1967290	601620	772727	431126	527179
Security-wise						
7B.1. Secured by tangible assets	1907642	2119025	1155370	1390744	1215935	1648333
7B.2. Covered by Bank/Govt. Guarantees	32052	36012	184179	214556	28359	37973
7B.3. Unsecured	366028	464327	104019	129508	100405	95141
Sector-wise						
7C.I. Advances in India	2305723	2619364	1443568	1734807	1344700	1781446
(i) Priority sectors	863229	1027447	525296	623836	445087	562559
(ii) Public sectors	64548	53899	122869	121121	229748	217336
(iii) Banks	199	64795	15	10	-	-
(iv) others	1377747	1473222	795389	989840	669865	1001551
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	20413	39377	14808	14553	13781	21057
	(0.5)	(0.8)	(0.5)	(0.5)	(0.6)	(0.7)
8.1. Premises	9528	27041	8293	8109	6196	8685
8.2. Fixed assets under construction	132	213	-	-	275	1391
8.3. Other Fixed assets	10752	12123	6514	6444	7311	10981
9. Other Assets	71495	67617	64022	70701	51271	69359
	(1.7)	(1.3)	(2.4)	(2.2)	(2.3)	(2.5)
9.1. Inter-office adjustments (net)	-	-	-	-	3672	3130
9.2. Interest accrued	21783	30960	18234	16758	12981	13674
9.3. Tax paid	7050	5961	34339	29126	4950	4896
9.4. Stationery and Stamps	253	248	294	285	523	607
9.5. Others	42409	30448	11155	24533	29146	47052
Total Assets	4254679	5050815	2702157	3169301	2193474	2822484

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	9751	9753	4500	6750	10472	21495
	(0.9)	(0.7)	(1.6)	(2.1)	(5.0)	(6.7)
2. Reserves and Surplus	64149	79491	19479	25549	24826	87003
	(6.1)	(6.0)	(6.8)	(7.8)	(11.9)	(26.9)
2.1 Statutory Reserves	24090	26690	5144	6057	3605	3915
2.2 Capital Reserves	4661	4788	194	506	676	676
2.3 Share Premium	33034	33042	4100	6350	17392	78841
2.4 Investments Fluctuations Reserves	-	-	181	181	49	102
2.5 Revenue and other Reserves	2348	14946	9860	12455	3083	3429
2.6 Balance of Profit	16	25	-	-	22	40
3. Deposits	907538	1114951	250749	282494	158504	204216
	(86.5)	(83.8)	(87.2)	(85.8)	(76.0)	(63.2)
Type-wise						
3A.1. Demand deposits	62853	83537	15203	17562	27746	35492
(i) From banks	414	493	202	93	518	288
(ii) From others	62439	83044	15001	17469	27228	35204
3A.2. Savings bank deposits	102504	126208	91117	103701	29506	35049
3A.3. Term deposits	742181	905206	144430	161231	101251	133675
(i) From banks	26225	44355	19351	26685	6519	9759
(ii) From others	715956	860851	125080	134546	94732	123916
Location-wise						
3B.1. Deposits of branches in India	907538	1114951	250749	282494	158504	204216
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	33393	72511	821	334	383	769
	(3.2)	(5.5)	(0.3)	(0.1)	(0.2)	(0.2)
4.1. Borrowings in India	33393	72511	821	334	383	769
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	5140	45000	19	-	-	-
(iii) From other institutions and agencies	28253	27511	802	334	383	769
4.2. Borrowings outside India	-	-	-	-	-	-
Secured borrowings included in 4.	-	-	821	334	-	-
5. Other liabilities & provisions	33796	53413	12163	14080	14390	9486
	(3.2)	(4.0)	(4.2)	(4.3)	(6.9)	(2.9)
5.1. Bills Payable	7919	6595	4183	2349	10534	2288
5.2. Inter-office adjustments	-	-	-	4111	-	-
5.3. Interest accrued	8742	11419	241	292	910	1534
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	2805	-	-	-	-
5.6. Others (including provisions)	17135	32595	7739	7328	2946	5664
Total Liabilities	1048627	1330118	287712	329207	208575	322969

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	8375	14355	1494	1670	2109	1806
	(0.8)	(1.1)	(0.5)	(0.5)	(1.0)	(0.6)
2. Balances with RBI	66708	80006	14806	17659	15923	14611
	(6.4)	(6.0)	(5.1)	(5.4)	(7.6)	(4.5)
3. Balances with banks in India	1145	2105	66160	58191	12576	13601
	(0.1)	(0.2)	(23.0)	(17.7)	(6.0)	(4.2)
4. Money at call and short notice	5000	4500	-	-	5000	5000
	(0.5)	(0.3)	(0.0)	(0.0)	(2.4)	(1.5)
5. Balances with banks outside India	2152	1691	-	-	-	-
	(0.2)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)
6. Investments	298322	351885	70665	79069	50722	89248
	(28.4)	(26.5)	(24.6)	(24.0)	(24.3)	(27.6)
6.1. Investments in India	298322	351885	70665	79069	50722	89248
(i) Government securities	257997	296959	55700	58148	39255	50449
(ii) Other approved securities	754	655	108	-	5	-
(iii) Shares	1301	1387	6	21	599	592
(iv) Debentures and Bonds	5738	17972	6740	11020	4229	4906
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	32532	34912	8111	9880	6633	33301
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	627750	809442	128842	167839	117044	190517
	(59.9)	(60.9)	(44.8)	(51.0)	(56.1)	(59.0)
Type-wise						
7A.1. Bills purchased and discounted	40760	40445	990	178	30168	39747
7A.2. Cash credits, overdrafts & loans	319770	448953	73248	96431	34033	40998
7A.3. Term loans	267220	320045	54604	71230	52844	109772
Security-wise						
7B.1. Secured by tangible assets	565990	666331	121806	154404	110296	169474
7B.2. Covered by Bank/Govt. Guarantees	7728	22819	293	180	-	-
7B.3. Unsecured	54031	120292	6744	13255	6748	21043
Sector-wise						
7C.I. Advances in India	627750	809442	128842	167839	117044	190517
(i) Priority sectors	214244	289028	67042	80637	29949	50943
(ii) Public sectors	1306	2006	80	21	-	4030
(iii) Banks	26	12	-	4119	29504	33209
(iv) others	412174	518396	61721	83063	57592	102335
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	6567	17913	897	1280	2172	4340
	(0.6)	(1.3)	(0.3)	(0.4)	(1.0)	(1.3)
8.1. Premises	1491	12578	303	609	553	667
8.2. Fixed assets under construction	-	-	-	-	198	1152
8.3. Other Fixed assets	5076	5335	594	671	1422	2521
9. Other Assets	32609	48222	4848	3498	3029	3845
	(3.1)	(3.6)	(1.7)	(1.1)	(1.5)	(1.2)
9.1. Inter-office adjustments (net)	1058	1566	794	-	606	421
9.2. Interest accrued	4400	5669	3051	2793	1073	1369
9.3. Tax paid	22779	25085	197	3	472	50
9.4. Stationery and Stamps	146	167	-	-	194	289
9.5. Others	4226	15735	807	702	684	1717
Total Assets	1048627	1330118	287712	329207	208575	322969

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	10000	10000	11301	11301	28	28
	(15.6)	(15.0)	(0.4)	(0.3)	(0.0)	(0.0)
2. Reserves and Surplus	2874	3295	137228	173428	114789	136573
	(4.5)	(5.0)	(5.4)	(5.3)	(8.4)	(8.5)
2.1 Statutory Reserves	2260	2365	28526	35841	37303	44833
2.2 Capital Reserves	-	-	3653	3653	518	518
2.3 Share Premium	-	-	51129	51129	-	-
2.4 Investments Fluctuations Reserves	12	12	2027	1557	-	-
2.5 Revenue and other Reserves	31	74	50190	79400	76967	91127
2.6 Balance of Profit	570	844	1703	1847	2	96
3. Deposits	49152	51327	2301152	2972108	1163930	1379329
	(76.6)	(77.2)	(90.1)	(90.6)	(85.7)	(85.6)
Type-wise						
3A.1. Demand deposits	1167	3864	105188	120149	137074	143906
(i) From banks	1	-	412	184	23	5
(ii) From others	1166	3864	104776	119965	137051	143901
3A.2. Savings bank deposits	6409	8373	427147	520261	153518	190234
3A.3. Term deposits	41576	39090	1768818	2331697	873338	1045189
(i) From banks	-	6000	124587	142333	20015	27515
(ii) From others	41576	33090	1644231	2189364	853323	1017674
Location-wise						
3B.1. Deposits of branches in India	49152	51327	2301152	2972108	1163930	1379329
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	33096	29035	6000	4850
	-	-	(1.3)	(0.9)	(0.4)	(0.3)
4.1. Borrowings in India	-	-	33096	26572	6000	3500
(i) From Reserve Bank of India	-	-	-	-	-	3500
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	-	33096	26572	6000	-
4.2. Borrowings outside India	-	-	-	2463	-	1350
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	2149	1902	70627	96152	73806	90950
	(3.3)	(2.9)	(2.8)	(2.9)	(5.4)	(5.6)
5.1. Bills Payable	57	86	13903	11977	13098	13155
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	344	288	10423	13577	6400	9203
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	1608	2123
5.6. Others (including provisions)	1748	1528	46301	70598	52700	66468
Total Liabilities	64174	66524	2553404	3282022	1358554	1611730

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	76	62	12757	17233	5775	6013
	(0.1)	(0.1)	(0.5)	(0.5)	(0.4)	(0.4)
2. Balances with RBI	2891	2920	126337	165587	86148	79820
	(4.5)	(4.4)	(4.9)	(5.0)	(6.3)	(5.0)
3. Balances with banks in India	20	30	50169	62495	3918	3841
	(0.0)	(0.0)	(2.0)	(1.9)	(0.3)	(0.2)
4. Money at call and short notice	2586	1695	8212	-	20787	-
	(4.0)	(2.5)	(0.3)	(0.0)	(1.5)	(0.0)
5. Balances with banks outside India	566	663	1292	1299	2808	1229
	(0.9)	(1.0)	(0.1)	(0.0)	(0.2)	(0.1)
6. Investments	31924	28564	715561	892377	349919	376714
	(49.7)	(42.9)	(28.0)	(27.2)	(25.8)	(23.4)
6.1. Investments in India	31924	28564	715561	892377	349919	376714
(i) Government securities	18780	11704	562460	679003	302490	333520
(ii) Other approved securities	150	-	1637	1268	2356	1698
(iii) Shares	18	18	9510	10132	1156	1514
(iv) Debentures and Bonds	-	-	12938	6606	31561	22903
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	12976	16842	129017	195369	12356	17079
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	20510	26976	1582292	2048873	828761	1075865
	(32.0)	(40.6)	(62.0)	(62.4)	(61.0)	(66.8)
Type-wise						
7A.1. Bills purchased and discounted	6366	7338	305876	343794	38650	38229
7A.2. Cash credits, overdrafts & loans	2050	5923	680488	1000927	412115	598817
7A.3. Term loans	12093	13716	595927	704152	377996	438820
Security-wise						
7B.1. Secured by tangible assets	14333	19644	1418559	1745276	761617	1018371
7B.2. Covered by Bank/Govt. Guarantees	-	7319	34096	91043	5996	23273
7B.3. Unsecured	6177	14	129637	212554	61148	34221
Sector-wise						
7C.I. Advances in India	20510	26976	1582292	2048873	828761	1075865
(i) Priority sectors	10294	13024	494144	619783	360380	460359
(ii) Public sectors	-	-	101732	140023	23747	26843
(iii) Banks	-	-	-	-	-	-
(iv) others	10215	13952	986416	1289068	444634	588663
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	4427	4362	15254	35684	5044	5320
	(6.9)	(6.6)	(0.6)	(1.1)	(0.4)	(0.3)
8.1. Premises	4412	4342	12697	32619	2619	2571
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	15	20	2557	3066	2426	2750
9. Other Assets	1174	1253	41530	58474	55394	62928
	(1.8)	(1.9)	(1.6)	(1.8)	(4.1)	(3.9)
9.1. Inter-office adjustments (net)	-	-	7633	1222	-	-
9.2. Interest accrued	431	467	25441	31605	7949	7955
9.3. Tax paid	332	438	1388	5611	34778	41556
9.4. Stationery and Stamps	2	2	176	121	24	34
9.5. Others	408	345	6893	19915	12643	13384
Total Assets	64174	66524	2553404	3282022	1358554	1611730

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	40517	41055	19999	20017	45774	46523
	(0.2)	(0.2)	(3.3)	(2.7)	(0.2)	(0.2)
2. Reserves and Surplus	1563945	1858828	40112	42132	2106475	2491404
	(8.7)	(7.7)	(6.5)	(5.7)	(9.5)	(9.0)
2.1 Statutory Reserves	193491	278204	9233	9768	303590	401750
2.2 Capital Reserves	48583	49059	9166	9134	29511	29547
2.3 Share Premium	976953	1000508	59013	59071	1107896	1189964
2.4 Investments Fluctuations Reserves	1494	-	325	332	2614	4169
2.5 Revenue and other Reserves	681	34080	212	281	209585	248550
2.6 Balance of Profit	342743	496977	-37837	-36454	453279	617424
3. Deposits	14130022	18923780	478733	561017	16740444	20858641
	(78.2)	(78.0)	(78.0)	(76.1)	(75.3)	(75.2)
Type-wise						
3A.1. Demand deposits	3216774	3691709	77361	88581	3722710	4646049
(i) From banks	135644	143051	172	2932	105546	101848
(ii) From others	3081129	3548658	77189	85649	3617164	4544201
3A.2. Savings bank deposits	3386180	4085031	91915	108965	4987678	6344779
3A.3. Term deposits	7527068	11147040	309457	363471	8030056	9867813
(i) From banks	410735	767509	15900	26015	138244	142676
(ii) From others	7116334	10379531	293557	337456	7891812	9725137
Location-wise						
3B.1. Deposits of branches in India	13718146	18267720	478733	561017	16734027	20832210
3B.2. Deposits of branches outside India	411876	656060	-	-	6417	26431
4. Borrowings	1716955	2626788	50351	86072	1291569	1439406
	(9.5)	(10.8)	(8.2)	(11.7)	(5.8)	(5.2)
4.1. Borrowings in India	738519	783093	34341	79000	943433	869919
(i) From Reserve Bank of India	-	-	-	18000	-	12000
(ii) From other banks	45345	142370	-	37500	142533	70506
(iii) From other institutions and agencies	693174	640723	34341	23500	800900	787414
4.2. Borrowings outside India	978436	1843695	16010	7071	348136	569487
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	613346	820886	24472	27997	2061594	2899286
	(3.4)	(3.4)	(4.0)	(3.8)	(9.3)	(10.5)
5.1. Bills Payable	291040	358432	10425	11956	767318	563615
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	34801	41433	5864	6803	199683	279369
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	287505	421021	8182	9238	1094592	2056302
Total Liabilities	18064785	24271337	613667	737234	22245857	27735259

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Axis Bank		Development Credit Bank		HDFC Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	190070	220828	4841	6386	243526	299795
	(1.1)	(0.9)	(0.8)	(0.9)	(1.1)	(1.1)
2. Balances with RBI	758134	1167788	24296	34065	1304803	2210286
	(4.2)	(4.8)	(4.0)	(4.6)	(5.9)	(8.0)
3. Balances with banks in India	423239	535918	2705	3322	70920	120456
	(2.3)	(2.2)	(0.4)	(0.5)	(0.3)	(0.4)
4. Money at call and short notice	50	61394	-	-	1344370	265442
	(0.0)	(0.3)	(0.0)	(0.0)	(6.0)	(1.0)
5. Balances with banks outside India	148897	154937	1394	4938	30622	70904
	(0.8)	(0.6)	(0.2)	(0.7)	(0.1)	(0.3)
6. Investments	5597482	7199162	201793	229504	5860762	7092937
	(31.0)	(29.7)	(32.9)	(31.1)	(26.3)	(25.6)
6.1. Investments in India	5529641	7141846	201793	229504	5856041	7084093
(i) Government securities	3419588	4415496	156602	174661	5104993	5365128
(ii) Other approved securities	-	-	1293	454	50	49
(iii) Shares	52960	69287	262	-	10353	9349
(iv) Debentures and Bonds	1382326	1807049	400	300	113929	53477
(v) Subsidiaries and/or joint ventures	15355	25955	-	-	15510	74510
(vi) Others	659413	824059	43236	54089	611207	1581581
6.2. Investments outside India	67841	57317	-	-	4721	8843
(i) Government securities	-	4293	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	67841	53023	-	-	4721	8843
7. Advances	10434095	14240783	345971	427145	12583059	15998267
	(57.8)	(58.7)	(56.4)	(57.9)	(56.6)	(57.7)
Type-wise						
7A.1. Bills purchased and discounted	345006	348129	38432	16288	636147	971118
7A.2. Cash credits, overdrafts & loans	2601356	3498034	116535	157739	2398526	3317791
7A.3. Term loans	7487732	10394619	191004	253118	9548386	11709357
Security-wise						
7B.1. Secured by tangible assets	8657619	11310269	264082	389526	8923280	11749289
7B.2. Covered by Bank/Govt. Guarantees	163673	323946	-	-	294622	331373
7B.3. Unsecured	1612802	2606568	81889	37619	3365158	3917604
Sector-wise						
7C.I. Advances in India	9201014	12283024	345971	427145	12385217	15532912
(i) Priority sectors	2994042	4128912	145756	162311	4415757	5478123
(ii) Public sectors	320473	300394	5769	5344	526347	540010
(iii) Banks	38256	24081	-	51	62291	2860
(iv) others	5848243	7829637	194445	259439	7380821	9511919
7C.II. Advances outside India	1233081	1957759	-	-	197843	465354
8. Fixed Assets	122242	227315	13576	12750	212281	217065
	(0.7)	(0.9)	(2.2)	(1.7)	(1.0)	(0.8)
8.1. Premises	7294	89190	9079	8554	80193	81664
8.2. Fixed assets under construction	5724	2269	-	-	-	-
8.3. Other Fixed assets	109225	135856	4496	4196	132089	135400
9. Other Assets	390576	463212	19092	19123	595515	1460108
	(2.2)	(1.9)	(3.1)	(2.6)	(2.7)	(5.3)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	127710	171660	2829	3142	143174	229193
9.3. Tax paid	6435	4014	9166	9355	99182	100053
9.4. Stationery and Stamps	97	118	18	28	2546	2217
9.5. Others	256334	287420	7078	6598	350614	1128645
Total Assets	18064785	24271337	613667	737234	22245857	27735259

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	ICICI Bank		Indusind Bank		Kotak Mahindra Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	111489	115182	41065	46597	34814	36844
	(0.3)	(0.3)	(1.2)	(1.0)	(0.9)	(0.7)
2. Reserves and Surplus	5050348	5393912	198658	358425	419178	646495
	(13.9)	(13.3)	(5.6)	(7.9)	(11.2)	(12.7)
2.1 Statutory Reserves	588638	737465	22347	36780	44707	65162
2.2 Capital Reserves	206300	214625	11759	11869	2822	2891
2.3 Share Premium	3135118	3130098	101614	214534	230309	381722
2.4 Investments Fluctuations Reserves	11600	-	268	337	4289	1606
2.5 Revenue and other Reserves	762253	809905	23519	23468	40460	45662
2.6 Balance of Profit	346438	501818	39151	71436	96591	149452
3. Deposits	20201660	22560211	2671017	3436537	2388647	2926097
	(55.6)	(55.5)	(75.5)	(75.3)	(63.8)	(57.5)
Type-wise						
3A.1. Demand deposits	3099746	3477753	440678	627213	499213	546019
(i) From banks	148560	201758	5954	6187	9893	10060
(ii) From others	2951187	3275995	434723	621027	489320	535959
3A.2. Savings bank deposits	5321837	6686895	191496	305879	247100	333033
3A.3. Term deposits	11780077	12395563	2038843	2503445	1642333	2047044
(i) From banks	881494	1535593	227461	151612	6487	26766
(ii) From others	10898583	10859971	1811382	2351833	1635847	2020278
Location-wise						
3B.1. Deposits of branches in India	19217596	21418049	2671017	3436537	2388647	2926097
3B.2. Deposits of branches outside India	984064	1142162	-	-	-	-
4. Borrowings	9426357	10955428	493429	552542	614051	1172395
	(25.9)	(27.0)	(14.0)	(12.1)	(16.4)	(23.1)
4.1. Borrowings in India	3837893	4101599	453139	472271	577907	950076
(i) From Reserve Bank of India	-	20500	-	2000	-	396475
(ii) From other banks	250000	372298	53198	19471	122817	246270
(iii) From other institutions and agencies	3587893	3708802	399941	450801	455090	307331
4.2. Borrowings outside India	5588464	6853829	40290	80271	36145	222319
Secured borrowings included in 4.	-	-	-	-	278397	80238
5. Other liabilities & provisions	1550118	1598635	132783	169483	286942	303236
	(4.3)	(3.9)	(3.8)	(3.7)	(7.7)	(6.0)
5.1. Bills Payable	270692	343048	38301	35995	66920	61890
5.2. Inter-office adjustments	2441	-	571	9263	-	-
5.3. Interest accrued	244218	263985	23650	25862	43493	44536
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1032766	991601	70261	98363	176529	196810
Total Liabilities	36339972	40623367	3536952	4563584	3743632	5085067

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	ICICI Bank		Indusind Bank		Kotak Mahindra Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	334102	378435	18958	20704	21114	24514
	(0.9)	(0.9)	(0.5)	(0.5)	(0.6)	(0.5)
2. Balances with RBI	2417327	1712262	190961	224900	187453	186258
	(6.7)	(4.2)	(5.4)	(4.9)	(5.0)	(3.7)
3. Balances with banks in India	456721	444146	36771	52942	11232	8351
	(1.3)	(1.1)	(1.0)	(1.2)	(0.3)	(0.2)
4. Money at call and short notice	79586	558970	12594	96184	-	5107
	(0.2)	(1.4)	(0.4)	(2.1)	(0.0)	(0.1)
5. Balances with banks outside India	599632	315195	1035	7730	10227	22869
	(1.7)	(0.8)	(0.0)	(0.2)	(0.3)	(0.4)
6. Investments	12089280	13468596	1040184	1355081	1251266	1712144
	(33.3)	(33.2)	(29.4)	(29.7)	(33.4)	(33.7)
6.1. Investments in India	11175529	12529408	1040184	1355081	1249879	1710757
(i) Government securities	6839914	6412871	852151	1002186	968992	1319834
(ii) Other approved securities	450	3254	356	-	-	-
(iii) Shares	275574	281341	3617	3698	56	5327
(iv) Debentures and Bonds	363539	1614629	1354	10343	89154	110030
(v) Subsidiaries and/or joint ventures	622268	647969	50	50	31630	32881
(vi) Others	3073784	3569344	182655	338805	160048	242685
6.2. Investments outside India	913752	939188	-	-	1387	1387
(i) Government securities	16450	88623	-	-	-	-
(ii) Subsidiaries and/or joint ventures	660050	660264	-	-	1376	1376
(iii) Others	237251	190302	-	-	10	10
7. Advances	18120560	21636590	2055059	2616565	2077505	2932931
	(49.9)	(53.3)	(58.1)	(57.3)	(55.5)	(57.7)
Type-wise						
7A.1. Bills purchased and discounted	445316	584806	238534	229583	97146	110262
7A.2. Cash credits, overdrafts & loans	2555523	3021238	628719	755432	332260	575950
7A.3. Term loans	15119721	18030547	1187807	1631550	1648100	2246718
Security-wise						
7B.1. Secured by tangible assets	13364268	16796614	1595471	2127119	1670068	2508039
7B.2. Covered by Bank/Govt. Guarantees	212024	270574	175870	118017	-	-
7B.3. Unsecured	4544267	4569403	283718	371429	407437	424892
Sector-wise						
7C.I. Advances in India	13606893	16126923	2055059	2616565	2077505	2932931
(i) Priority sectors	5397739	5340156	632663	935697	679037	873792
(ii) Public sectors	32011	137886	45132	9924	17305	8750
(iii) Banks	418	18106	206	179	-	-
(iv) others	8176725	10630774	1377058	1670765	1381164	2050389
7C.II. Advances outside India	4513667	5509667	-	-	-	-
8. Fixed Assets	321269	474426	64483	59646	42765	42561
	(0.9)	(1.2)	(1.8)	(1.3)	(1.1)	(0.8)
8.1. Premises	183410	321979	37710	36476	18296	17926
8.2. Fixed assets under construction	-	-	1783	2441	-	-
8.3. Other Fixed assets	137859	152447	24990	20729	24469	24635
9. Other Assets	1921493	1634747	116908	129832	142069	150333
	(5.3)	(4.0)	(3.3)	(2.8)	(3.8)	(3.0)
9.1. Inter-office adjustments (net)	-	2078	-	-	-	-
9.2. Interest accrued	325284	392161	29190	25913	34887	45946
9.3. Tax paid	377932	348852	22352	20647	1692	321
9.4. Stationery and Stamps	6	1098	169	246	162	289
9.5. Others	1218271	890558	65196	83026	105328	103776
Total Assets	36339972	40623367	3536952	4563584	3743632	5085067

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Yes Bank	
	2010	2011
	(13)	(14)
1. Capital	33967	34715
	(0.9)	(0.6)
2. Reserves and Surplus	274988	344693
	(7.6)	(5.8)
2.1 Statutory Reserves	28282	46461
2.2 Capital Reserves	11213	11412
2.3 Share Premium	168196	175310
2.4 Investments Fluctuations Reserves	2	3
2.5 Revenue and other Reserves	-	-
2.6 Balance of Profit	67295	111506
3. Deposits	2679857	4593893
	(73.7)	(77.9)
Type-wise		
3A.1. Demand deposits	242716	393383
(i) From banks	1826	8563
(ii) From others	240890	384820
3A.2. Savings bank deposits	39099	81704
3A.3. Term deposits	2398041	4118807
(i) From banks	267174	300445
(ii) From others	2130868	3818361
Location-wise		
3B.1. Deposits of branches in India	2679857	4593893
3B.2. Deposits of branches outside India	-	-
4. Borrowings	474908	669091
	(13.1)	(11.3)
4.1. Borrowings in India	342457	439419
(i) From Reserve Bank of India	-	43500
(ii) From other banks	62930	59300
(iii) From other institutions and agencies	279527	336619
4.2. Borrowings outside India	132451	229672
Secured borrowings included in 4.	-	-
5. Other liabilities & provisions	174532	258307
	(4.8)	(4.4)
5.1. Bills Payable	12405	7660
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	23397	51665
5.4. Subordinate debt	-	-
5.5. Deferred Tax Liabilities	-	-
5.6. Others (including provisions)	138730	198982
Total Liabilities	3638251	5900699

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Yes Bank	
	2010	2011
	(13)	(14)
1. Cash in hand	3566	5959
	(0.1)	(0.1)
2. Balances with RBI	195965	301642
	(5.4)	(5.1)
3. Balances with banks in India	1232	904
	(0.0)	(0.0)
4. Money at call and short notice	48242	17322
	(1.3)	(0.3)
5. Balances with banks outside India	18320	23770
	(0.5)	(0.4)
6. Investments	1020994	1882884
	(28.1)	(31.9)
6.1. Investments in India	1020994	1882884
(i) Government securities	678648	1074726
(ii) Other approved securities	-	-
(iii) Shares	8271	1352
(iv) Debentures and Bonds	89145	401974
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	244930	404832
6.2. Investments outside India	-	-
(i) Government securities	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Others	-	-
7. Advances	2219312	3436364
	(61.0)	(58.2)
Type-wise		
7A.1. Bills purchased and discounted	49955	53606
7A.2. Cash credits, overdrafts & loans	427088	645517
7A.3. Term loans	1742270	2737240
Security-wise		
7B.1. Secured by tangible assets	976299	2005134
7B.2. Covered by Bank/Govt. Guarantees	27230	7886
7B.3. Unsecured	1215783	1423344
Sector-wise		
7C.I. Advances in India	2219312	3436364
(i) Priority sectors	449162	903603
(ii) Public sectors	84	1234
(iii) Banks	15213	2623
(iv) others	1754853	2528904
7C.II. Advances outside India	-	-
8. Fixed Assets	11547	13243
	(0.3)	(0.2)
8.1. Premises	-	-
8.2. Fixed assets under construction	138	291
8.3. Other Fixed assets	11409	12952
9. Other Assets	119073	218611
	(3.3)	(3.7)
9.1. Inter-office adjustments (net)	-	-
9.2. Interest accrued	25818	60188
9.3. Tax paid	65750	107727
9.4. Stationery and Stamps	-	-
9.5. Others	27505	50696
Total Assets	3638251	5900699

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	3698	3698	6327	6327	48088	61772
	(42.0)	(31.5)	(9.4)	(6.7)	(32.8)	(35.5)
2. Reserves and Surplus	1662	2193	6765	7586	16	668
	(18.9)	(18.7)	(10.0)	(8.0)	(0.0)	(0.4)
2.1 Statutory Reserves	903	1036	2794	2999	16	668
2.2 Capital Reserves	-	-	147	147	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	51	69	2	2	-	-
2.5 Revenue and other Reserves	-	-	3822	4438	-	-
2.6 Balance of Profit	708	1088	-	-	-	-
3. Deposits	3368	5535	52290	56497	56898	51942
	(38.3)	(47.2)	(77.4)	(59.5)	(38.8)	(29.9)
Type-wise						
3A.1. Demand deposits	3144	4769	8328	9756	-	-
(i) From banks	2752	4256	120	367	-	-
(ii) From others	392	512	8207	9389	-	-
3A.2. Savings bank deposits	55	81	11601	12708	-	-
3A.3. Term deposits	168	685	32362	34033	56898	51942
(i) From banks	-	-	-	-	-	-
(ii) From others	168	685	32362	34033	56898	51942
Location-wise						
3B.1. Deposits of branches in India	3368	5535	52290	56497	56898	51942
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	-	21500	4500	17527
	-	-	-	(22.7)	(3.1)	(10.1)
4.1. Borrowings in India	-	-	-	21500	4500	17527
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	-	21500	4500	17527
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	70	300	2164	3004	37074	41993
	(0.8)	(2.6)	(3.2)	(3.2)	(25.3)	(24.1)
5.1. Bills Payable	-	-	207	361	-	-
5.2. Inter-office adjustments	-	-	3	-	-	-
5.3. Interest accrued	4	17	711	1212	348	1186
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	23	-	-	-
5.6. Others (including provisions)	66	283	1220	1431	36725	40807
Total Liabilities	8798	11725	67545	94914	146575	173902

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
1. Cash in hand	25	22	57	57	-	-
	(0.3)	(0.2)	(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	185	161	3293	3846	4962	5987
	(2.1)	(1.4)	(4.9)	(4.1)	(3.4)	(3.4)
3. Balances with banks in India	562	307	104	42878	5500	14932
	(6.4)	(2.6)	(0.2)	(45.2)	(3.8)	(8.6)
4. Money at call and short notice	1000	-	21078	3000	-	-
	(11.4)	(0.0)	(31.2)	(3.2)	(0.0)	(0.0)
5. Balances with banks outside India	2926	1914	1107	1329	-	-
	(33.3)	(16.3)	(1.6)	(1.4)	(0.0)	(0.0)
6. Investments	1588	1377	24575	22018	22132	23898
	(18.1)	(11.7)	(36.4)	(23.2)	(15.1)	(13.7)
6.1. Investments in India	1588	1377	24575	22018	22132	23898
(i) Government securities	1254	1043	17946	15488	22132	23898
(ii) Other approved securities	-	-	25	25	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	334	334	6604	6505	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	1727	7194	15239	18031	87467	107811
	(19.6)	(61.4)	(22.6)	(19.0)	(59.7)	(62.0)
Type-wise						
7A.1. Bills purchased and discounted	809	4847	6306	8101	-	-
7A.2. Cash credits, overdrafts & loans	271	570	5867	4917	87405	107765
7A.3. Term loans	647	1777	3067	5012	62	45
Security-wise						
7B.1. Secured by tangible assets	397	599	8684	9685	35	32
7B.2. Covered by Bank/Govt. Guarantees	-	-	6244	8025	-	-
7B.3. Unsecured	1330	6595	311	320	87432	107778
Sector-wise						
7C.I. Advances in India	1727	7194	15239	18031	87467	107811
(i) Priority sectors	919	2400	3649	7471	-	-
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	5267	-	-	-
(iv) others	808	4794	6324	10560	87467	107811
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	283	204	623	702	6788	4558
	(3.2)	(1.7)	(0.9)	(0.7)	(4.6)	(2.6)
8.1. Premises	-	-	574	566	-	-
8.2. Fixed assets under construction	-	-	-	44	-	-
8.3. Other Fixed assets	283	204	50	92	6788	4558
9. Other Assets	501	546	1469	3054	19726	16717
	(5.7)	(4.7)	(2.2)	(3.2)	(13.5)	(9.6)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	31	58	236	1505	214	210
9.3. Tax paid	31	12	203	545	39	43
9.4. Stationery and Stamps	1	2	-	-	-	-
9.5. Others	438	474	1030	1004	19473	16464
Total Assets	8798	11725	67545	94914	146575	173902

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	16039	16039	7338	7338	98535	98535
	(22.8)	(17.8)	(92.2)	(91.6)	(7.3)	(8.1)
2. Reserves and Surplus	5627	4186	458	486	211318	253582
	(8.0)	(4.6)	(5.8)	(6.1)	(15.7)	(20.8)
2.1 Statutory Reserves	2164	2164	458	486	61479	72044
2.2 Capital Reserves	-	-	-	-	32215	32215
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	3385	3385	-	-	117624	149322
2.6 Balance of Profit	79	-1363	-	-	-	-
3. Deposits	5709	5477	-	-	549033	599157
	(8.1)	(6.1)	-	-	(40.7)	(49.2)
Type-wise						
3A.1. Demand deposits	4253	4180	-	-	251004	300283
(i) From banks	3388	3229	-	-	15678	13987
(ii) From others	866	951	-	-	235326	286296
3A.2. Savings bank deposits	8	-	-	-	53407	37785
3A.3. Term deposits	1447	1296	-	-	244622	261089
(i) From banks	-	-	-	-	-	-
(ii) From others	1447	1296	-	-	244622	261089
Location-wise						
3B.1. Deposits of branches in India	5709	5477	-	-	549033	599157
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	41354	62500	-	-	436898	186239
	(58.8)	(69.2)	-	-	(32.4)	(15.3)
4.1. Borrowings in India	6755	3996	-	-	360141	124465
(i) From Reserve Bank of India	-	-	-	-	-	40000
(ii) From other banks	-	-	-	-	-	54500
(iii) From other institutions and agencies	6755	3996	-	-	360141	29965
4.2. Borrowings outside India	34599	58504	-	-	76756	61774
Secured borrowings included in 4.	6755	3996	-	-	360141	69965
5. Other liabilities & provisions	1639	2142	161	188	52307	79294
	(2.3)	(2.4)	(2.0)	(2.3)	(3.9)	(6.5)
5.1. Bills Payable	8	10	21	20	19172	12363
5.2. Inter-office adjustments	-	-	-	-	11132	6796
5.3. Interest accrued	50	75	-	-	807	1115
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1581	2057	140	167	21195	59020
Total Liabilities	70368	90345	7957	8011	1348090	1216807

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	-	-	-	-	1132	671
	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	1388	1369	322	322	80713	50812
	(2.0)	(1.5)	(4.0)	(4.0)	(6.0)	(4.2)
3. Balances with banks in India	421	174	4528	4617	588	303
	(0.6)	(0.2)	(56.9)	(57.6)	(0.0)	(0.0)
4. Money at call and short notice	-	-	-	-	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	-	5343	-	-	222	245
	(0.0)	(5.9)	(0.0)	(0.0)	(0.0)	(0.0)
6. Investments	19463	16489	8	-	838286	486059
	(27.7)	(18.3)	(0.1)	(0.0)	(62.2)	(39.9)
6.1. Investments in India	19463	16489	8	-	838286	486059
(i) Government securities	19463	16489	-	-	675262	270104
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	6	6
(iv) Debentures and Bonds	-	-	8	-	8175	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	-	-	154843	215950
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	44614	59967	-	-	363116	585914
	(63.4)	(66.4)	(0.0)	(0.0)	(26.9)	(48.2)
Type-wise						
7A.1. Bills purchased and discounted	-	-	-	-	31320	158375
7A.2. Cash credits, overdrafts & loans	44547	59922	-	-	329876	427527
7A.3. Term loans	67	46	-	-	1919	12
Security-wise						
7B.1. Secured by tangible assets	44292	55127	-	-	28177	90720
7B.2. Covered by Bank/Govt. Guarantees	285	201	-	-	-	-
7B.3. Unsecured	37	4640	-	-	334939	495194
Sector-wise						
7C.I. Advances in India	44614	59967	-	-	363116	585914
(i) Priority sectors	44547	59922	-	-	118186	140341
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	2662	10060
(iv) others	67	46	-	-	242267	435513
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	44	57	-	1	2537	3110
	(0.1)	(0.1)	(0.0)	(0.0)	(0.2)	(0.3)
8.1. Premises	-	-	-	-	103	90
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	44	57	-	1	2434	3019
9. Other Assets	4437	6945	3099	3072	61496	89693
	(6.3)	(7.7)	(39.0)	(38.3)	(4.6)	(7.4)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	90	91	3	7	2942	2683
9.3. Tax paid	2741	2761	175	193	8756	10384
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	1606	4094	2921	2872	49798	76626
Total Assets	70368	90345	7957	8011	1348090	1216807

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	5840	5840	3809	3809	36455	36455
	(8.4)	(7.8)	(20.5)	(19.4)	(4.8)	(3.9)
2. Reserves and Surplus	4183	4767	4786	5508	69518	88700
	(6.0)	(6.4)	(25.8)	(28.0)	(9.2)	(9.4)
2.1 Statutory Reserves	2166	2524	1429	1611	17482	22282
2.2 Capital Reserves	272	272	-	-	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	100	100	-	-	321	321
2.5 Revenue and other Reserves	1644	1644	-	-	25664	37129
2.6 Balance of Profit	-	227	3357	3897	26051	28969
3. Deposits	51499	51477	9199	9676	345425	365463
	(73.9)	(69.0)	(49.6)	(49.2)	(45.7)	(38.8)
Type-wise						
3A.1. Demand deposits	10537	11330	2345	3224	24893	19736
(i) From banks	80	195	1057	1180	481	258
(ii) From others	10457	11135	1288	2044	24411	19478
3A.2. Savings bank deposits	5903	6257	691	914	6166	6447
3A.3. Term deposits	35058	33890	6163	5539	314366	339280
(i) From banks	-	20	-	-	150182	169938
(ii) From others	35058	33870	6163	5539	164185	169341
Location-wise						
3B.1. Deposits of branches in India	51499	51477	9199	9676	345425	365463
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	5490	9560	250	100	283906	431890
	(7.9)	(12.8)	(1.3)	(0.5)	(37.6)	(45.8)
4.1. Borrowings in India	1000	5100	250	100	72512	119994
(i) From Reserve Bank of India	500	4150	-	-	-	10000
(ii) From other banks	500	950	-	-	72512	95010
(iii) From other institutions and agencies	-	-	250	100	-	14984
4.2. Borrowings outside India	4490	4460	-	-	211395	311896
Secured borrowings included in 4.	500	4000	250	100	-	-
5. Other liabilities & provisions	2721	2939	515	574	20225	20145
	(3.9)	(3.9)	(2.8)	(2.9)	(2.7)	(2.1)
5.1. Bills Payable	371	657	30	126	2389	1997
5.2. Inter-office adjustments	-	-	-	-	-	196
5.3. Interest accrued	364	345	11	34	1694	3198
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1986	1937	474	413	16141	14754
Total Liabilities	69733	74583	18559	19666	755528	942652

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
1. Cash in hand	43	40	54	22	144	132
	(0.1)	(0.1)	(0.3)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	4146	4487	1177	504	37617	32952
	(5.9)	(6.0)	(6.3)	(2.6)	(5.0)	(3.5)
3. Balances with banks in India	48	44	5159	6186	749	2111
	(0.1)	(0.1)	(27.8)	(31.5)	(0.1)	(0.2)
4. Money at call and short notice	1302	4995	-	-	-	7715
	(1.9)	(6.7)	(0.0)	(0.0)	(0.0)	(0.8)
5. Balances with banks outside India	136	726	1112	1467	261	424
	(0.2)	(1.0)	(6.0)	(7.5)	(0.0)	(0.0)
6. Investments	22515	23319	6258	3745	192166	243850
	(32.3)	(31.3)	(33.7)	(19.0)	(25.4)	(25.9)
6.1. Investments in India	22515	23319	6258	3745	192166	243850
(i) Government securities	16134	18934	3302	3745	174554	224644
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	96	196
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	6381	4385	2956	-	17516	19010
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	38661	38290	4049	6667	507134	629906
	(55.4)	(51.3)	(21.8)	(33.9)	(67.1)	(66.8)
Type-wise						
7A.1. Bills purchased and discounted	20334	11769	289	520	12583	8232
7A.2. Cash credits, overdrafts & loans	11773	14399	3012	4626	474541	592679
7A.3. Term loans	6554	12123	748	1522	20010	28994
Security-wise						
7B.1. Secured by tangible assets	17116	29266	3982	6424	116744	134050
7B.2. Covered by Bank/Govt. Guarantees	16053	3526	42	180	163228	204353
7B.3. Unsecured	5492	5498	26	63	227162	291503
Sector-wise						
7C.I. Advances in India	38661	38290	4049	6667	507134	629906
(i) Priority sectors	11976	10679	2413	3506	145644	275846
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	14381	3091	-	-	-	-
(iv) others	12304	24520	1636	3161	361489	354060
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	546	478	49	113	510	1162
	(0.8)	(0.6)	(0.3)	(0.6)	(0.1)	(0.1)
8.1. Premises	240	236	-	-	68	205
8.2. Fixed assets under construction	4	-	-	-	-	-
8.3. Other Fixed assets	302	242	49	113	442	957
9. Other Assets	2336	2204	701	961	16947	24400
	(3.3)	(3.0)	(3.8)	(4.9)	(2.2)	(2.6)
9.1. Inter-office adjustments (net)	-	-	25	36	81	-
9.2. Interest accrued	314	391	66	112	3168	7425
9.3. Tax paid	256	487	361	536	2418	2839
9.4. Stationery and Stamps	1	-	1	1	1	1
9.5. Others	1764	1325	248	275	11279	14134
Total Assets	69733	74583	18559	19666	755528	942652

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	187876	239176	524952	524952	106958	106958
	(33.5)	(34.4)	(24.6)	(22.0)	(11.4)	(10.0)
2. Reserves and Surplus	42831	52993	26645	29147	76484	94915
	(7.6)	(7.6)	(1.3)	(1.2)	(8.1)	(8.9)
2.1 Statutory Reserves	18312	20853	15966	18469	17944	22644
2.2 Capital Reserves	75	75	185	185	1310	1440
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	-	-	-
2.5 Revenue and other Reserves	18949	18949	10493	10493	43722	43354
2.6 Balance of Profit	5494	13116	-	-	13508	27477
3. Deposits	219939	165434	707542	674007	502025	464649
	(39.3)	(23.8)	(33.2)	(28.3)	(53.4)	(43.4)
Type-wise						
3A.1. Demand deposits	111560	84097	29693	26082	113807	110100
(i) From banks	138	110	3918	2747	1916	2008
(ii) From others	111422	83987	25775	23334	111891	108091
3A.2. Savings bank deposits	12197	12020	17161	21178	12016	8990
3A.3. Term deposits	96182	69317	660687	626748	376202	345559
(i) From banks	2010	-	-	-	-	-
(ii) From others	94172	69317	660687	626748	376202	345559
Location-wise						
3B.1. Deposits of branches in India	219939	165434	707542	674007	502025	464649
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	91821	215137	804583	1079771	125864	278760
	(16.4)	(30.9)	(37.8)	(45.3)	(13.4)	(26.1)
4.1. Borrowings in India	-	40000	737233	816214	20000	118650
(i) From Reserve Bank of India	-	-	-	210000	5000	46500
(ii) From other banks	-	40000	467030	448230	-	72150
(iii) From other institutions and agencies	-	-	270203	157984	15000	-
4.2. Borrowings outside India	91821	175137	67350	263556	105864	160110
Secured borrowings included in 4.	-	-	270203	367984	20000	45500
5. Other liabilities & provisions	17646	22459	65995	77322	129655	124243
	(3.2)	(3.2)	(3.1)	(3.2)	(13.8)	(11.6)
5.1. Bills Payable	997	1078	7911	11520	5077	5889
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	5028	6011	26248	31243	2555	3842
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	11621	15370	31836	34559	122023	114512
Total Liabilities	560113	695198	2129717	2385200	940986	1069524

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	312	291	465	1023	396	259
	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	21112	20168	69311	66441	47104	55345
	(3.8)	(2.9)	(3.3)	(2.8)	(5.0)	(5.2)
3. Balances with banks in India	27935	13699	6853	6510	647	632
	(5.0)	(2.0)	(0.3)	(0.3)	(0.1)	(0.1)
4. Money at call and short notice	-	-	-	5024	-	-
	(0.0)	(0.0)	(0.0)	(0.2)	(0.0)	(0.0)
5. Balances with banks outside India	1183	1246	15618	13986	17860	1778
	(0.2)	(0.2)	(0.7)	(0.6)	(1.9)	(0.2)
6. Investments	144022	90595	1064735	1255338	402741	380650
	(25.7)	(13.0)	(50.0)	(52.6)	(42.8)	(35.6)
6.1. Investments in India	144022	90595	1064735	1255338	402741	380650
(i) Government securities	144022	90595	624989	694230	298887	236553
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	3387	1694	1	1
(iv) Debentures and Bonds	-	-	80024	80907	1250	12232
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	356335	478507	102604	131864
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	334774	526730	756520	831130	373761	545072
	(59.8)	(75.8)	(35.5)	(34.8)	(39.7)	(51.0)
Type-wise						
7A.1. Bills purchased and discounted	4	-	32875	37772	33511	30776
7A.2. Cash credits, overdrafts & loans	282995	432211	335295	380431	297006	418346
7A.3. Term loans	51775	94519	388349	412927	43243	95950
Security-wise						
7B.1. Secured by tangible assets	79731	172459	234010	221924	164018	174597
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	7225	58970	59781
7B.3. Unsecured	255042	354271	522509	601981	150772	310694
Sector-wise						
7C.I. Advances in India	334774	526730	756520	831130	373761	545072
(i) Priority sectors	122192	197465	232663	234955	157556	134705
(ii) Public sectors	40000	124784	29971	60656	-	4
(iii) Banks	-	-	-	-	1	1719
(iv) others	172581	204481	493886	535519	216203	408644
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	1569	2096	9743	6518	12188	12427
	(0.3)	(0.3)	(0.5)	(0.3)	(1.3)	(1.2)
8.1. Premises	178	175	-	-	10279	10002
8.2. Fixed assets under construction	-	-	1205	131	50	734
8.3. Other Fixed assets	1390	1921	8538	6387	1859	1690
9. Other Assets	29206	40374	206472	199229	86290	73361
	(5.2)	(5.8)	(9.7)	(8.4)	(9.2)	(6.9)
9.1. Inter-office adjustments (net)	14917	22593	-	-	-	-
9.2. Interest accrued	5126	7503	20900	24096	5771	8447
9.3. Tax paid	-	-	20357	21522	-	-
9.4. Stationery and Stamps	-	-	-	-	3	3
9.5. Others	9163	10278	165215	153611	80516	64912
Total Assets	560113	695198	2129717	2385200	940986	1069524

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	11014	11014	374384	374384		15841
	(45.2)	(37.9)	(3.9)	(3.4)		(84.0)
2. Reserves and Surplus	880	1283	976976	1121688		-
	(3.6)	(4.4)	(10.2)	(10.1)		-
2.1 Statutory Reserves	485	586	240393	276009		-
2.2 Capital Reserves	-	-	4587	4587		-
2.3 Share Premium	-	-	-	-		-
2.4 Investments Fluctuations Reserves	167	167	-	-		-
2.5 Revenue and other Reserves	-	-	731996	742092		-
2.6 Balance of Profit	228	531	-	99000		-
3. Deposits	11434	9711	5445213	5666806		213
	(46.9)	(33.4)	(57.0)	(50.8)		(1.1)
Type-wise						
3A.1. Demand deposits	1406	5217	1652986	1798134		28
(i) From banks	-	-	9933	13430		-
(ii) From others	1406	5217	1643052	1784704		28
3A.2. Savings bank deposits	345	471	1151100	1350656		184
3A.3. Term deposits	9683	4023	2641128	2518016		-
(i) From banks	-	-	27509	-		-
(ii) From others	9683	4023	2613619	2518016		-
Location-wise						
3B.1. Deposits of branches in India	11434	9711	5445213	5666806		213
3B.2. Deposits of branches outside India	-	-	-	-		-
4. Borrowings	393	6600	1203378	2079712		2045
	(1.6)	(22.7)	(12.6)	(18.6)		(10.8)
4.1. Borrowings in India	200	6600	472148	1203077		-
(i) From Reserve Bank of India	-	-	-	700000		-
(ii) From other banks	200	6600	132770	175010		-
(iii) From other institutions and agencies	-	-	339378	328067		-
4.2. Borrowings outside India	193	-	731230	876635		2045
Secured borrowings included in 4.	-	-	4229	718184		-
5. Other liabilities & provisions	667	483	1548918	1916035		755
	(2.7)	(1.7)	(16.2)	(17.2)		(4.0)
5.1. Bills Payable	56	57	174671	189328		-
5.2. Inter-office adjustments	-	-	28	19		-
5.3. Interest accrued	161	91	43863	21747		1
5.4. Subordinate debt	-	-	-	-		-
5.5. Deferred Tax Liabilities	-	-	-	-		-
5.6. Others (including provisions)	449	336	1330356	1704942		754
Total Liabilities	24387	29091	9548869	11158625		18853

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	22	11	15785	19899		1
	(0.1)	(0.0)	(0.2)	(0.2)		(0.0)
2. Balances with RBI	1625	1549	324190	474953		200
	(6.7)	(5.3)	(3.4)	(4.3)		(1.1)
3. Balances with banks in India	105	131	83930	401903		12520
	(0.4)	(0.5)	(0.9)	(3.6)		(66.4)
4. Money at call and short notice	-	-	-	50160		-
	(0.0)	(0.0)	(0.0)	(0.4)		(0.0)
5. Balances with banks outside India	42	144	1094731	1180451		278
	(0.2)	(0.5)	(11.5)	(10.6)		(1.5)
6. Investments	1662	3192	2810869	3039851		679
	(6.8)	(11.0)	(29.4)	(27.2)		(3.6)
6.1. Investments in India	1662	3192	2810869	3039851		679
(i) Government securities	1662	3162	2749860	2951506		679
(ii) Other approved securities	-	-	-	-		-
(iii) Shares	-	-	652	952		-
(iv) Debentures and Bonds	-	-	25000	87393		-
(v) Subsidiaries and/or joint ventures	-	-	-	-		-
(vi) Others	-	30	35357	-		-
6.2. Investments outside India	-	-	-	-		-
(i) Government securities	-	-	-	-		-
(ii) Subsidiaries and/or joint ventures	-	-	-	-		-
(iii) Others	-	-	-	-		-
7. Advances	20346	23455	3665507	4059701		2631
	(83.4)	(80.6)	(38.4)	(36.4)		(14.0)
Type-wise						
7A.1. Bills purchased and discounted	5062	8130	445839	464414		8
7A.2. Cash credits, overdrafts & loans	7857	10538	565937	661207		2347
7A.3. Term loans	7427	4787	2653732	2934081		276
Security-wise						
7B.1. Secured by tangible assets	11029	8502	2009619	1919814		192
7B.2. Covered by Bank/Govt. Guarantees	3638	3706	29655	1371		-
7B.3. Unsecured	5680	11247	1626233	2138516		2439
Sector-wise						
7C.I. Advances in India	20346	23455	3665507	4059701		2631
(i) Priority sectors	6943	6133	1326824	1330594		2622
(ii) Public sectors	-	-	96674	24292		-
(iii) Banks	-	-	-	-		-
(iv) others	13403	17322	2242009	2704815		9
7C.II. Advances outside India	-	-	-	-		-
8. Fixed Assets	152	166	70469	77508		139
	(0.6)	(0.6)	(0.7)	(0.7)		(0.7)
8.1. Premises	-	-	40485	42597		-
8.2. Fixed assets under construction	-	-	525	1279		-
8.3. Other Fixed assets	152	166	29459	33633		139
9. Other Assets	434	442	1483388	1854200		2406
	(1.8)	(1.5)	(15.5)	(16.6)		(12.8)
9.1. Inter-office adjustments (net)	-	-	-	14		-
9.2. Interest accrued	44	72	91209	102803		173
9.3. Tax paid	120	123	87154	101901		54
9.4. Stationery and Stamps	-	-	-	-		-
9.5. Others	270	247	1305026	1649482		2179
Total Assets	24387	29091	9548869	11158625		18853

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Credit Agricole Bank		DBS Bank		Deutsche Bank	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	111404	114912	95183	95183	363141	363141
	(15.8)	(15.2)	(5.1)	(4.0)	(12.8)	(12.7)
2. Reserves and Surplus	23052	24330	71872	84595	131337	194350
	(3.3)	(3.2)	(3.8)	(3.6)	(4.6)	(6.8)
2.1 Statutory Reserves	17697	18894	18195	21376	74306	90060
2.2 Capital Reserves	-	-	51	51	1772	1772
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	1289	1370	-	-	-	1737
2.5 Revenue and other Reserves	2507	2507	30206	51506	12044	45245
2.6 Balance of Profit	1559	1559	23419	11661	43215	55537
3. Deposits	106615	67246	663706	736801	1469298	1464637
	(15.1)	(8.9)	(35.4)	(31.0)	(51.9)	(51.1)
Type-wise						
3A.1. Demand deposits	21608	22324	53159	50866	711971	871876
(i) From banks	537	517	-	-	2597	4349
(ii) From others	21071	21808	53159	50866	709375	867528
3A.2. Savings bank deposits	3750	1879	2803	4940	83811	100728
3A.3. Term deposits	81257	43043	607743	680995	673515	492032
(i) From banks	1400	363	-	-	-	-
(ii) From others	79857	42680	607743	680995	673515	492032
Location-wise						
3B.1. Deposits of branches in India	106615	67246	663706	736801	1469298	1464637
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	420396	496152	709124	1070751	496470	480788
	(59.5)	(65.6)	(37.8)	(45.1)	(17.5)	(16.8)
4.1. Borrowings in India	362475	435727	333276	408599	298380	428314
(i) From Reserve Bank of India	-	91000	57000	133500	-	-
(ii) From other banks	113500	261068	63818	230595	149662	275290
(iii) From other institutions and agencies	248975	83659	212458	44504	148718	153024
4.2. Borrowings outside India	57921	60426	375848	662153	198091	52475
Secured borrowings included in 4.	195320	39956	269458	178004	86718	91024
5. Other liabilities & provisions	44851	53453	334398	387281	372828	365065
	(6.4)	(7.1)	(17.8)	(16.3)	(13.2)	(12.7)
5.1. Bills Payable	497	167	1557	1333	31823	35592
5.2. Inter-office adjustments	-	2464	-	-	161	328
5.3. Interest accrued	1211	1716	3585	6978	10579	12339
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	43142	49106	329256	378970	330266	316805
Total Liabilities	706318	756093	1874283	2374611	2833075	2867981

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Credit Agricole Bank		DBS Bank		Deutsche Bank	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	6	4	115	285	1380	1531
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)
2. Balances with RBI	16975	12431	53575	46755	176118	106682
	(2.4)	(1.6)	(2.9)	(2.0)	(6.2)	(3.7)
3. Balances with banks in India	105	297	50168	79486	588	1470
	(0.0)	(0.0)	(2.7)	(3.3)	(0.0)	(0.1)
4. Money at call and short notice	-	-	-	-	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	32398	1522	10433	41618	9390	34362
	(4.6)	(0.2)	(0.6)	(1.8)	(0.3)	(1.2)
6. Investments	412278	389229	1008625	1031309	904713	859835
	(58.4)	(51.5)	(53.8)	(43.4)	(31.9)	(30.0)
6.1. Investments in India	412278	389229	1008625	1031309	904713	859835
(i) Government securities	298231	230777	519100	413323	666264	534416
(ii) Other approved securities	-	-	-	-	4	1
(iii) Shares	-	-	-	-	3296	4976
(iv) Debentures and Bonds	-	-	2700	2700	4123	86211
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	114047	158452	486825	615286	231027	234232
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	223451	327517	401520	755220	1292279	1429375
	(31.6)	(43.3)	(21.4)	(31.8)	(45.6)	(49.8)
Type-wise						
7A.1. Bills purchased and discounted	88123	137228	123199	299631	333859	376918
7A.2. Cash credits, overdrafts & loans	81394	127427	236400	380489	718610	773689
7A.3. Term loans	53934	62861	41921	75101	239810	278769
Security-wise						
7B.1. Secured by tangible assets	57999	56963	222347	313195	226999	401786
7B.2. Covered by Bank/Govt. Guarantees	85352	127283	58592	193152	8786	59129
7B.3. Unsecured	80100	143271	120581	248873	1056494	968460
Sector-wise						
7C.I. Advances in India	223451	327517	401520	755220	1292279	1429375
(i) Priority sectors	113796	179415	182377	368140	343117	461128
(ii) Public sectors	-	-	-	-	102659	60126
(iii) Banks	-	-	-	-	307959	336571
(iv) others	109655	148102	219143	387080	538544	571551
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	3217	3403	2725	3785	14584	13088
	(0.5)	(0.5)	(0.1)	(0.2)	(0.5)	(0.5)
8.1. Premises	2648	2542	-	-	9328	8800
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	569	861	2725	3785	5256	4287
9. Other Assets	17889	21691	347121	416152	434022	421637
	(2.5)	(2.9)	(18.5)	(17.5)	(15.3)	(14.7)
9.1. Inter-office adjustments (net)	352	1	-	-	-	-
9.2. Interest accrued	3725	3414	10121	12198	18802	21038
9.3. Tax paid	5858	3858	6412	6910	18228	19838
9.4. Stationery and Stamps	-	-	-	-	12	27
9.5. Others	7954	14418	330588	397044	396979	380733
Total Assets	706318	756093	1874283	2374611	2833075	2867981

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2010	2011	2010	2011	2010	2011
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	17732	40915	449917	449917	198449	244947
	(58.2)	(54.9)	(5.0)	(4.9)	(16.6)	(16.4)
2. Reserves and Surplus	-	-	763607	918831	99226	147715
	-	-	(8.4)	(10.1)	(8.3)	(9.9)
2.1 Statutory Reserves	-	-	158144	196333	26811	38933
2.2 Capital Reserves	-	-	143281	143281	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	-	2976	1998	2199
2.5 Revenue and other Reserves	-	-	307502	390075	70700	70700
2.6 Balance of Profit	-	-	154680	186165	-282	35883
3. Deposits	506	2545	5574782	5410671	593094	638386
	(1.7)	(3.4)	(61.6)	(59.4)	(49.5)	(42.7)
Type-wise						
3A.1. Demand deposits	4	542	1597222	1572947	277472	332603
(i) From banks	-	234	12541	12466	11754	337
(ii) From others	4	308	1584682	1560481	265718	332266
3A.2. Savings bank deposits	-	-	1070907	1132530	-	-
3A.3. Term deposits	502	2002	2906653	2705194	315622	305783
(i) From banks	-	-	56778	79498	23900	23900
(ii) From others	502	2002	2849875	2625696	291722	281883
Location-wise						
3B.1. Deposits of branches in India	506	2545	5574782	5410671	593094	638386
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	10876	29411	592081	502631	256509	387788
	(35.7)	(39.5)	(6.5)	(5.5)	(21.4)	(25.9)
4.1. Borrowings in India	8092	18295	97259	311500	208466	365000
(i) From Reserve Bank of India	-	2500	-	311500	20000	215000
(ii) From other banks	2000	11800	5000	-	123500	150000
(iii) From other institutions and agencies	6092	3995	92259	-	64966	-
4.2. Borrowings outside India	2784	11115	494822	191131	48043	22788
Secured borrowings included in 4.	-	-	57259	310000	84966	215000
5. Other liabilities & provisions	1343	1599	1662971	1832798	51557	77449
	(4.4)	(2.1)	(18.4)	(20.1)	(4.3)	(5.2)
5.1. Bills Payable	-	-	34981	74391	1901	1304
5.2. Inter-office adjustments	254	31	-	-	-	-
5.3. Interest accrued	3	35	60427	70077	6326	9791
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1086	1533	1567564	1688331	43330	66354
Total Liabilities	30457	74469	9043359	9114847	1198836	1496285

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2010	2011	2010	2011	2010	2011
	(37)	(38)	(39)	(40)	(41)	(42)
1. Cash in hand	-	-	11786	10605	-	-
	(0.0)	(0.0)	(0.1)	(0.1)	(0.0)	(0.0)
2. Balances with RBI	189	1328	385376	475178	53961	39419
	(0.6)	(1.8)	(4.3)	(5.2)	(4.5)	(2.6)
3. Balances with banks in India	88	43	147765	105560	23378	24307
	(0.3)	(0.1)	(1.6)	(1.2)	(2.0)	(1.6)
4. Money at call and short notice	674	2622	264950	220737	-	-
	(2.2)	(3.5)	(2.9)	(2.4)	(0.0)	(0.0)
5. Balances with banks outside India	14	21	5524	9140	2666	1506
	(0.0)	(0.0)	(0.1)	(0.1)	(0.2)	(0.1)
6. Investments	20912	49367	4128907	3727908	916182	994040
	(68.7)	(66.3)	(45.7)	(40.9)	(76.4)	(66.4)
6.1. Investments in India	20912	49367	4128907	3727908	916182	994040
(i) Government securities	20912	25293	2807435	2065814	274975	414053
(ii) Other approved securities	-	-	200	100	-	-
(iii) Shares	-	-	912	1211	-	-
(iv) Debentures and Bonds	-	-	342853	261491	66362	36877
(v) Subsidiaries and/or joint ventures	-	-	5	5	-	-
(vi) Others	-	24074	977501	1399288	574845	543109
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	2000	14139	2347477	2740062	101220	346273
	(6.6)	(19.0)	(26.0)	(30.1)	(8.4)	(23.1)
Type-wise						
7A.1. Bills purchased and discounted	-	1239	276350	246385	276	1300
7A.2. Cash credits, overdrafts & loans	-	5900	1158223	1312433	11057	41766
7A.3. Term loans	2000	7000	912904	1181244	89886	303207
Security-wise						
7B.1. Secured by tangible assets	-	2442	1234802	1470926	21678	29500
7B.2. Covered by Bank/Govt. Guarantees	-	-	111412	92231	276	1300
7B.3. Unsecured	2000	11697	1001262	1176906	79266	315473
Sector-wise						
7C.I. Advances in India	2000	14139	2347477	2740062	101220	346273
(i) Priority sectors	-	7289	821430	960427	78319	118155
(ii) Public sectors	-	-	1008	1719	-	22584
(iii) Banks	-	-	-	-	-	-
(iv) others	2000	6850	1525039	1777916	22901	205534
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	631	410	89288	87443	642	504
	(2.1)	(0.6)	(1.0)	(1.0)	(0.1)	(0.0)
8.1. Premises	-	-	80678	81947	-	-
8.2. Fixed assets under construction	-	2	-	-	-	-
8.3. Other Fixed assets	631	409	8609	5496	642	504
9. Other Assets	5950	6539	1662288	1738214	100788	90236
	(19.5)	(8.8)	(18.4)	(19.1)	(8.4)	(6.0)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	6	-	49226	42239	5762	7300
9.3. Tax paid	20	20	35499	47457	20857	19563
9.4. Stationery and Stamps	-	-	34	52	-	-
9.5. Others	5924	6519	1577529	1648466	74169	63374
Total Assets	30457	74469	9043359	9114847	1198836	1496285

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	11057	11057	3584	3584	4838	4838
	(92.2)	(92.6)	(23.4)	(21.1)	(33.8)	(29.5)
2. Reserves and Surplus	-	-	844	1045	4336	5118
	-	-	(5.5)	(6.2)	(30.3)	(31.2)
2.1 Statutory Reserves	-	-	486	550	2301	2496
2.2 Capital Reserves	-	-	-	-	208	208
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	216	216	130	130
2.5 Revenue and other Reserves	-	-	84	84	1855	1855
2.6 Balance of Profit	-	-	58	195	-158	429
3. Deposits	859	703	10680	11610	4215	6010
	(7.2)	(5.9)	(69.7)	(68.5)	(29.4)	(36.7)
Type-wise						
3A.1. Demand deposits	859	472	2057	2606	4037	5737
(i) From banks	-	-	22	22	3978	5690
(ii) From others	859	472	2035	2584	59	48
3A.2. Savings bank deposits	-	-	418	509	85	76
3A.3. Term deposits	-	231	8206	8495	93	197
(i) From banks	-	-	-	-	-	-
(ii) From others	-	231	8206	8495	93	197
Location-wise						
3B.1. Deposits of branches in India	859	703	10680	11610	4215	6010
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	-	-	-	500	-	-
	-	-	-	(2.9)	-	-
4.1. Borrowings in India	-	-	-	500	-	-
(i) From Reserve Bank of India	-	-	-	500	-	-
(ii) From other banks	-	-	-	-	-	-
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	-	-	-	-	-	-
Secured borrowings included in 4.	-	-	-	-	-	-
5. Other liabilities & provisions	80	181	210	212	928	424
	(0.7)	(1.5)	(1.4)	(1.2)	(6.5)	(2.6)
5.1. Bills Payable	-	-	2	9	2	7
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	-	2	188	178	2	3
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	80	180	21	25	925	414
Total Liabilities	11995	11941	15319	16952	14317	16390

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011
	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	4	5	4	6	-	-
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	82	92	606	685	421	371
	(0.7)	(0.8)	(4.0)	(4.0)	(2.9)	(2.3)
3. Balances with banks in India	9763	5366	9382	9224	-	2000
	(81.4)	(44.9)	(61.2)	(54.4)	(0.0)	(12.2)
4. Money at call and short notice	-	-	-	-	151	2634
	(0.0)	(0.0)	(0.0)	(0.0)	(1.1)	(16.1)
5. Balances with banks outside India	306	66	1020	1734	4088	3246
	(2.5)	(0.6)	(6.7)	(10.2)	(28.6)	(19.8)
6. Investments	203	146	3100	3231	3375	3575
	(1.7)	(1.2)	(20.2)	(19.1)	(23.6)	(21.8)
6.1. Investments in India	203	146	3100	3231	3375	3575
(i) Government securities	203	146	2929	2929	2839	2976
(ii) Other approved securities	-	-	-	-	70	35
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	171	302	466	564
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	965	5402	512	1319	5619	4132
	(8.0)	(45.2)	(3.3)	(7.8)	(39.3)	(25.2)
Type-wise						
7A.1. Bills purchased and discounted	-	2016	162	981	5618	4132
7A.2. Cash credits, overdrafts & loans	-	-	349	338	-	-
7A.3. Term loans	965	3386	-	-	1	-
Security-wise						
7B.1. Secured by tangible assets	965	4385	512	1319	1	-
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-	5618	4132
7B.3. Unsecured	-	1017	-	-	-	-
Sector-wise						
7C.I. Advances in India	965	5402	512	1319	5619	4132
(i) Priority sectors	-	1000	162	481	5618	4132
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	965	4402	349	838	1	-
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	164	131	6	83	65	46
	(1.4)	(1.1)	(0.0)	(0.5)	(0.5)	(0.3)
8.1. Premises	-	-	-	-	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	164	131	6	83	65	46
9. Other Assets	510	732	688	670	597	386
	(4.2)	(6.1)	(4.5)	(4.0)	(4.2)	(2.4)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	38	29	396	490	41	22
9.3. Tax paid	34	2	28	70	72	77
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	437	702	264	110	484	287
Total Assets	11995	11941	15319	16952	14317	16390

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland	
	2010	2011	2010	2011	2010	2011
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	64434	304434	15851	15851	16902	16902
	(29.9)	(77.3)	(41.3)	(39.9)	(0.7)	(0.8)
2. Reserves and Surplus	12039	19342	1143	1352	211192	229331
	(5.6)	(4.9)	(3.0)	(3.4)	(8.9)	(10.4)
2.1 Statutory Reserves	3081	4907	1056	1344	48900	53435
2.2 Capital Reserves	-	-	-	-	163	700
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	86	7	1232	827
2.5 Revenue and other Reserves	969	8958	-	-	30673	30673
2.6 Balance of Profit	7988	5477	-	-	130224	143696
3. Deposits	118811	67103	17159	16581	1660148	1394720
	(55.2)	(17.0)	(44.8)	(41.8)	(69.7)	(63.4)
Type-wise						
3A.1. Demand deposits	31287	40517	812	729	443883	385829
(i) From banks	64	170	111	108	9438	4014
(ii) From others	31224	40347	701	622	434445	381816
3A.2. Savings bank deposits	258	300	5249	6184	333832	343374
3A.3. Term deposits	87266	26286	11098	9668	882433	665517
(i) From banks	-	-	-	-	-	-
(ii) From others	87266	26286	11098	9668	882433	665517
Location-wise						
3B.1. Deposits of branches in India	118811	67103	17159	16581	1660148	1394720
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	17017	-	3143	5068	323064	423673
	(7.9)	-	(8.2)	(12.8)	(13.6)	(19.3)
4.1. Borrowings in India	-	-	-	2838	3592	165446
(i) From Reserve Bank of India	-	-	-	1500	-	148500
(ii) From other banks	-	-	-	1338	3592	16946
(iii) From other institutions and agencies	-	-	-	-	-	-
4.2. Borrowings outside India	17017	-	3143	2230	319472	258227
Secured borrowings included in 4.	-	-	-	1500	-	148500
5. Other liabilities & provisions	2945	3082	1042	844	169673	135515
	(1.4)	(0.8)	(2.7)	(2.1)	(7.1)	(6.2)
5.1. Bills Payable	417	471	44	65	20280	20110
5.2. Inter-office adjustments	-	-	-	-	16	-
5.3. Interest accrued	635	202	355	331	10440	7362
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	1894	2410	643	447	138937	108044
Total Liabilities	215246	393960	38337	39695	2380979	2200141

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland	
	2010	2011	2010	2011	2010	2011
	(49)	(50)	(51)	(52)	(53)	(54)
1. Cash in hand	12	13	17	20	8987	8222
	(0.0)	(0.0)	(0.0)	(0.1)	(0.4)	(0.4)
2. Balances with RBI	26238	8434	1715	1987	155200	90351
	(12.2)	(2.1)	(4.5)	(5.0)	(6.5)	(4.1)
3. Balances with banks in India	289	174	9696	11309	3100	2050
	(0.1)	(0.0)	(25.3)	(28.5)	(0.1)	(0.1)
4. Money at call and short notice	26205	80306	-	-	-	-
	(12.2)	(20.4)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	962	4849	260	279	2815	16159
	(0.4)	(1.2)	(0.7)	(0.7)	(0.1)	(0.7)
6. Investments	44653	39563	9380	9269	726541	890161
	(20.7)	(10.0)	(24.5)	(23.4)	(30.5)	(40.5)
6.1. Investments in India	44653	39563	9380	9269	726541	890161
(i) Government securities	40527	39563	9262	9094	620804	651787
(ii) Other approved securities	-	-	-	-	75	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	14386	20270
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	4126	-	118	175	91275	218105
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	108269	251575	179	219	1340605	1055085
	(50.3)	(63.9)	(0.5)	(0.6)	(56.3)	(48.0)
Type-wise						
7A.1. Bills purchased and discounted	455	49	-	-	172004	187522
7A.2. Cash credits, overdrafts & loans	71274	210798	6	6	545303	425895
7A.3. Term loans	36540	40728	173	213	623298	441668
Security-wise						
7B.1. Secured by tangible assets	46024	78621	179	219	664596	605202
7B.2. Covered by Bank/Govt. Guarantees	-	-	-	-	144210	85011
7B.3. Unsecured	62246	172955	-	-	531799	364872
Sector-wise						
7C.I. Advances in India	108269	251575	179	219	1340605	1055085
(i) Priority sectors	31075	43598	-	-	606444	465979
(ii) Public sectors	-	-	-	-	2777	-
(iii) Banks	-	-	-	-	25449	9214
(iv) others	77195	207977	179	219	705935	579891
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	2091	1853	1337	1267	9480	7786
	(1.0)	(0.5)	(3.5)	(3.2)	(0.4)	(0.4)
8.1. Premises	-	-	1321	1211	1973	1906
8.2. Fixed assets under construction	301	-	-	-	1666	1233
8.3. Other Fixed assets	1790	1853	17	56	5841	4647
9. Other Assets	6527	7193	15753	15345	134252	130327
	(3.0)	(1.8)	(41.1)	(38.7)	(5.6)	(5.9)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	62	366	675	801	20325	14747
9.3. Tax paid	920	1240	506	496	13617	17061
9.4. Stationery and Stamps	-	-	-	-	-	-
9.5. Others	5545	5587	14571	14048	100309	98519
Total Assets	215246	393960	38337	39695	2380979	2200141

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2010	2011	2010	2011	2010	2011
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	16871	35434	26978	26978	61	61
	(15.8)	(25.4)	(11.4)	(9.0)	(1.5)	(1.6)
2. Reserves and Surplus	10492	13032	9369	11466	571	602
	(9.9)	(9.3)	(4.0)	(3.8)	(13.5)	(15.3)
2.1 Statutory Reserves	10492	13032	5438	5962	435	443
2.2 Capital Reserves	-	-	-	16	28	28
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	-	-	763	333	-	-
2.5 Revenue and other Reserves	-	-	2857	3169	-	-
2.6 Balance of Profit	-	-	312	1987	107	130
3. Deposits	69233	79247	83650	88796	3182	2805
	(65.0)	(56.8)	(35.3)	(29.6)	(75.3)	(71.3)
Type-wise						
3A.1. Demand deposits	34812	31621	5764	7343	2472	2006
(i) From banks	84	129	51	55	2018	1318
(ii) From others	34728	31492	5713	7288	454	688
3A.2. Savings bank deposits	1068	1323	1238	144	197	229
3A.3. Term deposits	33353	46303	76648	81309	513	570
(i) From banks	-	-	-	-	-	-
(ii) From others	33353	46303	76648	81309	513	570
Location-wise						
3B.1. Deposits of branches in India	69233	79247	83650	88796	3182	2805
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	5872	6689	110096	167243	-	-
	(5.5)	(4.8)	(46.5)	(55.8)	-	-
4.1. Borrowings in India	-	-	92047	164601	-	-
(i) From Reserve Bank of India	-	-	-	-	-	-
(ii) From other banks	-	-	11500	68446	-	-
(iii) From other institutions and agencies	-	-	80547	96155	-	-
4.2. Borrowings outside India	5872	6689	18050	2642	-	-
Secured borrowings included in 4.	-	-	80547	96155	-	-
5. Other liabilities & provisions	3982	5088	6650	5058	412	466
	(3.7)	(3.6)	(2.8)	(1.7)	(9.8)	(11.8)
5.1. Bills Payable	420	434	80	70	-	-
5.2. Inter-office adjustments	-	-	16	1	-	-
5.3. Interest accrued	576	649	1047	1612	-	-
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	-	-	-	-
5.6. Others (including provisions)	2986	4006	5507	3376	412	466
Total Liabilities	106449	139491	236744	299541	4227	3934

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2010	2011	2010	2011	2010	2011
	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	55	90	18	23	109	83
	(0.1)	(0.1)	(0.0)	(0.0)	(2.6)	(2.1)
2. Balances with RBI	4656	10934	4909	7208	156	203
	(4.4)	(7.8)	(2.1)	(2.4)	(3.7)	(5.2)
3. Balances with banks in India	14289	35415	26	32	287	381
	(13.4)	(25.4)	(0.0)	(0.0)	(6.8)	(9.7)
4. Money at call and short notice	15500	4330	-	-	105	100
	(14.6)	(3.1)	(0.0)	(0.0)	(2.5)	(2.5)
5. Balances with banks outside India	2736	1198	534	1170	1963	1594
	(2.6)	(0.9)	(0.2)	(0.4)	(46.4)	(40.5)
6. Investments	19633	22793	178801	207748	496	505
	(18.4)	(16.3)	(75.5)	(69.4)	(11.7)	(12.8)
6.1. Investments in India	19633	22793	178801	207748	496	505
(i) Government securities	19633	22793	136213	136208	496	505
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	-	-
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(vi) Others	-	-	42588	71540	-	-
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	48009	61919	41513	69952	777	885
	(45.1)	(44.4)	(17.5)	(23.4)	(18.4)	(22.5)
Type-wise						
7A.1. Bills purchased and discounted	4757	3498	5014	7252	476	429
7A.2. Cash credits, overdrafts & loans	19697	33901	24868	50194	260	417
7A.3. Term loans	23556	24519	11631	12506	41	39
Security-wise						
7B.1. Secured by tangible assets	14056	22094	17734	25186	275	404
7B.2. Covered by Bank/Govt. Guarantees	13843	16871	12218	10737	-	-
7B.3. Unsecured	20111	22954	11561	34029	502	481
Sector-wise						
7C.I. Advances in India	48009	61919	41513	69952	777	885
(i) Priority sectors	15973	17155	12678	26328	476	429
(ii) Public sectors	-	-	-	-	-	-
(iii) Banks	-	-	4958	3368	-	-
(iv) others	32037	44763	23877	40256	301	456
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	63	524	2987	2599	12	43
	(0.1)	(0.4)	(1.3)	(0.9)	(0.3)	(1.1)
8.1. Premises	-	-	2383	2107	-	-
8.2. Fixed assets under construction	-	-	-	-	-	-
8.3. Other Fixed assets	63	524	604	492	12	43
9. Other Assets	1508	2287	7955	10808	323	139
	(1.4)	(1.6)	(3.4)	(3.6)	(7.6)	(3.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	806	1493	4181	3689	40	43
9.3. Tax paid	-	-	-	-	40	48
9.4. Stationery and Stamps	-	-	-	-	1	-
9.5. Others	702	794	3774	7119	243	48
Total Assets	106449	139491	236744	299541	4227	3934

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2010	2011	2010	2011	2010	2011
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	67580	67580	11540	26510	145824	191024
	(0.8)	(0.6)	(18.5)	(23.2)	(77.1)	(34.0)
2. Reserves and Surplus	1092995	1238656	4696	5401	26	3923
	(12.3)	(11.6)	(7.5)	(4.7)	(0.0)	(0.7)
2.1 Statutory Reserves	368093	419576	2262	2451	26	1474
2.2 Capital Reserves	37051	50353	581	581	-	-
2.3 Share Premium	-	-	-	-	-	-
2.4 Investments Fluctuations Reserves	2069	6084	-	-	-	104
2.5 Revenue and other Reserves	526254	615058	1831	1779	-	-
2.6 Balance of Profit	159528	147584	23	591	-	2345
3. Deposits	4819239	5841911	34790	49916	20407	63157
	(54.3)	(54.8)	(55.8)	(43.7)	(10.8)	(11.3)
Type-wise						
3A.1. Demand deposits	1420562	1582369	2681	1644	414	1064
(i) From banks	76970	110771	-	-	-	-
(ii) From others	1343592	1471598	2681	1644	414	1064
3A.2. Savings bank deposits	867953	913450	459	1570	36	86
3A.3. Term deposits	2530724	3346092	31650	46702	19956	62007
(i) From banks	138879	137871	-	-	-	-
(ii) From others	2391844	3208221	31650	46702	19956	62007
Location-wise						
3B.1. Deposits of branches in India	4819239	5841911	34790	49916	20407	63157
3B.2. Deposits of branches outside India	-	-	-	-	-	-
4. Borrowings	872149	1084366	9500	30062	-	203211
	(9.8)	(10.2)	(15.2)	(26.3)	-	(36.2)
4.1. Borrowings in India	392495	439893	9500	14900	-	111163
(i) From Reserve Bank of India	-	230000	-	5000	-	-
(ii) From other banks	93000	-	9500	9900	-	111163
(iii) From other institutions and agencies	299495	209893	-	-	-	-
4.2. Borrowings outside India	479654	644474	-	15162	-	92048
Secured borrowings included in 4.	165000	373000	-	-	-	56163
5. Other liabilities & provisions	2025534	2435821	1788	2270	22951	99831
	(22.8)	(22.8)	(2.9)	(2.0)	(12.1)	(17.8)
5.1. Bills Payable	57433	95283	46	179	-	-
5.2. Inter-office adjustments	-	-	-	-	-	-
5.3. Interest accrued	21893	43202	329	575	334	754
5.4. Subordinate debt	-	-	-	-	-	-
5.5. Deferred Tax Liabilities	-	-	377	393	-	-
5.6. Others (including provisions)	1946207	2297336	1036	1123	22616	99077
Total Liabilities	8877497	10668333	62314	114160	189208	561146

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2010	2011	2010	2011	2010	2011
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	19754	36306	26	30	1	1
	(0.2)	(0.3)	(0.0)	(0.0)	(0.0)	(0.0)
2. Balances with RBI	360409	418315	3211	3474	7997	6623
	(4.1)	(3.9)	(5.2)	(3.0)	(4.2)	(1.2)
3. Balances with banks in India	58424	46111	21	194	21	68
	(0.7)	(0.4)	(0.0)	(0.2)	(0.0)	(0.0)
4. Money at call and short notice	-	50000	-	2000	9794	1000
	(0.0)	(0.5)	(0.0)	(1.8)	(5.2)	(0.2)
5. Balances with banks outside India	39476	129590	297	1024	527	339
	(0.4)	(1.2)	(0.5)	(0.9)	(0.3)	(0.1)
6. Investments	1847742	2308816	12235	41701	140291	379672
	(20.8)	(21.6)	(19.6)	(36.5)	(74.1)	(67.7)
6.1. Investments in India	1847742	2308816	12235	41701	140291	379672
(i) Government securities	1494458	1977689	11247	20841	74687	96755
(ii) Other approved securities	-	-	-	-	-	-
(iii) Shares	1405	1402	-	-	-	-
(iv) Debentures and Bonds	99450	18208	988	988	18109	9284
(v) Subsidiaries and/or joint ventures	1	1	-	-	-	-
(vi) Others	252429	311516	-	19872	47495	273633
6.2. Investments outside India	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-
7. Advances	4155215	4920079	41013	59708	2500	68505
	(46.8)	(46.1)	(65.8)	(52.3)	(1.3)	(12.2)
Type-wise						
7A.1. Bills purchased and discounted	524551	505098	6974	11534	-	-
7A.2. Cash credits, overdrafts & loans	1979634	2568366	7436	19543	2500	48505
7A.3. Term loans	1651030	1846616	26604	28631	-	20000
Security-wise						
7B.1. Secured by tangible assets	2288619	2655378	32792	47736	-	20000
7B.2. Covered by Bank/Govt. Guarantees	14138	14414	-	-	-	-
7B.3. Unsecured	1852457	2250287	8221	11973	2500	48505
Sector-wise						
7C.I. Advances in India	4155215	4920079	41013	59708	2500	68505
(i) Priority sectors	1145242	1297666	9636	18415	-	14905
(ii) Public sectors	820	2945	-	-	-	-
(iii) Banks	-	-	-	-	-	-
(iv) others	3009153	3619468	31377	41294	2500	53600
7C.II. Advances outside India	-	-	-	-	-	-
8. Fixed Assets	248629	259328	3263	3279	1301	959
	(2.8)	(2.4)	(5.2)	(2.9)	(0.7)	(0.2)
8.1. Premises	159280	155581	3199	3109	-	-
8.2. Fixed assets under construction	77071	92885	-	87	-	-
8.3. Other Fixed assets	12278	10863	64	83	1301	959
9. Other Assets	2147847	2499787	2247	2750	26777	103978
	(24.2)	(23.4)	(3.6)	(2.4)	(14.2)	(18.5)
9.1. Inter-office adjustments (net)	-	-	-	-	-	-
9.2. Interest accrued	44030	38655	17	367	2024	2040
9.3. Tax paid	-	23521	1886	1846	411	654
9.4. Stationery and Stamps	9	8	-	-	-	-
9.5. Others	2103808	2437602	343	537	24342	101284
Total Assets	8877497	10668333	62314	114160	189208	561146

TABLE B1 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl.d.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	United Overseas Bank Limited	
	2010	2011
	(67)	(68)
1. Capital		12877
		(93.8)
2. Reserves and Surplus		-
		-
2.1 Statutory Reserves		-
2.2 Capital Reserves		-
2.3 Share Premium		-
2.4 Investments Fluctuations Reserves		-
2.5 Revenue and other Reserves		-
2.6 Balance of Profit		-
3. Deposits		-
		(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		853
		(6.2)
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)		853
Total Liabilities		13730

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 - 2010 AND 2011 AS ON MARCH 31 (Concl.)

FOREIGN BANKS

(Amount in ₹ lakh)

Items	United Overseas Bank Limited	
	2010	2011
	(67)	(68)
1. Cash in hand		-
		(0.0)
2. Balances with RBI		88
		(0.6)
3. Balances with banks in India		12645
		(92.1)
4. Money at call and short notice		-
		(0.0)
5. Balances with banks outside India		-
		(0.0)
6. Investments		-
		(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)
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		106
		(0.8)
8.1. Premises		36
8.2. Fixed assets under construction		-
8.3. Other Fixed assets		70
9. Other Assets		891
		(6.5)
9.1. Inter-office adjustments (net)		-
9.2. Interest accrued		114
9.3. Tax paid		10
9.4. Stationery and Stamps		-
9.5. Others		767
Total Assets		13730

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES

Items	(Amount in ₹ lakh)					
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	7099392	8139436	397722	479648	633412	785128
a) Interest/Discount earned on advances/bills	5063264	5997601	311741	377217	469499	588425
b) Income on investments	1773630	1965138	84994	99074	152126	183949
c) Interest on balances with RBI and other inter-bank funds	151192	41066	479	1856	10150	9699
d) Others	111306	135633	508	1502	1637	3055
II. Other Income	1496815	1582459	58268	63969	84133	98375
a) Commission, exchange and brokerage	964086	1156328	45088	52570	53892	73617
b) Net profit (loss) on sale of investments	211679	92570	9189	4118	20953	16321
c) Net profit (loss) on revaluation of investments	-	-467	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-1046	-1851	-	-	-100	-248
e) Net profit (loss) on exchange transactions	158714	146405	2288	4221	5627	5752
f) Miscellaneous income	163382	189476	1703	3060	3761	2935
Total (I+II)	8596207	9721896	455990	543618	717545	883504
Expenditure & Provisions						
III. Interest Expended	4732248	4886796	276569	302676	447088	500278
a) Interest on deposits	4333429	4323475	258748	284791	413982	462739
b) Interest on RBI/ Inter - bank borrowings	122805	256174	3120	3184	3281	3680
c) Others	276014	307146	14701	14701	29825	33859
IV. Operating Expenses	2031868	2301543	89047	126917	98378	151279
a) Payments to and provisions for employees	1275465	1448017	50182	82696	60256	103903
b) Rent, taxes and lighting	158957	179449	7720	8387	11120	14349
c) Printing and stationery	24232	25540	1491	1646	1380	1638
d) Advertisement and publicity	22405	25788	511	572	1260	1831
e) Depreciation on bank's property	93266	99050	4942	5739	4931	6269
f) Directors' fees, allowances and expenses	61	74	30	32	30	22
g) Auditors' fees and expenses	11160	12428	1020	1141	1354	1458
h) Law charges	9662	11855	318	290	266	250
i) Postage, telegrams, telephones, etc	32158	36336	1937	1866	721	937
j) Repairs and maintenance	32791	37425	1741	1763	608	711
k) Insurance	68383	80091	3963	4122	4905	7392
l) Other expenditure	303328	345491	15191	18663	11547	12519
V. Net Interest Income (I-III)	2367144	3252641	121153	176972	186324	284850
VI. Provisions and Contingencies	915486	1707105	44857	58937	89808	115323
VII. Operating Profit (I+II-III-IV)	1832091	2533557	90373	114025	172079	231947
VIII. Profit (Loss) during the year	916605	826452	45516	55088	82271	116624

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Indore		State Bank of Mysore		State Bank of Patiala	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	273610		355892	407908	597527	647811
a) Interest/Discount earned on advances/bills	212179		275834	320068	460993	504349
b) Income on investments	57477		77390	86457	115645	130220
c) Interest on balances with RBI and other inter-bank funds	2648		726	865	13959	12799
d) Others	1306		1943	518	6930	443
II. Other Income	37338		42572	45518	67444	75554
a) Commission, exchange and brokerage	23029		32385	36816	47206	61665
b) Net profit (loss) on sale of investments	8494		3241	1362	12101	5510
c) Net profit (loss) on revaluation of investments	-		-	-	-356	-19
d) Net profit (loss) on sale of land and other assets	-		25	21	-	-
e) Net profit (loss) on exchange transactions	2574		3917	4637	4187	5267
f) Miscellaneous income	3241		3003	2682	4307	3131
Total (I+II)	310947		398464	453425	664971	723365
Expenditure & Provisions						
III. Interest Expended	192810		232236	244308	444105	414463
a) Interest on deposits	175884		209822	222221	416163	380685
b) Interest on RBI/ Inter - bank borrowings	1788		10174	9576	947	3556
c) Others	15138		12240	12511	26995	30222
IV. Operating Expenses	50814		72488	91743	90095	132978
a) Payments to and provisions for employees	25888		41826	54837	50057	88098
b) Rent, taxes and lighting	5147		7178	8483	9126	10414
c) Printing and stationery	488		711	1170	662	826
d) Advertisement and publicity	332		412	607	637	1015
e) Depreciation on bank's property	3036		4235	4952	4672	4551
f) Directors' fees, allowances and expenses	15		23	16	20	24
g) Auditors' fees and expenses	541		956	1015	1058	1158
h) Law charges	77		276	469	341	382
i) Postage, telegrams, telephones, etc	423		181	358	1147	1208
j) Repairs and maintenance	1438		565	402	1842	1924
k) Insurance	2529		3143	3596	5682	6176
l) Other expenditure	10899		12981	15840	14852	17204
V. Net Interest Income (I-III)	80799		123655	163600	153422	233348
VI. Provisions and Contingencies	36546		49163	67312	75682	110629
VII. Operating Profit (I+II-III-IV)	67323		93740	117375	130771	175925
VIII. Profit (Loss) during the year	30777		44577	50062	55089	65296

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES

(Amount in ₹ lakh)

Items	State Bank of Travancore	
	2010	2011
	(13)	(14)
Income		
I. Interest Earned	437812	522876
a) Interest/Discount earned on advances/bills	336307	402786
b) Income on investments	95790	114868
c) Interest on balances with RBI and other inter-bank funds	1090	578
d) Others	4624	4644
II. Other Income	52796	58124
a) Commission, exchange and brokerage	33632	36915
b) Net profit (loss) on sale of investments	7899	9832
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	22	-37
e) Net profit (loss) on exchange transactions	4000	4029
f) Miscellaneous income	7244	7386
Total (I+II)	490608	581001
Expenditure & Provisions		
III. Interest Expended	297794	353273
a) Interest on deposits	274517	312299
b) Interest on RBI/ Inter - bank borrowings	988	16520
c) Others	22290	24454
IV. Operating Expenses	95587	110131
a) Payments to and provisions for employees	61514	70039
b) Rent, taxes and lighting	7458	8614
c) Printing and stationery	768	884
d) Advertisement and publicity	860	788
e) Depreciation on bank's property	4282	4694
f) Directors' fees, allowances and expenses	39	43
g) Auditors' fees and expenses	878	1201
h) Law charges	665	691
i) Postage, telegrams, telephones, etc	515	711
j) Repairs and maintenance	1175	1370
k) Insurance	4567	5167
l) Other expenditure	12866	15930
V. Net Interest Income (I-III)	140018	169603
VI. Provisions and Contingencies	28800	44824
VII. Operating Profit (I+II-III-IV)	97227	117597
VIII. Profit (Loss) during the year	68427	72773

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)						
Items	Allahabad Bank		Andhra Bank		Bank of Baroda	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	836920	1101469	637287	829128	1669834	2188592
a) Interest/Discount earned on advances/bills	639847	827418	516128	668917	1254122	1620347
b) Income on investments	194476	267027	118832	153959	365588	477478
c) Interest on balances with RBI and other inter-bank funds	2517	5469	1583	3084	35506	47479
d) Others	80	1556	744	3167	14619	43288
II. Other Income	151590	137041	96462	89696	280636	280919
a) Commission, exchange and brokerage	64894	78374	20633	23767	89729	102064
b) Net profit (loss) on sale of investments	76334	16148	32473	14077	72323	44370
c) Net profit (loss) on revaluation of investments	-18679	-124	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-56	-1	55	86	5	-17
e) Net profit (loss) on exchange transactions	4848	7302	5796	9438	38597	51477
f) Miscellaneous income	24250	35342	37506	42328	79982	83025
Total (I+II)	988510	1238510	733749	918823	1950470	2469510
Expenditure & Provisions						
III. Interest Expended	571872	699222	417813	507031	1075886	1308366
a) Interest on deposits	534241	649832	380141	456557	988075	1186261
b) Interest on RBI/ Inter - bank borrowings	3973	4821	13405	22552	17493	34535
c) Others	33657	44569	24267	27922	70318	87570
IV. Operating Expenses	161783	233830	134954	170486	381058	462983
a) Payments to and provisions for employees	101138	155762	82408	110422	235088	291678
b) Rent, taxes and lighting	17654	20180	10103	11207	30186	35710
c) Printing and stationery	2076	2200	1549	1718	2802	3247
d) Advertisement and publicity	2164	3582	674	982	4446	5751
e) Depreciation on bank's property	6270	6639	10200	10744	23086	24304
f) Directors' fees, allowances and expenses	98	120	78	73	102	86
g) Auditors' fees and expenses	1614	1791	1479	1789	3725	3885
h) Law charges	690	1358	894	1207	1769	1888
i) Postage, telegrams, telephones, etc	2363	2448	2523	2741	7816	8809
j) Repairs and maintenance	2437	4128	5700	6350	11802	11045
k) Insurance	7891	9991	6495	7246	17960	22968
l) Other expenditure	17388	25630	12851	16007	42274	53612
V. Net Interest Income (I-III)	265048	402247	219474	322097	593949	880226
VI. Provisions and Contingencies	134222	163147	76397	114599	187693	273993
VII. Operating Profit (I+II-III-IV)	254855	305458	180982	241306	493526	698161
VIII. Profit (Loss) during the year	120633	142311	104585	126707	305833	424168

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Bank of India		Bank of Maharashtra		Canara Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	1787799	2175172	473556	556309	1875196	2306401
a) Interest/Discount earned on advances/bills	1310323	1550023	336963	400614	1394643	1705185
b) Income on investments	446430	517171	129790	152030	457799	578801
c) Interest on balances with RBI and other inter-bank funds	24940	78543	5823	2513	21042	22330
d) Others	6106	29435	980	1152	1712	86
II. Other Income	261664	264177	59124	53086	285790	270303
a) Commission, exchange and brokerage	109653	118105	26466	31301	72392	75583
b) Net profit (loss) on sale of investments	59360	32185	20428	6263	87243	23632
c) Net profit (loss) on revaluation of investments	-	-	-	-	-14292	-12394
d) Net profit (loss) on sale of land and other assets	-	-	17	24	278	45
e) Net profit (loss) on exchange transactions	37180	50248	3484	3143	21521	38136
f) Miscellaneous income	55471	63639	8729	12354	118649	145302
Total (I+II)	2049462	2439350	532681	609395	2160986	2576705
Expenditure & Provisions						
III. Interest Expended	1212204	1394103	343931	359469	1307143	1524074
a) Interest on deposits	1081219	1217857	318306	328275	1228498	1424146
b) Interest on RBI/ Inter - bank borrowings	55564	81289	68	4438	17314	33442
c) Others	75422	94957	25557	26756	61332	66486
IV. Operating Expenses	366781	506824	107295	164422	347762	441932
a) Payments to and provisions for employees	229607	347544	65550	115708	219370	295484
b) Rent, taxes and lighting	24396	27680	9387	9895	32325	34627
c) Printing and stationery	3862	4567	1325	1408	3589	3755
d) Advertisement and publicity	4747	5865	1403	1876	1986	2438
e) Depreciation on bank's property	10129	14056	7509	6786	15513	15136
f) Directors' fees, allowances and expenses	10	9	89	76	75	66
g) Auditors' fees and expenses	3245	3580	1182	1419	2876	2979
h) Law charges	1037	1581	508	534	1813	2856
i) Postage, telegrams, telephones, etc	3215	3982	1466	2048	3070	3083
j) Repairs and maintenance	4379	4527	2276	3038	12247	11761
k) Insurance	16389	18856	5693	6587	19013	23249
l) Other expenditure	65766	74578	10907	15049	35886	46499
V. Net Interest Income (I-III)	575595	781069	129625	196840	568053	782328
VI. Provisions and Contingencies	296370	289552	37497	52464	203938	208111
VII. Operating Profit (I+II-III-IV)	470477	538423	81455	85503	506081	610700
VIII. Profit (Loss) during the year	174107	248871	43958	33039	302143	402589

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Central Bank of India		Corporation Bank		Dena Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	1206431	1522057	698769	913525	401036	503353
a) Interest/Discount earned on advances/bills	864784	1125380	497920	647521	300933	382043
b) Income on investments	330779	376710	178452	232767	95987	119273
c) Interest on balances with RBI and other inter-bank funds	10265	3337	375	1489	2022	1627
d) Others	603	16630	22022	31748	2093	410
II. Other Income	173525	126504	149334	132437	58863	53384
a) Commission, exchange and brokerage	57355	62051	30226	35331	12755	14285
b) Net profit (loss) on sale of investments	77238	31192	61574	20948	15351	2402
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-32	-11	-232	-34	-50	-38
e) Net profit (loss) on exchange transactions	4534	5609	9336	10762	3326	5236
f) Miscellaneous income	34430	27663	48429	65431	27481	31500
Total (I+II)	1379955	1648561	848103	1045962	459899	556737
Expenditure & Provisions						
III. Interest Expended	951901	989523	508435	619551	291033	327016
a) Interest on deposits	912102	906264	455530	533355	276120	311738
b) Interest on RBI/ Inter - bank borrowings	2218	14443	2781	15982	50	803
c) Others	37581	68816	50124	70214	14863	14476
IV. Operating Expenses	222202	399899	125995	164171	84808	107342
a) Payments to and provisions for employees	154419	296422	63170	89494	51159	68820
b) Rent, taxes and lighting	16269	19150	11533	13724	7300	8092
c) Printing and stationery	1892	2157	1333	1471	1053	1179
d) Advertisement and publicity	1722	9694	1825	2428	1080	1635
e) Depreciation on bank's property	7875	11869	6593	6926	2761	3055
f) Directors' fees, allowances and expenses	154	130	88	112	133	104
g) Auditors' fees and expenses	1957	2254	1069	1300	824	939
h) Law charges	1243	1494	207	255	517	488
i) Postage, telegrams, telephones, etc	471	3533	3878	3479	2411	2862
j) Repairs and maintenance	2427	6486	2954	3340	1804	1656
k) Insurance	12120	15575	6888	7934	4806	5638
l) Other expenditure	21652	31135	26458	33707	10961	12874
V. Net Interest Income (I-III)	254529	532534	190334	293974	110002	176336
VI. Provisions and Contingencies	100029	133898	96648	120913	32932	61216
VII. Operating Profit (I+II-III-IV)	205852	259139	213673	262240	84058	122379
VIII. Profit (Loss) during the year	105823	125241	117025	141327	51125	61163

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	1526132	1860082	771437	936103	1024577	1210147
a) Interest/Discount earned on advances/bills	1077475	1375039	579983	709761	765948	884857
b) Income on investments	422414	481153	185469	223025	238160	296547
c) Interest on balances with RBI and other inter-bank funds	1005	1766	5985	3317	19261	26200
d) Others	25237	2124	-	-	1208	2544
II. Other Income	230173	208365	131641	118189	114325	122510
a) Commission, exchange and brokerage	122545	147002	22351	33553	57770	68917
b) Net profit (loss) on sale of investments	74770	14277	36032	14843	29186	10857
c) Net profit (loss) on revaluation of investments	-5154	-1992	-	-	-5333	-5292
d) Net profit (loss) on sale of land and other assets	-143	-269	-37	110	161	102
e) Net profit (loss) on exchange transactions	9840	18976	11484	14722	12704	15696
f) Miscellaneous income	28315	30370	61810	54962	19838	32230
Total (I+II)	1756305	2068447	903078	1054292	1138903	1332657
Expenditure & Provisions						
III. Interest Expended	1300522	1427193	455318	532492	707791	789344
a) Interest on deposits	918316	998868	447417	513322	627179	675330
b) Interest on RBI/ Inter - bank borrowings	46884	97824	4650	17554	80593	114003
c) Others	335322	330501	3252	1615	19	10
IV. Operating Expenses	183143	225469	173025	192632	246650	257249
a) Payments to and provisions for employees	75699	102650	121239	133269	173475	174114
b) Rent, taxes and lighting	17816	20783	11076	13113	20447	23876
c) Printing and stationery	2930	3548	1898	1939	1546	1694
d) Advertisement and publicity	4584	4634	1063	1033	3583	2317
e) Depreciation on bank's property	9098	12704	8789	7163	11176	10500
f) Directors' fees, allowances and expenses	72	31	33	41	73	104
g) Auditors' fees and expenses	130	183	1520	1592	1783	2263
h) Law charges	465	728	362	664	543	914
i) Postage, telegrams, telephones, etc	6406	5109	1028	1076	1588	2019
j) Repairs and maintenance	8448	9570	3715	4192	856	914
k) Insurance	11422	15161	7218	8330	11394	11992
l) Other expenditure	46072	50369	15083	20220	20185	26542
V. Net Interest Income (I-III)	225610	432890	316119	403611	316786	420803
VI. Provisions and Contingencies	169528	250753	119236	157761	113766	178809
VII. Operating Profit (I+II-III-IV)	272641	415785	274735	329168	184462	286063
VIII. Profit (Loss) during the year	103113	165032	155499	171407	70696	107254

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	1025713	1208781	393418	493251	2142209	2698648
a) Interest/Discount earned on advances/bills	756747	895393	275370	360571	1667717	2110455
b) Income on investments	246180	277443	109508	127856	455605	563755
c) Interest on balances with RBI and other inter-bank funds	20958	33494	6613	1637	14921	8420
d) Others	1827	2452	1927	3186	3966	16018
II. Other Income	120004	96007	41181	43709	361013	361258
a) Commission, exchange and brokerage	57212	63490	5413	6406	168216	204519
b) Net profit (loss) on sale of investments	42355	7539	10906	7516	80335	29917
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	34	-36	8	11	242	305
e) Net profit (loss) on exchange transactions	7593	12333	3765	4609	33771	37870
f) Miscellaneous income	12811	12681	21089	25166	78449	88647
Total (I+II)	1145717	1304789	434598	536959	2503222	3059906
Expenditure & Provisions						
III. Interest Expended	734969	791026	275023	337206	1294402	1517914
a) Interest on deposits	702821	747438	256769	312226	1196563	1379538
b) Interest on RBI/ Inter - bank borrowings	716	2296	5194	9444	5412	25764
c) Others	31432	41292	13060	15535	92427	112612
IV. Operating Expenses	168598	189248	71818	98404	476192	636422
a) Payments to and provisions for employees	97129	104845	52964	75585	312114	446110
b) Rent, taxes and lighting	17009	20685	3749	4234	26039	30757
c) Printing and stationery	2044	2272	684	780	4756	5096
d) Advertisement and publicity	1173	907	54	380	4011	3968
e) Depreciation on bank's property	8619	9175	3068	2785	22283	25585
f) Directors' fees, allowances and expenses	45	46	22	31	142	146
g) Auditors' fees and expenses	2088	2732	586	680	3926	4826
h) Law charges	1860	1957	787	976	1661	1692
i) Postage, telegrams, telephones, etc	3068	3197	612	639	10105	10327
j) Repairs and maintenance	2351	2648	887	949	7719	8466
k) Insurance	11886	14165	3695	4909	22091	26165
l) Other expenditure	21326	26620	4710	6455	61346	73283
V. Net Interest Income (I-III)	290744	417755	118394	156045	847807	1180734
VI. Provisions and Contingencies	128682	174227	36876	48732	342092	462220
VII. Operating Profit (I+II-III-IV)	242150	324514	87757	101350	732628	905569
VIII. Profit (Loss) during the year	113468	150287	50880	52617	390536	443350

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	Syndicate Bank		UCO Bank		Union Bank of India	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	1004718	1145086	952632	1137080	1330268	1645262
a) Interest/Discount earned on advances/bills	769722	919724	710685	850539	969635	1203124
b) Income on investments	226802	220772	218898	270013	348230	400268
c) Interest on balances with RBI and other inter-bank funds	5095	1072	19887	12424	5533	16110
d) Others	3098	3518	3162	4104	6869	25760
II. Other Income	116746	91512	96593	92541	197474	203878
a) Commission, exchange and brokerage	36300	44223	24908	25086	35176	36494
b) Net profit (loss) on sale of investments	38886	3524	24276	9167	57278	46438
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	-28	11	5	-64	-36
e) Net profit (loss) on exchange transactions	6817	9790	6624	11282	32268	42901
f) Miscellaneous income	34746	34003	40773	47000	72816	78080
Total (I+II)	1121464	1236598	1049225	1229622	1527742	1849140
Expenditure & Provisions						
III. Interest Expended	730737	706810	720220	752589	911027	1023642
a) Interest on deposits	678082	619330	657748	684243	852777	953794
b) Interest on RBI/ Inter - bank borrowings	1094	11129	19155	18082	10102	11344
c) Others	51561	76351	43318	50264	48148	58503
IV. Operating Expenses	203357	254810	158442	207537	250785	395000
a) Payments to and provisions for employees	133776	177331	105762	148012	135450	259969
b) Rent, taxes and lighting	13360	14786	9466	10572	20549	23521
c) Printing and stationery	1586	1412	1978	2136	3214	3363
d) Advertisement and publicity	1737	1864	1887	2168	3898	9408
e) Depreciation on bank's property	8817	7096	7419	8055	16014	15566
f) Directors' fees, allowances and expenses	74	44	70	67	140	159
g) Auditors' fees and expenses	2023	2039	2045	2354	2745	2139
h) Law charges	868	768	625	624	1120	1030
i) Postage, telegrams, telephones, etc	1892	1830	3001	3483	5823	4330
j) Repairs and maintenance	4857	6283	563	646	5013	5603
k) Insurance	10512	10484	9277	10092	16126	17586
l) Other expenditure	23854	30873	16349	19327	40693	52326
V. Net Interest Income (I-III)	273981	438276	232413	384492	419241	621620
VI. Provisions and Contingencies	106038	170183	69345	178842	158439	222304
VII. Operating Profit (I+II-III-IV)	187370	274978	170563	269496	365930	430498
VIII. Profit (Loss) during the year	81332	104795	101219	90654	207492	208195

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NATIONALISED BANKS

(Amount in ₹ lakh)

Items	United Bank of India		Vijaya Bank	
	2010	2011	2010	2011
	(37)	(38)	(39)	(40)
Income				
I. Interest Earned	524894	634146	520065	584406
a) Interest/Discount earned on advances/bills	368024	463391	383851	419190
b) Income on investments	154568	167294	128183	161102
c) Interest on balances with RBI and other inter-bank funds	617	994	23	126
d) Others	1685	2467	8007	3989
II. Other Income	55874	63705	67945	53319
a) Commission, exchange and brokerage	15885	17406	8519	8568
b) Net profit (loss) on sale of investments	18047	19845	28343	11747
c) Net profit (loss) on revaluation of investments	-	-	-	-
d) Net profit (loss) on sale of land and other assets	23	47	-26	-15
e) Net profit (loss) on exchange transactions	2072	2388	4218	3946
f) Miscellaneous income	19847	24020	26891	29073
Total (I+II)	580768	697851	588010	637725
Expenditure & Provisions				
III. Interest Expended	385772	417211	375157	389728
a) Interest on deposits	367228	384955	352398	363724
b) Interest on RBI/ Inter - bank borrowings	11	6621	95	53
c) Others	18533	25636	22663	25952
IV. Operating Expenses	107412	129941	107157	143328
a) Payments to and provisions for employees	66249	81436	70562	101044
b) Rent, taxes and lighting	6837	8895	7809	8905
c) Printing and stationery	1689	1933	665	799
d) Advertisement and publicity	907	903	505	1130
e) Depreciation on bank's property	9855	10033	4893	4617
f) Directors' fees, allowances and expenses	124	89	61	56
g) Auditors' fees and expenses	905	1078	1318	1139
h) Law charges	198	224	61	63
i) Postage, telegrams, telephones, etc	1582	1828	1268	1448
j) Repairs and maintenance	717	859	186	158
k) Insurance	5773	6811	5335	6235
l) Other expenditure	12576	15851	14494	17735
V. Net Interest Income (I-III)	139122	216934	144908	194678
VI. Provisions and Contingencies	55349	98302	54967	52286
VII. Operating Profit (I+II-III-IV)	87585	150699	105696	104668
VIII. Profit (Loss) during the year	32236	52397	50730	52382

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	135949		57796	76213	95661	121841
a) Interest/Discount earned on advances/bills	90602		41713	60074	75583	96543
b) Income on investments	43009		14131	15532	19367	24511
c) Interest on balances with RBI and other inter-bank funds	2302		1467	498	711	779
d) Others	36		484	109	-	7
II. Other Income	12999		7396	7451	14350	15740
a) Commission, exchange and brokerage	3169		2003	1663	2593	3033
b) Net profit (loss) on sale of investments	3249		1285	521	3941	661
c) Net profit (loss) on revaluation of investments	-		-	-	-	-
d) Net profit (loss) on sale of land and other assets	-20		-1	60	52	23
e) Net profit (loss) on exchange transactions	548		640	976	637	1055
f) Miscellaneous income	6054		3469	4231	7127	10969
Total (I+II)	148948		65192	83664	110011	137581
Expenditure & Provisions						
III. Interest Expended	102448		45515	51398	67847	79838
a) Interest on deposits	98656		44604	49631	67310	78019
b) Interest on RBI/ Inter - bank borrowings	19		3	317	169	948
c) Others	3773		908	1450	368	871
IV. Operating Expenses	49290		18907	28904	16585	21640
a) Payments to and provisions for employees	38211		11665	21225	8012	10162
b) Rent, taxes and lighting	2363		2145	2301	1920	2533
c) Printing and stationery	351		212	248	342	460
d) Advertisement and publicity	321		77	131	620	1144
e) Depreciation on bank's property	1147		1083	1048	1358	1683
f) Directors' fees, allowances and expenses	56		45	60	26	30
g) Auditors' fees and expenses	246		76	92	65	82
h) Law charges	218		87	80	8	13
i) Postage, telegrams, telephones, etc	682		484	465	399	560
j) Repairs and maintenance	662		508	588	860	1215
k) Insurance	1491		667	746	912	1149
l) Other expenditure	3545		1859	1921	2064	2610
V. Net Interest Income (I-III)	33501		12280	24815	27814	42003
VI. Provisions and Contingencies	7423		604	2144	10303	14598
VII. Operating Profit (I+II-III-IV)	-2790		769	3362	25579	36103
VIII. Profit (Loss) during the year	-10213		165	1218	15276	21505

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Dhanlaxmi Bank		Federal Bank		ING Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	53457	90642	367324	405203	223289	269406
a) Interest/Discount earned on advances/bills	41939	69910	284973	316880	170940	203263
b) Income on investments	10785	20173	78341	86803	51791	64630
c) Interest on balances with RBI and other inter-bank funds	531	559	2985	1060	126	205
d) Others	201	-	1024	460	433	1308
II. Other Income	9099	14677	53091	51681	62022	65496
a) Commission, exchange and brokerage	703	872	10526	11444	34903	41888
b) Net profit (loss) on sale of investments	1779	968	10771	4576	7970	8195
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	71	52	39	33	9	1509
e) Net profit (loss) on exchange transactions	233	566	4462	5723	10329	10212
f) Miscellaneous income	6312	12220	27293	29905	8810	3693
Total (I+II)	62556	105319	420414	456884	285311	334902
Expenditure & Provisions						
III. Interest Expended	39402	64129	226240	230545	140305	168754
a) Interest on deposits	37023	58424	216826	216198	116904	135675
b) Interest on RBI/ Inter - bank borrowings	1082	3274	6	987	1305	4778
c) Others	1298	2431	9409	13360	22097	28301
IV. Operating Expenses	19286	34447	67689	83614	80810	102602
a) Payments to and provisions for employees	10908	20146	36605	48041	42885	60566
b) Rent, taxes and lighting	2160	4592	7114	7960	7657	8139
c) Printing and stationery	307	514	894	1016	915	1092
d) Advertisement and publicity	59	606	1046	1812	438	264
e) Depreciation on bank's property	1030	1559	5019	5426	4096	4773
f) Directors' fees, allowances and expenses	31	29	97	71	59	52
g) Auditors' fees and expenses	59	58	688	809	65	67
h) Law charges	15	30	482	536	382	376
i) Postage, telegrams, telephones, etc	507	1223	1500	1887	1866	2083
j) Repairs and maintenance	200	209	1932	2304	2416	2767
k) Insurance	518	791	3204	3585	2579	2576
l) Other expenditure	3491	4690	9108	10167	17452	19847
V. Net Interest Income (I-III)	14055	26513	141083	174658	82984	100653
VI. Provisions and Contingencies	1538	4137	80030	84017	39974	31682
VII. Operating Profit (I+II-III-IV)	3868	6743	126485	142725	64195	63547
VIII. Profit (Loss) during the year	2330	2606	46455	58708	24222	31865

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	305688	371313	197597	237085	175795	221770
a) Interest/Discount earned on advances/bills	234171	262960	138898	170765	133811	168306
b) Income on investments	70459	106615	56602	64222	39628	52356
c) Interest on balances with RBI and other inter-bank funds	1058	1738	58	60	542	16
d) Others	-	-	2040	2037	1814	1091
II. Other Income	41624	36476	37871	29176	24698	26433
a) Commission, exchange and brokerage	10390	12718	12628	16232	15680	19420
b) Net profit (loss) on sale of investments	17345	9238	18220	4426	5636	3774
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	21	72	44	62
e) Net profit (loss) on exchange transactions	1439	1883	2453	2760	1844	1407
f) Miscellaneous income	12449	12637	4548	5685	1493	1770
Total (I+II)	347311	407789	235468	266260	200492	248203
Expenditure & Provisions						
III. Interest Expended	193754	216947	170779	175836	119305	145084
a) Interest on deposits	184061	206917	166195	168469	117641	139856
b) Interest on RBI/ Inter - bank borrowings	8314	4630	440	579	817	2212
c) Others	1380	5400	4145	6788	846	3016
IV. Operating Expenses	57737	75893	38605	54895	34865	43060
a) Payments to and provisions for employees	36636	52361	20680	34508	16327	22950
b) Rent, taxes and lighting	3462	3786	4945	6423	2921	3613
c) Printing and stationery	503	513	399	424	381	530
d) Advertisement and publicity	623	599	318	291	1342	1926
e) Depreciation on bank's property	3693	3793	2223	2299	2263	3009
f) Directors' fees, allowances and expenses	48	58	57	53	47	60
g) Auditors' fees and expenses	629	676	117	123	75	106
h) Law charges	87	80	136	140	77	87
i) Postage, telegrams, telephones, etc	696	581	779	763	1323	1336
j) Repairs and maintenance	665	500	1227	1276	692	1055
k) Insurance	2370	2957	2407	2763	1596	1979
l) Other expenditure	8324	9989	5316	5834	7822	6409
V. Net Interest Income (I-III)	111934	154366	26818	61248	56490	76685
VI. Provisions and Contingencies	44583	53429	9372	15068	12719	18499
VII. Operating Profit (I+II-III-IV)	95820	114949	26084	35529	46322	60058
VIII. Profit (Loss) during the year	51238	61520	16712	20461	33603	41559

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	90932	106484	22408	25676	14417	18919
a) Interest/Discount earned on advances/bills	72025	83388	13253	16138	9579	13414
b) Income on investments	18281	22975	4785	5755	3264	4400
c) Interest on balances with RBI and other inter-bank funds	626	120	4329	3717	1574	1104
d) Others	-	-	42	65	-	-
II. Other Income	10356	13702	1638	1134	1322	1858
a) Commission, exchange and brokerage	5456	7185	260	200	493	513
b) Net profit (loss) on sale of investments	1224	842	622	117	85	-39
c) Net profit (loss) on revaluation of investments	-	-	-117	-122	-	-
d) Net profit (loss) on sale of land and other assets	8	9	-	-	-4	2
e) Net profit (loss) on exchange transactions	908	1097	-	-	-	-
f) Miscellaneous income	2759	4568	873	939	747	1383
Total (I+II)	101288	120185	24047	26810	15739	20777
Expenditure & Provisions						
III. Interest Expended	66019	69984	13059	14074	8525	9403
a) Interest on deposits	64641	66619	12958	14016	8491	9357
b) Interest on RBI/ Inter - bank borrowings	1379	3366	3	2	1	35
c) Others	-	-	97	57	32	11
IV. Operating Expenses	18648	22815	4479	5592	3870	9448
a) Payments to and provisions for employees	9247	11630	2765	3495	2289	7227
b) Rent, taxes and lighting	1697	2233	397	475	490	717
c) Printing and stationery	176	215	51	56	54	73
d) Advertisement and publicity	178	423	27	22	34	35
e) Depreciation on bank's property	1730	2022	204	241	403	153
f) Directors' fees, allowances and expenses	67	60	8	6	13	27
g) Auditors' fees and expenses	35	70	18	24	12	12
h) Law charges	47	93	24	37	7	1
i) Postage, telegrams, telephones, etc	637	585	65	66	55	65
j) Repairs and maintenance	96	119	86	48	65	77
k) Insurance	798	949	200	238	134	168
l) Other expenditure	3939	4416	634	885	316	892
V. Net Interest Income (I-III)	24913	36499	9350	11602	5892	9516
VI. Provisions and Contingencies	13554	17272	2172	2575	1433	693
VII. Operating Profit (I+II-III-IV)	16621	27386	6509	7144	3343	1926
VIII. Profit (Loss) during the year	3067	10114	4337	4569	1911	1233

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
OLD PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
Income						
I. Interest Earned	4021	3634	193572	244602	111841	137104
a) Interest/Discount earned on advances/bills	2600	2033	151862	193002	85438	107916
b) Income on investments	1362	1551	37807	48151	25407	28611
c) Interest on balances with RBI and other inter-bank funds	39	40	3903	3448	881	307
d) Others	20	10	-	-	114	271
II. Other Income	584	537	20846	19669	17280	18834
a) Commission, exchange and brokerage	120	205	3009	3541	4693	5179
b) Net profit (loss) on sale of investments	410	302	7802	3937	809	524
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-5	-96	5	31
e) Net profit (loss) on exchange transactions	-62	-79	2041	1907	1891	2310
f) Miscellaneous income	117	109	7998	10381	9882	10790
Total (I+II)	4605	4170	214418	264271	129120	155938
Expenditure & Provisions						
III. Interest Expended	3274	2607	136743	165492	74385	82715
a) Interest on deposits	3268	2607	133938	162136	74098	81900
b) Interest on RBI/ Inter - bank borrowings	6	1	302	832	-	27
c) Others	-	-	2502	2524	287	788
IV. Operating Expenses	996	1038	36618	46253	23145	29802
a) Payments to and provisions for employees	468	460	22632	28982	14398	19499
b) Rent, taxes and lighting	142	149	3086	3814	1868	2146
c) Printing and stationery	9	12	707	619	377	400
d) Advertisement and publicity	1	2	765	864	246	439
e) Depreciation on bank's property	79	77	1676	2282	900	967
f) Directors' fees, allowances and expenses	23	25	24	29	29	65
g) Auditors' fees and expenses	4	4	133	151	38	42
h) Law charges	24	17	115	149	58	22
i) Postage, telegrams, telephones, etc	12	6	750	932	425	489
j) Repairs and maintenance	27	34	1024	976	647	682
k) Insurance	65	63	1915	2303	1004	1187
l) Other expenditure	141	188	3791	5154	3155	3865
V. Net Interest Income (I-III)	746	1026	56829	79110	37455	54389
VI. Provisions and Contingencies	20	104	17681	23270	13137	18331
VII. Operating Profit (I+II-III-IV)	334	525	41057	52526	31590	43421
VIII. Profit (Loss) during the year	314	421	23376	29256	18453	25090

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

Items	(Amount in ₹ lakh)					
	Axis Bank		Development Credit Bank		HDFC Bank	
	2010 (1)	2011 (2)	2010 (3)	2011 (4)	2010 (5)	2011 (6)
Income						
I. Interest Earned	1163802	1515481	45897	53626	1617272	1992821
a) Interest/Discount earned on advances/bills	798660	1040311	35989	40265	1209828	1508501
b) Income on investments	342831	443868	9465	13197	398111	467544
c) Interest on balances with RBI and other inter-bank funds	12000	18262	443	164	8096	14808
d) Others	10310	13039	-	-	1238	1968
II. Other Income	394578	463213	10752	11210	398311	433515
a) Commission, exchange and brokerage	256520	335742	6637	6608	300590	359672
b) Net profit (loss) on sale of investments	73624	36632	1778	2529	34808	-8368
c) Net profit (loss) on revaluation of investments	-	-	-	-	-301	3106
d) Net profit (loss) on sale of land and other assets	-387	-698	-25	105	402	-82
e) Net profit (loss) on exchange transactions	44590	56360	678	903	61021	92084
f) Miscellaneous income	20231	35177	1684	1065	1790	-12897
Total (I+II)	1558380	1978694	56649	64836	2015583	2426336
Expenditure & Provisions						
III. Interest Expended	663353	859182	31742	34712	778630	938508
a) Interest on deposits	571453	749852	28301	29171	699771	802831
b) Interest on RBI/ Inter - bank borrowings	14936	16098	2182	4205	74552	133644
c) Others	76964	93233	1259	1337	4307	2033
IV. Operating Expenses	370972	477943	20081	21518	593980	715291
a) Payments to and provisions for employees	125582	161390	8805	10637	228918	283604
b) Rent, taxes and lighting	49609	67985	3145	3022	56105	62630
c) Printing and stationery	8310	10960	199	256	16454	22278
d) Advertisement and publicity	4727	7902	144	124	8312	15895
e) Depreciation on bank's property	23432	28959	1538	1315	39439	49741
f) Directors' fees, allowances and expenses	51	58	46	50	45	47
g) Auditors' fees and expenses	68	75	43	57	103	102
h) Law charges	1474	1338	34	114	3231	3150
i) Postage, telegrams, telephones, etc	17566	19849	347	389	32588	30019
j) Repairs and maintenance	30233	38393	567	562	45380	50847
k) Insurance	14143	18495	467	539	16106	19878
l) Other expenditure	95777	122541	4747	4453	147301	177101
V. Net Interest Income (I-III)	500450	656298	14155	18914	838642	1054313
VI. Provisions and Contingencies	272602	302720	12672	6463	348103	379897
VII. Operating Profit (I+II-III-IV)	524056	641569	4827	8606	642973	772537
VIII. Profit (Loss) during the year	251453	338849	-7845	2143	294870	392640

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	ICICI Bank		Indusind Bank		Kotak Mahindra Bank	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	2570693	2597405	270699	358936	325562	430356
a) Interest/Discount earned on advances/bills	1737273	1642478	211295	283460	252691	332815
b) Income on investments	646635	790519	55915	73330	72686	95718
c) Interest on balances with RBI and other inter-bank funds	62499	36677	1094	1064	106	1719
d) Others	124286	127731	2395	1081	80	104
II. Other Income	747765	664789	55348	71366	62824	63304
a) Commission, exchange and brokerage	483081	551464	19355	25695	30551	35274
b) Net profit (loss) on sale of investments	54642	21761	11103	4040	5224	9099
c) Net profit (loss) on revaluation of investments	18522	-46101	-	-	-	-
d) Net profit (loss) on sale of land and other assets	13452	4117	-3400	-286	-294	2
e) Net profit (loss) on exchange transactions	110605	91688	8445	15416	-86	-2640
f) Miscellaneous income	67463	41861	19844	26500	27430	21569
Total (I+II)	3318458	3262195	326047	430302	388386	493660
Expenditure & Provisions						
III. Interest Expended	1759257	1695715	182058	221286	139748	205849
a) Interest on deposits	1151347	1007086	156006	182850	98008	149754
b) Interest on RBI/ Inter - bank borrowings	119513	124824	4829	8447	19922	31482
c) Others	488397	563806	21223	29989	21818	24612
IV. Operating Expenses	585983	661725	73600	100848	118939	155332
a) Payments to and provisions for employees	192579	281693	29056	38265	58348	78383
b) Rent, taxes and lighting	59243	65374	6883	8933	15034	15065
c) Printing and stationery	9160	9329	1397	1815	1765	2728
d) Advertisement and publicity	11080	14875	626	1648	1929	4400
e) Depreciation on bank's property	61950	56244	4529	6055	9000	9827
f) Directors' fees, allowances and expenses	42	46	61	71	19	22
g) Auditors' fees and expenses	225	223	106	107	112	133
h) Law charges	9874	4221	1482	1861	1647	1670
i) Postage, telegrams, telephones, etc	20077	16377	3477	3938	3283	3892
j) Repairs and maintenance	47246	50454	4780	5236	6077	7843
k) Insurance	20056	20643	2987	3322	1748	2413
l) Other expenditure	154451	142246	18216	29597	19978	28956
V. Net Interest Income (I-III)	811436	901690	88642	137649	185815	224507
VI. Provisions and Contingencies	570720	389617	35359	50435	73589	50661
VII. Operating Profit (I+II-III-IV)	973218	904754	70389	108167	129700	132479
VIII. Profit (Loss) during the year	402498	515138	35031	57733	56111	81818

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
NEW PRIVATE SECTOR BANKS

(Amount in ₹ lakh)

Items	Yes Bank	
	2010	2011
	(13)	(14)
Income		
I. Interest Earned	236971	404175
a) Interest/Discount earned on advances/bills	177150	298912
b) Income on investments	58589	102731
c) Interest on balances with RBI and other inter-bank funds	869	1875
d) Others	363	656
II. Other Income	57553	62327
a) Commission, exchange and brokerage	37911	58697
b) Net profit (loss) on sale of investments	9862	-4636
c) Net profit (loss) on revaluation of investments	-	-
d) Net profit (loss) on sale of land and other assets	-59	-44
e) Net profit (loss) on exchange transactions	5437	6858
f) Miscellaneous income	4403	1453
Total (I+II)	294524	466502
Expenditure & Provisions		
III. Interest Expended	158176	279482
a) Interest on deposits	125344	229418
b) Interest on RBI/ Inter - bank borrowings	30257	45879
c) Others	2574	4185
IV. Operating Expenses	50015	67981
a) Payments to and provisions for employees	25689	36234
b) Rent, taxes and lighting	7305	8667
c) Printing and stationery	396	592
d) Advertisement and publicity	1079	2064
e) Depreciation on bank's property	3026	3484
f) Directors' fees, allowances and expenses	35	41
g) Auditors' fees and expenses	42	64
h) Law charges	80	85
i) Postage, telegrams, telephones, etc	721	884
j) Repairs and maintenance	454	382
k) Insurance	1488	2745
l) Other expenditure	9701	12741
V. Net Interest Income (I-III)	78795	124693
VI. Provisions and Contingencies	38559	46325
VII. Operating Profit (I+II-III-IV)	86333	119039
VIII. Profit (Loss) during the year	47774	72714

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

Items	(Amount in ₹ lakh)					
	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Income						
I. Interest Earned	330	399	4110	4281	6382	6219
a) Interest/Discount earned on advances/bills	232	282	1226	1378	5655	4951
b) Income on investments	54	75	1008	1744	713	1260
c) Interest on balances with RBI and other inter-bank funds	44	42	1230	1159	14	8
d) Others	-	-	646	-	-	-
II. Other Income	1246	1596	328	351	31460	39779
a) Commission, exchange and brokerage	1160	1482	185	176	28906	36573
b) Net profit (loss) on sale of investments	-	-	1	-	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	-20	41	27
e) Net profit (loss) on exchange transactions	25	55	142	195	-	-
f) Miscellaneous income	61	59	-	-	2513	3179
Total (I+II)	1576	1996	4438	4632	37842	45998
Expenditure & Provisions						
III. Interest Expended	43	27	2008	2438	3215	3812
a) Interest on deposits	37	20	1998	2142	2575	3318
b) Interest on RBI/ Inter - bank borrowings	6	7	11	297	630	494
c) Others	-	-	-	-	9	-
IV. Operating Expenses	670	848	1307	1458	32142	41621
a) Payments to and provisions for employees	104	103	693	836	8626	10199
b) Rent, taxes and lighting	60	68	153	181	1369	1393
c) Printing and stationery	7	11	21	13	391	384
d) Advertisement and publicity	8	18	4	4	5961	12750
e) Depreciation on bank's property	80	82	31	32	3077	2747
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	2	3	4	4	22	30
h) Law charges	-	1	3	5	47	36
i) Postage, telegrams, telephones, etc	37	53	47	47	1275	1359
j) Repairs and maintenance	15	8	102	96	960	739
k) Insurance	3	1	50	52	54	56
l) Other expenditure	354	500	199	186	10359	11929
V. Net Interest Income (I-III)	287	372	2101	1843	3168	2407
VI. Provisions and Contingencies	390	590	360	-86	7518	-2045
VII. Operating Profit (I+II-III-IV)	863	1120	1122	736	2486	565
VIII. Profit (Loss) during the year	472	531	762	822	-5032	2609

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Antwerp Diamond Bank		Bank Internasional Indonesia		Bank of America	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Income						
I. Interest Earned	3429	2867	93	175	56862	72529
a) Interest/Discount earned on advances/bills	2578	1746	-	-	26560	33580
b) Income on investments	850	958	-	-	28905	35868
c) Interest on balances with RBI and other inter-bank funds	2	3	92	175	38	562
d) Others	-	160	-	-	1359	2519
II. Other Income	1527	1084	-9	7	49286	58099
a) Commission, exchange and brokerage	1340	786	-	-	6047	4656
b) Net profit (loss) on sale of investments	-	-	-	-	-2606	-5444
c) Net profit (loss) on revaluation of investments	-	-	-	-	-3	-
d) Net profit (loss) on sale of land and other assets	1	2	-	-	27	7
e) Net profit (loss) on exchange transactions	94	207	-10	-	42667	53010
f) Miscellaneous income	92	90	-	7	3153	5870
Total (I+II)	4956	3952	84	183	106147	130627
Expenditure & Provisions						
III. Interest Expended	802	734	-	-	18599	19753
a) Interest on deposits	78	56	-	-	14537	15128
b) Interest on RBI/ Inter - bank borrowings	607	331	-	-	534	2239
c) Others	116	347	-	-	3528	2386
IV. Operating Expenses	1078	1196	25	43	24386	35853
a) Payments to and provisions for employees	437	711	-	-	12679	21729
b) Rent, taxes and lighting	55	66	-	6	1592	1737
c) Printing and stationery	4	6	-	-	187	335
d) Advertisement and publicity	2	5	-	-	-	-
e) Depreciation on bank's property	16	24	-	-	797	919
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	6	6	3	3	23	31
h) Law charges	35	23	18	20	86	36
i) Postage, telegrams, telephones, etc	56	51	-	-	412	702
j) Repairs and maintenance	27	30	-	-	430	584
k) Insurance	3	3	-	-	622	550
l) Other expenditure	437	272	4	14	7559	9229
V. Net Interest Income (I-III)	2628	2134	93	175	38262	52775
VI. Provisions and Contingencies	3266	3464	9	28	28117	32757
VII. Operating Profit (I+II-III-IV)	3077	2023	58	140	63162	75021
VIII. Profit (Loss) during the year	-189	-1441	49	112	35045	42264

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
Income						
I. Interest Earned	4053	5197	1146	1334	42381	46188
a) Interest/Discount earned on advances/bills	3060	3913	497	590	34482	33202
b) Income on investments	946	1215	339	361	7753	11936
c) Interest on balances with RBI and other inter-bank funds	48	40	-	-	4	8
d) Others	-	29	310	383	142	1042
II. Other Income	1018	960	610	474	13337	15396
a) Commission, exchange and brokerage	521	441	236	253	1799	2098
b) Net profit (loss) on sale of investments	180	7	-	3	-180	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-2	2	5	-	-1	-26
e) Net profit (loss) on exchange transactions	225	295	41	80	7316	8888
f) Miscellaneous income	94	216	328	138	4403	4436
Total (I+II)	5071	6157	1756	1808	55718	61583
Expenditure & Provisions						
III. Interest Expended	2651	2369	378	384	18081	23860
a) Interest on deposits	2541	1909	376	383	11370	20271
b) Interest on RBI/ Inter - bank borrowings	19	186	2	1	3415	3579
c) Others	91	274	-	-	3295	10
IV. Operating Expenses	1682	1728	357	372	4565	5349
a) Payments to and provisions for employees	725	828	130	131	1920	2370
b) Rent, taxes and lighting	381	339	46	55	764	832
c) Printing and stationery	27	22	5	4	61	64
d) Advertisement and publicity	4	6	5	6	7	8
e) Depreciation on bank's property	171	209	27	30	194	204
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	10	6	1	1	23	36
h) Law charges	4	10	11	4	19	14
i) Postage, telegrams, telephones, etc	77	45	63	60	205	253
j) Repairs and maintenance	53	63	11	19	260	276
k) Insurance	54	68	1	-	185	214
l) Other expenditure	177	131	57	61	927	1078
V. Net Interest Income (I-III)	1402	2828	768	950	24300	22328
VI. Provisions and Contingencies	496	630	465	328	13193	13192
VII. Operating Profit (I+II-III-IV)	738	2061	1022	1053	33072	32375
VIII. Profit (Loss) during the year	241	1430	557	725	19879	19183

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011
	(19)	(20)	(21)	(22)	(23)	(24)
Income						
I. Interest Earned	25642	31332	165926	168037	58496	64611
a) Interest/Discount earned on advances/bills	20400	24059	121206	89301	28254	36723
b) Income on investments	3703	5856	41835	77745	25494	27399
c) Interest on balances with RBI and other inter-bank funds	1538	1254	2540	318	4675	486
d) Others	-	163	346	673	73	2
II. Other Income	7734	8139	14922	45632	19471	24903
a) Commission, exchange and brokerage	3557	3818	25818	23547	11462	13472
b) Net profit (loss) on sale of investments	-	-	-3410	-5473	-4662	-2838
c) Net profit (loss) on revaluation of investments	-	-	-	-2365	-	-
d) Net profit (loss) on sale of land and other assets	-5	-10	-	-	-32	266
e) Net profit (loss) on exchange transactions	3901	4304	-8569	29815	11801	12817
f) Miscellaneous income	280	27	1084	107	902	1187
Total (I+II)	33376	39471	180848	213669	77967	89514
Expenditure & Provisions						
III. Interest Expended	12637	6723	69808	83254	14299	24095
a) Interest on deposits	8936	5599	35594	35021	11383	20185
b) Interest on RBI/ Inter - bank borrowings	371	393	31741	34708	2916	3910
c) Others	3330	731	2472	13525	-	-
IV. Operating Expenses	5078	6882	78014	76048	23815	27645
a) Payments to and provisions for employees	2076	3308	32521	31797	10184	11376
b) Rent, taxes and lighting	421	799	6299	7467	1596	4257
c) Printing and stationery	78	98	438	332	160	158
d) Advertisement and publicity	6	8	1907	1484	225	455
e) Depreciation on bank's property	659	1031	5175	3775	638	851
f) Directors' fees, allowances and expenses	1	-	-	-	-	-
g) Auditors' fees and expenses	11	12	37	48	29	32
h) Law charges	34	30	571	155	23	113
i) Postage, telegrams, telephones, etc	83	110	1665	1557	341	305
j) Repairs and maintenance	214	244	512	2071	1741	1805
k) Insurance	237	203	686	791	435	539
l) Other expenditure	1257	1038	28205	26570	8442	7752
V. Net Interest Income (I-III)	13004	24609	96118	84783	44197	40516
VI. Provisions and Contingencies	8335	15704	88433	44357	21812	18975
VII. Operating Profit (I+II-III-IV)	15660	25867	33026	54366	39853	37774
VIII. Profit (Loss) during the year	7326	10162	-55407	10010	18041	18799

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

Items	(Amount in ₹ lakh)					
	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia	
	2010 (25)	2011 (26)	2010 (27)	2011 (28)	2010 (29)	2011 (30)
Income						
I. Interest Earned	1693	2084	607047	629787		832
a) Interest/Discount earned on advances/bills	1611	1883	401888	349947		44
b) Income on investments	71	194	179320	261352		12
c) Interest on balances with RBI and other inter-bank funds	11	7	24229	15152		776
d) Others	-	-	1610	3336		-
II. Other Income	361	527	159134	191846		198
a) Commission, exchange and brokerage	116	132	88562	94288		96
b) Net profit (loss) on sale of investments	-	-	-23079	-57636		-
c) Net profit (loss) on revaluation of investments	-	-	-	-		-
d) Net profit (loss) on sale of land and other assets	-32	-	-325	-167		-
e) Net profit (loss) on exchange transactions	121	272	92345	154248		102
f) Miscellaneous income	155	124	1629	1113		-
Total (I+II)	2054	2611	766180	821633		1030
Expenditure & Provisions						
III. Interest Expended	297	592	201676	222247		2
a) Interest on deposits	266	384	167068	163330		1
b) Interest on RBI/ Inter - bank borrowings	30	196	15847	32270		1
c) Others	1	12	18761	26647		-
IV. Operating Expenses	1238	1147	235432	271700		2702
a) Payments to and provisions for employees	380	464	87512	101114		1039
b) Rent, taxes and lighting	164	94	11535	13193		334
c) Printing and stationery	4	5	4266	4980		6
d) Advertisement and publicity	2	2	10038	8433		45
e) Depreciation on bank's property	51	56	8060	9385		35
f) Directors' fees, allowances and expenses	-	-	-	-		-
g) Auditors' fees and expenses	6	6	65	69		3
h) Law charges	29	30	930	1600		49
i) Postage, telegrams, telephones, etc	14	17	14996	21761		8
j) Repairs and maintenance	65	100	6112	7657		8
k) Insurance	7	12	5222	5839		37
l) Other expenditure	517	361	86695	97669		1137
V. Net Interest Income (I-III)	1396	1492	405371	407540		830
VI. Provisions and Contingencies	192	469	243034	185223		10
VII. Operating Profit (I+II-III-IV)	519	872	329073	327687		-1674
VIII. Profit (Loss) during the year	328	403	86039	142464		-1684

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Credit Agricole Bank		DBS Bank		Deutsche Bank	
	2010	2011	2010	2011	2010	2011
	(31)	(32)	(33)	(34)	(35)	(36)
Income						
I. Interest Earned	32976	36892	87981	106586	157887	188016
a) Interest/Discount earned on advances/bills	12820	14060	27625	35392	94513	115899
b) Income on investments	20010	22677	58902	63018	62127	62702
c) Interest on balances with RBI and other inter-bank funds	122	140	1454	8177	1245	8248
d) Others	24	16	-	-	2	1167
II. Other Income	23975	18030	15487	9614	81705	98046
a) Commission, exchange and brokerage	8857	6087	17039	19665	45866	51977
b) Net profit (loss) on sale of investments	-814	-5231	2504	-10484	-2736	-17174
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-7	-16	3	-5	-749	-185
e) Net profit (loss) on exchange transactions	15844	16926	-4084	357	34134	63795
f) Miscellaneous income	95	263	24	80	5190	-368
Total (I+II)	56951	54922	103468	116200	239592	286062
Expenditure & Provisions						
III. Interest Expended	10132	17451	31760	59079	30235	46161
a) Interest on deposits	3587	4226	20516	35770	15673	23756
b) Interest on RBI/ Inter - bank borrowings	5049	11682	11244	23309	14331	22389
c) Others	1497	1543	-	-	232	17
IV. Operating Expenses	8030	9468	16772	27258	95638	112344
a) Payments to and provisions for employees	4250	5173	7345	12516	51057	54651
b) Rent, taxes and lighting	705	707	3676	4036	3262	4752
c) Printing and stationery	23	35	56	103	710	734
d) Advertisement and publicity	126	145	278	372	1497	1972
e) Depreciation on bank's property	342	455	1290	1358	3327	3370
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	5	5	5	25	50	67
h) Law charges	83	562	81	264	264	391
i) Postage, telegrams, telephones, etc	90	116	467	343	3883	3400
j) Repairs and maintenance	179	225	339	593	3566	4476
k) Insurance	113	124	440	690	-367	2769
l) Other expenditure	2115	1921	2795	6957	28388	35762
V. Net Interest Income (I-III)	22844	19441	56220	47507	127652	141855
VI. Provisions and Contingencies	30969	23216	27933	17140	69083	64544
VII. Operating Profit (I+II-III-IV)	38789	28002	54935	29863	113718	127557
VIII. Profit (Loss) during the year	7820	4786	27003	12723	44635	63013

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	FirstRand Bank		HSBC		J.P.Morgan Chase Bank	
	2010	2011	2010	2011	2010	2011
	(37)	(38)	(39)	(40)	(41)	(42)
Income						
I. Interest Earned	565	3527	516588	519496	43810	73958
a) Interest/Discount earned on advances/bills	71	335	264483	240951	2862	10529
b) Income on investments	248	3179	244772	272436	32910	60254
c) Interest on balances with RBI and other inter-bank funds	245	9	6600	5478	7730	3133
d) Others	-	3	733	631	309	41
II. Other Income	1194	2343	213548	178865	-10100	54168
a) Commission, exchange and brokerage	66	190	105866	105884	11673	11895
b) Net profit (loss) on sale of investments	-9	-15	-9284	-64532	-3362	-4019
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-3	-1	-100	-21	2	-
e) Net profit (loss) on exchange transactions	20	323	91033	117618	-19336	46272
f) Miscellaneous income	1120	1846	26034	19916	923	19
Total (I+II)	1759	5870	730137	698361	33711	128126
Expenditure & Provisions						
III. Interest Expended	98	1520	191466	185912	17988	24711
a) Interest on deposits	-	8	170433	176021	13388	16994
b) Interest on RBI/ Inter - bank borrowings	52	1246	19910	8995	2484	5512
c) Others	45	266	1122	896	2115	2205
IV. Operating Expenses	5386	5194	195012	219095	16300	20438
a) Payments to and provisions for employees	3952	3637	82230	87439	9806	12893
b) Rent, taxes and lighting	321	287	14301	12766	896	1015
c) Printing and stationery	7	11	1653	1356	65	72
d) Advertisement and publicity	-	15	8957	11581	3	4
e) Depreciation on bank's property	291	330	8783	7200	313	298
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	5	4	45	45	17	18
h) Law charges	69	4	655	2030	306	194
i) Postage, telegrams, telephones, etc	129	7	5949	5708	505	598
j) Repairs and maintenance	71	120	4061	4304	933	624
k) Insurance	60	55	7179	7871	454	637
l) Other expenditure	482	723	61199	78796	3004	4084
V. Net Interest Income (I-III)	467	2006	325122	333584	25823	49247
VI. Provisions and Contingencies	8	40	262667	140594	-1681	34488
VII. Operating Profit (I+II-III-IV)	-3725	-845	343659	293354	-577	82977
VIII. Profit (Loss) during the year	-3733	-885	80991	152759	1104	48489

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011
	(43)	(44)	(45)	(46)	(47)	(48)
Income						
I. Interest Earned	523	688	790	954	524	540
a) Interest/Discount earned on advances/bills	131	202	53	63	125	208
b) Income on investments	3	8	202	221	346	243
c) Interest on balances with RBI and other inter-bank funds	389	478	535	671	51	54
d) Others	-	-	-	-	2	35
II. Other Income	27	46	108	167	1312	1516
a) Commission, exchange and brokerage	12	23	54	59	1024	1123
b) Net profit (loss) on sale of investments	-	-	-3	-	22	1
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	-	-	3	-	-3
e) Net profit (loss) on exchange transactions	8	11	58	104	71	215
f) Miscellaneous income	7	12	-	-	195	180
Total (I+II)	550	734	898	1121	1836	2056
Expenditure & Provisions						
III. Interest Expended	-	2	366	294	11	14
a) Interest on deposits	-	2	366	290	10	14
b) Interest on RBI/ Inter - bank borrowings	-	-	-	4	-	-
c) Others	-	-	-	-	1	-
IV. Operating Expenses	768	875	391	372	836	674
a) Payments to and provisions for employees	272	332	71	78	306	339
b) Rent, taxes and lighting	335	350	223	191	146	110
c) Printing and stationery	7	7	2	2	7	4
d) Advertisement and publicity	1	-	1	1	8	2
e) Depreciation on bank's property	32	33	20	12	42	31
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	10	10	2	2	3	4
h) Law charges	-	12	-	2	12	4
i) Postage, telegrams, telephones, etc	8	6	5	6	34	40
j) Repairs and maintenance	11	12	20	29	35	31
k) Insurance	1	1	1	1	9	4
l) Other expenditure	90	113	45	48	235	106
V. Net Interest Income (I-III)	523	686	424	661	513	526
VI. Provisions and Contingencies	-81	-24	63	195	562	585
VII. Operating Profit (I+II-III-IV)	-218	-143	141	455	989	1368
VIII. Profit (Loss) during the year	-137	-120	78	260	427	783

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

Items	(Amount in ₹ lakh)					
	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland	
	2010 (49)	2011 (50)	2010 (51)	2011 (52)	2010 (53)	2011 (54)
Income						
I. Interest Earned	9837	15438	1437	1465	212626	181285
a) Interest/Discount earned on advances/bills	7930	12785	8	8	155210	99844
b) Income on investments	1704	1981	635	637	56426	69386
c) Interest on balances with RBI and other inter-bank funds	174	626	794	819	417	215
d) Others	29	46	-	-	573	11841
II. Other Income	3726	6731	1093	1257	74948	78637
a) Commission, exchange and brokerage	1653	3098	33	38	44779	40801
b) Net profit (loss) on sale of investments	-	-	-	-	435	-2808
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-14	-3	1	2	936	-5
e) Net profit (loss) on exchange transactions	2086	3636	27	49	18644	28703
f) Miscellaneous income	1	-	1032	1168	10153	11946
Total (I+II)	13563	22169	2530	2722	287573	259922
Expenditure & Provisions						
III. Interest Expended	5058	3795	848	830	71412	73538
a) Interest on deposits	4944	3732	808	786	51572	51209
b) Interest on RBI/ Inter - bank borrowings	6	28	39	43	16052	14885
c) Others	108	35	-	-	3788	7444
IV. Operating Expenses	4604	5401	657	715	99628	100045
a) Payments to and provisions for employees	1811	2357	189	225	41677	38013
b) Rent, taxes and lighting	1134	1118	52	51	8876	9103
c) Printing and stationery	31	31	6	6	1402	1447
d) Advertisement and publicity	2	3	2	4	4232	2128
e) Depreciation on bank's property	702	781	119	120	3953	3644
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	14	15	3	5	69	77
h) Law charges	7	76	29	29	508	792
i) Postage, telegrams, telephones, etc	36	40	20	17	4086	3650
j) Repairs and maintenance	108	124	36	37	5870	7687
k) Insurance	145	131	18	18	1706	1770
l) Other expenditure	616	725	182	203	27251	31736
V. Net Interest Income (I-III)	4779	11643	589	636	141214	107746
VI. Provisions and Contingencies	1847	5669	144	27	127018	68199
VII. Operating Profit (I+II-III-IV)	3901	12972	1025	1178	116534	86338
VIII. Profit (Loss) during the year	2054	7303	881	1151	-10485	18139

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Shinhan Bank		Societe Generale		Sonali Bank	
	2010	2011	2010	2011	2010	2011
	(55)	(56)	(57)	(58)	(59)	(60)
Income						
I. Interest Earned	6933	8923	10865	18226	114	121
a) Interest/Discount earned on advances/bills	4469	4588	2961	4188	64	64
b) Income on investments	918	1264	7841	14029	47	51
c) Interest on balances with RBI and other inter-bank funds	1541	3070	35	4	3	5
d) Others	4	1	27	5	-	-
II. Other Income	1259	1319	897	3696	496	443
a) Commission, exchange and brokerage	481	671	1171	1859	406	353
b) Net profit (loss) on sale of investments	10	12	-423	-1424	-	-
c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-
d) Net profit (loss) on sale of land and other assets	-	4	8	-3	-	-
e) Net profit (loss) on exchange transactions	750	614	725	-727	69	82
f) Miscellaneous income	18	18	-584	3990	21	8
Total (I+II)	8192	10242	11762	21922	611	564
Expenditure & Provisions						
III. Interest Expended	2221	3010	4418	11213	71	75
a) Interest on deposits	2214	2969	3815	5530	49	50
b) Interest on RBI/ Inter - bank borrowings	5	41	167	665	-	-
c) Others	1	-	435	5019	22	25
IV. Operating Expenses	1327	1821	6236	5645	397	432
a) Payments to and provisions for employees	481	750	3355	2660	256	286
b) Rent, taxes and lighting	392	495	974	639	65	64
c) Printing and stationery	12	17	31	27	5	5
d) Advertisement and publicity	8	18	-	1	2	2
e) Depreciation on bank's property	41	99	495	487	3	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	9	10	3	3
h) Law charges	3	1	3	7	-	-
i) Postage, telegrams, telephones, etc	62	67	163	176	29	28
j) Repairs and maintenance	36	43	85	88	1	1
k) Insurance	87	39	99	98	3	3
l) Other expenditure	203	291	1020	1453	29	33
V. Net Interest Income (I-III)	4712	5912	6447	7013	43	46
VI. Provisions and Contingencies	2218	2870	669	2966	73	40
VII. Operating Profit (I+II-III-IV)	4644	5410	1109	5063	142	57
VIII. Profit (Loss) during the year	2426	2540	439	2097	69	17

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Contd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Standard Chartered Bank		State Bank of Mauritius		UBS AG	
	2010	2011	2010	2011	2010	2011
	(61)	(62)	(63)	(64)	(65)	(66)
Income						
I. Interest Earned	567489	635243	4359	5750	6072	18541
a) Interest/Discount earned on advances/bills	417427	442466	3135	4107	-	2656
b) Income on investments	141244	186020	637	1419	5545	15276
c) Interest on balances with RBI and other inter-bank funds	4497	3441	586	70	527	609
d) Others	4321	3316	1	153	-	-
II. Other Income	283762	247148	457	550	811	5662
a) Commission, exchange and brokerage	247564	214084	99	90	-	42
b) Net profit (loss) on sale of investments	-11111	-62321	-44	-55	217	-2024
c) Net profit (loss) on revaluation of investments	-34855	9267	-	-	-	-
d) Net profit (loss) on sale of land and other assets	155	7496	-3	1	-	-
e) Net profit (loss) on exchange transactions	46607	55124	38	254	229	7449
f) Miscellaneous income	35401	23497	367	260	364	195
Total (I+II)	851251	882390	4816	6300	6883	24202
Expenditure & Provisions						
III. Interest Expended	178378	235060	3566	3588	1266	5704
a) Interest on deposits	144160	184060	3165	2595	940	3863
b) Interest on RBI/ Inter - bank borrowings	20238	35904	398	761	326	1841
c) Others	13980	15096	3	232	-	-
IV. Operating Expenses	241897	259691	717	994	5805	10054
a) Payments to and provisions for employees	102455	126073	235	563	2827	6056
b) Rent, taxes and lighting	14872	15416	71	78	1540	1571
c) Printing and stationery	1932	2796	5	5	17	18
d) Advertisement and publicity	26961	31681	1	1	3	-
e) Depreciation on bank's property	5984	5917	74	74	458	418
f) Directors' fees, allowances and expenses	-	-	-	-	-	-
g) Auditors' fees and expenses	61	66	5	6	17	17
h) Law charges	6720	6065	15	29	-	-
i) Postage, telegrams, telephones, etc	7879	7901	30	31	66	155
j) Repairs and maintenance	5539	7412	36	50	400	588
k) Insurance	5943	7714	40	36	1	46
l) Other expenditure	63552	48649	205	121	476	1185
V. Net Interest Income (I-III)	389111	400182	792	2162	4807	12836
VI. Provisions and Contingencies	218271	181711	933	962	-293	2652
VII. Operating Profit (I+II-III-IV)	430975	387639	532	1718	-188	8444
VIII. Profit (Loss) during the year	212704	205929	-401	756	105	5792

Source : Annual accounts of banks.

TABLE B2 : EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 2009-10 AND 2010-11 AS ON MARCH 31(Concl'd.)
FOREIGN BANKS

(Amount in ₹ lakh)

Items	United Overseas Bank	
	2010	2011
	(67)	(68)
Income		
I. Interest Earned		642
a) Interest/Discount earned on advances/bills		-
b) Income on investments		-
c) Interest on balances with RBI and other inter-bank funds		642
d) Others		-
II. Other Income		-
a) Commission, exchange and brokerage		-
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)		642
Expenditure & Provisions		
III. Interest Expended		-
a) Interest on deposits		-
b) Interest on RBI/ Inter - bank borrowings		-
c) Others		-
IV. Operating Expenses		674
a) Payments to and provisions for employees		247
b) Rent, taxes and lighting		266
c) Printing and stationery		1
d) Advertisement and publicity		2
e) Depreciation on bank's property		27
f) Directors' fees, allowances and expenses		-
g) Auditors' fees and expenses		9
h) Law charges		5
i) Postage, telegrams, telephones, etc		1
j) Repairs and maintenance		4
k) Insurance		2
l) Other expenditure		111
V. Net Interest Income (I-III)		642
VI. Provisions and Contingencies		-
VII. Operating Profit (I+II-III-IV)		-32
VIII. Profit (Loss) during the year		-32

Source : Annual accounts of banks.

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 (Contd.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2010						2011					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Old Private Sector Banks												
Bank of Rajasthan	3.87	3.87	7.74	3.76	3.76	7.52						
Catholic Syrian Bank	7.20	2.45	9.65	8.07	2.75	10.82	..	..	..	9.42	1.80	11.22
City Union Bank	11.15	0.94	12.09	12.41	1.05	13.46	10.30	0.79	11.09	11.84	0.91	12.75
Dhanlaxmi Bank	8.45	4.02	12.47	8.80	4.19	12.99	8.62	2.19	10.81	9.41	2.39	11.8
Federal Bank	15.27	2.00	17.27	16.92	1.44	18.36	13.79	1.6	15.39	15.63	1.16	16.79
ING Vysya Bank	8.84	4.10	12.94	10.11	4.80	14.91	..	..	..	9.36	3.58	12.94
Jammu & Kashmir Bank	11.91	2.90	14.81	12.79	3.10	15.89	10.99	2.31	13.3	11.33	2.39	13.72
Karnataka Bank	9.56	2.29	11.85	9.98	2.39	12.37	..	..	..	11.27	2.06	13.33
Karur Vysya Bank	11.10	1.38	12.48	12.88	1.61	14.49	..	..	..	13.07	1.34	14.41
Lakshmi Vilas Bank	11.52	2.69	14.21	12.01	2.81	14.82	9.88	2.21	12.09	10.78	2.41	13.19
Nainital Bank	14.23	1.30	15.53	14.38	1.30	15.68	16.9	0.59	17.49	15.8	0.55	16.35
Ratnakar Bank	35.43	0.58	36.01	33.53	0.54	34.07	58.91	0.51	59.42	55.93	0.48	56.41
SBI Commercial & International Bank	31.17	0.83	32.00	26.60	0.71	27.31	29.13	0.76	29.89	27.44	0.72	28.16
South Indian Bank	11.89	2.84	14.73	12.42	2.97	15.39	10.6	2.57	13.17	11.27	2.74	14.01
Tamilnad Mercantile Bank	13.47	0.62	14.09	14.86	0.68	15.54	13.25	0.62	13.87	14.46	0.67	15.13
New Private Sector Banks												
Axis Bank	10.65	4.40	15.05	11.18	4.62	15.80	..	..	..	9.41	3.24	12.65
Development Credit Bank	12.34	3.02	15.36	11.93	2.92	14.85	..	..	..	11.10	2.15	13.25
HDFC Bank	12.50	3.95	16.45	13.26	4.18	17.44	11.56	3.76	15.32	12.23	3.99	16.22
ICICI Bank	13.48	5.66	19.14	13.96	5.45	19.41	11.77	5.86	17.63	13.17	6.37	19.54
IndusInd Bank	8.43	4.97	13.40	9.65	5.68	15.33	11.13	3.26	14.39	12.29	3.60	15.89
Kotak Mahindra Bank	15.17	2.88	18.05	15.42	2.93	18.35	16.91	1.82	18.73	17.99	1.93	19.92
Yes Bank	10.76	6.49	17.25	12.90	7.70	20.60	..	..	..	9.70	6.80	16.50

Source : Annual accounts of banks.

**TABLE B3 : BANK-WISE CAPITAL ADEQUACY RATIO (CRAR) OF
SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 (Concl.d.)**

(Per cent)

Bank Name	CRAR (as on March 31)											
	2010						2011					
	Basel-I			Basel-II			Basel-I			Basel-II		
	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total	Tier-I	Tier-II	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks												
Abu Dhabi Commercial Bank	49.79	1.12	50.91	43.81	0.98	44.79	..	..	..	44.26	0.99	45.25
American Express Banking Corp.	26.28	1.25	27.53	17.85	1.25	19.10	..	..	..	23.26	0.35	23.61
Antwerp Diamond Bank	46.72	0.36	47.08	33.46	0.26	33.72	27.23	13.51	40.74	22.54	11.19	33.73
AB Bank	42.94	0.58	43.52	29.61	0.40	30.01	36.89	0.79	37.68	29.94	0.63	30.57
Bank Internasional Indonesia	531.80	0.00	531.80	..	..	..	..	..	..	..	..	..
Bank of America	16.58	0.58	17.16	14.97	0.52	15.49	15.6	0.43	16.03	14.12	0.39	14.51
Bank of Bahrain and Kuwait	26.12	0.60	26.72	24.45	0.56	25.01	..	..	..	22.89	0.39	23.28
Bank of Ceylon	81.09	2.21	83.30	49.49	1.36	50.85	56.03	1.83	57.86	40.76	1.33	42.09
Bank of Nova Scotia	17.22	3.32	20.54	11.03	2.12	13.15	16.64	1.95	18.59	10.56	1.24	11.80
Bank of Tokyo-Mitsubishi UFJ	48.28	0.54	48.82	67.40	0.76	68.16	..	..	..	57.76	0.91	58.67
Barclays Bank	15.14	0.47	15.61	16.47	0.52	16.99	..	..	..	14.36	0.53	14.89
BNP Paribas	11.29	5.08	16.37	10.89	4.89	15.78	10.42	4.25	14.67	8.46	3.46	11.92
Chinatrust Commercial bank	34.20	0.97	35.17	30.70	0.42	31.12	..	..	..	22.92	0	22.92
Citibank	19.76	0.99	20.75	17.27	0.87	18.14	..	..	18.32	16.49	0.82	17.31
Commonwealth Bank of Australia	..	..	..	..	..	..	160.28	0.11	160.39	143.86	0.1	143.96
Credit Agricole	15.82	5.15	20.97	14.71	4.79	19.50	..	..	14.63	10.77	3.21	13.98
DBS Bank	8.96	4.68	13.64	11.14	5.82	16.96	7.96	4.15	12.11	9.84	5.14	14.98
Deutsche Bank	15.89	0.69	16.58	15.77	0.68	16.45	..	..	15.12	14.3	0.73	15.03
FirstRand Bank	120.12	0.07	120.19	74.69	0.04	74.73	..	..	109.74	94.61	0.2	94.81
Hong Kong & Shanghai Banking Corpn.	14.37	1.21	15.58	16.63	1.40	18.03	..	..	..	16.69	1.34	18.03
JPMorgan Chase Bank	23.72	0.74	24.46	22.92	0.71	23.63	..	..	..	22.33	0.66	22.99
JSC VTB Bank	302.36	0.00	302.36	225.93	0.00	225.93	..	..	..	123.59	0	123.59
Krung Thai Bank	64.46	1.25	65.71	59.77	1.25	61.02	74.43	5.16	79.59	69.93	1.25	71.18
Mashreq Bank	124.32	3.04	127.36	76.96	1.25	78.21	..	..	..	57.82	1.25	59.07
MIZUHO Corporate Bank	40.43	0.40	40.83	38.60	0.38	38.98	94.86	0.43	95.29	86.86	0.39	87.25
Oman International Bank	44.96	1.25	46.21	39.83	1.25	41.08	..	..	..	45.47	0.17	45.64
Royal Bank Scotland	8.50	4.89	13.39	7.94	4.56	12.50	..	..	..	8.33	3.32	11.65
Shinhan Bank	56.95	1.25	58.20	39.89	0.96	40.85	70.92	1.25	72.17	49.51	1.22	50.73
Societe Generale	28.27	1.05	29.32	21.96	0.81	22.77	17.85	0.71	18.56	15.62	0.61	16.23
Sonali Bank	46.71	0.52	47.23	19.81	0.22	20.03	39.87	0.45	40.32	21.36	0.24	21.6
Standard Chartered Bank	10.65	4.16	14.81	8.94	3.47	12.41	10.83	3.65	14.48	8.9	2.98	11.88
State Bank of Mauritius	32.54	2.56	35.10	31.91	2.49	34.40	44.26	1.61	45.87	44.07	1.59	45.66
UBSAG	107.19	0.02	107.21	157.83	0.03	157.86	75.13	0.18	75.31	89.79	0.22	90.01
United Overseas Bank	..	..	..	..	..	..	..	..	..	341.49	0	341.49

Source: Annual accounts of banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2011

(Amount in ₹ lakh)

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	668971	841544	64675	131915	1707105
State Bank of Bikaner & Jaipur	27477	29839	367	1254	58937
State Bank of Hyderabad	59971	40573	8410	6369	115323
State Bank of Mysore	24151	45578	935	-3351	67313
State Bank of Patiala	41026	67518	277	1808	110629
State Bank of Travancore	15430	24550	662	4182	44824
Nationalised Banks					
Allahabad Bank	50760	80000	13084	19303	163147
Andhra Bank	50000	46822	49	17729	114600
Bank of Baroda	140864	104005	901	28222	273992
Bank of India	100668	105430	13691	69763	289552
Bank of Maharashtra	18981	34200	8373	-9090	52464
Canara Bank	100000	100118	4261	3732	208111
Central Bank of India	40676	63179	15435	14608	133898
Corporation Bank	52037	54776	7971	6129	120913
Dena Bank	28656	28125	4761	-326	61216
IDBI Bank Ltd.	63066	37158	37702	112827	250753
Indian Bank	92039	71365	6143	-11786	157761
Indian Overseas Bank	51968	103362	123	23356	178809
Oriental Bank of Commerce	53573	93438	9626	17590	174227
Punjab and Sind Bank	24347	15996	2947	5443	48733
Punjab National Bank	213023	200374	14745	34078	462220
Syndicate Bank	23747	92904	3874	49658	170183
UCO Bank	29361	117987	19155	12340	178843
Union Bank of India	87345	118769	2665	13525	222304
United Bank of India	14500	41918	13260	28624	98302
Vijaya Bank	8414	41346	2263	263	52286
Old Private Sector Banks					
Catholic Syrian Bank	528	1296	16	304	2144
City Union Bank	6700	6725	760	413	14598
Dhanlaxmi Bank	1366	633	643	1495	4137
Federal Bank	31473	48885	1113	2546	84017

Source : Annual accounts of Banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2011 (Contd.)

(Amount in ₹ lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
ING Vysya Bank	16522	16036	124	-1000	31682
Jammu & Kashmir Bank	31919	13000	4103	4406	53428
Karnataka Bank	3033	6750	3893	1392	15068
Karur Vysya Bank	14568	-	1928	2003	18499
Lakshmi Vilas Bank	2300	5664	1069	8239	17272
Nainital Bank	2086	-	311	178	2575
Ratnakar Bank	663	-172	-107	309	693
SBI Comm. & Intl. Bank	103	-1	2	-	104
South Indian Bank	15294	2800	937	4239	23270
Tamilnad Mercantile Bank	12527	2894	1759	1151	18331
New Private Sector Banks					
Axis Bank	174792	95512	9927	22489	302720
Development Credit Bank	783	4671	15	994	6463
HDFC Bank	189286	76302	-	114309	379897
ICICI Bank	160933	197691	20382	10611	389617
Indusind Bank	30246	16124	762	3303	50435
Kotak Mahindra Bank	36952	10074	5310	-1675	50661
Yes Bank	36504	3926	-719	6614	46325
Foreign Banks					
AB Bank	478	-	-	112	590
Abu Dhabi Commercial Bank	-108	-627	-	650	-86
American Express Banking Corp.	-1234	57	-	-868	-2045
Antwerp Diamond Bank	-1203	4573	-	94	3464
Bank Internasional Indonesia	28	-	-	-	28
Bank of America	32802	-	-445	400	32757
Bank of Bahrain & Kuwait	487	507	29	-393	630
Bank of Ceylon	277	-39	53	37	328
Bank of Nova Scotia	12705	-	-	487	13192
Bank of Tokyo Mitsubishi, UFJ	13712	-4	-	1997	15705
Barclays Bank	12317	-37285	-	69325	44357
BNP Paribas	17882	-2396	3482	7	18975
Chinatrust Commercial Bank	-	40	13	-	53
Citibank	97776	56690	31903	-1147	185223

Source : Annual accounts of Banks.

TABLE B4 : PROVISIONS AND CONTINGENCIES OF SCHEDULED COMMERCIAL BANKS - 2011 (Concl.d.)

(Amount in ₹ lakh)

Bank Name	Provisions and Contingencies as on March 31				
	Taxation	NPA	Investments	Others	Total
	(1)	(2)	(3)	(4)	(5)
Commonwealth Bank of Australia	-	-	-	10	10
Credit Agricole Bank	12004	10578	182	452	23216
DBS Bank	10003	2406	759	3973	17140
Deutsche Bank	55960	-1305	-4009	13898	64544
FirstRand Bank	-28	-	-	68	40
HSBC	122638	22620	-6869	2206	140594
J.P.Morgan Chase Bank	35115	-3850	-465	3688	34488
JSC VTB Bank	-67	-	-	43	-24
Krung Thai Bank	195	-	-	-	195
Mashreqbank	557	-	46	-18	585
Mizuho Corporate Bank	4978	-	-	691	5669
Oman International Bank	-79	-	105	-	27
Royal Bank of Scotland	12104	1567	2059	52470	68199
Shinhan Bank	2086	-	-	783	2870
Societe Generale	1439	-	994	534	2966
Sonali Bank	36	4	-	-	40
Standard Chartered Bank	106609	-	3	75099	181711
State Bank of Mauritius	681	314	-37	3	961
UBS AG	2555	-	-241	339	2652
United Overseas Bank	-	-	-	-	-

Source : Annual accounts of Banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31

(Amount in ₹ lakh)

Bank Name	Liability on account of outstanding forward exchange contacts		Guarantees given on behalf of constituents			
			In India		Outside India	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
SBI and its Associates						
State Bank of India	24503145	33968400	6447973	8265799	3652189	6082796
State Bank of Bikaner & Jaipur	473234	440051	146862	212847	-	-
State Bank of Hyderabad	2167125	3271581	463822	571315	52016	34949
State Bank of Indore	4187619	-	172138	-	1523	-
State Bank of Mysore	1537727	1129426	161022	181672	-	-
State Bank of Patiala	2310148	3098848	435508	525922	12031	17434
State Bank of Travancore	689418	1121969	277904	317968	825	943
Total	35868417	43030273	8105229	10075523	3718583	6136121
Nationalised Banks						
Allahabad Bank	3706589	3990856	442934	42055	44663	409471
Andhra Bank	2854201	1969293	713573	868462	15508	18907
Bank of Baroda	5608926	7843299	856101	1178005	495363	767816
Bank of India	6731003	8633573	1581202	1596302	467631	680041
Bank of Maharashtra	1154478	706296	363268	436914	31563	45041
Canara Bank	8667014	8399176	2294504	2391424	2773	4801
Central Bank of India	2652998	2880544	565007	636709	12751	30784
Corporation Bank	2432993	2559407	884756	1074456	85262	102734
Dena Bank	656375	717304	267377	286191	-	-
IDBI Bank Ltd.	3239227	3205771	3594064	4612076	200148	253590
Indian Bank	840289	1950631	689008	980305	4400	4061
Indian Overseas Bank	1563142	1586592	844530	1021038	24703	21700
Oriental Bank of Commerce	2612896	3160366	1051989	1275017	27912	39113
Punjab and Sind Bank	390757	569054	107968	156691	-	-
Punjab National Bank	4211848	6694833	1651419	2065601	754706	1237042
Syndicate Bank	4211703	3941086	642202	693430	418	56
UCO Bank	2327792	2807380	804715	852911	14630	9964
Union Bank of India	5141409	13322702	1102130	1313909	19525	9299
United Bank of India	554566	358814	239441	258585	31138	28025
Vijaya Bank	518780	848027	302378	341021	-	-
Total	60076985	76145003	18998566	22081101	2233093	3662445

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

(Amount in ₹ lakh)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
SBI and its Associates						
State Bank of India	11852671	14518731	8388711	10212736	54844689	73048460
State Bank of Bikaner & Jaipur	208976	228753	35581	50622	864653	932273
State Bank of Hyderabad	510083	612104	26786	44411	3219832	4534360
State Bank of Indore	219005	-	31804	-	4612089	-
State Bank of Mysore	288445	363275	18552	22278	2005747	1696651
State Bank of Patiala	643750	593177	14255	21035	3415692	4256415
State Bank of Travancore	327855	364126	15534	68348	1311536	1873355
Total	14050785	16680166	8531223	10419431	70274237	86341514
Nationalised Banks						
Allahabad Bank	616282	927362	97610	269705	4908079	5639449
Andhra Bank	434032	500556	140092	253373	4157407	3610590
Bank of Baroda	976403	1489095	846816	1438172	8783608	12716387
Bank of India	1656259	1983104	3073783	3460038	13509878	16353058
Bank of Maharashtra	121201	142482	92021	109600	1762531	1440332
Canara Bank	1371489	1784857	98412	385171	12434192	12965429
Central Bank of India	472244	617969	171008	108940	3874008	4274947
Corporation Bank	690440	1103960	3027	29682	4096478	4870239
Dena Bank	184426	230943	209292	248903	1317471	1483340
IDBI Bank Ltd.	2348595	2596317	3093545	2756448	12475580	13424201
Indian Bank	359159	377770	88877	76968	1981732	3389735
Indian Overseas Bank	804765	1158525	696911	719733	3934051	4507588
Oriental Bank of Commerce	1069191	1360835	64323	62523	4826311	5897854
Punjab and Sind Bank	81226	96808	722	1090	580673	823643
Punjab National Bank	2368895	2546799	194476	149098	9181344	12693372
Syndicate Bank	289553	321298	130856	283900	5274733	5239770
UCO Bank	534650	612924	34567	853935	3716354	5137114
Union Bank of India	866155	1139383	104586	157490	7233805	15942782
United Bank of India	147208	158372	8865	11941	981219	815737
Vijaya Bank	111053	128106	144271	82113	1076482	1399267
Total	15503227	19277463	9294063	11458823	106105933	132624836

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

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

(Amount in ₹ lakh)

Bank Name	Liability on account of outstanding forward exchange contacts		Guarantees given on behalf of constituents			
			In India		Outside India	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
AB Bank	-	-	36	13	-	-
Abu Dhabi Commercial Bank	9733	20584	520	656	2296	1721
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond Bank	38623	55980	100	100	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	27839098	49857475	126856	131731	-	-
Bank of Bahrain & Kuwait	26509	24648	3999	7087	-	-
Bank of Ceylon	5070	2322	1774	501	-	-
Bank of Nova Scotia	1444600	1955894	89128	84438	5677	36965
Bank of Tokyo Mitsubishi, UFJ	974032	1610560	42865	52606	-	-
Barclays Bank	66134617	91563579	91400	106000	129084	54587
BNP Paribas	10370224	8542630	102662	93132	233247	192746
Chinatrust Commercial Bank	1593	833	2047	5008	-	-
Citibank	107064325	122546067	746577	911681	204875	230856
Commonwealth Bank of Australia	-	-	-	9	-	-
Credit Agricole Bank	36965831	70009168	59505	124816	233484	275308
DBS Bank	18389922	32813504	260116	401334	-	-
Deutsche Bank	19076455	26349530	266282	514814	328652	132371
FirstRand Bank	92330	159660	32821	30016	-	-
HSBC	82581521	96035295	774408	749410	141672	169616
J.P.Morgan Chase Bank	58170058	70580030	3944	8350	37235	64017
JSC VTB Bank	31	533	782	694	-	-
Krung Thai Bank	251	12	10	10	-	-
Mashreqbank	9685	5023	5	-	802	699
Mizuho Corporate Bank	506465	421209	36774	67570	-	-
Oman International Bank	39537	20708	493	629	-	-
Royal Bank of Scotland	31795531	40659649	336713	455003	62300	94502
Shinhan Bank	-	-	33316	46189	-	-
Societe Generale	8381709	9963164	88123	64559	-	-
Sonali Bank	195	-	6	143	-	-
Standard Chartered Bank	121651648	168461365	1035823	1079042	477516	752473
State Bank of Mauritius	4637	95670	172	114	806	12769
UBS AG	4450543	15369018	-	-	-	-
United Overseas Bank	-	-	-	-	-	10
Total	596024775	807124108	4137258	4935653	1857646	2018640

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

(Amount in ₹ lakh)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
Foreign Banks						
AB Bank	5649	1700	432	1180	6117	2893
Abu Dhabi Commercial Bank	141	491	2555	2907	15246	26359
American Express Banking Corp.	-	-	572	624	572	624
Antwerp Diamond Bank	-	-	66	66	38789	56146
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	57457	86891	159711	101670	28183121	50177766
Bank of Bahrain & Kuwait	511	2041	750	750	31770	34526
Bank of Ceylon	1150	1022	-	-	7994	3846
Bank of Nova Scotia	24413	17960	780	4716	1564598	2099974
Bank of Tokyo Mitsubishi, UFJ	12786	30462	12182	8834	1041865	1702461
Barclays Bank	49320	51503	593	177	66405014	91775845
BNP Paribas	51277	71921	39906129	44226750	50663539	53127180
Chinatrust Commercial Bank	639	2792	-	41	4279	8674
Citibank	388610	945134	139165	90016	108543552	124723754
Commonwealth Bank of Australia	-	971	-	3	-	982
Credit Agricole Bank	32374	58193	70282	95283	37361476	70562769
DBS Bank	113681	134637	689	473	18764408	33349947
Deutsche Bank	539998	646732	45117387	65322961	65328774	92966407
FirstRand Bank	-	-	-	-	125151	189676
HSBC	1420087	1744059	177664	413550	85095352	99111930
J.P.Morgan Chase Bank	1382	7089	4202	6733	58216821	70666220
JSC VTB Bank	-	-	-	121	813	1347
Krung Thai Bank	75	-	-	-	336	22
Mashreqbank	16369	20813	681	1033	27542	27567
Mizuho Corporate Bank	2496	6140	15	-	545751	494918
Oman International Bank	436	607	3952	4072	44418	26016
Royal Bank of Scotland	109428	150639	28714	35599	32332687	41395391
Shinhan Bank	38	164	-	-	33354	46353
Societe Generale	5789	9521	919	60059	8476539	10097303
Sonali Bank	33	23	-	-	235	166
Standard Chartered Bank	1342516	1515838	691595	44252	125199098	171852969
State Bank of Mauritius	3440	6509	375	407	9430	115469
UBS AG	-	-	1118	86092	4451661	15455109
United Overseas Bank	-	-	-	-	-	10
Total	4180097	5513852	86320528	110508367	692520303	930100620

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

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

(Amount in ₹ lakh)

Bank Name	Liability on account of outstanding forward exchange contacts		Guarantees given on behalf of constituents			
			In India		Outside India	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
PRIVATE SECTOR BANKS						
Axis Bank	26390924	37287722	3323156	4643325	417672	762782
Bank of Rajasthan	69145	-	37150	-	-	-
Catholic Syrian Bank	50931	59398	9851	14954	-	-
City Union Bank	177442	335624	38394	49276	-	-
Development Credit Bank	316528	214250	46797	49037	4669	24224
Dhanlaxmi Bank	31510	278328	12826	33569	-	-
Federal Bank	583709	1616351	216827	373904	-	-
HDFC Bank	45120622	54538859	948188	1130270	-	-
ICICI Bank	16606872	24686183	4892808	6473365	1290846	1789358
Indusind Bank	3992083	6860868	469967	912897	-	-
ING Vysya Bank	6889651	5170271	385684	524166	-	-
Jammu & Kashmir Bank	710379	1668856	110771	133911	511	8304
Karnataka Bank	716396	565614	103037	112610	-	-
Karur Vysya Bank	358466	317038	129931	174596	-	-
Kotak Mahindra Bank	208400	816774	199117	403121	-	-
Lakshmi Vilas Bank	101393	205592	32521	42752	19	49
Nainital Bank	-	-	1876	1956	-	-
Ratnakar Bank	-	-	6870	8487	-	-
SBI Comm. & Intl. Bank	21595	16124	682	875	26	6
South Indian Bank	150208	87848	69248	84754	-	-
Tamilnad Mercantile Bank	122460	186972	71415	66424	-	-
Yes Bank	9420329	11940840	446436	625124	-	-
Total	112039042	146853514	11553552	15859373	1713743	2584723
All Scheduled Commercial Banks	804009218	1073152898	42794604	52951651	9523066	14401929

Source : Annual accounts of banks.

TABLE B5 : CONTINGENT LIABILITIES OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl'd.)

(Amount in ₹ lakh)

Bank Name	Acceptances, endorsements and other obligations		Others @		Total	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
PRIVATE SECTOR BANKS						
Axis Bank	1646345	2492770	50024	213134	31828120	45399733
Bank of Rajasthan	12255	-	7520	-	126070	-
Catholic Syrian Bank	5257	6307	5047	6816	71085	87475
City Union Bank	26970	31005	50	317	242855	416222
Development Credit Bank	35104	29417	14160	12306	417257	329234
Dhanlaxmi Bank	3821	5859	7596	7330	55753	325085
Federal Bank	131148	156227	41953	64793	973638	2211275
HDFC Bank	1281526	1544061	554815	299059	47905150	57512248
ICICI Bank	3212241	3933404	46705638	55429851	72708406	92312161
Indusind Bank	188219	280782	69733	190960	4720002	8245507
ING Vysya Bank	128236	137860	9809	8572	7413380	5840869
Jammu & Kashmir Bank	320748	732840	7516	7855	1149925	2551766
Karnataka Bank	67361	75722	125130	149634	1011924	903580
Karur Vysya Bank	97306	123665	522	710	586225	616010
Kotak Mahindra Bank	241431	341658	3047654	1875371	3696602	3436924
Lakshmi Vilas Bank	84251	113998	17842	21490	236026	383881
Nainital Bank	274	334	117	186	2267	2476
Ratnakar Bank	971	823	857	1241	8699	10551
SBI Comm. & Intl. Bank	1547	2795	1855	1643	25704	21442
South Indian Bank	49844	57349	3673	13246	272973	243198
Tamilnad Mercantile Bank	42041	45775	661	592	236577	299763
Yes Bank	395243	796539	316785	260034	10578793	13622538
Total	7972140	10909190	50988953	58565138	184267431	234771937
All Scheduled Commercial Banks	41706248	52380671	155134768	190951758	1053167904	1383838907

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

Source : Annual accounts of banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2010 AND 2011**

(Amount in ₹ lakh)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2010	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2011	As on March 31, 2010	As on March 31, 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
SBI and its Associates							
State Bank of India	1953489	1814570	834745	400685	2532629	1087017	1234690
State Bank of Bikaner & Jaipur	61185	61671	22740	16576	83540	27018	34133
State Bank of Hyderabad	64898	117108	66961	-	115045	28893	56272
State Bank of Mysore	59526	78273	51425	-	86374	29979	46788
State Bank of Patiala	100661	125093	87586	-	138168	48272	62077
State Bank of Travancore	64198	74506	55181	-	83523	35040	45099
Nationalised Banks							
Allahabad Bank	122180	174707	132095	-	164792	47015	73637
Andhra Bank	48787	79468	28691	-	99564	9572	27368
Bank of Baroda	240069	189701	114520	-	315250	60232	79088
Bank of India	488265	290838	297948	-	481155	220745	194499
Bank of Maharashtra	120979	69915	73524	-	117370	66243	61895
Canara Bank	259031	350837	300947	-	308921	179970	234733
Central Bank of India	245800	140900	147300	-	239400	72700	84700
Corporation Bank	65094	81294	67365	-	79023	19725	39774
Dena Bank	64199	75869	55844	-	84224	42753	54895
IDBI Bank Ltd.	212938	198732	133197	-	278473	140632	167791
Indian Bank	51010	95392	72371	-	74031	14493	39704
Indian Overseas Bank	361108	216926	269075	-	308959	199497	132842
Oriental Bank of Commerce	146875	155600	110421	-	192054	72382	93815
Punjab and Sind Bank	20615	38345	16532	-	42428	11663	23794
Punjab National Bank	321441	433670	317172	-	437939	98169	203863
Syndicate Bank	200682	159297	100082	-	259897	96320	103084
UCO Bank	166643	272991	65961	58637	315036	96628	182455
Union Bank of India	267089	292354	84561	112600	362282	96533	180344
United Bank of India	137230	98415	100067	-	135578	77855	75741
Vijaya Bank	99445	136226	109752	-	125919	58183	74116
Old Private Sector Banks							
Catholic Syrian Bank	14929	10787	6471	-	19245	7052	10840
City Union Bank	8823	12066	9641	-	11248	3967	4842
Dhanlaxmi Bank	7750	4113	5154	-	6709	4194	2677

Source : Annual accounts of Banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 (Contd.)**

(Amount in ₹ lakh)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2010	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2011	As on March 31, 2010	As on March 31, 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Federal Bank	82097	87584	54848	-	114833	12879	19069
ING Vysya Bank	23451	23602	15904	15610	15539	22183	9179
Jammu & Kashmir Bank	46231	28914	15818	7445	51882	6433	5324
Karnataka Bank	54964	32376	17123	-	70217	18861	28034
Karur Vysya Bank	23534	5355	6074	-	22815	3095	1387
Lakshmi Vilas Bank	32517	13754	30492	-	15779	25778	7288
Nainital Bank	2342	1528	1726	-	2144	-	-
Ratnakar Bank	2764	485	1098	-	2151	1136	689
SBI Comm. & Intl. Bank	327	-	5	119	203	39	36
South Indian Bank	21100	10651	8717	-	23034	6157	6002
Tamilnad Mercantile Bank	11500	10005	7392	-	14113	1998	2931
New Private Sector Banks							
Axis Bank	131800	144831	49872	66817	159942	41900	41035
Development Credit Bank	31918	5071	10632	-	26357	10762	4123
HDFC Bank	181676	142313	37703	116852	169434	39205	29641
ICICI Bank	948065	286563	231202	-	1003426	384111	240736
Indusind Bank	25547	19038	6926	11073	26586	10183	7282
Kotak Mahindra Bank	76734	21749	23275	14859	60349	36025	21116
Yes Bank	6020	4982	1781	1168	8052	1299	915
Foreign Banks							
AB Bank	265	-	265	-	-	132	-
Abu Dhabi Commercial Bank	1409	772	102	804	1275	28	521
American Express Banking Corp.	1738	2631	2343	-	2026	1391	1621
Antwerp Diamond Bank	9959	4	-	-	9963	6389	1820
Bank Internasional Indonesia	-	-	-	-	-	-	-
Bank of America	70	-	-	-	70	-	-
Bank of Bahrain & Kuwait	1091	113	159	-	1045	908	198
Bank of Ceylon	222	-	39	-	183	-	-
Bank of Nova Scotia	963	11	11	-	963	-	-
Bank of Tokyo Mitsubishi, UFJ	733	-	4	-	729	79	79
Barclays Bank	142173	44474	108529	-	78118	38932	12162
BNP Paribas	6812	-	2396	3288	1128	-	-

Source : Annual accounts of Banks.

**TABLE B6: MOVEMENT OF NON-PERFORMING ASSETS (NPAs) OF
SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 (Concl.)**

(Amount in ₹ lakh)

Bank Name	Gross NPAs				Net NPAs		
	As on March 31, 2010	Addition during the year	Reduction during the year	Write-off during the year	As on March 31, 2011	As on March 31, 2010	As on March 31, 2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Chinatrust Commercial Bank	314	348	372	-	290	283	250
Citibank	127544	107956	151633	-	83867	78446	49280
Commonwealth Bank of Australia	-	-	-	-	-	-	-
Credit Agricole Bank	27716	-	7816	15	19885	13813	-
DBS Bank	7604	5828	1478	3609	8345	4000	2335
Deutsche Bank	26081	9468	17697	-	17852	10235	3311
FirstRand Bank	-	-	-	-	-	-	-
HSBC	168329	27758	96534	-	99553	54313	24874
J.P.Morgan Chase Bank	9528	-	6807	-	2721	2914	2914
JSC VTB Bank	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-
Mizuho Corporate Bank	634	-	-	-	634	-	-
Oman International Bank	-	-	-	-	-	-	-
Royal Bank of Scotland	68537	54823	61912	-	61448	26092	17370
Shinhan Bank	-	-	-	-	-	-	-
Societe Generale	121	-	4	-	118	-	-
Sonali Bank	75	-	-	-	75	26	22
Standard Chartered Bank	109560	98551	93332	-	114779	58049	13189
State Bank of Mauritius	1880	-	-	77	1803	1692	1300
UBS AG	-	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-

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 - 2011**

(Amount in ₹ lakh)

Banks	As on March 31, 2011		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Public Sector Banks			
State Bank of India	2307352	66244406	3.5
State Bank of Bikaner & Jaipur	83540	4174391	2.0
State Bank of Hyderabad	115045	6542267	1.8
State Bank of Mysore	86374	3442569	2.5
State Bank of Patiala	138168	5233061	2.6
State Bank of Travancore	83523	4647055	1.8
State Bank of India & its Associates	2814002	90283749	3.12
Allahabad Bank	164698	9158545	1.80
Andhra Bank	99564	7215445	1.38
Bank of Baroda	278623	17180148	1.62
Bank of India	435660	16514716	2.64
Bank of Maharashtra	117370	4748742	2.47
Canara Bank	298178	20272402	1.47
Central Bank of India	239453	13139002	1.82
Corporation Bank	79023	8721345	0.91
Dena Bank	84224	4516337	1.86
Indian Bank	72002	7258733	0.99
Indian Overseas Bank	279342	10308747	2.71
Oriental Bank of Commerce	192054	9683891	1.98
Punjab & Sind Bank	42428	4283262	0.99
Punjab National Bank	437939	24399878	1.79
Syndicate Bank	258912	9753461	2.65
UCO Bank	309017	9324624	3.31
Union Bank of India	362282	15302246	2.37
United Bank of India	135578	5393373	2.51
Vijaya Bank	125919	4922224	2.56
IDBI Bank Limited	278473	15599550	1.79
Nationalised Banks \$	4290739	217696671	1.97
Public Sector Banks	7104741	307980420	2.31

Notes : 1. Data are provisional.

2. \$ Includes IDBI Bank Ltd.

Source : Department of Banking Supervision, RBI.

**TABLE B7 : BANK-WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS,
GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS - 2011 (Contd.)**

(Amount in ₹ lakh)			
Banks	As on March 31, 2011		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Private Sector Banks			
Catholic Syrian Bank Ltd.	19245	630255	3.05
City Union Bank Ltd.	11248	932896	1.21
Dhanlaxmi Bank Ltd.	6709	910425	0.74
Federal Bank Ltd.	114833	3289557	3.49
ING Vysya Bank Ltd.	15156	2366192	0.64
Jammu & Kashmir Bank Ltd.	51883	2665922	1.95
Karnataka Bank Ltd.	70217	1769603	3.97
Karur Vysya Bank Ltd.	22815	1805241	1.26
Lakshmi Vilas Bank Ltd.	15779	818755	1.93
Nainital Bank Ltd.	2144	168591	1.27
Ratnakar Bank Ltd.	2151	191982	1.12
SBI Commercial & International Bank Ltd	203	27143	0.75
South Indian Bank Ltd.	23034	2065879	1.11
Tamilnad Mercantile Bank Ltd.	14113	1087135	1.30
Old Private Sector Banks	369530	18729576	1.97
Axis Bank Ltd.	158699	12411981	1.28
Development Credit Bank Ltd	26357	449467	5.86
HDFC Bank Ltd.	166032	15670526	1.06
ICICI Bank Ltd.	981596	16918176	5.80
IndusInd Bank Ltd.	26586	2635869	1.01
Kotak Mahindra Bank Ltd.	60349	2971873	2.03
Yes Bank Ltd	8053	3443501	0.23
New Private Sector Banks	1427672	54501393	2.62
Private Sector Banks	1797202	73230969	2.45

Note : Data are provisional.

Source : Department of Banking Supervision, RBI.

**TABLE B7 : BANK-WISE AND BANK GROUP-WISE GROSS NON-PERFORMING ASSETS,
GROSS ADVANCES AND GROSS NPA RATIO OF SCHEDULED COMMERCIAL BANKS - 2011 (Concl'd.)**

(Amount in ₹ lakh)			
Banks	As on March 31, 2011		
	Gross NPAs	Gross Advances	Gross NPAs to Gross Advances Ratio (%)
	(1)	(2)	(3)
Foreign Banks			
AB Bank Ltd	-	7327	-
Abu Dhabi Commercial Bank Ltd.	1275	18785	6.79
American Express Banking Corp.	2026	108216	1.87
Antwerp Diamond Bank	9963	68110	14.63
BNP Paribas	1128	546199	0.21
Bank of America	70	585984	0.01
Bank of Bahrain & Kuwait	1380	39315	3.51
Bank of Ceylon	183	6851	2.68
Bank of Nova Scotia	963	630868	0.15
Barclays Bank	78118	897086	8.71
China Trust Commercial Bank	290	23495	1.24
Citibank N.A.	83867	4094288	2.05
Commonwealth Bank of Australia	-	2631	-
Credit Agricole Bank	19885	347402	5.72
Credit Suisse	-	-	-
DBS Bank Ltd.	8345	761230	1.10
Deutsche Bank	17852	1443916	1.24
FirstRand Bank	-	14139	-
Hongkong & Shanghai Banking Corporation Ltd.	99553	2814741	3.54
JP Morgan Chase Bank	2721	348994	0.78
JSC VTB Bank	-	5402	-
Krung Thai Bank	-	1319	-
Mashreq Bank	-	4132	-
Mizuho Corporate Bank Ltd.	634	252209	0.25
Oman International Bank	-	218	-
Shinhan Bank	-	61919	-
Societe Generale	118	70070	0.17
Sonali Bank Ltd	79	943	8.36
Standard Chartered Bank	114779	5021736	2.29
State Bank of Mauritius Ltd.	1803	60211	2.99
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	-	526730	-
The Royal Bank of Scotland	61448	1099162	5.59
UBSAG	-	68505	-
United Overseas Bank Limited	-	-	-
Foreign Banks	506480	19932133	2.54
All Scheduled Commercial Banks	9408423	401143522	2.35

Note : Data are provisional.

Source : Department of Banking Supervision, RBI.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31**

(Amount in ₹ lakh)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SBI and its Associates								
State Bank of India	916605	826452	34	-89383	916639	737069	638109	247936
State Bank of Bikaner & Jaipur	45516	55088	-	-	45516	55088	13655	16526
State Bank of Hyderabad	82271	116624	-	-	82271	116624	24681	34987
State Bank of Indore	30777	-	-	-	30777	-	7700	-
State Bank of Mysore	44577	50062	-	-	44577	50063	11144	12633
State Bank of Patiala	55089	65296	-	-	55089	65296	13775	16325
State Bank of Travancore	68427	72773	123	170	68550	72942	17137	18193
Total :	1243262	1186295	157	-89213	1243419	1097081	726201	346600
Nationalised Banks								
Allahabad Bank	120633	142311	9609	12520	130242	154830	30500	36000
Andhra Bank	104585	126707	15294	20066	119879	146773	26200	31692
Bank of Baroda	305833	424168	-	-	305833	424168	76458	106042
Bank of India	174107	248871	-	-	174107	248871	45000	62500
Bank of Maharashtra	43958	33039	12784	28488	56741	61527	10989	8260
Canara Bank	302143	402589	-	-	302143	402589	76000	102000
Central Bank of India	105823	125241	113	113	105936	125354	26456	31485
Corporation Bank	117025	141327	-	-	117025	141327	35000	37500
Dena Bank	51125	61163	-	-	51125	61163	15338	18349
IDBI Bank Ltd.	103113	165032	7120	47040	110233	212072	25800	41300
Indian Bank	155499	171407	8609	8791	164107	180198	39000	42852
Indian Overseas Bank	70696	107254	-	-	70696	107254	21210	32176
Oriental Bank of Commerce	113468	150287	83	58	113551	150345	28400	37600
Punjab and Sind Bank	50880	52617	59712	87885	110592	140503	15000	13200
Punjab National Bank	390536	443350	764	-	391300	443350	97634	110837
Syndicate Bank	81332	104795	-	-	81332	104795	20333	26199
UCO Bank	101219	90654	80480	134898	181699	225552	25305	22664
Union Bank of India	207492	208195	83	163	207575	208358	62500	62500
United Bank of India	32236	52397	-	-	32236	52397	8059	13099
Vijaya Bank	50730	52382	75047	85377	125777	137759	12682	13095
Total :	2682431	3303784	269698	425399	2952129	3729183	697864	849351
Public Sector Banks	3925693	4490079	269855	336185	4195548	4826264	1424065	1195951

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
SBI and its Associates								
State Bank of India	11405	961	-	-	52951	272987	190465	190500
State Bank of Bikaner & Jaipur	1171	674	1511	-170	20757	26311	7200	10040
State Bank of Hyderabad	3424	1223	4327	-4327	38185	73184	11653	11557
State Bank of Indore	1770	-	-	-	18235	-	2625	-
State Bank of Mysore	1350	447	1823	-468	26061	32012	3600	4680
State Bank of Patiala	42	518	649	-139	29977	37980	10647	10611
State Bank of Travancore	1370	233	1013	-	39500	43700	8000	9000
Total :	20533	4056	9323	-5104	225665	486173	234189	236388
Nationalised Banks								
Allahabad Bank	978	-	-	-	57500	74982	24569	28573
Andhra Bank	9336	440	-	-	36000	49600	24250	30777
Bank of Baroda	12659	2100	-	-3140	152790	243831	63926	75335
Bank of India	3791	498	-	-	82451	141443	42865	44430
Bank of Maharashtra	2582	304	-	-	4608	1734	8610	12593
Canara Bank	7056	4529	14579	-	156509	239330	41000	48730
Central Bank of India	-	-	4662	-	58091	64384	14201	25228
Corporation Bank	22023	305	-	-	32313	69089	23667	29627
Dena Bank	1640	228	-	-	27436	34034	6711	8553
IDBI Bank Ltd.	-	155	-	-	12500	70000	21746	34460
Indian Bank	3008	118	2883	-	73100	86400	31935	36233
Indian Overseas Bank	14419	322	-	-	12759	38800	22309	35956
Oriental Bank of Commerce	17319	-	-	-	41100	77400	22799	30343
Punjab and Sind Bank	5026	1465	-	-	1191	1773	1274	5811
Punjab National Bank	42412	1202	-	-	170245	250305	69367	69699
Syndicate Bank	7778	-	-	-	34961	53943	18260	24653
UCO Bank	6521	494	-	-	113	-	12703	29052
Union Bank of India	10009	6120	-	-	102400	90916	27781	41947
United Bank of India	2217	1873	-	-	12801	21801	7829	13443
Vijaya Bank	8790	1155	-	-	2738	4000	16190	23212
Total :	177565	21308	22124	-3140	1071603	1613766	501990	648653
Public Sector Banks	198098	25364	31447	-8244	1297269	2099939	736180	885041

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2010	2011	2010	2011
	(17)	(18)	(19)	(20)
SBI and its Associates				
State Bank of India	23676	24652	34	34
State Bank of Bikaner & Jaipur	1224	1706	-	-
State Bank of Hyderabad	-	-	-	-
State Bank of Indore	446	-	1	-
State Bank of Mysore	598	759	-	-
State Bank of Patiala	-	-	-	-
State Bank of Travancore	1360	1475	170	341
Total :	27303	28593	205	375
Nationalised Banks				
Allahabad Bank	4175	4635	12520	10640
Andhra Bank	4028	4993	20066	29271
Bank of Baroda	-	-	-	-
Bank of India	-	-	-	-
Bank of Maharashtra	1463	2092	28488	36545
Canara Bank	7000	8000	-	-
Central Bank of India	2413	4109	113	148
Corporation Bank	4022	4806	-	-
Dena Bank	-	-	-	-
IDBI Bank Ltd.	3147	5527	47040	60630
Indian Bank	5391	5723	8791	8873
Indian Overseas Bank	-	-	-	-
Oriental Bank of Commerce	3875	4922	58	79
Punjab and Sind Bank	217	965	87885	117288
Punjab National Bank	11643	11307	-	-
Syndicate Bank	-	-	-	-
UCO Bank	2159	4825	134898	168517
Union Bank of India	4721	6860	163	16
United Bank of India	1330	2181	-	-
Vijaya Bank	-	-	85377	96296
Total :	55584	70944	425398	528302
Public Sector Banks	82887	99537	425603	528677

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Old Private Sector Banks								
Bank of Rajasthan	-10213	-	23434	-	13221	-	-	-
Catholic Syrian Bank	165	1218	9	13	174	1231	41	304
City Union Bank	15276	21505	501	555	15777	22061	3900	5600
Dhanlaxmi Bank	2330	2606	1	376	2331	2982	699	782
Federal Bank	46455	58708	2193	2314	48648	61022	11614	14680
ING Vysya Bank	24222	31865	20653	33022	44875	64886	6055	7966
Jammu & Kashmir Bank	51238	61520	-	-	51238	61520	12889	15380
Karnataka Bank	16712	20461	3	2	16715	20463	8800	10000
Karur Vysya Bank	33603	41559	1145	185	34748	41745	10100	12500
Lakshmi Vilas Bank	3067	10114	29	16	3096	10130	1000	2600
Nainital Bank	4337	4569	-	-	4337	4569	1085	914
Ratnakar Bank	1911	1233	34	22	1944	1255	480	310
SBI Comm. & Intl. Bank	314	421	366	570	680	991	79	105
South Indian Bank	23376	29256	1467	2173	24843	31429	5845	7315
Tamilnad Mercantile Bank	18453	25090	8	2	18461	25092	5536	7530
Total :	231247	310125	49842	39251	281089	349376	68124	85987
New Private Sector Banks								
Axis Bank	251453	338849	234809	342743	486262	681592	62863	84712
Development Credit Bank	-7845	2143	-29989	-37837	-37834	-35695	-	536
HDFC Bank	294870	392640	345557	453279	640427	845920	73718	98160
ICICI Bank	402498	515138	280965	346438	683463	861576	100700	128800
Indusind Bank	35031	57733	24700	39151	59731	96884	8758	14433
Kotak Mahindra Bank	56111	81818	64894	96591	121005	178409	14028	20455
Yes Bank	47774	72714	40578	67295	88351	140009	11943	18178
Total :	1079892	1461034	961513	1307661	2041405	2768695	272010	365275

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Old Private Sector Banks								
Bank of Rajasthan	903	-	-	-	-	-	-	-
Catholic Syrian Bank	36	61	89	5	7	493	-	367
City Union Bank	573	-	-	-	7250	11890	3000	3443
Dhanlaxmi Bank	649	23	-	-	232	1678	641	426
Federal Bank	820	-	-	-	23927	26867	8552	14539
ING Vysya Bank	702	756	87	-1100	1500	1300	2999	3630
Jammu & Kashmir Bank	-	-	-	-	25871	31442	10665	12604
Karnataka Bank	-	-	570	-720	1068	4640	5363	5646
Karur Vysya Bank	520	-	-	-	16300	14150	6532	12863
Lakshmi Vilas Bank	66	127	-	-	1331	4525	585	2438
Nainital Bank	-	-	9	-	2356	2595	759	906
Ratnakar Bank	61	-	49	54	600	350	628	430
SBI Comm. & Intl. Bank	-	-	-	-	31	42	-	-
South Indian Bank	69	-	2027	-	9928	15700	4520	5650
Tamilnad Mercantile Bank	-	-	485	-	9950	14160	2133	2845
Total :	4400	967	3315	-1761	100352	129832	46378	65786
New Private Sector Banks								
Axis Bank	22392	476	1488	-1494	31	33885	56745	67036
Development Credit Bank	-	217	3	7	-	-	-	-
HDFC Bank	19946	36	-149	1556	29487	39264	55023	77027
ICICI Bank	44400	8325	11600	-11600	30125	52529	133796	161475
Indusind Bank	3191	110	15	69	-	-	7388	9323
Kotak Mahindra Bank	696	69	119	-2683	6806	6991	2966	3688
Yes Bank	3152	199	-	1	-	-	5095	8683
Total :	93777	9432	13076	-14143	66449	132669	261013	327232

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2010	2011	2010	2011
	(17)	(18)	(19)	(20)
Old Private Sector Banks				
Bank of Rajasthan	-	-	12319	-
Catholic Syrian Bank	-	-	-	-
City Union Bank	498	572	555	556
Dhanlaxmi Bank	109	72	1	1
Federal Bank	1421	2359	2314	2578
ING Vysya Bank	510	589	33022	51746
Jammu & Kashmir Bank	1813	2094	-	-
Karnataka Bank	911	895	2	3
Karur Vysya Bank	1110	2087	185	144
Lakshmi Vilas Bank	97	414	16	25
Nainital Bank	129	154	-	-
Ratnakar Bank	104	71	22	40
SBI Comm. & Intl. Bank	-	-	570	844
South Indian Bank	751	917	1703	1847
Tamilnad Mercantile Bank	354	461	2	96
Total :	7808	10685	50712	57879
New Private Sector Banks				
Axis Bank	-	-	342743	496977
Development Credit Bank	-	-	-37837	-36454
HDFC Bank	9123	12453	453279	617424
ICICI Bank	16404	20228	346438	501818
Indusind Bank	1227	1512	39151	71436
Kotak Mahindra Bank	-201	437	96591	149452
Yes Bank	866	1441	67295	111506
Total :	27420	36071	1307661	1912159

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Net profit for the year		Profit brought forward		Profit available for appropriation		Transfer to statutory reserves	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Foreign Banks								
AB Bank	472	531	384	708	856	1239	148	133
Abu Dhabi Commercial Bank	762	822	-	-	762	822	191	205
American Express Banking Corp.	-5032	2609	-10439	-15471	-15471	-12862	-	652
Antwerp Diamond Bank	-189	-1441	1264	79	1075	-1363	-	-
Bank Internasional Indonesia	49	112	-2958	-2921	-2909	-2809	12	28
Bank of America	35045	42264	18188	-	53233	42264	8761	10566
Bank of Bahrain & Kuwait	241	1430	-	-	241	1430	60	358
Bank of Ceylon	557	725	3015	3432	3572	4158	139	181
Bank of Nova Scotia	19879	19183	19125	26051	39004	45233	4970	4800
Bank of Tokyo Mitsubishi, UFJ	7326	10162	11389	5494	18715	15656	1831	2541
Barclays Bank	-55407	10010	2538	-52869	-52869	-42859	-	2502
BNP Paribas	18041	18799	-	13508	18041	32307	4510	4700
Chinatrust Commercial Bank	328	403	-17	228	310	631	82	101
Citibank	86039	142464	-	-	86039	142464	21510	35616
Commonwealth Bank of Australia	-	-1684	-	-188	-	-1873	-	-
Credit Agricole Bank	7820	4786	1559	1559	9379	6346	1955	1197
DBS Bank	27003	12723	19060	23419	46063	36142	6751	3181
Deutsche Bank	44635	63013	35191	43215	79826	106228	11159	15753
FirstRand Bank	-3733	-885	-	-	-3733	-885	-	-
HSBC	80991	152759	92645	154680	173636	307439	20248	38190
J.P.Morgan Chase Bank	1104	48489	34164	-282	35268	48207	276	12122
JSC VTB Bank	-137	-120	-29	-166	-166	-286	-	-
Krung Thai Bank	78	260	139	58	217	318	19	65
Mashreqbank	427	783	-478	-158	-51	625	107	196
Mizuho Corporate Bank	2054	7303	6448	7988	8502	15291	514	1826
Oman International Bank	881	1151	-15126	-14426	-14245	-13274	220	288
Royal Bank of Scotland	-10485	18139	141113	130629	130629	148768	-	4535
Shinhan Bank	2426	2540	-	-	2426	2540	2426	2540
Societe Generale	439	2097	2502	312	2941	2409	110	524
Sonali Bank	69	17	139	121	208	138	24	8
Standard Chartered Bank	212704	205929	-	-	212704	205929	53176	51482
State Bank of Mauritius	-401	756	424	23	23	780	-	189
UBS AG	105	5792	-1974	-1895	-1869	3897	26	1448
United Overseas Bank	-	-32	-	-532	-	-564	-	-
Total :	474093	771889	358265	322597	832358	1094486	139225	195926
All Scheduled Commercial Bank:	5710925	7033127	1639475	2005694	7350400	9038821	1903424	1843138

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Contd.)**

(Amount in ₹ lakh)

Name of the Bank	Transfer to capital reserves		Transfer to Investments fluctuation reserves		Transfer to other reserves		Transfer to proposed dividend	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Foreign Banks								
AB Bank	-	-	-	18	-	-	-	-
Abu Dhabi Commercial Bank	-	-	2	-	570	616	-	-
American Express Banking Corp.	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	996	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	44472	31698	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-	-	-
Bank of Ceylon	-	-	-	-	-	-	-	-
Bank of Nova Scotia	-	-	321	-	7663	11464	-	-
Bank of Tokyo Mitsubishi, UFJ	11389	-	-	-	-	-	-	-
Barclays Bank	-	-	-	-	-	-	-	-
BNP Paribas	-	130	-	-	23	-	-	-
Chinatrust Commercial Bank	-	-	-	-	-	-	-	-
Citibank	-	-	-5844	-	70373	7848	-	-
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-
Credit Agricole Bank	-	-	104	82	5761	3508	-	-
DBS Bank	-	-	-1172	-	17065	21300	-	-
Deutsche Bank	-	-	-733	1737	26185	33201	-	-
FirstRand Bank	-	-	-	-	-	-	-	-
HSBC	-	-	-3357	2976	2065	80108	-	-
J.P.Morgan Chase Bank	33276	-	1998	201	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	139	58	-	-
Mashreqbank	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	7988	-	-
Oman International Bank	-	-	-40	-79	-	-	-	-
Royal Bank of Scotland	-	537	404	-	-	-	-	-
Shinhan Bank	-	-	-	-	-	-	-	-
Societe Generale	-	16	296	-431	2223	312	-	-
Sonali Bank	-	-	-	-	77	-	-	-
Standard Chartered Bank	-	2848	-	4015	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-	-	-
UBS AG	-	-	-	104	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-
Total :	44666	3531	-8021	8624	177612	198103	-	-
All Scheduled Commercial Bank:	340941	39294	39817	-15524	1641683	2560543	1043570	1278059

Source : Annual accounts of banks.

**TABLE B8 : APPROPRIATION OF PROFIT OF SCHEDULED COMMERCIAL
BANKS - 2009 - 10 AND 2010 - 11 AS ON MARCH 31 (Concl'd.)**

(Amount in ₹ lakh)

Name of the Bank	Transfer to tax on dividend		Balance carried over to Balance sheet	
	2010	2011	2010	2011
	(17)	(18)	(19)	(20)
Foreign Banks				
AB Bank	-	-	708	1088
Abu Dhabi Commercial Bank	-	-	-	-
American Express Banking Corp.	-	-	-15471	-13514
Antwerp Diamond Bank	-	-	79	-1363
Bank Internasional Indonesia	-	-	-2921	-2837
Bank of America	-	-	-	-
Bank of Bahrain & Kuwait	-	-	181	1073
Bank of Ceylon	-	-	3432	3976
Bank of Nova Scotia	-	-	26051	28969
Bank of Tokyo Mitsubishi, UFJ	-	-	5494	13116
Barclays Bank	-	-	-52869	-45361
BNP Paribas	-	-	13508	27477
Chinatrust Commercial Bank	-	-	228	531
Citibank	-	-	-	99000
Commonwealth Bank of Australia	-	-	-	-1873
Credit Agricole Bank	-	-	1559	1559
DBS Bank	-	-	23419	11661
Deutsche Bank	-	-	43215	55537
FirstRand Bank	-	-	-3733	-885
HSBC	-	-	154680	186165
J.P.Morgan Chase Bank	-	-	-282	35883
JSC VTB Bank	-	-	-166	-286
Krung Thai Bank	-	-	58	195
Mashreqbank	-	-	-158	429
Mizuho Corporate Bank	-	-	7988	5477
Oman International Bank	-	-	-14426	-13483
Royal Bank of Scotland	-	-	130224	143696
Shinhan Bank	-	-	-	-
Societe Generale	-	-	312	1987
Sonali Bank	-	-	107	130
Standard Chartered Bank	-	-	159528	147584
State Bank of Mauritius	-	-	23	591
UBS AG	-	-	-1895	2345
United Overseas Bank	-	-	-	-564
Total :	-	-	478876	688303
All Scheduled Commercial Bank	118114	146293	2262851	3187018

Source : Annual accounts of banks.

TABLE B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31

(Amount in ₹ lakh)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
SBI and its Associates						
State Bank of India	789533	1033530	8712516	13462349	9502049	14495879
State Bank of Bikaner & Jaipur	25044	20796	410847	488489	435891	509285
State Bank of Hyderabad	88507	25426	673160	861483	761667	886909
State Bank of Indore	14914	-	217942	-	232856	-
State Bank of Mysore	13871	17011	462458	485238	476329	502249
State Bank of Patiala	38523	39123	498776	616433	537299	655556
State Bank of Travancore	27150	25242	790847	953524	817997	978766
Nationalised Banks						
Allahabad Bank	97882	82767	665155	862044	763037	944811
Andhra Bank	28740	41011	528747	915532	557487	956543
Bank of Baroda	254484	260644	2257297	2385795	2511781	2646439
Bank of India	336443	324743	1916671	2081193	2253114	2405936
Bank of Maharashtra	20905	23074	808377	803421	829282	826495
Canara Bank	177701	326448	1495183	1645069	1672884	1971517
Central Bank of India	146141	230791	1684636	1735099	1830777	1965890
Corporation Bank	103540	131085	1008779	1357266	1112319	1488351
Dena Bank	21492	25624	473192	516497	494684	542121
IDBI Bank Ltd.	311262	452335	3100700	3129129	3411962	3581464
Indian Bank	98776	89488	965766	965187	1064542	1054675
Indian Overseas Bank	189917	172454	1272623	1504133	1462540	1676587
Oriental Bank of Commerce	121489	131717	1493102	1510612	1614591	1642329
Punjab and Sind Bank	12379	14512	567065	645979	579444	660491
Punjab National Bank	357911	380486	3071736	4268777	3429647	4649263
Syndicate Bank	112738	153663	1468136	1404939	1580874	1558602
UCO Bank	67043	91785	782996	1219050	850039	1310835
Union Bank of India	214294	231277	1654326	1854274	1868620	2085551
United Bank of India	46032	36587	632475	682278	678507	718865
Vijaya Bank	33391	40703	1027668	1019681	1061059	1060384

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 - 2010 AND 2011 AS ON MARCH 31 (Contd.)

(Amount in ₹ lakh)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Old Private Sector Banks						
Bank of Rajasthan	4338	-	103780	-	108118	-
Catholic Syrian Bank	1892	924	49877	58109	51769	59033
City Union Bank	2776	13425	56863	86923	59639	100348
Dhanlaxmi Bank	427	6662	46085	108590	46512	115252
Federal Bank	38600	30063	630844	688731	669444	718794
ING Vysya Bank	28800	23137	559376	587146	588176	610284
Jammu & Kashmir Bank	45261	61261	228208	294289	273469	355550
Karnataka Bank	23782	24729	189637	193896	213419	218625
Karur Vysya Bank	27082	34842	98372	114211	125454	149053
Lakshmi Vilas Bank	14553	10955	43187	61908	57740	72863
Nainital Bank	111	1876	37846	51361	37957	53237
Ratnakar Bank	1312	1180	9678	9200	10990	10380
SBI Comm. & Intl. Bank	398	392	2398	1028	2796	1419
South Indian Bank	9641	10638	156764	161615	166405	172253
Tamilnad Mercantile Bank	10172	7795	95491	102461	105663	110256
New Private Sector Banks						
Axis Bank	300629	354175	2667433	3940132	2968062	4294307
Development Credit Bank	3801	5348	38047	69428	41848	74776
HDFC Bank	568575	602058	2529308	3027717	3097883	3629775
ICICI Bank	1112695	1058532	6387073	7773398	7499768	8831930
Indusind Bank	67163	82022	90019	150647	157182	232669
Kotak Mahindra Bank	67659	101291	577428	898810	645087	1000101
Yes Bank	27622	93678	167061	236153	194683	329831
Foreign Banks						
AB Bank	-	-	-	-	-	-
Abu Dhabi Commercial Bank	1168	1074	1836	1914	3003	2988
American Express Banking Corp.	-	-	-	-	-	-
Antwerp Diamond 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 B9 : EXPOSURE TO SENSITIVE SECTORS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl.d.)

(Amount in ₹ lakh)

Bank Name	Advances to sensitive sectors					
	Capital Market Sector		Real Estate Sector		Total	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of America	6	4406	95419	118601	95425	123007
Bank of Bahrain & Kuwait	20	127	1610	2347	1630	2474
Bank of Ceylon	-	-	67	151	67	151
Bank of Nova Scotia	-	-	57500	67000	57500	67000
Bank of Tokyo Mitsubishi, UFJ	-	-	-	-	-	-
Barclays Bank	61509	58786	141230	169939	202739	228725
BNP Paribas	14302	28804	57554	60305	71856	89109
Chinatrust Commercial Bank	-	-	1691	810	1691	810
Citibank	222010	253394	1238490	1184910	1460500	1438304
Commonwealth Bank of Australia	-	-	-	-	-	-
Credit Agricole Bank	-	-	3000	3000	3000	3000
DBS Bank	-	8500	75593	63684	75593	72184
Deutsche Bank	30752	54272	203475	282755	234227	337027
FirstRand Bank	-	-	-	-	-	-
HSBC	115771	118576	1078647	1033665	1194418	1152241
J.P.Morgan Chase Bank	-	804	15207	37327	15207	38131
JSC VTB Bank	-	-	-	1400	-	1400
Krung Thai Bank	-	-	-	-	-	-
Mashreqbank	-	-	114	113	114	113
Mizuho Corporate Bank	-	-	80	129	80	129
Oman International Bank	-	-	183	206	183	206
Royal Bank of Scotland	29163	21544	159323	100439	188486	121983
Shinhan Bank	-	-	3555	3246	3555	3246
Societe Generale	4007	1007	4500	-	8507	1007
Sonali Bank	-	-	-	-	-	-
Standard Chartered Bank	185744	156244	1533262	2421382	1719007	2577626
State Bank of Mauritius	-	-	3758	1754	3758	1754
UBS AG	-	-	1002	10838	1002	10838
United Overseas 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 - 2010 AND 2011 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ lakh)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	80411623	93393281	4605884	5385232	7265465	8828063	3062500	
a) 1 - 14 days	6971393	6753890	163276	249999	317078	589990	65100	
b) 15 - 28 days	2048398	1520216	69370	91559	107632	182987	35400	
c) 29 days to 3 months	4340306	4580160	355201	432367	558488	687811	212400	
d) Over 3 months to 6 months	6426077	8866977	487397	581560	828078	835816	363100	
e) Over 6 months to 1 year	9034206	12030313	875411	1037761	1111626	1425250	366900	
f) Over 1 year to 3 years	26298518	27771671	1395076	1383184	2497334	3434943	1167700	
g) Over 3 years to 5 years	13553912	16153499	653146	828674	37773	71604	33200	
h) Over 5 years	11738813	15716555	607007	780128	1807456	1599662	818700	
Borrowings	10301160	11956895	297506	301391	368000	384032	179700	
a) 1 - 14 days	1843551	1620037	76605	72924	10959	21	9400	
b) 15 - 28 days	480238	490326	4490	11149	5000	1000	11200	
c) 29 days to 3 months	1935031	1747477	22899	15608	9	1004	11300	
d) Over 3 months to 6 months	1005828	877692	28512	29210	8	4	5200	
e) Over 6 months to 1 year	548578	1034974	-	-	12	2	6700	
f) Over 1 year to 3 years	679320	569022	-	7500	7512	17501	16000	
g) Over 3 years to 5 years	553516	1520441	50000	50000	-	50000	23300	
h) Over 5 years	3255098	4096926	115000	115000	344500	314500	96600	
Loan and Advances	63191415	75671945	3522255	4120665	5203508	6349976	2367700	
a) 1 - 14 days	9625937	7992081	157747	112653	681246	523203	59200	
b) 15 - 28 days	888853	883511	120916	50921	30470	11855	17800	
c) 29 days to 3 months	3391461	4881928	149875	172599	160424	112275	171900	
d) Over 3 months to 6 months	3549445	3140767	100922	101370	106897	114811	143800	
e) Over 6 months to 1 year	2761638	2730396	210376	255606	197376	226102	167200	
f) Over 1 year to 3 years	27536766	35468376	1876566	2296776	2284256	2940798	1261100	
g) Over 3 years to 5 years	5994408	6972843	482262	543846	483576	594590	213900	
h) Over 5 years	9442907	13602043	423591	586894	1259263	1826342	332800	

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ lakh)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
Deposits	3888000	4322548	6455200	6806600	5088338	5815792
a) 1 - 14 days	156722	159690	257600	242100	271124	258157
b) 15 - 28 days	63614	147415	168400	243300	46482	32774
c) 29 days to 3 months	402847	397058	706700	677400	315497	379194
d) Over 3 months to 6 months	380688	286746	1434000	955200	446486	295551
e) Over 6 months to 1 year	442058	592420	1683600	1495800	733982	592417
f) Over 1 year to 3 years	968972	1133328	1541800	2313800	981366	1401450
g) Over 3 years to 5 years	647034	617627	63800	41700	784735	1091197
h) Over 5 years	826065	988264	599300	837300	1508666	1765052
Borrowings	227401	330796	42900	457800	325014	573750
a) 1 - 14 days	30000	22230	-	-	10563	27890
b) 15 - 28 days	-	-	-	-	-	-
c) 29 days to 3 months	26948	80073	-	105000	380	105049
d) Over 3 months to 6 months	11316	20698	13100	63000	65489	51898
e) Over 6 months to 1 year	6003	12238	10700	7600	5739	120910
f) Over 1 year to 3 years	20128	62557	19100	26000	80797	87649
g) Over 3 years to 5 years	17906	42500	-	81000	19529	37840
h) Over 5 years	115100	90500	-	175200	142517	142514
Loan and Advances	2953586	3402981	4634700	5143300	3846126	4604422
a) 1 - 14 days	89682	104872	106300	154300	133386	146505
b) 15 - 28 days	24271	40811	71600	14100	79072	57560
c) 29 days to 3 months	248127	298382	462500	262500	583887	650741
d) Over 3 months to 6 months	140600	163247	454400	122200	446740	571004
e) Over 6 months to 1 year	306790	311945	994000	308000	641284	936378
f) Over 1 year to 3 years	1276441	1580379	1039600	2740100	610925	717347
g) Over 3 years to 5 years	388498	390177	592500	628400	324298	370496
h) Over 5 years	479177	513168	913800	913700	1026534	1154391

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

Items	(Amount in ₹ lakh)							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	10605575	13188716	7768822	9215628	24104426	30543948	22976195	29888580
a) 1 - 14 days	798334	904402	257901	372170	2405385	3665515	3166403	3224877
b) 15 - 28 days	323073	313624	189665	127687	893537	1157486	1456966	1375905
c) 29 days to 3 months	1768154	3049844	1004160	1576401	2738495	3508760	2484749	3672562
d) Over 3 months to 6 months	1111264	847981	1699714	1027937	2600925	3188074	3449165	4386346
e) Over 6 months to 1 year	1419182	1561244	1726447	1550008	6052782	7876936	2790440	5107253
f) Over 1 year to 3 years	4526868	5709461	2728200	4297738	4966899	5829315	3241084	3991053
g) Over 3 years to 5 years	394059	533060	86554	199192	742872	1041781	2101580	2743396
h) Over 5 years	264641	269100	76181	64495	3703531	4276081	4285808	5387188
Borrowings	543548	691818	585244	763974	1335008	2230783	2239990	2202138
a) 1 - 14 days	10720	42235	6736	8919	3767	84813	487889	259940
b) 15 - 28 days	4490	13378	2245	15608	23656	29375	24362	58127
c) 29 days to 3 months	49608	94989	33682	122510	16897	154306	113123	132024
d) Over 3 months to 6 months	57954	145589	45959	127162	90307	230530	60182	65821
e) Over 6 months to 1 year	10386	4437	22469	58824	107770	4624	407696	10722
f) Over 1 year to 3 years	20000	20000	157216	89251	228700	273936	128896	198570
g) Over 3 years to 5 years	49200	30000	31914	59700	40099	186208	87194	495547
h) Over 5 years	341190	341190	285023	282000	823812	1266991	930648	981387
Loan and Advances	7160487	9362488	5611350	7143536	17503528	22867636	16849071	21309619
a) 1 - 14 days	274886	292104	238149	367614	1643294	1196430	2301263	2649001
b) 15 - 28 days	211216	258854	130476	289998	423688	516589	554992	763466
c) 29 days to 3 months	605255	796720	673001	650155	1855540	2705695	3912300	5060437
d) Over 3 months to 6 months	740566	823792	441915	532478	2185256	2922381	1767644	2342033
e) Over 6 months to 1 year	477482	822957	573702	799074	2401968	3016055	1444403	1888040
f) Over 1 year to 3 years	2307806	3288019	2186304	2778357	4280362	4331463	1922574	2534790
g) Over 3 years to 5 years	706972	1256777	672961	834202	3110169	2899124	1782791	2438784
h) Over 5 years	1836304	1823265	694842	891658	1603251	5279899	3163104	3633068

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	6330407	6684474	23465144	29397265	16000215	17863446	9273367	11674750
a) 1 - 14 days	563597	630712	1804994	2460254	1036710	823530	529621	849503
b) 15 - 28 days	226335	214062	473640	547497	571376	428285	138136	251931
c) 29 days to 3 months	634397	706386	2464019	3532170	2126510	2752986	708717	1556404
d) Over 3 months to 6 months	832011	496594	2786357	2108121	1658471	1096619	1545743	1261298
e) Over 6 months to 1 year	1022439	936340	4946092	6925115	914375	2454345	2132515	2414969
f) Over 1 year to 3 years	2911522	3562880	2993520	4668449	6123626	5349329	1540244	2929140
g) Over 3 years to 5 years	87902	88050	3443535	3921018	1868976	2735338	1385598	419916
h) Over 5 years	52204	49450	4552987	5234641	1700171	2223014	1292793	1991589
Borrowings	6147	37754	844056	1426166	262113	581550	907753	1596538
a) 1 - 14 days	-	-	-	-	154497	647	145785	754717
b) 15 - 28 days	-	-	8455	156758	-	25	-	19604
c) 29 days to 3 months	20	1924	14450	35	-	100025	10817	81688
d) Over 3 months to 6 months	711	2364	32153	83509	-	84	27994	41314
e) Over 6 months to 1 year	163	4700	29196	8179	86880	100139	137126	11217
f) Over 1 year to 3 years	5214	28758	85309	462586	20001	289066	101677	148091
g) Over 3 years to 5 years	37	7	85761	279597	62	91564	4864	35634
h) Over 5 years	2	1	588732	435502	673	-	479490	504273
Loan and Advances	4031469	4748741	16933463	21246718	10263400	12709901	6320256	8685040
a) 1 - 14 days	296679	233178	2254455	2144578	597244	402818	679591	804112
b) 15 - 28 days	78066	75910	432055	666035	207179	212840	395233	885111
c) 29 days to 3 months	441762	489616	2133766	2599952	684374	1007531	1017080	1454969
d) Over 3 months to 6 months	334703	204475	1622676	1990820	874531	1391070	671741	896263
e) Over 6 months to 1 year	309717	316034	2465096	3227538	846932	1146245	1083076	684111
f) Over 1 year to 3 years	1637842	2232712	3046924	4870899	4594691	5427091	1489612	2575452
g) Over 3 years to 5 years	548674	620400	1771303	2195646	1222441	1334507	562633	871686
h) Over 5 years	384026	576416	3207188	3551250	1236008	1787799	421290	513336

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	5134423	6420962	16766708	18048579	8822767	10580417	11079471	14522875
a) 1 - 14 days	211422	188920	1068461	1277763	542647	810204	740182	989302
b) 15 - 28 days	94787	94918	832478	778391	298455	341505	160605	437371
c) 29 days to 3 months	528098	786211	2399042	2280763	889403	1057839	961784	1620040
d) Over 3 months to 6 months	738401	537604	2285911	1501847	1313691	970488	1981550	1557765
e) Over 6 months to 1 year	1043970	1339839	4783972	4630342	2071476	1787458	2094386	2282638
f) Over 1 year to 3 years	2411558	3255247	4057967	6055918	2745256	3163896	4464808	7025988
g) Over 3 years to 5 years	61338	133242	686444	663170	127865	246710	188216	236621
h) Over 5 years	44849	84981	652433	860385	833974	2202317	487940	373150
Borrowings	152151	169166	4770948	5156965	95731	210037	898220	1935540
a) 1 - 14 days	102	10000	265409	28142	6163	10577	77189	496359
b) 15 - 28 days	-	-	60472	11221	-	-	4643	33101
c) 29 days to 3 months	-	-	198006	493712	21000	45527	13836	219250
d) Over 3 months to 6 months	449	-	313392	371291	24525	34335	16228	252799
e) Over 6 months to 1 year	-	-	710717	600735	12641	284	99162	174316
f) Over 1 year to 3 years	-	22566	912788	1336997	22266	10270	203633	99487
g) Over 3 years to 5 years	36000	21000	586919	847606	9136	9040	40000	85000
h) Over 5 years	115600	115600	1723245	1467261	-	100004	443529	575228
Loan and Advances	3546242	4482805	13820185	15709807	6214614	7524992	8078248	11379147
a) 1 - 14 days	120468	144233	813429	666249	300366	410130	1449513	1154532
b) 15 - 28 days	74268	126297	449457	593139	271896	253402	169045	219425
c) 29 days to 3 months	204046	395579	1365453	674197	672533	778467	498456	1168080
d) Over 3 months to 6 months	320211	319485	1015911	989063	266137	477432	380850	762263
e) Over 6 months to 1 year	315897	517046	987703	752280	571449	1259468	567482	1273421
f) Over 1 year to 3 years	1225871	1576811	4294396	6333056	2261062	2225337	2914741	4227358
g) Over 3 years to 5 years	267287	249680	1923967	2337462	840540	1092473	948839	1048841
h) Over 5 years	1018194	1153674	2969869	3364361	1030631	1028283	1149322	1525227

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	12025761	13905425	4914708	5972319	24932980	31289873	11702579	13559607
a) 1 - 14 days	602847	873799	255876	481426	1516817	2047788	839726	838734
b) 15 - 28 days	502181	577047	387501	262779	581593	858324	330198	337433
c) 29 days to 3 months	1423410	1996267	757119	804109	2110407	3651900	1609318	1661438
d) Over 3 months to 6 months	2294375	2044300	835547	823289	2372388	1066543	1196898	1606015
e) Over 6 months to 1 year	3681086	3971403	1324748	1688658	2539117	3841128	829393	2551742
f) Over 1 year to 3 years	1971825	2837745	529026	967374	10322583	12403055	2873406	6026653
g) Over 3 years to 5 years	409529	375647	197235	319181	189393	276874	709385	397232
h) Over 5 years	1140508	1229217	627656	625503	5300682	7144261	3314255	140360
Borrowings	179823	159474	370105	288589	1926237	3158969	855499	941570
a) 1 - 14 days	27500	11	159892	119893	365950	801395	23	15819
b) 15 - 28 days	-	96011	-	-	38275	-	-	-
c) 29 days to 3 months	5	17	52245	4500	197375	260425	375993	54386
d) Over 3 months to 6 months	100685	3642	3460	6689	102468	385403	34858	201068
e) Over 6 months to 1 year	3158	42411	8	-	48397	140527	173886	69420
f) Over 1 year to 3 years	48395	17263	12000	15007	120454	457618	217071	235173
g) Over 3 years to 5 years	44	44	4000	4000	84305	95787	50495	154435
h) Over 5 years	36	75	138500	138500	969013	1017814	3173	211269
Loan and Advances	8418394	9683892	3265255	4263784	18660121	24210667	9040636	10678192
a) 1 - 14 days	759277	983097	219818	500306	1052458	1972352	719666	776312
b) 15 - 28 days	377660	459243	182733	425979	420528	672654	190118	126752
c) 29 days to 3 months	765010	950062	702382	780390	760984	1112740	917502	894333
d) Over 3 months to 6 months	864304	942121	430931	267683	1087795	1327789	512442	617228
e) Over 6 months to 1 year	1044338	1158860	226971	258712	2483645	3170045	1037723	950735
f) Over 1 year to 3 years	1749946	2906390	621854	981040	8444035	10949667	3285514	4312384
g) Over 3 years to 5 years	1132118	1199745	362761	463083	2223830	2355558	1133845	1406790
h) Over 5 years	1725741	1084374	517805	586591	2186846	2649862	1243826	1593658

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	12241555	14527760	17003973	20246128	6818032	7784480	6193174	7324832
a) 1 - 14 days	602541	760890	1027491	1498171	636818	460126	369462	688111
b) 15 - 28 days	423922	550925	153259	688334	210741	237531	262672	473786
c) 29 days to 3 months	1782682	3575968	1216900	1569764	696837	679173	700010	1424826
d) Over 3 months to 6 months	1695135	1536975	977638	1496414	767887	467210	989018	865933
e) Over 6 months to 1 year	3531854	3136467	3300085	3414276	532305	1139710	1750651	1367110
f) Over 1 year to 3 years	1248148	1754902	4118257	4202552	978884	1251852	2012739	2403025
g) Over 3 years to 5 years	148881	178805	735173	1288840	544459	645615	79102	55603
h) Over 5 years	2808392	3032828	5475170	6087777	2450101	2903263	29520	46438
Borrowings	626384	547477	921530	1331598	91534	288654	183736	191323
a) 1 - 14 days	79074	20198	114492	93276	2352	50000	-	13010
b) 15 - 28 days	-	-	4938	9795	-	-	-	-
c) 29 days to 3 months	-	8470	59587	73124	69600	40420	15004	1
d) Over 3 months to 6 months	23590	20447	71331	116425	3216	108375	21	70
e) Over 6 months to 1 year	23070	13693	29269	69982	2670	18901	10	125
f) Over 1 year to 3 years	52810	73688	69838	138110	4744	33233	17697	27877
g) Over 3 years to 5 years	63289	67140	48001	361856	2682	32709	205	25227
h) Over 5 years	384551	343841	524074	469030	6270	5016	150799	125013
Loan and Advances	8250454	10056097	11931529	15098608	4233004	5350244	4152173	4871863
a) 1 - 14 days	403653	400261	776903	1002194	420433	395098	149240	85714
b) 15 - 28 days	182133	81784	403175	505265	37665	118951	39468	60562
c) 29 days to 3 months	471796	914779	1559784	2215990	210527	443036	184820	183263
d) Over 3 months to 6 months	417342	825447	651174	1352770	349369	203749	175413	205831
e) Over 6 months to 1 year	612702	976102	1632695	2017343	382023	427452	265773	401340
f) Over 1 year to 3 years	1124143	3052264	4217020	4583866	1370390	2080355	2460102	2845134
g) Over 3 years to 5 years	1039364	1300877	970672	1494642	665190	781496	398641	528753
h) Over 5 years	3999321	2504583	1720106	1926538	797407	900107	478716	561266

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

Items	(Amount in ₹ lakh)							
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	1506236		697835	872567	1028459	1291429	709848	1252963
a) 1 - 14 days	129432		14914	33082	22146	31141	48884	86258
b) 15 - 28 days	32396		4142	11673	11064	13089	25930	80944
c) 29 days to 3 months	106328		19204	39400	48947	85295	85419	277856
d) Over 3 months to 6 months	95117		19808	58140	43964	56546	169606	144370
e) Over 6 months to 1 year	196236		79024	49218	133938	141908	145780	238805
f) Over 1 year to 3 years	425738		192479	237682	736328	924545	221878	409655
g) Over 3 years to 5 years	160982		15431	9549	29076	35806	9994	12601
h) Over 5 years	360007		352833	433823	2996	3099	2357	2474
Borrowings	34556		9287	32380	4002	18614	12055	62611
a) 1 - 14 days	54		-	10341	-	4	5198	37500
b) 15 - 28 days	-		-	-	-	-	998	-
c) 29 days to 3 months	-		111	1	-	-	-	290
d) Over 3 months to 6 months	6		1	1282	1	10122	-	800
e) Over 6 months to 1 year	3		2	6283	1	4122	-	910
f) Over 1 year to 3 years	3603		1603	6809	-	366	3203	4830
g) Over 3 years to 5 years	3600		7570	7664	-	-	2656	15531
h) Over 5 years	27290		-	-	4000	4000	-	2750
Loan and Advances	819597		446694	622004	683346	925546	500627	906515
a) 1 - 14 days	44595		24008	23074	37365	54580	21896	29820
b) 15 - 28 days	40479		11981	10716	6813	13415	9538	20366
c) 29 days to 3 months	65706		26669	29588	14829	7058	35625	74108
d) Over 3 months to 6 months	52183		39121	62001	8725	11255	35909	85509
e) Over 6 months to 1 year	95901		58439	87922	19966	25978	58042	190132
f) Over 1 year to 3 years	306085		177997	275323	469615	645657	157877	270814
g) Over 3 years to 5 years	72607		51516	74638	57685	78181	111816	139364
h) Over 5 years	142041		56963	58742	68348	89422	69924	96402

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	3605795	4301478	2586530	3019425	3723716	4467594	2373065	2733645
a) 1 - 14 days	77106	121275	484390	517398	158443	273617	149370	166671
b) 15 - 28 days	145514	115827	175204	178522	119113	114278	50635	39218
c) 29 days to 3 months	415369	427225	645528	755761	211813	242358	203283	137832
d) Over 3 months to 6 months	589335	445300	282467	283205	270367	132188	291660	111200
e) Over 6 months to 1 year	714098	1257747	384118	322506	292922	407385	427245	437803
f) Over 1 year to 3 years	1523910	1783233	224918	433829	2052588	2695698	543444	995534
g) Over 3 years to 5 years	103016	118922	208858	329254	600302	577699	684293	763319
h) Over 5 years	37447	31949	181046	198950	18168	24371	23135	82068
Borrowings	154676	188836	367139	414691	110021	110465	34164	108633
a) 1 - 14 days	1891	32107	50361	72305	-	-	14985	2232
b) 15 - 28 days	-	-	396	11149	-	-	-	-
c) 29 days to 3 months	3737	12334	32307	116960	-	-	2781	17838
d) Over 3 months to 6 months	10653	8007	82022	43919	50000	50465	6368	4013
e) Over 6 months to 1 year	11010	10000	83550	33446	21	-	5015	24775
f) Over 1 year to 3 years	88365	26388	18136	51691	-	-	5015	24775
g) Over 3 years to 5 years	19020	80000	50315	11200	-	-	-	-
h) Over 5 years	20000	20000	50053	74021	60000	60000	-	35000
Loan and Advances	2695011	3195323	1850719	2360214	2305722	2619364	1443569	1734807
a) 1 - 14 days	183000	201464	212625	304889	98300	97070	86756	76748
b) 15 - 28 days	101571	43297	131174	133668	50293	42629	31978	16328
c) 29 days to 3 months	202225	194640	232802	249507	108558	223107	162424	103056
d) Over 3 months to 6 months	210934	262727	221375	220827	117589	192759	149393	112473
e) Over 6 months to 1 year	260749	407144	179419	310803	231511	350590	207335	244008
f) Over 1 year to 3 years	1231018	1551313	404357	471411	1162551	1167547	354273	855778
g) Over 3 years to 5 years	266616	291687	176942	263777	297932	321872	312618	177773
h) Over 5 years	238898	243051	292024	405331	238988	223790	138792	148643

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	1927185	2472185	907538	1114952	250749	282494	158504	204216
a) 1 - 14 days	78678	169361	29859	41027	16933	18633	20046	17088
b) 15 - 28 days	57014	53653	21692	29944	4306	6297	4597	3821
c) 29 days to 3 months	244845	390125	105082	99467	22179	30614	13111	17996
d) Over 3 months to 6 months	159054	105386	92513	120073	30842	28264	15411	16528
e) Over 6 months to 1 year	374899	425654	154036	248702	49086	43964	30963	58144
f) Over 1 year to 3 years	695608	944436	313368	345901	81799	102718	68833	84306
g) Over 3 years to 5 years	129525	152744	34181	40902	43853	50847	4025	5280
h) Over 5 years	187562	230826	156807	188936	1751	1157	1518	1053
Borrowings	47589	52989	33393	72511	820	334	383	769
a) 1 - 14 days	17643	1013	-	1000	19	-	-	-
b) 15 - 28 days	-	-	-	-	-	-	-	-
c) 29 days to 3 months	13580	17259	5000	-	-	-	203	-
d) Over 3 months to 6 months	90	5218	170	11	249	139	180	85
e) Over 6 months to 1 year	200	13781	3769	43500	228	101	-	85
f) Over 1 year to 3 years	718	718	11454	15000	305	78	-	343
g) Over 3 years to 5 years	358	-	-	10000	13	15	-	256
h) Over 5 years	15000	15000	13000	3000	6	1	-	-
Loan and Advances	1367500	1781446	627750	809442	129656	168611	117045	190517
a) 1 - 14 days	55631	79427	18673	34076	11558	11532	15341	12847
b) 15 - 28 days	24736	22200	14687	18553	7691	11125	2888	7229
c) 29 days to 3 months	97994	91264	53017	72773	8849	11920	13442	33757
d) Over 3 months to 6 months	68258	51008	74814	79573	2055	2952	5640	10653
e) Over 6 months to 1 year	299051	457887	67256	90618	4715	8327	11442	39535
f) Over 1 year to 3 years	532898	747296	268242	391021	68644	87579	33815	43611
g) Over 3 years to 5 years	153086	177675	48708	45295	11357	15664	14585	21845
h) Over 5 years	135846	154689	82353	77533	14787	19512	19892	21040

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
Deposits	36392	37857	2301152	2972108	1163930	1379325
a) 1 - 14 days	4214	2255	171534	228730	69177	61654
b) 15 - 28 days	950	682	46844	43384	22467	36222
c) 29 days to 3 months	3125	3249	188808	363923	110588	142717
d) Over 3 months to 6 months	3960	3566	254937	286594	157850	113550
e) Over 6 months to 1 year	11589	4026	570187	658486	281413	253822
f) Over 1 year to 3 years	12245	23759	889238	1121499	463332	604524
g) Over 3 years to 5 years	297	292	52994	55706	28252	97424
h) Over 5 years	11	29	126610	213786	30851	69412
Borrowings	-	-	33096	29035	6000	4850
a) 1 - 14 days	-	-	6504	2467	-	-
b) 15 - 28 days	-	-	-	-	-	-
c) 29 days to 3 months	-	-	-	6	-	1350
d) Over 3 months to 6 months	-	-	-	6	-	-
e) Over 6 months to 1 year	-	-	24	11	6000	-
f) Over 1 year to 3 years	-	-	45	6545	-	-
g) Over 3 years to 5 years	-	-	6523	-	-	-
h) Over 5 years	-	-	20000	20000	-	3500
Loan and Advances	20301	26750	1582292	2048873	828761	1075865
a) 1 - 14 days	1887	524	81319	92867	24660	38488
b) 15 - 28 days	1507	1043	64164	50891	30677	36852
c) 29 days to 3 months	3752	11841	276050	302917	102110	144520
d) Over 3 months to 6 months	3365	1824	210768	283951	148969	198688
e) Over 6 months to 1 year	3415	2948	388919	663655	156066	237294
f) Over 1 year to 3 years	5948	7507	257167	314900	239400	260762
g) Over 3 years to 5 years	402	1042	124018	134716	72363	93248
h) Over 5 years	24	22	179887	204976	54516	66013

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

Items	(Amount in ₹ lakh)							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	14130022	18923780	478733	561017	16740444	20858641	20201660	22560211
a) 1 - 14 days	1013833	1390476	55379	61682	1510537	1871830	1877181	1641537
b) 15 - 28 days	411554	752108	11168	11414	193959	480550	504190	646251
c) 29 days to 3 months	1564772	2352861	45407	74954	917304	1959883	2659440	2127219
d) Over 3 months to 6 months	1978986	1793069	58869	45127	873087	1048073	1887439	1787170
e) Over 6 months to 1 year	2835741	3705727	107618	121092	1395432	760539	2766861	3745342
f) Over 1 year to 3 years	2341807	2681034	194348	241468	8307549	10568727	10309927	11771969
g) Over 3 years to 5 years	47004	1186664	3980	3333	1812739	2144469	155031	339466
h) Over 5 years	3936325	5061841	1964	1947	1729837	2024570	41591	501257
Borrowings	1716955	2626788	50351	86072	1291569	1439406	9426357	10955428
a) 1 - 14 days	65175	113717	7980	19854	197544	138150	127710	112116
b) 15 - 28 days	13470	129342	-	2096	18728	126918	112134	232847
c) 29 days to 3 months	111933	493434	13580	20922	76539	169661	804807	923283
d) Over 3 months to 6 months	133088	238452	973	25972	85020	226745	745979	1082299
e) Over 6 months to 1 year	340908	253764	12018	5973	238980	29730	767244	1388288
f) Over 1 year to 3 years	218189	364810	7489	4755	45668	8919	3029874	2290221
g) Over 3 years to 5 years	42234	203646	1811	6500	41400	161600	883611	1109202
h) Over 5 years	791958	829623	6500	-	587690	577683	2954998	3817172
Loan and Advances	10434095	14240783	345971	427145	12583059	15998267	18120560	21636589
a) 1 - 14 days	427463	751327	40529	38700	622960	808103	315074	368005
b) 15 - 28 days	105775	244076	9920	6036	238390	536603	201047	260584
c) 29 days to 3 months	569032	958740	42817	30521	1318705	2168486	1317994	1491708
d) Over 3 months to 6 months	555700	816221	30694	36256	1372787	1521451	1487518	1904914
e) Over 6 months to 1 year	1118325	1181540	38754	22758	1464499	1949488	2480669	2607405
f) Over 1 year to 3 years	1186143	3523692	134592	182738	5527511	6441355	7134451	8892011
g) Over 3 years to 5 years	1231865	1945950	18279	29666	937291	1195386	2922162	3426031
h) Over 5 years	5239792	4819237	30386	80470	1100916	1377395	2261645	2685931

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	Indusind Bank		Kotak Mahindra Bank		Yes Bank	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
Deposits	2671017	3436537	2388647	2926097	2679857	4593893
a) 1 - 14 days	161767	264118	383011	400813	296104	639217
b) 15 - 28 days	74967	121963	100835	154858	267428	342573
c) 29 days to 3 months	362683	750235	409882	456530	459241	1176092
d) Over 3 months to 6 months	535404	316475	391701	292421	486680	638308
e) Over 6 months to 1 year	615717	798827	352120	527938	705314	1038693
f) Over 1 year to 3 years	816429	1065849	729484	1050814	437912	648436
g) Over 3 years to 5 years	52585	61212	14934	34793	9397	89103
h) Over 5 years	51465	57858	6680	7930	17782	21471
Borrowings	493429	552542	614051	1172395	474908	669091
a) 1 - 14 days	115227	108580	201739	568518	15511	111749
b) 15 - 28 days	1920	10119	10000	21960	2314	15473
c) 29 days to 3 months	62931	108300	54600	123327	72436	53065
d) Over 3 months to 6 months	51796	94663	90598	100615	25028	49626
e) Over 6 months to 1 year	-	-	55525	126486	129004	63701
f) Over 1 year to 3 years	34243	52191	97995	123850	-	26000
g) Over 3 years to 5 years	142523	147799	36501	51402	22091	23684
h) Over 5 years	84789	30890	67093	56237	208525	325794
Loan and Advances	2055059	2616565	2075425	2931418	2219312	3436364
a) 1 - 14 days	222753	167398	90446	159910	161405	231760
b) 15 - 28 days	106344	137628	70285	80985	78776	231013
c) 29 days to 3 months	333932	432350	225458	263089	376812	718403
d) Over 3 months to 6 months	208427	244860	202841	200835	171402	478464
e) Over 6 months to 1 year	532424	454977	269261	321912	390735	430129
f) Over 1 year to 3 years	543687	990760	713265	1134550	735763	805945
g) Over 3 years to 5 years	77102	135346	193070	286576	175120	252564
h) Over 5 years	30390	53246	310799	483561	129299	288087

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ lakh)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Deposits	616	1279	52290	56497	56898	51942	5709	5477
a) 1 - 14 days	116	297	5885	8625	6500	3000	403	702
b) 15 - 28 days	116	297	419	2109	2000	2500	-	145
c) 29 days to 3 months	247	534	3797	2187	20250	12535	305	5
d) Over 3 months to 6 months	5	17	3902	4597	18500	16041	373	623
e) Over 6 months to 1 year	48	122	9053	8919	9648	17866	1240	4002
f) Over 1 year to 3 years	84	12	29205	29981	-	-	3388	-
g) Over 3 years to 5 years	-	-	29	79	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Borrowings	-	-	-	21500	4500	17527	41354	62500
a) 1 - 14 days	-	-	-	4000	-	-	12617	13394
b) 15 - 28 days	-	-	-	-	4500	-	5870	8960
c) 29 days to 3 months	-	-	-	-	-	-	22868	22348
d) Over 3 months to 6 months	-	-	-	17500	-	-	-	8767
e) Over 6 months to 1 year	-	-	-	-	-	17527	-	892
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	8139
Loan and Advances	1860	7327	15239	18030	87467	107811	44614	59967
a) 1 - 14 days	110	1628	1221	812	30999	39066	4199	4190
b) 15 - 28 days	-	287	765	105	30999	39066	2813	4319
c) 29 days to 3 months	809	1527	4483	2879	15210	18424	21600	36999
d) Over 3 months to 6 months	650	987	1625	8181	1616	1609	9546	12593
e) Over 6 months to 1 year	-	2540	217	186	5179	5977	2	-
f) Over 1 year to 3 years	26	90	6786	5167	1679	1671	42	37
g) Over 3 years to 5 years	265	209	128	588	1724	1953	7	2
h) Over 5 years	-	59	14	112	62	45	6406	1827

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**
FOREIGN BANKS

(Amount in ₹ lakh)

Items	Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Deposits	-		549000	599200	51499	51477	9198	9672
a) 1 - 14 days	-		200000	167700	3637	3881	762	607
b) 15 - 28 days	-		34800	34400	8058	973	62	115
c) 29 days to 3 months	-		29000	44800	3853	6952	991	1865
d) Over 3 months to 6 months	-		41300	77200	4933	5163	1235	902
e) Over 6 months to 1 year	-		4400	3100	12792	15961	1570	1321
f) Over 1 year to 3 years	-		239100	271500	17824	18242	4179	4861
g) Over 3 years to 5 years	-		-	200	378	305	399	1
h) Over 5 years	-		400	300	24	-	-	-
Borrowings	-		436900	186200	5490	9560	249	100
a) 1 - 14 days	-		384300	146800	1000	5100	249	100
b) 15 - 28 days	-		1300	1300	-	4460	-	-
c) 29 days to 3 months	-		35200	14600	4490	-	-	-
d) Over 3 months to 6 months	-		4700	3900	-	-	-	-
e) Over 6 months to 1 year	-		100	18300	-	-	-	-
f) Over 1 year to 3 years	-		11300	1300	-	-	-	-
g) Over 3 years to 5 years	-		-	-	-	-	-	-
h) Over 5 years	-		-	-	-	-	-	-
Loan and Advances	-		363100	585900	38661	38290	4274	6667
a) 1 - 14 days	-		125700	168200	3106	5600	748	1389
b) 15 - 28 days	-		57300	72700	3725	1998	109	186
c) 29 days to 3 months	-		141300	103800	16387	8872	637	1002
d) Over 3 months to 6 months	-		18600	30000	3469	483	161	512
e) Over 6 months to 1 year	-		17500	146200	2181	1029	484	742
f) Over 1 year to 3 years	-		2700	65000	6664	17662	1830	2428
g) Over 3 years to 5 years	-		-	-	2814	2156	305	313
h) Over 5 years	-		-	-	315	490	-	95

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS								
Items	Bank of Nova Scotia		Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Deposits	345425	365463	219939	165433	707542	674007	502026	464648
a) 1 - 14 days	128153	135397	53011	41124	82469	116388	117008	108547
b) 15 - 28 days	105080	132612	28825	6419	39899	72689	44718	57809
c) 29 days to 3 months	77564	57161	22981	17222	233316	193129	137359	103105
d) Over 3 months to 6 months	12539	12104	8861	6206	115320	99676	34387	19325
e) Over 6 months to 1 year	3407	5095	9476	12514	174850	128822	62063	75058
f) Over 1 year to 3 years	18637	22850	96784	81947	54546	56913	106432	100704
g) Over 3 years to 5 years	43	242	1	1	6523	5688	59	100
h) Over 5 years	2	2	-	-	619	704	-	-
Borrowings	283906	431890	91821	215137	804583	1079771	125864	278760
a) 1 - 14 days	132426	151666	17960	51406	495203	370214	58584	198081
b) 15 - 28 days	10360	24472	31430	12341	5500	19622	2500	15900
c) 29 days to 3 months	55026	93367	28961	129092	107950	132001	-	-
d) Over 3 months to 6 months	53834	139171	13470	22298	89800	195834	-	-
e) Over 6 months to 1 year	9810	916	-	-	20000	56200	-	4185
f) Over 1 year to 3 years	-	22298	-	-	86130	305900	4185	6834
g) Over 3 years to 5 years	22450	-	-	-	-	-	6834	7779
h) Over 5 years	-	-	-	-	-	-	53761	45981
Loan and Advances	507134	629906	334774	526730	756520	831130	373761	545072
a) 1 - 14 days	60412	105245	82465	108902	117076	110159	91722	133501
b) 15 - 28 days	70485	95615	46038	30121	37722	58307	40083	48648
c) 29 days to 3 months	169157	169261	48511	179330	130766	124228	45595	87317
d) Over 3 months to 6 months	146676	185298	83274	84451	129042	191459	46916	28740
e) Over 6 months to 1 year	50530	60332	44676	51192	78078	126750	8487	20942
f) Over 1 year to 3 years	6755	8222	25561	42997	140084	80705	107148	145630
g) Over 3 years to 5 years	1900	4434	3947	29006	75611	81702	8853	61400
h) Over 5 years	1219	1499	302	731	48140	57821	24957	18894

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia		Credit Agricole Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Deposits	11433	9711	5445213	5666806		213	106615	67246
a) 1 - 14 days	381	2544	948007	915185		23	12346	18854
b) 15 - 28 days	1816	706	206778	272995		-	11664	4150
c) 29 days to 3 months	3148	2465	573207	455712		-	20324	17191
d) Over 3 months to 6 months	1610	1574	391765	424102		-	23476	5682
e) Over 6 months to 1 year	2855	2008	613053	571543		-	19464	3191
f) Over 1 year to 3 years	1343	250	2700049	3007039		190	19341	18178
g) Over 3 years to 5 years	173	164	9022	16630		-	-	-
h) Over 5 years	107	-	3332	3600		-	-	-
Borrowings	393	6600	1203375	2079712		2045	420396	496152
a) 1 - 14 days	200	6600	215366	1026977		-	305820	450949
b) 15 - 28 days	-	-	-	-		-	3000	1500
c) 29 days to 3 months	-	-	50344	71937		-	4490	-
d) Over 3 months to 6 months	193	-	63193	17947		2045	-	-
e) Over 6 months to 1 year	-	-	123372	309825		-	63085	-
f) Over 1 year to 3 years	-	-	722514	646533		-	13470	13379
g) Over 3 years to 5 years	-	-	21236	6493		-	-	-
h) Over 5 years	-	-	7350	-		-	30531	30324
Loan and Advances	20345	23455	3665506	4059701		2631	223451	327517
a) 1 - 14 days	3761	5704	346596	302947		3	55318	61331
b) 15 - 28 days	2010	3246	247998	188562		7	37689	50475
c) 29 days to 3 months	7644	10222	514412	557324		301	23952	43415
d) Over 3 months to 6 months	964	1207	285481	511651		2054	14444	76691
e) Over 6 months to 1 year	1040	481	241245	573073		30	51093	51580
f) Over 1 year to 3 years	2969	2582	1096329	1107379		129	21544	32467
g) Over 3 years to 5 years	1657	13	209630	187131		107	4	5855
h) Over 5 years	300	-	723815	631634		-	19407	5703

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

Items	(Amount in ₹ lakh)							
	DBS Bank		Deutsche Bank		FirstRand Bank		HSBC	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Deposits	663706	736801	1469298	1464637	506	2545	5574782	5410671
a) 1 - 14 days	189522	286405	474925	296418	5	543	1140598	1124353
b) 15 - 28 days	64057	116259	232342	332029	1	-	431430	400199
c) 29 days to 3 months	210415	119263	299784	297623	500	2001	699134	543728
d) Over 3 months to 6 months	62333	72937	287421	358400	-	-	404032	344767
e) Over 6 months to 1 year	52846	35884	165986	167388	-	-	612892	767443
f) Over 1 year to 3 years	62941	92694	8433	12363	-	-	183501	156901
g) Over 3 years to 5 years	21266	13300	373	403	-	-	2103177	2073257
h) Over 5 years	325	60	34	12	-	-	19	22
Borrowings	709124	1070751	496470	480788	10876	29411	592081	502631
a) 1 - 14 days	343933	367009	284943	353788	8092	18485	310131	373127
b) 15 - 28 days	19948	133090	-	55000	-	-	179600	-
c) 29 days to 3 months	21386	37905	-	10000	539	6243	82350	97039
d) Over 3 months to 6 months	94305	119590	-	-	2245	4682	-	32465
e) Over 6 months to 1 year	80149	62433	109578	-	-	-	20000	-
f) Over 1 year to 3 years	-	172345	39950	62000	-	-	-	-
g) Over 3 years to 5 years	149404	178380	62000	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Loan and Advances	401521	755220	1292279	1429375	2000	14139	2347477	2740062
a) 1 - 14 days	54919	185335	324873	531023	-	296	193144	779301
b) 15 - 28 days	49825	78837	148259	109358	-	15	187995	259368
c) 29 days to 3 months	85518	128450	310160	373038	2000	4556	422216	634815
d) Over 3 months to 6 months	113900	141284	221396	103197	-	2272	380039	303482
e) Over 6 months to 1 year	14330	78760	63280	79149	-	4500	126934	102667
f) Over 1 year to 3 years	52122	68733	147723	110930	-	1000	293804	303587
g) Over 3 years to 5 years	5150	42606	23929	25705	-	1500	463012	136676
h) Over 5 years	25757	31216	52660	96974	-	-	280334	220165

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ lakh)

Items	J.P.Morgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Deposits	593094	638386	532	410	10680	11610	4215	6010
a) 1 - 14 days	65391	176242	3	18	517	645	690	946
b) 15 - 28 days	42924	57480	-	-	-	-	-	-
c) 29 days to 3 months	37125	185492	-	291	499	565	5	4
d) Over 3 months to 6 months	13810	76880	-	-	5053	5235	3	2
e) Over 6 months to 1 year	146263	100816	510	-	2859	2956	9	113
f) Over 1 year to 3 years	260403	17003	19	101	1752	2209	3507	4945
g) Over 3 years to 5 years	27161	24473	-	-	-	-	-	-
h) Over 5 years	18	-	-	-	-	-	-	-
Borrowings	256509	387788	-	-	-	-	-	-
a) 1 - 14 days	256509	387788	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
Loan and Advances	101220	346273	965	5402	512	1319	5619	4132
a) 1 - 14 days	16364	15050	-	-	371	545	705	495
b) 15 - 28 days	1900	10816	-	339	60	145	147	191
c) 29 days to 3 months	33396	54792	-	838	81	630	979	2372
d) Over 3 months to 6 months	17852	58512	241	699	-	-	2011	590
e) Over 6 months to 1 year	11507	97913	-	140	-	-	1776	484
f) Over 1 year to 3 years	19960	83690	483	3316	-	-	1	-
g) Over 3 years to 5 years	240	25500	241	70	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**
FOREIGN BANKS

Items	(Amount in ₹ lakh)							
	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland		Shinhan Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Deposits	118811	64633	17159	16581	1660148	1394720	69233	79247
a) 1 - 14 days	33961	10177	616	731	325147	243886	15503	18038
b) 15 - 28 days	20392	6339	178	191	165884	97210	7110	12707
c) 29 days to 3 months	33699	8086	1699	1447	197314	124521	13221	9550
d) Over 3 months to 6 months	9311	1808	2498	2094	49602	51103	857	5460
e) Over 6 months to 1 year	962	2699	4711	3727	191830	119864	1729	6350
f) Over 1 year to 3 years	20487	35524	7457	8391	727109	754731	30321	26730
g) Over 3 years to 5 years	-	-	-	-	3050	3383	36	98
h) Over 5 years	-	-	-	-	212	24	456	314
Borrowings	17017	-	3143	5068	323064	423673	5872	6689
a) 1 - 14 days	-	-	674	5068	50158	212366	2245	6689
b) 15 - 28 days	9205	-	449	-	-	-	3627	-
c) 29 days to 3 months	5119	-	2021	-	28994	19013	-	-
d) Over 3 months to 6 months	2694	-	-	-	10144	8484	-	-
e) Over 6 months to 1 year	-	-	-	-	19773	10507	-	-
f) Over 1 year to 3 years	-	-	-	-	61194	70683	-	-
g) Over 3 years to 5 years	-	-	-	-	50213	-	-	-
h) Over 5 years	-	-	-	-	102588	102620	-	-
Loan and Advances	108269	251575	179	219	1340605	1055085	48009	61919
a) 1 - 14 days	26073	47324	-	-	260153	199260	2607	18016
b) 15 - 28 days	17371	32225	-	-	58260	70036	5880	410
c) 29 days to 3 months	11195	28516	-	4	224187	209822	4238	7807
d) Over 3 months to 6 months	17244	71079	3	8	117393	75893	10503	7063
e) Over 6 months to 1 year	4459	33710	6	11	79801	46083	14112	9031
f) Over 1 year to 3 years	4655	29357	8	52	536059	399562	9194	14420
g) Over 3 years to 5 years	27272	5789	48	80	10134	13788	143	3394
h) Over 5 years	-	3575	113	64	54618	40640	1332	1778

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

(Amount in ₹ lakh)

Items	Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	2010	2011	2010	2011	2010	2011	2010	2011
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Deposits	83650	88796	3146	2805	4819239	5841911	34789	49917
a) 1 - 14 days	38449	8323	364	362	1262047	1390889	3035	10731
b) 15 - 28 days	14024	24603	2	-	443106	452502	105	115
c) 29 days to 3 months	10874	39465	5	-	811159	1183286	303	1171
d) Over 3 months to 6 months	8413	3630	75	-	258644	427367	11328	10043
e) Over 6 months to 1 year	4305	7942	69	234	418795	640482	12115	26739
f) Over 1 year to 3 years	7585	4692	2610	2185	1597862	1736870	7901	1117
g) Over 3 years to 5 years	-	142	7	-	26126	8984	2	1
h) Over 5 years	-	-	14	23	1500	1533	-	-
Borrowings	110096	167243	-	-	872149	1084366	9500	30062
a) 1 - 14 days	110096	167243	-	-	211762	336243	-	5900
b) 15 - 28 days	-	-	-	-	50000	12010	3500	-
c) 29 days to 3 months	-	-	-	-	116232	319800	6000	9473
d) Over 3 months to 6 months	-	-	-	-	204655	100339	-	14689
e) Over 6 months to 1 year	-	-	-	-	-	25000	-	-
f) Over 1 year to 3 years	-	-	-	-	65000	68000	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	224500	222975	-	-
Loan and Advances	41513	69952	777	885	4155215	4920079	41070	59708
a) 1 - 14 days	8791	5600	315	403	535456	779803	3687	8565
b) 15 - 28 days	547	5589	185	95	201617	336486	4232	5533
c) 29 days to 3 months	13166	9080	23	14	622883	880634	8497	9714
d) Over 3 months to 6 months	7584	6309	73	5	625507	521188	6818	17026
e) Over 6 months to 1 year	5395	4671	90	249	394092	478427	9452	8298
f) Over 1 year to 3 years	5058	35816	-	-	789116	742962	8084	9763
g) Over 3 years to 5 years	-	2633	-	60	234248	196936	237	102
h) Over 5 years	972	255	92	59	752297	983644	63	707

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl.d.)
FOREIGN BANKS**

(Amount in ₹ lakh)

Items	UBS AG	
	2010	2011
	(65)	(66)
Deposits	20407	63157
a) 1 - 14 days	66	5380
b) 15 - 28 days	16305	16963
c) 29 days to 3 months	3500	4098
d) Over 3 months to 6 months	10	36190
e) Over 6 months to 1 year	119	146
f) Over 1 year to 3 years	408	381
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-
Borrowings	-	203211
a) 1 - 14 days	-	111346
b) 15 - 28 days	-	-
c) 29 days to 3 months	-	28987
d) Over 3 months to 6 months	-	4905
e) Over 6 months to 1 year	-	57974
f) Over 1 year to 3 years	-	-
g) Over 3 years to 5 years	-	-
h) Over 5 years	-	-
Loan and Advances	2500	68505
a) 1 - 14 days	-	11800
b) 15 - 28 days	2500	-
c) 29 days to 3 months	-	3000
d) Over 3 months to 6 months	-	48905
e) Over 6 months to 1 year	-	4800
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 - 2010 AND 2011 AS ON MARCH 31
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ lakh)

Items	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	29578520	29560057	1360050	1352071	2391675	2835843	857500	
a) 1 - 14 days	60035	192857	25170	16379	38976	67129	10700	
b) 15 - 28 days	242039	228927	15276	2403	38568	4965	-	
c) 29 days to 3 months	1144552	420194	113962	134151	173199	369838	52900	
d) Over 3 months to 6 months	1143882	1119627	86647	46573	173907	176827	30400	
e) Over 6 months to 1 year	1099502	654061	59856	29752	124065	52800	16100	
f) Over 1 year to 3 years	5177022	5674258	162082	146066	283300	340198	98300	
g) Over 3 years to 5 years	5953346	5268905	241371	304480	279515	353749	181300	
h) Over 5 years	14758142	16001228	655686	672267	1280145	1470337	467800	
Foreign Currency Assets	14216853	15532415	111997	139368	103147	124479	40900	
a) 1 - 14 days	3463171	3639106	49313	69428	4450	9068	12000	
b) 15 - 28 days	653637	615093	8463	4588	11716	13256	6000	
c) 29 days to 3 months	2580273	2706410	26758	36346	28155	19253	20200	
d) Over 3 months to 6 months	2464861	1609255	18282	20226	51428	77751	2700	
e) Over 6 months to 1 year	981420	1047555	9181	8780	1877	4584	-	
f) Over 1 year to 3 years	1522977	1760864	-	-	5521	567	-	
g) Over 3 years to 5 years	1407149	2075739	-	-	-	-	-	
h) Over 5 years	1143365	2078393	-	-	-	-	-	
Foreign Currency Liabilities	12894814	14168514	117705	125191	147273	179658	40900	
a) 1 - 14 days	2843913	3230346	49943	58699	39415	12272	11400	
b) 15 - 28 days	697008	740610	4569	11212	4668	4826	11500	
c) 29 days to 3 months	2731198	2321644	24060	16691	51323	86853	12800	
d) Over 3 months to 6 months	2019338	1550606	33325	33537	39581	62908	1200	
e) Over 6 months to 1 year	2046881	2261311	2913	2140	6671	7595	2500	
f) Over 1 year to 3 years	1506598	1504629	2575	2573	5164	4460	1000	
g) Over 3 years to 5 years	955204	2006597	320	339	451	744	500	
h) Over 5 years	94674	552771	-	-	-	-	-	

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES**

(Amount in ₹ lakh)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
Investments (at book value)	1149441	1294873	1816500	1727500	1584439	1792699
a) 1 - 14 days	85798	76489	53500	20100	14855	22175
b) 15 - 28 days	38141	26636	26200	9300	32094	5389
c) 29 days to 3 months	102631	135414	76200	70800	49086	122612
d) Over 3 months to 6 months	100512	64450	41100	45100	53498	39113
e) Over 6 months to 1 year	96215	151069	33700	57800	40874	54981
f) Over 1 year to 3 years	249538	272796	209100	177800	273462	209163
g) Over 3 years to 5 years	173003	157783	240800	410100	255592	400666
h) Over 5 years	303603	410236	1135900	936500	864978	938600
Foreign Currency Assets	74570	83091	102600	99400	166068	268740
a) 1 - 14 days	17739	19273	22200	10000	62405	97329
b) 15 - 28 days	3229	378	15000	5300	7963	6672
c) 29 days to 3 months	25242	25918	40100	54200	38852	14869
d) Over 3 months to 6 months	27655	34925	4900	15400	53752	12725
e) Over 6 months to 1 year	-	1843	6000	8300	3096	30819
f) Over 1 year to 3 years	705	669	9500	3300	-	59460
g) Over 3 years to 5 years	-	85	1200	200	-	30170
h) Over 5 years	-	-	3700	2700	-	16696
Foreign Currency Liabilities	73067	79092	103100	105800	166068	268740
a) 1 - 14 days	21236	22130	3500	7500	20479	30430
b) 15 - 28 days	292	342	12600	1900	4114	3705
c) 29 days to 3 months	29719	22067	27400	25900	17775	13254
d) Over 3 months to 6 months	11142	22161	23000	32800	28667	38660
e) Over 6 months to 1 year	7235	7929	24600	22500	43759	111606
f) Over 1 year to 3 years	3335	4298	11000	12200	46399	49476
g) Over 3 years to 5 years	108	165	1000	3000	4866	13243
h) Over 5 years	-	-	-	-	9	8366

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

Items	(Amount in ₹ lakh)							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	3842863	4324706	2088099	2420988	6118237	7126062	6708018	8587242
a) 1 - 14 days	6983	32243	10992	15986	234381	159209	57433	300813
b) 15 - 28 days	54061	54765	31034	14862	89038	47373	21507	140090
c) 29 days to 3 months	390836	58184	75668	90005	276673	288874	108782	776121
d) Over 3 months to 6 months	33178	37151	37522	1831	215592	107789	154125	190099
e) Over 6 months to 1 year	30632	55796	37658	10046	131342	199470	150141	135530
f) Over 1 year to 3 years	210033	383686	46607	171719	539497	730110	525168	725353
g) Over 3 years to 5 years	338574	678508	356615	385989	1394921	1392193	770636	885892
h) Over 5 years	2778566	3024373	1492003	1730550	3236793	4201044	4920226	5433344
Foreign Currency Assets	221993	526222	128642	154455	7814498	10680982	1209031	6255092
a) 1 - 14 days	55191	69078	17946	57749	1098532	1749754	162218	747693
b) 15 - 28 days	20817	69631	15736	7595	543092	535327	41401	407470
c) 29 days to 3 months	56556	163498	44338	26110	1702615	2305409	202862	1372796
d) Over 3 months to 6 months	48830	55043	50622	53542	1277393	1671524	352835	1046487
e) Over 6 months to 1 year	1347	72385	-	9459	1111721	1618712	138723	763924
f) Over 1 year to 3 years	-	8241	-	-	1005775	1067774	20886	700270
g) Over 3 years to 5 years	24499	38718	-	-	649371	1068862	7614	561652
h) Over 5 years	14753	49628	-	-	425999	663620	282492	654800
Foreign Currency Liabilities	216540	514360	140359	216453	8039743	10896082	1008760	7146946
a) 1 - 14 days	56031	123809	16044	16781	1214933	2175161	144682	1425826
b) 15 - 28 days	6372	29722	2624	15924	638587	605793	89665	646382
c) 29 days to 3 months	41858	155734	35461	63811	1654857	1607317	119275	1865945
d) Over 3 months to 6 months	44754	126457	29746	101259	1174863	1802863	308712	1108825
e) Over 6 months to 1 year	9519	21049	11729	13426	1279093	1346497	100805	906299
f) Over 1 year to 3 years	5663	5673	42001	2213	835176	1148317	183085	319505
g) Over 3 years to 5 years	38898	38593	2754	3039	666077	1185345	30732	401356
h) Over 5 years	13445	13323	-	-	576157	1024789	31804	472808

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	2132385	2261451	6967695	8369992	5056286	5450449	3452264	4345274
a) 1 - 14 days	39718	41418	222572	108558	32006	35083	200161	315657
b) 15 - 28 days	12987	21280	131918	66729	59346	62210	49603	65726
c) 29 days to 3 months	46361	21942	351173	1037470	109935	293574	354422	817143
d) Over 3 months to 6 months	39783	29860	155004	102278	109260	64770	477964	396378
e) Over 6 months to 1 year	21742	11118	55298	96050	134114	59328	586801	682262
f) Over 1 year to 3 years	193879	171907	505419	162477	382980	727594	531339	812887
g) Over 3 years to 5 years	300013	312705	605031	816577	927027	972374	486018	818541
h) Over 5 years	1477902	1651221	4941280	5979853	3301618	3235516	765956	436680
Foreign Currency Assets	57461	416514	1666261	1585464	285676	262637	317328	488053
a) 1 - 14 days	8323	52325	304934	236436	22764	92383	110729	187146
b) 15 - 28 days	3848	87497	27914	46368	4768	7603	21423	22157
c) 29 days to 3 months	20448	147169	361256	298292	67328	17290	86104	94350
d) Over 3 months to 6 months	24818	84613	389391	298843	142724	75526	67375	94012
e) Over 6 months to 1 year	24	43600	344949	288145	45717	50740	5211	-
f) Over 1 year to 3 years	-	-	74058	131680	2375	18016	6332	50195
g) Over 3 years to 5 years	-	-	64261	203953	-	1079	959	16029
h) Over 5 years	-	1310	99498	81747	-	-	19195	24164
Foreign Currency Liabilities	45251	417222	1559916	1635624	295836	72156	183398	323570
a) 1 - 14 days	10923	52633	308503	122815	98990	13334	40577	45109
b) 15 - 28 days	164	99280	54545	64521	1349	1336	3350	20642
c) 29 days to 3 months	9019	139086	214483	359594	4951	4693	20494	84404
d) Over 3 months to 6 months	11060	83621	317456	381608	30736	7236	35311	41487
e) Over 6 months to 1 year	12023	38240	348011	232208	136052	21622	48469	45916
f) Over 1 year to 3 years	1729	3055	106709	102452	22002	21144	30114	75422
g) Over 3 years to 5 years	333	1307	11530	14962	1756	2791	5083	10590
h) Over 5 years	-	-	198679	357464	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	1569423	1876891	7334546	6826918	2826833	3478376	3788126	4883560
a) 1 - 14 days	33514	80891	391055	763936	260641	333931	366986	869600
b) 15 - 28 days	501	19713	98787	148587	94969	196926	122105	122697
c) 29 days to 3 months	30607	61336	339843	154072	227585	515912	213558	630528
d) Over 3 months to 6 months	10420	15169	143434	89085	303360	209271	411175	419262
e) Over 6 months to 1 year	1071	10404	297269	117862	660888	545983	633930	770778
f) Over 1 year to 3 years	139623	150743	561580	588520	746609	808284	1143816	1710609
g) Over 3 years to 5 years	151771	216880	675827	838001	71301	91329	110389	124022
h) Over 5 years	1201916	1321755	4826751	4126855	461480	776740	786167	236064
Foreign Currency Assets	149806	137797	556776	2684957	442556	513692	1112094	2414248
a) 1 - 14 days	65303	35746	37670	210918	25776	70221	163010	443282
b) 15 - 28 days	21931	2882	10417	16904	44979	36208	51095	217691
c) 29 days to 3 months	23071	36026	20505	677205	93480	157802	265275	584289
d) Over 3 months to 6 months	39358	62897	34126	641784	46614	53231	124403	531852
e) Over 6 months to 1 year	50	60	258334	630871	33968	33847	205690	223797
f) Over 1 year to 3 years	85	178	112297	234303	81187	45013	134790	156419
g) Over 3 years to 5 years	-	-	40074	103719	43308	74393	61118	118284
h) Over 5 years	8	8	43353	169253	73244	42977	106713	138634
Foreign Currency Liabilities	107486	61919	518133	2649605	421949	482522	1136391	2208275
a) 1 - 14 days	58125	13241	37367	176058	64842	77095	120214	370748
b) 15 - 28 days	1181	1062	263	63704	34088	67802	44189	159295
c) 29 days to 3 months	3934	3465	1457	692663	81892	152139	206725	515883
d) Over 3 months to 6 months	11355	4844	12317	662361	116744	85459	186185	479690
e) Over 6 months to 1 year	17874	16376	262939	548527	70519	70270	277181	352643
f) Over 1 year to 3 years	13419	20820	96514	202831	50259	24898	137030	218882
g) Over 3 years to 5 years	1598	2071	103846	273617	3605	4859	25355	100021
h) Over 5 years	-	40	3430	29844	-	-	139512	11113

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	3578532	4215304	1788684	1864366	7805770	9551305	3301092	3506762
a) 1 - 14 days	-	105179	69014	8163	71164	36223	91000	212875
b) 15 - 28 days	14370	11573	42472	21137	135463	66897	199181	17338
c) 29 days to 3 months	21706	232035	108558	170745	192097	761713	462631	67336
d) Over 3 months to 6 months	52586	59781	19212	7336	351711	154126	308156	16591
e) Over 6 months to 1 year	57674	93760	5316	20114	249684	251816	369589	24633
f) Over 1 year to 3 years	346997	295633	82625	98650	914875	1030292	781303	316678
g) Over 3 years to 5 years	383192	580981	215284	235546	1070830	1455875	217502	498217
h) Over 5 years	2702007	2836362	1246203	1302675	4819946	5794363	871730	2353094
Foreign Currency Assets	266216	2055292	61818	73506	1510504	2133606	1023772	1210454
a) 1 - 14 days	148958	380985	25467	27870	78023	115910	275005	412697
b) 15 - 28 days	13416	47768	6031	5612	32839	147168	111266	84543
c) 29 days to 3 months	43914	593835	12549	11000	376537	402677	275699	235266
d) Over 3 months to 6 months	34566	274885	17771	29024	507607	645626	115564	186705
e) Over 6 months to 1 year	4385	707498	-	-	266182	446788	48335	31798
f) Over 1 year to 3 years	187	30006	-	-	118968	246573	97472	101163
g) Over 3 years to 5 years	-	20315	-	-	46233	54108	70830	115404
h) Over 5 years	20790	-	-	-	84115	74756	29601	42878
Foreign Currency Liabilities	259469	2060893	34835	41140	1183326	1902425	953759	1088061
a) 1 - 14 days	175759	382541	5424	6907	160454	250280	218952	276835
b) 15 - 28 days	2842	85031	3378	1417	63517	119405	64987	100739
c) 29 days to 3 months	32280	618768	2447	2565	394194	518224	326658	274117
d) Over 3 months to 6 months	15285	223258	6319	10799	190943	397117	149661	208747
e) Over 6 months to 1 year	25512	738245	11827	12340	186066	287755	132927	144266
f) Over 1 year to 3 years	4071	8207	4757	6406	108779	234036	60333	83185
g) Over 3 years to 5 years	3689	4793	683	706	49343	51315	241	172
h) Over 5 years	31	50	-	-	30030	44293	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS**

(Amount in ₹ lakh)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book value)	4352143	4312443	5440352	5839914	2606774	2625895	2110744	2513856
a) 1 - 14 days	387233	318655	170896	273775	17729	36538	58115	112399
b) 15 - 28 days	183729	121685	69756	209006	2326	16079	29410	14847
c) 29 days to 3 months	444314	1029172	110690	212703	62481	99429	61554	129947
d) Over 3 months to 6 months	647097	351682	477525	128370	163226	46942	36360	29283
e) Over 6 months to 1 year	1050779	835605	416638	65068	161743	88314	4802	81876
f) Over 1 year to 3 years	385763	552752	195372	240537	109019	214943	70584	165195
g) Over 3 years to 5 years	551108	105909	477114	712443	307663	372493	413550	693521
h) Over 5 years	702120	996983	3522361	3998012	1782587	1751157	1436369	1286788
Foreign Currency Assets	794333	1100335	744872	1198244	298203	416725	41072	56924
a) 1 - 14 days	101847	156306	118942	177741	87668	193566	15538	22412
b) 15 - 28 days	32779	63236	30282	56993	4940	7920	445	1382
c) 29 days to 3 months	157722	260405	165028	259177	72143	133359	15777	14271
d) Over 3 months to 6 months	94993	171711	210724	301831	53861	41935	8499	18052
e) Over 6 months to 1 year	118749	228151	89868	180371	78143	39900	810	807
f) Over 1 year to 3 years	146956	112006	39014	85063	1448	45	3	-
g) Over 3 years to 5 years	99096	61902	44761	72805	-	-	-	-
h) Over 5 years	42191	46618	46253	64263	-	-	-	-
Foreign Currency Liabilities	796253	1100281	570723	988084	298342	417187	41072	56924
a) 1 - 14 days	71050	141033	153874	146390	81566	182412	10495	34769
b) 15 - 28 days	54384	68080	11650	18735	6907	5484	2733	349
c) 29 days to 3 months	144560	244711	85449	102470	76585	147939	3863	1562
d) Over 3 months to 6 months	126327	159118	100867	147017	62303	45149	8754	4901
e) Over 6 months to 1 year	51692	77257	110973	206755	70446	35520	9350	8387
f) Over 1 year to 3 years	183654	204636	72551	102999	474	607	5155	5555
g) Over 3 years to 5 years	35233	33792	26180	263718	61	76	722	1401
h) Over 5 years	129353	171654	9179	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

Items	(Amount in ₹ lakh)							
	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	672402		228941	269026	321043	361623	203591	364891
a) 1 - 14 days	17374		2480	14989	2099	2817	2497	-
b) 15 - 28 days	13612		7096	14925	9503	12650	7139	23226
c) 29 days to 3 months	11353		6552	4915	36267	56509	4118	19631
d) Over 3 months to 6 months	6299		4988	20	24476	42366	7329	25153
e) Over 6 months to 1 year	53672		5123	151	62609	62952	1820	11762
f) Over 1 year to 3 years	43855		18734	31300	127679	140777	412	7865
g) Over 3 years to 5 years	483720		46063	55204	5094	4846	21132	19404
h) Over 5 years	42517		137905	147522	53316	38706	159144	257850
Foreign Currency Assets	2576		19413	17932	10560	178353	12722	142498
a) 1 - 14 days	1706		5815	6279	3871	7091	9933	11399
b) 15 - 28 days	95		2094	1201	1271	2696	-	1310
c) 29 days to 3 months	299		2582	4429	2326	55308	2202	30021
d) Over 3 months to 6 months	476		5676	3767	2867	59146	467	26765
e) Over 6 months to 1 year	-		2528	1811	-	53662	120	73003
f) Over 1 year to 3 years	-		718	445	-	-	-	-
g) Over 3 years to 5 years	-		-	-	-	-	-	-
h) Over 5 years	-		-	-	225	450	-	-
Foreign Currency Liabilities	1236		12191	14724	5272	178593	5894	142456
a) 1 - 14 days	254		1904	2568	1485	9841	676	10007
b) 15 - 28 days	7		124	222	106	583	62	828
c) 29 days to 3 months	156		1049	875	235	53518	952	27976
d) Over 3 months to 6 months	212		1889	1952	251	54714	860	27501
e) Over 6 months to 1 year	417		3337	5001	2874	59663	2247	74358
f) Over 1 year to 3 years	187		3609	3650	247	197	432	1103
g) Over 3 years to 5 years	3		279	456	74	77	665	586
h) Over 5 years	-		-	-	-	-	-	97

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Investments (at book value)	1305465	1453768	1047292	1102067	1395625	1969577	999204	1150634
a) 1 - 14 days	23376	14421	251569	180024	97673	58165	44514	120287
b) 15 - 28 days	29361	10379	43971	45615	74027	95126	-	4996
c) 29 days to 3 months	62283	89856	173677	209088	110870	264707	18854	6658
d) Over 3 months to 6 months	40109	64491	79544	69093	17601	111042	10406	525
e) Over 6 months to 1 year	77830	53261	125008	101678	36184	92049	4689	4690
f) Over 1 year to 3 years	59050	24735	111541	191763	95058	231200	91005	94694
g) Over 3 years to 5 years	96672	23028	84730	142269	268172	406222	90213	139549
h) Over 5 years	916784	1173597	177253	162538	696040	711066	739523	779235
Foreign Currency Assets	62443	153678	81530	120704	357321	-	375556	310528
a) 1 - 14 days	29994	26678	7489	7040	9769	-	53880	48852
b) 15 - 28 days	636	3480	8018	10572	3687	-	8912	13903
c) 29 days to 3 months	7343	8369	39637	50760	70696	-	183825	159533
d) Over 3 months to 6 months	9204	17716	19865	31285	97821	-	60216	47299
e) Over 6 months to 1 year	11938	80744	4772	18334	166670	-	65973	38232
f) Over 1 year to 3 years	2828	12575	-	1452	8454	-	2750	2709
g) Over 3 years to 5 years	500	4116	1078	146	224	-	-	-
h) Over 5 years	-	-	671	1115	-	-	-	-
Foreign Currency Liabilities	101516	94215	160232	264357	357187	-	375366	310244
a) 1 - 14 days	12257	20623	2847	25925	10675	-	49700	42626
b) 15 - 28 days	1721	1003	196	11399	5347	-	4272	5537
c) 29 days to 3 months	8778	17400	2004	88620	68901	-	180841	169151
d) Over 3 months to 6 months	15466	12666	83210	11359	105758	-	62893	44838
e) Over 6 months to 1 year	32868	24718	5430	38257	166506	-	71785	40601
f) Over 1 year to 3 years	25227	17583	21923	38156	-	-	4645	5458
g) Over 3 years to 5 years	5199	222	32184	3906	-	-	1220	2022
h) Over 5 years	-	-	12436	46736	-	-	10	11

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	664944	773176	298322	351884	70799	79516	50722	89248
a) 1 - 14 days	91117	147275	22160	18333	8022	9823	3927	12593
b) 15 - 28 days	5565	26866	1944	7979	680	10	3160	5546
c) 29 days to 3 months	3602	77166	3120	3424	7663	21565	3707	19299
d) Over 3 months to 6 months	284	40534	15	6374	6965	-	259	1072
e) Over 6 months to 1 year	2617	92815	2488	4088	407	462	757	3913
f) Over 1 year to 3 years	81080	285833	12078	14904	1848	1193	6375	5893
g) Over 3 years to 5 years	51113	44388	23603	33895	2597	10240	4676	9442
h) Over 5 years	429566	58299	232914	262887	42617	36223	27861	31490
Foreign Currency Assets	5062	215814	2879	3901	-	-	-	-
a) 1 - 14 days	108	9545	518	2606	-	-	-	-
b) 15 - 28 days	1037	41675	17	-	-	-	-	-
c) 29 days to 3 months	2130	82345	1246	981	-	-	-	-
d) Over 3 months to 6 months	1109	35264	1098	314	-	-	-	-
e) Over 6 months to 1 year	678	46985	-	-	-	-	-	-
f) Over 1 year to 3 years	-	-	-	-	-	-	-	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	22967	156349	4512	3948	-	-	-	-
a) 1 - 14 days	6183	8542	2994	2847	-	-	-	-
b) 15 - 28 days	37	47160	27	-	-	-	-	-
c) 29 days to 3 months	13649	54738	184	141	-	-	-	-
d) Over 3 months to 6 months	402	23979	199	252	-	-	-	-
e) Over 6 months to 1 year	1969	21930	285	182	-	-	-	-
f) Over 1 year to 3 years	652	-	736	477	-	-	-	-
g) Over 3 years to 5 years	75	-	-	49	-	-	-	-
h) Over 5 years	-	-	87	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
Investments (at book value)	32480	29195	715561	892377	349919	376714
a) 1 - 14 days	9699	1784	70914	74773	2276	3858
b) 15 - 28 days	327	260	23052	10064	3500	2091
c) 29 days to 3 months	1010	5006	70073	114051	3991	9965
d) Over 3 months to 6 months	1502	2225	42447	16168	9438	4279
e) Over 6 months to 1 year	4753	3586	5534	12420	13981	12422
f) Over 1 year to 3 years	7533	8215	44744	62514	38078	29914
g) Over 3 years to 5 years	2032	3422	66008	137711	31073	59162
h) Over 5 years	5624	4698	392789	464676	247582	255023
Foreign Currency Assets	3479	2746	32691	43197	6231	6787
a) 1 - 14 days	3348	2555	4878	5053	3349	2103
b) 15 - 28 days	103	49	2314	48	485	767
c) 29 days to 3 months	27	143	14470	1714	1383	2801
d) Over 3 months to 6 months	-	-	7088	9104	429	396
e) Over 6 months to 1 year	-	-	1571	5678	-	45
f) Over 1 year to 3 years	-	-	2370	21600	45	135
g) Over 3 years to 5 years	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	540	540
Foreign Currency Liabilities	12889	13587	2963	4896	4185	5847
a) 1 - 14 days	518	479	2690	4465	2386	2626
b) 15 - 28 days	387	380	35	36	21	35
c) 29 days to 3 months	979	1225	4	4	270	1520
d) Over 3 months to 6 months	2282	2364	184	217	294	327
e) Over 6 months to 1 year	7549	7427	50	174	736	911
f) Over 1 year to 3 years	856	1388	-	-	336	265
g) Over 3 years to 5 years	319	324	-	-	142	138
h) Over 5 years	-	-	-	-	-	25

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

Items	(Amount in ₹ lakh)							
	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	5597482	7199162	201793	229504	5860762	7592937	12089280	13468595
a) 1 - 14 days	443428	588676	262	-	980094	1276608	1823908	921511
b) 15 - 28 days	399138	460939	3004	2517	109601	223343	740706	927543
c) 29 days to 3 months	772461	1035069	17363	24184	308727	520250	989260	968878
d) Over 3 months to 6 months	627844	531904	3326	2692	227405	413680	719317	766491
e) Over 6 months to 1 year	787342	933513	10682	12991	288305	424940	973339	1206665
f) Over 1 year to 3 years	1140371	1341694	29676	19577	2353440	2832587	2958993	3597362
g) Over 3 years to 5 years	243683	818192	31665	53762	590731	736094	394136	1069077
h) Over 5 years	1183215	1489175	105815	113781	1002459	1165435	3489621	4011068
Foreign Currency Assets	1862966	2655161	2520	5586	1018169	1368663	6537337	7664502
a) 1 - 14 days	198061	281345	1393	4959	461121	282184	534350	956408
b) 15 - 28 days	39558	134958	-	-	49561	120900	170805	135786
c) 29 days to 3 months	271883	281068	338	-	150075	295222	383668	580215
d) Over 3 months to 6 months	227525	327319	351	-	167429	221470	265029	294191
e) Over 6 months to 1 year	275524	292772	-	-	43761	161104	394321	531887
f) Over 1 year to 3 years	341269	477350	-	192	117813	201204	2182941	2145398
g) Over 3 years to 5 years	292096	476486	-	-	27871	73531	1069110	1319497
h) Over 5 years	217050	383863	438	435	538	13048	1537113	1701120
Foreign Currency Liabilities	1640453	2750985	18009	9801	650157	930977	6814754	8370587
a) 1 - 14 days	236748	263280	2150	2185	94796	113645	378934	506717
b) 15 - 28 days	23513	196777	8	2114	24450	52687	186985	165780
c) 29 days to 3 months	171864	528418	9202	3581	75265	188429	781454	787779
d) Over 3 months to 6 months	286158	435829	198	237	89083	245687	855515	1149948
e) Over 6 months to 1 year	350399	450645	6381	566	89019	108912	691975	1533953
f) Over 1 year to 3 years	212875	255287	70	1118	206358	165917	2238719	2029681
g) Over 3 years to 5 years	8637	199227	-	-	15384	11102	852709	808513
h) Over 5 years	350259	421522	-	-	55802	44598	828463	1388216

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS**

(Amount in ₹ lakh)

Items	Indusind Bank		Kotak Mahindra Bank		Yes Bank	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
Investments (at book value)	1040184	1355081	1251266	1712144	1020994	1882884
a) 1 - 14 days	-	75032	457430	645192	22545	-
b) 15 - 28 days	-	-	32952	148842	-	15913
c) 29 days to 3 months	18342	25366	118416	125674	65539	297440
d) Over 3 months to 6 months	59311	88056	96773	106547	88063	118702
e) Over 6 months to 1 year	93552	105862	102776	223155	87895	66249
f) Over 1 year to 3 years	55086	49151	322804	330529	65306	273598
g) Over 3 years to 5 years	125628	136334	19547	36196	136383	276350
h) Over 5 years	688265	875280	100568	96009	555263	834633
Foreign Currency Assets	4302	3718	37151	61874	95572	113350
a) 1 - 14 days	-	-	11354	26696	48806	33102
b) 15 - 28 days	-	-	3873	4397	2791	6086
c) 29 days to 3 months	-	-	9412	21177	11289	28956
d) Over 3 months to 6 months	-	-	10491	9248	32236	43503
e) Over 6 months to 1 year	-	-	405	103	-	923
f) Over 1 year to 3 years	-	-	-	139	-	-
g) Over 3 years to 5 years	-	-	-	90	-	-
h) Over 5 years	4302	3718	1616	24	449	780
Foreign Currency Liabilities	14249	14129	76632	273369	140988	244122
a) 1 - 14 days	14249	14129	14219	11508	10137	44802
b) 15 - 28 days	-	-	87	4588	2872	5106
c) 29 days to 3 months	-	-	627	72378	45986	34344
d) Over 3 months to 6 months	-	-	14044	61788	17704	50596
e) Over 6 months to 1 year	-	-	5112	74969	1884	30850
f) Over 1 year to 3 years	-	-	22229	28008	3974	7379
g) Over 3 years to 5 years	-	-	26	55	12256	24741
h) Over 5 years	-	-	20288	20075	46175	46304

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS								
(Amount in ₹ lakh)								
Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Investments (at book value)	1588	1377	24575	22018	22132	23898	19463	16489
a) 1 - 14 days	-	-	-	-	7082	4811	8032	10032
b) 15 - 28 days	-	-	5219	2391	5277	4925	1032	1463
c) 29 days to 3 months	-	-	11762	6793	5528	3338	4007	4457
d) Over 3 months to 6 months	-	-	481	5692	3014	4573	6393	320
e) Over 6 months to 1 year	1254	864	-	2970	78	4311	-	216
f) Over 1 year to 3 years	320	499	5249	2308	1148	1935	-	-
g) Over 3 years to 5 years	-	14	-	1864	-	-	-	-
h) Over 5 years	14	-	1864	-	5	5	-	-
Foreign Currency Assets	2926	1914	2703	1621	471	19	38300	62803
a) 1 - 14 days	1958	1276	2703	1621	471	19	3995	8892
b) 15 - 28 days	968	638	-	-	-	-	2813	4319
c) 29 days to 3 months	-	-	-	-	-	-	21304	36994
d) Over 3 months to 6 months	-	-	-	-	-	-	9842	12598
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	-	-	-	-	-	-	346	-
Foreign Currency Liabilities	2752	4256	10026	9723	5401	-	38303	61943
a) 1 - 14 days	1844	2837	638	547	5400	-	6269	9593
b) 15 - 28 days	908	1419	120	137	-	-	5714	8971
c) 29 days to 3 months	-	-	979	991	-	-	22875	22370
d) Over 3 months to 6 months	-	-	2521	1882	-	-	-	8769
e) Over 6 months to 1 year	-	-	2763	3248	-	-	321	4101
f) Over 1 year to 3 years	-	-	3005	2918	-	-	3125	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	8140

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS							
Items	Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon
	2010	2011	2010	2011	2010	2011	2010
	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Investments (at book value)	8		838300	486100	22515	23319	6315
a) 1 - 14 days	-		757300	381300	3445	4619	-
b) 15 - 28 days	8		8000	10600	2470	1748	-
c) 29 days to 3 months	-		16200	18700	1181	2201	3056
d) Over 3 months to 6 months	-		9400	19100	3998	1659	-
e) Over 6 months to 1 year	-		1000	2500	3879	5056	963
f) Over 1 year to 3 years	-		44700	51800	7358	7788	2296
g) Over 3 years to 5 years	-		1600	100	114	96	-
h) Over 5 years	-		100	2000	70	152	-
Foreign Currency Assets	-		68700	97400	9731	15098	1036
a) 1 - 14 days	-		23700	44900	1504	8134	1036
b) 15 - 28 days	-		800	5000	346	1092	-
c) 29 days to 3 months	-		37900	20400	1448	2627	-
d) Over 3 months to 6 months	-		6200	12400	2491	55	-
e) Over 6 months to 1 year	-		100	13400	1476	119	-
f) Over 1 year to 3 years	-		-	1300	1054	2246	-
g) Over 3 years to 5 years	-		-	-	1045	537	-
h) Over 5 years	-		-	-	367	288	-
Foreign Currency Liabilities	-		143100	153900	17540	23334	-
a) 1 - 14 days	-		38800	42600	1417	1319	-
b) 15 - 28 days	-		1300	1300	270	4950	-
c) 29 days to 3 months	-		35200	14600	5612	1442	-
d) Over 3 months to 6 months	-		4700	3900	1635	2820	-
e) Over 6 months to 1 year	-		200	18300	7041	11565	-
f) Over 1 year to 3 years	-		62900	73200	1561	1232	-
g) Over 3 years to 5 years	-		-	-	4	6	-
h) Over 5 years	-		-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS								(Amount in ₹ lakh)
Items	Bank of Nova Scotia		Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Investments (at book value)	192166	243850	144022	90595	1064735	1255338	402741	380650
a) 1 - 14 days	76842	96107	-	972	813815	1014470	161529	80759
b) 15 - 28 days	35525	39629	12382	15323	19514	15417	19770	25766
c) 29 days to 3 months	35169	37974	71152	28055	58609	50525	90038	75320
d) Over 3 months to 6 months	17613	38163	34889	19398	40109	50243	24513	25656
e) Over 6 months to 1 year	3505	1516	25599	26847	36482	39294	63264	98438
f) Over 1 year to 3 years	17546	30399	-	-	75993	80175	30936	65628
g) Over 3 years to 5 years	5966	62	-	-	10546	2016	1819	1121
h) Over 5 years	-	-	-	-	9667	3199	10872	7962
Foreign Currency Assets	307226	388495	71519	188226	153084	229777	56509	51328
a) 1 - 14 days	91094	73546	34737	34517	39524	24456	43221	5588
b) 15 - 28 days	39416	65299	32741	2319	7678	27208	81	2353
c) 29 days to 3 months	70632	120890	2245	129092	35782	55943	3123	28080
d) Over 3 months to 6 months	93961	126084	1796	22298	59255	107089	10084	13633
e) Over 6 months to 1 year	9429	-	-	-	449	3296	-	1674
f) Over 1 year to 3 years	-	-	-	-	5639	3472	-	-
g) Over 3 years to 5 years	-	-	-	-	4758	465	-	-
h) Over 5 years	2694	2676	-	-	-	7849	-	-
Foreign Currency Liabilities	305155	390060	143813	198949	280876	487560	153808	219152
a) 1 - 14 days	120855	82333	29148	26458	12092	7069	62661	103489
b) 15 - 28 days	10473	35830	31730	2573	1438	33035	6	6
c) 29 days to 3 months	55963	112806	29060	129197	76718	159349	397	10032
d) Over 3 months to 6 months	77236	122752	13512	22352	62696	182512	1187	1643
e) Over 6 months to 1 year	11293	2029	1495	1790	106975	94921	3430	18907
f) Over 1 year to 3 years	6884	34170	38868	16579	18197	8677	25532	31315
g) Over 3 years to 5 years	22450	-	-	-	2759	1996	6834	7779
h) Over 5 years	1	140	-	-	-	-	53761	45981

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ lakh)

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia		Credit Agricole Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Investments (at book value)	1662	3193	2810869	3039851		679	412278	389229
a) 1 - 14 days	-	-	1210698	1361182		-	313358	338936
b) 15 - 28 days	-	-	363417	430680		50	3832	1055
c) 29 days to 3 months	891	1331	210783	170427		27	7961	4461
d) Over 3 months to 6 months	265	-	91694	84473		585	6132	1072
e) Over 6 months to 1 year	-	-	153796	240778		-	21155	619
f) Over 1 year to 3 years	-	530	714359	747755		10	8423	5809
g) Over 3 years to 5 years	506	1332	2240	2078		-	-	-
h) Over 5 years	-	-	63882	2478		6	51417	37277
Foreign Currency Assets	470	1366	2558832	3023041		2045	127777	160298
a) 1 - 14 days	123	867	1297089	1240337		-	71697	48492
b) 15 - 28 days	-	23	156310	106165		-	26120	45586
c) 29 days to 3 months	347	476	281195	371022		-	3128	14040
d) Over 3 months to 6 months	-	-	130689	317939		2045	1539	42966
e) Over 6 months to 1 year	-	-	25732	180024		-	-	-
f) Over 1 year to 3 years	-	-	36671	45651		-	12575	1717
g) Over 3 years to 5 years	-	-	11966	10105		-	-	-
h) Over 5 years	-	-	619180	751798		-	12718	7497
Foreign Currency Liabilities	236	155	2519270	2987609		2057	330770	238448
a) 1 - 14 days	43	155	142074	196177		2	914	84990
b) 15 - 28 days	-	-	27946	24122		-	14	-
c) 29 days to 3 months	-	-	104361	144927		-	5891	1273
d) Over 3 months to 6 months	193	-	166929	143863		2046	191	141
e) Over 6 months to 1 year	-	-	231959	527900		-	64488	1630
f) Over 1 year to 3 years	-	-	1014711	844057		9	15661	19256
g) Over 3 years to 5 years	-	-	4171	9404		-	-	-
h) Over 5 years	-	-	827119	1097159		-	243611	131158

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

	(Amount in ₹ lakh)							
	DBS Bank		Deutsche Bank		FirstRand Bank		HSBC	
Items	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Investments (at book value)	1008355	1031309	915612	866725	20912	49367	4128907	3727908
a) 1 - 14 days	362312	273986	391008	293160	18324	24441	34453	98348
b) 15 - 28 days	40371	121210	49123	68238	-	18	189728	195109
c) 29 days to 3 months	89542	48367	63610	93213	1924	10348	982590	739461
d) Over 3 months to 6 months	213126	11776	60896	184689	632	7540	607906	703768
e) Over 6 months to 1 year	198125	479051	288242	125181	24	7003	740968	839915
f) Over 1 year to 3 years	25367	19894	21582	50687	-	-	866247	650907
g) Over 3 years to 5 years	4326	2113	37850	79	-	-	419680	373314
h) Over 5 years	75186	74911	3303	51478	8	17	287334	127088
Foreign Currency Assets	127331	457028	203051	297699	1204	8897	1473641	1562419
a) 1 - 14 days	22031	234933	52275	206685	687	2768	309322	309621
b) 15 - 28 days	21041	57387	19901	63506	-	15	47598	105472
c) 29 days to 3 months	46967	57722	46775	14345	-	3623	238206	236701
d) Over 3 months to 6 months	31963	100833	80230	12649	-	2007	292208	254911
e) Over 6 months to 1 year	-	21	3870	514	-	-	54220	56796
f) Over 1 year to 3 years	25	864	-	-	-	-	246671	342479
g) Over 3 years to 5 years	-	-	-	-	-	-	188402	142777
h) Over 5 years	5304	5268	-	-	516	484	97013	113665
Foreign Currency Liabilities	446170	729555	349882	464799	2785	11414	1947063	1591570
a) 1 - 14 days	76135	99008	347135	392510	-	455	347731	169351
b) 15 - 28 days	20007	53869	194	58666	-	-	203582	30582
c) 29 days to 3 months	21495	39257	370	309	539	6266	366326	281425
d) Over 3 months to 6 months	94803	121021	275	569	2246	4693	192004	259470
e) Over 6 months to 1 year	83990	68275	1836	12651	-	-	320595	297430
f) Over 1 year to 3 years	168	169742	72	94	-	-	191760	197720
g) Over 3 years to 5 years	149572	178384	-	-	-	-	251392	279413
h) Over 5 years	-	-	-	-	-	-	73672	76179

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS

(Amount in ₹ lakh)

Items	J.P.Morgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Investments (at book value)	916182	994040	203	146	3100	3231	3375	3575
a) 1 - 14 days	780758	626334	-	94	-	-	254	2584
b) 15 - 28 days	831	17723	-	52	-	-	1	-
c) 29 days to 3 months	124371	21150	74	-	-	-	5	1
d) Over 3 months to 6 months	10222	16421	129	-	-	29	12	44
e) Over 6 months to 1 year	-	250619	-	-	-	29	60	21
f) Over 1 year to 3 years	-	56788	-	-	137	178	909	926
g) Over 3 years to 5 years	-	4983	-	-	1421	1497	2135	-
h) Over 5 years	-	23	-	-	1543	1500	-	-
Foreign Currency Assets	35149	34339	306	66	1023	1756	9858	9164
a) 1 - 14 days	5417	4189	46	10	1023	1532	1319	3740
b) 15 - 28 days	-	-	-	-	-	-	147	1975
c) 29 days to 3 months	1087	896	-	-	-	-	979	2375
d) Over 3 months to 6 months	426	714	-	-	-	-	2011	590
e) Over 6 months to 1 year	730	4142	-	-	-	225	1927	484
f) Over 1 year to 3 years	4792	2050	260	56	-	-	3475	-
g) Over 3 years to 5 years	22696	22347	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	5102	5550	327	62	1234	1722	3799	5588
a) 1 - 14 days	56	10	45	5	327	411	546	834
b) 15 - 28 days	-	-	-	-	-	-	1	-
c) 29 days to 3 months	37	26	30	-	83	129	6	-
d) Over 3 months to 6 months	322	449	-	30	-	-	12	37
e) Over 6 months to 1 year	478	3509	-	-	-	-	159	-
f) Over 1 year to 3 years	4107	1556	252	27	824	1183	3075	4718
g) Over 3 years to 5 years	102	-	-	-	-	-	-	-
h) Over 5 years	-	1	-	-	-	-	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)**

FOREIGN BANKS							
Items	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland		Shinhan Bank
	2010	2011	2010	2011	2010	2011	2010
	(49)	(50)	(51)	(52)	(53)	(54)	(55)
Investments (at book value)	44653	39563	9380	9269	726541	890161	49133
a) 1 - 14 days	-	2498	-	-	-	22969	21000
b) 15 - 28 days	3995	4555	-	-	44911	36547	11814
c) 29 days to 3 months	36724	24672	-	-	113700	192358	13378
d) Over 3 months to 6 months	3934	7838	-	1526	106114	150900	-
e) Over 6 months to 1 year	-	-	-	18	47980	155697	-
f) Over 1 year to 3 years	-	-	6288	6692	139500	111964	-
g) Over 3 years to 5 years	-	-	3092	1033	143810	109685	1021
h) Over 5 years	-	-	-	-	130526	110040	1920
Foreign Currency Assets	53880	42237	312	397	482569	380693	8237
a) 1 - 14 days	36885	42237	260	279	151228	67058	2774
b) 15 - 28 days	-	-	-	-	15092	31727	3589
c) 29 days to 3 months	4939	-	-	4	21021	64895	1200
d) Over 3 months to 6 months	12056	-	-	-	12764	42177	674
e) Over 6 months to 1 year	-	-	-	-	16487	3221	-
f) Over 1 year to 3 years	-	-	-	-	265977	171615	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-
h) Over 5 years	-	-	52	114	-	-	-
Foreign Currency Liabilities	32929	16760	7756	7666	1638676	4061196	6888
a) 1 - 14 days	15625	16461	782	3674	60927	3768508	6024
b) 15 - 28 days	9205	-	590	83	546	413	-
c) 29 days to 3 months	5119	49	3063	719	31130	21337	-
d) Over 3 months to 6 months	2694	244	1071	1005	14036	11114	-
e) Over 6 months to 1 year	6	6	2231	2115	1240362	34649	-
f) Over 1 year to 3 years	281	-	20	70	138758	122335	864
g) Over 3 years to 5 years	-	-	-	-	50328	220	-
h) Over 5 years	-	-	-	-	102588	102620	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS**

(Amount in ₹ lakh)

Items	Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	2010	2011	2010	2011	2010	2011	2010	2011
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Investments (at book value)	178801	207748	496	505	1841345	2286765	12235	41701
a) 1 - 14 days	132862	100119	-	-	685226	763150	770	10524
b) 15 - 28 days	16202	5960	-	-	94933	104233	916	30
c) 29 days to 3 months	1771	9472	-	-	296001	318291	1601	14578
d) Over 3 months to 6 months	1423	5168	20	-	97260	214547	2877	6445
e) Over 6 months to 1 year	700	14067	101	100	204007	329376	3077	8845
f) Over 1 year to 3 years	25843	61463	-	10	417335	450321	2976	1261
g) Over 3 years to 5 years	-	3563	-	24	21595	56274	7	18
h) Over 5 years	-	7937	374	371	24989	50574	11	-
Foreign Currency Assets	5785	23669	1963	1594	2088150	2336988	298	10398
a) 1 - 14 days	3730	6202	98	91	118473	248734	298	1024
b) 15 - 28 days	-	2046	-	-	88855	113319	-	-
c) 29 days to 3 months	315	7790	-	-	468668	712282	-	313
d) Over 3 months to 6 months	1739	4326	-	-	554918	464830	-	9061
e) Over 6 months to 1 year	-	3304	-	-	258032	243613	-	-
f) Over 1 year to 3 years	-	-	1865	1503	243127	299131	-	-
g) Over 3 years to 5 years	-	-	-	-	241693	152071	-	-
h) Over 5 years	-	-	-	-	114384	103008	-	-
Foreign Currency Liabilities	20015	40105	2018	1318	6735626	2861286	1592	16859
a) 1 - 14 days	19456	39888	303	198	389586	383311	4	65
b) 15 - 28 days	-	-	-	-	17720	56017	-	-
c) 29 days to 3 months	32	167	-	-	4674791	804922	10	483
d) Over 3 months to 6 months	527	50	-	-	453815	356813	15	14717
e) Over 6 months to 1 year	-	-	-	-	423375	425746	1562	1535
f) Over 1 year to 3 years	-	-	1715	1120	293268	374360	1	59
g) Over 3 years to 5 years	-	-	-	-	192180	127534	-	-
h) Over 5 years	-	-	-	-	290892	332584	-	-

Source : Annual accounts of banks.

**TABLE B10 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl'd.)
FOREIGN BANKS**

(Amount in ₹ lakh)

Items	UBS AG	
	2010	2011
	(65)	(66)
Investments (at book value)	140535	379676
a) 1 - 14 days	43477	35867
b) 15 - 28 days	7480	14128
c) 29 days to 3 months	6557	164605
d) Over 3 months to 6 months	12746	63687
e) Over 6 months to 1 year	40338	71684
f) Over 1 year to 3 years	9614	5954
g) Over 3 years to 5 years	14996	18540
h) Over 5 years	5327	5210
Foreign Currency Assets	1230	7407
a) 1 - 14 days	528	339
b) 15 - 28 days	-	-
c) 29 days to 3 months	252	-
d) Over 3 months to 6 months	-	4905
e) Over 6 months to 1 year	-	1717
f) Over 1 year to 3 years	-	-
g) Over 3 years to 5 years	-	-
h) Over 5 years	449	446
Foreign Currency Liabilities	414	94704
a) 1 - 14 days	62	1115
b) 15 - 28 days	-	-
c) 29 days to 3 months	-	28994
d) Over 3 months to 6 months	-	4906
e) Over 6 months to 1 year	-	59690
f) Over 1 year to 3 years	352	-
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 - 2010 - 11 AS ON MARCH 31**

(Amount in ₹ lakh)

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	394779	58235	15233	468247	75237	22321	-	97558	565805
State Bank of Bikaner & Jaipur	164683	706	406	165795	46875	-	-	46875	212670
State Bank of Hyderabad	31895	386	-	32281	22523	-	-	22523	54804
State Bank of Mysore	175241	1806	4442	181489	60249	-	-	60249	241738
State Bank of Patiala	250578	9275	2646	262499	88938	3592	-	92530	355029
State Bank of Travancore	18056	6	-	18062	4918	-	-	4918	22980
Nationalised Banks									
Allahabad Bank	190042	25155	3597	218794	59035	3674	-	62709	281503
Andhra Bank	198072	23064	11115	232251	15855	-	2173	18028	250279
Bank of Baroda	267660	1732	1192	270584	16601	15424	-	32025	302609
Bank of India	233651	1235	27	234913	15477	2979	5413	23869	258782
Bank of Maharashtra	36567	2098	103	38768	4473	-	-	4473	43241
Canara Bank	52012	1098	12	53122	17828	-	1355	19183	72305
Central Bank of India	46223	2	11	46236	3779	-	-	3779	50015
Corporation Bank	39834	89	4	39927	3737	-	-	3737	43664
Dena Bank	52322	1945	2986	57253	63948	-	113	64061	121314
IDBI Bank Ltd.	659958	17961	46781	724700	323775	233	20831	344839	1069539
Indian Bank	68839	665	4	69508	-	-	-	-	69508
Indian Overseas Bank	595591	29102	12170	636863	59596	-	-	59596	696459
Oriental Bank of Commerce	68215	118	34	68367	16133	-	-	16133	84500
Punjab and Sind Bank	115498	-	-	115498	8219	-	-	8219	123717
Punjab National Bank	279980	814	-	280794	38991	-	2023	41014	321808
Syndicate Bank	369884	17066	32977	419927	30339	-	2580	32919	452846
UCO Bank	42607	2	-	42609	4750	-	-	4750	47359
Union Bank of India	57044	281	-	57325	5598	4056	-	9654	66979
United Bank of India	129127	16300	14319	159746	56991	-	-	56991	216737
Vijaya Bank	82396	12722	15864	110982	6528	-	2784	9312	120294
Old Private Sector Banks									
Catholic Syrian Bank	21794	1343	160	23297	1064	-	-	1064	24361
City Union Bank	1473	-	-	1473	-	-	-	-	1473
Dhanlaxmi Bank	11	-	-	11	486	-	-	486	497
Federal Bank	29738	461	-	30199	-	-	-	-	30199
ING Vysya Bank	200	-	-	200	2624	-	3592	6216	6416
Jammu & Kashmir Bank	64846	-	-	64846	-	-	-	-	64846
Karnataka Bank	8687	3095	672	12454	10093	-	-	10093	22547
Karur Vysya Bank	7894	-	-	7894	4608	-	-	4608	12502
Lakshmi Vilas Bank	30200	27	1607	31834	1448	-	-	1448	33282
Nainital Bank	6834	75	-	6909	-	-	-	-	6909
Ratnakar Bank	728	-	481	1209	-	-	-	-	1209
SBI Comm. & Intl. Bank	-	-	-	-	-	-	-	-	-
South Indian Bank	2848	-	-	2848	-	-	-	-	2848
Tamilnad Mercantile Bank	2173	39	-	2212	-	-	-	-	2212

Source : Annual accounts of banks.

**TABLE B11 : LOAN SUBJECTED TO RESTRUCTURING & CORPORATE
DEBT RESTRUCTURED - 2010 - 11 AS ON MARCH 31 (Concd.)**

(Amount in ₹ lakh)

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)
New Private Sector Banks									
Axis Bank	32797	-	-	32797	9944	-	-	9944	42741
Development Credit Bank	1136	34	35	1205	-	-	1500	1500	2705
HDFC Bank	5601	2524	870	8995	18434	4428	4935	27797	36792
ICICI Bank	117271	12152	3217	132640	9937	-	-	9937	142577
Indusind Bank	1287	395	583	2265	6775	897	1000	8672	10937
Kotak Mahindra Bank	1044	731	450	2225	-	-	-	-	2225
Yes Bank	4044	-	-	4044	6598	-	-	6598	10642
Foreign Banks									
AB Bank	-	-	-	-	-	-	-	-	-
Abu Dhabi Commercial Bank	-	-	513	513	-	-	-	-	513
American Express Banking Corp.	-	-	-	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-	-	-	-
Bank of America	-	-	-	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	-	-	-	-	-
Bank of Ceylon	-	-	-	-	-	-	-	-	-
Bank of Nova Scotia	1593	-	-	1593	5000	-	-	5000	6593
Bank of Tokyo Mitsubishi, UFJ	-	-	-	-	-	-	-	-	-
Barclays Bank	3006	3506	434	6946	-	-	-	-	6946
BNP Paribas	-	-	-	-	-	-	-	-	-
Chinatrust Commercial Bank	243	290	-	533	-	-	-	-	533
Citibank	13177	1819	-	14996	-	-	-	-	14996
Commonwealth Bank of Australia	-	-	-	-	-	-	-	-	-
Credit Agricole Bank	-	-	-	-	-	-	-	-	-
DBS Bank	-	-	750	750	-	-	-	-	750
Deutsche Bank	49	-	-	49	-	-	-	-	49
FirstRand Bank	-	-	-	-	-	-	-	-	-
HSBC	4493	1389	49	5931	-	-	-	-	5931
J.P.Morgan Chase Bank	-	-	-	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-	-	-	-
Mashreqbank	-	-	-	-	-	-	-	-	-
Mizuho Corporate Bank	-	-	-	-	-	-	-	-	-
Oman International Bank	-	-	-	-	-	-	-	-	-
Royal Bank of Scotland	2588	15287	8047	25922	-	-	86	86	26008
Shinhan Bank	-	-	-	-	-	-	-	-	-
Societe Generale	-	-	-	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-	-	-	-
Standard Chartered Bank	3029	2756	373	6159	-	-	-	-	6159
State Bank of Mauritius	-	-	-	-	-	-	-	-	-
UBS AG	-	-	-	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-	-	-	-

Source : Annual accounts of banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 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 Indore	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.62	10.11	8.03	9.98	7.00	9.07	5.70	
2. Credit - Deposit Ratio	78.58	81.03	76.37	76.52	72.39	73.02	77.31	
3. Investment - Deposit Ratio	36.78	31.65	29.53	25.11	32.90	32.10	28.00	
4. (Credit + Investment) - Deposit Ratio	115.37	112.68	105.90	101.62	105.29	105.12	105.32	
5. Ratio of deposits to total liabilities	76.33	76.32	85.07	85.54	82.56	83.06	86.58	
6. Ratio of demand & savings bank deposits to total deposits	47.26	49.42	39.06	38.51	28.45	30.17	33.18	
7. Ratio of priority sector advances to total advances	26.99	30.61	37.85	36.55	33.93	36.17	41.88	
8. Ratio of term loans to total advances	49.69	48.26	56.40	53.57	61.62	58.33	52.12	
9. Ratio of secured advances to total advances	78.50	79.78	79.20	85.71	85.81	88.44	86.01	
10. Ratio of investments in non-approved securities to total investments	23.00	21.80	3.77	2.69	16.19	18.68	3.68	
11. Ratio of interest income to total assets	7.04	7.15	7.91	8.19	7.67	8.05	8.00	
12. Ratio of net interest income to total assets (Net Interest Margin)	2.35	2.86	2.41	3.02	2.26	2.92	2.36	
13. Ratio of non-interest income to total assets	1.48	1.39	1.16	1.09	1.02	1.01	1.09	
14. Ratio of intermediation cost to total assets	2.01	2.02	1.77	2.17	1.19	1.55	1.48	
15. Ratio of wage bills to intermediation cost	62.77	62.92	56.35	65.16	61.25	68.68	50.95	
16. Ratio of wage bills to total expense	18.86	20.14	13.73	19.25	11.05	15.95	10.63	
17. Ratio of wage bills to total income	14.84	14.89	11.01	15.21	8.40	11.76	8.33	
18. Ratio of burden to total assets	0.53	0.63	0.61	1.08	0.17	0.54	0.39	
19. Ratio of burden to interest income	7.54	8.83	7.74	13.12	2.25	6.74	4.93	
20. Ratio of operating profits to total assets	1.82	2.23	1.80	1.95	2.08	2.38	1.97	
21. Return on assets	0.88	0.71	0.93	0.96	1.03	1.22	0.91	
22. Return on equity	14.80	12.62	20.39	20.91	22.02	24.35	18.07	
23. Cost of deposits	5.61	4.98	6.07	5.70	6.11	5.73	5.97	
24. Cost of borrowings	1.31	2.30	1.15	1.06	0.70	0.73	0.93	
25. Cost of funds	5.14	4.67	5.77	5.44	5.76	5.43	5.66	
26. Return on advances	8.62	8.64	9.59	9.88	9.73	10.01	9.37	
27. Return on investments	6.20	6.65	6.91	7.31	6.76	7.01	6.91	
28. Return on advances adjusted to cost of funds	3.48	3.97	3.81	4.44	3.97	4.58	3.71	
29. Return on investments adjusted to cost of funds	1.06	1.97	1.14	1.87	1.00	1.58	1.26	
30. Business per employee (in Rupees Lakh)	636.00	704.65	628.00	751.00	755.62	1037.68	763.51	
31. Profit per employee (in Rupees Lakh)	4.46	3.85	4.00	5.00	5.58	7.89	4.83	
32. Capital adequacy ratio	13.39	11.98	13.30	11.68	14.90	14.25	13.53	
33. Capital adequacy ratio - Tier I	9.45	7.77	8.35	7.92	8.64	9.12	8.58	
34. Capital adequacy ratio - Tier II	3.94	4.21	4.95	3.76	6.26	5.13	4.95	
35. Ratio of net NPA To net advances	1.72	1.63	0.78	0.83	0.55	0.87	1.13	

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
STATE BANK OF INDIA & ITS ASSOCIATES (In per cent)

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Travancore	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	7.11	6.26	6.17	5.89	6.82	8.10
2. Credit - Deposit Ratio	75.97	78.73	71.80	75.56	75.59	79.17
3. Investment - Deposit Ratio	29.56	29.91	28.14	25.38	31.14	30.82
4. (Credit + Investment) - Deposit Ratio	105.53	108.63	99.94	100.94	106.73	110.00
5. Ratio of deposits to total liabilities	85.62	83.07	84.85	83.74	85.58	81.94
6. Ratio of demand & savings bank deposits to total deposits	31.58	34.22	26.00	28.37	30.41	30.32
7. Ratio of priority sector advances to total advances	30.55	34.52	38.47	37.55	36.64	37.47
8. Ratio of term loans to total advances	64.93	60.51	61.41	56.98	54.95	54.10
9. Ratio of secured advances to total advances	87.80	89.97	96.73	97.29	79.82	81.53
10. Ratio of investments in non-approved securities to total investments	6.84	11.55	3.99	1.96	14.01	19.82
11. Ratio of interest income to total assets	8.29	8.37	8.20	8.23	8.05	8.02
12. Ratio of net interest income to total assets (Net Interest Margin)	2.88	3.36	2.11	2.97	2.57	2.60
13. Ratio of non-interest income to total assets	0.99	0.93	0.93	0.96	0.97	0.89
14. Ratio of intermediation cost to total assets	1.69	1.88	1.24	1.69	1.76	1.69
15. Ratio of wage bills to intermediation cost	57.70	59.77	55.56	66.25	64.35	63.60
16. Ratio of wage bills to total expense	13.73	16.32	9.37	16.09	15.64	15.11
17. Ratio of wage bills to total income	10.50	12.09	7.53	12.18	12.54	12.05
18. Ratio of burden to total assets	0.70	0.95	0.31	0.73	0.79	0.80
19. Ratio of burden to interest income	8.41	11.33	3.79	8.86	9.77	9.95
20. Ratio of operating profits to total assets	2.18	2.41	1.80	2.24	1.79	1.80
21. Return on assets	1.06	1.03	0.79	0.88	1.26	1.12
22. Return on equity	18.06	15.77	16.01	16.65	26.88	23.09
23. Cost of deposits	5.85	5.41	6.68	5.74	5.91	5.73
24. Cost of borrowings	3.34	3.43	0.29	0.83	0.34	3.68
25. Cost of funds	5.65	5.29	6.36	5.45	5.58	5.57
26. Return on advances	10.00	10.07	10.25	10.32	9.47	9.53
27. Return on investments	6.77	7.08	6.57	7.35	6.59	6.80
28. Return on advances adjusted to cost of funds	4.35	4.78	3.89	4.87	3.88	3.96
29. Return on investments adjusted to cost of funds	1.12	1.79	0.21	1.90	1.01	1.23
30. Business per employee (in Rupees Lakh)	672.00	795.00	895.21	956.30	696.00	888.00
31. Profit per employee (in Rupees Lakh)	4.41	5.00	4.45	5.20	6.00	8.00
32. Capital adequacy ratio	12.42	13.76	13.26	13.41	13.74	12.54
33. Capital adequacy ratio - Tier I	7.59	9.78	8.16	8.66	9.24	9.00
34. Capital adequacy ratio - Tier II	4.83	3.98	5.10	4.75	4.50	3.54
35. Ratio of net NPA To net advances	1.02	1.38	1.04	1.21	0.91	0.98

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS (In per cent)

Items	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.77	5.99	8.62	7.80	5.61	6.50	6.79	7.29
2. Credit - Deposit Ratio	67.52	70.99	72.23	77.52	72.55	74.87	73.33	71.30
3. Investment - Deposit Ratio	36.23	32.79	26.88	26.26	25.36	23.33	29.20	28.73
4. (Credit + Investment) - Deposit Ratio	103.75	103.78	99.11	103.78	97.91	98.20	102.53	100.03
5. Ratio of deposits to total liabilities	87.15	87.18	85.99	84.62	86.69	85.22	83.56	85.11
6. Ratio of demand & savings bank deposits to total deposits	34.50	33.48	29.43	29.06	29.62	28.68	27.84	25.42
7. Ratio of priority sector advances to total advances	33.91	32.86	35.52	33.00	26.35	24.01	25.48	25.76
8. Ratio of term loans to total advances	55.33	52.40	44.65	43.68	43.50	44.25	42.95	38.38
9. Ratio of secured advances to total advances	82.82	86.67	85.54	84.08	75.60	78.53	78.05	76.37
10. Ratio of investments in non-approved securities to total investments	19.02	18.56	5.27	6.04	17.89	16.05	14.53	21.21
11. Ratio of interest income to total assets	7.63	8.07	8.03	8.32	6.61	6.87	7.14	6.95
12. Ratio of net interest income to total assets (Net Interest Margin)	2.42	2.95	2.76	3.23	2.35	2.76	2.30	2.49
13. Ratio of non-interest income to total assets	1.38	1.00	1.21	0.90	1.11	0.88	1.05	0.84
14. Ratio of intermediation cost to total assets	1.48	1.71	1.70	1.71	1.51	1.45	1.47	1.62
15. Ratio of wage bills to intermediation cost	62.51	66.61	61.06	64.77	61.69	63.00	62.60	68.57
16. Ratio of wage bills to total expense	13.79	16.69	14.91	16.30	16.14	16.47	14.54	18.28
17. Ratio of wage bills to total income	10.23	12.58	11.23	12.02	12.05	11.81	11.20	14.25
18. Ratio of burden to total assets	0.09	0.71	0.48	0.81	0.40	0.57	0.42	0.78
19. Ratio of burden to interest income	1.22	8.79	6.04	9.74	6.01	8.32	5.88	11.16
20. Ratio of operating profits to total assets	2.32	2.24	2.28	2.42	1.95	2.19	1.88	1.72
21. Return on assets	1.16	1.11	1.39	1.36	1.21	1.33	0.70	0.79
22. Return on equity	19.14	18.65	25.96	23.24	21.86	23.50	12.56	15.79
23. Cost of deposits	5.59	5.46	5.55	5.38	4.56	4.34	5.16	4.61
24. Cost of borrowings	0.86	0.78	2.91	3.34	1.34	1.94	2.92	3.66
25. Cost of funds	5.37	5.23	5.38	5.23	4.37	4.19	4.97	4.53
26. Return on advances	9.81	10.02	10.30	10.49	7.88	8.03	8.42	8.12
27. Return on investments	5.71	6.54	6.29	6.83	6.43	7.21	7.46	6.76
28. Return on advances adjusted to cost of funds	4.44	4.78	4.92	5.26	3.51	3.83	3.45	3.59
29. Return on investments adjusted to cost of funds	0.34	1.31	0.91	1.60	2.06	3.02	2.49	2.23
30. Business per employee (in Rupees Lakh)	845.00	1063.00	939.00	1165.00	981.00	1333.00	1011.00	1284.00
31. Profit per employee (in Rupees Lakh)	5.76	6.70	7.00	9.00	8.00	11.00	4.39	6.20
32. Capital adequacy ratio	13.62	12.96	13.93	14.38	14.36	14.52	12.94	12.17
33. Capital adequacy ratio - Tier I	8.12	8.57	8.18	9.68	9.20	9.99	8.48	8.33
34. Capital adequacy ratio - Tier II	5.50	4.39	5.75	4.70	5.16	4.53	4.46	3.84
35. Ratio of net NPA To net advances	0.66	0.79	0.17	0.38	0.34	0.35	1.31	0.91

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS
(In per cent)

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	8.40	5.75	6.70	7.49	10.49	7.85	9.53	6.97
2. Credit - Deposit Ratio	63.68	70.13	72.16	72.27	65.01	72.33	68.15	74.39
3. Investment - Deposit Ratio	33.68	33.65	29.69	28.47	31.19	30.39	37.23	37.22
4. (Credit + Investment) - Deposit Ratio	97.37	103.78	101.86	100.75	96.20	102.72	105.38	111.61
5. Ratio of deposits to total liabilities	89.09	87.44	88.63	87.47	88.74	85.51	83.04	81.35
6. Ratio of demand & savings bank deposits to total deposits	36.91	40.44	29.09	28.27	34.44	35.17	28.55	25.95
7. Ratio of priority sector advances to total advances	39.44	34.36	33.48	32.00	32.14	31.23	31.57	27.52
8. Ratio of term loans to total advances	71.70	70.21	49.08	48.36	68.84	69.26	46.83	47.77
9. Ratio of secured advances to total advances	77.63	74.12	66.48	69.14	82.32	80.87	64.94	67.21
10. Ratio of investments in non-approved securities to total investments	14.41	17.51	9.40	14.71	11.05	12.22	28.02	35.31
11. Ratio of interest income to total assets	7.28	7.54	7.74	7.68	7.30	7.76	7.04	7.16
12. Ratio of net interest income to total assets (Net Interest Margin)	1.99	2.67	2.35	2.60	1.54	2.71	1.92	2.30
13. Ratio of non-interest income to total assets	0.91	0.72	1.18	0.90	1.05	0.64	1.50	1.04
14. Ratio of intermediation cost to total assets	1.65	2.23	1.44	1.47	1.35	2.04	1.27	1.29
15. Ratio of wage bills to intermediation cost	61.09	70.37	63.08	66.86	69.50	74.12	50.14	54.51
16. Ratio of wage bills to total expense	14.53	22.09	13.26	15.03	13.15	21.33	9.96	11.42
17. Ratio of wage bills to total income	12.31	18.99	10.15	11.47	11.19	17.98	7.45	8.56
18. Ratio of burden to total assets	0.74	1.51	0.26	0.57	0.29	1.39	-0.24	0.25
19. Ratio of burden to interest income	10.17	20.01	3.30	7.44	4.03	17.96	-3.34	3.47
20. Ratio of operating profits to total assets	1.25	1.16	2.09	2.03	1.25	1.32	2.15	2.06
21. Return on assets	0.70	0.47	1.30	1.42	0.66	0.70	1.28	1.21
22. Return on equity	16.35	9.68	22.48	23.20	15.01	13.49	21.93	21.89
23. Cost of deposits	5.51	5.04	5.83	5.39	6.22	5.31	5.46	5.09
24. Cost of borrowings	0.03	1.51	1.54	2.95	0.55	1.43	0.40	1.28
25. Cost of funds	5.28	4.89	5.61	5.29	6.06	5.09	5.08	4.68
26. Return on advances	9.03	9.19	9.07	8.93	9.06	9.57	8.91	8.63
27. Return on investments	6.54	6.94	7.18	7.55	7.07	7.17	6.00	5.97
28. Return on advances adjusted to cost of funds	3.75	4.30	3.46	3.64	3.00	4.48	3.84	3.95
29. Return on investments adjusted to cost of funds	1.26	2.05	1.57	2.26	1.00	2.08	0.93	1.29
30. Business per employee (in Rupees Lakh)	762.00	825.00	982.58	1228.18	711.76	835.17	1268.70	1572.79
31. Profit per employee (in Rupees Lakh)	3.21	2.38	7.35	9.76	3.30	3.96	9.52	10.92
32. Capital adequacy ratio	12.78	13.35	13.43	15.38	12.23	11.64	15.37	14.11
33. Capital adequacy ratio - Tier I	6.41	8.02	8.54	10.87	6.83	6.31	9.25	8.69
34. Capital adequacy ratio - Tier II	6.37	5.33	4.89	4.51	5.40	5.33	6.12	5.42
35. Ratio of net NPA To net advances	1.64	1.32	1.06	1.11	0.69	0.65	0.31	0.46

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NATIONALISED BANKS
(In per cent)

Items	Dena Bank		IDBI Bank Ltd.		Indian Bank		Indian Overseas Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	8.48	7.35	8.29	10.84	8.00	6.50	6.92	6.89
2. Credit - Deposit Ratio	69.07	69.82	82.43	87.04	70.44	71.12	71.30	77.00
3. Investment - Deposit Ratio	30.57	29.23	43.74	37.83	32.04	32.88	33.98	33.47
4. (Credit + Investment) - Deposit Ratio	99.63	99.05	126.17	124.87	102.48	104.00	105.28	110.48
5. Ratio of deposits to total liabilities	89.16	90.64	71.78	71.23	87.02	86.93	84.52	81.23
6. Ratio of demand & savings bank deposits to total deposits	35.96	35.52	14.59	20.88	32.21	30.92	32.55	30.20
7. Ratio of priority sector advances to total advances	32.92	33.80	22.43	26.87	34.84	34.29	34.48	29.19
8. Ratio of term loans to total advances	52.00	48.32	83.11	77.24	54.30	61.41	50.53	50.18
9. Ratio of secured advances to total advances	79.67	81.59	86.57	92.92	86.12	84.03	85.40	79.86
10. Ratio of investments in non-approved securities to total investments	14.93	18.54	17.09	20.87	17.59	24.03	14.59	21.50
11. Ratio of interest income to total assets	7.56	7.84	7.52	7.64	8.32	8.39	8.13	7.81
12. Ratio of net interest income to total assets (Net Interest Margin)	2.07	2.75	1.11	1.78	3.41	3.62	2.51	2.72
13. Ratio of non-interest income to total assets	1.11	0.83	1.13	0.86	1.42	1.06	0.91	0.79
14. Ratio of intermediation cost to total assets	1.60	1.67	0.90	0.93	1.87	1.73	1.96	1.66
15. Ratio of wage bills to intermediation cost	60.32	64.11	41.33	45.53	70.07	69.18	70.33	67.68
16. Ratio of wage bills to total expense	13.61	15.84	5.10	6.21	19.30	18.38	18.18	16.64
17. Ratio of wage bills to total income	11.12	12.36	4.31	4.96	13.43	12.64	15.23	13.07
18. Ratio of burden to total assets	0.49	0.84	-0.23	0.07	0.45	0.67	1.05	0.87
19. Ratio of burden to interest income	6.47	10.72	-3.08	0.92	5.36	7.95	12.92	11.13
20. Ratio of operating profits to total assets	1.59	1.91	1.34	1.71	2.96	2.95	1.46	1.85
21. Return on assets	1.01	1.00	0.53	0.73	1.67	1.53	0.53	0.71
22. Return on equity	21.43	19.55	10.53	13.35	20.18	19.27	9.63	12.73
23. Cost of deposits	5.85	5.40	6.56	5.74	5.56	5.29	5.95	5.28
24. Cost of borrowings	0.03	0.49	1.02	1.97	5.20	11.48	8.28	8.05
25. Cost of funds	5.67	5.26	5.19	4.90	5.56	5.39	6.14	5.55
26. Return on advances	9.35	9.52	8.92	9.31	10.22	10.33	9.95	9.27
27. Return on investments	6.82	6.92	6.85	6.80	7.26	7.07	6.92	6.88
28. Return on advances adjusted to cost of funds	3.68	4.26	3.73	4.41	4.66	4.94	3.81	3.72
29. Return on investments adjusted to cost of funds	1.14	1.66	1.66	1.89	1.70	1.69	0.77	1.32
30. Business per employee (in Rupees Lakh)	827.00	1077.00	2417.42	2346.41	761.00	930.00	712.00	1005.00
31. Profit per employee (in Rupees Lakh)	4.86	6.15	8.44	11.93	7.92	8.88	2.63	4.16
32. Capital adequacy ratio	12.77	13.41	11.31	13.64	12.71	13.56	14.78	14.55
33. Capital adequacy ratio - Tier I	8.16	9.77	6.24	8.03	11.13	11.02	8.67	8.16
34. Capital adequacy ratio - Tier II	4.61	3.64	5.07	5.61	1.58	2.54	6.11	6.39
35. Ratio of net NPA To net advances	1.21	1.22	1.02	1.06	0.23	0.53	2.52	1.19

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(In per cent)

Items	Oriental Bank of Commerce		Punjab and Sind Bank		Punjab National Bank		Syndicate Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	6.72	6.84	7.71	7.67	7.35	7.60	6.14	7.70
2. Credit - Deposit Ratio	69.43	68.97	66.40	71.39	74.84	77.38	77.25	78.75
3. Investment - Deposit Ratio	29.76	30.26	36.39	31.22	31.17	30.41	28.21	25.86
4. (Credit + Investment) - Deposit Ratio	99.18	99.23	102.79	102.61	106.01	107.79	105.46	104.61
5. Ratio of deposits to total liabilities	87.50	86.19	86.75	87.12	84.05	82.71	84.16	86.62
6. Ratio of demand & savings bank deposits to total deposits	24.97	24.56	25.04	23.95	40.85	38.45	31.23	30.93
7. Ratio of priority sector advances to total advances	33.65	36.45	32.76	30.82	35.70	32.48	34.38	30.13
8. Ratio of term loans to total advances	61.88	57.24	71.68	71.43	53.56	49.84	46.42	47.27
9. Ratio of secured advances to total advances	87.45	87.82	72.54	71.70	89.38	87.61	74.72	73.93
10. Ratio of investments in non-approved securities to total investments	8.11	12.77	13.61	12.72	14.49	16.06	14.10	13.46
11. Ratio of interest income to total assets	8.21	8.09	8.03	7.88	7.88	8.00	7.46	7.75
12. Ratio of net interest income to total assets (Net Interest Margin)	2.33	2.80	2.42	2.49	3.12	3.50	2.03	2.97
13. Ratio of non-interest income to total assets	0.96	0.64	0.84	0.70	1.33	1.07	0.87	0.62
14. Ratio of intermediation cost to total assets	1.35	1.27	1.47	1.57	1.75	1.89	1.51	1.72
15. Ratio of wage bills to intermediation cost	57.61	55.40	73.75	76.81	65.54	70.10	65.78	69.59
16. Ratio of wage bills to total expense	10.75	10.70	15.27	17.35	17.63	20.71	14.32	18.44
17. Ratio of wage bills to total income	8.48	8.04	12.19	14.08	12.47	14.58	11.93	14.34
18. Ratio of burden to total assets	0.39	0.62	0.63	0.87	0.42	0.82	0.64	1.10
19. Ratio of burden to interest income	4.74	7.71	7.79	11.09	5.38	10.20	8.62	14.26
20. Ratio of operating profits to total assets	1.94	2.17	1.79	1.62	2.70	2.68	1.39	1.86
21. Return on assets	0.91	1.03	1.05	0.90	1.44	1.34	0.62	0.76
22. Return on equity	14.51	15.55	21.40	16.39	24.12	22.60	15.29	16.53
23. Cost of deposits	6.43	5.76	6.13	5.74	5.21	4.91	5.82	4.90
24. Cost of borrowings	0.18	0.44	1.42	2.87	0.34	1.01	0.12	1.03
25. Cost of funds	6.21	5.56	5.75	5.57	4.90	4.58	5.42	4.60
26. Return on advances	9.96	9.98	9.62	9.58	9.77	9.85	8.95	9.33
27. Return on investments	7.66	7.13	7.18	7.00	6.46	6.52	7.14	6.49
28. Return on advances adjusted to cost of funds	3.75	4.43	3.87	4.01	4.87	5.26	3.53	4.73
29. Return on investments adjusted to cost of funds	1.45	1.57	1.43	1.43	1.56	1.94	1.72	1.89
30. Business per employee (in Rupees Lakh)	1331.17	1419.50	963.00	1190.00	807.95	1017.80	746.84	875.44
31. Profit per employee (in Rupees Lakh)	7.39	9.04	6.00	6.00	7.31	8.35	3.18	3.99
32. Capital adequacy ratio	12.54	14.23	13.10	12.94	14.16	12.42	12.70	13.04
33. Capital adequacy ratio - Tier I	9.28	11.21	7.68	8.35	9.11	8.44	8.24	9.31
34. Capital adequacy ratio - Tier II	3.26	3.02	5.42	4.59	5.05	3.98	4.46	3.73
35. Ratio of net NPA To net advances	0.87	0.98	0.36	0.56	0.53	0.85	1.07	0.97

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

NATIONALISED BANKS

(In per cent)

Items	UCO Bank		Union Bank of India		United Bank of India		Vijaya Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash - Deposit Ratio	5.92	7.16	7.33	8.70	6.90	7.63	6.62	6.66
2. Credit - Deposit Ratio	67.40	68.19	70.17	74.58	62.09	68.73	67.02	66.51
3. Investment - Deposit Ratio	35.55	29.55	31.99	28.84	38.23	33.73	34.08	34.32
4. (Credit + Investment) - Deposit Ratio	102.95	97.74	102.16	103.42	100.32	102.46	101.10	100.83
5. Ratio of deposits to total liabilities	89.15	88.91	87.13	85.79	88.54	86.46	88.21	89.67
6. Ratio of demand & savings bank deposits to total deposits	24.65	22.05	31.73	31.76	38.11	40.78	24.62	25.25
7. Ratio of priority sector advances to total advances	29.53	24.32	35.04	32.04	31.68	31.94	34.71	29.48
8. Ratio of term loans to total advances	66.75	64.40	43.73	42.99	73.87	71.27	53.31	54.19
9. Ratio of secured advances to total advances	78.70	85.63	77.56	78.79	81.11	79.95	73.44	74.89
10. Ratio of investments in non-approved securities to total investments	28.22	18.68	21.28	20.37	24.73	27.02	15.19	27.17
11. Ratio of interest income to total assets	7.65	7.56	7.47	7.63	7.55	7.59	7.84	7.69
12. Ratio of net interest income to total assets (Net Interest Margin)	1.87	2.56	2.35	2.88	2.00	2.60	2.19	2.56
13. Ratio of non-interest income to total assets	0.78	0.62	1.11	0.95	0.80	0.76	1.02	0.70
14. Ratio of intermediation cost to total assets	1.27	1.38	1.41	1.83	1.55	1.56	1.62	1.89
15. Ratio of wage bills to intermediation cost	66.75	71.32	54.01	65.82	61.68	62.67	65.85	70.50
16. Ratio of wage bills to total expense	12.04	15.42	11.66	18.33	13.43	14.88	14.63	18.96
17. Ratio of wage bills to total income	10.08	12.04	8.87	14.06	11.41	11.67	12.00	15.84
18. Ratio of burden to total assets	0.50	0.76	0.30	0.89	0.74	0.79	0.59	1.19
19. Ratio of burden to interest income	6.49	10.11	4.01	11.62	9.82	10.44	7.54	15.40
20. Ratio of operating profits to total assets	1.37	1.79	2.06	2.00	1.26	1.80	1.59	1.38
21. Return on assets	0.87	0.66	1.25	1.05	0.45	0.66	0.76	0.72
22. Return on equity	22.08	14.36	21.65	17.96	9.24	11.74	15.32	12.63
23. Cost of deposits	5.91	5.11	5.52	5.12	5.99	5.27	6.05	5.38
24. Cost of borrowings	3.36	3.08	1.12	1.01	0.02	3.48	0.05	0.03
25. Cost of funds	5.78	5.03	5.28	4.89	5.92	5.23	5.84	5.23
26. Return on advances	9.39	9.37	8.98	8.90	9.47	9.67	9.97	9.29
27. Return on investments	6.00	6.25	7.15	7.10	7.03	6.39	6.66	6.97
28. Return on advances adjusted to cost of funds	3.61	4.34	3.70	4.02	3.55	4.44	4.13	4.06
29. Return on investments adjusted to cost of funds	0.22	1.22	1.87	2.21	1.11	1.17	0.82	1.74
30. Business per employee (in Rupees Lakh)	864.00	1069.00	853.00	1043.00	714.00	860.00	836.00	928.00
31. Profit per employee (in Rupees Lakh)	4.43	4.19	7.47	7.50	2.11	3.48	4.50	6.30
32. Capital adequacy ratio	13.21	13.71	12.51	12.95	12.80	13.05	12.50	13.88
33. Capital adequacy ratio - Tier I	7.05	8.52	7.91	8.69	8.16	8.90	7.69	9.88
34. Capital adequacy ratio - Tier II	6.16	5.19	4.60	4.26	4.64	4.15	4.81	4.00
35. Ratio of net NPA To net advances	1.17	1.84	0.81	1.19	1.84	1.42	1.40	1.52

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS (In per cent)

Items	Bank of Rajasthan		Catholic Syrian Bank		City Union Bank		Dhanlaxmi Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	7.16		8.39	6.73	8.45	8.15	8.63	6.41
2. Credit - Deposit Ratio	55.30		64.01	71.28	66.44	71.67	70.53	72.35
3. Investment - Deposit Ratio	44.63		32.81	30.83	31.22	28.00	28.57	29.05
4. (Credit + Investment) - Deposit Ratio	99.93		96.82	102.12	97.66	99.67	99.09	101.40
5. Ratio of deposits to total liabilities	87.07		90.75	88.77	88.97	88.51	87.78	87.82
6. Ratio of demand & savings bank deposits to total deposits	32.79		25.12	22.36	21.86	19.58	21.86	22.90
7. Ratio of priority sector advances to total advances	29.87		33.71	34.59	36.83	36.96	25.08	28.30
8. Ratio of term loans to total advances	72.62		36.13	36.65	41.85	40.57	62.31	74.93
9. Ratio of secured advances to total advances	86.12		88.99	90.78	97.26	96.89	77.26	88.12
10. Ratio of investments in non-approved securities to total investments	33.92		21.21	19.15	19.89	20.21	8.55	9.11
11. Ratio of interest income to total assets	7.88		7.85	8.70	9.19	9.32	7.79	8.11
12. Ratio of net interest income to total assets (Net Interest Margin)	1.94		1.67	2.83	2.67	3.21	2.05	2.37
13. Ratio of non-interest income to total assets	0.75		1.00	0.85	1.38	1.20	1.33	1.31
14. Ratio of intermediation cost to total assets	2.86		2.57	3.30	1.59	1.66	2.81	3.08
15. Ratio of wage bills to intermediation cost	77.52		61.70	73.43	48.31	46.96	56.56	58.49
16. Ratio of wage bills to total expense	25.18		18.11	26.43	9.49	10.01	18.59	20.44
17. Ratio of wage bills to total income	25.65		17.89	25.37	7.28	7.39	17.44	19.13
18. Ratio of burden to total assets	2.10		1.56	2.45	0.21	0.45	1.48	1.77
19. Ratio of burden to interest income	26.69		19.92	28.15	2.34	4.84	19.06	21.81
20. Ratio of operating profits to total assets	-0.16		0.10	0.38	2.46	2.76	0.56	0.60
21. Return on assets	-0.58		0.02	0.14	1.52	1.67	0.35	0.23
22. Return on equity	-10.31		0.43	2.60	20.55	23.47	5.39	4.06
23. Cost of deposits	6.52		6.70	6.32	7.28	6.73	6.14	5.95
24. Cost of borrowings	19.17		0.04	1.52	4.22	8.38	6.81	6.94
25. Cost of funds	6.52		6.61	6.20	7.27	6.74	6.15	6.00
26. Return on advances	11.25		10.24	11.24	12.11	12.00	10.23	9.94
27. Return on investments	6.36		6.32	6.24	6.91	7.18	6.00	7.12
28. Return on advances adjusted to cost of funds	4.72		3.63	5.05	4.85	5.26	4.07	3.94
29. Return on investments adjusted to cost of funds	-0.17		-0.29	0.04	-0.36	0.44	-0.15	1.12
30. Business per employee (in Rupees Lakh)	569.77		419.00	537.00	651.00	781.00	369.61	589.22
31. Profit per employee (in Rupees Lakh)	-2.56		0.06	0.45	6.00	8.00	0.71	0.71
32. Capital adequacy ratio	7.52		10.82	11.22	13.46	12.75	12.99	11.80
33. Capital adequacy ratio - Tier I	3.76		8.07	9.42	12.41	11.84	8.80	9.41
34. Capital adequacy ratio - Tier II	3.76		2.75	1.80	1.05	0.91	4.19	2.39
35. Ratio of net NPA To net advances	1.60		1.58	1.74	0.58	0.52	0.84	0.30

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Federal Bank		ING Vysya Bank		Jammu & Kashmir Bank		Karnataka Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	6.43	6.82	9.01	7.23	7.37	6.66	7.35	7.10
2. Credit - Deposit Ratio	74.74	74.28	71.55	78.17	61.92	58.63	60.83	63.46
3. Investment - Deposit Ratio	36.20	33.80	40.49	36.50	37.48	44.09	42.11	42.09
4. (Credit + Investment) - Deposit Ratio	110.95	108.08	112.04	114.67	99.40	102.72	102.94	105.55
5. Ratio of deposits to total liabilities	82.56	83.59	76.34	77.39	87.52	88.45	87.82	86.25
6. Ratio of demand & savings bank deposits to total deposits	26.19	26.86	32.58	34.64	40.69	40.48	23.26	24.88
7. Ratio of priority sector advances to total advances	36.55	33.13	37.15	34.09	37.44	39.23	36.39	35.96
8. Ratio of term loans to total advances	43.90	42.70	67.11	63.61	65.85	75.11	41.68	44.54
9. Ratio of secured advances to total advances	78.78	78.80	85.81	87.10	84.13	82.27	92.79	92.53
10. Ratio of investments in non-approved securities to total investments	28.93	31.45	21.76	25.67	39.43	47.53	35.89	41.78
11. Ratio of interest income to total assets	8.90	8.52	6.79	7.39	7.62	7.98	7.92	8.08
12. Ratio of net interest income to total assets (Net Interest Margin)	3.42	3.67	2.52	2.76	2.79	3.32	1.08	2.09
13. Ratio of non-interest income to total assets	1.29	1.09	1.89	1.80	1.04	0.78	1.52	0.99
14. Ratio of intermediation cost to total assets	1.64	1.76	2.46	2.82	1.44	1.63	1.55	1.87
15. Ratio of wage bills to intermediation cost	54.08	57.46	53.07	59.03	63.45	68.99	53.57	62.86
16. Ratio of wage bills to total expense	12.45	15.29	19.40	22.32	14.57	17.88	9.88	14.96
17. Ratio of wage bills to total income	8.71	10.52	15.03	18.08	10.55	12.84	8.78	12.96
18. Ratio of burden to total assets	0.35	0.67	0.57	1.02	0.40	0.85	0.03	0.88
19. Ratio of burden to interest income	3.97	7.88	8.41	13.77	5.27	10.62	0.37	10.85
20. Ratio of operating profits to total assets	3.07	3.00	1.95	1.74	2.39	2.47	1.05	1.21
21. Return on assets	1.15	1.34	0.80	0.89	1.20	1.22	0.67	0.72
22. Return on equity	10.30	11.98	12.01	12.86	18.19	18.96	9.83	9.60
23. Cost of deposits	6.35	5.47	4.61	4.84	5.24	5.05	7.54	6.60
24. Cost of borrowings	-	0.57	0.38	1.22	7.93	4.20	1.26	0.65
25. Cost of funds	6.11	5.26	4.10	4.40	5.32	5.03	7.45	6.40
26. Return on advances	11.55	10.76	9.70	9.65	10.65	10.68	10.58	10.75
27. Return on investments	6.22	6.29	4.94	6.01	5.71	6.34	5.97	5.97
28. Return on advances adjusted to cost of funds	5.44	5.49	5.59	5.26	5.33	5.65	3.14	4.35
29. Return on investments adjusted to cost of funds	0.12	1.03	0.84	1.62	0.39	1.31	-1.47	-0.42
30. Business per employee (in Rupees Lakh)	813.00	923.00	623.78	674.79	731.00	856.00	727.00	771.00
31. Profit per employee (in Rupees Lakh)	6.01	7.26	3.88	4.53	7.00	8.00	3.00	4.00
32. Capital adequacy ratio	18.36	16.79	14.91	12.94	15.89	13.72	12.37	13.33
33. Capital adequacy ratio - Tier I	16.92	15.63	10.11	9.36	12.79	11.33	9.98	11.27
34. Capital adequacy ratio - Tier II	1.44	1.16	4.80	3.58	3.10	2.39	2.39	2.06
35. Ratio of net NPA To net advances	0.48	0.60	1.20	0.39	0.28	0.20	1.31	1.62

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS
(In per cent)

Items	Karur Vysya Bank		Lakshmi Vilas Bank		Nainital Bank		Ratnakar Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	6.22	6.80	8.27	8.46	6.50	6.84	11.38	8.04
2. Credit - Deposit Ratio	69.78	72.06	69.17	72.60	51.38	59.41	73.84	93.29
3. Investment - Deposit Ratio	34.26	31.28	32.87	31.56	28.18	27.99	32.00	43.70
4. (Credit + Investment) - Deposit Ratio	104.03	103.33	102.04	104.16	79.56	87.40	105.84	136.99
5. Ratio of deposits to total liabilities	87.86	87.59	86.55	83.82	87.15	85.81	75.99	63.23
6. Ratio of demand & savings bank deposits to total deposits	23.53	23.28	18.22	18.81	42.40	42.93	36.12	34.54
7. Ratio of priority sector advances to total advances	33.10	31.58	34.13	35.71	52.03	48.04	25.59	26.74
8. Ratio of term loans to total advances	32.06	29.59	42.57	39.54	42.38	42.44	45.15	57.62
9. Ratio of secured advances to total advances	92.53	94.66	91.39	85.14	94.77	92.10	94.23	88.95
10. Ratio of investments in non-approved securities to total investments	13.87	12.55	13.26	15.42	21.02	26.46	22.60	43.47
11. Ratio of interest income to total assets	9.02	8.84	9.68	8.95	8.43	8.32	7.60	7.12
12. Ratio of net interest income to total assets (Net Interest Margin)	2.90	3.06	2.65	3.07	3.52	3.76	3.11	3.58
13. Ratio of non-interest income to total assets	1.27	1.05	1.10	1.15	0.62	0.37	0.70	0.70
14. Ratio of intermediation cost to total assets	1.79	1.72	1.98	1.92	1.68	1.81	2.04	3.55
15. Ratio of wage bills to intermediation cost	46.83	53.30	49.59	50.97	61.74	62.49	59.14	76.49
16. Ratio of wage bills to total expense	10.59	12.20	10.92	12.53	15.77	17.77	18.47	38.34
17. Ratio of wage bills to total income	8.14	9.25	9.13	9.68	11.50	13.03	14.54	34.78
18. Ratio of burden to total assets	0.52	0.66	0.88	0.77	1.07	1.45	1.34	2.86
19. Ratio of burden to interest income	5.78	7.50	9.12	8.56	12.68	17.36	17.68	40.12
20. Ratio of operating profits to total assets	2.38	2.39	1.77	2.30	2.45	2.32	1.76	0.72
21. Return on assets	1.76	1.71	0.33	0.91	1.72	1.56	1.05	0.53
22. Return on equity	22.63	22.12	5.14	12.40	20.90	16.24	5.50	1.71
23. Cost of deposits	6.84	6.36	7.87	6.59	5.58	5.26	5.87	5.16
24. Cost of borrowings	3.28	4.40	5.79	6.36	0.30	0.31	0.34	6.11
25. Cost of funds	6.79	6.31	7.81	6.58	5.55	5.25	5.86	5.16
26. Return on advances	11.22	10.77	12.51	11.60	10.95	10.88	9.72	8.72
27. Return on investments	7.00	7.31	7.54	7.07	7.55	7.69	7.16	6.29
28. Return on advances adjusted to cost of funds	4.42	4.45	4.70	5.03	5.40	5.63	3.86	3.56
29. Return on investments adjusted to cost of funds	0.21	0.99	-0.26	0.49	2.00	2.44	1.30	1.12
30. Business per employee (in Rupees Lakh)	789.00	935.00	560.00	719.00	521.00	585.00	391.00	435.00
31. Profit per employee (in Rupees Lakh)	8.05	9.09	1.13	3.85	6.00	6.00	3.00	1.00
32. Capital adequacy ratio	14.49	14.41	14.82	13.19	15.68	16.35	34.07	56.41
33. Capital adequacy ratio - Tier I	12.88	13.07	12.01	10.78	14.38	15.80	33.53	55.93
34. Capital adequacy ratio - Tier II	1.61	1.34	2.81	2.41	1.30	0.55	0.54	0.48
35. Ratio of net NPA To net advances	0.23	0.07	4.11	0.90	-	-	0.97	0.36

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
OLD PRIVATE SECTOR BANKS (In per cent)

Items	SBI Comm. & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank	
	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash - Deposit Ratio	6.04	5.81	6.04	6.15	7.90	6.22
2. Credit - Deposit Ratio	41.73	52.56	68.76	68.94	71.20	78.00
3. Investment - Deposit Ratio	64.95	55.65	31.10	30.03	30.06	27.31
4. (Credit + Investment) - Deposit Ratio	106.68	108.21	99.86	98.96	101.27	105.31
5. Ratio of deposits to total liabilities	76.59	77.16	90.12	90.56	85.67	85.58
6. Ratio of demand & savings bank deposits to total deposits	15.41	23.84	23.13	21.55	24.97	24.22
7. Ratio of priority sector advances to total advances	50.19	48.28	31.23	30.25	43.48	42.79
8. Ratio of term loans to total advances	58.96	50.84	37.66	34.37	45.61	40.79
9. Ratio of secured advances to total advances	69.88	99.95	91.81	89.63	92.62	96.82
10. Ratio of investments in non-approved securities to total investments	40.70	59.03	21.17	23.77	12.88	11.02
11. Ratio of interest income to total assets	5.86	5.56	8.43	8.38	9.01	9.23
12. Ratio of net interest income to total assets (Net Interest Margin)	1.09	1.57	2.48	2.71	3.02	3.66
13. Ratio of non-interest income to total assets	0.85	0.82	0.91	0.67	1.39	1.27
14. Ratio of intermediation cost to total assets	1.45	1.59	1.60	1.59	1.86	2.01
15. Ratio of wage bills to intermediation cost	47.00	44.30	61.81	62.66	62.21	65.43
16. Ratio of wage bills to total expense	10.97	12.62	13.06	13.69	14.76	17.33
17. Ratio of wage bills to total income	10.17	11.03	10.56	10.97	11.15	12.50
18. Ratio of burden to total assets	0.60	0.77	0.69	0.91	0.47	0.74
19. Ratio of burden to interest income	10.25	13.80	8.15	10.87	5.24	8.00
20. Ratio of operating profits to total assets	0.49	0.80	1.79	1.80	2.54	2.92
21. Return on assets	0.49	0.63	1.07	1.05	1.54	1.74
22. Return on equity	2.47	3.22	16.76	17.56	17.27	19.96
23. Cost of deposits	6.05	5.19	6.52	6.15	6.99	6.44
24. Cost of borrowings	-	-	0.81	2.68	0.01	0.49
25. Cost of funds	6.07	5.19	6.42	6.11	6.96	6.42
26. Return on advances	10.08	8.56	10.98	10.63	11.50	11.33
27. Return on investments	4.43	5.13	5.71	5.99	7.58	7.87
28. Return on advances adjusted to cost of funds	4.01	3.37	4.56	4.52	4.54	4.92
29. Return on investments adjusted to cost of funds	-1.64	-0.06	-0.70	-0.12	0.62	1.46
30. Business per employee (in Rupees Lakh)	1055.38	955.05	771.00	918.00	870.16	959.18
31. Profit per employee (in Rupees Lakh)	4.43	5.85	5.00	5.00	8.14	9.91
32. Capital adequacy ratio	27.31	28.16	15.39	14.01	15.54	15.13
33. Capital adequacy ratio - Tier I	26.60	27.44	12.42	11.27	14.86	14.46
34. Capital adequacy ratio - Tier II	0.71	0.72	2.97	2.74	0.68	0.67
35. Ratio of net NPA To net advances	-	-	0.39	0.29	0.24	0.27

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS

(In per cent)

Items	Axis Bank		Development Credit Bank		HDFC Bank		ICICI Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.71	7.34	6.09	7.21	9.25	12.03	13.62	9.27
2. Credit - Deposit Ratio	73.84	75.25	72.27	76.14	75.17	76.70	89.70	95.91
3. Investment - Deposit Ratio	39.61	38.04	42.15	40.91	35.01	34.00	59.84	59.70
4. (Credit + Investment) - Deposit Ratio	113.46	113.30	114.42	117.05	110.18	110.70	149.54	155.61
5. Ratio of deposits to total liabilities	78.22	77.97	78.01	76.10	75.25	75.21	55.59	55.54
6. Ratio of demand & savings bank deposits to total deposits	46.73	41.10	35.36	35.21	52.03	52.69	41.69	45.06
7. Ratio of priority sector advances to total advances	28.69	28.99	42.13	38.00	35.09	34.24	29.79	24.68
8. Ratio of term loans to total advances	71.76	72.99	55.21	59.26	75.88	73.19	83.44	83.33
9. Ratio of secured advances to total advances	84.54	81.70	76.33	91.19	73.26	75.51	74.92	78.88
10. Ratio of investments in non-approved securities to total investments	38.91	38.67	21.75	23.70	12.89	24.36	43.42	52.36
11. Ratio of interest income to total assets	7.09	7.16	7.60	7.94	7.97	7.97	6.92	6.75
12. Ratio of net interest income to total assets (Net Interest Margin)	3.05	3.10	2.34	2.80	4.13	4.22	2.19	2.34
13. Ratio of non-interest income to total assets	2.40	2.19	1.78	1.66	1.96	1.73	2.01	1.73
14. Ratio of intermediation cost to total assets	2.26	2.26	3.32	3.19	2.93	2.86	1.58	1.72
15. Ratio of wage bills to intermediation cost	33.85	33.77	43.85	49.43	38.54	39.65	32.86	42.57
16. Ratio of wage bills to total expense	12.14	12.07	16.99	18.92	16.68	17.15	8.21	11.95
17. Ratio of wage bills to total income	8.06	8.16	15.54	16.41	11.36	11.69	5.80	8.64
18. Ratio of burden to total assets	-0.14	0.07	1.54	1.53	0.96	1.13	-0.44	-0.01
19. Ratio of burden to interest income	-2.03	0.97	20.32	19.22	12.10	14.14	-6.29	-0.12
20. Ratio of operating profits to total assets	3.19	3.03	0.80	1.27	3.17	3.09	2.62	2.35
21. Return on assets	1.67	1.68	-1.30	0.30	1.53	1.58	1.13	1.35
22. Return on equity	19.15	19.34	-13.08	3.51	16.30	16.74	7.96	9.66
23. Cost of deposits	4.42	4.54	6.00	5.61	4.51	4.27	5.48	4.71
24. Cost of borrowings	0.91	0.74	4.60	6.17	6.75	9.79	1.28	1.22
25. Cost of funds	4.03	4.10	5.87	5.68	4.66	4.64	4.18	3.59
26. Return on advances	8.59	8.43	10.69	10.42	10.77	10.56	8.70	8.26
27. Return on investments	6.70	6.94	5.20	6.12	6.78	7.22	5.77	6.19
28. Return on advances adjusted to cost of funds	4.57	4.34	4.82	4.74	6.11	5.91	4.51	4.68
29. Return on investments adjusted to cost of funds	2.68	2.84	-0.67	0.44	2.12	2.57	1.59	2.60
30. Business per employee (in Rupees Lakh)	1111.00	1366.00	515.00	506.00	590.00	653.00	765.00	735.00
31. Profit per employee (in Rupees Lakh)	12.00	14.00	-5.00	1.00	5.98	7.37	9.00	10.00
32. Capital adequacy ratio	15.80	12.65	14.85	13.25	17.44	16.22	19.41	19.54
33. Capital adequacy ratio - Tier I	11.18	9.41	11.93	11.10	13.26	12.23	13.96	13.17
34. Capital adequacy ratio - Tier II	4.62	3.24	2.92	2.15	4.18	3.99	5.45	6.37
35. Ratio of net NPA To net advances	0.40	0.29	3.11	0.97	0.31	0.19	2.12	1.11

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
NEW PRIVATE SECTOR BANKS (In per cent)

Items	Indusind Bank		Kotak Mahindra Bank		Yes Bank	
	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)
1. Cash - Deposit Ratio	7.86	7.15	8.73	7.20	7.45	6.70
2. Credit - Deposit Ratio	76.94	76.14	86.97	100.23	82.81	74.80
3. Investment - Deposit Ratio	38.94	39.43	52.38	58.51	38.10	40.99
4. (Credit + Investment) - Deposit Ratio	115.88	115.57	139.36	158.75	120.91	115.79
5. Ratio of deposits to total liabilities	75.52	75.30	63.81	57.54	73.66	77.85
6. Ratio of demand & savings bank deposits to total deposits	23.67	27.15	31.24	30.04	10.52	10.34
7. Ratio of priority sector advances to total advances	30.79	35.76	32.69	29.79	20.24	26.30
8. Ratio of term loans to total advances	57.80	62.35	79.33	76.60	78.50	79.66
9. Ratio of secured advances to total advances	86.19	85.80	80.39	85.51	45.22	58.58
10. Ratio of investments in non-approved securities to total investments	18.04	26.04	22.56	22.91	33.53	42.92
11. Ratio of interest income to total assets	8.60	8.86	9.84	9.75	7.99	8.47
12. Ratio of net interest income to total assets (Net Interest Margin)	2.81	3.40	5.62	5.09	2.66	2.61
13. Ratio of non-interest income to total assets	1.76	1.76	1.90	1.43	1.94	1.31
14. Ratio of intermediation cost to total assets	2.34	2.49	3.60	3.52	1.69	1.43
15. Ratio of wage bills to intermediation cost	39.48	37.94	49.06	50.46	51.36	53.30
16. Ratio of wage bills to total expense	11.37	11.88	22.56	21.70	12.34	10.43
17. Ratio of wage bills to total income	8.91	8.89	15.02	15.88	8.72	7.77
18. Ratio of burden to total assets	0.58	0.73	1.70	2.08	-0.25	0.12
19. Ratio of burden to interest income	6.74	8.21	17.24	21.38	-3.18	1.40
20. Ratio of operating profits to total assets	2.24	2.67	3.92	3.00	2.91	2.50
21. Return on assets	1.14	1.46	1.72	1.77	1.79	1.58
22. Return on equity	17.25	17.91	13.29	14.39	20.27	21.13
23. Cost of deposits	6.39	5.99	4.96	5.64	5.83	6.31
24. Cost of borrowings	1.25	1.62	3.09	3.52	7.16	8.02
25. Cost of funds	5.69	5.35	4.50	5.10	6.05	6.54
26. Return on advances	11.63	12.14	13.51	13.28	10.24	10.57
27. Return on investments	6.05	6.12	6.72	6.46	6.76	7.08
28. Return on advances adjusted to cost of funds	5.95	6.79	9.01	8.18	4.19	4.03
29. Return on investments adjusted to cost of funds	0.36	0.77	2.22	1.36	0.71	0.53
30. Business per employee (in Rupees Lakh)	837.46	843.98	487.00	535.00	1623.84	2220.25
31. Profit per employee (in Rupees Lakh)	6.51	8.24	7.00	8.00	16.75	20.89
32. Capital adequacy ratio	15.33	15.89	18.35	19.92	20.60	16.50
33. Capital adequacy ratio - Tier I	9.65	12.29	15.42	17.99	12.90	9.70
34. Capital adequacy ratio - Tier II	5.68	3.60	2.93	1.93	7.70	6.80
35. Ratio of net NPA To net advances	0.50	0.28	1.73	0.72	0.06	0.03

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS (In per cent)

Items	AB Bank		Abu Dhabi Commercial Bank		American Express Banking Corp.		Antwerp Diamond Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash - Deposit Ratio	6.26	3.31	6.41	6.91	8.72	11.53	24.32	25.01
2. Credit - Deposit Ratio	51.28	129.98	29.14	31.91	153.73	207.56	781.53	1094.91
3. Investment - Deposit Ratio	47.16	24.88	47.00	38.97	38.90	46.01	340.95	301.06
4. (Credit + Investment) - Deposit Ratio	98.44	154.86	76.14	70.89	192.62	253.57	1122.48	1395.97
5. Ratio of deposits to total liabilities	38.28	47.20	77.42	59.52	38.82	29.87	8.11	6.06
6. Ratio of demand & savings bank deposits to total deposits	95.00	87.62	38.11	39.76	-	-	74.65	76.33
7. Ratio of priority sector advances to total advances	53.22	33.36	23.95	41.44	-	-	99.85	99.92
8. Ratio of term loans to total advances	37.47	24.71	20.12	27.80	0.07	0.04	0.15	0.08
9. Ratio of secured advances to total advances	23.00	8.32	97.96	98.22	0.04	0.03	99.92	92.26
10. Ratio of investments in non-approved securities to total investments	21.03	24.25	26.87	29.54	-	-	-	-
11. Ratio of interest income to total assets	3.91	3.89	6.18	5.27	4.76	3.88	4.10	3.57
12. Ratio of net interest income to total assets (Net Interest Margin)	3.39	3.63	3.16	2.27	2.36	1.50	3.14	2.66
13. Ratio of non-interest income to total assets	14.74	15.56	0.49	0.43	23.46	24.82	1.83	1.35
14. Ratio of intermediation cost to total assets	7.93	8.27	1.96	1.79	23.96	25.97	1.29	1.49
15. Ratio of wage bills to intermediation cost	15.46	12.20	52.99	57.39	26.84	24.50	40.53	59.48
16. Ratio of wage bills to total expense	14.52	11.82	20.89	21.47	24.40	22.45	23.24	36.86
17. Ratio of wage bills to total income	6.58	5.18	15.61	18.06	22.79	22.17	8.81	17.99
18. Ratio of burden to total assets	-6.81	-7.29	1.47	1.36	0.51	1.15	-0.54	0.14
19. Ratio of burden to interest income	-174.40	-187.44	23.83	25.85	10.68	29.62	-13.11	3.87
20. Ratio of operating profits to total assets	10.21	10.92	1.69	0.91	1.85	0.35	3.68	2.52
21. Return on assets	5.58	4.53	1.13	1.12	-4.24	1.67	-0.25	-1.72
22. Return on equity	9.21	9.43	6.00	6.09	-10.46	4.72	-0.87	-6.88
23. Cost of deposits	1.15	0.45	3.87	3.94	5.73	6.10	1.13	0.99
24. Cost of borrowings	-	-	-	2.76	9.00	4.49	1.14	0.64
25. Cost of funds	1.34	0.61	3.89	3.74	6.17	5.83	1.14	0.67
26. Return on advances	10.13	6.32	8.46	8.28	7.21	5.07	4.50	3.34
27. Return on investments	4.03	5.07	4.58	7.48	3.28	5.48	4.15	5.33
28. Return on advances adjusted to cost of funds	8.80	5.71	4.57	4.54	1.03	-0.76	3.36	2.67
29. Return on investments adjusted to cost of funds	2.69	4.46	0.68	3.74	-2.89	-0.35	3.01	4.66
30. Business per employee (in Rupees Lakh)	204.63	326.63	1542.63	1607.70	137.58	167.66	1955.63	2592.31
31. Profit per employee (in Rupees Lakh)	17.46	17.08	18.60	19.11	-	2.69	-7.88	-60.06
32. Capital adequacy ratio	30.01	30.57	44.79	45.25	19.10	23.61	33.72	33.73
33. Capital adequacy ratio - Tier I	29.61	29.94	43.81	44.26	17.85	23.26	33.46	22.54
34. Capital adequacy ratio - Tier II	0.40	0.63	0.98	0.99	1.25	0.35	0.26	11.19
35. Ratio of net NPA To net advances	7.68	-	0.19	2.89	1.59	1.50	14.32	3.04

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Bank Internasional Indonesia		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon	
	2010	2011	2010	2011	2010	2011	2010	2011
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash - Deposit Ratio	-	-	14.91	8.59	8.13	8.79	13.37	5.44
2. Credit - Deposit Ratio	-	-	66.14	97.79	75.07	74.38	44.02	68.90
3. Investment - Deposit Ratio	-	-	152.68	81.12	43.72	45.30	68.03	38.71
4. (Credit + Investment) - Deposit Ratio	-	-	218.82	178.91	118.79	119.68	112.05	107.61
5. Ratio of deposits to total liabilities	-	-	40.73	49.24	73.85	69.02	49.57	49.20
6. Ratio of demand & savings bank deposits to total deposits	-	-	55.44	56.42	31.92	34.16	33.00	42.76
7. Ratio of priority sector advances to total advances	-	-	32.55	23.95	30.98	27.89	59.59	52.59
8. Ratio of term loans to total advances	-	-	0.53	-	16.95	31.66	18.48	22.82
9. Ratio of secured advances to total advances	-	-	7.76	15.48	85.80	85.64	99.36	99.06
10. Ratio of investments in non-approved securities to total investments	100.00	-	19.45	44.43	28.34	18.80	47.23	-
11. Ratio of interest income to total assets	1.17	2.20	4.88	5.66	6.20	7.20	6.12	6.98
12. Ratio of net interest income to total assets (Net Interest Margin)	1.17	2.20	3.28	4.12	2.15	3.92	4.10	4.97
13. Ratio of non-interest income to total assets	-0.12	0.09	4.23	4.53	1.56	1.33	3.26	2.48
14. Ratio of intermediation cost to total assets	0.32	0.53	2.09	2.80	2.57	2.39	1.90	1.94
15. Ratio of wage bills to intermediation cost	-	-	51.99	60.61	43.09	47.94	36.46	35.31
16. Ratio of wage bills to total expense	-	-	29.50	39.08	16.73	20.22	17.69	17.37
17. Ratio of wage bills to total income	-	-	11.94	16.63	14.30	13.45	7.40	7.25
18. Ratio of burden to total assets	0.43	0.44	-2.13	-1.73	1.02	1.06	-1.35	-0.54
19. Ratio of burden to interest income	37.21	20.13	-43.79	-30.67	16.40	14.77	-22.13	-7.72
20. Ratio of operating profits to total assets	0.73	1.75	5.42	5.85	1.13	2.86	5.45	5.51
21. Return on assets	0.62	1.40	2.60	3.77	0.37	1.99	2.73	3.68
22. Return on equity	0.63	1.44	11.99	12.77	2.42	13.87	6.69	8.10
23. Cost of deposits	-	-	3.01	2.64	5.15	3.71	4.22	4.05
24. Cost of borrowings	-	-	0.16	0.72	0.67	2.48	1.40	0.65
25. Cost of funds	-	-	1.85	1.96	4.90	3.55	4.18	3.99
26. Return on advances	-	-	7.60	7.08	9.09	10.17	11.60	11.02
27. Return on investments	0.90	0.50	4.80	5.42	5.06	5.30	7.25	7.21
28. Return on advances adjusted to cost of funds	-	-	5.75	5.12	4.19	6.62	7.41	7.03
29. Return on investments adjusted to cost of funds	-	-	2.95	3.46	0.16	1.75	3.07	3.22
30. Business per employee (in Rupees Lakh)	-	-	3101.97	3852.25	850.00	896.00	444.00	605.00
31. Profit per employee (in Rupees Lakh)	-	-	121.26	139.02	2.00	14.00	18.00	27.00
32. Capital adequacy ratio	531.80	515.51	15.49	14.51	25.01	23.28	50.85	42.09
33. Capital adequacy ratio - Tier I	531.80	515.51	14.97	14.12	24.45	22.89	49.49	40.76
34. Capital adequacy ratio - Tier II	-	-	0.52	0.39	0.56	0.39	1.36	1.33
35. Ratio of net NPA To net advances	-	-	-	-	1.95	0.52	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Bank of Nova Scotia		Bank of Tokyo Mitsubishi, UFJ		Barclays Bank		BNP Paribas	
	2010	2011	2010	2011	2010	2011	2010	2011
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash - Deposit Ratio	10.93	9.05	9.74	12.37	9.86	10.01	9.46	11.97
2. Credit - Deposit Ratio	146.81	172.36	152.21	318.39	106.92	123.31	74.45	117.31
3. Investment - Deposit Ratio	55.63	66.72	65.48	54.76	150.48	186.25	80.22	81.92
4. (Credit + Investment) - Deposit Ratio	202.45	239.08	217.69	373.16	257.41	309.56	154.67	199.23
5. Ratio of deposits to total liabilities	45.72	38.77	39.27	23.80	33.22	28.26	53.35	43.44
6. Ratio of demand & savings bank deposits to total deposits	8.99	7.16	56.27	58.10	6.62	7.01	25.06	25.63
7. Ratio of priority sector advances to total advances	28.72	43.79	36.50	37.49	30.75	28.27	42.15	24.71
8. Ratio of term loans to total advances	3.95	4.60	15.47	17.94	51.33	49.68	11.57	17.60
9. Ratio of secured advances to total advances	55.21	53.72	23.82	32.74	30.93	27.57	59.66	43.00
10. Ratio of investments in non-approved securities to total investments	9.16	7.88	-	-	41.30	44.70	25.79	37.86
11. Ratio of interest income to total assets	5.83	5.44	5.05	4.99	7.90	7.44	6.08	6.43
12. Ratio of net interest income to total assets (Net Interest Margin)	3.34	2.63	2.56	3.92	4.58	3.76	4.59	4.03
13. Ratio of non-interest income to total assets	1.83	1.81	1.52	1.30	0.71	2.02	2.02	2.48
14. Ratio of intermediation cost to total assets	0.63	0.63	1.00	1.10	3.72	3.37	2.48	2.75
15. Ratio of wage bills to intermediation cost	42.07	44.30	40.89	48.07	41.69	41.81	42.76	41.15
16. Ratio of wage bills to total expense	8.48	8.11	11.72	24.31	22.00	19.96	26.72	21.99
17. Ratio of wage bills to total income	3.45	3.85	6.22	8.38	17.98	14.88	13.06	12.71
18. Ratio of burden to total assets	-1.21	-1.18	-0.52	-0.20	3.01	1.35	0.45	0.27
19. Ratio of burden to interest income	-20.70	-21.75	-10.36	-4.01	38.02	18.10	7.43	4.24
20. Ratio of operating profits to total assets	4.55	3.81	3.09	4.12	1.57	2.41	4.14	3.76
21. Return on assets	2.79	2.20	1.31	1.46	-3.12	0.47	2.05	2.00
22. Return on equity	20.70	16.60	4.17	3.89	-10.54	1.81	10.34	9.76
23. Cost of deposits	3.54	5.70	4.18	2.91	3.64	5.07	2.72	4.18
24. Cost of borrowings	1.16	1.00	0.38	0.26	6.12	3.68	1.22	1.93
25. Cost of funds	2.40	3.34	2.98	1.73	4.50	4.27	2.17	3.51
26. Return on advances	6.98	5.84	6.44	5.59	13.38	11.25	7.59	7.99
27. Return on investments	4.25	5.48	3.20	4.99	4.52	6.70	6.72	7.00
28. Return on advances adjusted to cost of funds	4.58	2.50	3.45	3.85	8.88	6.98	5.41	4.48
29. Return on investments adjusted to cost of funds	1.85	2.13	0.22	3.26	0.02	2.43	4.54	3.48
30. Business per employee (in Rupees Lakh)	3750.43	4294.06	3069.80	3103.38	1208.05	1436.73	2776.00	3008.00
31. Profit per employee (in Rupees Lakh)	101.43	97.37	40.70	45.57	-42.26	9.47	55.00	56.00
32. Capital adequacy ratio	13.15	11.80	68.16	58.67	16.99	14.89	15.78	11.92
33. Capital adequacy ratio - Tier I	11.03	10.56	67.40	57.76	16.47	14.36	10.89	8.46
34. Capital adequacy ratio - Tier II	2.12	1.24	0.76	0.91	0.52	0.53	4.89	3.46
35. Ratio of net NPA To net advances	-	-	-	-	5.15	1.46	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Chinatrust Commercial Bank		Citibank		Commonwealth Bank of Australia		Credit Agricole Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash - Deposit Ratio	14.40	16.07	6.24	8.73		94.73	15.93	18.49
2. Credit - Deposit Ratio	177.94	241.53	67.32	71.64		1237.02	209.59	487.04
3. Investment - Deposit Ratio	14.54	32.87	51.62	53.64		319.11	386.70	578.81
4. (Credit + Investment) - Deposit Ratio	192.48	274.41	118.94	125.28		1556.13	596.28	1065.85
5. Ratio of deposits to total liabilities	46.89	33.38	57.02	50.78		1.13	15.09	8.89
6. Ratio of demand & savings bank deposits to total deposits	15.31	58.57	51.50	55.57		100.00	23.78	35.99
7. Ratio of priority sector advances to total advances	34.12	26.15	36.20	32.78		99.66	50.93	54.78
8. Ratio of term loans to total advances	36.50	20.41	72.40	72.27		10.48	24.14	19.19
9. Ratio of secured advances to total advances	72.08	52.05	55.63	47.32		7.30	64.15	56.26
10. Ratio of investments in non-approved securities to total investments	-	0.94	2.17	2.91		-	27.66	40.71
11. Ratio of interest income to total assets	7.75	7.80	6.05	6.08		4.41	4.82	5.05
12. Ratio of net interest income to total assets (Net Interest Margin)	6.39	5.58	4.04	3.94		4.40	3.34	2.66
13. Ratio of non-interest income to total assets	1.65	1.97	1.59	1.85		1.05	3.51	2.47
14. Ratio of intermediation cost to total assets	5.67	4.29	2.35	2.62		14.33	1.17	1.29
15. Ratio of wage bills to intermediation cost	30.73	40.43	37.17	37.22		38.46	52.92	54.64
16. Ratio of wage bills to total expense	24.79	26.66	20.02	20.47		38.43	23.40	19.22
17. Ratio of wage bills to total income	18.52	17.76	11.42	12.31		100.89	7.46	9.42
18. Ratio of burden to total assets	4.01	2.32	0.76	0.77		13.28	-2.33	-1.17
19. Ratio of burden to interest income	51.80	29.75	12.57	12.68		301.05	-48.35	-23.21
20. Ratio of operating profits to total assets	2.38	3.26	3.28	3.16		-8.88	5.67	3.83
21. Return on assets	1.33	1.39	0.96	1.37		-11.50	1.72	0.89
22. Return on equity	2.79	3.33	6.87	10.01		-10.63	6.94	3.50
23. Cost of deposits	3.03	3.63	3.15	2.94		0.36	3.81	4.86
24. Cost of borrowings	3.99	5.62	1.03	1.97		0.07	1.14	2.55
25. Cost of funds	3.11	4.12	2.67	2.72		0.10	1.60	2.92
26. Return on advances	9.15	8.60	10.50	9.06		1.67	6.41	5.10
27. Return on investments	4.78	7.99	6.81	8.93		1.73	4.91	5.66
28. Return on advances adjusted to cost of funds	6.05	4.48	7.82	6.34		1.57	4.81	2.19
29. Return on investments adjusted to cost of funds	1.68	3.87	4.14	6.22		1.63	3.30	2.74
30. Business per employee (in Rupees Lakh)	963.00	1070.00	1979.89	1745.94		98.05	2983.00	3614.00
31. Profit per employee (in Rupees Lakh)	10.00	13.00	18.32	28.61		-58.08	71.00	44.00
32. Capital adequacy ratio	31.12	22.92	18.14	17.31		143.96	19.50	13.98
33. Capital adequacy ratio - Tier I	30.70	22.92	17.27	16.49		143.86	14.71	10.77
34. Capital adequacy ratio - Tier II	0.42	-	0.87	0.82		0.10	4.79	3.21
35. Ratio of net NPA To net advances	1.39	1.07	2.14	1.21		-	6.18	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS
(In per cent)

Items	DBS Bank		Deutsche Bank		FirstRand Bank		HSBC	
	2010	2011	2010	2011	2010	2011	2010	2011
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash - Deposit Ratio	8.09	6.38	12.08	7.39	37.32	52.20	7.12	8.98
2. Credit - Deposit Ratio	60.50	102.50	87.95	97.59	395.08	555.66	42.11	50.64
3. Investment - Deposit Ratio	151.97	139.97	61.57	58.71	4131.01	1940.15	74.06	68.90
4. (Credit + Investment) - Deposit Ratio	212.47	242.47	149.53	156.30	4526.08	2495.81	116.17	119.54
5. Ratio of deposits to total liabilities	35.41	31.03	51.86	51.07	1.66	3.42	61.65	59.36
6. Ratio of demand & savings bank deposits to total deposits	8.43	7.57	54.16	66.41	0.83	21.30	47.86	50.00
7. Ratio of priority sector advances to total advances	45.42	48.75	26.55	32.26	-	51.55	34.99	35.05
8. Ratio of term loans to total advances	10.44	9.94	18.56	19.50	100.00	49.51	38.89	43.11
9. Ratio of secured advances to total advances	69.97	67.05	18.25	32.25	-	17.27	57.35	57.05
10. Ratio of investments in non-approved securities to total investments	48.53	59.92	26.36	37.85	-	48.77	32.00	44.58
11. Ratio of interest income to total assets	5.62	5.02	5.93	6.60	1.85	6.72	5.58	5.72
12. Ratio of net interest income to total assets (Net Interest Margin)	3.59	2.24	4.79	4.98	1.53	3.82	3.51	3.67
13. Ratio of non-interest income to total assets	0.99	0.45	3.07	3.44	3.92	4.47	2.31	1.97
14. Ratio of intermediation cost to total assets	1.07	1.28	3.59	3.94	17.68	9.90	2.11	2.41
15. Ratio of wage bills to intermediation cost	43.79	45.92	53.39	48.65	73.37	70.03	42.17	39.91
16. Ratio of wage bills to total expense	15.13	14.50	40.56	34.48	72.07	54.17	21.28	21.59
17. Ratio of wage bills to total income	7.10	10.77	21.31	19.10	224.69	61.97	11.26	12.52
18. Ratio of burden to total assets	0.08	0.83	0.52	0.50	13.76	5.43	-0.20	0.44
19. Ratio of burden to interest income	1.46	16.55	8.83	7.60	742.06	80.84	-3.59	7.74
20. Ratio of operating profits to total assets	3.51	1.41	4.27	4.47	-12.23	-1.61	3.71	3.23
21. Return on assets	2.38	0.79	1.73	1.95	-21.45	-1.37	0.88	1.68
22. Return on equity	17.59	7.34	9.20	11.98	-21.05	-3.02	6.94	11.83
23. Cost of deposits	3.24	5.11	1.09	1.62	0.06	0.50	3.22	3.20
24. Cost of borrowings	1.90	2.62	3.35	4.58	0.48	6.19	2.77	1.64
25. Cost of funds	2.59	3.72	1.60	2.36	0.46	5.79	3.17	3.06
26. Return on advances	8.20	6.12	8.70	8.52	3.57	4.16	10.36	9.47
27. Return on investments	6.58	6.18	7.00	7.11	1.19	9.05	6.76	6.94
28. Return on advances adjusted to cost of funds	5.61	2.40	7.10	6.16	3.10	-1.63	7.19	6.41
29. Return on investments adjusted to cost of funds	3.99	2.46	5.40	4.75	0.72	3.26	3.59	3.87
30. Business per employee (in Rupees Lakh)	2554.50	2406.49	1841.78	1988.76	71.61	365.55	1135.52	1221.70
31. Profit per employee (in Rupees Lakh)	64.75	20.52	29.80	43.37	-106.64	-19.66	11.73	23.20
32. Capital adequacy ratio	16.96	14.98	16.45	15.03	74.73	94.81	18.03	18.03
33. Capital adequacy ratio - Tier I	11.14	9.84	15.77	14.30	74.69	94.61	16.63	16.69
34. Capital adequacy ratio - Tier II	5.82	5.14	0.68	0.73	0.04	0.20	1.40	1.34
35. Ratio of net NPA To net advances	1.00	0.31	0.79	0.23	-	-	2.31	0.91

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	J.P.Morgan Chase Bank		JSC VTB Bank		Krung Thai Bank		Mashreqbank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash - Deposit Ratio	9.10	6.17	10.05	13.78	5.71	5.95	9.98	6.18
2. Credit - Deposit Ratio	17.07	54.24	112.42	768.71	4.79	11.36	133.32	68.75
3. Investment - Deposit Ratio	154.47	155.71	23.58	20.80	29.03	27.83	80.06	59.49
4. (Credit + Investment) - Deposit Ratio	171.54	209.95	136.00	789.51	33.82	39.20	213.39	128.23
5. Ratio of deposits to total liabilities	49.47	42.66	7.16	5.89	69.72	68.49	29.44	36.67
6. Ratio of demand & savings bank deposits to total deposits	46.78	52.10	100.00	67.10	23.17	26.83	97.79	96.72
7. Ratio of priority sector advances to total advances	77.38	34.12	-	18.51	31.70	36.48	99.98	99.99
8. Ratio of term loans to total advances	88.80	87.56	100.00	62.67	-	-	0.02	0.01
9. Ratio of secured advances to total advances	21.69	8.89	100.00	81.16	100.00	100.00	100.00	100.00
10. Ratio of investments in non-approved securities to total investments	69.99	58.35	-	-	5.52	9.35	13.81	15.77
11. Ratio of interest income to total assets	3.89	5.49	4.48	5.75	5.17	5.91	4.14	3.52
12. Ratio of net interest income to total assets (Net Interest Margin)	2.29	3.65	4.48	5.74	2.77	4.09	4.05	3.43
13. Ratio of non-interest income to total assets	-0.90	4.02	0.23	0.38	0.71	1.03	10.36	9.87
14. Ratio of intermediation cost to total assets	1.45	1.52	6.59	7.31	2.56	2.31	6.60	4.39
15. Ratio of wage bills to intermediation cost	60.16	63.09	35.46	37.98	18.12	21.08	36.64	50.35
16. Ratio of wage bills to total expense	28.60	28.56	35.46	37.90	9.36	11.78	36.15	49.32
17. Ratio of wage bills to total income	29.09	10.06	49.51	45.29	7.89	7.00	16.67	16.50
18. Ratio of burden to total assets	2.34	-2.50	6.35	6.93	1.85	1.27	-3.76	-5.48
19. Ratio of burden to interest income	60.26	-45.61	141.68	120.55	35.82	21.54	-90.88	-155.87
20. Ratio of operating profits to total assets	-0.05	6.16	-1.87	-1.20	0.92	2.82	7.81	8.91
21. Return on assets	0.09	3.56	-1.16	-1.03	0.52	1.67	3.35	5.03
22. Return on equity	0.40	14.05	-1.24	-1.08	1.75	5.73	4.77	8.18
23. Cost of deposits	2.81	2.76	-	0.23	3.48	2.60	0.32	0.27
24. Cost of borrowings	0.83	1.71	-	-	-	1.60	-	-
25. Cost of funds	2.04	2.40	-	0.23	3.48	2.58	0.33	0.27
26. Return on advances	3.34	4.71	13.54	6.34	7.31	6.85	3.78	4.26
27. Return on investments	4.15	6.31	2.81	4.67	6.88	6.98	8.01	6.99
28. Return on advances adjusted to cost of funds	1.29	2.31	13.54	6.11	3.83	4.27	3.46	3.99
29. Return on investments adjusted to cost of funds	2.11	3.91	2.81	4.44	3.39	4.40	7.68	6.71
30. Business per employee (in Rupees Lakh)	2135.81	2217.69	114.00	381.54	1015.45	1173.43	191.16	524.70
31. Profit per employee (in Rupees Lakh)	6.06	219.41	-	-	7.08	23.60	26.69	60.20
32. Capital adequacy ratio	23.63	22.99	225.93	123.59	61.02	71.18	78.21	59.07
33. Capital adequacy ratio - Tier I	22.92	22.33	225.93	123.59	59.77	69.93	76.96	57.82
34. Capital adequacy ratio - Tier II	0.71	0.66	-	-	1.25	1.25	1.25	1.25
35. Ratio of net NPA To net advances	2.88	-	-	-	-	-	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)

FOREIGN BANKS

(In per cent)

Items	Mizuho Corporate Bank		Oman International Bank		Royal Bank of Scotland		Shinhan Bank	
	2010	2011	2010	2011	2010	2011	2010	2011
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
1. Cash - Deposit Ratio	22.09	12.59	10.10	12.11	9.89	7.07	6.80	13.91
2. Credit - Deposit Ratio	91.13	374.91	1.04	1.32	80.75	75.65	69.34	78.13
3. Investment - Deposit Ratio	37.58	58.96	54.66	55.90	43.76	63.82	28.36	28.76
4. (Credit + Investment) - Deposit Ratio	128.71	433.87	55.71	57.22	124.52	139.47	97.70	106.90
5. Ratio of deposits to total liabilities	55.20	17.03	44.76	41.77	69.73	63.39	65.04	56.81
6. Ratio of demand & savings bank deposits to total deposits	26.55	60.83	35.32	41.69	46.85	52.28	51.83	41.57
7. Ratio of priority sector advances to total advances	28.70	17.33	-	-	45.24	44.17	33.27	27.71
8. Ratio of term loans to total advances	33.75	16.19	96.68	97.21	46.49	41.86	49.07	39.60
9. Ratio of secured advances to total advances	42.51	31.25	100.00	100.00	60.33	65.42	58.11	62.93
10. Ratio of investments in non-approved securities to total investments	9.24	-	1.26	1.89	14.54	26.78	-	-
11. Ratio of interest income to total assets	4.54	5.07	3.70	3.76	7.89	7.91	6.60	7.26
12. Ratio of net interest income to total assets (Net Interest Margin)	2.20	3.82	1.52	1.63	5.24	4.70	4.49	4.81
13. Ratio of non-interest income to total assets	1.72	2.21	2.82	3.22	2.78	3.43	1.20	1.07
14. Ratio of intermediation cost to total assets	2.12	1.77	1.69	1.83	3.70	4.37	1.26	1.48
15. Ratio of wage bills to intermediation cost	39.33	43.65	28.84	31.50	41.83	38.00	36.20	41.17
16. Ratio of wage bills to total expense	18.74	25.63	12.59	14.58	24.37	21.90	13.54	15.52
17. Ratio of wage bills to total income	13.35	10.63	7.49	8.27	14.49	14.62	5.87	7.32
18. Ratio of burden to total assets	0.41	-0.44	-1.12	-1.39	0.92	0.93	0.07	0.41
19. Ratio of burden to interest income	8.93	-8.61	-30.34	-37.02	11.61	11.81	0.99	5.63
20. Ratio of operating profits to total assets	1.80	4.26	2.64	3.02	4.32	3.77	4.42	4.40
21. Return on assets	0.89	2.37	3.52	4.47	-0.40	0.76	2.28	1.82
22. Return on equity	2.72	3.65	5.21	6.73	-4.49	7.65	9.28	6.70
23. Cost of deposits	4.23	4.01	4.51	4.66	3.17	3.35	3.04	4.00
24. Cost of borrowings	0.03	0.33	1.27	1.05	2.40	3.99	0.18	0.66
25. Cost of funds	3.69	3.71	4.04	3.95	2.94	3.48	2.93	3.74
26. Return on advances	7.20	7.11	4.25	4.19	10.32	8.34	9.53	8.35
27. Return on investments	4.01	4.70	6.75	6.83	6.24	8.58	4.60	5.96
28. Return on advances adjusted to cost of funds	3.52	3.40	0.21	0.24	7.38	4.86	6.61	4.61
29. Return on investments adjusted to cost of funds	0.32	1.00	2.72	2.88	3.30	5.11	1.68	2.22
30. Business per employee (in Rupees Lakh)	1940.86	2082.86	522.45	447.73	1158.97	1113.24	2210.54	1855.76
31. Profit per employee (in Rupees Lakh)	17.56	47.73	24.47	28.78	-4.06	8.26	45.77	33.43
32. Capital adequacy ratio	38.98	87.25	41.08	45.64	12.50	11.65	40.85	50.73
33. Capital adequacy ratio - Tier I	38.60	86.86	39.83	45.47	7.94	8.33	39.89	49.51
34. Capital adequacy ratio - Tier II	0.38	0.39	1.25	0.17	4.56	3.32	0.96	1.22
35. Ratio of net NPA To net advances	-	-	-	-	1.95	1.65	-	-

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Contd.)
FOREIGN BANKS
(In per cent)

Items	Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius	
	2010	2011	2010	2011	2010	2011	2010	2011
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash - Deposit Ratio	5.89	8.14	8.33	10.22	7.89	7.78	9.30	7.02
2. Credit - Deposit Ratio	49.63	78.78	24.40	31.55	86.22	84.22	117.89	119.62
3. Investment - Deposit Ratio	213.75	233.96	15.58	18.01	38.34	39.52	35.17	83.54
4. (Credit + Investment) - Deposit Ratio	263.38	312.74	39.98	49.56	124.56	123.74	153.06	203.16
5. Ratio of deposits to total liabilities	35.33	29.64	75.28	71.29	54.29	54.76	55.83	43.72
6. Ratio of demand & savings bank deposits to total deposits	8.37	8.43	83.87	79.67	47.49	42.72	9.03	6.44
7. Ratio of priority sector advances to total advances	30.54	37.64	61.25	48.51	27.56	26.37	23.50	30.84
8. Ratio of term loans to total advances	28.02	17.88	5.25	4.45	39.73	37.53	64.87	47.95
9. Ratio of secured advances to total advances	72.15	51.35	35.36	45.67	55.42	54.26	79.95	79.95
10. Ratio of investments in non-approved securities to total investments	23.82	34.44	-	-	19.12	14.34	8.07	50.02
11. Ratio of interest income to total assets	4.80	6.80	2.44	2.96	6.09	6.50	6.97	6.52
12. Ratio of net interest income to total assets (Net Interest Margin)	2.85	2.62	0.92	1.13	4.18	4.09	1.27	2.45
13. Ratio of non-interest income to total assets	0.40	1.38	10.61	10.87	3.05	2.53	0.73	0.62
14. Ratio of intermediation cost to total assets	2.76	2.11	8.49	10.60	2.60	2.66	1.15	1.13
15. Ratio of wage bills to intermediation cost	53.80	47.12	64.57	66.11	42.35	48.55	32.82	56.68
16. Ratio of wage bills to total expense	31.49	15.78	54.74	56.36	24.38	25.48	5.50	12.30
17. Ratio of wage bills to total income	28.52	12.13	41.99	50.66	12.04	14.29	4.89	8.94
18. Ratio of burden to total assets	2.36	0.73	-2.12	-0.27	-0.45	0.13	0.42	0.50
19. Ratio of burden to interest income	49.14	10.70	-86.88	-9.04	-7.38	1.97	5.98	7.73
20. Ratio of operating profits to total assets	0.49	1.89	3.04	1.40	4.63	3.97	0.85	1.95
21. Return on assets	0.31	0.80	1.64	0.43	3.03	2.44	-0.66	0.93
22. Return on equity	1.18	5.61	11.50	2.62	19.44	16.70	-2.46	3.14
23. Cost of deposits	4.59	6.41	1.34	1.67	3.20	3.45	8.79	6.13
24. Cost of borrowings	0.17	0.48	-	-	2.21	3.67	4.68	3.85
25. Cost of funds	2.16	2.75	1.34	1.67	3.04	3.49	8.01	5.40
26. Return on advances	7.58	7.51	7.03	7.74	10.56	9.75	8.80	8.16
27. Return on investments	4.71	7.26	9.77	10.28	8.30	8.95	5.00	5.26
28. Return on advances adjusted to cost of funds	5.42	4.76	5.68	6.07	7.53	6.26	0.79	2.75
29. Return on investments adjusted to cost of funds	2.55	4.50	8.42	8.60	5.26	5.46	-3.01	-0.14
30. Business per employee (in Rupees Lakh)	1098.54	1868.37	89.14	83.85	1083.45	1345.62	2613.00	2811.00
31. Profit per employee (in Rupees Lakh)	3.85	24.67	1.58	0.39	26.31	26.36	-14.00	19.00
32. Capital adequacy ratio	22.77	16.23	20.03	21.60	12.41	11.88	34.40	45.66
33. Capital adequacy ratio - Tier I	21.96	15.62	19.81	21.36	8.94	8.90	31.91	44.07
34. Capital adequacy ratio - Tier II	0.81	0.61	0.22	0.24	3.47	2.98	2.49	1.59
35. Ratio of net NPA To net advances	-	-	3.39	2.46	1.40	0.27	4.32	2.18

Source : Annual accounts of Banks.

TABLE B12 : SELECTED RATIOS OF SCHEDULED COMMERCIAL BANKS - 2010 AND 2011 AS ON MARCH 31 (Concl.)
FOREIGN BANKS (In per cent)

Items	UBS AG		United Overseas Bank	
	2010	2011	2010	2011
	(65)	(66)	(67)	(68)
1. Cash - Deposit Ratio	39.19	10.49	88420.00	
2. Credit - Deposit Ratio	12.25	108.47	-	
3. Investment - Deposit Ratio	687.47	601.15	-	
4. (Credit + Investment) - Deposit Ratio	699.72	709.62	-	
5. Ratio of deposits to total liabilities	10.79	11.26	-	
6. Ratio of demand & savings bank deposits to total deposits	2.21	1.82	100.00	
7. Ratio of priority sector advances to total advances	-	21.76	-	
8. Ratio of term loans to total advances	-	29.19	-	
9. Ratio of secured advances to total advances	-	29.19	-	
10. Ratio of investments in non-approved securities to total investments	46.76	74.52	-	
11. Ratio of interest income to total assets	5.54	4.94	4.68	
12. Ratio of net interest income to total assets (Net Interest Margin)	4.39	3.42	4.68	
13. Ratio of non-interest income to total assets	0.74	1.51	-	
14. Ratio of intermediation cost to total assets	5.30	2.68	4.91	
15. Ratio of wage bills to intermediation cost	48.70	60.24	36.58	
16. Ratio of wage bills to total expense	39.99	38.43	36.58	
17. Ratio of wage bills to total income	41.08	25.02	38.40	
18. Ratio of burden to total assets	4.56	1.17	4.91	
19. Ratio of burden to interest income	82.25	23.69	104.99	
20. Ratio of operating profits to total assets	-0.17	2.25	-0.23	
21. Return on assets	0.10	1.63	-0.24	
22. Return on equity	0.12	3.40	-0.25	
23. Cost of deposits	9.21	9.25	-	
24. Cost of borrowings	-	1.81	-	
25. Cost of funds	12.40	3.98	-	
26. Return on advances	0.03	7.48	-	
27. Return on investments	7.50	5.88	-	
28. Return on advances adjusted to cost of funds	-12.38	3.50	-	
29. Return on investments adjusted to cost of funds	-4.90	1.90	-	
30. Business per employee (in Rupees Lakh)	673.73	2484.20	0.02	
31. Profit per employee (in Rupees Lakh)	3.09	109.28	-6.41	
32. Capital adequacy ratio	157.86	90.01	341.49	
33. Capital adequacy ratio - Tier I	157.83	89.79	341.49	
34. Capital adequacy ratio - Tier II	0.03	0.22	-	
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 BANKS - 2010 AND 2011**

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
SBI & its Associates					
State Bank of Bikaner and Jaipur	297	243	158	169	867
State Bank of Hyderabad	284	356	288	204	1132
State Bank of India	4697	3650	2253	1895	12495
State Bank of Indore	120	140	89	122	471
State Bank of Mysore	211	140	149	189	689
State Bank of Patiala	273	239	238	140	890
State Bank of Travancore	49	468	163	73	753
Total	5931	5236	3338	2792	17297
Nationalised Banks					
Allahabad Bank	959	417	473	412	2261
Andhra Bank	399	407	430	313	1549
Bank of Baroda	1125	722	576	665	3088
Bank of India	1248	662	583	600	3093
Bank of Maharashtra	523	264	280	369	1436
Canara Bank	754	792	749	755	3050
Central Bank of India	1362	911	690	624	3587
Corporation Bank	192	247	329	340	1108
Dena Bank	357	233	232	302	1124
Indian Bank	489	454	440	350	1733
Indian Overseas Bank	546	482	517	477	2022
Oriental Bank of Commerce	299	355	484	392	1530
Punjab and Sind Bank	283	134	234	248	899
Punjab National Bank	1949	1020	977	789	4735
Syndicate Bank	651	573	583	521	2328
UCO Bank	787	437	477	438	2139
Union Bank of India	799	744	674	622	2839
United Bank of India	625	271	340	290	1526
Vijaya Bank	259	243	352	303	1157
Total	13606	9368	9420	8810	41204
Other Public Sector Bank					
IDBI Bank Limited	69	146	269	220	704
Total	69	146	269	220	704
Old Private Sector Banks					
Bank of Rajasthan	99	92	142	125	458
Catholic Syrian Bank	18	194	99	49	360
City Union Bank	34	67	78	45	224
Federal Bank	45	343	173	110	671
ING Vysya Bank	83	83	154	154	474
Jammu & Kashmir Bank	220	83	124	64	491
Karnataka Bank	88	95	148	138	469
Karur Vysya Bank	32	110	120	75	337
Lakshmi Vilas Bank	38	97	85	46	266
Nainital Bank	25	29	25	22	101
Ratnakar Bank	24	26	18	20	88
SBI Commercial & International Bank	-	-	-	2	2
South Indian Bank	62	262	150	98	572
Tamilnad Mercantile Bank	46	84	54	33	217
The Dhanlaxmi Bank	24	106	81	57	268
Total	838	1671	1451	1038	4998

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 BANKS - 2010 AND 2011 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
New Private Sector Banks					
Axis Bank	47	259	379	293	978
Development Credit Bank	4	14	12	52	82
HDFC Bank	95	457	519	644	1715
ICICI Bank	144	577	483	495	1699
IndusInd Bank	10	44	96	64	214
Kotak Mahindra Bank	16	43	58	133	250
Yes Bank	20	37	46	48	151
Total	336	1431	1593	1729	5089
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
Barclays Bank	-	1	3	3	7
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
DBS Bank	2	2	-	6	10
Deutsche Bank	-	-	6	7	13
FirstRand Bank	-	-	-	1	1
Hongkong and Shanghai Banking Corporation	1	1	10	38	50
JP Morgan Chase Bank	-	-	-	1	1
JSC VTB Bank	-	-	-	1	1
Krung Thai Bank	-	-	-	1	1
Mashreq Bank	-	-	-	2	2
Mizuho Corporate Bank	-	-	-	2	2
Oman International Bank	-	-	1	1	2
Shinhan Bank	-	-	-	2	2
Societe Generale	-	-	-	2	2
Sonali Bank	-	-	1	1	2
Standard Chartered Bank	-	-	16	78	94
State Bank of Mauritius	-	-	-	3	3
The Bank of Tokyo-Mitsubishi UFJ	-	-	-	3	3
The Royal Bank of Scotland	2	-	10	19	31
UBSAG	-	-	-	1	1
United Overseas Bank	-	-	-	1	1
Total	5	6	60	237	308

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 BANKS - 2010 AND 2011 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Regional Rural Banks					
Allahabad U.P. Gramin Bank	396	63	24	-	483
Andhra Pradesh Grammna Vikas Bank	384	121	27	9	541
Andhra Pragathi Grameena Bank	239	75	28	-	342
Arunachal Pradesh Rural Bank	14	3	-	-	17
Aryavart Gramin Bank	235	50	8	11	304
Assam Gramin Vikash Bank	284	57	15	-	356
Baitarani Gramya Bank	93	9	3	-	105
Ballia-Etawah Gramin Bank	117	19	3	-	139
Bangiya Gramin Vikash Bank	467	62	21	-	550
Baroda Gujarat Gramin Bank	99	24	4	5	132
Baroda Rajasthan Gramin Bank	205	57	12	-	274
Baroda Uttar Pradesh Gramin Bank	568	65	19	13	665
Bihar Kshetriya Gramin Bank	111	44	4	-	159
Cauvery Kalpatharu Grameena Bank	160	32	13	7	212
Chaitanya Godavari Grameena Bank	59	32	11	-	102
Chhattisgarh Gramin Bank	209	35	12	-	256
Chickmagalur-Kodagu Grameena Bank	44	6	2	-	52
Deccan Grameena Bank	151	34	17	13	215
Dena Gujarat Gramin Bank	96	36	9	2	143
Durg Rajnandgaon Gramin Bank	89	11	6	-	106
Ellaquai Dehati Bank	80	8	7	-	95
Gurgaon Gramin Bank	120	31	9	4	164
Hadoti Kshetriya Gramin Bank	63	18	3	-	84
Haryana Gramin Bank	150	38	16	-	204
Himachal Gramin Bank	114	10	1	-	125
J & K Grameen Bank	147	21	6	-	174
Jaipur Thar Gramin Bank	171	36	1	4	212
Jhabua-Dhar Kshetriya Gramin Bank	65	15	-	-	80
Jharkhand Gramin Bank	191	22	8	-	221
Kalinga Gramya Bank	175	4	4	-	183
Karnataka Vikas Grameena Bank	282	109	40	-	431
Kashi Gomti Samyut Gramin Bank	298	37	8	11	354
Krishna Grameena Bank	97	8	10	-	115
Kshetriya Kisan Gramin Bank, Mainpuri	55	12	3	-	70
Langpi Dehangi Rural Bank	37	5	-	-	42
Madhya Bharath Gramin Bank	149	53	16	-	218
Madhya Bihar Gramin Bank	347	53	9	6	415
Mahakaushal Kshetriya Gramin Bank	25	14	4	-	43
Maharashtra Gramin Bank	223	76	22	2	323
Malwa Gramin Bank	47	3	1	-	51
Manipur Rural Bank	18	6	3	-	27
Marwar Ganganagar Bikaner Gramin Bank	163	44	7	-	214

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 BANKS - 2010 AND 2011 (Concl.)

Banks / Bank Groups	Number of branches as on March 31, 2010				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Meghalaya Rural Bank	44	7	4	-	55
Mewar Aanchalik Gramin Bank	42	10	6	-	58
Mizoram Rural Bank	45	7	7	-	59
Nagaland Rural Bank	4	6	-	-	10
Nainital Almora Kshetriya Gramin Bank	49	8	1	-	58
Narmada Malwa Gramin Bank	149	52	13	4	218
Neelachal Gramya Bank	142	16	16	-	174
North Malabar Gramin Bank	31	135	12	-	178
Pallavan Grama Bank	44	43	5	-	92
Pandyan Grama Bank	110	72	16	-	198
Parvatiya Gramin Bank	29	1	-	-	30
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	282	54	28	-	364
Prathama Bank	155	31	15	-	201
Puduvai Bharathiar Grama Bank	9	6	5	-	20
Punjab Gramin Bank	126	20	9	2	157
Purvanchal Gramin Bank	289	29	6	-	324
Rajasthan Gramin Bank	151	41	8	-	200
Rewa-sidhi Gramin Bank	77	8	15	-	100
Rushikulya Gramya Bank	69	13	9	-	91
Samastipur Kshetriya Gramin Bank	55	13	-	-	68
Saptagiri Grameena Bank	89	28	15	-	132
Sarva UP Gramin Bank	211	62	18	1	292
Satpura Narmada Kshetriya Gramin Bank	230	101	22	-	353
Saurashtra Gramin Bank	107	29	11	3	150
Sharda Gramin Bank	52	7	4	-	63
Shreyas Gramin Bank	129	49	13	8	199
South Malabar Gramin Bank	34	177	16	-	227
Surguja Kshetriya Gramin Bank	81	6	-	-	87
Sutlej Gramin Bank	20	9	1	-	30
Tripura Gramin Bank	77	25	9	-	111
Utkal Gramya Bank	294	34	4	-	332
Uttar Banga Kshetriya Gramin Bank	86	26	7	-	119
Uttar Bihar Gramin Bank	690	157	20	-	867
Uttaranchal Gramin Bank	105	12	7	-	124
Vananchal Gramin Bank	160	26	-	-	186
Vidharbha Kshetriya Gramin Bank	48	40	6	-	94
Vidisha-Bhopal Kshetriya Gramin Bank	11	6	2	4	23
Visveshvaraya Grameena Bank	24	5	2	-	31
Wainganga Krishna Gramin Bank	127	38	7	-	172
Total	11709	2883	758	111	15461
Grand Total	32494	20741	16889	14937	85061

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 BANKS - 2010 AND 2011**

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
SBI & its Associates					
State Bank of Bikaner And Jaipur	317	256	164	172	909
State Bank of Hyderabad	311	387	292	220	1210
State Bank of India	4972	3865	2382	2065	13284
State Bank of Mysore	213	141	152	194	700
State Bank of Patiala	334	280	249	150	1013
State Bank of Travancore	55	488	176	78	797
Total	6202	5417	3415	2879	17913
Nationalised Banks					
Allahabad Bank	968	455	506	444	2373
Andhra Bank	407	422	455	319	1603
Bank of Baroda	1171	833	625	723	3352
Bank of India	1299	769	613	622	3303
Bank of Maharashtra	534	290	298	383	1505
Canara Bank	803	912	765	772	3252
Central Bank of India	1386	948	724	679	3737
Corporation Bank	216	338	362	352	1268
Dena Bank	362	258	264	307	1191
Indian Bank	496	502	473	358	1829
Indian Overseas Bank	573	547	543	504	2167
Oriental Bank of Commerce	333	396	495	416	1640
Punjab & Sind Bank	299	150	238	254	941
Punjab National Bank	1972	1091	993	799	4855
Syndicate Bank	768	605	591	527	2491
UCO Bank	802	466	479	445	2192
Union Bank of India	828	846	730	647	3051
United Bank of India	627	286	349	294	1556
Vijaya Bank	260	260	358	308	1186
Total	14104	10374	9861	9153	43492
Other Public Sector Bank					0
IDBI Bank Limited	81	187	293	245	806
Total	81	187	293	245	806
Old Private Sector Banks					0
Catholic Syrian Bank	18	194	99	49	360
City Union Bank	34	82	83	49	248
Federal Bank	49	402	178	112	741
ING Vysya Bank	83	84	162	175	504
Jammu & Kashmir Bank	231	84	124	64	503
Karnataka Bank	90	101	148	144	483
Karur Vysya Bank	33	128	127	81	369
Lakshmi Vilas Bank	38	97	86	48	269
Nainital Bank	25	29	25	22	101
Ratnakar Bank	25	30	20	25	100
SBI Commercial & International Bank	-	-	-	2	2
South Indian Bank	65	304	160	103	632
Tamilnad Mercantile Bank	49	96	54	33	232
The Dhanalaxmi Bank	24	107	83	59	273
Total	764	1738	1349	966	4817

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 BANKS - 2010 AND 2011 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
New Private Sector Banks					0
Axis Bank	94	449	452	382	1377
Development Credit Bank	4	14	12	52	82
HDFC Bank	123	619	548	673	1963
ICICI Bank	260	803	693	767	2523
IndusInd Bank	22	78	110	93	303
Kotak Mahindra Bank	21	57	82	162	322
Yes Bank	23	56	69	67	215
Total	547	2076	1966	2196	6785
Foreign Banks					0
AB Bank	0	0	0	1	1
Abu Dhabi Commercial Bank	0	0	0	2	2
American Express Banking Corp.	0	0	0	1	1
Antwerp Diamond Bank	0	0	0	1	1
Bank Internasional Indonesia	0	0	0	1	1
Bank of America	0	0	0	5	5
Bank of Bahrain & Kuwait	0	0	0	2	2
Bank of Ceylon	0	0	0	1	1
Bank of Nova Scotia	0	0	1	4	5
Barclays Bank	0	1	4	4	9
BNP Paribas	0	0	0	9	9
Chinatrust Commercial Bank	0	0	0	1	1
Citibank	0	2	12	29	43
Commonwealth Bank of Australia	0	0	0	1	1
Credit Agricole Bank	0	0	0	6	6
Credit Suisse AG	0	0	0	1	1
DBS Bank	3	3	0	6	12
Deutsche Bank	1	0	6	8	15
FirstRand Bank	0	0	0	1	1
Hongkong & Shanghai Banking Corpn.Ltd.	1	1	10	38	50
JP Morgan Chase Bank	0	0	0	1	1
JSC VTB Bank	0	0	0	1	1
Krung Thai Bank	0	0	0	1	1
Mashreq Bank	0	0	0	2	2
Mizuho Corporate Bank	0	0	0	2	2
Oman International Bank	0	0	1	1	2
Sberbank	0	0	0	1	1
Shinhan Bank	0	1	0	2	3
Societe Generale	0	0	0	2	2
Sonali Bank	0	0	1	1	2
Standard Chartered Bank	0	0	16	78	94
State Bank of Mauritius	0	0	0	3	3
The Bank of Tokyo-Mitsubishi UFJ	0	0	0	3	3
The Royal Bank of Scotland	2	0	10	19	31
UBSAG	0	0	0	1	1
United Overseas Bank	0	0	0	1	1
Total	7	8	61	241	317

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 BANKS - 2010 AND 2011 (Contd.)

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Regional Rural Banks					
Allahabad UP Gramin Bank	413	67	28	0	508
Andhra Pradesh Grameena Vikas Bank	384	121	28	9	542
Andhra Pragathi Grameena Bank	247	77	33	0	357
Arunachal Pradesh Rural Bank	14	3	0	0	17
Aryavart Gramin Bank	236	50	8	13	307
Assam Gramin Vikash Bank	286	59	16	0	361
Baitarani Gramya Bank	93	9	3	0	105
Ballia-Etawah Gramin Bank	117	19	3	0	139
Bangiya Gramin Vikash Bank	467	62	21	0	550
Baroda Gujarat Gramin Bank	99	26	4	5	134
Baroda Rajasthan Gramin Bank	206	57	12	0	275
Baroda Uttar Pradesh Gramin Bank	570	67	22	14	673
Bihar Kshetriya Gramin Bank	116	46	4	0	166
Cauvery Kalpatharu Grameena Bank	162	32	13	7	214
Chaitanya Godavari Grameena Bank	62	32	12	0	106
Chhattisgarh Gramin Bank	209	35	12	0	256
Chickmagalur-Kodagu Grameena Bank	44	6	2	0	52
Deccan Grameena Bank	155	36	18	17	226
Dena Gujarat Gramin Bank	96	38	9	2	145
Durg Rajnandgaon Gramin Bank	92	12	6	0	110
Ellaquai Dehati Bank	80	8	7	0	95
Gurgaon Gramin Bank	134	33	12	7	186
Hadoti Kshetriya Gramin Bank	63	18	3	0	84
Haryana Gramin Bank	162	51	16	0	229
Himachal Gramin Bank	115	10	1	0	126
J & K Grameen Bank	149	21	6	0	176
Jaipur Thar Gramin Bank	171	36	1	4	212
Jhabua-Dhar Kshetriya Gramin Bank	65	15	0	0	80
Jharkhand Gramin Bank	191	22	11	0	224
Kalinga Gramya Bank	175	4	4	0	183
Karnataka Vikas Grameena Bank	287	111	46	0	444
Kashi Gomti Samyut Gramin Bank	303	38	9	11	361
Krishna Grameena Bank	97	8	10	0	115
Kshetriya Kisan Gramin Bank,Mainpuri	55	12	3	0	70
Langpi Dehangi Rural Bank	37	5	0	0	42
Madhya Bharath Gramin Bank	149	53	17	0	219
Madhya Bihar Gramin Bank	349	56	10	6	421
Mahakaushal Kshetriya Gramin Bank	25	14	4	0	43
Maharashtra Gramin Bank	223	76	22	2	323
Malwa Gramin Bank	48	4	1	0	53
Manipur Rural Bank	18	6	3	0	27
Marwar Ganganagar Bikaner Gramin Bank	164	44	8	0	216

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 BANKS - 2010 AND 2011 (Concl.)

Banks / Bank Groups	Number of branches as on March 31, 2011				
	Rural	Semi-Urban	Urban	Metro-Politan	Grand Total
	(1)	(2)	(3)	(4)	(5)
Megalaya Rural Bank	44	7	4	0	55
Mewar Aanchalik Gramin Bank	42	10	6	0	58
Mizoram Rural Bank	45	7	7	0	59
Nagaland Rural Bank	2	6	0	0	8
Nainital Almora Kshetriya Gramin Bank	51	9	1	0	61
Narmada Malwa Gramin Bank	152	52	13	4	221
Neelachal Gramya Bank	142	16	16	0	174
North Malabar Gramin Bank	31	135	12	0	178
Pallavan Grama Bank	47	45	5	0	97
Pandyan Grama Bank	111	74	16	0	201
Parvatiya Gramin Bank	29	1	0	0	30
Paschim Banga Gramin Bank	195	16	3	2	216
Pragathi Gramin Bank	282	54	28	0	364
Prathama Bank	164	32	15	0	211
Puduvai Bharathiar Grama Bank	11	6	9	0	26
Punjab Gramin Bank	128	28	11	2	169
Purvanchal Gramin Bank	289	29	6	0	324
Rajasthan Gramin Bank	151	41	8	0	200
Rewa-Sidhi Gramin Bank	77	8	15	0	100
Rushikulya Gramya Bank	69	13	9	0	91
Samastipur Kshetriya Gramin Bank	55	13	0	0	68
Saptagiri Grameena Bank	100	30	15	0	145
Sarva U.P. Gramin Bank	219	63	20	1	303
Satpura Narmada Kshetriya Gramin Bank	231	101	22	0	354
Saurashtra Gramin Bank	117	33	12	4	166
Sharda Gramin Bank	52	7	4	0	63
Shreyas Gramin Bank	129	49	15	9	202
South Malabar Gramin Bank	34	177	16	0	227
Surguja Kshetriya Gramin Bank	84	6	0	0	90
Sutlej Gramin Bank	20	9	1	0	30
Tripura Gramin Bank	79	25	9	0	113
Utkal Gramya Bank	294	34	4	0	332
Uttar Banga Kshetriya Gramin Bank	86	26	7	0	119
Uttar Bihar Gramin Bank	692	158	21	0	871
Uttaranchal Gramin Bank	110	15	8	0	133
Vananchal Gramin Bank	160	26	0	0	186
Vidharbha Kshetriya Gramin Bank	48	42	7	0	97
Vidisha-Bhopal Kshetriya Gramin Bank	11	6	2	4	23
Visveshvaraya Grameena Bank	24	5	2	0	31
Wainganga Krishna Gramin Bank	126	38	7	0	171
Total	11861	2951	804	123	15739
Grand Total	33566	22751	17749	15803	89869

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 - 2010 AND 2011

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
Andaman & Nicobar	Allahabad Bank	1	1		IDBI Bank	32	34
	Axis Bank	1	1		Indian Bank	235	246
	Bank of Baroda	1	1		Indian Overseas Bank	169	180
	Canara Bank	1	1		IndusInd Bank	19	26
	Central Bank of India	-	1		ING Vysya Bank	176	176
	Indian Bank	1	1		Jammu & Kashmir Bank	2	2
	Indian Overseas Bank	1	1		Karnataka Bank	33	34
	Punjab National Bank	1	1		Karur Vysya Bank	77	80
	State Bank of India	21	21		Kotak Mahindra Bank	11	15
	Syndicate Bank	9	9		Krishna Bhima Samruddhi LAB	5	5
	UCO Bank	1	1		Lakshmi Vilas Bank	37	38
	Union Bank of India	-	1		Oriental Bank of Commerce	60	62
	United Bank of India	1	1		Punjab & Sind Bank	5	5
	Vijaya Bank	1	1		Punjab National Bank	85	84
	Total	40	42		Royal Bank of Scotland	1	1
Andhra Pradesh	Allahabad Bank	39	42		Saptagiri Grameena Bank	132	145
	Andhra Bank	1045	1073		South Indian Bank	25	30
	Andhra Pradesh Grameena				Standard Chartered Bank	4	4
	Vikas Bank	542	543		State Bank of Bikaner And Jaipur	5	5
	Andhra Pragathi Grameena				State Bank of Hyderabad	738	788
	Bank	344	359		State Bank of India	1153	1222
	Axis Bank	78	114		State Bank of Indore	4	
	Bank of Bahrain & Kuwait	1	1		State Bank of Mauritius	1	1
	Bank of Baroda	94	102		State Bank of Mysore	26	27
	Bank of India	107	134		State Bank of Patiala	5	6
	Bank of Maharashtra	35	38		State Bank of Travancore	8	10
	Bank of Nova Scotia	1	1		Syndicate Bank	368	391
	Bank of Rajasthan	7			Tamilnad Mercantile Bank	14	14
	Barclays Bank	1	2		UCO Bank	61	61
	BNP Paribas	1	1		Union Bank of India	179	200
	Canara Bank	216	223		United Bank of India	17	17
	Catholic Syrian Bank	9	9		Vijaya Bank	107	109
	Central Bank of India	146	161		Yes Bank	4	6
	Chaitanya Godavari Grameena				Total	7240	7683
	Bank	104	108	Arunachal	Allahabad Bank	-	1
	Citibank	2	2	Pradesh	Arunachal Pradesh Rural Bank	18	18
	City Union Bank	29	31		Axis Bank	1	1
	Coastal Local Area Bank	12	12		Bank of Baroda	1	1
	Corporation Bank	115	127		Bank of India	-	1
	Deccan Grameena Bank	220	231		Bank of Maharashtra	-	1
	Dena Bank	23	25		Canara Bank	-	1
	Development Credit Bank	13	13		Central Bank of India	1	1
	Dhanalakshmi Bank	18	18		HDFC Bank	1	2
	Federal Bank	25	27		ICICI Bank	1	1
	HDFC Bank	92	121		IDBI Bank Ltd.	1	1
	Hongkong & Shanghai				Indian Bank	1	1
	Banking Corpn.	2	2		Oriental Bank of Commerce	-	1
	ICICI Bank	121	139		Punjab National Bank	1	1

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
	State Bank of India	44	44
	Syndicate Bank	1	1
	UCO Bank	2	2
	Union Bank of India	1	1
	United Bank of India	3	3
	Vijaya Bank	3	4
	Yes bank	1	1
	Total	81	88
Assam	Allahabad Bank	65	66
	Andhra Bank	4	4
	Assam Gramin Vikash Bank	363	368
	Axis Bank	19	26
	Bank of Baroda	17	20
	Bank of India	14	14
	Bank of Maharashtra	1	4
	Bank of Rajasthan	4	
	Canara Bank	22	24
	Central Bank of India	114	114
	Corporation Bank	1	5
	Dena Bank	3	5
	Federal Bank	6	6
	HDFC Bank	15	28
	Hongkong & Shanghai		
	Banking Corpn.	1	1
	ICICI Bank	16	22
	IDBI Bank Ltd.	4	4
	Indian Bank	25	29
	Indian Overseas Bank	21	22
	IndusInd Bank	6	6
	ING Vysya Bank	1	1
	Karnataka Bank	1	1
	Kotak Mahindra Bank	2	3
	Langpi Dehangi Rural Bank	42	42
	Oriental Bank of Commerce	5	7
	Punjab & Sind Bank	7	7
	Punjab National Bank	57	57
	South Indian Bank	1	2
	Standard Chartered Bank	1	1
	State Bank of Bikaner And Jaipur	1	1
	State Bank of India	274	280
	Syndicate Bank	10	10
	UCO Bank	106	107
	Union Bank of India	60	62
	United Bank of India	190	190
	Vijaya Bank	14	15
	Yes Bank	1	4
	Total	1494	1558

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
Bihar	Allahabad Bank	175	180
	Andhra Bank	9	10
	Axis Bank	15	31
	Bank of Baroda	100	114
	Bank of India	193	202
	Bank of Maharashtra	4	4
	Bank of Rajasthan	1	
	Bihar Kshetriya Gramin Bank	163	170
	Canara Bank	103	112
	Central Bank of India	360	366
	Corporation Bank	3	5
	Dena Bank	8	11
	Federal Bank	1	1
	HDFC Bank	16	20
	Hongkong & Shanghai		
	Banking Corpn.	1	1
	ICICI Bank	29	34
	IDBI Bank Ltd.	10	15
	Indian Bank	36	37
	Indian Overseas Bank	18	25
	IndusInd Bank	1	1
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	1	1
	Kotak Mahindra Bank	1	1
	Madhya Bihar Gramin Bank	417	424
	Oriental Bank of Commerce	16	24
	Punjab & Sind Bank	6	7
	Punjab National Bank	461	464
	Samastipur Kshetriya		
	Gramin Bank	68	68
	South Indian Bank	1	1
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	7	7
	State Bank of India	708	742
	State Bank of Patiala	1	1
	Syndicate Bank	28	35
	UCO Bank	183	187
	Union Bank of India	73	78
	United Bank of India	79	81
	Uttar Bihar Gramin Bank	872	876
	Vijaya Bank	8	8
	Total	4180	4348
Chandigarh	Allahabad Bank	5	5
	Andhra Bank	3	3
	Axis Bank	5	7
	Bank of Baroda	7	7

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Bank of India	10	11		Bank of Maharashtra	18	20
	Bank of Maharashtra	5	5		Bank of Rajasthan	1	
	Bank of Rajasthan	3			Canara Bank	10	13
	Canara Bank	13	14		Central Bank of India	85	91
	Catholic Syrian Bank	1	1		Chhattisgarh Gramin Bank	262	262
	Central Bank of India	10	11		Corporation Bank	7	13
	Citibank	1	1		Dena Bank	67	75
	Corporation Bank	3	3		Durg Rajnandgaon Gramin Bank	109	113
	Dena Bank	2	2		Federal Bank	2	2
	Development Credit Bank	1	1		HDFC Bank	16	17
	Dhanalakshmi Bank	1	1		Hongkong & Shanghai Banking Corpn.	1	1
	Federal Bank	2	2		ICICI Bank	17	21
	HDFC Bank	18	18		IDBI Bank Ltd.	11	12
	Hongkong & Shanghai Banking Corpn.	1	1		Indian Bank	8	8
	ICICI Bank	8	15		Indian Overseas Bank	4	8
	IDBI Bank Ltd.	3	3		IndusInd Bank	5	6
	Indian Bank	7	7		ING Vysya Bank	3	4
	Indian Overseas Bank	7	7		Jammu & Kashmir Bank	1	1
	IndusInd Bank	1	2		Karnataka Bank	4	4
	ING Vysya Bank	2	2		Kotak Mahindra Bank	2	2
	Jammu & Kashmir Bank	1	1		Lakshmi Vilas Bank	-	1
	Karnataka Bank	1	1		Oriental Bank of Commerce	13	17
	Karur Vysya Bank	1	1		Punjab & Sind Bank	5	5
	Kotak Mahindra Bank	2	3		Punjab National Bank	63	70
	Oriental Bank of Commerce	16	16		South Indian Bank	3	3
	Punjab & Sind Bank	27	27		State Bank of India	304	340
	Punjab National Bank	33	32		State Bank of Indore	31	
	South Indian Bank	1	1		State Bank of Patiala	1	1
	Standard Chartered Bank	1	1		Surguja Kshetriya Gramin Bank	90	93
	State Bank of Bikaner & Jaipur	2	2		Syndicate Bank	9	9
	State Bank of Hyderabad	1	1		UCO Bank	31	31
	State Bank of India	45	46		Union Bank of India	35	38
	State Bank of Indore	1			United Bank of India	14	16
	State Bank of Patiala	38	37		Vijaya Bank	4	6
	State Bank of Travancore	1	1		Yes Bank	2	2
	Syndicate Bank	5	5		Total	1356	1442
	UCO Bank	11	11	Dadra & Nagar Haveli	Allahabad Bank	-	1
	Union Bank of India	12	12		Andhra Bank	1	1
	United Bank of India	3	4		Axis Bank	1	1
	Vijaya Bank	5	5		Bank of Baroda	1	2
	Yes Bank	1	1		Bank of Rajasthan	3	
	Total	327	337		Canara Bank	2	2
Chhattisgarh	Allahabad Bank	30	31		Corporation Bank	1	1
	Andhra Bank	7	8		Dena Bank	6	7
	Axis Bank	18	27		Development Credit Bank	1	1
	Bank of Baroda	33	38				
	Bank of India	30	33				

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	HDFC Bank	2	3		Chinatrust Commercial Bank	1	1
	ICICI Bank	1	4		Citibank	5	5
	IDBI Bank Ltd.	1	1		City Union Bank	2	3
	Indian Bank	-	1		Corporation Bank	65	67
	Indian Overseas Bank	1	1		Credit Agricole Bank	1	1
	IndusInd Bank	1	1		DBS Bank	1	1
	ING Vysya Bank	1	1		Dena Bank	34	36
	Kotak Mahindra Bank	1	1		Deutsche Bank	1	1
	Oriental Bank of Commerce	1	1		Development Credit Bank	7	7
	Ratnakar Bank	1	1		Dhanlaxmi Bank	8	8
	State Bank of India	1	2		Federal Bank	19	20
	Tamilnad Mercantile Bank	-	1		HDFC Bank	160	166
	Union Bank of India	1	1		Hongkong & Shanghai		
	Total	28	35		Banking Corpn.	5	5
Daman & Diu	Axis Bank	1	1		ICICI Bank	85	138
	Bank of Baroda	2	2		IDBI Bank Ltd.	25	29
	Bank of India	1	1		Indian Bank	47	50
	Canara Bank	-	1		Indian Overseas Bank	71	76
	Central Bank of India	1	1		IndusInd Bank	11	18
	Corporation Bank	-	1		ING Vysya Bank	22	23
	Dena Bank	1	1		Jammu & Kashmir Bank	25	25
	Development Credit Bank	1	1		JSC VTB Bank	1	1
	HDFC Bank	1	1		Karnataka Bank	19	20
	ICICI Bank	1	2		Karur Vysya Bank	8	10
	IDBI Bank Ltd.	1	1		Kotak Mahindra Bank	36	45
	Oriental Bank of Commerce	1	1		Lakshmi Vilas Bank	4	4
	State Bank of India	7	8		Mashreq Bank	1	1
	UCO Bank	1	1		Mizuho Corporate Bank	1	1
	Union Bank of India	1	1		Nainital Bank	14	14
	Total	20	24		Oriental Bank of Commerce	98	108
Delhi	Allahabad Bank	57	67		Punjab & Sind Bank	97	101
	American Express				Punjab National Bank	206	211
	Banking Corp.	1	1		Ratnakar Bank	1	1
	Andhra Bank	42	42		Royal Bank of Scotland	4	4
	Axis Bank	64	80		Sberbank	-	1
	Bank of America	1	1		Shinhan Bank	1	1
	Bank of Baroda	87	94		Societe Generale	1	1
	Bank of India	69	73		South Indian Bank	21	22
	Bank of Maharashtra	33	34		Standard Chartered Bank	16	16
	Bank of Nova Scotia	1	1		State Bank of Bikaner & Jaipur	33	34
	Bank of Rajasthan	21			State Bank of Hyderabad	17	25
	Bank of Tokyo-Mitsubishi UFJ	1	1		State Bank of India	279	293
	Barclays Bank	1	1		State Bank of Indore	14	
	BNP Paribas	1	1		State Bank of Mysore	17	18
	Canara Bank	127	129		State Bank of Patiala	48	50
	Catholic Syrian Bank	6	6		State Bank of Travancore	12	14
	Central Bank of India	94	107		Syndicate Bank	136	137

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
	Tamilnad Mercantile Bank	2	2
	UCO Bank	58	59
	Union Bank of India	71	74
	United Bank of India	35	35
	Vijaya Bank	44	45
	Yes Bank	12	19
	Total	2508	2685
Goa	Allahabad Bank	2	4
	Andhra Bank	4	4
	Axis Bank	7	8
	Bank of Baroda	26	28
	Bank of India	36	38
	Bank of Maharashtra	14	16
	Bank of Rajasthan	1	
	Canara Bank	28	29
	Catholic Syrian Bank	3	3
	Central Bank of India	26	26
	Corporation Bank	44	44
	Dena Bank	16	16
	Development Credit Bank	4	4
	Dhanalakshmi Bank	1	1
	Federal Bank	4	4
	HDFC Bank	24	28
	ICICI Bank	9	18
	IDBI Bank Ltd.	6	6
	Indian Bank	6	6
	Indian Overseas Bank	14	14
	IndusInd Bank	3	4
	ING Vysya Bank	3	3
	Jammu & Kashmir Bank	1	1
	Karnataka Bank	5	5
	Karur Vysya Bank	1	1
	Kotak Mahindra Bank	2	2
	Oriental Bank of Commerce	7	7
	Punjab & Sind Bank	1	1
	Punjab National Bank	4	4
	Ratnakar Bank	4	4
	South Indian Bank	3	4
	State Bank of India	80	82
	State Bank of Mysore	3	3
	State Bank of Patiala	1	1
	State Bank of Travancore	1	1
	Syndicate Bank	23	24
	UCO Bank	8	8
	Union Bank of India	16	16
	United Bank of India	3	3
	Vijaya Bank	5	5
	Yes Bank	2	3
	Total	451	479
Gujarat	Allahabad Bank	45	47
	Andhra Bank	18	21
	Axis Bank	79	115
	Bank of Baroda	717	757
	Bank of India	279	292
	Bank of Maharashtra	40	53
	Bank of Rajasthan	10	
	Barclays Bank	1	1
	Baroda Gujarat Gramin Bank	135	137
	BNP Paribas	1	1
	Canara Bank	70	81
	Catholic Syrian Bank	4	4
	Central Bank of India	241	251
	Citibank	4	4
	City Union Bank	6	6
	Corporation Bank	57	68
	Credit Agricole Bank	1	1
	DBS Bank	1	1
	Dena Bank	485	487
	Dena Gujarat Gramin Bank	147	149
	Development Credit Bank	17	17
	Dhanalakshmi Bank	6	6
	Federal Bank	9	9
	HDFC Bank	150	175
	Hongkong & Shanghai		
	Banking Corpn.	3	3
	ICICI Bank	88	135
	IDBI Bank Ltd.	49	54
	Indian Bank	50	51
	Indian Overseas Bank	79	82
	IndusInd Bank	19	27
	ING Vysya Bank	7	10
	Jammu & Kashmir Bank	4	4
	Karnataka Bank	5	5
	Karur Vysya Bank	9	10
	Kotak Mahindra Bank	44	53
	Lakshmi Vilas Bank	9	10
	Oriental Bank of Commerce	56	56
	Punjab & Sind Bank	8	8
	Punjab National Bank	104	111
	Ratnakar Bank	1	1
	Royal Bank of Scotland	3	3
	Saurashtra Gramin Bank	153	169
	South Indian Bank	4	6

**TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND
UNION TERRITORIES - 2010 AND 2011 (Contd.)**

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Standard Chartered Bank	4	4		Karnataka Bank	4	4
	State Bank of Bikaner & Jaipur	10	10		Karur Vysya Bank	3	4
	State Bank of Hyderabad	6	6		Kotak Mahindra Bank	9	16
	State Bank of India	1087	1119		Lakshmi Vilas Bank	3	4
	State Bank of Indore	9			Nainital Bank	3	3
	State Bank of Mysore	5	5		Oriental Bank of Commerce	177	186
	State Bank of Patiala	11	11		Punjab & Sind Bank	57	58
	State Bank of Travancore	3	3		Punjab National Bank	402	412
	Syndicate Bank	61	67		Royal Bank of Scotland	2	2
	Tamilnad Mercantile Bank	5	5		South Indian Bank	4	4
	UCO Bank	83	83		Standard Chartered Bank	2	2
	Union Bank of India	220	233		State Bank of Bikaner & Jaipur	13	13
	United Bank of India	17	19		State Bank of Hyderabad	6	8
	Vijaya Bank	50	51		State Bank of India	261	265
	Yes Bank	7	14		State Bank of Indore	4	
	Total	4796	5111		State Bank of Mysore	1	1
Haryana	Allahabad Bank	40	51		State Bank of Patiala	177	195
	American Express				State Bank of Travancore	3	3
	Banking Corp.	1	1		Syndicate Bank	73	82
	Andhra Bank	19	22		UCO Bank	37	46
	Axis Bank	38	48		Union Bank of India	64	74
	Bank of Baroda	42	51		United Bank of India	12	15
	Bank of India	32	34		Vijaya Bank	20	23
	Bank of Maharashtra	19	20		Yes Bank	21	34
	Bank of Rajasthan	14			Total	2470	2716
	Canara Bank	90	99	Himachal	Allahabad Bank	7	8
	Catholic Syrian Bank	2	2	Pradesh	Axis Bank	4	4
	Central Bank of India	118	123		Bank of Baroda	13	14
	Citibank	2	2		Bank of India	10	10
	Corporation Bank	39	44		Bank of Maharashtra	3	3
	Dena Bank	16	24		Bank of Rajasthan	2	
	Deutsche Bank	1	1		Canara Bank	19	20
	Development Credit Bank	1	1		Central Bank of India	41	42
	Dhanalakshmi Bank	2	2		Corporation Bank	3	8
	Federal Bank	8	8		Dena Bank	3	3
	Gurgaon Gramin Bank	170	191		HDFC Bank	14	17
	Haryana Gramin Bank	208	233		Himachal Gramin Bank	125	126
	HDFC Bank	94	108		ICICI Bank	14	17
	Hongkong & Shanghai				IDBI Bank Ltd.	6	8
	Banking Corpn.	1	1		Indian Bank	5	8
	ICICI Bank	57	80		Indian Overseas Bank	7	7
	IDBI Bank Ltd.	21	26		IndusInd Bank	2	2
	Indian Bank	27	28		ING Vysya Bank	1	1
	Indian Overseas Bank	33	37		Jammu & Kashmir Bank	4	4
	IndusInd Bank	5	12		Oriental Bank of Commerce	16	17
	ING Vysya Bank	3	4		Parvatiya Gramin Bank	30	30
	Jammu & Kashmir Bank	9	9		Punjab & Sind Bank	11	11

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
	Punjab National Bank	254	250
	South Indian Bank	1	1
	State Bank of India	188	196
	State Bank of Patiala	82	96
	Syndicate Bank	4	8
	UCO Bank	142	143
	Union Bank of India	15	18
	United Bank of India	2	2
	Vijaya Bank	4	5
	Yes Bank	2	3
	Total	1034	1082
Jammu & Kashmir	Allahabad Bank	4	4
	Andhra Bank	1	1
	Axis Bank	3	3
	Bank of Baroda	4	4
	Bank of India	7	7
	Bank of Maharashtra	2	2
	Bank of Rajasthan	1	
	Canara Bank	10	11
	Central Bank of India	11	14
	Corporation Bank	1	1
	Dena Bank	2	2
	Ellaquai Dehati Bank	97	97
	HDFC Bank	10	11
	ICICI Bank	5	8
	IDBI Bank Ltd.	2	2
	Indian Bank	1	1
	Indian Overseas Bank	2	2
	IndusInd Bank	2	2
	ING Vysya Bank	-	1
	Jammu & Kashmir Bank	399	411
	J & K Grameen Bank	182	184
	Kotak Mahindra Bank	-	1
	Oriental Bank of Commerce	13	14
	Punjab & Sind Bank	12	12
	Punjab National Bank	87	86
	South Indian Bank	1	1
	State Bank of India	153	156
	State Bank of Patiala	3	5
	Syndicate Bank	2	2
	UCO Bank	13	13
	Union Bank of India	4	7
	United Bank of India	1	1
	Vijaya Bank	3	3
	Yes Bank	2	2
	Total	1040	1071
STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
Jharkhand	Allahabad Bank	104	112
	Andhra Bank	9	10
	Axis Bank	14	21
	Bank of Baroda	42	48
	Bank of India	302	321
	Bank of Maharashtra	4	4
	Bank of Rajasthan	1	
	Canara Bank	56	61
	Central Bank of India	56	59
	Corporation Bank	5	6
	Dena Bank	7	11
	Federal Bank	5	5
	HDFC Bank	17	18
	ICICI Bank	24	31
	IDBI Bank Ltd.	11	12
	Indian Bank	11	12
	Indian Overseas Bank	20	25
	IndusInd Bank	6	8
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	1	1
	Jharkhand Gramin Bank	227	230
	Karnataka Bank	2	2
	Kotak Mahindra Bank	3	4
	Lakshmi Vilas Bank	1	1
	Oriental Bank of Commerce	14	14
	Punjab & Sind Bank	8	9
	Punjab National Bank	71	76
	South Indian Bank	2	2
	State Bank of Bikaner & Jaipur	5	5
	State Bank of India	466	486
	State Bank of Indore	1	
	State Bank of Patiala	1	1
	Syndicate Bank	20	24
	UCO Bank	48	48
	Union Bank of India	62	67
	United Bank of India	61	66
	Vananchal Gramin Bank	187	187
	Vijaya Bank	7	7
	Yes Bank	2	3
	Total	1885	1999
Karnataka	Abu Dhabi Commercial Bank	1	1
	Allahabad Bank	27	34
	Andhra Bank	58	60
	Axis Bank	72	97
	Bank of America	1	1
	Bank of Baroda	62	68
	Bank of India	88	92

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Bank of Maharashtra	53	57		Standard Chartered Bank	4	4
	Bank of Nova Scotia	1	1		State Bank of Bikaner & Jaipur	3	3
	Bank of Rajasthan	4			State Bank of Hyderabad	132	140
	Barclays Bank	1	1		State Bank of India	502	505
	BNP Paribas	1	1		State Bank of Indore	2	
	Canara Bank	634	649		State Bank of Mysore	584	594
	Catholic Syrian Bank	15	15		State Bank of Patiala	5	6
	Cauvery Kalpatharu				State Bank of Travancore	20	22
	Grameena Bank	215	217		Subhadra Local Area Bank	1	1
	Central Bank of India	92	97		Syndicate Bank	598	628
	Chickmagalur-Kodagu				Tamilnad Mercantile Bank	5	5
	Grameena Bank	53	53		UCO Bank	40	40
	Citibank	2	2		Union Bank of India	127	136
	City Union Bank	15	19		United Bank of India	14	14
	Corporation Bank	330	346		Vijaya Bank	483	485
	Credit Agricole Bank	1	1		Visveshvaraya Grameena Bank	31	31
	DBS Bank	1	1		Yes Bank	3	5
	Dena Bank	33	34		Total	6371	6617
	Deutsche Bank	1	1	Kerala	Allahabad Bank	9	11
	Development Credit Bank	6	6		Andhra Bank	23	23
	Dhanalakshmi Bank	14	14		Axis Bank	31	40
	Federal Bank	50	52		Bank of Baroda	62	67
	HDFC Bank	93	111		Bank of India	85	87
	Hongkong & Shanghai				Bank of Maharashtra	7	7
	Banking Corpn.	3	3		Bank of Rajasthan	1	
	ICICI Bank	116	136		Canara Bank	290	314
	IDBI Bank Ltd.	31	36		Catholic Syrian Bank	251	250
	Indian Bank	83	86		Central Bank of India	84	85
	Indian Overseas Bank	88	97		Citibank	1	1
	IndusInd Bank	11	14		City Union Bank	10	10
	ING Vysya Bank	119	119		Corporation Bank	68	77
	Jammu & Kashmir Bank	5	5		Dena Bank	13	15
	Karnataka Bank	293	302		Dhanlaxmi Bank	159	161
	Karnataka Vikas Grameena				Federal Bank	400	457
	Bank	437	450		HDFC Bank	129	130
	Karur Vysya Bank	25	27		Hongkong & Shanghai		
	Kotak Mahindra Bank	13	18		Banking Corpn.	2	2
	Krishna Bhima Samruddhi LAB	9	9		ICICI Bank	77	92
	Krishna Grameena Bank	115	115		IDBI Bank Ltd.	17	24
	Lakshmi Vilas Bank	21	21		Indian Bank	96	100
	Oriental Bank of Commerce	30	33		Indian Overseas Bank	148	152
	Pragathi Gramin Bank	374	374		IndusInd Bank	16	17
	Punjab & Sind Bank	6	6		ING Vysya Bank	23	23
	Punjab National Bank	63	63		Jammu & Kashmir Bank	2	2
	Ratnakar Bank	13	14		Karnataka Bank	11	11
	Royal Bank of Scotland	2	2		Karur Vysya Bank	9	9
	South Indian Bank	36	37		Kotak Mahindra Bank	3	4

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Lakshmi Vilas Bank	5	5		IDBI Bank Ltd.	29	30
	North Malabar Gramin Bank	184	184		Indian Bank	16	20
	Oman International Bank	1	1		Indian Overseas Bank	19	28
	Oriental Bank of Commerce	14	16		IndusInd Bank	6	11
	Punjab & Sind Bank	3	3		ING Vysya Bank	2	2
	Punjab National Bank	144	144		Jammu & Kashmir Bank	2	2
	South Indian Bank	324	366		Jhabua - Dhar Kshetriya		
	South Malabar Gramin Bank	241	241		Gramin Bank	81	81
	Standard Chartered Bank	2	2		Karnataka Bank	3	3
	State Bank of Bikaner & Jaipur	1	1		Karur Vysya Bank	1	3
	State Bank of Hyderabad	6	6		Kotak Mahindra Bank	2	2
	State Bank of India	391	409		Lakshmi Vilas Bank	1	1
	State Bank of Indore	1			Madhya Bharat Gramin Bank	222	224
	State Bank of Mysore	10	10		Mahakaushal Kshetriya		
	State Bank of Patiala	-	1		Gramin Bank	44	44
	State Bank of Travancore	616	642		Narmada Malwa Gramin Bank	224	227
	Syndicate Bank	169	174		Oriental Bank of Commerce	47	49
	Tamilnad Mercantile Bank	8	8		Punjab & Sind Bank	27	27
	UCO Bank	29	30		Punjab National Bank	206	211
	Union Bank of India	193	202		Rewa-Sidhi Gramin Bank	102	102
	United Bank of India	7	7		Satpura Narmada Kshetriya		
	Vijaya Bank	87	87		Gramin Bank	360	361
	Yes Bank	1	1		Sharda Gramin Bank	63	63
	Total	4464	4711		South Indian Bank	2	2
Lakshadweep	State Bank of India	2	2		Standard Chartered Bank	2	2
	Syndicate Bank	9	9		State Bank of Bikaner & Jaipur	8	8
	UCO Bank	1	1		State Bank of Hyderabad	4	4
	Total	12	12		State Bank of India	672	1066
Madhya Pradesh	Allahabad Bank	162	167		State Bank of Indore	387	
	Andhra Bank	14	14		State Bank of Mysore	2	2
	Axis Bank	42	65		State Bank of Patiala	6	6
	Bank of Baroda	82	88		State Bank of Travancore	2	2
	Bank of India	287	313		Syndicate Bank	50	52
	Bank of Maharashtra	120	126		UCO Bank	119	122
	Bank of Rajasthan	23			Union Bank of India	210	221
	Canara Bank	53	58		United Bank of India	10	10
	Central Bank of India	388	403		Vidisha-Bhopal Kshetriya		
	Citibank	2	2		Gramin Bank	24	24
	City Union Bank	1	1		Vijaya Bank	13	18
	Corporation Bank	19	25		Yes Bank	2	3
	Dena Bank	37	43		Total	4319	4500
	Dhanlaxmi Bank	1	1	Maharashtra	AB Bank	1	1
	Federal Bank	3	3		Abu Dhabi Commercial Bank	1	1
	HDFC Bank	52	57		Allahabad Bank	94	101
	Hongkong & Shanghai				Andhra Bank	65	69
	Banking Corpn.	1	1		Antwerp Diamond Bank	1	1
	ICICI Bank	62	100		Axis Bank	152	199

**TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND
UNION TERRITORIES - 2010 AND 2011 (Contd.)**

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Bank Internasional Indonesia	1	1		Oriental Bank of Commerce	116	123
	Bank of America	1	1		Punjab & Sind Bank	27	27
	Bank of Bahrain & Kuwait	1	1		Punjab National Bank	180	182
	Bank of Baroda	339	364		Ratnakar Bank	70	81
	Bank of India	662	691		Royal Bank of Scotland	6	6
	Bank of Maharashtra	1002	1021		SBI Commercial & International Bank	3	3
	Bank of Nova Scotia	1	1		Shinhan Bank	1	1
	Bank of Rajasthan	34			Societe Generale	1	1
	Bank Of Tokyo-Mitsubishi UFJ	1	1		South Indian Bank	25	25
	Barclays Bank	2	3		Standard Chartered Bank	22	22
	BNP Paribas	3	3		State Bank of Bikaner & Jaipur	29	28
	Canara Bank	245	252		State Bank of Hyderabad	203	209
	Catholic Syrian Bank	24	24		State Bank of India	1171	1219
	Central Bank of India	510	541		State Bank of Indore	25	
	Citibank	12	12		State Bank of Mauritius	1	1
	City Union Bank	12	12		State Bank of Mysore	29	29
	Commonwealth Bank of Australia	1	1		State Bank of Patiala	25	28
	Corporation Bank	121	133		State Bank of Travancore	21	24
	Credit Agricole Bank	2	2		Subhadra Local Area Bank	4	4
	Credit Suisse	-	1		Syndicate Bank	167	177
	DBS Bank	3	4		Tamilnad Mercantile Bank	11	12
	Dena Bank	253	256		UBSAG	1	1
	Deutsche Bank	5	5		UCO Bank	145	153
	Development Credit Bank	46	46		Union Bank of India	414	441
	Dhanlaxmi Bank	22	25		United Bank of India	37	40
	Federal Bank	69	73		United Overseas Bank	1	1
	Firststrand Bank	1	1		Vidharbha Kshetriya Gramin Bank	97	100
	HDFC Bank	251	265		Vijaya Bank	104	109
	Hongkong & Shanghai Banking Corpn.	14	14		Wainganga Krishna Gramin Bank	177	176
	ICICI Bank	330	447		Yes Bank	27	39
	IDBI Bank Ltd.	261	277		Total	8456	8938
	ING Vysya Bank	39	52	Manipur	Allahabad Bank	1	1
	Indian Bank	100	106		Axis Bank	1	2
	Indian Overseas Bank	122	126		Bank of Baroda	3	3
	IndusInd Bank	28	38		Central Bank of India	3	3
	Jammu & Kashmir Bank	16	16		HDFC Bank	-	1
	J.P. Morgan Chase Bank	1	1		ICICI Bank	1	1
	Karnataka Bank	39	40		Indian Overseas Bank	1	1
	Karur Vysya Bank	19	23		Manipur Rural Bank	28	28
	Kotak Mahindra Bank	65	80		Punjab & Sind Bank	2	2
	Krung Thai Bank	1	1		Punjab National Bank	2	2
	Lakshmi Vilas Bank	14	14		State Bank of India	20	21
	Maharashtra Gramin Bank	326	326		UCO Bank	2	2
	Mashreq Bank	1	1		United Bank of India	15	15
	Mizuho Corporate Bank	1	1		Vijaya Bank	2	2
	Oman International Bank	1	1		Total	81	84

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
Meghalaya	Allahabad Bank	1	1
	Andhra Bank	1	1
	Axis Bank	3	4
	Bank of Baroda	3	3
	Bank of India	2	2
	Canara Bank	3	3
	Central Bank of India	5	5
	Corporation Bank	1	1
	Dena Bank	1	1
	Federal Bank	1	1
	HDFC Bank	3	5
	ICICI Bank	3	3
	IDBI Bank Ltd.	1	1
	Indian Bank	2	2
	Indian Overseas Bank	1	1
	Kotak Mahindra Bank	-	1
	Meghalaya Rural Bank	55	55
	Oriental Bank of Commerce	1	1
	Punjab National Bank	8	8
	South Indian Bank	1	1
	State Bank of India	93	93
	Syndicate Bank	2	2
	UCO Bank	4	4
	Union Bank of India	4	5
	United Bank of India	13	13
	Vijaya Bank	2	3
	Yes Bank	-	1
	Total	214	221
Mizoram	Axis Bank	1	1
	Bank of Baroda	1	1
	Central Bank of India	1	1
	HDFC Bank	1	1
	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	25	26
	Syndicate Bank	1	1
	UCO Bank	1	1
	United Bank of India	2	2
	Vijaya Bank	1	2
	Yes Bank	1	1
	Total	99	101
Nagaland	Allahabad Bank	4	4
	Axis Bank	3	4
	Bank of Baroda	4	4
Orissa	Central Bank of India	2	2
	Federal Bank	1	1
	HDFC Bank	1	3
	ICICI Bank	2	2
	IDBI Bank Ltd.	1	1
	Indian Bank	1	1
	Nagaland Rural Bank	11	9
	Punjab & Sind Bank	1	1
	Punjab National Bank	1	1
	State Bank of India	51	52
	Syndicate Bank	1	1
	UCO Bank	2	2
	Union Bank of India	-	1
	United Bank of India	2	2
	Vijaya Bank	3	5
	Total	91	96
	Allahabad Bank	70	74
	Andhra Bank	107	110
	Axis Bank	37	52
	Baitarani Gramya Bank	108	108
	Bank of Baroda	53	62
	Bank of India	133	140
	Bank of Maharashtra	2	2
	Bank of Rajasthan	2	
	Canara Bank	54	73
	Catholic Syrian Bank	1	1
	Central Bank of India	65	68
	Citibank	1	1
	Corporation Bank	9	11
	Dena Bank	7	8
	Federal Bank	3	3
	HDFC Bank	24	34
	ICICI Bank	42	48
	IDBI Bank Ltd.	17	23
	Indian Bank	56	60
	Indian Overseas Bank	89	96
	IndusInd Bank	9	13
	ING Vysya Bank	6	7
	Kalinga Gramya Bank	186	186
	Karnataka Bank	3	5
	Karur Vysya Bank	3	3
	Kotak Mahindra Bank	3	5
	Lakshmi Vilas Bank	1	1
	Neelachal Gramya Bank	178	178
	Oriental Bank of Commerce	23	28
	Punjab & Sind Bank	4	5
	Punjab National Bank	71	76

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
	Rushikulya Gramya Bank	93	93
	South Indian Bank	2	2
	Standard Chartered Bank	1	1
	State Bank of Bikaner & Jaipur	3	3
	State Bank of Hyderabad	10	10
	State Bank of India	661	678
	State Bank of Mysore	1	1
	State Bank of Travancore	1	1
	Syndicate Bank	53	60
	Tamilnad Mercantile Bank	1	1
	UCO Bank	189	194
	Union Bank of India	72	81
	United Bank of India	111	118
	Utkal Gramya Bank	333	333
	Vijaya Bank	9	9
	Yes Bank	2	2
	Total	2909	3068
Puducherry	Allahabad Bank	1	1
	Andhra Bank	3	3
	Axis Bank	1	1
	Bank of Baroda	1	1
	Bank of India	5	5
	Bank of Maharashtra	1	1
	Canara Bank	5	5
	Catholic Syrian Bank	1	1
	Central Bank of India	2	2
	Citibank	1	1
	City Union Bank	2	2
	Corporation Bank	2	2
	Dena Bank	1	1
	Federal Bank	2	2
	HDFC Bank	2	2
	ICICI Bank	4	4
	IDBI Bank Ltd.	1	1
	Indian Bank	23	26
	Indian Overseas Bank	15	15
	IndusInd Bank	1	1
	ING Vysya Bank	1	1
	Karnataka Bank	1	1
	Karur Vysya Bank	2	2
	Kotak Mahindra Bank	-	1
	Lakshmi Vilas Bank	3	3
	Oriental Bank of Commerce	1	1
	Puduvai Bharathiar Grama Bank	20	26
	Punjab National Bank	1	1
	South Indian Bank	2	2
	State Bank of Hyderabad	1	1
	State Bank of India	22	22
	State Bank of Mysore	1	1
	State Bank of Travancore	1	1
	Syndicate Bank	4	4
	Tamilnad Mercantile Bank	2	2
	UCO Bank	7	7
	Union Bank of India	2	3
	United Bank of India	1	1
	Vijaya Bank	2	2
	Total	148	159
Punjab	Allahabad Bank	67	76
	Andhra Bank	11	12
	Axis Bank	59	90
	Bank of Baroda	58	68
	Bank of India	98	110
	Bank of Maharashtra	21	25
	Bank of Rajasthan	12	
	Canara Bank	118	131
	Capital Local Area Bank	17	22
	Catholic Syrian Bank	3	3
	Central Bank of India	109	110
	Citibank	2	2
	City Union Bank	1	2
	Corporation Bank	28	33
	Dena Bank	12	21
	Deutsche Bank	-	1
	Dhanalakshmi Bank	1	1
	Federal Bank	7	7
	HDFC Bank	146	174
	Hongkong & Shanghai Banking Corpn.	1	1
	ICICI Bank	67	95
	IDBI Bank Ltd.	30	41
	Indian Bank	37	41
	Indian Overseas Bank	79	86
	IndusInd Bank	13	23
	ING Vysya Bank	4	5
	Jammu & Kashmir Bank	16	16
	Karnataka Bank	4	4
	Karur Vysya Bank	4	4
	Kotak Mahindra Bank	15	15
	Malwa Gramin Bank	51	53
	Oriental Bank of Commerce	286	310
	Punjab & Sind Bank	397	415
	Punjab Gramin Bank	161	173
	Punjab National Bank	571	585

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Royal Bank of Scotland	1	1		Jammu & Kashmir Bank	1	1
	South Indian Bank	4	4		Karnataka Bank	3	3
	Standard Chartered Bank	3	3		Karur Vysya Bank	1	1
	State Bank of Bikaner & Jaipur	10	10		Kotak Mahindra Bank	7	13
	State Bank of Hyderabad	2	3		Lakshmi Vilas Bank	1	1
	State Bank of India	370	385		Marwar Ganganagar Bikaner		
	State Bank of Indore	2			Gramin Bank	219	221
	State Bank of Patiala	437	487		Mewar Aanchalik Gramin Bank	59	59
	Sutlej Gramin Bank	31	31		Nainital Bank	1	1
	Syndicate Bank	26	27		Oriental Bank of Commerce	125	130
	Tamilnad Mercantile Bank	1	1		Punjab & Sind Bank	27	31
	UCO Bank	106	117		Punjab National Bank	346	344
	Union Bank of India	96	103		Rajasthan Gramin Bank	204	204
	United Bank of India	9	9		Royal Bank of Scotland	2	2
	Vijaya Bank	27	29		South Indian Bank	2	2
	Yes Bank	16	19		Standard Chartered Bank	1	1
	Total	3647	3984		State Bank of Bikaner & Jaipur	773	817
Rajasthan	Allahabad Bank	60	62		State Bank of Hyderabad	2	2
	Andhra Bank	8	10		State Bank of India	283	296
	Axis Bank	30	68		State Bank of Indore	8	
	Bank of Baroda	374	391		State Bank of Mysore	1	1
	Bank of India	65	71		State Bank of Patiala	16	33
	Bank of Maharashtra	19	28		State Bank of Travancore	1	1
	Bank of Rajasthan	302			Syndicate Bank	32	37
	Baroda Rajasthan Gramin				Tamilnad Mercantile Bank	1	1
	Bank	278	279		UCO Bank	161	162
	Canara Bank	42	63		Union Bank of India	75	80
	Catholic Syrian Bank	1	1		United Bank of India	9	11
	Central Bank of India	142	145		Vijaya Bank	21	21
	Citibank	1	1		Yes Bank	10	12
	City Union Bank	2	2		Total	4263	4532
	Corporation Bank	15	27	Sikkim	Allahabad Bank	1	1
	Dena Bank	19	22		Andhra Bank	1	1
	Development Credit Bank	3	3		Axis Bank	3	3
	Dhanalakshmi Bank	1	2		Bank of Baroda	1	1
	Federal Bank	3	4		Bank of India	1	1
	Hadoti Kshetriya Gramin Bank	88	88		Bank of Maharashtra	-	1
	HDFC Bank	55	67		Canara Bank	2	2
	Hongkong & Shanghai				Central Bank of India	14	15
	Banking Corpn.	2	2		Corporation Bank	1	1
	ICICI Bank	60	380		Dena Bank	1	1
	IDBI Bank Ltd.	25	33		HDFC Bank	2	4
	Indian Bank	14	16		ICICI Bank	1	2
	Indian Overseas Bank	28	41		IDBI Bank Ltd.	1	1
	IndusInd Bank	13	17		Indian Bank	1	1
	ING Vysya Bank	4	4		Indian Overseas Bank	1	1
	Jaipur Thar Gramin Bank	217	217		IndusInd Bank	1	1

**TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND
UNION TERRITORIES - 2010 AND 2011 (Contd.)**

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
	Oriental Bank of Commerce	2	2
	Punjab National Bank	1	1
	State Bank of India	29	29
	Syndicate Bank	1	1
	UCO Bank	2	2
	Union Bank of India	7	7
	United Bank of India	2	2
	Vijaya Bank	1	1
	Yes Bank	-	1
	Total	77	83
Tamil Nadu	Allahabad Bank	49	50
	Andhra Bank	71	76
	Axis Bank	86	131
	Bank Of America	1	1
	Bank of Baroda	131	140
	Bank of Ceylon	1	1
	Bank of India	166	172
	Bank of Maharashtra	25	28
	Bank of Nova Scotia	1	1
	Bank of Rajasthan	8	
	Bank Of Tokyo-Mitsubishi UFJ	1	1
	Barclays Bank	1	1
	BNP Paribas	1	1
	Canara Bank	558	573
	Catholic Syrian Bank	52	52
	Central Bank of India	184	190
	Citibank	3	3
	City Union Bank	142	158
	Corporation Bank	127	135
	Credit Agricole Bank	1	1
	DBS Bank	2	3
	Dena Bank	26	29
	Deutsche Bank	3	3
	Development Credit Bank	6	6
	Dhanlaxmi Bank	38	38
	Federal Bank	50	54
	HDFC Bank	124	143
	Hongkong & Shanghai Banking Corpn.	3	3
	ICICI Bank	250	275
	IDBI Bank Ltd.	43	52
	Indian Bank	772	798
	Indian Overseas Bank	819	851
	IndusInd Bank	23	30
	ING Vysya Bank	40	42
	Jammu & Kashmir Bank	4	4
	Karnataka Bank	35	35
	Karur Vysya Bank	201	219
	Kotak Mahindra Bank	16	18
	Lakshmi Vilas Bank	178	178
	Oriental Bank of Commerce	47	47
	Pallavan Grama Bank	93	99
	Pandyan Grama Bank	202	205
	Punjab & Sind Bank	10	10
	Punjab National Bank	137	136
	Royal Bank of Scotland	3	3
	Shinhan Bank	-	1
	South Indian Bank	108	115
	Standard Chartered Bank	7	7
	State Bank of Bikaner & Jaipur	7	7
	State Bank of Hyderabad	28	29
	State Bank of India	818	843
	State Bank of Indore	4	
	State Bank of Mauritius	1	1
	State Bank of Mysore	42	42
	State Bank of Patiala	10	13
	State Bank of Travancore	83	89
	Syndicate Bank	164	177
	Tamilnad Mercantile Bank	181	195
	UCO Bank	86	86
	Union Bank of India	186	201
	United Bank of India	22	22
	Vijaya Bank	78	79
	Yes Bank	6	6
	Total	6565	6909
Tripura	Allahabad Bank	1	1
	Axis Bank	2	3
	Bank of Baroda	2	2
	Bank of India	1	1
	Canara Bank	2	3
	Central Bank of India	3	3
	Corporation Bank	-	1
	HDFC Bank	1	3
	ICICI Bank	1	1
	IDBI Bank Ltd.	1	1
	Indian Bank	2	2
	Indian Overseas Bank	2	2
	IndusInd Bank	2	2
	Oriental Bank of Commerce	1	1
	Punjab & Sind Bank	1	1
	Punjab National Bank	1	1
	South Indian Bank	1	1
	State Bank of India	40	41
	Syndicate Bank	1	1

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Contd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011
	Tripura Gramin Bank	114	116
	UCO Bank	9	9
	Union Bank of India	5	5
	United Bank of India	45	45
	Vijaya Bank	1	1
	Yes Bank	1	1
	Total	240	248
Uttar Pradesh	Allahabad Bank	726	746
	Allahabad UP Gramin Bank	489	514
	Andhra Bank	29	32
	Aryavart Gramin Bank	309	312
	Axis Bank	70	86
	Ballia-Etawah Gramin Bank	140	140
	Bank of Baroda	627	688
	Bank of India	303	322
	Bank of Maharashtra	37	42
	Bank of Rajasthan	13	
	Baroda Uttar Pradesh Gramin Bank	673	681
	Canara Bank	241	256
	Catholic Syrian Bank	1	1
	Central Bank of India	487	501
	Citibank	2	2
	City Union Bank	1	1
	Corporation Bank	54	82
	DBS Bank	1	1
	Dena Bank	48	51
	Deutsche Bank	1	2
	Dhanalakshmi Bank	5	6
	Federal Bank	10	10
	HDFC Bank	123	142
	Hongkong & Shanghai Banking Corpn.	2	2
	ICICI Bank	117	162
	IDBI Bank Ltd.	38	43
	Indian Bank	58	73
	Indian Overseas Bank	115	126
	IndusInd Bank	13	17
	ING Vysya Bank	16	19
	Jammu & Kashmir Bank	13	13
	Karnataka Bank	9	9
	Karur Vysya Bank	3	3
	Kashi Gomti Samyut Gramin Bank	363	371
	Kotak Mahindra Bank	13	16
	Kshetriya Kisan Gramin Bank, Mainpuri	70	70
	Lakshmi Vilas Bank	2	2
	Nainital Bank	25	25
	Oriental Bank of Commerce	270	291
	Prathama Bank	207	217
	Punjab & Sind Bank	132	141
	Punjab National Bank	999	1016
	Purvanchal Gramin Bank	327	327
	Royal Bank of Scotland	4	4
	Sarva U.P. Gramin Bank	296	313
	Shreyas Gramin Bank	204	210
	South Indian Bank	7	8
	Standard Chartered Bank	6	6
	State Bank of Bikaner & Jaipur	23	23
	State Bank of Hyderabad	6	7
	State Bank of India	1619	1679
	State Bank of Indore	10	
	State Bank of Mysore	2	2
	State Bank of Patiala	54	63
	State Bank of Travancore	3	4
	Syndicate Bank	296	327
	Tamilnad Mercantile Bank	1	1
	UCO Bank	156	157
	Union Bank of India	559	586
	United Bank of India	65	67
	Vijaya Bank	73	77
	Yes Bank	19	24
	Total	10585	11119
Uttarakhand	Allahabad Bank	26	29
	Andhra Bank	6	6
	Axis Bank	11	13
	Bank of Baroda	65	72
	Bank of India	16	17
	Bank of Maharashtra	3	3
	Bank of Rajasthan	1	
	Canara Bank	30	36
	Central Bank of India	28	28
	Corporation Bank	4	7
	Dena Bank	6	8
	Federal Bank	1	1
	HDFC Bank	13	15
	ICICI Bank	15	21
	IDBI Bank Ltd.	8	8
	Indian Bank	5	9
	Indian Overseas Bank	18	20
	IndusInd Bank	1	1
	ING Vysya Bank	2	2
	Jammu & Kashmir Bank	1	1

TABLE B14 : COMMERCIAL BANKS AND THEIR OFFICES IN STATES AND UNION TERRITORIES - 2010 AND 2011 (Concl'd.)

STATE/ UNION TERRITORY	BANK NAME	As on March 31		STATE/ UNION TERRITORY	BANK NAME	As on March 31	
		2010	2011			2010	2011
	Karnataka Bank	2	2		Dhanalakshmi Bank	5	5
	Kotak Mahindra Bank	1	2		Federal Bank	19	19
	Nainital Almora Kshetriya				HDFC Bank	79	87
	Gramin Bank	59	62		Hongkong & Shanghai		
	Nainital Bank	60	60		Banking Corpn.	7	7
	Oriental Bank of Commerce	54	59		ICICI Bank	93	127
	Punjab & Sind Bank	25	27		IDBI Bank Ltd.	30	39
	Punjab National Bank	171	172		Indian Bank	66	67
	Sarva U.P. Gramin Bank	1	1		Indian Overseas Bank	104	113
	South Indian Bank	1	1		IndusInd Bank	12	20
	Standard Chartered Bank	1	1		ING Vysya Bank	14	17
	State Bank of Bikaner & Jaipur	2	2		Jammu & Kashmir Bank	2	2
	State Bank of India	344	348		Karnataka Bank	8	9
	State Bank of Patiala	13	19		Karur Vysya Bank	2	3
	Syndicate Bank	18	18		Kotak Mahindra Bank	6	8
	UCO Bank	20	21		Lakshmi Vilas Bank	1	1
	Union Bank of India	41	50		Oriental Bank of Commerce	70	70
	United Bank of India	5	5		Paschim Banga Gramin Bank	221	221
	Uttaranchal Gramin Bank	127	136		Punjab & Sind Bank	26	27
	Vijaya Bank	5	5		Punjab National Bank	247	246
	Yes Bank	3	3		Royal Bank of Scotland	3	3
	Total	1213	1291		Sonali Bank	2	2
West Bengal	Allahabad Bank	488	494		South Indian Bank	9	9
	Andhra Bank	27	27		Standard Chartered Bank	17	17
	Axis Bank	83	112		State Bank of Bikaner & Jaipur	18	18
	Bangiya Gramin Vikash Bank	568	572		State Bank of Hyderabad	7	8
	Bank of America	1	1		State Bank of India	918	929
	Bank of Baroda	127	141		State Bank of Indore	7	
	Bank of India	230	247		State Bank of Mysore	11	11
	BNP Paribas	1	1		State Bank of Patiala	3	3
	Bank of Maharashtra	28	30		State Bank of Travancore	4	6
	Bank of Rajasthan	9			Syndicate Bank	88	94
	Canara Bank	96	103		Tamilnad Mercantile Bank	1	1
	Catholic Syrian Bank	3	3		UCO Bank	331	336
	Central Bank of India	281	301		Union Bank of India	130	137
	Citibank	2	2		United Bank of India	757	760
	City Union Bank	2	2		Uttar Banga Kshetriya Gramin		
	Corporation Bank	30	40		Bank	120	120
	DBS Bank	1	1		Vijaya Bank	42	42
	Dena Bank	34	36		Yes Bank	3	5
	Deutsche Bank	1	1		Total	5499	5707
	Development Credit Bank	4	4		Grand Total	88203	93080

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 - 2010 AND 2011**

Bank Name	Officers		Clerks		Sub-staff		Total	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SBI and its Associates								
State Bank of India	70622	79728	87356	102701	42321	40504	200299	222933
State Bank of Bikaner And Jaipur	4570	4657	4830	4290	2229	2497	11629	11444
State Bank of Hyderabad	5137	5995	6002	5204	2458	2320	13597	13519
State Bank of Indore	2474		2762		1132		6368	
State Bank of Mysore	3158	3179	4678	4543	2275	2204	10111	9926
State Bank of Patiala	4451	4972	5611	5216	2347	2371	12409	12559
State Bank of Travancore	4182	4459	5784	5381	2226	2232	12192	12072
Total of SBI & its Associates	94594	102990	117023	127335	54988	52128	266605	282453
Nationalised Banks								
Allahabad Bank	8425	8860	8249	8153	4285	4214	20959	21227
Andhra Bank	8411	8058	3175	3248	2706	2792	14292	14098
Bank of Baroda	14431	15759	15381	15628	8340	7998	38152	39385
Bank of India	14464	14821	16832	17216	8380	7748	39676	39785
Bank of Maharashtra	4448	4672	6356	6544	2869	2645	13673	13861
Canara Bank	17338	17649	16285	16178	9757	9570	43380	43397
Central Bank of India	12535	12883	12682	12770	9609	8362	34826	34015
Corporation Bank	5330	5613	5236	5532	2577	2716	13143	13861
Dena Bank	4218	3979	4171	3921	2136	2053	10525	9953
Indian Bank	7610	8030	9124	8639	2907	2642	19641	19311
Indian Overseas Bank	10252	9681	11997	11661	4483	4284	26732	25626
Oriental Bank of Commerce	7989	8766	4799	4926	2570	2926	15358	16618
Punjab & Sind Bank	5551	5512	1425	1452	1283	1143	8259	8107
Punjab National Bank	19951	20793	24343	23050	12809	13120	57103	56963
Syndicate Bank	10944	11512	10766	11074	3859	3702	25569	26288
UCO Bank	8798	8294	9998	9646	4468	5106	23264	23046
Union Bank of India	13149	13343	8572	8914	7698	7205	29419	29462
United Bank of India	5886	6037	6299	5731	3100	3294	15285	15062
Vijaya Bank	5194	5048	3866	3904	2505	2463	11565	11415
IDBI Bank Ltd.	9605	11066	1438	1386	1177	1150	12220	13602
Total of Nationalised Banks \$	194529	200376	180994	179573	97518	95133	473041	475082
Total of Public Sector Banks	289123	303366	298017	306908	152506	147261	739646	757535
Old Private Sector Banks								
Bank of Rajasthan	2113		1357		513		3983	
Catholic Syrian Bank	1275	1391	1149	1100	272	329	2696	2820
City Union Bank	802	885	1437	1544	389	407	2628	2836
Dhanlaxmi Bank	2525	2920	665	674	85	71	3275	3665
Federal Bank	4018	4323	2603	2603	1275	1394	7896	8320
ING Vysya Bank	3971	4811	1515	1495	627	603	6113	6909
Jammu & Kashmir Bank	4940	5022	1482	1587	1368	1329	7790	7938
Karnataka Bank	2016	2067	2302	2479	926	1249	5244	5795
Karur Vysya Bank	1838	2119	1813	1792	524	663	4175	4574
Lakshmi Vilas Bank	1179	1200	1148	1108	328	318	2655	2626
Nainital Bank	313	330	271	277	108	118	692	725
Ratnakar Bank	245	471	321	298	141	138	707	907
SBI Commercial & International Bank	35	36	19	19	17	17	71	72

Note : 1. \$ includes IDBI Bank Ltd.
2. Sub-Staff of Canara Bank include part-time employees.
Source : Indian Banks' Association

**TABLE B15 : BANK-WISE AND CATEGORY-WISE EMPLOYEES OF SCHEDULED
COMMERCIAL BANKS - 2010 AND 2011 (Concl'd.)**

Bank Name	Officers		Clerks		Sub-staff		Total	
	2010	2011	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
South Indian Bank	2234	2488	1973	2252	653	617	4860	5357
Tamilnad Mercantile Bank	902	972	962	1169	403	390	2267	2531
Total of Old Private Sector Banks	28406	29035	19017	18397	7629	7643	55052	55075
New Private Sector Banks								
Axis Bank	21640	26435	-	-	-	-	21640	26435
Development Credit Bank	1534	2112	25	31	32	31	1591	2174
HDFC Bank	51548	55421	171	166	169	165	51888	55752
ICICI Bank	35062	56857	-	-	194	112	35256	56969
IndusInd Bank	5383	7008	-	-	-	-	5383	7008
Kotak Mahindra Bank	8793	11326	-	-	11	11	8804	11337
Yes Bank	2906	3929	-	-	-	-	2906	3929
Total of New Private Sector Banks	126866	163088	196	197	406	319	127468	163604
Total of Private Sector Banks	155272	192123	19213	18594	8035	7962	182520	218679
Foreign Banks								
AB Bank	22	22	-	-	6	6	28	28
Abu Dhabi Commercial Bank	39	41	-	-	2	2	41	43
American Express Banking Corp.	870	971	-	-	-	-	870	971
Antwerp Diamond Bank	23	24	-	-	1	1	24	25
Bank Internasional Indonesia	2	1	-	-	-	-	2	1
Bank of America	266	305	18	18	-	-	284	323
Bank of Bahrain and Kuwait	97	91	-	-	9	9	106	100
Bank of Ceylon	13	10	17	17	-	-	30	27
Bank of Nova Scotia	188	186	-	-	8	8	196	194
Bank of Tokyo-Mitsubishi UFJ	180	223	-	-	-	-	180	223
Barclays Bank	1084	978	-	-	-	-	1084	978
BNP Paribas	307	312	23	23	-	-	330	335
Chinatrust Commercial bank	33	35	-	-	-	-	33	35
Citibank	4287	5017	304	279	22	31	4613	5327
Commonwealth Bank of Australia	19	29	-	-	-	-	19	29
Credit Agricole Bank	92	92	18	17	-	-	110	109
Credit Suisse	-	-	-	-	-	-	-	-
Deutsche Bank	1498	1453	-	-	-	-	1498	1453
Development Bank of Singapore	417	620	-	-	-	-	417	620
FirstRand Bank	35	45	-	-	-	-	35	45
Hongkong and Shanghai Banking Corpn.	5822	5487	658	681	205	205	6685	6373
JPMorgan Chase Bank	124	148	58	73	-	-	182	221
JSC VTB Bank	16	16	-	-	-	-	16	16
Krung Thai Bank Public Company	10	10	-	-	-	-	10	10
Mashreq Bank	16	13	-	-	-	-	16	13
MIZUHO Corporate Bank	121	147	-	-	5	6	126	153
Oman International Bank	17	13	19	22	1	1	37	36
Royal Bank of Scotland	2677	2129	15	14	24	22	2716	2165
Sberbank	-	-	-	-	-	-	-	-
Shinhan Bank	49	72	-	-	4	4	53	76
Societe Generale	105	84	-	-	4	2	109	86
Sonali Bank	11	14	17	23	7	7	35	44
Standard Chartered Bank	7669	7416	259	244	156	153	8084	7813
State Bank of Mauritius	28	39	-	-	-	-	28	39
UBSAG	34	53	-	-	-	-	34	53
United Overseas Bank Ltd.	3	4	-	1	-	-	3	5
Total of Foreign Banks	26174	26100	1406	1412	454	457	28034	27969
Total of All Scheduled Commercial Banks	470569	521589	318636	326914	160995	155680	950200	1004183

Note : Employees break-up of ICICI Bank is not available. Total employees of this bank have been considered as officers.

Source : Indian Banks' Association

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2010

(Amount in ₹ lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates						
State Bank of India	136360	2743	666812	11493	132466	3643
State Bank of Bikaner & Jaipur	4709	65	63387	686	9528	696
State Bank of Hyderabad	14479	228	61693	803	19670	1758
State Bank of Mysore	5259	173	97499	2333	16056	528
State Bank of Patiala	2	-	530	36	-	-
State Bank of Travancore	12932	176	36541	186	14290	446
Total of State Bank of India & its Associates	173741	3386	926462	15536	192010	7071
B. Nationalised Banks						
Allahabad Bank	570	3	10364	634	403	46
Andhra Bank	5128	85	69255	697	43811	1708
Bank of Baroda	2856	835	159974	9426	5523	412
Bank of India	12510	210	112283	981	7206	743
Bank of Maharashtra	4211	133	251952	2033	9918	508
Canara Bank	48370	1794	2238588	22405	25622	690
Central Bank of India	13183	259	249378	2503	61767	2906
Corporation Bank	13897	45	374400	361	36957	105
Dena Bank	2283	71	36199	848	9316	643
Indian Bank	6885	83	192051	1036	11603	314
Indian Overseas Bank	67413	1052	470981	8415	66062	1005
Oriental Bank of Commerce	1963	527	46651	2195	21202	4923
Punjab National Bank	3983	-	593386	12	973	1
Punjab & Sind Bank	3400	368	47291	896	2724	512
Syndicate Bank	17134	249	70369	878	46662	819
Union Bank of India	33758	1460	444703	10974	44865	3707
United Bank of India	13981	187	175421	2200	17029	126
UCO Bank	14066	452	163607	1570	12963	615
Vijaya Bank	1732	57	13122	175	73271	1537
Total of Nationalised Banks	267323	7869	5719975	68238	497877	21322
C. Other Public Sector Bank						
IDBI Bank Ltd.	2184	291	50178	1903	4615	341
Total of Public Sector Banks	443248	11546	6696615	85677	694502	28734

Source : Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2010 (Contd.)

(Amount in ₹ lakh)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS						
A. State Bank of India and its Associates						
State Bank of India	9535	866	1050	55	945173	19740
State Bank of Bikaner & Jaipur	107	1	19	7	77731	1459
State Bank of Hyderabad	-	-	7	3	95842	2792
State Bank of Mysore	9002	87	17	10	127816	3129
State Bank of Patiala	-	-	-	-	532	37
State Bank of Travancore	199	8	1	1	63962	816
Total of State Bank of India & its Associates	18843	962	1093	75	1311056	27974
B. Nationalised Banks						
Allahabad Bank	996	7	23	4	12333	709
Andhra Bank	44737	1373	24	3	162931	3885
Bank of Baroda	131	9	325	373	168484	10634
Bank of India	6033	115	1	-	138032	2049
Bank of Maharashtra	3693	101	51	5	269774	2822
Canara Bank	255426	2578	-	-	2568006	27468
Central Bank of India	-	-	16	8	324328	5675
Corporation Bank	9268	36	-	-	434522	548
Dena Bank	-	-	14	6	47798	1570
Indian Bank	14094	112	-	22	224633	1524
Indian Overseas Bank	-	-	573	163	604456	10882
Oriental Bank of Commerce	-	-	65	404	69816	7306
Punjab National Bank	1662	4	-	-	600004	17
Punjab & Sind Bank	26280	1797	-	-	79695	3573
Syndicate Bank	541895	5172	-	246	676060	6873
Union Bank of India	1790	71	189	34	525116	16367
United Bank of India	-	-	115	85	206431	2543
UCO Bank	4401	274	30	28	195037	2913
Vijaya Bank	5257	46	-	12	93382	1804
Total of Nationalised Banks	915663	11697	1427	1394	7400838	109160
Other Public Sector Bank						
IDBI Bank Ltd.	65569	7056	2	-	122546	9593
Total of Public Sector Banks	1000075	19715	2522	1469	8834440	146726

Source: Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2010 (Contd.)

(Amount in ₹ lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
PRIVATE SECTOR BANKS						
Axis Bank	23	2	705	112	5	6
Catholic Syrian Bank	10775	16	145318	198	11617	181
City Union Bank	4855	51	54547	125	3224	27
Development Credit Bank	1521	167	5132	349	1947	302
Dhanlaxmi Bank	2558	35	43769	42	7920	40
Federal Bank	2986	125	62549	1051	2829	58
HDFC Bank	265	46	4394	440	233	3
ICICI Bank	14943	857	272862	5365	14796	1199
IndusInd Bank	232	66	601	144	502	71
ING Vysya Bank	3622	73	90503	675	27716	1485
Jammu & Kashmir Bank	3146	87	13837	201	1860	420
Karnataka Bank	1457	48	43229	711	4207	257
Karur Vysya Bank	6315	65	41484	143	14573	298
Kotak Mahindra Bank	-	-	-	-	168	20
Lakshmi Vilas Bank	16021	99	94358	169	3417	109
Nainital Bank	490	10	15095	64	1625	32
Ratnakar Bank	1210	35	10354	71	1935	65
SBI Commercial and International Bank	-	-	-	-	-	-
South Indian Bank	-	-	121	3	1452	44
Tamilnad Mercantile Bank	13803	308	159416	1271	85031	235
Yes Bank	-	-	-	-	-	-
Total of Private Sector Banks	84222	2090	1058274	11134	185057	4852

Source: Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2010 (Contd.)

(Amount in ₹ lakh)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
PRIVATE SECTOR BANKS						
Axis Bank	-	-	1	-	733	121
Catholic Syrian Bank	11975	35	6	21	179685	415
City Union Bank	-	-	4	-	62626	207
Development Credit Bank	-	-	5	1	8600	822
Dhanlaxmi Bank	-	-	2	-	54247	119
Federal Bank	14505	152	36	24	82869	1398
HDFC Bank	7	-	1	6	4899	484
ICICI Bank	-	-	30	28	302601	7423
IndusInd Bank	-	-	5	2	1335	284
ING Vysya Bank	41500	777	2	-	163341	3012
Jammu & Kashmir Bank	12901	124	5	-	31744	837
Karnataka Bank	8258	58	28	2	57151	1100
Karur Vysya Bank	26644	132	-	-	89016	638
Kotak Mahindra Bank	-	-	-	-	168	20
Lakshmi Vilas Bank	6951	69	50	20	120747	476
Nainital Bank	324	14	4	2	17534	122
Ratnakar Bank	-	-	2	1	13499	172
SBI Commercial and International Bank	-	-	-	-	-	-
South Indian Bank	13042	32	5	-	14615	84
Tamilnad Mercantile Bank	-	-	41	4	258250	1851
Yes Bank	-	-	-	-	-	-
Total of Private Sector Banks	136107	1393	227	111	1463660	19585

Source: Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2010 (Contd.)

(Amount in ₹ lakh)

Bank Group / Bank	As on December 31					
	Current Account		Savings Account		Fixed Deposits	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
FOREIGN BANKS						
Abu Dhabi Commercial Bank	28	12	-	-	4	-
American Express Banking Corporation	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
AB Bank Ltd.	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of Bahrain & Kuwait	14	4	285	18	-	-
Bank of America	618	114	19	57	363	107
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	28	7	38	17	-	-
Bank of Tokyo-Mitsubishi	49	13	118	55	24	5
Barclays Bank	5	2	8	1	-	-
BNP Paribas	18	60	1	-	15	5
China Trust Commercial	-	-	-	-	-	-
Credit Agricole Bank	5	-	-	-	-	-
Citibank	901	215	3544	403	-	-
Commonwealth Bank of Australia	-	-	-	-	-	-
Deutsche Bank	48	27	4	-	2	3
DBS Bank	-	-	-	-	-	-
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corpn.	81	37	309	137	1370	394
J.P. Morgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreq Bank	-	-	-	-	141	10
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International Bank	73	38	225	33	-	-
Royal Bank of Scotland	99	9	420	50	2	-
Societe Generale	-	-	-	-	3	-
Shinhan Bank	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-
Standard Chartered Bank	12057	888	23992	1972	2608	296
UBSAG	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-
Total of Foreign Banks	14024	1426	28963	2743	4532	820
All Scheduled Commercial Banks	541494	15062	7783852	99554	884091	34406

Source: Department of Banking Operations and Development, RBI.

TABLE B16 : UNCLAIMED DEPOSITS WITH SCHEDULED COMMERCIAL BANKS - 2010 (Concl'd.)

(Amount in ₹ lakh)

Bank Group / Bank	As on December 31					
	Other Deposits				Total Unclaimed Deposits	
	No. of Accounts	Amount Outstanding	Interest Credited	Incidental Charges	No. of Accounts	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
FOREIGN BANKS						
Abu Dhabi Commercial Bank	-	-	-	-	32	12
American Express Banking Corporation	-	-	-	-	-	-
Antwerp Diamond Bank	-	-	-	-	-	-
AB Bank Ltd	-	-	-	-	-	-
Bank Internasional Indonesia	-	-	-	-	-	-
Bank of Bahrain & Kuwait	-	-	-	-	299	22
Bank of America	-	-	2	-	1000	280
Bank of Ceylon	-	-	-	-	-	-
Bank of Nova Scotia	-	-	1	-	66	25
Bank of Tokyo-Mitsubishi	106	5	2	2	297	78
Barclays Bank	-	-	-	-	13	3
BNP Paribas	-	-	-	-	34	65
China Trust Commercial	2	-	-	-	2	-
Credit Agricole Bank	-	-	-	-	5	-
Citibank	-	-	12	-	4445	630
Commonwealth Bank of Australia	-	-	-	-	-	-
Deutsche Bank	-	-	-	-	54	30
DBS Bank	-	-	-	-	-	-
FirstRand Bank	-	-	-	-	-	-
Hongkong & Shanghai Banking Corpn.	-	-	5	-	1760	573
J.P. Morgan Chase Bank	-	-	-	-	-	-
JSC VTB Bank	-	-	-	-	-	-
Krung Thai Bank	-	-	-	-	-	-
Mashreq Bank	-	-	-	-	141	10
Mizuho Corporate Bank	-	-	-	-	-	-
Oman International Bank	-	-	1	-	298	72
Royal Bank of Scotland	-	-	14	3	521	70
Societe Generale	-	-	-	-	3	-
Shinhan Bank	-	-	-	-	-	-
Sonali Bank	-	-	-	-	-	-
State Bank of Mauritius	-	-	-	-	-	-
Standard Chartered Bank	130	25	973	20	38787	4134
UBSAG	-	-	-	-	-	-
United Overseas Bank	-	-	-	-	-	-
Total of Foreign Banks	238	30	1010	25	47757	6004
All Scheduled Commercial Banks	1136420	21138	3759	1605	10345857	172315

Source: Department of Banking Operations and Development, RBI.

TABLE B17 : LIST OF AMALGAMATED REGIONAL RURAL BANKS

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	
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

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B17: LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
(1)	(2)	(3)	(4)	
15	——do——	State Bank of Saurashtra	Saurashtra GB	Jamnagar Rajkot GB Junagadh Amreli GB Surendranagar Bhavnagar GB
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 Singhbhum KGB
19	——do——	State Bank of India	Vananchal GB	Palamau KGB Santhal Paraganas GB
20	Karnataka	Canara Bank	Pragathi GB	Chitradurga GB Kolar GB Sahyadri GB Tungbhadra GB
21	——do——	State Bank of Mysore	Cauvery Kalpatharu GB	Cauvery GB Kalpatharu GB
22	——do——	Syndicate Bank	Karnataka Vikas GB	Bijapur GB Malaprabha GB Netravati GB Varada GB
23	Madhya Pradesh	Bank of India	Narmada Malwa GB	Dewas-Shajapur GB Indore-Ujjain KGB Nimar KGB Rajgarh-Sehore KGB
24	——do——	Central Bank of India	Chambal-Gwalior KGB	Chambal KGB Gwalior-Datia KGB
25	——do——	Central Bank of India	Satpura KGB	Chhindwara-Seoni KGB Hoshangabad KGB Mandla-Balaghat KGB Shahdol KGB
26	——do——	Central Bank of India	Satpura Narmada KGB	Satpura KGB Chambal-Gwalior KGB Ratlam Mandsaur KGB
27	——do——	State Bank of India	Madhya Bharath GB	Bundelkhand KGB Damoh-Panna Sagar GB Shivpuri-Guna KGB
28	Maharashtra	Central Bank of India	Vidharbha KGB	Akola KGB Buldhana GB Yavatmal KGB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B17: LIST OF AMALGAMATED REGIONAL RURAL BANKS (Contd.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
29	—do—	Bank of India	Wainganga KGB	Bhandara GB Chandrapur Gadchiroli GB
30	—do—	Bank of Maharashtra	Maharashtra Godavari GB	Aurangabad Jalna GB Thane GB
31	—do—	Bank of India	Wainganga Krishna GB	Ratnagiri Sindhudurg GB Solapur GB Wainganga GB Thane GB
32	—do—	Bank of Maharashtra	Maharashtra GB	Marathwada GB Maharashtra Godavari GB
33	Orissa	Indian Overseas Bank	Neelachal Gramya Bank	Puri GB Dhenkanal GB
34	—do—	UCO Bank	Kalinga Gramya Bank	Balasore GB Cuttack GB
35	—do—	State Bank of India	Utkal GB	Bolangir Anchalik GB Kalahandi Anchalik GB Koraput Panchabati GB
36	Punjab	Punjab National Bank	Punjab GB	Gurdaspur-Amritsar KGB Kapurthala-Ferozpur KGB Shivalik KGB
37	Rajasthan	Bank of Baroda	Baroda Rajasthan GB	Aravali KGB Bhilwara-Ajmer KGB Bundi-Chittorgarh KGB Dungarpur-Banswara KGB Marudhar KGB
38	—do—	Punjab National Bank	Rajasthan GB	Alwar Bharatpur Anchalik GB Shekhawati GB
39	—do—	State Bank of Bikaner & Jaipur	Marwar Ganganagar Bikaner GB	Bikaner 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

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

TABLE B17: LIST OF AMALGAMATED REGIONAL RURAL BANKS (Concl.d.)

(As on March 02, 2010)

Sr. No.	State	Sponsor Bank	Name of new Regional Rural Bank	Names of amalgamated Regional Rural Banks
	(1)	(2)	(3)	(4)
45	—do—	Bank of Baroda	Baroda Eastern Uttar Pradesh GB	Allahabad KGB Faizabad KGB Fatehpur KGB Kanpur KGB Pratapgarh KGB Raebareli KGB Sultanpur KGB
46	—do—	Bank of Baroda	Baroda Western Uttar Pradesh GB	Bareilly KGB Shahjahanpur KGB
47	—do—	Canara Bank	Shreyas GB	Aligarh GB Etah GB Jamuna GB
48	—do—	Punjab National Bank	Uttar Pradesh GB	Hindon GB Muzaffarnagar KGB Vidur GB
49	—do—	State Bank of India	Purvanchal GB	Basti GB Gorakhpur KGB
50	—do—	Union Bank of India	Kashi Gomti Samyut GB	Gomti GB Kashi GB Samyut KGB
51	—do—	Punjab National Bank	Sarva U.P. GB	Uttar Pradesh GB Rani Lakshimibai KGB Devi Patan KGB Kisan GB
52	Uttar Pradesh	Bank of India	Aryavart GB	Avadh GB Barabanki GB Farrukhabad GB
53	Uttar Pradesh	Bank of Baroda	Baroda Uttar Pradesh GB	Baroda Eastern UP GB Baroda Western UP GB
54	Uttar Pradesh	Central Bank of India	Ballia - Etawah GB	Ballia KGB Etawah KGB
55	Uttar Pradesh	Allahabad Bank	Allahabad U.P. GB	Triveni KGB Lucknow KGB
56	West Bengal	UCO Bank	Paschim Banga GB	Howrah GB Bardhaman GB Mayurakshi GB
57	West Bengal	United Bank of India	Bangiya Gramin Vikash Bank	Gaur GB Mallabhum GB Murshidabad GB Nadia GB Sagar GB

Notes : GB : Gramin Bank

KGB: Kshetriya Gramin Bank

Source : Rural Planning and Credit Department, RBI.

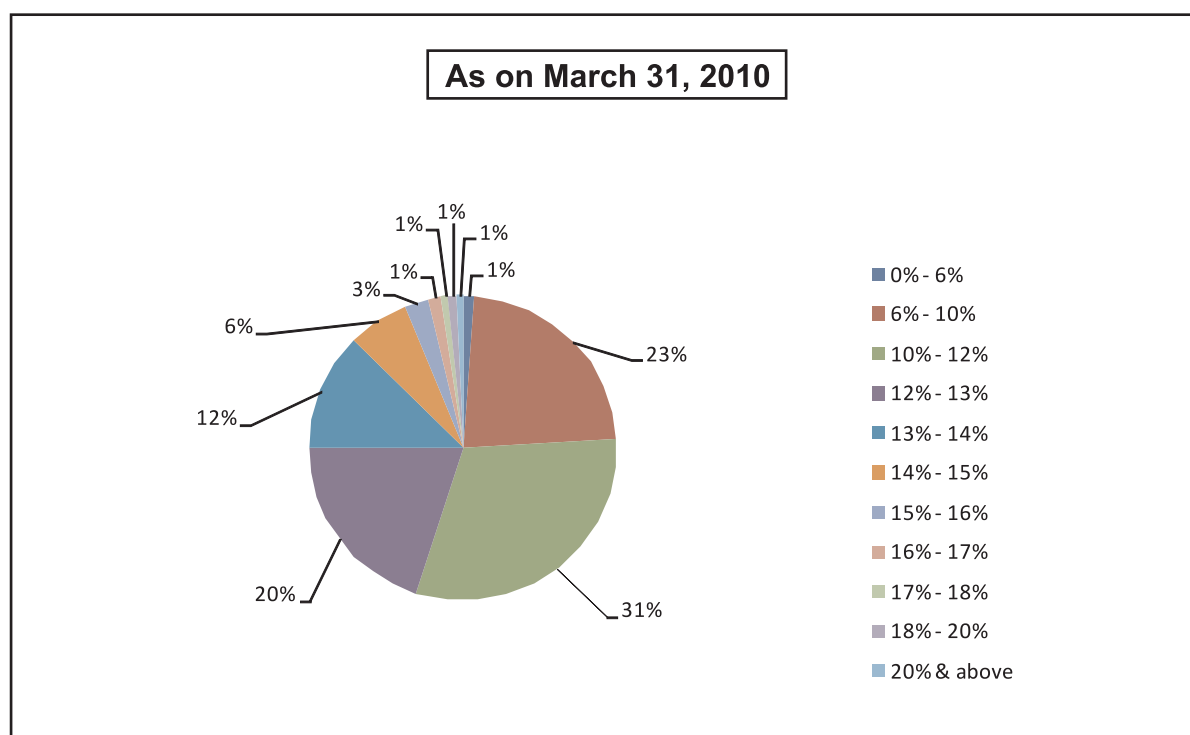
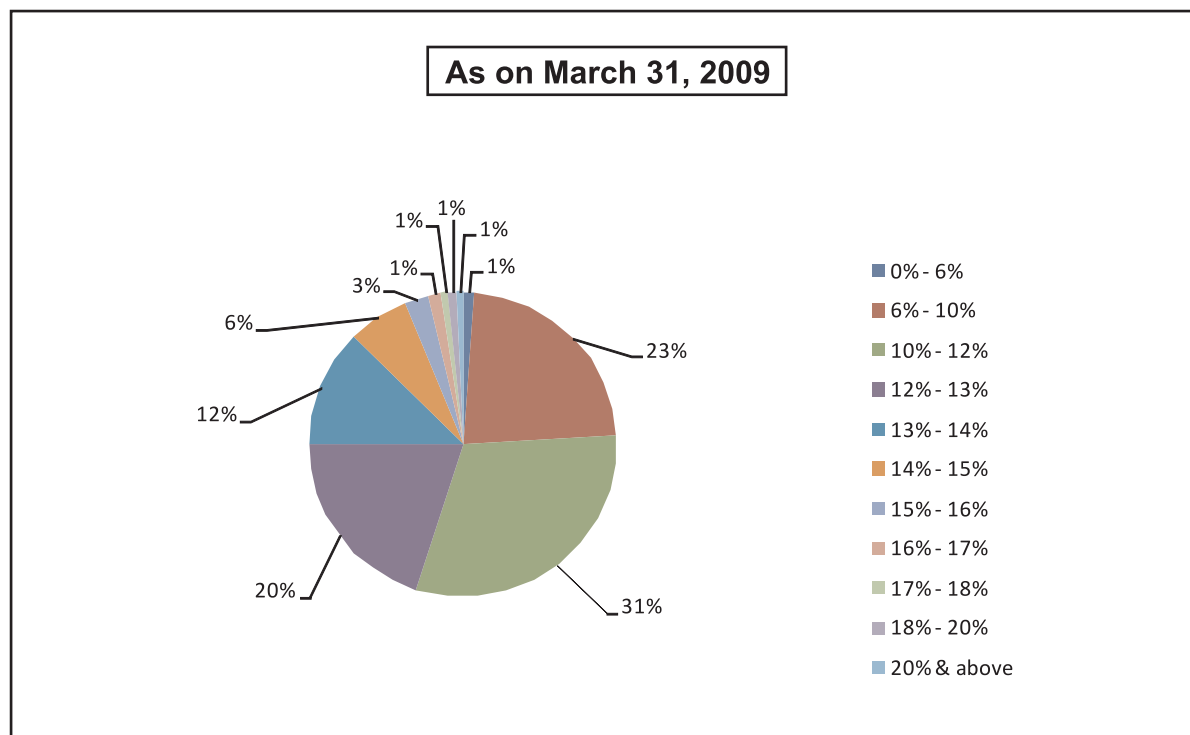
**TABLE B18 : BANK-WISE AND COUNTRY-WISE OFFICES OF INDIAN SCHEDULED COMMERCIAL BANKS
OUTSIDE INDIA - 2011**

Name of the Country	As on March 31															Total
	SBI	BoI	BoB	UBI	PNB	AhB	Indian Bank	IOB	UCO Bank	Canara Bank	Syndicate Bank	IDBI Bank	ICICI Bank	Axis Bank	HDFC Bank	
Afghanistan	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Australia	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Bahamas Island	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	2
Bahrain	2	-	1	-	-	-	-	-	-	-	-	-	1	-	1	5
Bangladesh	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
Belgium	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	3
Cambodia		1	-													1
Cayman Island	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Channel Islands	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
China	1	1	1	-	-	-	-	-	-	1	-	-	-	-	-	4
France	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Fiji islands	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	9
Germany	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Hongkong	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
Seychelles	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Singapore	7	1	1	-	-	-	1	1	2	-	-	-	2	1	-	16
Sri Lanka	3	-	-	-	-	-	3	1	-	-	-	-	1	-	-	8
South Africa	1	-	2	-	-	-	-	-	-	-	-	-	-	-	-	3
South Korea	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Sultanate of Oman	1	-	3	-	-	-	-	-	-	-	-	-	-	-	-	4
Thailand	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
United Kingdom	8	7	10	-	-	-	-	-	-	2	1	-	-	-	-	28
United States of America	4	2	1	-	-	-	-	-	-	-	-	-	1	-	-	8
United Arab Emirates	1 (DIFC)	-	6	-	1 (DIFC)	-	-	-	-	-	-	1 (DIFC)	1 (DIFC)	1 (DIFC)	-	11
Total	45	24	47	1	4	1	4	6	4	4	1	1	8	3	2	155

Notes : AhB - Allahabad bank
QFC - Qatar Financial Centre
BoB - Bank of Baroda
DIFC - Dubai International Financial Centre
BoI - Bank of India
UBI - Union Bank of India

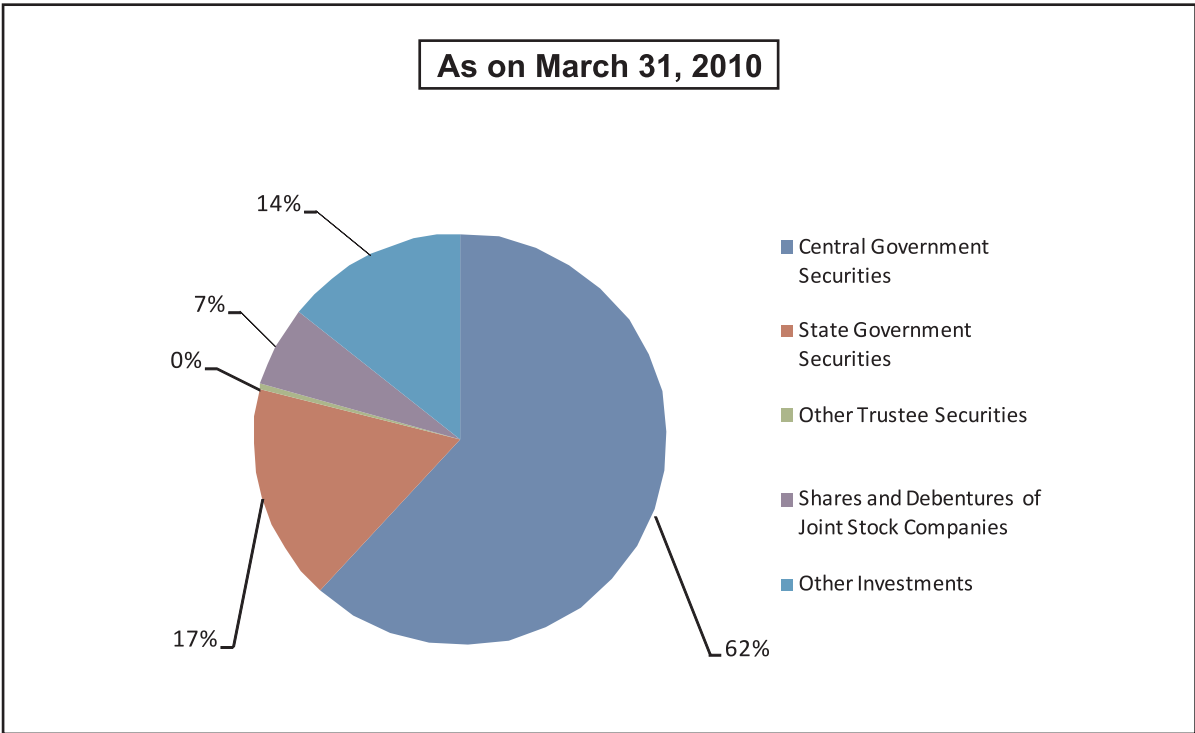
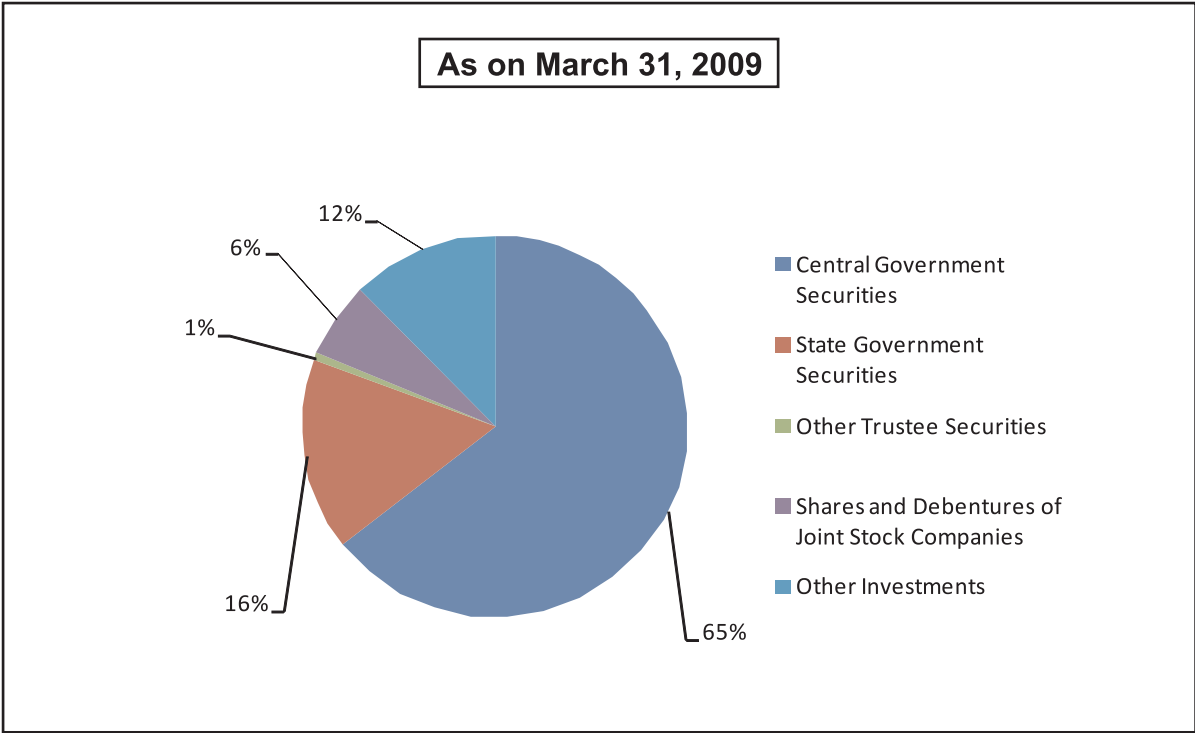
Source : Department of Banking Operations & Development, RBI.

GRAPH - 5
DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL
BANKS ACCORDING TO INTEREST RATE RANGE - 2009 AND 2010
(As on March 31)

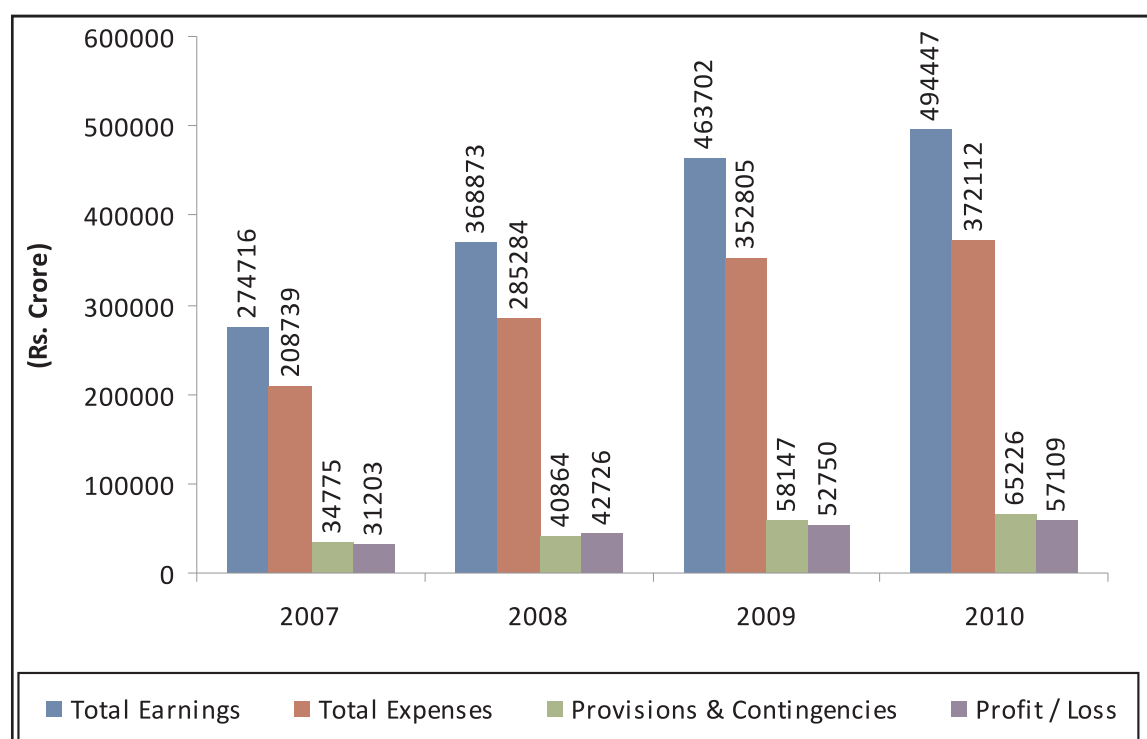


Note: Data for outstanding credit relate to accounts with credit limit of over Rs.2 lakh.

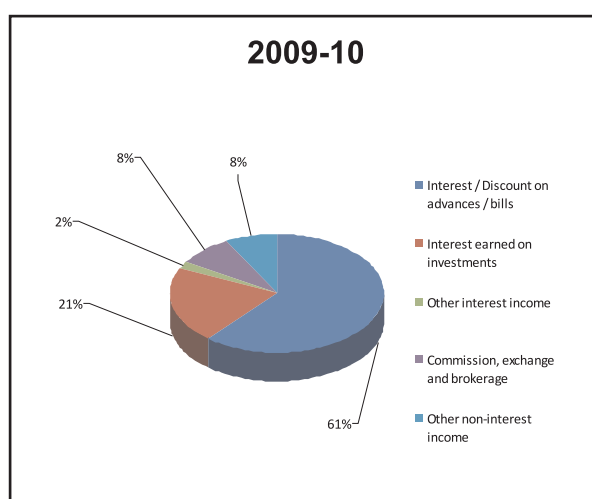
GRAPH - 6
COMPOSITION OF INVESTMENTS OF SCHEDULED COMMERCIAL
BANKS - 2009 AND 2010
(As on March 31)



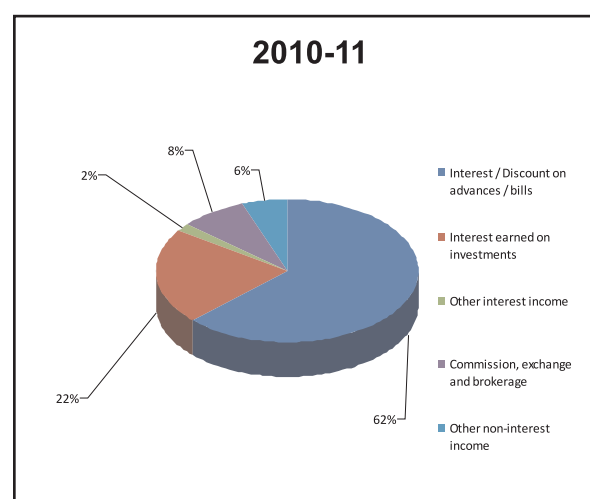
GRAPH - 7
EARNINGS, EXPENSES AND PROFITS OF SCHEDULED
COMMERCIAL BANKS - 2006-07 TO 2010-11
(As on March 31)



GRAPH - 8
COMPOSITION OF MAJOR ITEMS IN TOTAL EARNINGS AND EXPENSES OF
SCHEDULED COMMERCIAL BANKS : 2009-10 AND 2010-11
(For the year ended March 31)

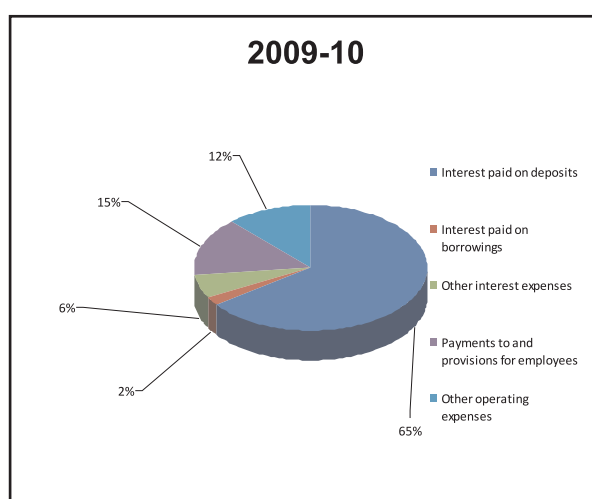


Total Earnings = ₹ 494447 crore



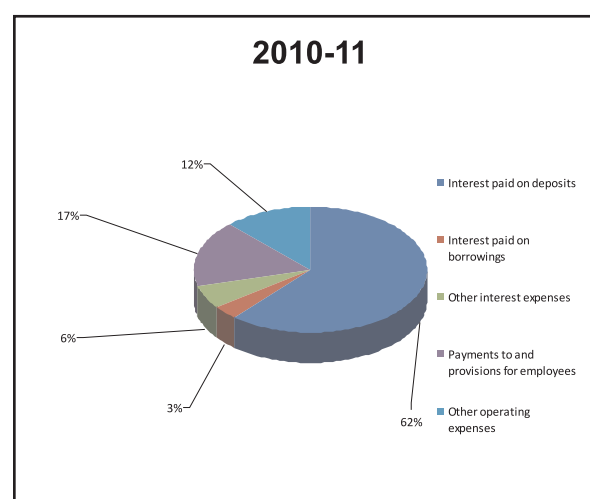
Total Earnings = ₹ 571230 crore

COMPOSITION OF MAJOR ITEMS IN TOTAL EXPENSES* OF SCHEDULED
COMMERCIAL BANKS : 2008-09 AND 2009-10
(For the year ended March 31)



Total Earnings* = ₹ 372111 crore

*Excluding provisions and contingencies.



Total Expenses* = ₹ 422020 crore

Published by :
Dr. A. R. Joshi, Director
Banking Studies and Risk Modelling Division
Department of Statistics and Information Management
Reserve Bank of India
C-9, 7th Floor, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Printed by : Jyoti Enterprises, 40/42 Modi Street, Fort, Mumbai - 400 001. Tel. : 2263 2173/2270 4558